

HARMONEY CROKE FINANCE LIMITED

T/A MAKING-CENTS

ABRIDGED FINANCIAL STATEMENTS

12 MONTHS ENDED 31<sup>st</sup> DECEMBER 2025

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**DIRECTORS AND OTHER INFORMATION**

Directors	Liam Croke Roseann Ross-Croke
Secretary	Liam Croke
Registered Office	Mountcatherine Clonlara Co Clare
Company Registered Number	703631
Trading as	making-cents
Business Registered Number	717748
Accountants	Karen McGuinness Chartered Accountants 13 Brookhaven Walk Mill Road Limerick

**STATEMENT OF DIRECTORS' RESPONSIBILITIES AND DECLARATION OF UNAUDITED FINANCIAL STATEMENTS**

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with Irish law and regulations. Irish company law requires the directors to prepare financial statements for each financial year giving a true and fair view of the state of affairs of the Company for each financial year. Under the law, the directors have elected to prepare the financial statements in accordance with Irish Generally Accepted Accounting Practice in Ireland, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and promulgated by the Institute of Chartered Accountants in Ireland and Irish law.

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 for the financial year end date of the profit or loss of the company for that financial year and otherwise comply with the Companies Act 2014. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business;
- 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.

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

**DIRECTORS' DECLARATION ON UNAUDITED FINANCIAL STATEMENTS**

In relation to the financial statements as set out on pages 6 to 11.

- The directors approve these statutory financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgement underlying them. They have been prepared on a going concern basis on the grounds that the company will continue in business.
- The directors confirm that they have made available to Karen McGuinness, Chartered Accountants, all the company's accounting records and provided all information, books, or documents, necessary for the compilation of the financial statements.  
The directors confirm that to the best of their knowledge and belief, the accounting reports reflect all the transactions of the company for the period ended 31 December 2025.

On behalf of the Board

Liam Croke  
Director

Roseann Ross-Croke  
Director

Approved by the director on 4<sup>th</sup> February 2026

HARMONEY CROKE FINANCE LIMITED

**ABRIDGED STATEMENT OF FINANCIAL POSITION**

AS AT 31 DECEMBER 2025

	<i>Note</i>	2025 €	2024 €
<b>FIXED ASSETS</b>			
Tangible assets		-	-
<b>CURRENT ASSETS</b>			
Debtors (amounts falling due within one year)	1	45,000	105,264
Cash at bank		66,116	378,077
		111,116	483,341
CREDITORS (amounts falling due within one year)	2	(44,932)	(142,158)
NET CURRENT ASSETS		66,184	341,183
TOTAL ASSETS LESS CURRENT LIABILITIES		66,184	341,183
NET ASSETS		66,184	341,183
<b>CAPITAL AND RESERVES</b>			
Called up equity share capital	5	100	100
Profit and loss account		66,084	341,083
Shareholders' funds		66,184	341,183

The company is availing itself of the audit exemption (and the exemption shall be expressed to be “the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014”). The company is availing itself of the exemption on the grounds that section 358 or 359, as appropriate, is complied with.

No notice under subsection (1) of section 334 has, in accordance with subsection (2) of that section, been served on the company.

The directors acknowledge the obligations of the company, under the Companies Act 2014 to keep adequate accounting records and prepare statutory financial statements which give a true and fair view 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 year, and otherwise comply with the provisions of this Act relating to statutory financial statements so far as they are applicable to a company.

In preparing these abridged financial statements, the directors have relied on specified exemptions contained in Section 352 Companies Act 2014. They have done so on the ground that the company 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 or 354 as appropriate.

On behalf of the Board

Liam Croke  
Director

Roseann Ross-Croke  
Director

Approved by the director on 4<sup>th</sup> February 2026

**STATEMENT OF CHANGES IN EQUITY**  
 FOR THE YEAR ENDED 31 DECEMBER 2025

	Retained earnings €	Total equity €
At 1 January 2025	341,183	341,183
<b>Comprehensive income for the year</b>		
Loss for the year	(274,999)	(274,999)
	_____	_____
<b>Other comprehensive income for the year</b>	-	-
	_____	_____
<b>Total comprehensive income for the year</b>	(274,999)	(274,999)
	_____	_____
<b>Total transactions with owners</b>	-	-
	_____	_____
At 31 December 2025	66,184	66,184
	_____	_____

	Retained earnings €	Total equity €
At 1st January 2024	215,543	215,543
<b>Comprehensive income for the year</b>		
Profit for the year	125,640	125,640
	_____	_____
<b>Other comprehensive income for the year</b>	-	-
	_____	_____
<b>Total comprehensive income for the year</b>	125,640	125,640
	_____	_____
<b>Total transactions with owners</b>	-	-
	_____	_____
At 31 December 2024	341,183	341,183
	_____	_____

**STATEMENT OF ACCOUNTING POLICIES**  
FOR THE YEAR ENDED 31 DECEMBER 2025

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

**Basis of preparation**

The unaudited statutory financial statements have been prepared in accordance with Financial Reporting Standard 102, the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland and Irish statute comprising of the Companies Act 2014. The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention. 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 presentation is the Companies Act 2014 and FRS 102 Section 1A, issued by the Financial Reporting Council.

The preparation of financial statements in compliance with FRS102 requires the use of certain critical accounting estimates. It also requires management to exercise judgement in applying the company's accounting policies. 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 financial statements have been presented in Euro (€) which is also the functional currency of the company.

**Going concern**

The financial statements have been prepared on the going concern basis, which assumes the company will continue in operational existence for the foreseeable future, being a period of not less than 12 months from the date of approval of the financial statements. In considering the going concern assumption, the directors note a reported loss of €274,999 (2024: profit €125,639) for the year and at the balance sheet date the total net assets were €66,184 (2024: €341,183). The directors anticipate a return to profitability in the coming year.

The validity of the going concern assumption is dependent upon the ability of the company to generate sufficient profits and cash, which will allow the company to meet its financial obligations as they fall due for a minimum period of 12 months from the date of the approval of these financial statements. The company retains the support of both the directors. The directors consider it appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments that would result if the company were unable to continue as a going concern.

The directors have declared their intention to continue to development of their sales offering in profitable sectors while remaining vigilant at minimising costs and thereby maintaining profitability.

**Trade and other receivables**

Trade and other receivables 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 for bad and doubtful debts.

**STATEMENT OF ACCOUNTING POLICIES**

FOR THE YEAR ENDED 31 DECEMBER 2025 (*continued*)

**Trade and other payables**

Trade and other payables 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.

**Revenue policy**

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the company and the revenue can be reliably measured. Revenue is measured as the fair value of the consideration received or receivable, excluding discounts, rebates, value added tax and other sales taxes. The following criteria must also be met before revenue is recognised:

**Sale of goods**

Revenue from the sale of goods is recognised when all of the following conditions are satisfied:

- the company has transferred the significant risks and rewards of ownership to the buyer;
- the company retains neither continuing managerial involvement to the degree usually associated with ownership nor effective control over the goods sold;
- the amount of revenue can be measured reliably;
- it is probable that the company will receive the consideration due under the transaction; and
- the costs incurred or to be incurred in respect of the transaction can be measured reliably.

**Taxation**

Current tax is recognised for the amount of income tax payable in respect of the taxable profit for the current or past reporting periods using the tax rates and laws that have been enacted or substantively enacted by the reporting 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 calculated using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference. Deferred tax liabilities are presented within provisions for liabilities and deferred tax assets within debtors.

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**NOTES FORMING PART OF THE ABRIDGED FINANCIAL STATEMENTS**  
 FOR THE YEAR ENDED 31 DECEMBER 2025

## 1. DEBTORS

	2025	2024
	€	€
Trade debtors	45,000	105,264
	<hr/>	<hr/>

## 2. CREDITORS: amounts falling due within one year

	2025	2024
	€	€
Trade creditors	-	-
Deferred revenue	41,250	120,528
Accruals	1,353	1,353
Directors current account	2,329	2,329
VAT liability	-	-
Corporation tax	-	17,948
	<hr/>	<hr/>
	44,932	142,158
	<hr/>	<hr/>

## 3. TRANSACTIONS WITH DIRECTORS

	2025	2024
	€	€
Opening balance	2,329	2,329
Movement for the period		
Funds introduced	-	-
Amounts drawn	-	-
	<hr/>	<hr/>
Closing balance	2,329	2,329
	<hr/>	<hr/>

There were no transactions with directors during the year. The balance due to Liam Croke at the year end was €2,329. The balance due to Roseann Ross-Croke at the year end was nil.

## 4. RELATED PARTY TRANSACTIONS

No transactions with related parties were undertaken such as are required to be disclosed under FRS 102 section 33 other than as those disclosed in note 3.

**NOTES FORMING PART OF THE FINANCIAL STATEMENTS**  
FOR THE PERIOD ENDED 31 DECEMBER 2025 (CONTINUED)

5. SHARE CAPITAL

	2025		2024	
Shares presented as equity	€		€	
Authorised				
1,000,000 Ordinary shares of €1 each	1,000,000		1,000,000	
Allotted, called up and paid	Number	€	Number	€
Ordinary shares of €1 each	100	100	100	100

6. RESERVES

Share capital

Represents the nominal value of shares that have been issued.

Profit and loss account

Includes all current retained profits and losses.

7. CONTROLLING INTEREST

The company is controlled by Mr Liam Croke and Mrs Roseann Ross-Croke, who each own 50% of the ordinary share capital of the company.

8. DIRECTORS' AND SECRETARY'S INTERESTS

The directors, who served at any time during the financial year are listed below in accordance with section 326 of the Companies Act 2014. In accordance with Section 329 of the Companies Act 2014, the directors' and the Company secretary's shareholdings of the company and the movements therein during the financial period ended 31 December 2025 were as follows:

		Number of shares
Liam Croke	Ordinary shares of €1 each	50
Roseann Ross-Croke	Ordinary shares of €1 each	50

9. CONTROLLING INTEREST

The company is controlled by Mr Liam Croke and Mrs Roseann Ross-Croke, who each own 100% of the ordinary share capital of the company.

10. APPROVAL OF ABRIDGED FINANCIAL STATEMENTS

The Board of Directors approved and authorised for issue the abridged financial statements in respect of the financial period ended 31 December 2025 on 4<sup>th</sup> February 2026.