

r2p invest SICAV, a.s.

Qualified Investors Fund of the SICAV form

We convert minuses to pluses

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Basic data

Type of Fund	qualified investor fund in the form of SICAV
Focus of the fund	companies that provide financial loans and management of receivables
Investment Strategy	equity participation in trade companies and providing loans to companies
Target value of assets	1 000 000 000 EUR
Subscription of investment shares	monthly
Securities	investment shares and dividend investment shares in book-entry form

Priority investment shares (PIA) CZK and Premium investment shares (PRIA) CZK

Preferential share of fund with GUARANTEE of min. return*	PIA 8 - 9% p.a. for shareholders (after 3 years of holding shares) PRIA 9 - 10% p.a. for shareholders (after 3 years of holding shares)
Payment of returns	on an ongoing basis at the value of the investment share
Redemptions of investment shares	Quarterly; with settlement within 9 months after the end of the quarter (for redemptions within 3 years), or within 6 months after the end of the quarter in other cases.

Priority investment shares (PIA) EUR

Preferential share of fund with GUARANTEE of min. return*	PIA 7 - 8% p.a. for shareholders (after 3 years of holding shares)
Payment of returns	on an ongoing basis at the value of the investment share
Redemptions of investment shares	Quarterly; with settlement within 9 months after the end of the quarter (for redemptions within 3 years), or within 6 months after the end of the quarter in other cases.

*Provision of minimum yield of preference, premium and dividend investment shares in CZK, even in the event of a lower profit or loss of the fund. The minimum return is in the form of a redistribution of the fund capital from the holders of the performance investment shares (the fund's founders) to the holders of the preference, premium and dividend investment shares (external investors), up to the amount of the fund capital attributable to the performance investment shares.

Dividend investment shares (DIA) CZK

preferential profit sharing
with min. return GUARANTEE*

DIA 8 - 9% p.a. for shareholders

Payment of returns

Quarterly dividend payment of 8% p.a. (subject to withholding tax of 15%); with appreciation higher than 8% p.a., however, a maximum of 9% p.a. continuously at the value of the investment share.

Dividend investment shares (DIA) EUR

preferential profit sharing
with min. return GUARANTEE*

DIA 7 - 8% p.a. for shareholders

Payment of returns

Quarterly dividend payment of 7% p.a. (subject to withholding tax of 15%); with appreciation higher than 7% p.a., however, a maximum of 8% p.a. continuously at the value of the investment share.

*Provision of minimum yield of preference, premium and dividend investment shares in CZK, even in the event of a lower profit or loss of the fund. The minimum return is in the form of a redistribution of the fund capital from the holders of the performance investment shares (the fund's founders) to the holders of the preference, premium and dividend investment shares (external investors), up to the amount of the fund capital attributable to the performance investment shares.



Investing
in companies with
focusing on
management and buyouts
debt management

Investment
equity strategy:
participation in business
companies and
their lending

Priority share in the
profits of the Fund
up to the amount of
up to 10% p.a.
for shareholders
by type investment
shares

Priority dividend
and premium
investment shares
8 - 10% p.a.
for shareholders

Duration of the Fund	for an indefinite period
Client's minimum investment	1 mil. CZK (or equivalent in another currency), subsequent investments from 100 thousand CZK (within the AVANT FLEX product)
Client's investment horizon	medium-term, 4 years
Entry fee	up to 3% of the value of subscribed investment shares
Exit fee	5% in the case of an application for redemption of investment shares within 3 years of issue or redemption of more than 10 % of investment shares 0% when requesting the purchase of investment shares from 3 years after the issue or on the purchase of less than 10% of investment shares
Fund manager	AVANT investiční společnost, a.s.
Annual remuneration of the manager	0.5% p. a. of the value of the assets of the Fund
The custodian bank	UniCredit Bank Czech Republic and Slovakia, a.s.
Auditor	EURO-Trend Audit, a.s.
Regulation and jurisdiction	the Czech National Bank and the Czech Republic
Taxation of fund income	5% of the profit of the Fund
Taxation of shareholders - natural persons	15% for redemption in up to 3 years 0% for redemption after 3 years withholding tax on paid dividend 15%

Benefits of Investing Through a Qualified Investors Fund

- Professional management of equity and loans.
- Low entry fees.
- Zero exit fees for a 3-year holding period.
- Possibility of exemption from income tax for investors when purchasing investment shares after 3 years.
- Regular quarterly payment of a dividend advance in the amount of minimum returns (9% p.a.) for investors in dividend investment shares (subject to withholding tax of 15%).
- Higher portfolio diversification.
- Portfolio size increases the manager's negotiating position.
- Possibility to finance part of the portfolio by bank loan or by issuing bonds - the leverage will not exceed 300% of the fund's capital.
- Information on the risks associated with investing are contained in the fund rules and KID.



Reasons for Investing in the Fund

- Fund capital **exceeding 2,5 billion CZK**.
- **Above-standard expected return** on investment shares of **up to 10% p.a.**
- **Yield on premium investment shares up to 10% p.a.**
- **Priority share in the fund's profit** (relative to the fund founder - holding performance investment shares).
- **Provision of a minimum return on preferred investment shares in CZK of 8% p.a.**, even in the case of a lower profit or loss of the fund. The minimum yield allows the redistribution of fund capital from holders of performance and investment shares (founders of the fund) in favor of holders of preference and dividend investment shares (external investors), up to the amount of such fund capital which is attributable to performance investment shares.
- **Secondary share of the potential loss of the fund**. The loss is primarily covered by the fund's capital, from the holders of performance investment shares.
- **Investing in real assets with stable value growth**. Professionally managed loans and receivables represent a stable and predictable return in the form of principal and interest received.
- **Professional background of the Fund manager that cooperates with an investment group** that has a long-term international experience in lending and receivables management and purchase.
- **Diversification of investments into a large number of territorial areas**.
- **SRI (summary risk indicator) - class 3 out of 7 (medium-low risk class) - it is very unlikely that the ability to recover the investment will be affected by adverse market conditions**.



Objectives of the Fund

The Fund issues 4 types of investment shares, with the obligation to buy from investors

The **r2p invest SICAV, a.s.** fund was established with the aim of maximizing the financial resources of the investors - shareholders of the fund, in the form of direct and indirect investments in loans and receivables, especially in Central Europe, Southeast Asia, Central and South America.

For qualified investors from among the general public

- priority investment shares
- dividend investment shares
- premium investment shares

The founders subscribe

- performance investment shares (their capital serves to ensure a minimum return for other types of shares)

The set goal is primarily achieved by

The Fund's investment strategy is to achieve maximum appreciation of the financial resources of the Fund's investors - shareholders by direct and indirect investments in loans and receivables with a geographical focus on the so-called growth markets in Central Europe, Asia, South America and North America. The Fund's investments are designed to be medium to long-term. The Fund's objective is to ensure that the market value of its holdings is maximised (growth in the total value of the companies held by the Fund), including the provision of credit financing to these companies.

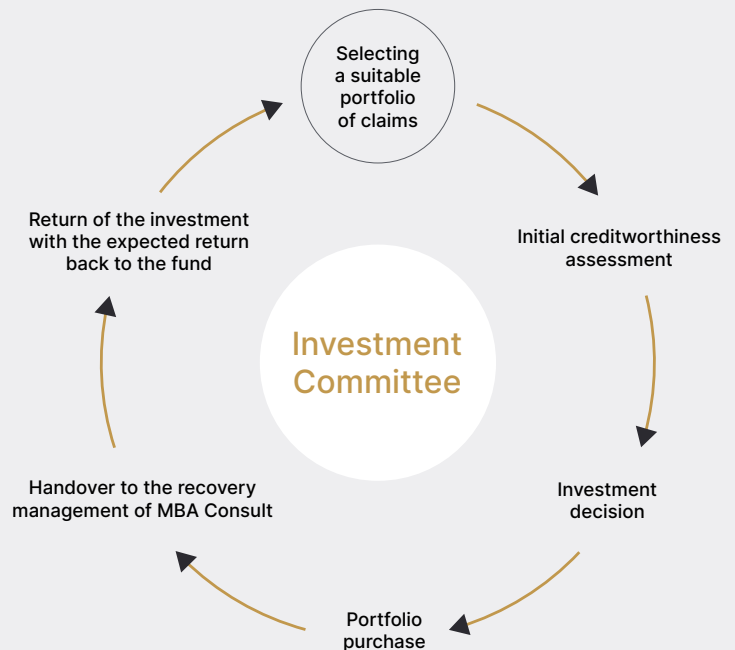
The Fund's strategic objectives are primarily achieved by:

- 1) the purchase of equity investments in trade companies operating in the territory Central Europe, Southeast Asia, South America and North America that provide financial services and purchase receivables
- 2) lending to these companies to purchase both secured and unsecured portfolios receivables and their administration, primarily from local financial institutions
- 3) lending to these companies for both secured and unsecured loans and local market loans for the purchase of NPL portfolios

The Fund's income are realised mainly through interest received on loans granted, dividends received from subsidiaries and, where appropriate, profits from the sale of these holdings.

Investment Strategy and Process

The investment strategy of r2p invest SICAV, a.s. is to maximize risk spread by diversifying investments into companies that buy and manage receivables or provide loans and credit. The fund reinvests the proceeds of the fund's assets.



The investment process has several phases

- **selection** of suitable investments
- **Submission of proposals to the fund's investment committee** together with a proposal of the required price and quality parameters
- **approval of the plan by the fund's investment committee**
- **realization of investments**

a) **Acquisition of a company (SPV)**

The investment committee always requires detailed financial criteria for the investment's effectiveness. One of the most important criteria is "investment cash flows".

b) **Purchases of portfolios of secured and unsecured receivables**

A precise analysis of return on investment is crucial, together with the overall potential of the portfolio.

c) **Lending to companies**

Sufficient collateral is crucial for the investment committee to approve the credit risk.

The fund relies on the truly extensive and long-term experience of the Fund founder in the target markets in all three investment areas. Detailed information on the investment strategy can be found in the Fund's Statutes.

List of the Projects of the Fund



MBA CONSULT PTE. LTD. is the parent company of the MBA Consult group, whose subsidiaries are engaged in credit risk management for companies in the field of banks, insurance companies, mobile operators, energy suppliers, state and municipal sector and others. MBA Consult Group operates through its subsidiaries in the Czech Republic, Slovakia, Kazakhstan, India, Indonesia, China, the Philippines, Brazil, Singapore, the USA, Mexico, Great Britain, Cyprus, Serbia and Egypt.

MBA focuses on 2 areas within its activities:

- (a) mandated receivables management for external financial market entities
- b) own purchases of NPL portfolios (non performing loans)

Key Group Information

- one of the strongest players in CEE, CIS and Asia
- European market leader in the field of debt purchase and management
- 28 years of experience
- 15 branches, 16 call centres
- more than 80 million unique receivables under management
- total cases under management: more than USD 6.4 bil.
- total cases under management: more than 2 mil. cases

The Fund will continue to purchase portfolio of secured and unsecured receivables in cooperation with the international group MBA Consult.

r2p Capital specializes in the analysis and subsequent purchase of outstanding receivables from major private corporations and banks, telecommunications and energy sectors in Europe and Asia. Thanks to their know-how, they ensure the purchase of portfolios of outstanding receivables of capital trading companies that provide cash and consumer loans.

Key information about the company

- 2 mil. debt cases in administration
- the total nominal value of receivables under management is EUR 841 million
- the average price of one debt case is EUR 355



TA MERI
GROUP

The management of TA MERI Group has more than 20 years of experience in providing financial products in Europe and Asia markets, proving business potential and high growth dynamics. Luxury Cars Cyprus is one of the TA MERI FINANCE products that offers financing of luxury vehicles to customers living in Cyprus. Selected customers can choose from any luxury cars from authorized dealers with the EUR 60K + price tag. TA MERI GROUP further expands its operations in Cyprus to retail in the form of a classic full-service leasing for corporate clients under the company ROVI RENT A CAR.

Key information about the company

- 1 328 cars funded
- total amount of loans granted: EUR 41.8 million
- current loan portfolio: EUR 18 million
- value of vehicles in the portfolio: EUR 22 million

Corporate Governance

Auditor	It verifies that the information in the fund's financial statements gives a true and fair view of the financial position, results of operations and cash flows of the fund.
CNB	The Czech National Bank records the fund in the list of investment funds, supervises the activities of the fund, investment company and depository bank, requires regular reports on the fund's management, and imposes sanctions.
Depository bank	It continuously monitors the management of the fund's assets, the purpose of each item in the fund's account must be documented by the depository, and ensures the safekeeping of the fund's securities.
Fund	Fund of qualified investors pursuant to s. 128 of Act No. 240/2013 Coll., on Investment Companies and Investment Funds (ZISIF), under the supervision of the CNB and the depository bank. The fund owns SPVs (100%) and provides subordinated loans to SPVs (equity).
Investment process	Each investment project is subject to an analysis of economic viability (AEV), the investment is further assessed by the investment committee and finally decided upon by the statutory director.
Investment company	It manages the fund's assets in accordance with the statutes of the Fund and ZISIF, acts on its behalf, signs contracts on behalf of the fund, fulfills the fund's obligations to the government (accounting, taxes), the CNB (monthly financial statement reporting, information on changes) and towards the custodian bank. The activities of the investment company are continuously monitored by the custodian bank and the CNB. The investment company shall inform the investors of the Fund of the value of the investment stock, issue and buy the investment stock and maintain a list of shareholders.
Shareholder	An investor who, by issuing an investment share, acquires an interest in the fund assets and the right to redeem investment shares within the terms of the Statute in consideration of the current value declared by the investment company.
Statutes	Basic document of the Fund that defines the investment strategy, investment limits, rules of decision and management of the fund, the manner and frequency of calculation of the value of the investment stock and the fund's cost, specifies the scope of the depository's activities and the reporting obligations of the fund.
SPV	A project company owned and controlled by the fund that provides loans and manages receivables.

Introducing the Manager



AVANT investiční společnost, a.s. specializes in setting up and managing qualified investor funds. In recent years, AVANT IS has become the most dynamically growing investment company in the Czech Republic and is currently the largest investment company on the market of qualified investor funds.

AVANT investiční společnost, a.s. manages and administers 178 investment funds and subfunds with a total asset value of over over 138 billion CZK as of 30th September 2024

AVANT IS has gained its market position primarily by its personalized approach to client, experience, flexibility and quality of the services provided. The managed funds invest in commercial real estate, housing projects, agricultural land, receivables, ownership interests in start-up projects or in existing companies, which it helps in further development.

Notice

The information can be obtained in paper form from the registered office of AVANT investiční společnost, a.s. CITY TOWER, Hvězdova 1716/2b, 140 00 Praha 4 - Nusle, Czech Republic. More information on the Common Reporting Standard (CRS) and the Foreign Account Tax Compliance Act (FATCA) can be obtained at

www.avantfunds.cz/en/important-information



The key fund information (KID) and Statutes of the Fund are available at

www.avantfunds.cz/en/obligation



AVANT Investment Company, a.s., is an administrator of qualified investor funds pursuant to Act No. 240/2013 Coll., as amended, and a qualified investor may become a shareholder or shareholder pursuant to Section 272 of this Act.

r2p invest SICAV, a.s.

Qualified Investors Fund of the SICAV form

Invest with us

At the time of financial sensations
and crypto speculations
we are bringing an investment opportunity
to the market that stands on a business model
proven throughout decades.

r2p invest SICAV, a.s.

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