

# Infinity Wealth Advisory

Investment Deck



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Infinity Wealth Advisory aims to ensure sustainable wealth generation for the Bangladeshi diaspora in the Gulf Cooperation Council (Saudi Arabia, Kuwait, Qatar, United Arab Emirates), Malaysia, the United States, in the United Kingdom and beyond. The sole objective of the fund is to ensure financial dignity of our migrant workers abroad and in totality, the economic emancipation the Bangladeshi diaspora, through investing in global equities, commodities and forex markets.

There are 15 million non-resident Bangladeshis living overseas. More than 99.5% of the diaspora is either not invested in global financial markets or severely under-invested. The cumulative market size of the Bangladeshi diaspora is worth more than \$50 billion dollars – approximately \$24 billion is remitted back to Bangladesh through formal banking channels per fiscal year.

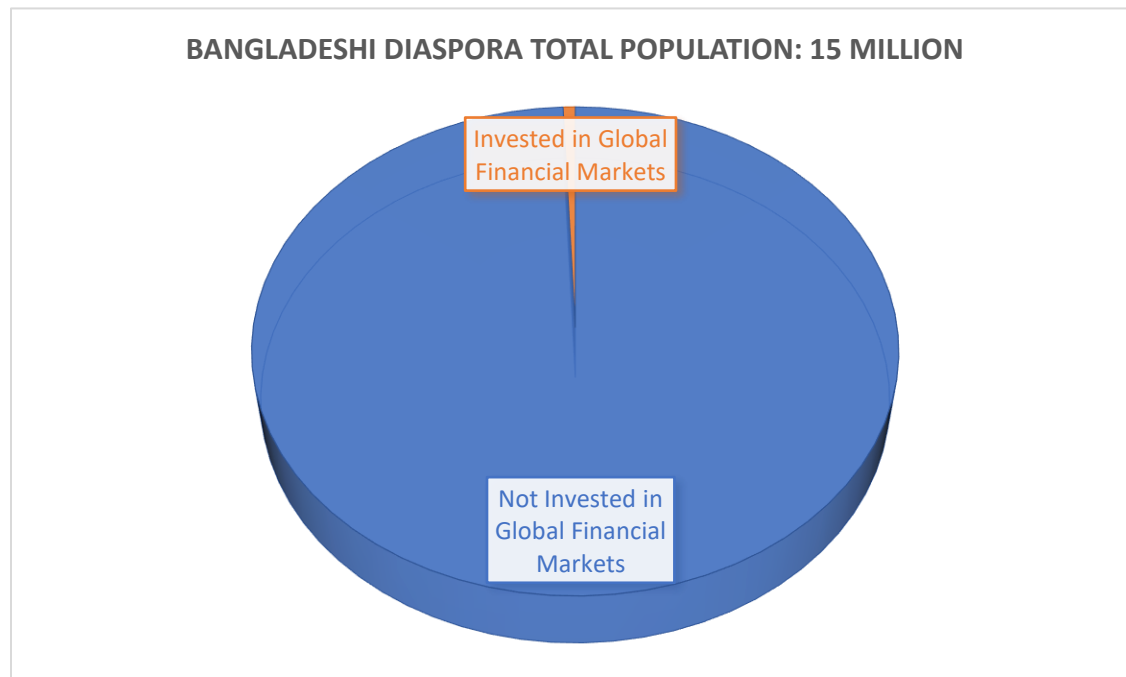
At Infinity Wealth Advisory, we have developed the financial mechanism - through our tried and tested trading strategies and algorithms – to deliver stable annualized returns of 15% (net of fees and commission) to our valued investors. There are countless renowned global hedge funds, but none have tapped into the Bangladeshi retail investor base – this is a pioneering opportunity for us to enter an unpenetrated market base. We are confident in scaling IWA into a billion-dollar entity in less than 5 years, with minimal investments.



## Message to Prospective Board of Directors,

Dear Valued Prospective Member of our Board of Directors,

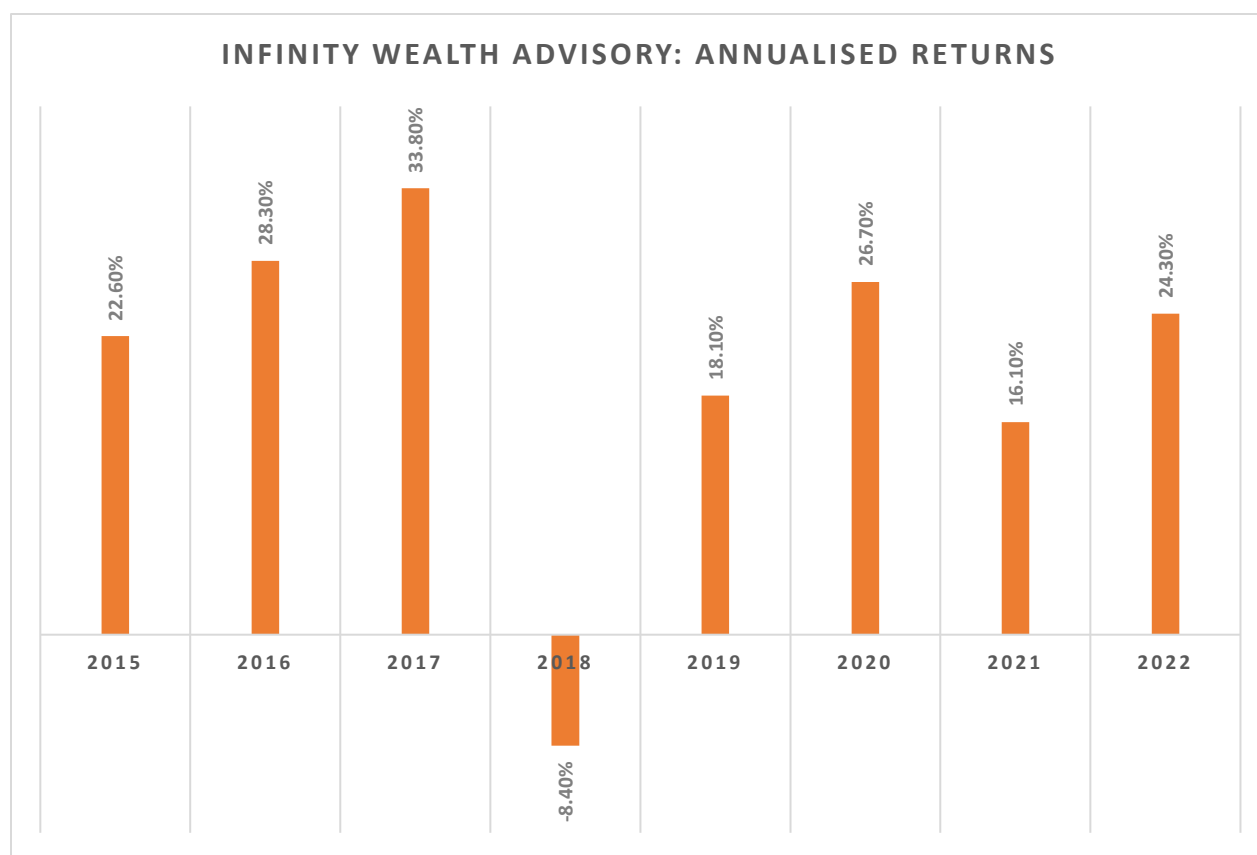
There are 15 million non-resident Bangladeshis living in the GCC region, Malaysia, US, UK and beyond. The tentative investable capital of the Bangladeshi diaspora is worth more \$50 billion, assuming a net investment of less than \$3500 per member of the diaspora living overseas – this is an extremely conservative investment.



**Figure 1:** *Bangladeshi Diaspora Investments in Global Financial Markets*

Figure 1 illustrates that globally renowned hedge funds and asset management companies have overlooked the Bangladeshi diaspora – predominantly due to the economic stature of their investable assets – due to the fact that these renowned asset management companies only target high net worth and ultra-high net worth individuals. Less than 100,000 Bangladeshis are invested in global financial markets – this is less than 0.67% of the total population size of the Bangladeshi diaspora, i.e. 99% of the Bangladeshi diaspora not invested in global financial markets. In a nutshell, the diaspora is banked, but not invested.

The projected per capita savings deposit is conservatively projected to be around \$5000 per person, an overwhelming majority saved in banks at low yielding savings rates, equating to less than 1%. In other words, if these idle savings are channeled into investments in global financial markets, the returns could potentially be ten folds higher, nearing 15% annualized returns, net of fees and commission. We could ensure dignified passive income to our migrant workers in overseas borders. Refer to Figure 2 for the annualized returns produced by Infinity Wealth Advisory. On average, IWA is returning 20.18% before fees and commission per annum since 2016.



**Figure 2:** Annualized Returns of Infinity Wealth Advisory

### Investment Breakdown

The investment breakdown is as follows:

1. **Asset Management License:** Contingent on agreement of the board of directors, and subsequent to fund raised, it is essential to be adequately licensed should the firm target scaling. The inexpensive options for asset management licenses are Seychelles and Mauritius, approximately \$100,000 – this is perhaps not recommended as licensing from these financial authorities may not reassure investor confidence nor credibility of the firm. However, should we seek an asset management license from Singapore or Dubai, UAE, procurement of asset management license can cost upwards of \$2 million.
2. **Marketing Expense for Customer Acquisition:** There are 35 commercial TV channels that are predominantly viewed by the Bangladeshi diaspora – television advertisements intertwined with social media handles can reach 100% of the target audience.
3. **Office Space:** For our valued investors, Bangladeshi culture and practice demands that there needs to be a front to the technological engine behind the scenes – one to one customer relationships are of fundamental importance to gain investor confidence. We should aim to have offices in Dubai, UAE, Kuala Lumpur, Malaysia, Riyadh, KSA, and Dhaka, Bangladesh, as recruitment and representative marketing offices, either as rental property or outright purchase of office space.

## **Scaling to Unicorn Status**

The premise of scaling is the following: conservatively, even if only 2% of the total Bangladeshi diaspora (300,000 individual investors out of the total 15 million Bangladeshi diaspora) invests \$5000 per person (assuming the lowest investment sum), the AUM of our hedge fund equates to \$1.5 billion USD. Assuming the fund returns 20% for the year 2024, and assuming a 75%-25% split of the profits (no management fee charged), the gross profit of the fund is 5% of the total AUM, which equates to \$75 million USD.

Our prospective board of directors should keep in consideration that there is no investment required for development of the hi-tech, high frequency trading algorithms or investing in development of a trading team or a strategy. The algorithm has been developed and perfected over the past decade. With a high degree of statistical certainty, there are very few avenues in which this business can fail, given the fact that investment sum is subminimal compared to the potential it may reach in years to come. Furthermore, pioneering a hedge fund tailored to the Bangladeshi diaspora will give us significant first-mover advantage.

Assuming we are capable of capturing 40% of the total investments of the Bangladeshi diaspora (6 million individual investors), the AUM can reach upwards of \$30 billion USD, gross profit projections could hit \$1.5 billion USD per annum.

It is very much within our interests, that in the not too distant future, we can seek to have our own brokerage license, and perhaps eventually seeking banking licenses with a pre-established asset management division, is not beyond the horizon either.

## **Exit Strategy for Investors**

Although this may not be preferable, but we are immensely confident of the exit strategy at IWA for our valued investors; should our AUM capture even 1% of the Bangladeshi diaspora investor base, we believe institutional hedge funds and banks with asset management divisions can seek to acquire equity into the fund or purchase the fund outright. However, we believe the fund itself has tremendous innate potential for sustained longevity and risk-free profitability.