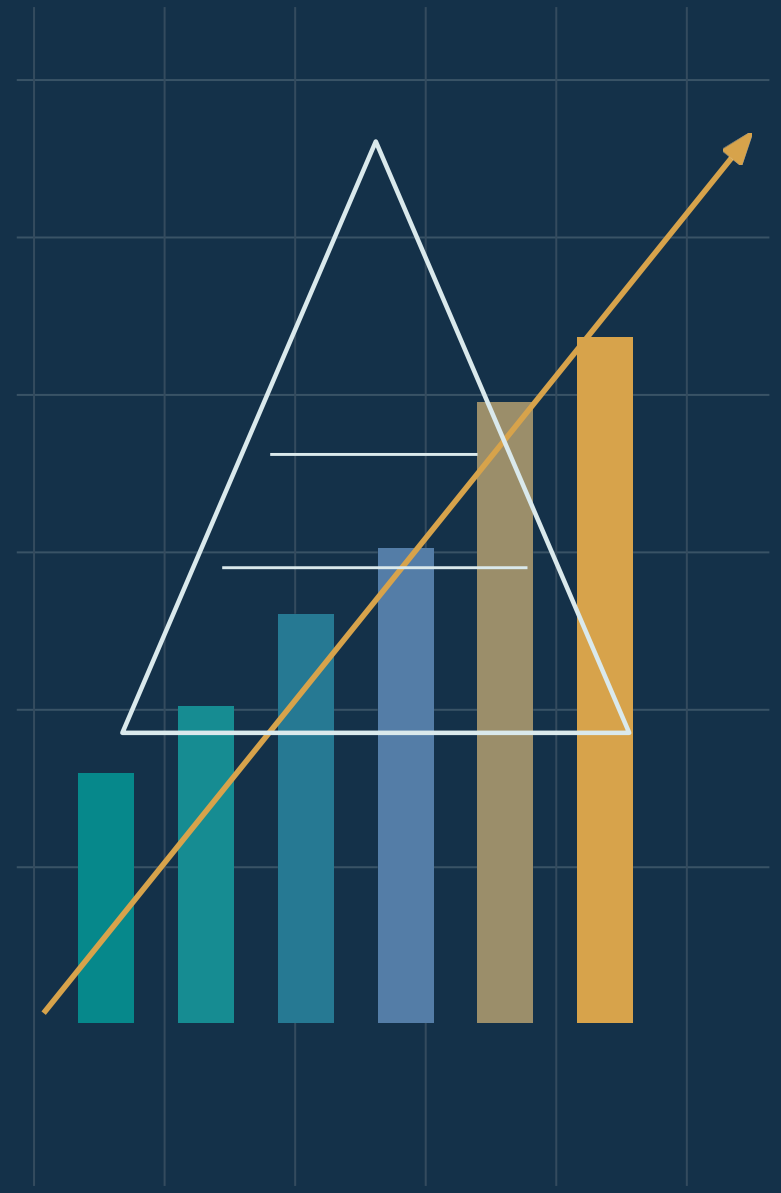
FAIL→ SCALE→ PIVOT→

THE HIGH VALUATION CODE

From measuring enterprise value to helping create it



An institutional value-creation proposition for banking groups

Banks / Investment Banking / Wealth Management / Advisory Networks

STRATEGIC DISCUSSION DRAFT

NOVEMBER 2026

An adjacent advisory capability — with a controlled route to proof.

Decision sought: sponsor a feasibility pilot, not an institutional roll-out or endorsement.

STRATEGIC FIT

Fee-led growth

Complements SME, CIB and entrepreneurial wealth advisory ambitions in 2026–2029 growth plans.

HVC DIFFERENTIATOR

Value creation logic

A sequential approach to revenue quality, transferability and scalable intellectual assets.

OPERATING MODEL

Low integration first

Begin with a referral-led intervention; license or embed only following evidence and controls.

DECISION REQUEST

90-day validation

One business unit, 8–10 clients, clear success criteria and risk-gated decisions.

PROPOSITION

Help existing corporate clients become better-prepared for financing, ownership transitions, reducing founder dependency and growth — without changing the bank's regulated decision processes.

Same profits. Different enterprise value.

Financial statements record performance. They do not explain every driver of future bankability, investability or transferability.

TWO COMPANIES — SAME CURRENT FINANCIAL PROFILE

BUSINESS A		BUSINESS B	
Revenue	Same	Revenue	Same
Profit	Same	Profit	Same

ILLUSTRATIVE ENTERPRISE VALUE INDEX



Illustrative only — not a company valuation

What changes the equation?

01 Revenue quality

Recurrence, concentration, durability

02 Transferability

Lower founder and key-person dependency

03 Scalable assets

IP, processes and repeatable growth

We move valuations by changing what underpins enterprise value.

A Founder Wealth Creation System built to translate financial intelligence into sequenced operating decisions.

THE WEALTH CONVERSION GAP

Value created by the business is not always value captured by its owners.

HVC examines earnings quality, **founder dependency**, intellectual assets and the ability to scale beyond current individuals and markets.

PROGRESSION TO AN INSTITUTIONAL METHODOLOGY

2017 — **UK University origin**

Entrepreneurship program for bankability and investability.

2018–25 — **Commercial delivery**

Classroom and private-company interventions, paused during Covid.

2025–26 — **International platform**

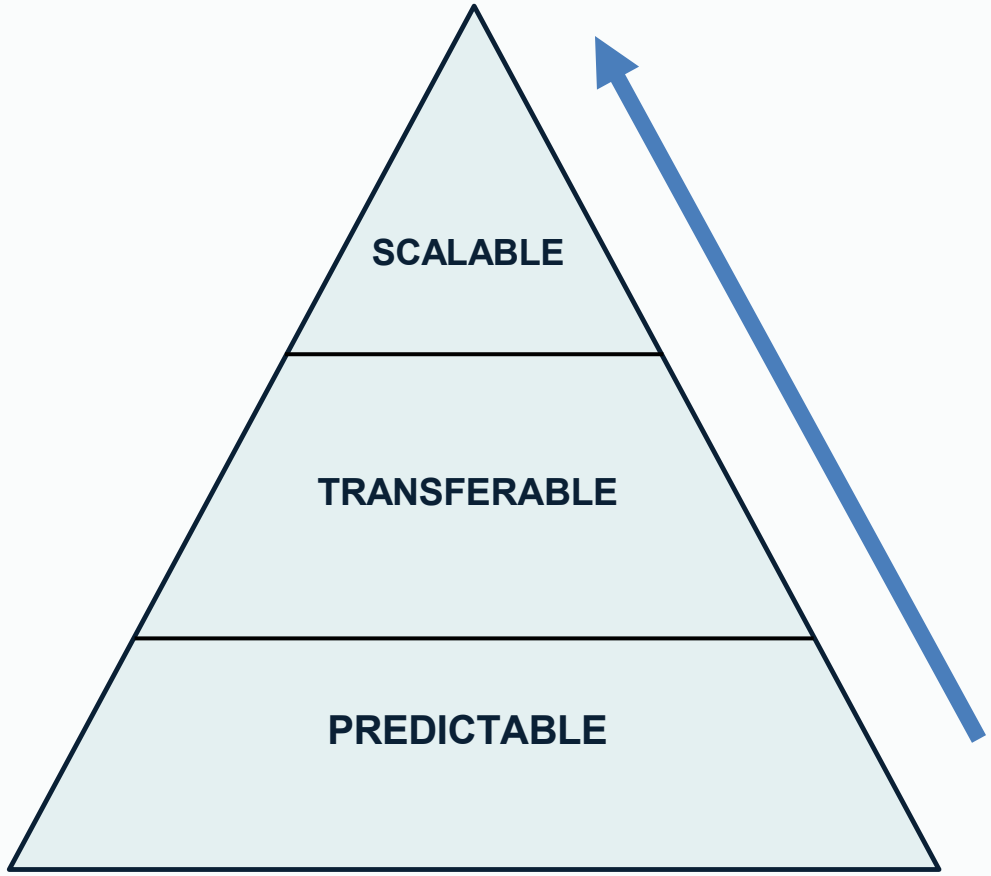
Singapore-based operating entity and developing partner delivery.

Distinct from a valuation opinion: HVC diagnoses value constraints and prioritizes changes. Independent valuations, credit decisions and transaction advice remain separate.

HVC: highvaluationcode.live

One deliberate progression: Predictable → Transferable → Scalable.

Three domains: IP monetization, leadership & succession, and Local to Global — delivered in a deliberate sequence.



01 PREDICTABLE

Improve revenue quality, recurrence and resilience.

02 TRANSFERABLE

Reduce founder dependency; codify and protect valuable assets.

03 SCALABLE

Commercialize IP and create repeatable, investable growth.

Five Wealth Moves convert hidden capability into transferable assets.

Identify → Codify → Protect → Commercialize → Transfer. A common process, tailored to each enterprise.

01

IDENTIFY

Find valuable knowledge, relationships, methods and opportunities.

02

CODIFY

Capture what makes those assets usable and repeatable.

03

PROTECT

Clarify ownership, rights and appropriate protections.

04

COMMERCIALIZE

Explore products, services, recurring income and licensing.

05

TRANSFER

Enable the organization to retain value beyond its founder.

CAPTURE **COMPOUND** **CONTINUE**

HVC: highvaluationcode.live

The methodology spans twelve outcomes in four workstreams.

The hierarchy and order are assessed company by company — this is not a 12-item checklist.

01

FUNDABILITY & VALUE FOUNDATIONS

Close weaknesses in fundability and founder dependency

01 Become Bankable

02 Master Commercial IP

03 Revenue Without You

02

INTELLIGENCE & PREDICTABILITY

Reduce uncertainty and exposure

04 Monetize AI

05 Build Predictable Cash Flow

06 Eliminate Hidden Risks

03

SCALE & LEADERSHIP

Remove limits on growth and margin

07 Create Pricing Power

08 Engineer Capital Strategy

09 Scale Leadership

04

PREMIUM VALUATION

Make value transferable and scalable

10 Go Globally Relevant

11 Systemize Operations

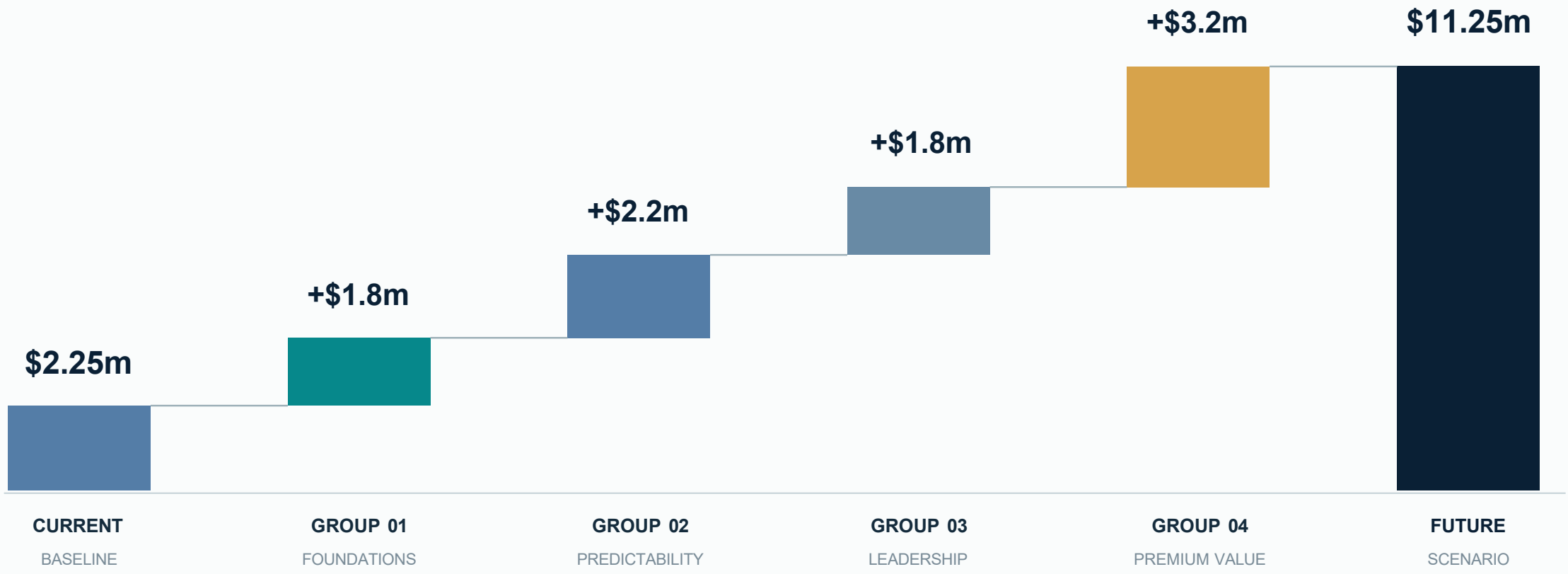
12 Attract Capital

12 OUTCOMES | **144 VALUATION KILLERS** | **144 WEALTH MULTIPLIERS**

Source: highvaluationcode.live — HVC homepage overview

From a current value baseline to conditional future scenarios.

The four HVC workstreams connect business change to valuation logic; the example below is illustrative.



Illustrative EV ($m). Components are not independent verified effects; they are explanatory increments from a sample HVC website scenario.

HVC website illustrative bridge — not forecast

HVC fills a gap between assessment and enterprise transformation.

Complementary to valuation, operating execution and exit-readiness disciplines — not a replacement for them.

FORMAL VALUATION

What is the business worth?

Point-in-time value opinion, modeling and appraisal under applicable standards.

OPERATING SYSTEMS

How do we execute better?

Leadership cadence, accountability, process and management discipline.

EXIT-READINESS TOOLS

How attractive are we to buyers?

Assess sellability, documentation and transaction readiness.

HIGH VALUATION CODE

What must change to move value?

Prioritized, interdependent transformations connected to enterprise-value drivers.

HVC REQUIRES Diagnosis + Outcome dependencies + Sequenced Wealth Moves + Financial KPIs + Transferable implementation

Three reported cases illustrate distinct value-creation mechanisms.

These are HVC management-reported outcomes, not independently verified causal evidence.

US MEDTECH

$30m

Reported business value

$7m funding reported

Investment proposition reframed around intangible value and scalable commercial potential.

UK CONSULTANCY

$2.25m

to $11.2m reported

Valuation sequence

High Valuation Code protocol applied to operating drivers; basis and causation to be verified.

CONSULTING FREELANCER

$130k

to $520k reported

Eight new revenue streams

Existing expertise captured and codified into more repeatable commercial offers.

Reported results arose in individual circumstances; no independent verification or causal attribution is represented. Amounts and currencies reproduce the website; some valuation bases are not specified.

Source: highvaluationcode.live — case studies

Built by finance, M&A and institutional banking practitioners.

International leadership spans Europe, Asia and the United States, with partners engaged by mandate.



Matteo Turi FCCA

Creator & Co-Founder · Europe

31 years

CFO, finance and enterprise transformation; connects enterprise drivers to funding evidence and financial KPIs.



Marguerite Bolze

Co-Founder · Asia

14 M&A deals

Experience across seven markets; leads international transformation, knowledge transfer and implementation.



Serge Sondak

Strategic Partner · USA

35+ years

Institutional banking leadership with National Bank of Canada and Monte dei Paschi in New York.

DELIVERY MODEL Singapore operating company · US advisory distributor · 14-country accounting network · 35-country PMI network

Portraits: HVC Introduction PDF | Biographies: highvaluationcode.live

Twelve business events. A structured reason to engage.

Events create the deadline; HVC verifies economic exposure before recommending any intervention.

CAPITAL & OWNERSHIP

01 Fundraising and financing
Evidence for investor or lender diligence

02 Succession, retirement and exit
Transfer of relationships and decision rights

03 Acquisition and buy-and-build
Protection of acquired knowledge and earnings

12 Restructuring and refinancing
Credible operating change behind the plan

LEADERSHIP & EXECUTION

04 Senior executive appointment
Accountability and authority transfer

05 Major customer contract
Delivery, margins and cash commitments

10 Sr. recruitment and team expansion
Delegation and return on hiring

11 Margin, cash and customer pressure
Revenue quality and cash conversion

INNOVATION & SCALE

06 Innovation funding and grants
Ownership and post-grant commercial returns

07 Business and intl. expansion
Replicable growth beyond key people

08 Patent, trademark and IP activity
Commercial rights and monetization

09 Product and service launch
Pricing, delivery and repeat economics

EVENT SIGNAL → Verify exposure → HVC diagnostic → High Valuation Bridge → Prioritised KPIs

Source: highvaluationcode.live/when-hvc-helps

One methodology. Four institutional routes to market.

HVC can be adapted by client segment while maintaining a common diagnostic and delivery standard.

01 SME & CORPORATE BANKING

Improve client readiness

Identify revenue quality, resilience and governance constraints before financing and growth events.

MEASUREMENT · Readiness progression; advisory referrals

02 CORPORATE & INVESTMENT BANKING

Improve transaction preparation

Support pre-M&A, capital raising and post-merger value creation workstreams.

MEASUREMENT · Qualified mandate pipeline; milestones

03 WEALTH MANAGEMENT

Address business-owner wealth

Help entrepreneurial clients prepare for succession, partial exits and transferable ownership.

MEASUREMENT · Engagement depth; exit readiness

04 ADVISORY & CROSS-BORDER NETWORKS

Productize expertise

Enable accounting, M&A and consulting partners to adopt a consistent value-creation approach.

MEASUREMENT · Partner adoption; fee productivity

Reducing founder dependency protects continuity

NVIDIA appointed CFO Colette Kress as interim CEO after co-founder Jensen Huang resigned.

LEGAL RISK

Implement assurance map with appropriate delegation.
Assign core IP to the company.

Evidence: Signing mandates, authority limits and IP ownership records.

REPUTATIONAL RISK

Delegate clients, lenders and key stakeholders to a second contact.
Implement transition communications.

Evidence: Named relationship owners and a communications plan.

FINANCIAL RISK

Evaluate and assess debt levels and capital structure.

Evidence: Downside cash flows, covenant headroom and liquidity runway.

GOVERNANCE RISK

Designate an interim CEO and give the board clear authority to act.
Implement succession plan.

Evidence: Board-approved succession plan, reserved matters and minutes of the rehearsal.

HVC tests transferability by rehearsing a founder absence and documenting what still depends on the founder.

NVIDIA CEO transition announcement · SEC Exhibit 99.1 · 12 November 2026

Start with limited integration. Expand only after evidence.

Three routes allow institutions to match HVC adoption to appetite, regulation and operating complexity.

MODEL A

REFERRAL

Lowest initial complexity

- Bank selects suitable clients
- HVC contracts and delivers
- Bank assesses client / referral outcomes

Proof of demand and fit

MODEL B

ADVISORY

Partner-led scale

- Approved professionals are trained
- Methodology licensed with QA
- Institution retains appropriate controls

Productized advisory offering

MODEL C

EMBEDDED PROGRAM

Deepest integration

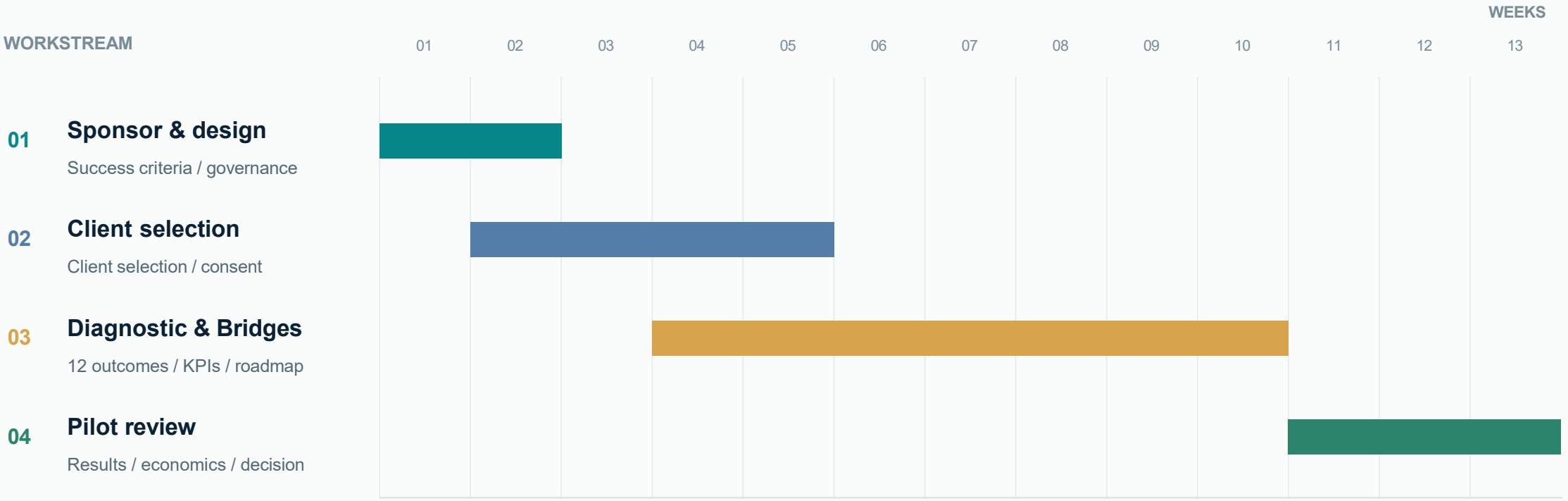
- Tailored diagnostics and workflows
- Bank-approved governance model
- Phased rollout across divisions

Institutional deployment

GOVERNANCE THROUGHOUT Client consent / Data protection / Methodology QA / Independence / Regulatory review

A 90-day pilot tests relevance before institutional scale.

One sponsoring division. One market. An initial selection of 8–10 suitable private businesses.



PILOT OUTPUTS Client diagnostic pack • 12-outcome High Valuation Bridge • Outcome KPIs • Institutional scorecard • Scale / no-scale recommendation

FAIL→ SCALE→ PIVOT→

THE HIGH VALUATION CODE

"We do not calculate valuations.
We move them."

