

REGISTERED NUMBER: 3970121 (England and Wales)

UNAUDITED ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2004

FOR

JUST 4 MORTGAGES LIMITED



JUST 4 MORTGAGES LIMITED

**CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2004**

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	3

JUST 4 MORTGAGES LIMITED
COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2004

DIRECTORS:

G Valvona
A Betts

SECRETARY:

A Betts

REGISTERED OFFICE:

20 Burns Street
Ilkeston
Derbyshire
DE7 8AA

REGISTERED NUMBER:

3970121 (England and Wales)

ACCOUNTANTS:

Beattie Moulds & Co
20 Burns Street
Ilkeston
Derbyshire
DE7 8AA

JUST 4 MORTGAGES LIMITED

ABBREVIATED BALANCE SHEET 31 MARCH 2004

		31.3.04		31.3.03	
	Notes	£	£	£	£
FIXED ASSETS:					
Intangible assets	2		63,000		-
Tangible assets	3		25,105		-
			<u>88,105</u>		<u>-</u>
CURRENT ASSETS:					
Cash at bank		62,703		105	
CREDITORS: Amounts falling due within one year		<u>97,949</u>		<u>-</u>	
NET CURRENT (LIABILITIES)/ASSETS:			<u>(35,246)</u>		<u>105</u>
TOTAL ASSETS LESS CURRENT LIABILITIES:			<u>£52,859</u>		<u>£105</u>
CAPITAL AND RESERVES:					
Called up share capital	4		105		105
Profit and loss account			<u>52,754</u>		<u>-</u>
SHAREHOLDERS' FUNDS:			<u>£52,859</u>		<u>£105</u>

The company is entitled to exemption from audit under Section 249A(1) of the Companies Act 1985 for the year ended 31 March 2004.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2004 in accordance with Section 249B(2) of the Companies Act 1985.

The directors acknowledge their responsibilities for:

- ensuring that the company keeps accounting records which comply with Section 221 of the Companies Act 1985 and
- 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 Section 226 and which otherwise comply with the requirements of the Companies Act 1985 relating to financial statements, so far as applicable to the company.

These abbreviated accounts have been prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

ON BEHALF OF THE BOARD:



G Valvona - Director

Approved by the Board on 16 December 2004

The notes form part of these abbreviated accounts

JUST 4 MORTGAGES LIMITED

NOTES TO THE ABBREVIATED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2004

1. ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective June 2002).

Goodwill

Goodwill, being the amount paid in connection with the acquisition of a business in 2003, is being written off evenly over its estimated useful life of ten years.

Tangible fixed assets

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

Fixtures and fittings	- 25% on reducing balance
Motor vehicles	- 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.

2. INTANGIBLE FIXED ASSETS

	Total
	£
COST:	
Additions	70,000
At 31 March 2004	70,000
AMORTISATION:	
Charge for year	7,000
At 31 March 2004	7,000
NET BOOK VALUE:	
At 31 March 2004	63,000

3. TANGIBLE FIXED ASSETS

	Total
	£
COST:	
Additions	32,257
At 31 March 2004	32,257
DEPRECIATION:	
Charge for year	7,152
At 31 March 2004	7,152
NET BOOK VALUE:	
At 31 March 2004	25,105

JUST 4 MORTGAGES LIMITED

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2004**

4. CALLED UP SHARE CAPITAL

Authorised:

Number:	Class:	Nominal value:	31.3.04 £	31.3.03 £
10,000	Ordinary	£1	<u>10,000</u>	<u>10,000</u>

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	31.3.04 £	31.3.03 £
105	Ordinary	£1	<u>105</u>	<u>105</u>