

Company Number: 98028

Cleary Barker Limited
Annual Report and Financial Statements
for the financial year ended 30 September 2025

Cleary Barker Limited

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Cleary Barker Limited

DIRECTORS AND OTHER INFORMATION

Directors	Dennis Cleary Christine White
Company Secretary	Dennis Cleary
Company Number	98028
Registered Office and Business Address	Suite 1 The Avenue Beacon Court Sandyford Dublin 18
Auditors	Upton Ryan Chartered Accountants and Statutory Audit Firm Fourth Floor North Block Rockfield Central Dundrum Dublin 16 D16W7W3
Bankers	Bank of Ireland Sandyford Industrial Estate The Plaza Beacon South Quarter Dublin 18 AIB Bank Stillorgan Co. Dublin
Solicitors	Denis Mc Sweeney Solicitors Upper Grand Canal Street Dublin 4

Cleary Barker Limited

DIRECTORS' REPORT

for the financial year ended 30 September 2025

The directors present their report and the audited financial statements for the financial year ended 30 September 2025.

Principal Activity and Review of the Business

The principal activity of the company is the operation of a general insurance and life assurance brokerage.

Brokerage and commission income decreased by circa 6% on the previous year and administrative expenses decreased by 3%, resulting in a reduction in profit for the year.

Principal Risks and Uncertainties

Economic risk

As a company in the financial services business, the main risks being faced are those associated with the general economic situation. The directors are therefore striving to maintain the level of business activity whilst keeping overheads constantly under review.

Market risk

The company operates in a competitive industry. The risk of loss of market share is closely monitored by Directors through review of market trends, focusing on customers' requirements and carefully managing the customer relationships.

Financial risk

Operating margins and collection patterns are constantly monitored. The company maintains adequate cash reserves to support its operations in the long term. Financial control staff are trained to a high standard.

Results and Dividends

The profit for the financial year after providing for depreciation and taxation amounted to €3,395 (2024 - €14,806).

The directors do not recommend payment of a dividend.

At the end of the financial year, the company has assets of €470,541 (2024 - €431,977) and liabilities of €283,865 (2024 - €248,696). The net assets of the company have increased by €3,395.

The results for the year are set out on page 9.

Directors and Secretary

The directors who served throughout the financial year were as follows:

Dennis Cleary
Christine White

The secretary who served throughout the financial year was Dennis Cleary.

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

Name	Class of Shares	Number Held At 30/09/25	Number Held At 01/10/24
Dennis Cleary	Ordinary shares	<u>168</u>	<u>168</u>

Christine White had no direct beneficial interest in the shares of the company at the beginning or end of the financial year.

There were no changes in shareholdings between 30 September 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.

Political Contributions

The company did not make any disclosable political donations in the current financial year.

Cleary Barker Limited

DIRECTORS' REPORT

for the financial year ended 30 September 2025

Auditors

The auditors, Upton Ryan, (Chartered Accountants), continue in office in accordance with section 383(2) of the Companies Act 2014.

Taxation Status

The company is a close company within the meaning of the Taxes Consolidation Act, 1997.

Statement on Relevant Audit Information

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

Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at Suite 1, The Avenue, Beacon Court, Sandyford, Dublin 18.

Signed on behalf of the board

Christine White
Director

Dennis Cleary
Director

16 February 2026

Cleary Barker Limited

DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 30 September 2025

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have 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 directors must not approve the financial statements unless they are 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 directors are 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 directors are 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 them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They are 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.

Disclosure of Information to Auditor

Each persons who are directors at the date of approval of this report confirms that:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Signed on behalf of the board

Christine White
Director

Dennis Cleary
Director

16 February 2026

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Cleary Barker Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Cleary Barker Limited ('the company') for the financial year ended 30 September 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 September 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 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 directors' 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 directors with respect to going concern are described in the relevant sections of this report.

Other Information

The directors are 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 Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' 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 Cleary Barker 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 directors' 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 directors for the financial statements

As explained more fully in the Directors' Responsibilities Statement set out on page 6, the directors are 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 they determine 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 directors are responsible for assessing the company's 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 located on the IAASA's website at: www.iaasa.ie/wp-content/uploads/2022/10/Description_of_auditors_responsibilities_for_audit.pdf. The description forms part of our Auditor's Report.

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

Our report is made solely to the company's shareholders, as a body, in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's 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's shareholders, as a body, for our audit work, for this report, or for the opinions we have formed.

John Eddison
for and on behalf of
UPTON RYAN

Chartered Accountants and Statutory Audit Firm
Fourth Floor
North Block
Rockfield Central
Dundrum
Dublin 16
D16W7W3

16 February 2026

Cleary Barker Limited

INCOME STATEMENT

for the financial year ended 30 September 2025

	Notes	2025 €	2024 €
Turnover	5	475,245	503,851
Gross profit		<u>475,245</u>	<u>503,851</u>
Administrative expenses		(469,863)	(483,793)
Profit before taxation		<u>5,382</u>	<u>20,058</u>
Tax on profit	8	(1,987)	(5,252)
Profit for the financial year		<u>3,395</u>	<u>14,806</u>
Total comprehensive income		<u><u>3,395</u></u>	<u><u>14,806</u></u>

Cleary Barker Limited
STATEMENT OF FINANCIAL POSITION

as at 30 September 2025

	Notes	2025 €	2024 €
Non-Current Assets			
Property, plant and equipment	10	449	809
Financial assets	11	45,000	-
Non-Current Assets		<u>45,449</u>	<u>809</u>
Current Assets			
Debtors	12	86,446	117,458
Cash and cash equivalents		338,646	313,710
		<u>425,092</u>	<u>431,168</u>
Creditors: amounts falling due within one year	14	<u>(283,865)</u>	<u>(248,696)</u>
Net Current Assets		<u>141,227</u>	<u>182,472</u>
Total Assets less Current Liabilities		<u>186,676</u>	<u>183,281</u>
Capital and Reserves			
Called up share capital presented as equity	17	254	254
Retained earnings		186,422	183,027
Shareholders' Funds		<u>186,676</u>	<u>183,281</u>

Approved by the board on 16 February 2026 and signed on its behalf by:

Christine White
Director

Dennis Cleary
Director

Cleary Barker Limited
STATEMENT OF CHANGES IN EQUITY

as at 30 September 2025

	Called up share capital €	Retained earnings €	Total €
At 1 October 2023	254	168,221	168,475
Profit for the financial year	-	14,806	14,806
At 30 September 2024	254	183,027	183,281
Profit for the financial year	-	3,395	3,395
At 30 September 2025	254	186,422	186,676

Cleary Barker Limited
STATEMENT OF CASH FLOWS

for the financial year ended 30 September 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Profit for the financial year		3,395	14,806
Adjustments for:			
Tax on profit on ordinary activities		1,987	5,252
Depreciation		360	360
		<u>5,742</u>	<u>20,418</u>
Movements in working capital:			
Movement in debtors		34,325	(97,714)
Movement in creditors		38,421	105,956
		<u>78,488</u>	<u>28,660</u>
Cash generated from operations		(8,552)	1,036
Tax paid			
Net cash generated from operating activities		<u>69,936</u>	<u>29,696</u>
Cash flows from investing activities			
Payments to acquire investments		(45,000)	-
		<u>24,936</u>	<u>29,696</u>
Net increase in cash and cash equivalents		313,710	284,014
Cash and cash equivalents at beginning of financial year		313,710	284,014
		<u>338,646</u>	<u>313,710</u>
Cash and cash equivalents at end of financial year	13	338,646	313,710

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

1. General Information

Cleary Barker Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 98028. The registered office of the company is Suite 1, The Avenue, Beacon Court, Sandyford, Dublin 18 which is also the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' 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's financial statements.

Statement of compliance

The financial statements of the company for the year ended 30 September 2025 have been prepared on the going concern basis and in accordance with generally accepted accounting principles in Ireland and Irish statute comprising the Companies Act 2014 and in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS 102) issued by the Financial Reporting Council

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.

The company qualifies as a large company as defined by section 280H of the Companies Act 2014 in respect of the financial year.

Turnover

Turnover consists of general insurance commission and life assurance commission. General insurance commission is included in accounts when earned and life assurance commission is included when paid.

Goodwill

Purchased goodwill arising on the acquisition of a business represents the excess of the acquisition cost over the fair value of the identifiable net assets including other intangible fixed assets when they were acquired. Purchased goodwill is capitalised in the Statement of Financial Position and amortised on a straight line basis over its economic useful life of 10 years, which is estimated to be the period during which benefits are expected to arise. On disposal of a business any goodwill not yet amortised is included in determining the profit or loss on sale of the business.

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	-	20% Straight line
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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.

Financial assets

Fixed asset investments are stated at fair value and reviewed annually by the directors.

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

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.

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 balance sheet date.

Pensions

The company operates a defined contribution pension scheme for employees. The assets of the scheme are held separately from those of the company. Annual contributions payable to the company's pension scheme are charged to the Income Statement in the period to which they relate.

Ordinary share capital

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

3. Significant accounting judgements and key sources of estimation uncertainty

The preparation of these financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses.

Judgements and estimates are continually evaluated and are based on historical experiences and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below;

(a) Establishing useful economic life for depreciation purposes of tangible fixed assets

The annual depreciation charge depends primarily on the estimated useful lives of each type of asset and estimates of residual value.

(b) Establishing useful economic life for amortisation purposes of intangible fixed assets

The annual amortisation charge depends primarily on the estimated useful lives of each type of asset and estimates of residual value. The directors regularly review these assets for impairment and change them as necessary to reflect current thinking and remaining life in light of prospective economic utilisation of the asset concerned. Changes in asset useful lives can have a significant impact on amortisation charges for the period. Detail of the useful economic lives is included in the accounting policies.

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

4. Going concern

The financial statements have been prepared on the going concern basis which assumes that the company will continue in operational existence for the foreseeable future. The directors have considered the company's business prospects and all relevant aspects of the company's financing position, including its ability to generate positive cash flow and/or obtain any additional funding that may be required. On that basis, the directors are satisfied that the going concern basis is appropriate.

5. 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 a general insurance and life assurance brokerage.

6. Operating profit	2025	2024
	€	€
Operating profit is stated after charging:		
Depreciation of property, plant and equipment	360	360
Auditor's remuneration		
- audit of individual company accounts	3,500	3,500
	<u><u> </u></u>	<u><u> </u></u>

7. Employees and remuneration

Number of employees

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

	2025	2024
	Number	Number
Administration	5	5
	<u><u> </u></u>	<u><u> </u></u>

The staff costs (inclusive of directors' salaries) comprise:

	2025	2024
	€	€
Wages and salaries	239,194	239,592
Social welfare costs	16,062	16,064
Pension costs	41,606	60,797
	<u><u> </u></u>	<u><u> </u></u>
	296,862	316,453
	<u><u> </u></u>	<u><u> </u></u>

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

8. Tax on profit

	2025 €	2024 €
(a) Analysis of charge in the financial year		
Current tax:		
Corporation tax at 12.50% (2024 - 12.50%) (Note 8 (b))	<u>1,987</u>	<u>5,252</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 taxable at 12.50%	<u>5,382</u>	<u>20,058</u>
Profit before tax multiplied by the standard rate of corporation tax in the Republic of Ireland at 12.50% (2024 - 12.50%)	673	2,507
Effects of:		
Expenses not deductible for tax purposes	1,314	3,332
Depreciation in excess of capital allowances for period	-	(587)
Total tax charge for the financial year (Note 8 (a))	<u>1,987</u>	<u>5,252</u>

9. Intangible assets

	Goodwill €	Total €
Cost		
At 1 October 2024	<u>367,993</u>	<u>367,993</u>
At 30 September 2025	<u>367,993</u>	<u>367,993</u>
Provision for diminution in value		
At 30 September 2025	<u>367,993</u>	<u>367,993</u>
Net book value		
At 30 September 2025	<u>-</u>	<u>-</u>

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

10. Property, plant and equipment		
	Fixtures, fittings and equipment	Total
	€	€
Cost		
At 1 October 2024	61,865	61,865
	<hr/>	<hr/>
At 30 September 2025	61,865	61,865
	<hr/>	<hr/>
Depreciation		
At 1 October 2024	61,056	61,056
Charge for the financial year	360	360
	<hr/>	<hr/>
At 30 September 2025	61,416	61,416
	<hr/>	<hr/>
Net book value		
At 30 September 2025	449	449
	<hr/> <hr/>	<hr/> <hr/>
At 30 September 2024	809	809
	<hr/> <hr/>	<hr/> <hr/>
11. Financial fixed assets		
	Listed investments	Total
	€	€
Investments		
Cost		
Additions	45,000	45,000
	<hr/>	<hr/>
At 30 September 2025	45,000	45,000
	<hr/>	<hr/>
Net book value		
At 30 September 2025	45,000	45,000
	<hr/> <hr/>	<hr/> <hr/>
12. Debtors	2025	2024
	€	€
Trade debtors	71,537	106,687
Directors' current accounts (Note 19)	6,156	5,462
Taxation (Note 15)	3,313	-
Prepayments	5,440	5,309
	<hr/>	<hr/>
	86,446	117,458
	<hr/> <hr/>	<hr/> <hr/>
13. Cash and cash equivalents	2025	2024
	€	€
Cash and bank balances	300,391	266,266
Cash equivalents	38,255	47,444
	<hr/>	<hr/>
	338,646	313,710
	<hr/> <hr/>	<hr/> <hr/>

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

14. Creditors			2025	2024
Amounts falling due within one year			€	€
Trade creditors			232,634	192,829
Taxation (Note 15)			6,156	14,788
Accruals			11,089	10,170
Deferred Income			33,986	30,909
			283,865	248,696
			<u><u>283,865</u></u>	<u><u>248,696</u></u>
15. Taxation			2025	2024
			€	€
Debtors:				
Corporation tax			3,313	-
			<u><u>3,313</u></u>	<u><u>-</u></u>
Creditors:				
Corporation tax			-	3,252
PAYE			6,156	11,536
			6,156	14,788
			<u><u>6,156</u></u>	<u><u>14,788</u></u>
16. Pension costs - defined contribution				
The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. Pension costs amounted to €41,606 (2024 - €60,797).				
17. Share capital			2025	2024
			€	€
Description	Number of shares	Value of units		
Authorised				
Ordinary Shares	100,000	€1.269738 each	126,974	126,974
			<u><u>126,974</u></u>	<u><u>126,974</u></u>
Allotted, called up and fully paid				
Ordinary Shares	200	€1.269738 each	254	254
			<u><u>254</u></u>	<u><u>254</u></u>
18. Capital commitments				
The company had no material capital commitments at the financial year-ended 30 September 2025.				
19. Directors' remuneration and transactions			2025	2024
			€	€
Directors' remuneration				
Remuneration			140,792	147,292
Pension contributions			35,275	54,596
			176,067	201,888
			<u><u>176,067</u></u>	<u><u>201,888</u></u>

Cleary Barker Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 September 2025

As permitted by the Companies Act 2014 the following interest free loans were made to the directors:

	Balance at 30/09/25 €	Advances €	Repayments €	Amounts waived in year €	Balance at 30/09/24 €
Dennis Cleary	<u>6,156</u>	<u>694</u>	<u>-</u>	<u>-</u>	<u>5,462</u>

Value of the above arrangements with directors expressed as a percentage of the company's net assets;

	01/10/24	30/09/25	01/10/23	30/09/24
Dennis Cleary	<u>2.98%</u>	<u>3.30%</u>	<u>2.13%</u>	<u>2.98%</u>

20. Events After the End of the Reporting Period

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

21. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 16 February 2026.