

Company Registration No. 08196422 (England and Wales)

CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED
ABBREVIATED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2016



CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED

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CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED

INDEPENDENT AUDITORS' REPORT TO CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED

UNDER SECTION 449 OF THE COMPANIES ACT 2006

We have examined the abbreviated accounts set out on pages 2 to 3, together with the financial statements of Creative Benefit Wealth Management Ltd for the year ended 30 November 2016 prepared under section 396 of the Companies Act 2006.

This report is made solely to the company in accordance with Chapter 10 of Part 15 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.

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.



Philip Woodgate (Senior Statutory Auditor)
for and on behalf of Goodman Jones LLP

25/8/17

Chartered Accountants
Statutory Auditor

29-30 Fitzroy Square
London
W1T 6LQ

CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED

ABBREVIATED BALANCE SHEET

AS AT 30 NOVEMBER 2016

Notes	2016		2015	
	£	£	£	£
Current assets				
Debtors	534,379		381,951	
Cash at bank and in hand	17,538		4,793	
	<u>551,917</u>		<u>386,744</u>	
Creditors: amounts falling due within one year	<u>(352,518)</u>		<u>(267,058)</u>	
Total assets less current liabilities		199,399		119,686
Provisions for liabilities		<u>(33,053)</u>		<u>(23,709)</u>
		<u>166,346</u>		<u>95,977</u>
Capital and reserves				
Called up share capital	2	19,998		19,998
Profit and loss account		<u>146,348</u>		<u>75,979</u>
Shareholders' funds		<u>166,346</u>		<u>95,977</u>

These abbreviated financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the Board for issue on 25/8/17...



S A Webber
Director

Company Registration No. 08196422

CREATIVE BENEFIT WEALTH MANAGEMENT LIMITED

NOTES TO THE ABBREVIATED ACCOUNTS

FOR THE YEAR ENDED 30 NOVEMBER 2016

1 Accounting policies

1.1 Accounting convention

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

1.2 Compliance with and departure from accounting standards

The financial statements are prepared in accordance with applicable United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), which have been applied consistently (except as otherwise stated).

1.3 Turnover

Turnover represents adviser-charges and fees receivable from third party providers and fees for consultancy services.

Fees are recognised as follows:

- Fees and adviser-charges are recognised on the completion of the relevant documentation to effect the completion of the transaction.
- Renewal fees are recognised when receivable.

Adviser charges are stated net of a provision for clawback. The provision for clawback is made appropriate to the type of policy written.

Consultancy services income is recognised on a percentage completion basis over the course of the contract.

1.4 Pensions

The company operates a defined contribution scheme for the benefit of its employees. Contributions payable are charged to the profit and loss account in the period they are payable.

2 Share capital

	2016	2015
	£	£
Allotted, called up and fully paid		
19,998 A Ordinary shares of £1 each of £1 each	19,998	19,998
	<u> </u>	<u> </u>