

**Overall Certificate  
For Financial Statements  
Section 347(2)(b), Companies Act 2014**

**Company name:** Geraghty Insurances Limited


**Company number:** 116644

**Financial year:** 31 December 2025

**CERTIFICATE:**

WE HEREBY CERTIFY that all financial statement documents which are required under Part 6 of the Companies Act 2014 to be annexed to this annual return, have been so annexed, and that they are true copies of the originals, or information extracted from the originals, laid or to be laid before the relevant general meeting, or presented to the member(s).

  
Donal Geraghty  
**Director**

  
Anne Geraghty  
**Secretary**

**Date : 30 January 2026**

Company registration number: 116644

**Geraghty Insurances Limited**  
**Director's Report & Financial Statements**  
**for the financial year ended 31 December 2025**

# Geraghty Insurances Limited

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## Geraghty Insurances Limited

### Directors and other information

<b>Directors</b>	Donal Geraghty Anne Geraghty (Resigned 7 February 2025)
<b>Secretary</b>	Anne Geraghty
<b>Company number</b>	116644
<b>Registered office</b>	40 Brews Hill Navan Co Meath
<b>Business address</b>	40 Brews Hill Navan Co Meath
<b>Auditors</b>	O'Byrne Fay Limited 13B Mullaghboy Industrial Estate Navan Co. Meath
<b>Bankers</b>	Allied Irish Bank Navan Co Meath

# Geraghty Insurances Limited

## Director's report

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

### Principal activities and review of the business

The principal activity of the company is to act as an insurance broker. It is registered under the European Union (Insurance Distribution) Regulations, 2018. It is also authorised as an Investment Business Firm under Section 10 of the Investment Intermediaries Act, 1995 (as amended). It is also registered to hold appointments from IIA product producers, including intermediaries that may issue appointments, appearing in the register maintained under Section 31 of the Investment Intermediaries Act, 1995 (as amended).

The director is satisfied with the operating results of the company during the financial year.

Turnover rose by €14,956 (11%) and net profit before tax by €30,614 (55%) in the current financial year as the director continues to concentrate solely on growing the life and pensions business of the company. The director feels that both the turnover and profitability will remain strong going forward.

The total assets of the business have increased by €51,338 (13%), the total liabilities have decreased by €20,151 (51%), resulting in an increase in net assets of €71,489.

### Future Developments

The director has no plans to change the activities and operations of the company in the foreseeable future.

### Dividends

No interim dividends were paid during the financial year (2024 - €Nil). The director does not recommend payment of a final dividend.

### Principal risks and uncertainties

The director feels that the main risks to the company are maintaining its market share in a competitive industry and managing and controlling its cost base. The director is proactive in remaining competitive in the market and constantly reviews the company's level of costs. Based on their experience in the industry the director feels that the company is in a good position to minimise these risks going forward. The company is extremely well capitalised with no external debt. There is no exposure to foreign currency fluctuations.

### Directors and secretary and their interests

The company secretary throughout the financial year was Anne Geraghty. The directors and secretary at 31 December 2025 and their interests in the shares of the company as required to be recorded in the Register of Interests at 1 January 2025 and 31 December 2025 were as follows:

	At 31 Dec '25	At 1 Jan '25
	Number	Number
<b>Directors:</b>		
Donal Geraghty	1	1
Anne Geraghty (Resigned 7 February 2025)	-	-
<b>Company secretary:</b>		
Anne Geraghty	-	-
	=====	=====

## Geraghty Insurances Limited

### Director's report (continued)

#### Accounting records

The measures taken by the directors 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 40 Brews Hill, Navan, Co. Meath.

#### Statement on 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 330 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.

#### Auditors

In accordance with section 383(2) of the Companies Act, 2014, the auditors, O'Byrne Fay Limited, will continue in office.

This report was approved by the director of the company on 30 January 2026 and signed by:



Donal Geraghty

Director

## Geraghty Insurances Limited

### 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.

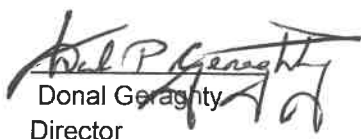
Irish company law requires the director to prepare financial statements for each financial year. Under that law, the director has elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council ("relevant financial reporting framework"). Under company law, the director 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 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 them to ensure that the financial statements and director's report comply with the Companies Act 2014 and enable the financial statements to be readily and properly 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.

On behalf of the company:

  
Donal Geraghty  
Director

30 January 2026

**Independent auditors' report to the member of  
Geraghty Insurances Limited**

**Report on the audit of the financial statements**

***Opinion***

We have audited the financial statements of Geraghty Insurances Limited (the 'company') for the financial year ended 31 December 2025 which comprise the 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 2 issued in the United Kingdom by the Financial Reporting Council. 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 31 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 "Auditors' 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 for Auditors (Ireland) 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 director's 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 when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the director 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 auditors' 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 auditors' report to the member of  
Geraghty Insurances Limited (continued)**

***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 the Companies Act 2014.

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 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 any material misstatements in the director's report.

The Companies Act 2014 requires us to report to you if, in our opinion, the disclosures of director's 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 the director for the financial statements***

As explained more fully in the director's responsibilities statement, 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.

***Auditors' 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 auditors' 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.

**Independent auditors' report to the member of  
Geraghty Insurances Limited (continued)**

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.
- 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 company's 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 directors' 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 auditors' 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 auditors' 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 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 auditors' 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.



Diarmuid O'Byrne

For and on behalf of  
O'Byrne Fay Limited  
Chartered Certified Accountants & Statutory Auditors  
13B Mullaghboy Industrial Estate  
Navan  
Co. Meath

30 January 2026

**Geraghty Insurances Limited**

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

	Note	2025 €	2024 €
<b>Turnover</b>	<b>3</b>	155,926	140,970
<b>Gross profit</b>		<u>155,926</u>	<u>140,970</u>
Administrative expenses		(101,239)	(85,550)
<b>Operating profit</b>	<b>4</b>	<u>54,687</u>	<u>55,420</u>
Other interest receivable and similar income	<b>7</b>	<u>31,517</u>	<u>170</u>
<b>Profit before taxation</b>		<u>86,204</u>	<u>55,590</u>
Tax on profit	<b>8</b>	(14,715)	(6,970)
<b>Profit for the financial year and total comprehensive income</b>		<u><u>71,489</u></u>	<u><u>48,620</u></u>
<b>Retained earnings at the start of the financial year</b>		346,553	297,933
<b>Retained earnings at the end of the financial year</b>		<u><u>418,042</u></u>	<u><u>346,553</u></u>

All the activities of the company are from continuing operations.

The notes on pages 11 to 15 form part of these financial statements.

**Geraghty Insurances Limited**

**Balance sheet  
As at 31 December 2025**

		2025		2024	
	Note	€	€	€	€
<b>Current assets</b>					
Cash at bank and in hand		437,152		385,814	
		<u>437,152</u>		<u>385,814</u>	
<b>Creditors: amounts falling due within one year</b>					
	9	<u>(19,109)</u>		<u>(39,260)</u>	
<b>Net current assets</b>		418,043		346,554	
<b>Total assets less current liabilities</b>		418,043		346,554	
<b>Net assets</b>		<u>418,043</u>		<u>346,554</u>	
<b>Capital and reserves</b>					
Called up share capital presented as equity	10		1		1
Profit and loss account	11	418,042		346,553	
<b>Shareholder funds</b>		<u>418,043</u>		<u>346,554</u>	

These financial statements were approved by the director of the company on 30 January 2026 and signed by:

  
 Donal Geraghty  
 Director

The notes on pages 11 to 15 form part of these financial statements.

**Geraghty Insurances Limited**

**Statement of cash flows**  
**Financial year ended 31 December 2025**

	Note	2025 €	2024 €
<b>Cash flows from operating activities</b>			
Profit for the financial year		71,489	48,620
<i>Adjustments for:</i>			
Other interest receivable and similar income		(31,517)	(170)
Tax on profit		14,715	6,970
Accrued expenses/(income)		5,354	(2,917)
<i>Changes in:</i>			
Trade and other creditors		(24,168)	15,678
Cash generated from operations		<u>35,873</u>	<u>68,181</u>
Interest received		31,517	170
Tax paid		(16,052)	(16,719)
Net cash from operating activities		<u>51,338</u>	<u>51,632</u>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>12</b>	51,338	51,632
<b>Cash and cash equivalents at beginning of financial year</b>	<b>12</b>	<u>385,814</u>	<u>334,182</u>
<b>Cash and cash equivalents at end of financial year</b>	<b>12</b>	<u>437,152</u>	<u>385,814</u>

## Geraghty Insurances Limited

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

#### 1. General information

The financial statements comprising the statement of income and retained earnings, balance sheet, statement of cash flows and related notes constitute the individual financial statements of Geraghty Insurances Limited for the financial year ended 31 December 2025.

Geraghty Insurances Limited is a private company limited by shares, incorporated and registered in the Republic of Ireland (CRO number 116644). The address of the registered office is 40 Brews Hill, Navan, Co Meath, 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 director's report.

#### Statement of compliance

The financial statements have been prepared in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102).

#### Currency

The financial statements are prepared in the Euro currency (€) without rounding. This is 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.

##### 2.1. Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 (the Act) and FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland issued by the Financial Reporting Council.

##### 2.2. Turnover

Turnover, which is derived solely from commission income, is stated net of trade discounts, volume rebates, VAT and similar taxes and derives from the provision of services falling within the company's ordinary activities. Turnover on the supply of services is recognised by reference to the stage of completion of the service at the end of the financial year. The stage of completion is determined primarily on the basis of commission receipt.

##### 2.3. Taxation and deferred taxation

The charge for taxation is based on the profit for the financial year and is calculated with reference to the tax rates applying at the financial year end date in the jurisdiction where the tax is applied. Deferred taxation is calculated on the differences between the company's taxable profits and the results as stated in the financial statements that arise from the inclusion of gains and losses in tax assessments in periods different from those in which they are recognised in the financial statements. Full provision for deferred tax assets and liabilities is made at current tax rates on differences that arise between the recognition of gains and losses in the financial statements and their recognition in the tax computation, including differences arising on the revaluation of fixed assets. Deferred tax assets are recognised only to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits.

##### 2.4. Financial instruments

###### - Ordinary Share Capital

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

## Geraghty Insurances Limited

### Notes to the financial statements (continued) Financial year ended 31 December 2025

#### - Cash and cash equivalents

Cash consists of cash on hand and demand deposits. Cash equivalents consist of short term highly liquid investments that are readily convertible to known amounts of cash that are subject to an insignificant risk of change in value.

#### - Other financial liabilities

Other financial liabilities arising from goods purchased from suppliers on short-term credit, are initially measured at the undiscounted amount owed to the creditor, which is normally the invoice price. Liabilities that are settled within one year are not discounted. If payment is deferred beyond normal business terms or is financed at a rate of interest that is not a market rate, this constitutes a financing transaction, and the financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument. Subsequently, other financial liabilities are measured at amortised cost.

#### 2.5. Judgements and key sources of estimation uncertainty

The director considers that there are no accounting estimates and assumptions critical to the financial statements.

#### 3. Turnover

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

#### 4. Operating profit

Operating profit is stated after charging/(crediting):

	2025	2024
	€	€
Fees payable for the audit of the financial statements	3,198	3,000

#### 5. Auditors' remuneration

	2025	2024
	€	€
Audit of the financial statements	3,198	3,000

#### 6. Staff costs and director's remuneration

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

	2025	2024
	Number	Number
Directors	1	1

There were no employees apart from the directors.

**Geraghty Insurances Limited**

**Notes to the financial statements (continued)**  
**Financial year ended 31 December 2025**

The director's aggregate remuneration was as follows:

	<b>2025</b>	<b>2024</b>
	€	€
Emoluments in respect of qualifying services	55,858	50,628
	<u>55,858</u>	<u>50,628</u>

Other than as shown in these financial statements, there were no further required disclosures in accordance with sections 305 and 306 of the Companies Act 2014.

**7. Other interest receivable and similar income**

	<b>2025</b>	<b>2024</b>
	€	€
Bank deposits	223	170
Other interest receivable and similar income	31,294	-
	<u>31,517</u>	<u>170</u>

**8. Tax on profit**

**Major components of tax expense**

	<b>2025</b>	<b>2024</b>
	€	€
<b>Current tax:</b>		
Irish current tax expense	14,715	6,970
<b>Tax on profit</b>	<u>14,715</u>	<u>6,970</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 12.50% (2024: 12.50%).

	<b>2025</b>	<b>2024</b>
	€	€
Profit before taxation	86,204	55,590
Profit multiplied by rate of tax	10,776	6,949
Effect of different Irish tax rates on some earnings	3,939	21
Tax on profit	<u>14,715</u>	<u>6,970</u>

**Geraghty Insurances Limited**

**Notes to the financial statements (continued)**  
**Financial year ended 31 December 2025**

**9. Creditors: amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	€	€
Tax and social insurance:		
PAYE and social welfare	1,096	698
Corporation tax	633	1,970
Accruals	17,380	12,026
Deferred income	-	24,566
	19,109	39,260

**10. Called up share capital presented as equity**

**Authorised share capital**

	2025		2024	
	Number	€	Number	€
Ordinary shares of € 1.27 each	100,000	127,000	100,000	127,000

**Issued, called up and fully paid**

	2025		2024	
	Number	€	Number	€
<b>Amounts presented in equity:</b>				
Ordinary shares of € 1.27 each	1	1	1	1

**11. Reserves**

The profit and loss account represents cumulative gains and losses recognised in the profit and loss account, net of transfers to/from other reserves and dividends paid.

**12. Analysis of changes in cash flows**

	At 1 January 2025	Cash flows	At 31 December 2025
	€	€	€
Cash and cash equivalents	385,814	51,338	437,152

**13. Capital commitments**

There were no capital commitments at the financial year end.

**Geraghty Insurances Limited**

**Notes to the financial statements (continued)**  
**Financial year ended 31 December 2025**

**14. Events after the end of the reporting year**

Since the financial year end, there have been no post balance sheet events arising.

**15. Controlling party**

The company is controlled by Donal Geraghty who is also the ultimate controlling party.

**16. Related party transactions**

There were no key management personnel outside of the directors.

**17. Approval of financial statements**

The director approved these financial statements for issue on 30 January 2026.