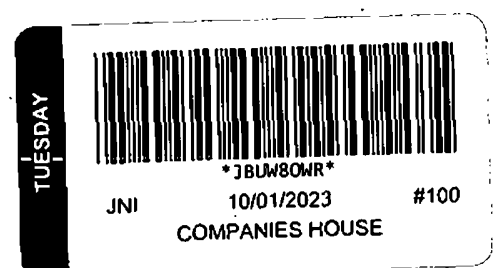
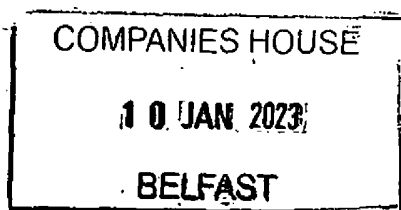


**Company No: 11855792 (England and Wales)**

**MY MONEY OPTIONS LIMITED**  
**Annual Report and Financial Statements**  
**For the financial year ended 31 December 2021**



**MY MONEY OPTIONS LIMITED**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**

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**MY MONEY OPTIONS LIMITED**  
**DIRECTORS AND OTHER INFORMATION**

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**DIRECTORS**

Andrew Blazye  
Colin Brown  
Michael England  
Martin Prigent  
James Scott

**REGISTERED OFFICE**

Bridgewater Place C/O Evolve Servicing  
Water Lane  
Leeds  
England  
LS11 5DR  
United Kingdom

**COMPANY NUMBER**

11855792 (England and Wales)

**AUDITOR**

Deloitte Ireland LLP  
Chartered Accountants & Statutory Audit Firm  
Deloitte & Touche House  
Earlsfort Terrace  
Dublin 2

**BANKERS**

National Westminster Bank plc  
250 Bishopsgate  
London  
EC2M 4AA

**SOLICITORS**

Hill Dickenson  
No.1 St. Paul's Square  
Liverpool  
L3 9SJ

## MY MONEY OPTIONS LIMITED

### DIRECTORS' REPORT

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The directors present their annual report and the audited financial statements of the Company for the financial year ended 31 December 2021.

#### PRINCIPAL ACTIVITIES

The principal activity of the Company during the financial year was the sale of software applications and associated services to the lending sector in the UK.

#### GOING CONCERN

The directors have prepared the financial statements on the going concern basis. Further details are provided in the notes to the financial statements.

#### DIRECTORS

The directors, who served during the financial year and to the date of this report except as noted, were as follows:

Andrew Blazye  
Colin Brown  
Michael England  
Martin Prigent  
James Scott

#### DIRECTORS' AND SECRETARY'S INTERESTS IN SHARES AND DEBENTURES

The directors and secretary of the Company who held office at 31 December 2021 had no beneficial interest in the shares of the Company at 31 December 2021 or at 01 January 2021.

The directors of the Company who held office at 31 December 2021 had the following interests in the shares of the Company's parent Aryza Holdings Limited:

##### Aryza Holdings Limited

		Number of shares held 31.12.2021	Number of shares held 01.01.2021
Andrew Blazye	A Ordinary Shares	571	571
Andrew Blazye	C Ordinary Shares	4,500	4,500
Colin Brown	A Ordinary Shares	1,513	1,513
Colin Brown	B Ordinary Shares	5,000	5,000
Colin Brown	C Ordinary Shares	2,500	2,500
Martin Prigent	C Ordinary Shares	750	750

#### AUDITOR

Each of the persons who is a director at the date of approval of this 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
- The director has taken all the steps that he/she ought to have taken as a director in order to make himself/herself 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.

A resolution to reappoint Deloitte Ireland LLP will be proposed at the forthcoming Annual General Meeting.

**MY MONEY OPTIONS LIMITED**  
**DIRECTORS' REPORT (CONTINUED)**

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This Directors' Report has been prepared in accordance with the provisions applicable to companies entitled to the small companies' exemption provided by section 415A of the Companies Act 2006.

Approved by the Board of Directors and signed on its behalf by:



Colin Brown  
Director

Bridgewater Place C/O Evolve Servicing  
Water Lane  
Leeds  
England  
LS11 5DR  
United Kingdom

14 December 2022

## **MY MONEY OPTIONS LIMITED**

### **DIRECTORS' RESPONSIBILITIES STATEMENT**

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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 the law, the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law), including Section 1a of FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland". Under company law the directors must not approve the financial statements unless 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, the directors are required to:

- select suitable accounting policies for the Company financial statements and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the applicable accounting standards, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The directors are responsible for 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. The directors 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.

## Independent auditor's report to the members of My Money Options Limited

### Report on the audit of the financial statements

#### Opinion

In our opinion the financial statements of My Money Options Limited (the 'company'):

- give a true and fair view of the state of the company's affairs as at 31 December 2021 and of its profit for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

We have audited the financial statements which comprise:

- the income statement;
- the statement of financial position
- the statement of changes in equity; and
- the related notes 1 to 9.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

#### 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 Financial Reporting Council's (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

In auditing the financial statements, we have concluded that the directors' 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 when the financial statements are authorised for issue.

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.

## Independent auditor's report to the members of My Money Options Limited

### 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.

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

### Extent to which the audit was considered capable of detecting irregularities, including fraud

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 considered the nature of the company's industry and its control environment, and reviewed the company's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management and the directors about their own identification and assessment of the risks of irregularities, including those that are specific to the company's business sector.

We obtained an understanding of the legal and regulatory frameworks that the company operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included UK Companies Act and tax legislation; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the company's ability to operate or to avoid a material penalty. These included the company's compliance with personal solvency legislation.

We discussed among the audit engagement team [including relevant internal specialists such as tax regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- reviewing financial statement disclosures by testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management and external legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance.



## Independent auditor's report to the members of My Money Options Limited

### Report on other legal and regulatory requirements

#### 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 directors' report has been prepared in accordance with applicable legal requirements.

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 any material misstatements in the directors' report.

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

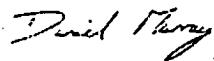
Under the Companies Act 2006 we are required to report in respect of the following matters if, in our opinion:

- 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.

We have nothing to report in respect of these matters.

#### 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.



Daniel Murray (Senior statutory auditor)  
For and on behalf of Deloitte Ireland LLP  
Statutory Auditor  
Deloitte & Touche House, Earlsfort Terrace, Dublin 2, Ireland

22 December 2022

**MY MONEY OPTIONS LIMITED****INCOME STATEMENT****FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

	<b>Note</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
<b>Turnover</b>		<b>184,824</b>	<b>33,000</b>
Administrative expenses		<u>(178,514)</u>	<u>(3,792)</u>
<b>Operating profit and profit before taxation</b>	<b>2</b>	<b>6,310</b>	<b>29,208</b>
Tax on profit		-	-
<b>Profit for the financial year</b>		<u><b>6,310</b></u>	<u><b>29,208</b></u>

All amounts relate to continuing operations.

There were no items of other comprehensive income or losses for the current or prior year other than those included in the Income Statement, accordingly no Statement of Comprehensive Income is presented.

The notes on pages 13 to 15 form part of these financial statements.

**MY MONEY OPTIONS LIMITED**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 31 DECEMBER 2021**

	Note	2021 £	2020 £
<b>Current assets</b>			
Debtors	3	199,510	31,321
Cash at bank and in hand	4	20,983	35
		<b>220,493</b>	<b>31,356</b>
<b>Creditors</b>			
Amounts falling due within one year	5	(184,875)	(2,048)
<b>Net current assets</b>		<b>35,618</b>	<b>29,308</b>
<b>Total assets less current liabilities</b>		<b>35,618</b>	<b>29,308</b>
<b>Net assets</b>		<b>35,618</b>	<b>29,308</b>
<b>Capital and reserves</b>			
Called-up share capital	6	100	100
Profit and loss account		35,518	29,208
<b>Total shareholder's funds</b>		<b>35,618</b>	<b>29,308</b>

The notes on pages 13 to 15 form part of these financial statements.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements of My Money Options Limited (registered number: 11855792) were approved and authorised for issue by the Board of Directors on 14 December 2022. They were signed on its behalf by:



Colin Brown  
Director

**MY MONEY OPTIONS LIMITED****STATEMENT OF CHANGES IN EQUITY****FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

	<b>Called-up share capital</b>	<b>Profit and loss account</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>At 01 January 2020</b>	<b>100</b>	<b>-</b>	<b>100</b>
Profit for the financial year	-	29,208	29,208
<b>Total comprehensive income</b>	<b>-</b>	<b>29,208</b>	<b>29,208</b>
<b>At 31 December 2020</b>	<b>100</b>	<b>29,208</b>	<b>29,308</b>
<b>At 01 January 2021</b>	<b>100</b>	<b>29,208</b>	<b>29,308</b>
Profit for the financial year	-	6,310	6,310
<b>Total comprehensive income</b>	<b>-</b>	<b>6,310</b>	<b>6,310</b>
<b>At 31 December 2021</b>	<b>100</b>	<b>35,518</b>	<b>35,618</b>

The notes on pages 13 to 15 form part of these financial statements.

**MY MONEY OPTIONS LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

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**1. Accounting policies**

The principal accounting policies are summarised below. They have all been applied consistently throughout the financial year and to the preceding financial year, unless otherwise stated.

**General information and basis of accounting**

My Money Options Limited (the Company) is a private company, limited by shares, incorporated in the United Kingdom under the Companies Act 2006 and is registered in England and Wales. The address of the Company's registered office is Bridgewater Place C/O Evolve Servicing, Water Lane, Leeds, England, LS11 5DR, United Kingdom.

The financial statements have been prepared under the historical cost convention, modified to include certain items at fair value, and in accordance with Section 1A of Financial Reporting Standard 102 (FRS 102) 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' issued by the Financial Reporting Council and the requirements of the Companies Act 2006 as applicable to companies subject to the small companies regime.

The financial statements are presented in pounds sterling which is the functional currency of the company and rounded to the nearest £.

**Going concern**

The directors have assessed the Statement of Financial Position and likely future cash flows at the date of approving these financial statements. The directors have a reasonable expectation that the Company has adequate resources to continue in operational existence and to meet its financial obligations as they fall due for at least 12 months from the date of signing these financial statements. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

**Turnover**

Turnover is stated net of VAT and trade discounts and is recognised when the significant risks and rewards are considered to have been transferred to the buyer. Where payments are received from customers in advance of services provided, the amounts are recorded as deferred income and included as part of creditors due within one year.

**Taxation**

**Current tax**

Current tax is provided at amounts expected to be paid (or recoverable) using the tax rates and laws that have been enacted or substantively enacted at the Statement of Financial Position date.

**Deferred tax**

Deferred tax arises as a result of including items of income and expenditure in taxation computations in periods different from those in which they are included in the Company's financial statements. Deferred tax is provided in full on timing differences which result in an obligation to pay more or less tax at a future date, at the average tax rates that are expected to apply when the timing differences reverse, based on current tax rates and laws. Deferred tax assets and liabilities are not discounted.

The carrying amount of deferred tax assets are reviewed at each reporting date and a valuation allowance is set up against deferred tax assets so that the net carrying amount equals the highest amount that is more likely than not to be recovered based on current or future taxable profit.

**Impairment of assets**

Assets, other than those measured at fair value, are assessed for indicators of impairment at each Statement of Financial Position date. If there is objective evidence of impairment, an impairment loss is recognised in the Income Statement as described below.

**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 include cash in hand, deposits held at call with banks and bank overdrafts. Bank overdrafts are shown within borrowings in creditors: amounts falling due within one year

**MY MONEY OPTIONS LIMITED****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021****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.

**Ordinary share capital**

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

**2. Operating profit and profit before taxation**

The audit fees were borne by a fellow group company

**3. Debtors**

	2021	2020
	£	£
Trade debtors	41,712	5,400
Amounts owed by Group undertakings	157,798	25,505
Prepayments	-	416
	<u>199,510</u>	<u>31,321</u>

Amounts owed by Group undertakings are repayable on demand and do not bear interest.

**4. Cash and cash equivalents**

	2021	2020
	£	£
Cash at bank and in hand	<u>20,983</u>	<u>35</u>

**5. Creditors: amounts falling due within one year**

	2021	2020
	£	£
Trade creditors	1,569	480
Amounts owed to Group undertakings	147,873	100
Accruals	1,000	1,468
Other taxation and social security	34,433	-
	<u>184,875</u>	<u>2,048</u>

Amounts owed to Group undertakings are repayable on demand and do not bear interest.

**6. Called-up share capital**

	2021	2020
	£	£
<b>Allotted, called-up and fully-paid</b>		
100 Ordinary shares of £1.00 each	<u>100</u>	<u>100</u>

**7. Related party transactions**

The Company has availed of the exemption provided in FRS 102 Section 33 Related Party Disclosures not to disclose transactions entered into with fellow group companies that are wholly owned within the group of companies of which the Company is a wholly owned member.

**MY MONEY OPTIONS LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2021**

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**8. Events after the Balance Sheet date**

In early 2022 control of the Aryza Holdings group of companies was acquired by Atlas Topco 1 Limited through a share purchase transaction changing the ultimate parent company.

There have been no other events after the balance sheet date affecting the Company since the financial year.

**9. Ultimate controlling party**

As at the balance sheet date of 31/12/2021 the company regards Aryza Holdings Limited as its immediate parent company as well as the ultimate controlling party. The largest and smallest group in which the results of the company are consolidated as at balance sheet date is that headed by Aryza Holdings Limited, a company incorporated in the United Kingdom and whose consolidated financial statements are available from Companies House in the United Kingdom.

Post the balance sheet date due to the purchase of the group by Atlas Topco 1 Limited the company's ultimate parent undertaking is Atlas Topco 1 Limited, a company incorporated in the United Kingdom. The address of Atlas Topco 1 Limited is Ropemaker Place, 28 Ropemaker Street, London, England, EC2Y 9HD.