

REGISTERED NUMBER: 03632168 (England and Wales)

UNAUDITED ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2004

FOR

ESTATE INSURANCE GROUP LIMITED



**ESTATE INSURANCE GROUP LIMITED**

**CONTENTS OF THE ABBREVIATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2004**

	<b>Page</b>
<b>Company Information</b>	<b>1</b>
<b>Abbreviated Balance Sheet</b>	<b>2</b>
<b>Notes to the Abbreviated Accounts</b>	<b>3</b>

**ESTATE INSURANCE GROUP LIMITED**

**COMPANY INFORMATION  
FOR THE YEAR ENDED 31 MARCH 2004**

**DIRECTORS:**

N A Sellick  
J A Sellick  
Dr J W Densem

**SECRETARY:**

I E Gardner

**REGISTERED OFFICE:**

62 Southwark Bridge Road  
Southwark  
LONDON  
SE1 0AS

**REGISTERED NUMBER:**

03632168 (England and Wales)

**ACCOUNTANTS:**

QED PARTNERSHIP  
Chartered Accountants  
8 Lonsdale Gardens  
Tunbridge Wells  
Kent, TN11 1NU

# ESTATE INSURANCE GROUP LIMITED

## ABBREVIATED BALANCE SHEET 31 MARCH 2004

		2004		2003	
	Notes	£	£	£	£
<b>FIXED ASSETS:</b>					
Tangible assets	2		2,181		4,303
Investments	3		4		4
			<u>2,185</u>		<u>4,307</u>
<b>CURRENT ASSETS:</b>					
Debtors		12,381		7,599	
Cash at bank and in hand		<u>1,826</u>		<u>6,290</u>	
		14,207		13,889	
<b>CREDITORS:</b> Amounts falling due within one year		<u>6,792</u>		<u>7,760</u>	
<b>NET CURRENT ASSETS:</b>			<u>7,415</u>		<u>6,129</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES:</b>			<u>£9,600</u>		<u>£10,436</u>
<b>CAPITAL AND RESERVES:</b>					
Called up share capital	4		1,000		1,000
Share premium			8,982		8,982
Profit and loss account			<u>(382)</u>		<u>454</u>
<b>SHAREHOLDERS' FUNDS:</b>			<u>£9,600</u>		<u>£10,436</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31 March 2004.

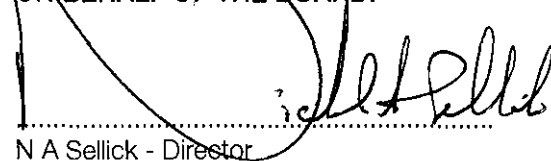
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2004 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 and
- preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

ON BEHALF OF THE BOARD:

  
N A Sellick - Director

Approved by the Board on 29-9-04

The notes form part of these abbreviated accounts

# ESTATE INSURANCE GROUP LIMITED

## NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2004

### 1. ACCOUNTING POLICIES

#### Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002).

#### Turnover

Turnover represents net invoiced sales of services, excluding value added tax.

#### Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Office equipment	- 33% on cost
Fixtures and fittings	- 15% on cost

#### Group accounts

The company and its subsidiaries qualify as a small group under section 249 of the Companies Act 1985 and have taken advantage of the exemption conferred by section 248 of that Act from the requirement to prepare group accounts. These financial statements therefore present information about the company as an individual undertaking.

### 2. TANGIBLE FIXED ASSETS

	Total
	<hr/> £
<b>COST:</b>	
At 1 April 2003	
and 31 March 2004	33,295
	<hr/>
<b>DEPRECIATION:</b>	
At 1 April 2003	28,992
Charge for year	2,122
	<hr/>
At 31 March 2004	31,114
	<hr/>
<b>NET BOOK VALUE:</b>	
At 31 March 2004	2,181
	<hr/>
At 31 March 2003	4,303
	<hr/>

### 3. FIXED ASSET INVESTMENTS

	£
<b>COST:</b>	
At 1 April 2003	
and 31 March 2004	4
	<hr/>
<b>NET BOOK VALUE:</b>	
At 31 March 2004	4
	<hr/>
At 31 March 2003	4
	<hr/>

**ESTATE INSURANCE GROUP LIMITED**

**NOTES TO THE ABBREVIATED ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2004**

**3. FIXED ASSET INVESTMENTS - continued**

The company's investments at the balance sheet date in the share capital of unlisted companies include the following:

**EIG Limited**

Nature of business: Insurance broking

	%
Class of shares:	holding
Ordinary	100.00

	2004	2003
	£	£
Aggregate capital and reserves	12,297	28,051
(Loss)/Profit for the year	<u>(15,754)</u>	<u>47,504</u>

**Estate Insurance Consultants (Property) Limited**

Nature of business:

	%
Class of shares:	holding
Ordinary	100.00

	2004	2003
	£	£
Aggregate capital and reserves	<u>2</u>	<u>2</u>

**4. CALLED UP SHARE CAPITAL**

Authorised, allotted, issued and fully paid:

Number:	Class:	Nominal value:	2004	2003
			£	£
1,000	Ordinary	£1	<u>1,000</u>	<u>1,000</u>