

**Registration number 184699**

**EAGNEY INSURANCE SERVICES LTD**  
**DIRECTORS' REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31ST MARCH 2025**

# EAGNEY INSURANCE SERVICES LTD

## CONTENTS

	<b>Page</b>
Directors and Other Information	3
Directors' Report	4 - 5
Directors Responsibilities' Statement	6
Independent Auditors' Report to the Shareholders	7 - 9
Profit and Loss Account	10
Balance Sheet	11
Cash Flow Statement	12
Notes to the Financial Statements	13 - 18

**EAGNEY INSURANCE SERVICES LTD**  
**DIRECTORS AND OTHER INFORMATION**

<b>DIRECTORS</b>	Thomas Eagney Ann Eagney
<b>SECRETARY</b>	Ann Eagney
<b>COMPANY NUMBER</b>	184699
<b>REGISTERED OFFICE</b>	Bridge Street Ballyhaunis Co. Mayo
<b>AUDITORS</b>	Nestor & Co Certified Public Accountants - Statutory Audit Firm Dalgan House Ballyhaunis Co. Mayo
<b>BUSINESS ADDRESS</b>	Bridge Street Ballyhaunis Co. Mayo
<b>BANKERS</b>	AIB Claremorris Co. Mayo
<b>SOLICITORS</b>	O'Dwyer Solicitors Ballyhaunis Co. Mayo

**EAGNEY INSURANCE SERVICES LTD  
DIRECTORS' REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

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

**PRINCIPAL ACTIVITY, BUSINESS REVIEW & FUTURE DEVELOPMENTS**

The principal activity of the company is the provision of insurance brokerage services specialising in home insurance, commercial and private vehicle insurance and public liability insurance for businesses.

**RESULTS AND DIVIDENDS**

The profit/(loss) for the year after providing for depreciation and taxation amounted to €55 (2024 - (€40)).

The directors do not recommend payment of a final dividend.

**FUTURE DEVELOPMENTS**

The directors are not expecting to make any significant changes in the nature of the business in the near future.

**RESEARCH AND DEVELOPMENT**

The company did not engage in research and development in the year end 31 March 2025.

**PRINCIPLE RISKS AND UNCERTAINTIES**

The company derives the majority of its income from the sale of car and home insurance policies. This is a highly competitive market in which to compete. The company has built up a loyal customer base and the directors believe that they can generate sufficient income to cover overheads. The directors are of the opinion that the financial statements should be prepared on a going concern basis.

**DIRECTORS AND SECRETARY'S INTERESTS**

The director's and secretary interests in the company at the beginning and end of the year were as follows;

	<b>Thomas Eagney</b>	<b>Ann Eagney</b>	
	<b>€1.27 ordinary shares</b>	<b>€1.27 ordinary shares</b>	<b>Total</b>
At 1 April 2024	9,450	1	9,451
At 31 March 2025	9,450	1	9,451

**EVENTS AFTER THE BALANCE SHEET DATE**

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

**ACCOUNTING RECORDS**

The directors acknowledge their responsibilities under Section 281 to 285 of the Companies Act 2014 to keep adequate accounting records for the company. The accounting records of the company are kept at the registered office and principal place of business at Bridge Street, Ballyhaunis, Co. Mayo

**RELEVANT AUDIT INFORMATION**

In the case of each of the persons who are the directors at the time this report is approved in accordance with Section 332 of the 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

**EAGNEY INSURANCE SERVICES LTD  
DIRECTORS' REPORT  
FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

**AUDITORS**

In accordance with section 383 (2) of the Companies Act 2014, the auditors, Nestor & Co, Certified Public Accountants - Statutory Audit Firm, Dalgan House, Ballyhaunis, Co. Mayo will continue in office.

On behalf of the Board

Thomas Eagney	)
	) Directors
Ann Eagney	)

Date: 30 September 2025

## **EAGNEY INSURANCE SERVICES LTD**

### **DIRECTORS' RESPONSIBILITIES STATEMENT**

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 the law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and accounting standards issued by the Financial Reporting Council including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (Generally Accepted Accounting Practice in Ireland). 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 those financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and 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 reason 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 the directors report comply with the Companies Act 2014 and enable the 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.

On behalf of the board

**Thomas Eagney**  
**Director**

**Ann Eagney**  
**Director**

**Date: 30th September 2025**

## **EAGNEY INSURANCE SERVICES LTD**

### **INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF EAGNEY INSURANCE SERVICES LTD**

#### **OPINION**

We have audited the financial statements of Eagney Insurance Services Ltd for the year ended 31st March 2025 which comprise the Profit & Loss Account, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is Irish law and FRS102 the Financial Reporting Standard applicable in the UK and Republic of Ireland.

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 loss for the 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 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 ethical requirements that are relevant to our audit of financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), 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**

We have nothing to report in respect of the following matters in relation to which ISAs (Ireland) require us to report to you where:

- The directors' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate: or
- The directors have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the Company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

#### **OTHER INFORMATION**

The directors are responsible for the other information in the annual report. 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.

In connection with our audit of the financial statements, 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 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.

## **EAGNEY INSURANCE SERVICES LTD**

### **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:

-In our opinion, the information given in the directors' report is consistent with the financial statements; and

-In our opinion, the directors' report has been prepared in accordance with the Companies Act 2014.

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 financial statements to be readily and properly audited, and 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 any 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 set out on page 6 the directors are responsible for the preparation of the financial statements and for being satisfied that they 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's ability to continue as going concerns, disclosing, as 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 operations, 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.

#### **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 access 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.

## **EAGNEY INSURANCE SERVICES LTD**

-Conclude on the appropriateness of the director's 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 going concerns.

-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 findings, including any significant deficiencies in internal control that we identify during our audit.

### **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.

---

**Aidan Morgan,**  
**for and on behalf of,**  
**Nestor & Co**  
**Certified Public Accountants & Statutory Audit Firm,**  
**Dalgan House**  
**Ballyhaunis,**  
**Co. Mayo**

**30 September 2025**

**EAGNEY INSURANCE SERVICES LTD**

**PROFIT AND LOSS ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025**

		<b>2025</b>	<b>2024</b>
	<b>Notes</b>	<b>€</b>	<b>€</b>
<b>TURNOVER</b>	<b>2</b>	38,412	40,212
Cost of sales		-	-
Administrative expenses		(38,467)	(40,172)
<b>OPERATING (LOSS)/PROFIT</b>	<b>3</b>	<u>(55)</u>	<u>40</u>
<b>(LOSS)/PROFIT ON ORDINARY ACTIVITIES AFTER TAXATION</b>		(55)	40
<b>PROFIT AND LOSS ACCOUNT AT BEGINNING OF YEAR</b>		<u>(184)</u>	<u>(224)</u>
<b>PROFIT AND LOSS ACCOUNT AT END OF YEAR</b>		<u><u>(239)</u></u>	<u><u>(184)</u></u>

A separate Statement of Recognised Gains and Losses is not required as there are none other than those reflected in the Profit and Loss Account.

**EAGNEY INSURANCE SERVICES LTD**

**BALANCE SHEET  
AS AT 31 MARCH 2025**

		2025		2024	
Notes	€	€	€	€	€
<b>FIXED ASSETS</b>					
Tangible assets	7		16,046		16,116
<b>CURRENT ASSETS</b>					
Cash at bank and in hand		1,071		2,136	
Client Bank Accounts		21,089		24,412	
		22,160		26,548	
<b>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>					
	9	(26,442)		(30,845)	
<b>NET CURRENT LIABILITIES</b>					
			(4,282)		(4,297)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>					
			11,764		11,819
<b>NET ASSETS</b>					
			11,764		11,819
<b>CAPITAL AND RESERVES</b>					
Called up share capital			12,003		12,003
Profit and loss account	13		(239)		(184)
<b>EQUITY SHAREHOLDERS' FUNDS</b>					
	14		11,764		11,819

The financial statements were approved by the Board on 30 September 2025 and signed on its behalf by

\_\_\_\_\_  
**Thomas Eagney**  
Director

\_\_\_\_\_  
**Ann Eagney**  
Director

**EAGNEY INSURANCE SERVICES LTD**

**CASH FLOW STATEMENT  
FOR THE YEAR ENDED 31 MARCH 2025**

	<b>2025</b>	<b>2024</b>
	€	€
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Operating (loss)/profit	(55)	40
Adjustments for:		
Depreciation	70	112
Decrease in debtors	1,187	2,108
(Decrease) in creditors	(5,069)	6,772
<b>CASH FROM OPERATIONS</b>	<u>(3,867)</u>	<u>9,032</u>
Interest Paid	-	-
Tax Paid	-	-
<b>NET CASH GENERATED FROM OPERATING ACTIVITIES</b>	<u>(3,867)</u>	<u>9,032</u>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of property, plant & equipment	-	-
<b>NET CASH FROM INVESTING ACTIVITIES</b>	<u>-</u>	<u>-</u>
<b>CASH FLOW FROM FINANCING ACTIVITIES</b>		
Issue of ordinary share capital	-	-
<b>NET CASH FROM FINANCING ACTIVITIES</b>	<u>-</u>	<u>-</u>
<b>NET INCREASE / ( DECREASE) IN CASH AND CASH EQUIVALENTS</b>	<u>(3,867)</u>	<u>9,032</u>
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<u>26,548</u>	<u>18,877</u>
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<u><u>21,494</u></u>	<u><u>26,548</u></u>

**EAGNEY INSURANCE SERVICES LTD  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**1. STATEMENT OF ACCOUNTING POLICIES**

The significant accounting policies adopted by the company are as follows:

**1.1. Basis of Accounting**

The Statutory Financial Statements have been prepared on a going concern basis under the historical cost convention and comply with the accounting standards issued by the Financial Reporting Council, specifically Financial Reporting Standard 102 - "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102).

The functional currency of the financial statements is the euro.

**1.2. Cash And Cash Equivalents**

Cash and cash equivalents include cash on hand and at bank together with demand deposits. Bank overdrafts are shown within borrowings in current liabilities.

**1.3. Turnover**

Turnover represents the total invoice value, excluding value added tax, of sales made during the year.

**1.4. Tangible fixed assets and depreciation**

Tangible Fixed Assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Leasehold additions	-	10% Straight Line
Fixtures, fittings and equipment	-	15% Straight Line

**1.5. Taxation**

The charge for taxation is based on profit for the year and is calculated with reference to the tax rates applying at the balance sheet date.

Current tax is provided at amounts expected to be paid or recovered using the tax rates and laws that have been enacted or substantially enacted by the balance sheet date.

Deferred taxation is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events that result in an obligation to pay more tax in the future or a right to pay less tax in the future have occurred at the balance sheet date. Provision is made at the rates expected to apply when the timing differences reverse. Timing differences are differences between 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, which there are recognised in the financial statements.

A net deferred tax asset is regarded as recoverable and therefore recognised only when, on the basis of all the available evidence, it can be regarded as more likely than not that there will be suitable tax profits from which the future reversal of the underlying timing differences can be deducted.

**1.6. Going concern**

The company derives the majority of its income from the sale of car and home insurance policies. This is a highly competitive market in which to compete. The company has built up a loyal customer base and the directors believe that they can generate sufficient income to cover overheads. The directors are of the opinion that the financial statements should be prepared on a going concern basis.

**EAGNEY INSURANCE SERVICES LTD  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

**2. TURNOVER**

The total turnover of the company for the year has been derived from its principal activity wholly undertaken in Ireland.

<b>3. THE PROFIT BEFORE TAX WAS ARRIVED AT AFTER CHARGING</b>	<b>2025</b>	<b>2024</b>
	€	€
Operating (loss)/profit is stated after charging:		
Depreciation of tangible assets	70	112
Auditors' remuneration	1,574	1,644
	<u>          </u>	<u>          </u>

**4. STAFF NUMBERS AND COSTS**

**Number of employees**

The average monthly numbers of employees (including the directors) during the year were:

	<b>2025</b>	<b>2024</b>
	Number	Number
Directors	<u>          </u> 1	<u>          </u> 1
	<u>          </u> 1	<u>          </u> 1

<b>Employment costs</b>	<b>2025</b>	<b>2024</b>
	€	€
Wages and salaries	<u>          </u> 18,648	<u>          </u> 18,648

**5 DIRECTORS' REMUNERATION AND TRANSACTIONS**

Remuneration and other emoluments	<u>          </u> € 18,648
-----------------------------------	----------------------------

**Thomas  
Eagney**

Opening Balances	4,619
Advances from directors	11,796
Repayments to directors	(8,453)
Closing Balance	<u>          </u> 7,962

**EAGNEY INSURANCE SERVICES LTD  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

**6. TAX ON (LOSS)/PROFIT ON ORDINARY ACTIVITIES**

Analysis of charge in the year	2025	2024
	€	€
<b>Current tax on income of this period</b>		
Corporation tax	-	-
	<u>          </u>	<u>          </u>
<b>Factors affecting tax charge for period</b>		
	2025	2024
	€	€
(Loss)/profit on ordinary activities before tax	(55)	40
	<u>          </u>	<u>          </u>
Corporation tax is charged at 12.5% (tax in Ireland of 12.5 % - 31 March 2025)	(7)	5
<b>Effects of:</b>		
Losses carried forward from prior years	7	(5)
	<u>          </u>	<u>          </u>
Current tax charge for period	-	-
	<u>          </u>	<u>          </u>

**7. TANGIBLE ASSETS**

	Long Leasehold Property	Fixtures & Equipment	Total
	€	€	€
<b>Cost</b>			
At 1 April 2024	15,909	16,044	31,953
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2025	15,909	16,044	31,953
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Depreciation</b>			
At 1 April 2024	-	15,837	15,837
Charge for the year	-	70	70
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2025	-	15,907	15,907
	<u>          </u>	<u>          </u>	<u>          </u>
<b>Net book values</b>			
At 31 March 2025	15,909	137	16,046
	<u>          </u>	<u>          </u>	<u>          </u>
At 31 March 2024	15,909	207	16,116
	<u>          </u>	<u>          </u>	<u>          </u>

There were no assets held under finance lease included in the tangible fixed assets.

**EAGNEY INSURANCE SERVICES LTD**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

<b>8. DEBTORS</b>	<b>2025</b>	<b>2024</b>
	€	€
Trade debtors	-	-
Other debtors	-	-
	-	-
<b>9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	<b>2025</b>	<b>2024</b>
	€	€
Credit Card	666	-
Other taxes and social security costs	664	476
Directors' accounts	7,962	4,619
Accruals and deferred income	1,845	3,271
Other Creditors	15,305	22,479
	26,442	30,845
Other taxes and social security costs comprise the following:		
Paye/Prsi	664	476
	664	476

Trade creditors include amounts owing to suppliers who have a Reservation of Title in their contracts of sale.

**10. DETAILS OF BORROWINGS**

<b>Maturity Analysis</b>	<b>Within 1 year &amp; €</b>	<b>Between 1 &amp; 2 years €</b>	<b>Between 2 &amp; 5 years €</b>	<b>After 5 years €</b>	<b>Total €</b>
<i>Repayable other than by instalments</i>					
Credit Card	666	-	-	-	666
	666	-	-	-	666

**EAGNEY INSURANCE SERVICES LTD  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

<b>11. SHARE CAPITAL</b>	<b>2025</b>	<b>2024</b>
	<b>€</b>	<b>€</b>
<b>Authorised equity</b>		
1,000,000 ordinary shares of €1.27 each	1,270,000	1,270,000
	<u>          </u>	<u>          </u>
<b>Allotted, called up and fully paid share capital</b>		
9,451 ordinary shares of €1.27 each	12,003	12,003
	<u>          </u>	<u>          </u>

9,449 ordinary shares of €1.27 each were issued in the year end 31 March 2019

<b>12. ANALYSIS OF CHANGES IN NET FUNDS</b>	<b>Opening Balance</b>	<b>Cash Flows</b>	<b>Closing Balance</b>
	<b>€</b>	<b>€</b>	<b>€</b>
Cash at bank and in hand	26,548	4,388	22,160
Credit Card	-	(666)	(666)
	<u>26,548</u>	<u>(5,054)</u>	<u>21,494</u>

<b>13. RESERVES/PROFIT &amp; LOSS</b>	<b>2025</b>	<b>2024</b>
	<b>€</b>	<b>€</b>
<b>At 1 April 2024</b>	(184)	(224)
(Loss)/retained profit for the year	(55)	40
	<u>          </u>	<u>          </u>
<b>At 31 March 2025</b>	<u>(239)</u>	<u>(184)</u>

<b>14. RECONCILIATION OF SHAREHOLDERS' FUNDS</b>	<b>2025</b>
	<b>€</b>
(Loss)/profit for the year	(55)
Opening Shareholders Funds	11,819
	<u>          </u>
Closing Shareholders Funds	<u>11,764</u>

**EAGNEY INSURANCE SERVICES LTD  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

..... continued

**15. DIRECTORS AND SECRETARIES INTEREST IN SHARES**

The directors and secretary who held office at 31 March 2025 had no interests other than those shown below in the shares of the company

<b>Name</b>	<b>Class of Share</b>	<b>1 April 2024 Shareholding</b>	<b>31 March 2025 Shareholding</b>
Thomas Eagney	Ordinary shares of €1.27 each	9,450	9,450
Ann Eagney	Ordinary shares of €1.27 each	1	1

**16. CAPITAL COMMITMENTS**

There were no capital commitments at 31 March 2025.

**17. RELATED PARTY TRANSACTIONS**

The company operates from a premises owned by the company director, Thomas Eagney. No rent was charged by Mr Eagney in the year ended 31 March 2025.

**18. POST BALANCE SHEET EVENTS**

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

**19. APPROVAL OF FINANCIAL STATEMENTS**

The financial statements were approved by the Board on 30 September 2025.