

GRID

WEALTH



Whatever your life stage, investing
in your financial future is easy and
accessible with **GRID** Wealth.

WWW.GRIDFINANCE.IE

Notice & Disclaimer

- This document serves to provide you with certain background information regarding GRID Finance Impact Limited, a Limited Company registered in the Republic of Ireland and Kilcullen Finance DAC a designated activity company registered in the Republic of Ireland. GRID Finance Impact Limited is a digital business that trades in the Republic of Ireland. It is not trading in any jurisdiction outside of the Republic of Ireland and does not intend to trade in the United Kingdom or the United States of America. The information in this document, and any presentational activities related to sharing this information, should not be deemed in anyway, as an offer to buy or sell securities or the solicitation to buy or sell securities. The nature of the business activity of GRID Finance Impact Limited means that GRID is permanently raising capital for its business. It is a limited company that is controlled and is entirely resident in the Republic of Ireland. Its trading activity is entirely in Ireland and its administration and governance is performed by Irish resident directors. Any capital secured by the business is secured on a private basis from a select number of private individuals and entities.
- You should also note that GRID Finance Impact Limited facilitates lending between borrowers and lenders. Lenders who engage in lending via the GRID Platform, are exposed to the bad debt risk associated with all lending activity and as a result the lender's money is at risk over the life-time of any loan that the lender participates in. Should you invest in Kilcullen Finance DAC your money is at risk over the lifetime of your investment.
- GRID Finance Impact Limited is leading the development of the peer to peer lending industry in Ireland which is now well established in other jurisdictions such as the United Kingdom. As peer-to-peer lending remains in the early stage of development, it is currently an unregulated financing activity. The Department of Finance completed a public consultation on peer to peer lending in 2017. A copy of the GRID Finance submission can be provided upon request. In lieu of a regulatory regime, GRID Finance have referenced the United Kingdom in the design of its internal control framework to ensure that all lenders on the GRID are adequately protected and their funds secure. GRID have appointed Elian Europe as a back-up loan administrator, have dedicated client accounts for client funds, perform standard anti-money laundering checks on all customers and have a robust credit assessment process.



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Supported by



An Irish Government Agency

GRID Wealth

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Welcome to GRID Wealth

GRID Wealth is the home of financial wellbeing in Ireland and is part of the GRID Finance eco-system. Founded in 2013 and backed by Enterprise Ireland, GRID Finance is an Irish owned and run company transforming banking and financial services in Ireland, by providing an online platform of modern financial products, which have been redefined and transformed to meet people's changing financial needs.

Message from our CEO

Welcome to GRID Wealth,

We are driven by the belief that small businesses are the engine of change in society. GRID enables these creators and doers to generate economic activity that creates employment because of the products they have built and services they deliver. The impact that business owners have on broader society is discreet, un-celebrated and profound. They are the people worthy of backing and support as they are the true vehicle of change in our society. GRID Wealth gives you the opportunity to provide Irish businesses with that finance and share in the value that is created.

We are delighted to welcome you to the GRID and wish you every success as you grow your lending portfolio, support Irish businesses and earn a healthy and sustainable return on your investment.



Derek F. Butler

CEO
GRID Finance

People Lending to Irish Businesses

How Does Peer-to-Business Lending Work?

Irish businesses can apply for a business loan on GRID's peer-to-business lending platform. Following a robust credit assessment undertaken by GRID's Credit Team, the loan is made available to investors who can choose to fund either part of or the whole loan. These loans are repaid monthly, principal plus interest, to the investor. The GRID Team acts as the intermediary between both parties, facilitating not only the credit assessment of Irish businesses, but also the legally enforceable Terms and Conditions, as well as loan book management and administration throughout the term of your loan portfolio.

RETURNS

P2B Lending gives investors an average of 9% return depending on risk profile.

IMMEDIATE RETURNS

Investors begin earning returns within one month, and every month thereafter, for the term of the loan.

DIVERSIFICATION

P2B Lending investment performance is highly uncorrelated with stocks or bonds and can be widely diversified across industry sectors and risk profiles.

LIQUIDITY OF INVESTMENTS

Loans are repaid monthly meaning that your investment in a 36-month loan will liquidate by 1/36th every month, made of principal plus interest.

LOW RISK

Since conception, there has been less than 1% defaulted loans on the GRID, with a prudent 1.5% default rate forecast over the long term.

IMPACT INVESTING

Lending to SMEs via P2B allows you to support businesses in Ireland while earning a return on your investment.

Source of Loans

GRID has partnered with national and local SME representative bodies including the Restaurants Association of Ireland, Retail Excellence Ireland, Irish Pubs Global and the Small Firms Association to provide their members with access to term loans for their working capital, growth and expansion needs.



Brick Account

GRID’s Brick Account best suits household investors who are seeking an excellent return. This will help them build household wealth. There is no minimum deposit required and a gross cash yield of approximately 8% is achievable. You can lend on the GRID Marketplace to a broad diversity of businesses and the option to actively engage with the business owners on the GRID Platform.

Product Features

Minimum Deposit	None
Typical Gross Cash Yield	8%
Managed Account Service	None
Assets Available :	
Term Loans	Yes
Cash Advance Loans	No
Loan Notes (fixed yield)	No
Equity (when available)	Yes
Fees and costs :	
Placement Fee	1%
Annual Account Administration	1% of Assets under management
Managed Account Service	N/A
Withdrawal Fees	None
Liquidity	Repayments monthly
Reporting	Automated
Other Features	Dedicated Public Marketplace

Block Account

A Block Account best suits medium to high net worth investors or family offices, with a minimum deposit commitment of €100,000. You'll have access to a broad business loan portfolio and SPV investment opportunities that will generate a highly diversified yield, all serviced with a dedicated account manager.

Product Features

Minimum Deposit	€100,000
Typical Gross Cash Yield	12%
Managed Account Service	Yes
Assets Available :	
Term Loans	Yes
Cash Advance Loans	Yes
Loan Notes (fixed yield)	Yes
Equity (when available)	Yes
Fees and Costs :	
Placement Fee	1%
Annual Account Administration	1% of Assets under management
Managed Account Service	0.5% AUM
Withdrawal Fees	None
Liquidity	Repayments monthly, weekly and daily
Reporting	Automated
Other Features	Managed Accounts Service at customer's discretion

Beam Account

Beam Accounts have a minimum deposit commitment of €3,000,000 and are best suited to high net worth and institutional investors. This type of account is serviced by a dedicated account manager and has reduced account maintenance fees.

Product Features

Minimum Deposit	€3,000,000
Typical Gross Cash Yield	12%
Managed Account Service	Yes
Assets available :	
Term Loans	Yes
Cash Advance Loans	Yes
Loan Notes (fixed yield)	Yes
Equity (when available)	Yes
Fees and costs :	
Placement Fee	0.5%
Annual Account Administration	1% of Assets under management
Managed Account Service	0.5% AUM
Withdrawal Fees	None
Liquidity	Repayments monthly, weekly and daily
Reporting	Automated
Other Features	Dedicated Account Manager

Setting Up a GRID Account in 3 STEPS

1 INSTRUCTION LETTER

The Instruction Letter outlines the parameters by which your investment will be deployed to projects on the GRID. The items included are term lengths, risk ratings, interest rates, allocation percentage and repayments criteria.

The letter acts as an instruction to GRID Wealth to deploy your investment, on your behalf, to projects that meet the parameters specified by you. These instructions can be updated at any time by email or signed letter, requesting a specific update to your parameters.

2 TERMS & CONDITIONS/ANTI-MONEY LAUNDERING

The purpose of our Terms and Conditions is to explain clearly the rules and procedures involved in GRID Wealth's accounts. The Managed Account Service allows customers who do not have the time to log into their account to make offers to projects on a case by case basis.

Before you can begin lending on the GRID Platform, we need to be sure of your identity and where your funds will have originated from. Ireland has an extensive anti-financial crime regime in place. Specific anti-money laundering laws require us to perform customer due diligence, implement anti-money laundering and counter financing terrorism policies and procedures and report suspicions to the authorities. Therefore, in order to identify and verify you as a lender, even if we might know you, you should provide proof of your identity and your permanent address. There is also three short, 'yes' or 'no' questions that you are required by law to respond to.

3 ADDING FUNDS TO YOUR ACCOUNT

The final step is to credit your GRID Wealth account by bank transfer, cheque or with your debit/credit card.

BANK TRANSFER

Account Name: Our Money Ltd t/a GRID Finance

Account IBAN: IE53 AIBK 933678 11414110

BIC code: AIBKIE2DXXX

Account No: 11414110

Sort Code: 933678

CHEQUE

Cheques made payable to: Our Money Ltd t/a GRID Finance. To send by post: GRID Finance, The Tower, Trinity Technology and Enterprise Centre, Grand Canal Quay, Dublin 2

CREDIT/DEBIT CARD

A member of the GRID Wealth Team can arrange for you to add funds by card.



KILCULLEN
KAPITAL PARTNERS

Kilcullen SPV Opportunity

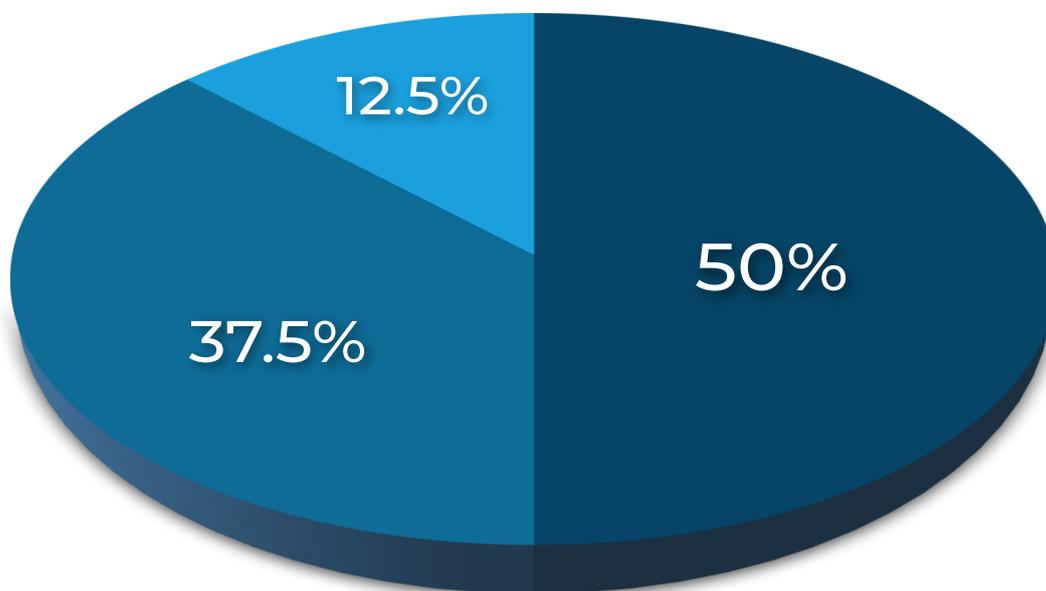




Kilcullen SPV Opportunity

Kilcullen Kapital is a dynamic Investment Management, Corporate Finance and Advisory Platform that has been in business for 25 years. Kilcullen Finance DAC is a special purpose vehicle that funds whole loans on the GRID Finance Platform and is available to Block and Beam account holders.

Capital Stack



- Equity 12.5%
- Subordinated Debt 37.5%
- Senior Debt 50%

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