



GCV Invest

Private Investor Network

Build your wealth with impact

INVESTOR OVERVIEW

Investing in unlisted equity securities is a higher risk/higher return investment strategy. Investing in unlisted equity securities can be rewarding but also involves a number of risks and may not be suitable for all investors, depending on personal circumstances and financial resources. As with all investments your capital is at risk and returns are not guaranteed. Don't invest unless you're prepared to lose all the money you invest. **Please read the risk considerations in full on page 30.**

Backing ventures that
transform industries and
communities.



Norm Peterson
Chief Executive Officer,
Growth Capital Ventures

F O R E W O R D

Our focus at GCV is clear - to provide our private investors with the ability to build their wealth with alternative investments.

Specialising in identifying and structuring investment opportunities with high growth potential across three compelling asset classes - venture capital, property and private equity - this approach means we can help you build a diversified investment portfolio with exposure to some of the best performing alternative asset classes currently available.

All of our investment opportunities are carefully selected for their potential to deliver superior returns whilst making a positive social, environmental and economic impact.

And with the UK home to some of the most generous tax wrappers available to investors, we utilise tax-efficient investment structures where possible - such as the Seed Enterprise Investment Scheme (SEIS) and the Enterprise Investment Scheme (EIS) - to maximise potential upside and minimise downside risk.

Focused on co-investment and creating long-term value, we have co-invested over £115 million to date, delivered three successful exits and welcome new private investors to our growing investor network.



01



WHAT WE DO

WHAT WE DO

We specialise in identifying investment opportunities with high growth potential across three asset classes: venture capital, property and private equity.



High quality investment opportunities

By becoming a GCV Invest member you will gain access to a regular flow of well-researched, carefully selected investment opportunities.

Superior returns and portfolio diversification

Our team source, structure and perform due diligence on every investment. This approach means we can help you build a well-diversified investment portfolio with exposure to some of the best performing alternative asset classes currently available.

Minimise risk whilst maximising returns

We utilise tax-efficient investment structures where possible, including the SEIS and EIS, to maximise potential upside and minimise downside risk.

Build wealth with impact

All of our investment opportunities are carefully selected for their potential to deliver superior returns whilst making a positive social, environmental and/or economic impact.

02

OUR FOCUS

Growth-focused investment opportunities across three key asset classes:

- Venture Capital
- Property
- Private Equity



Venture capital

Invest into ambitious startups

GCV provides investors with access to high-quality, pre-vetted startup investment opportunities in some of the most exciting UK-based, early-stage businesses with high growth potential. Specialising in opportunities that utilise a range of tax-efficient investment structures, such as the EIS and SEIS, investors can benefit from a variety of additional tax incentives – from inheritance tax relief to capital gains tax relief.

GCV focuses on originating and structuring investment opportunities into early-stage companies that have the potential to deliver superior investment returns, as well as positive long-term impact, and our portfolio stands testament to that.

Targeting returns of 10x money-on-money (not guaranteed), our approach can also form part of a bespoke estate planning service.

We make it simple to buy shares in high-growth startups.



Atom Bank
Fintech

£1.1m total investment



Property

Invest into joint venture property developments

GCV Investors benefit from access to our specialist property investment team that provides extensive knowledge and experience of the UK property sector.

Working closely with our strategic delivery partner, Homes by Carton, we originate and structure carefully-selected property investment opportunities in both debt and equity forms.

Focusing primarily on residential development projects in sought after locations in the UK, investments are typically structured as a joint venture investment with the developer.

Investors into our property transactions target returns of 1.5x money-on-money, generally over a two year hold period (a 25% IRR).

Private equity

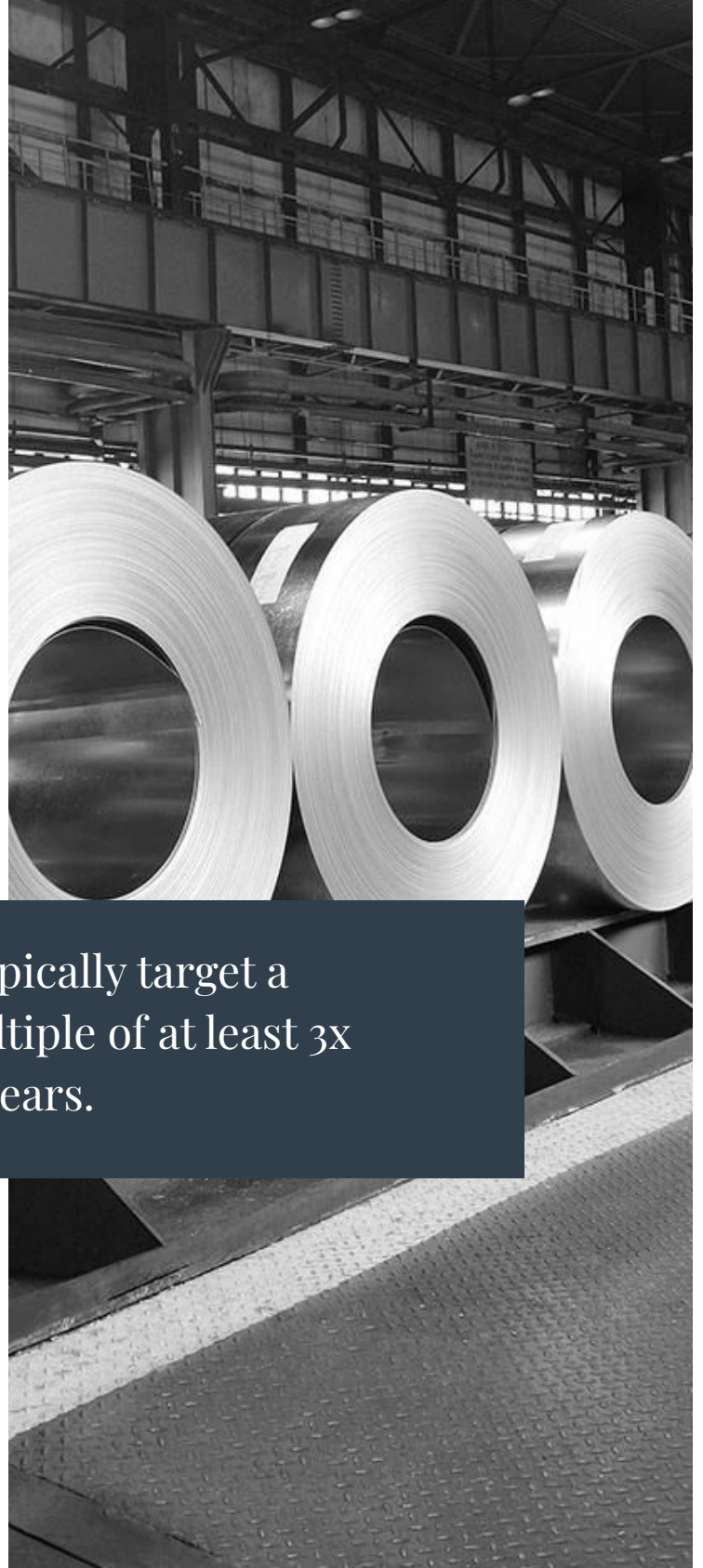
Invest into later-stage private companies

Innovative private companies are the backbone of the economy. The UK's private equity industry is the largest and most dynamic in Europe, turning innovative ideas into successful businesses and helping mature companies become more productive and, in turn, drive superior investor returns.

We choose to work only with companies where we are able to create significant additional equity value over a comparatively short period.

Private equity transactions typically target a money-on-money return multiple of at least 3x over a hold period of up to 5 years.

Through the inclusion of private equity transactions, GCV Invest members are able to construct a balanced, diversified portfolio of private company holdings, offering the potential for regular income and capital gains.



Portfolio Diversification.
Superior Returns.



03

WHY INVEST IN
ALTERNATIVES?

WHY INVEST IN ALTERNATIVES?

Alternative investments can provide diversification from traditional asset classes - such as quoted equities, bonds and cash - and can help create a more balanced investment portfolio.

Alternatives also offer the potential for higher returns in exchange for less liquidity by targeting private market investments which are uncorrelated with public markets.

High growth alternatives are now mainstream

It has been estimated that there was more than \$13 trillion allocated globally to alternative investment asset classes at the beginning of 2022, with the total expected to exceed \$23 trillion by 2026¹.

Alternatives are now mainstream. Demand has been driven from investors in pursuit of improved portfolio diversification, higher investment returns, and strong risk-adjusted returns.

Private investors are following institutional investors

Along with the increased demand has come increased access for private investors. Alternative investments are no longer the preserve of institutional investors such as pension funds and sovereign wealth funds. With access opened up, private individual investors are allocating increasing amounts to alternative investments.

Increased asset allocation in search of better returns

In a 2022 Alternative Investment Survey, over 40% of individual investors highlighted how they now allocate more than 20% of their portfolio to alternatives. This mirrors trends in the institutional markets where public pension funds tracked by Prequin have been steadily increasing allocations to alternatives over the past decade, with the median allocation rising from 18.1% in 2010 to 30.3% in 2020².

¹PreQin 2022 Global Alternatives Report

²PreQin: Future of Alternatives 2025 Report

“there was more than \$13 trillion allocated globally to alternative investment asset classes at the beginning of 2022”



04

WHY INVEST
WITH US?

WHY INVEST WITH US?

We focus on building long-term relationships with our investors, gaining a detailed understanding of your personal requirements and investment goals.

Our Investor Relations team are dedicated to providing unrivalled support and are on hand to assist you at every stage.

Carefully selected
investment opportunities,
chosen for their potential
to deliver superior returns.

1. No Management Fees

We charge no upfront or on-going fees for being part of our investor network and gaining access to our opportunities. Fees are only charged on profits from successful investments.

2. Unique Dealflow

We believe the range and quality of our direct alternative investment opportunities is unmatched in the market. This allows our members to build a well-diversified investment portfolio.

3. Your Choice

The decision to invest in any individual opportunity is always entirely down to you. Build your portfolio your way to match your personal requirements and investment goals.

4. Flexible Investment

Our investors typically invest between £10,000 and £100,000 in each transaction. Investments vary depending on the asset class, personal investment objectives and risk profile.

5. Experienced Team

With decades of professional involvement in the alternative investment sector, our investment team provide you with access to their collective expertise, insights and networks.

6. Rigorous Analysis

We only provide a small number of carefully-selected opportunities each year. We combine extensive internal analysis with third-party due diligence support to rigorously assess each opportunity.

7. Creating Value

After we invest, we support and monitor each investment opportunity throughout the investment lifecycle. We work closely with individual teams to drive the value creation strategy and realise healthy returns.

8. Investor Support

Dedicated to providing unrivalled support, our investment team is available to discuss your portfolio and investment preferences on a one-to-one basis by telephone, email, video conference or in person.

9. Secure Online Portal

Our secure online investment portal gives you full access to the latest investment opportunities. You can invest online and monitor the performance of your portfolio throughout the investment lifecycle.



05

TARGET RETURNS & RISK CONSIDERATIONS

TARGET RETURNS & RISK CONSIDERATIONS

Traditional, liquid asset classes become highly correlated to global market movements in times of market stress. Notable examples include the DotCom bubble in 2000, the global financial crisis in 2008, the global pandemic in 2020 and the Russia-Ukraine crisis in 2022, where stock markets suffered significant declines.

Alternative investments can provide diversification from traditional asset classes such as quoted equities, bonds and cash, and help create a more balanced investment portfolio.

Typical Target Returns

Asset Class	Average Target Returns	Typical Hold Period	Target IRR	Tax Reliefs
Venture Capital	10x money on money	5 to 10 years	100% to 200%	Yes - SEIS and EIS
Property	1.5x money on money	2 years	25%	No
Private Equity	3x money on money	3 to 5 years	60% to 100%	No

Risks Considerations

Alternative investments are generally considered to have a higher risk profile than their more traditional counterparts.

For example, alternatives tend to be less liquid than traditional asset classes as they cannot be traded on a public exchange. Similarly, the 'hold period' of the investment can be longer than traditional assets.

Whilst this is apparent, investors expect higher returns for these risks - known as the illiquidity premium (or indeed, the liquidity premium) - and experienced investors consider the entire risk/return position of alternatives as part of their wider portfolio strategy.

Please refer to page 30 for more information on the risk warnings.

Target returns of up to
10x money-on-money.

*As with all investments, your capital is at risk
and returns are not guaranteed.*



06

TRACK RECORD

TRACK RECORD

With over 700 private investors and a network of family offices, institutional investors and corporate investors, the GCV Invest team has facilitated over £100 million into high growth companies and property transactions, with over £30 million from GCV Invest members, and delivered three successful portfolio exits to date.

Successful Exits - Venture Capital Transactions

Investment	Round	Tax Reliefs	Investment Date	Money on Money Return	Hold Period	Internal Rate of Return
CDML	1	SEIS	May 2015	2x	3.0 years	26%
Intelligence Fusion	1	SEIS	May 2015	14x	7.2 years	43%
	2	EIS	Feb 2018	3x	4.5 years	23%
	3	EIS	Nov 2019	2x	2.7 years	26%
CLMH	1	None	Feb 2016	75x	6.0 years	248%

Three realisations have delivered a blended **40X** money-on-money return for investors.

Current Portfolio - Venture Capital (all companies in growth phase)

Investment	Tax Reliefs	Investment Date	Unrealised Gain	Sector	Location
GCV	SEIS/EIS	May 2015	3x	Fintech	North East
Atom Bank	None	May 2016	2x	Banking	North East
Hive.HR	SEIS/EIS	Sept 2019	2x	HR Tech	North East
QikServe	EIS	Feb 2016	3x	Fintech	Scotland
Finance Nation	EIS	July 2021	5x	FinTech	North East
n-gage.io	SEIS/EIS	Dec 2021	2x	Software	North East
Finexos	EIS	June 2022	4x	Fintech	London

Current portfolio is delivering a **3.5X** unrealised gain

Historic and current performance may not reflect future performance.

CASE STUDY : PORTFOLIO EXIT

Venture Capital Investment

GCV Invest members exited from Intelligence Fusion after the threat intelligence technology company was acquired by Sigma7, providing a profitable return for all investors.

GCV Invest supported the Intelligence Fusion team since inception in 2015 with the support of venture builder arm GCV Labs. Investing across three rounds, GCV Invest members co-invested alongside an institutional investor providing over £1.0 million of seed capital and growth capital to support this exciting technology business from start up to successful exit.

Tax Benefits

GCV Invest members benefited from SEIS and EIS tax reliefs, with income tax relief on the way into the investment and profits free from capital gains tax once the investment was successfully exited.

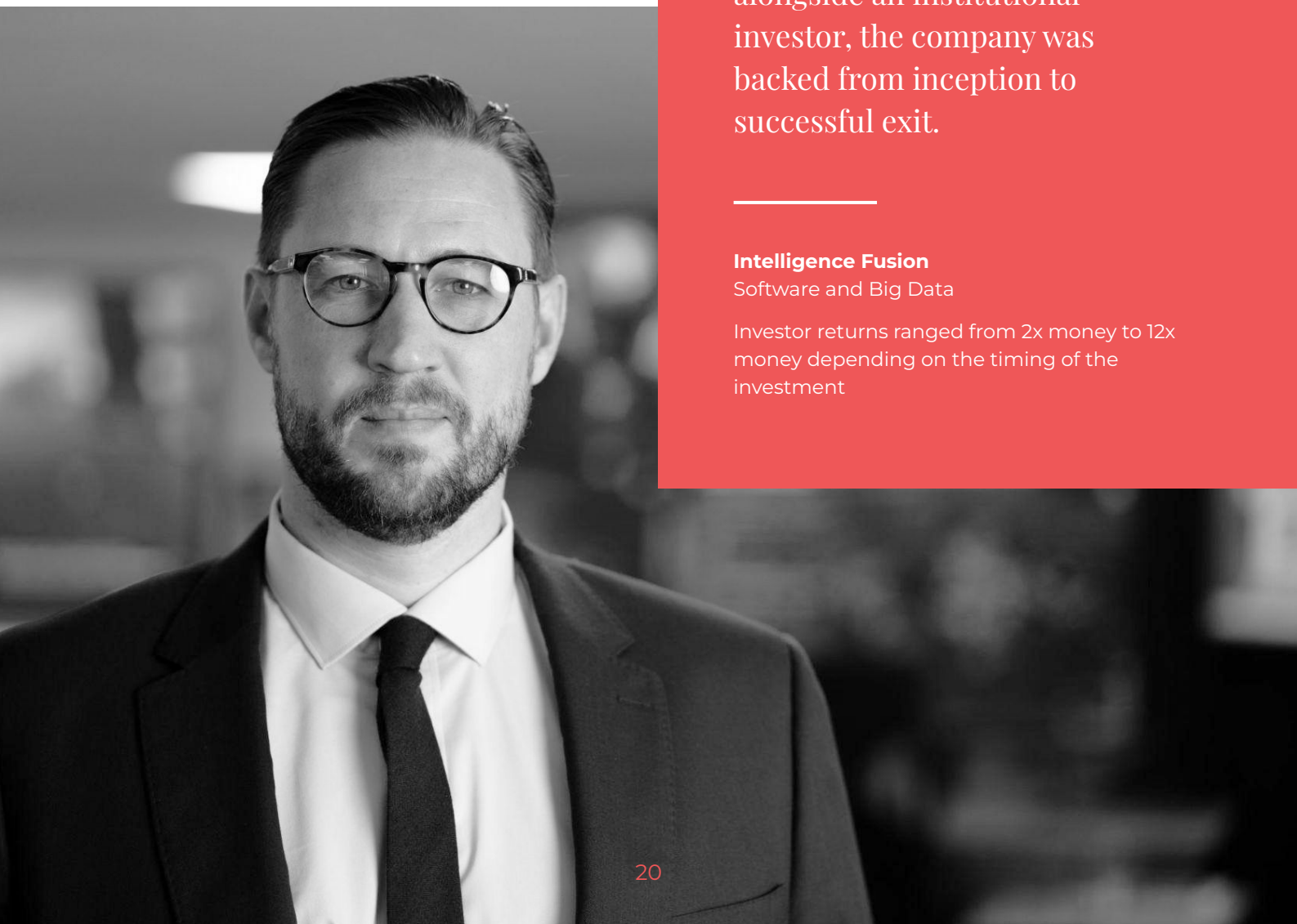
Intelligence Fusion was acquired by Sigma7, providing a profitable return for all investors.

With over £1 million co-invested alongside an institutional investor, the company was backed from inception to successful exit.

Intelligence Fusion

Software and Big Data

Investor returns ranged from 2x money to 12x money depending on the timing of the investment





07

INVESTOR STORIES

INVESTOR STORIES

The GCV Invest network consists of private investors from across the globe and with varying backgrounds, but all with the same high level focus - to build their wealth with alternative investments.

“GCV invest has given me the opportunity to invest in businesses and projects that have the potential to deliver much more attractive returns than traditional investment products. I'm comfortable making my own decisions and wanted to allocate part of my portfolio to asset classes that have the potential to deliver returns of up to 25% IRR and access tax breaks where possible. More importantly, it's allowed me to create a balanced, growth-focused portfolio.”



Karl Ridley
GCV Invest Member



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THE TEAM

Norm Peterson

Chief Executive Officer,
Growth Capital Ventures

Craig Peterson

Chief Operating Officer,
Growth Capital Ventures

A team focused on building long term relationships and a streamlined investment process.

Building your wealth with impact.

The GCV Invest Team

People matter. That's why we invest in our team first. We are passionate about alternative investments and our primary focus - identifying and structuring investment opportunities that support portfolio diversification and have the potential to deliver better returns than traditional investments.



Norm Peterson
Chief Executive Officer



Craig Peterson
Chief Operating Officer



Dan Smith
Investor Relations Director



Harvey Hall
Investor Communications
& Marketing Executive

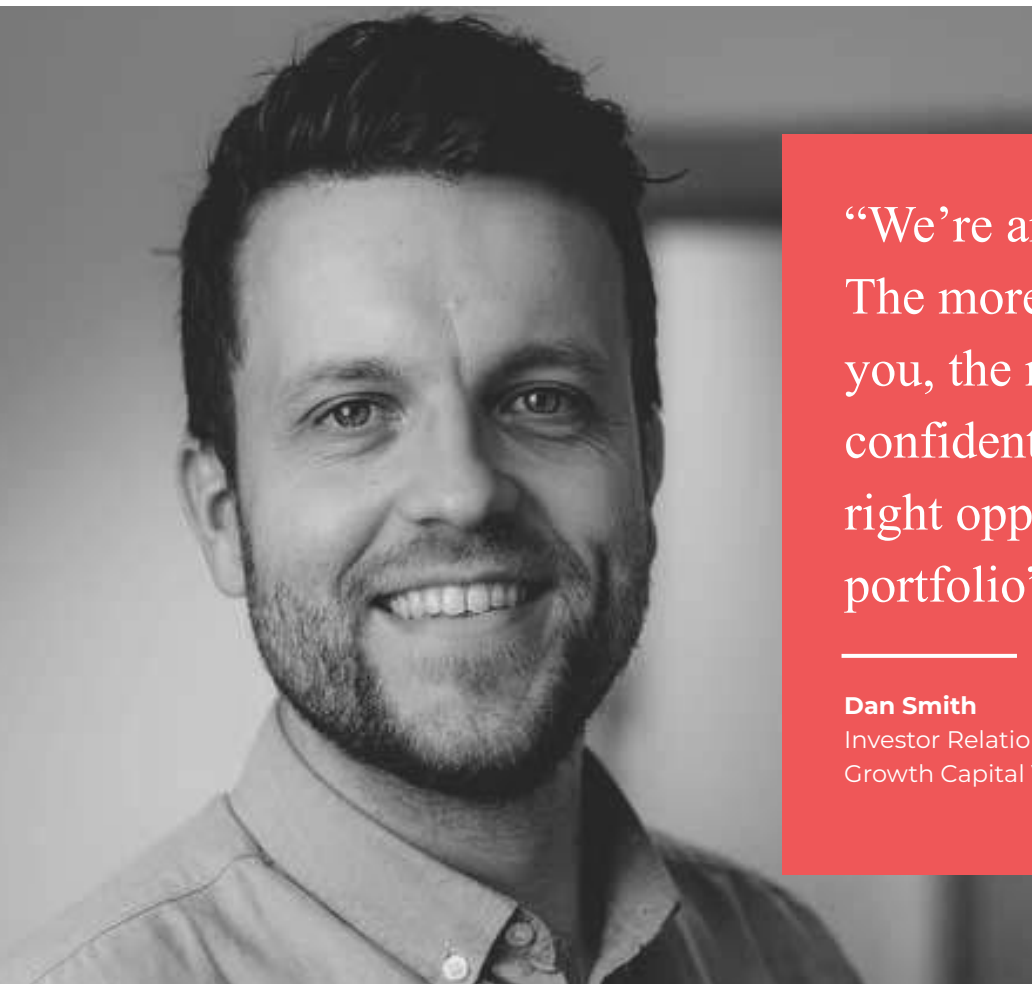


Laura Davis
Finance Manager



Alyssa Peterson
Investor Relations & Research
Analyst

Introduction to our Investor Relations Director



“We’re an investor led company. The more we understand about you, the more we can be confident we’re providing the right opportunities for your portfolio”

Dan Smith
Investor Relations Director,
Growth Capital Ventures

Dan leads the Investor Relations team at GCV Invest and is dedicated to providing unrivalled support to investors.

From discussing the specifics of a transaction on a one-to-one basis to hosting investor events and highlighting the performance and impact of the portfolio, Dan is driven to ensure investors are able to make the most informed and educated decisions possible when it comes to investing into transactions.



09



BECOME A MEMBER

Build your wealth with impact
Become a member

BECOME A MEMBER

Join over 700 experienced, private investors who are currently building their wealth with alternative investments with GCV.

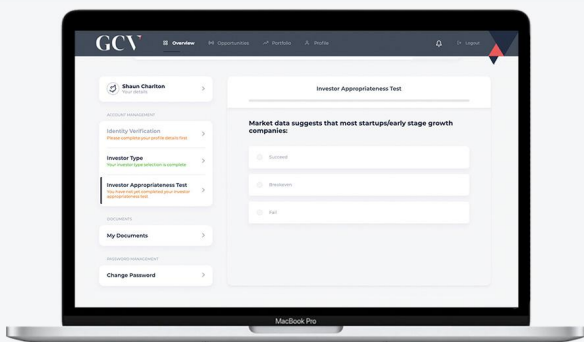
Registering to become a GCV Invest member gives you instant access to the exclusive GCV Invest online portal. Hosting the latest, pre-vetted, growth-focused investment deals, members can research opportunities, manage investment documentation and monitor growth from their personalised dashboard.

You can register to join at app.growthcapitalventures.co.uk in three simple steps.



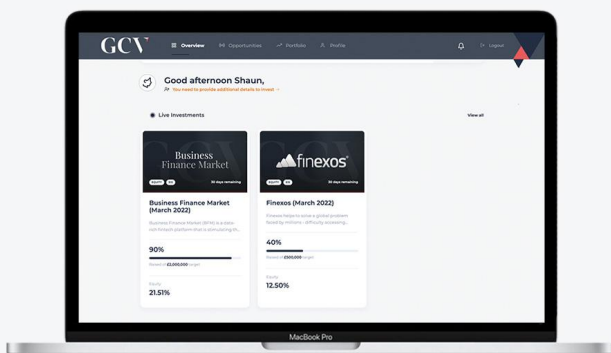
Step 01 | Create your account

Starting with your contact details and setting a password, you will then be asked to choose which investor category you fall into: sophisticated, high-net-worth, institutional or restricted.



Step 02 | Confirm your experience

As part of the sign-up process we will need to verify your identity and complete Anti-Money Laundering (AML) and Know Your Customer (KYC) checks. These checks are carried out in real-time as you go through the online application process. We must also ask all investors to provide information regarding their knowledge and experience in the investment field to enable us to assess whether our opportunities are appropriate for you.



Step 03 | Build your portfolio

Once you have successfully registered for the platform, you will have the ability to access all available investment opportunities and build your portfolio of well-researched, carefully selected investment transactions, tracking performance on your dedicated investor account.

FEE STRUCTURE

Based on success

Our success is aligned with your own as an investor into the transactions we provide.

Individual investors within the GCV Invest network pay zero joining or on-going management fees.

Joining GCV Invest is completely free. Our fees are only based on success, with no annual membership.

Fees are only charged on a successful exit whereby an investor realises a return on their investment.

This is sometimes called a **'carry' fee** or a **'success' fee**.

In these scenarios, investors are charged a **7.5% carry fee on any profit made**, net of the appropriate and relevant transaction and/or administration fees as part of the wider exit. For example, fees that are charged for listed shares on a public exchange.

RISK CONSIDERATIONS

Due to the potential for losses, the Financial Conduct Authority (FCA) considers alternative investments to be high risk.

What are the key risks?

You could lose all the money you invest. Most investments of this type are shares in start-up businesses or bonds issued by them. Investors in these shares or bonds often lose 100% of the money they invested, as most start-up businesses fail.

Checks on the businesses you are investing in, such as how well they are expected to perform, may not have been carried out by the platform you are investing through. You should do your own research before investing.

You won't get your money back quickly

Even if the business you invest in is successful, it will likely take several years to get your money back. The most likely way to get your money back is if the business is bought by another business or lists its shares on an exchange such as the London Stock Exchange. These events are not common.

Start-up businesses very rarely pay you back through dividends. You should not expect to get your money back this way. Some platforms may give you the opportunity to sell your investment early through a 'secondary market' or 'bulletin board', but there is no guarantee you will find a buyer at the price you are willing to sell.

Don't put all your eggs in one basket

Putting all your money into a single business or type of investment, for example, is risky. Spreading your money across different investments makes you less dependent on any one to do well. A good rule of thumb is not to invest more than 10% of your money in high-risk investments. [Learn more here.](#)

The value of your investment can be reduced

If your investment is shares, the percentage of the business that you own will decrease if the business issues more shares. This could mean that the value of your investment reduces, depending on how much the business grows. Most start-up businesses issue multiple rounds of shares. These new shares could have additional rights that your shares don't have, such as the right to receive a fixed dividend, which could further reduce your chances of getting a return on your investment.

You are unlikely to be protected if something goes wrong

Protection from the Financial Services Compensation Scheme (FSCS), in relation to claims against failed regulated firms, does not cover poor investment performance. [Try the FSCS investment protection checker here.](#)

Protection from the Financial Ombudsman Service (FOS) does not cover poor investment performance. If you have a complaint against an FCA-regulated platform, FOS may be able to consider it. [Learn more about FOS protection here.](#)

If you are interested in learning more about how to protect yourself, [visit the FCA's website here.](#)

For further information about equity co-investment, [visit the FCA's website here.](#)

GCV Invest

Private Investor Network

QUESTIONS?

To discuss any part of GCV Invest further, please use the details below to call, email or arrange a meeting:.



Dan Smith

Investor Relations Director

Email: dan.smith@growthcapitalventures.co.uk

Call: 0330 102 5525

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