

STRATA FINANCIAL HOLDINGS LIMITED
ABRIDGED UNAUDITED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

Company Number: 746745

STRATA FINANCIAL HOLDINGS LIMITED
CONTENTS

	Page
Directors' Responsibilities Statement	3
Balance Sheet	4
Statement of Changes in Equity	5
Notes to the Financial Statements	6 - 9

STRATA FINANCIAL HOLDINGS LIMITED
DIRECTORS' RESPONSIBILITIES STATEMENT
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

The directors made the following statement in respect of the unaudited financial statements:

"General responsibilities

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable Irish law and regulations.

Irish company law requires the directors to prepare financial statements for each financial year. Under that law, the directors have elected to prepare the financial statements in accordance with the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard, issued by the Financial Reporting Council. Under company law, the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the assets, liabilities and financial position of the company as at the financial year end date and of the profit or loss of the company for the financial year and otherwise comply with the Companies Act 2014.

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 accounting estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with 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 ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014. They 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.

Directors' declaration on unaudited financial statements

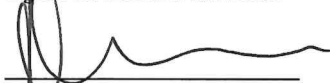
In relation to the financial statements which comprise the Balance Sheet, the Statement of Changes in Equity and the related notes:

The directors approve these financial statements and confirm that they are responsible for them, including selecting the appropriate accounting policies, applying them consistently and making, on a reasonable and prudent basis, the judgements underlying them. They have been prepared on the going concern basis on the grounds that the company will continue in business.

The directors confirm that they have made available to Strata Financial, all the company's accounting records and provided all the information, books and documents necessary for the compilation of the financial statements.

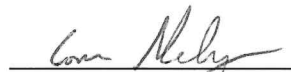
The directors confirm that to the best of their knowledge and belief, the accounting records reflect all the transactions of the company for the financial year ended 31 December 2025."

Signed on behalf of the board



Dominic Kelly
Director

Date: 11-03-26



Conor Mehigan
Director

Date: 11/3/26

STRATA FINANCIAL HOLDINGS LIMITED
BALANCE SHEET
AS AT 31 DECEMBER 2025

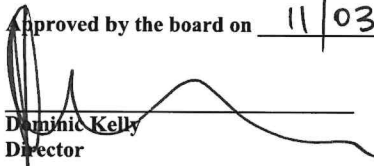
	Notes	2025 €	2024 €
Fixed Assets			
Investments	4	<u>7,199,500</u>	<u>-</u>
Current Assets			
Debtors	5	3,896,347	903,018
Cash and cash equivalents		20,845	15,325
		<u>3,917,192</u>	<u>918,343</u>
Creditors: amounts falling due within one year	6	<u>(169,700)</u>	<u>(169,700)</u>
Net Current Assets		<u>3,747,492</u>	<u>748,643</u>
Total Assets less Current Liabilities		<u>10,946,992</u>	<u>748,643</u>
Creditors: amounts falling due after more than one year	7	<u>(608,632)</u>	<u>(748,443)</u>
Net Assets		<u><u>10,338,360</u></u>	<u><u>200</u></u>
Capital and Reserves			
Called up share capital presented as equity		11,660	145
Share premium account	8	8,180,648	-
Other reserves	8	2,146,052	55
Equity attributable to owners of the company		<u><u>10,338,360</u></u>	<u><u>200</u></u>

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

We as Directors of Strata Financial Holdings 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 359 are satisfied,
- (c) the shareholders of the company have not served a notice on the company under section 334(1) in accordance with section 334(2),
- (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 financial year and to otherwise comply with the provisions of the Companies Act 2014 relating to financial statements so far as they are applicable to the company,
- (e) the company has relied on the specified exemption contained in section 352 Companies Act 2014. The company has done so on the grounds that the company is entitled to the benefit of that exemption as a small company and the abridged financial statements have been properly prepared in accordance with section 353 Companies Act 2014 and the small companies' regime.

Approved by the board on 11/03/26 and signed on its behalf by:



 Dominic Kelly
 Director



 Conor Mehigan
 Director

STRATA FINANCIAL HOLDINGS LIMITED
STATEMENT OF CHANGES IN EQUITY
AS AT 31 DECEMBER 2025

	Called up share capital €	Share premium account €	Capital Redemption Reserve €	Merger Reserve €	Total €
At 1 January 2024	200	-	-	-	200
Other movements in equity attributable to owners	-	-	55	-	55
At 31 December 2024	145	-	55	-	200
Net proceeds of equity					
Ordinary share issue	11,660	8,180,648	-	-	8,192,308
Redemption of equity shares	(145)	-	-	-	(145)
Other movements in equity attributable to owners	-	-	145	2,145,852	2,145,997
At 31 December 2025	11,660	8,180,648	200	2,145,852	10,338,360

STRATA FINANCIAL HOLDINGS LIMITED
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

1. GENERAL INFORMATION

Strata Financial Holdings Limited is a company limited by shares incorporated and registered in Ireland. The registered number of the company is 746745. The registered office of the company is 3 Harmony Court, Harmony Row, Dublin 2, Republic of Ireland which is also the principal place of business of the company. Principal activity is that of a holding company. There have been no significant changes in principal activity in 2025. The financial statements have been presented in Euro (€) which is also the functional currency of the company.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the company's financial statements.

Statement of compliance

The financial statements of the company for the financial year ended 31 December 2025 have been prepared in accordance with the provisions of FRS 102 Section 1A (Small Entities) and the Companies Act 2014.

Basis of preparation

The financial statements have been prepared on the going concern basis and in accordance with the historical cost convention except for certain properties and financial instruments that are measured at revalued amounts or fair values, as explained in the accounting policies below. Historical cost is generally based on the fair value of the consideration given in exchange for assets. The financial reporting framework that has been applied in their preparation is the Companies Act 2014 and FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A, issued by the Financial Reporting Council.

The company qualifies as a small company as defined by section 280B of the Companies Act 2014 in respect of the financial year, and has applied the rules of the 'Small Companies Regime' in accordance with section 280C of the Companies Act 2014 and Section 1A of FRS 102.

Investments

Investments held as fixed assets are stated at cost less provision for any permanent diminution in value. Income from other investments together with any related withholding tax is recognised in the Profit and Loss Account in the financial year in which it is receivable.

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 comprise cash at bank and in hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the Balance Sheet bank overdrafts are shown within Creditors.

Borrowing costs

Borrowing costs relating to the acquisition of assets are capitalised at the appropriate rate by adding them to the cost of assets being acquired. Investment income earned on the temporary investment of specific borrowings pending their expenditure on the assets is deducted from the borrowing costs eligible for capitalisation. All other borrowing costs are recognised in profit or loss in the period in which they are incurred.

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.

Related parties

The company discloses transactions with related parties which are not wholly owned within the group. It does not disclose transactions with members of the group which are wholly owned.

STRATA FINANCIAL HOLDINGS LIMITED
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

Taxation and deferred taxation

Current tax represents the amount expected to be paid or recovered in respect of taxable profits for the financial year and is calculated using the tax rates and laws that have been enacted or substantially enacted at the Balance Sheet date.

Deferred tax is recognised in respect of all timing differences that have originated but not reversed at the balance sheet date where transactions or events have occurred at that date that will result in an obligation to pay more tax in the future, or a right to pay less tax in the future. Timing differences are temporary differences between the company's taxable profits and its results as stated in the financial statements.

Deferred tax is measured on an undiscounted basis at the tax rates that are anticipated to apply in the periods in which the timing differences are expected to reverse, based on tax rates and laws that have been enacted or substantively enacted by the Balance Sheet date.

Ordinary share capital

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

3.	INTEREST PAYABLE AND SIMILAR EXPENSES	2025	2024
		€	€
	Interest	<u>29,889</u>	<u>-</u>
4.	INVESTMENTS		
		Subsidiary	Total
		undertakings	
		shares	
	Investments	€	€
	Cost		
	Additions	7,199,500	7,199,500
	At 31 December 2025	<u>7,199,500</u>	<u>7,199,500</u>
	Net book value		
	At 31 December 2025	<u>7,199,500</u>	<u>7,199,500</u>
4.1.	Holdings in related undertakings		
	The company holds 100% of the share capital of the following companies. The carrying value of the investment is worth at least the amount carried on the balance sheet.		
	Name	Registered office / Principal place of business and address of Registered Office	Nature of business
		Details of investment	Proportion held by company
	Subsidiary undertaking		
	Strata Financial Limited	3 Harmony Court, Harmony Row, Dublin 2	Accountancy Services €101 100%
	Harmony Accountants Limited	3 Harmony Court, Harmony Row, Dublin 2	Audit & Associated Services €155 100%
5.	DEBTORS	2025	2024
		€	€
	Amounts owed by group undertakings	3,529,097	903,018
	Amounts owed by connected parties (Note 10)	367,250	-
		<u>3,896,347</u>	<u>903,018</u>

Amounts owed by group companies are unsecured, interest-free and repayable on demand.

STRATA FINANCIAL HOLDINGS LIMITED
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

6.	CREDITORS	2025	2024
	Amounts falling due within one year	€	€
	Amounts owed to credit institutions	169,700	169,700
		<hr/> <hr/>	<hr/> <hr/>
7.	CREDITORS	2025	2024
	Amounts falling due after more than one year	€	€
	Bank loan	608,632	748,443
		<hr/> <hr/>	<hr/> <hr/>
	Loans		
	Repayable in one year or less, or on demand	169,700	169,700
	Repayable between one and two years	169,700	169,700
	Repayable between two and five years	438,932	578,743
		<hr/> <hr/>	<hr/> <hr/>
		778,332	918,143

Amounts owed to credit institutions relate to a bank loan of €1,000,000, due to mature in 2031, at an interest rate of 4.9% taken in April 2024 for a period of 84 months.

8.	INCOME STATEMENT			
	Share premium account	Capital Redemption Reserve	Merger Reserve	Total
	€	€	€	€
	At 1 January 2025	-	55	-
	Premium on issue of shares	8,180,648	-	-
	Other movements	-	145	2,145,852
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	At 31 December 2025	8,180,648	200	2,145,852
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
		10,326,700		10,326,700

Share Premium Reserve

The amount included in premium arose from the issue of shares in 2025.

Merger Reserve

On 28.01.2025, the Company became the parent company of Strata Financial Limited and Harmony Accountants Limited following a share-for-share exchange. This has been accounted for under merger accounting principles and share premium as appropriate.

9. CAPITAL COMMITMENTS

The company had no material capital commitments at the financial year-ended 31 December 2025.

10. RELATED PARTY TRANSACTIONS

Transactions in the year include payments of €367,250 to Harmony Accountants Limited, a subsidiary company. At 31 December 2025, the balance owed by Harmony Accountants Limited is €367,250.

As permitted by the Companies Act 2014 the company had transactions with other connected parties. The following amounts are receivable at the financial year end:

	Balance 2025	Movement in year	Balance 2024	Maximum in year
	€	€	€	€
Harmony Accountants Limited	367,250	367,250	-	-

STRATA FINANCIAL HOLDINGS LIMITED
NOTES TO THE ABRIDGED FINANCIAL STATEMENTS
FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2025

In the opinion of the directors these amounts arise in the ordinary course of business and the terms of the amounts due are in accordance with the terms ordinarily offered by the company.

11. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the company since the financial year-end.

12. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved and authorised for issue by the board of directors on 11/03/26.