

Company registration number: 11463521

S & J Bell Ltd

Unaudited filleted financial statements

31 July 2025

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S & J Bell Ltd

Directors and other information

Directors

Mr S H Bell

Mrs J Bell

Company number

11463521

Registered office

1 Whernside

Skelton-in-Cleveland

Saltburn-by-the-Sea

TS12 2FP

Accountants

Censis

Exchange Building

66 Church Street

Hartlepool

TS24 7DN

S & J Bell Ltd

**Chartered accountants report to the board of directors on the preparation of the
unaudited statutory financial statements of S & J Bell Ltd**

Year ended 31 July 2025

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of S & J Bell Ltd for the year ended 31 July 2025 which comprise the statement of financial position and related notes from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Chartered Accountants in England and Wales (ICAEW), we are subject to its ethical and other professional requirements which are detailed at <http://www.icaew.com/en/members/regulations-standards-and-guidance/>.

This report is made solely to the board of directors of S & J Bell Ltd, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the financial statements of S & J Bell Ltd and state those matters that we have agreed to state to the board of directors of S & J Bell Ltd as a body, in this report in accordance with ICAEW Technical Release 07/16 AAF. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than S & J Bell Ltd and its board of directors as a body for our work or for this report.

It is your duty to ensure that S & J Bell Ltd has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and loss of S & J Bell Ltd. You consider that S & J Bell Ltd is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the financial statements of S & J Bell Ltd. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory financial statements.

Censis

Exchange Building

66 Church Street

Hartlepool

TS24 7DN

22 April 2026

S & J Bell Ltd

Statement of financial position

31 July 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	4	6,810	8,403
Investment property	5	340,000	340,000
		<u>346,810</u>	<u>348,403</u>
Current assets			
Debtors	6	66,637	69,316
Cash at bank and in hand		2,235	1,581
		<u>68,872</u>	<u>70,897</u>
Creditors: amounts falling due within one year	7	(157,557)	(150,283)
Net current liabilities		<u>(88,685)</u>	<u>(79,386)</u>
Total assets less current liabilities		<u>258,125</u>	<u>269,017</u>
Creditors: amounts falling due after more than one year	8	(214,298)	(217,255)
Provisions for liabilities	9	(7,908)	-
Net assets		<u>35,919</u>	<u>51,762</u>
Capital and reserves			
Called up share capital		100	100
Profit and loss account		35,819	51,662
Shareholders funds		<u>35,919</u>	<u>51,762</u>

For the year ending 31 July 2025 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 financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with Section 1A of FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In accordance with section 444 of the Companies Act 2006, the statement of comprehensive income has not been delivered.

These financial statements were approved by the board of directors and authorised for issue on 22 April 2026 , and are signed on behalf of the board by:

Mr S H Bell

Director

Company registration number: 11463521

Notes to the financial statements

Year ended 31 July 2025

1. General information

The company is a private company limited by shares, registered in England and Wales. The address of the registered office is 1 Whernside, Skelton-in-Cleveland, Saltburn-by-the-Sea, TS12 2FP.

2. Statement of compliance

These financial statements have been prepared in compliance with the provisions of FRS 102, Section 1A, 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through profit or loss.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Turnover

Turnover is measured at the fair value of the consideration received or receivable for goods supplied and services rendered, net of discounts and Value Added Tax.

Revenue from the sale of goods is recognised when the significant risks and rewards of ownership have transferred to the buyer (usually on despatch of the goods); the amount of revenue can be measured reliably; it is probable that the associated economic benefits will flow to the entity; and the costs incurred or to be incurred in respect of the transactions can be measured reliably.

Taxation

The taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in the statement of comprehensive income, except to the extent that it relates to items recognised in other comprehensive income or directly in capital and reserves. In this case, tax is recognised in other comprehensive income or directly in capital and reserves, respectively. Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

Tangible assets

tangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses. An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in capital and reserves, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in capital and reserves in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in capital and reserves in respect of that asset, the excess shall be recognised in profit or loss.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fittings fixtures and equipment	-	15 % reducing balance
Motor vehicles	-	25 % reducing balance

If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of tangible assets, the depreciation is revised prospectively to reflect the new estimates.

Investment property

Investment property is measured initially at cost, which includes purchase price and any directly attributable expenditure. Investment property is revalued to its fair value at each reporting date and any changes in fair value are recognised in profit or loss.

Impairment

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date. When it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event; it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense. Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in profit or loss unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised in finance costs in profit or loss in the period it arises.

4. Tangible assets

	Fixtures, fittings and equipment £	Motor vehicles £	Total £
Cost			
At 1 August 2024 and 31 July 2025	9,737	10,500	20,237
Depreciation			
At 1 August 2024	4,657	7,177	11,834
Charge for the year	762	831	1,593
At 31 July 2025	5,419	8,008	13,427
Carrying amount			
At 31 July 2025	4,318	2,492	6,810
At 31 July 2024	5,080	3,323	8,403

5. Investment property

	Investment property £	Total £
Fair value		
At 1 August 2024 and 31 July 2025	340,000	340,000
Carrying amount		
At 31 July 2025	340,000	340,000
At 31 July 2024	340,000	340,000

Investment property is valued on an open market basis at the year end, by the directors.

6. Debtors

	2025 £	2024 £
Other debtors	66,637	69,316

7. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	2,729	2,501
Corporation tax	417	1,175
Other creditors	154,411	146,607
	157,557	150,283

8. Creditors: amounts falling due after more than one year

	2025 £	2024 £
Bank loans and overdrafts	214,298	217,255

The mortgages are secured on the investment properties to which they relate.

9. Provisions

	Deferred tax (note 10) £	Total £
At 1 August 2024	-	-
Additions	7,908	7,908
At 31 July 2025	7,908	7,908

10. Deferred tax

The deferred tax included in the statement of financial position is as follows:

	2025 £	2024 £
Included in provisions (note 9)	7,908	-

The deferred tax account consists of the tax effect of timing differences in respect of:

	2025 £	2024 £
Fair value adjustment of investment property	10,452	-
Unused tax losses	(2,544)	-
	7,908	(-)

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.