

**George Banco Limited**  
**Annual report and financial statements**  
**for the year ended 31 December 2022**

Registration Number 08605069

GEORGE BANCO LIMITED

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# Contents

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## Page No

1	Strategic report
2	Directors' report
3	Statement of directors' responsibilities
4	Independent auditor's report
7	Statement of comprehensive income
8	Statement of financial position
9	Statement of changes in equity
10	Statement of cash flows
11	Notes to the financial statements
17	Corporate contacts & advisers

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# Strategic report

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## **Principal activities and business review**

Following the transfer of the Company's net assets as part of a group reorganisation in 2018, the Company ceased to provide management services to George Banco.com Limited. The principal activity of George Banco Limited (the "Company") is to hold investment in its subsidiary, George Banco.com Limited.

The Company does not have any other trade.

The statement of comprehensive income for the year is set out on page 7.

## **Future developments**

In light of the assets being transferred to Everyday Loans Limited during 2018, the directors envisage that the Company will continue to act as a holding company of its subsidiary, George Banco.com Limited.

Approved and signed on behalf of the Board of Directors by



**A Forsyth**  
Director

**Date:** 27<sup>th</sup> September 2023

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# Directors' report

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The directors present their report and the audited financial statements for the year ended 31 December 2022.

## Results for the year

The result for the year was £nil (2021: £nil). During the year the Company received dividend income amounting to £nil from its direct subsidiary George Banco.com Limited (2021: £1.608m). The directors declared a dividend totalling £nil during the year (2021: £1.774m) to its immediate parent Company Everyday Loans Limited.

## Directors

The following directors served throughout the year and up to the date of signing the financial statements, except where noted below:

P Reynolds	Non-Executive Director (Resigned 6 May 2022)
P Gill	Non-Executive Director (Resigned 31 March 2022)
J Gillespie	Non-Executive Director
R Webb	Director (Resigned 31 July 2022)
A Forsyth	Director

J Gillespie is also a director of the ultimate parent company.

## Directors' interests

No director had a beneficial interest in shares of the Company during the financial year and up to the date of signing of this report (2021: nil). All directors benefited from qualifying third party indemnity provisions in place during the financial year and at the date of this report. Details of the directors' remuneration for the year can be found in note 7.

## Matters covered in the Strategic report

The company has chosen to set out the following information within the Strategic report, principal activities and business review, and future developments.

## Going concern

During 2018 the Company underwent a reorganisation whereby the net assets of the Company were transferred to Everyday Loans Limited (which shares the same ultimate parent company), after which the Company ceased to provide management services to its subsidiary, George Banco.com Limited. The directors have therefore prepared the accounts on a basis other than that of a going concern. No material adjustment arose as a result of ceasing to apply the going concern basis of preparation.

## Disclosure of information to auditor

Each director in office at the date of this directors' report confirms that, so far as the director is aware, there is no relevant audit information of which the Company's auditor is unaware and each director has taken all the steps that they ought to have taken as a director in order to make themselves aware of any relevant audit information and to establish that the Company's auditor is aware of that information. This confirmation is given and should be interpreted in accordance with the provisions of s418 of the Companies Act 2006.

## Auditor

PKF Littlejohn LLP has signified its willingness to continue in office as auditor.

Approved and signed on behalf of the Board of Directors by



A Forsyth  
Director

Date: 27<sup>th</sup> September 2023

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# Statement of directors' responsibilities

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The directors are responsible for preparing the annual report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors are required to prepare the financial statements in accordance with international accounting standards in conformity with the requirements of the Companies Act 2006.

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 state of affairs of the Company and of the profit or loss of the Company for that period.

In preparing these financial statements, International Accounting Standard 1 requires that directors:

- properly select and apply accounting policies;
- present information, including accounting policies, in a manner that provides relevant, reliable, comparable and understandable information;
- provide additional disclosures when compliance with the specific requirements in IFRSs are insufficient to enable users to understand the impact of particular transactions, other events and conditions on the entity's financial position and financial performance; and
- make an assessment of the Company's ability to continue as a going concern.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the Company's transactions and disclose with reasonable accuracy at any time the financial position of the Company and enable them to ensure that the financial statements comply with the Companies Act 2006. 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.



**A Forsyth**  
**Director**

**Date:** 27<sup>th</sup> September 2023

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# Independent auditor's report

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## **INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF GEORGE BANCO LIMITED**

### **Opinion**

We have audited the financial statements of George Banco Limited (the 'company') for the year ended 31 December 2022 which comprise the Statement of Comprehensive Income, the Statement of Financial Position, the Statement of Changes in Equity, the Statement of Cash Flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK-adopted international accounting standards.

In our opinion, the financial statements:

- give a true and fair view of the state of the company's affairs as at 31 December 2022 and of its profit for the year then ended;
- have been properly prepared in accordance with UK-adopted international accounting standards; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further 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 the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, 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**

We draw attention to note 1.3 in the financial statements, which explains that the financial statements have been prepared on a basis other than that of a going concern as the company has ceased to trade.

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

### **Other information**

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the annual report. 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 this gives rise to a material misstatement in the financial statements themselves. 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.

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# Independent auditor's report

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## Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report have been prepared in accordance with applicable legal requirements.

## Matters on which we are required to report by exception

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the directors' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

## Responsibilities of directors

As explained more fully in the directors' responsibilities statement, 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 the directors 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 a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have 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 (UK) 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

- We obtained an understanding of the company and the sector in which it operates to identify laws and regulations that could reasonably be expected to have a direct effect on the financial statements. We obtained our understanding in this regard through discussions with management, industry research, application of cumulative audit knowledge and experience of the sector.
- We determined the principal laws and regulations relevant to the company in this regard to be those arising from the Companies Act 2006.
- We designed our audit procedures to ensure the audit team considered whether there were any indications of non-compliance by the company with those laws and regulations. These procedures included, but were not limited to:

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# Independent auditor's report

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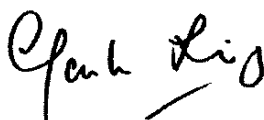
- enquiries of management, review of minutes, , reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations
- As in all of our audits, we addressed the risk of fraud arising from management override of controls by performing audit procedures which included, but were not limited to: the testing of journals; reviewing accounting estimates for evidence of bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our auditor's report.

## Use of our report

This report is made solely to the company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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.



**Mark Ling (Senior Statutory Auditor)**  
**For and on behalf of PKF Littlejohn LLP**  
**Statutory Auditor**

15 Westferry Circus  
Canary Wharf  
London E14 4HD

27 September 2023



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# Statement of comprehensive income

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		Year ended 31 December 2022 £000	Year ended 31 December 2021 £000
	Note		
Dividend income	12	-	1,608
<b>Profit for the financial year</b>		-	1,608
<b>Profit attributable to:</b>			
Equity holders of the Company		-	1,608
<b>Total comprehensive loss attributable to:</b>			
Equity holders of the Company		-	1,608

The Company has no recognised gains and losses other than those included in the results above.

The Company's results above are from discontinued operations.

*The notes on pages 11 to 16 are an integral part of these financial statements*

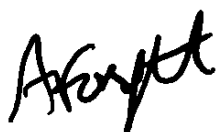
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# Statement of financial position

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	Note	2022 £000	2021 £000
<b>ASSETS</b>			
<b>Current Assets</b>			
Other assets	10	1	1
<b>Total net assets</b>		<u>1</u>	<u>1</u>
<b>CAPITAL AND RESERVES</b>			
Called up share capital	11f	1	1
Retained earnings		-	-
<b>Total equity</b>		<u>1</u>	<u>1</u>

The financial statements on pages 7 to 16 were approved by the Board of Directors on 27 September 2023 and were signed on its behalf by:



**A Forsyth**  
**Director**

Company number: 08605069

*The notes on pages 11 to 16 are an integral part of these financial statements*

# Statement of changes in equity

	Note	Share capital £000	Share premium £000	Retained income £000	Total £000
<b>Balance at 1 January 2021</b>		<b>1</b>	<b>-</b>	<b>166</b>	<b>167</b>
Total comprehensive loss for the year:					
Income for the year		-	-	1,608	1,608
<b>Total comprehensive loss for the year</b>		<b>-</b>	<b>-</b>	<b>1,774</b>	<b>1,775</b>
Dividends paid during the year		-	-	(1,774)	(1,774)
<b>Total dividends for the year</b>		<b>-</b>	<b>-</b>	<b>(1,774)</b>	<b>(1,774)</b>
<b>Balance at 31 December 2021</b>		<b>1</b>	<b>-</b>	<b>-</b>	<b>1</b>
Total comprehensive income for the year:					
Income for the year		-	-	-	-
<b>Total comprehensive income for the year</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Dividends received during the year		-	-	-	-
Dividends paid during the year		-	-	-	-
<b>Total dividends for the year</b>		<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Balance at 31 December 2022</b>		<b>1</b>	<b>-</b>	<b>-</b>	<b>1</b>

The notes on pages 11 to 16 are an integral part of these financial statements

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# Statement of cash flows

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A statement of cash flows has not been presented as there has been no movements in the years ended 31 December 2022 and 31 December 2021.

*The notes on pages 11 to 16 are an integral part of these financial statements*

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# Notes to the financial statements

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## 1. Accounting policies

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

### 1.1 Reporting entity

The Company, George Banco Limited, is a private company limited by shares registered in England and Wales, with company registration number 08605069. The principal activity of the Company was the sourcing, provision and servicing of guarantor loans. Following the transfer of the Company's net assets as part of a group reorganisation during 2018, George Banco Limited has been acting as a holding company of its subsidiary, George Banco.com Limited.

### 1.2 Basis of presentation

As part of a listed Group, the Company elected to prepare its financial statements in accordance with international accounting standards in conformity with the requirements of the Companies Act 2006.

The financial statements have been prepared under the historical cost convention, except for the revaluation of certain financial instruments that are measured at revalued amounts or fair values at the end of each reporting period, as explained in the accounting policies below. In estimating the fair value of an asset or a liability, the Company takes into account the characteristics of the asset or liability if market participants would take those characteristics into account when pricing the asset or liability at the measurement date. Fair value for measurement and/or disclosure purposes in these financial statements is determined on such a basis, except for share-based payment transactions that are within the scope of IFRS 2, leasing transactions that are within the scope of IFRS 16 Leases, and measurements that have some similarities to fair value but are not fair value, such as value in use in IAS 36 Impairment of Assets.

The Company's financial statements are presented in pounds sterling, which is the currency of the primary economic environment in which the Company operates (its functional currency), and all values are rounded to the nearest thousand pounds (£000) except when otherwise indicated.

### 1.3 Going concern assessment

During 2018 the Company underwent a reorganisation whereby the net assets of the Company were transferred to Everyday Loans Limited (which shares the same ultimate parent company), after which the Company ceased to provide management services to its subsidiary, George Banco.com Limited. The directors have therefore prepared the accounts on a basis other than that of a going concern. No material adjustment arose as a result of ceasing to apply the going concern basis of preparation.

### 1.4 Adoption of new and revised IFRS standards

#### *New and amended standards and interpretations issued and effective for the financial year ending 31 December 2022*

There are no other new IFRSs or International Financial Reporting Interpretations that are effective for the first time for the year ended 31 December 2022 which have a material impact on the Company. The Company has not applied the following new and revised IFRSs that have been issued but are not yet effective (effective 1 January 2023): Amendments to IAS 1, Presentation of financial statements on classification of liabilities; IFRS 17, Insurance contracts; Amendments to IAS 8, Definition of accounting estimates; Amendments to IAS 12, Deferred tax relating to assets and liabilities from a single transaction, and IFRS Practice statement 2, disclosure of accounting policy.

Management will continue to assess the impact of new and amended standards and interpretations on an ongoing basis.

### 1.5 Income taxation

The tax credit/expense represents the sum of the tax currently receivable/payable and any deferred tax.

The current tax credit/charge is based on the taxable loss/profit for the year. Taxable loss differs from net loss as reported in the statement of comprehensive income because it excludes items of income or expense that are taxable or deductible in other years and it further excludes items that are never taxable or deductible. The Company's asset/liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the year-end date.

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# Notes to the financial statements

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## **1.6 Fixed asset investments**

Investments in subsidiaries and associates are stated at cost less, where appropriate, provisions for impairment. In line with IAS 36, the investments in subsidiaries and associates are assessed for indications of impairment at the end of each reporting period (and if any such indication exists, the recoverable amount is estimated and compared to carrying value) and on an annual basis.

## **1.7 Trade and other receivables**

Trade and other receivables are measured on initial recognition at fair value and are subsequently measured at amortised cost using the EIR method. Intercompany loans have been assessed for impairment.

## **1.8 Other assets**

Other assets consist of prepayments and accrued income and are measured at amortised cost.

## **1.9 Equity instruments**

An equity instrument is any contract that evidences a residual interest in the assets of an entity after deducting all of its liabilities. Equity instruments issued by the Company are recorded at the proceeds received, net of direct issue costs.

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# Notes to the financial statements

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## 2. Critical accounting judgements and key sources of estimation uncertainty

The preparation of financial statements in conformity with generally accepted accounting practice requires management to make estimates and judgements that affect the reported amounts of assets and liabilities as well as the disclosure of contingent assets and liabilities at the year-end date and the reported amounts of revenues and expenses during the reporting period.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

In the course of preparing the financial statements, no critical judgements or key sources of estimation uncertainty have been made in the process of applying the company's accounting policies.

## 3. Maturity analysis of assets and liabilities

The table below shows the maturity analysis of the Company's financial assets and liabilities for the year ended 31 December 2022.

	Due within one year £000	Due after more than one year £000	Total £000
<b>At 31 December 2022</b>			
<b>ASSETS</b>			
Other assets	-	1	1
<b>Total assets</b>	-	1	1
<b>LIABILITIES</b>			
<b>Total liabilities</b>	-	-	-

The table below shows the maturity analysis of the Company's financial assets and liabilities for the year ended 31 December 2021:

	Due within one year £000	Due after more than one year £000	Total £000
<b>At 31 December 2021</b>			
<b>ASSETS</b>			
Other assets	-	1	1
<b>Total assets</b>	-	1	1
<b>LIABILITIES</b>			
<b>Total liabilities</b>	-	-	-

# Notes to the financial statements

## 4. Financial instruments

The tables below set out the carrying value of the Company's financial assets and liabilities in accordance with the categories of financial instruments set out in IFRS 9 for the year ended 31 December 2022 and 2021. Assets and liabilities outside the scope of IFRS 9 are shown within non-financial assets/liabilities:

	Fair value through profit and loss	Fair value through other comprehensive income	Amortised cost	Non-financial assets/liabilities	Total
At 31 December 2022	£'000	£'000	£'000	£'000	£'000
<b>Assets</b>					
Other assets	-	-	1	-	1
<b>Total assets</b>	-	-	1	-	1
<b>Liabilities</b>	-	-	-	-	-
<b>Total liabilities</b>	-	-	-	-	-

	Fair value through profit and loss	Fair value through other comprehensive income	Amortised cost	Non-financial assets/liabilities	Total
At 31 December 2021	£'000	£'000	£'000	£'000	£'000
<b>Assets</b>					
Other assets	-	-	1	-	1
<b>Total assets</b>	-	-	1	-	1
<b>Liabilities</b>	-	-	-	-	-
<b>Total liabilities</b>	-	-	-	-	-

## 5. Operating expenses

The Company had £nil operating expenses in 2022 (2021: £nil).

The remuneration of the auditors in relation to the audit of these financial statements was £11,750 (2021: £5,000) and was borne by the Company's parent Everyday Loans Limited, which makes no recharges to the Company for their services.

## 6. Directors' emoluments

The emoluments of the highest paid director were £nil (2021: £nil), including Company pension contributions of £nil (2021: £nil).

Retirement benefits are accruing under money purchase schemes for nil directors who served during 2022 (2021: nil).

All directors benefitted from qualifying third party indemnity provisions as disclosed in the directors' report.

The movement of staff from the Company to Everyday Loans Limited as part of the assets and liabilities transfer means that these costs were no longer incurred by the Company from 1 September 2018 and are instead incurred by Everyday Loans Limited and now Everyday Lending Limited.

## 7. Employee information



# Notes to the financial statements

The average number of employees during the year was nil (2021: nil)

## 8. Income tax expense

*Future tax developments:*

Any changes in income tax will have a consequential effect on the Company's future tax charge.

## 9. Fixed asset investments – investments in subsidiary undertakings

The Company has taken group accounts exemption in accordance with section 400 of Companies Act 2006. Consolidated group accounts were prepared by the then ultimate parent company Non-Standard Finance plc. A copy of the consolidated financial statements of Non-Standard Finance plc may be obtained from The Bothy, The Nostell Business Estate, Wakefield, West Yorkshire, WF4 1AB, United Kingdom.

	Shares in Group Undertakings £
At 1 January 2021 and 31 December 2021	1
Shares purchased during the year	-
At 31 December 2022	1

The subsidiary undertaking of the Company at 31 December 2022 was George Banco.Com Limited:

	Country of incorporation	Interest % in ordinary shares	Principal activity
George Banco.Com Limited	United Kingdom	100	Sourcing and servicing of loans

During 2018, George Banco.com underwent a reorganisation whereby the lending book and net assets of the Company were transferred to Everyday Lending Limited (which shares the same ultimate parent company). As part of this business transfer, the beneficial interest of George Banco.com Limited's loans and advances to customers' existing as at the date of transfer together with the net assets were passed to Everyday Lending Limited. George Banco.com also granted the right to underwrite future loans under the George Banco brand to Everyday Lending Limited. Subsequent to the reorganisation, George Banco.com Limited discontinued operations. As George Banco.com was dormant, the company reported profit for the year ended 31 December 2022 of £nil (2021: £nil), and it had net assets at 31 December 2022 of £1k (2021: £1k) George Banco.com's registered address is Epsom Court 1st Floor, Epsom Road, White Horse Business Park, Trowbridge, BA14 0XF.

## 10. Other Assets

	2022 £000	2021 £000
Amounts due from related companies – Everyday Loans Limited	-	-
Prepayments and accrued income	1	1
	1	1

During 2018, the Company transferred its net assets to immediate parent company Everyday Loans Limited at book value. This has resulted in the transfer of other assets excluding intercompany at net book value as at the date of transfer and is reflected above.

Amounts due from related companies have no fixed date for repayment but are repayable on demand and are measured at amortised cost. The fair value is not considered to be significantly different from its amortised cost carrying value. In the year ended 31 December 2022, the amounts due from related companies is classified in Stage 1 and has £nil expected credit loss.

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# Notes to the financial statements

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## 11. Share capital and share premium

Authorised:	2021	2020
	£000	£000
907 Ordinary shares of £1 each	1	1
	2021	2020
	£000	£000
<b>Allotted, called up and fully paid</b>		
Ordinary shares of £1 each	1	1

No shares were issued during the year (2021: nil).

All shares in issue are Ordinary shares of nominal value £1 each and are all fully paid up.

## 12. Related-party transactions

### *Transactions with directors*

There were no transactions with directors during the year under review (2021: £nil).

### *Summary of transactions with other related parties*

During the year the Company received no dividend income from its direct subsidiary George Banco.com Limited (2021: £1.608m). The directors declared no dividend during the year (2021: £1.774m) to its immediate parent Company Everyday Loans Limited.

## 13. Immediate and ultimate parent company

The Company is a subsidiary of Everyday Loans Limited, the registered address for which is 1<sup>st</sup> Floor North, 2 Dukes Meadow, Bourne End, Buckinghamshire, SL8 5XF.

The ultimate parent company at at 31<sup>st</sup> December was Non-Standard Finance plc, the registered address for which is The Bothy, The Nostell Business Estate, Wakefield, West Yorkshire, WF4 1AB, United Kingdom.

Non-Standard Finance plc heads the largest and smallest group in which the Company is consolidated. A copy of the consolidated financial statements of Non-Standard Finance plc may be obtained from The Bothy, The Nostell Business Estate, Wakefield, West Yorkshire, WF4 1AB, United Kingdom.

On 7 July 2023, following the appointment of fixed charge receivers in respect of the shares in the Company's indirect parent, NSF Finco Limited, were transferred to Clareant Lending Newco Limited which is owned by its existing secured lenders.

## 14. Controlling party

The immediate parent company of the Company, Everyday Loans Limited, is the controlling party of the Company.

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# Corporate contacts & advisers

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**Secretary & Registered Office**

Epsom Court 1st Floor,  
Epsom Road,  
White Horse Business Park,  
Trowbridge,  
England,  
BA14 0XF

**Auditor:**

PKF Littlejohn LLP  
Statutory Auditor  
15 Westferry Circus  
Canary Wharf  
London  
United Kingdom  
E14 4HD