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An Introduction to Carter & Co.

Carter & Co., is a privately-owned, single-family office, focussed on Property, Funding, Banking, Commodities and Trading. Co-Founded by father and son team, Jimmy Carter & Luke Carter, to preserve heritage, bring it into the present, and project it into the future.

At Carter & Co., we pride ourselves on honesty, transparency, trust and relationships – and are motivated by the value we can add and share, as well as developing a legacy mindset, through inspiration, into future generations, to help all realise their dreams and potential.

Integrity is very important to us, and we always seek to conduct business with people first, and then move on to the financials. We believe that building long-standing relationships has permitted our goals far greater, and we actively seek to work with like-minded individuals and corporations, so that we may synergise our values and goals.

Since before 1988, the Carter family have been investing in property, both in the UK and overseas, primarily in the residential sector. Jimmy Carter, a former professional footballer, developing, investing and retaining property alongside his career at Arsenal, Liverpool, and other top clubs, and Luke Carter, a serial-entrepreneur, property investor and developer, jointly forming the Family Office to act as an umbrella to nurture and serve our contacts, built up over a long period of time, on a wider scale, within selected sectors.

What and why?

Property & Funding

As a primary core, property will always serve as an essential part of any portfolio. We draw on decades of experience, and our values, to evaluate and acquire assets. This includes buy, refurbish and hold, buy in at discounted levels and sell, buy and hold for yield and capital appreciation, value-add, new build, off-plan acquisitions and portfolio management, as well as strategic restoration of heritage property. We look to achieve a 30-40% aggregated ROI. Carter & Co. also handle substantial fund raising requests, mainly via listed securities and direct platform funding, through our partners.

Physical Commodities

The physical commodities sector is a tough market, but a lucrative one. It is tough due to competition, supply, logistics and demand. At Carter & Co., we have built relationships with key players in the market, allowing us to simplify the trading process, and thus take advantage of the numerous opportunities that arise in this sector on a frequent basis. This



includes LBMA / GLD Gold Bullion, raw unrefined Gold, and petrochemicals, such as various crude and middle distillate products, through our trusted network of affiliates.

Banking & Trading

As a natural progression, banking and trading often go hand in hand with physical commodity trading. As such, we have built an impressive network of affiliates, where we secure supply, demand and execution of financial instruments, MTNs, Bonds and Notes. Access is key as always, and we are excited by the tremendous opportunities in the sector, with capital growth in mind, using various strategies, to leverage and grow funds exponentially. For this, we have relationships with some of the World's largest and most well-placed institutions, traders, and issuers.

On Wealth Management / Preservation of Mind

We see Wealth Management as an all-encompassing foundation. Every decision, regardless of industry or goal should be based on good Wealth Management decisions, including preservation of capital, balanced risk and return through diversification, and the ability to react and adapt strategies as the World and markets evolve.

Generational wealth and the process of sustaining and setting up future generations, we believe, should also be balanced.

To inspire and educate on the mindset required, through action, is paramount to us, as it allows the heritage to continue, and the values to weave their way through the fabric, from which new things are made of.

Perhaps our most important pages therefore, are the ones about Who We Are and Heritage, as to us, life is much more than the results. It is about the journey, doing your best, having a story to tell, about the challenges and overcoming these challenges, and about inspiring those around us to have their own story to tell, as a result.

Summary

Carter & Co., is founded on morals, integrity, learning, adapting, years of experience, and a vision to continually improve.

We believe we are well-placed, and can draw on the right tools, to assist the expansion of our vision, through hard work, focus and dedication to the cause.

We seek to give back in whichever way we can, and hope to inspire others to as well.