

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 projects globally, through robust risk management principles and processes, using convergent professional financial and risk management services and platforms.

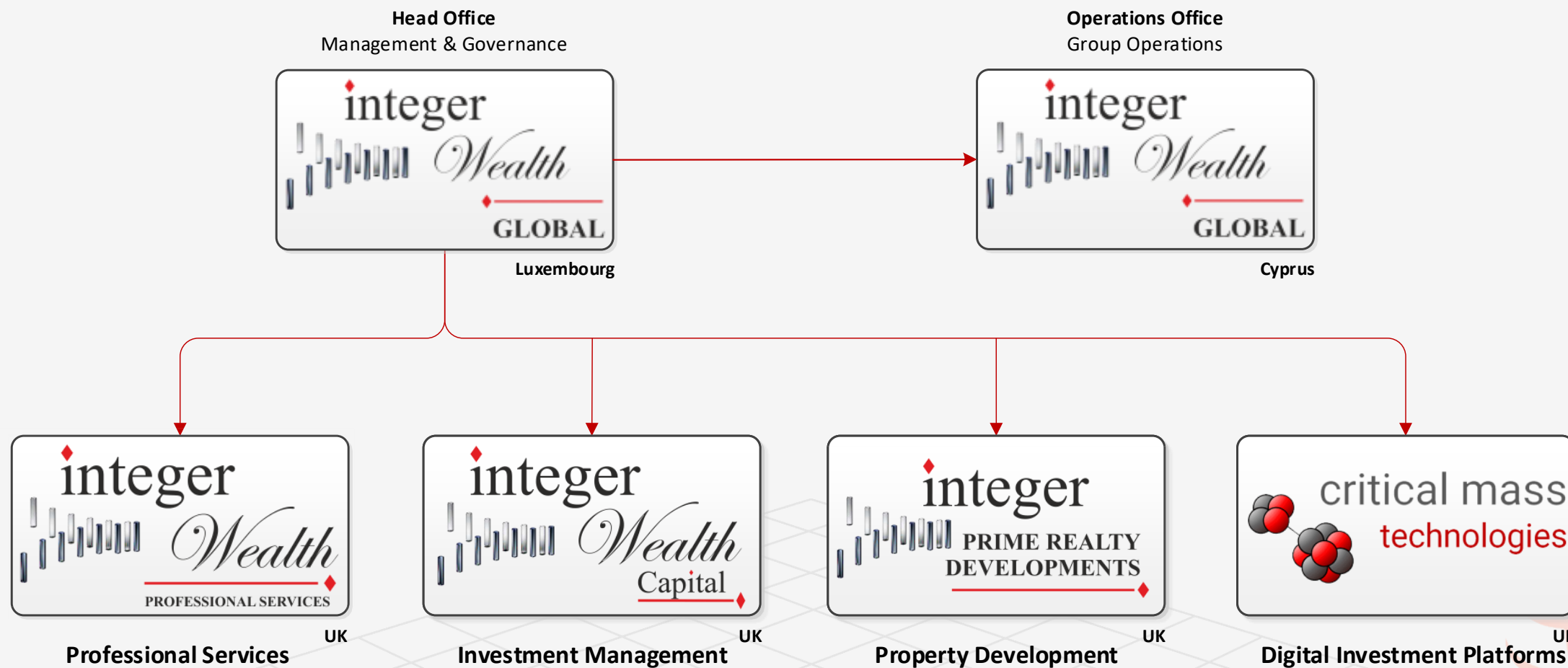
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### CORPORATE INFORMATION DECK

2023 – Quarter One



# Our Company At a Glance



# Our Executive Team



**Marc Bandemer**

**Chairman & Founder – Chief Operating Officer**

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



**Edwin Nyirenda**

**Director - Finance, 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.



**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



**Peter Ferguson**

**Director - Risk & 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 Palman**

**Non Exec Director - Digital Systems & Platforms**

- 35+ years experience in multiple technology sectors growing companies including IoT, Industrial & Commercial, FMCG, Software vendors,
- Technology advisory for Big Data/Analytics/ Content management/AI/ML/BPM, RPA, Financial Automation, Data capture
- Delivered key projects through SaaS
- Sales & Marketing Director tripled business within 18 months of Enterprise
- Sales Director/Commercial Director/MD/COO
- Pilot



**Ralph Bandemer**

**Non Exec Director - Corporate Liaison**

- BA Degree with expanded experience in business communication and key component business liaison.
- Business systems design, media, marketing & corporate visual Impact professional.
- CySEC fund manager candidate.



**William (Billy) Van Coller**

**Non Exec Director - Head of Legal**

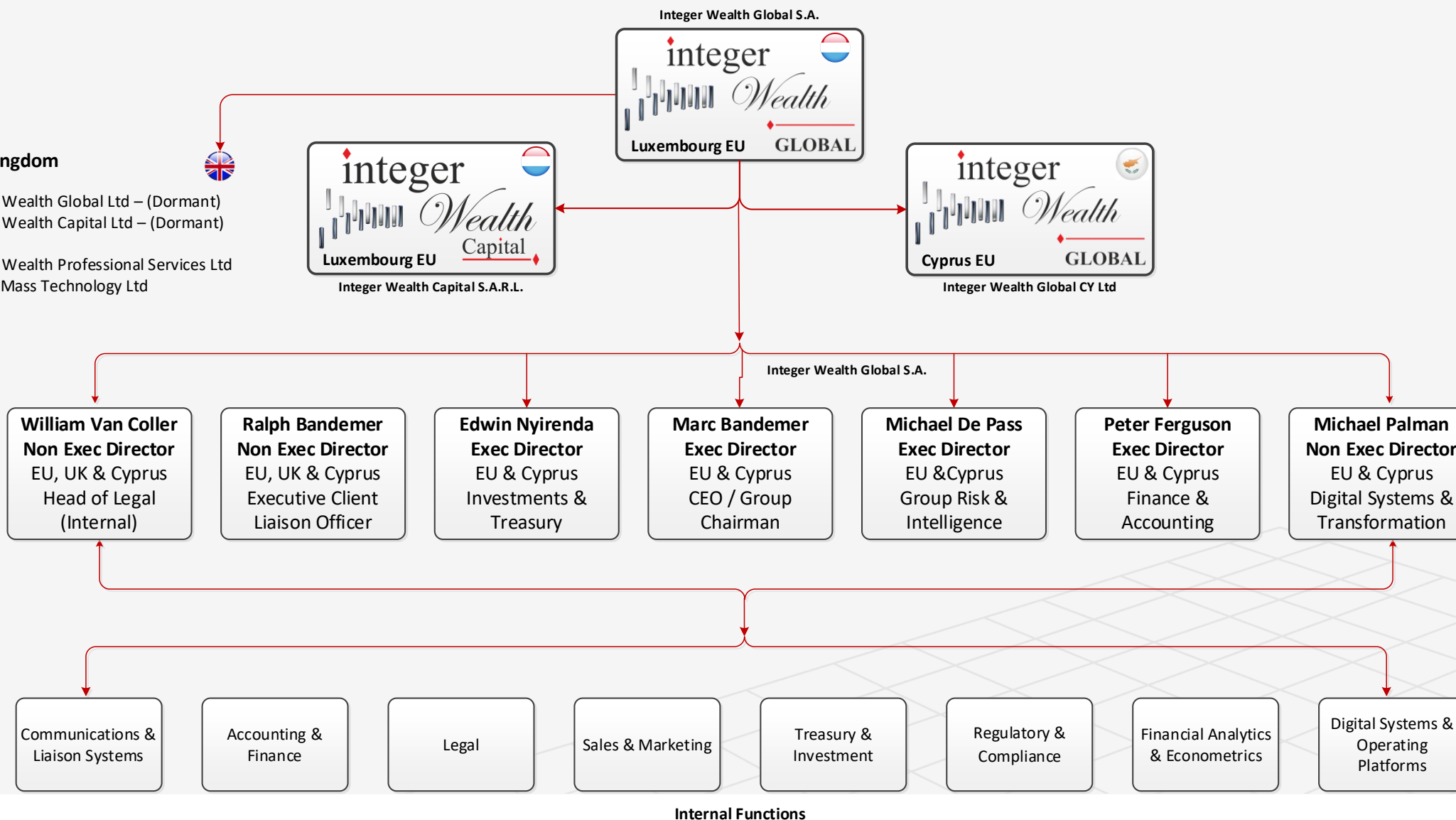
- BProc. Law Degree
- Admitted Attorney (RSA Supreme Court)
- Corporate & Commercial Law specialist
- 25 years experience
  - Litigation specialist
  - Commercial
  - Insurance
  - Commercial
  - Contractual Law
  - Business Advisor.

# Our Governance Structure



## United Kingdom

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



# Our 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.

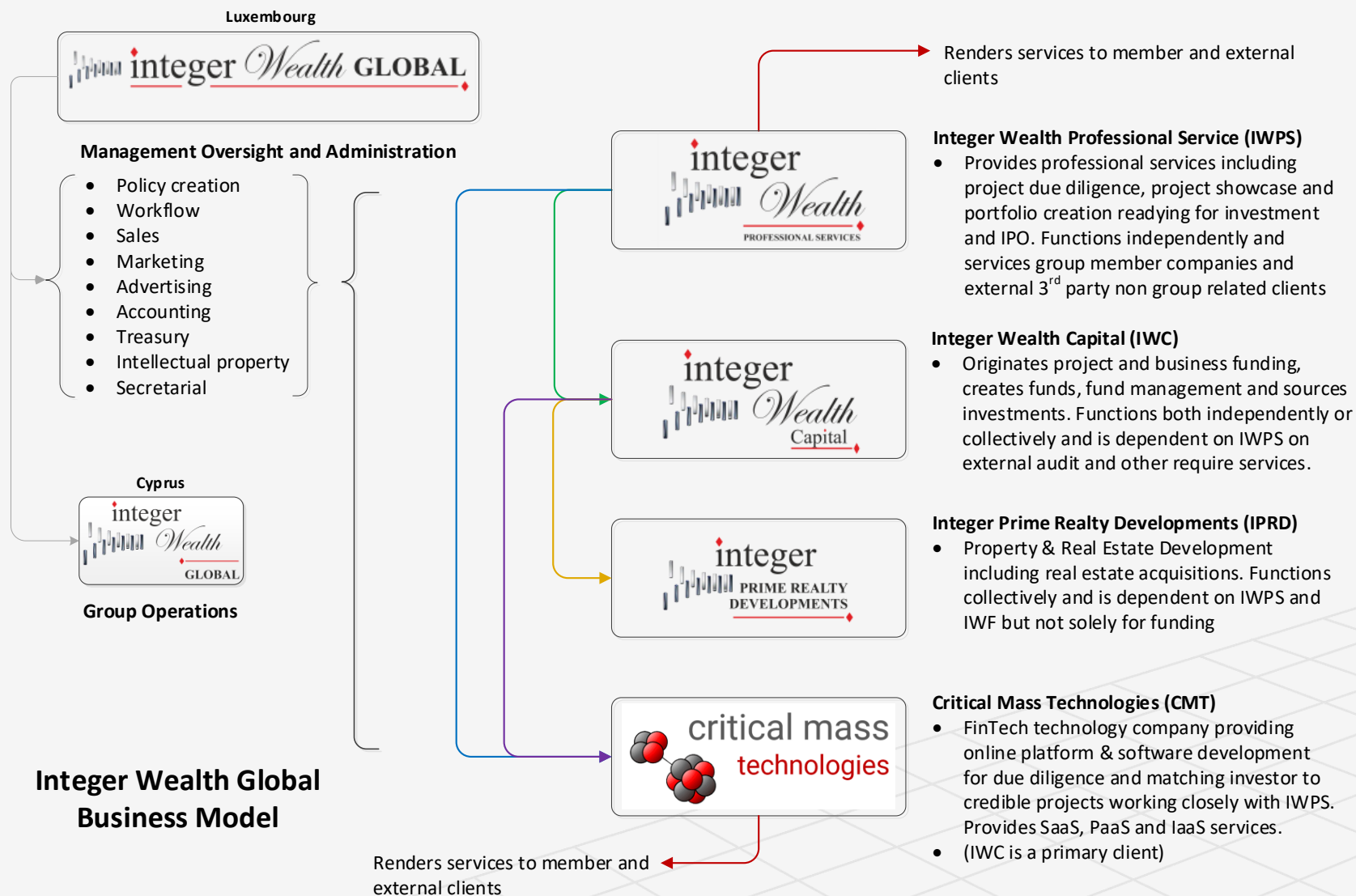
Renders services to member companies and external clients

## The 'Integer Wealth Global' Function

(Luxembourg)



# Our Business Structure





# Integer Wealth Global companies

Cyprus



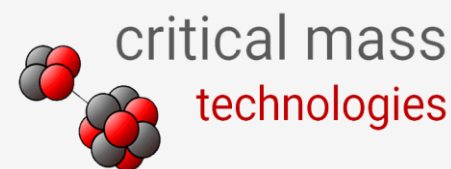
Integer Wealth Professional Services Ltd (previously the original Integer Wealth Limited), providing independent professional management services, business, financial and project due diligence, project audit and financial project management services.



Integer Wealth Global CY trading as 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.



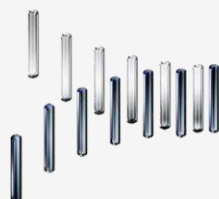
Integer Prime Realty Developments Ltd, engaging with credible realty development projects and a core wealth creation entity within the Integer Wealth Global group adding to the capacity of closely managing investments from Integer Wealth Capital and supporting and promoting the governance of Integer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



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.



*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



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 Global CY Ltd (Cyprus) t/a Integer Wealth Capital

- 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



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

Many of these operate at an informal 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, AIF, service or other investment vehicle."*

Marc Bandemer – Group Chairman



# Our Industry Solution



Within the European Union, the United Kingdom and many other global economies, there exists a permanent state of funding requirements for commercial and industrial projects.

Integer Wealth Global has pioneered a new funding strategy which diminishes the need for debt structured finance and single event investments created on a B2B basis, both which carry huge risk to these deals.

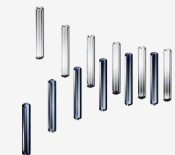
The Integer Wealth Global solution to these common transactional challenges are the creation of regulated investment funds for our corporate clients with multiple layered levels of governance, strict risk management policies and procedures with regulated and multiple approval levels of distribution of funds into the multiple credible projects which the client alternative investment fund holds.

Our 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 client's AIF's and other investment vehicles and their relevant credible projects, through congruent and collaborative skillsets.



Amongst many international service providers, fund originators and investment managers, Integer Wealth Global provide 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.

# 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:

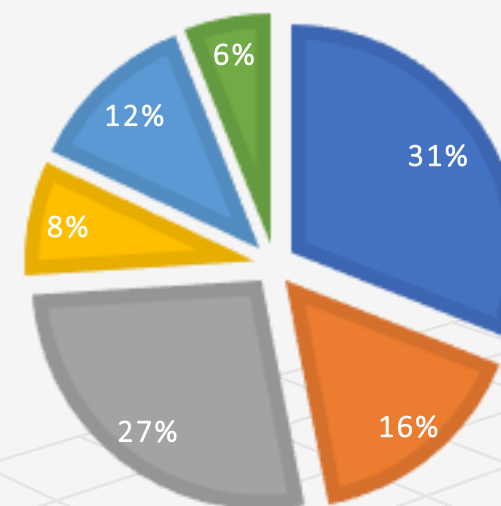
## Non Corporate Industry Sector Participants - London

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.

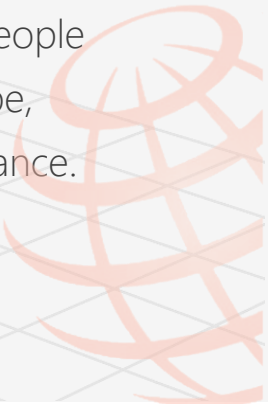
The “Big Four” accounting firms are Deloitte, PricewaterhouseCoopers (PwC), Ernst & Young (EY) and KPMG. These offer such services as audit, assurance, corporate finance and legal services, among others. Deloitte was the largest of the four companies and therefore the largest in the world in terms of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

## Competative Advantage





# Competitor Critical Task Comparison Metric

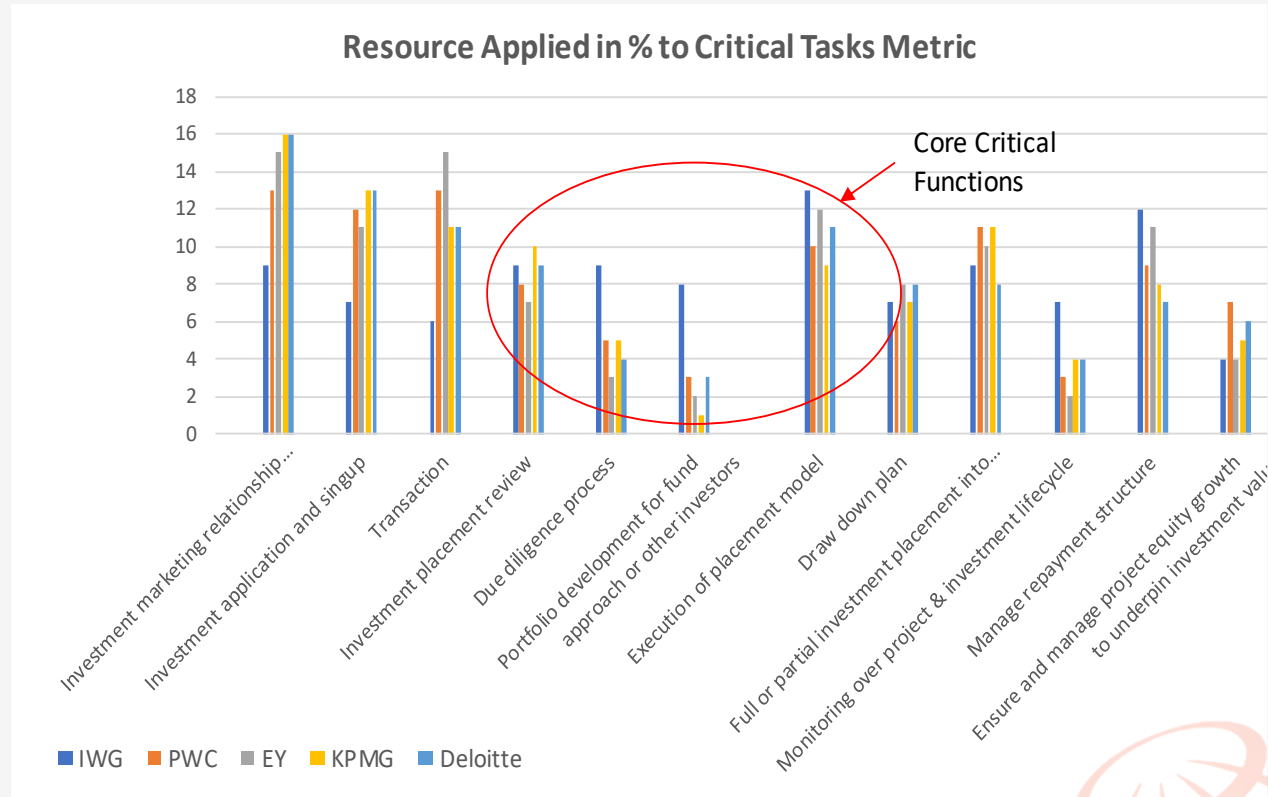


Critical Task Description	Resource Applied in % to Critical Tasks				
	IWG	PWC	EY	KPMG	Deloitte
1 Investment marketing relationship development	9	13	15	16	16
2 Investment application and singup	7	12	11	13	13
3 Transaction	6	13	15	11	11
4 Investment placement review	9	8	7	10	9
5 Due diligence process	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](https://www.statista.com)

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



# Our Market Traction

**Note:** This slide represents a brief snapshot to our financial performance from January 2021 to December 2022 however is not representative of our full group projections or 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	Tansania	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	CHGIF	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 refridgerated 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 soverign 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 soverign 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 soverign 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	Commecial 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	Commecial 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	Commecial 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



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

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

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

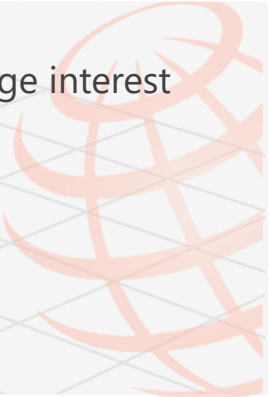
$$TV_t = \frac{CF_{t+1}}{(r-g)(1+r)^t}$$

$$NPV = DPV + TV$$

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

Member of the ICO

**ico.**

Information Commissioner's Office



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# Integer Wealth Global

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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*

