

REGISTERED NUMBER: 01967512 (England and Wales)

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED**

**ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2013**

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COMPANIES HOUSE

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED (REGISTERED NUMBER 01967512)**

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for the Year Ended 30 APRIL 2013**

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**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED**

**COMPANY INFORMATION  
for the Year Ended 30 APRIL 2013**

**DIRECTORS:**

N J Fail  
M Beckley  
R I Taylor

**SECRETARY**

R I Taylor

**REGISTERED OFFICE**

DTE House  
Hollins Mount  
Bury  
Lancashire  
BL9 8AT

**REGISTERED NUMBER:**

01967512 (England and Wales)

**AUDITORS.**

Harold Sharp  
Statutory Auditors & Chartered Accountants  
Holland House  
1-5 Oakfield  
Sale  
Cheshire  
M33 6TT

**BANKERS**

Barclays Bank plc  
PO Box 357  
51 Mosley Street  
Manchester  
M60 2AU

**REPORT OF THE INDEPENDENT AUDITORS TO  
DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED  
UNDER SECTION 449 OF THE COMPANIES ACT 2006**

We have examined the abbreviated accounts set out on pages three to six, together with the full financial statements of DTE Risk and Financial Management Limited for the year ended 30 April 2013 prepared under Section 396 of the Companies Act 2006

This report is made solely to the company, in accordance with Section 449 of the Companies Act 2006. Our work has been undertaken so that we might state to the company those matters we are required to state to it in a special auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company, for our work, for this report, or for the opinions we have formed.

**Respective responsibilities of directors and auditors**

The directors are responsible for preparing the abbreviated accounts in accordance with Section 444 of the Companies Act 2006. It is our responsibility to form an independent opinion as to whether the company is entitled to deliver abbreviated accounts to the Registrar of Companies and whether the abbreviated accounts have been properly prepared in accordance with the Regulations made under that Section and to report our opinion to you.

**Basis of opinion**

We conducted our work in accordance with Bulletin 2008/4 issued by the Auditing Practices Board. In accordance with that Bulletin we have carried out the procedures we consider necessary to confirm, by reference to the financial statements, that the company is entitled to deliver abbreviated accounts and that the abbreviated accounts to be delivered are properly prepared.

**Opinion**

In our opinion the company is entitled to deliver abbreviated accounts prepared in accordance with Section 444(3) of the Companies Act 2006, and the abbreviated accounts have been properly prepared in accordance with the Regulations made under that Section.

*Harold Sharp*

Anthony Lane (Senior Statutory Auditor)  
for and on behalf of Harold Sharp  
Statutory Auditors & Chartered Accountants  
Holland House  
1-5 Oakfield  
Sale  
Cheshire  
M33 6TT

Date 20 December 2013

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED (REGISTERED NUMBER: 01967512)**

**ABBREVIATED BALANCE SHEET  
30 APRIL 2013**

		2013		2012	
	Notes	£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	2		37,662		34,279
Investments	3		1,431		1,431
			<u>39,093</u>		<u>35,710</u>
 <b>CURRENT ASSETS</b>					
Debtors		70,338		137,175	
Cash at bank		209,328		120,467	
			<u>279,666</u>		<u>257,642</u>
 <b>CREDITORS</b>					
Amounts falling due within one year	4	223,667		231,789	
 <b>NET CURRENT ASSETS</b>			<u>55,999</u>		<u>25,853</u>
 <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<u>95,092</u>		<u>61,563</u>
 <b>CREDITORS</b>					
Amounts falling due after more than one year	4		(6,982)		(4,804)
 <b>PROVISIONS FOR LIABILITIES</b>			(809)		(1,344)
 <b>NET ASSETS</b>			<u>87,301</u>		<u>55,415</u>
 <b>CAPITAL AND RESERVES</b>					
Called up share capital	5		2,532		2,532
Share premium			5,609		5,609
Profit and loss account			79,160		47,274
 <b>SHAREHOLDERS' FUNDS</b>			<u>87,301</u>		<u>55,415</u>

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 20/12/13 and were signed on its behalf by



M Beckley - Director

The notes form part of these abbreviated accounts

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED (REGISTERED NUMBER 01967512)**

**NOTES TO THE ABBREVIATED ACCOUNTS  
for the Year Ended 30 APRIL 2013**

**1 ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The company meets its day to day working capital requirements utilising the cash balance held at the bank. The results for the year ended 30 April 2013 are profitable and the management accounts since the year end show that the company has continued to generate profits.

The directors have a reasonable expectation, given the known anticipated payments to be made that the company has adequate resources to continue in operational existence for the foreseeable future. Thus the company continues to adopt the going concern basis of accounting in preparing the annual financial statements.

**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).

**Preparation of consolidated financial statements**

The financial statements contain information about DTE Risk and Financial Management Limited as an individual company and do not contain consolidated financial information as the parent of a group. The company has taken the option under Section 398 of the Companies Act 2006 not to prepare consolidated financial statements.

**Revenue**

Turnover represents the total commission and fees receivable by the company in the ordinary course of business which is recognised as the related services are provided.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life or, if held under a finance lease, over the lease term, whichever is the shorter.

Office equipment and computers	- 33% on reducing balance and 15% on reducing balance
Motor vehicles	- 25% on reducing balance

**Deferred tax**

Deferred tax is recognised in respect of all material timing differences that have originated but not reversed at the balance sheet date.

**Hire purchase and leasing commitments**

Assets obtained under hire purchase contracts are capitalised in the balance sheet. Those held under hire purchase contracts are depreciated over their estimated useful lives.

The interest element of these obligations is charged to the profit and loss account over the relevant period. The capital element of the future payments is treated as a liability.

Rentals paid under operating leases are charged to the profit and loss account as incurred.

**Pensions**

The company operates a defined contribution pension scheme. Contributions payable for the year are charged in the profit and loss account.

**Fixed asset investments**

Fixed asset investments are stated at cost, less any permanent diminution in value.

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED (REGISTERED NUMBER. 01967512)**

**NOTES TO THE ABBREVIATED ACCOUNTS - continued  
for the Year Ended 30 APRIL 2013**

**2 TANGIBLE FIXED ASSETS**

	<b>Total £</b>
<b>COST</b>	
At 1 May 2012	160,785
Additions	18,346
Disposals	<u>(14,963)</u>
At 30 April 2013	<u>164,168</u>
<b>DEPRECIATION</b>	
At 1 May 2012	126,506
Charge for year	11,357
Eliminated on disposal	<u>(11,357)</u>
At 30 April 2013	<u>126,506</u>
<b>NET BOOK VALUE</b>	
At 30 April 2013	<u>37,662</u>
At 30 April 2012	<u>34,279</u>

**3 FIXED ASSET INVESTMENTS**

	<b>Investments other than loans £</b>
<b>COST</b>	
At 1 May 2012 and 30 April 2013	<u>1,431</u>
<b>NET BOOK VALUE</b>	
At 30 April 2013	<u>1,431</u>
At 30 April 2012	<u>1,431</u>

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

**Downham Rose Nominees Limited**

Nature of business Non-trading

	%		
Class of shares	holding		
Ordinary	100 00		
		<b>2013</b>	<b>2012</b>
		<b>£</b>	<b>£</b>
Aggregate capital and reserves		<u>(163)</u>	<u>(163)</u>

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED (REGISTERED NUMBER 01967512)**

**NOTES TO THE ABBREVIATED ACCOUNTS - continued  
for the Year Ended 30 APRIL 2013**

**3 FIXED ASSET INVESTMENTS - continued**

**DTE Insurance Brokers Limited**

Nature of business Non-trading

	%		
Class of shares	holding		
Ordinary	100 00		
		<b>2013</b>	2012
		<b>£</b>	<b>£</b>
Aggregate capital and reserves		<b><u>6,982</u></b>	<b><u>6,982</u></b>

**4 CREDITORS**

Creditors include an amount of £17,199 (2012 - £10,629) for which security has been given

**5 CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid				
Number	Class	Nominal value	<b>2013</b>	2012
			<b>£</b>	<b>£</b>
2,532	Ordinary	£1	<b><u>2,532</u></b>	<b><u>2,532</u></b>