Company Registration No. SC621721 (Scotland)

# J&D FINANCIAL ADVICE SERVICE LIMITED
# UNAUDITED ACCOUNTS
# FOR THE YEAR ENDED 28 FEBRUARY 2025

# J&D FINANCIAL ADVICE SERVICE LIMITED
# UNAUDITED ACCOUNTS
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# J&D FINANCIAL ADVICE SERVICE LIMITED
# COMPANY INFORMATION
# FOR THE YEAR ENDED 28 FEBRUARY 2025

| | |
|---|---|
| **Directors** | Jonathan Stevenson<br>Alasdair Stevenson<br>Jonathan Philip Stevenson<br>Alasdair Paul Stevenson |
| **Company Number** | SC621721 (Scotland) |
| **Registered Office** | 57 Ratho Drive<br>Cumbernauld<br>Glasgow<br>G68 0GA<br>United Kingdom |
| **Accountants** | TW Accounting Services LTD<br>650 Stirling Road<br>Luggiebank<br>Cumbernauld<br>G67 4AB |

# J&D FINANCIAL ADVICE SERVICE LIMITED
# STATEMENT OF FINANCIAL POSITION
# AS AT 28 FEBRUARY 2025

| | Notes | 2025<br>£ | 2024<br>£ |
|---|---|---|---|
| **Fixed assets** | | | |
| Intangible assets | 4 | 29,700 | - |
| Tangible assets | 5 | 1,864 | 254 |
| | | 31,564 | 254 |
| **Current assets** | | | |
| Debtors | 6 | (2) | (1) |
| Cash at bank and in hand | | 25,185 | 31,616 |
| | | 25,183 | 31,615 |
| **Creditors: amounts falling due within one year** | 7 | (17,209) | (11,391) |
| **Net current assets** | | 7,974 | 20,224 |
| **Total assets less current liabilities** | | 39,538 | 20,478 |
| **Provisions for liabilities** | | | |
| Deferred tax | | (402) | (48) |
| **Net assets** | | 39,136 | 20,430 |
| **Capital and reserves** | | | |
| Called up share capital | | 26 | 26 |
| Profit and loss account | | 39,110 | 20,404 |
| **Shareholders' funds** | | 39,136 | 20,430 |

For the year ending 28 February 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

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

These accounts have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the provisions of FRS 102 Section 1A - Small Entities. The profit and loss account has not been delivered to the Registrar of Companies.

The financial statements were approved by the Board of Directors and authorised for issue on 17 November 2025 and were signed on its behalf by

Jonathan Stevenson
Director

Company Registration No. SC621721

## 1 Statutory information

J&D Financial Advice Service Limited is a private company, limited by shares, registered in Scotland, registration number SC621721. The registered office is 57 Ratho Drive, Cumbernauld, Glasgow, G68 0GA, United Kingdom.

## 2 Compliance with accounting standards

The accounts have been prepared in accordance with the provisions of FRS 102 Section 1A Small Entities. There were no material departures from that standard.

## 3 Accounting policies

The principal accounting policies adopted in the preparation of the financial statements are set out below and have remained unchanged from the previous year, and also have been consistently applied within the same accounts.

### *Basis of preparation*

The accounts have been prepared under the historical cost convention as modified by the revaluation of certain fixed assets.

### *Presentation currency*

The accounts are presented in £ sterling.

### *Deferred taxation*

Deferred tax arises as a result of including items of income and expenditure in taxation computations in periods different from those in which they are included in the company's accounts. Deferred tax is provided in full on timing differences which result in an obligation to pay more (or less) tax at a future date, at the average tax rates that are expected to apply when the timing differences reverse, based on current tax rates and laws.

Deferred tax assets and liabilities are not discounted.

### *Tangible fixed assets and depreciation*

Tangible assets are included at cost less depreciation and impairment. Depreciation has been provided at the following rates in order to write off the assets over their estimated useful lives:

| | |
|---|---|
| Computer equipment | 3 Years Straight Line |

### *Intangible fixed assets*

Intangible fixed assets (including purchased goodwill and patents) are included at cost less accumulated amortisation.

## 4 Intangible fixed assets

| | Goodwill<br>£ |
|---|---|
| **Cost** | |
| At 1 March 2024 | - |
| Additions | 33,000 |
| At 28 February 2025 | 33,000 |
| **Amortisation** | |
| At 1 March 2024 | - |
| Charge for the year | 3,300 |
| At 28 February 2025 | 3,300 |
| **Net book value** | |
| At 28 February 2025 | 29,700 |

## 5 Tangible fixed assets

| | Computer equipment |
|---|---|
| | £ |
| **Cost or valuation** | At cost |
| At 1 March 2024 | 1,972 |
| Additions | 2,656 |
| At 28 February 2025 | 4,628 |
| **Depreciation** | |
| At 1 March 2024 | 1,718 |
| Charge for the year | 1,046 |
| At 28 February 2025 | 2,764 |
| **Net book value** | |
| At 28 February 2025 | 1,864 |
| At 29 February 2024 | 254 |

## 6 Debtors

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| **Amounts falling due within one year** | | |
| Trade debtors | (1) | (1) |
| Other debtors | (1) | - |
| | (2) | (1) |

## 7 Creditors: amounts falling due within one year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Taxes and social security | 16,906 | 10,045 |
| Other creditors | - | 681 |
| Loans from directors | 303 | 665 |
| | 17,209 | 11,391 |

## 8 Average number of employees

During the year the average number of employees was 3 (2024: 3).

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.