

Unaudited Financial Statements for the Year Ended 30 September 2024

for

A&J Traders Limited

Contents of the Financial Statements  
for the Year Ended 30 September 2024

	Page
Company Information	1
Balance Sheet	2
Notes to the Financial Statements	4

A&J Traders Limited

Company Information  
for the Year Ended 30 September 2024

**DIRECTOR:** A S Bindra

**REGISTERED OFFICE:** 7 Stompits Road  
Holyport  
Maidenhead  
SL6 2LA

**REGISTERED NUMBER:** 07990909 (England and Wales)

**ACCOUNTANTS:** SK Associates Ltd  
1 Agincourt Villas  
Uxbridge Road  
Hillingdon  
Middlesex  
UB10 0NX

Balance Sheet  
30 September 2024

	Notes	30.9.24 £	£	30.9.23 £	£
<b>FIXED ASSETS</b>					
Intangible assets	4		18,000		20,250
Tangible assets	5		<u>11,263</u>		<u>11,911</u>
			29,263		32,161
<b>CURRENT ASSETS</b>					
Stocks		34,924		55,416	
Debtors	6	3,875		5,347	
Prepayments and accrued income		3,625		3,625	
Cash at bank and in hand		<u>25,967</u>		<u>23,613</u>	
		68,391		88,001	
<b>CREDITORS</b>					
Amounts falling due within one year	7	<u>86,157</u>		<u>96,219</u>	
<b>NET CURRENT LIABILITIES</b>			<u>(17,766)</u>		<u>(8,218)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			11,497		23,943
<b>CREDITORS</b>					
Amounts falling due after more than one year	8		<u>7,566</u>		<u>17,622</u>
<b>NET ASSETS</b>			<u>3,931</u>		<u>6,321</u>

Balance Sheet - continued  
30 September 2024

	Notes	30.9.24 £	£	30.9.23 £	£
<b>CAPITAL AND RESERVES</b>					
Called up share capital			100		100
Retained earnings			<u>3,831</u>		<u>6,221</u>
			<u>3,931</u>		<u>6,321</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 September 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 30 September 2024 in accordance with Section 476 of the Companies Act 2006.

The director acknowledges his responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared and delivered in accordance with the provisions applicable to companies subject to the small companies regime.

In accordance with Section 444 of the Companies Act 2006, the Income Statement has not been delivered.

The financial statements were approved by the director and authorised for issue on 9 June 2025 and were signed by:

A S Bindra - Director

Notes to the Financial Statements  
for the Year Ended 30 September 2024

1. **STATUTORY INFORMATION**

A&J Traders Limited is a private company, limited by shares, registered in England and Wales. The company's registered number and registered office address can be found on the Company Information page.

2. **ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

These financial statements have been prepared in accordance with Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" including the provisions of Section 1A "Small Entities" and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Turnover**

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

**Goodwill**

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful life of that asset as follows:

Goodwill - 5% straight line

**Intangible assets**

Intangible assets are initially measured at cost. After initial recognition, intangible assets are measured at cost less any accumulated amortisation and any accumulated impairment losses.

**Tangible fixed assets**

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Long leasehold	- in accordance with the property
Fixtures and fittings	- 20% on reducing balance
Motor vehicles	- 20% on reducing balance

**Stocks**

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

**Taxation**

Taxation for the year comprises current and deferred tax. Tax is recognised in the Income Statement, except to the extent that it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

2. **ACCOUNTING POLICIES - continued**

**Deferred tax**

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date.

Timing differences arise from the inclusion of income and expenses in tax assessments in periods different from those in which they are recognised in financial statements. Deferred tax is measured using tax rates and laws that have been enacted or substantively enacted by the year end and that are expected to apply to the reversal of the timing difference.

Unrelieved tax losses and other deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

**Hire purchase and leasing commitments**

Rentals paid under operating leases are charged to profit or loss on a straight line basis over the period of the lease.

**Pension costs and other post-retirement benefits**

The company operates a defined contribution pension scheme. Contributions payable to the company's pension scheme are charged to profit or loss in the period to which they relate.

3. **EMPLOYEES AND DIRECTORS**

The average number of employees during the year was 4 (2023 - 4) .

4. **INTANGIBLE FIXED ASSETS**

	Goodwill £
<b>COST</b>	
At 1 October 2023 and 30 September 2024	<u>45,000</u>
<b>AMORTISATION</b>	
At 1 October 2023	24,750
Amortisation for year	<u>2,250</u>
At 30 September 2024	<u>27,000</u>
<b>NET BOOK VALUE</b>	
At 30 September 2024	<u>18,000</u>
At 30 September 2023	<u>20,250</u>

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

5. **TANGIBLE FIXED ASSETS**

	Long leasehold £	Fixtures and fittings £	Motor vehicles £	Totals £
<b>COST</b>				
At 1 October 2023	13,766	7,271	11,250	32,287
Additions	-	1,600	-	1,600
At 30 September 2024	<u>13,766</u>	<u>8,871</u>	<u>11,250</u>	<u>33,887</u>
<b>DEPRECIATION</b>				
At 1 October 2023	11,496	6,630	2,250	20,376
Charge for year	-	448	1,800	2,248
At 30 September 2024	<u>11,496</u>	<u>7,078</u>	<u>4,050</u>	<u>22,624</u>
<b>NET BOOK VALUE</b>				
At 30 September 2024	<u>2,270</u>	<u>1,793</u>	<u>7,200</u>	<u>11,263</u>
At 30 September 2023	<u>2,270</u>	<u>641</u>	<u>9,000</u>	<u>11,911</u>

6. **DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	30.9.24	30.9.23
	£	£
Other debtors	<u>3,875</u>	<u>5,347</u>

7. **CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	30.9.24	30.9.23
	£	£
Bank loans and overdrafts	10,648	10,648
Trade creditors	11,478	14,429
Taxation and social security	4,915	2,068
Other creditors	<u>59,116</u>	<u>69,074</u>
	<u>86,157</u>	<u>96,219</u>

8. **CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	30.9.24	30.9.23
	£	£
Bank loans	<u>7,566</u>	<u>17,622</u>

Notes to the Financial Statements - continued  
for the Year Ended 30 September 2024

9. **DIRECTOR'S ADVANCES, CREDITS AND GUARANTEES**

The following advances and credits to a director subsisted during the years ended 30 September 2024 and 30 September 2023:

	30.9.24	30.9.23
	£	£
<b>A S Bindra</b>		
Balance outstanding at start of year	68,582	65,036
Amounts advanced	-	3,546
Amounts repaid	(11,485)	-
Amounts written off	-	-
Amounts waived	-	-
Balance outstanding at end of year	<u>57,097</u>	<u>68,582</u>

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.