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**ZENFINVEST**

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| Company overview |

## ZENFINVEST is not just an investment opportunity, it's a mission. We aim to provide precise returns for the anticipated value and duration, even for those without the slightest knowledge of investment and finance. Our goal is to offer risk-free portfolio management, maintaining the end goal with 100% accuracy and precision. But our mission goes beyond that. We are here to support both the younger and older generations with investment opportunities, working towards eradicating poverty due to a lack of financial knowledge.

## The business focuses on increasing awareness of investments and protecting earnings from inflation. We apply strong and proven unpredictability management AI software to our customers' situations to continually improve our robust portfolio practices.

## We offer efficient buying and selling mechanisms and investment opportunities to increase individual portfolios to their desired amount for the anticipated due date.

## Our main competitive advantage is our unique AI software, which eliminates the unpredictability of the fluctuations of the anticipated value and date. But it's not just the software that sets us apart. Our team, made up of experts and professionals in Deep learning, novel sequential data mining, and Self-organizing AI techniques, is what truly makes ZENFINVEST stand out. Our flat organizational structure fosters open communication and collaboration, making us agile and responsible for our customers and the changing industry.

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| Products and services offered |

ZENFINVEST’s product line of investment software includes:

1. **A website that users can log in and set up the portfolio details:** This enables capturing the customer’s details such as minimum and maximum parameters of the investment amount, their due date and the anticipated amount to withdraw.
2. **A mobile app:** Same as above with added notifications and alerts about the opportunities to maximise their returns. i.e. reduced due dates or reduced investment amount.
3. **Email and Text alerts:** Opportunities to maximise the returns
4. **Centralised server that operates on both individual stocks and portfolio stock:** These discover the best portfolios for individual circumstances.
5. **Guaranteed progress monitoring chart that shows 0% discrepancy between anticipated and actual results:** Provide reassurance that the financial situation is stable and grows
6. **Exit market and save funds:** In an event of drastic change or fall in the markets, the predictive software short the stocks and retain the financial benefits so far.

We keep our services competitively priced while paying everyone in our company a fair working wage.

Our services cost less than conventional asset management due to the reduced costs of human employment such as manual buying and selling.

When considering the costs associated with FCA (Financial Conduct Authority) authorization for an investment portfolio management company in the UK, there are several components to keep in mind. These costs can be broadly categorized into initial application fees, ongoing regulatory fees, and additional costs related to compliance, staffing, and technology. Below is a detailed breakdown:

**1. Initial Application Fees**

The FCA charges application fees for firms seeking authorization. These fees vary based on the complexity of the application and the type of business. For an investment portfolio management company, you may fall into one of the higher fee categories.

**Application Fee: As of 2024, application fees for investment firms can range from £1,500 to over £25,000 depending on the complexity and scale of the operations.**

**2. Ongoing Regulatory Fees**

Once authorized, firms must pay annual fees to the FCA. These fees are based on the firm's income and the category of regulated activities they undertake.

**Annual Fees: These can range from a few thousand pounds to tens of thousands, depending on the firm's revenue and specific FCA fee blocks applicable to the business.**

**3. Compliance Costs**

Compliance costs include both initial setup and ongoing expenses required to ensure the firm adheres to FCA regulations.

**Compliance Officer: Hiring a compliance officer or an external compliance consultant can cost anywhere from £50,000 to £100,000 annually.**

**Compliance Systems: Implementing compliance monitoring systems and software might cost between £10,000 and £50,000 initially, with ongoing maintenance costs.**

**4. Capital Requirements**

The FCA mandates minimum capital requirements for investment firms to ensure they have sufficient financial resources. The exact amount depends on the type and scale of business.

**Minimum Capital: This can range from €50,000 to €730,000 (around £43,000 to £630,000) depending on the firm’s activities and classification (as per IFPR – Investment Firms Prudential Regime).**

**5. Professional Indemnity Insurance (PII)**

PII is a requirement for FCA-authorized firms to protect against claims of professional negligence.

**Insurance Premiums: Costs vary based on the firm's size and risk profile but typically range from £5,000 to £20,000 annually.**

**6. Technology and Infrastructure**

**Investment in technology to support portfolio management, trading, and compliance is crucial.**

**- Software Licenses: Portfolio management systems, trading platforms, and risk management tools can cost between £20,000 to £100,000 annually.**

**- IT Infrastructure: Initial setup for secure and compliant IT infrastructure may range from £10,000 to £50,000, with ongoing maintenance costs.**

**7. Staffing Costs**

**Hiring skilled personnel is essential for operations, compliance, and client management.**

**Key Personnel: Salaries for portfolio managers, analysts, IT staff, and support staff vary widely but can be substantial. For example, a portfolio manager might command a salary between £60,000 and £150,000 annually.**

**8. Other Miscellaneous Costs**

**Legal Fees: Initial and ongoing legal advice can add up, with initial setup legal costs ranging from £10,000 to £50,000.**

**Training: Ongoing training for staff to stay compliant with regulations might cost around £5,000 annually.**

**Office Space: Depending on location, office rent and utilities can range significantly.**

**Summary of Estimated Costs**

**Initial Costs:**

- Application Fee: £1,500 - £25,000

- Compliance Setup: £10,000 - £50,000

- IT Infrastructure: £10,000 - £50,000

-Legal Fees: £10,000 - £50,000

**Ongoing Annual Costs:**

- FCA Annual Fee: £5,000 - £50,000

- Compliance Officer: £50,000 - £100,000

- Compliance Systems: £10,000 - £50,000

- PII Premiums: £5,000 - £20,000

- Software Licenses: £20,000 - £100,000

- Staffing: £200,000 - £500,000 (for a small to medium-sized firm)

- Office Space: Varies by location