Prospera
CAPITAL

BUILDING WEALTH. PRESERVING LEGACY.

WHO WE ARE?

BUILDING WEALTH. PRESERVING LEGACY.

Prospera Capital is an independent asset management firm based in the Dubai International Financial Centre (DIFC). Regulated by the Dubai Financial Services Authority (DFSA), we uphold the highest standards of integrity, professionalism, and transparency.

Our mission is to deliver unparalleled wealth management and investment advisory services, empowering our clients to navigate the complexities of global financial markets with confidence.

We serve high-net-worth individuals, family offices, institutions, entrepreneurs & business owners, as well as retirees & generational wealth seekers. By offering bespoke strategies tailored to their unique financial objectives, we ensure that each client's vision for growth and legacy is realized.

Backed by decades of combined team experience and a steadfast commitment to fostering lasting relationships, we have earned the trust of our clients by consistently delivering exceptional results in an ever-evolving financial landscape.

OUR PRINCIPLES

OUR PHILOSOPHY

Unbiased, client-first wealth management. Our independence enables bespoke strategies built on integrity, transparency, and your financial well-being.

OUR APPROACH

Personalized service backed by rigorous analysis. We design disciplined strategies aligned with your goals, leveraging insights across sectors to support your growth and legacy.

OUR COMMITMENT

To grow, preserve, and protect your wealth for generations. As your trusted partners, we guide you with unwavering transparency and excellence.

WHO WE SERVE?


High-Net-Worth Individuals (HNWIs)
Family Offices
Institutional Investors
Entrepreneurs & Business Owners
Retirees & Generational Wealth Seekers

OUR TEAM

BIJOY AJAYKUMAR
SENIOR EXECUTIVE OFFICER

An experienced banker with nearly two decades of expertise in global banking, having navigated multifaceted streams of global banking and developed niche vantage angles in managing high-net-worth portfolios. With a career spanning prestigious institutions such as Citibank, HSBC, and major institutions in DIFC & ADGM, he brings an in-depth understanding of global markets and a client-centric approach to crafting strategic financial solutions that ensure long-term growth and success for his clients.

ANOOP RADHAKRISHNAN
CHIEF OPERATING OFFICER

A seasoned banking professional with nearly two decades of experience in wealth management across India and the UAE, bringing key competencies across these vibrant jurisdictions. With a career spanning top institutions like Citibank, HSBC, and Standard Chartered, he has developed unique perspectives on addressing complex client needs. His entrepreneurial experience, including being part of the founding team at Equirus Wealth Private Limited, further enhances his ability to deliver tailored wealth solutions aligned with dynamic market demands.

MANOJ KUMAR
EXECUTIVE DIRECTOR

A seasoned veteran in Finance, Accounting, and UAE Rules and Regulations, bringing over three decades of hands-on experience in driving business success from various strategic perspectives. His expertise is particularly prominent in the niche area of Family Offices, where he has been instrumental in managing the affairs of prominent, high-profile clients in the region. Renowned for his strategic vision, he has a proven track record in structuring investments and aligning financial goals with long-term growth.

VEERARAGHAVAN
EXECUTIVE DIRECTOR

A seasoned business consultant and Chartered Accountant, with over 20 years of distinguished experience across international accounting, finance, and audit. With pivotal roles at Deloitte & Touche and a leading Indian management consulting firm, he has honed expertise in internal control systems, corporate strategy, and financial planning. Today, he provides strategic advisory services to corporates and high-net-worth individuals, blending technical acumen with visionary leadership to drive business success and long-term value.

OUR SERVICES

ARRANGING CUSTODY
Secure Your Wealth with Trusted Custodians.

ARRANGING DEALS IN INVESTMENTS
Unlock Investment Opportunities.

ARRANGING CREDIT OR ADVISING ON CREDIT
Leverage Opportunities with Tailored Credit Solutions.

MANAGING ASSETS
Expert Management for Your Portfolio.

ADVISING ON FINANCIAL PRODUCTS
Insights That Drive Informed Decisions.

ARRANGING CUSTODY

Secure Your Wealth with Trusted Custodians.

At Prospera Capital, safeguarding your investments is our top priority. While we do not physically hold your assets, we collaborate with globally recognized custodians to ensure that your wealth is managed with the utmost security and efficiency. Our role is to simplify the complexities of custody arrangements, ensuring that your financial assets remain protected and accessible at all times.

We assist you in identifying and partnering with custodians who meet your specific requirements, providing peace of mind through a rigorous vetting process. Whether it's opening accounts, managing administrative tasks, or negotiating terms, we ensure seamless communication and operational excellence throughout the process.

By choosing Prospera Capital, you're partnering with a team dedicated to ensuring the security, transparency, and efficiency of your custodial relationships.

Our Expertise Covers:

- **Tailored Custodian Selection:** We align custodian services with your unique needs and preferences.
- **Streamlined Operations:** Our experts handle the paperwork and formalities, so you can focus on your financial goals.
- **Ongoing Support:** From transmitting instructions to monitoring performance, we ensure a smooth experience.

ARRANGING DEALS IN INVESTMENT

Unlock Investment Opportunities

Whether you're looking to expand your portfolio or diversify your investments, Prospera Capital is your gateway to bespoke investment opportunities. With access to a global network of investment products and partners, we help you identify and capitalize on opportunities that align with your financial aspirations.

From fixed-income securities to complex structured products, our team specializes in creating customized investment pathways. We go beyond standard solutions by understanding your risk tolerance, time horizon, and financial objectives to bring you offerings that deliver consistent and measurable results.

At Prospera Capital, we see ourselves as enablers of your financial vision. With our expertise, every deal is structured to minimize risk while maximizing growth potential. Whether it's a one-time investment or an ongoing strategy, we provide unparalleled insights and execution.

Our Expertise Covers:

- **Strategic Connections:** Connecting clients with issuers and underwriters for tailored opportunities.
- **Seamless Execution:** Assisting with the application process, contract negotiations, and transaction completion.
- **Innovative Solutions:** Developing innovative solutions in equity, bonds, funds, and alternate investments.

ARRANGING CREDIT OR ADVISING ON CREDIT

Leverage Opportunities with Tailored Credit Solutions.

Access to credit is critical for leveraging financial opportunities, whether for personal investment, asset acquisition, or business expansion. At Prospera Capital, we provide end-to-end support in navigating the credit landscape. Our solutions are designed to ensure you access the most competitive terms, tailored to your specific requirements.

From assisting with loan applications to negotiating favorable terms, we work closely with leading financial institutions to simplify and expedite the borrowing process. Our expertise lies in structuring deals that ensure you maximize value while mitigating risks, making borrowing a seamless and strategic part of your financial journey.

By partnering with Prospera Capital, you gain more than just access to credit—you gain a financial ally dedicated to your long-term success.

Our Expertise Covers:

- **Personalized Credit Advice:** We provide insights and strategies tailored to your financial goals and circumstances.
- **Streamlined Processes:** We handle the paperwork, negotiations, and compliance, saving you time and effort.
- **Expert Guidance:** Our team ensures transparency and clarity at every stage of the credit process.

MANAGING ASSETS

Expert Management for Your Portfolio.

Managing wealth is both an art and a science, requiring a deep understanding of markets, client needs, and economic trends. At Prospera Capital, we bring decades of experience in discretionary portfolio management to deliver strategies that balance growth and preservation.

Our bespoke asset management services cater to high-net-worth individuals, with portfolios designed to align with your specific financial goals. We prioritize diversification and risk management, creating a framework that adapts to market changes without compromising on long-term objectives.

Whether you aim to build, preserve, or transfer wealth, our asset management services are designed to deliver consistent, reliable results.

Our Expertise Covers:

- **Customized Solutions:** Every portfolio is tailored to your unique risk profile and investment horizon.
- **Dynamic Management:** We proactively adjust strategies in response to market developments, ensuring optimal performance.
- **Ethical Practices:** Ensuring diligent compliance with the discretionary mandate entrusted to us by the client.

ADVISING ON FINANCIAL PRODUCTS

Insights That Drive Informed Decisions.

In today’s dynamic financial landscape, making the right investment decisions requires a trusted advisor. At Prospera Capital, we provide expert guidance on a wide range of financial products, empowering you to navigate complexities with confidence.

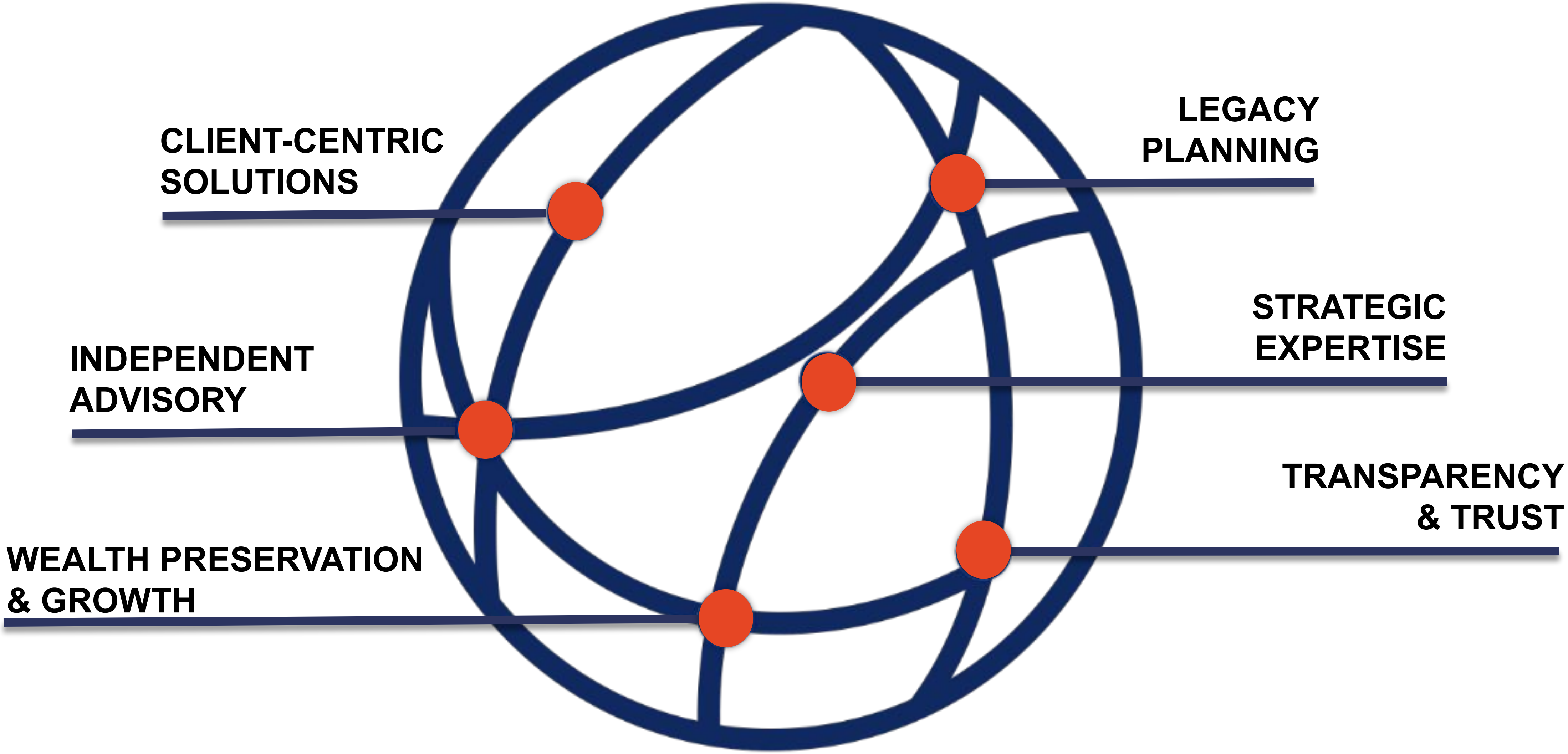
Our team of seasoned professionals offers tailored advice based on in-depth market research and trend analysis. Whether you’re exploring equities, fixed-income instruments, or structured products, we ensure that every recommendation aligns with your financial goals and risk tolerance.

At Prospera Capital, we believe that informed decisions are the foundation of financial success. Trust us to provide the clarity and expertise you need to grow your wealth.

Our Expertise Covers:

- **Investment Advice**: Advice on equities, mutual funds, bonds, derivatives, and alternative investment products.
- **Product Evaluation**: Evaluation of financial products for both conventional, hybrid, and multi-asset classes.
- **Ongoing Support**: Continuous support and insights to adapt to evolving market conditions.

THE PROSPERA CAPITAL MODEL



THE 6 PILLARS OF THE PROSPERA CAPITAL MODEL

CLIENT-CENTRIC SOLUTIONS: THE FOUNDATION

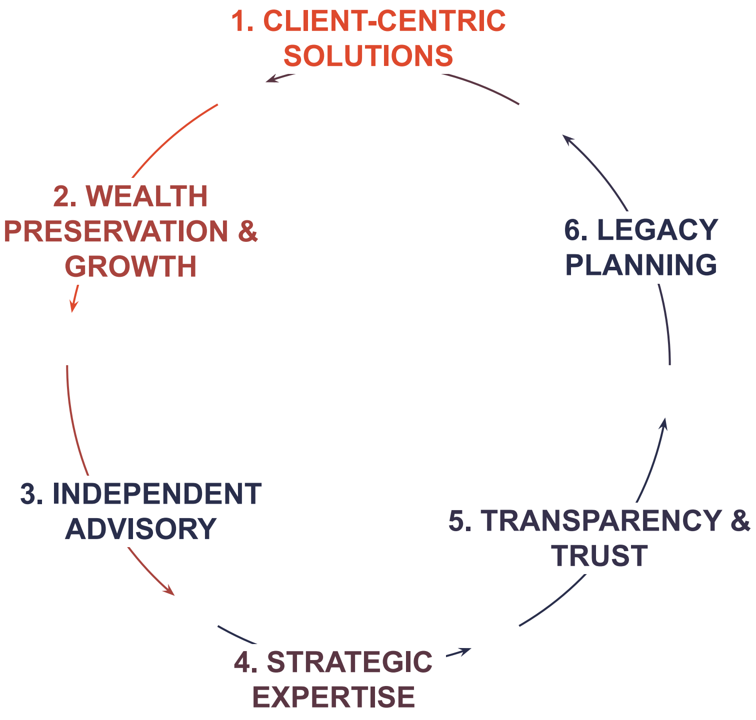
Everything begins with understanding the unique needs, goals, and aspirations of each client. Personalized solutions are crafted to ensure that every decision and strategy reflects the client's specific financial vision. This pillar sets the stage for a tailored, high-touch experience.

WEALTH PRESERVATION & GROWTH: THE ENGINE

This pillar focuses on the practical execution of strategies that protect existing wealth while unlocking opportunities for growth. By leveraging diversification, risk management, and innovative financial solutions, clients' assets are optimized for long-term performance.

INDEPENDENT ADVISORY: THE GUIDING PRINCIPLE

By operating free from institutional conflicts, Prospera Capital ensures unbiased, conflict-free advice. This independence fosters trust and allows for customized strategies that prioritize client objectives over external pressures.



STRATEGIC EXPERTISE: THE EXECUTION POWER

This pillar brings decades of experience and global market insights to deliver disciplined, results-oriented financial strategies. Experts identify opportunities across diverse asset classes, aligning them with each client's objectives.

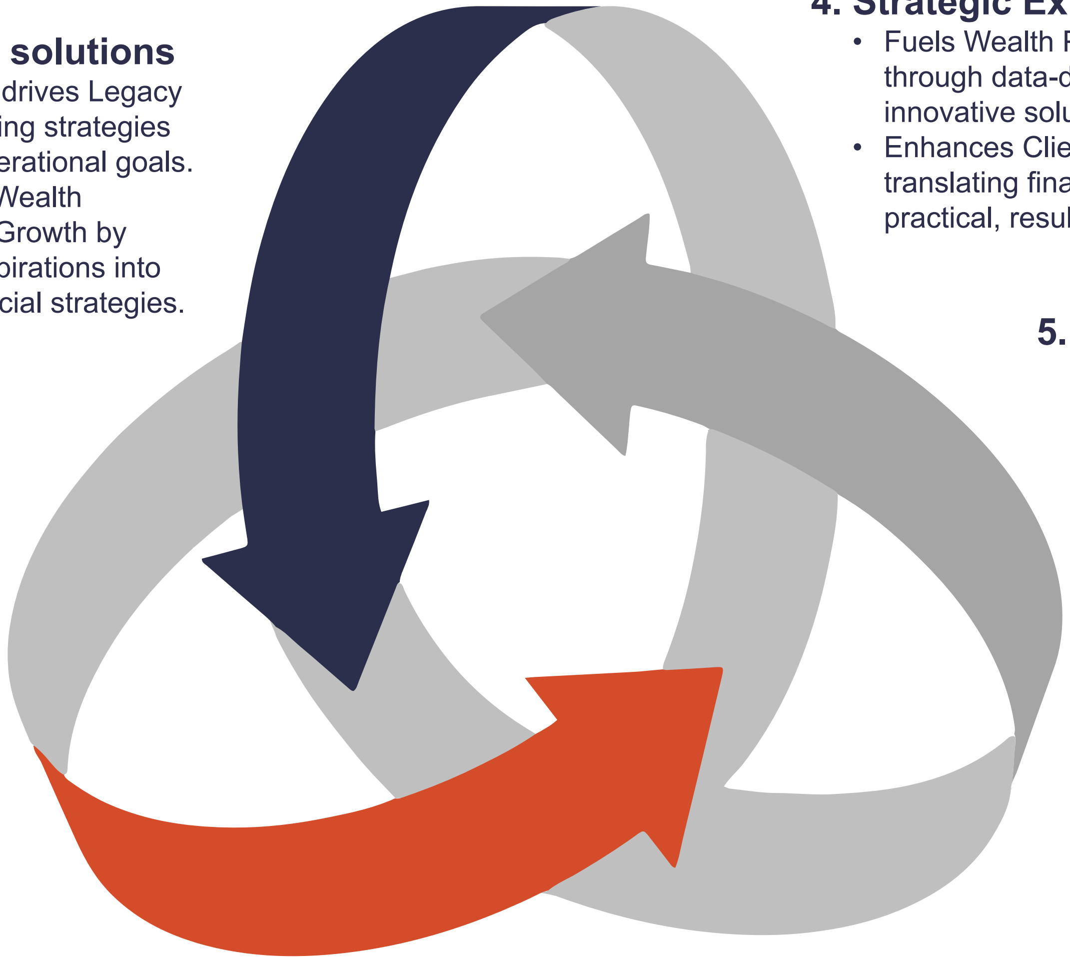
TRANSPARENCY & TRUST: THE GLUE

Transparency ensures clients are informed at every stage, while trust is the foundation of all relationships. Real-time reporting and ethical service foster confidence, creating enduring partnerships with clients.

LEGACY PLANNING: THE LONG-TERM VISION

Legacy planning ensures that wealth is secured and seamlessly transferred to future generations. By aligning succession strategies with family and institutional goals, this pillar safeguards both financial and emotional aspects of wealth transfer.

THE STRENGTH OF THE CONNECTION:
HOW OUR PILLARS WORK TOGETHER



1. Client-centric solutions
- Personalization drives Legacy Planning, ensuring strategies reflect your generational goals.
- Integrates with Wealth Preservation & Growth by transforming aspirations into actionable financial strategies.

2. Wealth Preservation & Growth
- Anchors Client-Centric Solutions by providing bespoke plans that balance risk and reward.
- Lays the foundation for Legacy Planning by focusing on sustainable, long-term financial security.

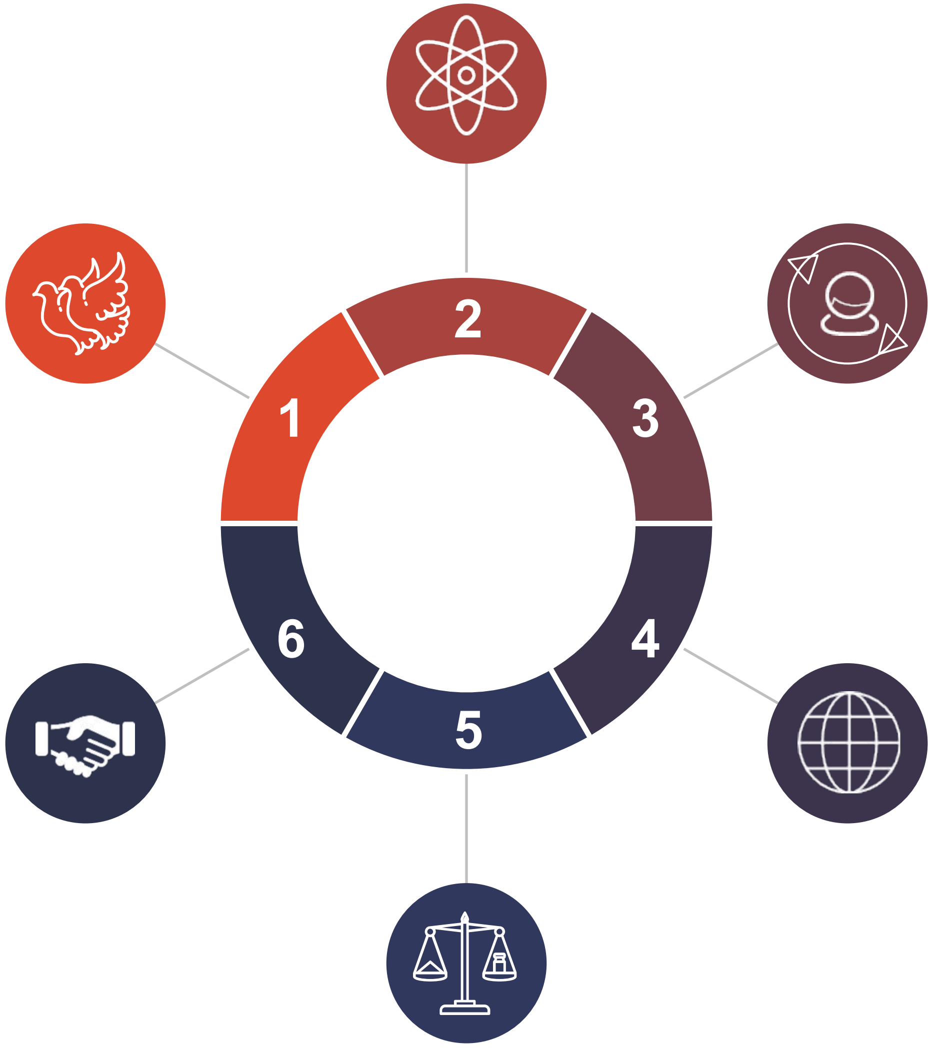
3. Independent Advisory
- Personalization drives Legacy Planning, ensuring strategies reflect your generational goals.
- Integrates with Wealth Preservation & Growth by transforming aspirations into actionable financial strategies.

4. Strategic Expertise
- Fuels Wealth Preservation & Growth through data-driven strategies and innovative solutions.
- Enhances Client-Centric Solutions by translating financial goals into practical, result-oriented actions.

5. Transparency & Trust
- Reinforces Independent Advisory with clear communication and ethical practices.
- Bolsters Legacy Planning by providing families with confidence and security in long-term strategies.

6. Legacy Planning
- Builds on Wealth Preservation & Growth to secure stable assets for future generations.
- Leverages Strategic Expertise to manage estate planning, succession frameworks, and compliance.

OUR UNIQUENESS



1. INDEPENDENCE
We provide unbiased, conflict-free advice, ensuring that every decision prioritizes your financial success.

2. EXPERTISE
Our decades of global experience equip us to offer insightful, data-driven strategies that guide your wealth growth.

3. BESPOKE SOLUTION
We craft personalized strategies tailored to your specific goals, ensuring your financial aspirations are met.

4. GLOBAL OPPORTUNITIES
Access exclusive, high-quality investments across global markets, allowing for a well-diversified portfolio.

5. TRANSPARENCY & INTEGRITY
With open communication and ethical practices, we ensure every decision aligns with your best interests

6. TRUST
We build enduring relationships based on reliability, professionalism, and consistent, results-driven performance.

PROSPERA RELATIONSHIP FRAMEWORK

At Prospera Capital, our commitment is to place our clients at the core of everything we do. Our Relationship Framework is designed to create a seamless, transparent, and efficient partnership between you, Prospera Capital, and your chosen custodian bank.

This framework is built on three key elements: client-centric strategies, collaborative partnerships, and transparent reporting, ensuring that your wealth is managed with the utmost care and precision.

OUR FRAMEWORK

3. Custodian Bank: The Safeguard

The Custodian Bank serves as the secure entity for safekeeping your assets. Under Prospera Capital's guidance, the custodian ensures:

- Execution of transactions based on strategies developed by Prospera.
- Access to global financial markets and best-in-class products.
- Protection and custody of your wealth.

2. Prospera Capital: Your Trusted Advisor

We are your trusted partner and advisor, responsible for:

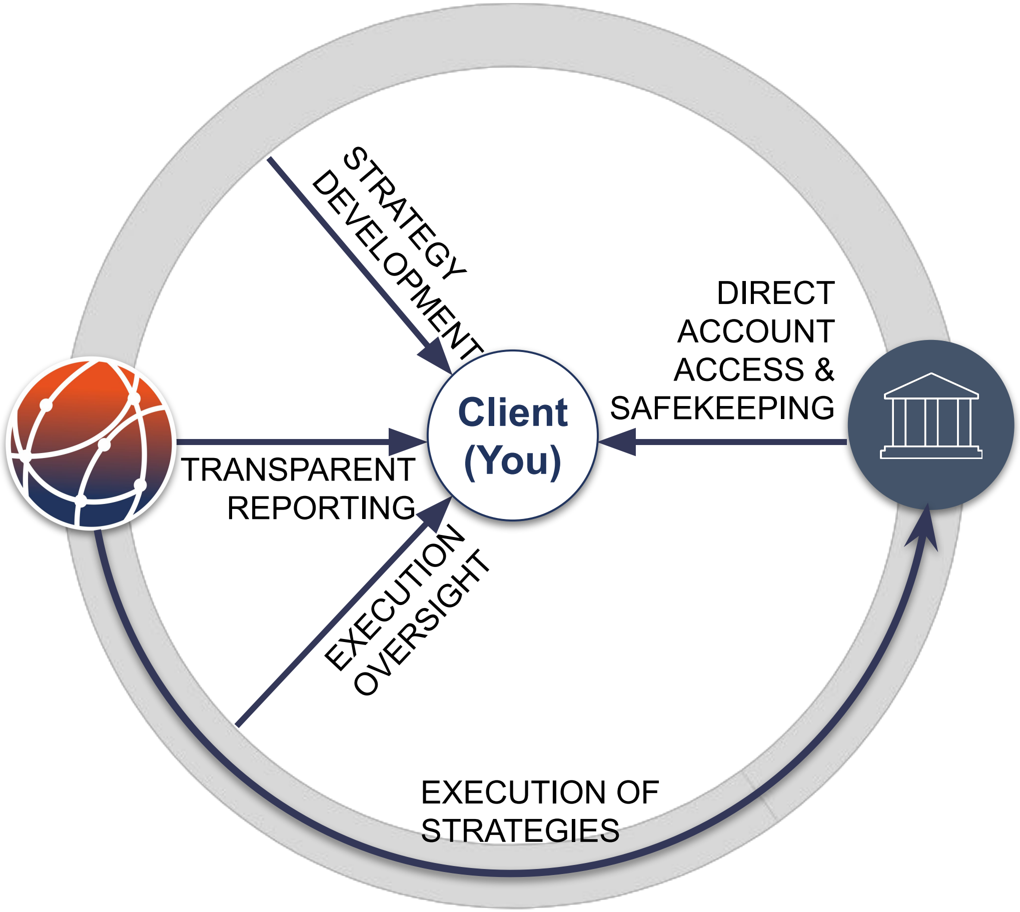
- Crafting bespoke strategies that align with your unique financial objectives.
- Executing investment plans with discipline and precision.
- Providing transparent reporting and regular updates to ensure clarity and confidence in every decision.
- Offering insights and recommendations tailored to your evolving needs and market dynamics.

1. Client (You): The Core

The Client is the central focus of our relationship framework. Every strategy, decision, and service is crafted around your financial goals, aspirations, and long-term vision.

- You remain in full control of your assets while benefiting from our expertise and support.

HOW THE FRAMEWORK WORKS?



- **Discovery**: You partner with Prospera Capital to identify financial goals and chart your journey.
- **Custodian Selection**: We help you select the most suitable custodian bank for asset safekeeping, based on your needs.
- **Strategy Development**: Prospera Capital crafts a bespoke investment roadmap, aligning with your vision for growth and legacy.
- **Execution**: Under the Limited Power of Attorney (LPOA), we implement the agreed strategy, collaborating with custodians for smooth execution.
- **Transparent Reporting**: Both Prospera Capital and the custodian bank provide clear, real-time reporting, ensuring you are always informed.

Prospera Capital: Your Gateway to BUILDING WEALTH. PRESERVING LEGACY.

Prospera
CAPITAL

THANK YOU !

INFO@PROSPERAIDIFC.COM

HTTPS://WWW.PROSPERAIDIFC.COM/