



Welcome to Finance Growth

The right outcomes depend on continuous rigor in governance, model and processes across the financial function.

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Republiki Korczakowskiej 7330-867 Kraków, Poland
support@tessfunds.com



Our Introduction

Looking Beyond The Short Term For The Most Sustainable Outcome.

We're a distinctive wealth and investment management firm actively building enduring value for our clients. We actively manage your portfolio to ensure it remains appropriate for the ever-changing conditions in the global economy and financial markets. We have a well-defined investment process, which is fundamental to the service we provide. This process creates a strong yet flexible framework for our investment professionals to work together, sharing ideas and challenging each other's views. It is constantly evolving and we continue to invest in the resources required to ensure it remains robust. We are into real estate arbitrage, gold mining and car accessories in delight to meet your essential investment needs.

We have a dedicated team for clients who want 100% ethical and sustainable investment management. We achieve results by harnessing our extensive investment research resources. Our investment process captures the best thinking of our strategists, analysts and investment managers, which we use to build and manage your portfolio.

- Strategic Vision
- Interpersonal Skill
- Networks That Span Sectors
- Flexible Delivery Model



About Us

We are crafting your unique business consulting ideas.

Tess Funds is dedicated to Blue Chip information technology, oil and gas, green energy, hydropower, hospitality services, stock market shipping and logistics, biomedical research and also investing in business start-ups and acquisitions to generate treasures to finance investors.

Launched in 1868, the trust was the world's oldest collective investment fund. A lot has happened in the world over the last 150 years. And investment opportunities have changed, too. A glance at the companies that the trust invests in today shows how the financial landscape has transformed over the years. Alongside giants like BP and Unilever sit powerful newcomers like Amazon, Netflix and Facebook, and rising star companies in developing markets.

Resilient

We are not afraid to ask difficult questions or make changes that need to be made. We stand up for what's right, accepting that this can be challenging sometimes.

Professional

We take our professional responsibilities seriously. We are accountable for what we do: to our clients, to each other and to the future.

Collaborative

Managing wealth responsibly takes collaboration: with each client, among colleagues and with professional partners. What matters is not who's best but what's best for our clients.

Valued Services

We Manage Financial Services for Your Organization.

Asset Management

We create customized, integrated investment solutions to meet the unique needs of insurers and pension plans.

Institutional Management

When you select Tess Funds to manage institutional assets, you will discover why we've earned the reputation for solid performance and equally solid relationships.

Wealth Management

Your financial goals are uniquely your own, so Tess Funds will design a wealth management strategy that's just for you.

CERTIFICATION



CERTIFICATE OF REGISTRATION

This is to certify that

Tess Funds

*Republiki Korczakowskiej 7330-867
Kraków, Poland*

operates a

Financial Management System

which complies with the requirements of

ISO 9001 :2008

for the following scope of registration

Funds Management, Cryptocurrency Investment, Forex Trading, Gold Mining.

This registration is supported by the following site at:

5617 - 70 Street Edmonton, Alberta T6B 3P6 Canada (File Number 1632813)

Certificate No.: **CERT-0063967** Original Certification Date: **May 12, 2016**

Chris Jooppi
President, Corporate Operations, Accreditation & Quality
QMI-SAI Canada Limited



Quality
ISO 9001



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SAI GLOBAL
INSPIRE. INSPIRE. IMPROVE.

How we Work

Three Simple Steps Working Process

Research

Find Sources, evaluate Sources, establish a potential market.

Targeting

Breaking a market into segments and outline target goals.

Results

Activate market entries with pre-evaluated results and exit points.

More On Us

We work with you to build, grow and accelerate brand

Our advisors connect your finances to what you want out of life and create a plan designed to make it happen, revealing possibilities while protecting you from the unexpected—today and every day after.

Our growth in becoming one of the largest alternative investment managers is aligned with this vision and is a testament to our shared values, experienced management team, and focus on performance and high-quality investor base, which includes large asset management , trading , Infrastructures, sovereign wealth funds and financial planning.

- A strategic mix of insurance and investments working together for your goals.
- Your go-to financial expert who helps keep your big picture, and dreams, in focus.
- A personalized plan that brings all aspects of your financial life together.

INVESTMENT PACKAGE

Basic Plan

10%

After 48 hours

You will also earn 3%
of the affiliates investments.

\$100

Minimum

\$3,499

Maximum

Advance Plan

20%

After 72 hours

You will also earn 3%
of the affiliates investments.

\$3,500

Minimum

\$14,999

Maximum

INVESTMENT PACKAGE

Premium Plan

40%

After 96 hours

You will also earn 3%
of the affiliates investments.

\$15,000

Minimum

\$49,999

Maximum

Platinum Plan

70%

After 144 hours

You will also earn 3%
of the affiliates investments.

\$50,000

Minimum

unlimited

Maximum

Investor Relations

Tess Funds provides advanced investment strategies and wealth management solutions to forward-thinking investors around the world. Through its distinct investment brands Tess Funds Management, we offer a diversity of investment approaches, encompassing bottom-up fundamental active management, Responsible Investing, systematic investing and customized implementation of client-specified portfolio exposures. Exemplary service, timely innovation and attractive returns across market cycles have been hallmarks of Tess Funds since the origin.

Our Diversity & Inclusion Strategy

At Tess Funds, we want every person to have the opportunity to succeed based on merit, regardless of race, color, religion, creed, ancestry, national origin, sex, age, disability, marital status, citizenship status, sexual orientation, gender identity expression, military or veteran status, or any other criterion. Why is this so important? To us, diverse and inclusive teams enriched with people of distinctive backgrounds make us better. They help us generate better ideas, reach more balanced decisions, engage our communities and help our clients achieve better outcomes.





Investment Philosophy

Tess Funds differentiated credit-focused franchise combines relative value trading with a deep understanding of fundamental credit investing and legal and structuring expertise. With an emphasis on risk management, Tess Funds opportunistically invests across the capital structure in less efficient segments of the market with the goal of generating consistent, alpha-driven returns across market cycles.

Responsible Investing

Tess Funds Partners is committed to conducting business in a safe, responsible, and ethical manner. These principals guide our decision-making throughout the investment lifecycle.

From the onset of the investment process, we pursue ideas inspired by environmental, social, and governance ('ESG') issues and participate in industries engaged with these themes. All companies in which we invest are first vetted by our professionals, who work closely with expert advisors, to identify and mitigate potential ESG conflicts. Our ESG due diligence program requires an assessment of ten key ESG areas which may impact the current or future performance of a company. One Equity Partners will forego any investment that fails to meet its ESG standards.

Once invested, One Equity Partners reviews and monitors all its portfolio companies to ensure they adhere to its ESG policy, which is periodically reviewed to incorporate best practices as risks evolve. This process allows One Equity Partners to quickly detect and preempt or manage any difficulties that may arise during the investment period.

As investments mature, One Equity Partners seeks to continually improve upon ESG reviews and recommendations, and, together with management, works to ensure that ESG issues are prioritized through to and beyond exit.





Our Purpose

This means supporting our colleagues, customers and clients, and the communities and environment in which they operate, for the benefit of all our stakeholders. It means helping people and businesses unlock their potential and plan for the future with confidence, building relationships that stand the test of time. And it means that we continue to be there for the long-term, whatever the climate, making decisions that are right for today and for generations to come.

To achieve this, our long-term strategic approach place exceptional service at the heart of everything we do. Each of our diverse, specialist businesses have a deep industry knowledge, so they can understand the challenges and opportunities that our customers and clients face. We support the unique needs of our customers and clients to ensure that they thrive, rather than simply survive, whatever the market conditions.

We believe in putting our customers and clients first. Our cultural attributes bring out the very best of our people, skills and strong reputation that we have built with our stakeholders over many years. A combination of expertise, service and relationships with teamwork, integrity and prudence underpins our approach and gives us the tools to thrive over the long term.

And we recognise that to help the people and businesses of Britain thrive, we also have a responsibility to help address the social, economic and environmental challenges facing our business, employees and clients, now and into the future.



Our Asset Management Solutions

Professionally managed investment portfolios

Time is a precious commodity. Researching investments in ever-changing markets and handling investment transactions are more than most people have time for. Tess Funds's Asset Management Solutions program allows you to delegate the daily management of your assets and invest with confidence, knowing that your portfolio is in the hands of experienced professionals.

Our Approach To Asset Management

Different goals require different approaches.

At Tess Funds we recognize that each investor is unique. That's why we take a personalized approach to developing an asset management strategy by selecting investment portfolios that closely match your goals, tolerance for risk, and expectation for returns.

Wealth Planning

A solid Wealth Plan ensures you have a financial strategy that supports your aspirations. Once we understand your lifestyle goals, we look at the current path of your finances to ensure that you are on track to meet them through retirement and beyond.

Our Three Easy Steps

REGISTER AN ACCOUNT

Registration takes about 2 min and is free. Your account will be active immediately

MAKE A DEPOSIT

The process is very simple. You can request the payment method from the customer for assistance and the company accepted investment are Bitcoin, USDT AND MANY MORE

ENJOY YOUR PROFITS

You will receive profit accruals every 24 hours after you made your deposit. 7 days in a week.



Gold Mining

Gold mining is a global business with operations on every continent, except Antarctica, and gold is extracted from mines of widely varying types and scale.

Mines and gold mining operations have become increasingly geographically diverse, far removed from the concentrated supply of four decades or so ago when the vast majority of the world's gold came from South Africa.

China was the largest gold producer in the world in 2016, accounting for around 14% of total annual production. But no one region dominates. Asia as a whole produces 23% of all newly-mined gold. Central and South America produce around 17% of the total, with North America supplying around 16%. Around 19% of production comes from Africa and 14% from the CIS region. See our interactive gold mining map for gold production per country in 2019.

Overall levels of mine production have grown significantly over the last decade, although substantial new discoveries are increasingly rare and production levels are increasingly constrained.

Gold mining and mine production does not respond quickly to prices. The project development timeline and mine lifecycle is a very long one – it often takes decades to move from discovery to production.

Real Estate

tessfunds offers investment options in most major cities for multi-family, office, retail and hospitality properties. The platform gives investors the opportunity to invest as little as \$100,000 in a project.

As an investor, you will receive frequent project updates and financial statements to keep investors informed of the current state of their holdings. The company only partners with experienced developers that have a track record of success, invests in properties in locations with high growth potential, offers investments in major markets with solid fundamentals to avoid potential bubbles and invests in projects that will improve neighborhoods, eventually boosting the properties' overall value. The company offers investors several different asset classes to choose from, including high-rise buildings in Manhattan or single family homes in Phoenix.

The platform is hoping to bridge the gap between project sponsors and the developers behind each project. Once an investment is 100% funded, it usually takes two to three weeks for the property to close and the investors to start accruing a return on their investment.

EVERYONE DESERVES A PEACE OF MIND

Invest on Our Retirement Plan today and Enjoy a good old age

For employers, defined contribution retirement plans represent freedom from financial volatility, traditional pension risk, market volatility, and long-term financial uncertainty; however, they also impose new risks and responsibilities on the employer. For employees, defined contributions offer individual control, greater flexibility, and, in an ideal world, access to institutionally priced investments. Secure the future of your finance even after you retire.

OIL AND GAS

Investors looking for portfolio diversification through sector-specific funds can find multiple opportunities within the energy industry – and more specifically, companies operating in the oil and gas drilling sector. It is necessary to analyze certain metrics to understand a company's level of profitability and make informed investment decisions. One of the measures commonly used to determine a company's profitability is the profit margin.

Calculating Profit Margin

Investors can analyze a company's profit margin or net profit margin by completing a simple calculation that determines revenues. The profit margin of a company is determined by subtracting total expenses from total sales and then dividing that number by total company sales. This profit margin calculation does not take into account common stock dividends, but does include depreciation, taxes and interest expenses. A company's net profit margin is calculated similarly by subtracting total expenses from total revenue (not sales) and then dividing that number by total revenue. This gives investors deeper insight into how a company is converting its bottom line revenue into profit for shareholders.

Oil and Gas Drilling Profit Margin

As of January 2015, the average net profit margin for the oil and gas drilling industry is 6.1%. The industry average takes into account the profit margins of a number of large-, mid- and small-cap companies, including Diamond Offshore Drilling, Inc (NYSE: DO) with a net profit margin of 7.23, Helmerich & Payne, Inc (NYSE: HP) with a net profit margin of 17.12 and PostRock Energy Corporation (NASDAQ: PSTR) with a net profit margin of 28.16.

Our Values

At the heart of our business are our partners: the entrepreneurs and management teams we back; the investors in our funds; the advisers and intermediaries we work with; and the banks and other lending institutions to our deals.

Highly Ambitious

We strive to build world-class businesses to generate superior returns for our partners.

Winning

We are here to win. We are constantly improving, and are committed to out-thinking and out-executing our competitors. We take on what others dismiss as impossible, and solve the hard problems that others walk away from. This is why we hire the best.

Integrity

We do things the right way, without compromise, the first time – every time. We are direct, decisive and, above all, accountable. We practice sound judgment and common sense in our actions that conforms to the letter and spirit of the law at all times. We win on the merits, with integrity.

Learning

We are driven by a thirst for knowledge. We are constantly learning – from each other and from inspired thinkers around the world. We passionately pursue new ideas, new innovations and new strategies that will strengthen our competitive advantage.

How We Work

Outstanding team

Tess Funds is a tightly knit group working together with management teams toward common goals. We have more than 70 investment professionals, including 24 partners with an average tenure at Tess Funds of more than a decade. This allows us to devote substantial time to the companies in which we invest.

Collaborative style

Our objective is to work with portfolio company leadership and create a backdrop in which companies can thrive. We encourage management teams to invest alongside us, and our forward-thinking approach and philosophy to leave companies better than when we found them also means that portfolio company employees often choose to invest alongside Tess Funds as well.

Alignment of interest

We believe that people thrive when they are working toward a common and focused goal. We are proud of our transparency and alignment of interest with our portfolio companies and investors. We believe our focus and significant skin in the game allows us to build true, successful partnerships.

Active Management Across Asset Classes

Tess Funds offers regional and global high-active-share equities, fixed income across the yield curve, liquidity solutions backed by four decades of experience as a core capability and, in private markets, real estate, infrastructure, private equity and private debt. Beyond investment management, Tess Funds provides engagement in equity and bond markets, proxy voting and policy advocacy.



OUR Gallery



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