

AVIONE

Sector:
Fintech

Funding stage:
“pre-seed”

What AVIONE does

A really fresh idea – a company that will try to make wealth creation accessible to the mass market.

For a typical person there are 2 ways to create wealth: investing into companies via public markets or investing in property, the home we live in.

Investing in property has become an obsession. Partly because it's the only investment that we are able to borrow against, increasing the potential for growth through leverage. This is how older generations made their wealth, but it's much more difficult for younger generations to hope to replicate this level of growth. The alternative - investing into a diversified portfolio of listed investments without leverage - will not achieve the levels of growth that many aspire to.

AVIONE aims to revolutionise the options available to retail investors. It enables a long-term loan to be secured against a portfolio of listed shares, much like a mortgage. This sort of financing is currently only available to the very wealthy.

Why we like it

We know that financial technology companies are more likely to succeed when they're able to acquire meaningful numbers of customers quickly, so a company with a product that addresses a clear need makes an attractive investment.

Creating ways for the younger generations to invest effectively, with the opportunity to build meaningful wealth is vital and very in demand. This company's plans are unique in the market. Young people typically don't invest enough for their futures, and a 2019 Yahoo Finance survey found that 45% of millennials who don't invest cite not having enough capital to begin with.

If AVIONE can achieve traction and capture some significant share of the UK retail investment portfolio it has the potential to create a remarkably valuable business, that also significantly boosts financial inclusion and the social opportunity to those lower on the wealth ladder.

Who are we backing?

The two founders bring experience of successfully scaling businesses from start-up phase and of influencing investor behaviours towards creating long term value. A brilliant combination:

Avion Gray. Avion is the CEO and lent her name to the business. She was an integral part of the team that grew Clover Network from zero revenue to now serving more than six million merchants across 118 countries, playing a critical role in its expansion across Europe and the US.

Sam Rosenberg. Sam has a background in behavioural economics. She worked with banks in South Africa to effect consumer behaviour towards making sensible financial decisions, with a particular focus on the local pension regulations.



What our fund managers say Zihao Xu – Principal

“A diversified long-term basket of public equities has been a reliable generator of financial returns for retail investors for decades. However, most people do not have enough capital to put in to truly create wealth within one lifetime. AVIONE has the potential to deliver wealth creation for the masses.”

While we are really excited about this company's potential, please bear in mind that like all early stage businesses, it's likely to encounter both challenges and opportunities along the way and ultimately may not be successful.

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