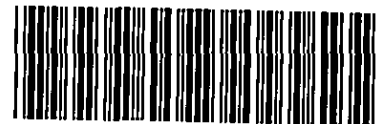


Abbreviated Unaudited Accounts for the Year Ended 31 March 2012

for

Just 4 Mortgages Limited

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COMPANIES HOUSE

Contents of the Abbreviated Accounts
for the Year Ended 31 March 2012

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Just 4 Mortgages Limited

Company Information
for the Year Ended 31 March 2012

DIRECTORS

G Valvona
Ms K Barnfather

REGISTERED OFFICE:

20 Burns Street
Ilkeston
Derbyshire
DE7 8AA

REGISTERED NUMBER.

03970121

ACCOUNTANTS.

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

Just 4 Mortgages Limited

Abbreviated Balance Sheet

31 March 2012

	Notes	31 3 12 £	31 3 11 £
FIXED ASSETS			
Intangible assets	2	7,000	14,000
Tangible assets	3	6,896	9,926
		<u>13,896</u>	<u>23,926</u>
CURRENT ASSETS			
Cash at bank		47,607	13,971
CREDITORS			
Amounts falling due within one year		(22,847)	(16,922)
NET CURRENT ASSETS/(LIABILITIES)		<u>24,760</u>	<u>(2,951)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>38,656</u>	<u>20,975</u>
CAPITAL AND RESERVES			
Called up share capital	4	105	105
Profit and loss account		38,551	20,870
SHAREHOLDERS' FUNDS		<u>38,656</u>	<u>20,975</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2012

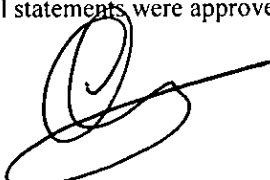
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2012 in accordance with Section 476 of the Companies Act 2006

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 14 May 2012 and were signed on its behalf by


G Valvona - Director

The notes form part of these abbreviated accounts

Notes to the Abbreviated Accounts
for the Year Ended 31 March 2012

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 monies received from commissions and fees

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

2 INTANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2011	
and 31 March 2012	70,000
AMORTISATION	
At 1 April 2011	56,000
Charge for year	7,000
At 31 March 2012	63,000
NET BOOK VALUE	
At 31 March 2012	7,000
At 31 March 2011	14,000

Notes to the Abbreviated Accounts - continued
for the Year Ended 31 March 2012

3 TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2011 and 31 March 2012	52,752
DEPRECIATION	
At 1 April 2011	42,826
Charge for year	3,030
At 31 March 2012	45,856
NET BOOK VALUE	
At 31 March 2012	6,896
At 31 March 2011	9,926

4 CALLED UP SHARE CAPITAL

Allotted, issued and fully paid Number	Class	Nominal value £1	31 3 12 £	31 3 11 £
105	Ordinary		105	105

5 ULTIMATE CONTROLLING PARTY

The company is controlled by G Valvona