



**integer** *Wealth* **GLOBAL**

## Alternative Investment Fund Structuring & Risk Management

A European-British 'Alternative Investment Fund' and investment vehicle creation company facilitating investments into credible AIF Investment fund projects globally, through robust risk management principles and processes, using convergent professional financial and risk management services and platforms.

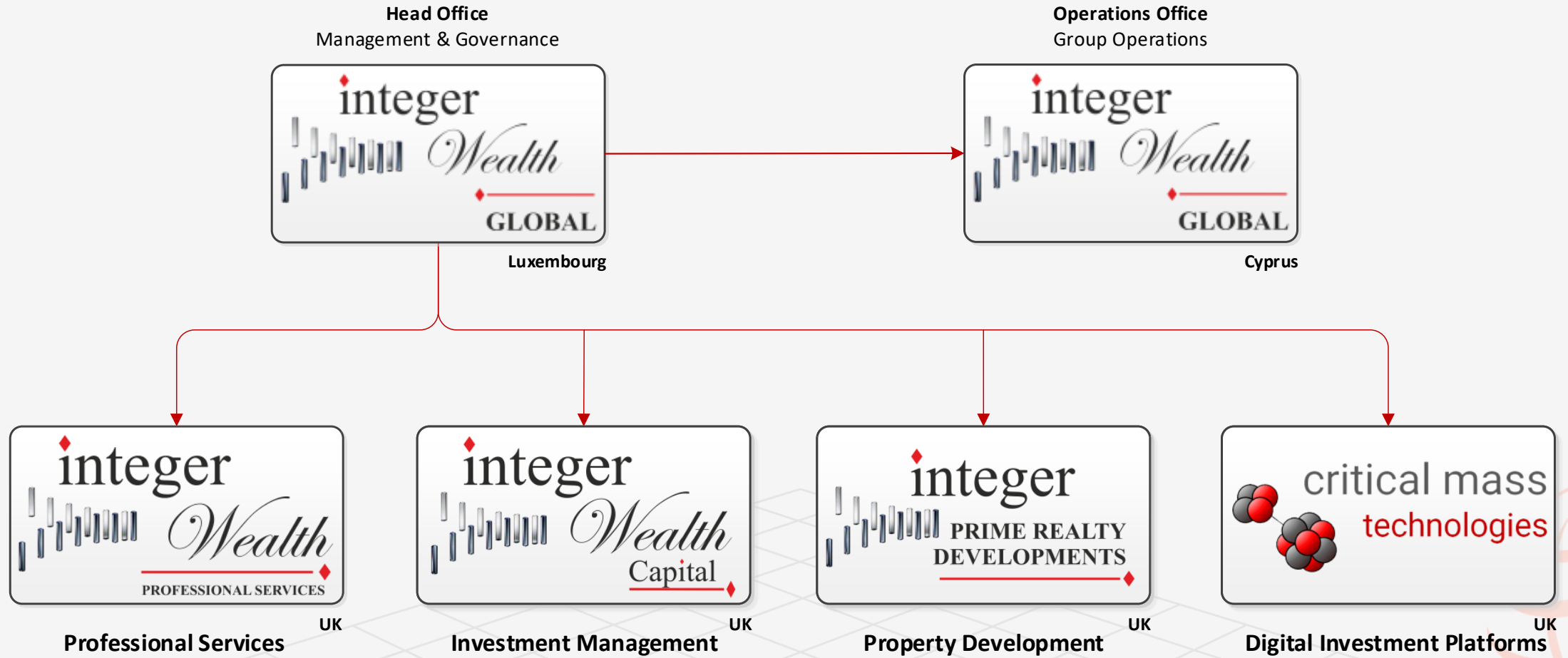
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CORPORATE INFORMATION DECK

2022 – Quarter Four



# Our Company At a Glance



# Our Executive Team



**Marc Bandemer**

**Chairman | Founder**

- 30+ Years experience in business development and management.
- MBA, MBL Project Management and B.Eng. (Structural) graduate.
- Former CEO of SEDA, South African (SA) government business development agency
- Managed £1,1 Bill investment book
- Ex SA Government foreign investment advisor
- Author
- Commercial pilot



**Peter Ferguson**

**Director | Finance & Accounting**

- 50+ Years experience business and business financial systems.
- Degree in Accountancy
- Affiliate member of the South African Institute of Business Accountants and The Chartered Institute of Accountants.
- Head of Financial Management and Planning of several Internationally listed companies.



**Michael De Pass**

**Director | Risk & Intelligence**

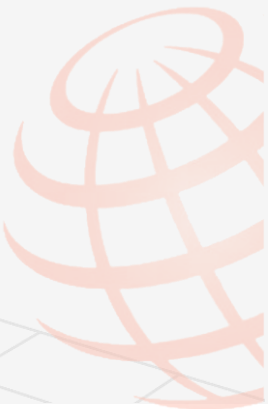
- 35+ Years experience in developing business systems.
- FMCG and manufacturing specialist
- Project Management Professional
- Project and Operations management, engineering, Building and business disciplines through the full Project and Management life cycle.
- Risk and Intelligence specialist
- Project management specialist



**Edwin Nyirenda**

**Investment & Treasury**

- Masters Degree in Professional Finance and Banking (MPFB)
- BBA Degree Financial Accounting expert with background leveraging financial credentials and experience in quantitative/statistical analysis, budgeting, accounting, and forecasting.
- Financial Modelling-GAAP/IFRS Compliance, Risk/Quantitative Analysis, (CAPEX), Financial Statement Preparation & Trend Fore-castings.

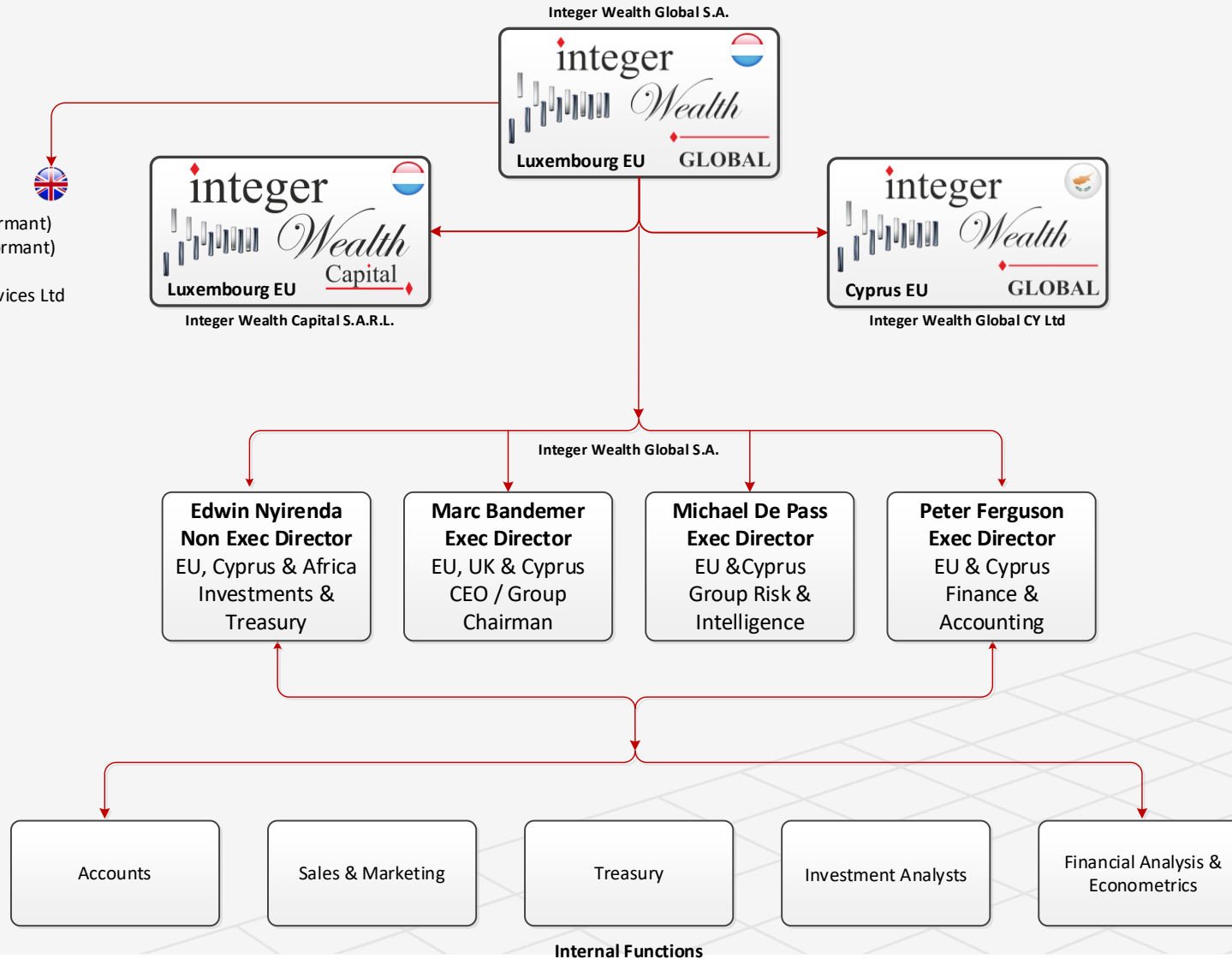


# Our Company's Governance Structure

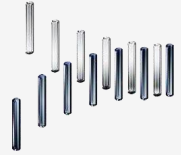


## United Kingdom

- Integer Wealth Global Ltd – (Dormant)
- Integer Wealth Capital Ltd – (Dormant)
- Integer Wealth Professional Services Ltd
- Critical Mass Technology Ltd



# Our Company's Functions



## Administrative Function

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

## Business & Revenue Function

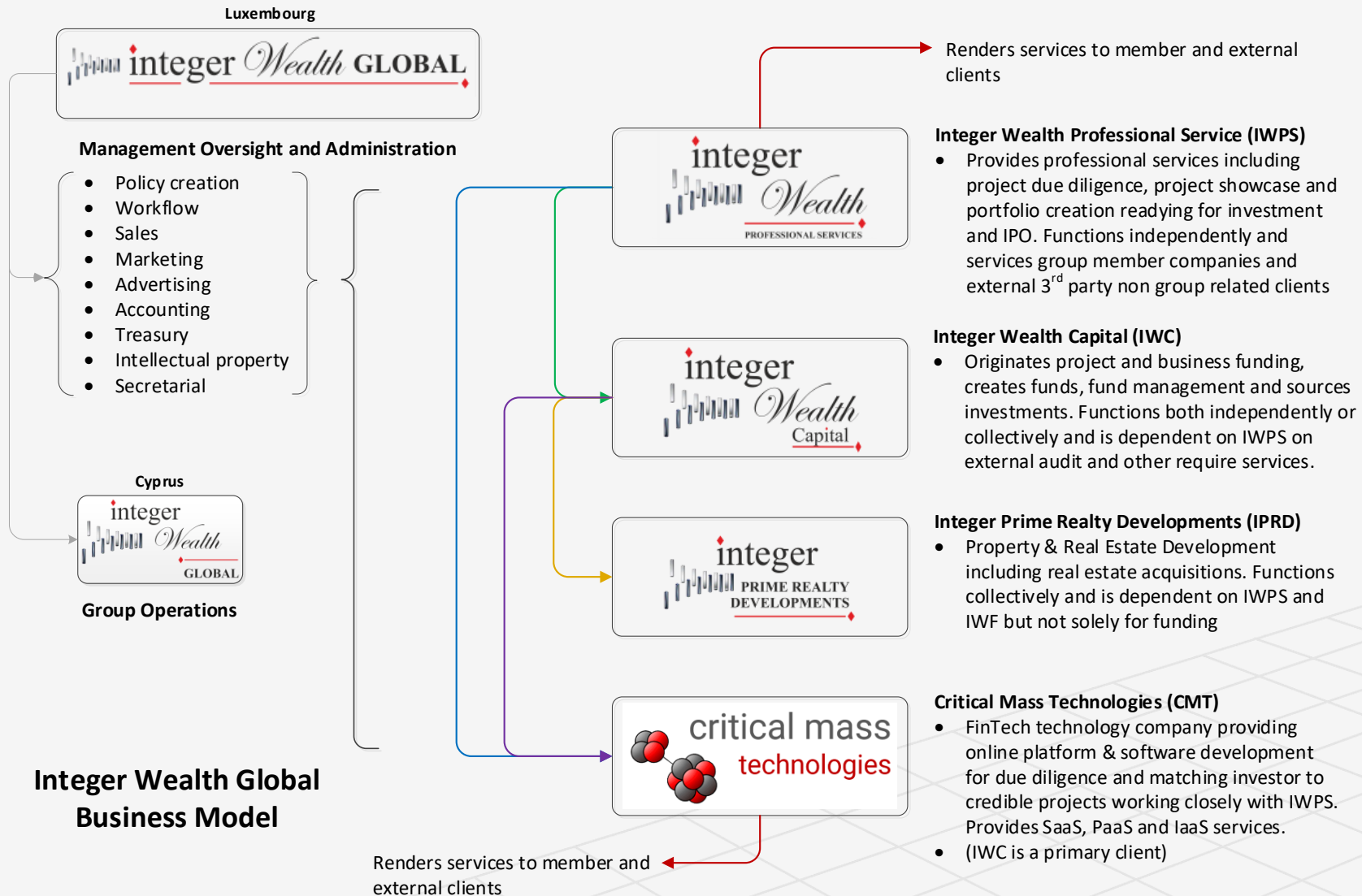
- Creates bespoke 'Alternative Investment Funds' on various European Stock Exchanges.
- Creates 'Umbrella Funds' for Integer Wealth Global clients in a variety of specific industry sectors for investment into commercial projects in non conflict stable jurisdictions.
- Creates investment opportunities and investment funds for clients with sustainable renewable energy projects on the Luxembourg Green Exchange (LGX).
- Provides advisory consultation to project clients globally.
- Provides professional services including project due diligence, project and investment fund ratings through our Standard & Poors strategic partnership, project showcasing and portfolio creation readying for investment and IPO preparations.
- Functions independently and services group member companies and external 3<sup>rd</sup> party 'non-group' related clients.
- Originates project and business funding, creates funds, fund management and sources investments.

Renders services to member companies and external clients

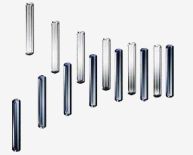
**The 'Integer Wealth Global' Function**  
(Luxembourg)



# Our Company's Structure



# Integer Wealth Global companies



Integer Wealth Global CY Ltd, is our operational centre in Nicosia, Cyprus. All client and investor, investment and regulatory compliance is conducted through this centre.



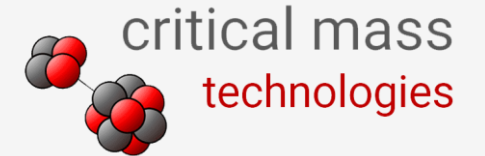
Integer Wealth Professional Services Ltd (previously the original Integer Wealth Limited), providing independent professional management services, business, financial and project due diligence, project audit and financial project management services.



Integer Wealth Capital, creating 'Notified Alternative Investment Funds' and other investment vehicles and managing investments and related funding into credible short-term projects in multiple industry sectors across local and global non-conflict and fair-trade jurisdictions, thereby building the Integer Wealth Global equity profile of fixed class and equity assets for our investors.

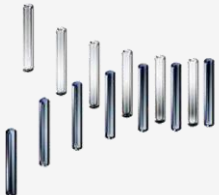


Integer Prime Realty Developments Ltd, engaging with credible realty development projects and a core wealth creation entity within the Integer Wealth Global group adding to the capacity of closely managing investments from Integer Wealth Capital and supporting and promoting the governance of Integer Wealth Professional Services.



Critical Mass Technologies Ltd, a future 2022-year online investment platform initiative with a new and innovative online investment platforms. The company is also designing various product ranges from credit facilities and credit card accounts and business banking accounts with dedicated business banking cards and a personal transactional accounts for individuals, with debit card functionality through the strategic partners together with MasterCard structured products.

*Our logo represents the convergence of multiple service disciplines, partners, specialised service provider and collaborative partners resulting into single cohesively managed favourable returns for our stakeholders and investors'*



# The Integer Wealth Global Concept

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The core function of this industry leading company is the establishment of 'Notified Alternative Investment Funds' (NAIF), the provision and management of an investment platform and investment channel into alternative asset-based and bespoke investment opportunities in real estate, commercial and industrial projects and business development, production and innovative technology projects, green fields projects and revenue generating mergers and acquisitions.

We occupy a unique market, combining our own sources of funding a vast quantity of land and property development opportunities and bespoke customer face products and opportunities through our convergent professional services within our group, and create extraordinary returns on investments.

We employ investor capital into credible projects and acquisitions through our own array of primary institutional investors based primarily in Europe and the United Kingdom.

The objective of the company is the promotion of ours and our client investment funds, the projects within them and the growth of our own asset base and increasing our capital value base for the benefit of the shareholders, investors, executives and staff.



*'The company also employs a generous staff equity program and operates within an above fair working condition and culture'.*





# Our Services



## Integer Wealth Professional Services Ltd

- Professional business product and management services
- Risk management
- Due diligence audits
- Business plans and pitch decks
- Financial project management
- Business training and product services development
- Project management
- Corporate policy and, workflow and procedure design
- Business setup local and international
- Business modelling

## Critical Mass Technologies Ltd

- Creation of digital investment platforms
- Online challenger bank product and services



## Integer Wealth Capital Ltd (UK) & S.A.R.L. (Luxembourg)

- Creation of NAIF and other suitable investment vehicles for clients
- Funding and/or investment into such NAIF funds and their projects
- Financial project management
- Investment management
- Fund management in co-operation with relevant stock exchanges
- Investment fund allocation
- Private equity fund management
- Equity growth partner development and opportunity facilitation
- Financial projection and forecasting for NAIF and other vehicles
- Revenue modelling for NAIF and other vehicles

## Integer Prime Realty Developments Ltd

- Procurement of real estate for hold, development, resale and letting
- Property investment portfolio management
- Asset merger and acquisition
- Equity development scheme development
- Real estate project management
- Contractor management
- Planning and regulation management
- Transference of value between stakeholders



# The Industry Challenge



Within the UK and Europe there are tens of thousands of service providers, deal originators, service providers and an array of fund managers and financial advisors.

Many of these operate at an amateur or unregulated level while the more established firms often have unethically elevated fees and charge exorbitant costs to their clients and investors within their scope of operation.

The primary core component for successful fund raising and investment management is the capacity to manage the risk of investment placement.

The emphasis on risk management is the single most unqualified and unfulfilled component of most investments outside of the larger international financial audit and service companies.



*"Integer Wealth Global and our member companies perform all functions through the lens of risk. Risk management is the primary function of the company when creating any product, NAIF, service or other investment vehicle."*

Marc Bandemer – Group Chairman

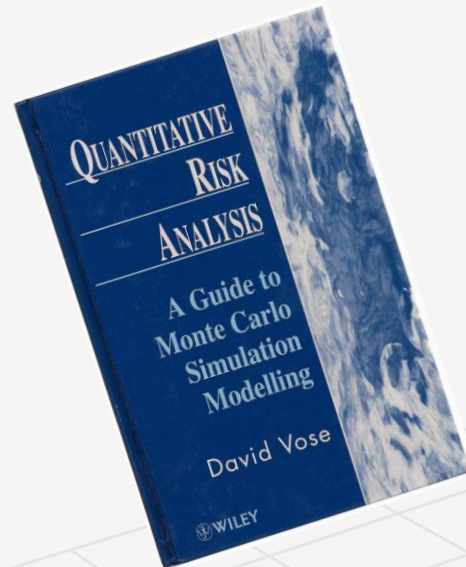


# The Industry Solution



Our laser-like focus sets Integer Wealth Global apart as a risk managed investment destination, and as an investment management company dedicated to our client's failsafe investment into our NAIF's and other Investment vehicles and their relevant credible projects, through congruent and collaborative skillsets.

Amongst thousands of service providers, fund originators and investment managers, Integer Wealth Global provides a clear convergent set of advisory services and applications for investors and capital employment governance through proven stringent and robust risk management by superior qualified resident executive staff and legal and accounting support service providers, partners, stakeholders and methodologies.



# Our Value Structure

**Note:** This slide represents a brief snapshot to our financial performance from 2018 to 2020 however is not representative of our full group financials yet.

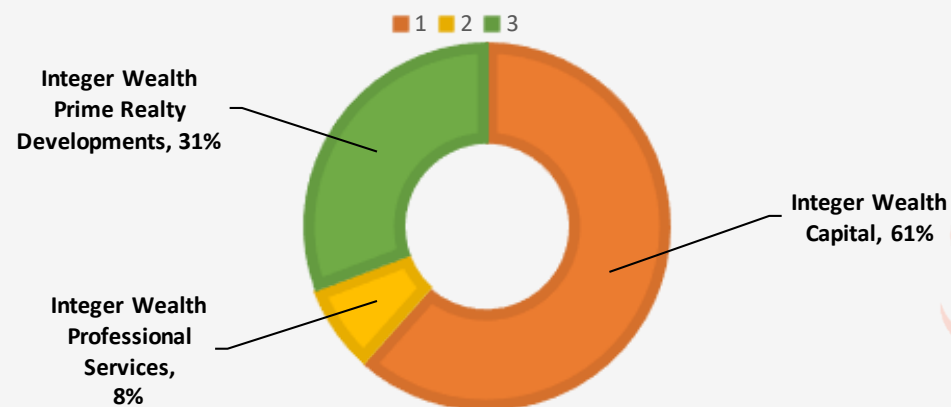


| Member Revenue Contributor           | Activity  | Turnover Per Annum<br>2021 to Present | Profit Including Pending<br>Transactions | Equity Value      | Fund Under<br>Management |
|--------------------------------------|---|---------------------------------------|--|-------------------|--------------------------|
| Integer Wealth Global                | Management holding company                                  | N/A                                   | N/A                                      | 27,710,000        | 0                        |
| Integer Wealth Professional Services | Professional business services                              | 3,620,000                             | 1,396,200                                | N/A               | N/A                      |
| Integer Wealth Capital               | NAIF creation and fund raising                              | 67,260,000                            | 3,150,000                                | 16,35,720         | 2,280,000,000            |
| Integer Prime Realty Developments    | Property acquisitions, rentals and development              | 3,680,000                             | 1,320,000                                | 6,000,210         | N/A                      |
| Critical Mass Technologies           | Online investment platforms and challenger bank development | 0                                     | 2,960,460                                | 1,773,560         | N/A                      |
| <b>Totals</b>                        |   | <b>70,940,000</b>                     | <b>8,826,660</b>                         | <b>35,483,770</b> | <b>2,280,000,000</b>     |

**Note:** This represents a brief snapshot to our financial performance from 2018 to 2020 however is not representative of our group financials yet.

$$NPV = \sum_{t=0}^3 \frac{CF_t}{(1+r)^t}$$

## BUSINESS UNIT REVENUE REPRESENTATION



# The Industry Market Size



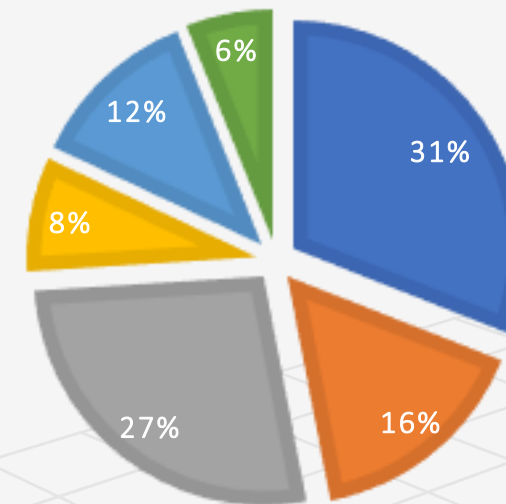
The market segment and size is only measurable in terms of the individual discipline of each separate activity. Investment management sectors within the UK are statistically as follows:

## Non Corporate Industry Sector Participants - London

| Industry Sector     | Percentage |
|---------------------|------------|
| Investment managers | 31         |
| Hedgefund managers  | 16         |
| Deal originators    | 27         |
| Deal introducers    | 8          |
| Risk managers       | 12         |
| Investment analysts | 6          |
| Total               | 100        |

## NON CORPORATE INDUSTRY SECTOR PARTICIPANTS - LONDON

■ Investment managers ■ Hedgefund managers ■ Deal originators  
■ Deal introducers ■ Risk managers ■ Investment analysts



Source: Statista  
[www.statista.com](http://www.statista.com)



# The Competition



This statistic shows the revenue of the Big Four accounting / audit firms worldwide in 2021. Deloitte was the largest of the big four firms in terms of revenue having generated approximately 43.2 billion U.S. dollars in that year.

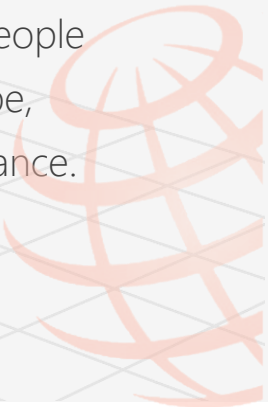
The “Big Four” accounting firms are Deloitte, PricewaterhouseCoopers (PwC), Ernst & Young (EY) and KPMG. These offer such services as audit, assurance, corporate finance and legal services, among others. Deloitte was the largest of the four companies and therefore the largest in the world in terms of revenue in 2018.

With a revenue of 41.28 billion U.S. dollars, (as at 2021) PwC was not far behind the 43.2 billion generated by Deloitte. The three leading companies earned the largest share of their revenues in the Americas, whereas KPMG, the smallest of the four, earned the largest share of theirs in Europe, the Middle East and Africa (EMEA). PwC and EY generated much of their revenue in the audit/ assurance/ audit and enterprise risk services (AERS) segment, while Deloitte and KPMG from their advisory/ consulting segment.

The big four combined employed well over one million people worldwide in 2021. Employees from Deloitte comprised the largest share. Close to 71,500 of Deloitte employees were located in the Americas. The second largest share were employed in the EMEA region.

The second largest accounting firm in terms of revenue, PwC, employed around 250,900 people around the world. In 2021, the largest share of employees could be found in Western Europe, followed by the Americas and Asia. Around 43 percent of PwC’s workforce worked in assurance.

**Source: Statista** [www.statista.com](http://www.statista.com)



# Our Competitive Advantage

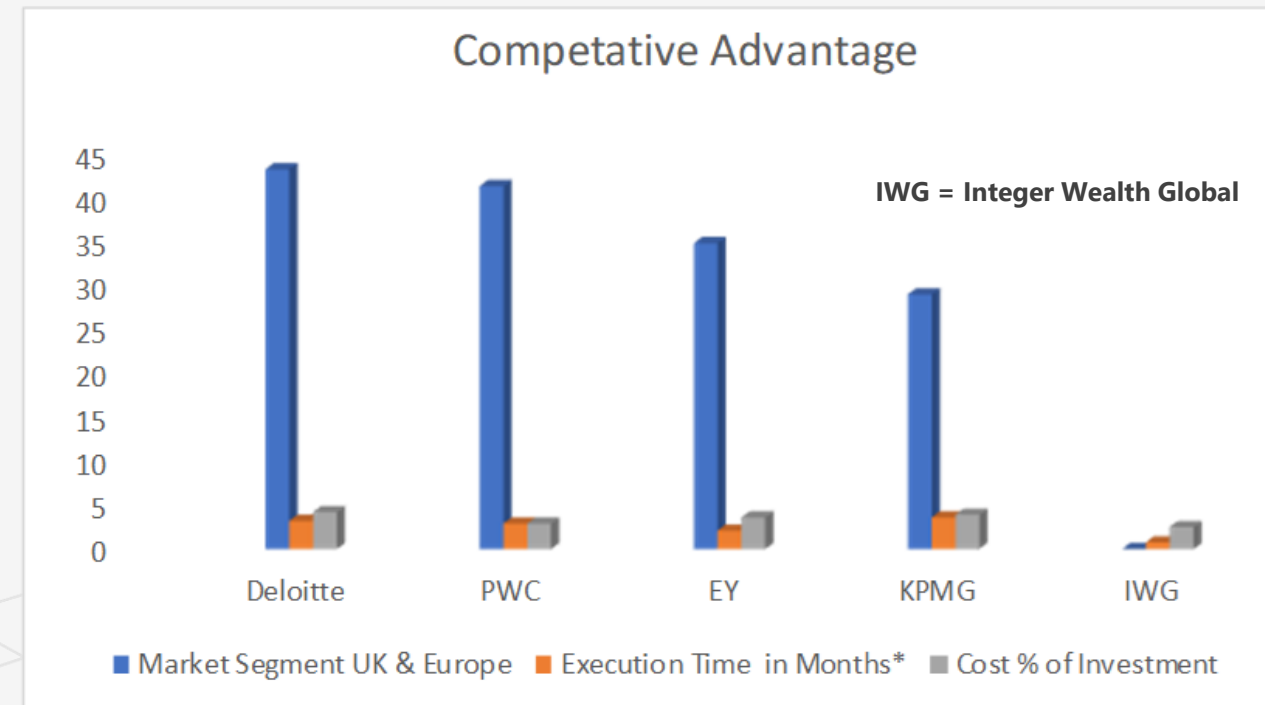


## Integer Wealth Global:

- Provide instant 'plug-in' investment processes and execution
- Provide approved preferred policies already approved at fund level
- Light secure and robust implementation of audit assessment
- Rapid deployment of peripheral services
- Instant response from incorporated collaborative service providers services



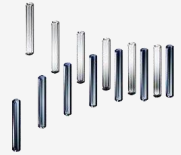
| Investment Service Provider | Market Segment UK & Europe | Execution Time in Months* | Cost % of Investment |
|-----------------------------|----------------------------|---------------------------|----------------------|
| Deloitte                    | 43.2                       | 3.2                       | 4.2                  |
| PWC                         | 41.28                      | 2.9                       | 2.9                  |
| EY                          | 34.8                       | 2.1                       | 3.6                  |
| KPMG                        | 28.96                      | 3.6                       | 3.9                  |
| IWG                         | 0                          | 0.75                      | 2.5                  |



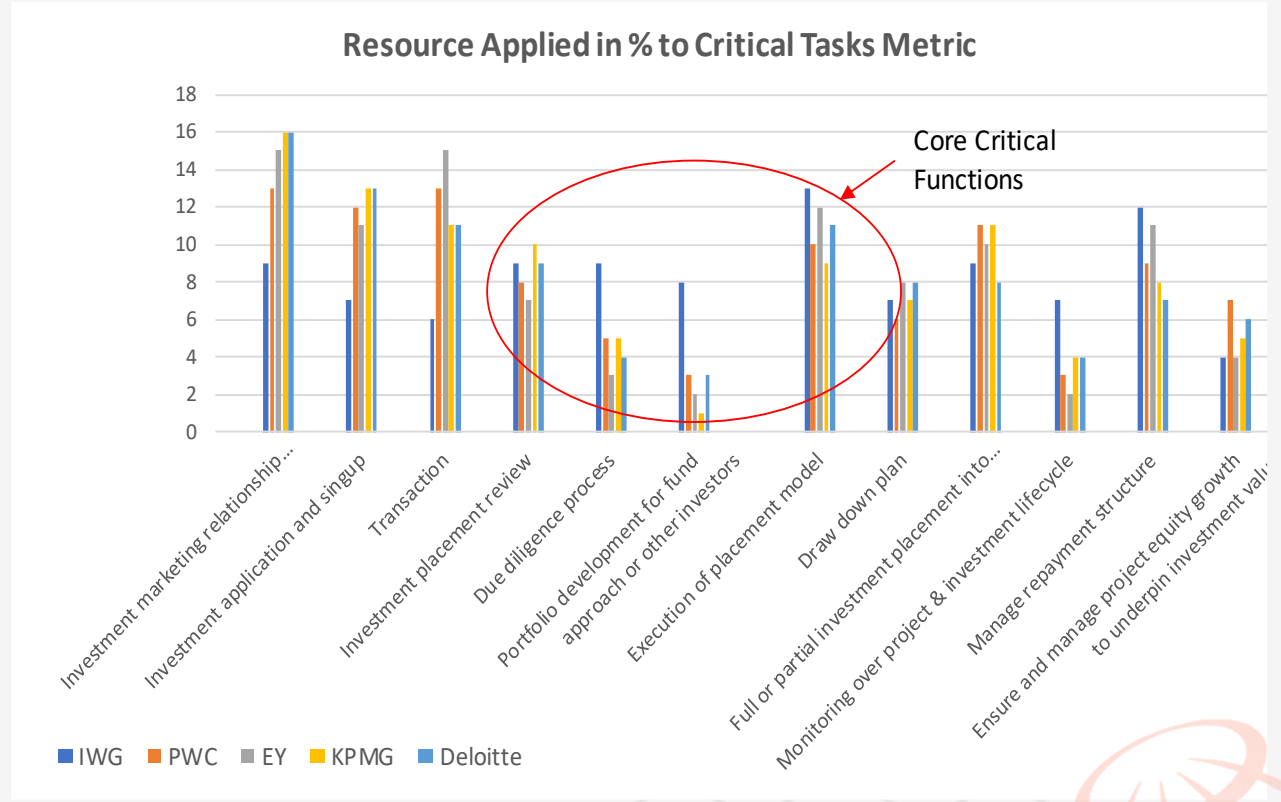
Source: Statista - [www.statista.com](http://www.statista.com)

\*Execution time to invest £ 1 Million into a UK project/business of £ 25 Million

# Competitor Critical Task Comparison Metric



| Critical Task Description   | Resource Applied in % to Critical Tasks |            |            |            |            |
|---|---|------------|------------|------------|------------|
|   | IWG                                     | PWC        | EY         | KPMG       | Deloitte   |
| 1 Investment marketing relationship development                         | 9                                       | 13         | 15         | 16         | 16         |
| 2 Investment application and singup                                     | 7                                       | 12         | 11         | 13         | 13         |
| 3 Transaction   | 6                                       | 13         | 15         | 11         | 11         |
| 4 Investment placement review   | 9                                       | 8          | 7          | 10         | 9          |
| 5 Due diligence process   | 9                                       | 5          | 3          | 5          | 4          |
| 6 Portfolio development for fund approach or other investors            | 8                                       | 3          | 2          | 1          | 3          |
| 7 Execution of placement model  | 13                                      | 10         | 12         | 9          | 11         |
| 8 Draw down plan  | 7                                       | 6          | 8          | 7          | 8          |
| 9 Full or partial investment placement into project                     | 9                                       | 11         | 10         | 11         | 8          |
| 10 Monitoring over project & investment lifecycle                       | 7                                       | 3          | 2          | 4          | 4          |
| 11 Manage repayment structure   | 12                                      | 9          | 11         | 8          | 7          |
| 12 Ensure and manage project equity growth to underpin investment value | 4                                       | 7          | 4          | 5          | 6          |
| <b>Total %</b>  | <b>100</b>                              | <b>100</b> | <b>100</b> | <b>100</b> | <b>100</b> |



IWG = Integer Wealth Global

Source: Statista [www.statista.com](http://www.statista.com)

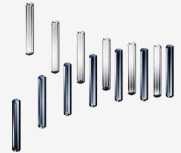
Reuters Ikon [www.eikon.thomsonreuters.com](http://www.eikon.thomsonreuters.com)





# Our Market Traction

**Note:** This slide represents a brief snapshot to our financial performance from 2021 to 2022 however is not representative of our full group financials.



| No. | Investment Fund Name         | Acronym | European Jurisdiction of Listing | Industry Sector       | Brief Description  | Total Fund Size in Euro millions | Project 1                       | Project 1 Location  | QTY Funding Stages | Required Investment in Euro to Stage 1 | Duration of Subscription to Stage 1 | Project 2                       | Project 2 Location | Minimum Investment Duration | Investment Fund Projected Yield | S&P Rating |
|-----|------------------------------|---------|----------------------------------|-----------------------|--|----------------------------------|---------------------------------|---------------------|--------------------|--|-------------------------------------|---------------------------------|--------------------|-----------------------------|---------------------------------|------------|
| 1   | Driftwood Safari             | DSIF    | Malta                            | Leisure               | Five Star Lodges for Marriott Group                                    | € 126,000,000                    | 9 Lodges                        | Tanzania            | 4                  | 3 million                              | 3 Years                             | 8 Lodges                        | Tanzania           | 3 Years                     | 14.00%                          | A-         |
| 2   | Atlantic Ocean Partners      | AOPIF   | Malta                            | Leisure               | Five Star Lodges for Playa Diamante                                    | € 120,000,000                    | 11 Lodges                       | Dominican Republic  | 4                  | 3.2 million                            | 3 Years                             | 10 Lodges                       | Dominican Republic | 2 Years                     | 12.00%                          | BBB+       |
| 3   | CISAN Renewable Energy       | CREIF   | Cyprus/Luxembourg                | Renewable Energy      | Government backed Photo Voltaic installation                           | € 110,000,000                    | Infrastructure installation     | Soa Tome & Principe | 4                  | 6.5 million                            | 3 Years                             | Infrastructure installation     | Cape Verde         | 3 Years                     | 14.00%                          | BBB-       |
| 4   | Corixa Holdings Green Fields | CHGFIF  | Cyprus/Luxembourg                | Renewable Energy      | Government backed Photo Voltaic installation                           | € 190,000,000                    | Infrastructure installation     | Romania             | 4                  | 38 million                             | 3 Years                             | Infrastructure installation     | Poland             | 2 Years                     | 13.00%                          | A-         |
| 5   | BGM                          | BGMIF   | Cyprus                           | Mergers & Acquisition | Fully operational corporate entity and fixed property acquisition      | € 170,000,000                    | Fixed property acquisition      | United Kingdom      | 4                  | 55 million                             | 2 Years                             | Acquisition of corporate entity | United Kingdom     | 2 Years                     | 15.00%                          | AA-        |
| 6   | Saxabe Aspen Green           | SAGIF   | Cyprus/Luxembourg                | Renewable Energy      | Patented Carbon reclamation at international oil and coal field sites  | € 183,000,000                    | Energy and carbon reclamation   | Canada              | 4                  | 37 million                             | 3 Years                             | Energy and carbon reclamation   | Canada             | 3 Years                     | 16.00%                          | BBB+       |
| 7   | Al-Majid Livestock Logistics | AMLLIF  | Cyprus/Gibraltar                 | Transport & Logistics | Shipping and transportation of livestock and refrigerated foods        | € 294,000,000                    | Shipping fleet expansion        | Jordan              | 4                  | 59 million                             | 3 Years                             | Distribution centre expansion   | Jordan             | 3 Years                     | 16.50%                          | A-         |
| 8   | Comercializadora             | CIF     | Luxembourg                       | Healthcare & Medical  | Buildiing of hospitals for sovereign government (property development) | € 750,000,000                    | Hospitals x 11                  | Mexico              | 4                  | 148 million                            | 3 Years                             | Hospital development            | Mexico             | 3 years                     | 16.50%                          | A-         |
| 9   | Creative Healthcare          | CHIF    | Luxembourg                       | Healthcare & Medical  | Buildiing of hospitals for sovereign government (property development) | € 705,000,000                    | Hospitals x 21                  | Sweden              | 4                  | 141 million                            | 3 Years                             | Hospital development            | Sweden             | 3 Years                     | 16.00%                          | A-         |
| 10  | Assure Woodrow Healthcare    | AWHIF   | Cyprus                           | Healthcare & Medical  | Buildiing of hospitals for sovereign government (property development) | € 190,000,000                    | Hospitals x 7                   | United Kingdom      | 4                  | 38 million                             | 3 Years                             | Hospital development            | United Kingdom     | 3 Years                     | 14.00%                          | AA         |
| 11  | Brightlands Living           | BLIF    | Cyprus                           | Leisure               | Lesiure retirement and waterpark development                           | € 59,000,000                     | 2 retirement villages           | Australia           | 4                  | 12 million                             | 3 Years                             | Waterpark leisure park          | Australia          | 3 Years                     | 16.50%                          | BBB+       |
| 12  | Ibeto Development            | IDIF    | Malta                            | Property development  | Office tower and commercial retails space development                  | € 290,000,000                    | 2 Tower office block            | United Kingdom      | 4                  | 32 million                             | 3 Years                             | Commercial property development | United Kingdom     | 4 years                     | 14.00%                          | A-         |
| 13  | Lubima                       | LIF     | Cyprus                           | Property development  | Office tower and commercial retails space development                  | € 240,000,000                    | 2 Shopping centres with parking | United Kingdom      | 4                  | 90 million                             | 3 Years                             | Commercial property development | United Kingdom     | 4 years                     | 14.00%                          | BBB-       |
| 14  | Plateau Capital Holdings     | PCHIF   | Cyprus                           | Property development  | Office tower and commercial retails space development                  | € 200,000,000                    | 2 Shopping centres with parking | Germany             | 4                  | 38 million                             | 3 Years                             | Commercial property development | Germany            | 3 Years                     | 13.00%                          | AA-        |
| 15  | Sem Power Renewable Energy   | SPREIF  | Cyprus/Luxembourg                | Renewable Energy      | Government backed patented Photo Voltaic installation                  | € 132,000,000                    | Infrastructure installation     | Italy               | 4                  | 26 million                             | 3 Years                             | Infrastructure installation     | Italy              | 3 Years                     | 11.00%                          | BBB+       |
| 16  | Haka Renewable Energy        | HREIF   | Luxembourg                       | Renewable Energy      | Government backed renewable energy distribution system                 | € 212,000,000                    | Infrastructure installation     | Brazil              | 4                  | 42 million                             | 3 Years                             | Infrastructure installation     | Brazil             | 3 Years                     | 14.00%                          | BBB-       |
| 17  | Variodin Technik             | TBA     | Cyprus/Luxembourg                | Renewable Energy      | Government backed renewable energy distribution system                 | TBA                              | Infrastructure installation     | Germany             | TBA                | TBA                                    | TBA                                 | TBA                             | TBA                | TBA                         | TBA                             | TBA        |
| 18  | Teraxxa                      | TBA     | Cyprus/Luxembourg                | Renewable Energy      | Government backed renewable energy distribution system                 | TBA                              | Infrastructure installation     | Dubai               | TBA                | TBA                                    | TBA                                 | TBA                             | TBA                | TBA                         | TBA                             | TBA        |



$$g = \text{growth rate}$$

$$DPV = \sum_{t=0}^n \frac{CF_t(1+g)^t}{(1+r)^t}$$

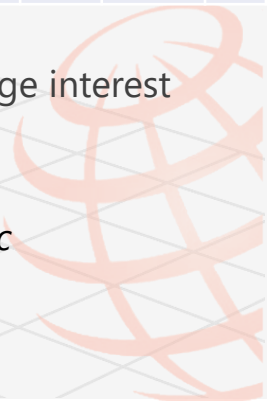
$$TV = \text{terminal value}$$

$$TV_t = \frac{CF_{t+1}}{(r-g)(1+r)^t}$$

$$NPV = DPV + TV$$

Traction metric measured by client engagement from first service to next stage interest over time taken to achieve financial value

*"The Integer Wealth Global group provides excellent high level critical strategic Services expertise to entrepreneurial, business and investment communities".*  
Michael Jackson (International business mentor, author and speaker)



# Thank You



We look forward to our exciting developments throughout 2022 and beyond. We encourage you to become a part of this dynamic company and its dedicated team as an investor, equity partner or client.

Please feel free to contact us at your convenience.

For any further information on our investment, products, services, structures or employment opportunities, kindly contact us at

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# Integer Wealth Global



Thank you for taking time to read through our information.

In gratitude, from our team at...



*"If given 8 hours to chop down a tree, I will spend six hours sharpening my axe."  
Abraham Lincoln*

