

Add Geographic Diversification to Your Clients' VCT Portfolio with Praetura Growth VCT plc

About Praetura Investments

- Experienced venture capital investor focused on supporting innovative businesses in the North of England.
- Part of the Praetura group of Companies, managing over **£780 million in assets**.
- Proven track record of backing and guiding high-growth businesses to success.
- More than just funding – we provide guidance, operational support, and access to our extensive network to help companies reach their full potential.

Our Investment Strategy

- Focus on companies with strong growth potential, targeting businesses that have demonstrated market validation and are ready to scale.
- Prioritise exceptional management teams, scalable business models, and clear paths to profitability.
- Provide hands-on support to portfolio companies, via our team of Operational Partners serving as mentors, helping founders to scale their businesses.
- Invest in companies at various stages of their lifecycle, across a range of sectors including technology and healthcare.

Why Invest in Praetura Growth VCT?

- Gain exposure to a portfolio of high-potential, innovative **companies predominantly in the North of England**, a region with a thriving entrepreneurial ecosystem.
- Benefit from Praetura's **experienced investment team**, who have a deep understanding of the challenges and opportunities faced by early-stage businesses.
- Enjoy attractive **tax benefits**, including up to 30% income tax relief, tax-free dividends, and exemption from capital gains tax.
- Make a **meaningful impact** by supporting the growth of the Northern economy, helping to create jobs and drive innovation in the region.

Key Information

- **Minimum Investment:** £3,000
- **Closing Dates:** 3 April 2025 for the 2024/25 tax year, 31 October 2025 for the 2025/26 tax year
- **Early bird offer:** 2% discount on the Initial Fee until 3 April 2025

Since launching in April 2024, the Praetura Growth VCT has invested in 7 companies and has a strong pipeline of potential investments. Here are some of the portfolio companies that we're excited about:



AccessPay, a Manchester-based fintech company, is a global leader in financial digital transformation for finance and treasury teams. Its platform automates business payments, collections, and cash management through secure banking integration solutions, serving large corporates and financial institutions, including ITV, The AA, and Sainsbury's. Praetura Growth VCT invested circa £350,000 to support its growth and expansion.

Key Highlights

- Achieved over \$10 million in annual recurring revenue (ARR).
- Recently signed exclusive partnerships with Mastercard, Sage, and Finastra.
- Consistent positive revenue growth with global expansion efforts underway.



Seatfrog provides a platform for rail passengers to upgrade their ticket to first class or switch trains easily, enabling rail operators to increase margins on under-utilised services. With over 650,000 upgrades sold, the company is a strong player in the travel tech sector. Praetura Growth VCT invested circa £500,000 to support Seatfrog's continued growth.

Key Highlights

- Doubled revenue year-on-year with new product launches.
- Exclusive contracts with major UK rail operators.
- Over £63 million saved for passengers, demonstrating strong consumer impact.



Based in Belfast, Ocula leverages AI to automate and enhance eCommerce product pages, driving higher conversion rates for major retailers. The company's flagship product, Ocula Boost, replaces manual SEO optimisation tasks and has shown strong results with clients like Boots and ASDA. Praetura Growth VCT invested circa £200,000 in a recent funding round.

Key Highlights

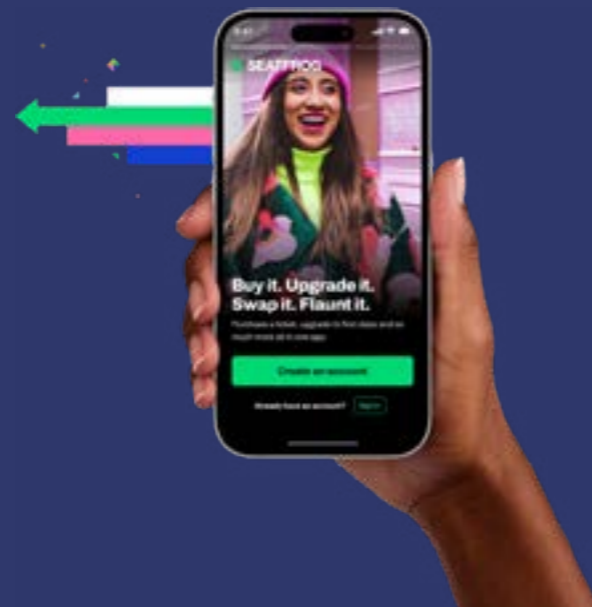
- Achieved multi-million ARR with over 120% net revenue retention.
- 0% churn rate, indicating high customer satisfaction.
- Attracted additional venture capital investment, validating growth potential.



Manchester-based Street Group provides estate agents with a comprehensive suite of tools for daily operations, including marketing automation and CRM through its products Spectre and Street. Following a recent product launch, Street Group is on track to exceed £10 million in revenue in 2024. Praetura Growth VCT invested circa £500,000 in the company.

Key Highlights

- Strong revenue growth with new products accelerating adoption.
- Founded in 2015, Street Group has been bootstrapped up to its first capital raise.
- Positioned to replace legacy systems with a modern, integrated solution for estate agents.



Attractive Tax Benefits

Benefit	Description
Income Tax Relief	Up to 30% on investments up to £200,000 per tax year.
Tax-Free Dividends	No tax to pay on dividends from VCT investments.
Capital Gains Tax Exemption	No CGT to pay when you sell your VCT shares.

An investment needs to be held for at least five years to be eligible for tax relief, and you should be willing to hold the investment with limited or no ability to exit before the five years. The payment of any dividends is not guaranteed.

Summary of Fees and Charges

Fee	Amount
Initial Charge	3% (discounts may be available).
Annual Management Charge	2%.
Performance Fee	20% of returns over a 120p per share hurdle.
Other Costs	Capped at 3.5% of NAV per year.

Summary of Key Risks

An investment in Praetura Growth VCT carries risks. You must read and understand the Praetura Growth VCT Prospectus, dated 8 November 2024, which details the risks of the investment, before applying for shares in the VCT, available in the relevant product documentation on www.praeturainvestments.co.uk. Here are the key risks to consider:

Tax reliefs: Tax reliefs are not guaranteed, depend on the VCT maintaining its VCT qualifying status, the individuals' personal circumstances and a five-year minimum holding period, and may be subject to change. In the event of the VCT losing its VCT qualifying status or an investor disposing of their shares within 5 years of issue they will be subject to a clawback from HMRC on tax relief claimed.

Liquidity: It is unlikely there will be a liquid market in the ordinary shares of Praetura Growth VCT and it may prove difficult for investors to realise their investment immediately or in full.

Capital at risk: An investment in Praetura Growth VCT involves a high degree of risk. Investors' capital may be at risk.

General: Past performance of Praetura Ventures in relation to its other EIS qualifying investments is no indication of future results. The payment of dividends is not guaranteed. Investors have no direct right of action against Praetura Ventures. The Financial Ombudsman Service/the Financial Services Compensation Scheme are not available.

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