

goji Introduction to Goji

Goji is the leading provider of platform technology to alternative investment managers.

15,000

Investors (30,000 by end of 2019)

Investment managers can access core regulatory capabilities allowing them to focus on building their business.

£190mil

AuA (£400mil by end of 2019)

30

Managers

Goji's Capabilities

Technology

Flexible access to services depending on manager's existing infrastructure.

- Cloud-based, SaaS model
- Available via an API
- Whitelabel web platform for investors, advisers and admin staff

Investor Onboarding

All aspects of customer due diligence handled by Goji.

- Digital onboarding
- KYC/AML checks
- Ongoing monitoring
- Transaction monitoring

Client Money Custody

Technology driven client money account.

- FCA compliant CASS account
- Unique account numbers per investor
- 24x7x365 execution

Client Assets Custody

Technology driven asset custody.

- Private debt
- Unlisted equities
- Nominee company

Payments

Modern payments rails for investment managers.

- Create accounts per investment project / SPV
- 24x7x365 execution
- Automated payments
- Faster Payments, Cheques, CHAPs, SWIFT
- Card payments, Open banking payments (Coming soon)

Administration

Regulatory administration handled by experts.

- UK based customer services
- ISA management
- SIPPs (Coming soon)

goji Case Studies

Peer-to-Peer Platform

Peer-to-Peer (P2P) gives retail investors the ability to lend to consumers, SMEs, property developers and infrastructure projects. Many P2P platforms have existing web platforms and technology infrastructure.

A P2P Platform can connect to Goji's regulatory capabilities via an API to integrate their existing web platform with investor onboarding, client money, payments and ISA management. This improves investor experience, increases operational performance and reduces costs. Investors can register, complete KYC, deposit funds and deploy capital to the borrower all in the same day.

The P2P Platform no longer has to complete KYC checks, daily CASS reconciliations or payment runs, allowing them to focus on growing their business.

- ✓ API
- ✓ Investor onboarding
- ✓ ISA management
- ✓ Client money
- ✓ Payments

Direct Lending Manager

Direct Lending Managers have track records for asset management in debt instruments to a variety of borrowers (asset backed, renewables, infrastructure, SMEs etc). The manager may want to diversify their funding lines by offering private bonds to both direct and advised investors.

Goji provides a whitelabel web platform to both investors and advisers that facilitates registration, opening an ISA depositing funds, making investments and provide ongoing reporting.

By utilising Goji's operational expertise, the manager can focus on fundraising activities, deal origination and asset management.

- ✓ Whitelabel platform
- ✓ Investor onboarding
- ✓ ISA management
- ✓ Client money
- ✓ Payments

Equity Crowdfunding Platform

Equity Crowdfunding allows investors to invest into early-stage startups, high-growth companies or SPVs owning real-estate projects.

A Crowdfunding Platform Platform can connect to Goji via an API to integrate their existing web platform with investor onboarding, client money, payments and to safeguard client assets. This improves the investor experience and reduces the operational overhead and cost for the manager. Investors can register, complete KYC and deposit funds all in the same day.

The Crowdfunding Platform no longer has to complete KYC checks, complex CASS 6 and 7 reconciliations or payment runs allowing them to focus on growing their business.

- ✓ API
- ✓ Investor onboarding
- ✓ Asset Custody
- ✓ Client money
- ✓ Payments