Your premier service provider to Family Offices and Private Clients

With over 35 years of leadership in the market, Finsbury Trust is the leading independent provider of corporate, trust and fund services in Gibraltar. Unparalleled dedication to expert client service is Finsbury Trust's hallmark and forms the basis of enduring and successful business relationships built with entrepreneurs, investors, family offices and high net worth families.

Our team of 75 professionals include business executives, estate practitioners, chartered secretaries, qualified accountants, experienced company and fund directors, bankers, and compliance technicians, all dedicated to structuring, administering and managing the international business of our clients.

We serve clients that are active across global industries, with a bias towards real estate, energy, consulting, financial services, investment and technology, including fintech and blockchain. Our diverse range of experience is enhanced with multi-jurisdictional capabilities, underlined by a professional service offering that pre-empts the ever-changing needs of our clients.

Our activities are regulated by the Gibraltar Financial Services Commission. We are licensed in Gibraltar as a Company Manager, a Professional Trustee, a Collective Investment Scheme Administrator, a Foundation Councillor and as Experienced Investor Fund Directors.

"Professional accessibility and responsiveness to client needs is our hallmark. With this approach, over time we have built valued and enduring client relationships, based on confidence and trust that transcends borders and generations."

David Cuby, Chairman

FINSBURY TRUST

Financial climate in mind, your family interests at heart

Our philosophy is built around core values of transparency, efficiency, independence and professionalism. We service a wide range of groups operating globally, including multi and single-family offices, high net worth private clients, corporates and investment funds.

GIBRALTAR – THE LEADING JURISDICTION FOR HNW FAMILIES AND OFFICES

Attracted by the climate, Mediterranean lifestyle and Gibraltar's reputation as a leading financial centre in Europe, Gibraltar has become a favoured jurisdiction for high net worth individuals and families looking for legitimate ways to structure their investments and wealth in a fiscally efficient manner and a well-regulated environment.

Gibraltar's unique geo-political status and fiscal and administrative infrastructure has to date, allowed the jurisdiction to flourish and be positioned at the forefront of trends in wealth management, capital preservation and succession planning.

The jurisdiction boasts a robust and diversified economy and has emerged as a leading international financial centre in Europe. Gibraltar also operates the third busiest ship bunkering port in Europe, as well as a state-of-the-art cruise terminal and facilities that host super yachts and luxury pleasure boats, providing the gamut of regulated and professional marine services.

Gibraltar offers a number of important advantages which make it an attractive location in which to service international family offices and private clients.

JURISDICTION HIGHLIGHTS

- Onshore finance centre with signed TEIA's and white listed by OECD
- Regulated to EU and UK standards; sensible and pragmatic regulator
- Political and economic stability
- Bilingual English and Spanish
- Well educated and highly trained professional workforce
- GBP currency and not in the Eurozone
- No Government debt leverage issues
- Common law legal system
- At forefront of financial services regulation
- Specific laws to protect assets settled in trusts
- Complete professional legal, accounting and administration services
- Attractive cost base compared to other jurisdictions

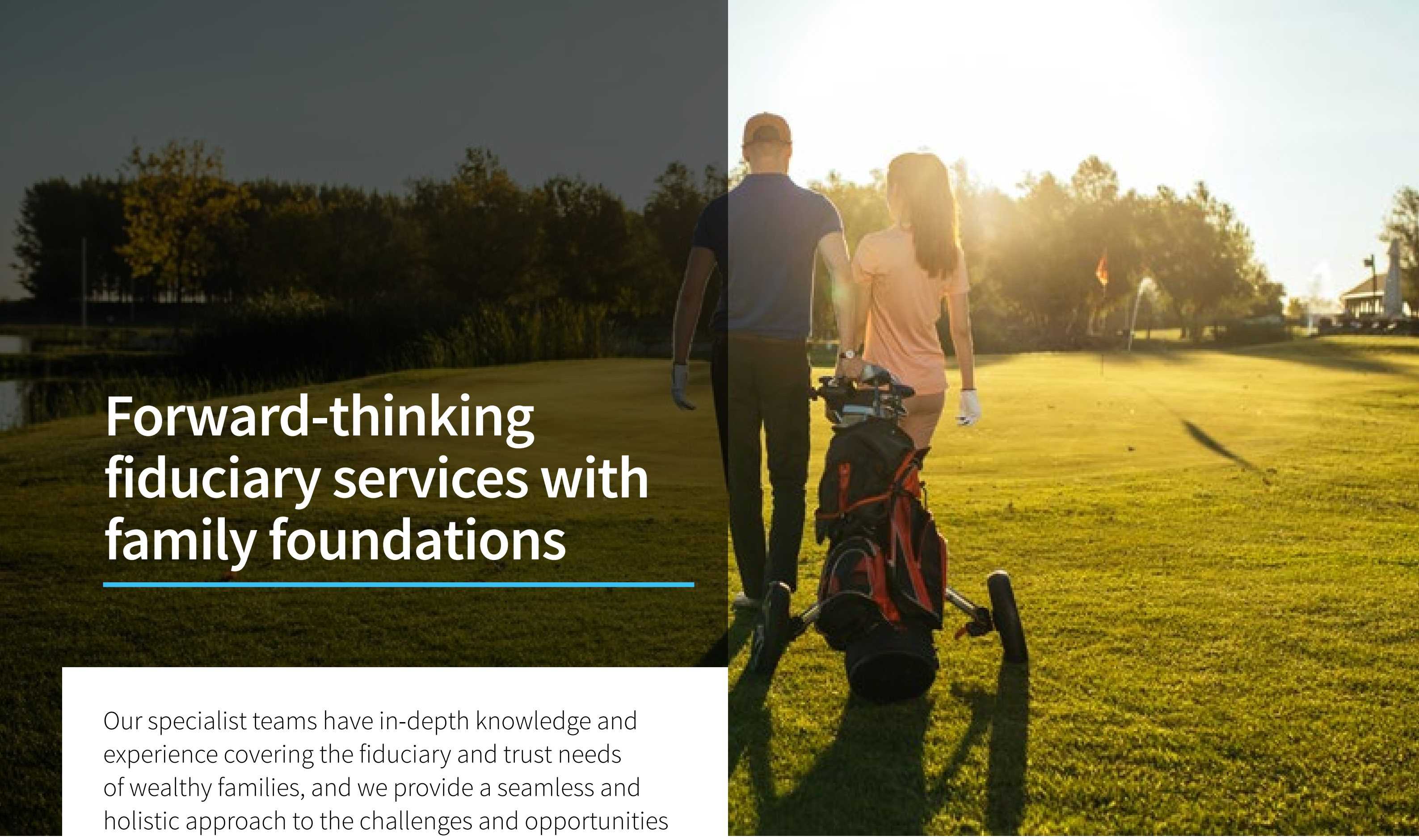
TAX REGIME

- Flat corporate tax rate of 10%, levied solely on income accrued and derived in Gibraltar
- Tax planning opportunities for family offices, individuals, corporations, trusts and funds
- No capital gains tax, wealth tax, gift tax or inheritance tax
- No tax on interest from bank deposits, traded bonds, dividends or royalties
- No Value Added Tax (sales tax)
- Zero taxation for non-resident trusts
- Investment funds are generally tax neutral
- Special concessionary tax programs for individuals becoming residents
- No stamp duty, except for Gibraltar property purchases
- Nominal capital tax on creation of authorised share capital and on loan capital and none payable on the issue of share capital
- Tax agreement signed with Spain

FINSBURY TRUST - FIDUCIARY SERVICES FOR HIGH PERFORMANCE FAMILIES AND THEIR OFFICES

Confidentiality and flexibility are core attributes of our family office offering. We act for a wide range of families with client relationships dating back over 30 years, spanning multi-generations.

This continuity has given us a first-hand understanding of the diverse challenges faced by the families we service, ranging from capital preservation to inter-generational planning.



Forward-thinking fiduciary services with family foundations

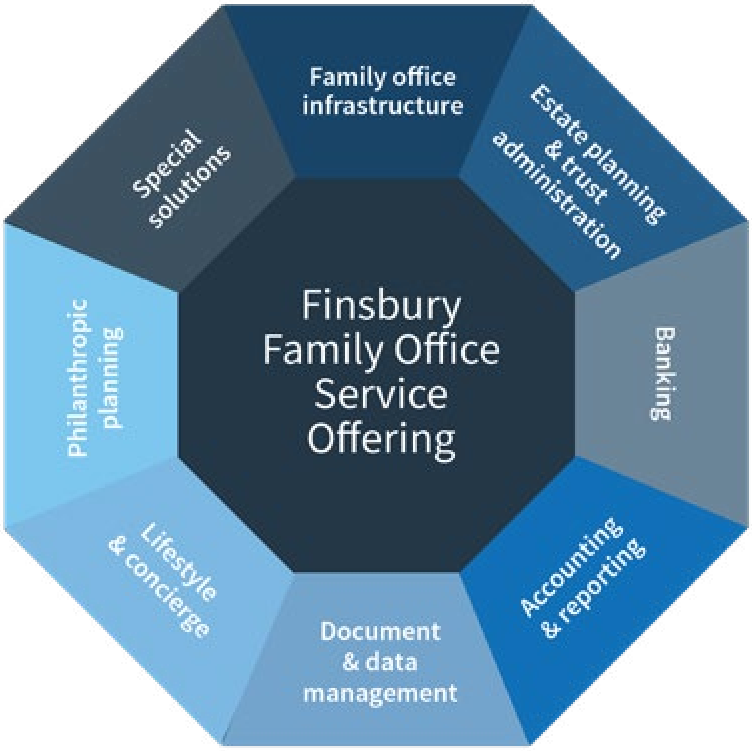
Our specialist teams have in-depth knowledge and experience covering the fiduciary and trust needs of wealthy families, and we provide a seamless and holistic approach to the challenges and opportunities our clients and their families face. Our clients typically see us as the family's trusted partner in wealth protection, helping to establish and manage structures to preserve a legacy for future generations.

Our tailored approach gives our clients the options, solutions and results they require because we recognise, nurture and protect their individual needs and business affairs.

We know only too well the administrative burden that a family can face and we aim to help ease it. We take care of day-to-day administrative needs, all with minimal fuss, and provide our clients with direct access to a dedicated team who are available when required.

FINSBURY IN-HOUSE FAMILY OFFICE SOLUTIONS

We offer an all-encompassing structuring, administrative and management solution to the multi-faceted lifestyle, business and personal issues faced by wealthy families:



BESPOKE SERVICE FROM OUR EXPERT TEAM

Our in-house services comprise a broad range of family office services, including provision of family office infrastructure, estate planning and trust administration, banking services, accounting and reporting, document and data management, lifestyle and concierge services, philanthropic planning and corporate finance. In areas where we do not provide the required service in-house, we leverage our extensive network of service providers, including custodian banks, wealth advisors, lawyers, tax advisors, insurers and real estate practitioners.

Estate planning and trust administration

- Formation and management of holding companies, partnerships, foundations and family trusts
- Provision of licensed company directorship and trusteeship services
- Formation and administration of private investment funds and alternative fund vehicles
- Provision of pre-authorised directors for regulated investment funds
- Private yacht registration, management and transaction execution
- General corporate, trust and fund administration services
- Company secretarial services

Family office infrastructure:
- Provision of registered address
- Availability of meeting and conference rooms at registered address
- Provision of dedicated phone lines
- Mail management
- Coordination and management of outsourced service providers

Accounting and Reporting
- Consolidated financial reporting, covering all asset types
- Bookkeeping and production of financial statements
- Identification and reporting of real estate and other asset holdings
- Accounting for investment portfolio and property investments
- Assistance with budgeting and cash flow planning
- Liaison with auditors regarding statutory audit
- Liaison with tax advisors

Banking
- Establish and manage banking relationships globally
- Manage compliance and on-boarding requirements with banks
- Execute transactions, including bill payments
- Appraisal of existing banking relationships

Document and data management
- Central and secure storage base for all information
- Provision of vaults for safe keeping of valuable or sensitive documents
- Provision of disaster recovery services
- Management of data on cloud services

Philanthropic planning
- Organize management of segregated charitable funds
- Organize liaison with charitable bodies
- Provide updates, information and progress reports
- Set up registered charities and foundations in Gibraltar

Lifestyle and Concierge
- General secretarial and concierge services
- Travel and leisure planning in Gibraltar and internationally
- Manage individual family member calendars and arrange meetings
- Assistance with chartering boats and aircraft
- Applying for special Gibraltar residency and support services

Additional expertise and capabilities
- Introduction to relevant private investment opportunities and JVs
- Identification and introduction to strategic business partners
- Access to off-market investment opportunities
- Coordinate private capital and lending opportunities
- Undertake vendor or buyer business due diligence
- Assist with asset sales
- Access to business intelligence, pre-investment and anti-corruption checks

PRIVATE CLIENTS

We work closely with affluent families and entrepreneurial individuals, providing the range of trust, fund and corporate structuring solutions they require to achieve their business and succession planning goals. Our engagement begins with an investment of time as we seek to gain a thorough understanding of a client's structuring objectives and administrative needs. We subsequently work with the client and their advisors in building optimum structures which we support for the long term.

Our private client offering is characterized by long-term relationships, founded upon a deep understanding of the individual needs of each family. Our bespoke solutions are designed to preserve and protect family wealth, as well as deliver growth in a sustainable way.

Our private client services comprise:
- Business ownership and succession planning
- Professional licensed trusteeship and trust administration
- Customised and dedicated family office solutions
- Gibraltar relocation and residency
- Accounting, banking and financial reporting
- Yacht ownership and management services
- Philanthropic planning

We provide a seamless and holistic approach to the challenges and opportunities our clients and their families face

CORPORATE CLIENTS

We work with a broad spectrum of corporate clients, ranging from small start-ups and private investment companies to multinational publicly listed businesses.

We offer our clients an integrated platform to support the Gibraltar and international entities we form, manage and administer on their behalf. Whilst our client will focus on core business activities, a dedicated team of Finsbury Trust professionals will take care of the day-to-day corporate and business support services to ensure the client business is running in an optimal and compliant manner. Our service offering addresses the statutory, governance, accounting, banking, compliance and regulatory requirements facing our clients. Our experience and technical know-how positions us to offer bespoke solutions that best fit the specific needs of each corporate, whether the solution requires an investment holding company, a transactional Special Purpose Vehicle or an international operating and trading concern.

Our range of services to corporates comprise:

- Entity formation – including private and public limited companies, partnerships and foundations
- Daily administration and management
- Corporate and personal directorships
- Company secretarial services
- Registered office and agent
- Compliance services
- Accounting and financial reporting
- Establishment and management of banking and brokerage relationships
- Outsourced business services, including treasury, payroll and employment
- Re-domiciliation

Contact us

Our dedicated Private Client and Family Office coverage team stands ready to guide and advise you through every step of the way.

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