



BTG
Begbies Traynor

Concept Capital Group Limited

(In Administration) (the “Firm”)

11 March 2026

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1. Important Notice

The Firm entered Administration on 09 March 2026. Administrators from specialist insolvency practice BTG Begbies Traynor (Central) LLP (BTG) have been appointed to manage the Company's affairs, business and property.

These FAQs have been prepared with the current information available to the Administrators. The Administrators will continue to update these FAQs as and when required.

This document does not constitute legal, tax, financial or other professional advice. Creditors and investors should take advice from their own professional advisers before taking any action in connection with their investments.

Administrators' contact information

The Administrators will provide updates via a dedicated website and further information should be sought in the first instance from <https://www.begbies-traynorgroup.com/creditors/concept-capital-group-limited>.

Should you wish to contact the Administrators directly please email concept.capital@btguk.com or telephone 0114 275 5033.

Alternatively, please write to us at BTG, Floor 2, 10 Wellington Place, Leeds LS1 4AP.

Being alert to scams

We encourage you to be vigilant and to exercise caution when dealing with correspondence regarding the Administration of the Firm.

Please be alert to the possibility of fraud and scams. Caution should be exercised if you are encouraged or pressured to make a bank transfer to cover costs or fees and/or requested to provide certain personal information following an unauthorised or unsolicited call, email, or letter. If you receive any such communication, we recommend that you do not take any action or engage with the sender or caller. There is no requirement for any investor or creditor to make a bank transfer to a third party to secure the transfer or release of their investments.

If you are in any doubt regarding the authenticity of the correspondence or communication you may have received, please contact the Administrators as soon as possible by emailing concept.capital@btguk.com or telephoning 0114 275 5033. These are the official lines of communication for the Administration.

Support is available to all creditors and investors and further information on the Administration should be sought in the first instance from the dedicated webpage (<https://www.begbies-traynorgroup.com/creditors/concept-capital-group-limited>).

Claims management companies (CMC)

For most creditors and investors there is little benefit in involving a third party to assist in making a claim for any losses suffered as a result of the advice you may have received. Promises from such third parties that by using their services you will be able to (a) recover any amounts you have invested more quickly; and/or (b) recover a higher percentage of your invested amount should be treated with caution. Please be assured that the Administration will be conducted in a client friendly manner. If you choose to engage a third party to assist in making a claim, please note that the third party is likely to seek a fee which may reduce what you get back.

2. Frequently Asked Questions

What is Administration?

Administration is a formal insolvency process that typically lasts 12 months. It is generally used to maximise the value of assets and achieve a better outcome for creditors or enable a distribution to be made to one or more secured and/or preferential creditors. The procedure can facilitate an orderly wind down of a Company's affairs.

What is meant by insolvency?

This is when a company is unable to pay the people or entities it owes money to.

What is a creditor?

A creditor is any person or entity that is owed money. This may include (but is not limited to) an amount owed because of a complaint or claim, or services rendered.

Who are the Administrators?

Joanne Hammond and Jason Ainge of BTG have been appointed as Joint Administrators of the Company.

Is the Company regulated?

No - the Firm is not regulated by the Financial Conduct Authority (FCA) and has never been authorised by FCA.

The Firm was previously an Introducer Appointed Representative (IAR) of firms which were directly regulated by FCA. In these circumstances, the firms directly regulated by FCA are known as the Principal.

As an IAR, the Firm could not carry on any regulated activities nor mirror the Principal's regulatory permissions. It could only introduce to its Principal and make limited non-real time financial promotions.

The Firm was an IAR from March 2020 to May 2021, and again from March 2022 to October 2023. The Firm ceased to be an IAR on 13 October 2023.

Are the FCA aware that Administrators have been appointed?

Yes – the Joint Administrators have notified the FCA of their appointment.

Are the Administrators regulated?

Joanne Hammond and Jason Ainge are regulated by the Institute of Chartered Accountants in England and Wales.

Why did the Company enter Administration?

High Court proceedings were commenced in July 2025 against the Firm, its directors and various entities understood to be connected to the Firm. The proceedings relate to the Firm's alleged involvement in an unauthorised collective investment scheme (UCIS). The alleged UCIS involved purported investments totalling approximately £23m in static homes for social housing purposes.

The proceedings resulted in a freezing order on the Firm's assets. The Firm then gave undertakings to the Court which had the effect of freezing its assets, pending the outcome of a trial or further order of the Court.

The Company's undertakings to the Court allowed it to make payments of rent, license fees or regular returns on investments. Whilst such payments were expressly permitted to be made, it is understood that the Firm's banking providers froze all payments into and out of the Firm's bank accounts.

The Firm approached the FCA to arrange a mechanism whereby the FCA would confirm to the Firm's banks that certain payments were expressly permitted by the undertakings. To this effect, and as

specified by the FCA, the Firm provided the FCA with a Schedule of Proposed Payments. The Firm did not respond to FCA's correspondence on this from 17 December 2025 despite repeated attempts.

An investor who had not received interest payments from the Firm subsequently made an application to place the Firm into Administration on the basis that it was insolvent as it was unable to pay its debts as and when they fell due.

The Court made an Administration Order on 09 March 2026 and Joanne Hammond and Jason Ainge of BTG were duly appointed Joint Administrators.

What should I do if I have a new or ongoing complaint against the Firm?

Should you have a new or existing complaint against the Firm, we politely ask that details of your complaint are providing to us in writing. Our relevant contact details are below:

Email: concept.capital@btguk.com

Post: BTG, Floor 2, 10 Wellington Place, Leeds LS1 4AP

Which business does the Administration cover?

The Administration applies to Company only. The Administration does not affect any other company which may be connected to the Company.

I think I am a creditor of the Company, what should I do regarding outstanding balances?

The Administrators will write to you in due course regarding outstanding balances and ongoing supply, however, please send correspondence to concept.capital@btguk.com in the first instance. Alternatively, creditors may telephone the Administrators on 0114 275 5033

When will I hear from the Administrators?

The Joint Administrators are required to report to creditors within 8 weeks of their appointment on 09 March 2026. This report will set out the Joint Administrators' proposals (the "Proposals") for the Administration.

The Proposals will set out, amongst other things, the likelihood of creditors receiving any money back from the Company and the anticipated costs of the Administration process. At that time, we will issue a proof of debt form for creditors to complete and we will be seeking from the appropriate body of creditors approval for the basis of our remuneration and expenses

Can I speak to the person in charge?

A dedicated mailbox has been set up for those affected by the Administration of the Company. In the first instance, we politely ask that you direct your queries to the email address concept.capital@btguk.com.

This mailbox is being monitored by the Administrators staff, and they will endeavour to answer your queries as soon as possible. However, due to the volume and similarity of certain queries being received certain queries will be addressed through updates on the Administrators' website.

Alternatively, you may telephone the Administrators on 0114 275 5033.

Please monitor the website for latest updates at <https://www.begbies-traynorgroup.com/creditors/concept-capital-group>. The Administrators will provide further updates once in a position to do so.