



**GOOD LIFE SICAV**



# Good Life SICAV, a.s.

## Investment Philosophy

Dear Investors and Partners,

Good Life SICAV aims to address the **challenges our society is experiencing** by investing responsibly, whilst assuring the **best return on investment** for our investors and our team. All solutions are aware and respectful of UN Sustainable Development Goals. We believe that impact investing, with the objective of improve the quality of life, means offering solutions for:

- **wealth management with a view on socially – impactful generational wealth preservation**
- **safe, reliable, energy – efficient and scalable transport solutions**
- **sustainable food supplies and responsible supply-chains**
- **quality access to medicine and solutions related to healthcare**
- **a respectful and professional approach for our elderly, who are in need of support**

With kind regards,

**Francesco Aiesi**

*Chairman of the Supervisory Board*





# **Fund parameters and structure**



# Key Fund Parameters

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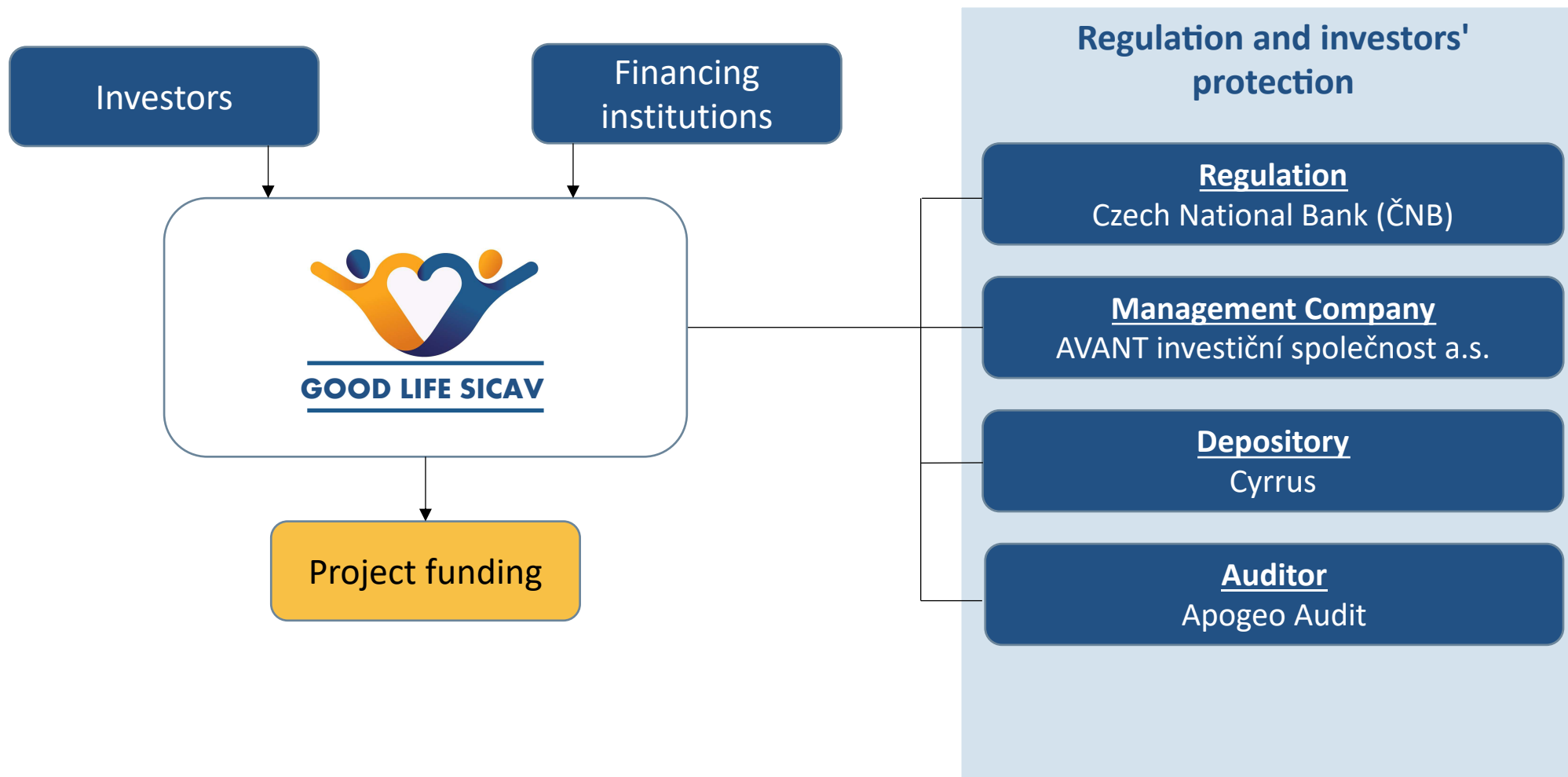
## Benefits of the Czech SICAV structure

- Investors benefit from a multi-layer protection system, including the management company and its risk management system, and
  - Supervision by ČNB, Cyrrus depository bank;
- **Favourable tax rates & cost structure.** The Czech SICAV structure is flexible, therefore suitable to **tailored offers** to the need of every investor;
  - Flexibility extends to **sub-funds**, which can be aimed at specific investment projects which are in the pipeline.
- Efficient **Czech legal structure**, enabling a cost-effective and lightweight investment fund structure;



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# Fund structure





# Investment conditions

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## Fund type:

- Open-ended fund for qualified investors, under the Czech legal form of «joint stock company with variable capital»

## Minimum investment amount:

- According to Czech Act on Investment Companies and Investment Funds, the minimum investment amount is:
  - **CZK 1.000.000, -** (approx. EUR 40.000, - ), provided that the Fund's administrator acknowledges the Investor's proven financial background and expertise;
  - **Alternatively, 125.000, -** EUR or equivalent in other currencies;

# **Planning the Future**





# Project 1 – Family Office Bank

## Kruh Multi–family Office with a Banking License

### Type of the investment – objectives

Creation of a Multi-family office with a Pan-European approach within the Czech Republic with a banking license and with an innovative Multi-family Office model, devoted to protect, develop and foster both tangible and intangible assets of Family Wealth.

The operation will be carried out by acquiring an existing bank license, transforming it into a digital bank and thereafter implementing the Multi-family office business model.

A set point will be that 5% of the revenues of the bank will be used to fund philanthropic and education initiatives, in the spirit of UN Sustainable Development Goals number **1 (No Poverty)**, **2 (Zero Hunger)**, **4 (Quality Education)**, **10 (Reduced Inequalities)**, **17 (Partnerships for the Goals)**.





# Project 1 – Family Office Bank

## Kruh Multi–family Office with a Banking License

### Key values:

- **independence;**
- **customization** and **quality**, with a focus on providing the best possible services with the best conditions;
- **scalability**, thanks to the structure of the MFO which ensure financial efficiency;
- **international reach**, being a hub to provide integrated advisory solutions to clients whose interests and assets lie in different countries and jurisdictions;
- **protection of consolidated wealth**, understanding all aspects of the family wealth as tangible and intangible assets, with attention to human and intellectual capital.
- **highly skilled management team**, specialized in each Family Office Service Area



# Project 1 – Family Office Bank

## Kruh Multi-family Office with a Banking License

### Value proposition of a Multi-family office

#### PROTECTION

- Long term tangible and intangible assets
- Support of Family legacy across generations
- Innovative financial asset solutions and company asset solutions
- Confidentiality

#### EXPERTISE

- Best practice solutions across all areas
- Innovative methodologies
- Customized solutions
- Best in class Providers
- Hub for integrated Family Office service

### Value proposition of a banking license

#### INDEPENDENCE

- No traits related to the traditional banking group
- Bespoke solutions, no pre-packaged products
- Mutual interests between Members
- Conflict of interest free

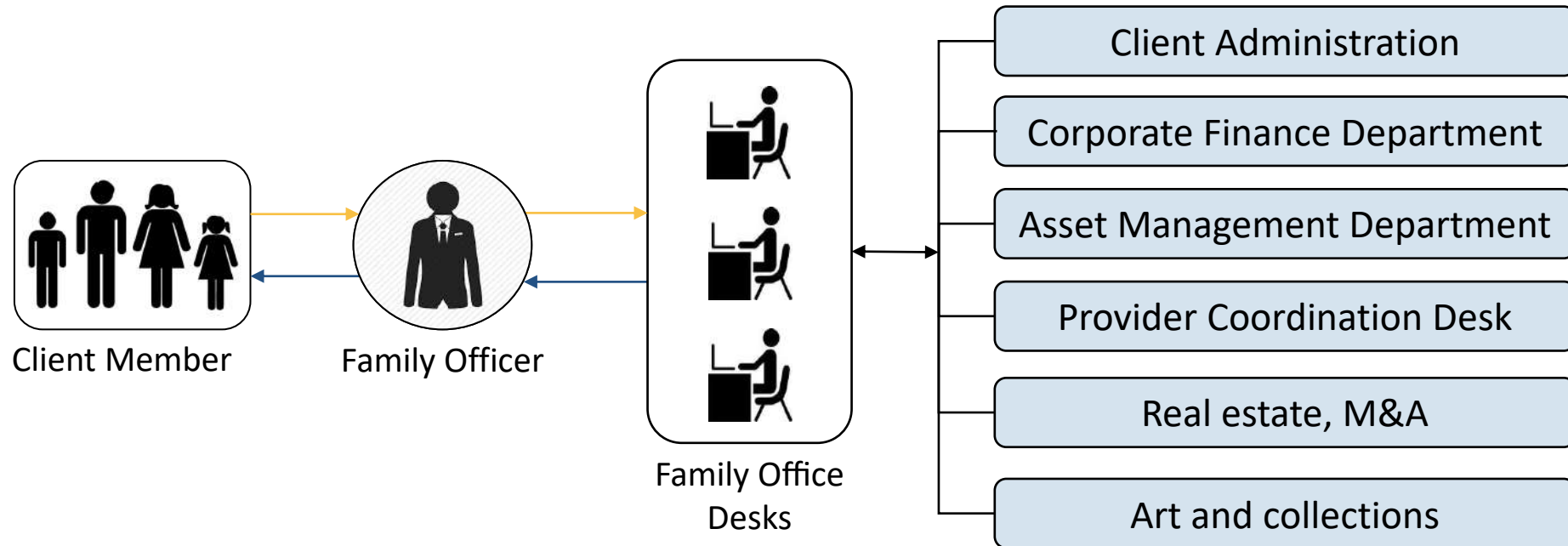
#### SUSTAINABILITY

- Human capital centered staffing
- Social and economic impact - transparency
- Philanthropic vocation
- Integrated long term view on all assets
- Possibility of being transformed into a global stock-owned bank

# Project 1 – Family Office Bank

## Kruh Multi-family Office with a Banking License

Revolutionary family office model – entirely outsourced services with the best service providers, ensuring maximum quality at the best possible conditions





# Project 1 – Family Office Bank

Kruh Multi-family Office with a Banking License

## Family Office Customized Services

Wealth Management	Governance	Family Consolidation	Non-financial advisory
Investment management services	Succession planning	Education and Training	Tax and legal advisory, compliance assistance
Life management and budgeting	Reporting and record keeping	Estate and wealth transfer	Risk management and insurance services
Corporate and financial advisory	Administrative services	Family events and communication	Philanthropic management



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# Project 2 - Agriculture

## High-tech agricultural solutions

### Type of the investment

High-tech agricultural technologies, use of nutrients and non-GMO solutions to boost crop yield and quality of nutrition. Compliance with UN Sustainable Development Goals: **2 (Zero Hunger)**, **6 (Avoid wasting Water)**, **14 (Life below Water)** and **15 (Life on Land)**.

### Main key solutions in the agricultural sector:

- use of non-GMO, non-hormonal additives to boost the yield of **aquaculture farms** and food conversion ratio, while lowering operating costs;
- high-tech **monitoring instruments for crops and orchards**, ensuring a **higher efficiency** during harvesting and cultivation, along with lowering costs of logistics and transport;
- **monitoring of soil properties** through sensors and dedicated software, **automated fertigation** to boost yield of crops/greenhouses and **minimize waste of resources**;
- cooperation with UN accredited organization **ASIG Italia** for agricultural development, by means of a **specific subfund** coordinated by Ms. **Rossana Rodà**.



# Project 2 - Agriculture

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## Market opportunity

All the solutions have been developed by Israeli partners with proven experience in the sector, as well as a high innovation rate. All solutions are breakthrough designs and industry firsts.

High-tech agricultural solutions can significantly boost crop yield whilst ensuring a correct preservation of soil properties thanks to the monitoring of crop parameters.

The solution would apply to high-yield crops on more than 15.000 hectares of land in Czech Republic as a first stage, with expansion opportunities once the first stage is up and running.



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# Project 3 – Healthcare research

## Type of the investment – objectives

The constant progress of healthcare solution is of vital importance to the modern world, driving our strong belief in investing in research projects for medical solutions by Italian and Israeli companies in the main sectors of:

- **nutrition:**
  - **nutraceutical foods and beverages** for the prevention of **diabetes, obesity** and improvement of **HDL values**, as well as containment of blood cholesterol levels and **scavenging/anti-oxidant action**;
  - **food safety diagnostics solutions**, use of nanoparticles for the screening of food contaminants to **improve quality of nutrition** and reduce the effects of malnourishment;



# Project 3 – Healthcare research

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Moreover, we believe that investing in **healthcare technologies** by our partners such as:

- use of new generation disinfection techniques for PPE thanks to the charging of Nitrous Oxide;
- solutions for monitoring obesity to sustain and follow-up patients in the post-surgery phase, as well as to improve doctor-patient communication;
- continuous metabolic monitoring, new generation of continuous glucose monitors for lower invasiveness and inconvenience

has a key role in ensuring a high life quality, also in the spirit of UN Sustainable Development Goal of **Good Health and Well-being**.





# Project 4 – Elderly Accommodation

## Elderly Accommodation – Elderly Medical Tourism

### Type of investment – objectives

Development of a **new generation of high level private elderly accommodation facilities** in **Czech thermal areas**, such as Karlovy Vary (Carlsbad), Mariánské Lázně (Marienbad), Frymburk. Compliance with UN Sustainable Development Goals: **3 (Good Health and Well-being)**. The project will be a **pilot** which could be **replicated** in other European areas.

- Benefit from **experience gained** after the **inadequacies of current elderly accommodation facilities** (applying new organizational models).
- **Insight** by our partners and the Technoscience health science park to implement the **latest healthcare technologies** (tele-monitoring, wearables, AI and so on).
- All the solutions implemented would be **compliant** with the **latest provisions against Covid-19 contagion**.



# Project 4 – Elderly Accommodation

## Elderly Accommodation – Elderly Medical Tourism

**Investment amount of 5 million Euros** to develop and operate the first accommodation facility.

*Market opportunity:* people over 75 in the EU expected to double by 2050, fostering an increase between **3.5% and 5.5% in the demand of healthcare and accommodation facilities** for elderly people.

- **Czech Republic** has the **highest potential**, since the **percentage of over-65** population could **double by 2065**.
- Further benefit thanks to the **health tourism** industry, revenue of approx. **46.9 bn. €** and **annual growth of 12-15%**.



# Project 4 – Elderly Accommodation

## Elderly Accommodation – Elderly Medical Tourism

### Timeline for implementation

- *2021*: Purchase of the building and refitting, start of operations
- *2021-2022*: model test and refinement
- *2022-2023*: start of new facilities, break-even of the first project
- *2023-2025*: consolidation of started facilities
- *2026-2027*: exit (IPO, sale of business etc.)



# Project 4 – Elderly Accommodation

## Elderly Accommodation – Elderly Medical Tourism

### Risk management:

*External risks:* regulation tightening by authorities and uncertainty after Covid-19, both are mitigated by the **novelty of the concept** and the **high-tech approach** thanks to insight from our partners

*Internal risks:* **operational and technological risks** will be **minimum** thanks to both the use of **tested market solutions** and the high level of **expertise** and **quality** of the team

### Performance Scenarios

Favorable Scenario: **IRR 32%** – creation of a **brand**, new investments to expand **up to 10 facilities**

Moderate Scenario: **IRR 21%** – average **success**, new investments to expand **up to 5 facilities**

Unfavorable Scenario: **IRR 15%** – difficulties to start up the business model – more investment required

# Contact





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The Fund is a fund of qualified investors according to Act No. 240/2013 Coll., on Investment Companies and Investment Funds, the shareholders of which may only become qualified investors as defined in Section 272 of this Act. The administrator wants investors to take note of the fact that the value of the investment may fluctuate and the return on the originally invested amount is not guaranteed. The performance of the fund in previous periods does not guarantee the same or higher performance in the future.

Key information document of the fund (KID) is available on <https://www.avantfunds.cz/en/obligation/>. The document may be obtained in a hard-copy form in the place of registered seat of the company AVANT investiční společnost, a.s., ROHAN BUSINESS CENTRE, Rohanské nábřeží 671/15 (reception B) 186 00 Prague 8.

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