



# VALOR FINANCE 2023



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# PROFESSIONAL COMPETENCIES

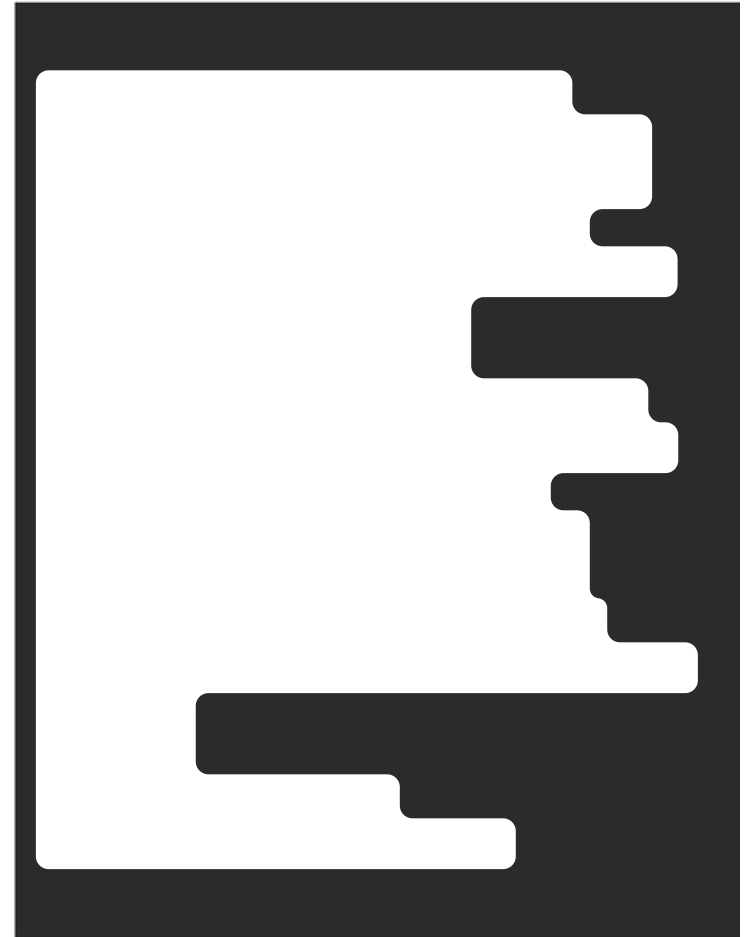
**PRIVATE ASSET MANAGEMENT**  
(REGULATED AND LICENCED ACTIVITY)

**GREEN & SUSTAINABLE PROJECTS' FUNDING**  
(WORLDWIDE)





# VALOR FINANCE LTD. ID





# OUR GUIDING PRINCIPLES

We apply over 30 years of leadership expertise and financial acumen to our guiding principles.

## INNOVATION AND RISK MITIGATION

We combine over 30 years of leadership expertise and financial acumen to create and manage innovative asset selection. We adhere to highest risk profiling, to shield clients capital from volatility and risk and drive yield from all of our projects through all economic conditions. We leverage both our teams' expertise and commercial judgment to produce forward thinking ideas to secure both income and capital growth.

## SUSTAINABLE, ENVIRONMENTAL LONG TERM CAPITAL GROWTH PROJECTS & GREEN FUNDING

At Valor Finance Ltd, everything we do is based around income stability and capital security, which underpins all of our asset selection criteria and investment rationale. We believe in adding value to underperforming assets and through unrelenting due diligence, we select and restructure asset backed business based around Hospitality, Logistics, Real Estate and Technology.

Our "green" funding of projects (Green Bonds and Green Letter Of Credit) intended to encourage sustainability and to support all types of special environmental projects. More specifically, We are funding projects aimed at energy efficiency, pollution prevention, sustainable agriculture, fishery and forestry, the protection of aquatic and terrestrial ecosystems, clean transportation, clean water, and sustainable water management. We also finance the cultivation of environmentally friendly technologies. We are verified by a trusted third party, the Green Business Bureau, which certifies that our Green Letter of Credit provided, will fund projects that include real benefits to the environment.

## EDUCATION

Private equity is a trillion dollar industry, typically available to high net worth individuals and institutions. Educating clients is at the core of what we do and is essential to our clients' understanding. At Valor Finance Ltd, we are also actively introducing private equity to private clients and providing education on an asset class and industry that has typically not been available to them.

## TRANSPARENCY

Transparency is a fundamental pillar for our clients. We demand strong corporate governance and strict compliance across all facets of our business. We release details of projects where possible, so that our clients can understand how we generate yield for all of our divisions. Our financial gains are clearly defined as a commitment to operational transparency. We understand that interactions between our team and all of our clients is of vital importance.

# LICENCED ACTIVITY

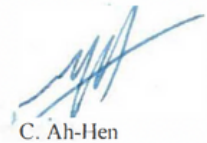


Valor Financial (Mauritius) Ltd. (FSC)

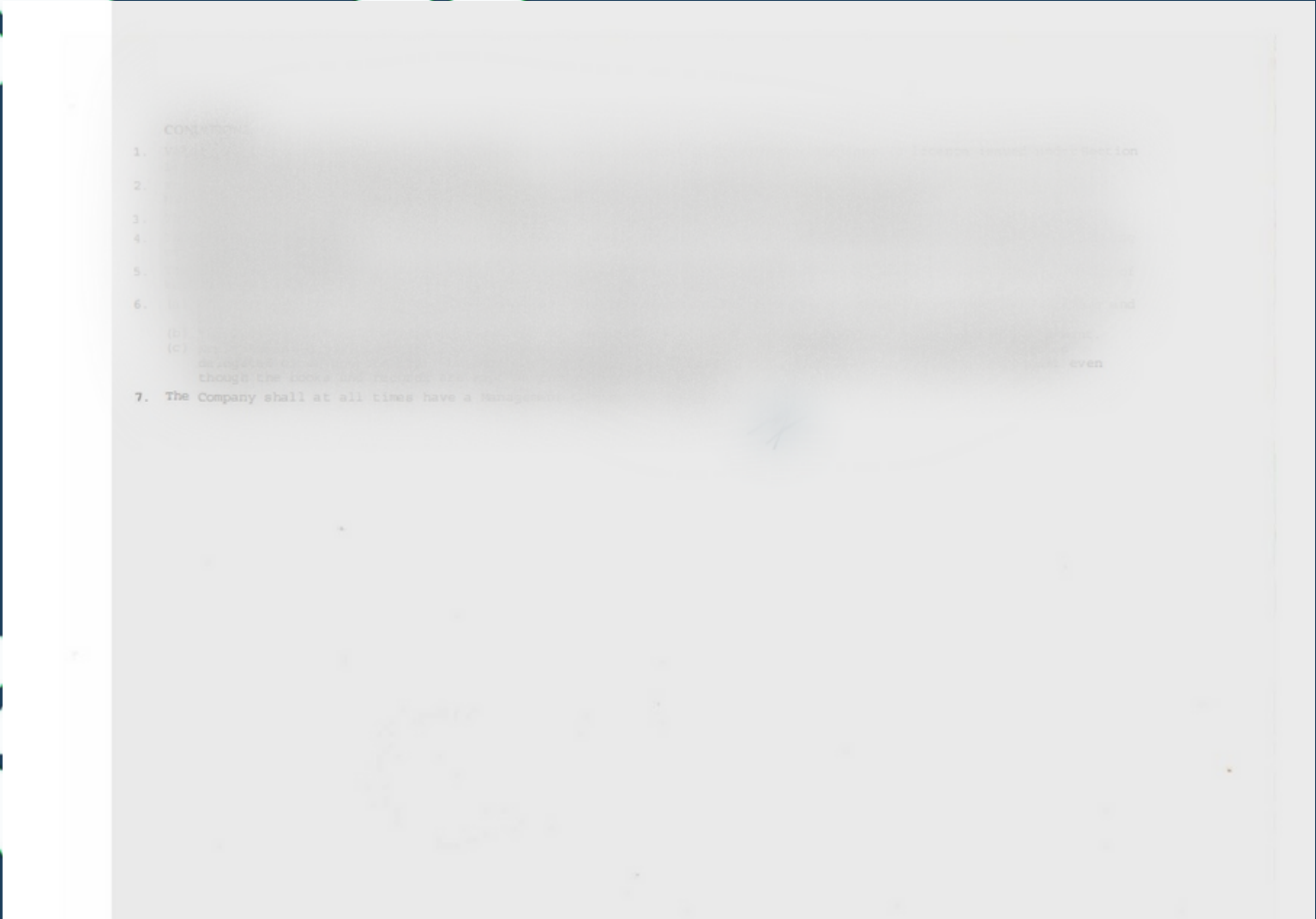


Financial Services Commission  
ASSET MANAGEMENT LICENCE

This is to certify that  
[Name of Licensee] Ltd  
has been granted an Asset Management Licence pursuant to Section 10 of the Financial Services Commission (Licensing and Fees) Rules 2008.  
[Date]  
[Signature]  
[Name]  
[Title]

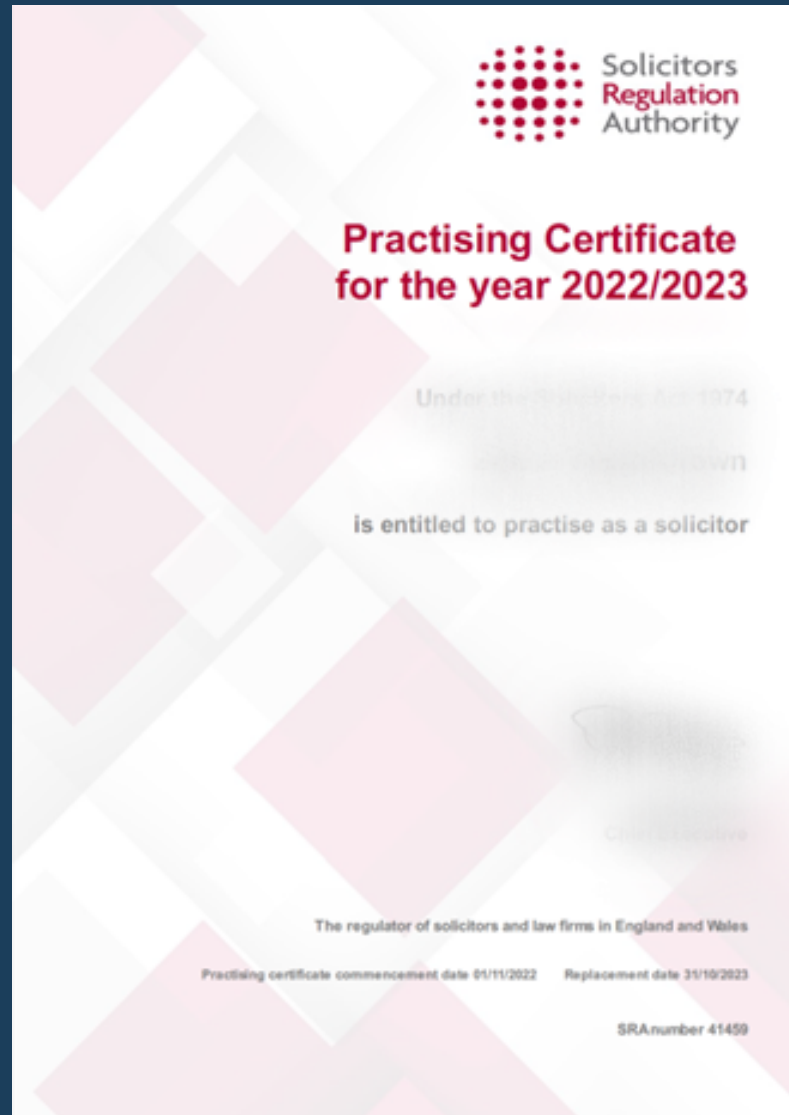


C. Ah-Hen  
Issued on behalf of the Financial Services Commission  
by the Chief Executive





# SRA LICENCE



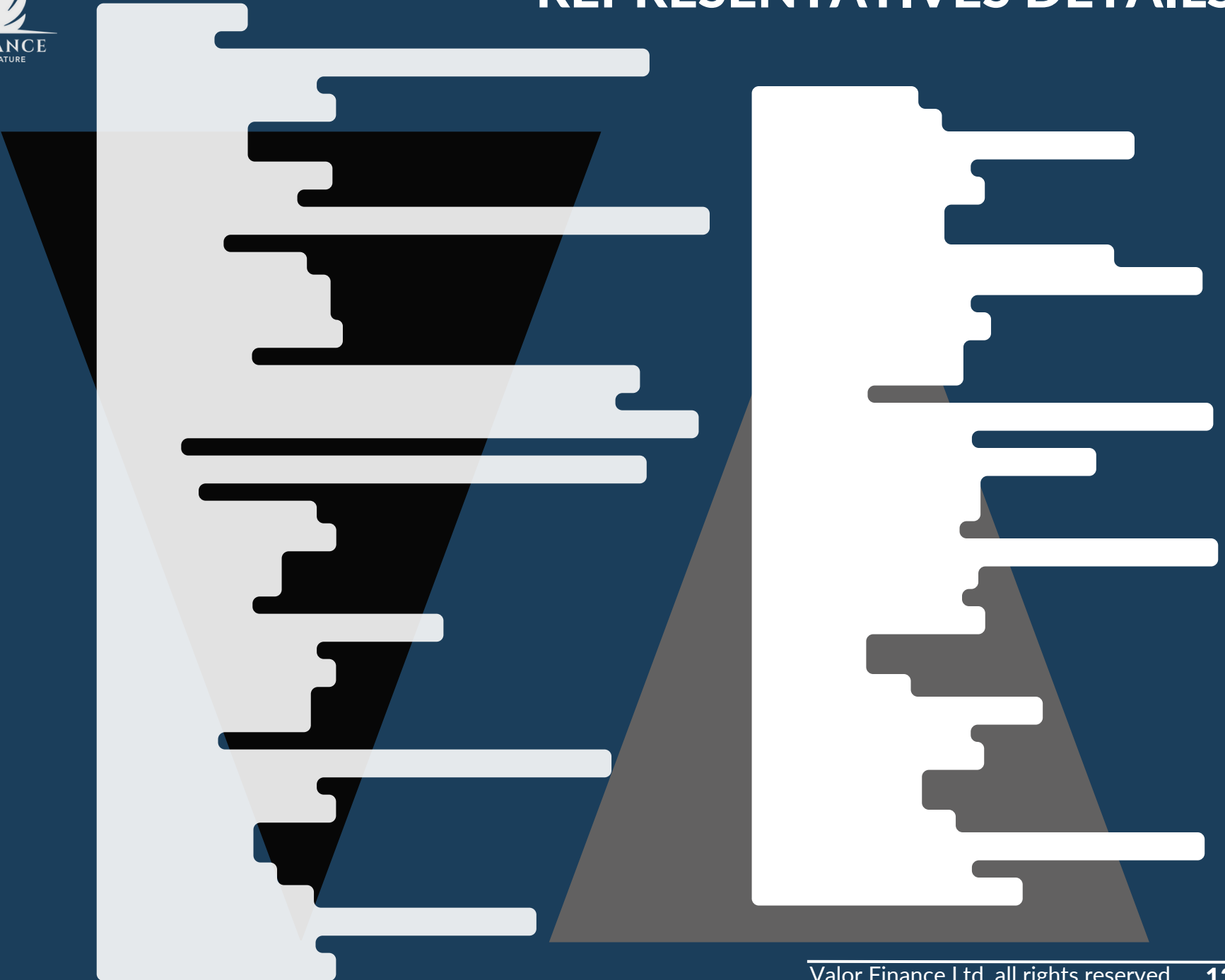


# VALOR FINANCE LTD. ORGANIZATION





# REPRESENTATIVES DETAILS



# FAMILY OFFICES & REPRESENTATIVES

Providing “tailor-made” solutions for its international clients,  
Valor Finance Ltd. opens its doors worldwide:



- UK - London & Godalming
- MAURITIUS - Ebene
- CAMBODIA - Phnom Penh
- UAE - Dubai

- EASTERN EUROPE - Hamburg
- LUXEMBOURG - Luxembourg
- KAZAKHSTAN - Astana
- TAHITI - Bora - Bora

Contact: [info@valor-finance.com](mailto:info@valor-finance.com)



## REGULATED & LICENCED ASSET MANAGEMENT



**With 30 years of experience, Valor Finance Ltd. accompanies its clients in their Asset Management with renowned Anglo-Saxon discipline and offers legal, banking and world financial market skills and network, for a global management service that is direct, confidential and totally transparent for our clients.**

# 1. PRIVATE ASSET MANAGEMENT

## PERSONALIZED SOLUTIONS

We provide complete professional solutions to our clients for their fiscal assets management demands adapted to their country of residency. Valor Finance Ltd. offers solutions - in absolute privacy - to complex problems, which offers essential patrimonial solutions for our clients and their families.

## CONFIDENTIALITY & TRANSPARENCY

Our clients can also benefit from the support and assistance of Valor Finance Ltd.'s legal, banking and financial teams, composed by professional experts whose strict Anglo-Saxon applied rules, ensure a rigorous Asset Management, in full confidentiality and transparency for our clients.

## MADE TO MEASURE OFFERS

Valor Finance Ltd. proposes personalized solutions for its clients, adapted to the current world economic situation, in financial, legal and fiscal domains. Therefore Valor Finance Ltd. offers its long expertise to assist our clients' companies and their portfolio, in their development, interfamily capital transfers or sales.



## 2. PATRIMONIAL & INVESTMENT MANAGEMENT

**Valor Finance Ltd.'s Patrimonial Management benefits from its tailor-made financial structure, which has been shaped to best meet and to manage our clients' requirements and specific needs.**

The tailor-made financial structure allows clients to acquire all types of real estate, cultural portfolio, industrial, corporate, or various assets worldwide.

Valor Finance Ltd. offers ideal solutions adapted to each client's profile and personality, while also considering the current world economic situation and the client's legal and fiscal residency, fully respecting his patrimonial and financial strategy.

Our clients' companies are an essential part of their patrimonial portfolio, therefore Valor Finance Ltd. assists its clients in different ways, from financial strategy and planning, interfamily transfers, purchase or sale of domestically or internationally based real estate, to family relocations in Europe or worldwide, companies' acquisitions, deposits and investments.

Valor Finance Ltd. offers its clients to fully enjoy the advantages of their acquisitions (boats, airplanes, art works, real estate and more), without worrying about management, or any other technical or taxes issues that traditionally arises with these type of assets.



## 3. PATRIMONIAL INVESTMENT

**Our priority is to manage and set up for our clients their patrimonial assets' transmission in a flexible, quiet and totally transparent way. Therefore, we offer innovative, sophisticated and straight forward solutions, adapted to our clients' needs and wishes.**

The transmission of our clients' resources is vital. With our worldwide location, we are able to provide a fully customized solution to each situation, perfectly adapted to our clients' needs.

For Valor Finance Ltd., patrimonial assets are an essential part of our clients' life and should not be considered as non-profitable and taxable assets, often used with non-specific purposes. We, Valor Finance Ltd. are fully protecting and taking a precious care of our clients' assets worldwide.



# CRYPTOCURRENCY ASSET MANAGEMENT



# CRYPTOCURRENCIES MANAGEMENT

Valor Finance Ltd. in collaboration with DRFQ Ltd. ([www.digitalrfq.com](http://www.digitalrfq.com)) offers to our Asset Management clients a new possibility to manage their assets.

DRFQ Ltd., an FCA (Financial Conduct Authority) Regulated Electronic Money Directive Agent, builds comprehensive solutions to support international businesses with digital assets transactions, global transfers and blockchain advisory services.

Blockchain and digital asset technologies are a key in transition to future payment methods. Valor Finance Ltd. has set up its own highly secure platform allowing cryptocurrency transactions and storage solutions.

- Direct access to further liquidities with instant transfer from cryptocurrencies to Fiat funds (cash funds).
- Economic efficiency, a great alternative to other expensive financial options.
- Reliable secure payments.

**The future is where value exchange is digitally native, instantaneous and globally accessible.**



# E-MONEY & PAYMENT SERVICES



# E-MONEY & PAYMENT PLATFORM

Valor Finance Ltd. is offering UK regulated e-banking services as a result of close partnership with a UK E-money company, fully authorized and regulated by the FCA (Financial Conduct Authority) in London (UK).

Valor's payment platform enables our clients to have their own bank account (IBAN and BIC code) under Valor's regulation.

Key features that you will find in Valor's payment platform:

- Dedicated multi-currencies IBAN and BIC codes
- Dedicated cryptocurrencies account (BTC, ETH, USDT ERC20)

Valor's e-banking platform enables our clients from 200 countries to open a personal or corporate e-money account online and allows them to send and receive funds with a competitive and transparent foreign exchange rates.

Valor's platform allows clients to transfer, receive or exchange in real time in over 11 currencies and three major cryptocurrencies (BTC, ETH, and stable coin USDT) under Valor's regulatory supervision.

# VALOR FINANCE LTD.

## Anti-Corruption & Bribery Policy

**1.1 It is our policy to conduct all of our business in an honest and ethical manner. We take a zero-tolerance approach to bribery and corruption and are committed to acting professionally, fairly and with integrity in all our business dealings and relationships wherever we operate and implementing and enforcing effective systems to counter bribery.**

**1.2 We will uphold all laws relevant to countering bribery and corruption in all the jurisdictions in which we operate. However, we remain bound by the laws of the UK, including the Bribery Act 2010, in respect of our conduct both at home and abroad.**

**1.3 The purpose of this policy is to:**

- (a) set out our responsibilities, and of those working for us, in observing and upholding our position on bribery and corruption; and**
- (b) provide information and guidance to those working for us on how to recognize and deal with bribery and corruption issues.**



**1.4 Bribery and corruption are punishable for individuals by up to ten years' imprisonment and if we are found to have taken part in corruption we could face an unlimited fine, be excluded from tendering for public contracts and face damage to our reputation. We therefore take our legal responsibilities very seriously.**

**1.5 We have identified that the following are particular risks for our business: the involvement in transactions where the parties are involved in bribery. To address those risks we have sought assurances from the clients concerned (such as through the inclusion of anti-bribery policy wording in any contract) that no bribery has taken place.**

**1.6 In this policy, third party means any individual or organization you come into contact with during the course of your work for us, and includes actual and potential clients, customers, suppliers, distributors, business contacts, agents, advisers, and government and public bodies, including their advisers, representatives and officials, politicians and political parties.**

## 2.WHO IS COVERED BY THE POLICY?

This policy applies to all individuals working at all levels and grades, including senior managers, officers, directors, employees (whether permanent, fixed-term or temporary), consultants, contractors, trainees, seconded staff, homeworkers, casual workers and agency staff, volunteers, interns, agents, sponsors, or any other person associated with us, or any of our subsidiaries or their employees, wherever located (collectively referred to as workers in this policy).

# VALOR FINANCE LTD.

## Anti-Corruption & Bribery Policy

### 3. WHAT IS BRIBERY?

A bribe is an inducement or reward offered, promised or provided in order to gain any commercial, contractual, regulatory or personal advantage.

#### Examples:

##### Offering a bribe

You offer a potential client tickets to a major sporting event, but only if they agree to do business with us. This would be an offence as you are making the offer to gain a commercial and contractual advantage. We may also be found to have committed an offence because the offer has been made to obtain business for us. It may also be an offence for the potential client to accept your offer.

##### Receiving a bribe

A supplier gives your nephew a job, but makes it clear that in return they expect you to use your influence in our organization to ensure we continue to do business with them. It is an offence for a supplier to make such an offer. It would be an offence for you to accept the offer as you would be doing so to gain a personal advantage.



##### Bribing a foreign official

You arrange for the business to pay an additional payment to a foreign official to speed up an administrative process, such as clearing our goods through customs.

The offence of bribing a foreign public official has been committed as soon as the offer is made. This is because it is made to gain a business advantage for us. We may also be found to have committed an offence.

Expedite a routine government action by a government official. They are not commonly paid in the UK, but are common in some other jurisdictions.

If you are asked to make a payment on our behalf, you should always be mindful of what the payment is for and whether the amount requested is proportionate to the goods or services provided. You should always ask for a receipt which details the reason for the payment. If you have any suspicions, concerns or queries regarding a payment, you should raise these with the compliance manager.

Kickbacks are typically payments made in return for a business favor or advantage. All workers must avoid any activity that might lead to, or suggest, that a facilitation payment or kickback will be made or accepted by us.

### 4. DONATIONS

We do not make contributions to political parties. We do not make charitable donations. No donation must be offered or made without the prior approval of the compliance manager.



# NOTES

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