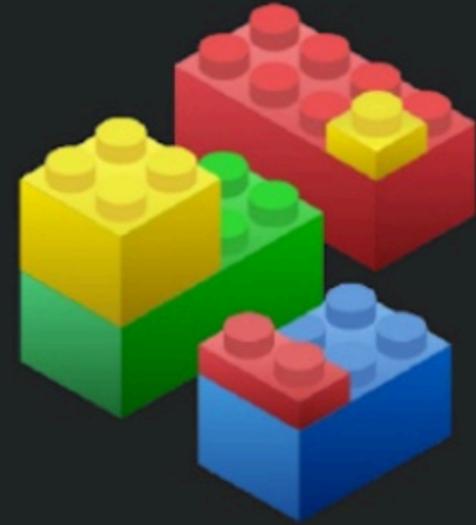




# WealthKernel

Investing as a Service



# The Problem

The barriers for building investment applications is very high in Europe because it is complicated, expensive and time consuming.

The regulatory landscape and underlying infrastructure is fragmented and not adequate for the digital era.



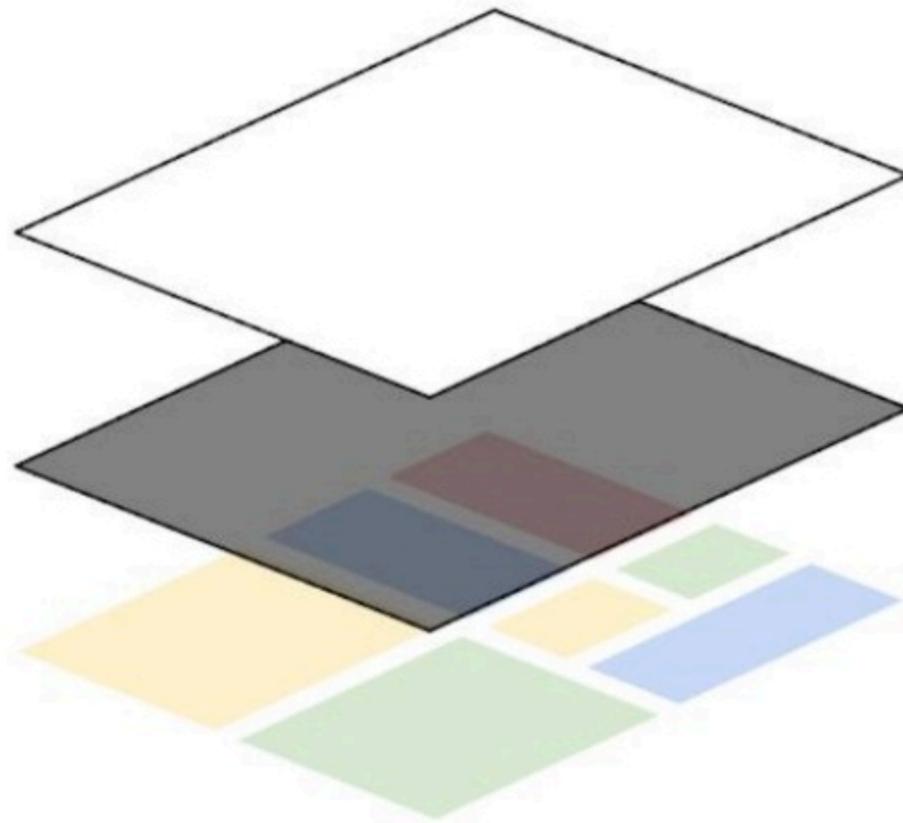
**People also ask**

Can I buy UK stocks on Revolut?

For now, **Revolut** doesn't let you **buy shares** in any company listed on the London **Stock Exchange**. 21 Apr 2021

# The Solution

“AWS for investing infrastructure”, a platform that businesses build on to create and scale investment propositions quicker and easier.



**Users**  
(Individuals, Corporates, etc)



**Business**  
(Startups, Banks, Pensions, etc)



**WealthKernel Platform**  
(Infrastructure, Regulations, etc)

# The Product

A modular API platform that provides every building block required to build an investment application.



## Infrastructure

Custody  
Trading  
Payments  
Accounts

## Products

Funds  
Pensions  
Portfolios  
Stocks & Shares

## Auxiliary

Data  
KYC/AML  
Front-ends

## Regulatory

Advisory  
Regulatory reporting  
Regulatory umbrella  
Wrapper administration

# Value Proposition

The WealthKernel platform enables companies to move faster and at lower costs.



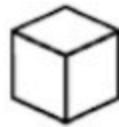
# Business Model



Trading



Custody



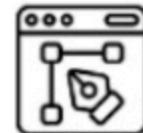
Tax wrappers



Payments



Regulatory services



Software

# Fundraising

Raising: \$5-10m

Use of funds: Fund expansion in to Europe and build out intraday trading functionality over API.

Existing investors:



# Our Team

## **Karan Shanmugarajah**

CEO

Barclays Portfolio Manager, managed \$500m in client assets; CFA. 15 years of exp.

## **Chris Wright**

Head of Engineering

ex-Morgan Stanley Executive Director HF trading, IV Capital, MEng Cambridge. 21 yrs exp.

## **Joe Campbell**

CTO

Barclays Wealth Development Lead, BNP Paribas Basel III Architect (handling \$3Tr) 20 yrs exp.

## **Chris Barton**

Director of Operations

ex-Barclays Head of Centralised Investment Management (\$1.6B AUM/ 30,000 accounts. 16 yrs exp.

## **Macu Gene**

People Operations

Head of People, ex-Kleinwort Benson & Falcon Private Bank with 12 yrs of exp.

# Interested in WealthKernel?

If you're interested in learning more, please get in touch with WealthKernel CEO Karan Shanmugarajah for more information.

