C WORLD AREA FINANCE

Company Profile – World Area Finance Ltd.

1. Global Ethical Finance for Sustainable Development

World Area Finance Ltd. is a limited liability company based in London, structured as an international financial entity with ethical and humanitarian purposes. As an integral part of the World AREA Project, it was founded with the goal of combining capital, innovation, and social responsibility to finance and promote high-impact economic, environmental, and cultural projects in emerging and high-potential contexts.

At the core of our vision is the creation of the WORLD GREEN BANK – Mercantile Bank, a structure dedicated to ethical and sustainable financing, built on integrity, collaboration, innovation, and sustainability. Through this bank and a network of continental sub-holdings, World Area Finance Ltd. is building a multi-level ecosystem for territorial development and transformation.

2. Mission and Values

Mission

To promote the development of inclusive and sustainable economies by supporting SMEs, public entities, and social enterprises through innovative financial solutions. World Area Finance Ltd. is committed to fostering economic growth in developing countries, reducing inequalities, and empowering local communities.

Vision

To become a global leader in ethical and responsible finance, supporting investment projects aligned with ESG principles and aimed at generating long-term positive impact.

Core Values

- Integrity: Acting transparently and responsibly
- Sustainability: Protecting the environment and enhancing resources
- Innovation: Promoting original and scalable solutions
- Collaboration: Building strategic public-private alliances

3. Governance Model and Structure

- **Board of Directors**: Composed of professionals with expertise in finance, international affairs, and sustainable development.
- Advisory Board: Sector experts and thought leaders supporting strategic decisions.
- Honorary Committee: High-profile individuals enhancing the group's credibility and visibility.

Our operations are grounded in compliance with the UK legal framework and international financial regulations.

4. Sub-Holdings of the World AREA Project

World Area ASEAN PLC Ltd. - Singapore

Chaired by Antonio Traversa, Vice President and board member of World Area Finance Ltd., this company serves as the operational hub for Southeast Asia. Its mission is to facilitate internationalization, investment, and technology transfer across ASEAN countries.

World Area ASEAN PLC Ltd. will operate as a regional platform, enabling access to public-private investment projects, sustainability programs, and initiatives in strategic sectors such as energy, infrastructure, agribusiness, digital technologies, healthcare, education, tourism, and urban regeneration.

Its location in Singapore—an influential global financial and institutional center—ensures direct engagement with key regional stakeholders, including government institutions, multilateral organizations, chambers of commerce, business networks, and ASEAN investors.

World Area Balkans S.R.L. – Craiova

This sub-holding, based in Romania, is dedicated to the regional development of the Balkans and the future EUROZONE MIDDLE DANUBE, a geopolitical and strategic initiative conceived by Gabriel Vladut, Vice President of the company and President of the Chamber of Commerce of Craiova.

World Area Balkans has already entered into cooperation agreements with public and private institutions in the Balkans for sustainable projects in agriculture, the environment, culture, nautical and aeronautical industries, and real estate.

The design and management of EU funds is entrusted to Engineer Olimpia Dobre, an expert in European programs.

World Area India PVT Ltd. – Bangalore

Based in Bangalore and led by Asif Iqbal, President of the Indian Economic Trade Organization (IETO) and board member of World Area Finance Ltd., the Indian sub-holding promotes bilateral cooperation between Italian, European, and Indian businesses.

For over a decade, IETO has been a key player in India's global economic and cultural diplomacy. Through this strategic alliance, World Area India PVT Ltd. supports projects in technology, education, healthcare, rural economy, and cultural exchange.

5. Regional Focus and Partnerships

Territorial Presence and Local Networks

We are developing a network of regional offices in strategic areas such as ASEAN, Africa, India, Latin America, and Europe. These operational offices serve as local platforms, helping to identify high-potential projects, conduct due diligence, and engage directly with institutional, economic, and community stakeholders.

At the same time, we promote operational partnerships with local governments, NGOs, community organizations, and third-sector actors to ensure projects align with the real needs of the territories and guarantee social, environmental, and economic sustainability.

Strategic Partnerships in Africa

In Africa, our initiatives align with the opportunities offered by the African Continental Free Trade Area (AfCFTA), aiming to foster intra-African trade growth and attract long-term investment.

We collaborate with local institutions to provide technical assistance and capacity-building programs, with a particular focus on SMEs and innovative startups. This approach aims to improve market access, strengthen skills, and contribute to the development of a competitive and resilient entrepreneurial ecosystem.

Economic Cooperation in the GCC and Southeast Asia

In the Gulf Cooperation Council (GCC) and Southeast Asia, we develop joint projects in infrastructure sectors—such as transport, logistics, tourism, and smart cities—in line with the sustainable development and economic diversification plans of our partner countries.

We also encourage cross-border investments and joint venture operations to enhance regional economic integration and build intergovernmental, entrepreneurial, and financial cooperation ecosystems.

6. Priority Sectors of Intervention

Blue Economy

World Area Finance contributes to the blue economy by promoting innovative maritime and coastal projects aimed at the sustainable development of coastal communities and aquatic ecosystems. We invest in the construction of eco-friendly port infrastructure, green logistics, urban regeneration of coastal areas, and low-impact maritime transport, thereby strengthening the resilience of areas most exposed to climate change.

Green Economy

In the green economy sector, we support ecological transition through initiatives in regenerative agriculture, renewable energy, and sustainable supply chains. The goal is to facilitate the adoption of production practices that respect biodiversity, protect natural resources, and contribute to food security, while also enhancing the climate resilience of communities.

Healthcare and Health Services

World Area Finance is committed to improving access to essential healthcare and medical services, especially in disadvantaged and remote regions. We promote the construction and modernization of hospital facilities, the introduction of advanced emergency transport systems—such as water ambulances and air ambulances—and invest in research and development for pharmaceuticals and medical technologies, thereby fostering innovation in the healthcare sector.

Culture and Creativity

For us, culture is a fundamental driver of local development and social cohesion. We support initiatives related to cultural and creative production, including the creation of "Cinema Cities," artistic hubs, interactive museums, and cultural centers dedicated to enhancing local identities and traditions. We promote projects that strengthen the social fabric and encourage active community participation.

Support for SMEs

Small and medium-sized enterprises are the beating heart of local economies and a key engine of employment and innovation. World Area Finance offers tailored financial solutions, technical assistance, and internationalization programs to support SME growth. Through dedicated platforms, we facilitate technology transfer, global market competitiveness, and the adoption of sustainable business models.

Due Diligence and Ethical Standards

Every initiative undergoes a rigorous due diligence process to assess technical feasibility, financial sustainability, and impact metrics. This analysis includes a detailed review of compliance with ethical principles and international standards of governance, environmental, and social responsibility.

7. Financing Strategies

International Banking Partnerships

We build long-term relationships with international banks that share our values of responsibility, transparency, and impact. We select financial partners with a strong track record in ethical lending practices and deep roots in the regions where we operate.

Through targeted agreements, we access dedicated credit lines and customized financial solutions tailored to the specific needs of each project, with flexibility regarding timelines, territorial risks, and impact goals.

Investment Funds and Institutional Investors

We engage with impact-oriented investors – including private equity firms, pension funds, family offices, and institutional investors – interested in supporting initiatives aligned with ESG (Environmental, Social, and Governance) criteria.

We promote the creation of dedicated investment vehicles or co-investment platforms capable of channeling capital toward ethical and sustainable projects, encouraging efficient risk management and equitable value sharing.

International Financial Structures and Project Syndication

We collaborate with multilateral development banks, chambers of commerce, and international organizations to enhance the strategic dimension of our interventions. These alliances not only mobilize resources on a global scale but also leverage institutional and technical synergies.

Through syndication structures, we share operational and financial risks, enabling the implementation of complex, systemic, or multi-country projects—even in geopolitically or infrastructurally volatile environments.

Thematic Investments and Sectoral Approach

We prioritize thematic investments in sectors with high social and environmental impact, such as renewable energy, public health, sustainable agriculture, and social infrastructure. These areas not only meet urgent local needs but also offer strong innovation potential and systemic returns.

Each initiative is supported by a rigorous due diligence process to ensure alignment with impact objectives, technical feasibility, economic sustainability, and adherence to responsible finance principles.

8. Ethical Finance and Impact

Green and Solidarity Finance

We support projects that contribute to environmental sustainability, social justice, and the empowerment of marginalized communities. Our solidarity finance accompanies interventions aimed at reducing inequalities and strengthening social cohesion in fragile contexts.

Faith-Based and Values-Driven Finance

We promote finance that respects the religious and cultural identities of territories, incorporating principles from Islamic finance, Catholic social doctrine, and other ethical traditions. We offer investment solutions aligned with these values, oriented toward the common good and social responsibility.

Impact Assessment

We apply advanced methodologies to measure the social, environmental, and economic impact of our investments, using indicators consistent with the United Nations Sustainable Development Goals. Continuous performance monitoring allows us to adjust strategies in real time and ensure maximum transparency for stakeholders.

Stakeholder Inclusion

We believe in the active participation of local communities, NGOs, and territorial entities. We involve stakeholders in decision-making processes through roundtables, focus groups, and permanent advisory committees, promoting co-creation and a sense of ownership of the projects.

9. Communication, Branding, and Thought Leadership

Brand Identity

World Area Finance stands out for its coherent and recognizable brand identity, grounded in principles of transparency and sustainability. Our visual identity – logo, color scheme, and tone of voice – reflects our core values and communicates a message of trust, expertise, and positive impact.

Communication Strategy

We adopt an integrated approach to communication, combining digital tools such as the website, social media, and newsletters with traditional channels like conferences, publications, and media. Our campaigns are designed to engage investors, institutions, businesses, opinion leaders, and citizens with differentiated yet consistent messaging.

Thought Leadership

We aim to be more than just financial operators—we aspire to be creators of content, ideas, and vision. By publishing white papers, articles, research, and case studies, we share best practices and global trends in ethical finance. We actively participate in institutional and scientific events, contributing to the global conversation on the future of sustainable finance.

Knowledge Production

We collaborate with universities, research centers, and academic networks to generate valuable content and promote a culture of impact and innovation. We believe education, critical thinking, and interdisciplinary dialogue are essential tools for driving meaningful change.

10. Final Note

World Area Finance Ltd. represents a new generation of financial actors: ethical, systemic, and capable of combining economic rigor with transformative impact. Our offering is not just an investment vehicle, but a global co-creation platform inviting investors to take an active role in building a more just, resilient, and sustainable future.

In a world facing complex and interconnected challenges—climatic, social, geopolitical—we believe that capital must once again become a tool for human progress and territorial regeneration. With a selective, structured, and multi-level approach, World Area Finance creates tangible opportunities in emerging and high-potential markets, offering investors:

- Access to high-impact ESG-themed projects with measurable economic and reputational returns;
- Involvement in innovative financial vehicles, tailored for institutional profiles and family offices;
- Participation in an international network of strategic partners, multilateral institutions, and transforming territories;
- Strong and transparent governance, supported by multidisciplinary boards and a culture of responsibility.

Our commitment is to deliver **shared value** by combining financial prudence with ethical vision. Together, we can help write a new chapter in global finance: not just sustainable, but regenerative.

Investing with World Area Finance means investing in the future of the Earth, of communities, and of human dignity.