

Executive Summary

Summary	A UK-based alternative finance company YesGrowth Ltd (www.yesgrowth.com) is introducing a sterling-based, offshore debt fund to provide potential regular above-average interest returns to local and international investors.
The Fund	This is a Mauritius-based open-end Fund with high target interest rate levels enabling investors to withdraw income on a regular basis. The investment objective is to generate returns from direct or indirect investment in debt provided to UK and European-based small and medium-sized enterprises (SMEs) on 3 months to 2-year term. The risk profile is controlled and reduced through sourcing, screening and validating deals in high-quality SMEs with thorough due diligence performed by a team of UK based experienced business executives. We work actively with companies, pre- and post-funding. The fund does not consider start-ups, micro or distressed businesses. The fund reduces the lending risk via syndicating with a number of carefully selected sources of funding.
Market Opportunity	<p>UK and European banks are under significant pressure to improve their balance sheets, while being increasingly regulated. As a result they are unable to support SME growth. According to Nesta, a leading global innovation foundation, the demand only in the UK for alternative commercial funding is predicted to reach £18bn. The average default rate experienced by non-banking loan providers to SMEs in UK is less than 3% (https://www.nesta.org.uk/sites/default/files/banking_on_each_other.pdf)</p> <p>It is increasingly difficult for investors to find a low risk investment product that provides a good rate of return on sterling denominated deposits. Investors are challenged by:</p> <ul style="list-style-type: none"> • Low returns on deposits • High risk on stock exchange investment • Long term reward/risk profile of private equity investment • Low & often unpredictable return on retirement annuities
Fund Features	<ul style="list-style-type: none"> • The Fund is designated to UK and international investors willing to diversify their investment portfolios and gain exposure to lucrative, fast-growing UK and European-based SMEs • Minimum one-year investment term • The Fund targets for Investors to receive a regular income with interest paid quarterly and annually
Fund Objectives	<p>Attractive Returns The Fund targets minimum investors' return of 6% with potential for greater earnings based on a performance bonus paid at the end of each financial year.</p> <p>Reduced Risk Risk is reduced via utilising an institutional strength underwriting process, active on-going monitoring and syndication of loans across the lending partner panel. To protect investors' capital 5% cash reserves are accumulated on all investments.</p>

Fund Model	The UK-based company YesGrowth Ltd is responsible for the generation of deal flow of SMEs seeking loan finance. Following in-depth analysis and due diligence using its proprietary loan assessment process, high-quality lending propositions are presented to the Fund's Credit Committee for a final approval. Approved opportunities could then be either directly onboarded or partially syndicated through the panel of lending partners.
Investor Benefits	<ul style="list-style-type: none"> • A short-term, flexible investment with income paid quarterly and annually, in cash or reinvested in additional shares • Minimum of a sterling equivalent of \$100 000 investment. Ability to top-up or reduce the amount invested • 6% target minimum return. Returns in excess of 6% will be shared with cornerstone investors. During last two years investors received double digit annualised returns and the fund didn't incur any capital losses • 3 months' notice after the first 12 months • The fund provides access to growing UK SMEs with a spread of risk through portfolio approach • Beneficial tax structure
YesGrowth Management and Board Members	<p>Victoria Vaksman, Director An experienced business executive with significant international experience in the IT and financial sectors. Created and built companies from start-up to highly profitable, multi-million dollar enterprises.</p> <p>Jonathan Harrison, Finance Director Chartered Accountant and a former Corporate Finance Partner with PwC. Advising on strategy, maximizing shareholder value, funding, disposals, acquisitions and management buy-outs. In charge of finance and credit processes at YesGrowth.</p> <p>Mark Wauton, Non-Executive Director A senior executive who worked for major institutions such as UBS Asset Management and Aviva Investors. Specialised in fixed income and credit portfolio management, launched a successful credit hedge fund for Gartmore, and managed a global proprietary loan and debt trading operation for ABN AMRO.</p> <p>Alan Vaksman, Non-Executive Director A financial services executive with an extensive risk and corporate investment banking experience. Alan was a partner at PwC, focusing on the financial services risk management and capital markets consulting. He is currently Deputy CEO and Chief Risk Officer at the third largest bank in CEE.</p> <p>Michele Di Mauro, Non-Executive Director A chartered accountant with an extensive experience in corporate finance. Michele started his career at PwC. He is an entrepreneur, who started and successfully developed a multimillion financial sector company, YesMoney, providing prepaid cards and short-term business loans to more than 7,000 SMEs in 12 countries.</p>

Victoria Vaksman

Mobile UK: +44(0)7917 781835 Tel: UK: +44 (0)20 7960 6971 Skype: vicanew08
Work e-mail: victoria.vaksman@yesgrowth.com

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