



THE ALPHA UPGRADE FUND

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About Alpha Upgrade Fund?

“The Alpha Upgrade Fund (AU) enables investors to access South Africa’s multi-trillion Rand public and private procurement markets. The Fund provides short-term funding on a per project basis for small to large businesses who have valid Purchase Orders or contracts from reputable private companies, SOE’s, Government Departments and Municipalities. Supported by a seasoned team of credit analysts with decades of experience in the Purchase Order funding sector, Alpha Upgrade applies a proprietary credit model and robust risk-management framework to identify and deploy capital into high-quality transactions that offer superior risk adjusted returns.”

- Eben Gerryts, Portfolio Manager

Benefits of Investing in Alpha Upgrade Fund

- Returns in excess of traditional money-market yields
- Access to private-market opportunities typically unavailable to retail investors
- Exposure to purchase-order funding with low correlation to equity markets
- Enhanced diversification for a traditional investment portfolio
- Ability to leverage Unum Capital’s extensive experience expertise
- Choice between receiving a passive income or reinvesting returns for compounded growth

Project Returns

The Alpha Upgrade Fund is designed for investors seeking consistent, high-yield returns above the CPI + 8% benchmark. Its low correlation to equity markets makes it an effective diversification tool alongside a traditional investment portfolio. The Fund targets an annual return of 18%-25%.

To optimise the balance between risk and return, the Fund finances a wide range of businesses, each with distinct risk, return, and securitisation profiles. Risk is further managed through continuous provisioning for potential bad debts and rigorous deal-level assessment.

FUND INFORMATION

Risk	High
Peer Group	N/A
Benchmark	Consumer Price Index +8%
Inception Date	31 October 2020
Regulation 28 Compliant	No
Investment Manager	Unum Capital (FSP 564)
Management Fee	N/A
Performance Fee	40%
Currency	South African Rand

Alpha Upgrade typically selects transactions with durations of 30 to 90 days, across multiple industries. This short-duration, multi-sector exposure provides both enhanced liquidity and a strong spread of risk.

Low	Low Medium	Medium	Medium High	High
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