



# INFO MEMO

for IPO on JSE



# Altvest Capital democratises alternative investments and connects SMEs to capital

## WHAT WE DO

We connect ideas to capital by providing SMEs with access to both debt and equity funding solutions, while simultaneously allowing investors, including retail investors, to co-fund these capital needs.

We utilize the existing investment structures, including stock exchanges and institutional markets, to provide growth capital to SMEs and bespoke investment opportunities to ordinary South Africans.

## HOW DO WE DO IT?

We acquire stakes in SMEs, funded by listing investment instruments.

These shares represent the economic value of the underlying SMEs. For example, proceeds from listed preferred ordinary investment instruments are used to fund the acquisition of an investment stake in company x.

Entities are required to present regular management accounts and generate annual financial statements in line with listing requirements.

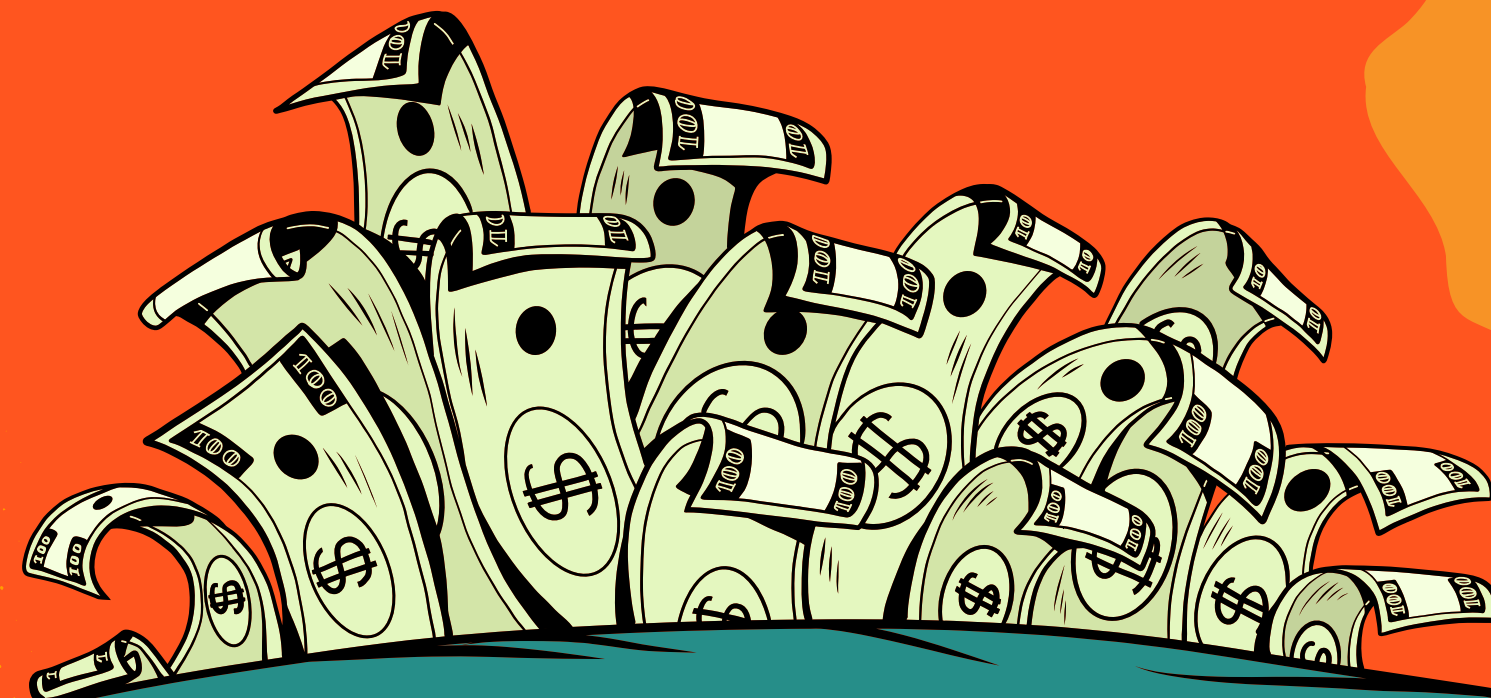
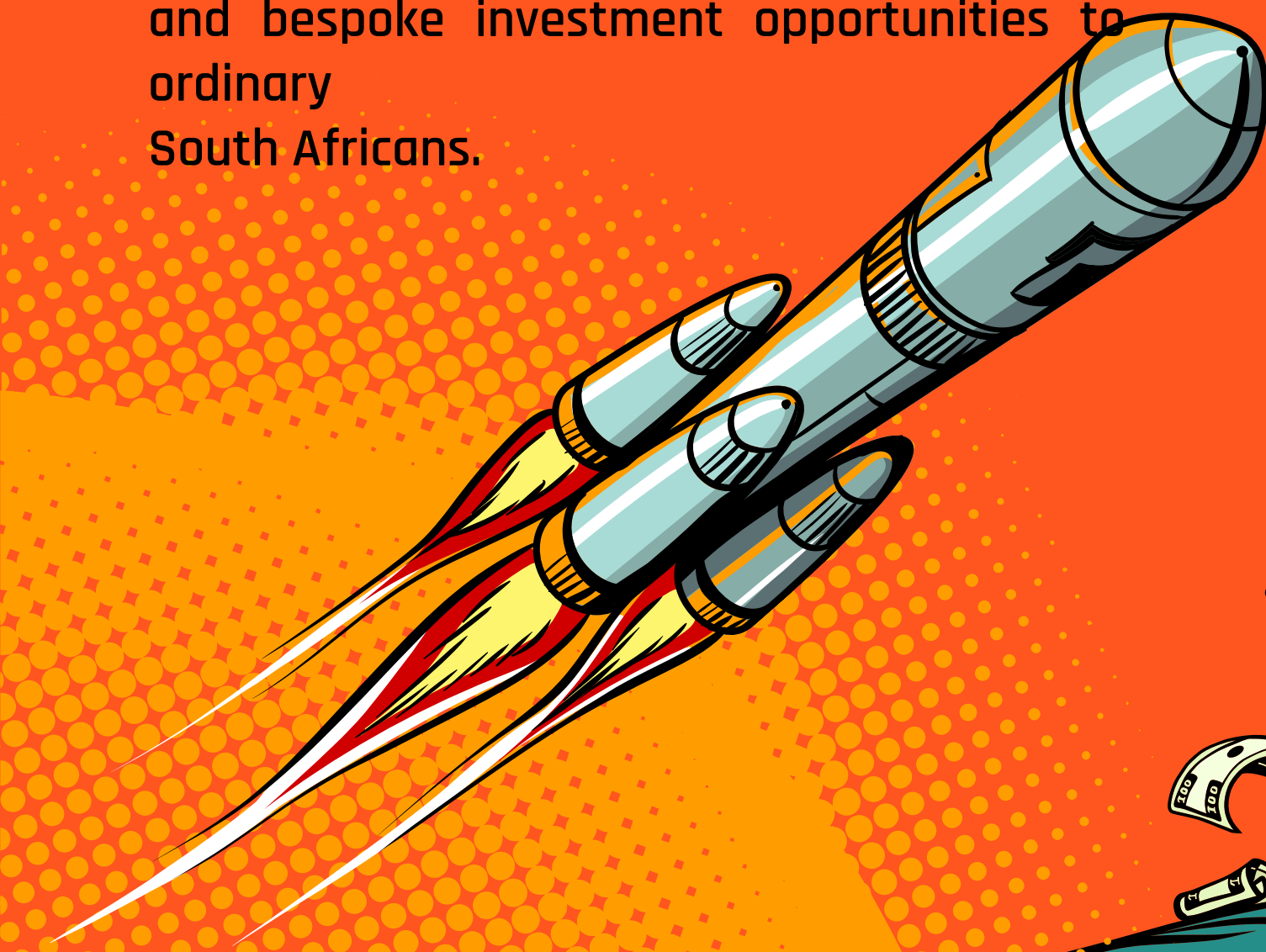
## HOW WE BENEFIT SOUTH AFRICA

### For Investors:

- Cost-effective mechanism to invest in and gain exposure to alternative assets.
- Invest in the real economy by supporting local businesses to fund their growth.

### For SMEs & Entrepreneurs:

- Raise capital from retail & institutional investors to fund their growth
- Access a suite of media, financial advisory, and structuring support.





# Funding solutions

We support SMEs with

# Financial services

## **EQUITY FINANCING**

- Altvest raises capital for SMEs by issuing and listing investment instruments on stock exchanges.
- These instruments represent the economic value created by the SME and are accessible to a broad range of investors, including retail investors.
- The funds raised from the sale of these instruments are invested into the qualifying SMEs.
- This formalised crowdfunding approach allows many investors to collectively fund SME growth while benefiting from liquidity and transparency in their investments.

## **DEBT FINANCING**

- ACOF provides secured debt financing to SMEs in South Africa, offering competitive loan rates and utilising technology for efficient loan management.
- Our combination of securitized lending and focus on social impact enables SMEs to obtain up to a 40% discount on borrowing rates compared to our competitors within the SME lending space.
- This means we can generate attractive returns while driving economic growth and supporting job creation in underrepresented communities.

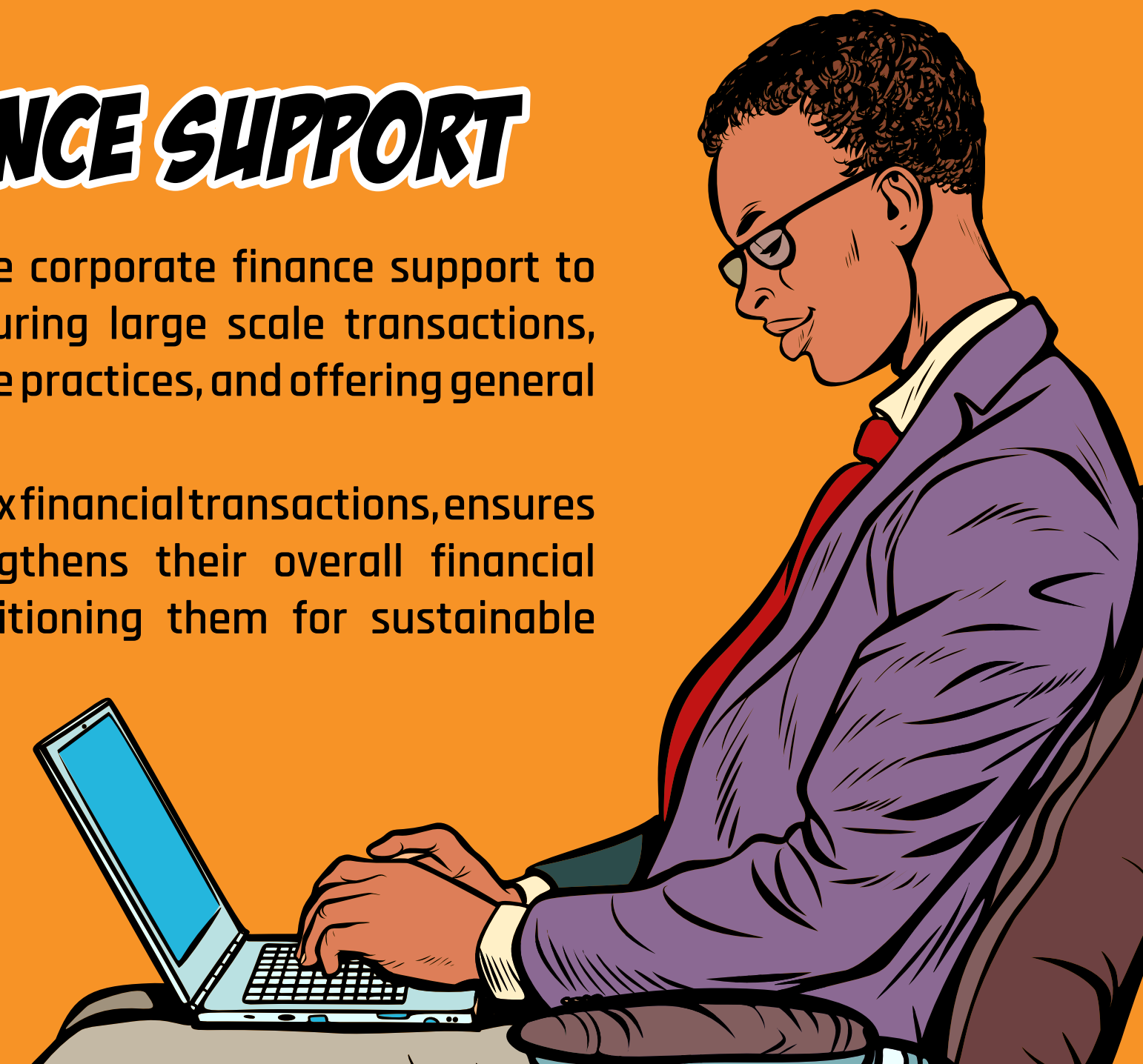


## **EMPLOYEE BENEFITS**

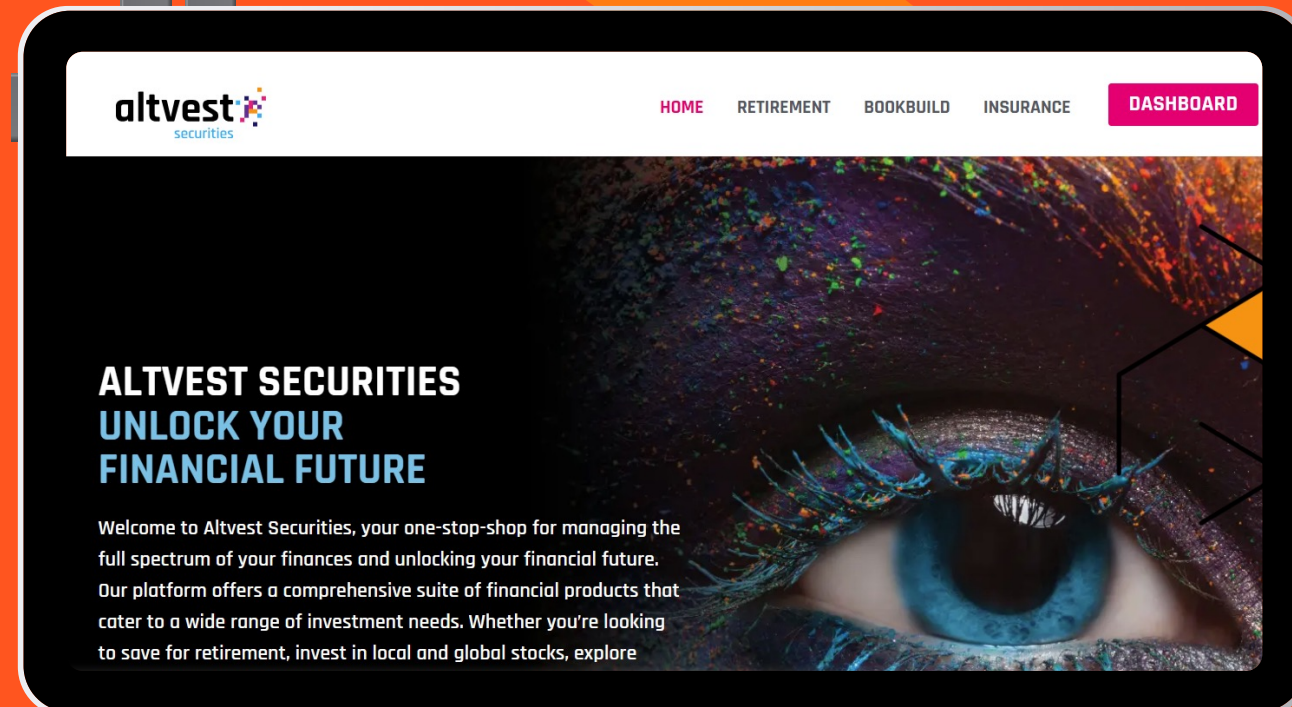
- Altvest supports SMEs in enhancing employee benefits by offering tailored retirement and insurance products through its digital platform.
- This provides SMEs with comprehensive financial protection, including retirement annuities and insurance coverage, easily managed online.
- This approach improves employee satisfaction, retention, and attractiveness to potential talent.

## **CORPORATE FINANCE SUPPORT**

- Altvest provides comprehensive corporate finance support to SMEs by assisting with structuring large scale transactions, enhancing corporate governance practices, and offering general financial advisory services.
- This helps SMEs navigate complex financial transactions, ensures sound governance, and strengthens their overall financial management capabilities, positioning them for sustainable growth and success.

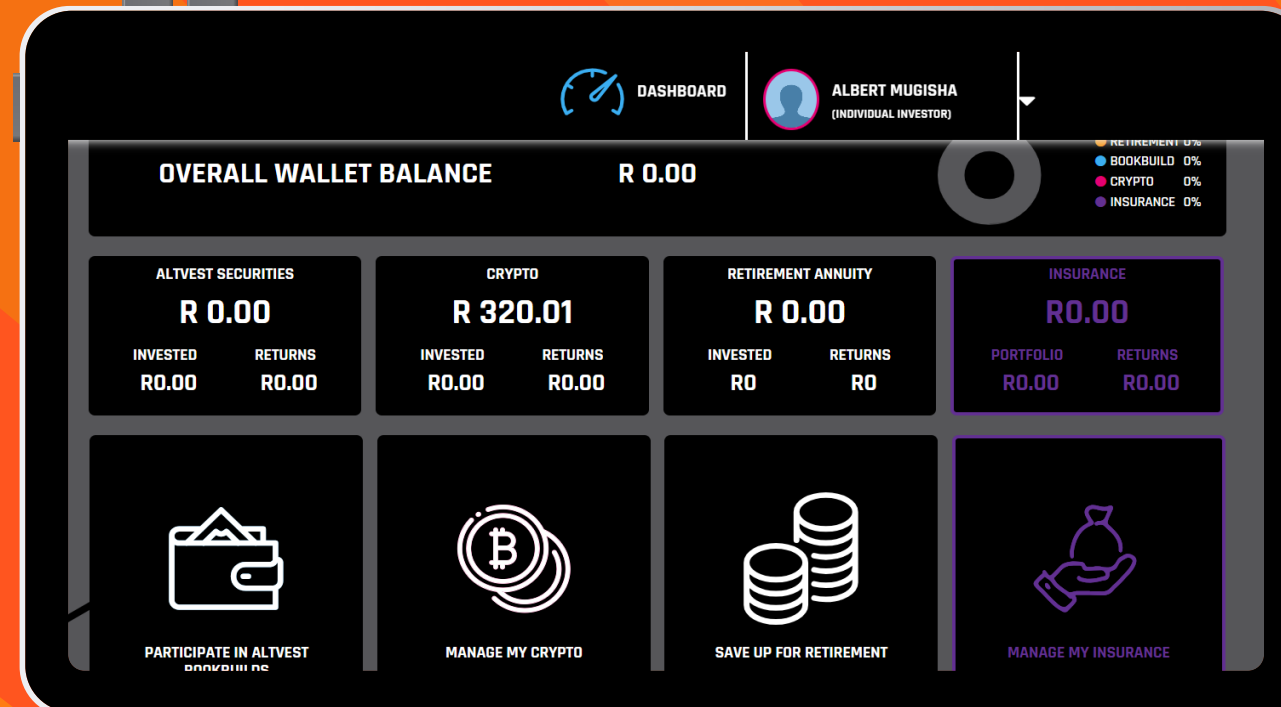


# We provide a range of financial products for our clients



## ACCESS TO ALTERNATIVE INVESTMENTS

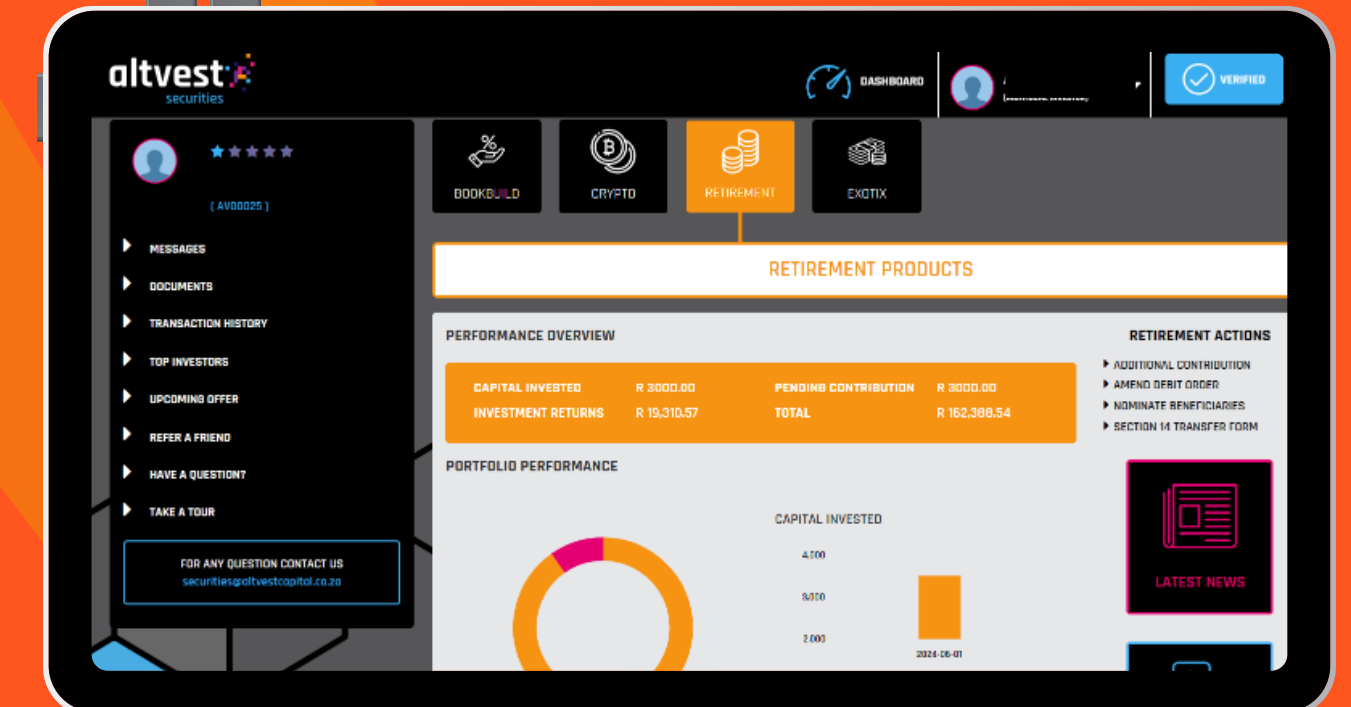
Altvest identifies and brings promising SMEs into its platform, creating investment instruments that allow retail investors to participate in these opportunities. This approach democratizes access to private equity investments, enabling a broader audience to invest in high-potential unlisted assets while supporting SME growth.



## INSURANCE

Protecting your financial future is crucial. Our platform provides access to life cover, disability cover, and dread disease cover from several reputable insurance providers to protect and preserve your wealth.

### IMPLEMENTATION PARTNERS:



## INVESTMENT PRODUCTS

We offer a cost-effective Retirement Annuity with a total cost of circa. 1%, regulation 28 compliant allocations and exposure to alternative investments. We're also introducing endowment policies to complement financial planning with lump sum payouts, life cover benefits, and tax advantages.

### IMPLEMENTATION PARTNERS:





To date, we have raised ~

**R300 MILLION FROM**

**480 INVESTORS**

We have raised ~R300 million across 3 investment opportunities from retail and institutional investors.

**UMGANU LODGE: R21 MILLION RAISED**



An ultra-exclusive 5-bedroom luxury retreat on the Sabie River, offering stunning views of Kruger National Park and managed by Legacy Hotels. Umganu it is part of the Elephant Point estate, which is ranked as a top 10 wildlife estate.

Share code: ALVA; ISIN: ZAE000338422

**BAMBANANI FAMILY GROUP: R12,5 MILLION RAISED**



A unique restaurant concept offering upmarket dining and a relaxing environment for adults while children enjoy exciting activities. Bambanani blends the sophistication of a boutique eatery with the joy of family fun, creating a space where all generations can connect and enjoy together.

Share code: ALVB; ISIN: ZAE000338430

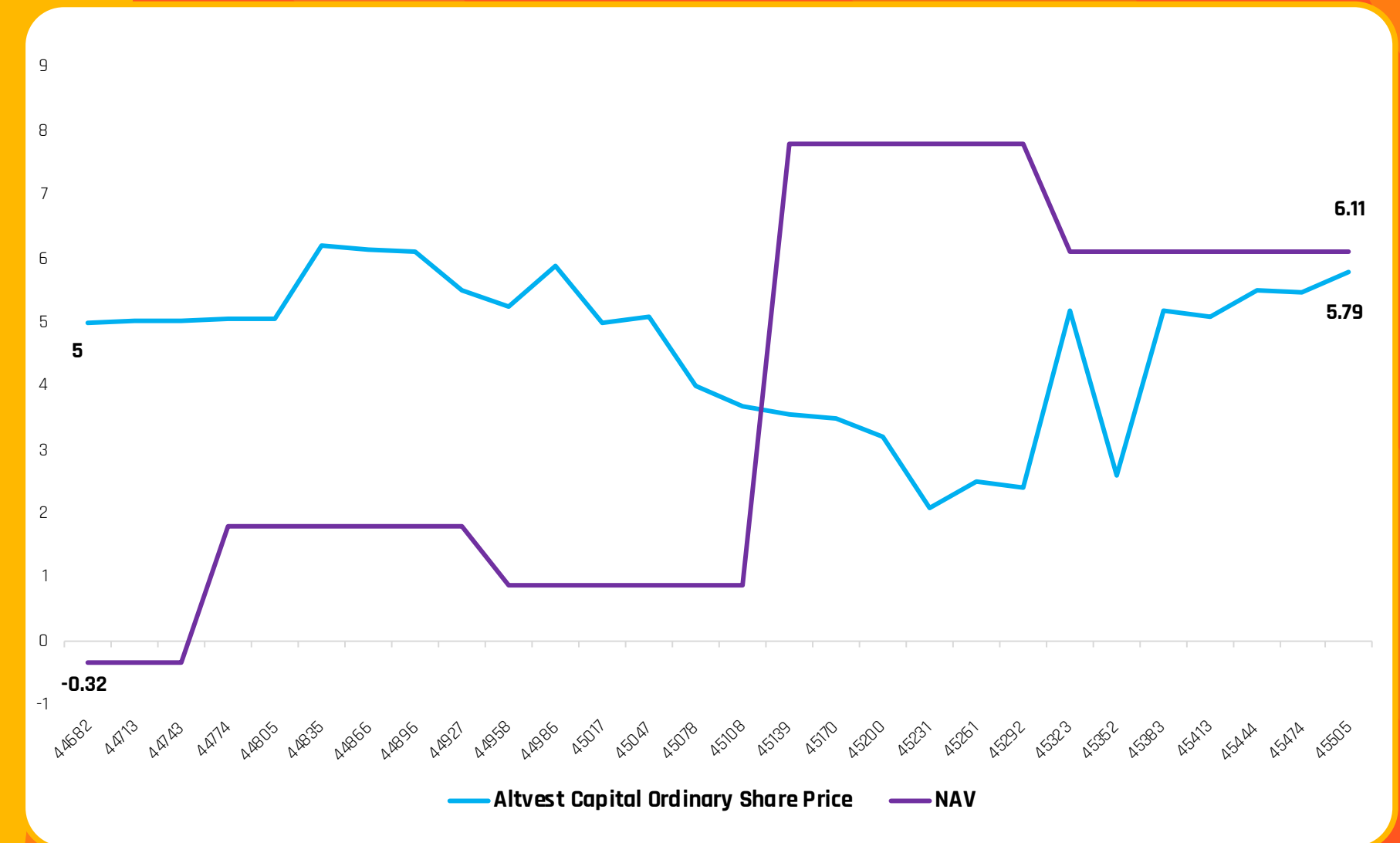
**ACOF: R256 MILLION RAISED**

ACOF offers funding solutions for SMEs, including working capital, asset finance, and energy solutions. Our securitized loans are priced between 18-36% and women empowerment incentives can reduce borrowing rates by up to 40%.

Share code: ALVC; ISIN: ZAE000338448

**altvest**

Share price performance (ZAR)



Our share price has risen

**10%**

since listing in May 2022





# Our impact on SMEs

17

SMEs supported  
via either debt or  
equity funding



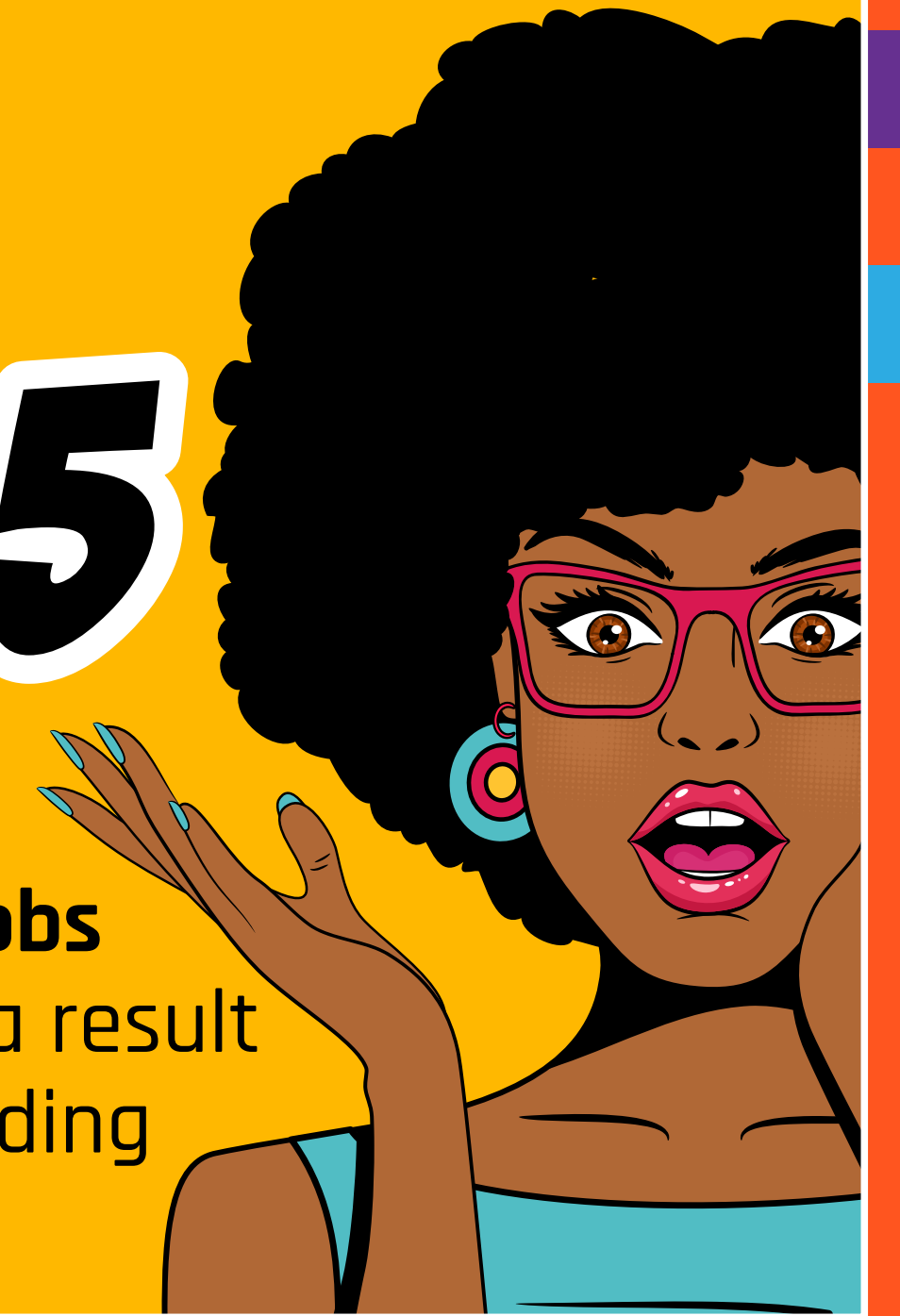
189

New jobs  
created for  
SMEs within  
our network



345

Existing jobs  
saved as a result  
of our funding



## We have received 2 awards as a result of our impact:

### Best ESG Investment Initiative of the Year, Africa 2023

Awarded to asset owners, fund and portfolio management companies that demonstrate new methods or actions to achieve their ESG investment goals in Africa. Other winners include Actis, Moody's, Preqin, Mercer and Fitch. For excellence in sustainable finance and impact investing.

### Most Innovative Alternative Investment Platform

Altvest capital won South Africa's most innovative alternative investment platform awarded by International Finance - an awards body recognizing industry talent, leadership skills, industry net worth and capability on an international platform.



# Altvest **INVESTMENT** summary



## Product Information: Altvest Capital

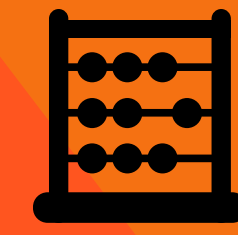
Company Name:	Altvest Capital Limited
Share Code:	ALV
Sector:	AltX
Subsector:	Diversified Financial Services
Type of Share:	Ordinary
JSE Issue Price:	R6.50

## Market Statistics: Altvest Capital

12 Month Low:	R2.10
Date of Low:	28 Nov 2023
12 month High:	R6.00
Date of High:	05 August 2024
Market Cap:	R55 000 000
Shares in Issue:	10 000 000
Shares available:	1 000 000



We're available exclusively through

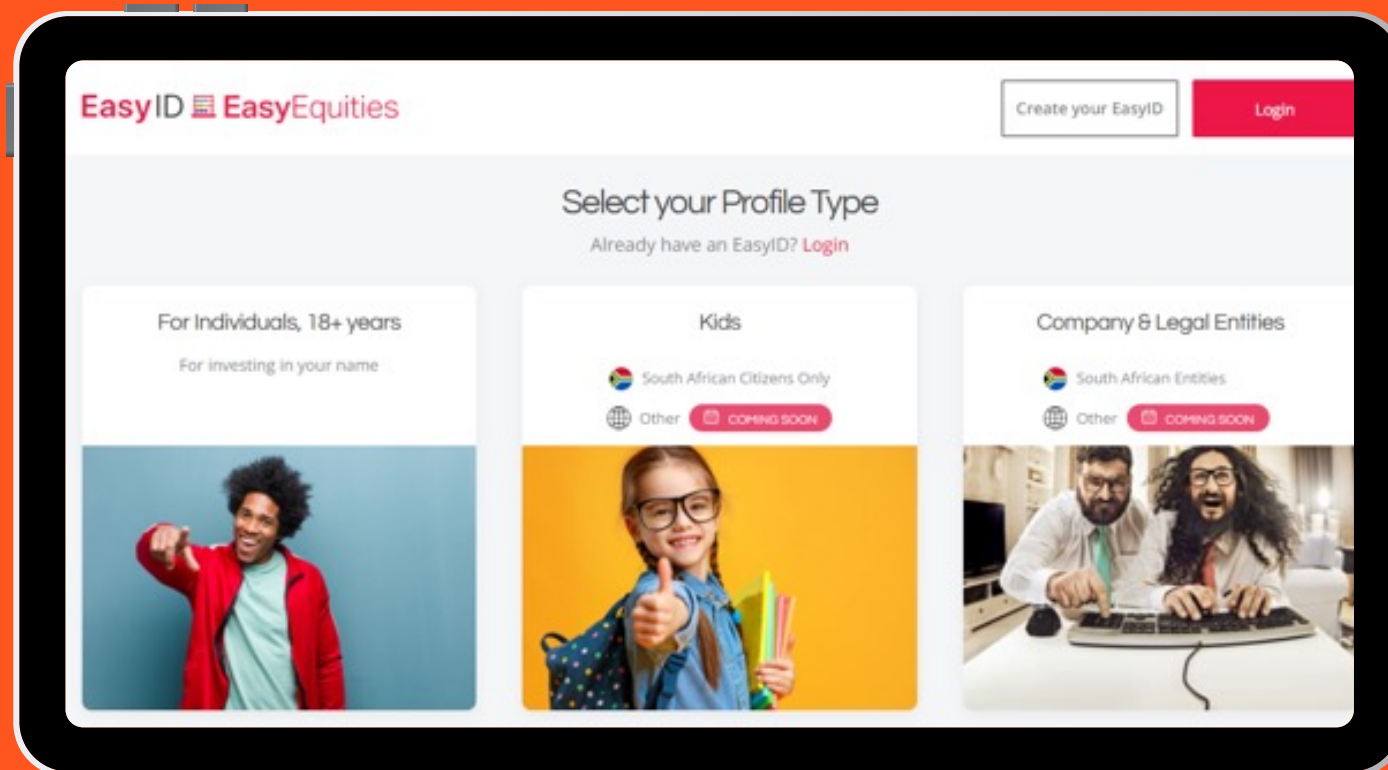


EasyEquities

## SIGNING UP

Register / signup for EasyEquities at this link. If registering, ensure you have the following on hand:

- Copy of your ID
- Proof of residence



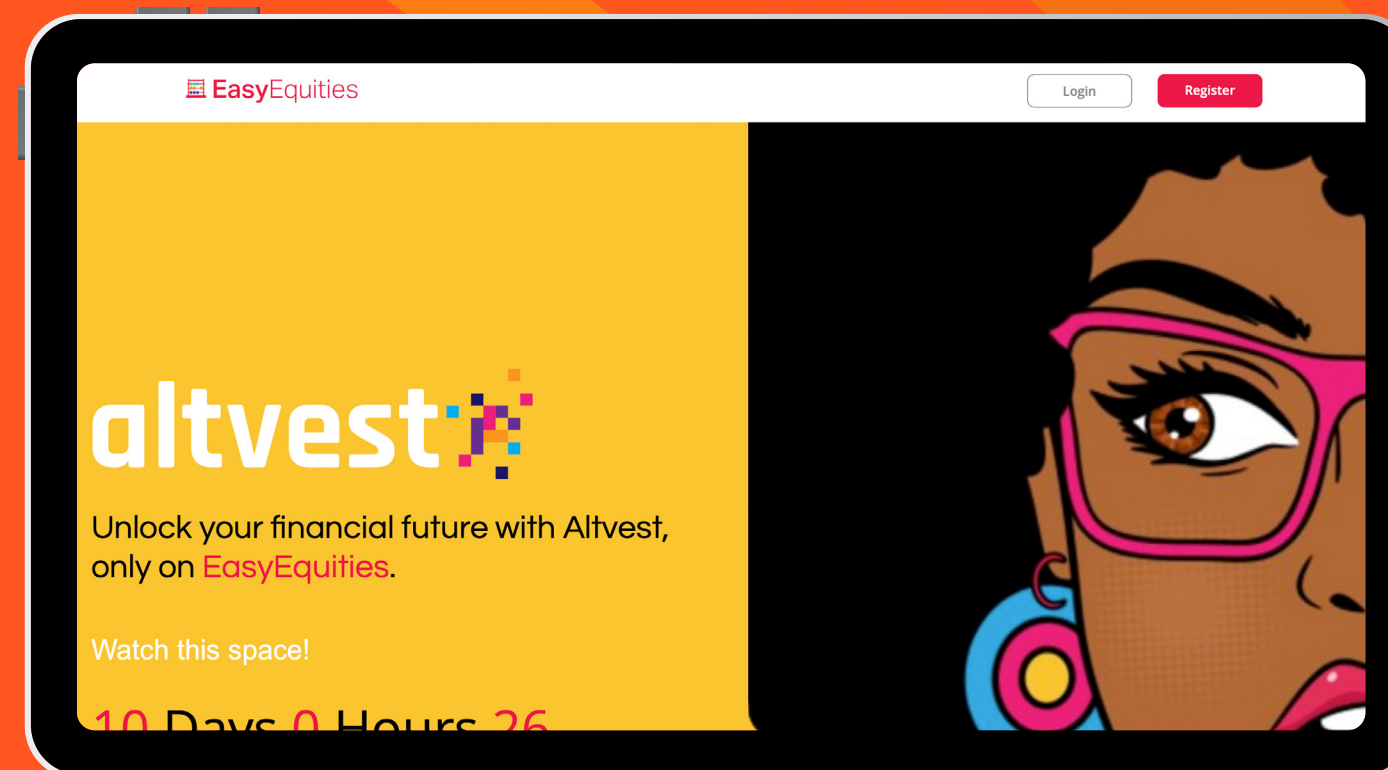
## HOW TO INVEST

Each of our opportunities will be available on: <https://campaign.easyequities.co.za/altvest>

**CLICK HERE**

- Altvest - share code: ALV; ISIN: ZAE000337051

You need to select the amount you wish to invest, the shares you want to buy, and our system will calculate the number of shares you can purchase.



## KEY DOCUMENTS TO REVIEW

Annual report

Prospectus



EasyEquities is an authorised FSP (FSP22588) and a licensed ODP (ODP44)

EasyEquities

altvest



The altvest logo is displayed in white lowercase letters on a black, cloud-like background. The 'i' in 'invest' is replaced by a small, colorful pixelated graphic.The text 'HOW TO REACH US' is written in a large, bold, black, sans-serif font with a white outline. It is centered within a bright yellow, starburst-shaped graphic that has a black border and a halftone dot pattern.

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