

**Bergin's Spar Limited**  
**Directors' Report and Unaudited Financial Statements**  
**for the financial year ended 30 June 2025**

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**Bergin's Spar Limited**  
**DIRECTORS AND OTHER INFORMATION**

<b>Directors</b>	Seamus Bergin Jillian Bergin
<b>Company Number</b>	372301
<b>Registered Office and Business Address</b>	45 Parnell Street, Clonmel, Co. Tipperary
<b>Accountants</b>	Kinore Upper Cork Street, Mitchelstown, Co. Cork
<b>Bankers</b>	Bank of Ireland Parnell Street, Clonmel, Co. Tipperary.
<b>Solicitors</b>	John P. Whelan & Co. Solicitors 68 Queen Street, Clonmel, Co. Tipperary.

# Bergin's Spar Limited

## DIRECTORS' REPORT

for the financial year ended 30 June 2025

The directors present their report and the unaudited financial statements for the financial year ended 30 June 2025.

### Principal Activity

The principal activity of the company is operating as a newsagent and convenience store.

### Principal Risks and Uncertainties

There are currently no significant risks and uncertainties.

### Results and Dividends

The loss for the financial year after providing for depreciation and taxation amounted to €(19,111) (2024 - €(48,948)).

The directors do not recommend payment of a dividend.

At the end of the financial year, the company has assets of €383,848 (2024 - €385,399) and liabilities of €166,735 (2024 - €149,175). The net assets of the company have decreased by €(19,111).

### Directors

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

Seamus Bergin  
Jillian Bergin

The directors' interests in the shares of the company are as follows:

Name	Class of Shares	Number Held At 30/06/25	Number Held At 01/07/24
Seamus Bergin	Ordinary Share Capital	1	1
Jillian Bergin	Ordinary Share Capital	1	1
		<u>2</u>	<u>2</u>

There were no changes in shareholdings between 30 June 2025 and the date of signing the financial statements.

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

### Future Developments

The company plans to continue its present activities and current trading levels. Employees are kept as fully informed as practicable about developments within the business.

### Post Balance Sheet Events

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

### Taxation Status

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

### Accounting Records

To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at 45 Parnell Street, Clonmel, Co. Tipperary.

### Signed on behalf of the board

\_\_\_\_\_  
Seamus Bergin  
Director

30 January 2026

\_\_\_\_\_  
Jillian Bergin  
Director

30 January 2026

**General responsibilities**

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.

**Directors' declaration on unaudited financial statements**

In relation to the financial statements which comprise the Profit and Loss Account, the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes:

The directors approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the company will continue in business.

The directors confirm that they have made available to Kinore, all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

The directors confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 30 June 2025.

**Signed on behalf of the board**

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**Seamus Bergin**  
Director

**30 January 2026**

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**Jillian Bergin**  
Director

**30 January 2026**

## **ACCOUNTANTS REPORT**

### **to the Board of Directors on the Compilation of the unaudited financial statements of Bergin's Spar 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 financial statements of the company for the financial year ended 30 June 2025 as set out on pages 7 to 12 which comprise the Profit and Loss Account, the Balance Sheet, the Reconciliation of Shareholders' Funds and the related notes from the company's accounting records and from information and explanations you have given to us.

As a practising member 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 Bergin's Spar 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 Bergin's Spar 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 loss of Bergin's Spar Limited. You consider that Bergin's Spar 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 financial statements of Bergin's Spar 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 financial statements.

**KINORE**

Upper Cork Street,  
Mitchelstown,  
Co. Cork

**30 January 2026**

**Bergin's Spar Limited**  
**PROFIT AND LOSS ACCOUNT**

for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Turnover		1,576,076	1,649,699
Cost of sales		<u>(1,095,775)</u>	<u>(1,160,029)</u>
<b>Gross profit</b>		<b>480,301</b>	489,670
Administrative expenses		(505,528)	(542,152)
Other operating income		<u>6,116</u>	<u>-</u>
<b>Loss before taxation</b>		<b>(19,111)</b>	(52,482)
Tax on loss		-	3,534
<b>Loss for the financial year</b>		<b><u>(19,111)</u></b>	<b><u>(48,948)</u></b>

Approved by the board on 30 January 2026 and signed on its behalf by:

\_\_\_\_\_  
**Seamus Bergin**  
Director

\_\_\_\_\_  
**Jillian Bergin**  
Director

**Bergin's Spar Limited**  
**BALANCE SHEET**

as at 30 June 2025

	Notes	2025 €	2024 €
<b>Fixed Assets</b>			
Tangible assets	5	26,723	43,066
Investments	6	100,000	90,000
<b>Fixed Assets</b>		<b>126,723</b>	<b>133,066</b>
<b>Current Assets</b>			
Stocks	7	21,946	25,145
Debtors	8	13,005	16,780
Cash and cash equivalents		222,174	210,408
		<b>257,125</b>	<b>252,333</b>
<b>Creditors: amounts falling due within one year</b>	9	<b>(166,735)</b>	<b>(149,175)</b>
<b>Net Current Assets</b>		<b>90,390</b>	<b>103,158</b>
<b>Total Assets less Current Liabilities</b>		<b>217,113</b>	<b>236,224</b>
<b>Capital and Reserves</b>			
Called up share capital presented as equity		2	2
Retained earnings		217,111	236,222
<b>Shareholders' Funds</b>		<b>217,113</b>	<b>236,224</b>

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 Bergin's Spar 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.

**Approved by the board on 30 January 2026 and signed on its behalf by:**

\_\_\_\_\_  
**Seamus Bergin**  
Director

\_\_\_\_\_  
**Jillian Bergin**  
Director

**RECONCILIATION OF SHAREHOLDERS' FUNDS**

as at 30 June 2025

	<b>Called up share capital €</b>	<b>Retained earnings €</b>	<b>Total €</b>
<b>At 1 July 2023</b>	2	285,170	285,172
Loss for the financial year	-	(48,948)	(48,948)
<b>At 30 June 2024</b>	2	236,222	236,224
Loss for the financial year	-	(19,111)	(19,111)
<b>At 30 June 2025</b>	<b>2</b>	<b>217,111</b>	<b>217,113</b>

# Bergin's Spar Limited

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

### 1. General Information

Bergin's Spar Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 372301. The registered office of the company is 45 Parnell Street,, Clonmel,, Co. Tipperary 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 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.

#### Turnover

Turnover comprises the gross receipts of all sales exclusive of trade discounts and value added tax.

#### 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:

Fixtures, fittings and equipment	- 20% Straight line
Shop, and computer equipment	- 20% 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.

#### 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 year in which it is receivable.

#### Stocks

Stocks are valued at the lower of cost and net realisable value. Cost comprises expenditure incurred in the normal course of business in bringing stocks to their present location and condition. Full provision is made for obsolete and slow moving items. Net realisable value comprises actual or estimated selling price (net of trade discounts) less all further costs to completion or to be incurred in marketing and selling.

#### 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. Operating loss	2025	2024
	€	€
Operating loss is stated after charging:		
Depreciation of tangible assets	17,444	20,480
	<u>          </u>	<u>          </u>

# Bergin's Spar Limited

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

### 4. Employees

The average monthly number of employees, including directors, during the financial year was 15, (2024 - 19).

	2025 Number	2024 Number
Management	2	2
Shop staff	13	17
	<u>15</u>	<u>19</u>

### 5. Tangible assets

	Fixtures, fittings and equipment €	Shop, and computer equipment €	Total €
<b>Cost</b>			
At 1 July 2024	372,721	64,367	437,088
Additions	1,101	-	1,101
At 30 June 2025	<u>373,822</u>	<u>64,367</u>	<u>438,189</u>
<b>Depreciation</b>			
At 1 July 2024	345,211	48,811	394,022
Charge for the financial year	11,587	5,857	17,444
At 30 June 2025	<u>356,798</u>	<u>54,668</u>	<u>411,466</u>
<b>Net book value</b>			
At 30 June 2025	<u>17,024</u>	<u>9,699</u>	<u>26,723</u>
At 30 June 2024	<u>27,510</u>	<u>15,556</u>	<u>43,066</u>

### 6. Investments

	Listed investments €	Total €
<b>Investments</b>		
<b>Cost</b>		
At 1 July 2024	90,000	90,000
Additions	10,000	10,000
At 30 June 2025	<u>100,000</u>	<u>100,000</u>
<b>Net book value</b>		
At 30 June 2025	<u>100,000</u>	<u>100,000</u>
At 30 June 2024	<u>90,000</u>	<u>90,000</u>

### 7. Stocks

	2025 €	2024 €
Finished goods and goods for resale	<u>21,946</u>	<u>25,145</u>

The replacement cost of stock did not differ significantly from the figures shown.

# Bergin's Spar Limited

## NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

<b>8. Debtors</b>	<b>2025</b>	<b>2024</b>
	€	€
Trade debtors	<b>2,248</b>	2,214
Other debtors	<b>3,995</b>	7,475
Taxation	<b>2</b>	385
Prepayments	<b>6,760</b>	6,706
	<b>13,005</b>	16,780
<b>9. Creditors</b>	<b>2025</b>	<b>2024</b>
<b>Amounts falling due within one year</b>	€	€
Trade creditors	<b>122,284</b>	110,792
Taxation	<b>16,207</b>	17,276
Other creditors	<b>6,158</b>	-
Accruals	<b>22,086</b>	21,107
	<b>166,735</b>	149,175
<b>10. Capital commitments</b>		
The company had no material capital commitments at the financial year-ended 30 June 2025.		
<b>11. Directors' remuneration</b>	<b>2025</b>	<b>2024</b>
	€	€
Remuneration	<b>95,173</b>	138,462
Pension contributions	<b>72,000</b>	42,000
	<b>167,173</b>	180,462
<b>12. Post-Balance Sheet Events</b>		
There have been no significant events affecting the company since the financial year-end.		
<b>13. Approval of financial statements</b>		
The financial statements were approved and authorised for issue by the board of directors on 30 January 2026.		

**BERGIN'S SPAR LIMITED**

**SUPPLEMENTARY INFORMATION**

**RELATING TO THE FINANCIAL STATEMENTS**

**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2025**

**Bergin's Spar Limited****SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS****TRADING STATEMENT**

for the financial year ended 30 June 2025

	2025	2024
	€	€
<b>Sales</b>	<b>1,576,076</b>	1,649,699
<b>Cost of sales</b>		
Opening stock	25,145	30,298
Purchases	1,092,576	1,154,876
	<u>1,117,721</u>	<u>1,185,174</u>
Closing stock	(21,946)	(25,145)
	<u>1,095,775</u>	<u>1,160,029</u>
<b>Gross profit</b>	<b>480,301</b>	489,670
<b>Administrative expenses</b>		
Wages and salaries	164,823	177,971
Directors' remuneration	95,173	138,462
Employer's PRSI contributions	15,949	16,974
Directors' defined contribution pension costs	72,000	42,000
Staff training	-	550
Medical insurance contributions	5,207	4,370
Rent payable	36,000	36,000
Rates	4,331	1,964
Insurance	4,735	5,524
Light and heat	20,760	23,001
Cleaning & hygiene	3,280	4,327
Waste disposal	1,793	1,746
Repairs and maintenance	9,220	6,727
Annual contracts	3,172	2,553
Security costs	1,362	1,430
Wrapping & packaging	7,405	10,638
Central billing hub charge	750	750
Delivery charges	7,636	7,753
Printing, postage and stationery	2,434	2,610
Advertising	331	538
Mobile phone	744	772
Telephone	454	1,023
Hire of equipment	1,425	-
Travelling and subsistence	7,571	8,187
Legal and professional	-	2,359
Stocktaking costs	1,086	974
Accountancy & bookkeeping	7,014	7,034
Bank charges	1,458	1,398
Credit card charges	5,259	4,715
Bad debts	104	-
Staff canteen & welfare	100	367
Staff uniforms	410	1,429
Staff vouchers	4,250	5,285
Licence fees & subscriptions	1,728	2,221
CRO filing fees	20	20
Depreciation of tangible assets	17,444	20,480
Charitable donations	100	-
	<u>505,528</u>	<u>542,152</u>
<b>Miscellaneous income</b>		
Sundry income	6,116	-
<b>Net loss</b>	<b>(19,111)</b>	(52,482)