



# Wealthouse Finance Limited

## **OBJECTIVE:**

**We aim to provide you with the best possible structured financial services to meet your needs. Our goal is to ensure your satisfaction and help you achieve your financial goals.**

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## **INRODUCTION**

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We are an Independent Financial Service Consultants specialize in helping businesses and entities secure financing for their projects through various means, such as debt financing, equity financing, private placements, and project funding. Our team of experts is experienced in navigating the complex world of finance and can provide tailored solutions to meet the specific needs and objectives of our clients.

Additionally, we have a network of strategic partners and investors who are actively looking for investment opportunities in different sectors and regions. This allows us to connect businesses and projects with potential investors or partners who can contribute the necessary capital and expertise to ensure their success.

Our approach is based on professionalism, integrity, and confidentiality. We understand the sensitive nature of financial transactions and prioritize our client's privacy and security. Our team works closely with each client to understand their unique situation and create a customized strategy to achieve their financial goals.

Whether you are an individual, group of individuals or a business looking for financing or an investor seeking attractive investment opportunities, Wealthouse Finance Ltd., has the expertise and connections to help you succeed. Contact us today to learn more about our services and how best we can assist you.

Besides, we are committed to providing transparency, trust, and integrity in all our interactions. We prioritize open communication and ensure that our clients have a clear understanding of their financial plans and investments. Our clients' best interests always come first.

At Wealthouse Finance Ltd , we strive to be our clients' trusted partners for life, empowering them to achieve their financial dreams and enjoy peace of mind. With our comprehensive services and personalized approach, we are confident in our ability to help clients navigate the complex world of finance and achieve success.

## Understanding the Nature of Business

### 1. Can you describe the nature of your business and the primary markets you operate in?

- Above is our primary service and who we are at the moment, but we are structuring to include **foreign exchange (FX) transactions, cross-border payments, and international money transfers**. To cater for both **corporate clients and individual high-net-worth customers**, facilitating seamless and cost-effective global transactions.

### 2. What products or services do you offer?

- **Foreign Exchange (FX) Services** – Spot, forward, and swap contracts
- **Cross-Border Payments** – Multi-currency payment solutions for businesses and individuals
- **Remittance Services** – International money transfers for expatriates and businesses
- **Business Payment Solutions** – Payroll processing, supplier payments, and invoice settlements

### 3. How do you market your products and services?

- **Direct B2B Outreach** – Partnering with businesses and financial institutions
- **Digital Marketing** – Website, SEO, and targeted social media advertising
- **Referral Programs** – Incentives for existing clients to refer new customers
- **Industry Events & Webinars** – Engaging with financial decision-makers
- **Affiliate Partnerships** – Collaborating with brokers and consultants in FX markets

### 4. What countries are your customers and vendors based in?

- At present, our customer base is within the United Kingdom but we hope to expand when the possibility exist.

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## Current FX and Payment Practices

### 5. How do you currently manage your foreign exchange (FX) transactions?

- We primarily use **banks and specialized FX brokers** for transactions.

#### • Name of current provider?

- Major banks (e.g., HSBC, Barclays) and FX platforms (e.g., Wise, OFX, RadianteMoney).

### 6. Do you use a dealer desk or an online platform?

- Not at the moment.

### 7. Why are you looking to change from your current payment provider?

- High transaction fees and unfavourable exchange rates.
- Slow processing times, especially for cross-border payments.
- Lack of flexibility and personalized services for business needs.

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## Transaction Volumes and Frequency

### 8. What is your total monthly or annual same-currency payment volume?

- **Monthly:** Approximately +/- \$100,000
- **Annually:** Ranges between +/- \$1M

**9. What is your total monthly or annual FX payment volume?**

- **Monthly:** Around \$10K - \$15K
- **Annually:** Between \$100K

**10. Is this your current volume or an estimate?**

- These figures reflect **current volumes**, with expectations for future growth.

**11. What is your current average payment size?**

- The average transaction size is \$1K – \$5K, depending on the client and transaction type.

**12. How much of the FX or payment volume are you looking to put through Sokin?**

- Approximately **10% - 25%** of our total FX and payment volume, subject to competitive pricing and service efficiency.

**Regulatory and Compliance Considerations**

**13. Are there any regulatory or licensing requirements you need to operate?**

- At present NO, but within the next few months, say as from June, 2025, we will be adhering to **financial regulations** such as:
  - **AML (Anti-Money Laundering) & KYC (Know Your Customer) compliance**
  - **Licensing requirements from financial authorities** in regions where we operate
  - **FCA (UK), FinCEN (US), and EU regulatory standards**

**14. Do you face any specific regulatory challenges in any of the countries you operate in?**

- **NOT FOR NOW**

**15. Are you expecting your annual FX or same-currency volume to increase over the next 12 months?**

- **Yes, we anticipate a 20-30% growth in transaction volume.**

**• Why?**

- **Increased demand for cross-border transactions** among corporate clients.
- **New partnerships with financial institutions and fintech providers.**
- **Introduction of additional payment solutions** to cater to SME businesses.