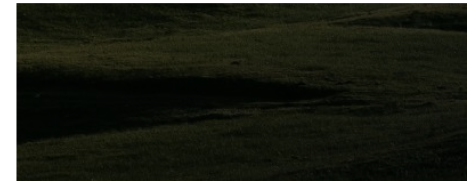




A Complete Financial Service Solution



Executive Summary

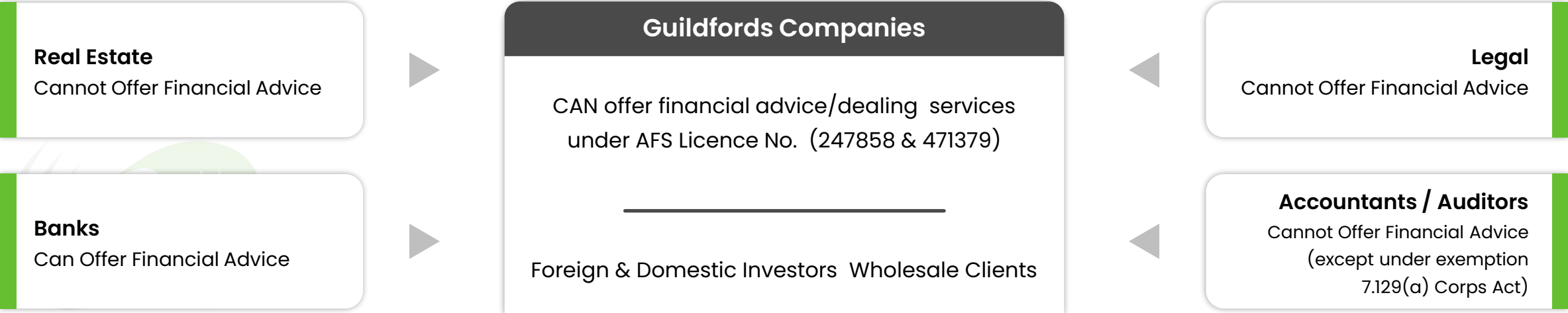


Excellence in Governance & Compliance provides for Opportunity & Growth

Founded in **2003** Guildfords is a boutique financial services company. We have been offering advisory and dealing services for over a decade to a broad range of financial services clients in a variety of industries including property, agriculture, logistics, and covering areas of expertise including managed investment schemes, securities, derivatives, foreign exchange contracts and custody.



Guildfords Advantage in Partnering with other Professional Service Providers



Our Services



Guildfords Companies offer an extensive suite of services

Guildfords provides traditional compliance services while maintaining a modern and innovative outlook in terms of areas of business and mode of delivery. Our team achieves results, through designing and implementing objective and practical strategies, with a focus on providing a variety of reducing risk for clients across a variety of domains.



AFS licensing and
compliance management



Trustee & Incidental
Custodian Services

AFS License No. (471379)



Funds Management
(MIS)



**Managed Investment
Schemes,
Derivatives & FOREX**

AFS License No. (247858)



Based in Australia, we operate throughout the Asia Pacific region with strong business partnerships particularly in Singapore, China, the middle east and the US Guildfords believes that success is not only achieved by creating collaborative and inclusive partnerships with our clients but paying attention to the detail and risks of our clients' business.

Guildfords Funds Management Pty Ltd



A.C.N. 602 779 993

Guildfords Funds Management's AFS License No. 471379 Wholesale Authorisations:

General Financial Product Advice:

- › Deposit Products (Basic/ Non-Basic)
- › Managed Investment Schemes (excl. IDPS)
- › Securities

Dealing Services by Issue:

- › Managed Investment Schemes (excl. IDPS)
- › Securities

Dealing Services on Behalf of Others :

- › Deposit products (Basic/Non- Basic)
- › General Insurance Products
- › Managed Investment Schemes (excl. IDPS)
- › Securities

Guildfords Funds Management ("GFM") Provides Compliance Services For:



Corporate Authorised Representatives



Managed Investment Schemes (excluding IDPS) specialising in Property



Trustee and Incidental Custodial Services

Guildfords Markets' AFS License No. 247858 Wholesale Authorisations:

Financial Product Advice:

- › Deposit Products (Basic /Non-Basic)
- › Derivatives
- › Foreign Exchange Contracts
- › Debentures, stocks or bonds issued or proposed to be issued by a government
- › Managed Investment Schemes (excl. IDPS)
- › Securities

Dealing Services by Issue:

- › Derivatives
- › Managed Investment Schemes (excl. IDPS)
- › Securities

Dealing Services on Behalf of Others :

- › Deposit Products (Basic/Non-Basic)
- › Derivatives
- › Foreign Exchange Contracts
- › Debentures, stocks or bonds issued or proposed to be issued by a government
- › Managed Investment Schemes (excl. IDPS)
- › Securities

**Guildfords Markets("GM")
provides compliance
services for:**



Equities listed on various
established securities exchanges
(Domestic/International)



CFD's for various
equities offered



"Off Exchange" products including:
CFD's in respect of
commodities, metals, indices
Crypto-currencies









AFS Licensing



Guildfords Has Successfully Written And Varied 50+ AFS Licenses



Guildfords specialises in the creation and submission of AFSL application (FS01) for clients seeking AFS licenses across a variety of sectors, such as:

-  Insurance
-  Mortgages
-  Funds Management
-  Residential and Commercial Property
-  Stockbrokerage
-  Agricultural Investments
-  Derivatives (OTC, EFT)
-  FOREX



For clients who already possess an AFS License, Guildfords further assists in achieving variations surrounding license conditions, authorisations, and Responsible Managers.

FS01 Client	AFSL No.	Sector
GuildfordsMarkets	247858	Derivatives
Keystone Underwriting	518224	Insurance
EBN Holdings	518220	Insurance
VRGK Tech	525757	Market Making/Derivatives
Gauge Lending	507753	Legal/Contributory Mortgages
CS & CoManagement	495639	Legal/Contributory Mortgages
Millpoint Insurance	506127	General Insurance
Cullen Capital	230633	Funds Management
Rockworth Capital	483942	Funds Management/Property
MV Anderson	481626	Accounting & Professional Services
Guildfords FundsManagement	471379	Funds Management/Property
Aust. Pacific Dairy Company	459215	Agricultural Investments
APD Capital	457453	Residential and Commercial Property
Focal Point Developments	452498	Residential and Commercial Property
Nexia Melbourne (Hayes Knight)	460701	Accounting & Professional Services
Aviator Capital	432803	Residential and Commercial Property
Pontier Group	439555	Residential and Commercial Property
Brinca Property Management	427277	Residential and Commercial Property
Cashel Financial Services	306803	Stockbroking and Financial Services
Linear Capital	416327	Commercial Property
Cygnnet Funds Management	241095	Stockbroking and Funds Management
Cygnnet Securities Australia	241095	Funds Management
APD Projects	444076	Residential and Commercial Property
State Development Fund	278742	Funds Management/Property
Title Capital	525506	Funds Management/Property
Firmus Capital	513332	Funds Management/Property
Pembroke Mortgage Investments	520040	Mortgage Funds

Trustee & Incidental Custodian Services

Guildfords Has Extensive Experience Providing Trustee Services

Guildfords currently provides services as the trustee and/or incidental custodian of 8 national and international trusts.



Advice/dealing by issue units in unregistered wholesale managed investment schemes ("MIS")



Dealing on behalf of others in MIS, Derivatives & FOREX



Incidental Custodial Services



Depository Services



Dealing by issue in MIS (excl. IDPS), Derivatives



Residential
property



Commercial
property

ROCKWORTH

Fund of
fund



International
property



LENDING



FOREX



DERIVATIVES
(OTC)



Guildfords: A Complete Financial Service Solution

Trustee & Incidental Custodian Services



Guildfords Has Developed A CPMS System To Ensure Compliance, Particularly For Authorised Representatives



- Guildfords authorises A/R's under the AFS License of GFM and GM.
- Guildfords provides ongoing compliance services to ensure adherence to all the A/R's regulatory obligations
- Possessing expertise in the management of A/R's in different market sectors, Guildfords provides guidance in to clients in sector specific regulatory requirements:

- Insurance Broking
- Mortgage Broking
- Stockbroking
- Derivatives

- Property
- Lending
- Agriculture
- FOREX

Compliance Management System

- To facilitate the compliance management of AFS Licensees and Authorised Representatives, Guildfords has implemented an online compliance management system
- A one stop shop for all compliance needs, this system is an Enterprise Quality risk management software conforming to ISO 31000:2018/IEC 31010:2019, enabling you to manage Compliance and Risk.



Fund Administration Services



Guildfords Has a Comprehensive Partnership for Fund Admin Services



Strong Together

- Guildfords works in conjunction with **Prime Partners**, an industry leader in the Funds Administration space, to assist in the establishment and ongoing administration of investment activities.
- We've collaborated with Prime Partners because we recognize their unique advantage as Chartered Accountants in Public Practice. Their funds administration team, headed by registered tax agents, possesses comprehensive knowledge of compliance requirements beyond just day-to-day fund accounting. We've observed how this approach has led to improved outcomes for our clients and streamlined their compliance responsibilities.
- Our diverse client base operates investment funds in multiple asset classes, including digital assets, property and real estate, and credit schemes. Whatever the asset class, Guildfords can set up an integrated, one-stop solution to ensure a compliant, effective funds management vehicle.



Role of Prime Partners

- Client Onboarding
- Verification
- Reporting on a set or ad hoc basis to investors
- Taxation Compliance and Reporting
- Fund Accounting

ASIC RG 132: Compliance & Oversight



RG 132 outlines the key elements that constitute an effective and responsive CPMS which enables an AFS Licensee to demonstrate compliance to its relevant obligations.

What is a CPMS?



Under RG 132 33 an integrated system comprised of written documents, functions, processes, controls and tools that help an organisation comply with its legislative requirements, industry codes, standards of good corporate governance, best practices, ethics and community expectations.



Responsible entities of registered schemes, wholesale schemes, investor directed portfolio services, manages discretionary accounts, and Australian passport funds must each have a compliance management system.



Key features of a CPMS:

1. The context of operations
2. Relevant values, objectives and strategy
3. What compliance obligations risks and objectives exist
4. Roles and responsibilities of those people involved in the CMS
5. Organisational support required for the CMS
6. Compliance controls that will respond to the identified compliance obligations, risks and objectives
7. Appropriate documentation and record keeping
8. Monitoring and review of the CMS for continual improvement
9. Procedures dealing with non-compliance

Ongoing Compliance Management



Guildfords provides comprehensive compliance management, monitoring and reporting to ensure licensees remain up to date with regulation.

	Policies & Procedures (PAP)	All PAP's are stored and cross-referenced to both ASIC RG's and Corporations Act provisions. Changes can be published and automatically sent to all A/R's.
	Risks	Licensees can access and evaluate their risks in meeting obligations. Heat data is automatically generated from all registered risks, allowing relevant people to visually keep track of concern areas.
	Obligations and Controls	Licensees can set specific automated standards in compliance that apply to all A/R's. Fully automated.
	Questionnaires and Assessments	Information and guidance to all A/R's can be automatically sent out, recorded and generated into a report to increase transparency and communication/feedback.
	Registers	Management of training, complaints and breach registers.
	Issues	The complaints handling process can be automatically activated and reported, with customisable workflows enabling issues to be instantly delegated to the relevant persons.
	Personnel	Management of information pursuant to A/R's, Responsible Managers, Directors, and Committee Members.
	Document Design	Customisable document design facilities enable semi-automatic, consistent, and detailed policies and reports to be generated.
	Interfacing	The compliance management system can be interfaced against regulator databases for immediate verification, important in the onboarding process.

Client Reviews



Guildfords has the capabilities to deliver reviews in the areas of insurance and AML/CTF.

Insurance

- Guildfords conducts compliance reviews to assist your AR's to maintain their duty to clients and their clients situation in relation to personal circumstance and risk. Guildfords can provide an implementation plan to address gaps and advise broking best practice.
- We review your Exceptions reports relevant to FSG's, PDS's, premiums held in trust, unconfirmed endorsements, quotes, refunds due, closing actions etc. Have the debtor reports and aging premiums listings been actioned? Additionally, we confirm system set-up and make suggestions for best practise where applicable.

AML/CTF

- Guildfords conducts a review, constructed in line with regulatory guidance from AUSTRAC. It is designed to target both Part A and B of your AML program. This will involve liaising with your nominated AML/CTF Officer and relevant staff members, and reviewing a sample of your client onboarding.
- Bespoke, in-depth guidance on how to improve your KYC, AML policies and procedures, and regulatory interactions.
- Guildfords also has the capabilities to construct or improve your AML risk register to identify your inherent AML risk and assess the effective of preventative and detective controls.

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