

REGISTERED NUMBER: 01967512 (England and Wales)

**DTE RISK AND FINANCIAL MANAGEMENT
LIMITED**

ABBREVIATED UNAUDITED ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2016

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

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for the Year Ended 30 APRIL 2016**

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**DTE RISK AND FINANCIAL MANAGEMENT
LIMITED**

**COMPANY INFORMATION
for the Year Ended 30 APRIL 2016**

DIRECTORS:

N J Fail
M N 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)

BANKERS:

The Royal Bank of Scotland plc
40 The Rock
Bury
Lancashire
BL9 0NX

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

**ABBREVIATED BALANCE SHEET
30 APRIL 2016**

	Notes	2016 £	2015 £
FIXED ASSETS			
Tangible assets	2	24,101	31,210
Investments	3	<u>1,431</u>	<u>1,431</u>
		<u>25,532</u>	<u>32,641</u>
CURRENT ASSETS			
Debtors		34,619	56,233
Cash at bank		<u>290,691</u>	<u>275,596</u>
		<u>325,310</u>	<u>331,829</u>
CREDITORS			
Amounts falling due within one year	4	<u>(137,337)</u>	<u>(197,843)</u>
NET CURRENT ASSETS		<u>187,973</u>	<u>133,986</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		213,505	166,627
CREDITORS			
Amounts falling due after more than one year	4	<u>(3,285)</u>	<u>(9,856)</u>
NET ASSETS		<u>210,220</u>	<u>156,771</u>
CAPITAL AND RESERVES			
Called up share capital	5	2,532	2,532
Share premium		5,609	5,609
Profit and loss account		<u>202,079</u>	<u>148,630</u>
SHAREHOLDERS' FUNDS		<u>210,220</u>	<u>156,771</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 April 2016.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 April 2016 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 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.
- (b)

The notes form part of these abbreviated accounts

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

**ABBREVIATED BALANCE SHEET - continued
30 APRIL 2016**

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 27 January 2017 and were signed on its behalf by:

M N 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 2016**

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 January 2015).

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 2016**

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 May 2015	52,191
Additions	<u>660</u>
At 30 April 2016	<u>52,851</u>
DEPRECIATION	
At 1 May 2015	20,981
Charge for year	<u>7,769</u>
At 30 April 2016	<u>28,750</u>
NET BOOK VALUE	
At 30 April 2016	<u>24,101</u>
At 30 April 2015	<u>31,210</u>

3. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 May 2015 and 30 April 2016	<u>1,431</u>
NET BOOK VALUE	
At 30 April 2016	<u>1,431</u>
At 30 April 2015	<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

	% holding		2016 £	2015 £
Class of shares: Ordinary	100.00			
Aggregate capital and reserves			<u>(163)</u>	<u>(163)</u>

**DTE RISK AND FINANCIAL MANAGEMENT
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**NOTES TO THE ABBREVIATED ACCOUNTS - continued
for the Year Ended 30 APRIL 2016**

3. FIXED ASSET INVESTMENTS - continued

DTE Insurance Brokers Limited

Nature of business: Non-trading

Class of shares:	% holding	2016	2015
Ordinary	100.00	£ <u>6,982</u>	£ <u>6,982</u>
Aggregate capital and reserves			

4. CREDITORS

Creditors include an amount of £ 9,856 (2015 - £ 17,872) for which security has been given.

5. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2016	2015
2,532	Ordinary	£1	£ <u>2,532</u>	£ <u>2,532</u>

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.