

Unaudited Financial Statements for the Year Ended 31 July 2025

for

J.B.J. Insulations Ltd

Contents of the Financial Statements
for the Year Ended 31 July 2025

	Page
Company Information	1
Balance Sheet	2
Notes to the Financial Statements	3

J.B.J. Insulations Ltd

**Company Information
for the Year Ended 31 July 2025**

DIRECTORS:

B Jones
S Byrne
R Byrne

SECRETARY:

Ms H N Byrne

REGISTERED OFFICE:

Caddick Rd
Knowsley Industrial Estate
Knowsley
Merseyside
L34 9HP

REGISTERED NUMBER:

02700708 (England and Wales)

ACCOUNTANTS:

Cobhams Limited
Ground Floor
73 Liverpool Road
Crosby
Merseyside
L23 5SE

Balance Sheet

31 July 2025

	Notes	31.7.25 £	£	31.7.24 £	£
FIXED ASSETS					
Tangible assets	4		105,510		85,890
CURRENT ASSETS					
Stocks		12,000		12,000	
Debtors	5	254,745		465,115	
Cash at bank and in hand		31,795		7,033	
		298,540		484,148	
CREDITORS					
Amounts falling due within one year	6	292,840		374,982	
NET CURRENT ASSETS			5,700		109,166
TOTAL ASSETS LESS CURRENT LIABILITIES			111,210		195,056
CREDITORS					
Amounts falling due after more than one year	7		15,553		-
NET ASSETS			95,657		195,056
CAPITAL AND RESERVES					
Called up share capital			310		310
Capital redemption reserve			(149,996)		(149,996)
Retained earnings			245,343		344,742
SHAREHOLDERS' FUNDS			95,657		195,056

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 July 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 July 2025 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the Board of Directors and authorised for issue on 10 July 2026 and were signed on its behalf by:

S Byrne - Director

**Notes to the Financial Statements
for the Year Ended 31 July 2025**

1. STATUTORY INFORMATION

J.B.J. Insulations Ltd is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. ACCOUNTING POLICIES

Basis of preparing the financial statements

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Turnover

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Land and buildings	- 2% on cost
Plant and machinery etc	- 33% on cost, 25% on cost and 20% on reducing balance

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Pension costs and other post-retirement benefits

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

3. EMPLOYEES AND DIRECTORS

The average number of employees during the year was 18 (2024 - 21) .

Notes to the Financial Statements - continued
for the Year Ended 31 July 2025

4. TANGIBLE FIXED ASSETS

	Land and buildings £	Plant and machinery etc £	Totals £
COST			
At 1 August 2024	75,403	332,677	408,080
Additions	-	40,795	40,795
Disposals	-	(23,270)	(23,270)
At 31 July 2025	<u>75,403</u>	<u>350,202</u>	<u>425,605</u>
DEPRECIATION			
At 1 August 2024	37,185	285,005	322,190
Charge for year	1,508	14,145	15,653
Eliminated on disposal	-	(17,748)	(17,748)
At 31 July 2025	<u>38,693</u>	<u>281,402</u>	<u>320,095</u>
NET BOOK VALUE			
At 31 July 2025	<u>36,710</u>	<u>68,800</u>	<u>105,510</u>
At 31 July 2024	<u>38,218</u>	<u>47,672</u>	<u>85,890</u>

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.7.25 £	31.7.24 £
Trade debtors	253,801	464,171
Other debtors	944	944
	<u>254,745</u>	<u>465,115</u>

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.7.25 £	31.7.24 £
Bank loans and overdrafts	57,310	2,210
Hire purchase contracts	5,655	-
Trade creditors	127,523	245,479
Taxation and social security	100,521	124,591
Other creditors	1,831	2,702
	<u>292,840</u>	<u>374,982</u>

7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.7.25 £	31.7.24 £
Hire purchase contracts	<u>15,553</u>	<u>-</u>

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 1072 of the Companies Act 2006.