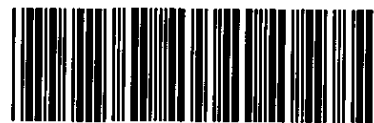


Company No: 11855792 (England and Wales)

MY MONEY OPTIONS LIMITED
Annual Report and Unaudited Financial Statements
For the financial year ended 31 December 2022

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MY MONEY OPTIONS LIMITED
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

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MY MONEY OPTIONS LIMITED
DIRECTORS AND OTHER INFORMATION

DIRECTORS

Andrew Blazye
Colin Brown
Michael England
Martin Prigent
Peter Bowen

REGISTERED OFFICE

11-12 Hanover Square
London
W1S 1JJ
England
United Kingdom

COMPANY NUMBER

11855792 (England and Wales)

BANKERS

National Westminster Bank plc
250 Bishopsgate
London
EC2M 4AA

SOLICITORS

Hill Dickenson
No.1 St. Paul's Square
Liverpool
L3 95J

MY MONEY OPTIONS LIMITED

DIRECTORS' REPORT

The directors present their annual report and the unaudited financial statements of the Company for the financial year ended 31 December 2022.

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.

RESULTS

The Company earned a profit after taxation of £10,451 (31 December 2021: £6,310).

The net current asset position of the Company for the financial year amounted to £46,069 (31 December 2021: net current £35,618).

EVENTS AFTER THE BALANCE SHEET DATE

Details of significant events since the balance sheet date are contained in the note 8 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

Peter Bowen (appointed 8 November 2023)

James Scott (resigned 31 January 2022)

DIRECTORS' AND SECRETARY'S INTERESTS IN SHARES AND DEBENTURES

The directors and secretary of the Company who held office at 31 December 2022 had no beneficial interest in the shares of the Company at 31 December 2022 or at 01 January 2022.

The directors of the Company who held office at 31 December 2022 had the following interests in the shares of the Company's ultimate parent entity Atlas TopCo 1 Limited:

Atlas TopCo 1 Limited

Director	£0.01 Ordinary Shares	£0.01 B1 Preference Shares	£0.01 B2 Preference Shares	£0.01 C1 Shares	£0.01 C2 Shares
Andrew Blazye	21,516	228,415	1,980,947	49,575	49,575
Colin Brown	52,547	2,519,369	4,837,732	123,937	123,937
Martin Prigent	3,462	30,002	318,724	-	-

MY MONEY OPTIONS LIMITED

DIRECTORS' REPORT

AUDIT EXEMPTION

For the financial year ended 31 December 2022, the company was entitled to exemption from audit under the provisions of Section 479A of the Companies Act 2006 relating to subsidiary companies.

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

14 December 2023

MY MONEY OPTIONS LIMITED

DIRECTORS' RESPONSIBILITIES STATEMENT

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.

MY MONEY OPTIONS LIMITED
INCOME STATEMENT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022

	Note	2022	2021
		£	£
Turnover		331,580	184,824
Administrative expenses		(321,129)	(178,514)
Operating profit and profit before taxation	2	10,451	6,310
Tax on profit		-	-
Profit for the financial year		10,451	6,310

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 9 to 11 form part of these financial statements.

MY MONEY OPTIONS LIMITED
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2022

	Note	2022 £	2021 £
Current assets			
Debtors	3	512,151	199,510
Cash at bank and in hand	4	1,221,615	20,983
		1,733,766	220,493
Creditors			
Amounts falling due within one year	5	(1,687,697)	(184,875)
Net current assets		46,069	35,618
Total assets less current liabilities		46,069	35,618
Net assets		46,069	35,618
Capital and reserves			
Called-up share capital	6	100	100
Profit and loss account		45,969	35,518
Total shareholder's funds		46,069	35,618

The notes on pages 9 to 11 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.

Subsidiary Audit Exemption

For the financial year ended 31 December 2022, the company was entitled to exemption from audit under Section 479A of the Companies Act 2006 relating to subsidiary companies. No members have required the company to obtain an audit of its accounts for the financial year in question in accordance with Section 476 of the Companies Act 2006. The directors of My Money Options Limited acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

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 2023. 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 2022

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

	Called-up share capital	Profit and loss account	Total
	£	£	£
At 01 January 2022	100	35,518	35,618
Profit for the financial year	-	10,451	10,451
Total comprehensive income	-	10,451	10,451
At 31 December 2022	100	45,969	46,069

The notes on pages 9 to 11 form part of these financial statements.

MY MONEY OPTIONS LIMITED
NOTES TO THE FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2022

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 11-12 Hannover Square, London, W1S 1JJ, 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 2022****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

	2022	2021
	£	£
Trade debtors	59,983	41,712
Amounts owed by Group undertakings	452,168	157,798
	<u>266,584</u>	<u>199,510</u>

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

4. Cash and cash equivalents

	2022	2021
	£	£
Cash at bank and in hand	<u>1,221,615</u>	<u>20,983</u>

5. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	-	1,569
Amounts owed to Group undertakings	448,649	147,873
Accruals	-	1,000
Other creditors	1,138,299	-
Other taxation and social security	<u>100,749</u>	<u>34,433</u>
	<u>1,687,697</u>	<u>184,875</u>

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

6. Called-up share capital

	2022	2021
	£	£
Allotted, called-up and fully-paid		
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 2022**

8. Events after the Balance Sheet date

On 28 November 2023, funds managed and advised by Pollen Street Capital increased their shareholding in the group's ultimate parent entity Atlas TopCo 1 Limited, leading to it now having significant control of the group.

9. Ultimate controlling party

As at the balance sheet date of 31 December 2022 the company regards Aryza Holdings Limited as its immediate parent company. The largest and smallest group in which the results of the company are consolidated as at balance sheet date is that headed by Atlas TopCo 1 Limited, a company incorporated in the United Kingdom and whose consolidated financial statements are available from Companies House in the United Kingdom. The address of Atlas Topco 1 Limited is Ropemaker Place, 28 Ropemaker Street, London, England, EC2Y 9HD.