

OUR COMPANY

OUR VISION

STORY

INNOVENTURE  
FINANCE

BE  
TEAMWORK

EMPOWERED TOGETHER

## COMPANY PROFILE

HELPING YOU  
TO GROW  
YOUR BUSINESS



# INTRODUCING INNOVENTURE FINANCE

AT INNOVENTURE FINANCE, WE RECOGNIZE THE UNIQUE CHALLENGES FACED BY FINANCIAL SERVICES COMPANIES IN THE UAE. MANY STRUGGLE TO FULLY OPTIMIZE THEIR SALES CHANNELS DUE TO STRUCTURAL AND OPERATIONAL CONSTRAINTS:

- ✓ A CONSTANT BALANCING ACT BETWEEN COST PRESSURES AND AMBITIOUS GROWTH TARGETS
- ✓ LEAN INTERNAL TEAMS THAT LIMIT INVESTMENT IN ADVANCED SALES TECHNOLOGIES OR MANAGEMENT INFRASTRUCTURE

## A SMARTER WAY TO SCALE SALES

INNOVENTURE FINANCE WAS ESTABLISHED TO PROVIDE BESPOKE, RESULTS-DRIVEN SALES SOLUTIONS TAILORED SPECIFICALLY FOR THE UAE FINANCIAL SECTOR. OUR APPROACH IS BUILT AROUND YOUR GOALS, YOUR CHALLENGES, AND YOUR SUCCESS.

- ✓ **PARTNERSHIP-BASED MODEL:** WE WORK HAND-IN-HAND WITH YOU, ALIGNING OUR STRATEGIES WITH YOUR GROWTH ROADMAP AND ORGANIZATIONAL STRUCTURE
- ✓ **PERFORMANCE-LINKED ENGAGEMENT:** NO UPFRONT COSTS—OUR FULLY VARIABLE MODEL ENSURES YOU ONLY PAY WHEN WE DELIVER MEASURABLE
- ✓ **RESULTS SALES-FIRST DNA:** WE ARE A SALES-FOCUSED ORGANIZATION, PURPOSE-BUILT TO GENERATE LOYAL, HIGH-VALUE CUSTOMERS FOR YOUR FINANCIAL
- ✓ **PRODUCTS SECURE & COMPLIANT:** OUR FULFILLMENT SYSTEMS ARE DESIGNED WITH STRICT CONTROLS TO SAFEGUARD CLIENT DATA AND MAINTAIN FULL CONFIDENTIALITY
- ✓ **BUILT BY INDUSTRY EXPERTS:** FOUNDED BY EX-BANKERS WITH OVER 15 YEARS OF HANDS-ON SALES EXPERIENCE IN THE UAE'S FINANCIAL LANDSCAPE

## OUR PURPOSE

*To be your most trusted channel partner—scaling your business with agility, accountability, and a relentless focus on delivering results.*



# OUR GOAL

At Innoventure Finance, our mission is to become the leading channel partner for premier financial institutions. We strive to achieve this by consistently acquiring high-value, loyal customers through a relationship-driven, consultative sales model. Our focus is on building trust, delivering value, and driving sustainable profitability—for both our clients and our partners.

# OUR VISION

At Innoventure Finance, our vision is to empower every client with the knowledge, tools, and strategic guidance they need to make confident financial decisions.

**Delivering Trusted Financial Education:** Simplifying complex financial information into clear, actionable insights for all our clients.

**Driving Innovation:** Equipping clients with cutting-edge tools and ideas tailored to their individual financial goals.

**Generating Profitable Customer Portfolios:** Partnering with financial institutions to source high-quality clients through rigorous checks and due diligence.

**Investing in Excellence:** Continuously developing exceptional talent, adopting transformative technology, and refining internal processes for sustainable growth.

# OUR MISSION

## To Our Employees

At Innoventure Finance, we foster a culture where every idea is welcomed and every voice is heard. We are committed to creating a dynamic, inclusive, and empowering work environment that values collaboration, innovation, and professional growth.

## To Our Clients

We deliver world-class customer service by offering alternative financial solutions tailored to the evolving needs of our clients. Our relationship-first approach ensures trust, transparency, and long-term value.

# OUR BUSINESS STRATEGY

With over 20 years of combined experience in the UAE banking and financial services industry, our leadership team has launched Innoventure Finance to provide Direct Sales Agent (DSA) services that support the retail banking growth of financial institutions across the region.

## OUR SERVICES

 <b>DSA Services</b> Unlock the potential of direct selling, a dynamic marketing approach that brings products directly to consumers, transcending the confines of traditional retail spaces	 <b>Client Advisory</b> Our expert consultancy services are tailored for both fledgling startups and well-established enterprises, offering invaluable insights and solutions for businesses of every scale	 <b>Mortgage Brokerage</b> Introducing Innoventure Finance, your trusted partner in the realm of independent mortgage services, headquartered in vibrant Dubai. We're here to make your homeownership dreams a reality	 <b>Sales Outsourcing</b> Explore countless possibilities with our cutting-edge sales outsourcing services. Effortlessly attract and engage an expanded customer base, driving your company towards unparalleled growth and success
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## STRATEGIC ASPIRATIONS

We Are Driven By Core Values That Guide Our Growth And Partnerships:

<b>Focus on Success:</b> Everything we do is rooted in our clients' and partners' long-term success	<b>Customer-Centric Thinking:</b> Our strategies are designed around business needs, not one-size-fits-all templates
We believe that great people empowered by smart technology create unstoppable momentum <b>People + Technology First:</b>	All sourcing is backed by a culture of accountability, data integrity, and ethical practices <b>Compliance &amp; Integrity:</b>

## OUR PARTNERS



مصرف عجمان  
Ajman Bank



बैंक ऑफ बड़ौदा  
Bank of Baroda



بنك دبي الإسلامي  
Dubai Islamic Bank



مصرف الشارقة الإسلامية  
SHARJAH ISLAMIC BANK

Wio  
BANK PJSC



# POWERED BY TECHNOLOGY

We proudly operate with a Innoventure Mobile Application, built and customized entirely by our in-house IT team

- ◆ Collect and analyze key sales and service data
- ◆ Monitor team performance and client engagement in real-time
- ◆ Provide actionable market insights to our team
- ◆ Ensure smooth, transparent, and compliant communication flows

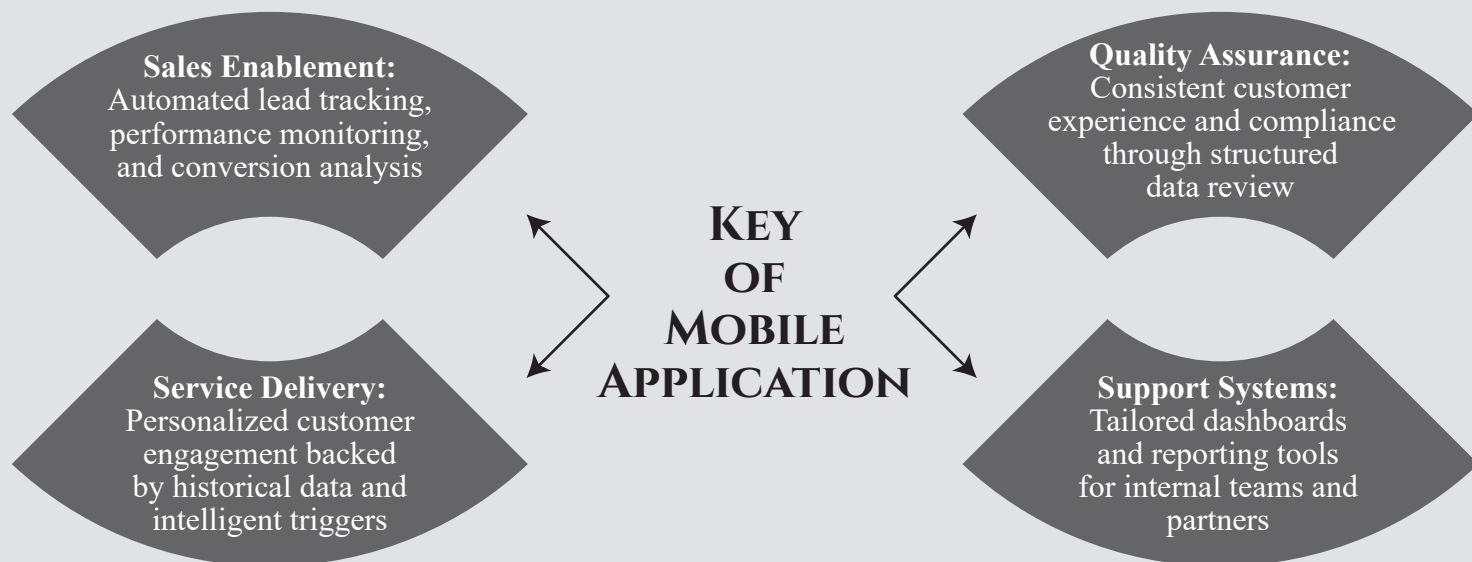
Our mobile app empowers internal teams to seamlessly connect with high-potential markets, enabling smarter and faster business decisions—anytime, anywhere.



## INNOVENTURE MOBILE APPLICATION

Our in-house Innoventure Mobile Application is more than a database - it's the engine driving our performance, precision, and user friendly.

- ◆ **Advanced Data Analytics:** Real-time insights allow leadership to forecast market demand, assess customer behavior, and identify growth opportunities with clarity
- ◆ **Dynamic User Interface:** Empowers teams to engage through preferred communication channels—streamlining both outreach and support
- ◆ **Custom Workflow Integration:** Enables seamless alignment with your internal processes and reporting requirements





# OUR PHILOSOPHY



- 1 Design tailored sales and marketing strategies aligned with partner goals
- 2 Negotiate and execute pricing roll-outs that are competitive and market-aware
- 3 Understand and define the outsourcing scope in collaboration with partner banks
- 4 Conduct product benchmarking against industry competitors for sharper positioning
- 5 Forecast volumes and KPIs using approval rate trends, team strength, and market feedback

## WE SPECIALIZE IN MARKETING RETAIL BANKING PRODUCTS



CREDIT CARDS



PERSONAL LOANS



OTHER UNSECURED  
LENDING PRODUCTS

## OUR CORE CAPABILITIES INCLUDE



DIRECT SALES AND SERVICES



RELATIONSHIP MANAGEMENT



RISK MANAGEMENT

*We don't just follow industry trends—we help set them.*



# OUR STRENGTHS

AT **INNOVENTURE FINANCE**, OUR STRENGTH LIES IN OUR ABILITY TO COMBINE **DEEP INDUSTRY KNOWLEDGE** WITH A **CUSTOMER-FIRST MINDSET** AND **PROCESS-DRIVEN EXECUTION**.

- Over 15 Years of Cumulative Experience
- Top-Down Institutional Sales Approach
- Well-Defined Processes and Controls
- Customer-Centric Sales Culture
- Robust Distribution Capabilities
- Cross-Sell Opportunities

# OUR EMPLOYEES STRATEGY

WE BELIEVE **GREAT COMPANIES ARE BUILT BY GREAT PEOPLE**. AT **INNOVENTURE FINANCE**, WE FOCUS ON BUILDING A HIGH-PERFORMANCE CULTURE BY ATTRACTING, DEVELOPING, AND RETAINING TOP TALENT.

- Attract Top Talent
- Front-Line Excellence
- Clear and Inclusive Communication
- Empowered Middle Management
- Culture of Innovation
- Transparent Rewards & Recognition
- Performance-Linked Growth
- Career Acceleration for Top Performers







## COMPLIANCE

# OUR COMPLIANCE & CONTROLS

At Innoventure Finance, compliance is not just a function—it's a core part of our organizational DNA. We uphold the highest standards of integrity, transparency, and risk management to ensure trust and long-term success for our clients and partners.

01

### Zero-Tolerance Policy

We maintain a strict "Zero Tolerance" culture toward any breaches in AML (Anti Money Laundering) or KYC (Know Your Customer) procedures. Non-compliance is not an option.

02

### Best-in-Class Framework

We continuously invest in world-class compliance systems and highly skilled professionals to support our growing operations while ensuring regulatory protection at every stage.

03

### Clear, Actionable Guidelines

We create simple and effective compliance policies, making it easy for every employee to understand, implement, and follow best practices.

04

### Mandatory Training for All

100% of our employees receive comprehensive compliance training at least once per year—ensuring awareness, accountability, and consistency across the organization.

05

### Strong Audit Performance

We strive for satisfactory or higher ratings in all internal and external audits, using each review as an opportunity to strengthen controls.

06

### Operational Risk Policy Integration

Our Operational Risk Management Policy is embedded in day-to-day functions, helping us proactively identify, assess, and mitigate potential risks.

07

### Timely Corrections & Escalation

Issues are addressed swiftly through a structured escalation process designed to minimize exposure and maintain business continuity.

08

### Open Culture of Accountability

We encourage a speak-up culture where employees feel empowered to raise concerns or report irregularities—ensuring transparency at all levels.

## OUR COMMITMENT

*We believe that robust compliance is the foundation for sustainable growth. By embedding strong controls and a risk-aware culture across our business, we protect not only our organization—but also the clients and institutions that trust us.*

# DISTRIBUTION STRATEGY

At **Innoventure Finance**, we believe that **distribution is the engine of growth**. Our approach is rooted in building a **high-performance sales culture across** every channel, every team, and every client interaction.

## CORE PILLARS OF OUR DISTRIBUTION STRATEGY

### Sales-First Culture at Every Level



From leadership to field teams, we cultivate a mindset that places sales excellence at the heart of operations

01

### Cross-Sell for Customer Profitability



We focus on cross-selling to enhance customer lifetime value, retention, and engagement - turning each sale into a long-term relationship

02

### Feet on Street Model



Our dedicated field sales teams rapidly drive customer acquisition, especially for retail banking products like credit cards and personal loans

03

### Expanding Points of Sale



By strategically placing sales points across cities and regions, we significantly extend our geographic reach and penetration

04

## IN-HOUSE SALES ENGINE

### PRODUCT FOCUS:

Cards, Personal Loans (PIL) and Mortgage

Driven by data-backed targeting and CRM integration

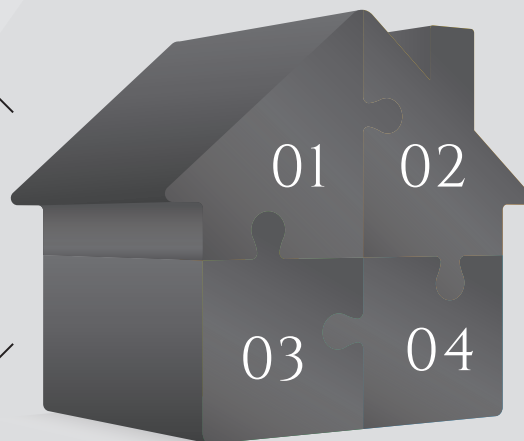
### HIGHER PRODUCTIVITY:

### COST STRUCTURE:

Variable cost model with ~65% variable cost share

Personal Loans → Credit Cards  
Personal Loans → Mortgages

### CROSS-SELL OPPORTUNITIES:



*Distribution is the key to scale. Our aggressive growth targets are anchored in smart channel strategies, strong partner networks, and a relentless focus on customer acquisition.*



## OPERATIONS & DELIVERY

Our operations model is designed for **efficiency, flexibility, and long-term scalability**. We continuously refine our delivery framework to keep costs low while enhancing service quality.

### OPERATIONAL STRATEGY HIGHLIGHTS

#### Infrastructure Optimization

We leverage existing infrastructure to onboard more customers—bringing down **unit costs** and improving operational leverage.

#### Embracing Innovation

We actively **encourage creativity and change**, using tech-driven improvements to reduce cycle times, improve customer experience, and lower delivery costs.

#### Hub-and-Spoke Model

Our operational design follows a centralized “**Hub & Spoke**” **model**—whether citywide, country-level, or regional—ensuring control, consistency, and scalability.

#### Strategic Outsourcing Partner

With a strong track record and robust delivery systems, we’re well-positioned to become the **long-term outsourcing partner of choice for UAE banks**, supporting both volume growth and service excellence.





# \*INNOVENTURE FINANCE



## BRAJ SINGH

**BRAJ SINGH** IS THE VISIONARY FORCE BEHIND **INNOVENTURE FINANCE**, BRINGING OVER **15 YEARS OF HIGH IMPACT LEADERSHIP EXPERIENCE** ACROSS THE UAE'S FINANCIAL SERVICES LANDSCAPE. WITH A DEEP BACKGROUND IN **SME AND CORPORATE BANKING**, HE HAS CONSISTENTLY DELIVERED RESULTS ACROSS **ASSETS, LIABILITIES, BANCASSURANCE, AND INVESTMENT PRODUCTS**—MAKING HIM A RESPECTED NAME IN THE INDUSTRY.

## TRACK RECORD OF SUCCESS

BRAJ HAS HELD SENIOR LEADERSHIP POSITIONS IN SOME OF THE UAE'S MOST PROMINENT BANKS:

- ◆ **FIRST ABU DHABI BANK (FAB)** – HEAD OF LIABILITIES ACQUISITION
- ◆ **EMIRATES ISLAMIC BANK** – HEAD OF BUSINESS BANKING LIABILITIES
- ◆ **COMMERCIAL BANK INTERNATIONAL (DUBAI)** – UNIT HEAD, SME ASSETS & LIABILITIES, CORPORATE BANKING GROUP LEADERSHIP ROLES IN **UNSECURED LENDING**, ACROSS
- ◆ MULTIPLE UAE-BASED INSTITUTIONS

HIS STRATEGIC LEADERSHIP HAS SHAPED SALES AND DISTRIBUTION MODELS, SPEARHEADED CUSTOMER ACQUISITION FOR BOTH **SME AND CORPORATE CLIENTS**, AND BUILT HIGH-PERFORMING TEAMS ACROSS THE FINANCIAL SPECTRUM.

## A VISIONARY ENTREPRENEUR

WITH A RARE COMBINATION OF **BANKING EXPERTISE AND ENTREPRENEURIAL MINDSET**, BRAJ FOUNDED INNOVENTURE FINANCE TO **BRIDGE THE GAP BETWEEN FINANCIAL INSTITUTIONS AND CUSTOMERS** THROUGH A MODERN, RESULTS-DRIVEN DISTRIBUTION MODEL. UNDER HIS GUIDANCE, THE COMPANY HAS BECOME A **TRUSTED CHANNEL PARTNER** TO LEADING BANKS, OFFERING SCALABLE, COMPLIANT, AND PERFORMANCE ORIENTED SOLUTIONS.

## OUR PRESENCE ACROSS UAE

### CORPORATE OFFICE

Office 707, Al Jawahara Building, Bank Street, Dubai, UAE

### ABU DUBAI OFFICE

5th floor, Hanging Garden Tower, Hamdan Street United Arab Emirates

"Looking Forward To Have Business With You. Thank You."

<https://linkedin.com/in/braj-singh-36683015>

