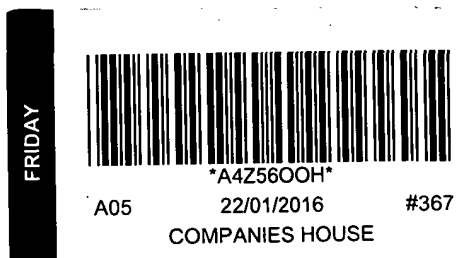


REGISTERED NUMBER: 01967512 (England and Wales)

**DTE RISK AND FINANCIAL MANAGEMENT
LIMITED**

ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2015



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

**CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2015**

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**DTE RISK AND FINANCIAL MANAGEMENT
LIMITED**

**COMPANY INFORMATION
FOR THE YEAR ENDED 30 APRIL 2015**

DIRECTORS: N J Fail
M Beckley
R I Taylor

SECRETARY: R I Taylor

REGISTERED OFFICE: The Exchange
5 Bank Street
Bury
Lancashire
BL9 0DN

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 2015 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: *18 January 2016*

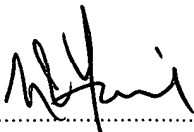
**DTE RISK AND FINANCIAL MANAGEMENT
LIMITED (REGISTERED NUMBER: 01967512)**

**ABBREVIATED BALANCE SHEET
30 APRIL 2015**

	Notes	2015 £	2014 £
FIXED ASSETS			
Tangible assets	2	31,210	28,626
Investments	3	1,431	1,431
		<u>32,641</u>	<u>30,057</u>
CURRENT ASSETS			
Debtors		56,233	42,268
Cash at bank		275,596	288,609
		<u>331,829</u>	<u>330,877</u>
CREDITORS			
Amounts falling due within one year	4	(197,843)	(282,843)
NET CURRENT ASSETS			
		<u>133,986</u>	<u>48,034</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		166,627	78,091
CREDITORS			
Amounts falling due after more than one year	4	(9,856)	(1,435)
PROVISIONS FOR LIABILITIES			
		-	(212)
NET ASSETS			
		<u>156,771</u>	<u>76,444</u>
CAPITAL AND RESERVES			
Called up share capital	5	2,532	2,532
Share premium		5,609	5,609
Profit and loss account		148,630	68,303
SHAREHOLDERS' FUNDS			
		<u>156,771</u>	<u>76,444</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 18 January 2016 and were signed on its behalf by:



.....
N J Fail - 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 2015**

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).

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.

Computers & Office Equipment	- 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 2015**

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 May 2014	164,168
Additions	23,300
Disposals	(135,277)
	52,191
DEPRECIATION	
At 1 May 2014	135,542
Charge for year	8,509
Eliminated on disposal	(123,070)
	20,981
NET BOOK VALUE	
At 30 April 2015	31,210
At 30 April 2014	28,626

3. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 May 2014 and 30 April 2015	1,431
NET BOOK VALUE	
At 30 April 2015	1,431
At 30 April 2014	1,431

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

	% holding		2015 £	2014 £
Class of shares:	100.00			
Ordinary				
Aggregate capital and reserves			(163)	(163)

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

**NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 30 APRIL 2015**

3. FIXED ASSET INVESTMENTS - continued

DTE Insurance Brokers Limited

Nature of business: Non-trading

Class of shares:	% holding	2015	2014
Ordinary	100.00	£ <u>6,982</u>	£ <u>6,982</u>
Aggregate capital and reserves			

4. CREDITORS

Creditors include an amount of £17,872 (2014 - £7,148) for which security has been given.

5. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2015	2014
2,532	Ordinary	£1	£ <u>2,532</u>	£ <u>2,532</u>
