

Company registration number: 715221

Callery Wealth Management Ltd

Financial statements

for the financial year ended 31st December 2025

Callery Wealth Management Ltd

Director's report

The director presents his annual report and the audited financial statements of the company for the financial year ended 31st December 2025.

Director

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

Niall Callery

Principal activities and Business review

The principal activity of the company is that of a financial broker. The turnover for the year was €493,570 (2024:€446,352). The company generated a profit of €43,773 (2024: €12,420) and has a net asset value of €72,720 (2024: €28,947). The director is satisfied with the company's activities for the year and expects the company to grow in the future.

Principal risks and uncertainties

In common with all companies operating in this sector, the risks and uncertainties facing the company relate to the macro environment. A reduction in economic growth in Ireland could adversely affect the company's revenues and operating margin. It must continue to compete successfully in this sector to maintain a strong market position as it continues to face competition in the market. The management team closely monitor any changes in the market so as to adapt and improve the performance of the company.

Likely future developments

The director does not anticipate any significant developments in the nature of the business in the near future.

Dividends

During the financial year the director has not paid any dividends or recommended payment of a final dividend.

Events after the end of the reporting period

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

Directors and their interests

The director at the financial year end and their interests in shares in the company were as follows:

	At 31/12/25 Number	At 01/01/25 Number
Directors:		
Niall Callery	100	100

Accounting records

The measures taken by the director to secure compliance with the requirements of sections 281 to 285 of the Companies Act 2014 with regard to the keeping of accounting records are the implementation of necessary policies and procedures for recording transactions, the employment of competent accounting personnel with appropriate expertise and the provision of adequate resources to the financial function. The accounting records of the company are located at the Registered Office.

Callery Wealth Management Ltd

Director's report

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 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 relevant audit information and to establish that the company's statutory auditors are aware of that information.

This report was approved by the director of the company on 18th March 2026 and signed by:

Niall Callery
Director

Callery Wealth Management Ltd

Director's responsibilities statement

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

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

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

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

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

On behalf of the board

Niall Callery
Director

Date: 18th March 2026

**Independent auditor's report to the member of
Callery Wealth Management Ltd**

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Callery Wealth Management Ltd for the financial year ended 31st December 2025 which comprise the profit and loss account, statement of income and retained earnings, balance sheet, statement of cash flows and notes to the financial statements, including a summary of significant accounting policies set out in note 3. 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.

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31st December 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 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 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 Ethical Standard 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 director is responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 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.

**Independent auditor's report to the member of
Callery Wealth Management Ltd**

Opinions on other matters prescribed by the Companies Act 2014

Based solely on the work undertaken in the course of the audit, we report that:

- in our opinion, the information given in the director's report is consistent with the financial statements; and
- in our opinion, the director's report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which we consider 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 director's report.

The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions required by sections 305 to 312 of the Act are not made. We have nothing to report in this regard.

Respective responsibilities

Responsibilities of directors for the financial statements

As explained more fully in the director's responsibilities statement set out on page 4, the director is responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the director determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the director is responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the company or to cease operations, 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.

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

**Independent auditor's report to the member of
Callery Wealth Management Ltd**

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the director.
- Conclude on the appropriateness of the director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Our report is made solely to the company's member, 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 member 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 responsibility to anyone other than the company and the company's member, as a body, for our audit work, for this report, or for the opinions we have formed.

Colin Doyle
For and on behalf of
B.J.Doyle & Co.
Chartered Accountants
Registered Auditors
Whitemill Industrial Estate
Killeens
Wexford

18th March 2026

Callery Wealth Management Ltd

Profit and loss account
Financial year ended 31st December 2025

	Note	2025 €	2024 €
Turnover	4	493,570	446,352
Gross profit		<u>493,570</u>	<u>446,352</u>
Administrative expenses		(439,398)	(428,519)
Operating profit	5	<u>54,172</u>	<u>17,833</u>
Other interest receivable and similar income		73	-
Interest payable and similar expenses	8	(249)	(161)
Profit before taxation		<u>53,996</u>	<u>17,672</u>
Tax on profit	9	(10,223)	(5,252)
Profit for the financial year		<u><u>43,773</u></u>	<u><u>12,420</u></u>

All the activities of the company are from continuing operations.

The company has no other recognised items of income and expenses other than the results for the financial year as set out above.

The notes on pages 12 to 20 form part of these financial statements.

Callery Wealth Management Ltd

**Statement of income and retained earnings
Financial year ended 31st December 2025**

	2025	2024
	€	€
Profit for the financial year	43,773	12,420
Retained earnings at the start of the financial year	<u>28,847</u>	<u>16,427</u>
Retained earnings at the end of the financial year	<u><u>72,620</u></u>	<u><u>28,847</u></u>

Callery Wealth Management Ltd

**Balance sheet
As at 31st December 2025**

	Note	2025		2024	
		€	€	€	€
Fixed assets					
Tangible assets	10	33,029		44,965	
			33,029		44,965
Current assets					
Debtors	11	46,439		93,789	
Cash at bank and in hand		55,071		-	
		101,510		93,789	
Creditors: amounts falling due within one year	13	(36,397)		(74,728)	
Net current assets			65,113		19,061
Total assets less current liabilities			98,142		64,026
Creditors: amounts falling due after more than one year	14		(25,422)		(35,079)
Net assets			<u>72,720</u>		<u>28,947</u>
Capital and reserves					
Called up share capital	16		100		100
Profit and loss account	17		72,620		28,847
Shareholder funds			<u>72,720</u>		<u>28,947</u>

These financial statements were approved by the director of the company on 18th March 2026 and signed by:

Niall Callery
Director

The notes on pages 12 to 20 form part of these financial statements.

Callery Wealth Management Ltd

Statement of cash flows
Financial year ended 31st December 2025

	2025	2024
Note	€	€
Cash flows from operating activities		
Profit for the financial year	43,773	12,420
<i>Adjustments for:</i>		
Depreciation of tangible assets	12,926	12,843
Other interest receivable and similar income	(73)	-
Interest payable and similar expenses	249	161
Tax on profit	10,223	5,252
Accrued expenses/(income)	(3,012)	4,119
<i>Changes in:</i>		
Trade and other debtors	47,350	(64,543)
Trade and other creditors	(33,860)	36,480
Cash generated from operations	<u>77,576</u>	<u>6,732</u>
Interest paid	(249)	(161)
Interest received	73	-
Tax paid	(6,903)	(7,217)
Net cash from/(used in) operating activities	<u>70,497</u>	<u>(646)</u>
Cash flows from investing activities		
Purchase of tangible assets	(989)	-
Net cash (used in)/from investing activities	<u>(989)</u>	<u>-</u>
Cash flows from financing activities		
Proceeds from borrowings	148	21
Payment of finance lease liabilities	(9,657)	(9,657)
Net cash used in financing activities	<u>(9,509)</u>	<u>(9,636)</u>
Net increase/(decrease) in cash and cash equivalents	59,999	(10,282)
Cash and cash equivalents at beginning of financial year	(4,928)	5,354
Cash and cash equivalents at end of financial year 12	<u>55,071</u>	<u>(4,928)</u>

Callery Wealth Management Ltd

Notes to the financial statements Financial year ended 31st December 2025

1. General information

Callery Wealth Management Ltd is a private company limited by shares, registered in the Republic of Ireland. The address of its registered office is 8-9 Westmoreland Street, Dublin 2 and its company registration number is 715221. The company is a life, pensions and health insurance broker.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

3. Accounting policies

The significant accounting policies adopted by the company and applied consistently in the preparation of these financial statements are as follows:

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets measured at fair value through profit or loss.

The financial statements comply with the financial reporting standards issued by the Financial Reporting Council [and promulgated by the Institute of Chartered Accountants in Ireland], including FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', and the Companies Act 2014.

The financial statements are prepared in euros, which is the functional currency of the company.

Going concern

The financial statements have been prepared on a going concern basis.

Turnover

Turnover represents commissions and fees earned for the year.

Callery Wealth Management Ltd

Notes to the financial statements Financial year ended 31st December 2025

Taxation

The taxation expense represents the aggregate amount of current and deferred tax recognised in the reporting period. Tax is recognised in the profit and loss account except to the extent that it relates to items recognised in other comprehensive income or directly in capital and reserves. In this case, tax is recognised in other comprehensive income or directly in capital and reserves, respectively.

Current tax is recognised for the amount of tax payable on taxable profit for the current and past periods. Current tax is measured 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 at the reporting date. Timing differences are differences between taxable profits and total comprehensive income that arise from the inclusion of income and expenses in tax assessments in periods that are different from those in which they are recognised in the financial statements.

Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

Deferred tax is also recognised on temporary differences arising between the tax bases of assets and their carrying amount in the financial statements.

Deferred tax is measured 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.

Current or deferred taxation assets and liabilities are not discounted.

Tangible assets

Tangible fixed assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses. Cost includes all costs that are directly attributable to bringing the asset into working condition for its intended use.

Any tangible fixed assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other comprehensive income and accumulated in capital and reserves, except to the extent it reverses a revaluation decrease of the same asset previously recognised in profit or loss. A decrease in the carrying amount of an asset as a result of revaluation is recognised in other comprehensive income to the extent of any previously recognised revaluation increase accumulated in capital and reserves in respect of that asset. Where a revaluation decrease exceeds the accumulated revaluation gains accumulated in capital and reserves in respect of that asset, the excess shall be recognised in profit or loss.

Callery Wealth Management Ltd

Notes to the financial statements Financial year ended 31st December 2025

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fittings fixtures and equipment	-	20%	straight line
Motor vehicles	-	20%	straight line

If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of tangible assets, the depreciation is revised prospectively to reflect the new estimates.

Impairment of assets

Assets not carried at fair value are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. Where the carrying amount exceeds the estimated recoverable amount, the carrying amount is reduced to its recoverable amount and an impairment loss is recognised in profit or loss, unless the asset has been previously revalued in which case it is recognised in other comprehensive income to the extent of any previously recognised revaluation. Thereafter the excess is recognised in profit or loss.

If an impairment loss subsequently reverses, the carrying amount of the asset is increased to the revised estimate of its recoverable amount but only to the extent that the revised carrying amount does not exceed the carrying amount that would have been determined (net of depreciation) had no impairment loss been recognised in prior periods. A reversal of an impairment loss is recognised in profit or loss.

When it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that are largely independent of the cash inflows from other assets or groups of assets.

Hire purchase and finance leases

Leases in which substantially all the risks and rewards of ownership are transferred by the lessor are classified as finance leases.

Tangible fixed assets held under finance leases are capitalised at the lease's commencement at the lower of the fair value of the leased asset and the present value of the minimum lease payments, and are depreciated over the shorter of the lease term and their useful life. The capital element of the lease obligation is recorded as a liability and the interest element of the finance lease rentals is charged to the profit and loss account on an annual basis.

Each lease payment is apportioned between the liability and finance charges using the effective interest method, so as to produce a constant rate of interest on the remaining balance of the liability.

Callery Wealth Management Ltd

Notes to the financial statements Financial year ended 31st December 2025

Debtors and Creditors

Short term debtors, which are receivable in less than one year, are measured at the transaction price, less any impairment.

Short term creditors, which are payable in less than one year, are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and measured subsequently at amortised cost using the effective interest method.

Defined contribution pension plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised in finance costs in profit or loss in the period in which it arises.

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, liabilities, income and expenses.

Judgements and estimates are continually evaluated and are based on historical experiences and factors, as well as 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 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 lives for depreciation of fixed assets

The annual depreciation charge on tangible fixed assets depends primarily on the estimated useful lives of each type of asset and estimates of residual values. The directors regularly review the assets useful lives and change them as necessary to reflect current thinking on the remaining useful lives in light of prospective economic utilisation and physical condition of the assets concerned. Changes in asset useful lives can have an impact on depreciation for the period. Details of the useful lives is included in the accounting policies for tangible fixed assets.

4. Turnover

The whole of the turnover is attributable to the principal activity of the company which is wholly undertaken in Ireland.

Callery Wealth Management Ltd

**Notes to the financial statements
Financial year ended 31st December 2025**

5. Operating profit

Operating profit is stated after charging/(crediting):

	2025	2024
	€	€
Depreciation of tangible assets	12,926	12,843
	<u>12,926</u>	<u>12,843</u>

6. Staff costs

The average number of persons employed by the company during the financial year, including the director, was as follows:

	2025	2024
	Number	Number
Management	1	1
Administration	2	2
	<u>3</u>	<u>3</u>

The aggregate payroll costs incurred during the financial year were:

	2025	2024
	€	€
Wages and salaries	280,713	280,247
Social insurance costs	8,208	7,498
Other retirement benefit costs	31,372	17,650
	<u>320,293</u>	<u>305,395</u>

7. Directors' remuneration

The director's aggregate remuneration, including remuneration of persons connected with a director, was as follows:

	2025	2024
	€	€
Emoluments in respect of qualifying services	219,213	223,747
Pension contributions to defined contribution plans in respect of qualifying services	24,293	12,000
	<u>243,506</u>	<u>235,747</u>

Callery Wealth Management Ltd

Notes to the financial statements
Financial year ended 31st December 2025

8. Interest payable and similar expenses

	2025	2024
	€	€
Loans and overdrafts from credit institutions	249	161

9. Tax on profit

Major components of tax expense

	2025	2024
	€	€
Current tax:		
Irish current tax expense	10,223	5,252
Tax on profit	<u>10,223</u>	<u>5,252</u>

Reconciliation of tax expense

The tax assessed on the profit for the financial year is higher than (2024: higher than) the standard rate of corporation tax in Ireland of 12.5% (2024: 12.5%).

	2025	2024
	€	€
Profit before taxation	53,996	17,672
Profit multiplied by rate of tax	6,750	2,209
Effect of expenses not deductible for tax purposes	2,260	1,825
Effect of capital allowances and depreciation	1,213	1,218
Tax on profit	<u>10,223</u>	<u>5,252</u>

Callery Wealth Management Ltd

Notes to the financial statements
Financial year ended 31st December 2025

10. Tangible assets

	Fixtures, fittings and equipment €	Motor vehicles €	Total €
Cost			
At 1st January 2025	800	63,417	64,217
Additions	989	-	989
At 31st December 2025	<u>1,789</u>	<u>63,417</u>	<u>65,206</u>
Depreciation			
At 1st January 2025	227	19,025	19,252
Charge for the financial year	242	12,683	12,925
At 31st December 2025	<u>469</u>	<u>31,708</u>	<u>32,177</u>
Carrying amount			
At 31st December 2025	<u>1,320</u>	<u>31,709</u>	<u>33,029</u>
At 31st December 2024	<u>573</u>	<u>44,392</u>	<u>44,965</u>

Obligations under finance leases/hire purchase agreements

Included within the carrying value of tangible assets are the following amounts relating to assets held under finance leases or hire purchase agreements:

	Motor vehicles €
At 31st December 2025	<u>31,709</u>
At 31st December 2024	<u>44,392</u>

Callery Wealth Management Ltd

Notes to the financial statements
Financial year ended 31st December 2025

11. Debtors		
	2025	2024
	€	€
Trade debtors	44,652	93,678
Prepayments	1,787	111
	<u>46,439</u>	<u>93,789</u>
12. Cash and cash equivalents		
	2025	2024
	€	€
Cash at bank and in hand	55,071	-
Bank overdrafts	-	(4,928)
	<u>55,071</u>	<u>(4,928)</u>
13. Creditors: amounts falling due within one year		
	2025	2024
	€	€
Amounts owed to credit institutions	-	4,928
Trade creditors	(230)	1,752
Finance leases and hire purchase agreements	9,657	9,657
Other creditors	409	2,844
Tax and social insurance:		
PAYE and social welfare	15,369	44,664
Corporation tax	4,962	1,642
Accruals	6,230	9,241
	<u>36,397</u>	<u>74,728</u>
14. Creditors: amounts falling due after more than one year		
	2025	2024
	€	€
Obligations under finance leases and hire purchase agreements	<u>25,422</u>	<u>35,079</u>
15. Employee benefits		

The amount recognised in profit or loss in relation to defined contribution plans was €31,372 (2024: €17,650).

Callery Wealth Management Ltd

Notes to the financial statements
Financial year ended 31st December 2025

16. Share capital

Authorised share capital

	2025		2024	
	Number	€	Number	€
Ordinary shares of € 1.00 each	100	100	100	100

Issued, called up and fully paid

	2025		2024	
	Number	€	Number	€
Ordinary shares of € 1.00 each	100	100	100	100
	100	100	100	100

17. Reserves

	Profit and loss account €	Total €
At 1st January 2023	16,427	16,427
Profit/(loss) for the year	12,420	12,420
At 31st December 2024	<u>28,847</u>	<u>28,847</u>
At 1st January 2025	28,847	28,847
Profit/(loss) for the year	43,773	43,773
At 31st December 2025	<u>72,620</u>	<u>72,620</u>

18. Events after the end of the reporting period

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

19. Approval of financial statements

The board of directors approved these financial statements for issue on 18th March 2026.