

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**

**Annual Report and Financial Statements**

**for the financial year ended 31 December 2024**

## **Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**

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**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)  
Directors and Other Information**

<b>Directors</b>	Timothy Parsons Peter Briffett
<b>Company Secretary</b>	Matasack Trust Limited
<b>Company Number</b>	634454
<b>Registered Office and Business Address</b>	70 Sir John Rogerson's Quay Dublin 2
<b>Auditors</b>	Deloitte Ireland LLP Chartered Accountants and Statutory Audit Firm 29 Earlsfort Terrace Dublin 2

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)  
Directors' Report**

for the financial year ended 31 December 2024

The directors present their report and the audited financial statements for the financial year ended 31 December 2024.

**Principal Activity**

The principal activity of the company is the design and development of a financial wellbeing app used by front line workers.

There has been no significant change in this activity during the financial year ended 31 December 2024.

**Results and Dividends**

The loss for the financial year after providing for taxation amounted to €(87,841) (2023 - €(54,328)).

The directors do not recommend payment of a dividend.

**Directors and Secretary**

The directors who served throughout the financial year were as follows:

Timothy Parsons  
Peter Briffett

The secretary who served throughout the financial year was Matasack Trust Limited.

The directors and company secretary had no interest in the shares of the company at the beginning or end of the financial year.

There were no changes in shareholdings between 31 December 2024 and the date of signing the financial statements.

**Post Balance Sheet Events**

On 26 August 2025, the company changed its name from Wagestream Ireland Limited to Stream Platforms Ireland Limited.

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

**Auditors**

The auditors, Deloitte Ireland LLP, (Chartered Accountants and Statutory Audit Firm), continue in office in accordance with section 383(2) of the Companies Act 2014.

**Research and Development**

The company did not engage in any research and development activities during the year.

**Change of Name**

On 26 August 2025, the company changed its name from Wagestream Ireland Limited to Stream Platforms Ireland Limited.


**Statement on Relevant Audit Information**

In accordance with section 330 of the Companies Act 2014, so far as each of the persons who are directors at the time this report is approved are aware, there is no relevant audit information of which the statutory auditors are unaware. The directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and they have established that the statutory auditors are aware of that information.


**Accounting Records**

The company had no employees in the current or previous financial year. To ensure that adequate accounting records are kept in accordance with sections 281 to 285 of the Companies Act 2014, the directors have engaged appropriately qualified accounting personnel and have maintained appropriate computerised accounting systems. The accounting records are located at the company's office at 70 Sir John Rogerson's Quay, Dublin 2.

**Signed on behalf of the board**



box SIGN 4Y3K3YY4-18Q3XRQP  
Timothy Parsons  
Director



box SIGN 1JX2V231-18Q3XRQP  
Peter Briffett  
Director

Date: Jan 30, 2026

Date: 30 Jan 2026

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**  
**Directors' Responsibilities Statement**  
for the financial year ended 31 December 2024

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.

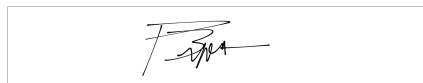
The directors are responsible for ensuring that the company keeps or causes to be kept adequate accounting records which correctly explain and record the transactions of the company, enable at any time the assets, liabilities, financial position and profit or loss of the company to be determined with reasonable accuracy, enable them to ensure that the financial statements and Directors' Report comply with the Companies Act 2014 and enable the financial statements to be readily and properly audited. 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.

**Signed on behalf of the board**

  
box SIGN: 4Y3K3YY4-18Q3XRQP  
Timothy Parsons

**Director**

Date: Jan 30, 2026

  
box SIGN: 1JX2V231-18Q3XRQP  
Peter Briffett

**Director**

Date: 30 Jan 2026

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF STREAM PLATFORMS IRELAND LIMITED

### Report on the audit of the financial statements

#### Opinion on the financial statements of Stream Platforms Ireland Limited ("the company")

In our opinion the financial statements:

- give a true and fair view of the assets, liabilities and financial position of the company as at 31 December 2024 and of the loss for the financial year then ended; and
- have been properly prepared in accordance with the relevant financial reporting framework and, in particular, with the requirements of the Companies Act 2014.

The financial statements we have audited comprise:

- the Profit and Loss Account;
- the Balance Sheet;
- the Statement of Changes in Equity; and
- the related notes 1 to 15, including a summary of significant accounting policies as set out in note 2.

The relevant 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' issued by the Financial Reporting Council ("the relevant financial reporting framework").

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (Ireland) (ISAs (Ireland)) and applicable law. Our responsibilities under those standards are described below in the "*Auditor's responsibilities for the audit of the financial statements*" section of our report.

We are independent of the company in accordance with the ethical requirements that are relevant to our audit of the financial statements in Ireland, including the Ethical Standard issued by the Irish Auditing and Accounting Supervisory Authority, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Emphasis of matter – Correction of prior period error

We draw your attention to the disclosure set out in note 6 to the financial statements, which indicates that a prior year adjustment was required to correct an error in relation to the release of a bad debt provision which had been incorrectly recorded in intercompany creditors. This prior year adjustment has resulted in the restatement of the prior year Profit and Loss Account, Balance Sheet and Statement of Changes in Equity in the current year financial statements. Our opinion is not modified in respect of this matter.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

*Continued on next page/*

## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF STREAM PLATFORMS IRELAND LIMITED

### Other information

The other information comprises the information included in the Annual Report and Audited Financial Statements, other than the financial statements and our auditor's report thereon. The directors are responsible for the other information contained within the Annual Report and Audited Financial Statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

### Responsibilities of directors

As explained more fully in the Directors' Responsibilities Statement, the directors are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and otherwise comply with the Companies Act 2014, and for such internal control as the directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the directors either intend to liquidate the company or to cease operations, or have no realistic alternative but to do so.

### Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (Ireland) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on IAASA's website at: <https://iaasa.ie/publications/description-of-the-auditors-responsibilities-for-the-audit-of-the-financial-statements>. This description forms part of our auditor's report.

### Report on other legal and regulatory requirements

#### Opinion on other matters prescribed by the Companies Act 2014

Based solely on the work undertaken in the course of the audit, we report that:

- We have obtained all the information and explanations which we consider necessary for the purposes of our audit.
- In our opinion the accounting records of the company were sufficient to permit the financial statements to be readily and properly audited.
- The financial statements are in agreement with the accounting records.
- In our opinion the information given in the directors' report is consistent with the financial statements.
- In our opinion, those parts of the directors' report specified for our review, which does not include sustainability reporting when required by Part 28 of the Companies Act 2014, have been prepared in accordance with the Companies Act 2014.

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## INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF STREAM PLATFORMS IRELAND LIMITED

### **Matters on which we are required to report by exception**

Based on the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report.

We have nothing to report in respect of the provisions in the Companies Act 2014 which require us to report to you if, in our opinion, the disclosures of directors' remuneration and transactions specified by law are not made.

### **Use of our report**

This report is made solely to the company's members, as a body, in accordance with Section 391 of the Companies Act 2014. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.



Rory Brown  
For and on behalf of Deloitte Ireland LLP  
Chartered Accountants and Statutory Audit Firm  
Deloitte & Touche House, 29 Earlsfort Terrace, Dublin 2

03 February 2026

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)****Profit and Loss Account**

for the financial year ended 31 December 2024

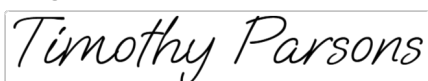
	Notes	2024 €	2023 € as restated
<b>Turnover</b>		<b>26,963</b>	22,098
Cost of sales		<b>(48,000)</b>	(21,800)
<b>Gross (loss)/profit</b>		<b>(21,037)</b>	298
Administrative expenses		<b>(66,727)</b>	(54,626)
<b>Loss before taxation</b>		<b>(87,764)</b>	(54,328)
Tax on loss		<b>(77)</b>	-
<b>Loss for the financial year</b>		<b>(87,841)</b>	(54,328)

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)****Balance Sheet**


as at 31 December 2024

	Notes	2024 €	2023 € as restated
<b>Current Assets</b>			
Debtors	7	50,645	59,288
Cash and cash equivalents		249,873	256,653
		<u>300,518</u>	<u>315,941</u>
<b>Creditors: amounts falling due within one year</b>	8	<u>(443,933)</u>	<u>(371,515)</u>
<b>Net Current Liabilities</b>		<u>(143,415)</u>	<u>(55,574)</u>
<b>Total Assets less Current Liabilities</b>		<u>(143,415)</u>	<u>(55,574)</u>
<b>Capital and Reserves</b>			
Called up share capital presented as equity		1	1
Retained earnings		(143,416)	(55,575)
<b>Shareholders' Deficit</b>		<u>(143,415)</u>	<u>(55,574)</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.

**Signed on behalf of the board**

box SIGN 4Y3K3YY4-18Q3XRQP  
Timothy Parsons  
Director

Date: Jan 30, 2026

box SIGN 1JX2V231-18Q3XRQP  
Peter Briffett  
Director

Date: 30 Jan 2026

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**  
**Statement of Changes in Equity**  
as at 31 December 2024

	<b>Called up share capital €</b>	<b>Retained earnings (restated) €</b>	<b>Total  €</b>
<b>At 1 January 2023</b>	1	(1,247)	(1,246)
Loss for the financial year (restated)	-	(54,328)	(54,328)
<b>At 31 December 2023 (restated)</b>	1	(55,575)	(55,574)
Loss for the financial year	-	(87,841)	(87,841)
<b>At 31 December 2024</b>	<b>1</b>	<b>(143,416)</b>	<b>(143,415)</b>

## **Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**

### **Notes to the Financial Statements**

for the financial year ended 31 December 2024

#### **1. General Information**

The financial statements comprising the Profit and Loss Account, the Balance Sheet, the Statement of Changes in Equity and the related notes constitute the individual financial statements of Stream Platforms Ireland Limited (formally Wagestream Ireland Limited) for the financial year ended 31 December 2024.

On 26 August 2025, the company changed its name from Wagestream Ireland Limited to Stream Platforms Ireland Limited. Stream Platforms Ireland Limited is a private company limited by shares registered under Part 2 of the Companies Act 2014 and incorporated in Ireland. The registered number of the company is 634454. The registered office of the company is 70 Sir John Rogerson's Quay, Dublin 2 which is also the principal place of business of the company. The company's principal activity is the design and development of a financial wellbeing app used by front line workers. 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 2024 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 280A 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.

##### **Retained earnings**

The directors have decided to disclose the changes in retained earnings in the Statement of Changes in Equity.

##### **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.

##### **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.

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)****Notes to the Financial Statements**

for the financial year ended 31 December 2024

**Taxation**

The yearly charge for taxation is based on the profit for the year and is calculated with reference to the tax rates applying at the balance sheet date. Deferred taxation is calculated on the differences between the company's taxable profits and the results as stated in the financial statements that arise from the inclusion of gains and losses in tax assessments in periods different from those in which they are recognised in the financial statements. Full provision for deferred tax assets and liabilities is provided at current tax rates on differences that arise between the recognition of gains and losses in the financial statements and their recognition in the tax computation. Deferred tax assets are recognised to the extent that they are recoverable, that is, on the basis of all available evidence, it is more likely than not that there will be suitable tax profits from which the future reversal of the underlying timing differences can be deducted. Any assets and liabilities recognised have not been discounted.

**Foreign currencies**

Monetary assets and liabilities denominated in foreign currencies are translated at the rates of exchange ruling at the Balance Sheet date. Non-monetary items that are measured in terms of historical cost in a foreign currency are translated at the rates of exchange ruling at the date of the transaction. Non-monetary items that are measured at fair value in a foreign currency are translated using the exchange rates at the date when the fair value was determined. The resulting exchange differences are dealt with in the Profit and Loss Account.

**Ordinary share capital**

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

**3. Significant accounting judgements and key sources of estimation uncertainty**

The directors consider the accounting estimates and assumptions below to be the company's critical accounting judgements:

**Going concern**

The directors have reviewed the financial position of the company for a period of at least twelve months from the date of approval of the financial statements and have outlined the assumptions made regarding the company's ability to meet its liabilities as they fall due. The company has net liabilities, primarily due to amounts due to group undertakings, and is dependent on the continuing support of Stream Group Holdings Limited (parent company). The company has received an undertaking from Stream Group Holdings Limited that this support will be provided for the foreseeable future and on this basis the directors consider it appropriate to prepare the financial statements on a going concern basis. Accordingly, these financial statements do not include any adjustments to the carrying amounts and classification of assets and liabilities that may arise if the company was unable to continue as a going concern.

<b>4. Operating loss</b>	<b>2024</b>	<b>2023</b>
	€	€
<b>Operating loss is stated after charging:</b>		
Loss on foreign currencies	<b>10,569</b>	<b>6,442</b>

**5. Employees**

The average monthly number of employees during the financial year was 1, (2023 - Nil).

**6. Prior financial year error correction**

There is a restatement to the prior year's Profit and Loss account, Balance Sheet and the Statement of Changes in Equity in relation to the release of the bad debt provision expense being incorrectly recorded in intercompany creditors of €10,732. This expense was incorrectly recorded as a credit to intercompany creditor and should have been recorded as a credit to administrative expenses. As a result, the corresponding figures in these financial statements have been restated to decrease the prior year loss by €10,732 and decrease the intercompany creditor balance by the same amount. The effect on loss for the year ended 31 December 2023 is a decrease of €10,732. The effect on the opening reserves for the year ended 31 December 2024 is an increase of €10,732.

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**  
**Notes to the Financial Statements**  
for the financial year ended 31 December 2024

<b>7. Debtors</b>	<b>2024</b>	<b>2023</b>
	€	€
Other debtors	<b>39,279</b>	37,921
Prepayments	<b>10,795</b>	20,833
Accrued income	<b>571</b>	534
	<u><b>50,645</b></u>	<u>59,288</u>

All debtors fall due within one year.

<b>8. Creditors</b>	<b>2024</b>	<b>2023</b>
	€	restated €
<b>Amounts falling due within one year</b>		
Trade creditors	<b>8,142</b>	4,000
Amounts owed to group undertakings	<b>357,529</b>	317,798
Taxation	<b>288</b>	128
Accruals	<b>77,974</b>	49,589
	<u><b>443,933</b></u>	<u>371,515</u>

The terms of the accruals are based on underlying contracts.

Amounts owed to group undertakings are unsecured, interest free and repayable on demand.

**9. Capital commitments**

The company had no material capital commitments at the financial year-ended 31 December 2024.

**10. Directors' remuneration**

The directors constitute the company's key management personnel and did not receive a compensation for services provided during the year.

**11. Related party transactions**

The company has availed of the exemption under FRS 102 Section 1A in relation to the disclosure of transactions with group undertakings.

**12. Parent company**

The company regards Stream Group Holdings Limited as its parent company.

The parent of the largest group in which the results are consolidated is Stream Group Holdings Limited. Stream Group Holdings Limited is registered in United Kingdom.

**13. Controlling interest**

The controlling interest in the company is held by Stream Group Holdings Limited.

**14. Post-Balance Sheet Events**

On 26 August 2025, the company changed its name from Wagestream Ireland Limited to Stream Platforms Ireland Limited.

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

continued

**Stream Platforms Ireland Limited (formally Wagestream Ireland Limited)**

**Notes to the Financial Statements**

for the financial year ended 31 December 2024

**15. Approval of financial statements**

The financial statements were approved and authorised for issue by the board of directors on Jan 30, 2026.