

5<sup>th</sup> January 2024

Woodville Consultants Limited have pleasure in presenting a summary report of our company together with Financial Statements for the financial year ended as on 27th December, 2022.

We are pleased to report the company remains in a solid financial position, with operating profits published to companies house.

All due coupons and capital repayments have been met during the financial period, and all due payments have been made to investors since inception.

There have been zero defaults.

Since 2019, we've issued over 50,000 loans to carefully selected law firms and of quarter 4 2023, we have raised in excess of £170m of investment. Over £70m returned has been returned in loan capital to over 3000 clients.

The company has repaid in full and on time 9 series' of Loan notes to date, and has a further 6 series' active, all of which have met their due coupons in full and on time to date.

We don't envisage any regulatory changes to the sector, as we do not lend to consumers, only to businesses. We are also helping support access to justice, which otherwise would not be able to be achieved.

Currency difference control has been accounted for and all investments raised in currencies such as USD, EUR, AED, ILS, CAD, AUD and so on, continue to be hedged successfully, fully mitigating fluctuation risk for investors.

The running costs of the business remain low and manageable. Directors remuneration and staffing costs have increased due to increased employment and Loan Book value.

We anticipate further employment in the short to medium term in order to satisfy the current fundraising demand. There are currently 11 members of staff.

There is a mix of private banks and institutional investors who are now holders of the notes spread across Europe, UAE, Southeast Asia and Latin America.

We are seeing rapid uptake in our product as we now have a strong track record of delivering solid returns to customers.

We are seeking to raise £250 million GBP. At present, we are working with a panel of 9 law firms, and we see huge opportunity to extend this to a total of 15 firms in Q1 of next year. We currently have a surplus of claims available for funding.

### Summary

Woodville Consultants Ltd. issue Loan note certificates starting from 10,000 GBP/EUR/USD for a fixed period of 12, 24 or 36 months. There are no explicit charges as all fees and costs are built into the rate of return.

See here the video explainer:

<https://vimeo.com/636312531/c80aeefbbe>

### Business model & structure

The UK legal market is thriving, with annual revenues surpassing £35bn. This has attracted substantial institutional investment, however private investors face barriers due to the complexity and prolonged nature of cases.

Woodville Consultants offer a unique solution by providing short-term loans (9 to 12 months) to regulated law firms, ranging from £1,000-£5,000 depending on the case type. This allows a lower entry point and increased diversification for investors.

Woodville charge 5% monthly interest to the law firm and our loan is repaid from the reward paid by the defendant.

If the case was to be unsuccessful and before lending towards a case, Woodville ensure there is After The Event (ATE) Insurance in place. This means we do not need the case to be successful in order to recover our capital.

When a case is successful, we are paid from the reward proceeds and in if the case is lost, the ATE Insurance pays us back.

Following 4 years of successful trading and with a proven track record, we see huge opportunity in this sector.

### Asset Under Management (AUM)

The Loan book now sits at over £83 million GBP.

## Independent report

One of our major investors appointed an independent audit team to complete an in-depth analysis of Woodville.

Next Wave have an experienced team, with experience of internal investigations and litigation discovery on behalf of Board audit committees of Global Fortune 500 companies. They have performed forensic accounting and transactional due diligence in the US, Europe and China.

The scope of their work is centred around evaluating the following points:

1. A company's contracts
2. Audit of financial accounts
3. Analyse and review of business processes
4. Information system and cybersecurity analysis
5. Internal controls
6. Corporate governance
7. Regulatory/Compliance framework
8. Prepare risk reports
9. Conduct fraud investigations

Here is their website

<https://www.next-wave.co.uk>

They have rated Woodville BB+, which is the highest rating granted to any non listed entity.

## Risk Management

Impact of untoward economic or political events:

The video below explores every possible scenario of the Investment.

<https://vimeo.com/609648967/55d2de4265>

## Capital Guarantee - Talisman Casualty LLC Insurance

Talisman Casualty LLC is your alternative risk transfer solution for any insurance needs. Fully licensed and regulated under Oklahoma's captive insurance statutes, Talisman opens doors to international reinsurance markets, allowing companies like Woodville to expand, reduce costs, establish exclusive coverage, and sidestep the complexities of standard market transactions.

Each Talisman cell is incorporated with individual tax and NAIC identifiers giving greater legal certainty to the segregation of risk.

Talisman is an American protected cell insurer that operates under strict regulation in Oklahoma, USA.

Supported by Lloyd's of London, every Talisman bond must be backed with cash, a Letter of Credit (LOC) / equivalent, or rated reinsurance.

Talisman has chosen to cede risk to comply with NRS694C.195(2)(j)(3) 100% to Underwriters at Lloyd's of London. The coverage allows bonds up to \$10,000,000 backed by A rated security. Specifically, the security behind Talisman bonds is rated AM Best (A), Fitch (A+), and Standard and Poor's (A+).

In the case of insolvency, Lloyd's coverage guarantees payment for valid claims. Ramon International Brokers Ltd., Lloyd's brokers, administer Woodville/Talisman ATE Bond programs, adding a further layer of trust.

Woodville's program insures numerous small loans using investor cash, limiting risk per case to max £5,000.

Even in the rare event of a claim failing, Talisman's ATE Bond pays out, securing investor capital.

#### Insurance Benefits for Woodville Investors

This option gives the client a separate insurance policy, meaning if Woodville default on the coupon payment, or the capital repayment, the total capital will be repaid in full by Talisman. If there is a default, then both Woodville and/or the Investor can make a claim under the policy as both

Woodville and the Investor are both direct beneficiaries under the Insurance policy. The investor will receive an insurance policy with their investment amount included, including the name of the borrowing solicitor.

#### Claims Process:

1. If 14 days after the maturity date payment has not been made, the investor makes a claim to Woodville.
2. If Woodville then does not pay within the 28 days, the investor can then make the claim directly to Talisman by email or letter.
3. Talisman will then deal directly with the client to deal with the claim.

For claims, investors reach out to Talisman directly, using contact details in the post-investment declaration letter. However, since 2019 there have been zero defaults, all payments have been met in full and on time.

### Family offices investors;

Dobrov Family group ([https://en.m.wikipedia.org/wiki/Andrey\\_Dobrov](https://en.m.wikipedia.org/wiki/Andrey_Dobrov))

Money and Co (<https://www.p2pfinancenews.co.uk/2020/04/21/moneyco-completes-1m-of-litigation-finance-and-400000-music-loan/> Nicola Horlick)

Middleton enterprises (Jeremy Middleton, <https://www.homeserveplc.com>)

### Private banks

- Bank Gresham
- Rothschilds Switzerland & Luxembourg
- Lombard
- Banque Reyl
- EFG bank
- Credit Agricole
- Andbank

### Global Coverage

There are over 1700 active investors globally.

- Mexico
- Peru
- Russia
- France
- Abu Dhabi
- UAE
- Singapore
- Japan
- Hong Kong
- Oman
- Kenya
- Switzerland
- Sweden
- Spain
- China
- Thailand
- Vietnam

### FINANCIAL RESULTS

A brief summary of the Financial Results for the year under review can be found here-<https://find-and-update.company-information.service.gov.uk/company/08093201/filing-history>

## STATE OF COMPANY'S AFFAIRS

The company is engaged in the business of Litigation Finance. There has been no change in the business of the company during the financial year ended 27th December, 2022.

## CONSTITUTION OF BOARD

There has been no change in the constitution in the Board during the year under review.

## STATUTORY ACCOUNTANTS & AUDITORS

Carston Chartered Accountants have been appointed as statutory accountant and auditors of the company.

The company falls within the small Companies Act 2006 and has submitted accounts prepared independently by the accountant and auditors.

## DETAILS OF SIGNIFICANT AND MATERIAL ORDERS PASSED BY THE REGULATORS, COURTS AND TRIBUNALS

No significant and material order has been passed by the regulators, courts, tribunals impacting the going concern status and Company's operations in future.

## RELATED PARTY TRANSACTIONS

No Contracts / Arrangements / Transaction entered by the Company during the financial year with related parties.

We are also pleased to confirm that all previous transactions entered by the Company during the previous financial year with related parties have been closed. This is following full due payments being made by all related parties to Woodville Consultants Limited.

## DIRECTORS' RESPONSIBILITY STATEMENT

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

**Your Directors place on record their sincere thanks to bankers, business associates, consultants for their continued support.**

Yours sincerely



**Peter Legge**  
**Director**  
**Woodville Consultants Ltd**

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