



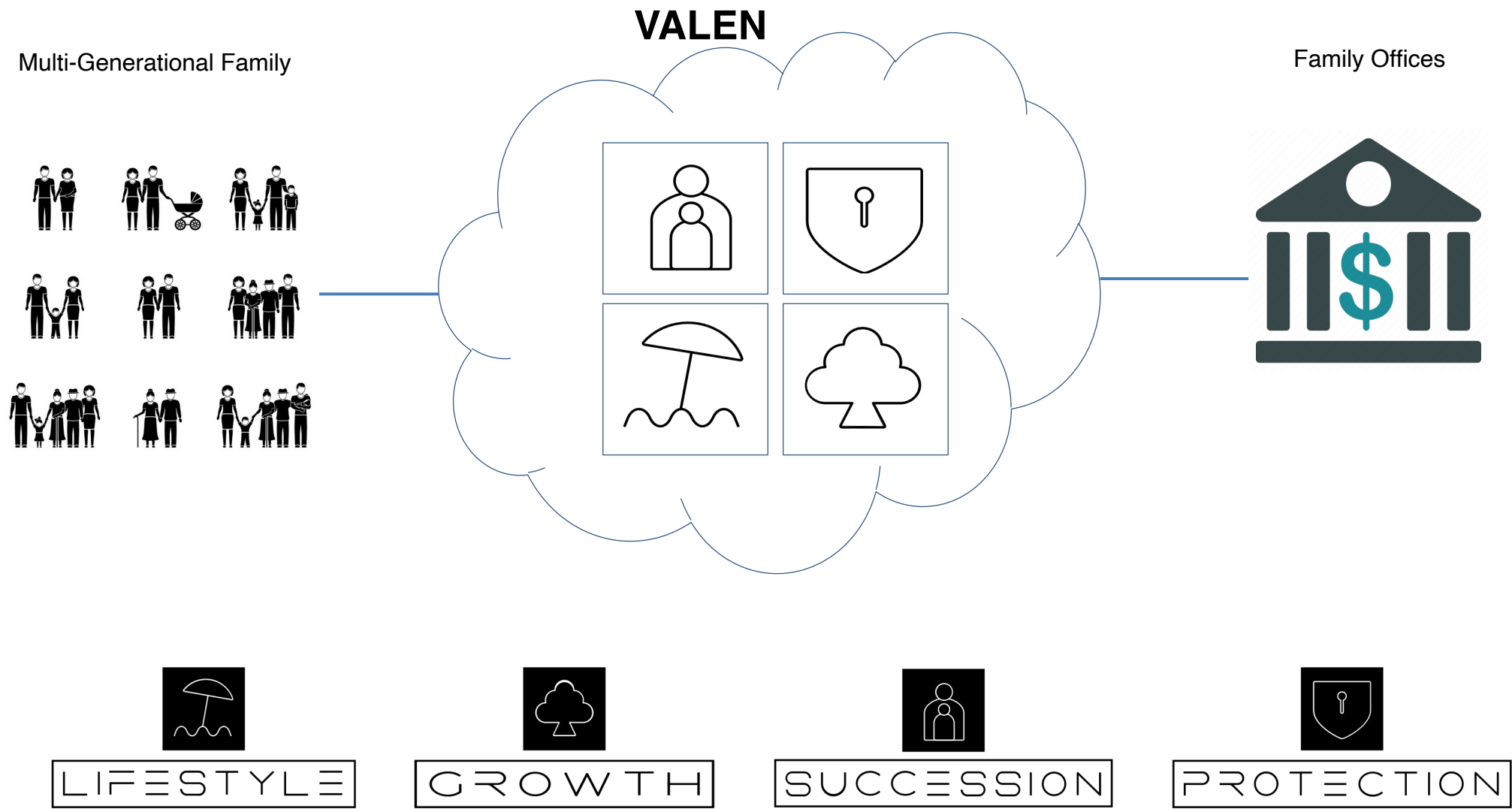
A community based platform connecting
global Family Offices (FO) to their 'multi-generational family' clients

www.valenprogram.com

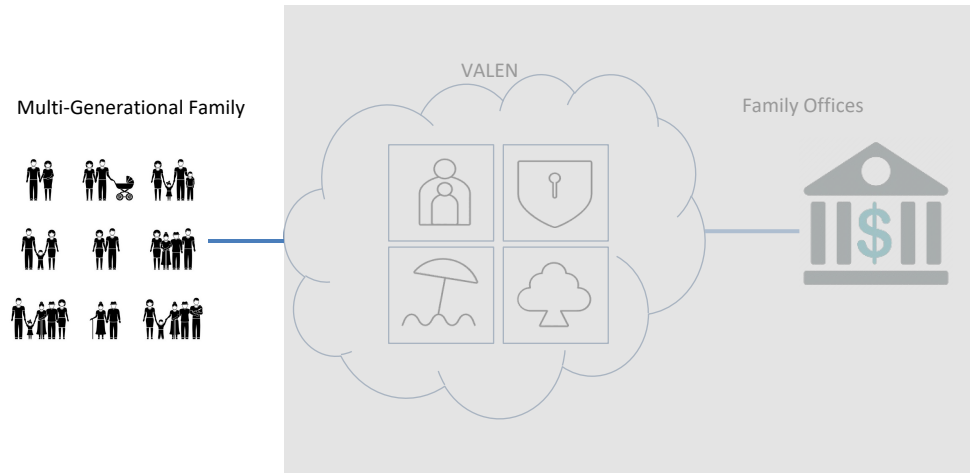
Investor Summary

24.10.2022

VALEN’s community platform enables Family Offices to seamlessly deliver a customised service to their multi-generational families



VALEN addresses the complex and evolving needs of multi-generational families



Differing generational objectives



New wealth seeking first experiences – old wealth seeking better ones

Unmanageable data and control



Inflection point – inability to process families' rich ecosystem data

Instant information access



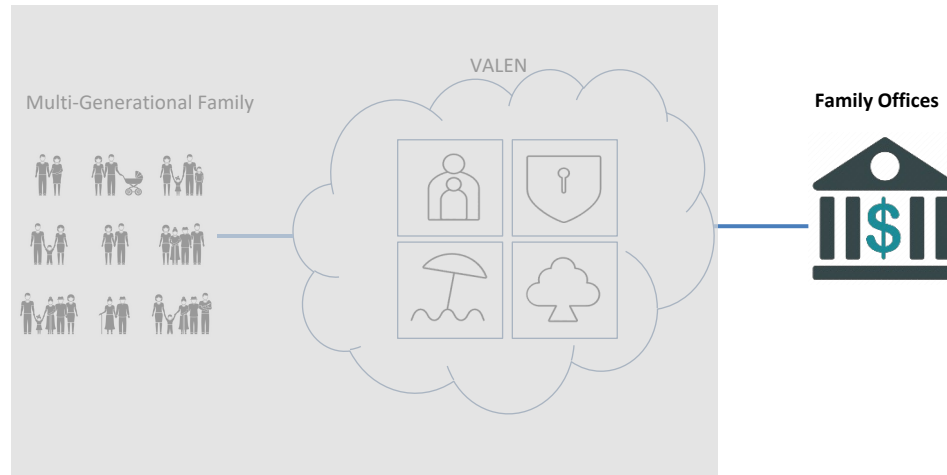
Increasingly sophisticated families expecting instant access to information

Families expecting instant 'gratification'



*Any where...
Any how.....
Any one.....
Any price.....*

VALEN addresses the challenges faced by Family Offices in supporting their clients



An antiquated mind set of current generation of FO service providers



Quantum leap required in organisational philosophy

The lack of skills & access to resources



Significant void in availability of 'top-end' umbrella solutions to 'capture and manage' data flow

The lack of digital operational tools



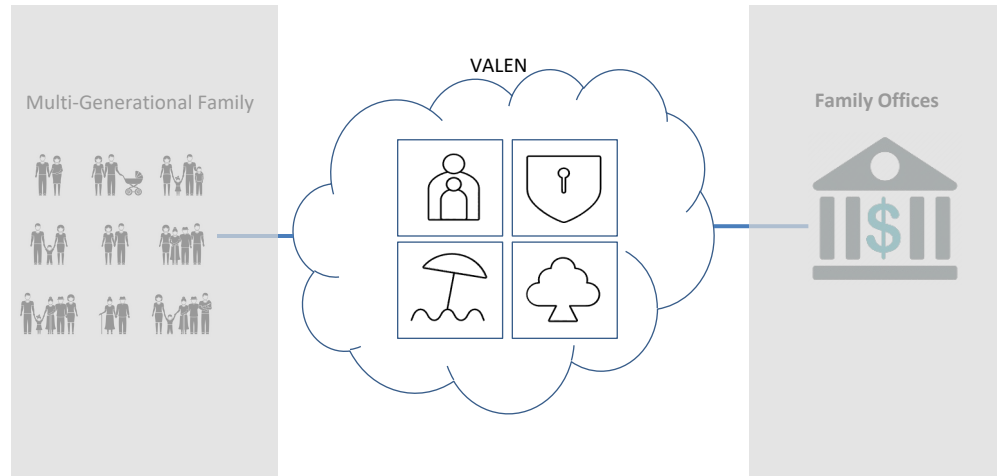
FO industry behind the digital curve. Moving from 'Excel' to "virtual"

The increasing cost of supporting FO

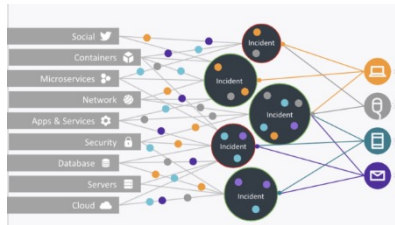


Growing market – struggling suppliers. Restrained by cost

VALEN ... is a digital platform that delivers a needs-based organisational and reporting (Lifestyle, Growth, Succession and Protection) service from a wide range of providers (via the Family Office) in an integrated and seamless manner

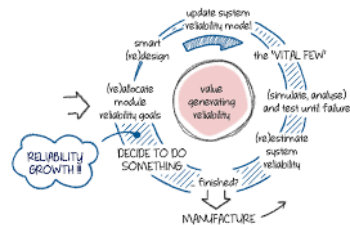


Assess, Integrate, Aggregate



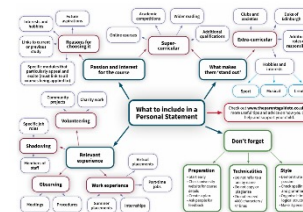
Valen accesses the wide range of data from all associated stakeholders

Analyze, Decide, Allocate – “Needscoping”



Proprietary algorithms based on the “needscoping” philosophy determine the type of service to deliver, when, where, who, how.

Structure, Present, Support



Unique ‘operational vocabulary’ places families closer to real-time, richly-informed, decision-making

Feedback, Learn, Revise



Feedback loops ensures service is constantly improved over time



LIFESTYLE



GROWTH



SUCCESSION



PROTECTION

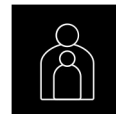
A Needs-Based organizational philosophy



LIFESTYLE



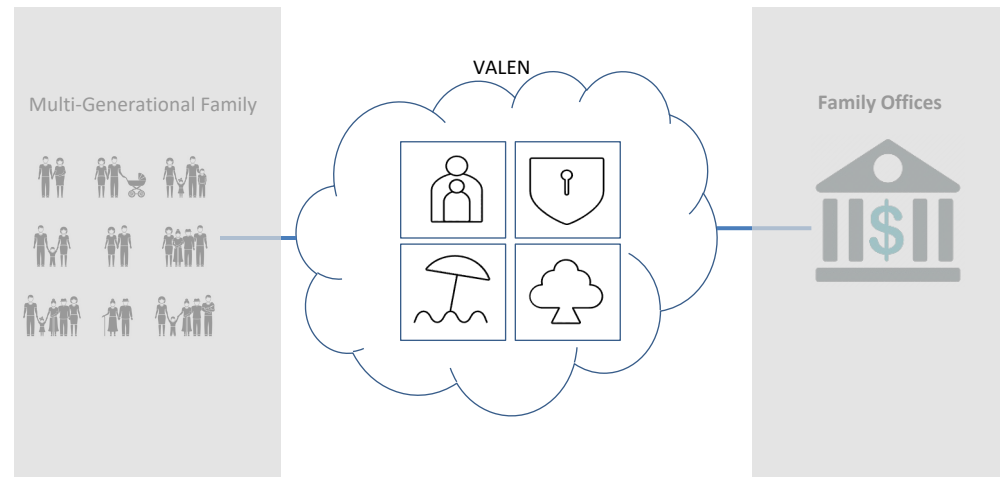
GROWTH



SUCCESSION



PROTECTION

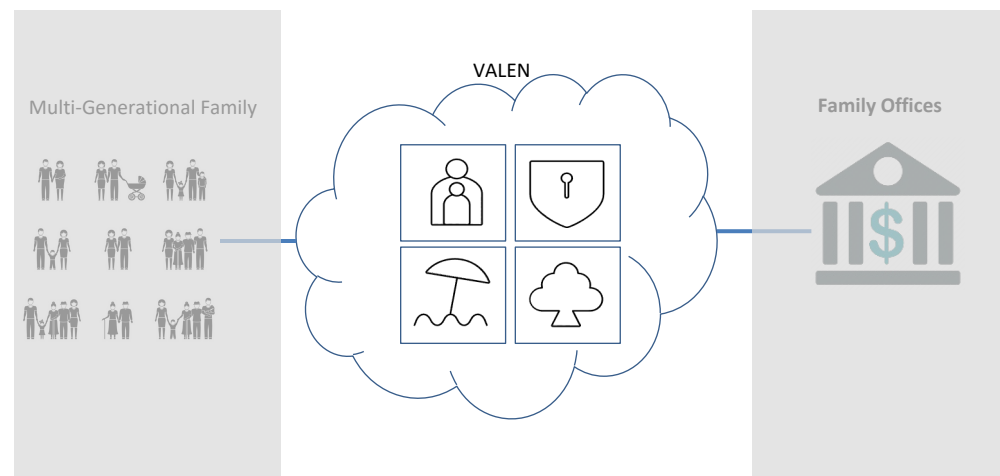


Family Needs

- Administration facilities for all family governance activities
- Health awareness
- Maintenance of leisure activities
- Family or individual social event planning
- Concierge, secretarial and domestic management services
- Management of travel and security arrangements
- Reporting and administration support arrangements
- Daily payment facilities

Products / Services

- Concierge, domestic & security services
- Personal admin services
- Investment adviser (Income)
- Banking services
- Yacht, plane, transport management
- Vacation/Travel management experts
- Wellbeing services/Health Screening Experts
- Security

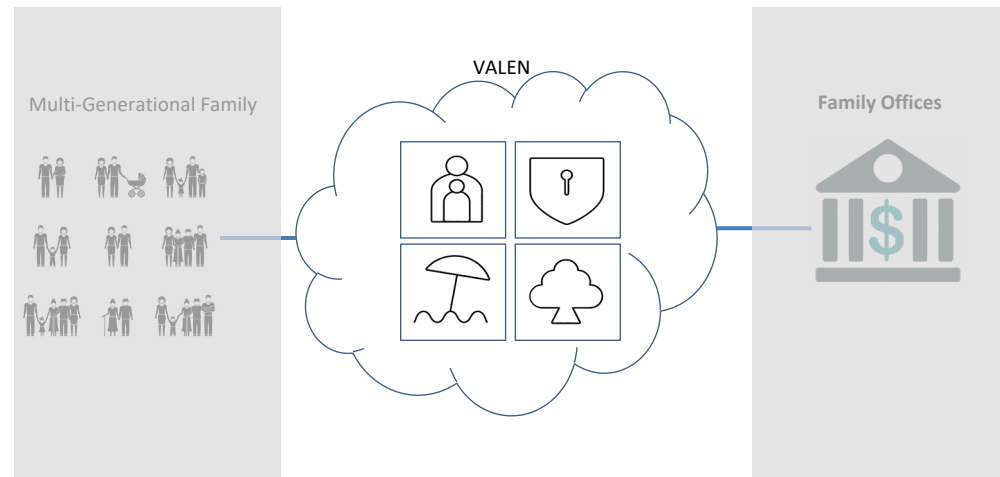


Growth perspectives for families

- Strategies, management and growth of family asset base
- Planning for growth in physical numbers
- Family governance & engagement strategies & customs
- Growth of family collective social capital
- Growth of the family `story`
- Integration & formalisation of family mores, traditions and culture
- Personal member growth – social understanding and interaction
- Spiritual and emotional growth and wellbeing

Growth Partners

- Philanthropy service providers and experts
- Investment management consulting, execution and custody (capital assets)
- Schools, universities, training institutions
- Family governance specialists (`Dynastic Strategists`)
- Fiscal planning and mitigations experts (lawyers, accountants, tax)
- Trustee/mentor involvement with beneficiaries/family members
- Counselling and life coaching



Succession perspectives for families

Strategies to manage succession of family capital including passive assets and businesses

Programs to prepare family members for succession into their chosen official roles within the family ecosystem

Formalisation of arrangements to ensure succession of family tradition and reputation

Succession Partners

Trust companies – to establish and manage succession vehicles including trusts and foundations

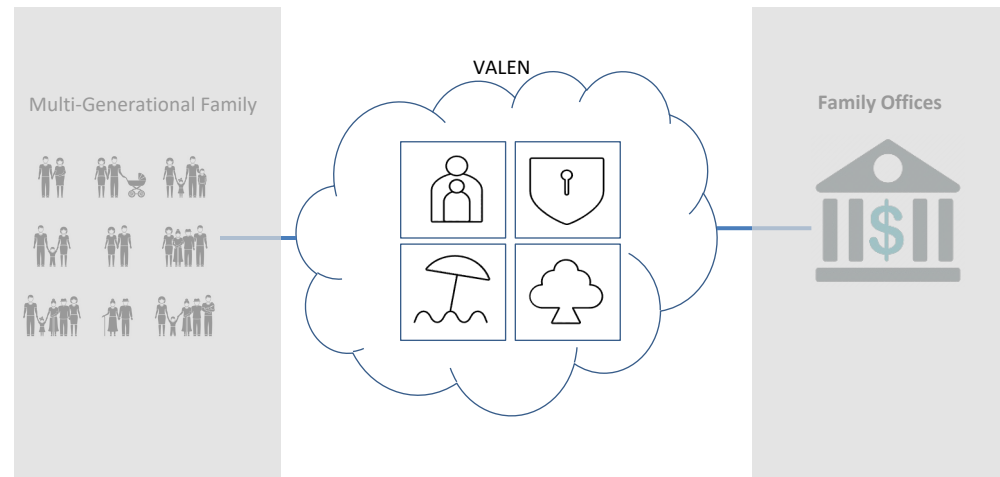
Estates lawyer - for planning strategies for the succession of estates held around the world and suitable family centric solutions

Family lawyers/governance experts – to undertake family governance and business roles including decision-making training

Trusteeships and family mentor offices – selected experts to undertake these crucial roles for families

Corporate lawyers/accountants – to manage succession of family business assets, across family members and/or into sale phase

Investment adviser – in the capacity of mentors for suitable family members who undertake official roles in this area



Protection perspectives for families

Insurance and assurance against risk and life-changing events

Ensure family and its assets are protected, both legally and against loss.

Security of family members and their living environment

PR and family governance strategies designed to protect family reputation and image

Protection against cyber-risk

Understanding risk of, and maintaining protection against, impact of poor lifestyle choices

Protection Partners

Security services for families and their physical assets

Insurance brokers

Trust, tax, family lawyers

IT security experts

PR firms

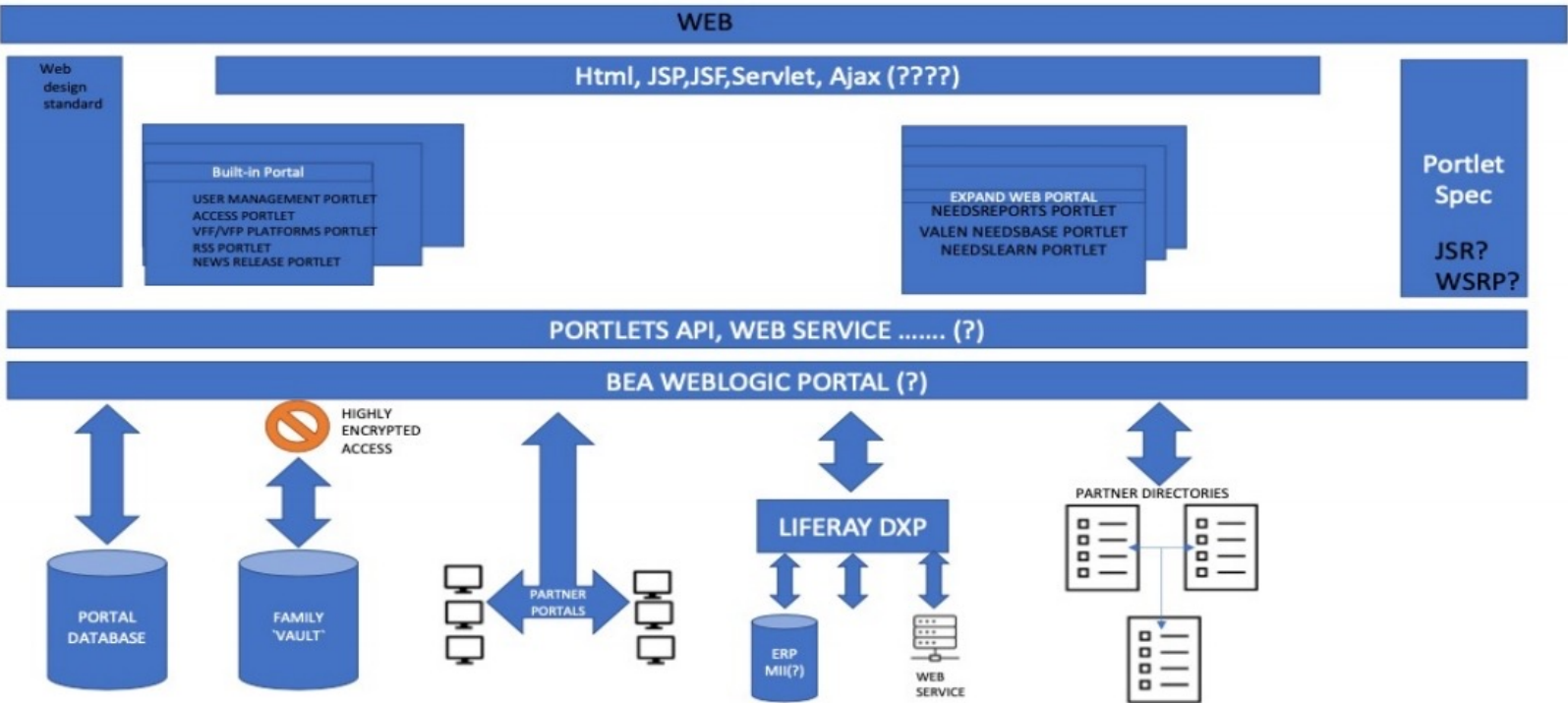
Investment advisers` services in the area of loss mitigation



Technology

Valen is built on the latest web enabled platform

PLATFORM ARCHITECTURE

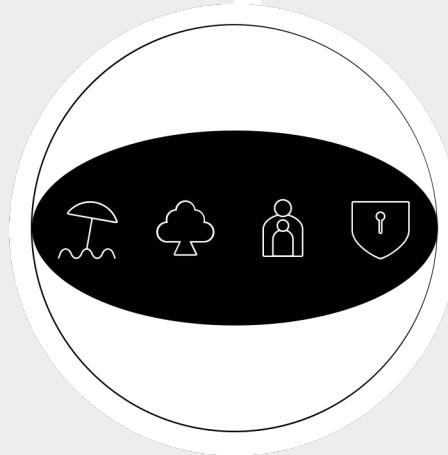


VALEN provides a unique user experience, which is individually tailored to the family based on their individual circumstances - known as the “Needsphere”

NEEDSPHERE

VALEN’s philosophy is reflected within a unique functional, visual and linguistic approach, which

- Satisfies the perpetually-changing requirements of each family’s “Needsphere”
- “Needscoping” the rich data flowing from families and their service providers into the VALEN Platform to create a common and wide-functioning user interface



Every family lives within its own unique and perpetually-changing “Needsphere” which the VALEN Program has adopted as a primary user interface function

VALEN’s organisational tools can also, where appropriate, form the framework within which certain families may wish to define their entire governance system



Market, Competition, Approach

Deployment into target markets.....

Full digital platform Service to UHNW

- Personal professional networks and targeted marketing stages:
- Families with pre-established SFOs and MFOs;
- Leading Growth, Lifestyle, Succession, Protection service providers AND their family clients,
-

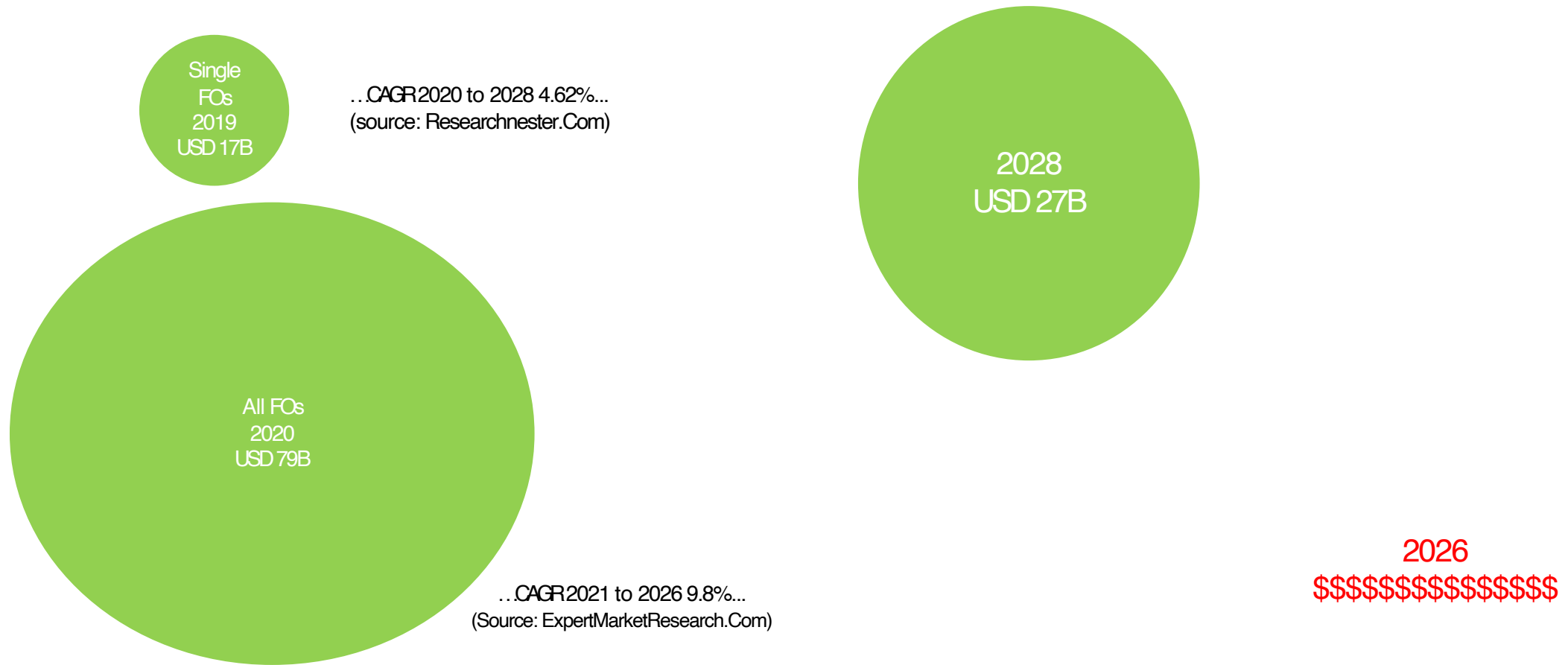
Phase 1 (2 years)

VALEN 'mini' into HNW market

- Mass-affluent market, via:
- Wealth management service providers (e.g. banks serving clients USD \$4-10m)
- Internet marketing campaign

Phase 2 (3-5 years)

MARKET SIZE - GLOBAL



GROWTH INDICATORS:

- Increasing family wealth, and the changes this brings to familiesneed to manage
- Increasing benefits for a wider family market in adopting FOtech/establishing a FO... - Need to manage complexity of geographically spread family presence
- Increasing need for families to outsource solutions
- India....

Valen is approaching a relatively unsophisticated environment, where previous attempts to provide a unifying platform has not succeeded

Large banks



These companies are conflicted in the type and nature of the services they could offer with current 'partial' digital solutions

Specialist Software Orgs



NO current umbrella platforms – mostly investment solutions:

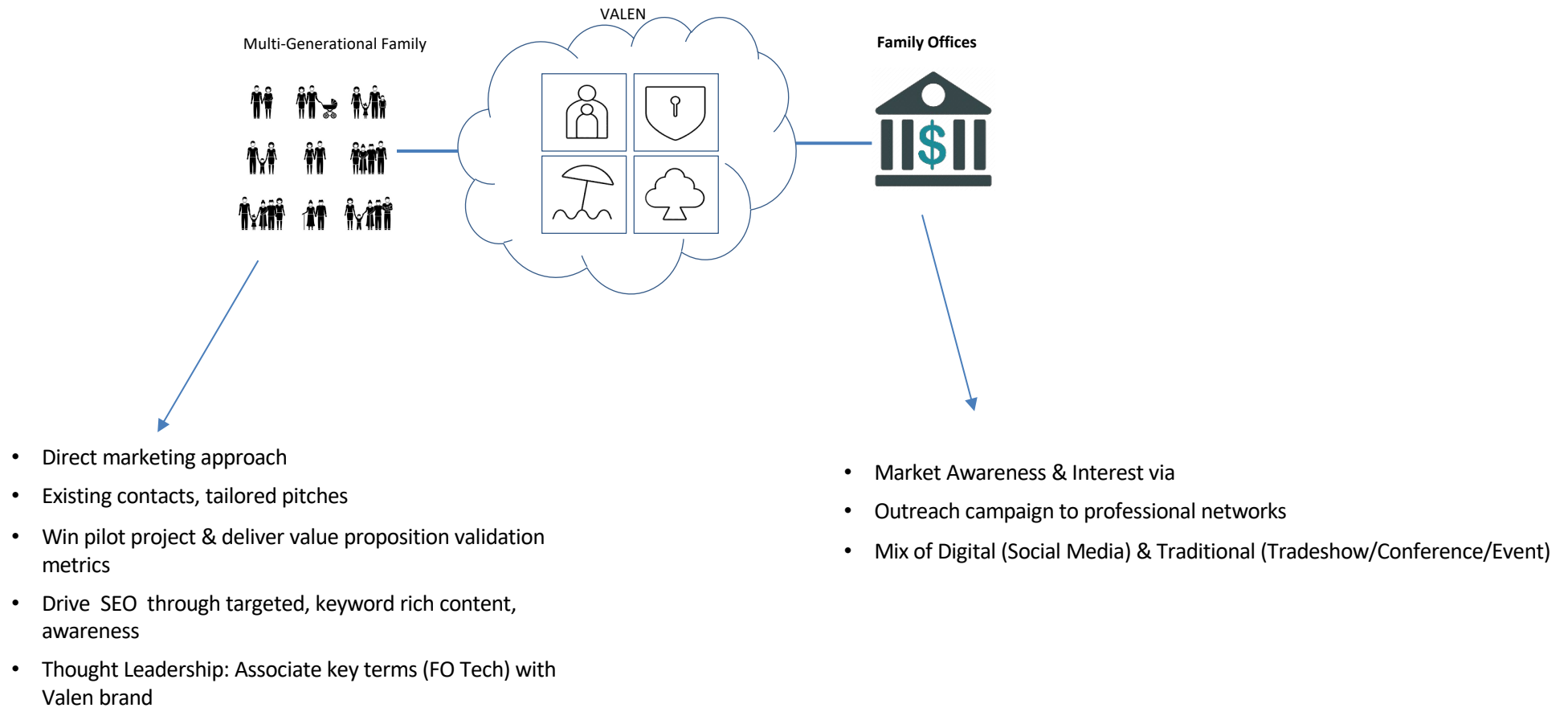
Multi Family Offices



Adapting current 'partial' platforms

Th reason Valen will succeed is.....

Sales lead generation



Valen – our approach once engaged with the Family

Define & Scope

VALEN begins with apply a unique process* to scope in detail the needs of each family member

Complex data flows between all stakeholders (family and suppliers) are mapped

Communication ‘fault lines’ are identified

Control systems and interventions are modelled and implemented

Analyze & Decide

All about how Valen integrates the data analysis the data against set criteria, etc

How Valen presents decisions to be made and options, etc...

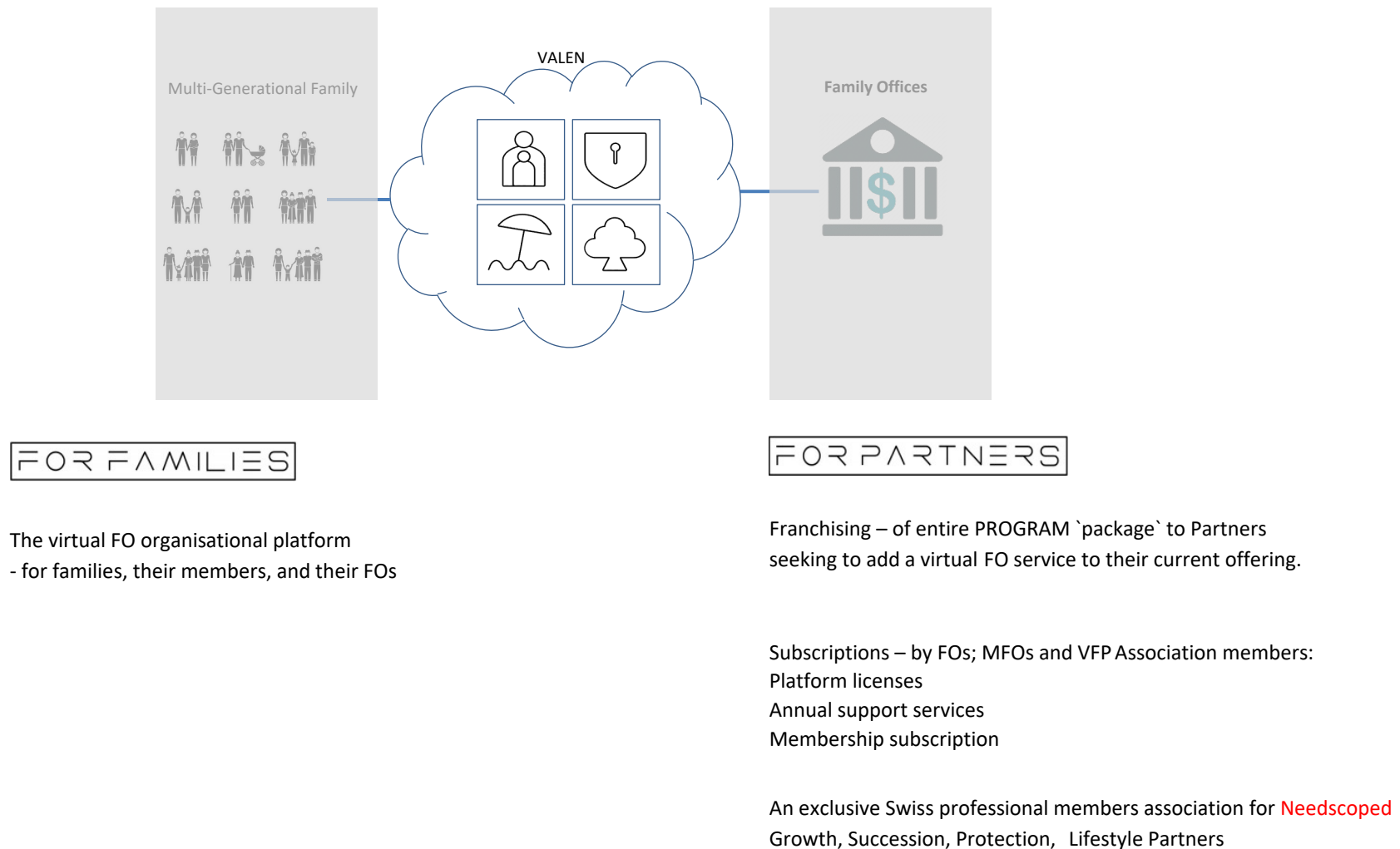
Engage & Present

All about how Valen presents the data, improving decision making, etc



Finance

The Valen Business model is based on franchising the platform to FO for deployment into their Family clients



owned by “Partners” ...powered by VALEN

Revenue Forecasts

**VALEN PROGRAM - FORECAST BUSINESS NET PROFIT FOR THE PERIOD:
1 JANUARY 2022 TO 31 DECEMBER 2026**

	2022	2023	2024	2025	2026
Income b/f	310,500	1,096,200	3,286,400	4,861,600	8,456,986
Expenditure	(197,200)	(479,450)	(1,287,900)	(1,735,300)	(2,854,500)
Profit	113,300	616,750	1,998,500	3,126,300	5,602,486
Margin	36%	56%	61%	64%	66%

Funding Requirements

Financing - sources/offering & valuation

1st Round

6 mths development and launch
CHF 500K
angel investors and/or VCs

2nd Round

at year 2
CHF 500K from
same investors or VCs

Valuation based on 3rd yr
projected net earnings

3rd round

at year 4
Offering – CLN or equity up
front (prefs) of up to 17%

Start-Up Costs (Full Budgeting forecasts for 5 yrs on request)

CHF 250 - 500K

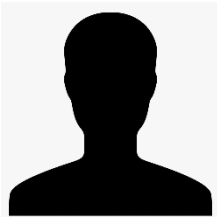


Team, Partners

TEAM

John Sinclair,
LLB, FCILeX TEP

CEO and Legal Counsel,
Switzerland



30 years experience as a legal practitioner in the management, structuring, advising of H/UHNW global families, shareholder, creator of the VALEN concept

Andrew Osborne,
MSc

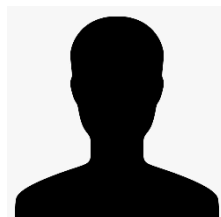
Sales & Marketing,
France



XX years experience in business development, sales and marketing, a seasoned professional in the technology and digital solutions field, adept at building value propositions and opportunity pipelines

Ang Chen,
PhD

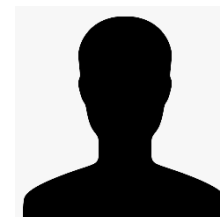
Systems developer,
Switzerland



Computer scientist and software developer engaged to head up the development of the digital platform. Responsible on an ongoing managerial basis as technical director and head of digital services

Duy Nam Vu

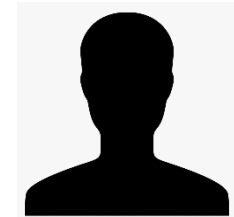
**Graphic
designer**
Vietnam



Graphic designer since 2011, graduate of Vietnam University of Industrial Fine Art. Working in both agency and client's side, "Visual branding at it finest is always my motivation".

Carlos de Pommès,
MSC MBA

Non-exec business,
United Kingdom



35 + years experience - serial entrepreneur and management consultant with McKinsey & Co. Founded numerous companies including Remediate, an industrial carbon reduction enterprise involving algae

Partners



For VALEN business: The strategic business need for “Valen For Partners” creates a unique opportunity for an array of partnering options for the exploitation of the VALEN

Program:

Acting as licensing agent for VALEN
as an exclusive VALEN Program “Needscoped”
service provider

For Partners, providing a value-added
enhancement of their current offering

Support services:

- Business operational support – AccTrust and Dryden CH
- Marketing – Make Fresh Tracks (France)
- Server hosting and security - SafeHost CH
- Software development and Creative – Innodiff CH & Behance (Vietnam)



Benefits Summary

SOLUTION - an industry-disrupting `FO-tech` platform for managing the entire spectrum of family need (4 Core Needs Methodology .. Growth – Lifestyle – Succession – Protection)



CHANGING THE VISION

VALEN applies a unique “Needscoping” process to the increasingly complex and disparate user (Family) and supplier (Services) data flow to overcome control and communication fault lines extant in current FO modelling.

Applying linguistically-advanced needs-based communication & control vocabulary to create a family “Needsphere” elevating families above white noise, “prof-speak”.



EXPLOITING THE OPPORTUNITIES

Embracing a paradigm shift from traditional FO organizational methodology VALEN completes the digital circle for families and their ecosystems in the supply of a bespoke AI user experience drawing on rich profile data within analytically-embedded IT infrastructure.



EMPOWERING FAMILIES

The first truly virtual FO platform cutting across the entire spectrum of family life, VALEN encourages and empowers family participation and nurturing.

Through being closer to the decision making process and using common and human language to understand data in real time enables informed and knowledgeable decisions to be made.



OFFERING BENEFITS – TO ALL

Reduces overhead by multiples through the digitalization of many traditional FO process.

Represents a new and appropriate quantum leap in organizational methodology using a bold and innovative management philosophy.

For suppliers – opens up an entirely new business opportunity to offer, and act as principal in managing the digital VALEN alternative as an exclusive service to their most valued client families.



A new organisational philosophy to serve the entire spectrum of family need

Developed from deep and critical analysis of the current Family Office ("FO") environment and reflection on 30 plus years experience in managing family affairs

A paradigm-shift in multi-service organisation, delivering effective communication and control systems for modern FO arrangements

Using cutting-edge digital tools in the delivery of innovative solutions to the increasingly complex and sophisticated demands of the 21st century global family

Represented in the establishment of the VALEN FOR FAMILIES digital platform and VALEN FOR PARTNERS service providers' association

Placing families closer to real-time, richly-informed, decision-making through the use of a unique operational vocabulary amongst themselves and their professional partners

A new needs-based philosophy: lifestyle, growth, succession and protection

For families seeking a new experience and lifestyle choice in the management of their affairs, which is entirely adaptable and scalable to accommodate:

- ☐ Cultural or religious backgrounds
- ☐ Business families or post-sale scenarios
- ☐ Physical locations of all family members
- ☐ Any type of family governance framework



LIFESTYLE



GROWTH



SUCCESSION



PROTECTION



Contact:

+41 79 267 54 95

john@valenforfamilies.com



BackUP



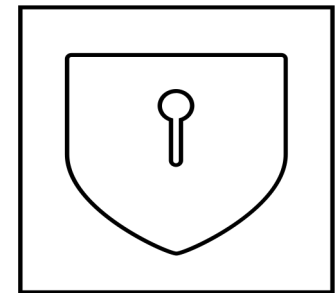
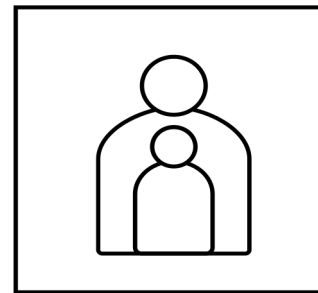
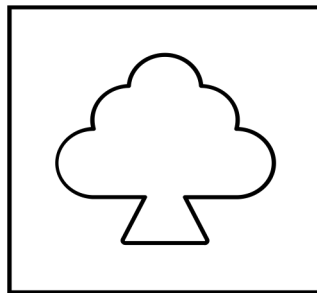
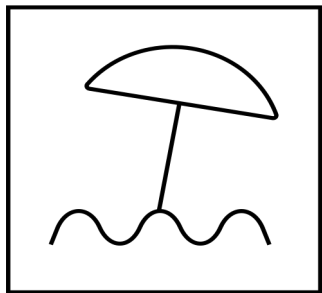
Word Salad!!

Valen represents a paradigm-shift in how FOs are supported by their service providers
Valen delivers effective communication and control systems for increasingly demanding families

“Anew organisational philosophy serving the entire spectrum of family need”

an industry-disrupting ‘FO-tech’ platform for managing the entire spectrum of family need

A digital platform implementing a radical FO management approach



PRODUCT OVERVIEW – NEEDSCOPING

