



integer



Wealth

GLOBAL

*A British purpose specific financial product and services company providing local and international investment opportunities through convergent professional financial and risk management services*

Proudly including

integer  
PRIME REALTY  
DEVELOPMENTS

integer  
Wealth  
PROFESSIONAL SERVICES

iWealth  
Transaction Technologies

iWealth  
Finance





*'A Convergent 'Skills-Secured' Investment Destination'*

---

Integer Wealth Global is proud to announce the completion of the recent strategic restructuring of our core function and skillset to now include our new member companies, management and staff during 2018 and 2019 under a single convergent governance.

The original company Integer Wealth Limited, has diversified its services within the newly formed group structure from a single finance and investment services provider to a multi-functional financial, business and investment management service providers.

The newly formed Integer Wealth Global group of companies restructured now includes:

- **Integer Wealth Professional Services Ltd** (previously Integer Wealth Limited), providing independent professional management, due diligence, project audit and financial project management services.
- **iWealth Finance Ltd**, managing investments and related funding into credible short-term projects in multiple industry sectors across local and global non-conflict and fair-trade jurisdictions, and building the Integer Wealth Global equity profile of fixed class and equity assets for its valued investors.
- **Integer Prime Realty Developments Ltd**, engaging with credible realty development projects and a core wealth creation entity within the Integer Wealth Global group adding to the capacity of managing closely, investments from iWealth Finance Ltd and supporting and promoting the governance of Integer Wealth Professional Services Ltd. We are also proud to announce our recent partnership with a prestigious London based developer for this exciting initiative.
- **iWealth Transaction Technologies Ltd**, a future 2020-year online challenger bank initiative with a new and innovative product range in credit facilities and credit card accounts, business accounts with dedicated business banking cards and a personal transactional account for the aspiring individual, with debit card functionality through our strategic partners and MasterCard structured products. The bank will be listed on the London Stock Exchange in March 2021 with the trials currently underway and the technology being refined and aggressively tested throughout Q4 in 2019 and throughout 2020.

We look forward to the exciting developments throughout 2020 and beyond. If you would like to be part of this dynamic growth, as a client, service provider, collaborative partner or investor, please feel free to contact us at your convenience.

For any further information on our products, services, structures or employment opportunities, also kindly contact us at [info@integerwealth.global](mailto:info@integerwealth.global)

---

Best regards, the **Integer Wealth Global** team

---

Integer Wealth Global Ltd Incorporating

- Integer Wealth Professional Services Ltd
- Integer Wealth Prime Realty Developments Ltd
- iWealth Finance Ltd
- iWealth Transaction Technologies



*'A convergence of skills, knowledge and effort  
for the benefit of stakeholders and participants'*





Integer Wealth Professional Services (IWPS) is an established independent professional business management and services company which core skillsets are personal, business and corporate due diligence, risk management and investment project audit and financial project management services to our own group members, as also third-party clients, business that helps Wealth & Asset Management firms to improve operational efficiency, remove manual processes and improve customer experience whilst reducing compliance risk.

A core skillset is the readying of clients for investment or funding. IWPS services delivers a unique combination of automated and managed Identity Verification (IDV) and Know Your Customer (KYC) services via a single API, to make onboarding as frictionless as possible whilst meeting Anti Money Laundering (AML) and other compliance requirements, including FATCA, CRS, MiFID II and client suitability and appropriateness checks.

By automating and integrating a broad range of compliance checks, IWPS streamlines the complex onboarding

and monitoring processes for financial services organisations. IWPS combines data from an international range of commercial, open source and law enforcement sources to deliver risk scores and enriched data on corporate entities, individuals and identity documents.



#### Key service components are:

- Business product and process development advisory
- Financial risk assessments ready clients for funding and investment
- Investigative due diligence audits on most industry sector projects\*
- Business plans and pitch decks to most industry sectors\*
- Financial project management and project finance modelling\*
- Business training and product services development
- Project management for client projects\*
- Corporate policy, workflow and procedure design
- Business setup services for UK and EU, local and international
- Business modelling to most industry sectors including FMCG\*
- Preparing and present risk management plans – Investment and operational
- Business Impact Analysis audit and reporting

#### Integer Wealth Professional Services Ltd Reg 10225895

- Web: [www.iwps.com](http://www.iwps.com)
- Email: [info@iwps.com](mailto:info@iwps.com)
- Tel: +44 (0) 118 327 4649

Suite B1-08, The Enterprise Centre,  
University of Reading, Earley Gate,  
Reading, RG6 6BU, United Kingdom

#### Key benefits:

- AML, KYC, IDV Checks
- Automating manual tasks
- Client suitability evaluation
- Streamlines client onboard processing
- Managed cost reduction on due diligence
- Independent unbiased results to client
- Transparent results remain completely confidential
- Improved efficiency through our fast track processes
- Improve client to client, business to business experience
- Fully managed client integration services and GDPR compliant
- ISO 9001 and 10244 business process management development








*"A highly professional convergent skills service provider."* Reuters Eikon





iWealth Finance Ltd (IWF) is an investment and project finance house, providing venture capital, funding and investments into short, medium and long-term credible projects within multiple industry sectors, across non-conflict and fair-trade jurisdictions while building the Integer Wealth Global equity profile of fixed class and equity assets for its valued investor clients. iWealth Finance is proud to own and manage its own 'iWealth Real Estate Fund', a dedicated fund for real estate and related industry funding.

iWealth Finance proudly manages our own private equity funds dedicated to specific industry sectors being: \*

-  ○ **Tellus Fund** – Agriculture, construction, real estate development
-  ○ **Nummus Fund** – Venture capital, commodities, bonds, shares, derivatives, money markets, import and export, arts
-  ○ **Inno Fund** – Information technology, software, renewable energy, aviation, leisure, sport, services industries
-  ○ **Ferrum Fund** – Mining, chemicals, gas, oil, shipping, manufacturing, FMCG
-  ○ **Regalis** – A development fund dedicated to European and non-conflict investment markets

#### Key service components are:

- Present pre-qualified bespoke project investment opportunities
- Investment advisors to private, family office and institutional investors
- Venture capitalists
- Funding and/or investment into credible projects
- Financial project management
- Investment management to private equity funds
- Investment allocation advisory
- Equity growth partnering
- Investment projection and risk forecasting and management
- Investment revenue modelling
- Foreign investment management to and from the UK and Europe



#### iWealth Finance Ltd

- Reg 11662891
- Web: [www.iwealth.finance](http://www.iwealth.finance)
- Email: [info@iwealth.finance](mailto:info@iwealth.finance)
- Tel: +44 (0) 203 556 9393

Suite B1-08, The Enterprise Centre,  
University of Reading, Earley Gate,  
Reading, RG6 6BU, United Kingdom

#### Key benefits:

- AML, KYC, IDV Checks on all stakeholders for absolute operational and transparency of return on investments
- Online real time investment tracking
- Online real time investment and ROI withdrawal system
- Online real time risk management on project visible to the investor and client alike
- Intercompany services ensuring consistency in service delivery to clients
- Robust governance providing real time management and dedicated client servicing
- Consistent reporting on project and investments alike



\*Excludes medical and research and development industry sectors

*"A transparent investment company with consistently high returns due to a stringent risk management culture. Very impressive." Reuters Eikon*

# integer

## PRIME REALTY DEVELOPMENTS



Engaging with credible realty development projects and presenting a core wealth creation entity within the Integer Wealth Global group, while developing both own and third-party projects through the funding and or investments from iWealth Finance Ltd and using the risk management and financial governance of Integer Wealth Professional Services Ltd. Integer Prime Realty Developments is also proud to announce our recent partnership with a prestigious London based developer for this exciting initiative.

### Key scope:

The birth of IPRD was a natural progression and development of a core business component within the Integer Wealth Global group of companies.

Through the associate companies within the group such as Integer Professional Services Ltd, iWealth Finance and iWealth Transaction Technologies Ltd, the natural progression of the group's own property development company was inevitable.

IPRD proudly integrates seamlessly within the group, automatically garnishing the benefit of professional business services, funding and investment into the IPRD fixed asset acquisitions as also its own property developments sized from flipping houses to buildings across the UK and European continent.

IPRD is therefore geared and positioned specifically to greatly develop equity value within the group and catalyses equity growth for Integer Wealth Global to be an attractive investment destination itself.

With an ever-growing array of building, property development and building acquisition portfolio, IPRD continually grows in its cash value and equity, with extraordinary returns on investments for investments.

### Key benefits:

- First option for development of key high net return projects
- Ability to readily raise or apply funding from associate and internal companies
- Access to professional services including risk and governance management from parent company
- Multiple investor benefits created through integrated management model from parent company
- Provide secure stable platform for investment
- Develop clear equity value for partner and associate member companies
- Provides constant supply chain work for contractors
- Apply consistent fair-trade policy environment
- Creates additional investment destination for parent company with minimal risks
- Benefits from multiple internal associate skillsets

### Integer Prime Realty Developments Ltd

- Reg 11717317
- Web: [www.iprdevelopments.com](http://www.iprdevelopments.com)
- Email: [info@iprdevelopments.com](mailto:info@iprdevelopments.com)
- Tel: +44 (0) 125 654 1040

Suite B1-08, The Enterprise Centre,  
University of Reading, Earley Gate,  
Reading, RG6 6BU, United Kingdom





# iWealth Transaction Technologies

A start-up FinTech company developing in a bespoke investment platform connecting investors with credible property development projects in the UK and Europe, offering several additional industry sectors for investments too, and creating a bespoke banking platform connecting our platforms together to migrate to a digital challenger bank, with a new and innovative range of products in online web and app banking functionality with physical and virtual card products through our strategic partners and MasterCard structured products. This project is developed exclusively for iWealth Finance



## Key scope:

The project will have three purpose specific phases.

Phase one developing a platform connecting investors seamlessly to eligible property development projects.

The platform will have separate front-end login functions where once registered, both investor and project clients are automatically matched through a series of built in due diligence functions, resulting in highly accurate algorithmic calculation of investment returns against project risks, with an array of real time online reporting, delivering the due diligence process, risk management and all project related vetting processes digitally, with the 'Investor' section delivering the AML and KYC processes seamlessly and reducing the time frames for these comprehensive processes from weeks and often months, to mere hours or even minutes.

Phase 2 is the addition of multiple industry sectors to phase 1, and phase 3 is the creation of a digital online bank functioning on a dedicated web and app platform on the back of an existing high street host bank. iWealth Transaction Technologies Ltd (IWTT) will develop the banking platform and then migrate the primary operational platform from the host bank to its own stand-alone platform once all licences have been approved.

The platform will be a mobile app and web driven combined integration and will be developed to ultimately result into a full service banking function within 3 years of launch or sooner, as the intention of the project is to provide a banking environment for iWealth Finance to deposit its investments into, and manage such investment accordingly in the investors favour, for closer and more accurate management of deposits than current manual systems.

## Key Benefits:

- Seamless connection between investors and projects
- Secure automated online transaction services i.e. deposits, tranche payment drawdowns
- Reduction of time for due diligence on projects from weeks and months to hours and minutes
- Massive reduction in cost of operation
- Total replacement of outdated process producing great efficiency and accuracy
- Simplified project, financial disbursement and drawdown management
- Incomparable speed, efficiency and accuracy over current internal manual systems
- Connects proposed future bank account with online investment opportunities offering direct investment deposits from bank account to project
- Creates a crowd funding environment
- Leads to a natural progression to digital challenger bank initiative with various card products and related services



## iWealth Transaction Technologies Ltd

- Reg 11837434
- Web: [www.iwtt.co.uk](http://www.iwtt.co.uk)
- Email: [info@iwtt.co.uk](mailto:info@iwtt.co.uk)
- Tel: +44 (0) 118 327 4649

Suite B1-08, The Enterprise Centre,  
University of Reading, Earley Gate,  
Reading, RG6 6BU, UK

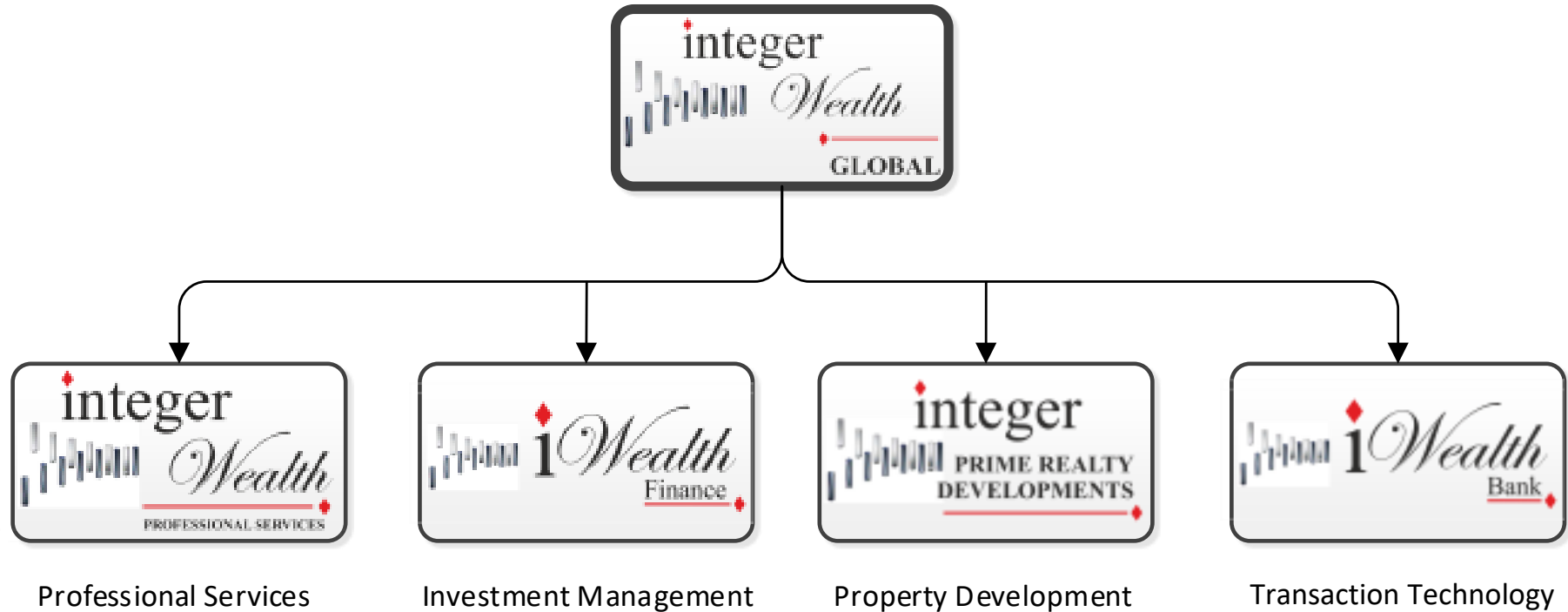


Comparative operators with similar projects and sites are CashPlus, N26, Stirling Bank, Counting-Up, Coconut, Tide and Aqua





COMPANY STRUCTURE

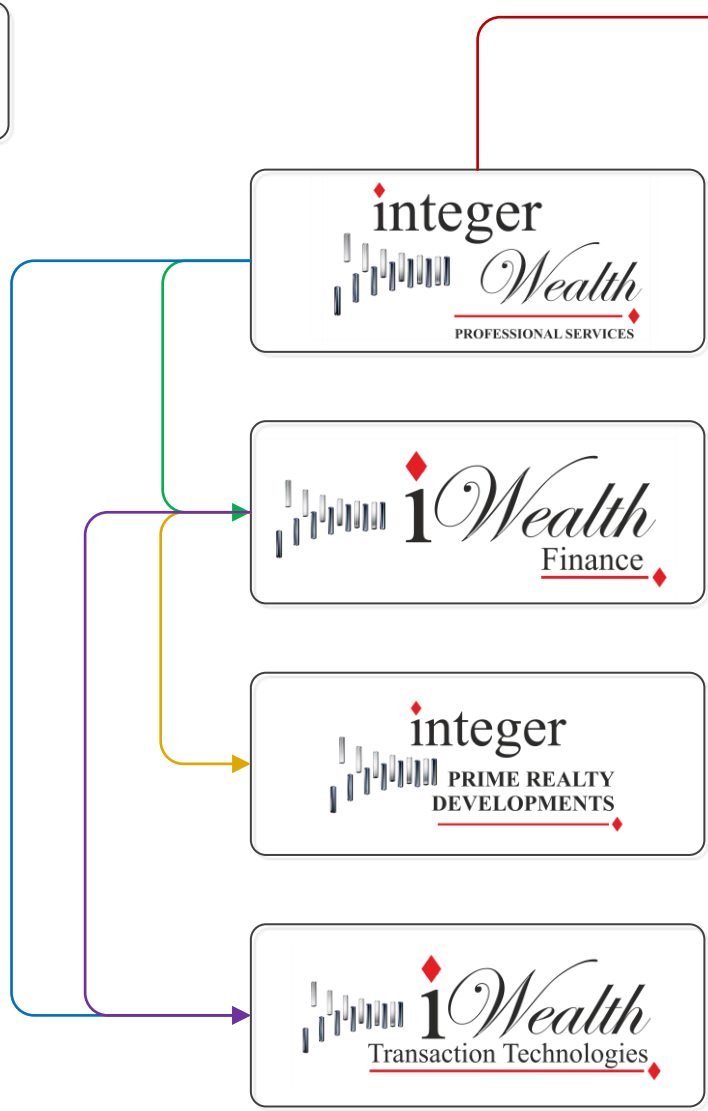






**Management Oversight and Administration**

- Policy creation
- Workflow
- Sales
- Marketing
- Advertising
- Accounting
- Treasury
- Intellectual property



Renders independent service to external client base

**Integer Wealth Professional Service (IWPS)**

- Functions independently and services group member companies and external 3<sup>rd</sup> party non group related clients

**iWealth Finance (IWF)**

- Functions collectively and is dependent on IWPS or external audit service providers

**Integer Prime Realty Developments (IPRD)**

- Functions collectively and is dependent on IWPS and IWF for funding

**iWealth Transaction Technology (ITT)**

- Challenger bank technology dependent on IWPS and IWF

**Integer Wealth Global Business Model**