

**OVERALL CERTIFICATE
FOR FINANCIAL STATEMENTS
COMPANIES ACT 2014**

Company Name: IOS Investments Limited
Company Number: 138800
Financial Year Ended 28th February 2025

CERTIFICATE:

WE HEREBY CERTIFY that all documents which are required under Part 6 of the Companies Act 2014 to be annexed to this Annual Return have been so annexed, and that they are true copies of the originals laid or to be laid before the relevant general meeting, or presented to the member(s).

Name: Patrick Maher
Patrick Maher
Director

Name: Anne Fitzmaurice
Anne Fitzmaurice
Secretary

Date: 19th December 2025

Date: 19th December 2025

COMPANY NUMBER: 138800

**IOS INVESTMENTS LIMITED
ABRIDGED UNAUDITED FINANCIAL STATEMENTS
YEAR ENDED 28TH FEBRUARY 2025**

(as modified by Section 352 and 353 of the Companies Act 2014)

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
TABLE OF CONTENTS

	PAGE
Directors and other information.....	2
Balance sheet	3
Notes to the abridged financial statements	4-9

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
DIRECTORS AND OTHER INFORMATION

DIRECTORS:	James Patrick Maher Anne Fitzmaurice
COMPANY SECRETARY:	Anne Fitzmaurice
COMPANY NUMBER:	138800
REGISTERED OFFICE:	ATC House, 2059 Castle Drive, Citywest Business Campus, Dublin 24.
ACCOUNTANTS:	D.F. Byrne & Associates, Chartered Accountants, ATC House, 2059 Castle Drive, Citywest Business Campus, Dublin 24, D24 YD82.
BANKERS:	Bank of Ireland, Merrion Road, Dublin 4.
SOLICITORS:	Carley & Connellan, Solicitors, 10 Anglesea Street, Dublin 2.

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28th FEBRUARY 2025
BALANCE SHEET

	NOTE	At 28th Feb. 2025 €	At 29th Feb. 2024 €
INVESTMENT PROPERTY ASSETS	6	<u>1,116,987</u>	<u>1,129,107</u>
CURRENT ASSETS			
Debtors		1,140	7,816
Cash at bank		<u>24,413</u>	<u>30,706</u>
		<u>25,553</u>	<u>38,522</u>
CREDITORS			
Amounts falling due within one year	7	<u>(190,625)</u>	<u>(171,052)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		951,915	996,577
CREDITORS			
Amounts falling due after one year	8	<u>(427,083)</u>	<u>(464,182)</u>
NET ASSETS AT ACCOUNTS DATE		<u>524,832</u>	<u>532,395</u>
CAPITAL AND RESERVES		€	€
Share capital	10	1,270	1,270
Reserves	11	<u>523,562</u>	<u>531,125</u>
SHAREHOLDERS' FUNDS		<u>524,832</u>	<u>532,395</u>

These financial statements have been prepared in accordance with the Small Companies Regime.

We, the directors of IOS Investments Limited, state that:

- (a) the company is availing itself of the exemption provided for by Chapter 15 of Part 6 of the Companies Act 2014;
- (b) the company is availing itself of the exemption on the grounds that the conditions specified in Section 358 are complied with;
- (c) no notice under subsection (1) of Section 334 has in accordance with subsection (2) of that Section been served on the company; and
- (d) we acknowledge the company's obligations under the Companies Act 2014, to keep adequate accounting records and prepare financial statements which give a true and fair view of the assets, liabilities and financial position of the company at the end of its financial year and of its profit or loss for such a period and to otherwise comply with the provisions of Companies Act 2014 relating to financial statements so far as they are applicable to the company.

In preparing these abridged financial statements, the directors have relied on the exemption contained in Section 352 of the Companies Act 2014 on the grounds that the company is a small company and qualifies for the small companies regime and is entitled to the benefit of that exemption. These abridged financial statements have been properly prepared in accordance with Section 353 of the Companies Act 2014.

The financial statements were approved by the directors on 19th December 2025

Patrick Maher
Patrick Maher
Director

Anne Fitzmaurice
Anne Fitzmaurice
Director and company secretary

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28th FEBRUARY 2025
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

(1) GENERAL INFORMATION

The financial statements comprising the Profit and Loss Account, the Balance Sheet, the Statement of Changes in Equity, together with the related Notes to the financial statements, constitute the individual financial statements of IOS Investments Limited for the financial year end 28th February 2025.

IOS Investments Limited is a private company limited by shares (registered under Part 2 of Companies Act 2014), incorporated and registered in the Republic of Ireland (CRO number 138800). The Registered Office is ATC House, 2059 Castle Drive, Citywest Business Campus, Dublin 24. The nature of the company's operations and its principal activities are set out in the Directors' Report.

(2) STATEMENT OF COMPLIANCE

The financial statements have been prepared in accordance with FRS 102 "*The Financial Reporting Standard applicable in the UK and Republic of Ireland*" (FRS 102), applying section 1A of that Standard.

(3) SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies which have been adopted and consistently applied in dealing with items which are considered material in relation to the preparation of the company's financial statements, include:

(a) Basis of preparation: The financial statements have been prepared on the going concern basis in accordance with the historical cost convention modified to include certain items at fair value. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 (the Act) and FRS 102 '*The Financial Reporting Standard applicable in the UK and Republic of Ireland*' issued by the Financial Reporting Council. The company qualifies as a small company for the period, as defined by Section 280A of the Act, in respect of the financial year, and has applied the rules of the "Small Companies Regime" in accordance with Section 280C of the Act and Section 1A of FRS 102.

(b) Unit of account: All figures entered in the financial accounts are expressed in Euro (€) which is the functional currency of the company. Transactions in foreign currencies (notably £stg) are translated into euro equivalent at the annual average currency exchange rate. Year end assets and liabilities which are designated in foreign currencies are translated at the Euro exchange rate at Balance Sheet date. All currency translation differences are dealt with in the profit and loss account.

.../Continued on Page 5

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
NOTES TO THE FINANCIAL STATEMENTS

(3) SIGNIFICANT ACCOUNTING POLICIES (CONTINUED)

- (c) *Income:*** Income represents gross rental income derived from the company's investment property assets and is included in the financial accounts in the period in which that income is received.
- (d) *Investment property assets:*** Investment property assets represent property assets acquired for investment purposes, which are held on a 'long term' basis and are rented out. Investment property assets are included in the financial statements at valuation amount. The valuation amounts have been determined by the directors in conjunction with their professional advisors, having regard to the location, condition and state of repair of those property assets. Where the valuation indicates a permanent diminution in the value of those assets, the permanent diminution is charged to the Profit and Loss Account to the extent that a surplus on revaluation no longer exists. No depreciation is charged in respect of investment property assets.
- (e) *Trade debtors:*** Trade and other debtors are initially recognised at fair value and thereafter stated at amortised cost using the effective interest method less impairment 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 for bad and doubtful debts.
- (f) *Cash at bank:*** Cash at bank and on hand include cash in hand, demand deposits with banks and other short term highly liquid investments regardless of maturity.
- (g) *Trade and other creditors:*** Trade and other creditors are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method, unless the effect of discounting would be immaterial, in which case they are stated at cost.
- (h) *Taxation:*** The charge for taxation is based on the profit for the year, as adjusted for taxation purposes, and is calculated with reference to the corporation tax rates (and laws) that have been enacted or substantively enacted by the balance sheet date. Deferred tax is not recognised in the financial accounts.

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

(4) JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of these financial statements has not required management to make any material judgements, estimates and assumptions that affect the application and reported amounts of assets, liabilities, income and expenses.

(5) DIRECTORS REMUNERATION

The directors do not receive any remuneration for their services to the company.

(6) INVESTMENT PROPERTY ASSETS

	At 28th Feb. 2025 €	At 29th Feb. 2024 €
<u>At cost</u>		
Brought forward at beginning of year	927,037	927,037
Additions during year	-	-
Carried forward at end of year	927,037	927,037
	€	€
<u>At valuation amount</u>	1,116,987	1,129,107

All investment property assets are included in the financial accounts at their valuation amount. The valuation amounts have been determined by the directors in conjunction with their professional advisors, having regard to the location, condition and state of repair of each of those property assets. No depreciation is charged on investment property assets.

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

(7) CREDITORS: amounts falling due for payment within one year	At 28th Feb. 2025	At 29th Feb. 2024
	€	€
<i>Loans and other borrowings:</i>		
Bank current account	-	6,059
Bank loans	18,893	23,348
Director current account	<u>97,049</u>	<u>102,206</u>
	<u>115,942</u>	<u>131,613</u>
<i>Other Creditors:</i>		
Accrued expenses	40,309	9,226
Rents received in advance and security deposits held	13,027	12,917
Revenue Commissioners' liabilities	<u>21,347</u>	<u>17,296</u>
	<u>74,683</u>	<u>39,439</u>
	€	€
TOTAL CREDITORS	190,625	171,052
	<u><u> </u></u>	<u><u> </u></u>
<i>Revenue Commissioners' liabilities include:</i>	€	€
Corporation Tax	20,913	16,783
Payroll taxes	<u>434</u>	<u>513</u>
	<u>21,347</u>	<u>17,296</u>
	<u><u> </u></u>	<u><u> </u></u>
(8) CREDITORS - amounts falling due for payment after one year	At 28th Feb. 2025	At 29th Feb. 2024
	€	€
<i>Loans and other borrowings:</i>		
Bank loans	-	37,099
	<u> </u>	<u> </u>
	<u><u> </u></u>	<u><u> </u></u>
(9) BANK LOANS	At 28th Feb. 2025	At 29th Feb. 2024
	€	€
Bank of Ireland	18,893	60,447
	<u> </u>	<u> </u>
Repayment commitments due under current bank loan arrangements are scheduled to be discharged as to:		
	€	€
Due within one year	18,893	23,348
Due after one year	-	37,099
	<u> </u>	<u> </u>
	<u><u> </u></u>	<u><u> </u></u>

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

(10) SHARE CAPITAL

	At 28th Feb. 2025	At 29th Feb. 2024
	€	€
<i>Share Capital presented as equity</i>		
Authorised 100,000 Ordinary Shares of €1.269738 each	126,973	126,973
Issued and Credited Paid Up 1,000 Ordinary Shares of €1.269738 each	1,270	1,270

The company Share Register identified the directors holding the following number of shares in the company:

	At 28th Feb. 2025	At 29th Feb. 2024
	No.	No.
James Patrick Maher	363	378
Anne Fitzmaurice	187	202

(11) RESERVES

	Profit & Loss	Other Reserves	At 28th Feb. 2025	At 29th Feb. 2024
	€	€	€	€
Brought forward at beginning of year	279,151	251,974	531,125	518,273
Profit for year	34,387	-	34,387	30,878
Currency adjustment	-	(11,500)	(11,500)	11,974
Dividends paid	(30,450)	-	(30,450)	(30,000)
Carried forward at end of year	283,088	240,474	523,562	531,125

(12) DIRECTOR'S LOAN

	At 28th Feb. 2025	At 29th Feb. 2024
	€	€
James Patrick Maher		
Balance due at start of year	427,083	257,083
Additional advances received	-	170,000
Repaid to director	-	-
Balance due at end of year	427,083	427,083

The loan advanced to the company by the director is 'repayable on demand', however it is not intended that the loan will be called upon for repayment within the foreseeable future; accordingly the amount is included as a liability falling due after one year. No discounting techniques have been applied to the loan amount outstanding; no interest is payable on the amount outstanding; and the amount is unsecured.

IOS INVESTMENTS LIMITED
ABRIDGED FINANCIAL STATEMENTS YEAR ENDED 28TH FEBRUARY 2025
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS

(13) RELATED PARTY TRANSACTIONS

During the year Simon Maher, a 'connected person' within the meaning of Section 220 Companies Act 2014 charged the company a management fee of €38.638 (2024: €17,825).

(14) APPROVAL OF FINANCIAL STATEMENTS

The company's abridged financial statements in respect of the year ended 28th February 2025 were approved by the directors on the 19th day of December 2025.