

**Harvey Travel Limited**  
**Abridged Unaudited Financial Statements**  
**for the financial year ended 31 October 2025**

**Harvey Travel Limited**  
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**Harvey Travel Limited**  
**DIRECTORS AND OTHER INFORMATION**

<b>Directors</b>	Sean Power Geraldine Power
<b>Company Secretary</b>	Sean Power
<b>Company Number</b>	29738
<b>Registered Office and Business Address</b>	4 Gladstone Street Waterford
<b>Accountants</b>	Hall Lifford Hall Chartered Certified Accountants Greyfriar Lodge 5 Greyfriars Waterford
<b>Bankers</b>	Bank of Ireland 60 The Quay Waterford Ireland
<b>Solicitors</b>	Peter O'Connor & Son Wyse House Adelphi Quay Waterford

# Harvey Travel Limited

## DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 31 October 2025

The directors made the following statement in respect of the unaudited financial statements:

### "General responsibilities

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

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard, issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

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

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

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014. 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.

### Directors' declaration on unaudited financial statements

In relation to the financial statements which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes:

The directors approve these 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 judgements underlying them. They have been prepared on the going concern basis on the grounds that the company will continue in business.

The directors confirm that they have made available to Hall Lifford Hall, (Chartered Certified Accountants), all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

The directors confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 October 2025."

### Signed on behalf of the board

**Sean Power**  
Director

**23 February 2026**

**Geraldine Power**  
Director

**23 February 2026**

**Harvey Travel Limited**  
**CHARTERED CERTIFIED ACCOUNTANTS REPORT**  
**to the Board of Directors on the Compilation of the unaudited Abridged financial**  
**statements of Harvey Travel Limited**  
**for the financial year ended 31 October 2025**

In order to assist you to fulfil your duties under the Companies Act 2014, we have compiled for your approval the abridged financial statements of the company for the financial year ended 31 October 2025 as set out on pages 6 to 13 which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes from the company's accounting records and information and explanations you have given to us.

This report is made solely to the Board of Directors of Harvey Travel Limited, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this 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 its Board of Directors, as a body, for our work or for this report.

As a firm regulated by the Association of Chartered Certified Accountants our work will be carried out in accordance with the Technical Factsheet 163 Audit Exempt Companies - ACCA Accounts Preparation Report and ISRS 4410 International Standard on Related Services -Compilation Engagements. In carrying out this engagement we have complied with the ethical guidance laid down by the association relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet for the year ended 31 October 2025 your duty to ensure that Harvey Travel Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of Harvey Travel Limited. You consider that Harvey Travel Limited is exempt from the statutory audit requirement for the financial year.

We have not been instructed to carry out an audit or a review of the abridged financial statements of Harvey Travel Limited. For this reason, we have not verified the adequacy, accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory abridged financial statements.

**HALL LIFFORD HALL**  
Chartered Certified Accountants  
Greyfriar Lodge  
5 Greyfriars  
Waterford

**23 February 2026**

**Harvey Travel Limited**  
**BALANCE SHEET**  
as at 31 October 2025

	Notes	2025 €	2024 €
<b>Fixed Assets</b>			
Tangible assets	6	<u>30,138</u>	<u>21,496</u>
<b>Current Assets</b>			
Debtors	7	69,802	112,365
Cash and cash equivalents		<u>1,330,590</u>	<u>1,281,790</u>
		<u>1,400,392</u>	<u>1,394,155</u>
<b>Creditors: amounts falling due within one year</b>	8	<u>(364,501)</u>	<u>(398,434)</u>
<b>Net Current Assets</b>		<u>1,035,891</u>	<u>995,721</u>
<b>Total Assets less Current Liabilities</b>		<b>1,066,029</b>	1,017,217
<b>Provisions for liabilities</b>	10	<u>(1,185)</u>	<u>(1,195)</u>
<b>Net Assets</b>		<u><u>1,064,844</u></u>	<u><u>1,016,022</u></u>
<b>Capital and Reserves</b>			
Called up share capital presented as equity	11	40,632	40,632
Retained earnings		<u>1,024,212</u>	<u>975,390</u>
<b>Equity attributable to owners of the company</b>		<u><u>1,064,844</u></u>	<u><u>1,016,022</u></u>

## **Harvey Travel Limited**

### **BALANCE SHEET**

as at 31 October 2025

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

We as Directors of Harvey Travel Limited, state that -

- (a) the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014,
- (b) the company is availing itself of the exemption on the grounds that the conditions specified in section 358 are satisfied,
- (c) the shareholders of the company have not served a notice on the company under section 334(1) in accordance with section 334(2),
- (d) 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 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 the Companies Act 2014 relating to financial statements so far as they are applicable to the company,
- (e) the company has relied on the specified exemption contained in section 352 Companies Act 2014. The company has done so on the grounds 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 Companies Act 2014 and the small companies' regime.

**Approved by the board on 23 February 2026 and signed on its behalf by:**

**Sean Power**  
Director

**Geraldine Power**  
Director

**Harvey Travel Limited**  
**RECONCILIATION OF SHAREHOLDERS' FUNDS**

as at 31 October 2025

	<b>Called up share capital €</b>	<b>Retained earnings €</b>	<b>Total €</b>
<b>At 1 November 2023</b>	40,632	948,560	989,192
Profit for the financial year	-	26,830	26,830
<b>At 31 October 2024</b>	40,632	975,390	1,016,022
Profit for the financial year	-	48,822	48,822
<b>At 31 October 2025</b>	<b>40,632</b>	<b>1,024,212</b>	<b>1,064,844</b>

# Harvey Travel Limited

## NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 31 October 2025

### 1. General Information

Harvey Travel Limited is a company limited by shares incorporated in Ireland. 4 Gladstone Street, Waterford is the registered office, which is also the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' Report. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

### 2. Summary of Significant Accounting Policies

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

#### Statement of compliance

The financial statements of the company for the year ended 31 October 2025 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014.

#### Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A, issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280A of the Companies Act 2014 in respect of the financial year, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014 and Section 1A of FRS 102.

#### Turnover

Turnover comprises the invoice value of services supplied by the company, exclusive of trade discounts and value added tax.

#### Tangible assets and depreciation

Tangible assets are stated at cost less accumulated depreciation. The charge to depreciation is calculated to write off the original cost of tangible assets, less their estimated residual value, over their expected useful lives as follows:

Fixtures, fittings and equipment	- 10% Reducing Balance
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The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

#### Trade and other debtors

Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment losses for bad and doubtful debts except where the effect of discounting would be immaterial. In such cases the receivables are stated at cost less impairment losses for bad and doubtful debts.

#### Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand, demand deposits with banks and bond account.

#### Provisions

Provisions are recognised when the company has a present legal or constructive obligation arising as a result of a past event, it is probable that an outflow of economic benefits will be required to settle the obligation and a reliable estimate can be made. Provisions are measured at the present value of the expenditures expected to be required to settle the obligation using a pre-tax rate that reflects current market assessments of the same value of money and the risks specific to the obligation. The increase in the provision due to passage of time is recognised as interest expense.

#### Trade and other creditors

Trade and other creditors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest rate method, unless the effect of discounting would be immaterial, in which case they are stated at cost.

## Harvey Travel Limited

# NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 31 October 2025

### Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the 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 at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

### Ordinary share capital

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

### 3. 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 the services of a travel agent.

<b>4. Operating profit</b>	<b>2025</b>	2024
	€	€
<b>Operating profit is stated after charging:</b>		
Depreciation of tangible assets	<b>3,349</b>	2,388
	<u>          </u>	<u>          </u>

### 5. Employees

The average monthly number of employees, including directors, during the financial year was 8, (2024 - 8).

	<b>2025</b>	2024
	<b>Number</b>	Number
General employees	<b>8</b>	8
	<u>          </u>	<u>          </u>

### 6. Tangible assets

	<b>Fixtures, fittings and equipment</b>
	<b>€</b>
<b>Cost</b>	
At 1 November 2024	84,949
Additions	11,991
At 31 October 2025	<u>96,940</u>
<b>Depreciation</b>	
At 1 November 2024	63,453
Charge for the financial year	3,349
At 31 October 2025	<u>66,802</u>
<b>Net book value</b>	
At 31 October 2025	<u><b>30,138</b></u>
At 31 October 2024	<u>21,496</u>

**Harvey Travel Limited**  
**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS**  
for the financial year ended 31 October 2025

<b>7. Debtors</b>		<b>2025</b>	<b>2024</b>
		€	€
Trade debtors		<b>45,457</b>	95,400
Other debtors		<b>24,345</b>	16,965
		<u><b>69,802</b></u>	<u>112,365</u>
<b>8. Creditors</b>		<b>2025</b>	<b>2024</b>
<b>Amounts falling due within one year</b>		€	€
Trade creditors		<b>203,500</b>	223,500
Taxation		<b>26,853</b>	41,591
Directors' current accounts (Note 15)		<b>97,321</b>	95,921
Accruals		<b>36,827</b>	37,422
		<u><b>364,501</b></u>	<u>398,434</u>
<b>9. Taxation</b>		<b>2025</b>	<b>2024</b>
		€	€
<b>Creditors:</b>			
VAT		<b>3,724</b>	3,644
Corporation tax		<b>7,109</b>	1,152
PAYE		<b>16,020</b>	36,795
		<u><b>26,853</b></u>	<u>41,591</u>

**10. Provisions for liabilities**

The amounts provided for deferred taxation are analysed below:

	<b>Capital allowances</b>	<b>Total</b>	<b>Total</b>
	€	2025 €	2024 €
At financial year start	1,195	<b>1,195</b>	1,269
Charged to profit and loss	(10)	<b>(10)</b>	(74)
At financial year end	<u><b>1,185</b></u>	<u><b>1,185</b></u>	<u>1,195</u>

**11. Share capital**

			<b>2025</b>	<b>2024</b>
			€	€
<b>Description</b>	<b>Number of shares</b>	<b>Value of units</b>		
<b>Authorised</b>				
Ordinary Shares	100,000	€1.269738 each	<u><b>126,974</b></u>	<u>126,974</u>
<b>Allotted, called up and fully paid</b>				
Ordinary Shares	32,000	€1.269738 each	<u><b>40,632</b></u>	<u>40,632</u>

**Harvey Travel Limited**  
**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS**  
for the financial year ended 31 October 2025

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

Name	Class of Shares	Number Held	
		At 31/10/25	01/11/24
Sean Power	Ordinary Shares	31,997	31,997
Geraldine Power	Ordinary Shares	3	3
		<u>32,000</u>	<u>32,000</u>

**12. Income Statement**

	2025 €	2024 €
At 1 November 2024	975,390	948,560
Profit for the financial year	48,822	26,830
At 31 October 2025	<u>1,024,212</u>	<u>975,390</u>

**13. Capital commitments**

The company had no material capital commitments at the financial year-ended 31 October 2025.

**14. Contingent liabilities**

Bank of Ireland has provided a guarantee of €158,000 to Visa Business Cards to pay outstanding balances on a monthly basis.

**15. Directors' remuneration and transactions**

	2025 €	2024 €
Fees	30,000	75,000
Remuneration	33,600	33,600
	<u>63,600</u>	<u>108,600</u>

The following amounts are repayable to the directors:

	2025 €	2024 €
Sean Power	22,396	30,294
Geraldine Power	74,925	65,627
	<u>97,321</u>	<u>95,921</u>

**16. Related party transactions**

Mr Sean Power (director) is also a director and 90% shareholder of Gladstone & Southend Properties Limited. At 31 October 2025 Harvey Travel Limited owed Gladstone & Southend Properties Limited €18,790 for rent for the year ended 31 October 2022, 2023, 2024 and 2025. Gladstone & Southend Properties Limited owed Harvey Travel Limited €24,345 for insurance and accountancy paid by Harvey Travel Limited on behalf of Gladstone & Southend Properties Limited.

Mrs Geraldine Power (director) is also a 10% shareholder of Gladstone & Southend Properties.

**17. Post-Balance Sheet Events**

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

**Harvey Travel Limited**

**NOTES TO THE ABRIDGED FINANCIAL STATEMENTS**

for the financial year ended 31 October 2025

**18. Approval of financial statements**

The financial statements were approved and authorised for issue by the board of directors on 23 February 2026.