

*Attivare

Building Your Wealth Through Innovation





Our Mission is to Activate Australian Innovation

Attivare is an innovative investment platform servicing individuals and private companies. Started by an actuary, a lawyer and a financial services professional, we bring our expertise together to provide innovative financial strategies that grow wealth and stimulate industry.

Attivare builds on six years of successful fundraising for startups under the Seedchange banner. Now we bring ESICs to the sophisticated investor market. By engaging Attivare, Australian investors and innovators can achieve a “win-win” outcome, benefiting both Australian businesses and the future economic well-being of generations to come.

”

David helped me get money back in my tax return after years of disappointment. His approach challenges outdated systems, offering support to business owners and innovators — Clare Efron, Teacher

”

Eric is a rare pleasure to work with. He always looks for a ‘win-win’ outcome and inevitably finds one. The positive effect that Eric and his team have had on my business cannot be put into words — Jeff Bogensberger

Attivare

Verb [transitive]

'to start, to activate, to put into force or operation.'

The Experts in ESIC Investing



DAVID STRYBOSCH | Co-Founder

David leverages over two decades of expertise to guide clients towards financial prosperity. Specialising in investment, strategic planning, tax optimisation, and wealth building through the ESIC program, he provides tailored solutions for individuals and businesses alike. David's commitment to social impact and sustainability underpins his dedication to empowering clients to make a difference locally and globally through Attivare's innovative strategies.



ERIC RANSON | Co-Founder

With over 30 years of professional experience in risk management as an Actuary, Eric has served diverse clientele, including businesses, government agencies, not-for-profits, and individuals. He utilises his advanced analytical skills to meticulously measure and evaluate risks and opportunities, offering sound and innovative solutions vital for informed decision-making. Eric is renowned for his pioneering role in the Australian securitisation market and is deeply committed to driving innovation and crafting efficient financial solutions to meet the evolving needs of his clients.



PETER TOPPERWEIN | Co-Founder

Peter is vital for our investor clients with his legal skills to protect businesses and their interests. His extensive background is in commercial law, providing corporate legal services and strategic advice to some of Australia's most renowned businesses and organisations. Peter is an entrepreneur with solid results in identifying and nurturing businesses to full potential. His pioneering work in the 'Life Settlement' market and his collaborations with several successful environmental sustainability groups highlights his commitment to Australian innovation.

What is ESIC and How Can Attivare Help Me?

The Early Stage Innovation Company (ESIC) tax incentive for early stage investor's is possibly one of the most generous, yet least known tax incentives available in Australia today.

Designed to encourage risk-taking investors to connect with early-stage innovation companies (ESICs), it provides them with the much needed capital funds and business experience to gain traction with their idea.

Eligible investors who purchase shares in ESICs can access up to a 20% non-refundable carry-forward tax offset, and a capital gains tax (CGT) exemption for qualifying investments held for between 12 months and 10 years, provided that the shares held do not constitute more than a 30% interest in the ESIC.

Investing in early stage startups isn't for everyone, but for those ready to take the plunge, the rewards can be substantial including tax offsets and capital gains exemptions, designed to fuel innovation and growth.

Attivare's unique Investment Model makes the process of investing simpler by helping investors:

- Access the full Australian government ESIC tax offset, which covers 20% of your investment
- Mitigate risk in the first year of your investment
- Access promising investment opportunities in innovative Australian startups endorsed as ESICs.
- Facilitate and structure finance to amplify your investment
- Navigate the documentation process to claim tax benefits
- Startup oversight and governance to safeguard your investment

Investing in startups carries risks, but with Attivare's model and expert support you can seize the exciting potential while minimising uncertainties.



FINANCIAL OVERSIGHT
& GOVERNANCE



CHOICE OF QUALIFIED
STARTUPS



HELP NAVIGATING
DOCUMENTATION



SECURE A QUALITY
LOAN TO INVEST

To find out more about the government's ESIC program, visit the [ATO website](#)

Note: Investment in early stage startup company is high risk and not suitable for every investor. Applications for shares are subject to approval by the Founder. Loan applications are subject to the Lender's approval and eligibility criteria.



Register and Start Your Investment Journey

1. REGISTER here at attivare.com.au
After registering, you'll receive an email confirmation with an invitation to login and view the investment opportunities available in this current funding round – closing June 30. New investment opportunities are available in future funding rounds.

2. SELECT A STARTUP OPPORTUNITY
Follow the link in your confirmation email to the Investment Opportunities page, read the overview and scroll down to click the “Read More” text link for an overview of each startup.

3. APPLY TO INVEST
After you read the startup overview, click the “Apply to Invest” link at the bottom and complete your application.
Select a Funding Option, complete the details for your **Loan Application** and choose how you would like to pay your fee.

Once payment has been made, please ensure you email Attivare a copy of your payment receipt so we can match it to your application.



Investment Made Simple

The Attivare model is tried and tested for product development and investment risk management.

The table below outlines our **STANDARD INVESTMENT OPTION of \$1 million**, which attracts the maximum tax offset of \$200,000. You may choose to invest more than \$1 million, in which case the tax offset will apply up to \$1 million of the investment, with modified CGT treatment for the whole investment. We have financing options for approved applicants to facilitate your investments.





YEAR 3
at June 30

EVALUATION

YEAR 4
at June 30*

RECEIVE
\$18,000 tax deduction
for interest expense*

3RD INTEREST
PAYMENT
Pay **\$50,000** interest
due on your loan

MAINTAIN
INVESTMENT
Keep any Capital
Gains earned on
your shares,
free from CGT*

or

EXIT INVESTMENT
Attivare offer strategic
options for exiting
your position.
Contact us to discuss.

STARTUP accesses capital in the growth phase, which enables a seamless transition from 'seed' funding to 'series A' funding.

Funding Options

There are several ways you can fund your investment, with additional benefits in applying for a loan investment. To choose the best fit for your specific circumstances, [book a free consultation](#).

Loan Investment (3yrs Interest Only):

- Purchase between \$500,000 - \$1,000,000 shares with a 1% loan application fee funded by an interest only loan*
- We offer finance and structuring to facilitate and leverage your investment
- New shares are purchased and allotted to you – with an agreement to hold for three years – subject to approval of the Startup’s board; the share allotment is registered with ASIC and your share certificate is issued
- **Receive up to \$200,000 tax offset at tax time (20% of the value of the new shares you purchased)**
- Evaluate your investment after 3 years and choose to stay invested, refinance or exit.

Additional Benefits

- Capital Gains Exemption if your ESIC shares are held longer than 12 months but less than 10 years
- Reduces your current tax bill (including any tax on Capital Gains)

Upfront Investment

- Purchase shares outright with or without a loan to approved applicants
- **Receive up to \$200,000 tax offset at tax time (20% of the value of the shares you purchased)**

Since your investment is into an ESIC-qualified company, you can claim a tax offset of 20% of your investment on your tax return at **T8 in the tax offsets field** resulting in a reduced tax bill. To calculate your amount and see what benefits may apply to you, [visit the ATO website](#).



Claiming the Offset

Calculating the early stage investor tax offset

The early stage investor tax offset is generally equal to 20% of the total amount paid for the ESIC shares. Investors are entitled to a maximum offset of \$200,000 in an income year PLUS any offsets that are carried forward from prior years' investments. To see an example of how the offset is calculated [visit the ATO website](#).

You claim the tax offset in your tax return.

To be eligible for the offset, your chosen startup company must qualify under ATO regulation as a qualified ESIC.

We provide you, to pass on to your tax agent or accountant, the ESIC certification documents and your ASIC Share Certificate to submit at tax time.

Enter your claim in the tax offsets field of the income tax return.

Australian Government
Australian Taxation Office

MR JOE BLOGGS
123 SMITH STREET
SUBURB VICTORIA 3000

Tax period ending 30 June 2020
Tax file number 172 153 594
Date of Issue 123 456 789
Our reference 312 188 811 9504
Internet: www.ato.gov.au Phone enquiries: 13 28 61

Notice of assessment - year ended 30 June 2023
Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

Description	Debits \$	Credits \$
<i>Your taxable income is \$107,125</i>		
Tax on your taxable or net income	25,282.62	
Less non-refundable tax offsets		
Foreign income tax offsets		446.53
Less carry forward tax offsets		
Early stage investor tax offset		24,836.09
Assessed tax payable \$0.00		
Plus other liabilities		
Medicare levy	2,142.50	
Excess private health reduction or refund (rebate reduced)	339.29	
Less tax offset refunds \$1,838.23		
Franking credit offset		1,838.23
Less Pay as you go (PAYG) credits and other entitlements		
PAYG withholding (eg tax deducted by your employer or bank)		26,335.00
Result of this notice		25,691.44 CR

Outcome of this notice

Total amount payable/refundable

David Allen
Deputy Commissioner of Taxation

Please keep this notice for future reference
Please see over for important information about your assessment

Other information relevant to your assessment:
The Commissioner rounds down certain small amounts that may be owed by you or may be refunded to you. You may have transactions your account where this has occurred.
Your unused early stage investor tax offset of \$75,163.91 can be carried forward to your next year's return.

Based on your income for surcharge purposes, your private health insurance rebate entitlement has been reduced by the amount shown under other liabilities on your notice. For more information on the private health insurance rebate, visit our website, www.ato.gov.au/privatehealthinsurance

Your taxable income includes \$3,499.00 capital gains.

Begin Your Investment Journey

Ready to invest in an early stage startup? Let's see what our founders can do with your support.



Book an Online Consultation

Phone 1300 908 593

This is a 45 minute meeting hosted online by David Strybosch.

Make time today and speak with us to learn how Attivare can help.



Register to Invest

If you are ready, you can register your ESIC-compliant Investor Account and login to view the Startups in our current funding round. Then you can apply to invest.



For Founders and Startups

Startup founder? Partner with Attivare for efficient funding, including tax incentive guidance, investor access, and risk management. Focus on your product with low fees and ongoing support. Get in touch to qualify and discuss funding.



Contact on LinkedIn

[David Stryboch on LinkedIn](#)







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