



Artex Value
LIMITED

A Financial Services Education
and Training Company

Artex Value Limited, a Financial Services Education and Training Company with a practical, values-based approach to developing training programs for Wealth Management and Entrepreneurship for the Saudi Arabian and GCC marketplace.

The Artex programs draw from our experience, strength, and strong ties to the global financial services industry. Our approach is unique in two important ways. First, we develop our strategies organically, not “off the shelf,” customizing each program for the Saudi Arabian market. Second, practice follows theory. Our students learn the theory, but apply this learning in “real time,” practical situations.

From our base in Financial Services and Education, Artex builds programs to support emerging growth in the following areas:

Wealth Management
Private Banking
Asset and Portfolio Management
Entrepreneurship
Small Business Development
Business Operations

Our customers include:

Banks, Financial Institutions
Corporations
Individuals looking to start their own businesses
Universities
Foundations, Endowments

Our focus includes a vision for expanding business and investment opportunities for women.

Our Partners

We bring to the task an impressive team of strategic partners to design and execute the training process. Morningstar provides a range of expertise for financial analysis and “know-how” in portfolio management, investment profiling, and web-based software and applications, while our bank partner, LLB, in Zurich, Switzerland, supports our efforts in education and private banking. The American College, ACT, based in Europe, assists in curriculum development, and certifies programs with accreditation agencies in the US.

Our team of American professors and trainers, all with advanced degrees from top universities in the USA, has taught, consulted, worked within the financial industry and the corporate world, and has been involved in start-up businesses and management training, comprising a professional experience of more than 125 years. Artex professionals include financial analysts, portfolio and asset managers, corporate consultants, accountants, sales experts and programmers, all of whom bring to their training a wealth of direct experience and expertise in business finance, start-ups and entrepreneurship. Where we need outside specialization, we leverage our contacts in banking and industry, securing support from the corporate world, to expand our capabilities and expertise.

Our Philosophy

Underlying our training approach is an appreciation for the importance of Creative Thinking, a foundation for success in today's competitive, globalized world. From this base, we build our programs to train in areas that support wealth management, new business creation and development. Our two-track approach combines the essentials of wealth management and creative finance, with entrepreneurship identifying new business opportunities.

Our training programs are modular, addressing a wide array of related, practical skills sets, covering a range of fundamental ingredients required to manage money and build new businesses—from identifying financial goals and understanding risk, to investing globally. For more information on our Training Programs, please link to www.artexvalue.com

Our programs identify the resources necessary to build a customized wealth solution for high net worth investors, retail clients, corporations and endowments. We leverage our base of knowledge in wealth management, to help entrepreneurs design and execute new businesses in the Kingdom. In particular, our approach focuses on assisting women entrepreneurs launch new companies in Saudi Arabia, expanding their opportunities.

Managing Wealth

Managing Wealth is an important foundation for a proper understanding for developing new businesses. Knowing how to manage wealth also underlies our vision of social responsibility, and the application of knowledge to the local marketplace. Artex specializes in the Wealth Creation and Management, but our focus on Values-Driven Solutions. We help investors understand the full spectrum of investment possibilities, but also view wealth creation as comprising more than money. The process involves identifying, understanding and managing 3 important kinds of wealth:

Financial Wealth • How do I create financial success? This means understanding risk and reward, how investments work, and the role of the global markets in helping create and expand wealth. .

Social Wealth • what are those values that surround your wealth? How is your work ethic? How do you want to impact your community, your “cause?”

Legacy Wealth • Legacy Wealth is an outgrowth of the Values you identify with, and how you use this wealth during and beyond your own life. Understanding values and how these values help you ask the right questions, is the key to taking actions that drive long term success. What do I want to pass on to my family with my money? How can I give my children and family greater opportunities through my investing? What meaning can I bring to my money for future generations? How can I teach my children greater responsibility? Involved in wealth management, and matters of legacy, are the legal questions of how investors want to structure their inheritance, and then use this wealth beyond their lives.

By addressing these 3 wealth types, we teach a Values Driven Wealth Management Solution. In every action, we ask the larger life questions, such as, “How should a person's values be reflected in his portfolio? How should investors view money? What actions should we be taking to reflect our values?

A Commitment to Women

Artex has customized its programs to focus on the important task of training women to understand their emerging role in both wealth management and entrepreneurship. Taking control of financial decisions is the key to a secure future; knowledge of the global markets and the options available for investing, is the key to taking control. It is often easier for men to “win” in the game of business, because they dominate the investment world. Beyond the obvious differences in how men and women run businesses, they also view money through different eyes. Artex understands these differences, and our approach to education and training encourages women to view these differences as advantages.



*The Artex
Programs
draw from our
experience,
expertise and
strong ties
to the global
financial
services
industry*



William Gianopulos
*CEO
MSJ Northwestern University, Chicago*

Professional Background

Experience includes Asset and Hedge Fund Management, Financial Analysis and Research, Wealth Management and Financial Product Development, including funds and structured finance.

Personality Profile

A creative, broad minded thinker, global in perspective with years of commitment to the Saudi Arabian marketplace.



Tracy Sparks
*Managing Director, Business Development
MS University of Chicago
CFM Wharton School of Business*

Professional Background

Experience in managing Wealth Management services for large international banks, women's banking and services, and business start-ups in emerging and frontier markets.

Personality Profile

A team-builder, executor of business ideas, and a believer in the importance of entrepreneurship and a values-based approach to business. Strong leadership skills and a practical approach to training and business development.



Dr. Nick Kourkoumelis, PhD
*Director of Curriculum Development and Training
PhD Century University
MBA Fairleigh Dickenson University*

Professional Background

Over 30 years of experience in multi-national corporations, specializing in business development, consulting, training, education and curriculum development, and wealth management for high profile investors. Director of the MBA program for the American College, ACT, based in Boston, and operating in Europe. A seasoned professor.

Personality Profile

Committed to education and innovative thinking, an inspired professor and a believer in education and the value of practical skills development through education. International experience, with a global perspective



Peter Chresanthakes, CFA
*Director of Training and Wealth Management
MBA Pennsylvania State University*

Professional Experience

Experience in finance, banking, cash flow analysis, business development and asset management. An entrepreneur, partnered a start-up bank, food service concerns, and a sports-entertainment company. Many years in financial services, and more recently a professor in the MBA program for ACT, in Europe.

Personality Profile

Intelligent, driven, with solid management skills; a believer in education, with strong proven skills in entrepreneurship, sales and relationship management. A team builder and leader.

Contributing Partners



Liechtensteinische Landesbank (Switzerland) Ltd.

Liechtensteinische Landesbank (LLB), established in 1861, was the first bank chartered in the principality of Liechtenstein. In 1998, LLB became a full service bank in Switzerland. Through its headquarters in Zurich, and branches in Geneva, Lugano, Abu Dhabi and Dubai, LLB provides advice in asset management for private clients with a focus on administration and management of large assets from foundations, pensions and institutions, as well as high-net worth investors. Switzerland is known for its banking tradition, client services and bank privacy, and is a worldwide market leader in cross-border Private Banking, with a global market share of 27%. LLB is a part of this tradition.

Through its participation in training programs, LLB hopes to help enhance the skills of Saudi and GCC professionals in the areas of Wealth Management, Corporate advisory, Entrepreneurship and education in Private Banking; through its philosophy, LLB hopes to expand upon its key principles of innovation, professionalism and integrity.



Morningstar Direct

Morningstar, Inc., located in Chicago, USA, is a leading global provider of independent financial and ratings analysis. With a staff of over 3,500 and offices in most major international financial centers, Morningstar offers an array of the latest financial tools for retail and institutional investors, including web based and IT applications, affording subscribers an array of analytic tools on leading corporations, stocks and bonds, corporate ratings and governance, as well as mutual funds and ETFs. Morningstar is a listed company on the NASDAQ (MORN), and has a subscriber base of more than 300,000 professional and retail investors.

Who Uses Morningstar Direct ?

Global institutions use Morningstar to lend essential insight to those who select and analyze investments. Within many of the largest financial institutions and organizations, Morningstar products sit on the desktops of portfolio managers, investment consultants, financial product managers, and professors and students alike. Professional money managers value the instant access Morningstar provides to timely data on a range of investments, as well as the research and reporting capabilities Morningstar provides through its products.

For more information, view the following link: www.morningstar.com



ACT, Anatolia College

Professors leading the Artex training effort head the MBA program at ACT, the higher education division of Anatolia College, an integrated educational center now into its second century of service. As a leader in global education, ACT is accredited in the USA by New England Association of Schools and Colleges (NEASC). This means its degrees are approved both within the United States. ACT may provide academic certification for those participants requiring such professional recognition. One of the most important features of ACT is its practical application in a broad range of training, including Banking and Finance, Entrepreneurship, Management and Marketing.

Inquiries regarding the accreditation status by the New England Association should be directed to the administrative staff of the institution. Individuals may also contact: <http://www.neasc.org/>



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