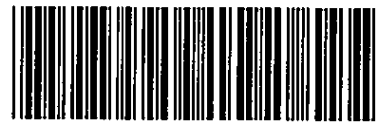


Abbreviated Unaudited Accounts for the Year Ended 31 March 2011

for

Just 4 Mortgages Limited

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COMPANIES HOUSE

Just 4 Mortgages Limited

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for the Year Ended 31 March 2011

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Just 4 Mortgages Limited

Company Information
for the Year Ended 31 March 2011

DIRECTORS

G Valvona
Ms K Barnfather

REGISTERED OFFICE

20 Burns Street
Ilkeston
Derbyshire
DE7 8AA

REGISTERED NUMBER

3970121

ACCOUNTANTS

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

Just 4 Mortgages Limited

Abbreviated Balance Sheet

31 March 2011

	Notes	31 3 11 £	31 3 10 £
FIXED ASSETS			
Intangible assets	2	14,000	21,000
Tangible assets	3	9,926	13,722
		<u>23,926</u>	<u>34,722</u>
CURRENT ASSETS			
Cash at bank		13,971	16,416
CREDITORS			
Amounts falling due within one year		(16,922)	(16,962)
NET CURRENT LIABILITIES		<u>(2,951)</u>	<u>(546)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>20,975</u>	<u>34,176</u>
CAPITAL AND RESERVES			
Called up share capital	4	105	105
Profit and loss account		20,870	34,071
SHAREHOLDERS' FUNDS		<u>20,975</u>	<u>34,176</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2011

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2011 in accordance with Section 476 of the Companies Act 2006

The directors acknowledge their responsibilities for

- ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 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 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 abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies

The financial statements were approved by the Board of Directors on 7 November 2011 and were signed on its behalf by



G Valvona - Director

The notes form part of these abbreviated accounts

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 April 2008)

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

Plant and machinery etc - 25% on reducing balance and 20% on cost

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.

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 the profit and loss account in the period to which they relate.

2 INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2010 and 31 March 2011	70 000
AMORTISATION	
At 1 April 2010	49,000
Charge for year	7 000
At 31 March 2011	56,000
NET BOOK VALUE	
At 31 March 2011	14 000
At 31 March 2010	21 000

Just 4 Mortgages Limited

Notes to the Abbreviated Accounts - continued
for the Year Ended 31 March 2011

3 **TANGIBLE FIXED ASSETS**

	Total £
COST	
At 1 April 2010	
and 31 March 2011	52,752
DEPRECIATION	
At 1 April 2010	39,030
Charge for year	3,796
	42,826
At 31 March 2011	
NET BOOK VALUE	
At 31 March 2011	9,926
At 31 March 2010	13,722

4 **CALLED UP SHARE CAPITAL**

Allotted, issued and fully paid		Nominal value £1	31 3 11 £ 105	31 3 10 £ 105
Number	Class			
105	Ordinary			

5 **ULTIMATE CONTROLLING PARTY**

The company is controlled by G Valvona