

Finance :

Financial Services :

At **Jadranka Angelova**, we strive to support and accelerate business growth by enhancing profitability and delivering effective financial solutions.

Banking Services :

Jadranka Angelova has developed strong relationships with a wide range of banks across multiple jurisdictions, enabling us to assist clients with the opening of both corporate and personal bank accounts.

In recent years, the process of opening bank accounts has become increasingly challenging. In addition to adopting a more risk-averse approach, many banks are reluctant to provide services where they perceive limited commercial profitability.

Thanks to our close and long-standing relationships with several banking institutions, we are able to deliver tailored banking solutions for specialised sectors, as well as for activities, jurisdictions, entities, and individuals that may be considered higher risk.

How It All Began in Finance and Investment :

Jadranka Angelova was founded in **2026**, in the **United Kingdom**.

With the support of **investment banks, investment companies, strategic partners, and independent specialists** with many years of experience in the financial and investment sectors, we identified a **significant gap in the development and investment market** that needed to be addressed.

However, the main challenge was identifying the **right partners and the right products** capable of effectively responding to this market need.

Development of an Exclusive Program :

Several of **investment banks, investment companies, partners, and independent specialists** developed their own **exclusive “Equity Participation Funding Program”**.

We are proud to make this program available to **accredited developers and entrepreneurs**, simplifying the process of transforming **ideas and projects into reality** through structured equity-based investment solutions.

International Expansion :

Thanks to the success of these products, **Jadranka Angelova** is progressively expanding its operations **at an international level**, strengthening its global presence through strategic partnerships.

Supporting Investors in Small Cap Programs :

Small Cap Investment Opportunities :

Investors seeking **higher returns** are increasingly moving away from traditional investments such as **shares, stocks, and bonds**, reallocating their capital toward **Small Cap Programs (SCP)**.

Access to Private Placement Programs :

Traditionally, “**Private Placement Programs**” were reserved exclusively for **institutional investors** or **high-net-worth individuals**. However, since **2018**, with the introduction of **fully managed Private Placement Programs offering 100% capital protection**, it has become easier than ever for traditional investors to participate in **Small Cap Programs** with strong return potential.

The Jadranka Angelova Advantage :

Due to the highly specialized nature of **Private Placement Programs**, **Jadranka Angelova** has undertaken all the necessary work to facilitate client access to these opportunities. Our objective is to make **investment opportunities accessible** that were previously available only to investors with **USD 100 million or more**.

To achieve this, **Jadranka Angelova** has:

- Completed all required operational and structural processes ;
- Fully complied with all **compliance and regulatory requirements** ;
- Works **directly with the trading platform**, meaning the trading group responsible for executing operations ;

Risk Management and Security :

With **prudent risk management**, the **Small Cap Programs managed by our partners** have consistently achieved **strong performance**, being regarded as **secure and well-protected investment solutions**.

Program Structure :

The process is similar to a full trading program and includes the following characteristics:

- **Minimum entry amount:** USD or EUR 1 million
- The client must be an investor within the **portfolio of Jadranka Angelova’s partners**
- Client funds are integrated into an **existing partner program**, with **monthly compounding**
- Our partners may also accept **eligible banking instruments** (this process may take longer)
- A **Private Placement Agreement** will be executed, including an **estimated payout over 12 months**, which corresponds to the program’s duration

Additional Conditions :

- **No upfront fees**
- **Rollover and compounding options** are available

Project Funding Process :

Equity-Based Project Funding :

This is a **monthly drawdown funding facility**, structured by our partners, which may cover up to **90% of the total development cost**.

This is **not a loan**, but rather an **equity participation funding solution**.

Funding Application Requirements :

A funding request must include the following documents:

- **Executive Summary** (maximum of 10 pages), including:
 - Company information
 - Development location
 - Detailed project description
- **Monthly cash flow projections for a period of 3 years** (project-related)

These documents are required for **Jadranka Angelova** to conduct its **initial assessment**.

Analysis and Due Diligence :

Based on the submitted documentation, our analysts will conduct a **preliminary due diligence review**.

Note: All documents are treated with **strict confidentiality**.

Letter of Offer (LO) :

Following the assessment, **Jadranka Angelova or one of its partners** may issue a **Letter of Offer (LO)**.

The LO is a detailed document of **6 to 10 pages**, clearly outlining all **terms and conditions** of the proposed investment.

This allows the developer to carefully review the offer and determine whether the conditions are acceptable.

The **full process** is described in the Letter of Offer.

Note: A Letter of Offer will only be issued after **formal approval by Jadranka Angelova's partners**.

Investment Structure :

- This is **not a loan**, but an **investment**
- The partner assuming responsibility for the operation will receive an **equity stake in the completed development**
- The equity participation typically ranges between **10% and 20%**, with possible redemption at maturity
- The standard investment term is **5 years**
- **Interest may or may not apply**, depending on the structure

Non-Recourse Financing :

This is a **non-recourse funding structure**, meaning:

- **No personal guarantees** are required
- **No director guarantees** are required

Business Insurance :

Protecting the Future of the Business :

Business owners understand the importance of protecting the **financial health of their companies**.

With the support of **leading insurance and reinsurance companies**, we offer a **comprehensive range of business insurance solutions**, designed to **mitigate risks** and ensure **long-term business success**.

Why Business Insurance Matters

Business insurance provides a **financial safety net**, helping to:

- Protect businesses against unexpected events
- Ensure operational continuity
- Safeguard assets and financial stability

Without adequate insurance, businesses may be exposed to financial shocks such as:

- Property damage or loss
- Liability claims
- Business interruptions

Our Business Insurance Solutions

We offer a **broad range of insurance products**, tailored to the specific needs of each business.

Liability and Legal Protection Insurance :

- **General Liability Insurance**
- **Professional Liability Insurance**
- **Errors & Omissions (E&O) Insurance**
- **Employment Practices Liability Insurance (EPLI)**
- **Directors & Officers (D&O) Insurance**
- **Business Liability Insurance**

Property and Operations Insurance :

- **Commercial Property Insurance**
- **Business Interruption Insurance**
- **Commercial Auto Insurance**
- **Commercial Inland Marine Insurance**
- **Commercial Crime Insurance**
- **Commercial P&C (Property & Casualty) Insurance**

Employee Insurance :

- **Workers' Compensation Insurance**
- **Employee Benefits Insurance**
- **Group Life Insurance**
- **Group Disability Insurance**

Specialized Insurance :

- **Cyber Insurance**
- **Environmental Insurance**
- **Construction Insurance**
- **Business Travel Insurance**
- **Supply Chain Insurance**
- **Intellectual Property Insurance**
- **Flood Insurance**
- **Earthquake Insurance**
- **Terrorism Insurance**

Combined Solutions :

- **Business Owner's Policy (BOP)**
- **Customized Business Insurance Packages**

Corporate Insurance :

Protecting the Financial Future of Businesses :

Business leaders understand the importance of protecting the **financial well-being of their companies**.

With the support of leading **insurance and reinsurance companies**, **Jadranka Angelova** offers a **comprehensive range of corporate insurance solutions**, designed to help **mitigate risks** and ensure **long-term business success**.

Why Corporate Insurance Is Important :

Corporate insurance provides a **financial safety net**, helping to:

- Protect the company against unexpected events
- Ensure business continuity
- Safeguard assets and financial security

Without adequate corporate insurance, a company may be exposed to **financial shocks**, such as:

- Property damage or loss
- Liability claims
- Business interruptions

Corporate Insurance Solutions :

We offer a **broad range of corporate insurance products**, including:

Insurance Solutions :

- **Surety Bond Insurance**

A Surety Bond is a commitment to assume responsibility for the debt, default, or failure of another party. It is a three-party agreement in which one party (the **Surety**) guarantees the obligations of a second party (the **Principal**) to a third party (the **Obligee**).

- **Directors and Officers Insurance (D&O)**

Protection for directors and officers against legal liabilities.

- **Corporate Liability Insurance**

Protection against corporate liability claims.

- **Property Insurance**

Comprehensive protection for company property and assets.

- **Workers' Compensation Insurance**

Protection for employees in the event of work-related accidents.

- **Business Interruption Insurance**

Coverage for losses resulting from interruptions to business operations.

- **Cyber Insurance**

Protection against cyber threats and digital attacks.

- **Umbrella Insurance (Excess Liability)**

Additional liability coverage beyond standard policy limits.

- **Professional Liability Insurance**

Protection of professional activities and reputation.

- **Errors and Omissions Insurance (E&O)**

Coverage against professional mistakes or negligence.

- **Commercial Crime Insurance**

Protection against fraud, theft, and other business-related crimes.

- **Employee Benefits Insurance**

Additional protection and benefits for employees.

- **Group Life Insurance**

Financial protection for employees and their families.

- **Group Disability Insurance**

Coverage in the event of employee disability.

- **Business Travel Insurance**

Protection for employees during business travel.

- **Commercial Inland Marine Insurance**

Protection for property in transit or located off-site.

- **Construction Insurance**

Coverage for construction projects and construction companies.

- **Environmental Insurance**
Protection against environmental risks.
- **Flood Insurance**
Coverage for damages caused by flooding.
- **Earthquake Insurance**
Protection against earthquake-related damages.
- **Terrorism Insurance**
Coverage for losses resulting from acts of terrorism.

Additional Services :

- **Risk Management**
Identification and mitigation of business risks.
- **Employee Wellness Programs**
Promotion of health and well-being in the workplace.
- **Compliance Services**
Support in meeting legal and regulatory requirements.
- **Insurance Captives**
Establishment of captive insurance companies.
- **Reinsurance**
Advanced risk transfer and management solutions through reinsurance.

Important Information :

We are committed to helping businesses **reduce risks and achieve long-term success**. However, **Jadranka Angelova is not an insurance company nor an insurance broker**. All business insurance solutions presented by **Jadranka Angelova** are the **sole responsibility of duly licensed and authorized insurance or reinsurance companies and certified insurance agents**, operating within their respective jurisdictions.

Client Management Support Services :

Management Services :

We provide a comprehensive range of management support services, including :

- Invoicing issuance ;
- Treasury and cash flow management ;
- Monitoring and management of current accounts ;
- Customised reporting ;
- Budget monitoring and control ;
- Sustainability performance indicators.

Understand your clients better, work more efficiently, and benefit from specialised advisory services through our solutions, ensuring smooth treasury management and operational continuity.

Client-Focused Solutions :

- Creation of customised invoice and report templates aligned with your company's corporate identity
- Classification, filtering, grouping, and export of selected client information
- Consolidated client listings
- Assessment of clients' financial position, including key financial performance indicators
- Visualisation of client insights and analytical overviews
- Support in the analysis, structuring, and negotiation of **factoring** transactions