

SEIS Factsheet

One Planet Capital Climate Change SEIS Fund

Seed Enterprise Investment Schemes (SEIS) are suitable for:

- High net worth or sophisticated investors who understand the risks of investing in unlisted investments, typically a UK higher-rate taxpayer, over 18 years of age, normally advised by an FCA-authorized adviser or a retail client that is a high net worth or sophisticated client.
- Investors with a high tolerance for risk who understand the high-risk nature of very early-stage investments.
- Tax-efficient investors looking to leverage SEIS tax reliefs, including 50% income tax relief, 50% capital gains tax exemption for chargeable gains reinvested, tax-free capital gains, inheritance tax relief (using business relief), and potential loss relief against income or capital gains.
- Long-term investors willing to hold investments for a minimum of three years (to benefit from SEIS reliefs), with an expected holding period of up to 10 years, due to the illiquidity of the investments and the focus on achieving long-term capital growth.

These investors benefit from significant tax reliefs while supporting potentially high-growth businesses, creating employment opportunities in the UK. Investors should have the financial capacity to bear potential losses.

IMPORTANT INFORMATION

This document aims to emphasise key aspects of the investment and should not be taken as a complete and comprehensive analysis of the risks of investing in the investment. It should be read alongside the One Planet Capital Climate Change SEIS Fund Information Memorandum, which you are advised to review thoroughly. In case of any discrepancies between this document and the Information Memorandum, the latter's provisions will prevail.

Principal Parties:

Fund Manager	Kin Capital Partners LLP
Investment Adviser	One Planet Capital LTD
Custodian	Kin Capital Partners LLP
Nominee	KCP Nominees LTD

Investment Adviser: One Planet Capital Limited

One Planet Capital was established to drive capital toward transformative climate solutions, focusing on technology and innovation that address climate change directly.

The team, led by experienced entrepreneurs and investors, brings deep sector expertise in scaling high-impact businesses. Since its founding in 2020, One Planet Capital has invested in over 23 companies, each selected for its ability to deliver both environmental impact and financial returns. Through targeted investments across diverse sectors like renewable energy, sustainable transport, and environmental technology, One Planet Capital supports businesses positioned to lead the green transition. Their mission aligns with global net-zero goals, providing investors with the opportunity to support meaningful change while benefiting from attractive growth potential.

Key Details:	One Planet Capital Climate Change SEIS Fund
First Added to Titan Alternatives' Panel	2025
Product Launch Date	2024
Product AUM	£1m
USP	One Planet Capital focuses exclusively on climate impact investments, targeting early-stage companies that develop technologies and processes to reduce carbon emissions and support the transition to a green economy. With investments spanning sectors such as energy, transport, built environment, waste and recycling, and environmental technology, One Planet Capital offers investors both the potential for financial returns and positive environmental impact.
Total Offer Size	£2m
Minimum Investment	£10,000
Maximum Annual Investment	£200,000 (eligible for tax relief)
Subscription Amounts Invested	94% deployed for tax relief (1% AMC is charged upfront for 5 years plus VAT)
Level of Tax Relief Available	Income Tax Relief at 50% Capital Gains Exemption (50% exemption for chargeable gains reinvested) Loss Relief against income and/or capital Business Investment Relief for Estate Planning Inheritance Tax (IHT) Relief – 100% after two years provided no greater than £1m is held in unquoted investments including any SEIS qualifying investments)
Target Number of Portfolio Companies	10-20
Target Return	3x
Target Hold Period	5-8 years (minimum of 3 years)
Provisional Next Close Date	30 th April 2025
Deployment Time frame	6-12 Months

Fees

Fee (Excluding VAT)	
Product Fee	0% (for advised)
Available Discounts	N/A
Advised Initial Fee	Can be facilitated by the Fund (reducing the subscription amount)
Annual Management Fee	1% per annum for first 5 years (taken at outset charged to investor)
Dealing Fee	Nil
Other Fees	Nil
Performance Fee	30% of returns over hurdle rate of £1.20 per £1 invested

Materials

Product Provider (Manufacturer) Materials

Information Memorandum

Factsheet

KID

Consumer Duty Assessment & other materials

Overview

Investment Strategy

The One Planet Capital Climate Change SEIS Fund invests in pre-seed and seed-stage companies focused on addressing climate change through innovative solutions. Target sectors include sustainable retail, energy, transport and food systems. The fund seeks businesses with scalable technologies that can significantly reduce emissions or enhance environmental sustainability. By providing early-stage capital, the SEIS Fund supports companies in validating their products and accelerating growth. The strategy aims to deliver substantial financial returns while contributing positively to the environment, aligning with global net-zero targets.

Sectors:

- Energy
- Transport, Mobility, & Logistics
- Buildings and Construction
- Packaging, Waste, & Recycling Technology
- Sustainable Retail

Notable Merits & Consideration Points

- **Impact-Driven Investment Focus:** The SEIS Fund targets early-stage companies in climate tech sectors, chosen for their potential to deliver measurable environmental benefits, including significant reductions in greenhouse gas emissions and sustainable resource use. While these businesses aim to meet sustainability and net-zero targets, their success hinges on their capacity to deliver measurable environmental outcomes alongside financial returns.
- **Experienced Leadership and Advisory Team:** The fund is supported by a team of seasoned entrepreneurs and investors with deep expertise in climate technology and early-stage venture capital, providing valuable insights and strategic guidance to portfolio companies.
- **Rigorous Screening and Due Diligence:** The SEIS Fund employs a structured investment process, evaluating hundreds of companies and using a detailed assessment framework focused on financial viability, climate impact, and scalability potential.
- **Sector Diversification:** The fund invests across diverse climate tech sectors, including energy, transport, waste management, and food systems, offering a well-balanced portfolio aimed at capturing growth opportunities while reducing sector-specific risks.
- **Early-Stage Investment Focus:** The SEIS Fund targets very early-stage (pre-seed and seed) companies, which may experience higher volatility and require longer timeframes to achieve growth. Dividends are unlikely in the early years, as reinvestment in scaling the business is prioritised.
- **Sector-Specific Strategy:** The fund concentrates on high-impact climate tech sectors, including sustainable energy, transport, waste management, and food systems. Portfolio companies typically feature founding teams with deep expertise and innovative business models designed for significant market potential and scalability.

Key Risks

- **High Risk and Volatility:** Investments in early-stage, unquoted companies are inherently high-risk and can result in total loss of capital. Shares in these companies are highly volatile, and there is no guarantee of returns.
- **No Guarantee of Returns:** The target returns are illustrative and not guaranteed. The performance of the fund may vary, and past performance is not a reliable indicator of future results.
- **Timing of Investment:** Delays in the deployment of funds may affect the timing of SEIS tax reliefs. There is no guarantee that investments will be made within the targeted timeframe.
- **Illiquidity:** Shares in unquoted companies are illiquid and not readily realisable. Exits may take longer than expected, and investors should be prepared for a holding period of at least 5-7 years.
- **Exit Challenges:** The ability to exit investments depends on finding suitable buyers, which may be difficult even if the company is successful.
- **Concentration Risk:** The fund may invest in a concentrated portfolio of high-growth technology start-ups. While this strategy seeks substantial returns, it may also increase exposure to individual company risks, potentially impacting overall fund performance.
- **Dependence on Management:** The success of investee companies often depends on a small group of key executives. Any loss of these individuals may adversely affect company performance.

- **Tax Relief and Legislation Changes:** SEIS tax reliefs depend on the investee companies maintaining their qualifying status. Changes to legislation or a company's circumstances may result in the loss of these benefits.
- **Minority Shareholder Risk:** If a minority investor, the Fund may not have significant influence over the strategic direction or policies of investee companies.
- **Dependence on Market Dynamics:** The performance of the fund's investments is influenced by broader market conditions, technological advancements, and economic trends. Any downturns or changes in the technology sector could affect the valuation and success of portfolio companies.
- **Force Majeure:** External factors such as economic downturns, pandemics, or geopolitical events can impact the fund's performance and the success of investee companies.
- **Cessation of Manager or Adviser:** If the Investment Manager or Adviser ceases their involvement, it may negatively affect the fund's performance and result in additional costs or disruptions to the investment strategy.
- **Sector Specific Risks:** Investments in technology-enabled businesses carry risks associated with the rapid pace of technological change, competition, and market demand uncertainty. Products and technologies developed by investee companies may not achieve commercial or technical success, leading to potential losses. The digital economy enables new start-ups to challenge incumbents, creating opportunities but also introducing high volatility.

Please note that this is a summary of the key risks and potential investors should refer to pages 23 to 27 of the Prospectus for full details.

Tax Relief

- **Income Tax Relief:** Investors can claim up to 50% income tax relief on investments in SEIS-qualifying companies, investing a maximum of £20,000 per tax year. This relief can be applied in the year of investment or carried back to the previous tax year, providing flexibility for investors.
- **Capital Gains Tax (CGT) Exemption:** Gains realised on SEIS shares are exempt from CGT if the shares are held for at least three years and the investor has claimed and retained income tax relief.
- **Capital Gains Reinvestment Relief:** Investors can claim up to 50% exemption on capital gains realised from disposals of other assets which are reinvested into SEIS shares, effectively reducing CGT liabilities by half (subject to amount of capital gain and amount invested into SEIS).
- **Loss Relief:** Should an investment fail, investors can claim loss relief on SEIS shares, which can be set against either their income or capital gains, thereby reducing their tax liabilities. Depending on the investor's tax rate, the effective loss may be significantly mitigated.
- **Inheritance Tax (IHT) Relief:** After holding SEIS shares for a minimum of two years, the investment generally qualifies for 100% relief from IHT, provided the shares are still held at the time of the investor's death and further provided that no greater than £1m is held in unquoted investments including any SEIS qualifying investments.
- **Carry-Back Provision:** Investors can carry back their SEIS investment to the previous tax year, provided they have not exceeded the annual investment limit, enabling them to claim tax relief for the earlier year.
- **Tax Legislation:** The availability of SEIS tax benefits depends on the continued qualifying status of the investee companies and the individual circumstances of the investor. Changes in tax legislation may affect the extent and availability of these reliefs.

Client Suitability

- **High-Risk Tolerance:** The SEIS Fund is designed for investors who understand the high-risk nature of very early-stage investments in technology sectors and are prepared for the possibility of losing the entire invested capital.
- **Tax Mitigation and High-Growth Focus:** This fund is well-suited for investors looking to benefit from SEIS tax reliefs, including 50% income tax relief, 50% capital gains tax exemption for chargeable gains reinvested, capital gains exemptions, and inheritance tax relief, while seeking opportunities for significant growth in early-stage technology start-ups.
- **Long-Term Capital Commitment:** Due to the illiquid nature of SEIS investments, the fund is most appropriate for investors who can commit their capital for a minimum of three years to retain SEIS tax relief benefits, with an expected holding period of up to ten years for potential growth and exit opportunities.
- **Sophisticated and Experienced Investors:** The SEIS Fund is intended for high net worth or sophisticated investors, typically those with experience in high-risk investments or advised by FCA-authorized financial advisers. These investors should have the financial capability and understanding required to manage the risks associated with early-stage venture capital.
- **Exposure to Impact-Driven Ventures:** The Fund is suitable for investors seeking exposure to innovative, high-growth companies focused on environmental impact. It appeals to those looking to support early-stage climate tech ventures while acknowledging the high volatility and risk profile of these investments on a high risk reward basis.

Consumer Duty

Advisers should review relevant consumer duty materials and ensure that investors align with the intended target market as outlined in the provided documentation.

Conclusion

The founders and investment team at One Planet Capital (OPC) are successful entrepreneurs having started, scaled and exited businesses themselves. The investment committee consists of three OPC co-founders, Ed Stevens, Matthew Jellicoe, and Anthony Chant, as well as two external members, Victoria Peppiatt and Daniel Perret. Between them the IC has founded and exited 8 highly successful businesses with a combined exit value of £160m.

SEIS investments provide seed and pre seed capital for small young companies. As the failure rate of these companies will be higher compared to more established companies the ability to identify those companies with the greatest potential and likelihood to succeed is key. OPC would expect to speak to 10-15 businesses before identifying 1 to invest into and would expect to screen over 90 companies to build each SEIS portfolio. In any one year OPC may meet up to 250 companies. Using their experience as entrepreneurs and business owners, they have developed a due diligence process which includes meetings with company management, site visits and desktop reviews of company information together with conducting industry referencing to validate company propositions. This structured screening process provides a discipline and consistency when constructing a diversified portfolio.

The next close is targeted for 7th April, with the capital deployed over 6-12 month period. Investors should note that it may take longer than 12 months for the subscription to be fully invested.

Although the nature of an investment into a SEIS portfolio is considered inherently riskier and longer term; the generous tax incentives coupled with OPCs disciplined approach makes the OPC SEIS worth considering as part of an overall diversified portfolio. By investing in specific environmental subsectors (energy; transport; buildings & construction; packaging and technology) OPC offers a portfolio that can achieve a positive environmental impact whilst targeting a return of 3 x invested capital over the longer term.

It is noted that Directors of TAL are existing investors in One Planet Capital products on standard terms.

The cost of TAL's services are not paid directly by financial advisers or their clients, but facilitated out of the overall product charges levied by the provider..

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