



**bg** BLUEGOLD  
CAPITAL

# ABOUT US

BlueGold Capital Asset Management, located in the Dubai International Financial Centre, is a Category 3C licensed External Asset Manager regulated by the DFSA, offering discretionary portfolio management, tailored solutions, and unbiased advice to private and institutional clients.

Portfolios are managed in line with each client's investment policy statement, reflecting their risk and return profile, unique circumstances, and preferences, and the firm offers multi-banking opportunities across jurisdictions including Switzerland, Singapore, the United Arab Emirates, the Isle of Man, and others.



# OUR TEAM

BlueGold Capital Asset Management Limited is led by a team of professionals, each with over 20 years of experience in portfolio management, wealth advisory, and relationship management with leading local and international banks.



**Apurb Chibber**  
*Senior Executive Officer*

A seasoned banker with over 30 years of experience in banking and wealth management in the Middle East, having worked with leading regional and international institutions such as Emirates NBD and HSBC.



**Kunal Kapoor, CFA**  
*Managing Director and Chief Investment Officer*

A CFA charterholder and seasoned financial services professional with over 20 years of cross-functional leadership experience in wealth management, known for an entrepreneurial approach and a strong track record of delivering results



**Noor Yahya**  
*Executive Director and Partner*

A senior finance professional with over 25 years of experience in relationship management for high-net-worth individuals across leading GCC banks, including Emirates NBD and ABN AMRO Bank, with deep expertise in financial planning and wealth management

# WHAT WE DO IS HOLISTIC WEALTH MANAGEMENT

Investment advisory

Best in class global private banking capabilities

Arranging financial products

Arranging custody

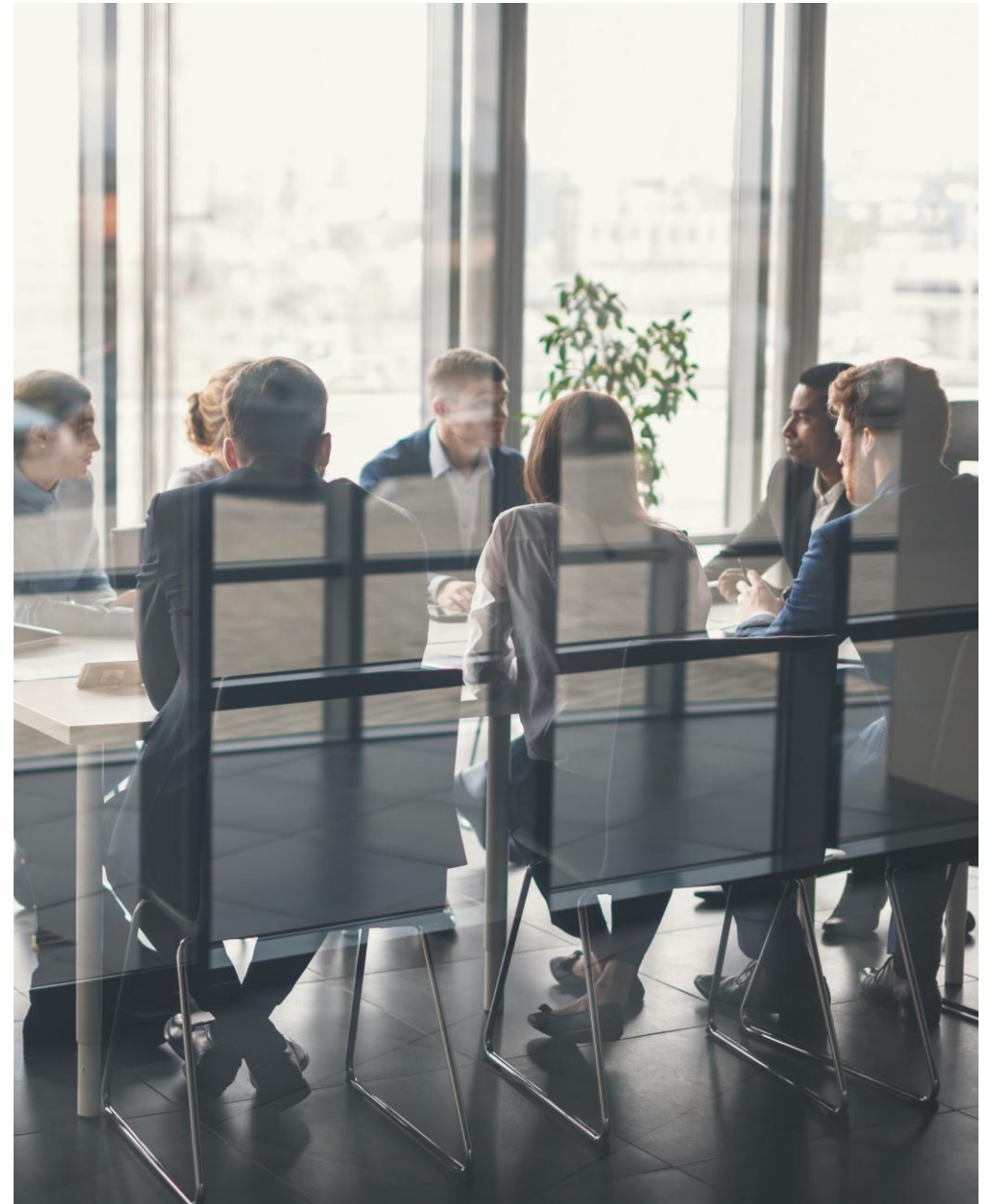
Arranging and advising on credit

Consolidation of portfolios

Wealth structuring

Ultra-high net worth insurance, real estate advisory and trust administration

Managing assets



# INVESTMENT OPTIONS

Equities

Structured Products

Future and Options

Bonds

Long Term Insurance Contract

Fiduciary Deposits

Mutual Funds

Trust Formations

Debentures & Warrants

Private Equity

Fixed Maturity Plans

Lombard Financing



# CLIENT RISK PROFILING & ASSET ALLOCATION



## Investment Policy Statement

<b>Needs</b> Lifestyle spending, debt service, education, philanthropy, business
<b>Risk Tolerance</b> Observed behaviour under stress, not just age or net worth assumptions
<b>Time Horizon</b> Operating capital, long-term reserves and next-generation objectives
<b>Time Horizon</b> Cash ladder for near-term needs, illiquids allocated after core needs
<b>Constraints</b> Jurisdiction, leverage limits, concentration risk, and Shariah



## Illustrative Client Segmentation

<b>Conservative</b>	Capital preservation, stable income, short liquidity horizon 60-75% income / defensive, 15-25% growth, 5-10% alternatives
<b>Balanced</b>	Real return focus, moderate volatility, planned liquidity 35-50% income, 35-45% growth, 10-20% alternatives
<b>Growth</b>	Longer horizon, inter-generational wealth creation, higher drawdown tolerance 15-30% income, 50-65% growth, 15-25% alternatives



# OUR KEY PARTNERS

Julius Bär  
SWISS PRIVATE BANKING

Emirates NBD

بنك الإمارات  
للاستثمار  
EMIRATES INVESTMENT BANK

EFG

J. SAFRA SARASIN  
Sustainable Private Banking since 1841

uti  
UTI Mutual Fund

HANSARD

kotak  
Asset Management

Man

KRISTAL

Silverdäle  
Fund Management

MCB

BANK OF SINGAPORE

Global Wealth  
MANAGEMENT SOLUTIONS

Investors Trust

THANK YOU



Office 711&712, Liberty House, DIFC, Dubai, United Arab Emirates

This information is prepared and distributed by BlueGold which is regulated by DFSA. This material is intended for professional clients and/or market counterparties clients as classified under the DFSA rulebook and related financial products, or services are only available to them. The information provided does not constitute any solicitation, invitation, or an offer or endorsement to use a service, to buy/sell investment instruments, nor to perform any other transaction, however, solely for marketing and information purposes.

In addition, the information is not intended for distribution to or for any use by individuals or legal entities that are citizens of a country or have their domicile or registered offices in a country where the distribution, publication, provision, or use of this information would violate applicable laws or regulations, or in a country where further compliance with registration or approval requirements must be taken.

This document has not been reviewed, approved or filed by DFSA. This material or any segment hereof may not be printed, sold and redistributed without our prior consent