

# IQ-EQ France

## Fiducie services in 3 minutes

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### Introduction

Within the private asset ecosystem, IQ-EQ is an international investor services group, with over 5,800 employees in 25 countries and assets under administration (AUA) exceeding US\$750 billion. Supported by the dynamics of our group and committed to creating added value for our clients, IQ-EQ in France supports entrepreneurs, alternative investment professionals and managers by offering them a complete range of services across the entire investment value chain.

IQ-EQ emerged in France over 20 years ago, when entrepreneurs established three separate forward-thinking firms with specialisms across funds, fiducie and corporates. IQ-EQ brought those businesses together under one brand to provide a unique offering in the French market, combined with additional services for private and institutional asset owners and asset managers.

IQ-EQ is recognised as the undisputed leader and pioneer of fiduciary services in France. We have been setting up fiducies and acting as fiduciary since the 2007 French Law reform that introduced the fiducie. We have developed a unique and effective business model that integrates a front office and a middle office staffed with highly qualified professionals, including lawyers and legal experts, to support every stage of your fiducie project. From initial structuring to setup, management, and termination, our focus is on protecting and enhancing client assets while ensuring full compliance with French law and all relevant regulations.

We provide fiduciary services for both fiducie security interest (*fiducie-sûreté*) and fiducie asset management (*fiducie-gestion*) across a range of tangible and intangible assets.

A *fiducie* (French trust) is a transaction where a person transfers assets, rights or collateral to a special-purpose entity administered by a fiduciary for that person's own benefit or for the benefit of a third party or lender. *Fiducies* can serve various purposes, including as collateral backing a loan, assigning asset management duties to a third party for corporate and asset-related transactions or ensuring that contractual obligations are properly fulfilled. As 'fiduciaires', we manage a wide array of assets to help secure our clients' transactions, including stocks and shares, real-estate assets, commodities, inventories, vehicles, brands and receivables.

Our offering includes the following services:

- Structuring the *fiducie* transaction
- Setting up the *fiducie*: Signing the *fiducie* agreement, creating the *fiducie* entity and transferring assets
- Managing assets: Managing the fiducie entity based on the types of assets transferred and in accordance with the wishes of the parties
- Termination of the fiducie: Returning or realising (valuation, assignment or disposal) of the fiducie's assets

We can help with the following scenarios:



## Securing financial transactions

- Security for financing or refinancing by solvent companies
- Security for financing or refinancing by distressed companies
- Security for financing as part of an off-plan property transaction (known as VEFA in France)



## Asset planning

- Protecting and managing assets for vulnerable people
- Ensuring the longevity of family assets
- Safeguarding the interests of people receiving a sudden, significant inheritance
- Optimising the disposal of a director's business assets after their death
- Bespoke management of assets designated for a specific purpose



## Securing the execution of contractual obligations

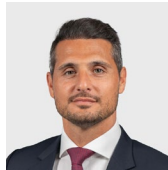
- Executing the disposal of negative-priced assets
- Transferring share ownership
- Executing a business turnaround plan: arranging disposals and financial backing, including management of preferred shares
- Escrow services in the event of commercial disputes or M&A transactions (seller's guarantee)
- Securing the execution of an employment protection plan (PSE in France)
- Securing the execution of a shareholders' agreement
- Management of local job creation loans.
- Ring-fencing assets or a business division (threshold breaches, competition law)

## Our dedicated team



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## Our onboarding process

- Initial conversation with the client to understand the issues and expectations of each party affected by the transaction and to guide them to a relevant fiducie structure to suit their circumstances
- A written service proposal followed by a formal engagement letter, then negotiation and signature of the fiducie agreement allowing the transfer of assets and detailing how the fiducie will be managed
- Performing fiduciary duties and reporting regularly to concerned parties.

\*Data as of October 2024

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