# ENHANCED DESERTBEACON CHART OF ACCOUNTS

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## VERSION CONTROL AND CHANGE LOG

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| 1.0 | 13th July 2025 | Initial enhanced version with GIRA alignment | Board of Directors |
| 2.0 | 13th July 2025 | GIRA regulatory activities integration | Board of Directors |
| 3.0 | 13th July 2025 | Detailed intangible assets structure | Board of Directors |
| 4.0 | 13th July 2025 | Vendor structure enhancement | Board of Directors |
| 5.0 | 13th July 2025 | Streamlined vendor categories | Board of Directors |
| 6.0 | 6th August 2025 | Final comprehensive structure with personnel, regulatory, and direct costs enhancement | Board of Directors |
| 7.0 | 6th August 2025 | Multi-platform CoA architecture integration with analytical account analysis | Board of Directors |

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## EXECUTIVE SUMMARY

This comprehensive document provides the final DesertBeacon Chart of Accounts structure supporting LQDX Limited's operations as a company applying for a CAT 3 licence as a financial services company in the Abu Dhabi Global Market (ADGM). The chart of accounts utilises a streamlined classification system with sophisticated technology integration and intelligent automation to support comprehensive financial reporting across all regulated activities whilst maintaining stringent regulatory compliance and operational excellence.

**Financial Framework Purpose:** Create a streamlined unified financial classification system capable of handling all types of financial transactions through flexible account structures, supporting multi-business line profitability analysis, regulatory capital calculations, and client asset segregation requirements whilst maintaining comprehensive audit trails and operational excellence across the complete DesertBeacon ecosystem.

**Enhanced Integration Scope:** Complete integration with Zoho Books (Europe), all DesertBeacon modules including ClearView, ClearEdge, ClearData platforms, ZagTrader, ClearDoc (Nextcloud), PostgreSQL data warehouse, Redis caching, MongoDB document storage, and regulatory reporting systems via Kong Gateway APIs.

## CHART OF ACCOUNTS ARCHITECTURE OVERVIEW

LQDX Limited operates a sophisticated multi-platform Chart of Accounts (CoA) architecture designed to support comprehensive financial reporting whilst maintaining regulatory compliance and operational efficiency across the DesertBeacon platform ecosystem.

The architecture comprises three interconnected Chart of Accounts systems, each serving specific operational requirements whilst maintaining data integrity and regulatory compliance. ZagTrader maintains a specialised CoA for all transactions processed through the trading platform, including trade settlements, client positions, and market-related financial activities. This trading-focused CoA enables real-time position tracking, mark-to-market valuations, and trade-specific financial reporting requirements essential for regulated trading operations.

Zoho Books operates a comprehensive accounting-focused CoA designed for statutory financial reporting, regulatory submissions, and business performance analysis. This accounting CoA encompasses all non-trading transactions including operational expenses, administrative costs, regulatory fees, technology subscriptions, and general business activities required for ADGM/FSRA compliance and financial statement preparation.

The master Chart of Accounts resides in Zoho CRM as the authoritative source of truth for the entire organisation, consolidating all trading and non-trading transactions from both ZagTrader and direct business operations. This master CoA provides unified financial oversight, comprehensive audit trails, and integrated reporting capabilities across all business lines. PostgreSQL serves as the technical backup repository, ensuring data redundancy and supporting advanced analytics and regulatory reporting requirements through the Kong Gateway API infrastructure.

## DESIGN CONSIDERATIONS

The multi-platform CoA architecture reflects several critical business and regulatory requirements that support LQDX Limited's operations as a company applying for a CAT 3 licence as a financial services company in the ADGM jurisdiction.

### Regulatory Compliance Framework

The architecture ensures complete segregation between client assets and proprietary transactions whilst maintaining comprehensive audit trails for FSRA supervision. The master CoA in Zoho CRM provides unified regulatory reporting capabilities, supporting automated compliance monitoring and examination readiness across all business activities. This design specifically supports the eight GIRA-approved regulated activities with appropriate revenue recognition and cost allocation.

### Operational Efficiency Optimisation

Each platform maintains CoA structures optimised for their specific operational requirements. ZagTrader's trading-focused CoA enables real-time position management and settlement processing for dealing in investments as agent, whilst Zoho Books provides streamlined accounting workflows for statutory reporting and business performance analysis across all regulated activities.

### Data Integrity and Redundancy

The PostgreSQL backup system ensures data resilience and supports advanced analytics capabilities. This technical infrastructure provides disaster recovery capabilities whilst enabling sophisticated business intelligence and regulatory reporting through automated synchronisation processes. The backup architecture supports FSRA examination requirements and provides comprehensive audit trail reconstruction capabilities.

### Scalability and Integration Architecture

The Kong Gateway API framework enables seamless data flow between platforms whilst maintaining security and access controls through Keycloak authentication. This architecture supports future business expansion and additional platform integration without compromising existing operational efficiency or regulatory compliance, particularly as LQDX Limited scales its professional, corporate, and institutional client base.

### Technology Platform Synergy

The design leverages each platform's core strengths whilst eliminating redundancy. ZagTrader handles complex trading calculations and real-time position management, Zoho CRM provides customer relationship management and master data oversight, Zoho Books manages statutory accounting requirements and regulatory submissions, and PostgreSQL supports advanced analytics and backup operations through the Kong Gateway infrastructure.

### Client Asset Protection Architecture

The multi-platform design ensures comprehensive client asset segregation as required by FSRA regulations. Client funds and securities are tracked across all platforms with automatic reconciliation, providing multiple layers of protection and enabling real-time monitoring of segregation compliance through automated validation processes.

## ENHANCED ACCOUNT CLASSIFICATIONS

### Chart of Accounts Configuration

**Base Currency:** USD (United States Dollar)  
**Multi-Currency Support:** Full multi-currency capability with automated FX conversion  
**Account Classification:** Streamlined hierarchical structure with business line allocation  
**Numbering System:** Strategic account codes organised by functional categories  
**Integration Framework:** Real-time synchronisation across all DesertBeacon modules  
**Regulatory Compliance:** ADGM/FSRA reporting standards with automated compliance monitoring

### 1000-3999: ASSETS - Platform Distribution Analysis

#### 1000-1199: Enhanced Cash & Cash Equivalents

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 1000 - Cash at Bank - Operating Account | ✓ | ✗ | ✓ | Master oversight in CRM; statutory reporting in Books; operational segregation from trading |
| 1010 - Cash at Bank - Client Segregated Accounts | ✓ | ✓ | ✓ | FSRA segregation mandate requires all platforms; real-time monitoring via ZagTrader |
| 1020 - Cash at Bank - Regulatory Capital Account | ✓ | ✗ | ✓ | Regulatory compliance tracking; CRM oversight essential for capital adequacy monitoring |
| 1030 - Short-term Deposits | ✓ | ✗ | ✓ | Treasury management through CRM workflows; Books for accrual accounting |
| 1040 - Cash Equivalents | ✓ | ✗ | ✓ | Liquidity management requires CRM oversight and Books statutory classification |
| 1050 - Money Market Funds | ✓ | ✓ | ✓ | Investment operations require trading platform integration for valuation |
| 1060 - Treasury Bills (< 3 months) | ✓ | ✓ | ✓ | Short-term investment tracking across all platforms for comprehensive oversight |
| 1090 - Other Cash & Cash Equivalents | ✓ | ✗ | ✓ | General classification for miscellaneous liquid assets |

#### 1200-1399: Enhanced Trade & Other Receivables

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 1200 - Trade Receivables - Brokerage Clients | ✓ | ✓ | ✓ | Client relationship tracking in CRM; trade-based calculation in ZagTrader; AR management in Books |
| 1205 - Trade Receivables - Institutional Clients | ✓ | ✓ | ✓ | Institutional client management requires comprehensive platform integration |
| 1210 - Trade Receivables - Counterparties | ✓ | ✓ | ✓ | Trading counterparty management essential for settlement and credit risk |
| 1215 - Receivables - Settlement & Clearing | ✓ | ✓ | ✓ | ClearEdge integration requires all platforms for comprehensive settlement tracking |
| 1220 - Accrued Brokerage Commission | ✓ | ✓ | ✓ | Revenue accrual based on trading activity; automated calculation through ZagTrader |
| 1225 - Accrued Advisory Fees | ✓ | ✗ | ✓ | Non-trading advisory revenue managed through CRM client relationships |
| 1230 - Accrued Custody Fees | ✓ | ✗ | ✓ | Custody operations managed through CRM with Books accrual accounting |
| 1235 - Commission Receivable | ✓ | ✓ | ✓ | Trading commission tracking requires platform integration for accuracy |
| 1240 - Interest Receivable | ✓ | ✓ | ✓ | Interest calculation on client balances requires trading platform integration |
| 1245 - Dividend Receivable | ✓ | ✓ | ✓ | Corporate actions processing requires trading and custody platform integration |
| 1250 - Staff Advances | ✓ | ✗ | ✓ | HR management through CRM with payroll integration in Books |
| 1255 - Deposits Recoverable | ✓ | ✗ | ✓ | Operational deposits managed through CRM oversight and Books tracking |
| 1260 - Other Receivables | ✓ | ✗ | ✓ | General receivables classification for miscellaneous items |
| 1290 - Allowance for Doubtful Debts | ✓ | ✗ | ✓ | Credit risk assessment through CRM analysis with Books provision accounting |

#### 2000-2999: Non-Current Assets

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 2000 - Land & Buildings - Cost | ✓ | ✗ | ✓ | Fixed asset management through CRM oversight with depreciation in Books |
| 2010 - Computer Hardware - Cost | ✓ | ✗ | ✓ | IT infrastructure tracking essential for technology cost allocation |
| 2015 - Servers & Network Equipment - Cost | ✓ | ✗ | ✓ | Proxmox infrastructure assets require comprehensive tracking for operational efficiency |
| 2020 - Office Equipment - Cost | ✓ | ✗ | ✓ | Operational asset management through CRM with statutory depreciation |
| 2025 - Trading Floor Equipment - Cost | ✓ | ✗ | ✓ | Trading operations infrastructure supporting regulated dealing activities |
| 2030 - Furniture & Fixtures - Cost | ✓ | ✗ | ✓ | Office infrastructure supporting comprehensive business operations |
| 2100 - Accumulated Depreciation - All PP&E | ✓ | ✗ | ✓ | Consolidated depreciation management for all physical assets |

### 4000-4999: CURRENT LIABILITIES - Platform Distribution Analysis

#### 4000-4099: Trade & Other Payables - Strategic Vendor Integration

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 4000 - Technology Vendors | ✓ | ✗ | ✓ | Comprehensive vendor management for Zoho, ZagTrader, SteelEye subscriptions through CRM |
| 4010 - Financial Service Providers | ✓ | ✗ | ✓ | Banking relationships and settlement providers requiring CRM oversight for relationship management |
| 4020 - Professional Service Providers | ✓ | ✗ | ✓ | Legal, audit, consulting relationships managed through CRM for contract and performance tracking |
| 4030 - Regulatory & Exchange Fees | ✓ | ✗ | ✓ | FSRA, ADGM, exchange relationships requiring comprehensive compliance tracking |
| 4040 - General Suppliers | ✓ | ✗ | ✓ | Operational suppliers for office, facilities, utilities managed through CRM procurement |
| 4050 - Capital Projects - Technology | ✓ | ✗ | ✓ | Capitalisable technology investments requiring project tracking and amortisation scheduling |
| 4060 - Capital Projects - Infrastructure | ✓ | ✗ | ✓ | Infrastructure investments supporting Proxmox and hardware deployment |
| 4070 - Capital Projects - Development | ✓ | ✗ | ✓ | Internal development projects for ClearView, ClearEdge, ClearData platforms |
| 4080 - Employee Compensation Payable | ✓ | ✗ | ✓ | Comprehensive payroll management through CRM integration with Zoho People |
| 4090 - Other Employee-Related Payables | ✓ | ✗ | ✓ | Employee expenses, advances, benefits requiring HR oversight through CRM |

#### 4600-4799: Client Liabilities & Regulatory Compliance

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 4600 - Client Money Held | ✓ | ✓ | ✓ | FSRA client asset protection requires real-time monitoring across all platforms |
| 4605 - Client Securities Held | ✓ | ✓ | ✗ | Securities custody managed through trading systems with CRM oversight for client relationships |
| 4610 - Custody Assets - Client | ✓ | ✓ | ✓ | Comprehensive custody operations requiring integrated platform management |
| 4615 - Settlement Obligations | ✓ | ✓ | ✓ | Trade settlement liabilities managed through ClearEdge with cross-platform reconciliation |
| 4620 - Clearing House Obligations | ✓ | ✓ | ✓ | CCP relationships requiring trading platform integration for margin and settlement |
| 4630 - Regulatory Capital Requirements | ✓ | ✗ | ✓ | Capital adequacy monitoring through CRM with regulatory reporting in Books |
| 4640 - Professional Indemnity Provisions | ✓ | ✗ | ✓ | PI insurance management for FSRA compliance through CRM oversight |
| 4690 - Other Regulatory Provisions | ✓ | ✗ | ✓ | Additional regulatory provisions supporting comprehensive compliance framework |

### 7000-7999: OPERATING REVENUE - Business Line Analysis

#### 7000-7199: Enhanced Brokerage Services Revenue

##### Core Brokerage Commission Platform Analysis (7000-7099)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7000 - Equity Brokerage Commission - Retail | ✓ | ✓ | ✓ | Client relationship management in CRM; trade execution in ZagTrader; revenue recognition in Books |
| 7005 - Equity Brokerage Commission - Institutional | ✓ | ✓ | ✓ | Institutional client management requires comprehensive platform integration for complex fee structures |
| 7010 - Bond Brokerage Commission | ✓ | ✓ | ✓ | Fixed income trading requiring specialised pricing and settlement through all platforms |
| 7015 - Government Bond Brokerage | ✓ | ✓ | ✓ | Government securities trading with specific regulatory reporting requirements |
| 7020 - Foreign Exchange Brokerage | ✓ | ✓ | ✓ | FX trading requires multi-currency support and real-time position management |
| 7030 - Options Brokerage Commission | ✓ | ✓ | ✓ | Derivatives trading requiring sophisticated risk management and margin calculations |
| 7040 - Futures Brokerage Commission | ✓ | ✓ | ✓ | Futures trading with margin requirements and mark-to-market calculations |
| 7050 - Commodities Brokerage Commission | ✓ | ✓ | ✓ | Commodity trading requiring specialised settlement and custody arrangements |
| 7060 - Execution-Only Services | ✓ | ✓ | ✓ | Direct market access services requiring comprehensive order management |
| 7070 - Prime Brokerage Services | ✓ | ✓ | ✓ | Prime services requiring complex settlement and financing capabilities |
| 7090 - Other Brokerage Services | ✓ | ✓ | ✓ | Additional brokerage services supporting comprehensive client service offerings |

##### Agent Dealing Revenue Analysis (7100-7149)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7100 - Agent Dealing Commission - Equities | ✓ | ✓ | ✓ | Agent execution requiring comprehensive trade reporting and client relationship management |
| 7105 - Agent Dealing Commission - Fixed Income | ✓ | ✓ | ✓ | Bond agent services requiring specialised settlement and custody integration |
| 7110 - Agent Dealing Fees - Derivatives | ✓ | ✓ | ✓ | Derivatives agent services requiring sophisticated risk management capabilities |
| 7115 - Per-Ticket Commission | ✓ | ✓ | ✓ | Transaction-based fee structure requiring automated calculation and billing |
| 7120 - Bid-Offer Spread Revenue | ✓ | ✓ | ✓ | Spread capture requiring real-time pricing and position management |
| 7125 - MTF Execution Revenue | ✓ | ✓ | ✓ | Multi-venue trading requiring comprehensive order routing and execution |
| 7130 - Regulated Exchange Fees | ✓ | ✓ | ✓ | Exchange trading requiring membership management and regulatory compliance |
| 7140 - Order Routing Fees | ✓ | ✓ | ✓ | Smart order routing requiring sophisticated technology and execution algorithms |
| 7145 - Electronic Channel Revenue | ✓ | ✓ | ✓ | Digital execution channels requiring platform integration and client interface management |

#### 7200-7299: Enhanced Settlement & Clearing Services Revenue

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7200 - Trade Settlement Fees - Equities | ✓ | ✓ | ✓ | ClearEdge integration requiring comprehensive settlement tracking and client billing |
| 7205 - Trade Settlement Fees - Fixed Income | ✓ | ✓ | ✓ | Bond settlement requiring specialised custody and payment processing |
| 7210 - Clearing Fees - Equities | ✓ | ✓ | ✓ | Equity clearing operations requiring risk management and margin calculations |
| 7215 - Clearing Fees - ETFs | ✓ | ✓ | ✓ | ETF clearing requiring specialised settlement and corporate actions processing |
| 7220 - Clearing Fees - Fixed Income | ✓ | ✓ | ✓ | Fixed income clearing requiring sophisticated settlement and interest calculations |
| 7225 - Clearing Fees - Government Bonds | ✓ | ✓ | ✓ | Government bond clearing requiring regulatory compliance and central bank integration |
| 7230 - Clearing Fees - Derivatives | ✓ | ✓ | ✓ | Derivatives clearing requiring sophisticated margin and risk management |
| 7240 - Cross-Border Settlement | ✓ | ✓ | ✓ | International settlement requiring SWIFT connectivity and correspondent banking |
| 7250 - Corporate Actions Processing | ✓ | ✓ | ✓ | Corporate actions requiring automated processing and client notification |
| 7260 - DVP Settlement Services | ✓ | ✓ | ✓ | Delivery versus payment requiring comprehensive settlement coordination |
| 7270 - Netting Services | ✓ | ✓ | ✓ | Multilateral netting requiring sophisticated settlement optimisation |
| 7275 - CCP Clearing Services | ✓ | ✓ | ✓ | Central counterparty services requiring margin management and risk monitoring |
| 7290 - Other Settlement & Clearing | ✓ | ✓ | ✓ | Additional settlement services supporting comprehensive clearing operations |

#### 7300-7399: Enhanced Custody Services Revenue

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7300 - Custody Fees - Equities | ✓ | ✓ | ✓ | Equity custody requiring position tracking and corporate actions management |
| 7310 - Custody Fees - Fixed Income | ✓ | ✓ | ✓ | Bond custody requiring interest calculations and maturity management |
| 7320 - Custody Fees - Alternative Assets | ✓ | ✗ | ✓ | Alternative assets managed through CRM with specialised reporting requirements |
| 7330 - Safekeeping Fees | ✓ | ✗ | ✓ | Basic safekeeping services managed through CRM client relationships |
| 7340 - Asset Servicing Fees | ✓ | ✓ | ✓ | Comprehensive asset servicing requiring platform integration for efficiency |
| 7350 - Corporate Actions - Custody | ✓ | ✓ | ✓ | Corporate actions processing requiring automated calculation and client communication |
| 7360 - Proxy Voting Services | ✓ | ✗ | ✓ | Proxy voting managed through CRM with statutory reporting in Books |
| 7370 - Income Collection Services | ✓ | ✓ | ✓ | Dividend processing requiring trading platform integration for accurate distribution |
| 7380 - Asset Transition Services | ✓ | ✓ | ✓ | Portfolio transfers requiring comprehensive platform coordination |
| 7390 - Other Custody Services | ✓ | ✗ | ✓ | Additional custody services managed through CRM client relationship framework |
| 7395 - Custody Arrangement Fees | ✓ | ✗ | ✓ | Third-party custody facilitation requiring CRM relationship management |
| 7396 - Bank Arrangement Commission | ✓ | ✗ | ✓ | Banking relationship facilitation managed through CRM business development |
| 7397 - Retrocession Commission Income | ✓ | ✗ | ✓ | Third-party revenue sharing requiring CRM contract management and tracking |
| 7398 - Custodial Relationship Fees | ✓ | ✗ | ✓ | Custody relationship management requiring comprehensive CRM oversight |
| 7399 - Custody Advisory Revenue | ✓ | ✗ | ✓ | Custody advisory services integrated with CRM client advisory framework |

#### 7400-7509: Advisory & Investment Management Revenue

##### Core Advisory Revenue Analysis (7400-7449)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7400 - Investment Advisory Fees - Retail | ✓ | ✗ | ✓ | Professional client advisory managed through CRM with ClearView platform integration |
| 7405 - Investment Advisory Fees - HNW | ✓ | ✗ | ✓ | High net worth advisory requiring sophisticated CRM relationship management |
| 7410 - Portfolio Management Fees | ✓ | ✓ | ✓ | Discretionary management requiring trading platform integration for execution |
| 7420 - Non-Discretionary Advisory | ✓ | ✗ | ✓ | Advisory services managed through CRM without trading platform execution |
| 7430 - Performance-Based Fees | ✓ | ✓ | ✓ | Performance fee calculation requiring trading platform data for accurate measurement |
| 7440 - Financial Planning Fees | ✓ | ✗ | ✓ | Financial planning services managed through CRM client advisory framework |
| 7450 - Wealth Advisory Services | ✓ | ✗ | ✓ | Comprehensive wealth management through CRM with statutory revenue recognition |
| 7490 - Other Advisory Services | ✓ | ✗ | ✓ | Additional advisory services supporting comprehensive client service offerings |

##### Managing Assets Revenue Analysis (7491-7499)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7491 - Discretionary Portfolio Management | ✓ | ✓ | ✓ | Asset management requiring full platform integration for portfolio execution and reporting |
| 7492 - NAV Calculation Services | ✓ | ✓ | ✓ | Net asset value calculation requiring trading platform data for accurate valuation |
| 7493 - Fund Administration Fees | ✓ | ✗ | ✓ | Fund administration managed through CRM with comprehensive reporting requirements |
| 7494 - Risk Management Advisory | ✓ | ✓ | ✓ | Risk advisory requiring trading platform integration for real-time risk assessment |
| 7495 - Investment Research Revenue | ✓ | ✗ | ✓ | Research services managed through CRM client relationships and knowledge management |
| 7496 - Portfolio Rebalancing Fees | ✓ | ✓ | ✓ | Rebalancing services requiring trading platform execution and portfolio management |
| 7497 - Asset Allocation Advisory | ✓ | ✓ | ✓ | Asset allocation requiring trading platform data for comprehensive portfolio analysis |
| 7498 - Alternative Investment Management | ✓ | ✗ | ✓ | Alternative investments managed through CRM with specialised reporting requirements |
| 7499 - Structured Product Management | ✓ | ✓ | ✓ | Structured products requiring trading platform valuation and risk management |

##### Arranging Deals in Investments Revenue Analysis (7500-7509)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 7500 - IPO Arrangement Fees | ✓ | ✗ | ✓ | IPO facilitation managed through CRM business development with statutory revenue recognition |
| 7501 - Secondary Offering Fees | ✓ | ✗ | ✓ | Secondary market facilitation requiring CRM relationship management and deal tracking |
| 7502 - Credit Issue Arrangement | ✓ | ✗ | ✓ | Credit market facilitation requiring specialised CRM workflow and regulatory compliance |
| 7503 - SSA Issue Facilitation | ✓ | ✗ | ✓ | Government securities facilitation requiring regulatory expertise and relationship management |
| 7504 - Structured Product Distribution | ✓ | ✗ | ✓ | Product distribution managed through CRM client relationships and suitability assessment |
| 7505 - Investment Facilitation Fees | ✓ | ✗ | ✓ | General investment facilitation requiring comprehensive CRM deal management |
| 7506 - Underwriting Arrangement | ✓ | ✗ | ✓ | Underwriting facilitation requiring sophisticated risk assessment and relationship management |
| 7507 - Market Participant Coordination | ✓ | ✗ | ✓ | Market access facilitation requiring comprehensive relationship and compliance management |
| 7508 - Deal Advisory Revenue | ✓ | ✗ | ✓ | Transaction advisory requiring specialised expertise and client relationship management |
| 7509 - Capital Markets Revenue | ✓ | ✗ | ✓ | Capital raising facilitation requiring comprehensive market knowledge and relationships |

### 9000-9999: OPERATING EXPENSES - Platform Distribution Analysis

#### 9000-9199: Technology & Infrastructure

##### Software & Technology Services Analysis (9000-9099)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9000 - Commercial Software Subscriptions | ✓ | ✗ | ✓ | Comprehensive SaaS management including Zoho, ZagTrader, SteelEye, Cassini requiring CRM vendor oversight |
| 9050 - Technology Support & Services | ✓ | ✗ | ✓ | IT support and maintenance services requiring CRM vendor management and cost allocation |
| 9090 - Other Technology Expenses | ✓ | ✗ | ✓ | Miscellaneous technology costs requiring comprehensive tracking and vendor management |

##### Infrastructure & Hardware Analysis (9100-9199)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9100 - Hosting & Data Centre Services | ✓ | ✗ | ✓ | Hetzner and colocation services requiring CRM vendor management for Proxmox infrastructure |
| 9110 - Network & Telecommunications | ✓ | ✗ | ✓ | Internet connectivity and ecQX systems requiring comprehensive vendor and service management |
| 9120 - Hardware & Equipment | ✓ | ✗ | ✓ | Server and network equipment supporting all platform operations requiring asset tracking |
| 9130 - Infrastructure Support & Maintenance | ✓ | ✗ | ✓ | Proxmox subscriptions and maintenance requiring comprehensive service management |
| 9190 - Other Infrastructure Costs | ✓ | ✗ | ✓ | Additional infrastructure expenses supporting comprehensive technology operations |

#### 9200-9399: Personnel & Professional Services

##### Personnel Expenses Analysis (9200-9299)

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9200 - Employee Salaries & Wages | ✓ | ✗ | ✓ | Comprehensive payroll management through CRM integration with Zoho People |
| 9250 - Employee Insurance | ✓ | ✗ | ✓ | Health insurance and medical benefits requiring HR management through CRM |
| 9255 - Employee Visa & Immigration Costs | ✓ | ✗ | ✓ | UAE work permits and Emirates ID requiring comprehensive immigration management |
| 9260 - Vacation & Holiday Pay Provision | ✓ | ✗ | ✓ | Leave provision management requiring HR integration and accrual accounting |
| 9270 - Staff Recruitment | ✓ | ✗ | ✓ | Recruitment costs requiring comprehensive vendor management and budget tracking |
| 9275 - Contractor Fees | ✓ | ✗ | ✓ | Independent contractor management requiring CRM vendor oversight and compliance |
| 9280 - Professional Development | ✓ | ✗ | ✓ | Training and certification requiring employee development tracking through CRM |
| 9285 - Termination Benefits | ✓ | ✗ | ✓ | Severance provisions requiring HR management and regulatory compliance |
| 9290 - Other Staff Costs | ✓ | ✗ | ✓ | Miscellaneous employee expenses requiring comprehensive HR management |
| 9295 - Relocation Expenses | ✓ | ✗ | ✓ | Employee relocation requiring comprehensive expense management and reimbursement |

#### 9400-9599: Regulatory & Compliance

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9400 - FSRA Licensing & Supervision Fees | ✓ | ✗ | ✓ | CAT 3 licence fees requiring regulatory relationship management and compliance tracking |
| 9405 - ADGM Company Registration & Fees | ✓ | ✗ | ✓ | ADGM corporate fees requiring comprehensive regulatory compliance management |
| 9410 - Professional Indemnity Insurance | ✓ | ✗ | ✓ | Mandatory PI insurance requiring vendor management and regulatory compliance tracking |
| 9415 - Legal Entity Identifier (LEI) Costs | ✓ | ✗ | ✓ | LEI registration requiring GLEIF relationship management and annual renewal tracking |
| 9420 - SWIFT Connectivity & Messaging | ✓ | ✗ | ✓ | SWIFT BIC and messaging costs requiring comprehensive connectivity management |
| 9425 - Exchange Membership & Trading Fees | ✓ | ✗ | ✓ | Trading venue memberships requiring relationship management and fee optimisation |
| 9430 - Regulatory Reporting & Compliance | ✓ | ✗ | ✓ | Transaction reporting requiring comprehensive compliance management and automation |
| 9435 - Audit & Examination Fees | ✓ | ✗ | ✓ | External audit requiring vendor management and regulatory examination support |
| 9440 - Anti-Money Laundering Compliance | ✓ | ✗ | ✓ | AML monitoring requiring comprehensive compliance management and vendor oversight |
| 9445 - Data Protection & Privacy Compliance | ✓ | ✗ | ✓ | GDPR compliance requiring comprehensive privacy management and regulatory tracking |
| 9450 - Risk Management & Capital Adequacy | ✓ | ✗ | ✓ | Risk systems requiring comprehensive regulatory compliance and capital monitoring |
| 9490 - Other Regulatory & Compliance Costs | ✓ | ✗ | ✓ | Additional regulatory expenses requiring comprehensive compliance management |

#### 9600-9699: Professional Services

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9600 - Legal & Commercial Services | ✓ | ✗ | ✓ | General legal services requiring vendor management and comprehensive contract oversight |
| 9610 - Legal & Regulatory Services | ✓ | ✗ | ✓ | Regulatory legal advice requiring specialised vendor management and compliance tracking |
| 9620 - Regulatory Advisory | ✓ | ✗ | ✓ | FSRA compliance advisory requiring comprehensive regulatory relationship management |
| 9640 - Accountancy Fees | ✓ | ✗ | ✓ | External accounting services requiring vendor management and service oversight |
| 9645 - Tax Advisory Services | ✓ | ✗ | ✓ | Tax planning and compliance requiring specialised vendor management |
| 9650 - Audit & Accounting Services | ✓ | ✗ | ✓ | External audit services requiring comprehensive vendor management and regulatory coordination |
| 9680 - Consulting & Advisory Services | ✓ | ✗ | ✓ | Management consulting requiring vendor management and project tracking |
| 9690 - Other Professional Services | ✓ | ✗ | ✓ | Additional professional services requiring comprehensive vendor and service management |

#### 9700-9799: Direct Business Line Costs

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9700 - Settlement & Clearing Costs | ✓ | ✓ | ✓ | Bank settlement fees requiring trading platform integration for cost allocation |
| 9701 - Transaction & Ticket Fees | ✓ | ✓ | ✓ | Per-transaction costs requiring trading platform calculation and CRM client allocation |
| 9702 - Borrowing & Financing Costs | ✓ | ✓ | ✓ | Financing costs requiring trading platform integration for margin and position funding |
| 9704 - Custody & Safekeeping Fees | ✓ | ✓ | ✓ | Sub-custodian fees requiring platform integration for accurate cost allocation |
| 9706 - Commission Expenses | ✓ | ✓ | ✓ | Third-party commissions requiring trading platform calculation and CRM relationship management |
| 9720 - Exchange & Market Access Costs | ✓ | ✓ | ✓ | Exchange fees requiring trading platform integration for accurate cost allocation |
| 9725 - Market Data & Information Services | ✓ | ✓ | ✓ | Bloomberg and Reuters costs requiring comprehensive vendor management and platform integration |
| 9728 - SWIFT Message Costs | ✓ | ✓ | ✓ | SWIFT transaction fees requiring settlement integration and cross-border transaction tracking |
| 9730 - Central Bank & Regulatory Fees | ✓ | ✗ | ✓ | Central bank relationships requiring regulatory compliance management |
| 9732 - Settlement Bank Fees | ✓ | ✓ | ✓ | FAB settlement charges requiring trading platform integration for accurate allocation |
| 9735 - Cross-Border Settlement Costs | ✓ | ✓ | ✓ | International settlement requiring comprehensive platform integration for SWIFT processing |
| 9740 - Custody Network & Depository Fees | ✓ | ✓ | ✓ | CSD fees requiring custody platform integration and relationship management |
| 9745 - Corporate Actions Processing | ✓ | ✓ | ✓ | Corporate actions costs requiring automated processing and platform integration |
| 9780 - Other Direct Business Costs | ✓ | ✗ | ✓ | Additional business costs requiring comprehensive management and allocation |

#### 9800-9899: Office & Facilities

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9800 - Office Rent & Facilities | ✓ | ✗ | ✓ | Level 29, Sky Tower facilities requiring comprehensive lease management through CRM |
| 9810 - Office Supplies & Equipment | ✓ | ✗ | ✓ | Office operations requiring vendor management and expense tracking |
| 9820 - Cleaning & Maintenance | ✓ | ✗ | ✓ | Facility services requiring vendor management and service coordination |
| 9830 - Property Insurance | ✓ | ✗ | ✓ | Property coverage requiring insurance vendor management and regulatory compliance |
| 9835 - Professional Indemnity Insurance | ✓ | ✗ | ✓ | PI insurance requiring comprehensive coverage management and regulatory compliance |
| 9850 - Marketing & Business Development | ✓ | ✗ | ✓ | Client acquisition requiring CRM campaign management and ROI tracking |
| 9860 - Business Entertainment | ✓ | ✗ | ✓ | Client entertainment requiring CRM client relationship tracking and expense management |
| 9870 - Transportation & Vehicle | ✓ | ✗ | ✓ | Transportation costs requiring expense management and client allocation |
| 9880 - Postage & Courier | ✓ | ✗ | ✓ | Document delivery requiring vendor management and client service coordination |
| 9885 - Printing & Stationery | ✓ | ✗ | ✓ | Document production requiring vendor management and operational efficiency |
| 9890 - Other Office Expenses | ✓ | ✗ | ✓ | Miscellaneous office costs requiring comprehensive expense management |

#### 9900-9999: Finance Costs

| **Account Code & Name** | **Zoho CRM** | **ZagTrader** | **Zoho Books** | **Note** |
| --- | --- | --- | --- | --- |
| 9900 - Bank Charges & Fees | ✓ | ✗ | ✓ | Banking relationship management requiring CRM oversight and cost optimisation |
| 9910 - Credit Card Processing Fees | ✓ | ✗ | ✓ | Payment processing requiring vendor management and client service integration |
| 9920 - Foreign Exchange Losses | ✓ | ✓ | ✓ | FX losses requiring trading platform calculation and comprehensive risk management |
| 9950 - Bad Debt Expense | ✓ | ✗ | ✓ | Credit risk management requiring CRM client assessment and provision accounting |
| 9960 - Depreciation & Amortisation | ✓ | ✗ | ✓ | Asset depreciation requiring comprehensive asset management and statutory accounting |
| 9961 - Depreciation - Computer Equipment | ✓ | ✗ | ✓ | IT asset depreciation supporting technology infrastructure cost allocation |
| 9962 - Depreciation - Fixtures & Fittings | ✓ | ✗ | ✓ | Office asset depreciation requiring comprehensive asset tracking |
| 9963 - Depreciation - Leasehold Improvements | ✓ | ✗ | ✓ | Office improvements requiring lease management and asset tracking |
| 9965 - Depreciation - Right of Use Assets | ✓ | ✗ | ✓ | IFRS 16 lease assets requiring comprehensive lease management and accounting |
| 9970 - Interest Expense | ✓ | ✗ | ✓ | Interest costs requiring comprehensive debt management and regulatory reporting |
| 9990 - Other Finance Costs | ✓ | ✗ | ✓ | Miscellaneous finance costs requiring comprehensive expense management |

## PLATFORM DISTRIBUTION ANALYSIS

### Integration Architecture Summary

The comprehensive platform distribution analysis demonstrates the strategic deployment of account management across the three-platform architecture. ZagTrader manages 43 accounts primarily focused on trading operations, client positions, and real-time calculations. Zoho CRM oversees all 95+ accounts as the master source of truth, providing comprehensive client relationship management and vendor oversight. Zoho Books manages 95+ accounts for statutory accounting, regulatory reporting, and business performance analysis.

This distribution ensures optimal operational efficiency whilst maintaining comprehensive regulatory compliance for all GIRA-approved regulated activities. The architecture eliminates data silos through intelligent integration whilst preserving platform-specific operational advantages.

### Critical Success Factors

**Regulatory Compliance Excellence:** Every account classification supports FSRA reporting requirements with automated validation and comprehensive audit trail maintenance. The multi-platform approach ensures client asset protection whilst enabling sophisticated business performance analysis.

**Operational Efficiency Optimisation:** Platform-specific account deployment leverages each system's core strengths whilst maintaining comprehensive data consistency through Kong Gateway API integration and automated synchronisation protocols.

**Scalability and Future Enhancement:** The architecture supports business expansion and additional platform integration without compromising existing operational efficiency or regulatory compliance requirements for professional, corporate, and institutional client growth.

## IMPLEMENTATION FRAMEWORK

### Phase 1: Foundation Setup

The initial implementation phase focuses on establishing the core Chart of Accounts structure across all platforms with basic integration capabilities. This phase ensures fundamental accounting operations whilst maintaining regulatory compliance for essential business activities.

**Platform Configuration:** Configure ZagTrader trading accounts, Zoho CRM master data structure, and Zoho Books statutory accounting framework. Establish PostgreSQL backup repository with automated synchronisation protocols. Deploy Kong Gateway API connections for inter-platform communication.

**Core Account Setup:** Implement essential balance sheet accounts for cash management, client asset segregation, and regulatory capital tracking. Configure primary revenue accounts for brokerage services and settlement operations. Establish fundamental expense categories for technology, personnel, and regulatory compliance.

### Phase 2: Advanced Integration

The second phase implements sophisticated integration capabilities and advanced account structures supporting complex financial operations and comprehensive regulatory reporting.

**Enhanced Platform Integration:** Deploy real-time synchronisation between ZagTrader and Zoho platforms for automated transaction processing. Implement advanced Kong Gateway workflows for complex data transformations and validation. Configure Redis caching layer for performance optimisation and real-time calculations.

**Advanced Account Structures:** Implement comprehensive revenue classification for all GIRA-approved activities. Deploy sophisticated expense allocation for multi-business line cost tracking. Configure advanced analytical accounts for performance measurement and regulatory reporting.

### Phase 3: Optimisation and Enhancement

The final phase focuses on operational optimisation and continuous enhancement capabilities supporting long-term business growth and regulatory excellence.

**Performance Optimisation:** Implement automated reconciliation processes across all platforms with exception reporting. Deploy predictive analytics for financial forecasting and budget management. Configure advanced reporting dashboards for real-time business intelligence.

**Continuous Enhancement Framework:** Establish change management protocols for account structure modifications. Implement version control for Chart of Accounts evolution and regulatory updates. Deploy automated testing frameworks for integration validation and compliance verification.

## CONCLUSION

This enhanced DesertBeacon Chart of Accounts with comprehensive multi-platform architecture represents the definitive financial framework supporting LQDX Limited's operations as a company applying for a CAT 3 licence as a financial services company in the Abu Dhabi Global Market (ADGM) under FSRA supervision.

The sophisticated three-platform architecture ensures optimal operational efficiency whilst maintaining the highest standards of regulatory compliance for all eight GIRA-approved regulated activities. ZagTrader manages complex trading calculations and real-time position tracking for 43 trading-specific accounts, Zoho CRM provides authoritative master data oversight and client relationship management across all account classifications, Zoho Books handles statutory accounting and regulatory reporting for comprehensive business performance analysis, and PostgreSQL ensures data backup and advanced analytics capabilities.

The comprehensive platform distribution analysis demonstrates strategic account deployment across the integrated architecture, eliminating operational silos whilst preserving platform-specific advantages. This design supports dealing in investments as principal, dealing in investments as agent, providing custody, arranging custody, managing assets, arranging deals in investments, advising on investments and credit, and arranging credit through sophisticated technology integration and intelligent automation.

By implementing this multi-platform Chart of Accounts architecture with comprehensive analytical framework, LQDX Limited achieves exceptional regulatory compliance, operational excellence, and sustainable competitive advantage in serving professional, corporate, and institutional clients across the complete DesertBeacon platform ecosystem.

The chart of accounts fully supports regulatory capital calculations, client asset segregation requirements, comprehensive audit trail maintenance, and automated compliance monitoring essential for FSRA supervision and successful CAT 3 licence operations in the ADGM jurisdiction.

## SUPPORT & MAINTENANCE

### Contact Information

**Implementation Queries:**

* Email: [cto@lqd-x.com](mailto:cto@lqd-x.com)
* Purpose: Technical and implementation questions

**Compliance Matters:**

* Email: [compliance@lqd-x.com](mailto:compliance@lqd-x.com)
* Purpose: Regulatory and compliance questions

**Risk Management:**

* Email: [risk.management@lqd-x.com](mailto:risk.management@lqd-x.com)
* Purpose: Risk assessment and management queries

### Support Level Definitions

**Standard Response Times:**

* **Critical:** 1-hour response (system unavailable)
* **High Priority:** 4-hour response (functionality impaired)
* **Standard:** 24-hour response (minor issues)
* **Enhancement:** 48-hour response (improvements)

**Document Classification:** CONFIDENTIAL  
**Version:** 7.0  
**Next Review Date:** 6th August 2026  
**Implementation Priority:** High - Required for FSRA Licence Application

This Chart of Accounts Architecture supports LQDX Limited's regulatory compliance framework for CAT 3 financial services operations in the ADGM jurisdiction under FSRA supervision.