



WESTBORO PARTNERS
Business & Financial Advisers

Bespoke Financial Limited

Abridged Unaudited Financial Statements

for the financial year ended 30 June 2025

Bespoke Financial Limited

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Bespoke Financial Limited
DIRECTORS AND OTHER INFORMATION

Directors	Brian Goggin Ronan Goggin
Company Secretary	Ronan Goggin
Company Number	470933
Registered Office and Business Address	Lough Mahon House Blackrock Cork Ireland
Accountants	Westboro Partners Limited Chartered Accountants Westboro House Montenotte Cork Ireland

Bespoke Financial Limited
CHARTERED ACCOUNTANTS REPORT
to the Board of Directors on the Compilation of the unaudited Abridged financial statements of Bespoke Financial Limited for the financial year ended 30 June 2025

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2014, we have compiled for your approval the abridged financial statements of the company for the financial year ended 30 June 2025 as set out on pages 5 to 10 which comprise the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes from the company's accounting records and information and explanations you have given to us.

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

This report is made solely to the Board of Directors of Bespoke Financial Limited, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and its Board of Directors, as a body, for our work or for this report.

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

You have acknowledged on the Balance Sheet for the year ended 30 June 2025 your duty to ensure that Bespoke Financial Limited has kept adequate accounting records and to prepare statutory financial statements that give a true and fair view of the assets, liabilities, financial position and profit of Bespoke Financial Limited. You consider that Bespoke Financial Limited is exempt from the statutory audit requirement for the financial year.

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

WESTBORO PARTNERS LIMITED

Chartered Accountants
Westboro House
Montenotte
Cork
Ireland

5 March 2026

Bespoke Financial Limited

BALANCE SHEET

as at 30 June 2025

	Notes	2025 €	2024 €
Fixed Assets			
Tangible assets	8	94,344	91,225
Investments	9	505,273	510,000
Fixed Assets		599,617	601,225
Current Assets			
Debtors	10	2	40,202
Investments	11	3,600	3,600
Cash at bank and in hand		45,888	76,738
		49,490	120,540
Creditors: amounts falling due within one year	12	(1,768)	(3,381)
Net Current Assets		47,722	117,159
Total Assets less Current Liabilities		647,339	718,384
Creditors:			
amounts falling due after more than one year	13	-	(23,088)
Net Assets		647,339	695,296
Capital and Reserves			
Called up share capital presented as equity		2	2
Retained earnings		647,337	695,294
Shareholders' Funds		647,339	695,296

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

We as Directors of Bespoke Financial Limited, state that -

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

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

(c) the shareholders of the company have not served a notice on the company under section 334(1) in accordance with section 334(2),

(d) we acknowledge the company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the assets, liabilities and financial position of the company at the end of its financial year and of its profit or loss for such a financial year and to otherwise comply with the provisions of the Companies Act 2014 relating to financial statements so far as they are applicable to the company,

(e) the company has relied on the specified exemption contained in section 352 Companies Act 2014. The company has done so on the grounds that the company is entitled to the benefit of that exemption as a small company and the abridged financial statements have been properly prepared in accordance with section 353 Companies Act 2014 and the small companies' regime.

Approved by the board on 5 March 2026 and signed on its behalf by:

Brian Goggin
Director

Ronan Goggin
Director

Bespoke Financial Limited
RECONCILIATION OF SHAREHOLDERS' FUNDS

as at 30 June 2025

	Called up share capital €	Retained earnings €	Total €
At 1 July 2023	2	521,048	521,050
Profit for the financial year	-	174,246	174,246
At 30 June 2024	2	695,294	695,296
Profit for the financial year	-	118,457	118,457
Payment of dividends	-	(166,414)	(166,414)
At 30 June 2025	2	647,337	647,339

Bespoke Financial Limited

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

1. General Information

Bespoke Financial Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 470933. The registered office of the company is Lough Mahon House, Blackrock, Cork, Ireland which is also the principal place of business of the company. The principal activity of the company is the holding of investments. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. Summary of Significant Accounting Policies

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

Statement of compliance

The financial statements of the company for the financial year ended 30 June 2025 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014.

Basis of preparation

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

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

Tangible assets and depreciation

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

Plant and machinery	- 12.50% Straight line
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The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Investments

Investments held as fixed assets are stated at cost less provision for any permanent diminution in value. Income from other investments together with any related withholding tax is recognised in the Profit and Loss Account in the financial year in which it is receivable.

Current asset investments are stated at the lower of cost and net realisable value.

Trade and other debtors

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

Borrowing costs

Borrowing costs relating to the acquisition of assets are capitalised at the appropriate rate by adding them to the cost of assets being acquired. Investment income earned on the temporary investment of specific borrowings pending their expenditure on the assets is deducted from the borrowing costs eligible for capitalisation. All other borrowing costs are recognised in profit or loss in the period in which they are incurred.

Trade and other creditors

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

Bespoke Financial Limited

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

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.

Ordinary share capital

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

3. Critical Accounting Judgements and Estimates

The directors consider the accounting estimates and assumptions below to be its critical accounting judgements and estimates:

Going Concern

The directors consider it appropriate to prepare the financial statements on a going concern basis.

4. Operating loss	2025	2024
	€	€
Operating loss is stated after charging/(crediting):		
Depreciation of tangible assets	16,256	13,975
(Profit) on disposal of tangible assets	(625)	-
Loss/(profit) on disposal of intangible fixed assets	4,600	-
	<u><u> </u></u>	<u><u> </u></u>
5. Income from investments	2025	2024
	€	€
Dividends from associate undertakings	155,000	210,000
	<u><u> </u></u>	<u><u> </u></u>
6. Other Gains and Losses	2025	2024
	€	€
Fair value gains and losses are as follows:		
Investments in shares	(127)	-
	<u><u> </u></u>	<u><u> </u></u>
7. Employees		
The average monthly number of employees, including directors, during the financial year was 2, (2024 - 2).		
	2025	2024
	Number	Number
Directors	2	2
	<u><u> </u></u>	<u><u> </u></u>

Bespoke Financial Limited
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
for the financial year ended 30 June 2025

8. Tangible assets	Plant and machinery	Total
	€	€
Cost		
At 1 July 2024	111,800	111,800
Additions	27,250	27,250
Disposals	(9,000)	(9,000)
At 30 June 2025	<u>130,050</u>	<u>130,050</u>
Depreciation		
At 1 July 2024	20,575	20,575
Charge for the financial year	16,256	16,256
On disposals	(1,125)	(1,125)
At 30 June 2025	<u>35,706</u>	<u>35,706</u>
Net book value		
At 30 June 2025	<u>94,344</u>	<u>94,344</u>
At 30 June 2024	<u>91,225</u>	<u>91,225</u>
9. Investments	Listed investments	Total
	€	€
Investments Cost or Valuation		
At 1 July 2024	510,000	510,000
Additions	400	400
Disposals	(5,000)	(5,000)
Revaluations	(127)	(127)
At 30 June 2025	<u>505,273</u>	<u>505,273</u>
Net book value		
At 30 June 2025	<u>505,273</u>	<u>505,273</u>
At 30 June 2024	<u>510,000</u>	<u>510,000</u>
10. Debtors	2025	2024
	€	€
Other debtors	<u>2</u>	<u>40,202</u>
11. Current asset investments	2025	2024
	€	€
Other unlisted investments	<u>3,600</u>	<u>3,600</u>
12. Creditors	2025	2024
Amounts falling due within one year	€	€
Taxation	518	2,381
Accruals	1,250	1,000
	<u>1,768</u>	<u>3,381</u>

Bespoke Financial Limited
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

13. Creditors	2025	2024
Amounts falling due after more than one year	€	€
Bank loan	-	23,088
	<u> </u>	<u> </u>
Loans		
Repayable between one and two years	-	23,088
	<u> </u>	<u> </u>
14. Profit and loss account		
	2025	2024
	€	€
At 1 July 2024	695,294	521,048
Profit for the financial year	118,457	174,246
Payment of dividends	(166,414)	-
	<u> </u>	<u> </u>
At 30 June 2025	647,337	695,294
	<u> </u>	<u> </u>
15. Capital commitments		
The company had no material capital commitments at the financial year-ended 30 June 2025.		
16. Directors' remuneration	2025	2024
	€	€
Remuneration	5,904	3,963
	<u> </u>	<u> </u>
17. Related party transactions		
Where there are transactions with connected parties, market value is attained and documentation retained in relation to same.		
18. Approval of financial statements		
The financial statements were approved and authorised for issue by the board of directors on 5 March 2026.		