



# GROWTH INVEST



Platform Guide Series - Adviser Edition  
UNDERSTANDING THE CLIENT PORTFOLIO

Platform Guide Series - Adviser Edition

# UNDERSTANDING THE CLIENT PORTFOLIO



WEALTHTECH  
100

# UNDERSTANDING THE CLIENT PORTFOLIO

## INTRODUCTION

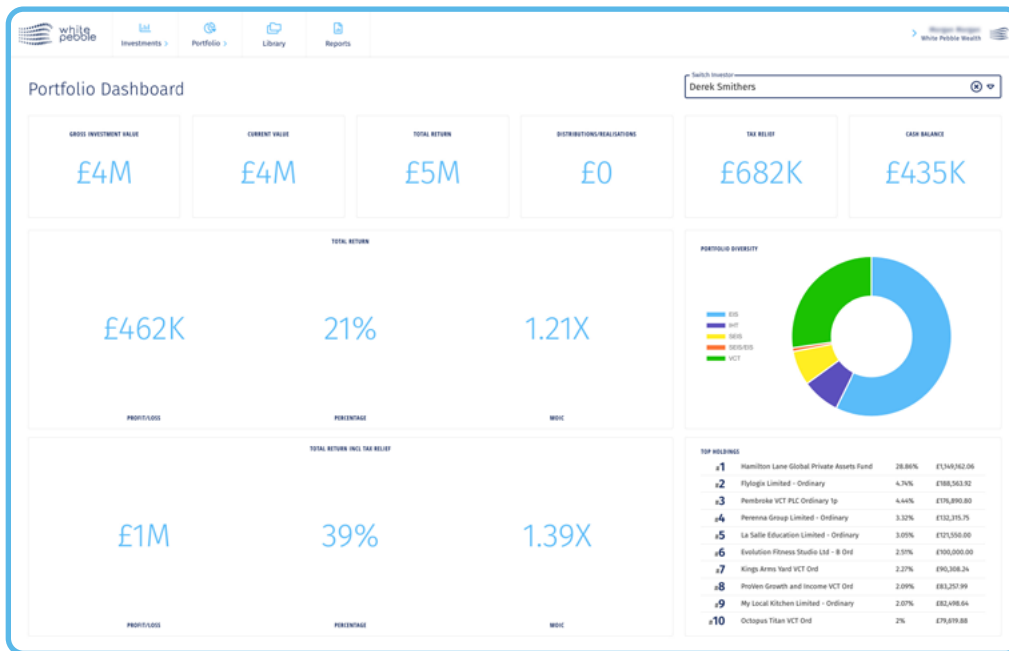
The GrowthInvest platform provides one transparent reporting solution across tax efficient and alternative investments. Our secure online portal consolidates reporting across both new investments and any existing portfolios transferred over too, to provide a complete solution for you and your clients.

Our portal includes a unique and comprehensive database of both listed and unlisted investments, backed by daily price (where applicable) and valuation updates. The interactive portfolio area provides you and your clients an extensive view of the client's entire tax efficient and alternative portfolio, across products such as EIS, SEIS, VCT, Business Relief and Private Markets whilst allowing detailed analysis of each holding, including a clear view of a fund's underlying individual company holdings. All this sits alongside a full suite of customisable client reports.

A high level summary of the client portfolio and key metrics can be found within the **Portfolio Dashboard**, a summary split by product and investment type within the **Summary**, and the **Portfolio Detail** section includes granular level with product specific fields to give the clearest view of the client portfolio. This is all backed by detailed **Transactions** at every stage. This guide provides an overview of these key areas, and a glossary of our key terms.



## PORTFOLIO DASHBOARD



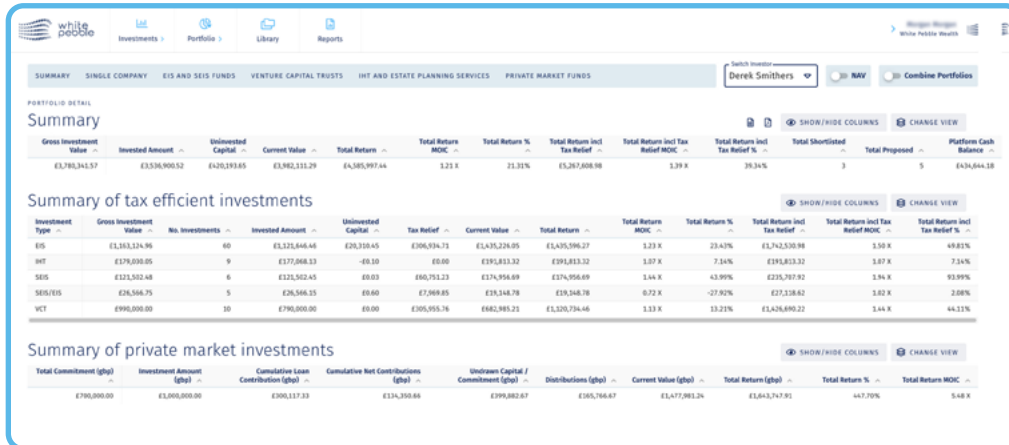
The **Portfolio Dashboard** area provides a number of key metrics which provide an overview of the client's portfolio, and is made available to each client.

### Key Metrics available include:

- Gross Investment Amount
- Current Portfolio Value
- Key Performance Metrics such as Total Return (with and without tax relief)
- Distributions (Including Exits and Dividends) Portfolio Composition
- Top holdings
- Current Cash balance

This can provide a summary for all related investors (e.g. for a particular individual adviser's group of clients, branch or firm), or can be quickly filtered down to an individual client.

## PORTFOLIO DETAIL SUMMARY



Gross Investment Value	Invested Amount	Uninvested Capital	Current Value	Total Return	Total Return MOIC	Total Return %	Total Return incl Tax Relief	Total Return incl Tax Relief MOIC	Total Return incl Tax Relief %	Total Shortlisted	Total Proposed	Platform Cash Balance
£176,241.57	£356,900.52	£426,593.65	£3,982,311.29	£4,568,997.44	1.23 X	23.32%	£5,267,608.98	1.39 X	39.34%	3	5	£434,644.18

Investment Type	Gross Investment Value	No. Investments	Invested Amount	Uninvested Capital	Tax Relief	Current Value	Total Return	Total Return MOIC	Total Return %	Total Return incl Tax Relief	Total Return incl Tax Relief MOIC	Total Return incl Tax Relief %
EIS	£1,363,234.96	60	£1,123,644.44	£26,398.45	£36,674.73	£4,312,224.05	£4,451,598.27	1.23 X	23.43%	£2,742,558.99	1.69 X	49.81%
IHT	£179,000.05	9	£177,668.13	£8.10	£0.00	£391,813.32	£391,813.32	1.07 X	7.34%	£391,813.32	1.07 X	7.34%
SEIS	£121,502.48	6	£121,502.45	£0.03	£60,791.23	£174,956.69	£174,956.69	1.44 X	43.99%	£236,767.92	1.94 X	59.99%
SEIS/IS	£26,566.75	5	£26,566.15	£0.60	£7,969.85	£36,144.78	£36,144.78	0.72 X	-27.92%	£27,128.62	1.02 X	2.08%
VCT	£990,000.00	10	£790,000.00	£0.00	£305,955.76	£862,985.21	£1,320,734.46	1.63 X	33.21%	£1,626,690.22	2.04 X	44.12%

Total Commitment (GBP)	Investment Amount (GBP)	Cumulative Loan Contribution (GBP)	Cumulative Net Contributions (GBP)	Undrawn Capital / Commitment (GBP)	Distributions (GBP)	Current Value (GBP)	Total Return (GBP)	Total Return %	Total Return MOIC
£790,000.00	£1,000,000.00	£300,117.33	£114,350.66	£399,882.67	£365,766.67	£1,477,981.24	£1,643,747.91	44.73%	5.48 X

This section is the entry point into the detailed granular view of the client portfolio, and allows the user to view a range of summarised investments and performance figures. In addition to the top level portfolio, it also provides a breakdown by product type:

- EIS
- SEIS
- VCT
- IHT (Business Relief)
- Private Market Funds

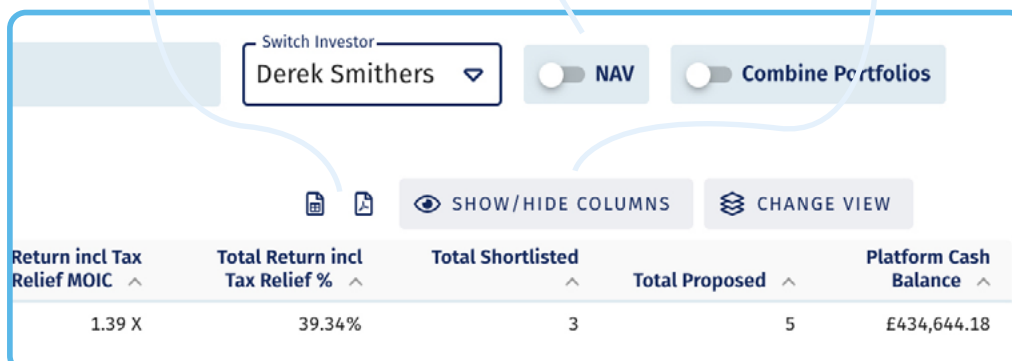
Across each area, a clear view of the portfolio is provided, including total overall investment, current portfolio value, total distributions via dividends or exits, alongside a range of performance variables such as Return on Investment (with and without Tax relief), and Multiple of Invested Capital (MOIC).

### Handy Hints

All portfolio pages can be individually exported in XLS or PDF format

There are options to view the portfolio and performance by current share price or Net Asset Value (toggle)

Select SHOW/HIDE to select and configure reports



Return incl Tax Relief MOIC	Total Return incl Tax Relief %	Total Shortlisted	Total Proposed	Platform Cash Balance
1.39 X	39.34%	3	5	£434,644.18

## PORTFOLIO DETAIL

Name	Gross Investment Value	Invested Amount	Tax Relief	No. Shares	Share Issue Price	Current Share Price	Current Value	NAV Discount	Total Dividends	Total Exits	Total Return	Total Return MDC
Kings Arms Yard VCT Ord	£30,000.00	£30,000.00	£30,000.00	440,528	€0.23	€0.21	€90,308.24	-6.26%	€25,330.37	€0.00	€115,638.61	1.16 X
Mobeus Income & Growth 2 VCT Ord	£50,000.00	£50,000.00	£35,000.00	66,183	€0.76	€0.69	€45,335.36	-5.30%	€20,536.73	€0.00	€65,872.09	1.32 X
Mobeus Income & Growth 4 VCT Ord	£50,000.00	£50,000.00	£15,000.00	79,981	€0.84	€0.72	€54,328.42	-7.32%	£18,995.25	€0.00	€73,323.67	1.47 X
Mobeus Income & Growth VCT Ord	€95,000.00	€95,000.00	€28,500.00	126,216	€0.75	€0.56	€70,305.36	-5.74%	€60,431.68	€0.00	€130,737.06	1.38 X
Northern 2 VCT Ord	€95,000.00	€95,000.00	€28,500.00	136,111	€0.70	€0.57	€76,902.72	-4.87%	€32,802.75	€0.00	€109,705.47	1.15 X

These sections provide the full details on any current investments, including the original investment amount, the current valuation, all distributions, dividends and exits, as well as any cash balances that are awaiting deployment. There are individual tabs for each product area which allow for investment specific terminology and functionality. Our unique drill down functionality allows the user to look at each individual investee company investment within EIS, SEIS and IHT funds, as well as a summarised holding view of investee companies and Venture Capital Trusts.

Each investment will have a summarised top level line, which provides a clear view of the total investment and performance of a particular individual investment or fund. The underlying level provides the detail on each individual investment that makes up the overall holding or fund portfolio:

- Multiple investments into individual companies will be “rolled up” at this level, as will each investment into a particular Venture Capital Trust:

Name	Gross Investment Value	Invested Amount	Tax Relief	No. Shares	Share Issue Price	Current Share Price	Current Value	NAV Discount	Total Dividends	Total Exits	Total Return	Total Return MDC
Renaissance Healthcare Trust	€100,000.00	€100,000.00	€100,000.00	126,046	€0.00	€0.50	€63,281.00	-12.27%	€0.00	€63,281.00	€63.28	100.71%
Renaissance VCT PLC Ordinary	€100,000.00	€100,000.00	€45,000.00	146,178	€1.13	€1.00	€132,181.00	-14.74%	€0.00	€132,181.00	€132.18	74.88%

- Fund investments, including those into EIS, SEIS, Business Relief and Private Market Funds, will typically be grouped by each application, and can be identified by the Tranche date. The summary line includes a clear view of the overall invested amount, as well as any remaining cash balance that could be awaiting deployment and the overall performance since the original investment date.
- The details of the underlying investments, including investment date and individual performance and total return, can be accessed on the underlying drill down:

Fund Name	Name	Tranche Date	Gross Investment Value	Invested Amount	Unallocated Capital	Tax Relief	Current Value	Total Exits	Total Return	Total Return MDC	Total Return %	Total Return Incl Tax Relief	Total Return Incl Tax Relief MDC	Total Return Incl Tax Relief %
Renaissance Healthcare Trust	Renaissance Healthcare Trust	01/01/2017	€100,000.00	€100,000.00	€0.00	€100,000.00	€63,281.00	€0.00	€63,281.00	€63.28	100.71%	€63,281.00	€63.28	100.71%
Renaissance VCT PLC Ordinary	Renaissance VCT PLC Ordinary	01/01/2018	€100,000.00	€100,000.00	€0.00	€100,000.00	€132,181.00	€0.00	€132,181.00	€132.18	74.88%	€132,181.00	€132.18	74.88%

## REPORTING ON THE CLIENT PORTFOLIO

There are a number of different reporting options across the platform, should you or your client wish to download or extract a specific report:

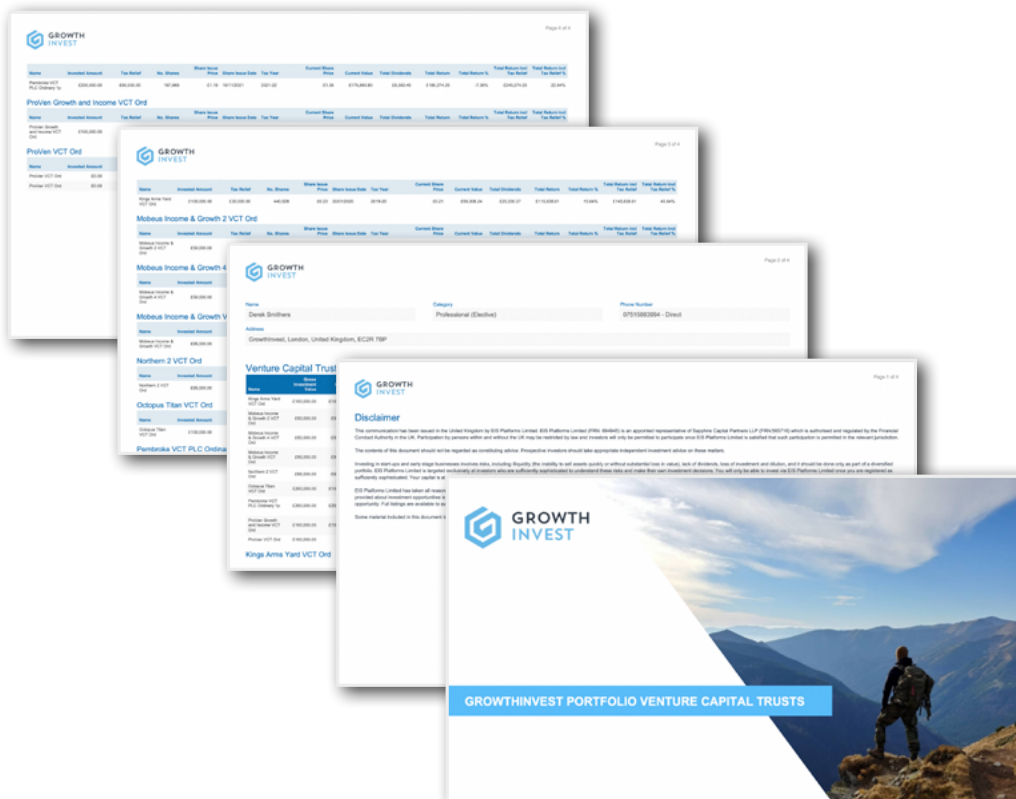
### 1 On Page

Throughout the platform you will see the following icons which allow the user to extract in Excel or PDF versions – this will just be for the page you are actually on – e.g. you will extract a summary of just the Venture Capital Trust element of the portfolio.



### 2 Reports

Within the reports section you will find a range of different client reports, including full portfolio reports, as well as Tax Year reports, including a view of tax certificates received. When you have configured the report you are looking for – such as a full portfolio report for your client, simply download in your preferred format.





## GROWTHINVEST PORTFOLIO - KEY TERMS

Term	Explanation	Notes
Gross Investment Value	Overall Original Investment Amount	In most cases this would be the amount on the specific application form (before any fees are applied).
Invested Amount	The amount (of the original Gross investment Value) currently still invested in the product	This factors in any exits or sales and ONLY refers to the current portfolio holding.
Tax Relief	The maximum tax relief available	This value presumes that the maximum tax relief is claimed.
No. of Shares	The current number of shares held	
Share Issue Price	The original share price paid	
Share price	The current share price	For listed stocks such as VCTs, this is updated daily. For unlisted stocks, this will be the last verified price (e.g. share price of last investment round or confirmed fund manager valuation).
Investee Company	Companies in which shares are held as an investment	This can be a direct investment into the company, or an investment via a fund manager.
Current Value	The value of any current holdings	This is a multiple of Share Price x No. of shares. It does not include any previous shares held, or the proceeds of sales, exits or dividends
Total Dividends	Cumulative Dividends paid	Overall cumulative dividends yielded by the Gross Investment Value.
Total Exits	Cumulative exits	This will include any exits within managed portfolios. (Please note if there is a full exit of an Investee Company, the exited investment will be no longer visible on the client portfolio which only includes current holdings.)
Total Return	Current Value + proceeds of any confirmed distributions	Total Return from the Gross Investment Value. This will only include exits and partial exits where the proceeds have been received. All dividends are included. (Shown both as £ and percentage).
Total Return Including Tax Relief	Current Value + proceeds of any confirmed distributions + tax relief	Total Return from the Gross Investment Value, including Tax Relief. This will only include exits and partial exits where the proceeds have been received. All dividends are included. (Shown both as £ and percentage).
Total Return MOIC	Multiple on Invested Capital	Total Return vs. Gross Investment Value Shown as a multiple ("x").
Total Return MOIC Including Tax Relief	Multiple on Invested Capital	Total Return including Tax Relief vs. Gross Investment Value.
NAV	Net Asset Value	The net asset value (NAV) is the value of the investment company's assets, less any liabilities it has. The NAV per share is the NAV divided by the number of shares in issue. This will very often be different to the share price. The difference is known as the discount or premium.
NAV Price	The current NAV price	The NAV price is the NAV divided by the number of shares in issue.
NAV Discount	The discount (or premium) of NAV price vs. Share price	The difference between the NAV per share price and the Share Price. Shown as discount or premium (-/+).
Uninvested Capital	Cash balance awaiting investment	The remaining cash in a particular fund which has not yet been deployed (invested) into a specific investment. (For example an underlying investee company in a EIS discretionary portfolio fund.)

### Support

If you have any questions, please do not hesitate to contact the GrowthInvest Client Services team **via the portal**, by email at [clientservices@growthinvest.com](mailto:clientservices@growthinvest.com) or call us on 0300 303 0037.



GrowthInvest  
Warnford Court  
29 Throgmorton Street  
London  
EC2N 2AT

[clientservices@growthinvest.com](mailto:clientservices@growthinvest.com)

0300 303 0037

GrowthInvest Platform is a trading name of EIS Platforms Limited which is a company registered in England and Wales, number 08018312.

EIS Platforms Limited (FRN: 694945) is an appointed representative of Sapphire Capital Partners LLP (FRN:565716) which is authorised and regulated by the Financial Conduct Authority in the UK.