

Company Number: 30613

Brereton Pawnbrokers Limited
Abridged Unaudited Financial Statements
for the financial year ended 31 March 2025

Brereton Pawnbrokers Limited

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Brereton Pawnbrokers Limited

DIRECTORS AND OTHER INFORMATION

Directors	John F. Brereton Paul Brereton (Appointed 25 February 2025) Derek William Brereton (Resigned 25 February 2025)
Company Secretary	John F. Brereton
Company Number	30613
Registered Office and Business Address	108 Capel Street Dublin 1
Accountants	Bluett Byrne Limited Chartered Accountants 52 James Place East Dublin 2
Bankers	Allied Irish Bank plc 7/12 Dame Street Dublin 2
Solicitors	Flynn O' Driscoll 1 Grants Row Lower Mount Street Dublin 2

Brereton Pawnbrokers 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", applying Section 1A of that Standard, 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. 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.

Signed on behalf of the board

John F. Brereton
Director

25 February 2026

Paul Brereton
Director

25 February 2026

Brereton Pawnbrokers Limited

BALANCE SHEET

as at 31 March 2025

	Notes	2025 €	2024 €
Current Assets			
Receivables	3	4,586,368	4,184,224
Cash and cash equivalents		300,611	457,810
		<u>4,886,979</u>	<u>4,642,034</u>
Payables: amounts falling due within one year	4	<u>(34,714)</u>	<u>(33,464)</u>
Net Current Assets		<u>4,852,265</u>	<u>4,608,570</u>
Total Assets less Current Liabilities		<u>4,852,265</u>	<u>4,608,570</u>
Equity			
Called up share capital presented as equity		15,237	15,237
Other reserves	5	1	1
Retained earnings		4,837,027	4,593,332
Equity attributable to owners of the company		<u>4,852,265</u>	<u>4,608,570</u>

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 Brereton Pawnbrokers 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 25 February 2026 and signed on its behalf by:

John F. Brereton
Director

Paul Brereton
Director

Brereton Pawnbrokers Limited
RECONCILIATION OF SHAREHOLDERS' FUNDS

as at 31 March 2025

	Called up share capital €	Retained earnings €	€	Total €
At 1 April 2023	15,238	4,477,382	-	4,492,620
Profit for the financial year	-	115,950	-	115,950
Redemption of equity shares	(1)	-	-	(1)
Other movements in equity attributable to owners	-	-	1	1
At 31 March 2024	15,237	4,593,332	1	4,608,570
Profit for the financial year	-	243,695	-	243,695
At 31 March 2025	15,237	4,837,027	1	4,852,265

Brereton Pawnbrokers Limited

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

1. General Information

Brereton Pawnbrokers Limited is a company limited by shares incorporated in Ireland. 108 Capel Street, Dublin 1 is the registered office, which is also the principal place of business of the company. The nature of the company's operations and its principal activities are set out in the Directors' Report. 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 year ended 31 March 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.

Revenue

Income represents the total value, excluding value added tax, of sale by auction of unclaimed goods made during the year, and interest received from pawnbroking and moneylending activities.

Trade and other receivables

Trade and other receivables 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 payables 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.

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 Balance Sheet date.

Ordinary share capital

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

3. Receivables	2025 €	2024 €
Amounts owed by connected parties (Note 7)	2,978,802	2,729,697
Other debtors	1,607,566	1,454,527
	<u>4,586,368</u>	<u>4,184,224</u>

Brereton Pawnbrokers Limited

NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

4. Payables	2025	2024
Amounts falling due within one year	€	€
Taxation	17,814	16,564
Accruals	16,900	16,900
	<u>34,714</u>	<u>33,464</u>

5. Income Statement	Profit and loss account	Total
	€	€
At 1 April 2024	4,593,332	4,593,333
Profit for the financial year	243,695	243,695
	<u>4,837,027</u>	<u>4,837,028</u>

6. Directors' remuneration	2025	2024
	€	€
Remuneration	54,000	85,461

7. Related party transactions

The company had transactions with other connected parties. The following amounts are receivable at the financial year end:

	Balance 2025	Movement in year	Balance 2024	Maximum in year
	€	€	€	€
Brereton Jewellers Limited	<u>2,978,802</u>	<u>249,105</u>	<u>2,729,697</u>	<u>-</u>

Brereton Pawnbrokers Limited is related to Brereton Jewellers Limited by virtue of the fact that they both have common directors and shareholders. During the year, Brereton Pawnbrokers Limited had transactions amounting to €249,105 with Brereton Jewellers Limited. An amount of €2,978,802 (2024; €2,729,697) is owed by Brereton Jewellers Limited to Brereton Pawnbrokers Limited at 31 March 2025. Included in the transactions is an amount of €35,000 paid to Brereton Jewellers Limited by way of a management charge.

8. Post-Balance Sheet Events

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

9. Approval of financial statements

The financial statements were approved and authorised for issue by the board of directors on 25 February 2026.