



# MELLO SOUTH

INVEST IN GOOD  
COMPANY



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# Welcome to Mello South



This is now the fifth large scale investor event under the Mello name. The whole investment community appears to value these multi networking events and they bring serious long-term investors and quality growth companies under one roof in the most efficient way possible.

This event comes hot on the heels of Mello 2018; an event which saw over 60 companies presenting over 2 days, with some fantastic Keynotes and panel sessions, even an Abba themed session in the middle of the Abba set!

I have been investing for nearly four decades now and the landscape has changed dramatically from newspaper columns and teletext share prices all the way through to the superb resources we have at our disposal today. However, I have always maintained that meeting management and 'looking under the bonnet' and 'kicking the tyres' of each company in which you see potential is vitally important.

The City and Institutional holders always appear to have access to directors whenever they required and certainly received results presentations whereas to smaller individual investors, vital for liquidity in stocks below the FTSE 350, never seemed to get the same privilege. I wanted to change the way convention so the AGMs were not seen as our one and only hour to question the management of the companies we actually owned.

I decided that with a strong group of individual investors it might be easier to show that a meeting with an organised gathering of investors was a more efficient use of directors and managers time. It developed further into regular monthly Mello Monday investor dinners and company presentations, 12 years ago. They are still held every month in Beckenham where they started and attract up to 80 regular dinner guest investors on the third Monday every month except August.

Over the past 20 years I have also attended one day investor shows and they are usually run by events and promotion companies who, as commercial organisations, are attracted to the speculative story stocks usually searching for minerals and resources in far flung territories! My investor contacts all preferred less speculation and more security, often in dividend paying companies, so we were not served well by these events. So Mello 2014 was the forerunner for the UK's Premier event for investors and is actually created and run by investors.

Mello South is the first one day event we have run, and the first which is South of London. Our small team appreciate any and all feedback, and very much hope you enjoy meeting the Fund Managers, the Companies and enjoying the idyllic setting in the Kent countryside.

Best wishes  
**David Stredder**



## Keynote Speakers and Panelists



**Ralph Baber**

Ralph Baber is Chief Operating Officer and also Chairman of the Risk and Operation Committees, he co-founded Slater Investments in 1994 with Mark Slater. Ralph is responsible for risk control. Ralph has a BSc (Hons) degree and is a qualified Chartered Accountant and is a member of the Chartered Securities Institute. He has served on a number of regulatory panels including the SFA Appeals Tribunal. Ralph was a manager at Price Waterhouse until he left to join a client, CAL Futures Limited, first as a Finance Director and then, from 1987, as Managing Director. The company was one of Europe's leading hedge fund managers and a futures and options broker. In 1995, the broking business was sold to Union plc where Ralph initially became an Executive Director. In 1997, he was promoted to Chief Executive. In 1998, Union plc bought World Invest, which had £2.6 billion of equity funds under management. In 2001, Union plc was acquired by a private group and Ralph was appointed Chairman.



**Leon Boros**

Leon Boros is a Chartered Accountant who trained with Ernst & Young and is a founding director of Equity Strategies, a deal origination corporate finance firm. He is an active private investor and is an ISA multi millionaire. He has achieved an annualised return on his investments of 18.5% p.a. over 25 years. His investing style has a particular emphasis on companies generating high profit margins, strong cashflow and high returns on tangible assets.



**Keith Hiscock**

Keith Hiscock is the Chief Executive of Hardman & Co.

He is personally responsible for the firm's relationships with its corporate clients and also for corporate finance.

Keith has over 35 years' stockbroking experience and has developed long-standing relationships with many major institutional investors including Private Client Brokers and Wealth Managers. He started his career at James Capel, at the time the top ranked research house in London. He was a founding member of Schroder Securities and of Agency Partners, a leading research boutique and a member of the 5-man securities board at Evolution. Keith has also advised companies, large and small, on their relationships with the capital markets.

Keith was part of the group of investors which acquired Hardman & Co in late 2012. He holds an MA in Philosophy, Politics & Economics from the University of Oxford.



**Guy Thomas**

Guy Thomas is an actuary and investor, and an honorary lecturer at the University of Kent. His books include "Free Capital: How 12 Private Investors Made Millions in the Stock Market" (Harriman House, 2011) and "Loss Coverage: Why Insurance Works Better with Some Adverse Selection" (Cambridge University Press, 2017).



**Richard Parris**

Richard Parris is the Founder and former Chairman & CEO of Intercede Group plc. He currently serves on the Board of Intercede as a non-executive director.

Between 1992 and March 2018, Richard led the Intercede Group through all stages of its growth, including raising seed capital, an IPO on the London Alternative Investment Market (AIM) in 2001, public company fund raising, striking significant OEM deals, opening successful US operations, securing major partnerships in the Middle East, managing investor relationships over a 20-year period and defending against vexatious patent and trade mark litigations in the US.

Richard is an Anglo-American technology entrepreneur who is passionate about building great companies, developing smart people and creating value based on innovation and excellence. He has extensive experience in the cyber security industry where he is a recognised expert in strategic technology sales, business development and technology innovation. His special areas of interest include cyber security, digital trust, identity management, IOT and block chain.





**Stephen English**

Stephen English, CFA, joined the investment management firm, Blankstone Sington, in 2002 where he has evolved his own, truly unconstrained investment strategy employing the rigour of an institution with the freedom of a boutique manager. To Stephen all that matters is what works. Now Head of AIM stocks Stephen is responsible for selecting investments for the firm's award winning Inheritance Tax Portfolio, which he has been successfully managing since its inception in 2010. Featured on Sky News as well as the Financial Times and Investors Chronicle, he remains deeply passionate about investing and has enunciated his investment philosophy which can be found here.

<https://www.blankstonesington.co.uk/wp-content/uploads/2014/04/IHT-Investment-Philosophy.pdf>



**Ian Reid**

I'm a PhD Maths/Computer Science graduate and worked for the same not-for-profit software company for over 25 years before retiring in 2013 to become a full time investor. I've been investing since my Uni days, but more seriously for the last 20 years. I'm an experience NED in software companies. I tend to look for value or special situations and am LTBH. My main hobby is cycling... I cycle to eat cake and I'm very good at the latter!



**Rob Mundy**

Rob set up Research Tree in 2015, launching the platform a year later. Research Tree helps private investors, institutions, research providers and listed companies by improving investor access to quality investment research, leading to a better informed share register and a better informed market.

Previously, Rob gained 10 years experience in capital markets, including as Head of the European Oil & Gas E&Ps research team at Credit Suisse, and research and trading roles at Liberum.

Rob also earned a Masters in Finance at London Business School in 2008/9, as the financial crisis was in full flow.



**Mark Bentley**

Mark has been a full-time stock market investor since 2004, having pursued investment as a rewarding hobby for 20 years previously. Most of Mark's career was spent in the I.T. industry beginning with Logica in 1980, where he worked on the Giotto Halley's Comet intercept mission for the European Space Agency amongst other projects. In 1987 Mark started his own IT services business, Anvil Technology Ltd, which he ran successfully for 14 years. He is an active investor, attending many company meetings each year and publishes his findings on a number of investment orientated web sites.



**John Warren**

John launched Tellworth Investments, a specialist UK Equity boutique in October 2017, with Paul Marriage. John is co-manager of Schroders UK Dynamic Absolute Return Funds. He joined Cazenove Capital in 2010, moving to Schroders in 2013 after the acquisition of Cazenove. Prior to this, John worked at UBS and Investec Bank and before this PricewaterhouseCoopers where he qualified as a Chartered Accountant. He has over 16 years of investment experience. John graduated from Loughborough University with a degree in Economics and Accountancy.



**Melwin Mehta**

Melwin first began investing while studying for an electrical engineering degree in 1995. He started his career at an investment magazine for private investors and then worked for the treasury department of a large manufacturing company. This experience gave him a ringside view of how companies make decisions on sales, production, and operations. Since then he has worked for a private equity firm, a family office and a hedge fund, and has absorbed the slightly different approaches of each.

He has always been a bottom-up stock picker, particularly focusing on small companies which can multiply many times, with time and patience.

Melwin is a member of the CFA UK Society of Investment Professionals and holds the Investment Management Certificate (IMC, UK). Outside of work, he is conscious that British bees are endangered and is involved in saving them.



# piworld.co.uk

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## Videos of

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Management Interviews

Capital Market Days

Educational & Market Insight Interviews

Investor Seminars

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## Testimonials

*'Many thanks, these are so much more engaging than an RNS.  
Invaluable.'* - **Twitter, Creightons (CRL) interview**

*'It's clearly getting to a point with any decent stock you are thinking of  
buying, it's worth checking on piworld.co.uk to see if they have video on it.  
The archive is pretty chunky now.'* - **Twitter**

*'I find piworld videos invaluable.  
In many ways, watching the video is even better than seeing it live...as you  
can watch important ones on a few occasions, replay sections where you  
didn't quite catch something etc.'*

*'piworld is an invaluable service to investors. Tamzin & Tim make high  
quality, non-PR-puff videos of decent quality small cap management  
presentations - so spread the word!' - **Paul Scott***

Winner of the MELLO 2018 award for  
Best Investor Relations Provider

# Exhibitors

## **Exhibiting and Presenting:**

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ArchOver  
Avation  
Bioventix  
Cerillion  
Corero Network Security  
Empresaria  
NLB Engineering  
Non Standard Finance  
Palace Capital  
Pennant  
Platform One  
ShareScope  
Stobart  
Warpaint \* Exhibiting only

## **Presenting Only:**

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Eserve Global  
Redstone Connect  
Ten Lifestyle  
Titon Holdings  
VFS Legal

## **Mello Lair Presenting Companies:**

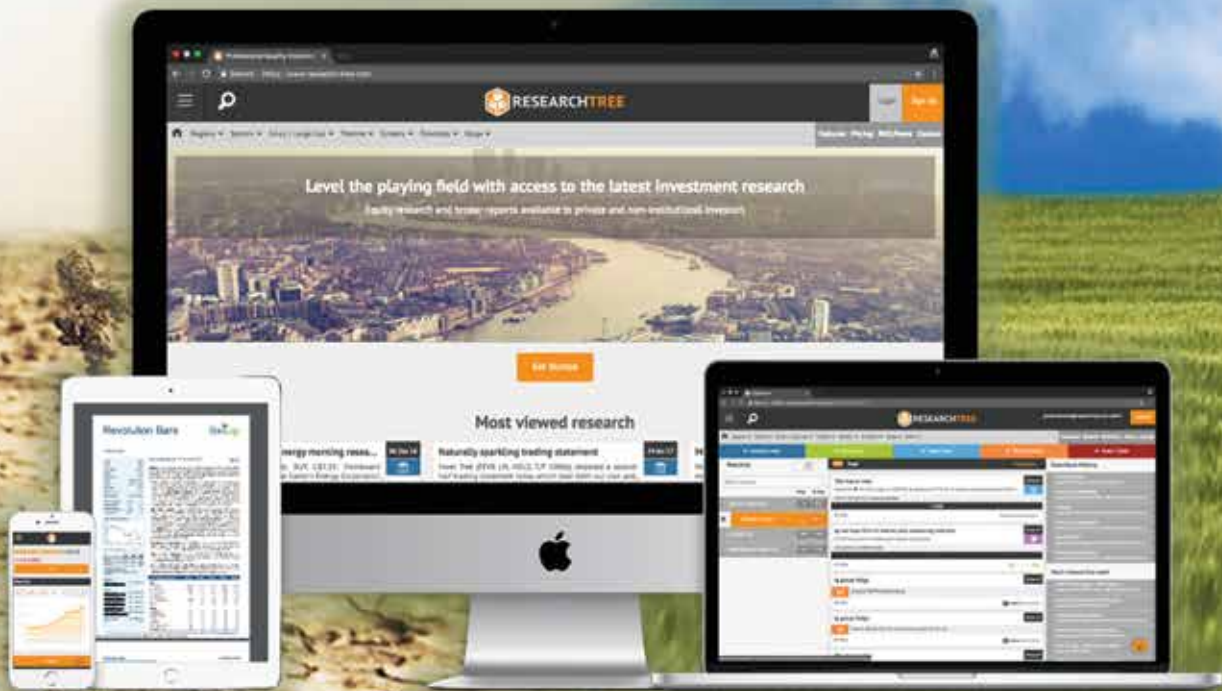
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Fronthand  
NLB Engineering  
Odyssiant





# RESEARCTREE



## Investment research for all shareholders

- ✓ Access for less than **75p/day**.
- ✓ Research from the key city analysts in UK small and midcaps.
- ✓ Beat the herd in spotting new



## Company Profiles

### Empresaria

#### Empresaria Group plc

Empresaria is an international specialist staffing group following a

multi-branded business model. Our strategy is to develop leading brands and to be diversified and balanced across geographies and sectors.

The Group operates from locations in 20 countries and across seven key sectors targeting professional and specialist industries where our brands can offer value added services to clients. This approach minimises the dependence on any single market, so reducing the impact from market fluctuations and other external factors. Overall we have a bias towards temporary recruitment, which is generally less volatile than permanent recruitment through the economic cycle. However in emerging staffing markets where temporary recruitment does not exist or is marginal, we focus on permanent recruitment.

The Group operates a decentralised structure with management teams investing directly in their own businesses to align the interests of shareholders and key management through the sharing of risk and reward.

### ShareSoc



ShareSoc is a not-for-profit membership organisation, created by investors for investors. Our aim is to help

you become better investors in the stock market and ensure you are treated fairly. We do this by:

- Providing direct access to Directors of growth companies
- Enabling you to network with our community of like-minded people
- Providing education and information
- Lobbying for your shareholder rights with Government and Regulators
- Campaigning against companies that treat you badly

We already have thousands of members – so come and join us – its time you stopped missing out.

### Avation PLC



Avation PLC is a specialist commercial passenger

aircraft leasing company managing a fleet of aircraft which it leases to airlines across the world. Our customers include Flybe, Virgin Australia, Thomas Cook, Air France, easyJet, Eva Air, Philippine Airlines, Air India, Vietjet Air, Fiji Airways and Mandarin Airlines.

### NLB Engineering



NLB Engineering has developed a range of innovative and quality plumbing products under the 'Aladdin' brand that are vastly superior to any existing options.

*Autovents and EasyFit Isolator*

sales have grown steadily. A recent YouTube video by the DIY blogger 'UltimateHandyman' of the *EasyFit Isolator* went viral with over a million views dramatically increasing market awareness and demand. UK sales have nearly doubled. This confirmed that with appropriate marketing NLB can significantly increase company sales and growth.

The new *Pipe Genie* is a market disruptive product that is expected to take a leading share of the £75m international market for pipe-access equipment.

The increased demand for all the Company's products means that it needs capital to finance mass production and upgrade its marketing to vastly increase sales. The existing shareholders have funded the high risk R&D phase of development and the new capital provides the ability to exploit the opportunities that the new products provide.

This is an EIS qualifying offer to subscribe for a maximum of £750k by way of 789,500 new ordinary shares at 95p each. If the offer is taken up in full, then the new shares will represent approximately 25% of the equity after the issue.

### Palace Capital



Palace Capital is a property investment company with a premium listing on the Main Market of the London Stock Exchange (Stock

Code: PCA). The Company owns a diversified portfolio across the UK (outside of London) and has a reputation for being entrepreneurial and opportunistic.

Palace Capital acquires properties where it can enhance the long-term income and capital value through asset management and strategic refurbishment and development of assets in order to maximise shareholder value.

### Bioventix



Bioventix ([www.bioventix.com](http://www.bioventix.com)) specialises in the

development and commercial supply of high-affinity monoclonal antibodies with a primary focus on their application in clinical diagnostics, such as in automated immunoassays used in blood testing. The antibodies created at Bioventix are generated in sheep and are of particular benefit where the target is present at low concentration and where conventional monoclonal or polyclonal antibodies have failed to produce a suitable reagent. Bioventix currently offers a portfolio of antibodies to customers for both commercial use and R&D purposes, for the diagnosis or monitoring of a broad range of conditions, including heart disease, cancer, fertility, thyroid function and drug abuse. Bioventix currently supplies antibody products and services to the majority of multinational clinical diagnostics companies. Bioventix is based in Farnham, UK and its shares are traded on AIM under the symbol BVXP.



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## ArchOver



ArchOver is a Peer-to-Peer business lending service, connecting businesses requiring finance with investors seeking a secure and favourable return.

To date, it has facilitated over £65 million of funding for UK businesses and delivered Lender returns of up to 10% p.a..

In three years, ArchOver has paid over £3m in interest to Lenders. They offer fixed term investments with a fixed rate of interest. Interest is paid monthly, and there is no fee to lend. As a Lender, you have control over where your money is invested. The ArchOver Innovative Finance ISA is now open for business for Lenders to earn tax-free returns of up to 10% p.a..

ArchOver is a member of the long-established, privately-owned Hampden group, a leading provider of financial and business support services, managing insurance assets and underwriting capacity in excess of £2bn. ArchOver is fully authorised and regulated by the Financial Conduct Authority. Capital is at risk.

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## Corero Network Security



Corero Network Security is the leader in real-time, high-performance DDoS defense

solutions. Service providers, hosting providers and digital enterprises rely on Corero's award winning technology to eliminate the DDoS threat to their environment through automatic attack detection and mitigation, coupled with complete network visibility, analytics and reporting. This industry leading technology provides cost effective, scalable protection capabilities against DDoS attacks in the most complex environments while enabling a more cost effective economic model than previously available. For more information, visit [www.corero.com](http://www.corero.com)

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## eServGlobal



eServGlobal (AIM:ESG, ASX:ESV) is a joint venture partner, together with Mastercard, in the HomeSend global payments hub. HomeSend enables cross-border transfer

between bank accounts, cards, mobile wallets, or cash outlets from anywhere in the world. Global payments is estimated to be a US\$22 Trillion market. eServGlobal incubated and commercially developed the HomeSend technology before entering into the JV with Mastercard in 2014.

Today, HomeSend can terminate transfers in over 100 countries, and it also powers cross-border payments for Mastercard Send, a Mastercard-branded solution to help financial institutions modernise their cross-border services. Mastercard currently has relationships with over 22,00 financial institutions.

eServGlobal also operates a core business focused on digital financial transaction technology for financial and telecommunications service providers in emerging markets. The core business offers a range of transaction services including digital wallets, commerce and prepaid recharge.

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## Odyssiant



Odyssiant is a start-up marketing software company that has successfully completed a pilot of its beta product at RBS and is now looking for funding to complete the product build to take to market.

The Odyssiant software is unique, filling a significant gap in current marketing software platforms and provides exciting new opportunities for driving sales.

The business is led by Aly Richards, former head of CRM at O2 and Scott McLean, previously MD of two PR agencies.

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## Stobart Group



Infrastructure business Stobart Group is listed on London Stock Exchange and is a constituent of the FTSE 250 Index. The

group, which is probably best known for owning London Southend Airport, has a market capitalisation of more than £860m, with a generous dividend policy and strong revenue growth. CEO Warwick Brady took the reins of Stobart Group in 2017, having previously worked as the chief operating officer of easyJet. The group's business divisions also include Stobart Energy and Stobart Rail and Civils, both of which recorded increased sales in the last financial year.

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## Warpaint London PLC



Warpaint London PLC - Consistent & Profitable Growth in Cosmetics  
"Our Mission is to ensure that everybody should have access to

an extensive range of high quality cosmetics at an affordable price."

Warpaint London is a colour cosmetics business, based in Iwer, Buckinghamshire.

It is made up of two divisions: close-out and own-brand. The second and larger own-brand division consists primarily of the Group's flagship brand, W7 - an extremely creative, design-focused cosmetic brand proposition with a focus on the 16-30 age range, delivering high-quality cosmetics at affordable prices. The W7 brand has grown organically since its inception in 2002 and now contains over 700 items which are sold into high street retailers and independent beauty shops across the UK, Europe, Australia and the US. In 2017, W7 was exported to over 60 countries worldwide.

The business was awarded The Queen's Award for Enterprise 2018 - in recognition of outstanding growth in International Trade.

On 30th November 2017 Warpaint completed the acquisition of Retra Holdings Limited ("Retra"), a UK colour cosmetics business with a significant focus on the gifting market, principally for high street retailers and supermarkets including Boots and Sainsbury. Retra owns three major brands: Technic, Body Collection and Man'stuff, in addition to supplying white label cosmetics produced for several major high street retailers including Asda and Matalan.

The group now has over 1500 own brand products, 135,000 square feet of warehouse space in the UK and over 100 employees.

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## ShareScope



If you want to pick the best stocks, pick the best investment software.

ShareScope and our web product SharePad have been voted UK's Best Investment Software by private investors for 16 years running.

Our easy-to-use investor tools and award-winning educational tutorials provide everything you need to become a confident and successful investor.

Perform in-depth stock analysis in minutes and gain deeper insight into the investment universe.

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## Fronthand Nutrition - Active Nutrition for Young People



Fronthand products emerged from countless hours of kitchen trials and were created to simply meet the nutritional needs of active young people – children and teenagers in

sport – using only natural ingredients and carefully balancing sugars and flavours to create an initial line of drinks and jels.

Avoiding processed, poorly sourced food has become quite a passion for Sarah Flotel of Fronthand – tired of seeing children drinking adults sports drinks and consuming large quantities of sweets at sporting events she took to sourcing high quality ingredients and researching appropriate nutrition for her children (and herself) pre, during and post activity. Using premium ingredients she developed recipes to balance flavour, energy requirements and nutritional value. Presently her sports jels are ready for production after collaborating with NutritionWorx in the Midlands, boasting flavours of Sicilian lemon and turmeric and Montmorency cherry; the sports drinks lines include blackcurrant and blueberry, apple and tropical. All flavours chosen, tried and tested by the kids of course.....

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## Research Tree



RESEARCH TREE

Research Tree helps private investors, institutions, research providers and listed companies by improving investor access to quality investment research, leading to a better informed share register and a better informed market.

We aggregate research from most of the key city analysts in the small and midcap end of the market and offer research on over 80% of listed UK equities. Our tiered subscription means we cater for Institutions, High Net Worth investors and the wider private investor community.

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## Vox Markets



Vox Markets is a free stock market resource which gives the user live RNS alerts and unrivalled information about the companies they follow. Described by the Financial Times as the "Facebook for the Investment Community", Vox Markets is revolutionising the way companies engage with their shareholder base and the stock market at large.

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## RedstoneConnect



RedstoneConnect is focused on technologies that make real estate more efficient

and businesses more effective. Its businesses provide the infrastructure capabilities and software applications to deliver smart building and smart workspace solutions for commercial businesses, public sector organisations, real estate owners and managers.

On 29th May 2018 the Company announced alongside its annual results the proposed disposal of its systems integration and managed services divisions for £21.6m in cash. This transaction is due to complete 15th June 2018.

The Company sees significant opportunities for growth in the smart software and co-working space technology markets, especially in the agile working and connected office environment, a core target market for the Company's occupancy management software solution, OneSpace.

Focused exclusively as a software business in a rapidly growing market, the Company's aspiration is to accelerate growth complemented by value enhancing acquisitions to evolve into a leading international workspace management and occupancy analytics software company with high margin SaaS and licence based revenues.

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## Pennant



Pennant was established 60 years ago. The Group exports its range

of technical training solutions around the world to train the next generation of engineers in defence and regulated civilian sectors. Products and services include electrical and mechanical trainers, E-learning, Virtual Reality, Emulation, Simulation, interactive Technical Documentation and Media Services and many more related skills and products.

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## Ten Lifestyle Group plc



Ten Lifestyle Group plc is a leading technology-enabled lifestyle and travel platform for the world's wealthy and mass affluent. The

market for concierge services has grown significantly over recent years and Ten expects this growth to continue; by utilising its global footprint and strong technology platform, its objective is to be the most trusted service business in the world.

Ten assists its members to discover, organise and book travel, dining and live entertainment, seeking to save them both time and money. Through Ten's service proposition, members can achieve superior access, experiences and outcomes, more cost-effectively and conveniently, than they could have achieved on their own. Ten's service is delivered through a combination of Ten's proprietary technology platform and the expertise of its Lifestyle Managers.

Ten listed on the London Stock Exchange in November 2017, which has enabled investment into proprietary technology and growth of its geographical reach.

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## Titon Holdings Plc



Titon Holdings Plc is a leading international manufacturer and supplier of ventilation systems and

window and door hardware with a reputation for quality products and high levels of customer service. Formed in 1972 we employ over 230 people, with 190 in the UK and 43 in South Korea. Titon has a premium listing on the London Stock Exchange, ticker is "TON", with a current market capitalisation of £22m.

Titon has a strong presence in the UK residential ventilation market with a comprehensive range of mechanical and natural ventilation products and is also a leading supplier of window and door hardware. We sell our products into a range of European markets and the USA market is supplied through a wholly owned subsidiary, Titon Inc.

We entered into a Joint Venture in South Korea with a local partner in 2008 and have our own manufacturing facilities in Seoul. This business has captured over 75% of the market share for natural ventilation in the new build market in South Korea and now represents a significant source of profits for the Titon Group.

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## Cerillion



Established in 1999, following a management buy-out from Logica,

Cerillion develops, installs and supports billing, charging and customer relationship ("CRM") solutions, predominantly to the telecoms market.

The business has a global customer base across over 40 countries that rely on its in-house developed solutions to provide critical functions. Customers include Cable & Wireless, Tele2, 3, KDDI, MTN, Batelco, Proximus and Manx Telecom, and relationships are typically long.

Cerillion's addressable market is growing, driven by technological and regulatory change, and the Directors intend to continue to the Company's expansion within its core telecoms market, as well as to leverage Cerillion's newer offering, a cloud-based billing platform, into new sectors.

The Company joined AIM in March 2016, and is led by its founder and CEO, Louis Hall. Louis has over 25 years' experience in the software industry.

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## Platform One



Platform One is an independent online investment platform for financial advisers

and their clients. Its unique selling point is that it includes both UK and international services.

The target UK market is advised high net worth clients. For this sector it provides a wide range of investments and tax wrappers not found on other UK platforms.

The international target market is financial advisers who face a rising tide of global regulation. This is forcing them to convert their business models from high initial commissions to fees. These factors are driving more international financial advisers to use platforms.

Platform One is well placed to capture the business in the premium UK market and the major opportunity in the international market. The directors of Platform One believe that it will achieve profitability within 3 years. A trade sale is the planned exit and this is likely to be to a UK platform seeking an offshore capability or an international life, pension, or trust company.

The company is EIS approved and seeks to raise £900,000 for sales resources, systems development and operating costs. The issue will represent approximately 23% of the company's equity after the offer.

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## VFS Legal



VFS Legal provides funding solutions to law firms on a B2B basis. Our funding complements their bank facilities and provides the additional cash flow needed to grow their practice.

Our products are simple yet carefully structured. We purchase the receivables due to a law firm once there is an admission of liability, advancing funds against the monies due to the law firm in winning the case. These are assigned to VFS and paid by the defendant or, in most cases, their insurer. We also provide funding for the external disbursements incurred by a law firm on behalf of their client in running a case; purchasing these costs which, in turn, are supported by an ATE insurance policy. This policy is assigned to VFS and pays out on behalf of the client in the event of the case losing. In just 6 years we have built our portfolio to in excess of £23m (a 50% increase since Jun 17). Our projected sales income to Jun 2018 will be in excess of £3m (Jun 17 £1.7m) whilst pre tax profits will exceed £1m (Jun 17 £259k). We have 40 law firms as our direct clients, providing funding to approximately 13,000 underlying separate cases.

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## Non-Standard Finance plc



Established in 2014, Non-Standard Finance plc is listed on the main market of the London Stock Exchange

(ticker: NSF) and is one of the UK's leading providers of unsecured credit to the 10-12 million UK adults that are either unable or unwilling to borrow from mainstream financial institutions. Operating through three distinct divisions: branch-based lending, guarantor loans and home-collected credit, as at 31 December 2017 the Group had a total net loan book of approximately £248m (before fair value adjustments) and over 168,000 customers. On a normalised basis, operating profit in 2017 was £26.9m (up 72% versus the prior year), EPS was 4.25p per share (up 38%) and DPS was 2.20p (up 83%). Each of our divisions has been fully authorised by the FCA and has benefited from significant investment in branch expansion, recruitment, training and new IT infrastructure and systems.

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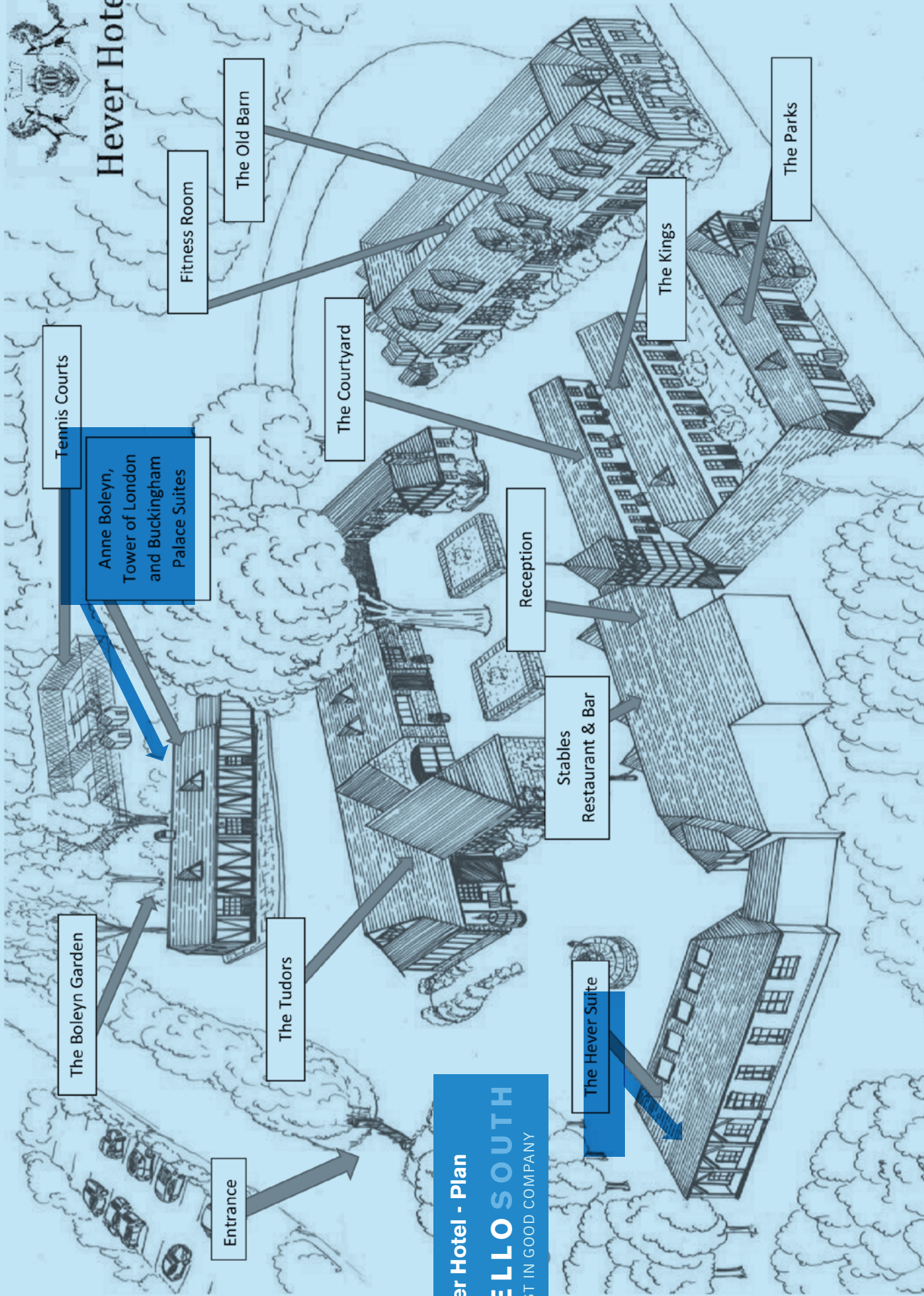
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# Hever Hotel



Hever Hotel - Plan

**MELLO SOUTH**

INVEST IN GOOD COMPANY





Thoughtfully  
Created



INSPIRED BY YOU • CRAFTED BY US



Our timeless kitchens start with you. Inspired by your tastes, your needs, and your personal desire to create a beautiful space that complements your home perfectly. It's been our purpose since we began in 1972.

We believe the journey to your perfect kitchen should be simple, seamless and enjoyable. Our role is to support and guide you to reach the right decisions for you and your home. Whatever the shape of the room, and whatever your storage, family or lifestyle needs, we are here to help you discover what is possible, and then create it.

PREFERENTIAL DISCOUNT  
AVAILABLE FOR VISITORS



