

# Leading transformation in financial and business services



## Specialist focus creates opportunity

The Pollen Street Capital Group is a global, independent alternative asset investment management company focused on the financial and business services sectors, with significant experience in specialty finance. It was established in 2013 and now has £2.7bn gross AUM across private equity and credit strategies. Our investors include leading pension funds, asset managers, banks and family offices from around the world.

In financial services, technological innovation and changing consumer behaviours are creating opportunities to build specialist businesses that serve well-defined target markets.

We help our partner companies to take advantage of these opportunities and to build high growth, sustainable businesses that deliver a compelling proposition to their customers within carefully selected markets.

We partner with entrepreneurial management teams who share our values and whose businesses have strong potential for growth and market share expansion.

Thanks to deep experience in financial and business services, we aim to contribute market, product and process expertise as well as capital to create value for our portfolio companies and our investors.

**We are partners, not just investors.**

# £2.7bn

Gross assets under management



## The Pollen Street Capital philosophy and approach

We aim to deliver consistent and superior returns for our investors by working with and building market-leading businesses.



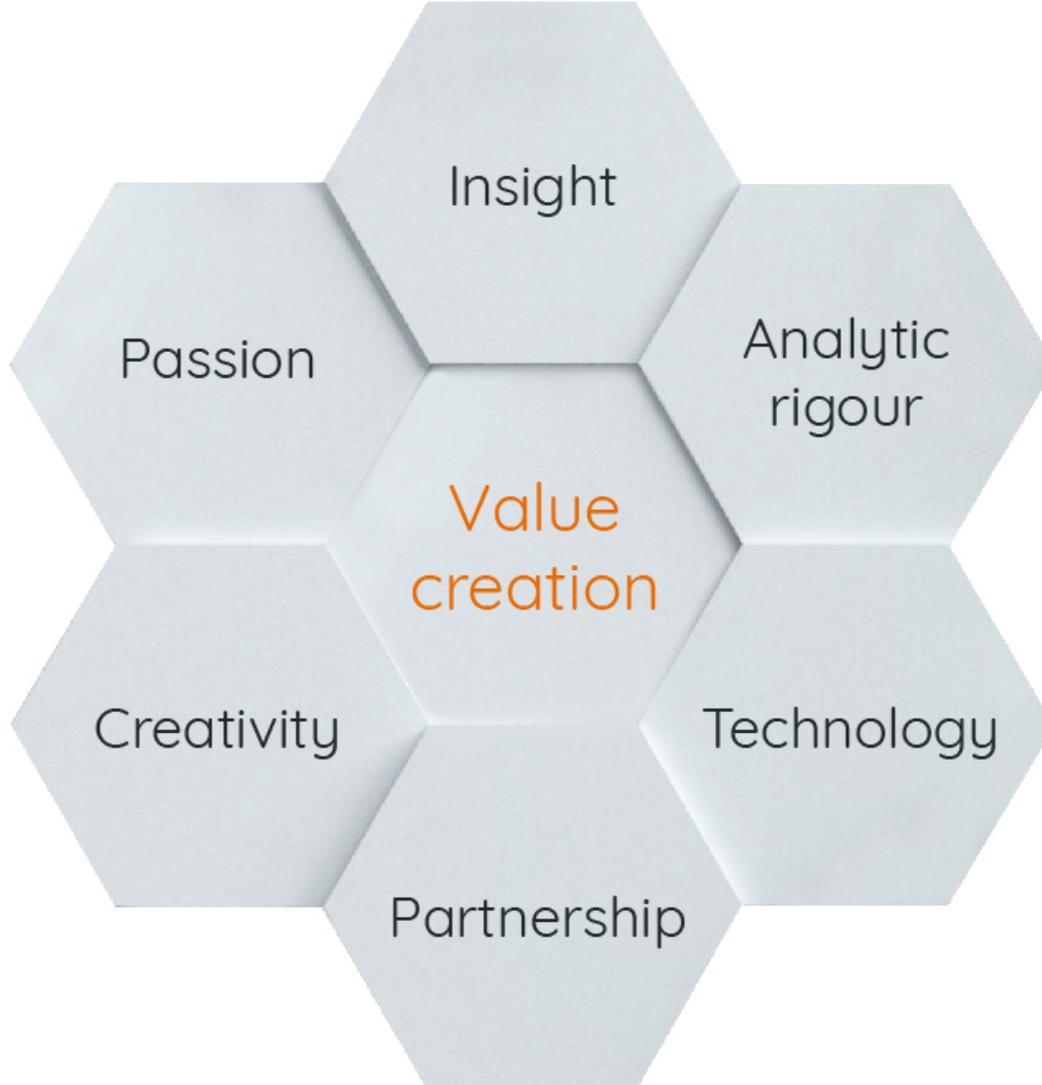
Our team sets the bar high, identifying excellence and working closely with chosen partners, bringing specialist knowledge and best practice in a complex and changing environment.

We aim to create valuable, sustainable and robust businesses by applying the following practices and principles:

- Insight and positioning for change
- Creativity, lateral thinking and expertise
- Passion and determination
- Analytical rigour and technology deployment
- Collaboration and partnership

We work closely with management teams, counterparties, customers and service providers to become a strong and enduring contributor to the value chain.

In addition, The Pollen Street Capital Network (PSC Network), our unique eco-system built through our many years of interactions and investments across the industry, gives us access to deal flow outside the mainstream, highly competitive processes. The PSC Network is also a trusted resource for our partner companies to share best practice and innovation insight in a fast-changing environment.



BIK BROKERS



foreign  
currency  
direct

CashFlows™

MILES SMITH  
INSURANCE GROUP

Pollen Street Capital collaboration and partnership:  
BIK

The Pollen Street team has a strong heritage in supporting the rapid growth of specialist businesses in the financial and business services sector in Europe, and we are looking forward to working with them to develop BIK's industry-leading services and expanding further within our chosen specialist markets.



Roman Czarnowski  
CEO, BIK



## Pollen Street news flow

### 1st Stop Group's loan book passes £200 million mark

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### 1st Stop Personal Loans wins prestigious Financial Reporter Award

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### Pollen Street Capital acquires corporate foreign exchange specialist Infinity International

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# Sustainable investing, responsible policies and ethical operations



Pollen Street Capital understands the importance of embedding responsible, ethical and sustainable business practices into everything we do. We recognise the impact we can have on our customers, investors and the societies and geographies in which we operate and have developed an Environmental, Social and Governance Policy ([ESG Policy](#)) to outline the principles that we follow to address this.

These principles are integrated into both our everyday working environment and our investment committee and due diligence processes when evaluating new opportunities. We look to our team, partners and investee companies to adopt and live the principles of our ESG Policy.

In developing that ESG Policy, consideration was given to the United Nations supported Principles for Responsible Investment and the related ESG Policy priorities of our investors and we review our ESG Policy and report on performance against it on an ongoing basis.

## Charitable Support

Outside of our investment activities, PSC has identified two charities [Rainbow Trust](#) Children's Charity and [CHICKS](#) which we will be supporting in 2018/2019. These charities were selected by our employees as organisations whose aims and values we share, and we look forward to helping them further the important work they do.



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