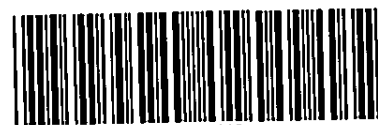INTELLIGENT RISK MANAGEMENT LIMITED

ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2009

COMPANY NO 3428980 (ENGLAND AND WALES)

INTELLIGENT RISK MANAGEMENT LIMITED
ABBREVIATED BALANCE SHEET AS AT 30TH SEPTEMBER 2009

	Notes	2009		2008	
		£	£	£	£
FIXED ASSETS					
Tangible assets	2		8306		10429
CURRENT ASSETS					
Debtors		11432		11232	
Cash at bank and in hand		31298		37388	
		42730		48620	
CREDITORS amounts falling due					
within one year		(18643)		(20691)	
NET CURRENT ASSETS			24087		27929
TOTAL ASSETS LESS CURRENT					
LIABILITIES			32393		38358
PROVISIONS FOR LIABILITIES					
Deferred taxation			(1522)		(1416)
NET ASSETS			30871		36942
CAPITAL AND RESERVES					
Called up share capital	3		4		4
Profit and Loss account			30867		36938
SHAREHOLDERS' FUNDS			30871		36942

The notes on pages 3 to 4 form part of these financial statements.

The director is satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006 and that members have not required the company to obtain an audit in accordance with section 476 of the Act.

The director acknowledges his responsibility for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

DIRECTOR (D W ARNOLD)

Approved by the board on 25/01/10

The notes on pages 3 to 4 form part of these financial statements.

INTELLIGENT RISK MANAGEMENT LIMITED

NOTES TO THE ABBREVIATED ACCOUNTS

FOR THE YEAR ENDED 30TH SEPTEMBER 2009

1. ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2007)

1.2 Turnover

Turnover comprises the invoiced value of goods and services supplied by the company, net of Value Added Tax and trade discounts

1.3 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases

Fixtures, Fittings & Equipment   10% reducing balance basis
Motor Vehicles   25% reducing balance basis

1 4 Deferred Taxation

The charge for taxation takes into account taxation deferred as a result of timing differences between the treatment of certain items for taxation and accounting purposes. In general, deferred taxation is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date. However, deferred tax assets are recognised only to the extent that the directors consider that it is more likely than not that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred taxation is measured on a non-discounted basis at the average tax rates that would apply when the timing differences are expected to reverse, based on tax rates and laws that have been enacted by the balance sheet date

INTELLIGENT RISK MANAGEMENT LIMITED
NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED
30TH SEPTEMBER 2009
(Continued)

2. <u>FIXED ASSETS</u>

	<u>Tangible Fixed Assets</u> £
COST	
At 1ST October 2008	24830
Additions	460
Sales	(6995)
At 30th September 2009	18295
DEPRECIATION	
At 1st October 2008	14401
Charge for Year	923
On disposals	(5335)
At 30th September 2009	9989
NET BOOK VALUES	
At 30th September 2008	10429
At 30th September 2009	8306

3. <u>SHARE CAPITAL</u>

	2009 £	2008 £
ALLOTTED, CALLED UP & FULLY PAID		
Ordinary Shares of £1 each	4	4