



Diversified P2P Lending Bond (the "Bond")

The Bond is a variable rate, fixed term, investment that aims to provide a steady return in excess of 5% net of fees by investing the proceeds raised across a diversified portfolio of Peer to Peer (P2P) loans. The Bond aims to generate returns uncorrelated to mainstream assets and higher than those available from cash accounts but less volatile than returns from traditional fixed income investments like listed bonds.

Investors should be aware of the risks involved in P2P and seek financial advice.

GOJI - MAKING P2P SIMPLE AND ACCESSIBLE

Goji is a P2P-focused investment platform that combines credit, investment and technology professionals with extensive knowledge of UK P2P

WHY INVEST IN P2P THROUGH THE BOND?

The Bond aims to provide access to consumer, business, property and invoice receivables loans originated by UK lending platforms. Using the proceeds raised from issuing Bonds Goji will aim to invest in at least 200 loan opportunities across loan classes, loan terms and credit grades on carefully assessed platforms to provide diversification. The Bond targets a net return in excess of 5% pa.

1 - STEADY, LOW VOLATILITY, UNCORRELATED

RETURNS: The Bond aims to offer investors steady returns uncorrelated to, and typically less volatile than, mainstream assets like listed corporate bonds

2 - HIGHLY DIVERSIFIED: Goji aims to offer investors superior diversification than that offered by other P2P investment options (e.g. going direct to platforms) and diversifies investors funds across platforms, loan types, credit grades and terms

3 - EXPERT P2P CREDIT TEAM: The Goji team combines experience from working in major banking and wealth management firms as well as across the online lending sector

4 - PLATFORM ASSESSMENTS: Goji undertakes a risk-based review of platforms to consider if their expertise, financial position, systems and loan performance meets Goji's return and risk requirements prior to allocating fund

5 - P2P PERFORMED WELL EVEN 'STRESS' SCENARIOS: P2P lending yielded net returns of 5% during the credit crunch¹ and more recent stress tests on P2P lenders suggests they are well prepared for stress scenarios². Please note that past performance is not a reliable indicator of future results

WHY THE GOJI BOND?

This investment may be for investors who are looking for:

- a higher potential return on their cash and are willing to accept a higher level of risk
- a steady return over a specific time frame
- additional diversification in their portfolio by investing in an asset class that is uncorrelated to mainstream assets

KEY INVESTMENT DETAILS

Return:	Variable rate dependent on the performance of investments
Target annualised return:	>5% after fees
Instrument:	Asset backed bond
Security:	Secured against cash flows of the underlying loans
Investment term:	Choice of 12 months or 36 months
Minimum investment:	£5,000 (thereafter multiple of £1,000)
Repayments:	Interest and capital repaid at maturity
Investor fees:	0.95% of investor funds per annum

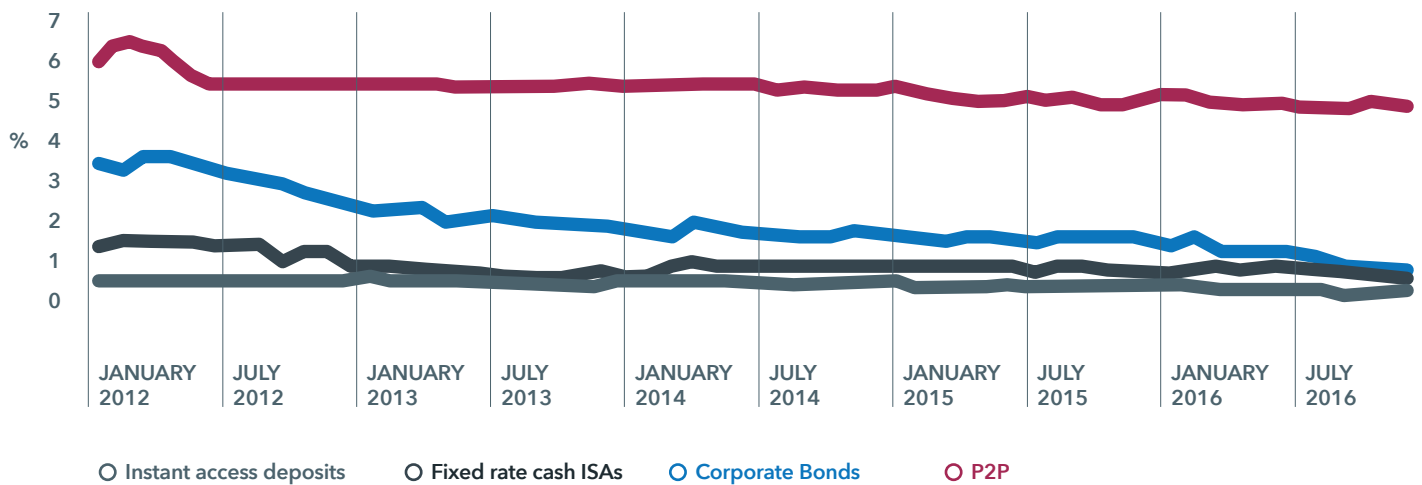
IMPORTANT: Capital is at risk. Investors should seek financial advice on investments involving marketplace lending and should always consider P2P lending in the context of their wider invested wealth and investment objectives. Returns are indicative only and cannot be guaranteed.

¹ Zopa website: <https://www.zopa.com/lending/risk-performance>

² Funding Circle website <https://www.fundingcircle.com/uk/statistics/>

P2P has typically yielded higher returns compared to savings accounts with lower volatility than fixed income investments.

ANNUALISED RETURNS OF P2P COMPARED TO FIXED INCOME INVESTMENTS AND SAVING PRODUCTS



Source: Instant access deposits, Fixed rate cash ISAs - Bank of England; P2P - Liberum Altifi Returns; Corporate Bonds - iBoxx Index

ASSET	TERM (YR) ¹	INTEREST RATE RISK ¹	CREDIT RISK ¹	LIQUIDITY ¹	DEFAULT* ¹	NET RETURNS ¹
INVESTMENT GRADE BOND INDEX	8	HIGH	LOW	HIGH	2.5%	2.7%
HIGH YIELD BOND INDEX	4	MEDIUM	MEDIUM	MEDIUM	4.1%	8.7%
P2P - SME	1 - 5	MEDIUM	MEDIUM	LOW	3.6%*	6% - 12%
P2P - CONSUMER	1 - 5	LOW	MEDIUM	LOW	1.5%	5% - 15%
P2P - RECEIVABLES	1/4	LOW	LOW	MEDIUM	0.5%	5% - 10%

Source: P2P Global Investments - Analyst Presentation - 04.03.2016 - <http://www.p2pgi.com/investorrelations/view/March2016AnalystPresentationDownload>

P2P HAS A HISTORY OF PROVIDING STEADY RETURNS WITH LOWER VOLATILITY THAN SOME LISTED BONDS

While the net returns for P2P are comparable to bonds, default rates and the volatility of returns on P2P loans are low. P2P loans typically have shorter terms than listed bonds so the likelihood of credit and default risk being realised may be lower. Investors should be aware of the risks of P2P which is not covered by the FSCS.

THE BOND IS AN ATTRACTIVE WAY TO ACCESS THE P2P MARKET

The Bond aims to earn a steady return by investing across the P2P market in a single product. Goji undertakes assessments of platforms to provide additional risk management to the investment process. The Bond is also less exposed to market volatility than listed P2P investments vehicles.

HOW TO INVEST

For more information, and to invest please visit GojiP2P.com. Investment professionals and financial advisers should contact **David Beacham** david.beacham@gojip2p.com

Risks: All investments carry risk. Investors should seek financial advice on investments involving P2P and should always consider P2P in the context of their wider wealth and investment objectives. Different investments carry different levels of risk depending on the investment strategy and the underlying investments. Generally, the higher the potential return of an investment, the greater the risk. The risks of investing in the Bond include:

Investment risk: The Bond seeks to generate higher income returns than cash. The risk of an investment in the Bond is higher than an investment in a typical bank account or term deposit. Amounts distributed to Bondholders may fluctuate. The return earned by Bondholders may vary by material amounts, even over short periods of time.

Manager risk: There is no guarantee the Bond will achieve its performance objectives or produce positive returns. Goji may change its investment strategy, and there is no guarantee changes would produce favourable outcomes.

Liquidity risk: Dependent on the length of the investment term selected, investors capital will not be accessible for a certain period, and access to the funds will only be possible upon redemption.