

altvest capital

Strategy Update

2025



GENERAL INFORMATION

Fund Manager/Holding company	Altvest Capital Ltd: 2021/540736/06
Country of Incorporation	Republic of South Africa
Nature of Business and Principal Activities	Alternative asset manager providing funding and advisory services to SME's
Directors	Click here
FSP License	FSP 45810, Altvest Wealth, a wholly owned subsidiary of Altvest Financial Solutions Pty Ltd.
Bank	Absa Bank Ltd
Compliance officer	ComplyEeze
Lawyer	RDKM Advisory
Registered Office and Business Address	Block B, 66 Rivonia Road, Chislehurst, Sandton, 2146
Postal Address	Block B, 66 Rivonia Road, Chislehurst, Sandton, 2146
Operating subsidiaries	Altvest Wealth Pty Ltd: 2015/038780/07
Auditors	BDO South Africa Inc
Designated advisor	Questco Corporate Advisory
Investment entities:	Registration numbers
Altvest SBC High Impact Seed Fund ("ASIS")	2023/671845/07
Altvest Venture Capital Opportunities ("AVCO")	2022/855914/07
Altvest Credit Opportunities Fund ("ACOF")	2022/737301/06
Altvest BitCoin Strategies ("ABS")	2022/388673/07
Altvest Kasi Opportunities Fund ("AKOF")	2023/671813/07
Altvest Performing Arts Opportunities ("APAO")	2023/671861/07
Altvest Orient Opportunities Fund ("AEOF")	2024/640802/07

COMPANY OVERVIEW

Altvest Capital is a pioneering emerging, black owned, managed, and staffed asset manager and investment platform, dedicated to

expanding access to alternative investments for retail and institutional investors.

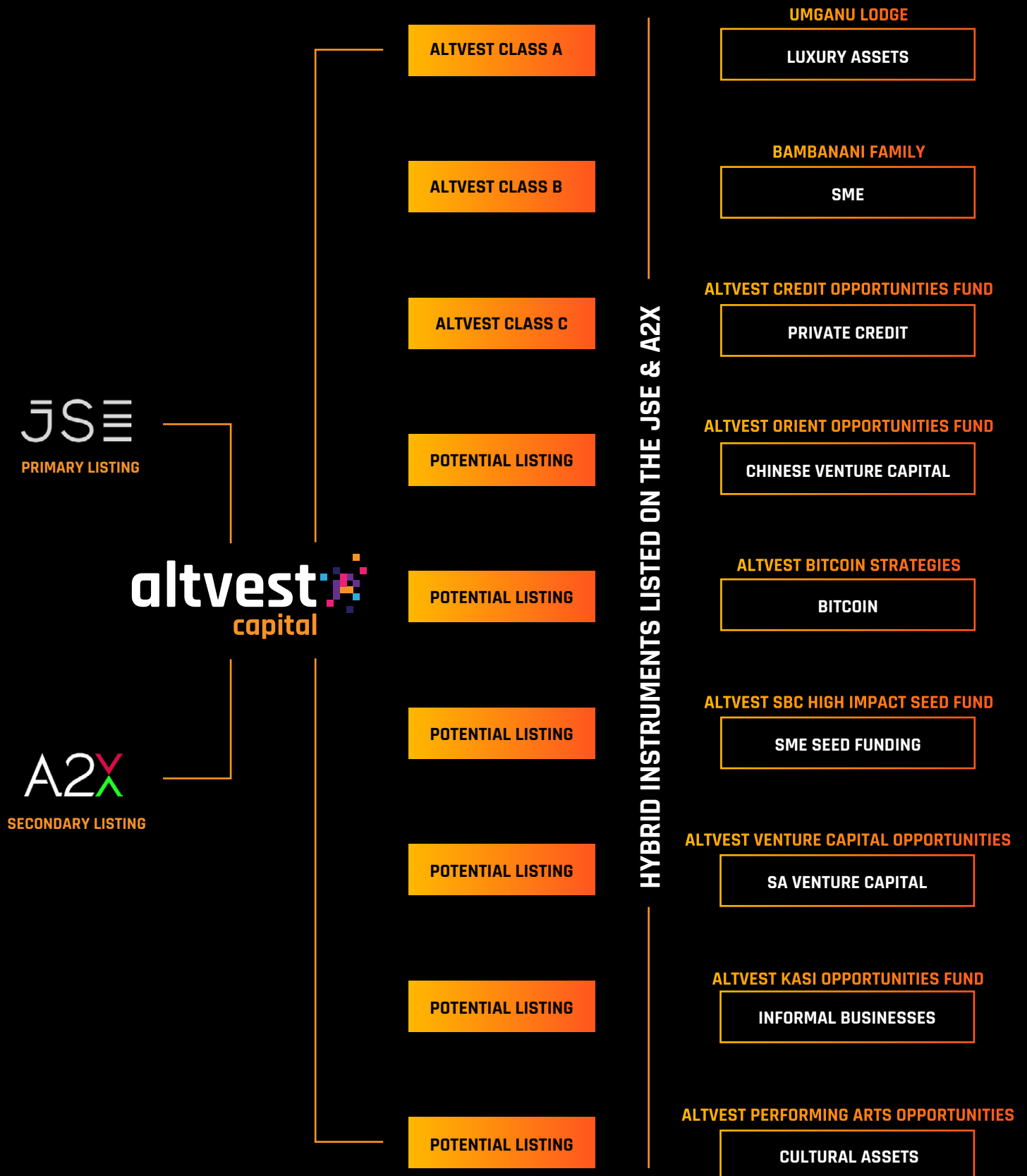
Since our inception in 2022, we have been at the forefront of providing structured funding solutions to entrepreneurs while offering innovative investment opportunities in high-growth SMEs, venture capital, and alternative assets. Listed on the Johannesburg Stock Exchange (JSE), Altvest Capital is committed to driving economic growth and financial inclusion in South Africa and beyond.

Our portfolios provide the following solutions:

FUND	LAUNCH DATE	SOLUTION	FOR
Altvest Opportunities Fund ("AOF")	Launched	Investment portfolio of all Altvest instruments	Investors
Altvest Growth Fund ("AGF")	Launched	Reg 28 balanced Fund with allocations to AOF	Investors
Altvest Credit Opportunities Fund ("ACOF")	Launched	Structured debt Solutions to SME's	SME's
Altvest Orient Opportunities Fund ("AOF")	Q2 2025	FoF giving exposure to Chinese venture capital	Investors
Altvest BitCoin Strategies ("ABS")	Q3 2025	Structured and levered BTC exposure	Investors
Altvest SBC High Impact Seed Fund ("ASIS")	Q4 2025	Providing seed funding to SME's	SME's
Altvest Venture Capital Opportunities ("AVCO")	Q1 2026	Venture capital funding solutions to entrepreneurs	SME's
Altvest Kasi Opportunities Fund ("AKOF")	Q2 2026	Funding solutions to township and informal businesses	SME's
Altvest Performing Arts Opportunities ("APAO")	Q3 2026	Funding for movies, musicians, artists and theatre	SME's

COMPANY OVERVIEW

All investment opportunities are structured as hybrid investment instruments—securitized financial products that provide ring-fenced exposure to either single private assets or a diversified portfolio of alternative investments.



ENTREPRENEURIAL FUNDING LIFECYCLE & ALTVEST'S ROLE

Altvest Capital aims to provide tailored funding solutions at every stage of an entrepreneur's journey, ensuring businesses receive the right support at the right time.

- 1. Seed Stage:** Altvest SBC High-Impact Seed Fund (ASIS) provides early-stage capital for product development and operational costs;
- 2. Venture Capital Stage:** Altvest Venture Capital Fund (AVCO) supports scaling and market expansion for high-growth businesses;
- 3. Post-Revenue Growth Stage:** Altvest Credit Opportunities Fund (ACOF) offers debt solutions for working capital and expansion;
- 4. Pre-IPO / Buyout Stage:** Altvest Hybrid Investment Instruments provide private equity funding and exit preparation for mature businesses.

Altvest will provide capital solutions across each stage of an entrepreneur's journey, ensuring that businesses receive the appropriate funding at each level of maturity:



Through this structured funding approach, Altvest ensures that entrepreneurs receive the right type of financial support at the right time, allowing businesses to scale sustainably while preserving equity value.

INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS

Altvest manages and will develop multiple investment portfolios, each tailored to specific business needs and investor preferences.

Altvest Capital provides investors with a unique and structured approach to alternative investments, offering a diverse range of opportunities across multiple high-growth sectors. Through our hybrid investment instruments, investors gain ring-fenced exposure to carefully selected private equity, venture capital, SME lending, and digital asset opportunities, each designed to deliver sustainable financial returns while contributing to economic growth.

Our current and upcoming investment portfolios include seed funding for startups (ASIS), venture capital for high-growth businesses (AVCO), SME lending through structured debt (**ACOF**, share code: ALV C), and pre-IPO private equity opportunities via our listed investment instruments.

Additionally, we are expanding our offering with the Altvest Bitcoin Strategies (ABS), which provides regulated access to Bitcoin-backed investment products, as well as the **Altvest Orient Opportunities Fund (A00F)**, offering exposure to China's venture capital market. Future opportunities include investment in township economies (AKOF), performing arts and entertainment projects (APAO), and a diversified multi-asset portfolio through the **Altvest Opportunities Fund (AOF)**. Whether you are an institutional investor, a high-net-worth individual, or a retail investor seeking access to previously inaccessible asset classes, Altvest provides a structured, regulated, and transparent pathway to participate in South Africa's evolving alternative investment landscape.

The portfolios that will be available to investors and a description of their mandates are to be noted as follows:

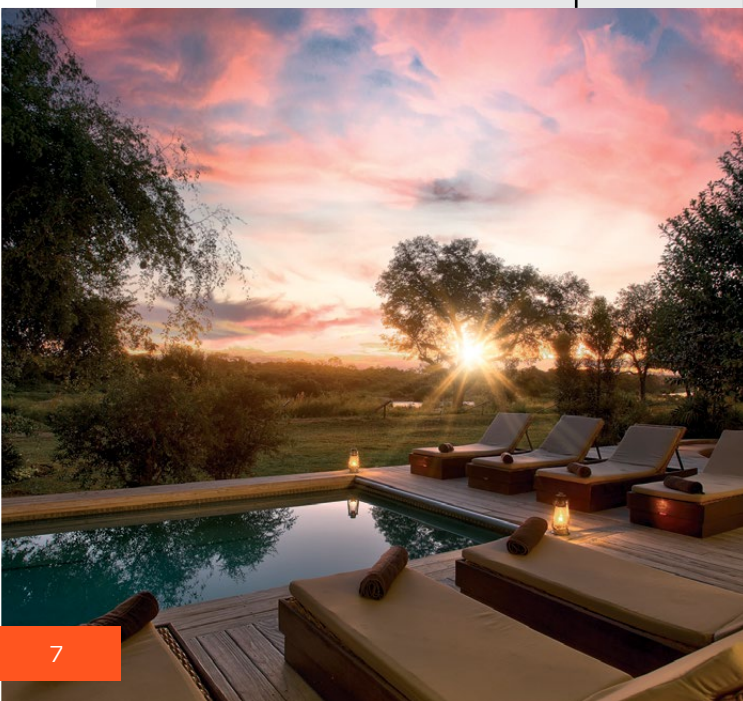
FUND	LAUNCH DATE	MANDATE
Altvest Opportunities Fund ("AOF")	Launched	Portfolio of all Altvest instruments
Altvest Growth Fund ("AGF")	Launched	Reg 28 balanced Fund with allocations to AOF
Altvest Credit Opportunities Fund ("ACOF")	Launched	Structured debt Solutions to SME's
Altvest Orient Opportunities Fund ("A00F")	Q2 2025	FoF giving exposure to Chinese venture capital
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Altvest Performing Arts Opportunities ("APAO")	Q3 2026	Funding for movies, musicians, artists and theatre

INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS

Single private assets:

Our alternative Investment opportunities include **Umganu Lodge** (Share Code: ALV A) and **Bambanani Family** (Share Code: ALV B). In all cases Altvest owns the ordinary shares in the asset or portfolio and issues a hybrid instrument that grants the holder thereof synthetic ownership and exposure to the economic rights of the underlying:

SINGLE PRIVATE ASSETS	LAUNCH DATE	MANDATE
<p>Umganu Lodge Website: https://umganulodge.com Investor centre: https://altvestcapital.co.za/umganu-lodge/</p>	<p>Launched</p>	<p>Ring-fenced equity exposure.</p> <p>Umganu Lodge is a premium safari lodge investment opportunity backed by Altvest, offering investors a stake in a high-end hospitality asset within South Africa's thriving eco-tourism sector. Nestled along the banks of the Sabie River and bordering the world-renowned Kruger National Park, Umganu Lodge provides an exclusive luxury safari experience with strong revenue potential from both international and local tourists. The investment aligns with Altvest's focus on alternative assets, offering exposure to a resilient industry with long-term growth prospects driven by South Africa's wildlife and conservation tourism.</p>
<p>Bambanani Family Restaurant Website: https://www.bambanani.biz Investor centre: https://altvestcapital.co.za/bambanani/</p>	<p>Launched</p>	<p>Ring-fenced equity exposure.</p> <p>Bambanani Family Group presents an exciting investment opportunity through Altvest, offering exposure to South Africa's growing family-centric hospitality sector. With a unique focus on interactive dining experiences, Bambanani combines quality cuisine with engaging educational activities for children, creating a destination where families can connect. The group's expansion, including the development of a children's theatre at its Melville branch, enhances its appeal and revenue potential. This investment aligns with Altvest's strategy of supporting innovative businesses with strong community impact and scalable growth in the leisure and entertainment space.</p>



INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS:

Multi-Asset Thematic Investment Opportunities:

Altvest Opportunities Fund (AOF) - Established

The Altvest Opportunities Fund (AOF) is a diversified portfolio fund that aggregates investments across multiple Altvest instruments. This fund allows investors to gain exposure to a broad selection of alternative assets, including venture capital, private credit, Bitcoin, and SME funding.

Investment approach and highlights:

- The portfolio comprises investments in ASIS, AVCO, ACOF, AKOF, APAO, and AOOF.
- Ideal for investors looking for broad diversification across alternative investments.
- Provides a diversified portfolio across all Altvest investment instruments.
- Investment Strategy: Balanced allocation across Altvest's SME, VC, and alternative asset investments.

AOF serves as the core investment vehicle for those looking to participate in all Altvest Capital opportunities within a single portfolio.

[More info available here](#)

Altvest Growth Fund (AGF) - Established

The Altvest Growth Fund (AGF) is a Regulation 28-compliant balanced fund tailored for institutional and pension fund investors seeking exposure to alternative investments.

Investment approach and highlights:

- Allocates capital across Altvest's alternative investment portfolios while maintaining Regulation 28 compliance.
- Designed for long-term wealth preservation and moderate risk-adjusted returns.
- Targets retirement funds, institutional investors, and high-net-worth individuals. A Regulation 28-compliant balanced fund designed for retirement funds and institutional investors.
- Investment Strategy: Allocates to alternative investments within a compliant pension framework.

AGF ensures compliant access to high-growth alternative assets within a regulated investment framework.

[More info available here](#)

INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS:

Multi-Asset Thematic Investment Opportunities:

Altvest Credit Opportunities Fund (ACOF) - Established

The Altvest Credit Opportunities Fund (ACOF) is a structured debt fund providing working capital, asset-backed financing, and expansion loans to South African SMEs. ACOF caters to businesses that have established revenue streams but require affordable and flexible debt solutions to support further growth.

Investment approach and highlights:

- Provides structured debt financing to SMEs at competitive interest rates;
- Structured as a listed debt instrument, allowing investors to participate in private credit with lower risk exposure;
- Provides structured debt funding to SMEs for working capital, asset financing, and expansion;
- Investment Structure: Listed debt instruments providing fixed returns to investors;
- Track Record & Impact:
 - R256 million in assets under management.
 - R219 million deployed to 27 SMEs across 17 sectors.
 - 475 jobs preserved, 443 new jobs created
- Special Focus on Women-Owned Businesses: Preferential lending terms, reducing borrowing costs by up to 25% for women-led businesses.

ACOF plays a crucial role in South Africa's SME ecosystem by providing funding solutions that support job creation and economic development.

altvest
credit opportunities fund



Interested investors are able to get further info here.

INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS:

Upcoming opportunities pending and dependent on regulatory approvals:

Altvest Orient Opportunities Fund (A00F) - Launching Q2 2025

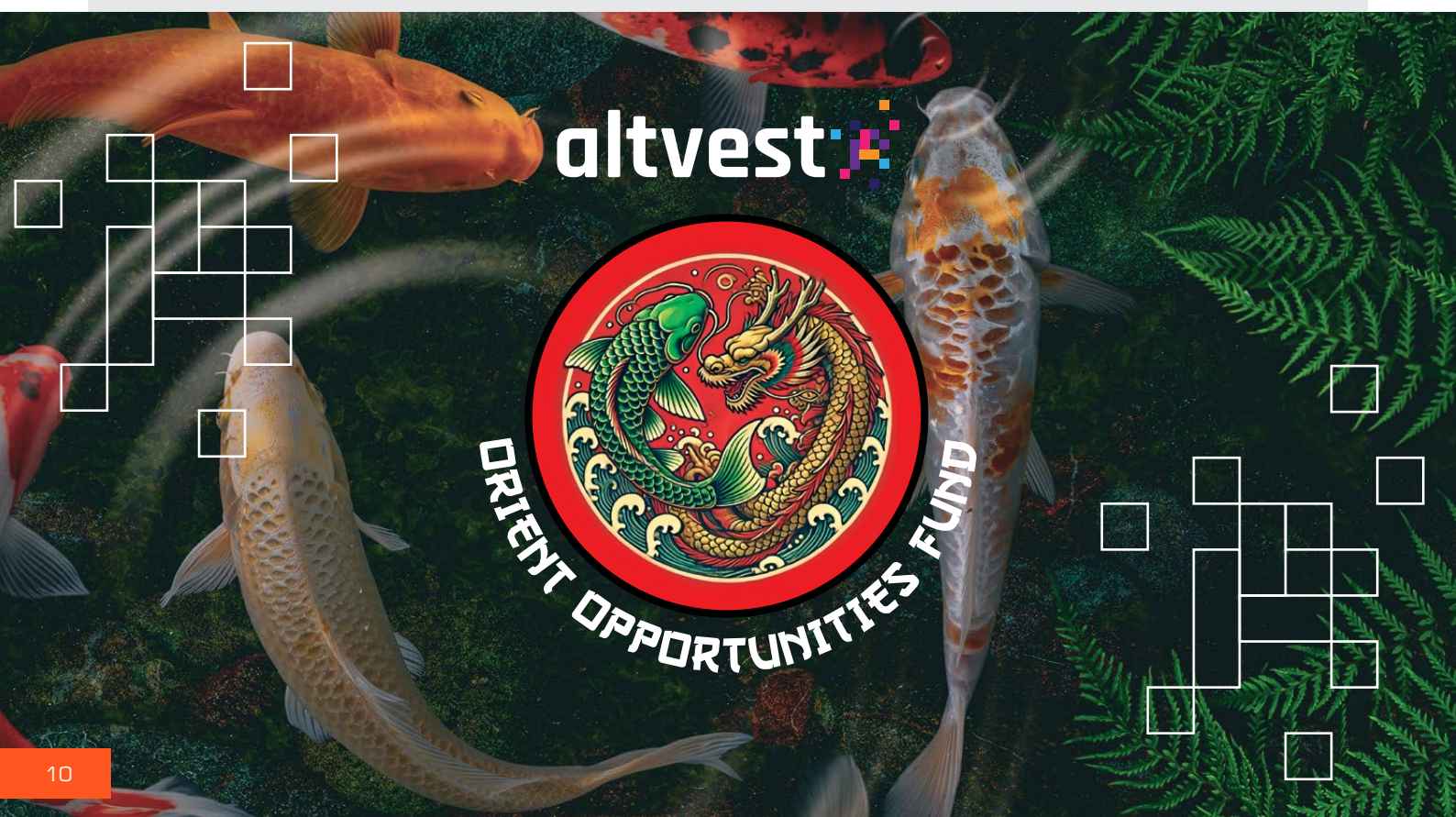
The Altvest Orient Opportunities Fund (A00F) will be another equity listing and will give South African investors exposure to Chinese venture capital and equity markets. The fund leverages Altvest's partnership with RisCura Invest to allocate capital into high-growth technology, biotechnology, and renewable energy sectors in China.

Investment approach and highlights:

- Structured as a fund-of-funds, investing in Chinese venture capital and private equity opportunities;
- Provides investors with access to one of the world's fastest-growing markets.
- Designed as a JSE-listed hybrid investment instrument, ensuring liquidity and accessibility for South African investors. Provides South African investors with exposure to Chinese venture capital
- Investment Structure: Fund-of-Funds, investing in Chinese technology, biotech, and renewable energy.
- Partnership: Managed with RisCura Invest, leveraging their expertise in emerging market investments.
- Target Raise: R200 million via JSE-listed Class D shares.

A00F is an ideal investment for those seeking diversified, high-growth opportunities in Chinese markets.

[Interested investors are able to get further info here](#)



INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS:

Upcoming opportunities pending and dependent on regulatory approvals:

Altvest Bitcoin Strategies (ABS) - Launching Q2 2025 (Regulatory approval pending)

The Altvest Bitcoin Strategies (ABS) will seek to provide structured exposure to Bitcoin (BTC) through regulated investment vehicles, enabling both institutional and retail investors to access the world's most recognized digital asset in a secure, transparent manner.



altvest
bitcoin
strategies

WATCH THIS SPACE!!!

INVESTMENT OPPORTUNITIES AVAILABLE TO INVESTORS:

Altvest SBC High-Impact Seed Fund (ASIS) - Launching Q3 2025

The Altvest SBC High-Impact Seed Fund (ASIS) provides early-stage capital to entrepreneurs and startups in South Africa. As a Joint Venture with **StartUpBootCamp**, this fund is designed for businesses in the product development and pre-revenue phase, ensuring that promising ventures receive the necessary financial support to establish operations, refine their business models, and prepare for scalability.

Investment approach and highlights:

- Seed funding through minority equity stakes or convertible debt instruments;
- Aimed at high-potential entrepreneurs requiring capital to commercialize their ideas;
- Focus on technology, fintech, green energy, and scalable business models;
- Provides seed funding to South African startups at the idea or early product development stage;
- Investment Structure: Minority equity stakes, SAFE notes, or convertible debt;
- Target Sectors: Technology, fintech, green energy, and scalable business models.

ASIS serves as the first step in Altvest's structured funding model, enabling entrepreneurs to transition from concept to execution.

Altvest Venture Capital Opportunities (AVCO) - Launching Q4 2025

The Altvest Venture Capital Opportunities Fund (AVCO) is designed for businesses that have moved beyond the startup phase and require venture capital funding to support their expansion. This fund targets high-growth enterprises with proven revenue models that need additional capital to scale their operations, enter new markets, or develop new product lines.

Investment approach and highlights:

- Direct equity investments in venture-stage businesses;
- Investments structured as hybrid investment instruments, offering investors ring-fenced exposure to a diversified portfolio of scaling businesses;
- Provides venture capital funding to early-stage businesses seeking to scale;
- Investment Structure: Direct equity investment, often co-investing with VC firms;
- Target Market: Startups transitioning to growth-stage businesses with proven revenue models

By providing capital to entrepreneurs at this stage, AVCO helps businesses accelerate their growth trajectory, ensuring they are well-positioned for later-stage funding or potential public listings.

SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Altvest Kasi Opportunities Fund (AKOF) - Launching Q1 2026

The Altvest Kasi Opportunities Fund (AKOF) will be dedicated to funding township-based businesses and informal enterprises. The fund will focus on entrepreneurs operating in underbanked communities, providing the financial support necessary to scale and formalize their businesses.

Investment approach and highlights:

- Provides equity and debt funding tailored to township economies;
- Sectors include retail, services, logistics, and community-driven businesses;
- Structured as a hybrid investment instrument, offering investors ring-fenced exposure to township entrepreneurship. Funds township-based businesses and informal enterprises in underbanked communities;
- Investment Strategy: Equity and debt financing targeted at township entrepreneurs.
- Focus Sectors: Retail, services, logistics, and community-based businesses.

AKOF will be a key initiative in broadening economic inclusion, ensuring that underserved markets gain access to affordable capital and sustainable business growth.

Altvest Performing Arts Opportunities (APAO) - Launching Q2 2026

The Altvest Performing Arts Opportunities Fund (APAO) will be an impact-focused investment vehicle designed to support South Africa's creative industry, including musicians, theatre productions, and filmmakers.

Investment approach and highlights:

- Provides equity investment and revenue-sharing agreements in commercially viable creative projects;
- Targets film, live performances, music production, and digital content.
- Aims to bridge the funding gap in South Africa's entertainment sector while offering investors participation in a high-potential industry.

APAO ensures that South Africa's creative talent receives the financial backing necessary to compete on a global stage.

SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Moon-shot at Goal Posts:

Transformative Investment in South African Rugby:

The Altvest SA Rugby initiative represents a groundbreaking opportunity for investors to gain structured exposure to one of South Africa's most iconic sporting institutions. By partnering with 27four, EasyEquities, RainFin, and other strategic collaborators, Altvest is leveraging capital markets to secure long-term sustainability and international competitiveness for SA Rugby.

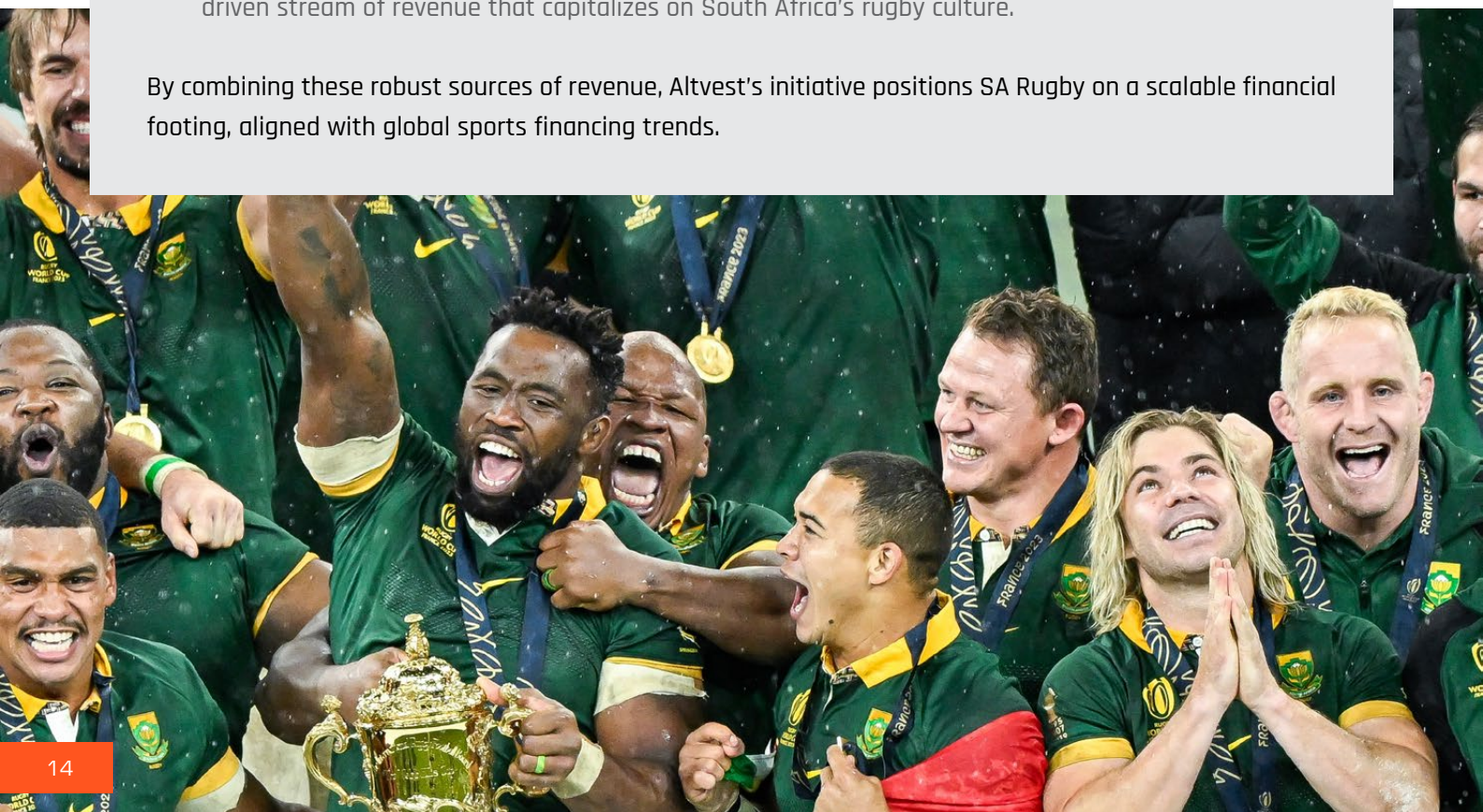


1. Commercializing SA Rugby's Revenue Streams

A key pillar of this initiative lies in unlocking and expanding SA Rugby's diverse revenue channels:

- **Broadcasting Rights:** SA Rugby's global television audience translates into lucrative media contracts, offering investors stable and visible earnings potential.
- **Sponsorships and Partnerships:** Top-tier brands recognize SA Rugby's storied heritage, deep loyalty among fans, and global footprint—driving premium sponsorship deals and partnership opportunities.
- **Merchandising and Licensing:** The Springbok brand holds significant commercial appeal, enabling monetization through intellectual property rights, fan merchandise, and licensing agreements.
- **Matchday Revenue:** Ticket sales, hospitality packages, and on-site experiences provide a vibrant, fan-driven stream of revenue that capitalizes on South Africa's rugby culture.

By combining these robust sources of revenue, Altvest's initiative positions SA Rugby on a scalable financial footing, aligned with global sports financing trends.



SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Moon-shot at Goal Posts:

2. Access to a Unique, High-Growth Asset Class

Historically, sporting institutions have been inaccessible as an investment avenue for everyday investors. Through Altvest's model, retail and institutional stakeholders can invest in SA Rugby's commercialization—benefiting from:

- **Strong Brand Loyalty:** Rugby in South Africa commands passionate support, translating into consistent consumer spending, international viewership, and brand recognition.
- **Global Fan Base:** South African rugby transcends national borders, offering sustained potential for global audience growth and sponsorship deals.
- **Continued Expansion:** From new broadcasting partnerships to innovative digital fan engagement strategies, there are multiple pathways for SA Rugby's future revenue generation.

This combination of entrenched local support and expanding global presence can lead to above-average growth potential compared to more traditional investments.

Current and future players



Fans



Staff



Rugby unions



Institutional investors



Tokenised shares on blockchain



Hybrid instruments listed on JSE

altvest

Commercial rights for SA Rugby

SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Moon-shot at Goal Posts:

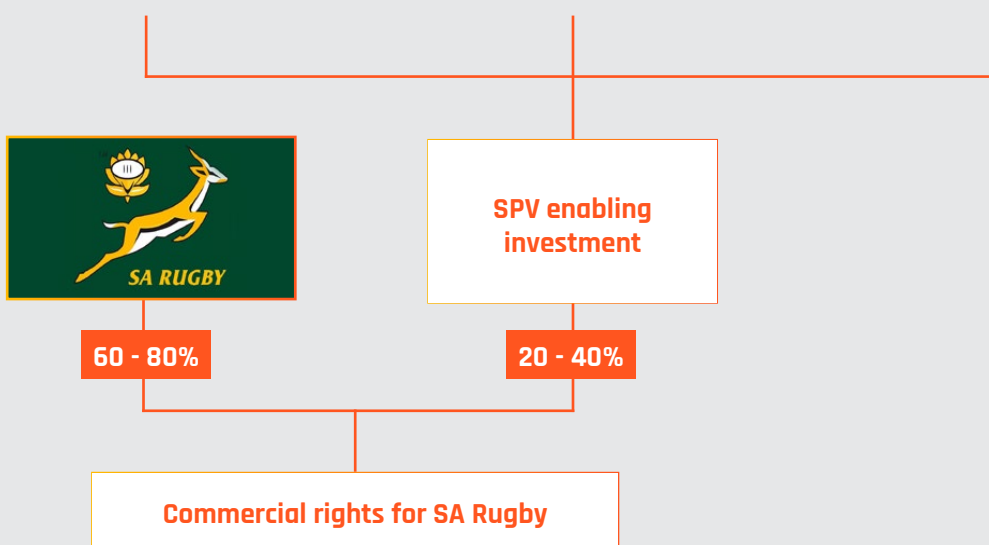
3. Structured Investment Model and Risk Management

Altvest employs a comprehensive financial and operational approach to protect and enhance investor returns:

- **Diversification:** By tapping multiple revenue channels—broadcasting, sponsorships, merchandise, and matchday experiences—SA Rugby's reliance on any single source of income is reduced.
- **Financial Hedging and Predictable Returns:** Sporting performance can introduce variability, but Altvest mitigates these fluctuations with prudent budgeting, long-term sponsorship contracts, and strategic reserve policies.
- **Professional Oversight:** Collaborations with 27four, EasyEquities, and RainFin ensure expert management of institutional capital, robust distribution to retail investors, and compliance with regulatory standards and best practices.

This model leverages global sports financing trends to balance growth with stability, offering investors a sustainable financial opportunity.

Other strategic partners



SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Moon-shot at Goal Posts:

4. Strengthening SA Rugby for the Future

Beyond purely financial considerations, this initiative heralds a fundamental shift in how South African rugby is funded:

- **Democratized Ownership:** Fans and the public can buy into SA Rugby's growth, forging a deeper sense of community and engagement.
- **Enhanced Competitiveness:** Capital raised will be reinvested into the sport—fostering talent development, improving training facilities, and strengthening the Springboks' global presence.
- **Global Reputation:** As more investors come on board, SA Rugby's reach broadens, drawing even greater brand partners and sponsorship deals on the international stage.

By aligning the sport's long-term viability with the public's financial interests, Altvest elevates both the economic and cultural value of South African rugby.

5. Why Invest Through Altvest?

Altvest brings together a consortium of experts covering every crucial dimension of this opportunity:

1. **27four Investment Managers:** Well-established in institutional capital-raising, with deep insight into large pension funds and compliance frameworks.
2. **EasyEquities:** South Africa's leading retail investment platform, enabling broad-based access and fractional share ownership for smaller investors.
3. **RainFin:** Innovative blockchain tokenization, facilitating global investor participation and transparent digital asset management.
4. **Altvest's Track Record:** A history of democratizing traditionally private assets, operating under strict regulatory oversight, and prioritizing investor protection.

Together, this network ensures the SA Rugby initiative is managed with expert governance, innovative financing, and broad appeal—maximizing outcomes for both the sport and its investors.



SPECIALIST FUND VEHICLE & INVESTMENT OPPORTUNITIES:

Moon-shot at Goal Posts:

Final note:

The Altvest SA Rugby initiative is more than just a financing vehicle—it is a visionary blueprint for the sport's future. By providing a structured, transparent, and scalable model for investment,

Altvest is empowering a wide range of stakeholders to share in SA Rugby's success.

It simultaneously secures long-term financial stability, global competitiveness, and the ongoing expansion of one of South Africa's most celebrated cultural assets.

For investors seeking diversification, consistent returns, and participation in a globally recognized sports brand, this initiative presents a rare chance to combine financial growth with shared passion. Through strategic revenue expansion, robust risk mitigation, and a strong commitment to community engagement, Altvest aims to deliver lasting value—not only for investors but for all who cherish the spirit and legacy of South African rugby.

[Check out our formal submission here](#)



TRACK RECORD & ACHIEVEMENTS:

CAPITAL RAISED

R301 million raised from **2,511 investors** across various listed investment instruments.

ECONOMIC IMPACT & JOB CREATION

27 SMEs funded through ACOF.
475 jobs preserved and **443 jobs created**.

REGULATED & COMPLIANT INVESTMENT PLATFORM

JSE-listed and FAIS-regulated investment provider.
Hybrid investment structures provide **ring-fenced exposure** to private market opportunities.



INDUSTRY RECOGNITION

“Best ESG Investment Initiative of the Year, Africa 2023”

- Environmental Finance.

“Most Innovative Alternative Investment Platform”

- International Finance.

THE ROLE OF ALTVEST WEALTH

Altvest Wealth, a subsidiary of Altvest Capital, provides financial advisory services and products to both SMEs and individual investors.

CORE SERVICES

Retirement Planning

Tax-efficient savings solutions, including annuities and endowments.

Insurance & Risk Management

Life cover, disability insurance, and business continuity planning.

SME Advisory Services

Financial structuring and capital planning for entrepreneurs.

STRATEGIC FUNCTION

Supports Altvest portfolio companies through **financial literacy programs and investment guidance**

Ensures sustainable financial planning for retail investors and SME owners



Altvest Wealth has partnered with South Africa's most reputable insurance providers and supports our clients in making the best decision taking into consideration coverage and cost

ALTVEST RETIREMENT ANNUITY (ARA)

The Altvest Retirement Annuity is a low-cost (1%.) Regulation 28-compliant retirement product designed to help South Africans save for retirement in a tax-efficient manner while supporting SMEs indirectly through investments.

Product Features:

- **Investment Portfolio:** The ARA combines low-cost passive equity, fixed income, and cash ETFs with alternative investments curated by Altvest Capital. The portfolio is managed by 27four Asset Managers.
- **Cost Efficiency:** The ARA is one of the most affordable options on the market, with an all-inclusive cost of 1% (before VAT).
- **Flexibility:** Suitable for self-employed individuals, those with irregular income streams, and formally employed individuals looking to supplement retirement savings.
- **Tax Benefits:** Contributions are tax-deductible up to 27.5% of taxable income or R350,000 per year. Returns, dividends, and capital gains are tax-exempt.
- **Alternative Investments:** Up to 20% of the ARA portfolio is allocated to alternative assets, providing SMEs leveraging Altvest's platform with access to much-needed growth capital.



ADOPTION OF THE BITCOIN STANDARD

In 2025, Altvest Capital adopted the Bitcoin Standard, integrating BTC into its long-term treasury strategy.

Key Initiatives

- Profits and reserves will be invested in BTC, managed through Altvest Bitcoin Strategies (ABS).
- Regulated BTC investment options for institutional and retail investors.
- Positioning Bitcoin as a hedge against inflation and currency depreciation.

Why Bitcoin?

- **Scarcity and Inflation Hedge:** Bitcoin's finite supply of 21 million coins makes it inherently resistant to inflationary pressures, appealing to investors seeking long-term value preservation.
- **Decentralization and Security:** Fully decentralized and censorship-resistant, Bitcoin offers a robust, globally recognized network that sets it apart from other crypto assets.
- **Widening Institutional Adoption:** Increasing uptake by major companies, hedge funds, and even governments supports Bitcoin's credibility as a strategic reserve asset.

By integrating Bitcoin into Altvest's financial strategy, the ABS fund allows investors to participate in the growth of digital assets through a **secure, regulated, and forward-looking framework**. ABS reflects Altvest's conviction that Bitcoin's unique characteristics—scarcity, decentralization, and global acceptance—present substantial upside potential while safeguarding against inflation and currency depreciation.

ABS primary purposes will be **Managing Altvest Capital's BTC Treasury Reserves:**

- Positions Bitcoin as a **long-term treasury asset**, protecting against macroeconomic risks such as inflation and local currency volatility;
- Enhances Altvest's treasury portfolio by incorporating a scarce, globally recognized digital asset with robust liquidity;
- Establishes Bitcoin as a **hedge against inflation** and currency devaluation, leveraging its capped supply of 21 million coins;
- Leverages Bitcoin's proven **network security** and increasing institutional acceptance to fortify Altvest's balance sheet.
- Showcases the potential for **African innovation** in the digital assets space, potentially encouraging broader fintech growth and job creation.
- Reinforces Altvest's leadership in introducing cutting-edge financial solutions that align with global trends toward digital asset integration.

Furthermore, the success stories of Microstrategy and HK Asia Holdings has already proven that such strategies have the potential to be wildly successful.

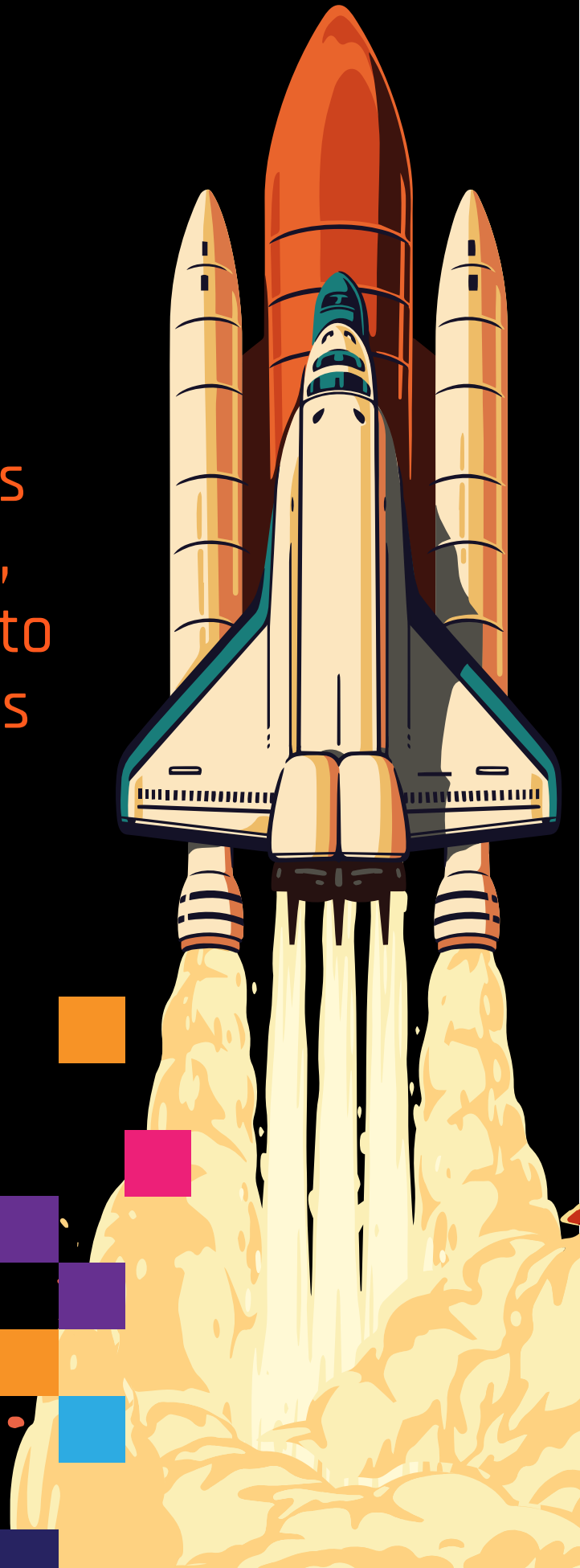
CONCLUSION

A Structured Approach to Alternative Investments

Altvest Capital is more than an investment platform; we are a catalyst for economic growth and financial inclusion. By integrating hybrid investment structures, Bitcoin reserves, and venture capital opportunities, we empower both investors and entrepreneurs to participate in South Africa's economic transformation. As we look to the future, Altvest Capital remains committed to expanding access to alternative investments, fostering innovation, and driving sustainable growth across the continent.

Altvest Capital provides regulated, transparent, and structured access to alternative investments and SME funding.

By integrating hybrid investment structures, Bitcoin reserves, and venture capital opportunities, Altvest enables both investors and entrepreneurs to participate in South Africa's economic growth.



GLOSSARY OF TERMS & DEFINITIONS

This glossary provides definitions for key terms used in the Altvest Capital investment profile to ensure clarity for investors, entrepreneurs, and stakeholders.

A

Alternative Assets- Investments that fall outside traditional asset classes such as stocks, bonds, and cash. These include private equity, venture capital, Bitcoin, structured debt, and SME funding.

Asset Under Management (AUM) - The total market value of investments that Altvest Capital manages on behalf of investors.

Altvest Bitcoin Strategies (ABS) - A subsidiary of Altvest Capital that provides structured Bitcoin investment solutions and manages Altvest's Bitcoin reserves.

Altvest Credit Opportunities Fund (ACOF) - A debt-focused investment fund that provides structured lending solutions to SMEs.

Altvest Growth Fund (AGF) - A Regulation 28-compliant balanced fund that allocates capital across alternative investment opportunities.

Altvest Hybrid Investment Instruments - Financial instruments that provide ring-fenced exposure to specific private investments, allowing investors to participate in alternative assets through listed securities.

Altvest Kasi Opportunities Fund (AKOF) - A fund focused on providing financing solutions for businesses operating in township economies and informal markets.

Altvest Orient Opportunities Fund (AEOF) - A fund that gives South African investors exposure to high-growth Chinese venture capital and emerging market investments.

Altvest Performing Arts Opportunities Fund (APAO) - A specialized investment fund designed to support musicians, theatre productions, and the creative arts industry.

Altvest SBC High-Impact Seed Fund (ASIS) - A fund that provides seed capital to early-stage entrepreneurs and startups.

Altvest Venture Capital Opportunities Fund (AVCO) - A venture capital investment fund that supports businesses in their growth and scaling phases.

B

Bitcoin Standard - An investment philosophy adopted by Altvest Capital where Bitcoin is used as a reserve asset to hedge against inflation and economic instability.

C

Capital Preservation - An investment strategy that focuses on protecting an investor's initial principal while seeking moderate growth.

Convertible Debt - A type of financing where a loan converts into equity ownership at a future stage, typically used for early-stage funding.

D

Debt Instrument - A financial asset that represents a loan made by an investor to a borrower, typically with fixed interest payments.

Democratizing Investment - Making investment opportunities accessible to retail investors who historically had no access to private equity or venture capital.

Diversification - An investment strategy that involves spreading capital across different assets to reduce risk.

E

Equity Investment - An investment in a company where the investor receives ownership shares in exchange for capital.

GLOSSARY OF TERMS & DEFINITIONS

F

Fund-of-Funds (FoF) - An investment vehicle that invests in multiple funds rather than directly into individual assets or companies.

H

Hybrid Investment Instruments - Structured financial products that combine elements of equity and debt to provide investors with ring-fenced exposure to a particular asset or investment portfolio.

I

Initial Public Offering (IPO) - The first time a private company offers its shares to the public for investment.

Institutional Investors - Large organizations such as pension funds, hedge funds, and insurance companies that invest substantial capital in financial markets.

J

Johannesburg Stock Exchange (JSE) - The primary stock exchange in South Africa where Altvest Capital's investment instruments are listed.

L

Liquidity - The ability to easily buy or sell an investment in the market without significantly affecting its price.

M

Minority Equity Stake - A small ownership percentage in a company, typically less than 50%, acquired by an investor.

P

Portfolio - A collection of investments held by an individual, company, or investment fund.

Post-Revenue Growth Stage - The phase in a company's lifecycle where it has started generating revenue and seeks funding for expansion.

Pre-IPO Stage - The phase before a company goes public, where it raises capital to prepare for an IPO or private buyout.

R

Regulation 28 - A South African financial regulation that limits the amount of pension fund assets that can be allocated to certain asset classes, ensuring responsible investing.

Reserve Asset - A financial asset held by an institution as a store of value or hedge against economic volatility.

Ring-Fenced Exposure - A structured investment approach where investor funds are dedicated exclusively to a specific asset or investment opportunity.

S

SAFE Note (Simple Agreement for Future Equity) - A financing instrument that provides investors with the right to convert their investment into equity at a future funding round.

Secondary Market - A financial market where investors buy and sell previously issued securities, providing liquidity for investments.

Seed Funding - The initial capital provided to startups and early-stage companies to develop their product or service.

Structured Debt - A form of lending that involves customized financing solutions tailored to the borrower's specific needs.

T

Township Economies - Business ecosystems in underdeveloped or informal urban areas, often characterized by high entrepreneurship activity.

V

Venture Capital - Investment in high-growth companies, typically during their early to mid-stages, in exchange for equity ownership.

DISCLOSURE:

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