

Investigare

Business Crime & Security Solutions

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INVESTIGARE GLOBAL DUE DILIGENCE SERVICES

INTRODUCTION

Investigare assures 'energy', 'integrity' and 'confidentiality' and applies judgement and objectivity at all times.

Our commitment is a global service providing a risk-based approach to producing complete, accurate and multifaceted accounts of critical business information including structures, activities and outlook; not only focussing on confirmatory information but also highlighting risks arising from negative or contradictory data so highlighting any issues that may lead to reputational damage.

It is our contention that due diligence is a 'detective' function - not only do you need to know what to look for but you should also have the experience to figure out what you are seeing and to make logical inferences as a consequence.

To date, our services have been carried out in 74 countries including many challenging jurisdictions.

RESEARCH PROJECT STRATEGY

Investigare recognises that there is no one-size-fits-all due diligence project. Every instruction we receive is addressed individually and we expressly design a strategy upon which to build maximum momentum and focus to our research best suited to achieving the defined objectives of the individual Client.

Our first step in the management of a due diligence project is to carry out exploratory research of the 'raw' data initially provided by the Client such as contact and other basic information. When this has been verified and expanded we set ourselves a clear target and design a strategy which embodies concentrated 'open' source research and discreet on-the-ground enquiries, consequently there is a strong element of project management to our work.

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DATA COLLECTION

Investigare's data collection process is very detailed and involves intense effort. Our aim is to confirm that the Subject Entity is viewed positively in whatever field it operates and that no negative factors exist that may reflect on the Client.

The collection of due diligence data is carried out through wide ranging methodical 'current' and 'previous' research of open source documents and information obtained from reliable and independent sources. It includes obtaining information (positive and negative) on the Subject Entity, corporate relatives and beneficial owners from regulated bodies through research and by carrying out discreet field enquiries. Included in this research is the history, reputation, and personal and professional background of principals, key executives and key management of the Subject Entity.

DATA ANALYSIS

As a matter of course we conduct a thorough analysis of all collected data in order to:

- ✓ Associate diverse pieces of data
- ✓ Clarify multiple relationships between persons, organisations and other entities
- ✓ Highlight gaps and deficiencies in knowledge requiring further research or development
- ✓ Steer along unclear research paths
- ✓ Develop logical and meaningful conclusions

DATA VERIFICATION & VALIDATION

The purpose of data verification is to confirm and prove the information collected and during this process recourse to data from independent highly rated sources is important.

We take particular care to ensure that data quality factors are always observed and in particular we look to check the initial accuracy of published information; whether changes have taken place since the original publication so rendering such data inaccurate, incomplete, irrelevant or obsolete.

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ENHANCED DUE DILIGENCE

When our project evaluation reveals potential risks / red flags (e.g. business partners in high-risk jurisdictions or industries, or who have previously been subject to regulatory action or legal proceedings etc.) we employ a risk matrix looking at the likelihood or potential impact of risk and undertake extra measures. These feature additional insight and analysis of the Subject's history, reputation and business activities paying particular regard to the different strengths (adequacy / veracity) of various forms of data and evidence and including any material changes made since.

This process is known as 'Enhanced Due Diligence'.

REPORTING

Investigare aims to unremittingly deliver high-quality relevant, accurate, complete and timely due diligence reports to the Client.

Each report is prefaced with an Executive Summary displaying easily followed 'traffic light' indicators drawing attention to special warnings or a particular need for caution.

STORAGE

Investigare has proof of registration with the Information Commissioner's Office to store personal data and has transparent processes on the capture and storage of collected information.

SCOPE OF DILIGENCE SERVICE

The following elements feature in our due diligence projects:

- ✓ Arrange & manage field research, site visits to confirm physical existence; interview representative staff to acquire information relating to financials, shareholders, directors, affiliates, subsidiaries & strategic partnerships.
- ✓ Verify business standing and obtain official business registration records.
- ✓ Verify current legal status.
- ✓ Confirm physical locations of registered, main business operations and branch addresses. Produce extracts from maps and 'street view' snapshots.

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- ✓ Establish business structure and ultimate ownership including shareholders, directors, subsidiaries, affiliates and strategic partners. When appropriate produce chart depicting group structure and significant business relationships.
- ✓ Establish identity of any other entities with matching addresses or contact details and research same.
- ✓ Acquire and review financial statements and annual reports establishing profit & loss, balance sheet, current liabilities, long term debts and liabilities, shareholders equity, trading performance, short term and long term stability.
- ✓ Assess financial standing, health and predictability of business, credit standing, level of financial risk and credit limit.
- ✓ Ascertain existence of county court judgments and bankruptcy proceedings and other negative information.

Perform in-depth media research, including in local languages, using online databases to guarantee access to a wide range of sources, checking for any negative media attention or public accusations of malfeasance, any regulatory or legal proceedings.

Research global sanctions and debarment lists and datasets including:

- ✓ Office of Foreign Assets Control (OFAC)
- ✓ HM Treasury
- ✓ European Union
- ✓ OFAC
- ✓ United Nations
- ✓ Central Intelligence Agency (CIA) - Heads of State/Government
- ✓ EPLS
- ✓ PEP Intelligence

Through online research establish:

- ✓ Reputation, reliability & performance of the Subject Entity
- ✓ Product range
- ✓ Client/customer-base
- ✓ Strategic partnerships

Research trademark databases for current and pending registrations relating to the Subject Entity.

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Establish corporate / business domain names registrations:

- ✓ Establish history and details of registrants
- ✓ Verify given contact details
- ✓ Research and develop information obtained as it relates to the nature of the project.

Appraise and analyse corporate/business website:

- ✓ Assess and summarise published corporate/business website
- ✓ Obtain snapshots of archived websites
- ✓ Establish IP address
- ✓ Conduct threat analysis & malicious software experiences
- ✓ Check for inclusion in internet 'blacklists'.

Make thorough and relevant trawls with all leading search engines using a permutation of focussed and diverse search criteria so as not to overlook any opportunity for knowledge acquisition.

Conduct an exhausting examination of:

- ✓ People Search Dbases
- ✓ Executive Dbases
- ✓ Images Dbases
- ✓ Social Networks
- ✓ Blogs
- ✓ Groups

Research Ultimate Holding Company, Affiliates, Subsidiaries and Strategic Partners

- ✓ When appropriate obtain full business registration documents
- ✓ Explore shareholders & principals
- ✓ Conduct comprehensive general online research
- ✓ Check media dbases
- ✓ Check global sanctions lists and excluded parties and persons lists

Research Shareholders / Beneficial Owners:

- ✓ When appropriate obtain full business registration documents
- ✓ Prepare summary biographies,
- ✓ Research other business affiliations, directorships and shareholdings
- ✓ Conduct comprehensive general online research to assess reputation
- ✓ Checks with media dbases
- ✓ Checks with global sanctions lists and excluded parties and persons lists

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Research Business Principals / Key Executives / Key Management:

- ✓ Prepare summary biographies of directors and senior management, including employment history, age, service in current position
- ✓ Research other business affiliations, directorships and shareholdings
- ✓ Conduct comprehensive general online research to assess reputation, reliability and performance
- ✓ Checks with international media dbases
- ✓ Checks with global sanctions lists and excluded parties and persons lists

CONCLUSION

Investigare welcomes the opportunity to provide clients with this risk-based and resource-effective due diligence service designed to meet the highest of expectations.

A handwritten signature in black ink, appearing to read "Peter Reay", with a long horizontal flourish underneath.

Peter Reay QPM.

Senior Partner Investigare Business Crime & Security Solutions