Skynvest

Free guide · In formation

The aviation investor's guide

How investing in planes and helicopters from €500 works: the models, the returns, the rules and the risks — in plain terms.

By **Skynvest** · Flyxchain OÜ · skynvest.com

01 · THE ESSENTIALS

What aviation investment is

Aviation investment means putting capital into aircraft — planes and helicopters — as a **real, income-producing asset**, rather than buying one to use. For a century it was the preserve of large fortunes. Fractional, crowdfunding-style structures now let you take part from a small ticket: you own a share of a specific aircraft, and your return comes from the asset **working** (being chartered) and, in time, from its sale.

On Skynvest, each aircraft sits in its own company — a special purpose vehicle (SPV) — so you invest in the asset, not the platform. Each project is ring-fenced from the others.

Why aviation as an asset

An aircraft is not an asset that merely rises or falls on a screen: while it flies paying passengers under a professional operator, it produces income. That gives it two traits investors want in alternatives — a return tied to real activity, not market sentiment, and a tangible asset you can point to. Like any real asset, it also carries real risk (page 4).

In one line: you buy a share of a machine that earns while it works and has a resale value at the end. Your share rises or falls with how busy it is kept.

02 · THE PRODUCT

The three investment models

You pick the risk and involvement that fit you. The investment is always passive; flying is a separate, optional arrangement.

1 · Loan

Lend capital for a fixed return and a set repayment date, with no stake in the asset. The most predictable profile — closest to fixed income.

2 · Passive investment

Own a share of the aircraft and share in gains and losses, with no usage rights. You take part in charter income and final value.

3 · Active investment

Co-own a share, with the option to arrange usage perks separately with the AOC operator. Still a passive investment.

From €500

The minimum is €500 on most projects. Spreading across several reduces concentration risk.

Who runs the aircraft

Skynvest is asset-light: it does not operate the aircraft. Each is run by an **Air Operator's Certificate (AOC)** operator and maintenance providers, which is what keeps it in charter service and generating income.

03 · RETURNS AND RULES

Where the return comes from

Two sources: **charter income** while the aircraft is in service, distributed on the project's schedule; and the **sale of the asset** at the end. The outcome depends on utilisation (flight hours), charter demand, maintenance costs and resale value. The return is a **target**, never a guarantee — be wary of anyone guaranteeing aviation returns.

The €5M cap (ECSP framework)

Under the EU crowdfunding Regulation (EU) 2020/1503, each project can raise up to **€5 million from the public over 12 months**, a cap that applies to all three models. Skynvest places only that retail tranche (from €500).

> **And aircraft worth more?** The amount above €5M is put up by the project promoter (leasing, an anchor investor or own capital). The cap does not rule out higher-value aircraft.

Operating under this framework — supervised in Spain by the CNMV — is what makes a €500 ticket possible with the regime's protections, instead of the machinery of a full securities prospectus.

04 · BEFORE YOU INVEST

The risks (read these)

- **Loss of capital:** you can lose part or all of what you invest. Never more than you put in.
- **Illiquidity:** your capital is committed for the term; leaving early depends on the secondary market and buyer availability.
- **Demand and cyclicality:** income depends on the aircraft flying; demand varies with the cycle and season.
- **Asset value:** resale and maintenance costs affect the outcome.

These are mitigated with due diligence, insurance and professional operators — but never removed. Never invest money you cannot afford to lose, and spread across several projects.

What protects you

- One company per aircraft (SPV) with ring-fenced accounts.
- ECSP framework supervised by the CNMV; custody via an authorised payment institution.
- KYC/AML checks, a KIIS per project, an entry test and a reflection period for retail investors.

05 · GETTING STARTED

How to start, and glossary

Steps (once the platform is authorised)

- Pick a model and project from the opportunities.
- Register and verify your identity (KYC/AML).
- Read the KIIS and the reflection period.
- Invest from €500 and track the project from your dashboard.
- Exit: at maturity or via the secondary market.

Glossary

SPV: single-purpose company that holds one aircraft. **AOC:** Air Operator's Certificate. **Charter:** renting the aircraft with crew. **KIIS:** key investment information sheet. **IRR:** internal rate of return.

Skynvest is in formation and pending authorisation from the CNMV; it is not yet possible to invest. Join the waitlist at **skynvest.com** for priority access to the first aircraft and the founding round.

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