

Company Number: 652715

Moribus Financial Services Limited
Annual Report and Financial Statements
for the financial year ended 30 June 2025

Moribus Financial Services Limited

CONTENTS

	Page
Director and Other Information	3
Director's Report	4 - 5
Director's Responsibilities Statement	6
Independent Auditor's Report	7 - 8
Appendix to the Independent Auditor's Report	9
Income Statement	10
Statement of Financial Position	11
Statement of Changes in Equity	12
Statement of Cash Flows	13
Notes to the Financial Statements	14 - 19
Supplementary Information on Trading Statement	21

Moribus Financial Services Limited
DIRECTOR AND OTHER INFORMATION

Director	Saiju Thomas
Company Secretary	Lisha Augustine
Company Number	652715
Registered Office	24 Charnwood Green Dublin 15 D15 N2N6 Ireland
Business Address	Office 140, Block 1, Blanchardstown Corporate Park Dublin 15 D15 AKK1 Ireland
Auditors	Carrigan O'Dwyer Limited Chartered Accountants and Registered Auditors and Statutory Auditors Enterprise House Dublin Road Kilkenny R95 K067
Bankers	Allied Irish Bank West end retail park Blanchardstown Dublin Dublin Ireland

Moribus Financial Services Limited

DIRECTOR'S REPORT

for the financial year ended 30 June 2025

The director presents his report and the audited financial statements for the financial year ended 30 June 2025.

Principal Activity and Review of the Business

The principal activity of the company is that of the business of financial services engaging in the provision of investment and financial advice for life and pensions, mortgages, planning and business services and all related activities.

There has been no significant change in these activities during the financial year ended 30 June 2025.

Principal Risks and Uncertainties

The principal risk and uncertainty of the business is that it operates in a market that regulated by the Central Bank of Ireland. As a result, the director engages in training to keep fully informed in relation to the marketplace and industry regulation.

Results and Dividends

The profit/(loss) for the financial year after providing for depreciation and taxation amounted to €75,706 (2024 - €(25,767)).

The director does not recommend payment of a dividend.

At the end of the financial year, the company has assets of €145,133 (2024 - €79,041) and liabilities of €25,389 (2024 - €35,003). The net assets of the company have increased by €75,706.

Director and Secretary

The director who served throughout the financial year was as follows:

Saiju Thomas

The secretary who served throughout the financial year was Lisha Augustine.

The director's and the secretary's interests in the shares of the company are as follows:

Name	Class of Shares	Number Held At 30/06/25	Number Held At 01/07/24
Saiju Thomas	Ordinary Shares	<u>100</u>	<u>100</u>

There were no changes in shareholdings between 30 June 2025 and the date of signing the financial statements.

Future Developments

The company plans to continue its present activities and current trading levels. Employees are kept as fully informed as practicable about developments within the business.

Post Statement of Financial Position Events

There have been no significant events affecting the company since the financial year-end.

Auditors

The auditors, Carrigan O'Dwyer Limited, (Chartered Accountants and Registered Auditors), continue in office in accordance with section 383(2) of the Companies Act 2014.

Statement on Relevant Audit Information

In accordance with section 330 of the Companies Act 2014, so far as the person who is director at the time this report is approved is aware, there is no relevant audit information of which the statutory auditors are unaware. The director has taken all steps that he ought to have taken to make himself aware of any relevant audit information and he has established that the statutory auditors are aware of that information.

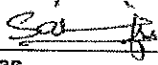
Moribus Financial Services Limited
DIRECTOR'S REPORT

for the financial year ended 30 June 2025

Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors has employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at 24 Charwood Green, Dublin 15, D15 N2N6.

Signed on behalf of the board



Saiju Thomas
Director

4 December 2025

Moribus Financial Services Limited
DIRECTOR'S RESPONSIBILITIES STATEMENT

for the financial year ended 30 June 2025

The director is responsible for preparing the Director's Report and the financial statements in accordance with applicable Irish law and regulations.

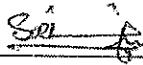
Irish company law requires the director to prepare financial statements for each financial year. Under that law, the director has elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the director must not approve the financial statements unless he is satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the director is required to:

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The director is responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable him to ensure that the financial statements and Director's Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. He is also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the board



Saiju Thomas
Director

4 December 2025

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Moribus Financial Services Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Moribus Financial Services Limited ('the company') for the financial year ended 30 June 2025 which comprise the Income Statement, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows and the related notes to the financial statements, including the summary of significant accounting policies set out in note 2. The financial reporting framework that has been applied in their preparation is Irish Law and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued in the United Kingdom by the Financial Reporting Council.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 30 June 2025 and of its profit for the financial year then ended;
- have been properly prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been properly prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the company in accordance with the ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and the Provisions Available for Audits of Small Entities, in the circumstances set out in note 3 to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the director's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from the date when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the director with respect to going concern are described in the relevant sections of this report.

Other Information

The director is responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

In our opinion, based on the work undertaken in the course of the audit, we report that:

- the information given in the Director's Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Director's Report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are necessary for the purposes of our audit.

In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited and the financial statements are in agreement with the accounting records.

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Moribus Financial Services Limited

Matters on which we are required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified any material misstatements in the director's report.

The Companies Act 2014 requires us to report to you if, in our opinion, the requirements of any of sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of director for the financial statements

As explained more fully in the Director's Responsibilities Statement set out on page 6, the director is responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as he determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the director is responsible for assessing the company ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operation, or has no realistic alternative but to do so.

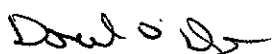
Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is contained in the appendix to this report, located at page 9, which is to be read as an integral part of our report.

The purpose of our audit work and to whom we owe our responsibilities

Our report is made solely to the company shareholders in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company shareholders those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume any responsibility to anyone other than the company and the company shareholders for our audit work, for this report, or for the opinions we have formed.



Donal O'Dwyer

for and on behalf of

CARRIGAN O'DWYER LIMITED

Chartered Accountants and Registered Auditors and Statutory Auditors

Enterprise House

Dublin Road

Kilkenny

R95 K067

4 December 2025

Moribus Financial Services Limited

APPENDIX TO THE INDEPENDENT AUDITOR'S REPORT

Further information regarding the scope of our responsibilities as auditor

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- Conclude on the appropriateness of the director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Moribus Financial Services Limited
INCOME STATEMENT

for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Turnover	4	542,507	312,480
Gross profit		542,507	312,480
Administrative expenses		(460,348)	(337,764)
Operating profit/(loss)	5	82,159	(25,284)
Interest payable and similar charges	6	-	(483)
Profit/(loss) on ordinary activities before taxation		82,159	(25,767)
Tax on profit/(loss) on ordinary activities	8	(6,453)	-
Profit/(loss) for the financial year	15	75,706	(25,767)
Total comprehensive income		75,706	(25,767)

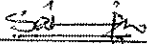
Approved by the board on 4 December 2025 and signed on its behalf by:

Saiju Thomas
Director

Moribus Financial Services Limited
STATEMENT OF FINANCIAL POSITION
as at 30 June 2025

	Notes	2025 €	2024 €
Non-Current Assets			
Property, plant and equipment	9	4,449	2,346
Current Assets			
Debtors	10	29,873	18,393
Cash and cash equivalents		110,811	58,302
		140,684	76,695
Creditors: amounts falling due within one year	12	(25,389)	(35,003)
Net Current Assets		115,295	41,692
Total Assets less Current Liabilities		119,744	44,038
Capital and Reserves			
Called up share capital presented as equity	14	100	100
Retained earnings	15	119,644	43,938
Shareholders' Funds		119,744	44,038

Approved by the board on 4 December 2025 and signed on its behalf by:



Saiju Thomas
Director

Moribus Financial Services Limited
STATEMENT OF CHANGES IN EQUITY
as at 30 June 2025

	Called up share capital €	Retained earnings €	Total €
At 1 July 2023	100	69,705	69,805
Loss for the financial year	-	(25,767)	(25,767)
At 30 June 2024	100	43,938	44,038
Profit for the financial year	-	75,706	75,706
At 30 June 2025	100	119,644	119,744

Moribus Financial Services Limited
STATEMENT OF CASH FLOWS

for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Profit/(loss) for the financial year		75,706	(25,767)
Adjustments for:			
Interest payable and similar charges		-	483
Tax on profit/(loss) on ordinary activities		6,453	-
Depreciation		2,518	1,140
		<u>84,677</u>	<u>(24,144)</u>
Movements in working capital:			
Movement in debtors		(11,480)	(4,905)
Movement in creditors		(16,066)	8,014
		<u>57,131</u>	<u>(21,035)</u>
Cash generated from/(used in) operations		57,131	(21,035)
Interest paid		-	(483)
Tax paid		(1)	(1,937)
		<u>57,130</u>	<u>(23,455)</u>
Cash flows from investing activities			
Payments to acquire property, plant and equipment		(4,621)	(2,287)
		<u>52,509</u>	<u>(25,742)</u>
Net increase/(decrease) in cash and cash equivalents		52,509	(25,742)
Cash and cash equivalents at beginning of financial year		58,302	84,044
		<u>110,811</u>	<u>58,302</u>
Cash and cash equivalents at end of financial year	11	110,811	58,302

Moribus Financial Services Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

1. General Information

Moribus Financial Services Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 652715. The registered office of the company is 24 Charnwood Green, Dublin 15, D15 N2N6, Ireland. The nature of the company operations and its principal activities are set out in the Director's Report. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. Summary of Significant Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company financial statements.

Statement of compliance

The financial statements of the company for the financial year ended 30 June 2025 have been prepared on the going concern basis and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102).

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council.

Turnover

Turnover comprises the invoice value of goods supplied by the company, exclusive of trade discounts and value added tax.

Property, plant and equipment and depreciation

Property, plant and equipment are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of property, plant and equipment, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	-	12.5% Straight line
Computer Equipment	-	33.3% Straight line

The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Trade and other debtors

Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the Statement of Financial Position bank overdrafts are shown within Creditors.

Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

Employee benefits

The company facilitates access to a company PRSA.

Moribus Financial Services Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Statement of Financial Position date.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the Statement of Financial Position date.

Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Statement of Financial Position date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Income Statement.

Ordinary share capital

The ordinary share capital of the company is presented as equity.

3. Provisions Available for Audits of Small Entities

In common with many other businesses of our size and nature, we use our auditors to prepare and submit tax returns to the Revenue and to assist with the preparation of the financial statements.

4. Turnover

The whole of the company's turnover is attributable to its market in the Republic of Ireland and is derived from the principal activity of

5.	Operating profit/(loss)	2025	2024
		€	€
	Operating profit/(loss) is stated after charging:		
	Depreciation of property, plant and equipment	2,518	1,140
		<u> </u>	<u> </u>
6.	Interest payable and similar charges	2025	2024
		€	€
	Interest on overdue tax	-	483
		<u> </u>	<u> </u>

Moribus Financial Services Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

7. Employees and remuneration

Number of employees

The average number of persons employed (including executive director) during the financial year was as follows:

	2025 Number	2024 Number
Full Time Employees	<u>4</u>	<u>3</u>

The staff costs (inclusive of director's salaries) comprise:

	2025 €	2024 €
Wages and salaries	258,996	176,143
Social welfare costs	18,194	9,954
Pension costs	60,985	52,016
	<u>338,175</u>	<u>238,113</u>

8. Tax on profit/(loss) on ordinary activities

	2025 €	2024 €
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(a) Analysis of charge in the financial year

Current tax:

Corporation tax at 12.50% (2024 - 12.50%)	7,366	-
Under/over provision in prior financial year	(913)	-
Total current tax	<u>6,453</u>	<u>-</u>

(b) Factors affecting tax charge for the financial year

The tax assessed for the financial year differs from the standard rate of corporation tax in the Republic of Ireland 12.50% (2024 - 12.50%). The differences are explained below:

	2025 €	2024 €
Profit/(loss) taxable at 12.50%	<u>82,159</u>	<u>(25,767)</u>
Profit/(loss) on ordinary activities before tax multiplied by the standard rate of corporation tax in the Republic of Ireland at 12.50% (2024 - 12.50%)	10,270	(3,221)
Effects of:		
Depreciation in excess of capital allowances for period	172	-
Utilisation of tax losses	(3,077)	3,221
Corporation Tax adjustment prior period	(912)	-
Total tax charge for the financial year (Note 8 (a))	<u>6,453</u>	<u>-</u>

Moribus Financial Services Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

9. Property, plant and equipment

	Fixtures, fittings and equipment €	Computer Equipment €	Total €
Cost			
At 1 July 2024	1,474	2,896	4,370
Additions	-	4,621	4,621
At 30 June 2025	<u>1,474</u>	<u>7,517</u>	<u>8,991</u>
Depreciation			
At 1 July 2024	690	1,334	2,024
Charge for the financial year	184	2,334	2,518
At 30 June 2025	<u>874</u>	<u>3,668</u>	<u>4,542</u>
Net book value			
At 30 June 2025	<u>600</u>	<u>3,849</u>	<u>4,449</u>
At 30 June 2024	<u>784</u>	<u>1,562</u>	<u>2,346</u>

9.1. Property, plant and equipment prior financial year

	Fixtures, fittings and equipment €	Computer Equipment €	Total €
Cost			
At 1 July 2023	1,474	1,668	3,142
Additions	-	2,287	2,287
Disposals	-	(1,059)	(1,059)
At 30 June 2024	<u>1,474</u>	<u>2,896</u>	<u>4,370</u>
Depreciation			
At 1 July 2023	506	1,437	1,943
Charge for the financial year	184	956	1,140
On disposals	-	(1,059)	(1,059)
At 30 June 2024	<u>690</u>	<u>1,334</u>	<u>2,024</u>
Net book value			
At 30 June 2024	<u>784</u>	<u>1,562</u>	<u>2,346</u>
At 30 June 2023	<u>968</u>	<u>231</u>	<u>1,199</u>

10. Debtors

	2025 €	2024 €
Trade debtors	17,295	7,515
Other debtors	4,751	4,751
Prepayments and accrued income	7,827	6,127
	<u>29,873</u>	<u>18,393</u>

11. Cash and cash equivalents

	2025 €	2024 €
Cash and bank balances	<u>110,811</u>	<u>58,302</u>

Moribus Financial Services Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

12. Creditors		2025	2024
Amounts falling due within one year		€	€
Taxation (Note 13)		14,540	11,130
Director's current account (Note 17)		5,535	5,763
Other creditors		402	736
Accruals		4,912	17,374
		<u>25,389</u>	<u>35,003</u>
13. Taxation		2025	2024
		€	€
Creditors:			
Corporation tax		7,365	913
PAYE		7,175	10,217
		<u>14,540</u>	<u>11,130</u>
14. Share capital		2025	2024
		€	€
Description	Number of shares	Value of units	
Allotted, called up and fully paid			
Ordinary Shares	100	€1.00 each	100
			<u>100</u>
15. Income Statement		2025	2024
		€	€
At 1 July 2024		43,938	69,705
Profit/(loss) for the financial year		75,706	(25,767)
		<u>119,644</u>	<u>43,938</u>
16. Capital commitments			
The company had no material capital commitments at the financial year-ended 30 June 2025.			
17. Director's remuneration and transactions		2025	2024
		€	€
Remuneration		85,000	81,961
Pension contributions		41,244	39,280
		<u>126,244</u>	<u>121,241</u>
The following amounts are repayable to the director:			
		2025	2024
		€	€
Saiju Thomas		5,535	5,763
		<u>5,535</u>	<u>5,763</u>
18. Events After the End of the Reporting Period			
There have been no significant events affecting the company since the financial year-end.			

Moribus Financial Services Limited
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 30 June 2025

19. Approval of financial statements

The financial statements were approved and authorised for issue by the board on 4 December 2025.

