

Investment Proposal

Updated 10th Feb 2020

Investor

John Doe

Investment Into

The Ryan Castle Foundation

Contacts

Ryan Castle - hello@ryancastle.co.uk (0000 00 00 000) *(No number for me anymore, sorry!)*

John Doe - john.doe@investor.com (0000 00 00 000)

Introduction

The Ryan Castle Foundation is a charity formed to raise money for good causes, by providing a low-cost service for other charities to collect and administer donations. Alongside reducing cost for charities, our service will make donation more rewarding, controllable, and transparent for donors.

We are seeking a cash injection of £10,000 to cover our startup costs and pay for the development of our online donation collection platform. This investment proposal has been created for private investors interested in investing in The Ryan Castle Foundation.

This proposal has a number of supporting documents; a business plan, profit and loss spreadsheet, and an operational plan. Please get in touch if you have not been provided with these documents - contact details can be found on our cover page.

What, And Who, Are You Investing In?

Your investment will enable us to create an online donation platform that supports charities across the UK in continuing the amazing work that they do. In a legal sense, you will be investing into The Ryan Castle Foundation, a charity registered in England and Wales, and all future subsidiaries.

The Ryan Castle Foundation was created with the goal of helping others, and to ensure we do this, we have appointed a number of key individuals as our trustees. These trustees combine relevant industry skills, decades of experience in business, and a heartfelt passion to do good.

To ensure that your investment into our vision is used correctly, we have appointed Ryan Castle as CEO. Ryan is the origin of our vision, and with his unique personal circumstances, we can trust that doing good is at the top of our agenda at all times.

A biography of each trustee can be found in our business plan under the 'About Our Organisation' section.

Risk

As with any investment, a level of risk can be observed, and there is a chance that investor capital is lost. To lower this risk, we will regularly monitor our operations, and if any major underperformance is found we will pause and review risk. During an underperformance review, should an investor wish to withdraw, they should review the agreed terms of investment, and contact the board of trustees via our appointed CEO, Ryan Castle.

A full risk assessment has been conducted and is displayed in our business plan under the 'Risk' section. This table reviews risks associated with investment and business operations and explains how we plan to mitigate/lower them. Investors should ensure that they have reviewed the risk table and that they understand the risk to their investment.

Investors can expect income tax relief to the value of 30% of their investment, which can be an incentive due to the reduction in the capital at risk.

Distribution of investment

The £10,000 investment should be distributed at key milestones, further reducing risk to capital. An initial £5,000 cash injection should be delivered upon agreement of investment, with the remaining £5,000 being invested only if performance targets are achieved. Distribution is based upon our profit and loss spreadsheet.

A review of performance will be carried out at the start of month 4, and again at the start of month 8. During these reviews, real figures for income and spending will be reviewed against our 'low performance' figures (in the profit and loss spreadsheet). Should we perform above these 'low performance' figures, £2,500 should be injected into The Ryan Castle Foundation following completion of the review.

5,000	At the start of month 1	Signed investment agreement.
2,500	At the start of month 4	Performance review at the end of M3 exceeds 'low performance' figures in the profit and loss spreadsheet.
2,500	At the start of month 8	Performance review at the end of M7 exceeds 'low performance' figures in the profit and loss spreadsheet.

Return

Investors can expect repayment in full in month 37, unless the investor and The Ryan Castle Foundation agree otherwise. An additional rate of interest will be applied to this investment, set at 10%, and paid annually in

months 13, 25, and 37.

Along with repayment and interest, investors should note that the social investment tax relief (SITR) scheme can be approved for this venture. The SITR scheme allows investors a tax relief to the value of 30% of their investment. For a £10,000 investment, £3,000 of tax relief can be expected.

Terms

The terms of this investment are flexible prior to agreement, and therefore any changes that you, an investor, should wish to make can be discussed by the CEO, Ryan Castle. An investor must understand the risks posed with this investment, and declares all that information, including all supporting documents, have been reviewed before making an investment decision.

Changes to these terms can be made prior to signing by contacting our CEO. This document cannot be used as proof of investment, and as such a formal offer of investment is required before any capital is exchanged.