Yacht Crew Finance: What is Moscar?

Yacht crew finance company, <u>Crew Family Office</u> supports their 1000+ members with tax returns, investments, wealth management, and more every year. The industry professionals work hard in being able to provide Captains and crew with the correct resources for them to have financial freedom after leaving yachting. And one investment scheme in particular that has become increasingly popular amongst Captains, is <u>Moscar</u>.

Today, we're speaking to Leo, *Managing Partner of Moscar*, to find out more about the venture capital fund.



What is Moscar and what do you guys do?

Moscar is a venture capital fund which invests in younger, fast-growing businesses. We use investor money to buy shares in these companies. We help them grow to a certain point in their growth cycle and then we sell our shares in them. To put this into context, companies like Uber and Airbnb were venture

capital backed in 2008.



What is venture capital (VC) and is it risky?

VC is an asset class that sits alongside stocks and shares, bonds, real estate etc. Stocks and shares are the most consistent performing asset class on the planet, and they are listed on stock exchanges and traded daily. VC sits higher on the risk scale because assets are illiquid until a buyer is found. However, the rewards are higher, and VC has been the top performing global asset over the past ten years.

How well is Moscar performing?

Our current performance is +38%. Our target return for the life of the fund is 5x, i.e., five times your original investment. To achieve this, we need to hit an interest rate of 30% compounded each year. We are therefore ahead of

schedule with 3.5 years left of the fund. Any new investors benefit from the existing uplift in our valuation.

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How would someone know if Moscar is the right investment for them?

This very much depends on their personal status. An appropriateness questionnaire is undertaken before any investors are accepted, which means they must meet either high net worth status or sophisticated investor status. The minimum investment is £25,000.

So, what kind of companies are in your portfolio?

We currently have 10 companies in our fund across different sectors. I'll give you a few examples.

- <u>Diamond Whites Aligners</u> is the fastest growing and most <u>trusted</u> clear teeth aligner company in the UK. They grossed over £10m in year 2 and have just opened a shop in London Liverpool Street station.
- 2. Looper Insights is the market leader in tracking content for VoD providers such as Amazon, Disney, Discovery etc. They signed Apple and their valuation has increased from £8m to £21m in the last twelve months. Moscar became the second institutional investor after Amazon!
- 3. <u>Hundo Careers</u> is an Edtech careers platform aimed at Gen Z, on a mission to end youth unemployment via Web 3. They are currently valued at £25m after Moscar bought in

at £2m only nine months ago.

4. EVO is a digital platform that connects tenants to landlords and skilled tradespeople in under 30 seconds. The real-time reporting feature allows issues to be resolved quickly with maximum satisfaction, ultimately driving-down costs for private and social housing landlords.

Is it a good time to invest in VC?

Whilst global shares are extremely shaky, Moscar remains largely uncorrelated to the wider economy. The companies Moscar invest in are much younger than listed shares and still early in their growth curve. Therefore, our companies can grow both in a bull and bear market. If it's appropriate for you, VC provides great diversification to an investment portfolio.

Have any of your portfolio companies failed?

No, and there's a good reason for this. We don't just write cheques. <u>Moscar</u> prides itself in getting heavily involved with all investee companies. We visit them weekly/fortnightly to ensure any issues are addressed quickly. This ultimately reduces chances of failure.

Do investors have online access to their investments?

Yes. Our fund is third party managed by Vauban, who provide online access for all investors and their investments. As fund managers, we are regulated by the FCA which is another rubber stamp.

Is there a deadline for investment?

We plan to close this fund to new money on 30th September 2022. So, it's quite an opportune time to come in! As I mentioned earlier, any new investors benefit from the existing uplift in our valuation.

*Capital is at risk. Past performance is not necessarily indicative of future results. <u>Moscar Capital Ltd</u>. is an Appointed Representative of J8 Capital Management LLP. J8 Capital Management LLP is authorised and regulated by the Financial Conduct Authority (FRN 767969) in the UK.

Interesting in learning more about Moscar? Contact hello@crewfo.com.