Registration number: 11470929

JM Valuation Group Ltd

Unaudited Filleted Financial Statements

for the Year Ended 31 July 2025

Kajaine Kafton LLP
Chartered Accountants
42-46 Station Road
Edgware
HA8 7AB

JM Valuation Group Ltd

Contents

Company Information	1
Balance Sheet	2
Notes to the Unaudited Financial Statements	3 to 7

JM Valuation Group Ltd

Company Information

Directors	Mr Joshua Hezekiah Morhaim Mrs Danielle Ivy Wolasky
Registered office	Suite 187 Brentano Suite Catalyst House 720 Centennial Avenue Borehamwood Hertfordshire WD6 3SY
Accountants	Kajaine Kafton LLP Chartered Accountants42-46 Station Road Edgware HA8 7AB

JM Valuation Group Ltd

(Registration number: 11470929)
Balance Sheet as at 31 July 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	4	7,057	7,484
Current assets			
Debtors	5	110,831	72,460
Cash at bank and in hand		281,470	181,591
		392,301	254,051
Creditors: Amounts falling due within one year	6	(94,950)	(32,879)
Net current assets		297,351	221,172
Net assets		304,408	228,656
Capital and reserves			
Called up share capital		1	1
Retained earnings		304,407	228,655
Shareholders' funds		304,408	228,656

For the financial 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 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.

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 12 December 2025 and signed on its behalf by:

.....

Mr Joshua Hezekiah Morhaim

Director

JM Valuation Group Ltd

Notes to the Unaudited Financial Statements for the Year Ended 31 July 2025

1 General information

The company is a private company limited by share capital, incorporated in England and Wales.

The address of its registered office is:
Suite 187 Brentano Suite Catalyst House
720 Centennial Avenue
Borehamwood
Hertfordshire
WD6 3SY
England

These financial statements were authorised for issue by the Board on 12 December 2025.

2 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).The financial statements have been prepared under the historical cost convention and in accordance with FRS 105 'The Financial Reporting Standard applicable to the Micro-entities 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.

Revenue recognition

Turnover comprises the fair value of the consideration received or receivable for the sale of goods and provision of services in the ordinary course of the company's activities. Turnover is shown net of sales/value added tax, returns, rebates and discounts.
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.

Tangible assets

Tangible assets are stated in the balance sheet at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.
The cost of tangible assets includes directly attributable incremental costs incurred in their acquisition and installation.

Depreciation

Depreciation is charged so as to write off the cost of assets, other than land and properties under construction over their estimated useful lives, as follows:

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.

3 Staff numbers

The average number of persons employed by the company (including directors) during the year, was 7 (2024 - 5).

4 Tangible assets

	Furniture, fittings and equipment £	Total £
Cost or valuation		
At 1 August 2024	17,143	17,143
Additions	4,681	4,681
At 31 July 2025	21,824	21,824
Depreciation		
At 1 August 2024	9,659	9,659
Charge for the year	5,108	5,108
At 31 July 2025	14,767	14,767
Carrying amount		
At 31 July 2025	7,057	7,057
At 31 July 2024	7,484	7,484

5 Debtors

Current	2025 £	2024 £
Trade debtors	66,738	29,472
Other debtors	44,093	42,988
	110,831	72,460

6 Creditors

Creditors: amounts falling due within one year

	Note	2025 £	2024 £
Due within one year			
Bank loans and overdrafts	7	15,464	558
Trade creditors		573	51
Taxation and social security		23,551	626
Other creditors		2,954	1,722
Corporation tax payable		51,464	29,849
Directors current account		944	73
		94,950	32,879

7 Loans and borrowings

Current loans and borrowings

	2025 £	2024 £
Bank overdrafts	15,464	558

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.