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Form ADV Part 2A

CapitalBlend Investments

Plaza Venezuela, 1, Bilbao, Spain 48001

<https://www.capitalblendinvestments.com> | 267-371-7809

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This brochure provides information about the qualifications and business practices of CapitalBlend Investments. If you have any questions about the contents of this brochure, please contact us at brochureinquiry@capitalblendinvestments.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the "SEC") or by any state securities authority. CapitalBlend Investment's registration with the SEC as an investment adviser does not imply a certain level of skill or training. Additional information about CapitalBlend Investments is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Statement of Material Changes

On July 28, 2010, the SEC published “Amendments to Form ADV” which amends the disclosure document that advisers provide to clients as required by SEC rules. This Form ADV Part 2A brochure is a document which CapitalBlend Investments provides to its clients as required by SEC rules. This brochure is not an amended document.

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CapitalBlend Investments was established in September 2023 as an automated smart portfolio recommendation service. Our sole purpose is to help clients successfully navigate the ever-evolving and intricate financial industry landscape, seize opportunities, and steadily grow their wealth over time, all with the aim of accomplishing their unique goals. Operating under the trading name of Starcap Enterprises Worldwide, LLC, we are led by skilled financial planning veteran Leane M Hood and experienced European-based financial planner and investment advisor, Jane Jablan. Together, our team is committed to providing expert guidance and support to clients at every step of their financial journey.

CapitalBlend Investments is a flat fee internet investment adviser, registered with the SEC, that provides investment advisory services to individuals, high net worth individuals, retirement and profit sharing plans, charitable organizations, and corporations and other business entities. CapitalBlend Investments's investment philosophy stresses diversified portfolios tailored to each client's individual circumstances and specific goals using the processes described below. CapitalBlend Investments's investment management goal is to optimize the return on each client's portfolio while keeping within the individual's risk tolerance, time horizon, and tax and wealth objectives. Clients receiving any of the services provided by CapitalBlend Investments may impose restrictions on CapitalBlend Investments with respect to investing in certain securities or types of securities. Descriptions of the services offered by CapitalBlend Investments appear below.

Investment Management Services

When providing investment management services ("Investment Management Services"), CapitalBlend Investments generally develops with each client an understanding of the client's financial circumstances and goals, the client's risk tolerance level, and the client's investment objectives and guidelines based on information provided by the client. Based on this review of information, CapitalBlend Investments will develop asset allocation guidelines for the client. CapitalBlend Investments will periodically re-evaluate the client's asset allocation guidelines and, as appropriate, gather additional information about the client's financial circumstances, goals, risk tolerance, and investment objectives and guidelines.

Discretionary Services

CapitalBlend Investments does not offer to manage client investment portfolios on a discretionary basis.

Non-Discretionary Services

CapitalBlend Investments portfolio strategies is a service where our clients receive recommended portfolio advice according to their risk profiles. These model profiles are managed on a non-discretionary basis. With this non-discretionary arrangement, clients retain responsibility for all actions taken with respect to the portfolio(s). Accordingly, the client will receive notifications from CapitalBlend Investments prior to the need for the execution of any trade in the portfolio(s) under management, which could adversely affect the performance of the portfolio(s) if the actions are not taken by the client accordingly.

Investment Planning Services

CapitalBlend Investments provides portfolio recommendations to its clients purely through our interactive website. The process consists of a simple three steps. We identify goals and assess risk tolerance with consideration to time horizon, provide the corresponding recommended portfolio allocation and strategy,, and constantly monitor progress, with notifications to execute rebalancing when needed.

CapitalBlend Investments's Smart Portfolios may be integrated into any investment plan, especially with respect to the following areas:

- Education funding
- Business equity planning
- Retirement planning
- Windfall planning
- General Long-term investment plans
- Pension Plans

CapitalBlend Investments does not offer comprehensive financial plans at this time. The client will determine whether or not to implement the recommendations made by CapitalBlend Investments as part of the Investment Planning Services.

Item 5 **Fees and Compensation Fees Charged**

Set forth below is a description of the fees charged with respect to each of the services offered by CapitalBlend Investments.

Smart Portfolio Services

The fees that CapitalBlend Investments charges for our Smart Portfolio service, used by the client for investment planning, is a flat fee, charged annually, at initiation, upon becoming a client. At times, CapitalBlend Investments may present offers such as a monthly payment plan to current clients.

Client Membership Level	Annual Fee
Basic	\$997
Enhanced	TBD
Premium	TBD
Institution	TBD

There is no minimum amount of assets necessary for the Smart Portfolio service. A minimum amount will be recommended, depending upon the market prices of the underlying investments, in order for the strategy to be most effective. Currently CapitalBlend Investments offers a standard platform access subscription level but may change to a three-tiered model as we begin to make more valuable services available to our clients.

Fee Payment

CapitalBlend Investments requires payment for access to our proprietary Smart Portfolio platform, at the time of contracted engagement. This can be paid via credit or debit card, using our online payment gateway. We may, at any time, offer ACH service whenever integration technologies become available to our system.

Other Expenses

In addition to the fees charged by CapitalBlend Investments described above, clients will be responsible for fees and expenses associated with their investments. Accordingly, clients are responsible for brokerage commission costs, if any, plus any other charges such as transaction fees, wire fees, ADR fees, margin costs and any other costs charged by their custodian. With respect to investment company investments (ETFs), other pooled investment vehicles or cash deposit accounts, clients are responsible for management fees and operating expenses associated with the funds in which they invest.

Item 6 **Performance Based Fees and Side-by-Side Management**

CapitalBlend Investments does not charge performance-based fees, at this time. "Side-by-Side Management" refers to a situation in which the same firm manages accounts that are billed based on a percentage of assets under management and at the same time manages other accounts for which fees are assessed on a performance fee basis. Because CapitalBlend Investments has no performance-based fee accounts, at this time, it has no side-by-side management.

Item 7 **Types of Clients**

CapitalBlend Investments offers the services described above to individuals, high net worth individuals, retirement and profit sharing plans, charitable organizations, pension plans, corporations and other business entities. There is

currently no minimum amount of assets required to access the platform. See the “Fees and Compensation” section of this brochure for additional information.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss Methods of Analysis and Investment Strategies

The CapitalBlend Investments approach to investing is based on diversification. Our Smart Portfolios contain carefully researched and selected ETFs, which are adapted according to the client's risk tolerance and time horizon. The base of which is a balanced ETF portfolio, based on US domestic markets and based companies although those companies within themselves have a global reach and operations. Clients are offered a portfolio recommendation and ongoing objective monitoring, based on one of 6 risk profile categories, and adapted to fit each client's individual circumstances and specific goals. It is up to the client to implement their recommended portfolio and invest in the manner provided by the algorithm. As an additional service, the CapitalBlend Investments platform may recommend an appropriate custodian to work with, in the even the client does not have a custodial relationship at the moment.

CapitalBlend Investments Smart Portfolio strategy optimizes the return on the recommended base portfolio while recommending allocation and implementation of the portfolio keeping in alignment with the individual's risk tolerance, time horizon, tax and wealth objectives.

CapitalBlend Investments applies one or more of the following investment approaches for each client's account.

Via the online platform, CapitalBlend Investments provides a preliminary questionnaire type interview to learn these objectives. These objectives are recorded and made available to the client in their profile. Each year, a survey is made available in the event an objective has changed. Once CapitalBlend Investments ascertains the client's objectives, the CapitalBlend Investments online algorithm develops an asset allocation guideline according to one of six standard investor categories. An asset allocation strategy is a percentage-based allocation to different investment types. Because CapitalBlend Investments develops an investment strategy based on each client's personal situation and financial goals, the asset allocation guidelines may be similar to or different from another client.

CapitalBlend Investments strives to maintain long term objectives and a prolonged business cycle. The allocated portfolios are not created for trader type investing but mid to long term range investing. CapitalBlend Investments's portfolios generally utilize diversification based on the S&P 500, focusing on mid cap and large cap blend companies as their foundation while incorporating disciplined research-driven tactical asset allocation adjustments and rebalancing recommendations triggered by an annual earnings threshold percentage.

For equities, CapitalBlend Investments utilizes a “core” portion of the portfolio in addition to recommending a high yield, cash deposit allocation to cover the “fixed asset” percentages of the portfolio. CapitalBlend Investments uses low-fee, US market based ETFs as we have found this market to historically be the most stable and with the most long term growth compared to any other asset class within a 20 year time frame. In addition, the “core” portfolio is optimized for annual dividend yield. CapitalBlend Investments does not currently purchase nor recommend individual stocks. CapitalBlend Investments's investment team seeks to pay close attention to market trends, and use both quantitative and qualitative due diligence when investigating new investment opportunities. CapitalBlend Investments believes in the efficiency of ETFs and currently works primarily with that category of asset.

For the fixed income allocation, CapitalBlend Investments generally seeks our high yield MMA accounts, however, the firm is constantly monitoring the ETF market for bond based ETFs for assets which may enhance the portfolio allocation. CapitalBlend Investments will only recommend these types of ETFs if warranted by the algorithm.

Risk of Loss

CapitalBlend Investments offers a straightforward approach to goal-oriented investing through asset-allocated Smart Portfolios composed primarily of ETFs that track the S&P 500. While these portfolios are designed for long-term wealth growth, it's crucial to acknowledge the inherent risks involved in investing. Just as individual companies within the ETFs and the overall stock market are subject to various risks, investors must be prepared to accept these risks as part of the investment process. Consequently, there is no guarantee that client investments will achieve their desired objectives or goals, nor that losses will not occur. The following section outlines some of the primary risks associated with client investments.

Market Risks

Market fluctuations, often triggered by news events or unpredictable factors, can cause the overall market to rise or fall. This volatility can lead to unpredictable movements in the prices of individual securities, potentially causing them to rise or fall without apparent reason. Recovery from such value losses may take time. Adding more securities to an investment portfolio may not effectively mitigate this risk, as market fluctuations can affect all securities to varying degrees.

Management Risks

While CapitalBlend Investments manages client investment portfolios based on CapitalBlend Investments's experience, research, and proprietary methods, the value of client investment portfolios will change daily based on the performance of the underlying ETFs in which they are invested. Although, CapitalBlend Investments Smart Portfolios use a strategy to minimize this risk, Accordingly, client investment portfolios are subject to the risk that CapitalBlend Investments allocates assets to asset classes that are adversely affected by unanticipated market movements, and the risk that CapitalBlend Investments's specific investment choices could underperform in absolute terms or relative to the relevant benchmark.

Economic Conditions

Economic conditions, encompassing factors like interest rates, inflation, employment, competition, technological advancements, political and diplomatic events, and tax regulations, can significantly impact the business prospects and perceived value of companies held in an ETF. While CapitalBlend Investments diligently evaluates the ETFs recommended in our Smart Portfolios, economic conditions are inherently unpredictable, and CapitalBlend Investments cannot guarantee the ability to foresee adverse developments. Therefore, it's important to acknowledge that economic fluctuations may negatively affect the performance of client investments.

Equity Market Risks

CapitalBlend Investments will generally invest portions of client assets directly into equity investments, primarily stocks, or into pooled investment funds that invest in the stock market. While pooled investments have diversified portfolios that may make them less risky than investments in individual securities, funds that invest in stocks and other equity securities are nevertheless subject to the general risks of the stock market. These risks include, without limitation, the risks that stock values will decline due to daily fluctuations in the markets, and that stock values will decline over longer periods (e.g., bear markets) due to general market declines in the stock prices for all companies, regardless of any individual security's prospects. Individual stock values may decline due to the business operations and expectations of the issuer (e.g., profit reports and estimates).

Fixed Income, Money Management and Cash Management Risks

CapitalBlend Investments Smart Portfolios advocate allocating a portion of client assets directly into fixed income investments, such as bond and note-based ETFs, and cash or money management accounts. While fixed income investments, whether held directly or through pooled investment funds, generally exhibit lower volatility than equity markets, they are not without risks. These risks include, but are not limited to, interest rate risk (the possibility that changes in interest rates will diminish the value of the investments), credit risk (the risk that borrowers may default on their obligations), and maturity risk (the risk that the value of bonds or notes may fluctuate from issuance to maturity). Money management accounts (MMAs) may also be affected by these risks, albeit to a lesser extent. Cash management accounts (CMAs) are generally considered low-risk and offer easy access to funds. However, exceeding the insured limit of \$250,000 could pose a risk. While money market accounts offer stability, their yields may not keep pace with inflation, potentially impacting long-term returns. CapitalBlend Investments Smart Portfolios carefully consider current market conditions and recommend the most suitable fixed income or cash management strategy, aiming to maximize potential growth and returns while preserving capital.

Risks of Investments in Mutual Funds, ETFs and Other Investment Pools.

CapitalBlend Investments may allocate a segment of client portfolios to pooled investment funds such as mutual funds and exchange-traded funds (ETFs). Due to their diversified nature, these investments generally carry lower risk as compared to individual securities. However, they are still prone to market risks associated with the underlying

securities in which they operate. The success of these investment vehicles largely depends on the expertise of individual managers and their ability to efficiently manage their funds. Additionally, pooled investment funds are required to comply with regulatory restrictions imposed on registered investment companies, as defined under the Investment Company Act of 1940, as amended.

Regulatory and Political Risk

Legislative and regulatory changes can adversely impact a company's operations by imposing additional costs, such as new filing requirements, introducing production delays, such as extended approval processes for production licenses and product approvals, or limiting sales opportunities through trade restrictions. These negative consequences can lead to a decline in the value of the company's securities, either temporarily or permanently. To mitigate this risk, our Smart Portfolios exclusively recommend investments in ETFs, which offer diversification and reduce the potential impact of any single company's performance on the overall portfolio.

Short Term Trading Risk

CapitalBlend Investments Does not engage in short term trading at this time.

Item 9 Disciplinary Information

In adherence to regulatory requirements, registered investment advisers are obligated to disclose any material facts concerning legal or disciplinary events that could influence a client's assessment of CapitalBlend Investments or the integrity of its management. CapitalBlend Investments takes pride in its commitment to ethical practices and has no disciplinary events to report.

Item 10 Other Financial Industry Activities and Affiliations

CapitalBlend Investments, the trading name of Starcap Enterprises Worldwide, LLC, does not conduct any activity outside the financial industry. Starcap Enterprises Worldwide, LLC operates solely under the name of CapitalBlend Investments, offering smart portfolio services, as a registered internet advisor with the SEC.

Item 11 Review of Accounts

As an online, internet advisor, the CapitalBlend Investments automated system constantly reviews client portfolio recommendations.. However, clients should carefully compare the online statements within their CapitalBlend Investments account, against the statements that they receive from their selected Custodian(s).

Item 12 Client Referrals and Other Compensation

CapitalBlend Investments currently does not have any agreements with custodians or financial institutions to provide products, assets, or specific recommendations to our clients. It is up to the client to find a custodian to execute their recommended portfolio strategy. We may promote, to our clients, a list of online brokers whom we have vetted as reputable organizations which can complement and facilitate the execution of our Smart Portfolio recommendations. CapitalBlend Investments may or may not receive compensation from these custodians, if and only if, a client opens an account with them and certain conditions, as stipulated in their agreement, are met. CapitalBlend Investments may also enter into arrangements with promoters whereby CapitalBlend Investments pays the promoter a portion of the subscription fee received by CapitalBlend Investments for each client subscribed to CapitalBlend Investments services.

Item 13 Custody

All client accounts are held in custody by the client's selected Custodian. It is the Custodian's responsibility to provide clients with confirmations of trading activity, tax forms and at least quarterly account statements. Clients are advised to review this information carefully, and are invited to notify CapitalBlend Investments, via email, of any questions or concerns. At times there may be small differences due to the timing of dividend reporting, pending trades or other similar issues. CapitalBlend Investments does not currently maintain custody of any client accounts.

Item 14 Investment Discretion

CapitalBlend Investments provides Investment Management Services on a non-discretionary basis.

Item 15 Voting Client Securities

As a policy and in accordance with CapitalBlend Investments's client agreement, CapitalBlend Investments does not vote proxies related to securities held in client accounts. The Custodian will normally provide proxy materials directly to the client. CapitalBlend Investments will have no responsibility to make decisions.

Item 16 Financial Information

CapitalBlend Investments does not require nor solicit prepayment of more than \$1,200 in fees per client, six months or more in advance, and therefore has no disclosure with respect to this item.