

For kompleksnoy investment schemes and I work in any business one or two companies tend to be insufficient, if we construct a reliable scheme of work, designed for a long time. Number of levels of specialization and envy from the budget, the planned turnover of your business structure, the need for certain elements protection.

**There are 4 types of companies and bank accounts with different functions:**

1) **Offshore Foundation of, a trust or an offshore fund:** serves as a means of accumulating and protecting assets - owned by a group of companies purses

2) **offshore company purse:** the accounts of these companies "appear" and "disappearing" money

3) **Company - mediator:** through the accounts of these companies money from an offshore purse will fall to the accounts of front companies in Europe

4) **facade-company:** through the accounts of these companies will be an interaction with external partners, working with Ukraine and the CIS (the supply, purchase and sale tsenyh securities, shares, shares and investment certificates), working with letters of credit, trade, brokering, etc.

**Recommended banks under 1.2 type companies**

- **An offshore bank account** may be in offshore offices (OBU) of first-class banks located in offshore countries (eg Barclays Bank, HSBC Bank)
- **accounts in independent offshore banks** located in the Caribbean region (eg banks of St. Vincent, Bank of Panama s)

**investment accounts in non-system banks of Switzerland and**

**Liechtenstein** (the second account - the cantonal banks, subsidiaries of the cantonal banks)

**Banks under 2.3 type companies:**

□ □□□□□□□□ **account in the Baltic banks** (Recommended Lithuania, Latvia)

□ □□□□□□□□ **bank accounts in eastern Europe** (Hungary, Serbia)

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**Banks under 4 type of companies:**

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□ □□□□□□□□ **account in the first-class banks European Union and Switzerland:** a bank account in the country where a public company (Denmark, Great Britain, the Netherlands).

For Switzerland - in UBS or Sredit Suisse, Denmark - Nordea, UK: Barclays, etc.

□ □□□□□□□□ **second account in the Baltic banks** or Cyprus banks

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Levels of ownership and management can finish building gradually, at least use a purse, one or two of Type 3 or Type 4, depending on the predominance of trade and brokering or investment component of financial flows.

**Type of account management and ownership:**

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□ □□□□□□□□ **Company 3 groups - trustees for the general power of attorney** or fiduciary management contract with the director

□ □□□□□□□□ **Company 4 groups - a full fiduciary services with □ wage-resident directors** of the country where a public company or a resident of the EU, perhaps the 2 nd additional account manager

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**- Resident of the CIS**

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All invoices for all groups of companies are controlled through the Internet bank customer. Company accounts 4 and the group opened without the presence of the customer in the bank.

There is also no need for a personal visit to the bank at the conclusion of the contract with the trust account manager.

**On 3 groups of companies** - need to be met with a representative of the bank's authorized representative in the office of the bank signature cards for signature.

**By company 1-2 groups:** possible remote opening of accounts, meeting with a representative of the bank does not occur when opening accounts in offshore banks.

Requires extensive data on the trustee account manager.

By the time of creation until the operation of accounts with internet banking usually takes 2-4 weeks.

For the purposes of investment, loans back-to-back may purchase or use of Swiss financial services companies and investment funds with prices on the European, American and offshore markets.

### **Facade of the company**

Facade company (or at least the company has three groups s) may act as a counterparty for relations with Ukraine or Russia. When it comes to buying and selling securities investments and ownership of corporate rights, then it is recommended to use the country that has an agreement on avoidance of double taxation.

Recommended s country: Great Britain, Switzerland, Denmark, the Netherlands

### **Why do we need intermediaries**

Select a country and the bank for each type of companies and bank accounts is a complex issue, in some cases, you must select the country under the bank or a bank for the country - because the banks can not work with the residents □ (Legal and natural persons) of certain countries, or to require performance by the shareholders and directors of certain conditions, taken in the bank.

It is therefore necessary to adapt to the demands of the bank, picking up the structure of shareholders and directors of your future group of companies still in the registration of the company, given the practice of relationships with clients at any given time - the situation is now changing so rapidly, so that the fact that a year ago in which you a bank account opened without any problems for your offshore does not mean that this year the situation has not changed.

For example, the bank can change the owner, and certain types of customers was simply uninteresting to new owners, or the number of &quot;offshore&quot; clients was critical for the bank in terms of financial monitoring.

Having the status of official representatives of many offshore, Baltic, Cypriot and Swiss bank, we can more directly to ask about the type of bank customers, in which he is now interested, and on the informal &quot;black&quot; lists of activities, contractors, fees for financial services, etc. .

You can try to do everything yourself, but not the fact that the first time you get a working tool for your business, because Only constant practice can provide guaranteed results and suitability of the created structure to your future financial flows.