INVEQUITY

Building the next generation UK investor platform

Investor presentation for a proposed London Stock Exchange listing

Draft concept for internal review. Not for circulation. Contains no financial projections. August 2026.

THE MARKET OPPORTUNITY

One of the developed world's largest untapped investor markets

39%

of UK adults hold any investment at all (21.2m people)

FCA Financial Lives 2024

61%

of adults with £10k+ investible assets keep three-quarters or more in cash

FCA Financial Lives 2024

8%

of UK household wealth (ex pensions) is in equities and funds, lowest in the G7; the US figure is 33%

Aberdeen, Jan 2025

£3.5tn

potential release for capital markets if UK allocations matched the US

Aberdeen, Jan 2025

POLICY IS NOW PUSHING SAVERS TOWARD MARKETS

Cash ISA cut to £12,000

from April 2027, to steer savings into investing (Budget, Nov 2025)

3-year stamp duty holiday

on newly listed shares, plus curated 'investment hubs' from 2026

Targeted support live

FCA regime from April 2026 lets firms suggest investments to consumer groups

Access friction falling

LSE real-time data free for retail since Jan 2025; PISCES opens private markets

Both sides of the market are underserved

Private investors

- Only 8.6% of adults received regulated advice last year; the FCA counts around 23m people underserved for advice and guidance
- 22% lack confidence managing money; 12% have low financial capability
- Research is fragmenting: 87% of surveyed investors lean on social media, with quality and trust highly variable
- Information is abundant; understanding, confidence and trusted guidance are scarce

Listed and growth companies

- A thin new-issue market (two London IPOs in Q1 2026) makes retail visibility a competitive necessity
- Reaching private investors means buying separately from IR firms, PR agencies, financial media, research houses and event operators
- No provider offers one integrated, data-led route to a qualified retail audience
- Small and mid caps in particular struggle for coverage and liquidity

One platform where the pieces are usually bought separately

AI investor tools

Dashboards, plain-English research, analytics and alerts

Media and education

Trusted editorial, video, podcasts and guided learning

IR and communications

Investor relations, PR and visibility campaigns

Events and access

Flagship shows, sector forums, company presentations

Data and intelligence

Audience insight, sentiment and issuer engagement data

Corporate finance

Capital markets introductions and transaction support

The flywheel to prove: more investors attract more corporate clients; corporate content and access improve the investor experience; data deepens both. Validation via pilot metrics is a listing precondition.

An intelligent companion, not another content firehose

Personalised dashboards

Built around each investor's watchlists, sectors and interests

Plain-English AI summaries

Company news, RNS announcements and market commentary decoded

Performance and risk analytics

Behavioural patterns, concentration risk, improvement areas

Guided learning

Educational prompts that build confidence and responsible habits

Sentiment and momentum tools

Newsflow, watchlist and momentum signals for active traders

DEMAND IS ALREADY HERE

23%

of UK retail investors already use AI to inform decisions

36%

among investors aged 18 to 34 (Fidelity, Jun 2026)

Built to stay on the right side of the line

Explainable outputs, human editorial oversight, clear labelling that content is not investment advice, and product design reviewed against the FCA advice boundary and targeted support rules.

REVENUE MODEL

Six streams, two customers, one audience asset

Investor subscriptions

Premium AI tools, intelligence, education, alerts

RECURRING

Advertising and sponsorship

Media channels, newsletters, podcasts, video, events

REPEATABLE

Corporate services

IR, PR and market visibility retainers

RECURRING

Events and conferences

Flagship shows, forums, sponsored programmes

SEASONAL

Data and analytics

Audience insight, sentiment, issuer engagement

LATER-STAGE ARR

Corporate finance support

Introductions, transaction support, advisory

EPISODIC

Honest phasing: corporate services and events can earn from year one (and arrive with acquisitions); subscriptions and advertising need audience scale; data and corporate finance mature later. Streams are correlated with market conditions and are modelled that way.

Organic growth: build the audience, then deepen its value

1

Attract

Trusted editorial, video and podcasts; national campaign to make investing mainstream

2

Engage

Free tools, education journeys and community keep users returning

3

Convert

AI personalisation moves engaged users to premium subscriptions

4

Monetise twice

The same audience earns advertising, sponsorship and corporate spend

Proof the audience exists: Trading 212's UK revenue grew 72% in 2025 with monthly active users up 84%. The app-led retail investing audience is growing fast; nobody yet owns its research, education and engagement layer.

M&A: consolidating a fragmented supply side

Target categories

- Financial PR and investor relations firms
- Specialist financial media and research platforms
- Data and analytics providers
- Corporate finance boutiques (regulated capability)
- Investor event organisers

What targets must bring: established client relationships, recurring revenue, trusted brands, regulated capabilities or valuable investor communities, integrated onto one technology spine.

Why now, and the discipline

- The UK investor events calendar is split across independent operators (Mello, Master Investor, London Investor Show); media and IR are similarly fragmented with no scaled consolidator
- A listed vehicle gives paper currency, profile and the discipline of public-market governance
- Discipline: named pipeline with valuation benchmarks before listing; people-business retention mechanics in every deal; never let the equity story depend on unidentified targets

Growing the market itself, not just taking share

National financial literacy initiative

Investing basics, risk management and long-term wealth creation, aimed at mainstream consumers

Mainstream media coverage

UK equities, growth companies, funds and market themes, told accessibly

AI-guided learning journeys

Explainers and video for first-time investors, paced to build confidence

Flagship events

Investors, companies, educators, commentators and policymakers in one room

Responsible community

Participation features designed around informed, responsible decisions

Why this is strategy, not CSR

Every percentage point of new UK participation grows Invequity's addressable audience. Government policy (ISA reform, investment hubs, targeted support) is spending political capital on exactly this outcome. Invequity positions itself as the national voice of that shift, aligned with policymakers rather than competing with them.

22% of adults lack money confidence; that is the growth pool

Everyone owns a piece; nobody owns the platform

Incumbent group	What they have	What they lack
Trading platforms (HL, AJ Bell, Trading 212, IG)	Execution and custody at scale	Research, education and engagement are thin or generic
Financial media (Citywire, Proactive, Vox, MoneyWeek)	Audience and editorial trust	No tools, no data products, limited corporate services
IR and PR agencies	Corporate relationships and craft	No owned audience; no technology or data leverage
Event operators (Mello, Master Investor)	Community and corporate access	Episodic reach; no year-round platform or data
Generalist AI tools (ChatGPT et al.)	Free, capable summarisation	No UK market focus, personal portfolio context, curation or compliance framing

Invequity's moat, to be proven: the combination. Owned audience plus corporate relationships plus AI tools plus events plus data, compounding through one platform. A competitor matrix with named revenue and pricing benchmarks is on the readiness plan.

Financial model: framework agreed, figures deliberately absent

Use of proceeds (priority order)

- Platform and AI product build: engineering, data licences, security
- Content, brand and audience: editorial, national campaign, partnerships
- Foundation acquisitions: one or two cash-generative businesses bringing clients from day one
- Regulatory capability: authorisation or acquired permissions, compliance hires
- Working capital: minimum 18-month runway before assumed revenue

Milestone-staged funding

M1 Perimeter opinion, founding team, financial model signed off

M2 MVP live in closed beta; engagement metrics published

M3 First acquisition completed and integrated

M4 Subscription launch; corporate client book building

Later capital is raised against evidence, not promises.

THE INVESTMENT CASE

A national market ready to activate, and a platform built to activate it

Large, under-activated market

21m investors today; far more idle cash; the G7's lowest equity allocation

Structural tailwinds

ISA reform, targeted support, free market data, PISCES and AI adoption all point one way

Two-sided monetisation

Six streams across investor and corporate demand, phased honestly

AI-led product edge

Purpose-built for UK market data, portfolios and the advice boundary

Consolidation runway

Fragmented media, IR, PR, events and advisory sectors with no scaled integrator

National-voice positioning

Aligned with government policy to make Britain an investing nation

Next steps: regulatory perimeter opinion, founding team and governance, financial model, MVP pilot, then listing route decision with advisers. Detail in the Investor-Readiness Gap Analysis.