

Company Number: 63848

Provident General (Insurance) Limited
Annual Report and Financial Statements
for the financial year ended 31 March 2025

Provident General (Insurance) Limited

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Provident General (Insurance) Limited
DIRECTORS AND OTHER INFORMATION

Directors	Aubrey Shaw Angela Shaw
Company Secretary	Aubrey Shaw
Company Number	63848
Registered Office	Unit 4 Dundrum Business Park Dundrum Dublin 14 D14 CX59 IRELAND
Business Address	Unit 4 Dundrum Business Park Dundrum Dublin 14
Auditors	Byrne O'Byrne Accounting & Tax Advisors Limited Certified Public Accountants and Statutory Auditor 222-224 Harold's Cross Road Dublin 6w
Bankers	AIB Bank 10 Main Street Dundrum Dublin 14 Ireland

Provident General (Insurance) Limited

DIRECTORS' REPORT

for the financial year ended 31 March 2025

The directors present their report and the audited financial statements for the financial year ended 31 March 2025.

Principal Activity and Review of the Business

The principal activity of the company is to act as a general insurance brokerage business.

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

Principal Risks and Uncertainties

The directors consider that the following are the principal risk factors that could materially and adversely affect the company's future operating profits or financial position:

- the effect of the recession, reducing demand for our services.

The company has business policies and organisational structures to limit some of these risks and the Board of Directors and Management regularly review, reassess and proactively limit the associated risks insofar as possible. The key performance indicators for the company are turnover and profit after tax.

Results and Dividends

The profit for the financial year after providing for depreciation and taxation amounted to €31,719 (2024 - €20,108).

The directors do not recommend payment of a dividend.

At the end of the financial year, the company has assets of €1,828,758 (2024 - €1,490,141) and liabilities of €1,513,560 (2024 - €1,206,662). The net assets of the company have increased by €31,719.

Directors and Secretary

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

Aubrey Shaw
Angela Shaw

The secretary who served throughout the financial year was Aubrey Shaw.

The directors and company secretary had no direct beneficial interest in the shares of the company at the end of the financial year.

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

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

Future Developments

The company has developed a niche market for itself and established itself as a market leader within that market, the company's plan is to develop within that market.

Post Statement of Financial Position Events

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

Auditors

The auditors, Byrne O'Byrne Accounting & Tax Advisors Limited, (Certified Public Accountants), continue in office in accordance with section 383(2) of the Companies Act 2014.

Taxation Status

The company is a close company within the meaning of the Taxes Consolidation Act, 1997.

Compliance Statement

The directors are responsible for securing the company's compliance with its relevant obligations (compliance with both company and tax law) and with respect to each of the following three items, we confirm that it has/has not been done. We confirm:"

- the existence of a compliance policy statement;
- appropriate arrangements or structures put in place to secure material compliance with the company's relevant obligations;
- a review of such arrangements and structures has taken place during the year

Provident General (Insurance) Limited

DIRECTORS' REPORT

for the financial year ended 31 March 2025

Accounting Records

To ensure that proper books and accounting records are kept in accordance with Companies Act, 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The books of account are located at the company's office at Unit 4, Dundrum Business Park, Dundrum, Dublin 14.

Signed on behalf of the board

Aubrey Shaw
Director

Angela Shaw
Director

29 September 2025

Provident General (Insurance) Limited

DIRECTORS' RESPONSIBILITIES STATEMENT

for the financial year ended 31 March 2025

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

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

In preparing these financial statements, the directors are required to:

- select suitable accounting policies for the company financial statements and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 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.

Disclosure of Information to Auditor

Each persons who are directors at the date of approval of this report confirms that:

- there is no relevant audit information (information needed by the company's auditor in connection with preparing the auditor's report) of which the company's auditor is unaware, and
- the directors have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.

Signed on behalf of the board

Aubrey Shaw
Director

Angela Shaw
Director

29 September 2025

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Provident General (Insurance) Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Provident General (Insurance) Limited ('the company') for the financial year ended 31 March 2025 which comprise the Income Statement, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows and the related notes to the financial statements, including the summary of significant accounting policies set out in note 2. 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" issued in the United Kingdom by the Financial Reporting Council.

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 March 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 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 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 the 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 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 directors' 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 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.

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 Auditor's 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 course of 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.

Opinions on other matters prescribed by the Companies Act 2014

In our opinion, based on the work undertaken in the course of the audit, we report that:

- the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Directors' Report has been prepared in accordance with applicable legal requirements.

We have obtained all the information and explanations which, to the best of our knowledge and belief, are 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.

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Provident General (Insurance) Limited

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 requirements of any of sections 305 to 312 of the Act, which relate to disclosures of directors' remuneration and transactions are not complied with by the Company. 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 set out on page 6, the directors are responsible for the preparation of the financial statements in accordance with the applicable financial reporting framework that give a true and fair view, and for such internal control as they 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 ability to continue as a going concern, disclosing, if applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operation, or has no realistic alternative but to do so.

Auditor's 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 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 financial statements.

A further description of our responsibilities for the audit of the financial statements is contained in the appendix to this report, located at page 9, which is to be read as an integral part of our report.

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

Our report is made solely to the company shareholders in accordance with section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company shareholders 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 any responsibility to anyone other than the company and the company shareholders for our audit work, for this report, or for the opinions we have formed.

Peter Cannon

for and on behalf of

BYRNE O'BYRNE ACCOUNTING & TAX ADVISORS LIMITED

Certified Public Accountants and Statutory Auditor

222-224 Harold's Cross Road

Dublin 6w

29 September 2025

Provident General (Insurance) Limited

APPENDIX TO THE INDEPENDENT AUDITOR'S REPORT

Further information regarding the scope of our responsibilities as auditor

As part of an audit in accordance with ISAs (Ireland), we exercise professional judgement 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 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 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 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.

Provident General (Insurance) Limited

INCOME STATEMENT

for the financial year ended 31 March 2025

	Notes	2025 €	2024 €
Revenue	3	932,236	852,729
Gross profit		<u>932,236</u>	<u>852,729</u>
Administrative expenses		(895,771)	(829,293)
Profit before taxation		<u>36,465</u>	<u>23,436</u>
Tax on profit	6	(4,746)	(3,328)
Profit for the financial year		<u>31,719</u>	<u>20,108</u>
Total comprehensive income		<u><u>31,719</u></u>	<u><u>20,108</u></u>

Provident General (Insurance) Limited
STATEMENT OF FINANCIAL POSITION

as at 31 March 2025

	Notes	2025 €	2024 €
Non-Current Assets			
Property, plant and equipment	7	2,337	2,467
Current Assets			
Receivables	8	1,128,962	901,320
Cash and cash equivalents		697,459	586,354
		1,826,421	1,487,674
Payables: amounts falling due within one year	10	(1,513,560)	(1,206,662)
Net Current Assets		312,861	281,012
Total Assets less Current Liabilities		315,198	283,479
Equity			
Called up share capital presented as equity	12	2,000	2,000
Retained earnings		313,198	281,479
Equity attributable to owners of the company		315,198	283,479

Approved by the board on 29 September 2025 and signed on its behalf by:

Aubrey Shaw
 Director

Angela Shaw
 Director

Provident General (Insurance) Limited
STATEMENT OF CHANGES IN EQUITY

as at 31 March 2025

	Called up share capital €	Retained earnings €	Total €
At 1 April 2023	2,000	261,371	263,371
Profit for the financial year	-	20,108	20,108
At 31 March 2024	2,000	281,479	283,479
Profit for the financial year	-	31,719	31,719
At 31 March 2025	2,000	313,198	315,198

Provident General (Insurance) Limited

STATEMENT OF CASH FLOWS

for the financial year ended 31 March 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Profit for the financial year		31,719	20,108
Adjustments for:			
Tax on profit on ordinary activities		4,746	3,328
Depreciation		1,505	1,230
		<u>37,970</u>	<u>24,666</u>
Movements in working capital:			
Movement in receivables		(227,642)	(79,010)
Movement in payables		303,257	116,006
		<u>113,585</u>	<u>61,662</u>
Cash generated from operations		(2,210)	(4,444)
Tax paid		1,105	-
		<u>112,480</u>	<u>57,218</u>
Net cash generated from operating activities			
Cash flows from investing activities			
Payments to acquire property, plant and equipment		(1,375)	-
		<u>111,105</u>	<u>57,218</u>
Net increase in cash and cash equivalents		586,354	529,136
Cash and cash equivalents at beginning of financial year		697,459	586,354
Cash and cash equivalents at end of financial year	9	697,459	586,354

Provident General (Insurance) Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

1. General Information

Provident General (Insurance) Limited is a company limited by shares incorporated in Ireland

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 financial statements.

Statement of compliance

The financial statements of the company for the year ended 31 March 2025 have been prepared on the going concern basis and in accordance with generally accepted accounting principles in Ireland and Irish statute comprising the Companies Act 2014 and in accordance with the Financial Reporting Standard applicable in the United Kingdom and the Republic of Ireland (FRS 102) issued by the Financial Reporting Council

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" issued by the Financial Reporting Council.

The company qualifies as a large company as defined by section 280H of the Companies Act 2014 in respect of the financial year.

Revenue

Turnover comprises of commission earned. Commission income is not recognised in the accounts until the insurance company is paid.

Retained earnings

The directors have decided to disclose the changes in retained earnings in the Income Statement.

Property, plant and equipment and depreciation

Property, plant and equipment 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 property, plant and equipment, less their estimated residual value, over their expected useful lives as follows:

Computer equipment	-	20% Straight line
Fixtures, fittings and equipment	-	12.5% Straight line

The carrying values of tangible fixed assets are reviewed annually for impairment in periods if events or changes in circumstances indicate the carrying value may not be recoverable.

Trade and other receivables

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.

Trade and other payables

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.

Provident General (Insurance) Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

Related parties

For the purposes of these financial statements a party is considered to be related to the company if:

- the party has the ability, directly or indirectly, through one or more intermediaries to control the company or exercise significant influence over the company in making financial and operating policy decisions or has joint control over the company;
- the company and the party are subject to common control;
- the party is an associate of the company or forms part of a joint venture with the company;
- the party is a member of key management personnel of the company or the company's parent, or a close family member of such as an individual, or is an entity under the control, joint control or significant influence of such individuals;
- the party is a close family member of a party referred to above or is an entity under the control or significant influence of such individuals; or
- the party is a post-employment benefit plan which is for the benefit of employees of the company or of any entity that is a related party of the company.

Close family members of an individual are those family members who may be expected to influence, or be influenced by, that individual in their dealings with the company.

Employee benefits

The company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the company in an independently administered fund. The assets of this scheme are also held separately from those of the company, being invested with pension fund managers.

Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Statement of Financial Position date.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the balance sheet date.

Foreign currencies

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

Ordinary share capital

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

3. Revenue

The whole of the company's revenue is attributable to its market in the Republic of Ireland and is derived from the principal activity of general insurance brokers

4. Operating profit	2025	2024
	€	€
Operating profit is stated after charging/(crediting):		
Depreciation of property, plant and equipment	1,505	1,230
Profit on foreign currencies	(613)	(602)
Auditor's remuneration		
- audit of individual company accounts	7,334	6,159
	<u>7,334</u>	<u>6,159</u>

Provident General (Insurance) Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

5. Employees and remuneration

Number of employees

The average number of persons employed (including executive directors) during the financial year was as follows:

	2025 Number	2024 Number
Administration	1	1
Directors	2	2
Sales	3	4
	<u>6</u>	<u>7</u>

The staff costs (inclusive of directors' salaries) comprise:

	2025 €	2024 €
Wages and salaries	605,292	551,191
Social welfare costs	40,979	26,563
Pension costs	32,500	35,000
	<u>678,771</u>	<u>612,754</u>

6. Tax on profit

	2025 €	2024 €
(a) Analysis of charge in the financial year		
Current tax:		
Corporation tax at 12.50% (2024 - 12.50%) (Note 6 (b))	<u>4,746</u>	<u>3,328</u>

(b) Factors affecting tax charge for the financial year

The tax assessed for the financial year differs from the standard rate of corporation tax in the Republic of Ireland 12.50% (2024 - 12.50%). The differences are explained below:

	2025 €	2024 €
Profit taxable at 12.50%	<u>36,465</u>	<u>23,436</u>
Profit before tax multiplied by the standard rate of corporation tax in the Republic of Ireland at 12.50% (2024 - 12.50%)	4,558	2,930
Effects of:		
Expenses not deductible for tax purposes	-	424
Depreciation in excess of capital allowances for period	<u>188</u>	<u>(26)</u>
Total tax charge for the financial year (Note 6 (a))	<u>4,746</u>	<u>3,328</u>

Provident General (Insurance) Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

7. Property, plant and equipment

	Computer equipment	Fixtures, fittings and equipment	Total
	€	€	€
Cost			
At 1 April 2024	23,569	86,543	110,112
Additions	1,375	-	1,375
	<u>24,944</u>	<u>86,543</u>	<u>111,487</u>
Depreciation			
At 1 April 2024	21,102	86,543	107,645
Charge for the financial year	1,505	-	1,505
	<u>22,607</u>	<u>86,543</u>	<u>109,150</u>
Net book value			
At 31 March 2025	<u><u>2,337</u></u>	<u><u>-</u></u>	<u><u>2,337</u></u>
At 31 March 2024	<u><u>2,467</u></u>	<u><u>-</u></u>	<u><u>2,467</u></u>
8. Receivables		2025	2024
		€	€
Trade receivables		754,616	622,534
Prepayments		374,346	278,786
		<u>1,128,962</u>	<u>901,320</u>
9. Cash and cash equivalents		2025	2024
		€	€
Cash and bank balances		<u>697,459</u>	<u>586,354</u>
10. Payables		2025	2024
Amounts falling due within one year		€	€
Client creditor balances		-	2,654
Payments received on account		186,225	184,198
Trade payables		794,470	759,881
Taxation (Note 11)		13,257	14,525
Directors' current accounts (Note 14)		130,781	73,818
Other creditors		69,059	5,892
Accruals		319,768	165,694
		<u>1,513,560</u>	<u>1,206,662</u>
11. Taxation		2025	2024
		€	€
Payables:			
Corporation tax		4,747	1,106
PAYE		8,510	13,419
		<u>13,257</u>	<u>14,525</u>

Provident General (Insurance) Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

12. Share capital			2025 €	2024 €
Description	Number of shares	Value of units		
Authorised				
Ordinary Class 1	100,000	€2.00 each	<u>200,000</u>	<u>200,000</u>
Allotted, called up and fully paid				
Ordinary Class 1	1,000	€2.00 each	<u>2,000</u>	<u>2,000</u>

13. Capital commitments

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

14. Directors' remuneration and transactions	2025 €	2024 €
Remuneration	<u>222,000</u>	<u>145,000</u>

The following amounts are repayable to the directors:

	2025 €	2024 €
Aubrey Shaw	<u>130,781</u>	<u>73,818</u>

15. Related party transactions

Apart from the information furnished in note 15, there were no related party transactions during the year

16. Parent company

The company regards Provident Finance Co Limited as its parent company.

The parent of the largest group in which the results are consolidated is Provident Finance Company Limited. Provident Finance Company Limited is registered in Ireland.

17. Events After the End of the Reporting Period

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

18. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 29 September 2025.