BLUEGOLD
CAPITAL

# ABOUT US

BlueGold Capital Asset Management, located in the Dubai International Financial Centre, is a Category 3C licensed External Asset Manager regulated by the DFSA, offering discretionary portfolio management, tailored solutions, and unbiased advice to private and institutional clients.

Portfolios are managed in line with each client’s investment policy statement, reflecting their risk and return profile, unique circumstances, and preferences, and the firm offers multi-banking opportunities across jurisdictions including Switzerland, Singapore, the United Arab Emirates, the Isle of Man, and others.

# OUR TEAM

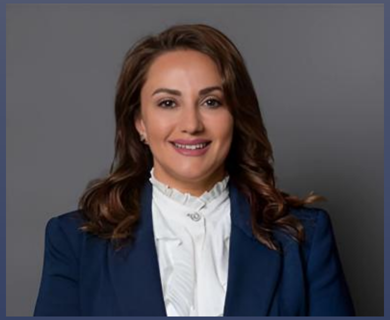
BlueGold Capital Asset Management Limited is led by a team of professionals, each with over 20 years of experience in portfolio management, wealth advisory, and relationship management with leading local and international banks.

**Apurb Chibber**
*Senior Executive Officer*

A seasoned banker with over 30 years of experience in banking and wealth management in the Middle East, having worked with leading regional and international institutions such as Emirates NBD and HSBC.

**Kunal Kapoor, CFA**
*Managing Director and Chief Investment Officer*

A CFA charterholder and seasoned financial services professional with over 20 years of cross-functional leadership experience in wealth management, known for an entrepreneurial approach and a strong track record of delivering results



**Noor Yahya**
*Executive Director and Partner*

A senior finance professional with over 25 years of experience in relationship management for high-net-worth individuals across leading GCC banks, including Emirates NBD and ABN AMRO Bank, with deep expertise in financial planning and wealth management

# WHAT WE DO IS HOLISTIC WEALTH MANAGEMENT

| | | |
|---|---|---|
| Investment advisory | Best in class global private banking capabilities | Arranging financial products |
| Arranging custody | Arranging and advising on credit | Consolidation of portfolios |
| Wealth structuring | Ultra-high net worth insurance, real estate advisory and trust administration | Managing assets |

# INVESTMENT OPTIONS

| | |
|---|---|
| Equities | Structured Products |
| Future and Options | Bonds |
| Long Term Insurance Contract | Fiduciary Deposits |
| Mutual Funds | Trust Formations |
| Debentures & Warrants | Private Equity |
| Fixed Maturity Plans | Lombard Financing |

# CLIENT RISK PROFILING & ASSET ALLOCATION

1. DISCOVER → 2. PROFILE → 3. ALLOCATE → 4. REVIEW

## Investment Policy Statement

**Needs**
Lifestyle spending, debt service, education, philanthropy, business

**Risk Tolerance**
Observed behaviour under stress, not just age or net worth assumptions

**Time Horizon**
Operating capital, long-term reserves and next-generation objectives

**Time Horizon**
Cash ladder for near-term needs, illiquids allocated after core needs

**Constraints**
Jurisdiction, leverage limits, concentration risk, and Shariah

## Illustrative Client Segmentation

| | |
|---|---|
| **Conservative** | Capital preservation, stable income, short liquidity horizon<br>60-75% income / defensive, 15-25% growth, 5-10% alternatives |
| **Balanced** | Real return focus, moderate volatility, planned liquidity<br>35-50% income, 35-45% growth, 10-20% alternatives |
| **Growth** | Longer horizon, inter-generational wealth creation, higher drawdown tolerance<br>15-30% income, 50-65% growth, 15-25% alternatives |

# OUR KEY PARTNERS

Julius Bär
SWISS PRIVATE BANKING

Emirates NBD

بنك الامارات للاستثمار
EMIRATES INVESTMENT BANK

EFG

J. SAFRA SARASIN
Sustainable Private Banking since 1841

LGT Private Banking

HANSARD

kotak®
Asset Management

Man

uti
UTI Mutual Fund

Silverdäle
Fund Management

MCB

BANKOFSINGAPORE

GW Global Wealth
MANAGEMENT SOLUTIONS

Investors Trust

# THANK YOU

BLUEGOLD CAPITAL

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