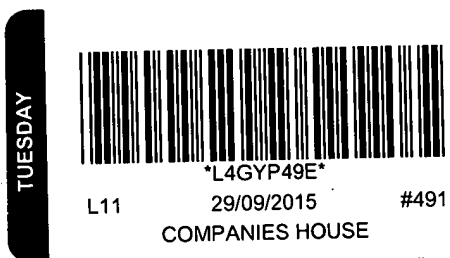


**Registered Number 09028598**

**RG FORD BROKERS (ESSEX) LIMITED**

**Directors' Report and Financial Statements**

**for the period ended 31 December 2014**



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

**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 2014.

**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.

**RG FORD BROKERS (ESSEX) LIMITED**

**DIRECTORS' REPORT (CONTINUED)**

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**STATEMENT OF DIRECTORS' RESPONSIBILITIES**

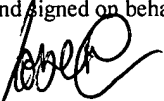
The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations.

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



R. C. W. Organ  
Director

Date 28/9/15

**RG FORD BROKERS (ESSEX) LIMITED****BALANCE SHEET**  
as at 31 December 2014

	Note	2014 £
<b>Current assets</b>		
Debtors	3	1,000
<b>Total net assets</b>		<u>1,000</u>
<b>Capital &amp; reserves</b>		
Called-up share capital	4	1,000
<b>Total equity shareholders' funds</b>		<u>1,000</u>

For the period ended 31 December 2014 the Company was entitled to exemption under section 480 of the Companies Act 2006 relating to dormant companies.

## Director's responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

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



R. C. W. Organ  
Director

Date 28/9/15

**RG FORD BROKERS (ESSEX) LIMITED****NOTES TO THE FINANCIAL STATEMENTS****1. ACCOUNTING POLICIES**

The financial statements are prepared in accordance with the Companies Act 2006 and applicable United Kingdom accounting standards. The particular accounting policies adopted, which have been consistently applied in the current period and previous year, are described below.

**(a) Accounting convention**

The financial statements are prepared on the going concern basis under the historical cost convention.

**(b) Cash flow statement**

Under FRS 1 – Cash Flow Statements (revised 1996), the Company is exempt from the requirement to prepare a cash flow statement on the grounds that it is a subsidiary undertaking of a parent undertaking which produces a consolidated cash flow statement. The cash flow of the Company is consolidated in the Bluefin Insurance Group Limited financial statements.

**2. PROFIT AND LOSS ACCOUNT**

No profit and loss account is presented with these financial statements because the Company has not received any income, incurred any expenditure or recognised any gains or losses during either the period under review or the preceding financial year. There have been no movements in equity shareholders' funds during the period under review or the preceding financial year.

**3. DEBTORS**

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

**4. CALLED-UP SHARE CAPITAL**

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

**5. IMMEDIATE AND ULTIMATE PARENT COMPANY**

The Company's immediate parent is Bluefin Insurance Group Limited, a company incorporated in Great Britain and registered in England and Wales.

In the opinion of the directors, the Company's ultimate parent and controlling undertaking is AXA, a company incorporated in France. The parent undertaking of the largest group which includes the Company and for which group financial statements are prepared is AXA. Copies of the AXA group financial statements can be obtained from 23, avenue Matignon, 75008 Paris, France.

The parent undertaking of the smallest group which includes the Company and for which group financial statements are prepared is Bluefin Insurance Group Limited, a company registered in England & Wales. Copies of the Bluefin Insurance Group Limited financial statements can be obtained from 5 Old Broad Street, London EC2N 1AD.