

1967512

**ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 30 APRIL 2011**

**FOR**

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED**

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

**CONTENTS OF THE ABBREVIATED ACCOUNTS  
for the Year Ended 30 APRIL 2011**

	<b>Page</b>
<b>Company Information</b>	<b>1</b>
<b>Report of the Independent Auditors on the Abbreviated Accounts</b>	<b>2</b>
<b>Abbreviated Balance Sheet</b>	<b>3</b>
<b>Notes to the Abbreviated Accounts</b>	<b>4</b>

**DTE RISK AND FINANCIAL MANAGEMENT  
LIMITED**

**COMPANY INFORMATION  
for the Year Ended 30 APRIL 2011**

<b>DIRECTORS:</b>	J C Turner N J Fail M Beckley
<b>SECRETARY:</b>	J C Turner
<b>REGISTERED OFFICE:</b>	DTE House Hollins Mount Unsworth Bury Lancashire BL9 8AT
<b>REGISTERED NUMBER:</b>	01967512 (England and Wales)
<b>SENIOR STATUTORY AUDITOR:</b>	Anthony Lane
<b>AUDITORS:</b>	Harold Sharp Statutory Auditors and Chartered Accountants Holland House 1-5 Oakfield Sale Cheshire M33 6TT
<b>BANKERS:</b>	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 2011 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 and Chartered Accountants  
Holland House  
1-5 Oakfield  
Sale  
Cheshire  
M33 6TT

Date *22 December 2011*

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

**ABBREVIATED BALANCE SHEET  
30 APRIL 2011**

	Notes	2011 £	£	2010 £	£
<b>FIXED ASSETS</b>					
Tangible assets	2		41,066		38,222
Investments	3		<u>1,431</u>		<u>1,431</u>
			42,497		39,653
<b>CURRENT ASSETS</b>					
Stocks		665		665	
Debtors		149,824		631,408	
Cash at bank		<u>48,306</u>		<u>189,943</u>	
		198,795		822,016	
<b>CREDITORS</b>					
Amounts falling due within one year	4	<u>177,844</u>		<u>803,213</u>	
<b>NET CURRENT ASSETS</b>			<u>20,951</u>		<u>18,803</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			63,448		58,456
<b>CREDITORS</b>					
Amounts falling due after more than one year	4		(10,496)		-
<b>PROVISIONS FOR LIABILITIES</b>			<u>(1,404)</u>		<u>(1,152)</u>
<b>NET ASSETS</b>			<u>51,548</u>		<u>57,304</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			<u>43,407</u>		<u>49,163</u>
<b>SHAREHOLDERS' FUNDS</b>			<u>51,548</u>		<u>57,304</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 22 December 2011 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 2011**

**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)

**Revenue**

Turnover represents the total commission receivable by the company in the ordinary course of business

**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

Plant and machinery etc	- 33% on reducing balance, 25% on reducing balance and 15% on reducing balance
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**Stocks**

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items

**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.

**Group accounts**

The company has taken advantage of the exemption from the requirement to produce consolidated accounts on the grounds that the company and the subsidiaries comprise a small sized group.

**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 2011**

<b>2</b>	<b>TANGIBLE FIXED ASSETS</b>	<b>Total £</b>
	<b>COST</b>	
	At 1 May 2010	213,123
	Additions	19,325
	Disposals	<u>(19,072)</u>
	At 30 April 2011	<u>213,376</u>
	<b>DEPRECIATION</b>	
	At 1 May 2010	174,901
	Charge for year	10,107
	Eliminated on disposal	<u>(12,698)</u>
	At 30 April 2011	<u>172,310</u>
	<b>NET BOOK VALUE</b>	
	At 30 April 2011	<u>41,066</u>
	At 30 April 2010	<u>38,222</u>

<b>3</b>	<b>FIXED ASSET INVESTMENTS</b>	<b>Investments other than loans £</b>
	<b>COST</b>	
	At 1 May 2010 and 30 April 2011	<u>1,431</u>
	<b>NET BOOK VALUE</b>	
	At 30 April 2011	<u>1,431</u>
	At 30 April 2010	<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**  
Country of incorporation England  
Nature of business Non-trading

Class of shares	%		
Ordinary	holding		
	100 00	2011	2010
		£	£
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 2011**

**3 FIXED ASSET INVESTMENTS - continued**

**DTE Insurance Brokers Limited**

Nature of business Non-trading

	%		
Class of shares	holding		
Ordinary	100 00	<b>2011</b>	<b>2010</b>
		<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 £16,271 (2010 - £1,208) for which security has been given

**5 CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid				
Number	Class	Nominal	2011	2010
		value	£	£
2,532	Ordinary	£1	<b><u>2,532</u></b>	<b><u>2,532</u></b>

**6 TRANSACTIONS WITH DIRECTORS**

During the current and previous financial year the company purchased goods and services from the following companies and a partnership in which J C Turner and N J Fail had, with others, a material interest -

Downham Train Epstein (Partnership)

The partners are joint owners of the property from which the company operates and during the year £19,050 (2010 - £40,112) was paid in respect of rent

DTE Insurance Brokers Limited

Included within creditors falling due within one year is £100,000 (2010 - £250,000), which relates to the disposal of the goodwill of the insurance broking division of the company on 30 April 2010

DTE Business Advisory Services Limited

The company purchased goods and services to the value of £24,850 (2010 - £24,325) Included within creditors falling due within one year is £2,996 (2010 - £95,584) which represents the net amount outstanding

The DTE Payroll and Tax Centre Limited

During the year the company purchased services amounting to £839 (2010 - £749) Included within creditors falling due within one year is £839 (2010 - £749) which represents the net balance outstanding

**7 CONTROL**

The directors do not regard the company as being under the control of any one individual or entity