RA-ESG
SOLAR SOLUTIONS

INVESTMENT MEMORANDUM

PART 1. THE EXECUTIVE SUMMARY

CONTENTS

NO SUN, NO LIFE.

The history surrounding the Egyptian Sun God "RA" is both complex and fascinating, but it's obvious that for over 3,000 years he was worshipped as not only the Sun God but the deity that created all life.

Much could be said in support of that same statement today; no sun, no life. It's becoming increasingly apparent that we have not tapped into the enormous source of energy offered by our sun, although, we do seem to be slowly exploring and understanding how to generate power from such an abundant energy source.

RA-ESG believes that there is simply no need to resort to the burning of fossil fuels, it's an archaic practice promoted by those who have a financial interest in Oil and Gas etc.

Solar power is free, clean energy that will reduce our planet's carbon footprint year after year. A point to ponder whilst perusing our Business Model;

"The unpopulated area of the Sahara desert is over 9 million square kilometres, which if covered with solar panels would generate 630 Terrawatts of electricity, our entire planet only uses 15 Terrawatts. Yet, 600 million people in Africa alone do not have access to Electricity"

WHO ARE RA-ESG?

RA-ESG PLC is a UK Public Limited Company that engages with and funds global sustainable energy projects.

Our group focuses and trades strictly with the ESG sector (Environmental Social Governance), sometimes also referred to as Corporate Social Responsibility ("CSR").

In our experience, ESG/CSR covers many issues, from diversity of employment and disadvantaged/impoverished communities to climate change, carbon emission and sustainable energy.

With such a broad spectrum it is unsurprising that a fair amount of confusion has arisen surrounding the sector, including the practice of "Greenwashing" to obfuscate the true green credentials of a product, process or company.
"Greenwashing is the process of conveying a false impression or misleading information about how a company's products are environmentally sound. Greenwashing involves making an unsubstantiated claim to deceive consumers into believing that a company's products are environmentally friendly or have a greater positive environmental impact than they actually do."

Although some of our associate companies employ a very large percentage of physically and mentally challenged people, and /or provide community help for those people living in less fortunate communities; we have found that it is far easier to focus on one issue and do it well....

RA-ESG specialises in funding international sustainable energy projects, especially when focused upon the provision of energy to the disenfranchised and disadvantaged.

"The growing competitiveness of renewable energy continues to provide the most compelling pathway to the decarbonisation of the global energy system".

Fransesco La Camera, Director General International Renewable Energy Agency.

OUR MARKET SECTORS

RA-ESG was incorporated with the specific intention of trading within and lending into the ESG Sector, with a specific focus on Sustainable Energy Generation, Electric Vehicle Charging Points, Public and Private Sector Solar, Wind Turbine Farms and research and development into battery technology.

RA-ESG utilises a dual investment strategy to invest a larger proportion of its funds into tried and tested energy generation projects, whilst investing a smaller tranche of funds into research and development (which the company considers higher risk, but possibly much higher return).

We raise funds by issuing Debt Securities (Bonds), and we invest those funds by:

- Entering into joint-venture partnerships with Sovereign Nations, Governments, Municipalities, Charities and Public and Private sector entities in order to generate sustainable clean energy.
- Acquiring, designing, developing and supplying Battery Energy Storage Solutions and Electric Vehicle Charging facilities to the Public and Private sectors.
- Funding research and development into transportable energy solutions.
- Initiating and trading in energy-tethered blockchain/crypto/token-based energy trading solutions.

RA-ESG functions at two levels:

- The Board of Directors – The Directors (with the possible exception of a future Non-Executive Chairman) are executive board members and control the company, its investment criteria and decisions.
- The Consultative Committee is formed from a panel of consultants and technical experts such as Legal Counsel, Electrical Engineers, Corporate Financial Strategists and Specialists, Software Designers and Manufacturers that supply paid counsel to the Board of Directors, but do not participate in the management of RA-ESG.

RA-ESG utilises a dual investment strategy to invest a larger proportion of its funds into tried and tested energy generation projects, whilst investing a smaller tranche of funds into research and development (which the company considers higher risk, but possibly much higher return).

RA-ESG believes that Solar PV Systems will account for over half of all global sustainable/ renewable energy projects over the next decade

SOLAR

As our name suggests, our main focus is the provision of Solar Energy. Simply put, Solar Energy is harnessing power from the sun to generate either electricity or thermal energy. It is one of the most abundant forms of energy on our planet. The two most common forms of electricity-generating processes are photovoltaic systems (“PV”) and concentrated solar.

Photovoltaic Systems or PV Systems consist of solar panels to absorb and convert sunlight into electricity. They range from small 3-5 kW residential systems to industrial infrastructure systems with over 1,000 MW capacity. Currently, China is leading the world with an installed capacity of over 300 GW with almost half of all new worldwide renewable/ sustainable energy projects (by capacity), and its the BRICS economies in particular that seem to be leading the world in clean sustainable energy production. In 2021 Solar PV power generation increased by a record 179 TWh, and in 2022 Solar was the fastest-growing source of electricity for the 18th consecutive year.

RA-ESG believes that Solar PV Systems will account for over half of all global sustainable/ renewable energy projects over the next decade, and this leads to one conclusion – efficient Energy Storage units (Batteries) will become incredibly important over the next 5 to 10 years. Whether considering small residential or large industrial projects; Solar power plants by their nature only generate during the day, but a significant proportion of power is consumed when there is no sunlight.

There is considerable growth in the residential consumer markets in PV systems, especially due to the aggressive fall in capital cost. From an original USD $4.00 per watt, it is now fast approaching USD $1.00 per watt. Once again, although over 95% of residential and commercial PV applications are connected to the national grid, the vast majority do not feature battery capacity; this has been mainly due to cost and government-enforced grid-tied systems in some countries. This is currently changing at an aggressive rate and will be a focus of RA-ESG investment strategy.

Since 2006, the global solar PV market has grown by almost 10,000%, and yet still only accounts for 3.6% of global electricity consumption.

INVESTMENT FOCUS

In much of the world, it is not a voluntary process to switch to sustainable energy; the US, the EU and the UK for example have all enacted legislation banning fossil fuel transport and enforcing the obligatory reporting of carbon emissions and energy provenance. Its therefore no longer an issue of "IF" there are profits to be made, the question is now "by whom"? Of course, the large oil and gas companies are now urgently trying to restate their "green" credentials in an effort to win over the consumer; but the transformation is simply so great in number and so short in time, the potential earnings are virtually infinite.

It is important when comparing the "price" of energy to consider all of the various aspects involved. It's easy to say "the sun is free" but Solar Panels and Batteries are not. However, two major costs are very definable:

- Capital Costs – This is the amount of money required to build the generator, plant, solar farm, turbine or generator in the first place. Capital Costs for coal, waste to energy, wave/tidal, offshore wind and nuclear are high, they are lower for PV Solar, oil and gas.

- Fuel Costs – This is the amount of money required to supply the generator, plant, solar farm, turbine or generatot with fuel to provide the electricity. Fuel Costs are high for oil, gas and coal, lower for Nuclear, and free for PV Solar.

The simple way of comparing the cost of constructing the various types of power station, is to compare the amount of kW the plant can produce in relation to the construction cost of the power plant (not including interest or land cost), this is referred to as the "Overnight Cost".

Nuclear =

USD 7,000 per kW capacity.

Offshore wind =

USD 5,000 per kW capacity.

Biomass =

USD 4,500 per kW capacity.

Coal =

USD 4,000 per kW capacity.

Hydro =

USD 3,000 – 10,000 per kW capacity.

Geo-thermal =

USD 3,000 – 25,000 per kW capacity.

Solar PV =

USD 1,300 – 2,400 per kW capacity.

Apart from the obvious Capital Cost savings of a Solar PV power plant, and the fact that it incurs no fuel costs, there are a number of other relevant issues:

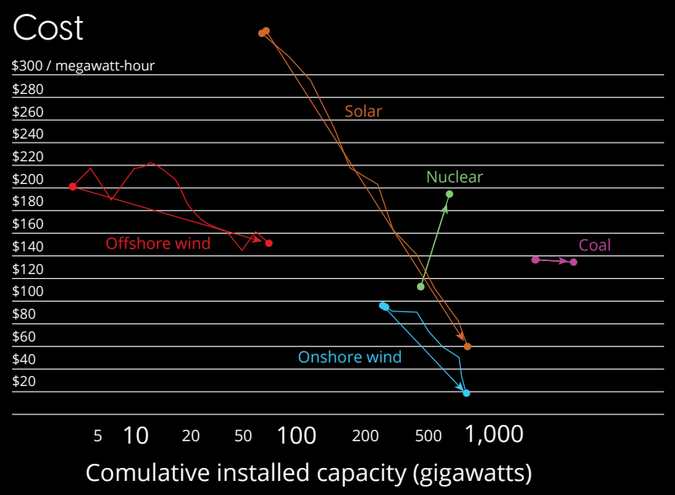
- A Solar Farm needs little in the way of maintenance and staffing (apart from cleaning the panels) ; the sun shines, and power is produced. The same cannot be said for coal, oil and gas which in comparison need a high level of maintenance. Nuclear power is altogether another problem; even if running at a very small fraction of their capacity, they need to be manned to stop them overheating or worse.

- Secondly, Solar is clean, it produces no carbon, and can generate for 20-30 years. Often, subsidized by governments, solar farms can also produce a profitable stream of Carbon Credits.

- As inflation, pandemics, politics and war affect the availability and price of the fuel required to generate electricity (Ukraine/ Russia/EU Gas/Oil supply for example), renewable energy solutions will not only be ecologically preferable, but indispensable.

Trend of cost in Energy

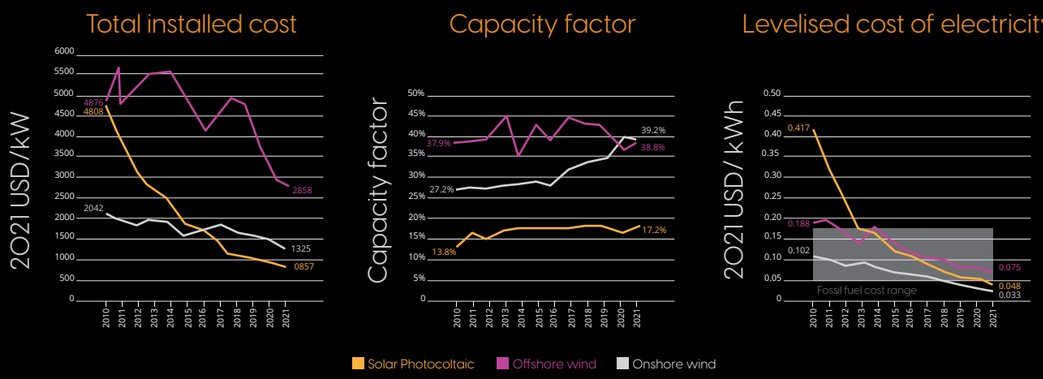
The trends in cost of energy generation are measured in terms of USD per kWh, and are even more encouraging for Solar:



Source: IRENA 2020

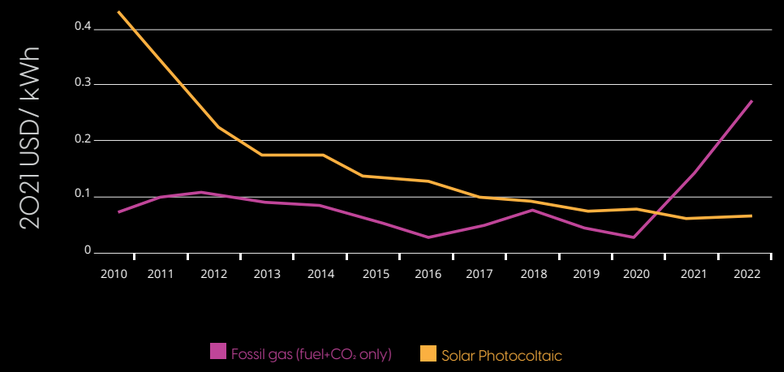
"The global weighted average levelized cost of electricity (LCOE) of newly commissioned utility-scale solar PV projects declined by 88% between 2010 and 2021"

IRENA 2022 Renewable Power Generation Report.



To illustrate the cost savings in solar energy generation in comparison to fossil fuels, the graph below shows the cost of producing 1 kWh:

IRENA 2022 Renewable Power Generation Report.



"Marginal fossil fuel electricity generating costs are so high in 2022 that renewable projects added in 2021 could return many times their required annual capital repayments. An onshore wind plant - online on or before 1 January 2022 and able to capture the marginal fossil fuel generation costs in 2022 - might receive between twice (in Mexico) to thirteen times (in Brazil) the required annual return on capital for the year. Countries have not prioritised accelerated renewable power generation capacity deployment, but left the response largely to individuals and businesses, will likely cost society billions of dollars this year and the next in direct energy costs. This is before accounting for the macroeconomic damage that accrues from the fossil fuel price crisis".

IRENA 2022

RA-ESG foresees are more complex electrical grid system in the coming decade. The traditional “supplier and consumer” model is going to change to a bi-directional flow of energy that will be more akin to a flow of currency. As homeowners, businesses, entrepreneurs and privately owned companies start to generate their own energy, they will also sell back to the grid, this is causing a growing number of “brokers” to buy and sell clean energy. It is only a short step to a tokenised energy currency.

Governments, oil companies and reserve banks will resist this transition as it greatly decentralises power. But the EU has already recognised this and intends to put an end to the traditional monopolies by encouraging competitive energy exchanges to give consumers competitive pricing, efficient investment signals and greater supply security. In contrast, the following 5 countries have seen have experience stratospheric increases in their energy costs since the beginning of the energy crisis:

323%

Estonia:

323% Increase in Electricity Cost and 559% Increase in Gas Cost.

421%

Netherlands:

421% Increase in Electricity Cost and 328% Increase in Gas Cost.

211%

Italy:

Increase in Electricity Cost and 329% Increase in Gas Cost.

145%

Austria:

145% Increase in Electricity Cost and 433% Increase in Gas Cost.

161%

Denmark:

161% Increase in Electricity Cost and 353% Increase in Gas Cost.

96%

UK:

Increase in Electricity Cost and 141% Increase in Gas Cost.*1

*1 Despite the UK Energy Price Guarantee. The actual average price of 1kWh of electricity is £00.52p in the UK, this is capped by the government to £00.34p until July 2023.

EXAMPLES

To illustrate RA-ESG’s investment strategy it is easier to set out 4 diverse examples of RA-ESG’s application of funds:

Example 1

A small residential Solar PV and Battery Storage system in the UK.

Consists of:

Solar Panels.
Harnesses and Racks
A DC/AC Inverter
Battery Energy Storage System (BESS)

Profit Centres include:

- Sale of Solar Panels.
- Sale of Inverters.
- Sale of Batteries
- Fitting Services

The market size of the PV installation industry just in the United Kingdom grew by 48.5% in 2022 alone, but still only accounts for 6.8% of the renewable energy share of energy generation, it is likely that this will increase dramatically. Currently, there are approximately 1.2m homes with solar panel installation, and with the dramatic increases in the cost of energy, this is expected to rise significantly. To underline the growth curve; during the first six months of 2022, the UK posted 80% growth in new solar installations.

Example 2

A 100 MW industrial / infrastructure Solar Farm in Africa.

The capital cost of a 100 MW Solar Farm falls into three main components:

Cost of:

Cost of Plant: Solar Panels, Sub-Stations, Inverters, Meters and Batteries.
Cost of Land: Freehold, leasehold, rented, donated or joint venture land acquisition.
Cost of Civil and Electrical Engineering: Technical studies, planning, land works, cabling, security, etc.

Assumptions:

The typical cost of constructing a solar power plant is between USD 00.89 and USD01.00 per Watt, and therefore a 1MW Solar Farm would cost in the region of USD890,000 to USD1m / and a 100MW Solar Farm would cost USD100m. (Excluding land) *1

*1 Solar Energy Industries Association.

A 100MW Solar farm will generate between 150m to 200m kWh (150 to 200 MWh).

*See glossary for a number of international projects.

Taking the median point of 175m kWh per annum generation, at an average sales price of USD00.50p per kWh over the next 20 years (which equates to a small fraction of the actual recent energy inflation), this calculates to an annual revenue of USD87.5m. for a 100MW Solar Farm, and the following business model would apply:

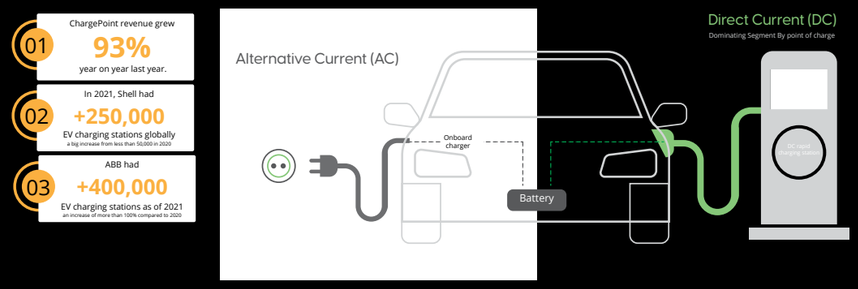
- Funding the USD100m cost of installing the Solar Farm at an interest rate of 08.00% per annum over a 10-year term, would cost USD14.9m per annum, or 17% of revenue for the first 10 years.
- Assuming a 20-year PPA (Power Purchase Agreement), this would mean that at the start of the second 10-year term the Capital Expenditure would be entirely paid off.
- "Gross Profit" in this scenario shall equal: Revenue minus Capital and Interest Loan Payments, but before the deduction of maintenance and running costs.
- A solar farm has no moving parts, requires very little in the way of maintenance (compared with traditional energy generation processes) and a relatively small workforce, therefore running costs are low.
- Gross Profit per annum during Years 1 – 10 = USD 72.6m
- Gross Profit per annum during Years 11 – 20 = USD 87.5m
- Total Gross Profit Years 1 – 20 = USD 1.6b
- Assuming even a 20% maintenance and running cost, the return on investment is impressive, to say the least.

Example 3

Distribution and installation of Electric Vehicle Charging infrastructure.

EV Charging Station market size was valued at USD26b in 2023 and is set to grow by over 28% CAGR (Compound Annual Growth Rate) until 2032, reaching in excess of USD225nb.

- ChargePoint revenue grew 93% year on year last year.
- In 2021, Shell had over 250,000 EV charging stations globally, a big increase from less than 50,000 in 2020.
- ABB had over 400,000 EV charging stations as of 2021, an increase of more than 100% compared to 2020.



- The overall cost of installing an EV Charger is between $2,000 and over $7,000, and on many occasions also requires civil engineering and structural work, this high cost is hindering the roll-out of EV charging networks. RA-ESG has access to both advanced software technology to make charging much quicker, but also super-fast EV charging stations at a very competitive price when compared with those available in the UK and EU.

Profit Centres include:

- Sale of EV Charging Point.
- Fitting of EV Charging Point.
- Subscription-based income from payment and token system.

Example 4

Funding Research and Development of Solar Stand-Alone Charging Units.

Three opportunities exist to invest in the research and development of stand-alone solar charging units.

- The first opportunity is based on a 20' cargo container-based solar array and battery storage solution. The product will adapt to two main scenarios;

    - Building sites, events, and temporary or emergency situations whereupon access to electricity is required but no grid is present (or the consumer has elected to only use clean/sustainable energy due to legislation, market perception of their brand, or ESG requirements under tender.

    - Rural African, Middle Eastern and Asian communities whereupon a national grid is not available; such a product would supply power to medical, education, fresh water and law enforcement facilities. RA-ESG intends to work alongside various charities and non-profit organisations in a joint effort to bring energy, education and medical facilities to previously disadvantaged and impoverished communities. The product is also very useful in emergency/disaster situations.

- The second opportunity is a Solar based EV charging solution known as a Solar Tree; RA-ESG is in negotiation with a number of designers, engineers and OEMs (Original Equipment Manufacturers) to take to market a dome/tree-shaped EV charging solution developed with a focus upon aesthetic product design. The product would enable shopping malls, hotels, golf courses, marinas, sporting arenas and events, tourist destinations and such other high-profile venues to advertise their ESG / Sustainable energy credentials.

Profit Centres include:

- Sale of Container-based energy solutions.
- Sale of Solar Trees.
- Rental under subscription of both products.
- Equity participation in the OEMs and patent owners.

USE OF FUNDS

How does RA-ESG interact with the Market Sector?

Having described the market sector and environment in which RA-ESG trades, it is important to understand the methodology behind generating profit-streams. RA-ESG generates profit from 4 (four) different routes to market:

- Selling Products,
- Investing in the development of Products (either by taking debt or equity positions), and therefore participating in patents and IP,
- Investing into OEMs (either by taking debt or equity positions) in order to participate in the manufacturer profits,
- Taking positions in the supply of energy and participating in the profits emanating from PPAs, (Power Purchase Agreements).

·Investing in research and development programs to design and develop new and innovative Solar products.

USE OF PROCEEDS

How does RA-ESG use the proceeds of Subscriptions to the Bonds?

The proceeds of all subscriptions for the Bond(s) shall be used to enhance and augment the existing business models and profit-streams described above, and to cover the allied administration, management and insurance costs thereof, including but not limited to;

- Building stronger relationships with RA-ESG's associate business partners and Fund Recipients; especially focused on taking stronger equity and debt participation in Fund Recipients.
- Acquiring additional solar and wind farmland and expanding into other territories.
- Investing in research and development programs to design and develop new and innovative Solar products.
- Expanding the RA-ESG franchise and white-label opportunities into new international territories.
- Attracting specialists and focused consultants to further expand the business model of RA-ESG.
- Attracting further ongoing investment, employ and/or contract with investment introducers and pay remuneration accordingly.
- Each Bondholder may at any time request access to the financial reports of RA-ESG in order to ascertain and confirm that the Use of Proceeds is as herein contained and described.

BUSINESS MODEL RISKS

RA-ESG evaluates its Business Model risk on three levels:

Strategic Risk – RA-ESG makes its corporate investments in diverse geographic locations and multiple product streams so as to mitigate any geographic or product-specific anomaly. RA-ESG's investment and trading strategy includes trading in multiple countries, products and applications, this diversifies many risk issues; regional-specific peaks and troughs are mitigated due to production coming from other regions within the network.

Operational Risk – RA-ESG may invest in rural energy generation programmes, by their nature this requires the placement of plant and equipment in impoverished communities, where crime and corruption can be an issue. Sometimes theft (or even destruction due to superstition) can cause financial loss, and although security systems and insurance coverage can help to alleviate losses, this does not mean RA-ESG would always experience a positive ROI in such cases. Where possible, and in all facilities over 1MW, RA-ESG insists upon an SBLC or BG (Standy Letter of Credit or Bank Guarantee) from an Investment Grade Bank or Financial Institution to underwrite the Facility.

Financial Risk – Almost all risk in investment is "financial" in nature; however, the specific risks referred to hereunder are onward and down-chain financial risks associated with the Business Model and transactions processed in terms of it, namely:

- Fraud by third-party Fund Recipients. – All Fund Recipients are strictly vetted in terms of KYC (Know Your Client) and AML (Anti-Money Laundering) processes as well as third-party identity checks, fraud, insolvency and bankruptcy checks. In addition, the Consultative Committee investigates, analyses and evaluates each Fund Recipient, but it cannot be precluded that an act of fraud could take place.

- Business-Model failure of third-party Fund Recipients – Business failure is always expected, it is an unavoidable fact of the business environment in which we all live. RA-ESG diversifies, plans for and expects some business failures. A risk management calculation in terms of where, when and how much to invest in any given jurisdiction, company or product type, alleviates many of these risks.

- Non-Payment – Loss of third-party investment – As part of its investment strategy, RA-ESG shall invest into or loan funds to third-party companies in order to enter into a commercial relationship with them. To augment returns, normally, RA-ESG will take an equity share in the third-party concerned; but regardless of the equity share, RA-ESG shall always take cession of shareholding and/or a fixed and floating debenture over the third-party concerned (Fund Recipient") as default security. This does not mean that the debt and/or equity held will be of sufficient value to cover all investments made by RA-ESG upon maturity of any loan or investment made.

HOW ARE FUNDS PROTECTED?

It is important for the Bondholder to distinguish between the 2 transactions, and although the answer to both is quite similar, there exists a further level of security in relation to the transaction between the Bondholders and RA-ESG:

- Transaction 1: The Bond issued by RA-ESG to the Bondholder.
- Transaction 2: The investment of the proceeds from the Bond subscriptions into the Fund Recipients by RA-ESG.

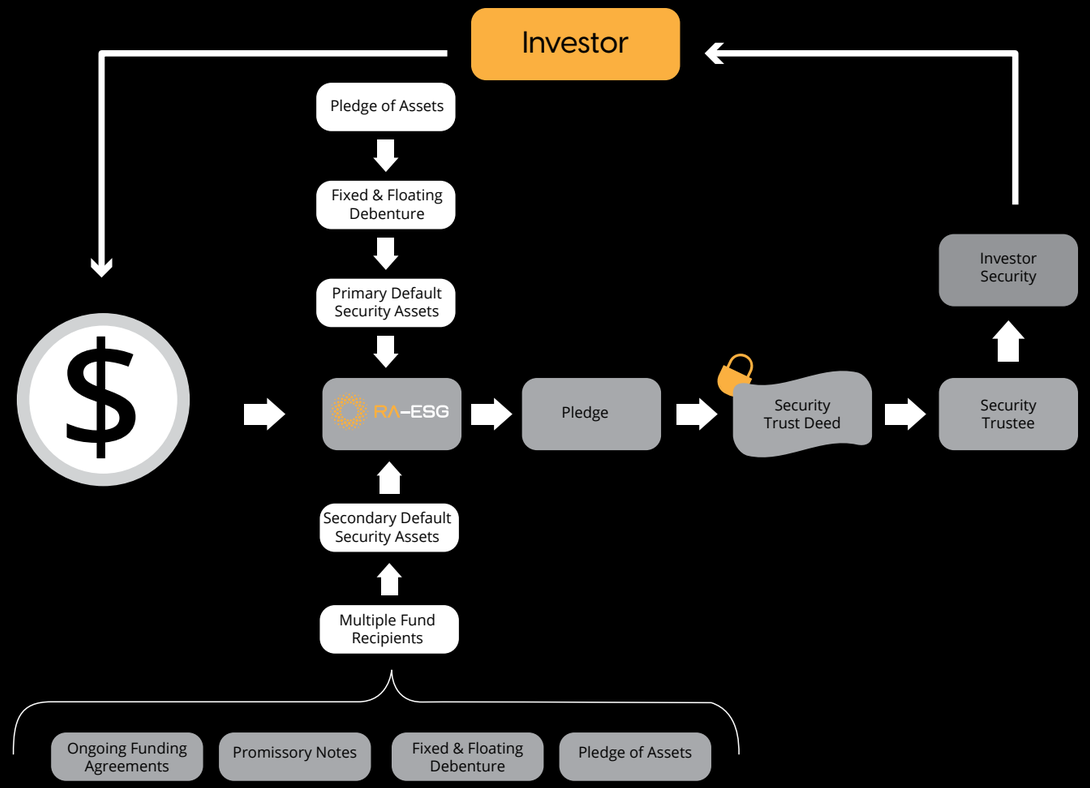
Transaction 1 – Bondholder Security in Respect of The Issuer.

In terms of the 'Proceeds of Funds' obligations entered into by RA-ESG, the Issuer is required to apply the funds emanating from subscriptions to the Bonds consistent with the Investment Memorandum, and in doing so shall generate substantial assets owned by RA-ESG. All assets of RA-ESG generated by such funding including but not limited to;

- The intellectual property and regulatory licences,
- The contracted supply oof energy (kWhs) sold under a PPA (Power Purchase Agreement)
- All land and acquired real estate,
- All hardware, software, patents, Intellectual property, plant and equipment,
- The right, title and benefit to all and any brand names and logotypes,
- The right, title and benefit to all and any third-party equity or debt agreements (to include all Promissory Notes),
- All goodwill and client data, debtors' books, client accounts and Power Purchase Agreements,
- A pledge 100% (one hundred percent) of RA-ESG's issued share capital.

And all and any other assets owned by RA-ESG shall form a portfolio of assets (referred to as 'Default Security Assets').

The Default Security Assets shall form a full and unrestricted cession in security in respect of all Outstanding Bonds that are secured pursuant to the Security Trust Deed, held by the Security Trustee for the benefit of the Bondholders. This ensures that in the event of an unremedied Event of Default, Bondholders hold a senior secured debt position and first charge over all of the assets of the company and are preferred over shareholders or other creditors. For further information on Bondholder protection, please see: Bond Security and the Security Trustee Clause 19.4 of the Agreement.



Transaction 2 - RA-ESG Security in Respect of Fund Recipients.

As discussed earlier in this document a large part of RA-ESG's investment strategy is entering into Joint Venture, Equity or Debt positions with companies within the Sustainable Energy sector. In the instance of joint venture or equity investments, RA-ESG will hold stock/ shares in those respective companies that will be pledged to the Bondholders as part of the Secondary Default Assets. However, in the case of debt securities this would not normally be the case. Therefore, to ensure an ongoing and unbroken chain of security from Fund Receipt to Bondholder RA-ESG collects the following signed documentation from each company that receives funds in the form of a debt security:

- An Ongoing Fund Agreement containing a pledge of 100% of the assets of the Fund Recipient.
- A transferable Promissory Note in respect of each tranche of funds placed with the Fund Recipient.
- A Fixed and Floating Debenture / First Charge held against the Fund Recipient.

All three of the above documents are then pledged to the Security Trustee to hold for and on behalf of the Bondholders until the Redemption of their Bonds.

1. THE ISSUER OF THE BONDS.

RA-ESG PLC
71-75 Shelton Street,
Covent Garden, London WC2H 9JQ
United Kingdom.

URL: https://ra-esg.com | Email: info@ra-esg.com
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/15115086

The terminology used: “The Company” “The Issuer” “RA-ESG”

What function does it perform?

RA-ESG is the Issuer of the Bonds, and manages the entire business model from receiving Bondholder subscriptions to investing the proceeds of the Bonds into global Sustainable Energy projects and monitoring those projects to ensure a healthy return on investment.

RA-ESG invests in Solar and Sustainable Energy projects in diverse geographic locations where there is an urgent requirement for budget-conscious and environmentally friendly energy.

2. THE FCA REGULATED SECURITY TRUSTEE.

Amicorp (UK) Ltd.
3rd Floor, 5 Lloyds Avenue
London, EC3N 3AE
United Kingdom

URL: https://www.amicorp.com/offices/london. | Email: london@amicorp.com
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/03705431

The terminology used: “The Security Trustee” “ Amicorp”.

What function do they perform?

Amicorp is the Security Trustee that sits between RA-ESG (as the Issuer of the Bonds) and the Bondholder (as the Investor).

Pursuant to the Security Trust Deed, RA-ESG is obliged to pledge all of its cash-in-bank, assets, intellectual property, rights, titles and benefits in third-party companies and Fund Recipients (referred to as Default Security Assets) to Amicorp as Bondholder Security.

Amicorp holds the Default Security Assets for and on behalf of the Bondholder in the event of Bond payment default by RA-ESG.

3. THE FCA REGULATED FINANCE PARTNER.

Go Commercial Finance Ltd.
1-3 St Mary’s Avenue
Barry, Wales, CF 63 4LR
United Kingdom

URL: https://www.gocommercialfinance.com
Email: info@gocommercialfinance.com
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/08591990
FCA Register URL: https://register.fca.org.uk/s/firm?id=001b000000p13p7AAA

The terminology used: “Go Commercial Finance”

What function do they perform?

Go Commercial Finance is the FCA authorised and regulated finance partner of RA-ESG; they are a commercial finance brokerage established over ten years ago. RA-ESG and Go Commercial Finance share mutual Directors and Shareholders.

4. THE ACCA REGISTERED ACCOUNTANCY FIRM.

EST Accountants Ltd.
Henstaff Court, Llantrisant
Cardiff, Mid Glamorgan, CF72 8NG
United Kingdom

URL: https://est-group.co.uk | Email: enquiries@est-group.co.uk
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/08303442
ACCA Register URL:https://www.accaglobal.com/gb/en/member/find-an-accountant/find-firm/results/details.html?isocountry=&location=&country=&firmname=EST+Accountants&organisationid=ACCA&pagenumber=1&resultsperpage =5&requestcount=1&hid=&advisorid=2682956

The terminology used: “EST Accountants” “The Accountants”

What function do they perform?

The Accountants prepare the quarterly financial reports and management accounts for RA-ESG and submit the annual financial reports to the Auditor.

5. THE ICCA AND REGISTER OF STATUTORY AUDITORS REGISTERED AUDITOR.

Deloitte LLP
5 Callaghan Square
Cardiff, Wales CF10 5BT
United Kingdom.

URL: https://www2.deloitte.com/uk/en/footerlinks/office-locator/south-west-wales/cardiff.html
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/OC303675
Auditors Register URL: http://www.auditregister.org.uk/Forms/IndividualList.aspx?ID=5240523&DisplayText=Office%20Detail&ParentText=Firm%20Detail%20(Offices)
ICAEW Register URL:https://find.icaew.com/firms/cardiff/deloitte-llp/Z13qdfB

The terminology used: “Deloitte LLP” “The Auditor”

What function do they perform?

The Auditor analyses, checks and reports upon the annual financial performance and reports of RA-ESG.

6. THE SOLICITORS’ REGULATION AUTHORITY REGISTERED LEGAL COUNSEL.

Harper James Ltd.
Floor 5, Cavendish House,
39-41 Waterloo Street,
Birmingham B2 5PP
United Kingdom.

URL: https://harperjames.co.uk
Companies House URL: https://find-and-update.company-information.service.gov.uk/company/07761967
Solicitors Regulation Authority URL: https://www.sra.org.uk

The terminology used: “Harper James” “Legal Counsel”

What function do they perform?

The Legal Counsel advises RA-ESG upon the legal issues of its business model and the contractual relationships formed between RA-ESG and its Bondholders and RA-ESG and its Fund Recipients.

7. THE LISTING AND PAYING AGENT.

Bond Capital House GmbH
Bahnhofstrasse 10
Zurich 8001
Switzerland

URL: https://www.bondcapitalhouse.com/ | Email: info@bondcapitalhouse.com
Swiss Company Register URL: https://zh.chregister.ch/cr-portal/auszug/auszug.xhtml?uid=CHE-368.211.563
FINMA URL:https://www.finma.ch/en/authorisation/self-regulatory-organisations-sros/sro-member-search/#query=bond

The terminology used: “Bond Capital House” “BCH ” “”

What function do they perform?

Bond Capital House act as listing and payment agents to RA-ESG in term of its relationships with the Vienna Stock Exchange MTF and the Bondholders respectively.

8. THE STOCK EXCHANGE – MULTI TRADING FACILITY.

Vienna Stock Exchange MTF
Weiner Borse AG
Wallnerstrasse 8
1010 Vienna

URL: https://www.wienerborse.at/en/

What function do they perform?

The Vienna Stock Exchange is a Recognised Stock Exchange” according to the FCA, and the Vienna MTF is operated by the Vienna Stock Exchange in accordance with MiFID and the FMA. It is one of Europe’s leading debt security listing venues.

9. FUND RECIPIENTS.

The terminology used: “The Company” “The Issuer” “RA-ESG”

What function do they perform?

Fund Recipients are the companies and/or municipalities and/or sovereign nations that receive funding from RA-ESG in respect of their Sustainable Energy projects; such projects may take the form of Solar Power generation farms, research and development into new and innovative sustainable energy solutions, proving energy to impoverished communities, or Electric Vehicle technology or charging solutions.

10. CONSULTANCY PANEL.

The terminology used: “The Company” “The Issuer” “RA-ESG”

What function do they perform?

Apart from RA-ESG’s Legal Counsel, Accounts and Auditors, RA-ESG employs and engages with a number of specialist consultants that provide advice on a wide range of regulatory, technical, design, development and international business issues. As the required expertise, experience and knowledge-base changes from project to project, so do the members of our Consultancy Panel; some members are permanent, some ad hoc.

TEAM MEMBERS / DIRECTORS

David Vieira

– Managing Director.

Since leaving the armed forces, David has worked in the finance sector since 2004, and in that time has predominantly worked in the provision of commercial finance to SMEs. Since 2013 he has held the position of Managing Director and owner of the “Go Group” of Companies which has been awarded “Champion Status” with Funding Circle and is acknowledged as one of the leading Commercial Finance providers in his region. David is a member of the NACFB and is regulated by the FCA in the UK. David’s talent and experience within commercial finance will be invaluable in securing company funds loaned into the Sustainable Energy Sector.

John Matthews

– Sales and Marketing Director.

John has the added advantage of experience in both commercial finance and energy broking. For 13 years he owned the largest Mortgage Broker in Wales; completing over 100 mortgages per month, more recently, representing commercial property owners of all sizes to reduce their energy costs. The combined exposure to both the financial and energy markets makes John instrumental in the evaluation of company projects and services. John’s primary focus is on the sales, marketing and promotion of the investment opportunities offered by RA-ESG.

Tim Jonck CMIWFM, TMIET, NDEA.Dip

– Technical Director (Non-Exec).

Tim is a highly-qualified multi-discipline technical specialist. From Radar Systems Specialist with the SANDF to military broadcast engineer in critical environments, Tim has lived and worked in a number of international regions. Most recently, during his time as an energy assessor and thermographer he designed and developed an anti-microbial ventilation system to combat Covid. Tim is the Technical Advisor to RA-ESG.

Citations:

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Schmidt, Oliver; Melchior, Sylvain; Hawkes, Adam; Staffell, Iain (January 2019). “Projecting the Future Levelized Cost of Electricity Storage Technologies”

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