REGISTERED NUMBER: 3970121 (England and Wales)

Abbreviated Accounts for the Year Ended 31 March 2007

for

Just 4 Mortgages Limited



Just 4 Mortgages Limited

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for the Year Ended 31 March 2007

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Just 4 Mortgages Limited

Company Information
for the Year Ended 31 March 2007

DIRECTORS:	G Valvona A Betts
SECRETARY:	A Betts
REGISTERED OFFICE	20 Burns Street Ilkeston Derbyshire DE7 8AA
REGISTERED NUMBER:	3970121 (England and Wales)
AUDITORS.	McIntosh (Ilkeston) Limited 20 Burns Street Ilkeston Derbyshire DE7 8AA

Report of the Independent Auditors to
Just 4 Mortgages Limited
Under Section 247B of the Companies Act 1985

We have examined the abbreviated accounts set out on pages three to five, together with the financial statements of Just 4 Mortgages Limited for the year ended 31 March 2007 prepared under Section 226 of the Companies Act 1985

This report is made solely to the company, in accordance with Section 247B of the Companies Act 1985 Our work has been undertaken so that we might state to the company those matters we are required to state to it in a special auditors' report and for no other purpose To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company, for our work, for this report, or for the opinions we have formed

Respective responsibilities of directors and auditors
The directors are responsible for preparing the abbreviated accounts in accordance with Section 246 of the Companies Act 1985 It is our responsibility to form an independent opinion as to whether the company is entitled to deliver abbreviated accounts prepared in accordance with Sections 246(5) and (6) of the Act to the Registrar of Companies and whether the abbreviated accounts have been properly prepared in accordance with those provisions and to report our opinion to you

Basis of opinion
We conducted our work in accordance with Bulletin 2006/3 "The Special Auditor's Report on Abbreviated Accounts in the United Kingdom" issued by the Auditing Practices Board In accordance with that Bulletin we have carried out the procedures we consider necessary to confirm, by reference to the financial statements, that the company is entitled to deliver abbreviated accounts and that the abbreviated accounts to be delivered are properly prepared

Opinion
In our opinion the company is entitled to deliver abbreviated accounts prepared in accordance with Sections 246(5) and (6) of the Companies Act 1985, and the abbreviated accounts have been properly prepared in accordance with those provisions

McIntosh (Ilkeston) Limited
20 Burns Street
Ilkeston
Derbyshire
DE7 8AA

Date 15/11/08.

Just 4 Mortgages Limited

Abbreviated Balance Sheet
31 March 2007

	Notes	31 3 07 £	31 3 06 £
FIXED ASSETS			
Intangible assets	2	42,000	49,000
Tangible assets	3	34,477	39,656
		76,477	88,656
CURRENT ASSETS			
Debtors		124	-
Cash at bank		56,818	46,577
		56,942	46,577
CREDITORS			
Amounts falling due within one year		(38,365)	(41,878)
NET CURRENT ASSETS		18,577	4,699
TOTAL ASSETS LESS CURRENT LIABILITIES		95,054	93,355
CREDITORS			
Amounts falling due after more than one year		-	(5,376)
NET ASSETS		95,054	87,979
CAPITAL AND RESERVES			
Called up share capital	4	105	105
Profit and loss account		94,949	87,874
SHAREHOLDERS' FUNDS		95,054	87,979

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

The financial statements were approved by the Board of Directors on and were signed on its behalf by

Director

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 January 2007)

Turnover
Turnover represents net invoiced sales of services, excluding value added tax

Goodwill
Goodwill, being the amount paid in connection with the acquisition of a business in 2003, is being amortised 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 or, if held under a finance lease, over the lease term, whichever is the shorter

Plant and machinery etc - 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

Hire purchase and leasing commitments
Assets obtained under hire purchase contracts or finance leases are capitalised in the balance sheet Those held under hire purchase contracts are depreciated over their estimated useful lives Those held under finance leases are depreciated over their estimated useful lives or the lease term, whichever is the shorter

The interest element of these obligations is charged to the profit and loss account over the relevant period The capital element of the future payments is treated as a liability

Rentals paid under operating leases are charged to the profit and loss account on a straight line basis over the period of the lease

Pensions
The company operates a defined contribution pension scheme Contributions payable for the year are charged in the profit and loss account

2 INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2006 and 31 March 2007	70,000
AMORTISATION	
At 1 April 2006	21,000
Charge for year	7,000
At 31 March 2007	28,000
NET BOOK VALUE	
At 31 March 2007	42,000
At 31 March 2006	49,000

continued

3 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2006	58,947
Additions	5,098
At 31 March 2007	64,045
DEPRECIATION	
At 1 April 2006	19,291
Charge for year	10,277
At 31 March 2007	29,568
NET BOOK VALUE	
At 31 March 2007	34,477
At 31 March 2006	39,656

4 CALLED UP SHARE CAPITAL

Authorised

Number	Class	Nominal value	31 3 07 £	31 3 06 £
10,000	Ordinary	£1	10,000	10,000

Allotted, issued and fully paid

Number	Class	Nominal value	31 3 07 £	31 3 06 £
105	Ordinary	£1	105	105