



Banc Ceannais na hÉireann
Central Bank of Ireland

Eurosystem

2016

How to complete the Financial Information Section of the Debt Management Firm Annual Return



ANNUAL RETURN FOR DEBT MANAGEMENT FIRMS

This how-to guide should be read in conjunction with the Guidance Note for the Debt Management Firm Return [\[insert link\]](#) and the Online Reporting User Manual [User Manual](#).

How to complete the Financial Information Section:

This step-by-step guidance provides information on the process for completing the **Financial Information** part of the Annual Return for Debt Management Firms “(Debt Management Firm Return”).

To complete this section, the following steps must be followed:

1. When you have logged in to the Online Reporting System [Login \(/Login.aspx\)](#), please select the ‘**View/Edit Data**’ option on the home page which is shown in **Figure 1.1 below**; this will bring you to a list of the Returns that your firm needs to submit.



Figure 1.1

- a) Where a Debt Management Firm holds a Debt Management Authorisation but no other authorisations, such firms are generally only required to submit a ‘**Debt Management Firm Return**’, which appears under the heading of “Payment Services” shown in **Figure 1.2** below.


Payment Services		
Name	Description	
Debt Management Firm	Debt Management Firm	

Figure 1.2

- b) Where a Debt Management Firm holds a Debt Management authorisation in addition to other authorisations, such as a Retail Intermediary authorisation or a Payment Institution authorisation, the firm must submit the returns that are specified for **each** authorisation. For example a Debt Management Firm who is also a Retail Intermediary must submit a Debt Management Annual Return *in addition* to the Retail Intermediary Annual Return and a Debt Management Firm who is also a Payment Institution must submit the Debt Management Annual Return *in addition* to the relevant Payment Institution Returns. See **Figure 1.3** below for an example of the screen that you will see¹ in the case of a debt management firm who is also a retail intermediary. The debt management return will appear under the heading of Payment Services, while the retail intermediary return will appear under the heading of Retail Intermediaries.

Payment Services		
Name	Description	
Debt Management Firm	Debt Management Firm	

Retail Intermediaries		
Name	Description	
Retail Intermediaries Annual Return V2	Retail Intermediaries Annual Return Version 2	

Figure 1.3

¹ This Guidance Note provides details on how to submit the Debt Management Firm Annual Return – please see separate guidance notes for the Retail Intermediary Return and the Payment Institution Returns.

- Click on the name of the return you wish to submit and, on the next screen, select **'View/Edit Returns'**. This will bring you to a screen showing the various returns (if any) under this heading that have already been submitted and those that are scheduled to be submitted, as shown in **Figure 1.4** below.

Debt Management Firm ▶ Returns

Debt Management Firm Returns

all the 'Debt Management Firm' returns submitted to the Central Bank.

Submitting returns completed the Central Bank.

Reporting Date	Status	Submission Due Date	Last Updated By	Last Updated			
11-Nov-2015	Blank	26-Nov-2015	(Central Bank)	12-Nov-2015 (11:39)			
06-Nov-2015	Blank	10-Nov-2015	(Central Bank)	10-Nov-2015 (15:49)			
01-Nov-2015	Invalid	30-Nov-2015	Miroslava Mihova	12-Nov-2015 (11:02)			
31-Oct-2015	Incomplete	14-Nov-2015	(Central Bank)	04-Nov-2015 (10:26)			
15-Oct-2015	Incomplete	31-Dec-2015	Yvonne Tracey	11-Nov-2015 (10:15)			
30-Sep-2015	Invalid	31-Dec-2015	Yvonne Tracey	11-Nov-2015 (09:49)			

Figure 1.4

- Please select the date corresponding to the Return that you wish to submit now. The status of the return should be "blank" when you are clicking on this return for the first time.

Debt Management Firm ▶ Returns ▶ 30-Sep-2015

Debt Management Firm , 30-Sep-2015 - Sections

Section	Status	Required	Last Updated By	Last Updated			
Debt Management Firms General Information	Valid	Mandatory	Yvonne Tracey	11-Nov-2015 (10:47)			
Debt Management Firms Financial Information	Valid	Mandatory	Aleksandra Manasejeva	12-Nov-2015 (10:54)			
Debt Management Firms Ownership Information	Invalid	Mandatory	Aleksandra Manasejeva	12-Nov-2015 (11:30)			
Debt Management Firms Conduct Of Business	Valid	Mandatory	Aleksandra Manasejeva	04-Nov-2015 (11:03)			

Finalise**Figure 1.5**

- Click on the “Financial Information” return. The relevant page will now open. In order that you can input or edit data on this page, scroll down to the bottom of the page and select the ‘**Edit Data**’ button as seen in **Figure 1.6**. This will bring you into an editable version of the form.

**Figure 1.6**

- You should enter the information from Row 1 to Row 20 inclusive. Explanations of terms can be found in the Guidance material on the Central Bank website. Row 1 to Row 15 inclusive requires information from the firm’s Balance Sheet/Capital Account. Row 16 to Row 20 inclusive requires information from the firm’s Profit and Loss Account.
- There are a number of data validation rules contained in this form, and you will not be able to finalise the form unless these have been complied with:
 - Row 3** (‘Current Assets (<1 year)’) cannot equal ‘0’ (i.e. 3 ≠ 0).

- **Row 5** ('Net Current Assets') must equal Row 2 ('Current Assets (<1 year)') less Row 4 ('Current Liabilities (<1 year)') (i.e. $5 = 3 - 4$).
 - **Row 7** ('Net Assets/Shareholders Funds') must equal the sum of Row 1 ('Tangible Fixed Assets'), Row 2 ('Intangible Assets (e.g. Goodwill)'), and Row 3 ('Current Assets (<1 year)') less the sum of Row 4 ('Current Liabilities (<1 year)') and Row 6 ('Long-Term Liabilities (>1 year)') (i.e. $7 = 1 + 2 + 3 - (4 + 6)$).
 - **Row 7** ('Net Assets/Shareholders Funds') must **also** equal the sum of Row 9 ('Issued Share Capital or Capital Account') and Row 10 ('Reserves') (i.e. $7 = 9 + 10$).
 - **Row 8** ('Net Assets less Intangible Assets') must equal Row 7 ('Net Assets/Shareholders Funds') less Row 2 ('Intangible Assets (e.g. Goodwill)') (i.e. $8 = 7 - 2$).
 - **Row 9** ('Issued Share Capital or Capital Account') cannot equal '0' (i.e. $9 \neq 0$).
 - **Row 16** ('Gross Income/Turnover') cannot equal '0' (i.e. $16 \neq 0$).
 - **Row 19** ('Operating Profit') cannot equal '0' (i.e. $19 \neq 0$).
 - **Row 20** ('Net Profit after tax') cannot equal '0' (i.e. $20 \neq 0$).
7. Once you are satisfied with all of the information that has been input, you should select the '**Save Form**' button on the bottom right of the page, shown in **figure 1.7** below
 8. If any of the above validations have not been satisfied, the relevant boxes will appear with a red border and if the cursor is hovered over the box, an explanation will be displayed to clarify why the relevant field does not comply and needs to be amended.
 9. Once all the validations have been satisfied, this section of the return can be successfully saved.



Figure 1.7

10. You should then click '**Back**' at the bottom of the next page, to bring you back to the section selection screen. If all the required data has been input into the edited section, the 'Status' of the section will have changed from 'Blank' to 'Valid'.

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