

Company Number: 581741

Oliver Buckley Life And Pensions Limited
Annual Report and Financial Statements
for the financial year ended 31 August 2025

B.J. Dennehy & Company
Chartered Accountants
Llanover
North Circular Road
Limerick

Oliver Buckley Life And Pensions Limited

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Oliver Buckley Life And Pensions Limited
DIRECTOR AND OTHER INFORMATION

Director	Oliver Buckley
Company Secretary	Susan Buckley
Company Number	581741
Registered Office	25 Castle Park Dooradoyle Limerick
Auditors	B.J. Dennehy & Company Chartered Accountants Llanover North Circular Road Limerick
Bankers	Bank of Ireland Dooradoyle Limerick

Oliver Buckley Life And Pensions Limited

DIRECTOR'S REPORT

for the financial year ended 31 August 2025

The director presents their report and the audited financial statements for the financial year ended 31 August 2025.

Principal Activity and Review of the Business

The principal activity of the company is the provision of pension and life assurance advice.

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

Principal Risks and Uncertainties

In common with all companies operating in Ireland in this sector, the company is exposed to prevailing economic conditions in Ireland. The director is of the opinion that the company is well positioned to manage these risks.

Oliver Buckley Life and Pensions Limited faces strong competition in the market and if the company fails to compete successfully market share may decline.

Results and Dividends

The profit for the financial year after providing for depreciation and taxation amounted to €1,981 (2024 - €233).

The director does not recommend payment of a dividend.

At the end of the financial year, the company has assets of €8,716 (2024 - €7,151) and liabilities of €1,869 (2024 - €2,285). The net assets of the company have increased by €1,981.

Director and Secretary

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

Oliver Buckley

The secretary who served throughout the financial year was Susan Buckley.

The director's and the secretary's interests in the shares of the company are as follows:

Name	Class of Shares	Number Held At 31/08/25	Number Held At 01/09/24
Oliver Buckley	Ordinary	<u>1</u>	<u>1</u>

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

Future Developments

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

Post Balance Sheet Events

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

Auditors

The auditors, B.J. Dennehy & Company, (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 auditors are 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 auditors are aware of that information.

Oliver Buckley Life And Pensions Limited
DIRECTOR'S REPORT

for the financial year ended 31 August 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 employed appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at 25 Castle Park, Dooradoyle, Limerick.

Signed on behalf of the board

Oliver Buckley
Director

3 April 2026

Oliver Buckley Life And Pensions Limited

DIRECTOR'S RESPONSIBILITIES STATEMENT

for the financial year ended 31 August 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 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 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 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 person who is a director 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 director has 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

Oliver Buckley
Director

3 April 2026

INDEPENDENT AUDITOR'S REPORT

to the Member of Oliver Buckley Life And Pensions Limited

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Oliver Buckley Life And Pensions Limited ('the company') for the financial year ended 31 August 2025 which comprise the Profit and Loss Account, the Balance Sheet, the Reconciliation of Shareholders' Funds, 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 our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31 August 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 director's 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 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 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 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.

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 Member of Oliver Buckley Life And Pensions 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 director's 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 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

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 located on the IAASA's website at: www.iaasa.ie/wp-content/uploads/2022/10/Description_of_auditors_responsibilities_for_audit.pdf. The description forms part of our Auditor's Report.

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

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

Nigel Dennehy
for and on behalf of
B.J. DENNEHY & COMPANY
Chartered Accountants
Llanover
North Circular Road
Limerick

3 April 2026

Oliver Buckley Life And Pensions Limited
PROFIT AND LOSS ACCOUNT

for the financial year ended 31 August 2025

	Notes	2025 €	2024 €
Turnover	3	66,152	63,056
Cost of sales		757	(200)
Gross profit		66,909	62,856
Administrative expenses		(64,694)	(62,623)
Profit before taxation		2,215	233
Tax on profit	6	(234)	-
Profit for the financial year		1,981	233

Oliver Buckley Life And Pensions Limited
BALANCE SHEET

as at 31 August 2025

	Notes	2025 €	2024 €
Fixed Assets			
Tangible assets	7	<u>1,360</u>	<u>1,299</u>
Current Assets			
Stocks	8	1,861	1,104
Cash and cash equivalents		<u>5,495</u>	<u>4,748</u>
		<u>7,356</u>	<u>5,852</u>
Creditors: amounts falling due within one year	10	<u>(1,869)</u>	<u>(2,285)</u>
Net Current Assets		<u>5,487</u>	<u>3,567</u>
Total Assets less Current Liabilities		<u>6,847</u>	<u>4,866</u>
Capital and Reserves			
Called up share capital presented as equity	12	1	1
Retained earnings		<u>6,846</u>	<u>4,865</u>
Equity attributable to owners of the company		<u>6,847</u>	<u>4,866</u>

The financial statements have been prepared in accordance with the small companies' regime.

Approved by the board on 3 April 2026 and signed on its behalf by:

Oliver Buckley
Director

Oliver Buckley Life And Pensions Limited
RECONCILIATION OF SHAREHOLDERS' FUNDS

as at 31 August 2025

	Called up share capital €	Retained earnings €	Total €
At 1 September 2023	1	4,632	4,633
Profit for the financial year	-	233	233
At 31 August 2024	1	4,865	4,866
Profit for the financial year	-	1,981	1,981
At 31 August 2025	1	6,846	6,847

Oliver Buckley Life And Pensions Limited
CASH FLOW STATEMENT

for the financial year ended 31 August 2025

	Notes	2025 €	2024 €
Cash flows from operating activities			
Profit for the financial year		1,981	233
Adjustments for:			
Tax on profit on ordinary activities		234	-
Depreciation		408	352
		<u>2,623</u>	<u>585</u>
Movements in working capital:			
Movement in stocks		(757)	200
Movement in creditors		(650)	2,021
		<u>1,216</u>	<u>2,806</u>
Cash generated from operations		<u>1,216</u>	<u>2,806</u>
Cash flows from investing activities			
Payments to acquire tangible assets		(469)	-
		<u>(469)</u>	<u>-</u>
Net increase in cash and cash equivalents		747	2,806
Cash and cash equivalents at beginning of financial year		4,748	1,942
		<u>4,748</u>	<u>1,942</u>
Cash and cash equivalents at end of financial year	9	<u><u>5,495</u></u>	<u><u>4,748</u></u>

Oliver Buckley Life And Pensions Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

1. General Information

Oliver Buckley Life And Pensions Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 581741. The registered office of the company is 25 Castle Park, Dooradoyle, Limerick. 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 year ended 31 August 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).

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 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.

Turnover

Turnover comprises the invoice value of goods supplied by the company, 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	-	12.5% Straight line
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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.

Stocks

Stocks are valued at the lower of cost and net realisable value. Stocks are determined on a first-in first-out basis. 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.

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.

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 company also operates a defined benefit pension scheme for its employees providing benefits based on final pensionable pay. The assets of this scheme are also held separately from those of the company, being invested with pension fund managers.

Oliver Buckley Life And Pensions Limited

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

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.

Ordinary share capital

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

3. 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

4. Operating profit	2025	2024
	€	€
Operating profit is stated after charging:		
Depreciation of tangible assets	408	352
	<u> </u>	<u> </u>

5. Employees

The average monthly number of employees, including director, during the financial year was 2, (2024 - 2).

	2025	2024
	Number	Number
Broker	2	2
	<u> </u>	<u> </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))	234	-
	<u> </u>	<u> </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%	2,215	233
	<u> </u>	<u> </u>
Profit before tax		
multiplied by the standard rate of corporation tax		
in the Republic of Ireland at 12.50% (2024 - 12.50%)	277	29
Effects of:		
Utilisation of tax losses	(43)	(29)
	<u> </u>	<u> </u>
Total tax charge for the financial year (Note 6 (a))	234	-
	<u> </u>	<u> </u>

Oliver Buckley Life And Pensions Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

7. Tangible assets		Fixtures, fittings and equipment €	Total €
Cost			
At 1 September 2024		2,815	2,815
Additions		469	469
		<u>3,284</u>	<u>3,284</u>
At 31 August 2025			
Depreciation			
At 1 September 2024		1,516	1,516
Charge for the financial year		408	408
		<u>1,924</u>	<u>1,924</u>
At 31 August 2025			
Net book value			
At 31 August 2025		<u>1,360</u>	<u>1,360</u>
At 31 August 2024		<u>1,299</u>	<u>1,299</u>
8. Stocks		2025	2024
		€	€
Work in progress		<u>1,861</u>	<u>1,104</u>
9. Cash and cash equivalents		2025	2024
		€	€
Cash and bank balances		<u>5,495</u>	<u>4,748</u>
10. Creditors		2025	2024
Amounts falling due within one year		€	€
Taxation		837	399
Director's current account (Note 14)		1,032	1,886
		<u>1,869</u>	<u>2,285</u>
11. Taxation		2025	2024
		€	€
Creditors:			
Corporation tax		234	-
PAYE		603	399
		<u>837</u>	<u>399</u>
12. Share capital		2025	2024
		€	€
Description	Number of shares	Value of units	
Authorised			
Ordinary	1,000,000	€1.00 each	<u>1,000,000</u>
			<u>1,000,000</u>
Allotted, called up and fully paid			
Ordinary	1	€1.00 each	<u>1</u>
			<u>1</u>

Oliver Buckley Life And Pensions Limited
NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 August 2025

13. Capital commitments

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

14. Director's remuneration and transactions

	2025	2024
	€	€
Remuneration	28,000	25,090
Pension contributions	5,885	4,434
	<u>33,885</u>	<u>29,524</u>

15. Post-Balance Sheet Events

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

16. Approval of financial statements

The financial statements were approved and authorised for issue by the board on 3 April 2026.

OLIVER BUCKLEY LIFE AND PENSIONS LIMITED

SUPPLEMENTARY INFORMATION

RELATING TO THE FINANCIAL STATEMENTS

FOR THE FINANCIAL YEAR ENDED 31 AUGUST 2025

NOT COVERED BY THE AUDITORS REPORT

THE FOLLOWING PAGES DO NOT FORM PART OF THE AUDITED FINANCIAL STATEMENTS

Oliver Buckley Life And Pensions Limited
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
TRADING STATEMENT
for the financial year ended 31 August 2025

	Schedule	2025 €	2024 €
Sales		66,152	63,056
Cost of sales	1	<u>757</u>	<u>(200)</u>
Gross profit		66,909	62,856
Overhead expenses	2	<u>(64,694)</u>	<u>(62,623)</u>
Net profit		<u>2,215</u>	<u>233</u>

Oliver Buckley Life And Pensions Limited
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
SCHEDULE 1 : COST OF SALES
for the financial year ended 31 August 2025

	2025 €	2024 €
Cost of Sales		
Opening work-in-progress	<u>1,104</u>	<u>1,304</u>
	1,104	1,304
Closing work-in-progress	<u>(1,861)</u>	<u>(1,104)</u>
	<u>(757)</u>	<u>200</u>

Oliver Buckley Life And Pensions Limited
SUPPLEMENTARY INFORMATION RELATING TO THE FINANCIAL STATEMENTS
SCHEDULE 2 : OVERHEAD EXPENSES
for the financial year ended 31 August 2025

	2025	2024
	€	€
Administration Expenses		
Wages and salaries	10,563	12,077
Directors' remuneration	28,000	25,090
Directors' defined contribution pension costs	5,885	4,434
Staff vouchers	1,950	1,950
Insurance	1,653	1,565
Light and heat	883	1,630
Repairs and maintenance	-	41
Printing, postage and stationery	310	273
Advertising	300	-
Telephone & internet	1,225	1,438
Motor expenses	5	-
Travelling and subsistence	10,006	9,987
Accountancy	800	738
Bank charges	85	84
General expenses	16	19
Company secretarial costs	-	20
Subscriptions	1,375	1,395
Auditor's remuneration	1,230	1,230
Depreciation of tangible assets	408	352
Charitable donations	-	300
	<u>64,694</u>	<u>62,623</u>