

LLF 81 -Financial Sustainability Forecasts

The following is a company announcement issued by Luxury Living Finance plc (the “Company”) pursuant to Rule 4.11.03 and 4.11.12 of the Prospects Rules.

QUOTE

The Company refers to the obligation to which Prospects MTF companies are subject to, in terms of Rule 4.11.03 and Rule 4.11.12, relating to the publication of consolidated financial information as defined in Table 1 paragraph 3 and specifically the publication and dissemination, via an announcement of a Financial Sustainability Forecasts including management assumptions thereon (‘FSFs’). The below is a copy of the FSFs as approved by the Board of Directors on 31 October 2025 which are based on the following assumptions:

Revenues

The Luxury Living Group’s projected revenue for year ending 30 June 2026 is based on the assumption that the Luxury Living Group will continue trading goods related to renewable energy to retail customers, focussing principally on expanding commercial customers, the growth of which has been based on historic trends.

Revenue generated from feed-in-tariffs, arising from photovoltaic farms energised in between F 2019 and FY 2025, are based on historic trends. The projections also include additional photovoltaic farms which the Group shall be constructed during the year. It is to be highlighted, that during the first quarter of this financial year, the energy generated so far, is 10% higher than what was generated during the same period for last financial year.

The projections include revenue generated from the hospitality and manufacturing operations, as part of the Group’s diversification and integration strategy. Once again, the sales results of the first quarter of this financial year, are very encouraging, registering a substantial increase in revenue from new products which were introduced on the local market by the Group.

Direct Costs

Direct costs relate to the day-to-day operations of the various Group’s divisions, comprising direct wages and maintenance and operational costs.

A review of the operations which has been carried out, is resulting into a more efficient operations, leading to a reduction in the direct costs being incurred.

Administrative expenses

Administrative expenses consist primarily of administrative payroll costs, directors' fees, marketing and distribution fees, insurance costs, recurring admission fees, professional fees, and other corporate and general overheads. Administrative expenses are based on recent trends of expenditure.

Depreciation is calculated using the straight-line method to allocate the cost of all items comprised within the property, plant and equipment less their residual values over their estimated useful lives.

Amortisation cost is calculated on the value of the Develop and Operate Agreement over its term and also includes the amortisation of the right of use asset.

Finance costs

Finance costs primarily relate to amounts due on the facilities the Group has with its bankers and of interest on the Bond and unwinding of interest expense in relation to the minimum lease payments.

Taxation

Current taxation is provided at 35% of chargeable income for the period.

Working Capital

The Luxury Living Group's working capital, mainly comprises the net impact of trade receivables, inventory and trade payables and is based on historic trends.

Income Statement

€000	2026
Revenue	3,000
Cost of sales	(1,206)
Gross Profit	1,794

Administrative Expenses	(350)
EBITDA	1,444
Finance cost	(555)
Depreciation and amortisation	(460)
Profit before tax	429
Tax	(150)
Profit for the year	279

Statement of financial position

€000	Jun-26
Assets	
Non-current assets	
Intangible assets	2,786
Right of use assets	1,282
PPE	5,734
Deferred tax asset	607
Trade and other receivables	150
	10,560
Current assets	
Inventories	2,349
Trade and other receivables	2,521
Cash and cash equivalents	237
	5,107
Total assets	15,667
Equity and liabilities	
Equity	
Share capital	2,931
Retained earnings	(2,338)
Total equity	593
Non-current liabilities	
Borrowings	8,197
Finance liabilities	1,667
	9,864
Current liabilities	
Borrowings	586
Finance liabilities	131
Trade and other payables	4,494
	5,210
Total liabilities	15,074
Total equity and liabilities	15,667

Statement of Cash flow

€000	Jun-26
Cash flows generated from/ (used in) operating activities	
Profit before tax	429
Adjustments for:	
Depreciation and amortisation	460
Finance costs	555
Lease payments	(131)
	1,313
Changes in working capital:	
Movements in inventory	(55)
Movements in trade receivables	400
Movements in trade payables	(629)
Cash from operating activities	1,029
Net interest paid	(446)
Tax movement	-
Net cash from operating activities	583
Cash flows used in investment activities	
Acquisition of intangible assets	-
Acquisition of property, plant and equipment	-
Net cash from investing activities	-
Cash flows generated from/(used in) financing activities	
Increase/Decrease in bank borrowings	(628)
Net cash from financing activities	(628)
Net cash movements	(45)
Cash & cash equivalents at 1st Jul	282
Cash & cash equivalents at 30th Jun	237

UNQUOTE



Dr Paul DeBattista

Company Secretary

31 October 2025