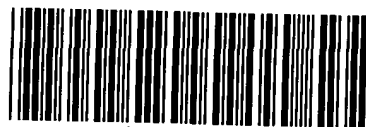


REGISTERED NUMBER: 02340607 (England and Wales)

**ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2014
FOR
RBIG CORPORATE RISK SERVICES LTD**

THURSDAY



A4G5HR5G

A11

17/09/2015

#479

COMPANIES HOUSE

RBIG CORPORATE RISK SERVICES LTD

**CONTENTS OF THE ABBREVIATED ACCOUNTS
for the Year Ended 31 December 2014**

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

RBIG CORPORATE RISK SERVICES LTD

COMPANY INFORMATION
for the Year Ended 31 December 2014

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 2014 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: *10 September 2015*

ABBREVIATED BALANCE SHEET
31 December 2014

	Notes	2014 £	2013 £
FIXED ASSETS			
Tangible assets	2	16,898	16,715
Investments	3	20,999	20,999
		<u>37,897</u>	<u>37,714</u>
CURRENT ASSETS			
Debtors: amounts falling due within one year		2,104,872	1,636,270
Debtors: amounts falling due after more than one year	4	190,000	190,000
Cash at bank		393,950	283,681
		<u>2,688,822</u>	<u>2,109,951</u>
CREDITORS			
Amounts falling due within one year	5	1,693,493	1,177,652
NET CURRENT ASSETS		<u>995,329</u>	<u>932,299</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,033,226</u>	<u>970,013</u>
PROVISIONS FOR LIABILITIES		<u>2,237</u>	<u>1,950</u>
NET ASSETS		<u><u>1,030,989</u></u>	<u><u>968,063</u></u>
CAPITAL AND RESERVES			
Called up share capital	6	302,500	302,500
Other reserves		2,500	2,500
Profit and loss account		725,989	663,063
SHAREHOLDERS' FUNDS		<u><u>1,030,989</u></u>	<u><u>968,063</u></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 8/9/15 and were signed on its behalf by:


Director - S G Astles

The notes form part of these abbreviated accounts

RBIG CORPORATE RISK SERVICES LTD

NOTES TO THE ABBREVIATED ACCOUNTS for the Year Ended 31 December 2014

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 the cost less estimated residual value of 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

**NOTES TO THE ABBREVIATED ACCOUNTS - continued
for the Year Ended 31 December 2014**

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 January 2014	284,062
Additions	5,815
At 31 December 2014	289,877
DEPRECIATION	
At 1 January 2014	267,347
Charge for year	5,632
At 31 December 2014	272,979
NET BOOK VALUE	
At 31 December 2014	16,898
At 31 December 2013	16,715

3. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 January 2014 and 31 December 2014	20,999
NET BOOK VALUE	
At 31 December 2014	20,999
At 31 December 2013	20,999

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

	% holding		
Class of shares:	100.00		
Ordinary		2014	2013
		£	£
Aggregate capital and reserves		197,872	136,206
Profit/(loss) for the year		61,666	(10,894)

R Bolton (Manchester) Ltd

Nature of business: Dormant

	% holding		
Class of shares:	100.00		
Ordinary		2014	2013
		£	£
Aggregate capital and reserves		1,000	1,000

RBIG CORPORATE RISK SERVICES LTD

NOTES TO THE ABBREVIATED ACCOUNTS - continued
for the Year Ended 31 December 2014

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 (2013 - £190,000).

5. CREDITORS

Creditors include an amount of £8,187 (2013 - £4,608) for which security has been given.

6. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2014 £	2013 £
505,000	Ordinary	0.50	252,500	252,500
50,000	Preference shares	1.00	50,000	50,000
			<u>302,500</u>	<u>302,500</u>