

Company Registration Number - 572680

Moneybox Financial Limited
Annual Report and Consolidated Financial Statements
For the Financial Year Ended 31 March 2025

Moneybox Financial Limited

FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2025

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Moneybox Financial Limited

DIRECTORS AND OTHER INFORMATION

DIRECTORS

Ralph Benson
Feargal McKenna
Olive Ryan
Timothy Bowen

SECRETARY

Ralph Benson

INDEPENDENT AUDITORS

Hewison and Company
Certified Public Accountants
134 Tritonville Road,
Dublin 4.

BANKERS

Permanent TSB
Main St.
Dundrum
Dublin 14

REGISTERED OFFICE

68 Harcourt Street
Dublin 2

COMPANY NUMBER

572680

Moneybox Financial Limited

DIRECTORS' REPORT

The directors present their annual report and the audited financial statements of the Company statements of the company for the financial year ended 31 March 2025.

Directors and Secretary

The names of the persons who at any time during the financial year were directors of the company are as follows:

Ralph Benson	Olive Ryan
Feargal McKenna	Timothy Bowen

The directors and the secretary's interest in the shares of the company are as follows -

Name	Class of Shares	31.3.25	31.3.24
Ralph Benson	Ordinary Shares of €1 each	51	51
Feargal McKenna	Ordinary Shares of €1 each	100	100

Principal activities

The principal object of the group is the provision of investment intermediary and insurance broking services.

Development and performance

The company continued to development of new products for existing and new clients.

Assets and liabilities and financial position

As indicated by the statement of financial position the company is in a strong financial position with significant resources available to meet its anticipated demands in the coming years.

Principal risks and uncertainties

The company is subject to the regulatory requirements of the Central Bank of Ireland. The company has put in place controls and procedures to meet its obligations in that regard and has continued to develop and improve these during the year in line with the company's regulatory requirements.

The company's exposure to adverse market risk is limited due to the diversity of its current business model and its income stream.

Moneybox Financial Limited

DIRECTORS' REPORT (continued)

Group Structure

Moneybox Financial Limited Own 100% of the shares in O' Sullivan Tierney Financial Management Limited.

Moneybox Financial Ltd is controlled by Ralph Benson and Feargal McKenna.

Moneybox Financial Financial Limited own 100% of the shares in Allen Retirement and Finance Limited.

Moneybox Financial Ltd is controlled by Ralph Benson and Feargal McKenna.

Moneybox Financial Limited hold 49% of the shares in Alexander Beard (Ireland) Limited. Ralph Benson and Fergal McKenna are Directors of the company.

Likely future developments

The directors do not expect any material change to the nature of the company's activities in the foreseeable future.

Accounting records

The directors acknowledge their responsibilities under Sections 281 and 285 of the Companies Act 2014 to keep adequate accounting records for the company. In order to comply with the requirements of the Act the company engage competent accounting personnel with appropriate expertise. The accounting records of the company are kept at the Registered Office.

Relevant audit information

In the case of each of the persons who are directors at the time this report is approved in accordance with section 332 of the Companies Act 2014:

- so far as each director is aware, there is no relevant audit information of which the company's statutory auditors are unaware, and
- each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any audit information and to establish that the company's statutory auditors are aware of that information.

This report was approved by the board of directors on 9 September 2025 and signed on behalf of the board by:



Ralph Benson
Director



Feargal McKenna
Director

Moneybox Financial Limited

Directors' Responsibilities Statement

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 the 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 those financial statements, the directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgements and 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 statement 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.

The directors are responsible for the maintenance and integrity of the corporate and financial information included on the company's website. Legislation in the Republic of Ireland governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved and signed by the directors on 9th September 2025.



Ralph Benson
Director



Feargal McKenna
Director

Independent Auditor's Report to the Members of Moneybox Financial Limited

We have audited the group and parent financial statements of Moneybox Financial Limited and its subsidiaries for the year ended 31 March 2025, which comprise the Statement of Comprehensive group income, Group Balance Sheet and Group Statement of Changes in Equity and notes to the financial statements, including a summary of significant accounting policies set out in note 2.

The financial reporting framework that has been applied in their preparation is applicable Irish Law and Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion, the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31 March 2025 and of its loss for the year then ended;
- have been properly prepared in accordance with Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Ireland; and
- have been prepared in accordance with the requirements of the Companies Act 2014.

Basis of Opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) ISAs (Ireland) and applicable law. Our responsibilities under those standards are further described 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 the financial statements in Ireland, including the Irish Auditing and Accounting Service Authority (IASSA) Ethical Standard, and the provisions available for small entities, in the circumstances set out in note 24 of 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 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 in the annual report. Other information comprises 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.

In connection with our audit of the financial statements, 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 audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies in the financial statements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement 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.

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 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 the directors' remuneration and transactions are not complied with by the Company. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of the Directors for the financial statements

As explained more fully in the directors' responsibilities statement, 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 operations, or have no realistic alternative but do so.

Auditor's responsibilities for the audit of the financial statements

The auditor's objectives are to obtain reasonable assurance about whether the Company's 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 their opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISA's (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 Irish Auditing and Accounting Supervisory Authority's website at:

<https://iaasa.ie/publications/description-of-the-auditors-responsibilities-for-the-audit-of-the-financial-statements/>

This description forms part of our auditor's report.

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

This report is made solely to the company's members, 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 members those matters we are required to state to them in the audit report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company or the company's members as a body for our audit work, for this report, or for the opinions we have formed.

Signed by:

Tom Hewison
for and behalf of Hewison and Co,
Certified Public Accountants and Statutory Audit Firm
134 Tritonville Road,
Sandymount,
Dublin 4.

Dated: 9.9.2025

Moneybox Financial Limited

Consolidated Income Statement
For the Year Ended 31 March 2025


	NOTE	2025 €	2024 €
Turnover		1,380,308	1,031,161
Gross Profit		<u>1,380,308</u>	<u>1,031,161</u>
Administrative expenses		<u>1,099,035</u>	<u>859,918</u>
Profit/(Loss) before Taxation		281,273	171,243
Interest payable and similar Expenses		<u>35,619</u>	<u>25,441</u>
		245,654	145,802
Tax on (loss)/profit	8	28,417	19,657
Profit after Taxation		<u>217,237</u>	<u>126,145</u>
Total Comprehensive Income for the Year		<u>217,237</u>	<u>126,145</u>

Moneybox Financial Limited

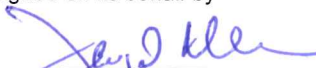
Consolidated Statement of Financial Position
As at 31 March 2025

	NOTE	2025 €	2024 €
<u>Non Current Assets</u>			
Intangible Assets - Negative goodwill	10	-112,618	-158,742
Intangible Assets -	13	135,317	150,352
Tangible Assets	14	12,517	3,012
Financial Assets	11	<u>1,058,729</u>	<u>1,058,729</u>
		1,093,945	1,053,351
<u>CURRENT ASSETS</u>			
Debtors and Prepayments	15	65,117	59,266
Cash at Bank and in Hand		216,424	85,793
		-----	-----
		281,541	145,059
<u>CREDITORS</u>			
Amounts due within one year	16	270,306	288,363
		-----	-----
<u>NET CURRENT LIABILITIES</u>		11,235	-143,304
		-----	-----
<u>TOTAL ASSETS LESS CURRENT LIABILITIES</u>		1,105,180	910,047
<u>CREDITORS</u>			
Amounts due after one year	17	596,676	618,780
		-----	-----
<u>Net Assets</u>		508,504	291,267
		-----	-----
<u>CAPITAL AND RESERVES</u>			
Called Up Share Capital		200	200
Profit and Loss Account	5	<u>508,304</u>	<u>291,067</u>
		508,504	291,267
		-----	-----

Approved by the Board on 9 September 2025 and signed on its behalf by -



Ralph Benson
Director



Feargal McKenna
Director

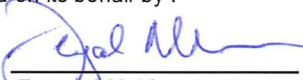
Moneybox Financial Limited

**Company Statement of Financial Position
As at 31 March 2025**

	NOTE	2025 €	2024 €
<u>FIXED ASSETS</u>			
Tangible Assets	14	12,516	2,915
Intangible Assets	13	135,317	150,352
Financial Assets	12	<u>991,945</u>	<u>991,945</u>
		1,139,778	1,145,212
<u>CURRENT ASSETS</u>			
Debtors and Prepayments	15	39,108	34,233
Cash at Bank and in Hand		176,055	29,263
		<u>215,163</u>	<u>63,496</u>
CREDITORS			
Amounts due within one year	16	<u>670,983</u>	<u>448,777</u>
NET CURRENT LIABILITIES			
		<u>-455,820</u>	<u>-385,281</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		683,958	759,931
CREDITORS			
Amounts due after one year	17	<u>530,000</u>	<u>662,108</u>
Net Assets			
		<u>153,958</u>	<u>97,823</u>
<u>CAPITAL AND RESERVES</u>			
Called Up Share Capital		200	200
Profit and Loss Account	5	<u>153,758</u>	<u>97,623</u>
		<u>153,958</u>	<u>97,823</u>

Approved by the Board on 9 September 2025 and signed on its behalf by :


Ralph Benson
Director


Feargal McKenna
Director

Moneybox Financial Limited

Consolidated Statement of Changes in Equity

For the Year Ended 31st March 2025

	Called up Share Capital €	Reserves €	Total €
Balance at 1st April 2023	200	141,949	142,149
Profit for the Financial Year		149,118	149,118
Balance at 31st March 2024	200	291,067	291,267
Profit for the Financial Year	<u>0</u>	<u>217,237</u>	<u>217,237</u>
Balance at 31st March 2025	<u>200</u>	<u>508,304</u>	<u>508,504</u>

Moneybox Financial Limited

Company Statement of Changes in Equity

For the Year Ended 31st March 2025

	Called up Share Capital €	Reserves €	Total €
Balance at 1st April 2023	200	62,261	62,461
Profit for the Financial Year	0	35,362	35,362
Balance at 31st March 2024	200	97,623	97,823
Profit for the Financial Year	<u>0</u>	<u>56,135</u>	<u>56,135</u>
Balance at 31st March 2025	<u>200</u>	<u>153,758</u>	<u>153,958</u>

Moneybox Financial Limited
Consolidated Statement of Cash Flows
For the Year ended 31 March 2025

	2025 €	2024 €
Cash flows from operating activities		
Profit for the financial period	247,529	168,775
Adjustment for :		
Depreciation	1,791	547
Interest payable and similar activities	13,364	35,619
Tax on profit on ordinary activities	-30,292	-19,657
Amortisation of Intangibles	<u>15,034</u>	<u>0</u>
	247,426	185,284
Movement in working capital		
Movement in Debtors	-5,851	-7,419
Movement in Creditors	<u>-18,057</u>	<u>-37,515</u>
Cash (used in)/generated from operations	223,518	140,350
Interest paid	-13,364	-35,619
Tax Paid	<u>0</u>	<u>0</u>
Net cash generated from operating activities	<u>210,154</u>	<u>104,731</u>
Cash flows from investing activities		
Payments to acquire intangible assets	-46,124	-196,476
Payments to acquire tangible assets	-11,295	-1,147
Payments to acquire investments	<u>0</u>	<u>133,972</u>
	<u>-57,419</u>	<u>-63,651</u>
Cash flows from financing activities		
Movement in long term financing	-22,104	17,233
	<u>-22,104</u>	<u>17,233</u>
Net increase in cash and cash equivalents	<u>130,631</u>	<u>58,313</u>
Opening Cash and Cash Equivalents	85,793	<u>27,480</u>
Closing Cash and Cash Equivalents	<u>216,424</u>	<u>85,793</u>

1 General Information

The company is limited by shares incorporated and registered in Ireland. The registered office address is at 68 Harcourt Street, Dublin 2 which is also its principal place of business. The registered number of the company is 572680

2 Accounting policies and measurement bases

Basis of preparation

The Consolidated Financial Statements have been prepared in accordance with Section 1A of Financial Reporting Standard 102 ("FRS 102"), the Financial Reporting Standard applicable in the Republic of Ireland and Irish statute comprising the Companies Act 2014.

The Financial Statements are presented in Euro (€) and all amounts have been rounded to the nearest euro.

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 brokerage for pensions and financial products.

Going Concern

The Company's Financial Statements have been prepared on a going concern basis. The Directors anticipate that the company will continue to generate enough cash flow on an ongoing basis to meet the Company's liabilities as they fall due.

Judgements and key sources of estimation uncertainty

Estimates and judgements made in the process of preparing the financial statements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The directors consider that there are no estimates which would have a significant risk of causing material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Intangible Assets

Goodwill

Negative goodwill arising on the acquisition of a business represents the excess of fair value of identifiable Net Assets over the acquisition cost when they were acquired. Negative goodwill is capitalised in the statement of Financial Position and Amortised on a straight line basis over its economic useful life of 6 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 and loss on sale of the business.

Tangible assets and depreciation

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows;

Fixtures, Fittings and Equipment - 12.5% straight line

Taxation

Corporation Tax payable is calculated on profits earned for the year. Current tax is determined using tax rates (and laws) that have been enacted by the Balance Sheet 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 as 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.

Ordinary share capital

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

Interest Receivable and Similar oncome

Interest Receivable is accounted for on a receipts basis.

3 Cash and Cash Equivalentents

Cash and Cash Equivalentents is represented by funds held with financial institutions.

4 Period of financial statements

The financial statements are for the year ended 31 March 2025.

The prior year's figures relate to the year ended 31 March 2024.

Notes to the Financial Statements for the Year ended 31 March 2025

5 Operating profit

The Profit before Taxation has been stated after charging the following -

	2025	2024
	€	€
Audit Fee	7,200	7,200
Amortisation of goodwill	-46,124	-46,124
Depreciation	1,790	315

6 Staff Numbers

The average number of staff employed by the company during the financial year

2025	2024
10	5

7 Staff Costs

	2025	2024
	€	€
Wages and salaries	650,694	441,655
Pension Contributions	<u>163,193</u>	<u>286,130</u>
	<u>813,887</u>	<u>727,785</u>

8 Tax charge for the year

	2025	2024
	€	€
Corporation Tax	<u>28,417</u>	<u>19,657</u>

9 Profit attributable to members of the parent company

In accordance with section 304 of the Companies Act 2014 a separate income statement for the company has not been presented in these financial statements. The profit dealt with in the financial statements of the parent company was €69,260 (2024 - €35,362)

Moneybox Financial Limited

Notes to the Financial Statements for the Year ended 31 March 2025

10 Intangible Assets - Group

		Goodwill	Total
Cost		€	€
1 April 2024		276,746	276,746
Additions		<u>0</u>	<u>0</u>
31 March 2025		<u>276,746</u>	<u>276,746</u>
Provision of diminution in value			
1 April 2024		118,004	118,004
Additions		<u>46,124</u>	<u>46,124</u>
31 March 2025		<u>164,128</u>	<u>164,128</u>
Net Book Value	31.3.2025	<u>112,618</u>	<u>112,618</u>

11 Financial Assets - Group

		Investments	Total
Cost		€	€
1 April 2024		1,058,729	1,058,729
Disposals		<u>0</u>	<u>0</u>
31 March 2025		<u>1,058,729</u>	<u>1,058,729</u>
Net Book Value	31.3.2025	1,058,729	1,058,729

12 Financial Assets - Company

		Investments	Total
Cost		€	€
1 April 2024		991,945	991,945
Disposals/Additions		-	-
31 March 2025		<u>991,945</u>	<u>991,945</u>
Net Book Value	31.3.2025	<u>991,945</u>	<u>991,945</u>

13 Intangible Assets

		Customer Listing	Total
		€	€
Cost			
At 1 April 2024		150,352	150,352
Additions		-	-
Balance 31.3.2025		<u>150,352</u>	<u>150,352</u>
Depreciation			
At 1 April 2024		0	0
Charge for the Year		<u>15,035</u>	<u>15,035</u>
Balance 31.3.2025		<u>15,035</u>	<u>15,035</u>
Net Book Amount			
31 March 2025		<u>135,317</u>	<u>135,317</u>
31 March 2024		<u>150,352</u>	<u>150,352</u>

The intangible Asset arose from the procurement of a customer listing from Alexander Beard (Ireland) Limited.

Notes to the Financial Statements for the Year ended 31 March 2025

<u>Tangible Assets - Group</u>		Fixtures and Fittings	Total
		€	€
14	<u>Cost</u>		
	At 1 April 2024	4,372	4,372
	Additions	<u>11,295</u>	<u>11,295</u>
	Balance 31.3.2025	<u>15,667</u>	<u>15,667</u>
	<u>Depreciation</u>		
	At 1 April 2023	1,360	1,360
	Charge for the Year	<u>1,790</u>	<u>1,790</u>
	Balance 31.3.2025	<u>3,150</u>	<u>3,150</u>
	<u>Net Book Amount</u>		
	<u>31 March 2025</u>	<u>12,517</u>	<u>12,517</u>
	<u>31 March 2024</u>	<u>3,012</u>	<u>3,012</u>

<u>Tangible Assets - Company</u>		Fixtures and Fittings	Total
		€	€
	<u>Cost</u>		
	At 1 April 2024	3,692	3,692
	Additions	<u>11,295</u>	<u>11,295</u>
	Balance 31.3.2025	<u>14,987</u>	<u>14,987</u>
	<u>Depreciation</u>		
	At 1 April 2023	777	777
	Charge for the Year	<u>1,694</u>	<u>1,694</u>
	Balance 31.3.2025	<u>2,471</u>	<u>2,471</u>
	<u>Net Book Amount</u>		
	<u>31 March 2025</u>	<u>12,516</u>	<u>12,516</u>
	<u>31 March 2024</u>	<u>2,915</u>	<u>2,915</u>

Moneybox Financial Limited**Notes to the Financial Statements for the Year ended 31 March 2025**

15	<u>Debtors - Group</u>	2025	2024
		€	€
	Other Debtors	45,206	30,542
	Trade Debtors	10,011	13,574
	Prepayments	<u>9,900</u>	<u>15,150</u>
		<u>65,117</u>	<u>59,266</u>
	<u>Debtors - Company</u>	2025	2024
		€	€
	Other Debtors	24,960	18,175
	Trade Debtors	8,286	4,704
	Prepayments	<u>5,862</u>	<u>11,354</u>
		<u>39,108</u>	<u>34,233</u>
16	<u>Creditors - Amounts falling due within one year - Group</u>	2025	2024
		€	€
	Trade Creditors	1,390	3,990
	Taxation	97,219	84,922
	Deferred Consideration payable	-	46,122
	Other Creditors	100,000	100,000
	Accruals	<u>71,697</u>	<u>53,329</u>
		<u>270,306</u>	<u>288,363</u>
	<u>Creditors - Amounts falling due within one year - Company</u>	2025	2024
		€	€
	Trade Creditors	-	2,600
	Taxation	58,715	61,728
	Deferred Consideration payable	-	39,395
	Intercompany Loan	496,213	248,213
	Other Creditors	60,000	60,000
	Accruals	<u>56,055</u>	<u>36,841</u>
		<u>670,983</u>	<u>448,777</u>

Moneybox Financial Limited

Notes to the Financial Statements for the Year ended 31 March 2025

17	<u>Creditors - Amounts falling due after one year - Group</u>	2025	2024
		€	€
	Directors Loan	500,000	315,870
	Related Party Loan	-	106,238
	Long Term Loan	30,000	90,000
	Loan	<u>66,676</u>	<u>106,672</u>
		<u>596,676</u>	<u>618,780</u>
	<u>Creditors - Amounts falling due after one year - Company</u>	2025	2024
		€	€
	Directors Loan	500,000	315,870
	Related Party Loan	-	106,238
	Long term Loan	30,000	150,000
	Intercompany Loan	-	90,000
		<u>530,000</u>	<u>662,108</u>
18	<u>Share Capital</u>	2025	2024
		€	€
	Authorised		
	100,000 Shares of €1 each	<u>100,000</u>	<u>100,000</u>
	Allotted, called up and fully paid		
	200 Shares of €1 each	<u>200</u>	<u>200</u>
19	<u>Controlling Party</u>		
	The company is controlled by the Board of Directors.		

Moneybox Financial Limited

Notes to the Financial Statements for the Year ended 31 March 2025

20 Post Balance Sheet Events

On 30th April 2025, Moneybox Financial Ltd completed the acquisition of 100% of the shares OMAC Mortgages and Finance Ltd, a Dublin based retail intermediary,

21 Capital Commitments

The company had no material commitments at the financial year ended 31 March 2025.

22 Related Party Transactions

Transactions with group companies include --

During the year, the company received a loan from O' Sullivan Tierney Financial Management Ltd, a 100% subsidiary of €50,000.(2024 - €40,000) and charged €30,000 management charge during the year. The balance outstanding at the 31.3.2025 amounted to €170,025 (2024 - €150,025).

During the year, the company received a loan from Allen Retirement and Finance Ltd, a 100% subsidiary of €338,000.and charged €260,000 management charge.

The balance outstanding at the 31.3.2025 amounted to € 326,211 (2024 - €248,211).

The company repaid a loan from Dilucon Ltd a company Feargal McKenna is a director and shareholder. The balance on the loan at 31 March 2025 was €Nil (2024 - €106,238.)

In addition, Feargal McKenna had a loan to the company repaid. The balance outstanding at the 31.3.2025 was Nil (2024 - €110,364.)

Ralph Benson had a loan to the company repaid. The Balance at the 31.3.2025 was Nil (2024 - €205,506.)

Tim Bowen made a loan to the company during the year of €500,000. The Balance at the 31.3.2025 was €500,000 (2024 - Nil)

23 Approval of financial statements

The board of directors approved these statements for issue on 9 September 2025.