

Registered number: 730228

JMC CIVILS LTD.

UNAUDITED

ABRIDGED FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

JMC CIVILS LTD.

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JMC CIVILS LTD.

GENERAL INFORMATION

Directors	Alan Casey Nicola McEntee
Company secretary	Nicola McEntee
Registered number	730228
Registered office	17 Raithín Eoighan, Mullingar, Co. Westmeath
Accountants	Kinnear & Co uc Kinnear Court Dublin Road Mullingar Co. Westmeath

JMC CIVILS LTD.

DIRECTORS' RESPONSIBILITIES STATEMENT FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 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 which they are satisfied give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end and of the profit or loss of the company for the financial year. Under that law the directors have elected to prepare the financial statements in accordance with Companies Act 2014 and with FRS 102 "the Financial Reporting Standard applicable in the UK and Republic of Ireland" applying section 1A of that Standard, issued by the Financial Reporting Council.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and estimates that are reasonable and prudent;
- 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 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.

JMC CIVILS LTD.

**ABRIDGED BALANCE SHEET
AS AT 31 DECEMBER 2025**

	Note	2025 €	2024 €
Fixed assets			
Tangible assets	6	254,506	189,960
		254,506	189,960
Current assets			
Debtors: amounts falling due within one year	7	272,356	132,244
Cash at bank and in hand		93,572	48,485
		365,928	180,729
Creditors: amounts falling due within one year	8	(148,052)	(96,138)
Net current assets		217,876	84,591
Total assets less current liabilities		472,382	274,551
Creditors: amounts falling due after more than one year	10	(164,791)	(130,260)
Net assets		307,591	144,291
Capital and reserves			
Called up share capital presented as equity		100	100
Profit and loss account		307,491	144,191
Shareholders' funds		307,591	144,291

JMC CIVILS LTD.

**ABRIDGED BALANCE SHEET (CONTINUED)
AS AT 31 DECEMBER 2025**

We, as directors of JMC Civils Ltd., state that:

- (a) these financial statements have been prepared in accordance with the small companies regime.
- (b) the Company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014.
- (c) the Company is availing itself of the exemption on the grounds that the conditions specified in section 358 are satisfied.
- (d) the members of the Company have not served a notice on the Company under section 334(1) in accordance with section 334(2).
- (e) We acknowledge the Company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the state of the assets, liabilities and financial position of the Company at the end of its financial year and of its profit or loss for such a financial year and to otherwise comply with the provisions of Companies Act 2014 relating to financial statements so far as they are applicable to the Company.
- (f) the Company has relied on the specific exemptions contained in section 352 of the Companies Act 2014; the Company has done so on the grounds that it is entitled to the benefit of that exemption as a small Company and the abridged financial statements have been properly prepared in accordance with section 353 of the Companies Act 2014.

The financial statements were approved and authorised for issue by the board on 19 March 2026.



Alan Casey
Director



Nicola McEntee
Director

JMC CIVILS LTD.

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025

1. General information

The Company's functional and presentation currency is the Euro (€).

JMC Civils Ltd. is a private company limited by shares (registered under Part 2 of Companies Act 2014), incorporated and registered in the Republic of Ireland (CRO number 730228). The Registered Office is 17 Raithín Eoighan, Mullingar, Co. Westmeath.

Statement of compliance

The financial statements comprising the Profit and Loss Account, the Balance Sheet and the related notes constitute the individual financial statements of the company, and have been prepared in accordance with FRS 102 *"The Financial Reporting Standard applicable in the UK and Republic of Ireland"* (FRS 102) applying section 1A of that Standard.

2. 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:

2.1 Basis of preparation of financial statements

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention modified to include certain items at fair value. 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, applying section 1A of that Standard.

2.2 Turnover

Turnover represents net sales to customers and excludes Value Added Tax. Turnover is recognised upon delivery of the goods and services to the customer.

2.3 Loans and borrowings

Loans and borrowings are initially recorded at the present value of cash payable to the lender in settlement of the liability discounted at the market interest rate. Subsequently loans and borrowings are stated at amortised cost using the effective interest rate method. The computation of amortised cost includes any issue costs, transaction costs and fees, and any discount or premium on settlement, and the effect of this is to amortise these amounts over the expected borrowing period. Loans with no stated interest rate and repayable within one year or on demand are not amortised.

Loans and 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 financial year end date.

JMC CIVILS LTD.

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025

2. Accounting policies (continued)

2.4 Pensions

Pension benefits are funded over relevant employees' period of service by way of contributions to a defined contribution scheme. Retirement benefit contributions in respect of the scheme for employees are charged to the profit and loss account in the financial year to which they relate.

2.5 Current and deferred taxation

The charge for taxation is based on the profit for the financial year and is calculated with reference to the tax rates applying at the financial year end date in the jurisdiction where the tax is applied.

Full provision for deferred tax assets and liabilities is made at current tax rates on differences between the company's taxable profits and the results as stated in the financial statements that arise from the inclusion of gains and losses in tax assessments in periods different from those in which they are recognised in the financial statements, including differences arising on the revaluation of fixed assets.

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.

2.6 Tangible fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost or valuation, less residual value, of each asset systematically over its expected useful life, by equal annual instalments (except where otherwise stated) principally, as follows:

Depreciation is provided on the following basis:

Plant and machinery	- 3-8 years
Motor vehicles	- 3-8 years
Office equipment	- 3-8 years

2.7 Trade debtors and other financial assets

Short-term trade debtors are measured at transaction price less any impairment. Loans receivable are initially recorded at fair value, net of transaction costs, and are subsequently stated at amortised cost using the effective interest rate method less any impairment. Loans receivable with no stated interest rate and repayable within one year or on demand are not amortised.

Loans receivable are classified as current assets unless the borrower has an unconditional right to defer settlement of the liability for at least twelve months after the financial year end date.

JMC CIVILS LTD.

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025

2. Accounting policies (continued)

2.8 Cash and cash equivalents

Cash consists of cash on hand and demand deposits. Cash equivalents consist of short term highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of change in value.

2.9 Trade creditors

Short term trade creditors are measured at the transaction price.

2.10 Leasing and hire purchase commitments

Assets held under finance leases and hire purchase contracts are recognised in the balance sheet and are depreciated over their useful lives with the corresponding lease or hire purchase obligation being recognised as a liability. The interest element of the finance lease rentals is charged to the profit and loss account over the period of the lease and represent a constant periodic rate of interest on the balance of capital repayments outstanding.

Operating lease rentals are charged to the profit and loss account on a straight-line basis over the lease term.

3. Operating profit

The operating profit is stated after charging:

	2025	2024
	€	€
Depreciation of tangible fixed assets - owned	18,954	9,464
Depreciation of tangible fixed assets - held under hire purchase and finance leases	33,090	14,905
(Surplus)/deficit on disposal of tangible assets	2,750	21,600
	<u> </u>	<u> </u>

4. Employees

The average monthly number of employees, including the directors, during the financial year was as follows:

	2025	2024
	No.	No.
Persons employed	8	6
	<u> </u>	<u> </u>

JMC CIVILS LTD.

**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025**

5. Directors' remuneration

	2025	2024
	€	€
Directors' emoluments in respect of qualifying services	101,914	92,090
Other retirement benefit costs	1,809	1,659
Social insurance cost	5,378	3,805
	<u>109,101</u>	<u>97,554</u>

During the financial year retirement benefits were accruing to 1 directors (2024 -1) in respect of defined contribution pension schemes.

JMC CIVILS LTD.

**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025**

6. Tangible fixed assets

	Plant and machinery €	Motor vehicles €	Office equipment €	Total €
Cost				
At 1 January 2025	130,013	93,292	3,578	226,883
Additions	43,345	86,227	2,770	132,342
Disposals	(18,000)	-	-	(18,000)
At 31st December 2025	<u>155,358</u>	<u>179,519</u>	<u>6,348</u>	<u>341,225</u>
Depreciation				
At 1 January 2025	23,450	12,850	625	36,925
Charge for the financial year on owned assets	7,173	10,313	1,468	18,954
Charge for the financial year on financed assets	17,409	15,681	-	33,090
Disposals	(2,250)	-	-	(2,250)
At 31st December 2025	<u>45,782</u>	<u>38,844</u>	<u>2,093</u>	<u>86,719</u>
Net book value				
At 31st December 2025	<u>109,576</u>	<u>140,675</u>	<u>4,255</u>	<u>254,506</u>
At 31st December 2024	<u>106,564</u>	<u>80,443</u>	<u>2,953</u>	<u>189,960</u>

The net book value of assets held under finance leases or hire purchase contracts, included above, are as follows:

	2025 €	2024 €
Plant and machinery	91,595	67,154
Motor vehicles	99,288	73,318
	<u>190,883</u>	<u>140,472</u>

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**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31ST DECEMBER 2025**

7. Debtors

	2025 €	2024 €
Trade debtors	166,398	86,088
VAT repayable	5,627	-
Prepayments	-	1,500
RCT repayable	100,331	44,656
	<u>272,356</u>	<u>132,244</u>

8. Creditors: Amounts falling due within one year

	2025 €	2024 €
Overdrafts owed to credit institutions	4,822	2,042
Loans owed to credit institutions	25,621	24,233
Trade creditors	18,165	12,539
Other taxation and social insurance	14,414	4,704
Obligations under finance lease and hire purchase contracts	57,174	37,771
CWPS	701	515
Alan Casey	18,574	12,365
Accruals and deferred income	8,581	1,969
	<u>148,052</u>	<u>96,138</u>

The balance owed to Alan Casey is unsecured, interest free and repayable on demand.

9. Retention of title

	2025 €	2024 €
Creditors secured by retention of title	5,768	2,267
	<u>5,768</u>	<u>2,267</u>

Part of the amount owing to creditors is secured by the reservation of legal title to the goods supplied and to the proceeds of their sale. The amount secured in this way depends on the interpretation of individual contracts and is estimated not to exceed the amounts stated above.

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10. Creditors: Amounts falling due after more than one year

	2025	2024
	€	€
Loans owed to credit institutions	65,658	45,377
Net obligations under finance leases and hire purchase contracts	99,133	84,883
	164,791	130,260

11. Loans

Analysis of the maturity of loans is given below:

	2025	2024
	€	€
Amounts falling due within one year		
Bank loans	25,621	24,233
	25,621	24,233
Amounts falling due 1-2 years		
Bank loans	24,074	10,204
	24,074	10,204
Amounts falling due 2-5 years		
Bank loans	41,584	35,172
	41,584	35,172
	91,279	69,609

JMC CIVILS LTD.

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12. Hire purchase and finance leases

Minimum lease payments under hire purchase fall due as follows:

	2025 €	2024 €
Within one year	57,174	37,771
Between 1-2 years	54,295	33,783
Between 2-5 years	44,838	51,100
	<u>156,307</u>	<u>122,654</u>

13. Appropriation of profit and loss account

	2025 €	2024 €
Profit and loss account brought forward at the beginning of the financial year	144,190	133,202
Profit for the financial year	163,301	10,989
Profit and loss account carried forward at the end of the financial year	<u>307,491</u>	<u>144,191</u>

14. Approval of financial statements

The board of directors approved these financial statements for issue on 19 March 2026