



Unaudited Annual Accounts to Dec 2025

Evergreen Finance London Ltd
2025/2026 (YTD to Dec 2025)

Published on 23 Feb 2026

Financials

Company Evergreen Finance London Limited
Director Y N Perkel
Registered number 07769210
Registered office 188 Brent Street, London, NW4 1BE
Currency GBP

PROFIT & LOSS	2025/2026 (YTD)	Rolling 12 months
Revenue		
Interest Revenue	£28,391,600	£36,205,975
Affiliate Traffic Income	£337,057	£443,932
Collection Costs Recovered	£183,812	£243,980
Total Revenue	£28,912,469	£36,893,887
Cost of Sales		
Interest & Borrowings Costs	£235,259	£299,909
Lead Generation Costs	£5,922,189	£7,457,096
Loan Approval Costs	£935,051	£1,191,511
Loan Collection Costs (Net)	£427,502	£567,814
Customer Settlement Costs	£87,017	-£138,167
Provision for Write-offs	£9,613,343	£12,011,668
Total Cost of Sales	£17,220,361	£21,389,831
Gross Profit	£11,692,108	£15,504,056
Expenses		
Labour & Associated Costs	£3,063,147	£3,992,364
Recruitment Expenses	£29,452	£83,903
Contractor Expense	£1,905,230	£2,324,039
Occupancy Costs	£26,525	£56,083
Merchant Fees	£398,649	£511,650
Professional Fees	£72,501	£104,542
IT&T Costs	£1,550,854	£2,681,983
Donations and charities	£135,896	£176,405
Travel Costs	£36,121	£50,366
FOS Charges	£209,775	£226,725
FX Gains/Losses	£513,318	£619,395
Other Expenses	£202,360	-£365,733
Depreciation & Amortisation	£12,859	£20,357
Employer Of Record	£123,216	£123,216
Office Furniture	£1,145	£1,145
Reverse charge VAT	£139,373	£147,995
Total Expenses	£8,420,421	£10,754,436
Operating Profit	£3,271,688	£4,749,620
Interest Expenses		
Interest paid (trading)	£1,335,301	£1,734,434
Earnings Before Tax	£1,936,386	£3,015,186
Tax Expenses		
Corporation Tax	£484,097	£679,900
Earnings After Tax	£1,452,289	£2,335,286
Net Income	£1,452,289	£2,335,286

BALANCE SHEET

2025/2026 (YTD)

ASSETS	
Cash & Equivalents	
Cash at Bank	£3,251,955
Accounts Receivable	
Trade debtors	£15,250
Interest Receivable (Net)	£4,541,025
Loan Book Capital (Net)	£18,010,027
Total Accounts Receivable	£22,566,303
Other Current Assets	
Prepayments	£1,096,756
Deposits	£16,076
Other Current Assets	£858,556
Accrued income (interest)	£8,750
Total Other Current Assets	£1,980,138
Total Current Assets	£27,798,396
Fixed Assets	
Office Equipment (NBV)	£47,566
Furniture and Fixtures (NBV)	£61
Total Fixed Assets	£47,627
Investments or Other Non-Current Assets	
Investment in Subsidiaries	£12,190
Total Non-Current Assets	£59,816
Total Assets	£27,858,212
LIABILITIES	
Accounts Payable	
Accounts Payable	£2,837,715
Tax Liability	
Corporation Tax	£756,957
Other Current Liabilities	
Credit cards	£14,405
Payroll liabilities	£106,753
Accruals	£825,392
Other current liabilities	£114,913
Funding	£12,789,625
Total Other Current Liabilities	£13,851,089
Total Current Liabilities	£17,445,761
Long Term Debt	
Creditor greater than 1 year	£3,112,888
Portsmouth Investments	£800,000
Total Long Term Debt	£3,912,888
Other Non-Current Liabilities	
Other provisions	£257,975
Deferred Taxation	£8,346
Total Other Non-Current Liabilities	£266,321
Total Non-Current Liabilities	£4,179,209
Total Liabilities	£21,624,970
EQUITY	
Retained Earnings	
Retained Earnings	£4,779,953

	2025/2026 (YTD)
Current Earnings	
Current Year Earnings	£1,452,289
Other Equity	
Called Up Share Capital	£1,000
Total Equity	£6,233,242
Total Liabilities & Equity	£27,858,212

CASH FLOW STATEMENT

2025/2026 (YTD)

Rolling 12 months

OPERATING ACTIVITIES

Net Income	£1,452,289	£2,335,286
Depreciation & Amortisation	£12,859	£20,357
Change in Accounts Payable	-£7,295	£907,028
Change in Other Current Liabilities	£2,834,356	£3,883,820
Change in Tax Liability	£484,097	£606,420
Change in Accounts Receivable	-£6,238,961	-£7,249,040
Change in Other Current Assets	-£94,307	-£369,709
Cash Flow from Operating Activities	-£1,556,962	£134,163

INVESTING ACTIVITIES

Change in Fixed Assets (ex. Depn and Amort)	-£5,684	-£15,130
Cash Flow from Investing Activities	-£5,684	-£15,130

FINANCING ACTIVITIES

Change in Long Term Debt	£1,112,981	£1,037,462
Change in Other Non-Current Liabilities	-£104,877	-£402,419
Cash Flow from Financing Activities	£1,008,103	£635,042
Change in Cash & Equivalents	-£554,542	£754,075
Cash & Equivalents, Opening Balance	£3,806,497	£2,497,879
Cash & Equivalents, Closing Balance	£3,251,955	£3,251,955