

Company Number: 633391

Choice Advice Limited
Annual Report and Financial Statements
for the financial year ended 30 June 2025

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Choice Advice Limited
DIRECTOR AND OTHER INFORMATION

Director	Darragh McNamara
Company Secretary	Nicoia Hennessy
Company Number	633391
Registered Office	The Racecourse, Kells Road Co Kilkenny R95 R7PR Ireland
Business Address	c/o Carrigan O'Dwyer Limited 3 Enterprise house Dublin Road Kilkenny Co Kilkenny R95 K067 Ireland
Auditors	Carrigan O'Dwyer Limited Chartered Accountants and Statutory Auditors Unit 3 Enterprise House Dublin Road Kilkenny Republic of Ireland
Bankers	Permanent TSB Marble City Arcade High Street Kilkenny

Choice Advice Limited

DIRECTOR'S REPORT

for the financial year ended 30 June 2025

The director presents their report and the audited financial statements for the financial year ended 30 June 2025.

Principal Activity and Review of the Business

The principal activity of the company is that of the business of financial services, engaging in the provision of all manner of investment and financial advice for life and pensions, planning and business services and all related activities.

There has been no significant change in these activities during the financial year ended 30 June 2025.

Principal Risks and Uncertainties

The principal risk and uncertainty to the business is that it operates in a market that is changing rapidly. As a result the director engages in training to keep fully informed in relation to the market place and industry regulation.

Results and Dividends

The profit for the financial year after providing for depreciation and taxation amounted to €28,070 (2024 - €821).

The director does not recommend payment of a dividend.

At the end of the financial year, the company has assets of €121,282 (2024 - €74,292) and liabilities of €29,535 (2024 - €10,615). The net assets of the company have increased by €28,070.

Director and Secretary

The director who served throughout the financial year was as follows:

Darragh McNamara

The secretary who served throughout the financial year was Nicola Hennessy.

The director's and the secretary's 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
Darragh McNamara	Ordinary Shares	100	100

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

Future Developments

The company plans to continue its present activities and grow its current trading levels.

Post Balance Sheet Events

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

Auditor

The auditor, Carrigan O'Dwyer Limited, (Chartered 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.

Statement on Relevant Audit Information

In accordance with section 330 of the Companies Act 2014, so far as the person who is director at the time this report is approved is aware, there is no relevant audit information of which the statutory auditor is unaware. The director has taken all steps that they ought to have taken to make themselves aware of any relevant audit information and they has established that the statutory auditor is aware of that information.


Choice Advice Limited
DIRECTOR'S REPORT

for the financial year ended 30 June 2025

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 established appropriate books to adequately record the transactions of the company. The directors also ensure that the company retains the source documentation for these transactions. The accounting records are maintained at the company's office at c/o Carrigan O'Dwyer Limited, 3 Enterprise house, Dublin Road, Kilkenny, Co Kilkenny R95 K067.

Signed on behalf of the board



Darragh McNamara
Director

16 December 2025

Choice Advice Limited
DIRECTOR'S RESPONSIBILITIES STATEMENT
for the financial year ended 30 June 2025

The director is responsible for preparing the Director's Report and the financial statements in accordance with applicable Irish law and regulations.

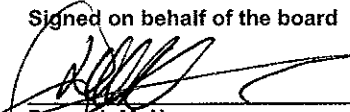
Irish company law requires the director to prepare financial statements for each financial year. Under that law, the director has elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" issued by the Financial Reporting Council. Under company law, the director must not approve the financial statements unless they is 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 director is 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 director is 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 Director's Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. They is 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



Darragh McNamara
Director

16 December 2025

INDEPENDENT AUDITOR'S REPORT

to the Shareholders of Choice Advice Limited

Report on the audit of the financial statements

Opinion

I have audited the financial statements of Choice Advice Limited ('the company') for the financial year ended 30 June 2025 which comprise the Profit and Loss Account, the Balance Sheet, the Statement of Changes in Equity, the Cash Flow Statement 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 my opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 30 June 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

I conducted my audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. My responsibilities under those standards are described below in the Auditor's responsibilities for the audit of the financial statements section of my report. I am independent of the company in accordance with the ethical requirements that are relevant to my audit of financial statements in Ireland, including the Ethical Standard for Auditors (Ireland) issued by the Irish Auditing and Accounting Supervisory Authority (IAASA), and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Conclusions relating to going concern

In auditing the financial statements, I have concluded that the director's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I 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.

My responsibilities and the responsibilities of the director with respect to going concern are described in the relevant sections of this report.

Other Information

The director is responsible for the other information. The other information comprises the information included in the annual report other than the financial statements and my Auditor's Report thereon. My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

My responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am 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 I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2014

In my opinion, based on the work undertaken in the course of the audit, I report that:

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

I have obtained all the information and explanations which, to the best of my knowledge and belief, are necessary for the purposes of my audit.

In my 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 Choice Advice Limited

Matters on which I am required to report by exception

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, I have not identified any material misstatements in the director's report.

The Companies Act 2014 requires me to report to you if, in my 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. I have nothing to report in this regard.

Respective responsibilities

Responsibilities of director for the financial statements

As explained more fully in the Director's Responsibilities Statement set out on page 6, the director is 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 determines 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 director is 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

My 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 my 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 my 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 my report.

The purpose of my audit work and to whom I owe my responsibilities

My report is made solely to the company shareholders in accordance with section 391 of the Companies Act 2014. My audit work has been undertaken so that I might state to the company shareholders those matters I am required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume any responsibility to anyone other than the company and the company shareholders for my audit work, for this report, or for the opinions I have formed.



Donal O'Dwyer
for and on behalf of
CARRIGAN O'DWYER LIMITED
Chartered Accountants and Statutory Auditors
Unit 3
Enterprise House
Dublin Road
Kilkenny
Republic of Ireland

16 December 2025

Choice Advice Limited
APPENDIX TO THE INDEPENDENT AUDITOR'S REPORT

Further information regarding the scope of my responsibilities as auditor

As part of an audit in accordance with ISAs (Ireland), I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

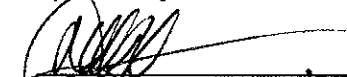
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting 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 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 I conclude that a material uncertainty exists, I am required to draw attention in my Auditor's Report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my 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.

I 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 I identify during my audit.

Choice Advice Limited
PROFIT AND LOSS ACCOUNT
for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Turnover	5	218,036	135,662
Gross profit		<u>218,036</u>	<u>135,662</u>
Administrative expenses		(185,474)	(134,724)
Profit on ordinary activities before taxation		<u>32,562</u>	<u>938</u>
Tax on profit on ordinary activities	8	(4,492)	(117)
Profit for the financial year		<u>28,070</u>	<u>821</u>
Total comprehensive income		<u><u>28,070</u></u>	<u><u>821</u></u>

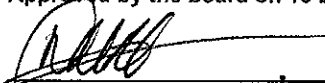
Approved by the board on 16 December 2025 and signed on its behalf by:


Darragh McNamara
Director

Choice Advice Limited
BALANCE SHEET
as at 30 June 2025

	Notes	2025 €	2024 €
Fixed Assets			
Tangible assets	9	45,713	1,344
Current Assets			
Debtors	10	626	627
Cash and cash equivalents		74,943	72,321
		75,569	72,948
Creditors: amounts falling due within one year	12	(29,535)	(10,615)
Net Current Assets		46,034	62,333
Total Assets less Current Liabilities		91,747	63,677
Capital and Reserves			
Called up share capital presented as equity	15	100	100
Retained earnings		91,647	63,577
Equity attributable to owners of the company		91,747	63,677

Approved by the board on 16 December 2025 and signed on its behalf by:


Darragh McNamara
Director

Choice Advice Limited
STATEMENT OF CHANGES IN EQUITY
as at 30 June 2025

	Called up share capital €	Retained earnings €	Total €
At 1 July 2023	100	62,756	62,856
Profit for the financial year	-	821	821
At 30 June 2024	100	63,577	63,677
Profit for the financial year	-	28,070	28,070
At 30 June 2025	100	91,647	91,747

Choice Advice Limited
CASH FLOW STATEMENT

for the financial year ended 30 June 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Profit for the financial year		28,070	821
Adjustments for:			
Tax on profit on ordinary activities		4,492	117
Depreciation		6,608	236
		<u>39,170</u>	<u>1,174</u>
Movements in working capital:			
Movement in debtors		1	76
Movement in creditors		14,663	(3,334)
		<u>53,834</u>	<u>(2,084)</u>
Cash generated from/(used in) operations		53,834	(2,084)
Tax paid		(235)	(1,122)
		<u>53,599</u>	<u>(3,206)</u>
Net cash generated from/(used in) operating activities		53,599	(3,206)
Cash flows from investing activities			
Payments to acquire tangible assets		(50,977)	-
		<u>2,622</u>	<u>(3,206)</u>
Net increase/(decrease) in cash and cash equivalents		2,622	(3,206)
Cash and cash equivalents at beginning of financial year		72,321	75,527
		<u>74,943</u>	<u>72,321</u>
Cash and cash equivalents at end of financial year	11	<u>74,943</u>	<u>72,321</u>

Choice Advice Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

1. General Information

Choice Advice Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 633391. The registered office of the company is The Racecourse, Kells Road, Co Kilkenny, R95 R7PR, Ireland. The nature of the company operations and its principal activities are set out in the Director's 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 financial statements.

Statement of compliance

The financial statements of the company for the financial year ended 30 June 2025 have been prepared on the going concern basis and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (FRS 102). These are the company's first set of financial statements prepared in accordance with FRS 102. There have been no transitional adjustments made.

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.

Turnover

Turnover comprises the invoice value of services supplied by the company, exclusive of trade discounts and value added tax.

Government grants

Grants are recognised at fair value of the asset receivable using the accruals model when there is reasonable assurance that the grant will be received, and all attaching conditions will be complied with. Grants towards capital expenditure are credited to deferred income and are released to the profit and loss account over the expected useful life of the related assets, by equal annual instalments. Grants towards revenue expenditure are released to the profit and loss account as the related expenditure is incurred.

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	-	12.5% Straight line
Motor vehicles	-	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 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.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and in hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the Balance Sheet bank overdrafts are shown within Creditors.

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.

Choice Advice Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

Employee benefits

The company facilitates access to a company PRSA.

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 Balance Sheet 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 Balance Sheet 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 Profit and Loss Account.

Ordinary share capital

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

3. Significant accounting judgements and key sources of estimation uncertainty

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

Going Concern

The directors have prepared budgets and cash flows for a period of at least twelve months from the date of the approval of the financial statements which demonstrate that there is no material uncertainty regarding the company's ability to meet its liabilities as they fall due, and to continue as a going concern. On this basis the directors consider it appropriate to prepare the financial statements on a going concern basis. Accordingly, these financial statements do not include any adjustments to the carrying amounts and classification of assets and liabilities that may arise if the company was unable to continue as a going concern.

4. Going concern

The financial statements have been prepared on the going concern basis which assumes that the company will continue in operational existence for the foreseeable future.

The financial statements do not include any adjustments relating to the recoverability and classification of the recorded asset or liability amounts, or the possibility of liabilities that may arise by reason of the company being unable to continue in trading.

5. Turnover

The whole of the company's turnover is attributable to its market in the Republic of Ireland and is derived from the principal activity of Insurance Intermediary

6. Operating profit	2025	2024
	€	€
Operating profit is stated after charging:		
Depreciation of tangible assets	6,608	236

Choice Advice Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

7. Employees and remuneration

Number of employees

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

	2025	2024
	Number	Number
Administration	1	1
Management	1	1
	<u>2</u>	<u>2</u>

The staff costs (inclusive of director's salaries) comprise:

	2025	2024
	€	€
Wages and salaries	125,599	89,219
Social welfare costs	1,258	1,056
Pension costs	20,000	12,000
	<u>146,857</u>	<u>102,275</u>

All the amounts stated above were treated as an expense of the company in the financial year. No amount was capitalised into assets.

8. Tax on profit on ordinary activities

	2025	2024
	€	€
(a) Analysis of charge in the financial year		
Current tax:		
Corporation tax at 12.50% (2024 - 12.50%) (Note 8 (b))	4,492	117
	<u>4,492</u>	<u>117</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%	32,562	938
Profit on ordinary activities before tax multiplied by the standard rate of corporation tax in the Republic of Ireland at 12.50% (2024 - 12.50%)	4,070	117
Effects of:		
Depreciation in excess of capital allowances for period	422	-
Total tax charge for the financial year (Note 8 (a))	<u>4,492</u>	<u>117</u>

Choice Advice Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

9. Tangible assets

	Fixtures, fittings and equipment €	Motor vehicles €	Total €
Cost			
At 1 July 2024	1,885	-	1,885
Additions	-	50,977	50,977
At 30 June 2025	<u>1,885</u>	<u>50,977</u>	<u>52,862</u>
Depreciation			
At 1 July 2024	541	-	541
Charge for the financial year	236	6,372	6,608
At 30 June 2025	<u>777</u>	<u>6,372</u>	<u>7,149</u>
Net book value			
At 30 June 2025	<u><u>1,108</u></u>	<u><u>44,605</u></u>	<u><u>45,713</u></u>
At 30 June 2024	<u><u>1,344</u></u>	<u><u>-</u></u>	<u><u>1,344</u></u>

9.1. Tangible assets prior financial year

	Fixtures, fittings and equipment €	Total €
Cost		
At 30 June 2024	<u>1,885</u>	<u>1,885</u>
Depreciation		
At 1 July 2023	305	305
Charge for the financial year	236	236
At 30 June 2024	<u>541</u>	<u>541</u>
Net book value		
At 30 June 2024	<u><u>1,344</u></u>	<u><u>1,344</u></u>
At 30 June 2023	<u><u>1,580</u></u>	<u><u>1,580</u></u>

10. Debtors

	2025	2024
	€	€
Trade debtors	<u><u>626</u></u>	<u><u>627</u></u>

All debtors are due within one year. All trade debtors are due within the company's normal terms, which is thirty days. Trade debtors are shown net of impairment in respect of doubtful debts.

11. Cash and cash equivalents

	2025	2024
	€	€
Cash and bank balances	<u><u>74,943</u></u>	<u><u>72,321</u></u>

Choice Advice Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 30 June 2025

12. Creditors		2025	2024
Amounts falling due within one year		€	€
Taxation (Note 13)		17,863	3,152
Director's current account (Note 17)		4,816	3,607
Accruals		6,856	3,856
		<u>29,535</u>	<u>10,615</u>

The repayment terms of trade creditors vary between on demand and ninety days. No interest is payable on trade creditors.

Tax and social insurance are subject to the terms of the relevant legislation. Interest accrues on late payment. No interest was due at the financial year end date.

The terms of the accruals are based on the underlying contracts.

13. Taxation		2025	2024
		€	€
Creditors:			
Corporation tax		4,375	118
PAYE		13,488	3,034
		<u>17,863</u>	<u>3,152</u>

14. Financial Instruments

The company has chosen to apply the provisions of Section 11 and 12 of FRS 102 to account for all of its financial instruments.

15. Share capital			2025	2024
Description	Number of shares	Value of units	€	€
Authorised				
Ordinary Shares	1,000,000	€1.00 each	<u>1,000,000</u>	<u>1,000,000</u>
Allotted, called up and fully paid				
Ordinary Shares	100	€1.00 each	<u>100</u>	<u>100</u>

16. Capital commitments

The company had no material capital commitments at the financial year-ended 30 June 2025.

17. Director's remuneration and transactions		2025	2024
		€	€
Remuneration		113,599	77,219
Pension contributions		20,000	12,000
		<u>133,599</u>	<u>89,219</u>

The following amounts are repayable to the director:

	2025	2024
	€	€
Darragh McNamara	<u>4,816</u>	<u>3,607</u>

Choice Advice Limited
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 30 June 2025

18. Post-Balance Sheet Events

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

19. Approval of financial statements

The financial statements were approved and authorised for issue by the board on 16 December 2025.