Company registration number 13337607 (England and Wales)

J SPECK PLUMBING AND HEATING LTD

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2026

PAGES FOR FILING WITH REGISTRAR

J SPECK PLUMBING AND HEATING LTD

COMPANY INFORMATION

Director	Mr J T Speck
Company number	13337607
Registered office	Lakeview House 4 Woodbrook Crescent Billericay Essex United Kingdom CM12 0EQ
Accountants	Xeinadin Billericay Limited Lakeview House 4 Woodbrook Crescent Billericay Essex CM12 0EQ

J SPECK PLUMBING AND HEATING LTD

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J SPECK PLUMBING AND HEATING LTD

DIRECTOR'S REPORT

FOR THE YEAR ENDED 30 APRIL 2026

The director presents his annual report and financial statements for the year ended 30 April 2026.

Principal activities
The principal activity of the company in the year under review was that of Plumbing, heating and gas work.

Director
The director who held office during the year and up to the date of signature of the financial statements was as follows:

Mr J T Speck

Small companies exemption
This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

On behalf of the board

Mr J T Speck
Director

5 October 2026

J SPECK PLUMBING AND HEATING LTD

ACCOUNTANTS' REPORT TO THE DIRECTOR ON THE PREPARATION OF THE UNAUDITED STATUTORY FINANCIAL STATEMENTS OF J SPECK PLUMBING AND HEATING LTD FOR THE YEAR ENDED 30 APRIL 2026

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the financial statements of J Speck Plumbing and Heating Ltd for the year ended 30 April 2026 which comprise, the balance sheet and the 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 https://www.icaew.com/regulation.

This report is made solely to the board of directors of J Speck Plumbing and Heating 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 J Speck Plumbing and Heating Ltd and state those matters that we have agreed to state to the board of directors of J Speck Plumbing and Heating 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 J Speck Plumbing and Heating Ltd and its board of directors as a body, for our work or for this report.

It is your duty to ensure that J Speck Plumbing and Heating 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 profit of J Speck Plumbing and Heating Ltd. You consider that J Speck Plumbing and Heating 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 J Speck Plumbing and Heating 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.

Xeinadin Billericay Limited

Lakeview House
4 Woodbrook Crescent
Billericay
Essex
CM12 0EQ
5 October 2026

J SPECK PLUMBING AND HEATING LTD

BALANCE SHEET

AS AT 30 APRIL 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Tangible assets	**3**		15,348		20,463
Current assets					
Stocks		2,000		2,000	
Debtors	**4**	7,008		4,850	
Cash at bank and in hand		29,693		35,783	
		38,701		42,633	
Creditors: amounts falling due within one year	**5**	(34,964)		(28,251)	
Net current assets			3,737		14,382
Total assets less current liabilities			19,085		34,845
Creditors: amounts falling due after more than one year	**6**		(14,811)		(18,520)
Net assets			4,274		16,325
Capital and reserves					
Called up share capital			100		100
Profit and loss reserves			4,174		16,225
Total equity			4,274		16,325

For the financial year ended 30 April 2026 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The member has not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 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.

The director of the company has elected not to include a copy of the profit and loss account within the financial statements.

The financial statements were approved and signed by the director and authorised for issue on 5 October 2026

Mr J T Speck
Director

Company registration number 13337607 (England and Wales)

1 Accounting policies

Company information

J Speck Plumbing and Heating Ltd is a private company limited by shares incorporated in England and Wales. The registered office is Lakeview House, 4 Woodbrook Crescent, Billericay, Essex, United Kingdom, CM12 0EQ.

1.1 Basis of preparation

These financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the requirements of the Companies Act 2006 as applicable to companies subject to the small companies regime. The disclosure requirements of section 1A of FRS 102 have been applied other than where additional disclosure is required to show a true and fair view.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Turnover

Turnover is measured at the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes.

1.3 Tangible fixed assets

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	25% on reducing balance
Computers	33% on cost
Motor vehicles	25% on reduing balance

1.4 Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

1.5 Taxation

The tax expense represents the sum of the tax currently payable and deferred tax.

Current tax

The tax currently payable is based on taxable profit for the year. Taxable profit differs from net profit as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the reporting end date.

1 Accounting policies **(Continued)**

Deferred tax

Deferred tax liabilities are generally recognised for all timing differences and 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. Such assets and liabilities are not recognised if the timing difference arises from goodwill or from the initial recognition of other assets and liabilities in a transaction that affects neither the tax profit nor the accounting profit.

The carrying amount of deferred tax assets is reviewed at each reporting end date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realised. Deferred tax is charged or credited in the profit and loss account, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when the company has a legally enforceable right to offset current tax assets and liabilities and the deferred tax assets and liabilities relate to taxes levied by the same tax authority.

1.6 Leases

As lessee

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessees. All other leases are classified as operating leases.

Assets held under finance leases are recognised as assets at the lower of the assets fair value at the date of inception and the present value of the minimum lease payments. The related liability is included in the balance sheet as a finance lease obligation. Lease payments are treated as consisting of capital and interest elements. The interest is charged to profit or loss so as to produce a constant periodic rate of interest on the remaining balance of the liability.

2 Employees

The average monthly number of persons (including directors) employed by the company during the year was:

	2026 Number	2025 Number
Total	1	1

3 Tangible fixed assets

	Plant and equipment	Computers	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 May 2025 and 30 April 2026	1,229	140	34,739	36,108
Depreciation and impairment				
At 1 May 2025	307	140	15,198	15,645
Depreciation charged in the year	230	-	4,885	5,115
At 30 April 2026	537	140	20,083	20,760

3 Tangible fixed assets **(Continued)**

	Plant and equipment	Computers	Motor vehicles	Total
	£	£	£	£
Carrying amount				
At 30 April 2026	692	-	14,656	15,348
At 30 April 2025	922	-	19,541	20,463

4 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	4,615	924
Prepayments and accrued income	2,393	3,926
	7,008	4,850

5 Creditors: amounts falling due within one year

	2026	2025
	£	£
Obligations under finance leases	3,872	3,310
Trade creditors	156	388
Corporation tax	4,306	4,402
Other taxation and social security	5,088	3,600
Other creditors	9,324	14,976
Accruals and deferred income	12,218	1,575
	34,964	28,251

6 Creditors: amounts falling due after more than one year

	2026	2025
	£	£
Other creditors	14,811	18,520

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.