

Information Sheet for Investors

According to § 4 Para Alternative Financing Act (AltFG)

Second Version from December 19, 2024

First Update of the Original Information Sheet from May 17, 2023

Risk Warning:

- (a) This public offering of investments has not been reviewed or approved by the Financial Market Authority (FMA) or any other Austrian authority.
- (b) Investments in securities or investments carry risks, including the risk of partial or complete loss of the invested capital or the risk that no return will be achieved.
- (c) Your investment is not covered by the legal deposit protection and investor compensation systems.
- (d) This is not a savings product. You should not invest more than 10% of your net wealth in such securities or investments.
- (e) You may not be able to sell the securities or investments as you wish.

Part A: Information about the Issuer and the Planned Project

<p>(a) Identity, Legal Form, Ownership, Management, and Contact Information</p>	<p>Issuer: MILA Mitmach-Supermarkt e.G. hereinafter referred to as „MILA“, with its registered office at 1120 Vienna, Vivenotgasse 29 registered at the Commercial Court of Vienna under company registration number: FN 598727 g</p> <p>Legal Form: Registered cooperative with limited liability</p> <p>Ownership: The cooperative is owned by its members, who own it in proportion to the cooperative shares they hold. As of November 30, 2024, there are 889 members, of which 766 are active members. None of the members hold more than 25% of the cooperative. Each member has one vote, regardless of the number of shares held.</p> <p>Management and Executive Board: The cooperative has a five-member board, two of whom jointly represent the cooperative: Helmut Adam, Chairman until January 20, 2025, Elisabeth Jost, Chairwoman from January 20, 2025 (subject to general assembly resolution), Joachim Pranzl, Board Member Ralf Grossmann, Board Member Margherita Luisa Hameter, Board Member The board has appointed two persons to manage the cooperative, who jointly represent the cooperative: David Jelinek, since September 1, 2024 Beatrice Stude, since October 1, 2024 (as a maternity leave replacement for Julianna Fehlinger)</p> <p>Contact: Phone: 0670/ 552 78 59 E-mail: mitmachen@mila.wien Website: www.mila.wien</p>
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(b) Main Activities of the Issuer, Offered Products or Services	Building and operating a participatory supermarket in Vienna, where members jointly own the supermarket, work in its operations, help shape it, and shop there. The free trade business is practiced, except for regulated trades.
(c) Description of the Planned Project, Including its Purpose and Main Features	<p>Adaptation of the rented premises for operational purposes, interior design with shelves, cool rooms, refrigeration facilities, cash register system, hardware and software for inventory management (purchasing, storage, accounting), software for operational organization (shift planning for member employees), initial stock of goods.</p> <p>The supermarket is expected to offer a full range of around 4,000 items on approximately 345 square meters of sales area. The opening will take place as soon as 800 members have joined the company, are working, and shopping there.</p> <p>MILA's purpose is to meet its members' needs for good and affordable food as well as daily necessities and to provide social services to members. The above purpose is particularly pursued through the establishment and operation of a participatory supermarket.</p>

Part B: Main Features of the Offering Process and Conditions for Fundraising

(a) Minimum Target for Fundraising in the Public Offering and Number of Offers Already Conducted by the Issuer Under the AltFG	<p>Minimum target: EUR 50,000 (funding threshold) The minimum target has been exceeded, and MILA may accept further offers from investors at any time.</p> <p>As of the fiscal year ending January 31, 2024, MILA has accepted subordinated loans with a total value of EUR 423,389 from this issuance. As of November 30, 2024, this amount has increased by EUR 71,900 to EUR 495,289.</p> <p>Before this issuance, MILA accepted EUR 36,700 in qualified subordinated loans under the AltFG in a private financing round.</p>
(b) Deadline for Achieving the Fundraising Target	The deadline for investors to submit offers for investment ends on December 31, 2025. Offers from investors may be accepted. The offering period may be shortened by the issuer in case the maximum offering amount ("funding limit") is reached early. Alternatively, the period may be extended once or multiple times, but not beyond a total of twelve months, i.e., until December 31, 2026, at the latest.
(c) Information on the Consequences if the Fundraising Target is Not Reached on Time	The minimum target has already been reached on time.
(d) Maximum Offering Amount, if Different from the Minimum Fundraising Target	EUR 850,000 (funding limit)
(e) Equity Provided by the Issuer for the Planned Project	As of November 30, 2024, the issuer has equity of EUR 534,517.95, derived from membership shares worth EUR 148,440, donations of EUR 37,490, subordinated loans of EUR 495,289, and sold

or Statement that No Equity is Provided	merchandise vouchers worth EUR 48,180, minus ongoing costs and start-up losses. This bank balance is available for the further development of the supermarket, business equipment, planned product range, and ongoing operations.
(f) Change in the Issuer's Equity Ratio in Connection with the Public Offering	As of January 31, 2024, the first annual financial statement for MILA is available. The unverified equity ratio for MILA is 26% as of the balance sheet date. As of November 30, 2024, the equity ratio is 19%. If the funding limit of EUR 850,000 is reached by November 30, 2024, the equity ratio would be 15%.

Part C: Special Risk Factors

<p>Risks related to:</p> <ul style="list-style-type: none"> – the legal structure of the security or investment and the secondary market, including the position of the investor in the event of insolvency and whether the investor bears the risk of additional obligations beyond the invested capital (top-up obligation); – the financial situation of the issuer: Is there negative equity? Is there a balance sheet loss? Was an insolvency procedure opened in the last three years? 	<p>This investment in the form of a qualified subordinated loan is a high-risk investment, which means that purchasing this asset carries significant risks and could result in a complete loss of the invested funds.</p> <p>No promises or reliable forecasts can be made regarding future returns. In particular, any returns earned in the past do not indicate future returns.</p> <p>The following risks are particularly relevant:</p> <p>Subordination Risk: The investment is subordinated, meaning that in the case of liquidation or insolvency of the issuer, the claims of the investors will only be serviced after all non-subordinated creditors. Investors can only claim repayment of loans at maturity if such payments do not trigger insolvency. In the event of insolvency, each investor must bear the cost of registering their claims in the insolvency procedure. Payments (interest, principal repayments) from the investment will only be made if they do not cause insolvency.</p> <p>Insolvency Risk: This refers to the risk of the issuer's insolvency, which regularly leads to total loss.</p> <p>Business Risk: This is an investment whose return depends on many factors, some of which cannot be predicted with certainty. These factors may evolve independently of the issuer's business decisions (e.g., changes in market conditions or legal frameworks).</p> <p>Misappropriation Risk: This refers to the risk of criminal actions by employees or officers of the issuer. While this risk cannot be entirely excluded, it could harm the issuer and potentially lead to insolvency.</p> <p>Secondary Market Risk: There is no secondary market for this investment. This means the security cannot be transferred, and there is no regulated market price.</p>
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	<p>Concentration Risk: This refers to the risk that investors do not sufficiently diversify their portfolios. Investing in only a few titles is not recommended.</p> <p>Total Loss Risk: This refers to the risk that an investment becomes completely worthless, and the invested capital is lost.</p> <p>Investors should only invest amounts that will not be needed in the near future and are aware that investments in subordinated loans carry risks, including the possibility of a total loss. Only investors who can bear the total loss of the investment and are not financially reliant on returns should participate in such projects.</p> <p>Investors have no obligation to pay additional capital or bear liabilities for other creditors' claims.</p> <p>There is no negative equity or balance sheet loss, and no insolvency procedure has been opened in the last three years.</p>
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Part D: Information about the Offering of Securities or Investments

(a) Total Amount and Type of Securities or Investments Being Offered	The intended issuance volume of the issuer is EUR 850,000. These are qualified subordinated loans, which represent an investment under §1 Para 1 Z3 KMG. No securities will be issued for these investments.
(b) Details Regarding: – Term, – Interest rate and other compensation for the investor, – Repayment rate and interest payment dates, – Risk-limiting measures (if not included under point f);	<p>The term of the subordinated loan is unlimited. Either party can terminate it with a three-month notice period at any time. In the first year, both parties waive the right to terminate. The issuer has a special termination right in case of unforeseen events.</p> <p>The payout of the credit in the event of termination or the exercise of the special right of termination will take place within 1 month after the end of the notice period, with reference to the consequences of the qualified subordinated nature of the loan.</p> <p>Interest options:</p> <ol style="list-style-type: none"> 1. Interest rate of 3% per year in the form of shopping vouchers, which can only be redeemed at the issuer. 2. Interest rate of 2% per year in cash. <p>The calculation of interest begins on the day the loan amount is credited to the MILA account. Interest is calculated pro-rata for the first year until December 31, and thereafter on an actual/actual basis, paid in January of the following year. Vouchers are sent two weeks after the loan deposit, and in subsequent years, as cash interest after the year-end. The lender can waive part or all of the interest to support the project.</p>
(c) Loan Amount	The minimum loan amount is EUR 500. The maximum subscription amount per investor is EUR 5,000. If investors intend to offer more than EUR 5,000, up to EUR 50,000, they must confirm that the total amount does not exceed double their average monthly net income over twelve months or 10% of their financial assets.

(d) Acceptance of overpaying the loan amount	Over-subscription is not possible.
(e) Custody and Delivery of Securities	Does not apply.
(f) Provided the investment is secured by guarantees or security providers	The qualified subordinated loans are not secured by any guarantees or security providers.
i) Information on whether the guarantor or collateral provider is a legal entity	-
ii) Identity, legal form, and contact details of the guarantor or collateral provider	-
iii) Information about the nature and conditions of the guarantee or security	-
(g) Buyback Obligation	There is no obligation to repurchase securities or investments.

Part E: Investor Rights Beyond Those Described in Part D

(a) Rights Associated with the Securities or Investments	<p>Lenders will receive an annual report and balance sheet. They are invited to an information evening each year to be updated on the project's progress.</p> <p>Lenders are entitled to default interest of 4% per annum if the loan principal or interest is not repaid properly.</p>
(b) Restrictions on the Securities or Investments	There are no control or participation rights associated with the subordinated loan.
(c) Restrictions on the possible transfer of the investments	The investment is non-transferable.
(d) Exit Options	<p>If the lender is a consumer within the meaning of § 1 of the Consumer Protection Act (KSchG), they can withdraw from the loan agreement within 14 days of concluding the contract, i.e., from the acceptance of the offer by the borrower (confirmation of the investment), without giving any reasons. To meet the withdrawal deadline, it is sufficient to send the withdrawal declaration in time. The withdrawal can be made in writing or by e-mail. The withdrawal can be declared by e-mail to mitmachen@mila.wien or by mail to MILA Mitmach-Supermarkt e.G., Vivenotgasse 29, 1120 Vienna. As a result of the withdrawal, any loan amount already paid will be refunded within 14 days.</p> <p>Apart from the withdrawal, the termination options described earlier in this document apply.</p>
(e) For Dividend Securities: Distribution of Capital and Voting Rights Before and After the Capital Increase Resulting from the Offer	-

(Assuming All Securities Are Subscribed)

Part F: Costs, Information, and Legal Remedies

(a) Costs Incurred by Investors in Connection with the Investment	For the lenders, no one-time or ongoing costs are incurred in connection with the loan granting.
(b) One-Time and Ongoing Annual Costs Incurred by the Issuer in Connection with the Investment, Expressed as a Percentage of the Investment	The platform's cost contribution for managing the direct loans is EUR 10 per EUR 100,000 of direct loan volume per year, with a minimum of EUR 30 and a maximum of EUR 150.
(c) Information on Where and How Additional Information About the Planned Project and the Issuer Can Be Requested Free of Charge	Additional information is available free of charge on the online platform www.mila.wien .
(d) The Authority Where Consumers Can File Complaints in Case of Disputes	Magistrates' District Office for the 12th District at Schönbrunner Straße 259, 1120 Vienna.

Audit Opinion

Reviewed according to § 4, para. 9 AltFG (This means in terms of completeness, clarity, and coherence with the information referred to in the notice below.)	On December 19, 2024, by Mr. DI Friedrich Fessler, Board of the GfG Cooperative for the Common Good eG, Schönbrunner Straße 219/7, 1120 Vienna.
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Notice

According to § 4, para. 1, items 2 to 4 and para. 4 AltFG, issuers must provide the following additional information alongside this information sheet:

1. The opening balance sheet during the first year of business activity, and thereafter the current annual financial statements; if there is no legal obligation to prepare an annual financial statement or opening balance sheet, a note to that effect;
2. The business plan;
3. General terms and conditions or other contractual terms applicable to the investor in connection with the offered securities or investments;
4. Any changes to this information sheet as well as any changes to the documents referred to in points 1 to 3.

This information is available on:
www.mila.wien