



TO LEAVES

CONSULTANCY
LEGAL
FINANCE
COMPLIANCE



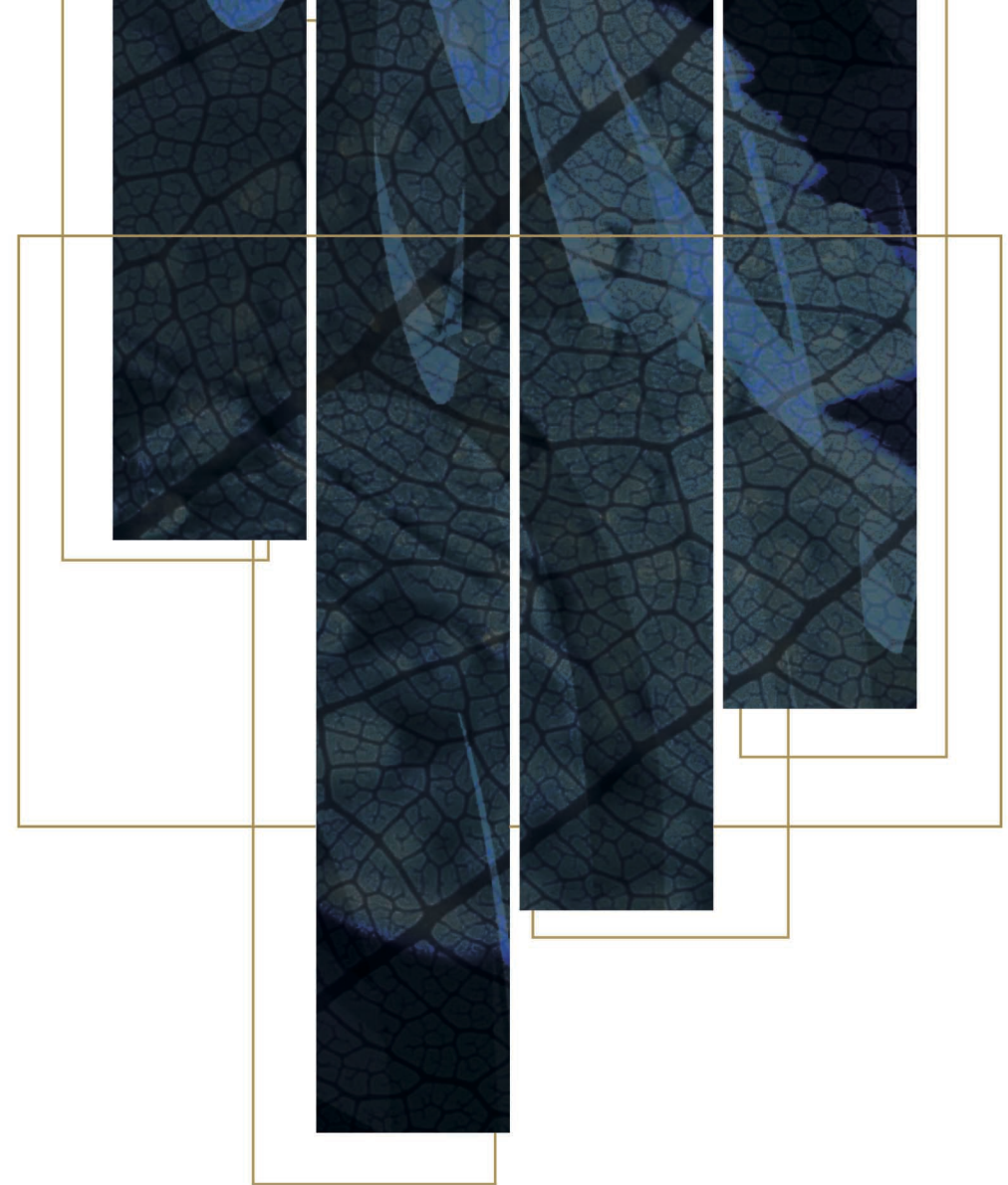
About Us

We are a consultancy based out of the **ADGM** and the **DIFC**. We help financial (and non-financial) companies establish a base in these two financial centres, and assist them to achieve **regulatory authorisation**. Our services are **turnkey** - we help identify the centre most apt for your business model, prepare your **documentation**, and liaise with the authorities to obtain your **regulatory clearances** and complete the setting up of the associated legal structures. We have helped over **25** financial entities register at the DIFC, and **7** regulated entities at the ADGM, including an 800 million dollar private fund.

Our services include **compliance** consulting and **investment fund** structuring as well. We are corporate service providers and can form ADGM **SPVs** for clients, without their physical presence at the ADGM.

A sub-division of 10 Leaves (**10 Zone**) assists companies and individuals with formation of companies in and around Dubai and Abu Dhabi. These include mainland, free zone and offshore companies. **tenl.io**, a spinoff of 10 Leaves, aims to bring a breath of fresh air to the technology and digital transformation space.

What differentiates us from the rest? **Service** and **technology**. We use cutting-edge tech to make our processes more efficient, yet maintain the warmth of **personalisation** when it comes to human interaction. A blend, that ends up delivering **bespoke** services at a level of **efficiency** unmatched by competition.



Our Journey

The explosion of information technology, social media, and Big Data. Technology would never be the same again, the year 2007 surely constituted one of the greatest leaps forward in history.

We learned a lot that year, entering the digital world ourselves through our publications.

Fifteen years of learning and experience culminated in the birth of a consultancy that prides itself in being different.

In being digital first, in being cutting edge.

Established our technology arm, tenl.io in the DIFC

Continuously growing...

2004

Dubai had just opened up its doors to foreign property ownership, the Dubai International Financial Center. The DIFC had its first client, and we started learning.

2007

2015

The Abu Dhabi Global Market opened its doors, and we were part of the 1st entity that registered at the centre. We learned to be pioneers.

2017

2018

Expanded our range of services with two new divisions: 10 Zone, a company formation consultancy.

2019

2020

A low-angle, upward-looking photograph of several modern skyscrapers against a dark, cloudy sky. The buildings' glass facades reflect the sky and each other, creating a complex geometric pattern. A thin, light-colored circular line is superimposed over the image, centered on the text. The overall color palette is dark and moody, with deep blues and greys.

Services

We aim to provide holistic services to firms keen on establishing a presence in the financial centers of the UAE. From regulatory authorisations to legal documentation, we assist our clients on all aspects of their application. Our post-incorporation services include employee relocation and processing of residential and work permits, accounting services, and corporate secretarial work.

Authorisations

Pre-Authorisation: Assistance in authorisations | Documentation and Manuals | Corporate Governance Frameworks | IRAP, ICAAP | Compliance | Legal Structuring

Post-Authorisation: Corporate Secretarial | Visas | Prudential Consulting | Internal Audit

Setting up a regulated firm in the region is a detailed, yet elaborate process. We help you decide on the financial center, and then assist you throughout the authorisation process, including complete documentation and guidance.

Our relationship continues even after your firm is established, through value-added post incorporation advice and service.



Company Structuring

Designing corporate structures | Incorporation & Licensing | Government Services | Corporate Registered Agent Services | Legacy Planning

We consult on DIFC and ADGM non-financial and retail licenses. Our services include designing the corporate structure, holding companies, SPVs, foundations and family offices for a wide range of requirements.

Our clients use these structures for enhanced tax efficiencies, robust corporate governance, stock-option plans, startup VC-friendly structures and legacy planning.

Legal

Fund Documentation | Agreements | Corporate Documents | Startup-related

We focus on niche areas in financial services and investments. We have proven capabilities in complete fund documentation and creating the legal docket for startups that seek funding. We also help with corporate documentation required to establish new ventures.



Finance Outsourcing

Accounting | Regulatory Reporting | IRAP & ICAAP | Outsourcing

We assist with pre and post-authorisation requirements. The DFSA and FSRA mandate the appointment of a Chief Finance Officer, and this position can be outsourced in certain circumstances.

We help create financial models for firms under authorisation, and satisfy IRAP and ICAAP documentation requirements.

Compliance Outsourcing

Compliance Outsourcing | Compliance Audits | Risk | Training | Statutory Compliances

The DFSA and FSRA focus on compliance as being a key area of consideration during the process of evaluating an application for financial services. The regulators mandate the appointment of a UAE-resident Compliance Officer (CO) and a Money Laundering Reporting Officer (MLRO), and the creation of a robust compliance department at the firm.



Fintech

Tech Starups | Fintech licensing | Blockchain & Crypto

A nascent, but fast-growing area of interest, Fintech is the focus of multiple initiatives at the DIFC and the ADGM. We advise on tech startup licenses, regulated and non-regulated fintech, and assist you through the process of getting authorised and transitioning from a sandboxed environment, to full regulation. We also consult on establishing blockchain and digital-asset businesses under the Crypto Asset Business Framework at the ADGM.

Profile of the Firm

SELECT LIST OF APPLICANTS IN THE DIFC & THE ADGM

Category 2 license with the primary activity of Providing Credit

US\$ 750 million **Qualified Investor Fund** in the ADGM

US\$ 100 million **Qualified Investor Fund** in the DIFC

A startup **Category 3** license with the primary activity of Managing Assets

Investment bank license with a starting capital of US\$ 50 million

Startup **Category 4** license

Four **Category 3A** brokerage licenses

Two **Exempt Funds** under an umbrella structure, with a foreign manager
and more...





ESTABLISH YOUR TECH START UP WITH US!

We work extensively with startup companies keen on expanding their footprint in the Middle East (Dubai, Abu Dhabi, Riyadh), Europe (Berlin, Luxembourg and Amsterdam) and India (Bengaluru).

We offer expert non-biased consultation on various market entry options, especially in the UAE where there are over a dozen different initiatives for technology companies.

We assist in creating optimum structures for tech startups, including assistance in investor on-boarding and protection of founder's rights on dilution.

We help you get started with legal contract terms such as investor agreements, NDAs, client agreements, employment contracts, term sheets, MoUs - tailored to these jurisdictions.

Other value-added services include

- assistance in startup funding - perfecting the pitch, introduction to Angels and VCs in the region
- boosting the value of startups through IP registrations in these jurisdictions
- basics of finance, accounting, governance and VAT
- cross-jurisdiction operations & structuring

tenl.io aims to foster partnerships between startups in the region and beyond, and create a vibrant ecosystem for dialogue and cross-offerings in the technology space.



We are a consultancy firm based in the ADGM and the DIFC, and specialise in corporate structuring for both financial and non-financial entities. We use cutting-edge technology for efficiency yet maintain the personalization of human interaction. Over the past fifteen years, we have helped multiple clients improve their corporate structure and expand their businesses within the UAE.

We also assist in structuring in Luxembourg, Cayman Islands, Jersey and Mauritius!

Bachelor in Engineering -
Telecommunications

Capabilities:
- Management
- Consulting



ROHIT GHAI, FOUNDER

Rohit is the founder of 10 Leaves. With over 15 years of experience in the region, Rohit consults firms on corporate structuring, market entry strategies, fund structuring, regulatory authorisations and startup funding. He conducts workshops on doing business in the region, and is a regular presenter to visiting trade delegations from Europe and Asia.

Bachelor in Mass Communications

Capabilities:
- Structuring
- Secretarial



ASHLEY VALMORIA
COMPANY FORMATION SPECIALIST

BISHR SHIBLAQ, PARTNER

Bishr established and headed the MENA office of the leading Luxembourg law firm, Arendt & Medernach for around 10 years. In this capacity he advised leading financial institutions, sovereign wealth funds, asset managers, MNCs and family offices in both Europe and the Middle East on all issues relating to the structuring of international transactions and the setting-up of regulated or unregulated investment structures.



Master of Laws (LL.M.) in International
Economic Law from the University of
Warwick (UK)

Capabilities:
- Legal - Islamic Finance
- Structuring - Funds

RAVI RAMANANI
COMPANY FORMATION SPECIALIST



Bachelor in Electrical
Engineering

Capabilities:
- Structuring
- PRO Services

Master of Law (LL.M.) in George
Washington University

Capabilities:
- Legal
- Funds
- Private Equity



ALI AWAIS, PARTNER

Ali has over 20 years of experience in providing governments, sponsors and financial institutions strategic advice on cross border investments, including Public Private Partnerships structures, legislative, and policy reforms. He graduated Master of Law in George Washington University, School of Law, Washington, D.C.

Bachelor of Secondary Education-
Major in English

Capabilities:
- Digital Media
- Support



JAM JAVIER
DIGITAL MEDIA SPECIALIST

MANOJ AGADI
SENIOR SEO ENGINEER



Master of Technology (M.Tech)

Capabilities:
- Technology

KAYLAN SIVALANKA, PARTNER

Kalyan has vast experience in compliance / AML and has worked at several financial institutions including Citibank, Standard Chartered Bank and Bank of Singapore. He is the owner and founding member of the Compliance / Financial Consulting Firm - Trident Management Consultancies. He is a designated Compliance / MLRO for multiple regulated



Chartered Accountant (India)
Certified Internal Auditor (USA)

Capabilities:
- Compliance
- AML
- CFO Services
- Valuation
- Internal Audit

MBA in Marketing,
Bachelor of Technology (B.Tech)

Capabilities:
- Digital Marketing



TUSHAR KANTA BEHARA
DIGITAL MARKETING SPECIALIST

WHAT OUR CLIENTS SAY ABOUT US...

"We thank 10 Leaves for having assisted us in our pursuit to be licensed by the DFSA. The prompt responses and guidance-based approach was very helpful and for this we express our sincere appreciation - Thank you

- Vickneswaran Gowribalan
Co-founder & Director at Grip (DIFC) Ltd.

"Got to meet the team during one of my trips to the UAE - they are well-versed in both ADGM and DIFC setup and helped me decide on setting up in Dubai. From there, the actual process was quick and very efficient."

- Fahad Albader
CEO at NEO Mena Technologies Limited

"I would like to take this opportunity to thank you for your support to obtain the DFSA license. 10 Leaves provides the all of the services that a new company coming to DIFC needs, at an affordable price. I believe the insights and suggestion you provided were very valuable and saved a lot of time and effort, which obviously comes from deep experience and close relationships with the regulators. I still trust your opinion on all matters that relates to DIFC even after we finished most of the work."

- Mohammad Alghaith
Alarabi Investments Limited (DIFC VC Fund Manager)

"A professional company with passionate individuals with relevant industry experience, working diligently to satisfy client expectations by rendering services at very competitive pricing. 10 Leaves goes an extra mile to make things happen for its clients."

- Sanjeev Chowdhury
SVP Regional Director at Northstar Financial Services (Bermuda) Ltd. - DIFC Representative Office

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