

# Social Investment and the IF ISA

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*abundance.*

# What is peer to peer investment?

Investing or lending money direct to companies or people via an electronic platform

# History of p2p investing



# Innovative Finance ISA

- IFISA is the ISA for the “**real economy**”
- IFISA also represents a regulated tax efficient Alternative Investment
- New ISA introduced April 6 2016
- Only three platforms launched an IF ISA on April 6
  - Crowdstacker
  - Crowd2fund
  - Abundance Investment
- Debt Securities eligible from yesterday
- Equity potentially eligible from next year

# P2P & Social Investment

## Features that drive social investing

- Transparency of investment, process and fees
- Control over where money goes
- Access to the real economy

### Social Investment Spectrum



# Abundance Background

- Arrange investments between social infrastructure projects and retail & institutional investors
  - Renewable / energy efficiency
  - Social housing
  - Social infrastructure
- Provide long and short term bonds
- Provide secondary market

CAPITAL AT RISK. INVESTMENTS ARE LONG TERM AND MAY NOT BE READILY REALISABLE. ABUNDANCE IS AUTHORISED AND REGULATED BY THE FINANCIAL CONDUCT AUTHORITY (525432).

“Sure I’d like to make a decent return, but not at any cost.”

We get it. We like turning your money into more money, but we like being able to look at ourselves in the mirror too.

Find out how we do both at [abundanceinvestment.com](http://abundanceinvestment.com)

# Abundance Performance

Performance KPI	Metric
Yield - range	6-12% (project dependent)
Number of years operating	4
Investors who have lost money	0
Portfolio return (cash against forecast)	101.4%



CrowdfundRES and EU project funded European project reviewed leading renewable energy focused p2p platforms and found default rate was zero.

# November (IF ISA - Launch)

- Swindon Borough Council - Chapel Farm (Solar):
  - Project owned by Swindon Borough Council
  - Fixed return - 6% IRR, long term debenture



# Engaging with advisers

## What you need to look out for:

- Performance track record
- Due diligence process
- Controls put in place to manage borrowers
- Platform security policy
- Sophistication of insurance cover

## What do we need to do:

- Paper / online adviser application
- Early access to investments
- Third party research
- Fees to cover research / advice

# Thank you!

For more details please visit:

[www.AbundanceInvestment.com](http://www.AbundanceInvestment.com)

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