Woodville Litigation Funding

Woodville Money Flow Diagram

Investor Capital Deployment

Woodville Consultants Limited

Loan Notes are issued for 1, 2 and 3 years.

Woodville Consultants Limited UK Bank Account

- Woodville have 3 accounts with HSBC UK, (GBP, USD, EUR). They also have an ILS account.
- Financial controls are in place on each account. Dual signatories are required on all transactions thereby protecting all funds sat with Woodville.
- Woodville will retain a minimum of 2-3 months of outgoings and liabilities (including coupons and redemptions) in cash to help maintain robust cashflow.

Woodville Case Management Platform

- Each investor is allocated their own loan book compromising of individual loans to law firms.
- Woodville's lending platform receives copies of the case file and ATE insurance policy from the borrowing law firm.
- Assignment rights over each case file is held by Woodville to protect in the event of Solicitor going into liquidation.
- Woodville's Loan is secured on the ATE (After The Event) insurance policy. If a claim is lost or discontinued, the loan is repaid to Woodville from the insurance policy proceeds.

Once each case has been approved for lending, the law firms begin work on the case

- The Loans provided by Woodville are fixed for 6-12 months with the interest front-loaded, so risk of default on interest payment is zero.
- Loans are between £1,000 - £5,000 (depending on the type of claim) in order to provide diversification across the investor capital.
- The defendant in each case is insured, so the judgment is settled by a well-capitalised insurance company.
- Woodville take a charge over the borrowing law firm, with personal guarantees sought where possible.

The anticipated rate of default on all loans written is less than 1%.

Loan Repayment

- The cases conclude, and the law firms repay Woodville Consultants Limited.
- The solicitors provide a report to Woodville which references each individual loan repayment. This is cross examined to ensure up to date and on time payments are met.
- Woodville charge the borrowing law firms a flat monthly cost of 5%. This sufficiently covers the coupons payable to investors and the running costs of the company.

Woodville repays the investor capital at the end of the specified 1,2 or 3 year loan period.

Investor Capital plus Interest repayment

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