

Blackfinch Adapt IHT – Balanced Portfolio

Fund at a glance

Scheme Categorisation

Discretionary Portfolio
Management Services

Scheme Strategy

BR

Target Return

4% per annum

Investment Sector



Property and Lending



Renewables

Target Diversification

3

investee companies

Nominee & Custody Arrangements

Custodian: Blackfinch Investment Limited
Nominee: Blackfinch Nominees Limited

Investment Objective

The objective of this service is to mitigate inheritance tax liabilities (above the tax-free threshold) after two years by investing in BR qualifying trades, through unquoted company shares, whilst providing competitive returns with a balance of capital preservation, through underlying trades which are asset-backed, or benefit from secure and predictable revenue streams.

Through Blackfinch's corporate and investment strategies, we now have adopted various Environmental, Social and Governance (ESG) processes and policies which will enable us to deliver on our ESG target outcomes. As a firm committed to this goal, Blackfinch have become a signatory to the Principles for Responsible Investment (PRI). This is a public demonstration of our pledge to responsible investment, and places Blackfinch at the heart of a global community, seeking to build a more sustainable financial system.

Blackfinch puts capital preservation and BR qualification at the heart of all its investment making decisions and will not chase return to the detriment of those two cornerstone philosophies.

Our key USP is our distinct underlying trading companies, which provide the means to mix allocations to provide flexibility in return expectations, diversification, transparency and different investor allocation models.

The four model portfolios access the same underlying businesses but have different portfolio allocations. The portfolios that target growth, Balanced Growth and Growth, have a more predominant focus on businesses that provide higher returns. The portfolios that target capital preservation, Ethical and Balanced, have a spread of allocations in businesses which focus heavily on capital protection in exchange for lower returns.



Portfolio Allocation



Model Adapt IHT – Balanced Portfolio

- 30% ● Asset backed lending
- 30% ● Property development finance
- 40% ● Renewable energy generation

Exit Strategy

Blackfinch will primarily aim to meet redemption requests by matching new subscriptions, but it may be necessary to institute a share buyback should an unusually large withdrawal take place. To date all redemptions have been matched against new subscriptions. There is circa 10% of portfolio money targeted to be held in cash to provide further liquidity for redemptions without asset disposals if required. As a majority of the holdings are furthermore held in short term asset backed and development financing, the manager has the ability to reduce the replacement deal flow should it need to use loan repayments as liquidity for redemptions.

Fees

Fee type	Fees charged to Investor (including VAT)	Fees charged to Investee Companies (including VAT)
Initial fee	2.00% (1.00% for Kuber investors)	n/a
Annual management fee	0.60% taken after the target pa (4% or 6% has been achieved)	1.80%
Performance fee	n/a	n/a
Other fee information	1.00% - dealing fee (all investments and withdrawals)	n/a

Kuber Special Arrangements

Kuber investors receive a reduction of 1% on the initial fee.

Need to know more? Get in touch:

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Fund Manager/Provider

The investment world is our natural habitat. With a 25-year heritage, Blackfinch brings significant knowledge and expertise. Whatever the economic climate, we work to ensure that our products always meet our customer's needs. We achieve this through continually adapting to change, from market shifts to new regulation. In this way, clients can take advantage of highly evolved investment solutions.

As a testament to our work, Blackfinch continues to grow, currently with over £300 million under management and in administration, entrusted to us by our customers.

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 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/fcaregister 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, 7 Bell Yard, London, WC2A 2JR. Registered number: 8693809, VAT: 175 9290 69.