



Making institutional-grade **private investments public**

EGM Business Presentation – 15 September 2025

Market Positioning

Lavide’s new mission is to give shareholders **access to the best private investment strategies, with the added benefits for our investors of the stock exchange liquidity**. By being agile, efficient, and innovative, Lavide stands out versus traditional banks and private debt funds, enabling us to deliver stable cash returns and long-term growth.

The new business plan shall be carried out under the name **Triple Finance Group**, active upon approval of the offering prospectus expected in Q1 2026.

Competitors	Challenge	Solution
Private Market Funds	<ul style="list-style-type: none">• High minimum commitment• Layered management fees; reduces investor returns• Limited or no liquidity for investors	<ul style="list-style-type: none">• Low entry barrier with stocks publicly tradable• Transparent cost structure; no fees, only operational expenses (OPEX)• Stock-listed solution for continuous trading
Smaller Banks	<ul style="list-style-type: none">• Restrictive lending rules; leading to SME financing gap• Slow decision-making processes	<ul style="list-style-type: none">• Agile financing approach; addresses the SME financing gap• Rapid decision-making and efficient execution

Investment Strategy

Lavide offers strategic equity and debt financing solutions to businesses across key asset classes in today's economy and financial markets. Our investment activities are **designed to achieve a combination of cash returns and equity growth**, based on three strategic pillars: collateralized debt, strategic equities, and treasury strategy.



COLLATERALIZED DEBT

For cashflow and stable
dividend returns



STRATEGIC EQUITIES

For long-term equity growth and
additional collateral



TREASURY STRATEGY

For short-term cash
management

How We Work

Our investment strategies will be deployed from our operating companies: FFF Finance and FFF Equities, both 100% owned by Lavide Holding. This structure further enables us to issue **co-investment rights** directly in both our debt and equity deals.



Business Plan & Funding

Fundraise

Lavide is raising up to EUR 25 million in a private round in 2025, followed by a prospectus issuance and a EUR 100 million public round in 2026.

Use of Funds

Earlier equity investments restored momentum and secured operational coverage. The new raise will be allocated fully to investments, with a maximum of 4% reserved for fundraising-related costs (e.g. legal).

Cost Structure

Lavide will operate with a lean cost base and target a 20% cost-to-income ratio at scale.

First Dividends

Lavide targets an initial dividend in 2026 and a first full-year dividend in 2027 based on a successful fundraise.



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