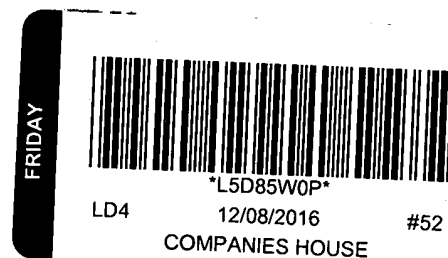


Registered Number 09028598

**RG FORD BROKERS (ESSEX) LIMITED**

**Directors' Report and Financial Statements**

**for the period ended 31 December 2015**



Registered Office: 5 Old Broad Street, London, EC2N 1AD

Registered Number 09028598

**RG FORD BROKERS (ESSEX) LIMITED**

**COMPANY INFORMATION**

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**DIRECTORS**

J. A. Bean  
R. C. W. Organ  
A. Wilkinson

**SECRETARY**

J. P. Small

**RG FORD BROKERS (ESSEX) LIMITED**

**DIRECTORS' REPORT**

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The directors have pleasure in submitting their report together with the unaudited financial statements of RG Ford Brokers (Essex) Limited (the "Company") for the period ended 31 December 2015.

**REVIEW OF ACTIVITIES**

The Company is dormant.

**BUSINESS REVIEW**

**Future prospects**

The Company is expected to remain dormant for the foreseeable future.

**GOING CONCERN**

The Company's business activities, together with the factors likely to affect its future development, performance and position are set out in the director's report business review.

After making enquiries, the directors have a reasonable expectation that the Company has adequate resources to continue in operational existence for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the annual report and accounts.

**DIRECTORS**

The directors of the Company at the date of this report and those who have served throughout the period are shown on page 1.

M. A. Bruce was appointed as a director of the Company on 29 August 2014 and resigned as a director of the Company on 15 April 2015.

T. D. Phillip was appointed as a director of the Company on 22 September 2014 and resigned as a director of the Company on 12 June 2015.

R. C. W. Organ was appointed as a director of the Company on 7 May 2015.

J. A. Bean was appointed as a director of the Company on 17 August 2015.

A. Wilkinson was appointed as a director of the Company on 11 January 2016.

**RG FORD BROKERS (ESSEX) LIMITED**

**DIRECTORS' REPORT (CONTINUED)**

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**STATEMENT OF DIRECTORS' RESPONSIBILITIES**

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under Company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the Company and of the profit or loss of the Company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Directors  
and signed on behalf of the Board



A. Wilkinson  
Director

Date: 11 August 2016

**RG FORD BROKERS (ESSEX) LIMITED****BALANCE SHEET**  
as at 31 December 2015

	Note	2015 £	2014 £
<b>Current assets</b>			
Debtors	1	1,000	1,000
<b>Total net assets</b>		<u>1,000</u>	<u>1,000</u>
<b>Capital &amp; reserves</b>			
Called-up share capital	2	1,000	1,000
<b>Total equity shareholders' funds</b>		<u>1,000</u>	<u>1,000</u>

For the financial year ended 31 December 2015 the company was entitled to exemption from audit under section 480 of the Companies Act 2006 relating to dormant companies.

## Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the period in question in accordance with section 475;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

The financial statements on pages 4 to 5 were approved by the Board and were signed on its behalf by:



A. Wilkinson  
Director

Date: 11 August 2016

**RG FORD BROKERS (ESSEX) LIMITED****NOTES TO THE FINANCIAL STATEMENTS****1. GENERAL INFORMATION**

The Company is a dormant company.

The Company is a private limited company under the Companies Act 2006 and is incorporated and domiciled in the UK. The address of its registered office is 5 Old Broad Street, London, EC2N 1AD.

**2. STATEMENT OF COMPLIANCE**

The individual financial statements of the Company have been prepared in compliance with United Kingdom Accounting Standards, including Financial Reporting Standard 102, "The Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland" ("FRS 102") and the Companies Act 2006, under the provisions of the Small Companies and Groups (Accounts and Directors' Report) Regulations 2008.

**3. BASIS OF PREPARATION**

The financial statements have been prepared on a going concern basis.

This is the Company's first set of financial statements prepared in accordance with FRS 102. The prior year balances prepared in accordance with UK Generally Accepted Accounting Practice ("UKGAAP"), have been restated to comply with FRS 102. The date of transition to FRS 102 was 1 January 2014. The effects of the adoption of FRS 102 are immaterial to the financial statements as a whole.

In accordance with FRS 102 section 35.10(m) the Company has elected to retain its accounting policies for reported assets, liabilities and equity at the date of transition to FRS 102, until there is any change to those balances or the company undertakes any new transactions.

The preparation of financial statements in compliance with FRS 102 requires management to monitor and exercise judgment in the selection and application of appropriate accounting policies and in the use of accounting estimates. Management has determined that there are no significant areas of judgement in the application of accounting policies.

**4. DIRECTORS' EMOLUMENTS**

The directors are employed and paid by companies in the AXA group and their directorships are held as part of that employment. No director has received any emoluments or other benefits from the Company or from any other company in the AXA group in respect of services to the Company.

**1. DEBTORS**

	2015	2014
	£	£
Amounts owed to fellow subsidiary undertakings	<u>1,000</u>	<u>1,000</u>

**2. CALLED-UP SHARE CAPITAL**

	No.	2015	No.	2014
		£		£
<b>Allotted, called-up and fully-paid:</b>				
Ordinary shares of £1 each	1,000	1,000	1,000	1,000

**3. IMMEDIATE AND ULTIMATE PARENT COMPANY**

The Company's immediate parent company is RG Ford Group Limited, a company incorporated in Great Britain and registered in England and Wales, and in the opinion of the directors, the Company's ultimate parent and controlling company is AXA, a company incorporated in France. Copies of the RG Ford Group Limited financial statements can be obtained from 5 Old Broad Street, London EC2N 1AD. Copies of the AXA Group financial statements can be obtained from 25, avenue Matignon, 75008 Paris, France.