INTEGER WEALTH GLOBAL

The IWG Client Frustration Solution

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The Psychographic Profile

Understanding the client's emotional state is as important as the financial thresholds. The ideal IWG client is living in one of these three frustration states, and the solution lies within the IWG model.

The IWG product is a capital infrastructure system. It is not venture capital, not private equity and not bank debt. It is the construction of a bespoke, client-owned investment vehicle that sits on a European stock exchange and channels institutional capital into the client's projects **in perpetuity**. The client who buys this is not raising money. They are building a financial machine.

The Three most Frustrating states for clients are:

Frustration State 1: The Bank Ceiling

The client has maximised their traditional banking relationships. Lenders are offering 50% – 70% LTV (Loan to Value) with punitive covenants, personal guarantees, and 6 – 12 month approval cycles. Every new project requires a fresh credit application. The client feels like they are constantly begging for money that they have already earned the right to access.
The IWG fund removes the bank entirely — perpetual capital with no covenants, no guarantees, no equity.

Frustration State 2: The PE Trap

The client has been approached by private equity firms offering growth capital, but every term sheet demands 25% – 40% equity, board control provisions, and a 3 – 5 year exit clock. For a family owned industrial group doing €80M revenue, this is existential. They built this company over 20 years and will not hand over control to a fund manager in London or anywhere else.
The IWG fund requires zero equity dilution. Neither IWG nor its investors take equity in the client or their projects.

Frustration State 3: The Scale Mismatch

Their capital needs are too large for commercial banks (€200M+) but too small or too asset-heavy for capital markets (IPO is impractical for project-based businesses). They exist in a structural financing gap. VC (Venture Capital) ignores them because they are not high-growth tech. Investment banks ignore them because the fee is too small.
IWG fills this gap with a purpose-built fund that matches their exact scale.

The ROI Equation: Why the Setup Establishment Costs of an Entry €200M costing €190K Is a No-Brainer.

The setup cost objection is the single biggest friction point in the sales process. It must be neutralised instantly with maths, not persuasion.

Metric	Value	Calculation
Setup Cost	€190,000	0.095% of €200M target
Stage 1 Distribution	€37,600,000	80% of €47M first target
Time to Stage 1	3–4 months	Post-listing subscription cycle
Return on Setup Cost	197x	€37.6M ÷ €190K
Effective Cost Rate	0.005%	€190K ÷ €37.6M
Refund Mechanism	100% refunded	Fund’s first disbursement = refund to client
Comparable Bank Fee	€2M–€6M	1–3% arrangement fee on €200M facility
Comparable PE Cost	€50M–€80M equity	25–40% ownership dilution at €200M valuation
Net Cost to Client	€0 (refunded)	After fund launch

The Common Sense Close

With a standard minimum entry €200 million investment fund, the client invests €190,000 for a brief period of approximately 4 months for the setup and establishment costs. In 3 – 4 months, they receive €37.6 million **AND** their initial €190,000 back as the fund is compelled to refund the setup costs as the fund cannot launch while it is in debt.
This is a 197 x return on deployment within a single quarter. No bank on anywhere offers such a solution. No PE (Private Equity) fund anywhere offers that without taking half the client’s company and while this is just Stage 1, the client’s fund keeps growing for decades.

For further costs of setup distribution please see the IWG website link at https://www.integerwealth.global/our-investment-funds/fund-structure-calculator/