COMPANY REGISTRATION NUMBER: SC362521

JARDINE ROOFING LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

JARDINE ROOFING LIMITED

CONTENTS

	Pages
Balance sheet	1 to 2
Notes to the financial statements	3 to 9

JARDINE ROOFING LIMITED

BALANCE SHEET AS AT 31 AUGUST 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	5	563,494	555,645
Current assets			
Stocks	6	56,177	70,302
Debtors	7	197,138	208,495
Cash at bank and in hand		238,621	38,443
		491,936	317,240
Creditors: Amounts falling due within one year	8	(444,321)	(315,532)
Net current assets		47,615	1,708
Total assets less current liabilities		611,109	557,353
Creditors: Amounts falling due after more than one year	8	(139,279)	(223,317)
Provisions for liabilities		(104,836)	(52,320)
Net assets		366,994	281,716
Capital and reserves			
Called up share capital	9	24	23
Retained earnings		366,970	281,693
Shareholders' funds		366,994	281,716

The notes on pages 3 to 9 form an integral part of these financial statements.

BALANCE SHEET AS AT 31 AUGUST 2025 (CONTINUED)

For the financial year ending 31 August 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 in accordance with the provisions applicable to companies subject to the small companies regime and FRS 102 'The Financial Reporting Standard Applicable in the UK and Republic of Ireland'.

Approved and authorised by the Board on 22 May 2026 and signed on its behalf by:

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Mr I W Jardine

Director

Company registration number: SC362521

1 GENERAL INFORMATION

The company is a private company limited by share capital, incorporated in Scotland.

The address of its registered office is:
51 Newall Terrace
Dumfries
DG1 1LN

These financial statements were authorised for issue by the Board on 22 May 2026.

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).

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

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results may differ from these estimates.

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.

2 ACCOUNTING POLICIES (continued)

Tax

The tax expense for the period comprises current and deferred 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 corporation 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.

Deferred tax is recognised in respect of all timing differences between taxable profits and profits reported in the financial statements.
Unrelieved tax losses and other deferred tax assets are recognised when 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 and that are expected to apply to the reversal of the timing difference.

Tangible assets

Tangible assets are stated in the statement of financial position at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Depreciation

No depreciation has been provided for on the freehold property as this is kept in a sound state of repair and in the opinion of the directors the residual value is so high and the useful economic life so long that the depreciation charge would be immaterial. This is not in accordance with FRS 102 however this is required in order to give a true and fair view.
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:

Asset class	Depreciation method and rate
Equipment	10% reducing balance
Motor vehicles	25% reducing balance
Other tangible assets	25% reducing balance

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:

2 ACCOUNTING POLICIES (continued)

Asset class	Amortisation method and rate
Goodwill	5 years straight line

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.

Finance leases and hire purchase contracts

Assets held under finance leases and hire purchase contracts are recognised in the balance sheet as assets and liabilities at the lower of the fair value of the assets and the present value of the minimum lease payments, which is determined at the inception of the lease term. Any initial direct costs of the lease are added to the amount recognised as an asset.
Lease payments are apportioned between the finance charges and reduction of the outstanding lease liability using the effective interest method. Finance charges are allocated to each period so as to produce a constant rate of interest on the remaining balance of the liability.

2 ACCOUNTING POLICIES (continued)

Financial instruments

Classification
A financial asset or a financial liability is recognised only when the company becomes a party to the contractual provisions of the instrument.

Recognition and measurement
Basic financial instruments are initially recognised at the transaction price.

Impairment
Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised in profit or loss immediately.
Any reversals of impairment are recognised in profit or loss immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

3 STAFF NUMBERS

The average number of persons employed by the company (including directors) during the year, was 37 (2024 - 33).

4 INTANGIBLE ASSETS

	Goodwill £	Total £
Cost or valuation		
At 1 September 2024	91,199	91,199
At 31 August 2025	91,199	91,199
Amortisation		
At 1 September 2024	91,199	91,199
At 31 August 2025	91,199	91,199
Carrying amount		
At 31 August 2025	-	-

5 TANGIBLE ASSETS

	Land and buildings £	Equipment £	Motor vehicles £	Other tangible assets £	Total £
Cost or valuation					
At 1 September 2024	267,395	435,099	239,965	-	942,459
Additions	-	150,511	33,687	13,653	197,851
Disposals	(147,533)	-	-	-	(147,533)
At 31 August 2025	119,862	585,610	273,652	13,653	992,777
Depreciation					
At 1 September 2024	-	208,038	178,776	-	386,814
Charge for the year	-	24,803	17,382	284	42,469
At 31 August 2025	-	232,841	196,158	284	429,283
Carrying amount					
At 31 August 2025	119,862	352,769	77,494	13,369	563,494
At 31 August 2024	267,395	227,061	61,189	-	555,645

6 STOCKS

	2025	2024
	£	£
Stock and work in progress	56,177	70,302

7 DEBTORS

Current	2025	2024
	£	£
Trade debtors	12,616	84,472
Other debtors	184,522	124,023
	197,138	208,495

8 CREDITORS

Creditors: amounts falling due within one year

	2025	2024
	£	£
Due within one year		
Loans and borrowings	27,127	44,398
Trade creditors	207,120	100,021
Taxation and social security	85,921	79,724
Accruals and deferred income	6,635	4,500
Other creditors	117,518	86,889
	444,321	315,532

Creditors include bank loans and overdrafts £27,127 (2024 - £44,398) and net obligations under finance lease and hire purchase contracts of £54,208 (2024 - £8,014) which are secured.

Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Due after one year		
Loans and borrowings	139,279	223,317

Creditors include bank loans and overdrafts £nil (2024 - £194,313) and net obligations under finance lease and hire purchase contracts of £139,279 (2024 - £29,004) which are secured.

9 Share capital

Allotted, called up and fully paid shares

	2025		2024	
	No.	£	No.	£
Ordinary of £1 each	20	20	20	20
Ordinary A of £1 each	1	1	1	1
Ordinary B of £1 each	1	1	1	1
Ordinary C of £1 each	1	1	1	1
Ordinary D of £1 (2024 - £0) each	1	1	-	-
	24	24	23	23

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.