CGROWTH CAPITAL
AN ALTERNATIVE ASSET MANAGEMENT COMPANY

FINANCIAL INFORMATION
ANNUAL REPORT
DECEMBER 31, 2015

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OTC Pink Basic Disclosure Guidelines

OTC Pink Basic Disclosure Guidelines

1) Name of the issuer and its predecessors (if any)

CGrowth Capital, Inc., which was formerly known as Anchor Pacific Underwriters, Inc. until September 28, 2009.

2) Address of the issuer's principal executive offices

Company Headquarters

4550 NW Newberry Hill Road, Suite 202
Silverdale, WA 98383
Phone: 360-536-4500
Email: info@CGrowthCapital.com
Website(s): www.CGrowthCapital.com

IR Contact

Same as above

3) Security Information

Trading Symbol: CGRA
Exact title and class of securities outstanding: Common Stock
CUSIP: 15722A102
Par or Stated Value: $0.001
Total shares authorized: 500,000,000 as of: 12/31/2015
Total shares outstanding: 391,597,994 as of: 12/31/2015

Additional class of securities (if necessary):
Trading Symbol: N/A
Exact title and class of securities outstanding: Preferred Stock
CUSIP: N/A
Par or Stated Value: $0.001
Total shares authorized: 20,000,000 as of: 12/31/2015
Total shares outstanding: 595,123 as of: 12/31/2015

Additional class of securities (if necessary):
Trading Symbol: N/A
Exact title and class of securities outstanding: Series A Convertible Preferred Stock
CUSIP: N/A
Par or Stated Value: $0.001
Total shares authorized: 2,000,000* as of: 12/31/2015
Total shares outstanding: 595,072* as of: 12/31/2015
* totals included in Preferred Stock above.

Additional class of securities (if necessary):
Trading Symbol: N/A
Exact title and class of securities outstanding: Series B Preferred Stock
CUSIP: N/A
Par or Stated Value: $0.001
Total shares authorized: 51* as of: 12/31/2015
Total shares outstanding: 51* as of: 12/31/2015
* totals included in Preferred Stock above.

Transfer Agent

Pacific Stock Transfer Company
4045 S. Spencer Street
Suite 403
Las Vegas, NV 89119
Phone: 702-361-3033

Is the Transfer Agent registered under the Exchange Act?* Yes: ☒ No: ☐

*To be included in the OTC Pink Current Information tier, the transfer agent must be registered under the Exchange Act.

List any restrictions on the transfer of security:

None

Describe any trading suspension orders issued by the SEC in the past 12 months.

None

List any stock split, stock dividend, recapitalization, merger, acquisition, spin-off, or reorganization either currently anticipated or that occurred within the past 12 months:

None

4) Issuance History

List below any events, in chronological order, that resulted in changes in total shares outstanding by the issuer in the past two fiscal years and any interim period. The list shall include all offerings of equity securities, including debt convertible into equity securities, whether private or public, and all shares or any other securities or options to acquire such securities issued for services, describing (1) the securities, (2) the persons or entities to whom such securities were issued and (3) the services provided by such persons or entities. The list shall indicate:

A.– F.

Date	Common Shares Issued	Preferred Shares Issued	Issued To	Notes
	211,022,274	500,072		Dec 31, 2013: Total issued and outstanding
04/01/2014		90,000	Ventrum Louisiana	Asset Purchase (restricted): $900,000
04/07/2014		51	Keystone Financial Mgmt	Services rendered at par (restricted): $0.05
05/09/2014	30,000	5,000	Various Vendors	Purchase Commission (restricted): $53,000
08/14/2014	21,878,560		Individual	Note conversion (free trading): $10,939
08/14/2014	10,939,280		Private company	Note conversion (free trading): $5,470
08/18/2014	26,674,660		Individual	Note conversion (free trading): $13,337
09/16/2014	11,736,860		Individual	Note conversion (free trading): $5,868
09/16/2014	14,937,800		Individual	Note conversion (free trading): $7,469
09/24/2014	21,878,560		Individual	Note conversion (free trading): $10,939
03/10/2015	17,500,000		Private Company	Note conversion (free trading): $10,938
03/10/2015	17,500,000		Private Company	Note conversion (free trading): $10,938
03/10/2015	5,000,000		Private Company	Note conversion (free trading): $3,150
06/24/2015	17,500,000		Individual	Note conversion (free trading): $35,112
11/12/2015	15,000,000		Individual	Note conversion (free trading): $13,750

391,597,994	595,123	Dec 31, 2015: Total issued and outstanding

None of the abovementioned issuances were registered or qualified in any jurisdictions.

G. Whether the certificates or other documents that evidence the shares contain a legend (1) stating that the shares have not been registered under the Securities Act and (2) setting forth or referring to the restrictions on transferability and sale of the shares under the Securities Act.

All restricted certificates have been stamped with a legend indicating that the securities have not been registered under the Securities Act and are subject to restrictions on the transferability and sale of such shares.

5) Financial Statements

Provide the financial statements described below for the most recent fiscal year end or quarter end to maintain qualification for the OTC Pink Current Information tier. For the initial disclosure statement (qualifying for Current Information for the first time) please provide reports for the two previous fiscal years and any interim periods.

A. Balance sheets;
B. Statement of operations;
C. Statement of cash flows;
D. Financial notes; and
E. Audit letter, if audited (N/A)

The financial statements requested pursuant to this item shall be prepared in accordance with US GAAP by persons with sufficient financial skills.

The referenced financial statements have been inserted within this report on the following pages: *Financial Statements – Pages 1 – 10.*

Balance Sheets

CGROWTH CAPITAL, INC.
AND ITS SUBSIDIARIES
UNAUDITED CONSOLIDATED BALANCE SHEETS

ASSETS	December 31, 2015	December 31, 2014
CURRENT ASSETS:		
Cash and cash equivalents	$ 15,472	$ 1,227
Accounts receivable	2,503	10,488
Notes receivable	-	800
Non-depreciable current assets, net	160,050	160,050
Security deposits	-	1,638
Total Current Assets	178,025	174,203
PROPERTY AND EQUIPMENT, net	7,788,088	8,065,557
NON-DEPRECIABLE NON-CURRENT ASSETS, net	-	1,841,800
TOTAL ASSETS	$ 7,966,113	$ 10,081,560
LIABILITIES AND STOCKHOLDERS' DEFICIT		
CURRENT LIABILITIES:		
Accounts payable	$ 863,403	$ 595,002
Unearned rent held	69,120	-
Assumed liabilities	503,685	503,685
Notes payable and accrued interest	482,817	613,854
Loans payable, current portion	15,586	53,638
Total Current Liabilities	1,934,611	1,766,179
LONG TERM LIABILITIES, loans payable	228,712	224,536
TOTAL LIABILITIES	2,163,323	1,990,715
STOCKHOLDERS' DEFICIT:		
Preferred stock, $0.001 par value, 20,000,000 shares authorized, 595,172 and 500,000 shares issued and outstanding, respectively	595	595
Common stock, $0.001 par value, 500,000,000 shares authorized, 391,598,994 and 319,098,994 shares issued and outstanding, respectively	391,598	319,098
Additional paid in capital	7,059,971	8,900,384
Retained (deficit)	(1,649,374)	(1,129,232)
Total Stockholders' Equity (Deficit)	5,802,790	8,090,845
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY (DEFICIT)	$ 7,966,113	$ 10,081,560

The accompanying notes are an integral part of these financial statements.

Statements of Operations

CGROWTH CAPITAL, INC. AND ITS SUBSIDIARIES UNAUDITED CONSOLIDATED STATEMENT OF OPERATIONS	Twelve Months Ended December 31, 2015	Twelve Months Ended December 31, 2014
REVENUES:		
Contracting	$ -	$ 62,748
Mineral sales	30,455	68,638
Oil and gas sales	101,330	354,071
Rental income	31,880	600
Total Revenues	163,665	486,058
COST OF GOODS SOLD	135,161	551,857
GROSS PROFIT	28,504	(65,799)
OPERATING EXPENSES:		
Bad debt	-	26,914
Administrative fees	120,000	124,040
Consulting expense	12,600	3,250
Depreciation	61,385	105,460
Management fees	144,000	138,000
Professional fees	133,083	22,461
Travel, meals, and entertainment	5,695	6,526
Other general and administrative	37,114	26,093
Total Operating Expenses	513,877	452,744
INCOME (LOSS) FROM OPERATIONS	(485,373)	(518,544)
OTHER INCOME (EXPENSE)		
Gain on sale of asset	2,725	-
Interest expense	(34,436)	(42,213)
Loss on disposal of assets	(1,746)	(720)
Penalties and late fees	(581)	(150)
NET INCOME (LOSS) BEFORE INCOME TAX PROVISION	(34,038)	(561,627)
PROVISION FOR INCOME TAXES	-	-
CONSOLIDATED NET INCOME (LOSS)	$ (519,411)	$ (561,627)
WEIGHTED AVERAGE SHARES OUTSTANDING	354,163,096	265,068,132
BASIC AND DILUTED INCOME (LOSS) PER SHARE	$ (0.00)	$ (0.00)

The accompanying notes are an integral part of these financial statements.

Statements of Cash Flows

CGROWTH CAPITAL, INC. AND ITS SUBSIDIARIES CONSOLIDATED STATEMENTS OF CASH FLOWS (UNAUDITED)	Twelve Months Ended December 31, 2015	Twelve Months Ended December 31, 2014
CASH FLOWS FROM OPERATING ACTIVITIES:		
Net gain (loss)	$ (519,411)	$ (561,631)
Adjustments to reconcile net gain (loss) to net cash provided by (used in) operating activities:		
Depreciation	61,385	105,460
Gain on sale of assets	2,725	-
Loss on sale of asset – equipment	-	720
Net (increase) decrease in operating assets:		
Accounts receivable	7,985	77,906
Notes receivable	800	(800)
Security deposits	1,638	(1,638)
Net increase (decrease) in operating liabilities:		
Accounts payable	268,401	340,466
Other liabilities	88,582	15,916
Net Cash (Used in) Operating Activities	(87,895)	(23,601)
CASH FLOWS FROM INVESTING ACTIVITIES:		
Payments for property and equipment	(75,076)	(1,031,004)
Funds received from sale of assets	262,500	7,600
Net Cash (Used in) Investing Activities	187,424	(1,023,404)
CASH FLOWS FROM FINANCING ACTIVITIES:		
Proceeds from notes, net	(85,284)	1,046,987
Proceeds of capital stock issuance	-	-
Net Cash Provided by Financing Activities	(84,284)	1,046,987
NET INCREASE (DECREASE) IN CASH	14,244	(18)
CASH AT BEGINNING OF PERIOD	1,228	1,246
CASH AT END OF PERIOD	$ 15,472	$ 1,228

SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION:		
Cash paid during the period for:		
Interest	$ 26,849	$ 14,055
Income taxes	$ -	$ -

NON-CASH INVESTING AND FINANCING ACTIVITIES		
Issuance of preferred stock for acquisitions	$ -	$ 950,000
Issuance of commons stock for acquisitions	$ -	$ 3,000
Issuance of preferred stock for equipment purchases	$ -	$ -
Issuance of common stock for debt retirement	$ 73,857	$ 51,117

The accompanying notes are an integral part of these financial statements.

CGROWTH CAPTIAL, INC.
AND ITS SUBSIDIARIES
NOTES TO FINANCIAL STATEMENTS
(unaudited)

NOTE 1 – Summary of Significant Accounting Policies

Basis of Presentation

The accompanying un-audited interim financial statements include all information and footnotes required by accounting principles generally accepted in the United States of America ("GAAP") for complete financial statements. In the opinion of management, all adjustments (consisting of normal recurring accruals) considered necessary for a fair presentation of financial position and the results of operations for the periods presented have been included. Operating results for the periods are not necessarily indicative of the results that may be expected for future years. All transactions are denominated in US dollars.

Management's Estimates and Assumptions

The preparation of financial statements in conformity with GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities as of the date of the financial statements. Management considers CGrowth Capital's most significant accounting estimates to include valuation assumptions for share-based payments, allowance for doubtful accounts receivable, inventory reserves, accrual for reserves, the carrying value of long-lived assets, income tax valuation allowances and capitalization of labor and overhead to inventory for work in progress. Actual results could differ significantly from those estimates.

Fair Value of Financial Instruments

The fair value of financial instruments approximates their carrying values at period end dates due to their short maturities. These financial instruments consist of cash and cash equivalents, accounts receivable and accounts payable.

Cash and Cash Equivalents

The Company considers all highly liquid investments purchased with an initial maturity of 90 days or less to be cash equivalents.

Accounts Receivable and Allowance for Doubtful Accounts

The Company recognizes an allowance for losses on accounts receivable based on an analysis of historical bad debt experience, current receivables aging, and expected future write-offs, as well as an assessment of specific identifiable customer accounts considered at risk or uncollectible. As of December 31, 2015, management has determined all receivable balances to be fully collectible and accordingly, no allowance was recognized at such time. Accounts receivable are non-interest bearing and are generally unsecured.

Inventories

Inventories are stated at the lower of cost or market with cost being determined on the first-in, first-out method. Work in progress and finished goods inventory includes an allocation for capitalized labor and overhead. The Company routinely evaluates the carrying value of inventories and provides reserves when appropriate to reduce inventories to the lower of cost or market to reflect estimated net realizable value. As of December 31, 2015, no inventory existed for the Company and, accordingly, no reserve has been recognized at December 31, 2015.

Fair Value Measurement (Topic ASC 820)

The Topic defines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

A reporting entity shall measure the fair value of an asset or a liability using the assumptions that market participants would use in pricing the asset or liability, assuming that market participants act in their economic best interest. In developing those assumptions, the reporting entity need not identify specific market participants. Rather, the reporting entity shall identify characteristics that distinguish market participants generally, considering factors specific to all of the following:

a. The asset or liability
b. The principal (or most advantageous) market for the asset or liability
c. Market participants with whom the reporting entity would enter into a transaction in that market.

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction in the principal (or most advantageous) market at the measurement date under current market conditions (that is, an exit price) regardless of whether that price is directly observable or estimated using another valuation technique.

Highest and best use is determined from the perspective of market participants, even if the reporting entity intends a different use. However, a reporting entity's current use of a nonfinancial asset is presumed to be its highest and best use unless market or other factors suggest that a different use by market participants would maximize the value of the asset.

The Company has acquired assets (minerals, gravel, and decorative rock) through the acquisition of leases and property purchases over the course of the twenty-four months ended December 31, 2015. As the Company is able to properly identify and quantify the material acquired, adjustments are made to the Other Assets category of the balance sheet to reflect the change in previously unrealized assets. Specific categories include Non-Depreciable Current Assets (for items to be disposed of within 12 months) and Non-Depreciable Non-Current Assets (for items identified to be held for more than 12 months). It determining the fair value of the assets, the Company has applied Topic ASC 820 to those assets previously excavated and/or bagged for resale, but does not include any in ground reserves. Total Non-Depreciable Current Assets and Non-Depreciable Non-Current Assets for the twelve month period ended December 31, 2015 is $160,050 and $0, respectively.

Property and Equipment

Property and equipment are carried at depreciated cost. Gains or losses related to retirements or disposition of fixed assets are recognized in operations in the period incurred. Costs of normal repairs and maintenance are charged to expense as incurred, while betterments or renewals are capitalized. Depreciation commences at the time the assets are placed in service. Depreciation is provided using the straight-line method over the estimated economic lives of the assets or for leasehold improvements, over the shorter of the estimated useful life or the lease term, which are summarized as follows:

Computer equipment………………………………. 3 – 5 years
Furniture and equipment……………………............ 5 – 7 years
Leasehold improvements……………………………. 7 years

As of December 31, 2015, the Company had accounted for depreciation on all of its current property and equipment. Net depreciation for the twelve months ended December 31, 2015 was $61,385.

Revenue Recognition, Deferred Revenue and Change in Accounting Principle

Net revenues include sales services. Services include consulting work performed by the Company. The Company recognizes revenue for these services when it is realized or realizable and earned. Revenue is considered realized and earned when: (i) persuasive evidence of an arrangement exists; (ii) delivery has occurred and/or services have been rendered; (iii) the price is fixed and determinable; and (iv) collection of the resulting receivable is reasonably assured.

Financial Instruments and Concentrations of Credit Risk

We believe the book value of our current assets and liabilities approximate their fair values due to their short term nature.

Financial instruments that potentially subject us to significant concentrations of credit risk consist principally of cash. With respect to cash, during the twelve month period ended December 31, 2015, we maintained all of our cash in a deposit account with two financial institutions, which deposit account at times may exceed federally insured limits. We have not experienced any losses in such account.

Income Taxes

We compute income taxes in accordance with Financial Accounting Standards Statement No. 109 "Accounting for Income Taxes" ("SFAS 109"). Under SFAS 109, deferred taxes are recognized for the tax consequences of temporary differences by applying enacted statutory rates applicable to future yeas to differences between the tax bases of assets and liabilities and their financial statement carrying amounts. Also, the effect on deferred taxes of a change in tax rates is recognized in income in the period that included the enactment date.

Net Income (Loss) per Common Share

The net income per common share is computed by dividing net income by the weighted average of common shares outstanding.

Accounting Pronouncements

We do not expect that the adoption of any recent accounting pronouncements will have a material impact on our financial statements.

NOTE 2 – Going Concern

The accompanying financial statements have been prepared on a going concern basis, which assumes the Company will be able to meet its obligations and continue its operations for at least the next twelve months. Such assumption contemplates the realization of assets and the satisfaction of liabilities in the normal course of business. The Company incurred a net loss of $519,411 for the fiscal year ended December 31, 2015 and had an accumulated deficit of $1,649,374 as of December 31, 2015. The Company anticipates a current annual working capital deficit of approximately $500,000.

As of this filing date and subsequent to the closing of the fiscal year ended December 31, 2015, the Company, through its wholly owned subsidiary CGrowth Capital Bond, Ltd., received initial subscriptions of its £15,000,000.00 British Pounds Sterling ("GBP") bond offering in the amount of £7,300,000.00 GBP. The Company's subsidiary has successfully completed and received the subscriptions and is working towards fulfillment of the remainder of the bond offering. The bonds subscribed include £4,100,000.00 GBP in cash (or ~$ 5,700,000.00 USD gross proceeds), a note receivable in the amount of £1,900,000.00 GBP, and equity in the amount of £1,300,000.00 GBP. Funding from the bond subscriptions are being used to finance the three (3) bond projects, including the Company's Powder River basin oil and gas project in Wyoming.

Based on the Company's current cash position versus its historical working capital deficit, the Company, for the fiscal year ended December 31, 2016, has the ability to continue as a going concern and is not dependent upon its ability to generate sufficient cash flow from sales to meet its obligations on a timely basis, nor is it necessary to obtain additional financing, on its way to ultimately attaining profitability. Furthermore, the Company does not require nor intend to raise additional capital through equity financings, which could result in existing shareholders having their ownership interests diluted.

NOTE 3 – Related Party Transactions

Administrative fees – During the twelve months ended December 31, 2015, the Company accrued or paid administrative fees to a majority shareholder company closely held by our current CEO in the amount of $120,000.

Management fees – During the twelve months ended December 31, 2015, the Company accrued or paid management fees to a company closely held by our current CEO in the amount of $144,000.

Rent expense – During the twelve months ended December 31, 2015, the Company accrued or paid office rent and expenses to a majority shareholder company closely held by our current CEO in the amount of $12,000.

Notes payable – During the twelve months ended December 31, 2015, a majority shareholder company closely held by the current CEO of the Company, loaned the Company an additional $9,756.66 in principle and accrued interest. The balance of the loan, which is due on demand and carries an interest rate of 6%, is $201,999.

NOTE 4 – Notes and Loans Payable

At fiscal year ended December 31, 2015, the Company had notes payable, loans payable, assumed debts, and accrued interest in the amount of $1,230,801. The notes included notes payable to five unaffiliated parties in the amount of $167,877, which are not secured by collateral of the Company, carries accrued interest of 6% and is due on demand by the holders. Two additional notes payable are to two unaffiliated parties in the amount of $66,125, which are not secured by collateral of the Company, carries accrued interest of 8% and is were September 2015. Another note payable is to an affiliated company of our Chief Executive Officer in the amount of $201,999, is not secured by collateral of the company, carries accrued interest of 6%, and is due on demand by the holder. Loans payable included loans to a third party totaling $58,578, which are secured by equipment purchased for the Company, carry interest rates of 6.3%, and are due in 1-3 years. Assumed debts are associated with our West Salt Creek purchase totaling $503,685 and are not secured by collateral of the company. A final note, in the amount of $232,536, is related to the purchase of our Chewelah, Washington facility and is 5% interest loan secured by our 47-acre industrial site. The Chewelah facility is current in its payments and is in the process of renovation and upgrades. The Company is in the process of restructuring and/or paying off all other notes without further use of equity.

NOTE 5 – Property and Equipment

During the twelve months ended December 31, 2015, the Company sold its Crush It and Screen Plan units for $150,000 and $87,500, respectively, and paid the underlying debt. The Company determined that monthly cost for the mobile units did not fit its long term objectives for fixed operations.

NOTE 6 – Non-Depreciable Current Assets and Non-Depreciable Non-Current Assets

Total Non-Depreciable Current Assets and Non-Depreciable Non-Current Assets for the fiscal year ended December 31, 2015 is $160,050 and $0, respectively. The Fair Value Measurements are calculated as follows:

Non-Depreciable Current Assets

Item (Location)	**Dolomite: 10 mesh minus (L-Bar Yard)**	**Dolomite: 3/8 minus (L-Bar Yard)**	**Decorative Rock: Bagged and pallet (L-Bar Yard)**
Quantity (Tons)	1,000	1,500	700
Market Price Per	$ 54.00	$ 38.00	$ 90.00
Gross Value	$ 54,000	$ 57,000	$ 63,000
Less:			
Allowances	-	-	(12,600)
Royalty	-	-	(350)
Other	(1,000)	-	-
Net Value	**$ 53,000**	**$ 57,000**	**$ 50,050**
Total Non-Depreciable Current Assets			**$ 160,050**

Non-Depreciable Non-Current Assets

Item (Location)		**Dolomite (White pit)**		**Gravel (Browns Lake)**		
Quantity (Tons)		200,000		186,000		
Market Price Per		$ 10.00		$ 2.00		
Gross Value		$ 2,000,000		$ 372,000		
Less:						
Allowances		(200,000)		(37,200)		
Royalty		(200,000)		(93,000)		
Other - 2015		(1,600,000)		(241,800)		
Net Value		**$ 1,600,000**		**$ 241,800**		**See Note 8*
Total Non-Depreciable Non-Current Assets						**$ 0**

NOTE 7 – Stockholders' Equity

During the fiscal year ended December 31, 2015, the Company issued the following common or preferred shares of the Company:

The Company issued 72,500,000 shares of common stock for the retirement of $73,857.36 in debt and accrued interest.

NOTE 8 – Contingencies

During the third quarter ended September 30, 2015, the Company received a default notice regarding the lease payment structure on leased rock quarries. The Company has challenged the default notice and is defending itself against the default. The Company has chosen to be conservative and assume a worst case outcome, with the results being a write-down of the non-depreciable non-current assets in the amount of $1,841,800 until the matter is resolved. The default does not affect the Company's 47-acre industrial site.

NOTE 9 – Segments

The Company determined that it does not operate in any material, separately reportable operating segments as of December 31, 2015.

NOTE 10 – Subsequent Events

Management has evaluated subsequent events pursuant to the requirements of ASC Topic 855 and has determined that other than listed below, no material subsequent events exist.

As of this filing date and subsequent to the closing of the fiscal year ended December 31, 2015, the Company, through its wholly owned subsidiary CGrowth Capital Bond, Ltd., received initial subscriptions of its £15,000,000.00 British Pounds Sterling ("GBP") bond offering in the amount of £7,300,000.00 GBP. The Company's subsidiary has successfully completed and received the subscriptions and is working towards fulfillment of the remainder of the bond offering. The bonds subscribed include £4,100,000.00 GBP in cash (or ~$ 5,700,000.00 USD gross proceeds), a note receivable in the amount of £1,900,000.00 GBP, and equity in the amount of £1,300,000.00 GBP. Funding from the bond subscriptions are being used to finance the three (3) bond projects, including the Company's Powder River basin oil and gas project in Wyoming.

6) Describe the Issuer's Business, Products and Services

Describe the issuer's business so a potential investor can clearly understand the company. In answering this item, please include the following:

A. a description of the issuer's business operations;

Following the change of control in July 2012, the Company began to diversify itself and position the Company to be an asset holding and management company servicing assets and companies in the mining, exploration, real estate and emerging technology sectors with solutions designed to help companies monetize their undervalued or unused assets and bring products and services to market.

Prior to the change of control, the Company had provided telephonic inpatient nursing and rehabilitative services to patients who require continuous healthcare but not hospital services through its subsidiary, Spectrum Managed Care of California, Inc. ("Spectrum"). The Company also provided proprietary software for nurse case management services through this same subsidiary. The Company fully impaired the value of Spectrum and its software on its balance sheet. At the end of FY2013, the Company made the decision to divest itself of the market sector since the telephonic services has since ceased.

In July 2012, the Company entered into an Assignment of Contract with Keystone Financial Management, Inc. ("KFM"), its majority shareholder, whereby KFM assigned to the Company, and the Company assumed from KFM, all of KFM's rights, title and interest in and to that certain Joint Venture Agreement pursuant to which the Company acquired the rights to an ore processing agreement enabling conversion of raw ore materials into marketable commodities, such as gold and silver. This acquisition demonstrates the Company's strategy of purchasing or executing joint ventures on valuable assets and to monetize the assets to bring shareholder value.

During the latter part of 2012, the Company has worked to line up additional contracts in the metal mining field, worked on agreements with strategic partners and consultants, and established targeted equipment purchases to carry out operations in 2013. During the first quarter of 2013, the Company was able to initiate its first series of equipment purchases for the processing of raw ore materials into marketable commodities.

On March 13, 2013, the Company announced that it had executed a Purchase and Sale Agreement for the purchase of the Deer Trail Mine in Eastern Washington. The 40 acre fee simple parcel contains three (3) historically active mines and is grandfathered as an active mining site. Terms of the purchase are to be disclosed upon closing of the transaction. The transaction has yet to close, however, the parties continue to work together as joint partners.

During the second quarter of 2013, the Company engaged the Bureau of Land Management to secure a rock quarry near Colville, Washington, known as the Chewelah Community Pit. On June 17, 2013, the Company entered into an agreement with JPX Global, Inc. for the lease and purchase of the representative material at the quarry along with a joint venture agreement for the Company to oversee the extraction and sale of the material. The Company has recognized a gain on the sale of assets related to the net cash received in the transaction. Effective the end of FY2013, the Company severed the relationship with JPX Global and has subsequently terminated its rights to the quarry.

Effective September 30, 2013, the Company closed on a Purchase and Sale Agreement with West Salt Creek, Inc. for the purchase of 2,064 acres of Wyoming oil leases. Located in the Powder River Basin, the leases include active wells with current production along with the associated fixtures, pumps, vehicles, and tanks for the current field operation. The purchase price for the property leases, well interest, and equipment is $3,900,000. The Company paid for the acquisition through the issuance of a) $3,000,000 in Preferred A stock (which amounted to 300,000 shares of Preferred A stock valued at $10.00 per shares). The shares have a two year lock up, may be called by the Company during that time period at the stated price plus a 6% cumulative annual premium, and may be converted to common shares after the hold period at a 20% discount to market; and b) $900,000 in Common stock (which amounted to 9,000,000 shares of Common stock valued at $0.10 per share). The common stock is subject to a 1 year lock up, a metering and block trade restriction, and Rule 144. At no time may the seller own more than 4.9% of the Commons shares of the Company. Additionally, the Company issued Warrants to the seller for the purchase of 4,500,000 shares of Common stock. The Warrants have a strike price of $0.50 per share, expire on the fifth anniversary of the closing, and are to be paid for in cash.

On November 5, 2013, the Company announced that it had entered into a comprehensive Memorandum of Understanding for (“Agreement”) with asset holders in Stevens County, Washington. The Agreement incorporates the purchase of an existing 47 acre industrial site located just 38 miles from the Company’s mining operations; extensive mineral rights to terrazzo, dolomite, silica, and gravel, which incorporates over 10 physical quarry locations; and the purchase of controlling interest in a company with current assets, inventories, and sales channels for the minerals. In conjunction with the Agreement, the Company also executed a Contract for Hire Agreement (“Contract”) with the same asset holders to provide for site cleanup, inventory cataloging, and asset liquidation of specified tools, equipment, and buildings on the 47 acre site as well as another industrial site not included in the Agreement. Under the Contract, the Company oversaw the liquidation and site cleanups through its partner, Cedar Canyon Mining Corp. and a representative of the asset holders. As compensation, the Company received 60% of the liquidated assets during the term of the Contract, 20% paid weekly and 40% to be applied to the purchase of the industrial site detailed in the Agreement. On April 2, 2014, the Company closed on the industrial site and associated quarries. The mineral rights are currently in dispute between the Company and the original lease holder, however, the industrial site, held under the wholly owned subsidiary Chewelah Properties, LLC, is current in its obligations and currently undergoing renovations and upgrades to the facility.

Effective November 15, 2013, the Company closed on a Purchase and Sale Agreement with Max Oil Exploration and Extraction, LLC for the purchase of a 49% Working Interest in a well located within the Company’s existing Wyoming oil leases. The purchase price for the well interest and equipment is $752,000. The Company paid for the acquisition through the issuance of a) $705,000 in Preferred A stock (which amounted to 70,500 shares of Preferred A stock valued at $10.00 per shares). The shares have a two year lock up, may be called by the Company during that time period at the stated price plus a 6% cumulative annual premium, and may be converted to common shares after the hold period at a 20% discount to market; and b) $47,000 in Common stock (which amounted to 470,000 shares of Common stock valued at $0.10 per share). The common stock is subject to a 1 year lock up, a metering and block trade restriction, and Rule 144. At no time may the seller own more than 4.9% of the Commons shares of the Company. Additionally, the Company issued Warrants to the seller for the purchase of 235,000 shares of Common stock. The Warrants have a strike price of $0.50 per share, expire on the fifth anniversary of the closing, and are to be paid for in cash.

Effective December 31, 2013, the Company closed on a Purchase and Sale Agreement with Ventrum Energy Corp. for the purchase of 975 acres of Wyoming oil leases. Located in the Powder River Basin, the leases include active wells with current production along with the associated fixtures, pumps, vehicles, and tanks for the current field operation. The purchase price for the property leases, well interest, and equipment is $1,105,720. The Company paid for the acquisition through the issuance of a) $1,055,720 in Preferred A stock (which amounted to 105,572 shares of Preferred A stock valued at $10.00 per shares). The shares have a two year lock up, may be called by the Company during that time period at the stated price plus a 6% cumulative annual premium, and may be converted to common shares after the hold period at a 20% discount to market; and b) $50,000 in Common stock (which amounted to 500,000 shares of Common stock valued at $0.10 per share). The common stock is subject to a 1 year lock up, a metering and block trade restriction, and Rule 144. At no time may the seller own more than 4.9% of the Commons shares of the Company. Additionally, the Company issued Warrants to the seller for the purchase of 250,000 shares of Common stock. The Warrants have a strike price of $0.50 per share, expire on the fifth anniversary of the closing, and are to be paid for in cash.

Effective April 1, 2014, the Company closed on a Purchase and Sale Agreement with Ventrum Louisiana, LLP for the purchase of 1,194 acres of Louisiana oil leases. The six (6) leases include nine (9) active wells with current production along with the associated fixtures, pumps, vehicles, and tanks for the current field operation. The purchase price for the property leases, well interest, and equipment is $900,000. The Company paid for the acquisition through the issuance of $900,000 in Preferred A stock (which amounted to 90,000 shares of Preferred A stock valued at $10.00 per shares). The shares have a two year lock up, may be called by the Company during that time period at the stated price plus a 6% cumulative annual premium, and may be converted to common shares after the hold period at a 20% discount to market. Currently, the operator has notified the Company that they are experiencing financial issues related to the drop in oil prices and has subsequently stopped reporting to the Company. The Company is working with outside investors, advisors, and operators to resolve the issue.

On May 14, 2015, the Company executed a commercial lease with Wildfire Cannabis Company, LLC whereby the Company would lease to Wildfire one of their warehouse spaces under a turnkey lease to include: 21,400 sq ft (building) + 8,000 sq ft (fenced secure area) + 13,200 sq ft (44 parking slots), plus an option for up to 7,000 additional building square footage. Lease rates are $24.00 per rentable square foot, with annual CPI adjustments, plus $21.03 per rentable square foot in Tenant Improvements, plus $1.50 per square foot fenced secure outdoor entry, plus $0.24 per square foot parking. The lease commences and is contingent upon the completion of the tenant improvement buildout by the Company. As of this filing, the Company has secured financing and has begun the first stage of the buildout.

During the 4th quarter 2015, the Company executed a commercial lease agreement with option to purchase with Zamunda, LLC whereby the Company would lease to Zamunda, for a period of sixty (60) months, an initial two (2) buildings on its Chewelah property totaling 32,400 sq ft. In conjunction with the lease, the Company extended to Zamunda a 36-month option to purchase on a portion of the property containing the two (2) building for a total purchase price of $800,000. Upon execution of the agreement, the Tenant paid to the Company a total of $100,000 to include the first year's rent and an option to purchase fee.

During the 4th quarter 2015, the Company established a wholly owned subsidiary, CGrowth Capital Bond, Ltd., in the United Kingdom, for the purpose of issuing corporate bonds for certain assets held by the Company and two other entities located in Peru. The initial bond offering is for £15,000,000.00 British Pounds Sterling ("GBP") with a portion of the bond benefiting the Company's Wyoming oil and gas leases operated under its wholly owned subsidiary Powder River Resources, Inc. As of the filing date, the Company's subsidiary has successfully completed and received subscriptions totaling £7,300,000.00 GBP and is working towards fulfillment of the remainder of the bond offering. The bonds subscribed include £4,100,000.00 GBP in cash (or ~$ 5,700,000.00 USD gross proceeds), a note receivable in the amount of £1,900,000.00 GBP, and equity in the amount of £1,300,000.00 GBP. The financial effect of the bond issuance will be reflected in the Company's 1st quarter 2016 financial filing.

B. Date and State (or Jurisdiction) of Incorporation;

The Company was incorporated in the State of Delaware on October 30, 1986.

C. the issuer's primary and secondary SIC Codes;

The Company's Standard Industrial Code (SIC) is 1000 – Metal Mining.

D. the issuer's fiscal year end date;

December 31

E. principal products or services, and their markets;

The Company provides support and processing applications for itself and land owners specific to the exploration, mining, and processing of precious metal ores and mineral, as well as other commodities, such as oil and gas. The Company's business solutions are designed to assist land owners with monetizing undervalued assets by bringing commodities such as gold, silver, minerals, and oil and gas to market.

7) Describe the Issuer's Facilities

The goal of this section is to provide a potential investor with a clear understanding of all assets, properties or facilities owned, used or leased by the issuer.

In responding to this item, please clearly describe the assets, properties or facilities of the issuer, give the location of the principal plants and other property of the issuer and describe the condition of the properties. If the issuer does not have complete ownership or control of the property (for example, if others also own the property or if there is a mortgage on the property), describe the limitations on the ownership.

If the issuer leases any assets, properties or facilities, clearly describe them as above and the terms of their leases.

CGrowth Capital's main headquarters is located at: 4550 NW Newberry Hill Road, Suite 202, Silverdale, WA 98383. The Company leases, on a month to month basis, a portion of approximately 1,000 square feet of office space that it shares with its major shareholder, KFM. The Company pays KFM $1,000 per month for its share of the rent and office expenses.

The Company entered into an Assignment of Contract with KFM, its majority shareholder, whereby KFM assigned to the Company, and the Company assumed from KFM, all of KFM's rights, title and interest in and to that certain Joint Venture Agreement pursuant to which the Company acquired the rights to an ore processing agreement enabling conversion of raw ore materials into marketable commodities, such as gold and silver. The properties and claims are currently owned by MRJ Resources, LLC and are located in Stevens County, Washington.

The Company owns 3,400 acres of Wyoming oil leases located in the Powder River Basin. The Company also owns portions of active wells with current production along with the associated fixtures, pumps, vehicles, and tanks for the current field operations. The underlying land is owned by the Bureau of Land Management and other private parties, and is operated by a third party.

The Company owns 1,194 acres of Louisiana oil leases. The Company also owns portions of active wells with current production along with the associated fixtures, pumps, vehicles, and tanks for the current field operations. The underlying land is owned by the Bureau of Land Management and operated by a third party.

The Company owns 47 acres of industrial property in Chewelah, Washington. The property includes 17 acres of open space, ~90,000 sq ft of warehouse space, and various other attributes common to industrial property. In April 2016, the Company's wholly owned subsidiary Chewelah Properties, LLC, received its Determination of Non-Significance ("DNS") regarding its SEPA submittal from Stevens County Land Services division to allow the industrial facility to transition from a mineral processing site to an F-1 manufacturing facility that can legally produce and process cannabis.

The Company holds the mineral rights to dolomite, terrazzo, silica, and gravel, which incorporates over 10 physical quarry locations. The leases are in dispute with the underlying lease holder and the Company is working to defend its position.

8) Officers, Directors, and Control Persons

The goal of this section is to provide an investor with a clear understanding of the identity of all the persons or entities that are involved in managing, controlling or advising the operations, business development and disclosure of the issuer, as well as the identity of any significant shareholders.

A. Names of Officers, Directors, and Control Persons. *In responding to this item, please provide the names of each of the issuer's executive officers, directors, general partners and control persons (control persons are beneficial owners of more than five percent (5%) of any class of the issuer's equity securities), as of the date of this information statement.*

William M, Wright is the Chief Executive Officer and sole Director of the Company. Mr. Wright is also the President of Keystone Financial Management, Inc., which owns approximately 27.3% of the issued and outstanding shares of common stock and 100% of the Series B Preferred shares which carry super voting rights.

B. Legal/Disciplinary History. *Please identify whether any of the foregoing persons have, in the last five years, been the subject of:*

1. A conviction in a criminal proceeding or named as a defendant in a pending criminal proceeding (excluding traffic violations and other minor offenses);

    None

2. The entry of an order, judgment, or decree, not subsequently reversed, suspended or vacated, by a court of competent jurisdiction that permanently or temporarily enjoined, barred, suspended or otherwise limited such person's involvement in any type of business, securities, commodities, or banking activities;

    None

3. A finding or judgment by a court of competent jurisdiction (in a civil action), the Securities and Exchange Commission, the Commodity Futures Trading Commission, or a state securities regulator of a violation of federal or state securities or commodities law, which finding or judgment has not been reversed, suspended, or vacated; or

   None

4. The entry of an order by a self-regulatory organization that permanently or temporarily barred suspended or otherwise limited such person's involvement in any type of business or securities activities.

   None

C. Beneficial Shareholders. *Provide a list of the name, address and shareholdings or the percentage of shares owned by all persons beneficially owning more than ten percent (10%) of any class of the issuer's equity securities. If any of the beneficial shareholders are corporate shareholders, provide the name and address of the person(s) owning or controlling such corporate shareholders and the resident agents of the corporate shareholders.*

Keystone Financial Management, Inc.
4550 NW Newberry Hill Road, Suite 202
Silverdale, WA 98383
107,027,800 shares of common stock (27.3%)
51 shares of Series B Preferred stock (100%)
William M. Wright, President

No other beneficial shareholders known.

9) Third Party Providers

Please provide the name, address, telephone number, and email address of each of the following outside providers that advise your company on matters relating to operations, business development and disclosure:

Legal Counsel

Joseph Lucosky, Esq.
Lucosky Brookman LLP
101 Wood Avenue South, 5th Floor
Woodbridge, New Jersey 08830
Phone: 732-395-4400
Email: info@lucbro.com

Accountant or Auditor

N/A

Investor Relations Consultant

N/A

Other Advisor

N/A

10) Issuer Certification

I, William M Wright, certify that:

1. I have reviewed this annual disclosure statement of CGrowth Capital, Inc.;

2. Based on my knowledge, this disclosure statement does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this disclosure statement; and

3. Based on my knowledge, the financial statements, and other financial information included or incorporated by reference in this disclosure statement, fairly present in all material respects the financial condition, results of operations and cash flows of the issuer as of, and for, the periods presented in this disclosure statement.

04/14/2016

/s/ William M. Wright
William M. Wright
Chief Executive Officer, Chief Financial Officer