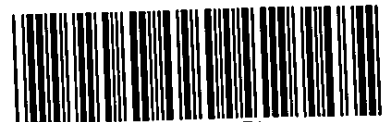


**REGISTERED NUMBER: 02183530 (England and Wales)**

**Abbreviated Unaudited Accounts  
for the Year Ended 31st December 2009  
for  
FRASER - HANN FINANCIAL SERVICES LIMITED**

**WEDNESDAY**



A08 \*A5Z9VNMR\* 299  
22/09/2010  
COMPANIES HOUSE

**Contents of the Abbreviated Accounts  
for the Year Ended 31st December 2009**

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<b>Notes to the Abbreviated Accounts</b>	<b>3</b>

**FRASER - HANN FINANCIAL SERVICES LIMITED (REGISTERED NUMBER: 02183530)**

**Abbreviated Balance Sheet  
31st December 2009**

	Notes	2009 £	£	2008 £	£
<b>FIXED ASSETS</b>					
Tangible assets	2		17,399		23,084
<b>CURRENT ASSETS</b>					
Debtors		16,909		15,749	
Cash at bank		8,888		39,291	
		<u>25,797</u>		<u>55,040</u>	
<b>CREDITORS</b>					
Amounts falling due within one year		<u>38,416</u>		<u>54,091</u>	
<b>NET CURRENT (LIABILITIES)/ASSETS</b>			<u>(12,619)</u>		<u>949</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			4,780		24,033
<b>CREDITORS</b>					
Amounts falling due after more than one year			-		(4,550)
<b>PROVISIONS FOR LIABILITIES</b>			<u>(1,171)</u>		<u>(3,182)</u>
<b>NET ASSETS</b>			<u><u>3,609</u></u>		<u><u>16,301</u></u>
<b>CAPITAL AND RESERVES</b>					
Called up share capital	3		1,000		1,000
Profit and loss account			<u>2,609</u>		<u>15,301</u>
<b>SHAREHOLDERS' FUNDS</b>			<u><u>3,609</u></u>		<u><u>16,301</u></u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st December 2009

The members have not required the company to obtain an audit of its financial statements for the year ended 31st December 2009 in accordance with Section 476 of the Companies Act 2006

The directors acknowledge their responsibilities for

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) 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 Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company

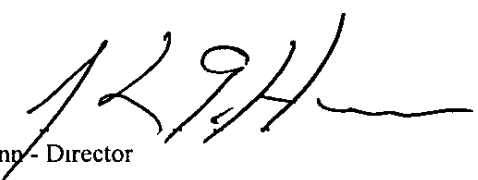
The notes form part of these abbreviated accounts

FRASER - HANN FINANCIAL SERVICES LIMITED (REGISTERED NUMBER: 02183530)

Abbreviated Balance Sheet - continued  
31st December 2009

The abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

The financial statements were approved by the Board of Directors on 20/9/10 and were signed on its behalf by

  
K I Hann - Director

The notes form part of these abbreviated accounts

Notes to the Abbreviated Accounts  
for the Year Ended 31st December 2009

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 April 2008)

**Turnover**

Turnover represents commissions earned on life and pension policies and investment arrangements completed during the year, where the company is entitled absolutely to the commission. Where policies are arranged on indemnity terms, commission is credited to the profit and loss account only after making due provision for commission which could be recoverable by insurance companies in the event that policies are cancelled in the future.

Turnover is attributable to one continuing activity, that of insurance and investment advisors.

**Tangible fixed assets**

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

Fixtures and fittings	- 25% on reducing balance
Motor vehicles	- 25% on reducing balance
Computer equipment	- 25% on reducing balance

**Deferred tax**

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date, where the available evidence indicates that reversal will occur.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to the profit and loss account in the period to which they relate.

2 TANGIBLE FIXED ASSETS

	Total £
<b>COST</b>	
At 1st January 2009	61,822
Additions	107
	<hr/>
At 31st December 2009	61,929
	<hr/>
<b>DEPRECIATION</b>	
At 1st January 2009	38,737
Charge for year	5,793
	<hr/>
At 31st December 2009	44,530
	<hr/>
<b>NET BOOK VALUE</b>	
At 31st December 2009	17,399
	<hr/> <hr/>
At 31st December 2008	23,085
	<hr/> <hr/>

Notes to the Abbreviated Accounts - continued  
for the Year Ended 31st December 2009

3 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid		Nominal value	2009	2008
Number	Class		£	£
1,000	Ordinary	£1	<u>1,000</u>	<u>1,000</u>

4 TRANSACTIONS WITH DIRECTORS

The directors, K I Hann, Mrs P Hann and C Hann maintain a joint current account with the company. At the start of the year, the directors were owed £6,592 by the company and this was withdrawn by the directors during the year. The directors also had advances to them totalling £67,394, of which they repaid £63,454, leaving a balance of £3,940 owed by the directors to the company at the year ended 31st December 2009. This loan is shown within Other debtors falling due within one year and was fully repaid to the company by the 11th February 2010. The maximum balance outstanding on this loan during the year was £25,505.

Interest has been charged by the company on the director's overdrawn loan of £557 (2008 £0)