Menu of Services

Financial planning, investment consulting and family office support, with pro bono investment consulting for registered charities.

Available only in jurisdictions and to clients for whom Roshan 30 is authorised or exempt.

01 Financial Plan

USD 5,000

Connect your investment portfolio with your lifestyle goals. Includes 10 hours in total: 4–6 hours of consulting and the remaining 4–6 hours of follow-ups. An annual check-up is suggested.

Outputs: Investment Portfolio Statement and Lifestyle Planning.

02 Investment Consulting

USD 500 per hour

Flexible advice for specific investment decisions, including selecting funds and evaluating investment options.

03 Stock Selection Support and Roshan Research

1.5% of AUM per year | Minimum AUM base USD 5 million

Stock-selection consulting with access to Roshan Research. Global, bottom-up investing with a focus on the USA, China and India. Fee at the minimum base: USD 75,000 per year.

Investment style	Target mean annual return	Approach
Roshan Classic	18%	Higher return objective, with greater volatility and a wider range of annual outcomes.
Roshan Conservative	12%	Lower volatility objective and a tighter range of outcomes.

Targets are gross, before taxes and fees. They are objectives, not guarantees or historical performance. Capital is at risk.

04 Portfolio Consulting

1% of the agreed asset base

A consulting wrapper across non-single-stock assets: bonds, private equity funds, hedge funds and direct investments. Charged as a consulting fee for Roshan’s time.

Waived for clients who use Roshan for most of their wealth in Section 03. (e.g. Client has 50-75% of his liquid wealth in Stock Selection Support : Portfolio Consulting is provided as a Value Added Service, on a complimentary basis, for minor, or sporadic ad hoc queries)

Family Office and Charitable Services

05 Middle Office Support

For small and medium family offices

Practical administration and coordination, with Roshan supervising the team and reviewing its work.

Service	Monthly fee	Scope
Light	USD 2,500	Compliance calendar; document collection; tax-adviser filing packs and follow-up; residency records; KYC and renewals; monthly statement filing; weekly status updates.
Mid	USD 5,000	Light service plus prior-year catch-up, concurrent filing seasons across jurisdictions, administration for new structures and accounts, deeper adviser and bank follow-up, and a monthly review call.

Indicative combined team capacity: approximately 130 hours per month for Light and 260 for Mid, flexing with the calendar.

Service terms

Fees include taxes and are invoiced monthly in advance. Three-month minimum, then monthly rolling, with 30 days’ notice. External adviser and government charges are separate; pre-agreed travel is billed at actual cost.

Middle-office support excludes investment decisions, trade execution, tax or legal advice, and signing returns. Licensed advisers retain responsibility for advice and sign-off.

06 Pro Bono Investment Consulting

Free of charge for registered charities

Helping trustees and leadership teams align investments with the charity’s mission, spending needs and long-term financial sustainability.

Support includes investment policy, asset allocation, fund selection and portfolio review.

About Roshan

Roshan Francis Padamadan, CFA

Investment Consultant · Exempt Financial Adviser, Singapore

20+ years in finance · Experience across 7+ countries · Speaks 5+ languages

Roshan brings more than two decades of experience across banking, investment research, portfolio management and corporate finance. His work combines an investor's perspective on capital allocation with hands-on experience in financial controls, treasury, risk and business operations.

Investment and institutional experience

HSBC Group Seven years across credit risk, investment research and asset management, including a product specialist role supporting a South and Southeast Asian equities team managing over USD 10 billion.

Luminance Global Fund Founder and Lead Portfolio Manager of a global strategy investing across equities, bonds, preferred shares and derivatives.

Sixteenth Street Capital Former Chief Operating Officer and Director, overseeing operations, compliance, finance and risk for an emerging and frontier markets asset manager.

Practical financial leadership

At Blink Health, Roshan's responsibilities spanned financial planning, controls, tax and compliance, including oversight of USD 75 million in treasury. He subsequently served as Head of Finance at Qatalyst, a Standard Chartered–Engie joint venture, and has held CFO and advisory roles with private businesses.

Qualifications and professional contribution

CFA charterholder; earned the FRM and CAIA qualifications.

MBA, Indian Institute of Management Ahmedabad
Bachelor of Industrial Engineering, Anna University

Former Co-Chair of the Research Committee, CFA Society Singapore. His experience includes meeting and studying more than 2,100 companies and working in seven or more countries. He speaks over 5 languages. He is a MENSA member.

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