

Quarterly Newsletter



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A warm welcome from all at Altvest Capital Partners

Welcome to our first newsletter! We are thrilled to share with you the latest developments in our company and the areas we specialise in.

As our business has continued to expand we would like to introduce our newest team members, Matthew Santiago and Raymund Santos-Diaz. Both Matthew and Raymund work on the Business Development side of the business and I am sure you will be hearing more from them over the coming months.



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Business Development Manager

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Raymund Santos-Diaz
Business Development Manager

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We would like to take this opportunity to express our gratitude to all of our clients and wish them well in the year of the dragon.



Altvest Team

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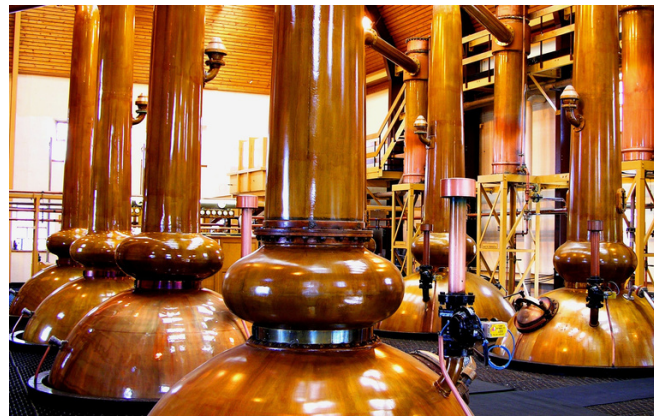
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The Financial Impact of the Scotch Whisky Industry

The Scotch Whisky industry is going from strength to strength, with year-on-year growth delivering not only your favourite dram, but significant benefit to the UK economy. Here we'll highlight some of the key facts and figures about the industry's contribution, based on data released by the Scotch Whisky Association in January of this year.

Most recent data shows that every second, 53 bottles of Scotch Whisky are exported to 180 markets worldwide, that's 1.6Bn bottles annually! If these bottles were laid end to end, the distance would cover over 11 times around the world at a staggering 467,000 kilometres. This equates to £6.2 Bn in exports which is 77% of Scotland's food and drinks exports and 26% of all UK food and drinks exports, highlighting how key the industry is to the UK economy.



Economically the Whisky industry is hugely important, having contributed £7.1 Bn in Gross Value Added (GVA) to the UK economy in 2022, which accounts for 3% of Scotland's GVA. These figures are highly encouraging, showing a 29% increase since 2018 and highlight the importance of Scotland's national drink to the country, with 66,000 jobs supported by the industry, a whopping 57% increase on a decade ago. This is set to continue to grow as demand from across the globe continues, with key growth markets in Asia Pacific, India, the resurgent USA, Europe, South America and Africa all contributing strongly with double digit growth showcasing that the love of Scotch is a truly global affair!



This increased demand has seen investment in the sector continue, and with over 2 million distillery visits in 2022, distilleries seem keen to continue to invest further in both their whisky production and creating world class visitor attractions.

Alongside increased awareness, we've seen a very positive impact on the cask investment market, with the increased demand driving growth further, something which we see continuing for years to come, underlining how positive Scotch Whisky casks can be for your investment portfolio.

With 148 distilleries in Scotland, there's plenty to try to find your favourite dram, and here at Altvest we're delighted to assist you on your cask investment journey as well as bringing new and unique Scotches to you at our many events! Slàinte to that!

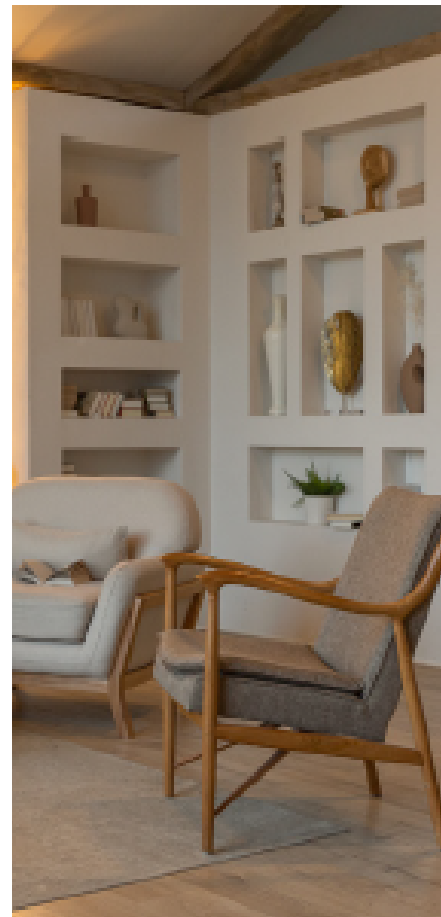


Investment Bonds



When it comes to investing, a number of investors simply look to generate a regular income payment to supplement their day to day living or invest elsewhere whilst preserving their capital. A key way of doing this is via asset backed, fixed interest bonds. Here at Altvest, we utilise several of these bonds to assist our client's portfolio management, offering impressive regular returns and capital protection. We work with partners in the commercial property, holiday park, social housing and natural resources sectors to offer clients a range of opportunities, with returns of between 12-17.5% per annum being achieved.

The benefits of these bonds are that they have short lock in periods of 1-2 years, are 100% asset backed and provide a high yield interest payment to investors in the form of either monthly, quarterly, bi-annual or annual payments directly to the clients bank account. At the end of the term, capital is returned or can be rolled over into bonds available at that time.



How can the issuer pay these interest payments?

They utilize investor capital alongside their own capital to be nimble in the market and operate quickly on their pipeline of projects, rather than going through the need to finance each project via banks, they raise and are able to develop faster this way. By sacrificing a larger amount of their profit on a smaller percentage of their returns by paying higher interest to investors, they too gain by making higher profits on the capital which they deploy to each project. This allows the company to operate in a cash rich way, procuring projects quickly often at discount and quickly move into the development and often repurposing process. By operating this way, projects take less time, less resource and allow multiple projects to be developed at the same time, making it beneficial for the company as well as investors.

Is there a strong track record?

The issuer has over 50 years of experience within the UK Commercial and Residential Property Development industry with a very strong track record. All of the bonds released to date have a 100% track record of both interest and capital repayments. This is extremely important to us here at Altvest and is very impressive considering this also includes the COVID period, where all work ceased during lockdowns. In the past 2 years alone, over £15M has been returned to investors.



What about security should something go wrong with a project?

Whilst it hasn't happened to date, it is important to ensure that protection is in place for investors should something go wrong with a project. That is why an independent security trustee is in place, to safeguard investors should this happen. Investors have first legal charge over the development, as well as second legal charge over all other projects and assets held by the group. In the event of a default, the security trustee is in place to step in, take control of the assets needed to cover the liability to investors, liquidate the assets and return investor funds, offering peace of mind.

Specific Opportunities

Investment Bonds

Commercial Property

- A** **Series A**
Return: 12% Per Annum
Term: 1 year
Interest Schedule: Monthly
Minimum Investment: £25,000.00 GBP
- B** **Series B**
Return: 15% Per Annum
Term: 1 year
Interest Schedule: Biannual
Minimum Investment: £25,000.00 GBP
- C** **Series C**
Return: 15% Per Annum
Term: 1 year
Interest Schedule: Monthly
Minimum Investment: £100,000.00 GBP
- D** **Series D**
Return: 17% Per Annum
Term: 1 year
Interest Schedule: Annual
Minimum Investment: £100,000.00 GBP



Natural Resources

- | | | |
|--|------------------------------|--|
| A Series A (Raise Amount €4m)
Return: 12% per annum
Term: 1 year | Interest Schedule: Quarterly | Minimum Investment: €25,000
<small>or currency equivalent (27 currencies accepted)</small> |
| B Series B (Raise Amount €4m)
Return: 15% per annum
Term: 1 year | Interest Schedule: Biannual | Minimum Investment: €25,000
<small>or currency equivalent (27 currencies accepted)</small> |
| C Series C
Return: 16% per annum
Term: 1 year | Interest Schedule: Quarterly | Minimum Investment: €100,000
<small>or currency equivalent (27 currencies accepted)</small> |
| D Series D
Return: 18% per annum
Term: 1 year | Interest Schedule: Annual | Minimum Investment: €100,000
<small>or currency equivalent (27 currencies accepted)</small> |



Holiday Parks

- A** **Series A**
Minimum Investment: £10,000.00 GBP
Interest Payment: Monthly
Interest Schedule: 12% over 12 Months
- B** **Series B**
Minimum Investment: £25,000.00 GBP
Interest Payment: Biannual
Interest Schedule: 15% over 12 Months
- C** **Series C**
Minimum Investment: £10,000.00 GBP
Interest Payment: Monthly
Interest Schedule: 30% over 24 Months
- D** **Series D**
Minimum Investment: £25,000.00 GBP
Interest Payment: Biannual
Interest Schedule: 35% over 24 Months



Scotch Whisky Casks

AUCHENTOSHAN

BACK BY POPULAR DEMAND!

**Refill Bourbon Barrels
(200L)**

NEW FILL

DUE TO BE FILLED WITHIN 6-8 WEEKS

Due to the popularity of our Auchentoshan casks last month, we have been busy sourcing additional spirit from this fantastic distillery.

Auchentoshan Distillery is an award winning distillery based in Clydebank in Glasgow. Their claim to fame is that they are the only Scottish Distillery to exclusively use triple distillation for their spirit. Triple distillation creates a lighter spirit as during the third distillation more of the heavier compounds are left behind.

Auchentoshan is a highly popular Lowland spirit, especially in Asia. Their casks are very rare in the market which represents an excellent opportunity for investors.

These new fill casks offer investors a household name distillery from the beginning of maturation, with strong growth prospects as the spirit surpassed important age milestones in the future. We would recommend an investment timeframe of 5 years plus to gain the most benefit and growth as the spirit ages, though casks can be sold at any time.

£2,600 Per Cask

LEGENDARY SPRINGBANK

One of Scotland's Most Loved Distilleries

Port Hogshead Cask

FILLED IN 1995

RLA: 90.3L ABV: 46.5% BOTTLES: APPROX 275

Campbeltown was once the Whisky capital of the world, yet today only three distilleries remain in this small region. Of those remaining, arguably the most popular and legendary is Springbank Distillery.

Dating back as far as 1828, Springbank has had a colourful past being mothballed on several occasions, though since reopening in 1992 it has become one of Scotland's most loved Single Malts.

The distillery produce three distinct and contrasting spirits, Springbank which is medium peated, Hazelburn which is unpeated and Longrow which is their heavily peated variant.

This cask is a dream for those looking to enjoy a rare, very well aged Single Malt from a much loved distillery. Filled into a Port Hogshead in 1995, it has aged remarkably well and boasts a hugely impressive RLA for it's age. It would be ideal for those looking to bottle and enjoy a fantastic Scotch and would surely be a statement piece. The cask was regauged recently, pictures of the sample are available. A sample can be obtained for interested buyers.

£180,000

EVENTS

BOOK YOUR OWN EVENT TODAY

In Q4 last year, we hosted extremely successful events in Singapore and Manila, meeting and networking with existing clients, friends and new contacts. These events were very well received and we were able to incorporate Scotch Whisky tastings with an array of fantastic Whiskies being sampled and appreciated by a diverse crowd.



After a very busy and productive start to 2024, further events throughout this year are currently being planned as we further solidify both our partnerships and client relations as well as enhance our network.

We also offer exclusive Scotch Whisky tastings for smaller groups as a number of clients have experienced, where you and a group of friends can learn more about Scotch, cask investment and of course, try an array of different Whiskies from across the various regions in Scotland.



If you would like us to host a Whisky tasting for 5+ people, let us know and we'll be happy to discuss and arrange.



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