

**Registered number: 573195**

**Gary Costello Enterprises Limited  
Audited Abridged Financial Statements  
For the Period Ended 15 February 2025**

## **Gary Costello Enterprises Limited**

### **Company Information**

<b>Director</b>	Gary Costello
<b>Company secretary</b>	Sharon Costello
<b>Registered number</b>	573195
<b>Registered office</b>	Costello's Centra Kilmessan Co. Meath Ireland
<b>Independent auditors</b>	DSB Registered Auditors & Chartered Accountants 98 Henry Street Limerick Ireland
<b>Bankers</b>	Bank of Ireland Dunshaughlin Co. Meath

# Gary Costello Enterprises Limited

## Contents

	Page
<b>Director's Responsibilities Statement</b>	1
<b>Independent Auditors' Report</b>	2 - 5
<b>Abridged Balance Sheet</b>	6
<b>Notes to the Abridged Financial Statements</b>	7 - 15

## **Gary Costello Enterprises Limited**

### **Director's Responsibilities Statement For the Period Ended 15 February 2025**

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

Irish company law requires the director to prepare the 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", applying Section 1A of that Standard, issued by the Financial Reporting Council ("relevant financial reporting framework").

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, of the profit or loss for that financial year and otherwise comply with the Companies Act 2014.

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

- select suitable accounting policies for the Company's financial statements 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 audited. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Approved by the sole director:



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**Gary Costello**  
**Director**

**Date:** 9/1/2026

**Independent Auditor's Special Report to the Directors of Gary Costello Enterprises Limited Pursuant to Section 356(1) and 356(2) of the Companies Act 2014**

We have examined:

- (i) the abridged financial statements for the period ended 15 February 2025 on pages 6-15, which the director of Gary Costello Enterprises Limited propose to annex to the annual return of the company; and
- (ii) the financial statements, which form the basis for those abridged financial statements.

**Respective responsibilities of directors and auditors**

It is your responsibility to prepare abridged financial statements which comply with the Companies Act 2014. It is our responsibility to form an independent opinion that the directors are entitled under section 352 of the Companies Act 2014 to annex abridged financial statements to the annual return of the company and that those abridged financial statements have been properly prepared pursuant to section 353 of that Act and to report our opinion to you.

This report is made solely to the company's directors as a body, in accordance with section 356 of the Companies Act 2014. Our work has been undertaken so that we might state to the company's directors those matters we are required to state to them under section 356 of the Companies Act 2014 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 directors as a body, for our work, for this report, or for the opinion we have formed.

**Basis of opinion**

We have carried out the procedures we consider necessary to confirm, by reference to the financial statements, that the company is entitled to annex abridged financial statements to the annual return of the company and that the abridged financial statements are properly prepared. The scope of our work for the purpose of this report does not include examining or dealing with events after the date of our report on the full financial statements.

**Opinion**

In our opinion the directors are entitled under section 352 of the Companies Act 2014 to annex to the annual return of the company, abridged financial statements and those abridged financial statements have been properly prepared pursuant to the provisions of section 353 of that Act (exemptions available for small companies).

On 09/01/2026 we reported, as auditors of Gary Costello Enterprises Limited, to the members on the company's financial statements for the year ended 15 February 2025 and our report was as follows:

**Independent Auditor's Special Report to the Directors of Gary Costello Enterprises Limited Pursuant to Section 356(1) and 356(2) of the Companies Act 2014 (continued)**

**Independent Auditors' Report to the Members of Gary Costello Enterprises Limited**

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

**Opinion**

We have audited the financial statements of Gary Costello Enterprises Limited ('the Company') for the period ended 15 February 2025, which comprise the Profit and Loss Account, the Balance Sheet and notes to the financial statements, including the summary of significant accounting policies set out in the financial statement notes. 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, applying Section 1A of that Standard .

In our opinion, the accompanying financial statements:

- give a true and fair view of the assets, liabilities and financial position of the Company as at 15 February 2025 and of its profit for the year then ended;
- have been properly prepared in accordance with Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' issued by the UK's Financial Reporting Council and
- have been properly 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 below 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 ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA) and the provisions available for audits of small entities therein in the circumstances set out in the notes to the financial statements , 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**

We have nothing to report in respect of the following matters in relation to which ISAs (Ireland) require us to report to you where:

- the directors' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate: or
- the directors have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Company's ability to continue to adopt the going concern basis of accounting 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.

**Independent Auditor's Special Report to the Directors of Gary Costello Enterprises Limited Pursuant to Section 356(1) and 356(2) of the Companies Act 2014 (continued)**

**Independent Auditors' Report to the Members of Gary Costello Enterprises Limited (continued)**

**Other information**

The directors are 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.

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.

**Opinion 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 Directors' Report is consistent with the financial statements; and
- in our opinion, the Directors' Report has been prepared in accordance with applicable legal requirements of 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 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 any material misstatements in the Directors' 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 and restrictions on use**

**Responsibilities of directors**

As explained more fully in the Directors' Responsibilities Statement, the directors are 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 directors determine 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 directors are 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.

**Independent Auditor's Special Report to the Directors of Gary Costello Enterprises Limited Pursuant to Section 356(1) and 356(2) of the Companies Act 2014 (continued)**

**Independent Auditors' Report to the Members of Gary Costello Enterprises Limited (continued)**

**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.

A further description of our responsibilities for the audit of the financial statements is located on the IAASA's website at: [http://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8fa98202dc9c3a/Description\\_of\\_auditors\\_responsibilities\\_for\\_audit.pdf](http://www.iaasa.ie/getmedia/b2389013-1cf6-458b-9b8fa98202dc9c3a/Description_of_auditors_responsibilities_for_audit.pdf)

This description forms part of our auditor's report.

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

This report is made solely to the Company's members, 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 members 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 members, as a body, for our audit work, for this report, or for the opinions we have formed.

*William Duggan*

**William Duggan (AI No. 3008858)**

**For and on behalf of DSB**

Registered Auditors and Chartered Accountants  
98 Henry Street  
Limerick  
Co. Limerick

Date: 09/01/2026

**Gary Costello Enterprises Limited**

**Abridged Balance Sheet  
As at 15 February 2025**

	Note	15 February 2025 €	17 February 2024 €
<b>Fixed assets</b>			
Tangible assets	6	<u>756,446</u>	<u>627,756</u>
		<b>756,446</b>	<b>627,756</b>
<b>Current assets</b>			
Stocks	7	<b>132,650</b>	117,850
Debtors: amounts falling due within one year	8	<b>56,215</b>	55,477
Cash at bank and in hand		<b>39,914</b>	54,967
		<u>228,779</u>	<u>228,294</u>
Creditors: amounts falling due within one year	9	<b>(524,854)</b>	(477,871)
<b>Net current liabilities</b>		<u><b>(296,075)</b></u>	<u>(249,577)</u>
<b>Total assets less current liabilities</b>		<b>460,371</b>	<b>378,179</b>
Creditors: amounts falling due after more than one year	10	<b>(272,462)</b>	(199,194)
<b>Net assets</b>		<u><u><b>187,909</b></u></u>	<u><u>178,985</u></u>
<b>Capital and reserves</b>			
Called up share capital presented as equity		<b>100</b>	100
Profit and loss account		<b>187,809</b>	178,885
<b>Shareholders' funds</b>		<u><u><b>187,909</b></u></u>	<u><u>178,985</u></u>

These financial statements have been prepared in accordance with the small companies regime.

I, as director of Gary Costello Enterprises Limited, state that:

The Company has relied on the specific exemptions contained in section 352 of the Companies Act 2014; the Company has done so on the grounds that it 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 of the Companies Act 2014.

The financial statements were approved and authorised by the sole director:



\_\_\_\_\_  
**Gary Costello**  
**Director**

**Date:** 9/1/2026

## **Gary Costello Enterprises Limited**

### **Notes to the Abridged Financial Statements For the Period Ended 15 February 2025**

#### **1. Accounting policies**

##### **General Information**

These financial statements comprising the Balance Sheet and the notes to the financial statements, including a summary of significant accounting policies constitute the individual financial statements of Gary Costello Enterprises Limited for the period ended 15 February 2025.

Gary Costello Enterprises Limited is a private company limited by shares (registered under Part 2 of Companies Act 2014), incorporated and registered in the Republic of Ireland (CRO No. 573195). The registered office is Costello's Centra, Kilmessan, Co. Meath which is also the principal place of business of the company.

##### **Currency**

The financial statements have been presented in Euro (€) which is also the functional currency of the Company.

##### **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), applying section 1A of that Standard.

##### **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.

##### **Basis of preparation**

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention modified to include certain items at fair value. 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.

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

## Gary Costello Enterprises Limited

### Notes to the Abridged Financial Statements For the Period Ended 15 February 2025

#### 1. Accounting policies (continued)

##### 1.1 Revenue

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

##### **Sale of goods**

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

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

##### **Rendering of services**

Revenue from a contract to provide services is recognised in the period in which the services are provided in accordance with the stage of completion of the contract when all of the following conditions are satisfied:

- the amount of revenue can be measured reliably;
- it is probable that the Company will receive the consideration due under the contract;
- the stage of completion of the contract at the end of the reporting period can be measured reliably; and
- the costs incurred and the costs to complete the contract can be measured reliably.

##### 1.2 Operating leases: the Company as lessee

Rentals paid under operating leases are charged to profit or loss on a straight line basis over the lease term.

Benefits received and receivable as an incentive to sign an operating lease are recognised on a straight line basis over the lease term, unless another systematic basis is representative of the time pattern of the lessee's benefit from the use of the leased asset.

##### 1.3 Finance costs

Finance costs are charged to profit or loss over the term of the debt using the effective interest method so that the amount charged is at a constant rate on the carrying amount. Issue costs are initially recognised as a reduction in the proceeds of the associated capital instrument.

##### 1.4 Borrowing costs

All borrowing costs are recognised in profit or loss in the period in which they are incurred.

## Gary Costello Enterprises Limited

### Notes to the Abridged Financial Statements For the Period Ended 15 February 2025

#### 1. Accounting policies (continued)

##### 1.5 Pensions

###### Defined contribution pension plan

The Company operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the Company pays fixed contributions into a separate entity. Once the contributions have been paid the Company has no further payment obligations.

The contributions are recognised as an expense in profit or loss when they fall due. Amounts not paid are shown in accruals as a liability in the Balance Sheet. The assets of the plan are held separately from the Company in independently administered funds.

##### 1.6 Tangible fixed assets

Tangible fixed assets under the cost model are stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Depreciation is charged so as to allocate the cost of assets less their residual value over their estimated useful lives, using the straight-line method.

Depreciation is provided on the following basis:

Freehold property	-	2.0%	Straight line
Motor vehicles	-	20.0%	Straight line
Fixtures and fittings	-	12.5%	Straight line

The assets' residual values, useful lives and depreciation methods are reviewed, and adjusted prospectively if appropriate, or if there is an indication of a significant change since the last reporting date.

Gains and losses on disposals are determined by comparing the proceeds with the carrying amount and are recognised in profit or loss.

##### 1.7 Stocks

Stocks are stated at the lower of cost and net realisable value, being the estimated selling price less costs to complete and sell. Cost is based on the cost of purchase on a first in, first out basis. Work in progress and finished goods include labour and attributable overheads.

At each balance sheet date, stocks are assessed for impairment. If stock is impaired, the carrying amount is reduced to its selling price less costs to complete and sell. The impairment loss is recognised immediately in profit or loss.

##### 1.8 Debtors

Short-term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

##### 1.9 Cash and cash equivalents

Cash is represented by cash in hand and deposits with financial institutions repayable without penalty on notice of not more than 24 hours. Cash equivalents are highly liquid investments that mature in no more than three months from the date of acquisition and that are readily convertible to known amounts of cash with insignificant risk of change in value.

## Gary Costello Enterprises Limited

### Notes to the Abridged Financial Statements For the Period Ended 15 February 2025

#### 1. Accounting policies (continued)

##### 1.10 Creditors

Short-term creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

##### 1.11 Share capital of the company

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

##### 1.12 Cash flow

The company has availed of the exemption in FRS 102 from the requirement to prepare a cash flow statement because it is classified as a small company.

##### 1.13 Retained earnings

The director has decided to disclose the changes in retained earnings in the Profit and Loss Account.

##### 1.14 Taxation

The yearly charge for taxation is based on the profit for the year and is calculated with reference to the tax rates applying at the balance sheet date. 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. The full deferred tax effect is recognised on differences between amounts funded and amounts charged to the profit and loss account in relation to pensions and other post retirement benefits. In calculating the amount of deferred tax, discounting is not used. Full provision is made for deferred tax assets and liabilities arising from all timing differences between the recognition of gains and losses in the financial statements and recognition in the tax computation.

#### 2. Judgements in applying accounting policies and key sources of estimation uncertainty

The director has considered the judgements used in presenting these financial statements and believes that none of them are material and require disclosure in these financial statements.

#### 3. Operating profit

The operating profit is stated after charging:

	<b>12 months period ended 15 February 2025</b>	12 months period ended 17 February 2024
	€	€
Depreciation of tangible fixed assets owned	43,280	39,397
Depreciation of tangible fixed assets held under HP/lease	8,352	8,352
	<u><u>          </u></u>	<u><u>          </u></u>

**Gary Costello Enterprises Limited**

**Notes to the Abridged Financial Statements  
For the Period Ended 15 February 2025**

**4. Employees**

The average monthly number of employees, including the director, during the period was as follows:

	<b>12 months period ended 15 February 2025 No.</b>	12 months period ended 17 February 2024 No.
Director	1	1
Retail	27	23
	<u>28</u>	<u>24</u>

**5. Director's remuneration**

	<b>12 months period ended 15 February 2025 €</b>	12 months period ended 17 February 2024 €
Director's emoluments	52,150	49,400
Director pension	14,830	12,300
	<u>66,980</u>	<u>61,700</u>

There are no accrued pension cost in respect of directors in the current and previous period.

**Gary Costello Enterprises Limited**

**Notes to the Abridged Financial Statements  
For the Period Ended 15 February 2025**

**6. Tangible fixed assets**

	Freehold property €	Motor vehicles €	Fixtures and fittings €	Total €
<b>Cost or valuation</b>				
At 18 February 2024	467,145	34,000	282,414	783,559
Additions	170,000	-	10,322	180,322
At 15 February 2025	<u>637,145</u>	<u>34,000</u>	<u>292,736</u>	<u>963,881</u>
<b>Depreciation</b>				
At 18 February 2024	55,929	6,357	93,517	155,803
Charge for the period on owned assets	12,708	-	30,572	43,280
Charge for the period on financed assets	-	4,238	4,114	8,352
At 15 February 2025	<u>68,637</u>	<u>10,595</u>	<u>128,203</u>	<u>207,435</u>
<b>Net book value</b>				
At 15 February 2025	<u>568,508</u>	<u>23,405</u>	<u>164,533</u>	<u>756,446</u>
At 17 February 2024	<u>411,216</u>	<u>27,643</u>	<u>188,897</u>	<u>627,756</u>

**7. Stocks**

	15 February 2025 €	17 February 2024 €
Finished goods and goods for resale	<u>132,650</u>	<u>117,850</u>

Stock recognised in cost of sales during the period as an expense was €2,328,911 (2024 - €2,326,815).

In the opinion of the director, the replacement cost of stock does not differ significantly from the figures shown above.

**Gary Costello Enterprises Limited**

**Notes to the Abridged Financial Statements  
For the Period Ended 15 February 2025**

**8. Debtors**

	<b>15 February 2025</b>	17 February 2024
	€	€
Trade debtors	13,709	10,020
Other debtors	33,601	32,228
Prepayments	8,905	13,229
	<b>56,215</b>	<b>55,477</b>
	<b>56,215</b>	<b>55,477</b>

All debtors are due within one year. All trade debtors are due within the Company's normal terms, which is thirty days. Trade debtors are shown net of impairment in respect of doubtful debts.

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

	<b>15 February 2025</b>	17 February 2024
	€	€
Loans owed to credit institutions	70,544	57,952
Other loans	2,384	2,279
Trade creditors	269,397	271,979
Corporation tax	168	764
PAYE	16,840	16,485
VAT control	17,838	17,906
Obligations under finance lease and hire purchase contracts	14,197	14,197
Director loan	57,699	57,930
Other creditors	5,043	2,953
Accruals	70,744	35,426
	<b>524,854</b>	<b>477,871</b>
	<b>524,854</b>	<b>477,871</b>

The repayment terms of trade creditors vary between on demand and ninety days. No interest is payable on trade creditors.

Trade creditors include amounts in respect of goods for which ownership is not passed until payment is made.

Tax and social insurance are subject to terms of the relevant legislation. Interest accrues on late payment at the rate of 0.0219% per day. No interest was due at the financial period end date.

The terms of the accruals are based on underlying contracts.

Other amounts included within creditors not covered by specific note disclosures are unsecured, interest free and repayable on demand.

**Gary Costello Enterprises Limited**

**Notes to the Abridged Financial Statements  
For the Period Ended 15 February 2025**

**10. Creditors: Amounts falling due after more than one year**

	<b>15 February 2025</b>	17 February 2024
	€	€
Loans owed to credit institutions	249,197	163,271
Net obligations under finance leases and hire purchase contracts	23,265	35,923
	<b>272,462</b>	<b>199,194</b>
	<b>272,462</b>	<b>199,194</b>

The aggregate amount of liabilities repayable wholly or in part more than five years after the balance sheet date is:

	<b>15 February 2025</b>	17 February 2024
	€	€
Repayable by installments	87,167	26,322
	<b>87,167</b>	<b>26,322</b>
	<b>87,167</b>	<b>26,322</b>

**11. Details of creditors**

Analysis of the maturity of loans is given below:

	<b>15 February 2025</b>	17 February 2024
	€	€
<b>Amounts falling due within one year</b>		
Loans owed to credit institutions	72,928	60,231
HP liabilities and finance leases	14,197	14,197
	<b>87,125</b>	<b>74,428</b>
<b>Amounts falling due 1-2 years</b>		
Loans owed to credit institutions	249,197	163,271
HP liabilities and finance leases	23,265	35,923
	<b>272,462</b>	<b>199,194</b>
	<b>272,462</b>	<b>199,194</b>

**12. Appropriation of profit and loss account**

	<b>15 February 2025</b>	17 February 2024
	€	€
Profit and loss account brought forward at the beginning of the period	178,885	156,312
Other movement in the profit and loss account	8,924	22,573
	<b>187,809</b>	<b>178,885</b>
	<b>187,809</b>	<b>178,885</b>

## Gary Costello Enterprises Limited

### Notes to the Abridged Financial Statements For the Period Ended 15 February 2025

#### 13. Capital commitments

At period end the company did not have any capital commitments.

#### 14. Transactions with director

As permitted by the Companies Act 2014 the company owed Gary Costello, company director, €57,699 (Prior Year: : €57,930) by way of director loan at the period end. The maximum amount outstanding during the period was €57,930. It is interest free, unsecured and repayable on demand. It is included in "Creditors<1 year".

#### 15. Post balance sheet events

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

#### 16. Security

The company bankers and Musgrave Retail Partners Ireland Limited hold various charges and debentures in respect of the company assets.

#### 17. Approval of financial statements

The director approved these financial statements for issue on 9/1/2026.