

\* Advisors

- \* Pádraig Floyd, ex-Editor-in-Chief of the Pensions & Investment Group at the Financial Times Ltd
- \* Wim Remes, Computer System Security, ex-ISC2 Chairman of Board of Directors



# Initial Building Cost

- \* We start by offering the ISA:
- \* Get authorised by FCA: 6-9 months, £2,720 as Category 4 firm
- \* Solicitor fees: est. £5,500+VAT
- \* After being authorised, apply to HMRC for ISA Manager status: 3-6 months, free
- \* After HMRC approval, platform building and user test: 6 months, £50,000-250,000, which may increase