REGISTERED NUMBER: 02340607 (England and Wales)

AMENDED

ABBREVIATED ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2015

FOR

RBIG CORPORATE RISK SERVICES LTD

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A10 14/10/2016 #318
COMPANIES HOUSE

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for the Year Ended 31 December 2015

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RBIG CORPORATE RISK SERVICES LTD

COMPANY INFORMATION
for the Year Ended 31 December 2015

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 2015 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: 13 October 2016

ABBREVIATED BALANCE SHEET
31 December 2015

	Notes	2015 £	2015 £	2014 £	2014 £
FIXED ASSETS					
Tangible assets	2		17,665		16,898
Investments	3		20,999		20,999
			38,664		37,897
CURRENT ASSETS					
Debtors: amounts falling due within one year		1,977,969		2,104,872	
Debtors: amounts falling due after more than one year	4	-		190,000	
Cash at bank		509,286		393,950	
		2,487,255		2,688,822	
CREDITORS					
Amounts falling due within one year	5	1,404,059		1,693,493	
NET CURRENT ASSETS			1,083,196		995,329
TOTAL ASSETS LESS CURRENT LIABILITIES			1,121,860		1,033,226
PROVISIONS FOR LIABILITIES			2,597		2,237
NET ASSETS			1,119,263		1,030,989
CAPITAL AND RESERVES					
Called up share capital	6		302,500		302,500
Other reserves			2,500		2,500
Profit and loss account			814,263		725,989
SHAREHOLDERS' FUNDS			1,119,263		1,030,989

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 12/10/2016 and were signed on its behalf by:

S G Astles - Director

The notes form part of these abbreviated accounts

NOTES TO THE ABBREVIATED ACCOUNTS
for the Year Ended 31 December 2015

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.

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2. **TANGIBLE FIXED ASSETS**

	Total £
COST	
At 1 January 2015	289,877
Additions	6,655
At 31 December 2015	296,532
DEPRECIATION	
At 1 January 2015	272,979
Charge for year	5,888
At 31 December 2015	278,867
NET BOOK VALUE	
At 31 December 2015	17,665
At 31 December 2014	16,898

3. **FIXED ASSET INVESTMENTS**

	Investments other than loans £
COST	
At 1 January 2015 and 31 December 2015	20,999
NET BOOK VALUE	
At 31 December 2015	20,999
At 31 December 2014	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

Class of shares:	% holding	2015 £	2014 £
Ordinary	100.00		
Aggregate capital and reserves		230,624	197,872
Profit for the year		32,752	61,666

R Bolton (Manchester) Ltd
Nature of business: Dormant

Class of shares:	% holding	2015 £	2014 £
Ordinary	100.00		
Aggregate capital and reserves		1,000	1,000

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4. DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

The aggregate total of debtors falling due after more than one year is £0 (2014 - £190,000).

5. CREDITORS

Creditors include an amount of £68,801 (2014 - £8,187) for which security has been given.

6. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2015 £	2014 £
505,000	Ordinary	0.50	252,500	252,500
50,000	Preference shares	1.00	50,000	50,000
			302,500	302,500