

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**Directors' Report and Unaudited Financial Statements**  
**for the financial year ended 31 May 2025**

**Colligan O'Cearbhaill & Co**  
**Chartered Accountants and Statutory Auditors**  
**Bri Chualann Court**  
**Adelaide Road**  
**Bray**  
**Co.Wicklow**

**Company Number: 397851**

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee

## CONTENTS

	<b>Page</b>
Directors and Other Information	3
Directors' Report	4
Directors' Responsibilities Statement	5
Accountants' Report	6
Income and Expenditure Account	7
Balance Sheet	8
Statement of Changes in Equity	9
Notes to the Financial Statements	10 - 12
Supplementary Information on Trading Statement	14 - 16

## **Balbriggan Senior Citizens Welfare Club Limited By Guarantee DIRECTORS AND OTHER INFORMATION**

### **Directors**

Terence Dunne  
Noel Murphy  
Emma Murphy  
Lisa Murphy  
Maria Dunne  
Joanne Russell  
Rosemary Russell  
Martina Ryan (Resigned 25 May 2025)  
Matthew Marry (Resigned 25 May 2025)

### **Company Secretary**

Lisa Murphy

### **Company Number**

397851

### **Charity Number**

20055561

### **Accountants**

Colligan O’Cearbhaill & Co  
Chartered Accountants  
Bri Chualann Court  
Adelaide Road  
Bray  
Co. Wicklow

### **Bankers**

Bank of Ireland  
Balbriggan  
Dublin  
Ireland

### **Solicitors**

Gerrard L McGowan Solicitors  
The Square  
Balbriggan  
Dublin  
Ireland

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee

## DIRECTORS' REPORT

for the financial year ended 31 May 2025

The directors present their report and the unaudited financial statements for the financial year ended 31 May 2025.

The Company is limited by guarantee not having a share capital.

There has been no significant change in these activities during the financial year ended 31 May 2025.

### Financial Results

The surplus for the financial year after providing for depreciation amounted to €6,469 (2024 - €11,876).

At the end of the financial year, the company has assets of €55,988 (2024 - €49,519) and liabilities of €1,260 (2024 - €1,260). The net assets of the company have increased by €6,469.

### Directors and Secretary

The directors who served throughout the financial year, except as noted, were as follows:

Terence Dunne  
Noel Murphy  
Emma Murphy  
Lisa Murphy  
Maria Dunne  
Joanne Russell  
Rosemary Russell  
Martina Ryan (Resigned 25 May 2025)  
Matthew Marry (Resigned 25 May 2025)

The secretary who served throughout the financial year was Lisa Murphy.

There were no changes in shareholdings between 31 May 2025 and the date of signing the financial statements.

In accordance with the Constitution, the directors retire by rotation and, being eligible, offer themselves for re-election.

### Future Developments

The company plans to continue its present activities and current trading levels. Employees are kept as fully informed as practicable about developments within the business.

### Post Balance Sheet Events

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

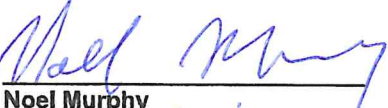
### Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at .

### Signed on behalf of the board



**Maria Dunne**  
Director



**Noel Murphy**  
Director

Date: 10/3/2026

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 31 May 2025

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


Irish company law requires the directors to prepare financial statements 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 surplus or deficit 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 surplus or deficit 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.

Signed on behalf of the board



**Maria Dunne**  
Director



**Noel Murphy**  
Director

Date: 10/3/2026

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**

**CHARTERED ACCOUNTANTS REPORT**

**to the Board of Directors on the Compilation of the unaudited financial statements of Balbriggan Senior Citizens Welfare Club Limited By Guarantee for the financial year ended 31 May 2025**

In order to assist you to fulfil your duties under the Companies Act 2014, we have compiled for your approval the financial statements of the company for the financial year ended 31 May 2025 as set out on pages 7 to 12 which comprise the Income and Expenditure Account, the Balance Sheet, the Statement of Changes in Equity and the related notes from the company's accounting records and from information and explanations you have given to us.

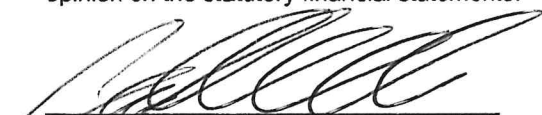
As a practising member firm of the Institute of Chartered Accountants Ireland, we are subject to its ethical and other professional requirements which are detailed at <https://www.charteredaccountants.ie/Professional-Standards/Home>

This report is made solely to the Board of Directors of Balbriggan Senior Citizens Welfare Club Limited By Guarantee, 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.

We have carried out this engagement in accordance with guidance issued by Chartered Accountants Ireland and have complied with the relevant ethical guidance laid down by Chartered Accountants Ireland relating to members undertaking the compilation of financial statements.

You have acknowledged on the Balance Sheet for the year ended 31 May 2025 your duty to ensure that Balbriggan Senior Citizens Welfare Club Limited By Guarantee 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 surplus of Balbriggan Senior Citizens Welfare Club Limited By Guarantee. You consider that Balbriggan Senior Citizens Welfare Club Limited By Guarantee 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 financial statements of Balbriggan Senior Citizens Welfare Club Limited By Guarantee. 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 financial statements.



---

**COLLIGAN O'CEARBHAILL & CO**  
Chartered Accountants and Statutory Auditors  
Bri Chualann Court  
Adelaide Road  
Bray  
Co. Wicklow

Date: 10/05/2026

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee INCOME AND EXPENDITURE ACCOUNT

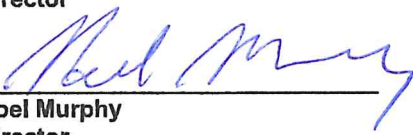
for the financial year ended 31 May 2025

	Notes	2025 €	2024 €
Income		65,159	77,370
Expenditure		(58,690)	(65,494)
Surplus for the financial year		<u>6,469</u>	<u>11,876</u>
Total comprehensive income		<u><u>6,469</u></u>	<u><u>11,876</u></u>

Approved by the board on 10/3/2025 and signed on its behalf by:

  
\_\_\_\_\_

Maria Dunne  
Director

  
\_\_\_\_\_

Noel Murphy  
Director

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee

## BALANCE SHEET

as at 31 May 2025

	Notes	2025 €	2024 €
<b>Fixed Assets</b>			
Tangible assets	6	762	1,042
<b>Current Assets</b>			
Cash and cash equivalents		55,226	48,477
Creditors: amounts falling due within one year	7	(1,260)	(1,260)
<b>Net Current Assets</b>		53,966	47,217
<b>Total Assets less Current Liabilities</b>		54,728	48,259
<b>Reserves</b>			
Income and expenditure account		54,728	48,259
<b>Equity attributable to owners of the company</b>		54,728	48,259

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 Balbriggan Senior Citizens Welfare Club Limited By Guarantee, state that -


(a) the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014,

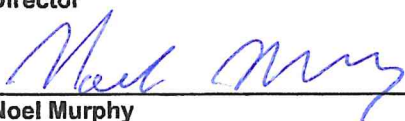
(b) the company is availing itself of the exemption on the grounds that the conditions specified in section 358 are satisfied,

(c) the members 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.

Approved by the board on 10/03/26 and signed on its behalf by:

  
 \_\_\_\_\_  
 Maria Dunne  
 Director

  
 \_\_\_\_\_  
 Noel Murphy  
 Director

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**STATEMENT OF CHANGES IN EQUITY**

as at 31 May 2025

	Retained surplus	Total
	€	€
<b>At 1 June 2023</b>	36,383	36,383
Surplus for the financial year	<u>11,876</u>	<u>11,876</u>
<b>At 31 May 2024</b>	48,259	48,259
Surplus for the financial year	<u>6,469</u>	<u>6,469</u>
<b>At 31 May 2025</b>	<u><u>54,728</u></u>	<u><u>54,728</u></u>

# Balbriggan Senior Citizens Welfare Club Limited By Guarantee

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 May 2025

### 1. General Information

Balbriggan Senior Citizens Welfare Club Limited By Guarantee is a company limited by guarantee incorporated and registered in Ireland. The registered number of the company is 397851. The registered office of the company is 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 financial year ended 31 May 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.

#### Income

Income is derived from donations received

#### Tangible assets and depreciation

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

Fixtures, fittings and equipment	- 15% Straight line
----------------------------------	---------------------

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 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.

#### Taxation

No current or deferred taxation arises as the company has been granted charitable exemption .

#### Government grants

Capital grants received and receivable are treated as deferred income and amortised to the Income and Expenditure Account annually over the useful economic life of the asset to which it relates. Revenue grants are credited to the Income and Expenditure Account when received.

#### Foreign currencies

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Income and Expenditure Account.

## Balbriggan Senior Citizens Welfare Club Limited By Guarantee

### NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 May 2025

#### 3. Departure from Companies Act 2014 Presentation

The directors have elected to present an Income and Expenditure Account instead of a Profit and Loss Account in these financial statements as this company is a not-for-profit entity.

<b>4. Operating surplus</b>	<b>2025</b>	<b>2024</b>
	€	€
<b>Operating surplus is stated after charging/(crediting):</b>		
Depreciation of tangible assets	280	280
Government grants received	(5,250)	(9,000)
	<u>          </u>	<u>          </u>

#### 5. Employees

The average monthly number of employees, including directors, during the financial year was 0, (2024 - 0).

#### 6. Tangible assets

	Fixtures, fittings and equipment €	Total €
<b>Cost</b>		
At 1 June 2024	7,340	7,340
	<u>          </u>	<u>          </u>
At 31 May 2025	7,340	7,340
	<u>          </u>	<u>          </u>
<b>Depreciation</b>		
At 1 June 2024	6,298	6,298
Charge for the financial year	280	280
	<u>          </u>	<u>          </u>
At 31 May 2025	6,578	6,578
	<u>          </u>	<u>          </u>
<b>Net book value</b>		
At 31 May 2025	762	762
	<u>          </u>	<u>          </u>
At 31 May 2024	1,042	1,042
	<u>          </u>	<u>          </u>

<b>7. Creditors</b>	<b>2025</b>	<b>2024</b>
<b>Amounts falling due within one year</b>	€	€
Accruals	1,260	1,260
	<u>          </u>	<u>          </u>

#### 8. Status

The liability of the members is limited.

Every member of the company undertakes to contribute to the assets of the company in the event of its being wound up while they are members, or within one financial year thereafter, for the payment of the debts and liabilities of the company contracted before they ceased to be members, and of the costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves, such amount as may be required, not exceeding € 2.

#### 9. Capital commitments

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

#### 10. Post-Balance Sheet Events

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

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**NOTES TO THE FINANCIAL STATEMENTS**  
for the financial year ended 31 May 2025

**11. Approval of financial statements**

The financial statements were approved and authorised for issue by the board of directors on  
10/05/2026.

**BALBRIGGAN SENIOR CITIZENS WELFARE CLUB LIMITED BY GUARANTEE**

**SUPPLEMENTARY INFORMATION**

**RELATING TO THE FINANCIAL STATEMENTS**

**FOR THE FINANCIAL YEAR ENDED 31 MAY 2025**

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS**  
**TRADING STATEMENT**  
for the financial year ended 31 May 2025

	Schedule	2025 €	2024 €
Income		<u>59,909</u>	<u>68,370</u>
Gross surplus Percentage		<u>100.0%</u>	<u>100.0%</u>
Overhead expenses	1	<u>(58,690)</u>	<u>(65,494)</u>
		1,219	2,876
Miscellaneous income	2	<u>5,250</u>	<u>9,000</u>
<b>Net surplus</b>		<u><u>6,469</u></u>	<u><u>11,876</u></u>

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS**  
**SCHEDULE 1 : OVERHEAD EXPENSES**  
for the financial year ended 31 May 2025

	2025 €	2024 €
<b>Administration Expenses</b>		
Bingo prizes	25,900	25,500
Insurance	1,089	995
Light and heat	1,889	2,418
Cleaning	525	367
Repairs and maintenance	4,365	12,061
Printing, postage and stationery	2,217	928
Bingo and raffle expenses	1,640	915
Travelling and outings	4,722	7,473
Function expenses	3,330	6,351
Legal and professional	615	615
Accountancy Fees	1,353	1,230
Bank charges	113	132
General expenses	10,652	6,229
Depreciation of tangible assets	280	280
	<u>58,690</u>	<u>65,494</u>

**Balbriggan Senior Citizens Welfare Club Limited By Guarantee**  
**SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS**  
**SCHEDULE 2 : MISCELLANEOUS INCOME**  
for the financial year ended 31 May 2025

	2025	2024
	€	€
<b>Miscellaneous Income</b>		
Government grants received	<u>5,250</u>	<u>9,000</u>