

Registered number
03428980

Intelligent Risk Management Limited

Unaudited Abbreviated Accounts
For the Year Ended
30 September 2015

Intelligent Risk Management Limited

Chartered Accountants' report to the board of directors on the preparation of the unaudited abbreviated accounts of Intelligent Risk Management Limited for the year ended 30 September 2015

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the abbreviated accounts of Intelligent Risk Management Limited for the year ended 30 September 2015 which comprise of the balance sheet and the related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales, we are subject to its ethical and other professional requirements which are detailed at icaew.com/membershandbook.

This report is made solely to the Board of Directors of Intelligent Risk Management Limited, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of Intelligent Risk Management Limited and state those matters that we have agreed to state to the Board of Directors of Intelligent Risk Management Limited, as a body, in this report in accordance with AAF 2/10 as detailed at icaew.com/compilation. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Intelligent Risk Management Limited and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that Intelligent Risk Management Limited has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profit of Intelligent Risk Management Limited. You consider that Intelligent Risk Management Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Intelligent Risk Management Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the abbreviated accounts.

Jackson & Graham
Chartered Accountants
Lynn Garth
Gillinggate
Kendal
Cumbria
LA9 4JB

7 December 2015

Intelligent Risk Management Limited**Registered number:** 03428980**Abbreviated Balance Sheet****as at 30 September 2015**

	Notes	2015	2014
		£	£
Fixed assets			
Tangible assets	2	18,637	20,690
Current assets			
Debtors		3,595	8,575
Cash at bank and in hand		63,135	56,200
		<u>66,730</u>	<u>64,775</u>
Creditors: amounts falling due within one year		<u>(22,144)</u>	<u>(25,232)</u>
Net current assets		44,586	39,543
Total assets less current liabilities		<u>63,223</u>	<u>60,233</u>
Provisions for liabilities		(1,972)	(2,382)
Net assets		<u>61,251</u>	<u>57,851</u>
Capital and reserves			
Called up share capital	3	4	4
Profit and loss account		61,247	57,847
Shareholders' funds		<u>61,251</u>	<u>57,851</u>

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.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The director acknowledges his responsibilities 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.

D W Arnold

Director

Approved by the board on 7 December 2015

Intelligent Risk Management Limited
Notes to the Abbreviated Accounts
for the year ended 30 September 2015

1 Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015).

Turnover

Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Depreciation

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

Plant and machinery	10% reducing balance
Motor vehicles	25% reducing balance

Deferred taxation

Full provision is made for deferred taxation resulting from timing differences between the recognition of gains and losses in the accounts and their recognition for tax purposes. Deferred taxation is calculated on an un-discounted basis at the tax rates which are expected to apply in the periods when the timing differences will reverse.

2 Tangible fixed assets

£

Cost

At 1 October 2014	42,140
At 30 September 2015	<u>42,140</u>

Depreciation

At 1 October 2014	21,450
Charge for the year	<u>2,053</u>
At 30 September 2015	<u>23,503</u>

Net book value

At 30 September 2015	<u>18,637</u>
At 30 September 2014	<u>20,690</u>

3 Share capital

**Nominal
value**

**2015
Number**

**2015
£**

**2014
£**

Allotted, called up and fully paid:

Ordinary shares	£1 each	4	<u>4</u>	<u>4</u>
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