



## Investment Opportunity in Mashup Ireland AB

### 1-Year Loan to Nasdaq-Listed Company at 15% Interest Rate

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#### Company Overview

**Mashup Ireland AB** is a publicly traded company listed on the **Nasdaq** Stockholm First Growth Market. We specialize in investing in Irish SMEs and Irish value-added property projects. With a diversified portfolio of investments valued at **€11.8 million** and less than €0.4m of liabilities, we are **raising €250k of loans** from investors to fund upcoming opportunities.

#### Investment Highlights

- **Attractive Returns for Lenders:** We are offering lenders an opportunity to earn **15% per annum** on a 1-year loan as part of a wider strategy aimed at enabling investors to generate very attractive returns by supporting Irish SMEs.
- **Asset-backed:** the company owns shareholdings in Irish SMEs across a range of industries including Recycling & Waste, Property, Food Production, Mental Health and Franchising. The portfolio of investments is currently valued at **€11.8 million**.
- **Low Leverage, Low Risk:** The company currently has a **loan-to-value (LTV) ratio of only 2.8%**. After the company raises €250k of new loans, it's LTV will increase to 4.8%.

#### Loan Structure & Terms

- **Interest Rate:** 15% paid at the end of the loan Term
- **Loan Term:** 1 year
- **Loan Amounts:** We are inviting Lenders to advance loans **from €20k to €100k**.

#### Why Invest in Mashup Ireland?

- **Low Risk, High Reward:** Our low LTV ratio demonstrates our conservative approach to leverage, while the offered interest rate provides a very attractive return.
- **Supporting Irish SMEs:** By investing in Mashup Ireland, you will be supporting the development and growth of Irish SMEs and Irish entrepreneurs as we use the proceeds from your loan to grow our Irish SME portfolio.
- **Stability of a Listed Company:** As a listed company, we operate under rigorous reporting and governance standards, ensuring transparency and accountability for our stakeholders.

#### How will we repay the €250k loans?

- **Equity fundraising:** We will repay the loan in one year's time out of the proceeds of an equity raise in 2025.

**Note to Sophisticated Investors:** We have significant structuring experience and the **ability to tailor loans** to suit a wide range of investor tax and investment profiles. For example, if your preference is for a 2 or a 3-year loan, please feel free to get in touch.

#### Disclaimer:

*This document is for informational purposes only and does not constitute an offer to sell, a solicitation to buy, or a recommendation for any security or investment product. The loan opportunity described is intended for sophisticated or qualified investors who understand the risks associated with such investments. Mashup Ireland AB does not provide financial, legal, or tax advice. Investors should seek independent advice regarding the suitability of this opportunity for their circumstances. All investments carry risk, including the potential loss of principal.*

# MASHUP

## Contact

To discuss this investment opportunity in more detail, please reach out to

Andy Byrne (CEO) andy@mashupgroup.com +353 86 733 6357	Jamie Walsh (CFO) investors@mashupireland.com +353 85 871 9756
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<b>Company Credit Profile</b>	
Mashup Ireland AB	
December 2024	
	<b>Unaudited Dec 2024</b>
	<b>EUR</b>
<b><u>Irish SME minority shareholdings (internal valuations)</u></b>	
<b>Recycling &amp; Waste:</b> Kollect.ie, PinkRecycling.ie, CallanSkips.ie & BigBin.ie	€1,903,500
<b>Mental Health:</b> Fettle.ie + AdhdNow.com	€897,715
<b>Food Production:</b> DessertFirst.ie and Old Mill Bakery	€67,099
<b>Franchising:</b> CleaningDoctor.ie	€59,559
<b><u>Irish Property Investments</u></b>	
Property: 100% of Mashup plc which owns the 78-acre Mashup Venture Park (MashupVP.com)	€7,720,364
<b><u>Irish Receivables</u></b>	
Receivables due within 1 year	€772,603
Receivables due after 1 year	€446,322
<b>Total Assets</b>	<b>€11,867,162</b>
<b><u>Current Liabilities</u></b>	
Loans	€307,578
Accruals	€29,990
<b>Total Liabilities</b>	<b>€337,568</b>
<b>Net Assets</b>	<b>€11,529,594</b>
<b>Loan to Value (Total Liabilities as % Total Assets)</b>	<b>2.8%</b>

# MASHUP

## FAQs

### 1. What is the main purpose of the funds raised from this loan offering?

- **Answer:** The funds raised will primarily support Mashup Ireland's investment portfolio, focusing on expanding our holdings in Irish SMEs and value-added property projects. By investing in Mashup Ireland, you are directly contributing to the growth and development of Irish businesses across various industries.

### 2. Is there any security for this loan?

- **Answer:** No, loans to Mashup Ireland AB are unsecured. However, Lenders can take comfort that loans have a significant amount of asset-backing, with Mashup Ireland AB's portfolio currently valued at €11.8 million and a low loan-to-value (LTV) ratio of only 2.8%. This robust asset base provides lenders with a substantial cushion, which minimizes risk and enhances the safety of the investment.

### 3. How does the 15% interest work, and when is interest paid?

- **Answer:** The loan offers a total **return of 15% over 1 year**. Interest and principal are paid as a lump sum at the end of the 1-year loan term, making it a straightforward short-term investment with a **predictable return**. For example, a loan of €50,000 would result in a repayment of €57,500 in 1 year.

### 4. What is the minimum and maximum amount I can invest?

- **Answer:** Investors are invited to advance loans **between €20,000 and €100,000**. This range allows a wide range of investors to participate, depending on their investment preferences and risk tolerance.

### 5. What is the risk profile of this investment?

- **Answer:** Mashup Ireland AB has a conservative financial profile with an LTV of only 2.8%, indicating very low leverage. Additionally, the company's diversified portfolio across sectors like Recycling, Food Production, Mental Health, Franchising and Property Investments helps mitigate risk. As a listed company, Mashup Ireland operates under strict regulatory oversight, adding further stability and transparency.

### 6. How will Mashup Ireland AB repay the €250k loans?

- **Answer:** As a profitable Nasdaq-listed investment group, we have the ability to raise equity. We will be repaying these €250k loans out of the proceeds of an equity raise in 2025.

### 7. Can I see a draft loan agreement?

- **Answer:** Absolutely, please click here: [Download Example Loan Agreement](#)

# MASHUP

## 8. Can my limited company advance a loan to Mashup Ireland AB?

- **Answer:** Yes, this is very straightforward.

## 9. Can my pension advance a loan to Mashup Ireland AB?

- **Answer:** In general, pensions are allowed to advance loans to Mashup Ireland AB. However, in practice, this will depend on your pension administrator / trustee / service provider. If you are interested in your pension advancing a loan, we recommend that you provide this document together with the following to your pension service provider and ask whether they can accommodate this investment for you:

[Download Loan Agreement](#)

[Download Interim Report to 30 June 2024](#)

## 10. How does Mashup Ireland support the Irish SME sector?

- **Answer:** Mashup Ireland invests directly in Irish SMEs across various sectors, including Recycling & Waste, Property, Food Production, and Mental Health. By investing in our company, lenders indirectly support these businesses, contributing to economic growth and job creation within Ireland.

## 11. Can you provide a link to your website and Nasdaq page?

- **Answer:** Of course:

**Website:** [MashupIreland.com](https://www.mashupireland.com)

**Nasdaq page:** <https://www.nasdaq.com/european-market-activity/shares/mashup?id=SSE186887>

**Short link to Nasdaq page:** [Mashup.ie](https://www.mashup.ie)

## 12. Who can I contact for more information or to initiate the loan process?

- **Answer:** For additional information or to discuss the investment opportunity further, please reach out to our CEO, **Andy Byrne**, at [andy@mashupgroup.com](mailto:andy@mashupgroup.com), or our CFO, **Jamie Walsh**, at [investors@mashupireland.com](mailto:investors@mashupireland.com).