

# INTEL-SUISSE

Financial investigation  
and asset recovery  
for investors....

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## FUNDSCREEN

### DUE DILIGENCE BEFORE INVESTING

#### IT IS CHEAPER TO INVESTIGATE BEFORE INVESTING, THAN TO RECLAIM AFTER LOSING!!

Our investigative team has extensive experience of financial markets in many jurisdictions, and through investigative work have encountered frauds of most types. From Ponzi schemes (Madoff, Greensill, LFP I) to sophisticated frauds (Timberwolf, Ruvercap, Terra Vitalis), the regulators are generally slow to realise, slow to react, even slow to understand. Law enforcement switches off the minute cross-border fraud is mentioned, and sympathy for “wealthy” victims of white collar crime is often lacking..

Yet most people invest – their pensions, their savings, their earnings – even leveraged at times, borrowing when the “feel good” factor is in abundance. However, the psychology of fraud, feeding on greed and investor irrationality, tailors itself to investors' wished-for expectations, fuelled by media and senstaionalist get-rich advertising.

The skewness of investing, i.e. “it looks so good, what could go wrong?”, often creates complacency at the time of investing, with the positivity of the investment experience far outweighing the relatively minor cost of in-depth due diligence. Add in a herd-effect (e.g. Madoff's sensationally steady returns inspired many investors to force their wealth managers to “get a piece of the action of you're fired!!”), and investor due diligence more relies on others doing their research as a reliable indicator, versus cold, objective analysis.

Investment plausibility can be exploited when greed is fueled, often with confused regulators not knowing where to look, despite their suspicions - Charles Ponzi became noted in 1920, in Boston, for his supposed arbitrage scheme, which ultimately proved to be merely a masquerade for paying off early investors with the deposits of later investors. The Ponzi Scheme is named after him.

**“A Ponzi scheme is a fraudulent investing scam promising high rates of return with little risk to investors. The Ponzi scheme generates returns for early investors by acquiring new investors. This is similar to a pyramid scheme in that both are based on using new investors' funds to pay the earlier backers.”**

### FUNDSCREEN – DUE DILIGENCE SERVICES

Intel Suisse provides a due diligence services, “FUNDSCREEN”, where we dig into and screen a potential/actual fund investment, the managers, directors, the service providers, the fund

structure, even the regulatory environment, and the even the investment proposition. We provide a detailed report of our findings, and our opinion.

### **WHAT IS "FUNDSCREEN"?**

FUNDSCREEN is our proprietary due diligence service on investment funds.

Our due diligence team has vast experience of managing funds, investing in funds, launching funds, investigating funds, and fighting to recover lost fund investments.

#### **IT IS CHEAPER TO INVESTIGATE BEFORE INVESTING, THAN TO RECLAIM AFTER LOSING!!**

- the cost for recovery is immense - legal fees, time spent, stress
- and recovery is very dependant on local laws, regulator activism, police interest
- and fraudsters know how to avoid "payback", and can afford lawyers with your money!

### **WHY FUNDSCREEN?**

Sadly, too many times we have looked at a situation and seen clear signs of problems or fraud. The irony of hindsight is painful to swallow, yet there are many tell-tale signs we look for.

Having investigated 100's of investment frauds, in many jurisdictions, we know the reality

- regulatory punishment is often de minimis compared to amounts embezzled
- cross-border fraud often results in immediate law enforcement disinterest
- lawyers are like expensive agony aunts.... very expensive
- most regulators and lawyers have never managed money - they lack empathy, understanding, or just pretend to care whilst you keep on paying!!
- we do recovery, on a mostly success fee basis - but recovery takes it toll on everyone!

### **WHAT DOES FUND SCREEN COST?**

FUNDSCREEN IS DESIGNED TO PREVENT INVESTMENT LOSSES

In hindsight the cost is always de minimis if your investment is lost, we understand that!

- pricing is 1% of investment, mininum € 1,000 - sliding scale for larger amounts
- **NB.** recovery is very dependant on local laws, regulator activism, police interest

### **WHO PAYS FOR FUNDSCREEN?**

While we price FUNDSCREEN to be a palatable service, aimed at avoiding much bigger losses, there are many mouths at the feeding trough with funds - so should investors always pay?

- the investor pays for FUNDSCREEN, in seeking good reliable investment returns,
- the IFA, earning upfront commissions of upto 7%, should also consider paying for FUNDSCREEN
- and a brave fund manager or board of directors can pay for FUNDSCREEN on themselves.

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### **Contact us**

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