

Company registration number: 343510

Kilbride Financial Services Limited

Statutory financial statements

for the financial year ended 30 June 2025

Kilbride Financial Services Limited

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Kilbride Financial Services Limited

Directors and other information

Directors	Colin Kilbride Debbie Brennan
Secretary	Colin Kilbride
Company number	343510
Registered office	19 Tower Hill Kilcoolishal Glounthaune Co. Cork
Business address	19 Tower Hill Kilcoolishal Glounthaune Co. Cork
Auditor	Barrett O' Connor & Co. Unit 7 Kilnap Business & Technology Park Mallow Road Cork
Bankers	Allied Irish Banks plc. 66 South Mall Cork

Kilbride Financial Services Limited

Directors report

The directors present their annual report and the audited statutory financial statements of the company for the financial year ended 30 June 2025.

Directors

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

Colin Kilbride
Debbie Brennan

Principal activities

The principal activity of the company is that of life assurance, pension and finance brokers. There has been no significant change in these activities during the financial year.

Development and performance

There have been no significant changes in the company's activities during the financial year. The company has continued to improve performance in recent years. Turnover has increased by 37.39% on prior year allowing the firm to maintain profitability levels.

Assets and liabilities and financial position

At the end of the year the company has assets of €108,374 (30 June 2024: €92,040) and liabilities of €7,425 (30 June 2024: €10,098).

The net assets of the company have increased by €21,840 (30 June 2024: €30,855) and the directors are satisfied with the level of retained reserves at the year end.

Principal risks and uncertainties

The company's turnover is exposed to fluctuations in the market in which it operates and changes in general economic conditions in Ireland. The directors monitor the financial position of the company on a regular basis and are constantly looking at ways of growing the customer base and controlling costs.

The company operates solely in the Republic of Ireland, it is therefore not subject to currency risks. In terms of liquidity and cash flow risk, the company's policy is to ensure that sufficient resources are available either from cash balances or future cash flows to ensure all obligations can be met when they fall due.

Likely future developments

The directors are actively pursuing new business so as to strengthen the company's trading position.

Results and dividends

Profit for the financial year amounted to €21,840 (30 June 2024: €30,855).

The directors do not recommend payment of a dividend.

Events after the end of the reporting period

There are no post balance sheet events which require disclosure.

Financial instruments

The company operates solely in the Republic of Ireland, it is therefore not subject to currency risks. In terms of liquidity and cash flow risk, the company's policy is to ensure that sufficient resources are available either from cash balances and future cash flows to ensure all obligations can be met when they fall due.

Kilbride Financial Services Limited

Directors report (continued)

Directors and secretary and their interests

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

	At 30/06/25 Number	At 01/07/24 Number
Directors:		
Colin Kilbride	90	90
Debbie Brennan	10	10
Company secretary:		
Colin Kilbride	90	90
	=====	=====

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 the company's registered office.

Relevant audit information

In the case of each of the persons who are directors at the time this report is approved in accordance with section 332 of Companies Act 2014:

- so far as each director is aware, there is no relevant audit information of which the company's statutory auditors are unaware, and
- each director has taken all the steps that he or she ought to have taken as a director in order to make himself or herself aware of any relevant audit information and to establish that the company's statutory auditors are aware of that information.

Audit committee

The company does not meet the criteria for the establishment of an audit committee.

Auditors

In accordance with Section 383(2) of the Companies Act 2014, the auditors, Barrett O' Connor & Co., Chartered Accountants & Statutory Auditors, Unit 7, Kilnap Business & Technology Park, Mallow Road, Cork will continue in office.

This report was approved by the board of directors on 5 December 2025 and signed on behalf of the board by:

Colin Kilbride
Director

Debbie Brennan
Director

Kilbride Financial Services Limited

Directors responsibilities statement

The directors are responsible for preparing the directors report and the statutory financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare statutory financial statements for each financial year. Under the law, the directors have elected to prepare the statutory 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. Under company law, the directors must not approve the statutory 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 statutory financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether the statutory 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 statutory 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 statutory financial statements and directors report comply with the Companies Act 2014 and enable the statutory 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.

**Independent auditor's report to the members of
Kilbride Financial Services Limited**

Report on the audit of the statutory financial statements

Opinion

We have audited the statutory financial statements of Kilbride Financial Services Limited (the 'company') for the financial year ended 30 June 2025 which comprise the profit and loss account, balance sheet, statement of changes in equity, statement of cash flows and notes to the statutory financial statements, including a summary of significant accounting policies set out in note 3. The financial reporting framework that has been applied in their preparation is Irish law and FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland.

In our opinion, the statutory financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 30 June 2025 and of its profit for the financial year then ended;
- have been properly prepared in accordance with FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Companies Act 2014.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the statutory 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 statutory financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the statutory financial statements, we have concluded that the directors use of the going concern basis of accounting in the preparation of the statutory 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 statutory 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 report to the members of
Kilbride Financial Services 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 statutory financial statements and our auditor's report thereon. Our opinion on the statutory 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 statutory financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the statutory 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 statutory 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.

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:

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 statutory financial statements to be readily and properly audited, and statutory financial statements are in agreement with the accounting records.

Matters on which we are required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the 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

Responsibilities of directors for the financial statements

As explained more fully in the directors' responsibilities statement, the directors are responsible for the preparation of the statutory 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 statutory financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the statutory 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 report to the members of
Kilbride Financial Services Limited (continued)**

Auditor's responsibilities for the audit of the statutory financial statements

Our objectives are to obtain reasonable assurance about whether the statutory financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these statutory financial statements.

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

- Identify and assess the risks of material misstatement of the statutory 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 internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the directors.
- 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 auditor's report to the related disclosures in the statutory financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the statutory financial statements, including the disclosures, and whether the statutory 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.

**Independent auditor's report to the members of
Kilbride Financial Services Limited (continued)**

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

Our 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 auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members, as a body, for our audit work, for this report, or for the opinions we have formed.

Owen Barrett

For and on behalf of

Barrett O' Connor & Co.

Chartered Accountants and Statutory Auditors

Unit 7

Kilnap Business & Technology Park

Mallow Road

Cork

5 December 2025

Kilbride Financial Services Limited

**Profit and loss account
Financial year ended 30 June 2025**

	Note	2025 €	2024 €
Turnover	4	162,631	187,726
Gross profit		<u>162,631</u>	<u>187,726</u>
Administrative expenses		(137,671)	(152,463)
Operating profit	5	<u>24,960</u>	<u>35,263</u>
Profit before taxation		<u>24,960</u>	<u>35,263</u>
Tax on profit	9	(3,120)	(4,408)
Profit for the financial year		<u><u>21,840</u></u>	<u><u>30,855</u></u>

All the activities of the company are from continuing operations.

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

The notes on pages 13 to 20 form part of these statutory financial statements.

Kilbride Financial Services Limited

**Balance sheet
As at 30 June 2025**

	Note	2025	€	2024	€
Fixed assets					
Tangible assets	11	568		681	
		<u>568</u>	568	<u>681</u>	681
Current assets					
Debtors	12	21,396		16,385	
Cash at bank and in hand		86,410		74,974	
		<u>107,806</u>		<u>91,359</u>	
Creditors: amounts falling due within one year	13	<u>(11,842)</u>		<u>(17,348)</u>	
Net current assets			<u>95,964</u>		<u>74,011</u>
Total assets less current liabilities			<u>96,532</u>		<u>74,692</u>
Net assets			<u><u>96,532</u></u>		<u><u>74,692</u></u>
Capital and reserves					
Called up share capital presented as equity	16		100		100
Profit and loss account	17		96,432		74,592
Shareholders funds			<u><u>96,532</u></u>		<u><u>74,692</u></u>

These statutory financial statements were approved by the board of directors on 5 December 2025 and signed on behalf of the board by:

Colin Kilbride
Director

Debbie Brennan
Director

The notes on pages 13 to 20 form part of these statutory financial statements.

Kilbride Financial Services Limited

**Statement of changes in equity
Financial year ended 30 June 2025**

	Called up share capital €	Profit and loss account €	Total €
At 1 July 2023	100	43,737	43,837
Profit for the financial year		30,855	30,855
Total comprehensive income for the financial year	-	30,855	30,855
At 30 June 2024 and 1 July 2024	100	74,592	74,692
Profit for the financial year		21,840	21,840
Total comprehensive income for the financial year	-	21,840	21,840
At 30 June 2025	100	96,432	96,532

Kilbride Financial Services Limited

**Statement of cash flows
Financial year ended 30 June 2025**

	2025	2024
	€	€
Cash flows from operating activities		
Profit for the financial year	21,840	30,855
<i>Adjustments for:</i>		
Depreciation of tangible assets	113	113
Tax on profit	3,120	4,408
Accrued expenses/(income)	(2,833)	7,250
<i>Changes in:</i>		
Trade and other debtors	(5,011)	(11,185)
Trade and other creditors	(1,365)	3,217
Cash generated from operations	<u>15,864</u>	<u>34,658</u>
Tax paid	(4,408)	(50)
Net cash from operating activities	<u>11,456</u>	<u>34,608</u>
Cash flows from financing activities		
Proceeds from borrowings	(20)	(676)
Net cash used in financing activities	<u>(20)</u>	<u>(676)</u>
Net increase/(decrease) in cash and cash equivalents	11,436	33,932
Cash and cash equivalents at beginning of financial year	<u>74,974</u>	<u>41,042</u>
Cash and cash equivalents at end of financial year	<u>86,410</u>	<u>74,974</u>

Kilbride Financial Services Limited

Notes to the statutory financial statements Financial year ended 30 June 2025

1. General information

The company is a private company limited by shares, registered in the Republic of Ireland. The address of the registered office is 19 Tower Hill, Kilcoolishal, Glounthaune, Co. Cork.

2. Statement of compliance

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

3. Accounting policies and measurement bases

Basis of preparation

The statutory financial statements have been prepared on the going concern basis, under the historical cost convention and comply with the financial reporting standards issued by the Financial Reporting Council including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Companies Act 2014.

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

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 life assurance, pension and finance brokers.

Taxation

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

Current tax is recognised on taxable profit for the current and past periods. Current tax is measured at the amounts of tax expected to pay or recover using the tax rates and laws that have been enacted or substantively enacted at the reporting date.

Deferred tax is recognised in respect of all timing differences at the reporting date. Unrelieved tax losses and other deferred tax assets are recognised to the extent that it is probable that they will be recovered against the reversal of deferred tax liabilities or other future taxable profits. Deferred tax is measured using the tax rates and laws that have been enacted or substantively enacted by the reporting date that are expected to apply to the reversal of the timing difference.

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued) Financial year ended 30 June 2025

Tangible assets

Tangible assets are initially recorded at cost, and are subsequently stated at cost less any accumulated depreciation and impairment losses.

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

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

Depreciation

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

Fittings fixtures and equipment - 12.50% straight line

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

Impairment

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

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

Defined contribution plans

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

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

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

4. Turnover

Turnover arises from:

	2025	2024
	€	€
Fees	162,586	187,557
Other income	45	169
	162,631	187,726

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

5. Operating profit

Operating profit is stated after charging/(crediting):

	2025	2024
	€	€
Depreciation of tangible assets	113	113
Fees payable for the audit of the statutory financial statements	4,437	4,798
	4,437	4,798

6. Auditors remuneration

	2025	2024
	€	€
Audit of the statutory financial statements	4,437	4,798
	4,437	4,798

7. Staff costs

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

	2025	2024
	Number	Number
Directors	2	1
	2	1

The aggregate payroll costs incurred during the financial year were:

	2025	2024
	€	€
Wages and salaries	58,362	57,061
Other retirement benefit costs	44,162	35,348
	102,524	92,409

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

8. Directors remuneration

The directors aggregate remuneration was as follows:

	2025	2024
	€	€
Emoluments in respect of qualifying services	58,362	57,061
Pension contributions to defined contribution plans in respect of qualifying services	44,162	35,348
	102,524	92,409

9. Tax on profit

Major components of tax expense

	2025	2024
	€	€
Current tax:		
Irish current tax expense	3,120	4,408
Tax on profit	3,120	4,408

Reconciliation of tax expense

The tax assessed on the profit for the financial year is the same as (2024: the same as) the standard rate of corporation tax in Ireland of 12.50% (2024: 12.50%).

Profit multiplied by rate of tax	3,120	4,408
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10. Appropriations of profit and loss account

	2025	2024
	€	€
At the start of the financial year	74,592	43,737
Profit for the financial year	21,840	30,855
At the end of the financial year	96,432	74,592

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

11. Tangible assets	Fixtures, fittings and equipment €	Total €
Cost		
At 1 July 2024 and 30 June 2025	907	907
Depreciation		
At 1 July 2024	226	226
Charge for the financial year	113	113
At 30 June 2025	339	339
Carrying amount		
At 30 June 2025	568	568
At 30 June 2024	681	681
12. Debtors	2025 €	2024 €
Trade debtors	14,208	8,683
Other debtors	5,330	5,330
Prepayments	1,858	2,372
	21,396	16,385
13. Creditors: amounts falling due within one year	2025 €	2024 €
Other creditors	1	21
Tax and social insurance:		
PAYE and social welfare	4,304	5,669
Corporation tax	3,120	4,408
Accruals	4,417	7,250
	11,842	17,348
14. Employee benefits		

The amount recognised in profit or loss in relation to defined contribution plans was €44,162 (2024: €35,348).

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

15. Financial instruments

The carrying amount for each category of financial instruments is as follows:

	2025	2024
	€	€
Financial assets that are debt instruments measured at amortised cost		
Trade debtors	14,208	8,683
Other debtors	7,188	7,702
Cash at bank and in hand	86,410	74,974
	<u>107,806</u>	<u>91,359</u>
Financial liabilities measured at amortised cost		
Other creditors	<u>11,842</u>	<u>17,348</u>

16. Share capital

Authorised share capital

	2025		2024	
	Number	€	Number	€
Ordinary shares of € 1.00 each	<u>100,000</u>	<u>100,000</u>	<u>100,000</u>	<u>100,000</u>

Issued, called up and fully paid

	2025		2024	
	Number	€	Number	€
Amounts presented in equity:				
Ordinary shares of € 1.00 each	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>

17. Reserves

There are no other reserves apart from the profit and loss reserve.

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

18. Analysis of changes in net debt

	At 1 July 2024	Cash flows	At 30 June 2025
	€	€	€
Cash and cash equivalents	74,974	11,436	86,410
Debt due within one year	(21)	20	(1)
	74,953	11,456	86,409

19. Directors transactions

During the financial year the company entered into the following arrangements relating to loans, quasi-loans and credit transactions:

	2025	2024
	€	€
At the start of the financial year	21	697
Advances made during the financial year	679	963
Amounts repaid during the financial year	(699)	(1,639)
At the end of the financial year	1	21

Disclosure for each director or other person is as follows:

Colin Kilbride

	2025	2024
	€	€
At the start of the financial year	21	697
Advances made during the financial year	679	963
Amounts repaid during the financial year	(699)	(1,639)
At the end of the financial year	1	21

This loan is provided on an interest free basis and is repayable on demand.

20. Controlling party

The ultimate controlling parties are Colin Kilbride and Debbie Brennan, directors and shareholders in the company.

Kilbride Financial Services Limited

Notes to the statutory financial statements (continued)
Financial year ended 30 June 2025

21. Critical accounting judgements and estimates

The preparation of these financial statements requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets and liabilities, income and expenses.

Judgements and estimates are continually evaluated and are based on historical experiences and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The company makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. There are no estimates or assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

22. Approval of financial statements

The board of directors approved these statutory financial statements for issue on 5 December 2025.