

Velocity Credit Ventures Portfolio Management Service

Fund at a glance

Scheme Categorisation

Discretionary Managed Service

Scheme Strategy

Business Relief

Target Return

Trade Ventures portfolio - 3% per annum;

Digital Ventures portfolio - 6% per annum

Investment Sector



Trade finance and Venture debt

Target Diversification

1 or more

investee companies

Nominee & Custody Arrangements

Nominee: WCS Nominees Limited

Custodian: Woodside Corporate Services Limited

Investment Objective

The strategy is to protect the Client's capital whilst targeting a 3% to 6% annual return by subscribing for shares in one or more Trading Companies. The Trading Companies will provide short-term debt to UK SMEs: Trade Ventures provides debt finance to UK SMEs to finance their national and international trade by using outstanding invoices as collateral and Digital Ventures provides debt funding to UK tech-enabled businesses for the purpose of financing digital

media expenditure for the acquisition of new users. Loans will typically be between 30 and 180 days and diversified across multiple borrowers and obligors. Each loan or portfolio of loans will be insured against credit default (except where the obligor is a state entity). The Trading Companies should qualify for Business Relief providing relief from IHT after two years.

Exit Strategy

The service is evergreen. Clients can elect to withdraw in whole or in part at any time. We expect to be able to fulfil requests within 90 days. Clients' shares will either be sold to an in-coming client or bought back by the Trading Company.

Fees

Fee type	Fees charged to Investor (including VAT)	Fees charged to Investee Companies (including VAT)
Initial fee	n/a	4% (+ VAT if app.)
Annual management fee	n/a	2% (+ VAT if app.)
Dealing fee	A dealing fee of 1% (+ VAT if app.) on withdrawal (but includes any stamp duty up to 0.5%)	1% (+ VAT if app.) on subscription

Kuber Special Arrangements

N/A

Need to know more? Get in touch:

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Fund Manager

The Investment Manager is Sapphire Capital Partners LLP ("Sapphire"), a multi-award-winning investment management firm and who are authorised and regulated by the Financial Conduct Authority (FCA Reference: 565716).

Sapphire is a specialist investment management firm established to provide investment management services and bespoke fund solutions.

Fund Provider

The Investment Advisor is Velocity Credit Advisors Limited and which is the appointed representative of Sapphire. Velocity Credit Advisors Limited has a senior team with a track record and experience across a wide business spectrum including finance, marketing and law. Velocity Credit is a subsidiary of Velocity Capital Advisors which was set up in 2015 as a vehicle to facilitate, via SEIS and EIS Funds, participation in exciting companies which have technology at their core. The Velocity Capital Advisors founders come from entrepreneurial backgrounds, which we believe is a real asset to our business and the investee companies. Velocity has been operating for over four years now, and in those years the SEIS and EIS funds have achieved an investee company cash exit of 6.5x, and the overall current performance of the funds is estimated to be 3.5x to 1.3x.

Important Notice

Please read the following information carefully as a professional adviser. The information contained in this document is for discussion purposes only for professional advisers and their clients, it is not for Retail Clients. EIS Portfolios are not suitable for all investors as the underlying investments are often illiquid and therefore high risk. Advice should always be sought from a professional adviser prior to investing. By proceeding through this document and accompanying Platform Guide you are agreeing to the terms and conditions. For purposes of compliance with the UK Financial Services and Markets ACT 2000 (FSMA), this material is communicated by Kuber Ventures; and the contents of this financial promotion have been approved for the purposes of section 21 of the FSMA by Tax Efficient Procurement Services Ltd which is authorised and regulated by the Financial Conduct Authority (FCA) and it has its trading office at Linstead House, 9 Disraeli Road, London SW15 2DR. Kuber Ventures Limited advisors are all regulated by the Financial Conduct Authority and can be found on www.fca.gov.uk/fcregister Kuber Ventures Limited FRN 574987 is an Appointed Representative of Tax Efficient Procurement Services Ltd which is authorised and regulated by the Financial Conduct Authority (FCA). Kuber Ventures Limited, Audley House, 12-12a Margaret Street, London, W1W 8RH. Registered number: 8693809, VAT: 175 9290 69.