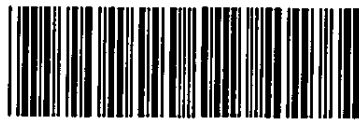


REGISTERED NUMBER: 02340607 (England and Wales)

**ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2012
FOR
RBIG CORPORATE RISK SERVICES LTD**

WEDNESDAY



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COMPANIES HOUSE

**CONTENTS OF THE ABBREVIATED ACCOUNTS
for the Year Ended 31 December 2012**

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RBIG CORPORATE RISK SERVICES LTD

COMPANY INFORMATION
for the Year Ended 31 December 2012

DIRECTORS:

S G Astles
M W Davis
S M Hodgson
G N Gregory

SECRETARY:

S G Astles

REGISTERED OFFICE:

Cranberry Park
1 Cranberry Drive
Denton
Manchester
Lancashire
M34 3UL

REGISTERED NUMBER:

02340607 (England and Wales)

AUDITORS:

Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

**REPORT OF THE INDEPENDENT AUDITORS TO
RBIG CORPORATE RISK SERVICES LTD
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 RBIG Corporate Risk Services Ltd for the year ended 31 December 2012 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.

Peter J Cheetham FCA

Peter J Cheetham FCA (Senior Statutory Auditor)
for and on behalf of Fairhurst
Statutory Auditor
Chartered Accountants
Douglas Bank House
Wigan Lane
Wigan
Lancashire
WN1 2TB

Date *28 August 2013*

RBIG CORPORATE RISK SERVICES LTD (REGISTERED NUMBER: 02340607)

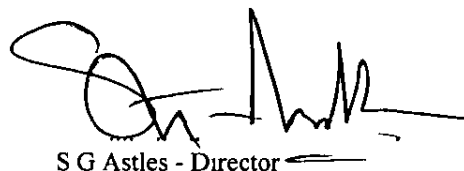
**ABBREVIATED BALANCE SHEET
31 December 2012**

	Notes	2012 £	2011 £
FIXED ASSETS			
Tangible assets	2	17,992	23,595
Investments	3	<u>20,999</u>	<u>20,999</u>
		38,991	44,594
CURRENT ASSETS			
Debtors	4	1,563,976	1,528,989
Cash at bank and in hand		<u>702,919</u>	<u>396,305</u>
		2,266,895	1,925,294
CREDITORS			
Amounts falling due within one year	5	<u>1,481,646</u>	<u>1,263,447</u>
NET CURRENT ASSETS		<u>785,249</u>	<u>661,847</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		824,240	706,441
PROVISIONS FOR LIABILITIES		<u>1,899</u>	<u>1,908</u>
NET ASSETS		<u>822,341</u>	<u>704,533</u>
CAPITAL AND RESERVES			
Called up share capital	6	302,500	302,500
Other reserves		2,500	2,500
Profit and loss account		<u>517,341</u>	<u>399,533</u>
SHAREHOLDERS' FUNDS		<u>822,341</u>	<u>704,533</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 its behalf by

21/8/2013 and were signed on



S G Astles - Director

The notes form part of these abbreviated accounts

**NOTES TO THE ABBREVIATED ACCOUNTS
for the Year Ended 31 December 2012**

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention

Financial reporting standard number 1

Exemption has been taken from preparing a cash flow statement on the grounds that the company qualifies as a small company

Turnover

Turnover represents broking commissions and fees earned from the placement of clients' insurable risks with insurance companies. Brokerage income and fees are recognised when the insured is debited which usually coincides with the date of inception of the relevant policy. Brokerage attributable to return and additional premiums or adjustments is recognised as it arises.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Long leasehold	- 10% on cost
Fixtures and fittings	- 25% on reducing balance

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

Payments in respect of other post-retirement benefits are charged to the profit and loss account in the period to which they relate.

Insurance debtors and creditors

It is customary that insurance brokers act as agents in placing the insurable risks of their clients with insurance companies and, as such, generally are not liable as principals for the amounts arising on such transactions. Debtors and creditors arising from insurance broking transactions are reflected in the company's balance sheet as assets and liabilities. This recognises the substance of insurance broking transactions and that the company is entitled to retain the investment income on any cash flows arising.

Client trust bank accounts

The company is required by its regulator, the Financial Services Authority, to pay all client money received into the client trust bank accounts. Payments from these accounts relate to the settlement of insurance creditors, refund of premiums to clients and withdrawals earned commission. The client trust bank accounts are protected from being claimed by third parties by virtue of a non-statutory trust.

RBIG CORPORATE RISK SERVICES LTD (REGISTERED NUMBER: 02340607)

**NOTES TO THE ABBREVIATED ACCOUNTS - continued
for the Year Ended 31 December 2012**

2 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 January 2012	273,835
Additions	<u>5,933</u>
At 31 December 2012	<u>279,768</u>
DEPRECIATION	
At 1 January 2012	250,240
Charge for year	<u>11,536</u>
At 31 December 2012	<u>261,776</u>
NET BOOK VALUE	
At 31 December 2012	<u>17,992</u>
At 31 December 2011	<u>23,595</u>

3 FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 January 2012 and 31 December 2012	<u>20,999</u>
NET BOOK VALUE	
At 31 December 2012	<u>20,999</u>
At 31 December 2011	<u>20,999</u>

The company's investments at the balance sheet date in the share capital of companies include the following

RBIG Financial Services Ltd

Nature of business Sale of Life & Pension Policies

	%		
Class of shares	holding		
Ordinary	100 00		
		2012	2011
		£	£
Aggregate capital and reserves		147,100	170,605
Loss for the year		<u>(23,505)</u>	<u>(38,918)</u>

R Bolton (Manchester) Ltd

Nature of business Dormant

	%		
Class of shares	holding		
Ordinary	100 00		
		2012	2011
		£	£
Aggregate capital and reserves		1,000	1,000

RBIG CORPORATE RISK SERVICES LTD (REGISTERED NUMBER: 02340607)

**NOTES TO THE ABBREVIATED ACCOUNTS - continued
for the Year Ended 31 December 2012**

4 DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

The aggregate total of debtors falling due after more than one year is £190,000

5 CREDITORS

Creditors include an amount of £189,364 (2011 - £34,075) for which security has been given

6 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid		Nominal value	2012	2011
Number	Class		£	£
505,000	Ordinary	0 50	252,500	252,500
50,000	Preference shares	1 00	<u>50,000</u>	<u>50,000</u>
			<u>302,500</u>	<u>302,500</u>

7 TRANSACTIONS WITH DIRECTORS

The following loan to directors subsisted during the years ended 31 December 2012 and 31 December 2011

	2012 £	2011 £
S M Hodgson		
Balance outstanding at start of year	-	-
Amounts advanced	511	-
Amounts repaid	-	-
Balance outstanding at end of year	<u>511</u>	<u>-</u>