Registered Number 08134921

Co-operative Wealth Management Ltd

Abbreviated Accounts

31 March 2015

Co-operative Wealth Management Ltd **Registered Number 08134921**

Balance Sheet as at 31 March 2015

	Notes	2015		2014	
		£	£	£	£
Fixed assets	2				
Tangible			883		1,177
			883		1,177
Current assets					
Debtors		14,156		36,222	
Cash at bank and in hand		7,247		8,457	
Total current assets		21,403		44,679	
Creditors: amounts falling due within one year		(12,936)		(14,182)	
Net current assets (liabilities)			8,467		30,497
Total assets less current liabilities			9,350		31,674
Provisions for liabilities			(177)		(235)
Total net assets (liabilities)			9,173		31,439
Capital and reserves					
Called up share capital	4		100		100
Profit and loss account			9,073		31,339

Shareholders funds	9,173	31,439

a. For the year ending 31 March 2015 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.
b. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.
c. The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
d. These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

Approved by the board on 21 December 2015

And signed on their behalf by:
Mr S Mann, Director

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1068 of the Companies Act 2006.

Notes to the Abbreviated Accounts

For the year ending 31 March 2015

1 **Accounting policies**

Basis of accounting

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Turnover

The turnover shown in the profit and loss account represents amounts invoiced during the year.

Deferred taxation

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more, or a right to pay less or to receive more tax. Deferred tax is measured on an undiscounted basis at the tax rates that are expected to apply in the periods in which timing differences reverse, based on tax rates and laws enacted or substantively enacted at the balance sheet date.

Fixed Assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives.

Equipment	25% reducing balance

2 **Fixed Assets**

	Tangible Assets	Total
Cost or valuation	**£**	**£**
At 01 April 2014	2,092	2,092
At 31 March 2015	2,092	2,092
Depreciation		
At 01 April 2014	915	915
Charge for year	294	294
At 31 March 2015	1,209	1,209

Net Book Value

At 31 March 2015	883	883
At 31 March 2014	1,177	1,177

3 **Creditors: amounts falling due after more than one year**

4 **Share capital**

	2015	2014
	£	£
Authorised share capital:		
100 Ordinary of £1 each	100	100
Allotted, called up and fully paid:		
100 Ordinary of £1 each	100	100

99 ordinary shares were issued during the year for £99.

5 **Transactions with directors**

During the year, the Company provided a loan to a director, Mr S Mann of £0 (2014 £160). The maximum amount outstanding during the year was £160 (2014 £160). The loan is interest free and there are no fixed repayment terms. The Company also provided a loan to a director, Mr C Mosley of £3,656 (2014 £15,838). The maximum amount outstanding during the year was £15,838 (2014 £15,838). The loan is interest free and there are no fixed repayment terms.