Registration number: 6525310

Riverwood Housing Limited

Unaudited Filleted Financial Statements
for the Year Ended 31 January 2026

Gapfillers Limited T/A Aims Accountants for Business
Chartered Certified
C12
12 Cathedral Road
Cardiff
CF11 9LJ

Riverwood Housing Limited

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Riverwood Housing Limited

Company Information

Directors	Mr Lindsay, Hugh Doyle Michael Davies Mrs Pamela Davies Christopher Mark Davies Ms Rebecca Hemmings Mrs Sharon Tracey Willmott-Doyle
Company secretary	Christopher Mark Davies
Registered office	Ground Floor Office Hebron House Libanus Road Blackwood NP2 1EH
Accountants	Gapfillers Limited T/A Aims Accountants for Business Chartered CertifiedC12 12 Cathedral Road Cardiff CF11 9LJ

Riverwood Housing Limited

(Registration number: 6525310)
Balance Sheet as at 31 January 2026

	Note	2026 £	2025 £
Fixed assets			
Intangible assets	3	891,672	963,005
Tangible assets	4	900,000	900,000
		1,791,672	1,863,005
Current assets			
Debtors	5	104,442	96,725
Cash at bank and in hand		94,837	97,793
		199,279	194,518
Creditors: Amounts falling due within one year	6	(488,444)	(440,477)
Net current liabilities		(289,165)	(245,959)
Total assets less current liabilities		1,502,507	1,617,046
Creditors: Amounts falling due after more than one year	6	(313,112)	(525,169)
Net assets		1,189,395	1,091,877
Capital and reserves			
Called up share capital		1,000	1,000
Retained earnings		1,188,395	1,090,877
Shareholders' funds		1,189,395	1,091,877

For the financial year ending 31 January 2026 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and

- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Riverwood Housing Limited

(Registration number: 6525310)
Balance Sheet as at 31 January 2026

These financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime. As permitted by section 444 (5A) of the Companies Act 2006, the directors have not delivered to the registrar a copy of the Profit and Loss Account.

Approved and authorised by the Board on 14 October 2026 and signed on its behalf by:

.....

Christopher Mark Davies

Company secretary and director

1 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

These financial statements have been prepared in accordance with Financial Reporting Standard 102 Section 1A smaller entities - 'The Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland' and the Companies Act 2006 (as applicable to companies subject to the small companies' regime).

Basis of preparation

These financial statements have been prepared using the historical cost convention except that as disclosed in the accounting policies certain items are shown at fair value.

The presentation currency of the financial statements is the Pound Sterling (£).

Revenue recognition

Turnover comprises the fair value of the consideration derived from the sale of goods and services. Turnover is shown net of sales/value added tax, returns, rebates and discounts and after eliminating sales within the company.
The company recognises revenue when:
The amount of revenue can be reliably measured;
it is probable that future economic benefits will flow to the entity;
and specific criteria have been met for each of the Company's activities.

Tax

The tax expense for the period comprises current tax. Tax is recognised in profit or loss, except that a change attributable to an item of income or expense recognised as other comprehensive income is also recognised directly in other comprehensive income.

The current income tax charge is calculated on the basis of tax rates and laws that have been enacted or substantively enacted by the reporting date in the countries where the company operates and generates taxable income.

Goodwill

Goodwill arising on the acquisition of an entity represents the excess of the cost of acquisition over the company's interest in the net fair value of the identifiable assets, liabilities and contingent liabilities of the entity recognised at the date of acquisition. Goodwill is initially recognised as an asset at cost and is subsequently measured at cost less accumulated amortisation and accumulated impairment losses. Goodwill is held in the currency of the acquired entity and revalued to the closing rate at each reporting period date. Goodwill is amortised over its useful life, which shall not exceed ten years if a reliable estimate of the useful life cannot be made.

Amortisation

Amortisation is provided on intangible assets so as to write off the cost, less any estimated residual value, over their useful life as follows:

Asset class	Amortisation method and rate
Goodwill	evenly over 30 years

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.
Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the company will not be able to collect all amounts due according to the original terms of the receivables.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the company does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.
Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the profit and loss account over the period of the relevant borrowing.
Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.
Borrowings are classified as current liabilities unless the company has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Share capital

Ordinary shares are classified as equity. Equity instruments are measured at the fair value of the cash or other resources received or receivable, net of the direct costs of issuing the equity instruments. If payment is deferred and the time value of money is material, the initial measurement is on a present value basis.

Dividends

Dividend distribution to the company's shareholders is recognised as a liability in the financial statements in the reporting period in which the dividends are declared.

Defined contribution pension obligation

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.
Contributions to defined contribution plans are recognised as employee benefit expense when they are due. If contribution payments exceed the contribution due for service, the excess is recognised as a prepayment.

Financial instruments

Classification
Financial instruments are classified and accounted for, according to the substance of the contractual arrangement, as financial assets, financial liabilities or equity instruments. An equity instrument is any contract that evidences a residual interest in the assets of the company after deducting all of its liabilities. Where shares are issued, any component that creates a financial liability of the company is presented as a liability in the balance sheet. The corresponding dividends relating to the liability component are charged as interest expense in the profit and loss account.

2 Staff numbers

The average number of persons employed by the company (including directors) during the year, was 28 (2025 - 25).

3 Intangible assets

	Goodwill £	Total £
Cost or valuation		
At 1 February 2025	2,140,000	2,140,000
At 31 January 2026	2,140,000	2,140,000
Amortisation		
At 1 February 2025	1,176,995	1,176,995
Amortisation charge	71,333	71,333
At 31 January 2026	1,248,328	1,248,328
Carrying amount		
At 31 January 2026	891,672	891,672
At 31 January 2025	963,005	963,005

4 tangible assets

	Land and buildings £	Total £
Cost or valuation		
At 1 February 2025	900,000	900,000
At 31 January 2026	900,000	900,000
Depreciation		
Carrying amount		
At 31 January 2026	900,000	900,000
At 31 January 2025	900,000	900,000

Included within the net book value of land and buildings above is £900,000 (2025 - £900,000) in respect of freehold land and buildings.

5 Debtors

Current	2026 £	2025 £
Trade debtors	104,442	96,725
	104,442	96,725

6 Creditors

Creditors: amounts falling due within one year

	Note	2026 £	2025 £
Due within one year			
Bank loans and overdrafts	7	214,416	204,169
Amounts due to related parties		113,058	92,741
Other creditors		64,469	54,785
Taxation and social security		96,501	88,782
		488,444	440,477
Due after one year			
Loans and borrowings	7	313,112	525,169

Creditors: amounts falling due after more than one year

	Note	2026 £	2025 £
Due after one year			
Loans and borrowings	7	313,112	525,169

7 Loans and borrowings

Non-current loans and borrowings

	2026 £	2025 £
Bank borrowings	313,112	525,169

Current loans and borrowings

	2026 £	2025 £
Bank borrowings	214,416	204,169

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.