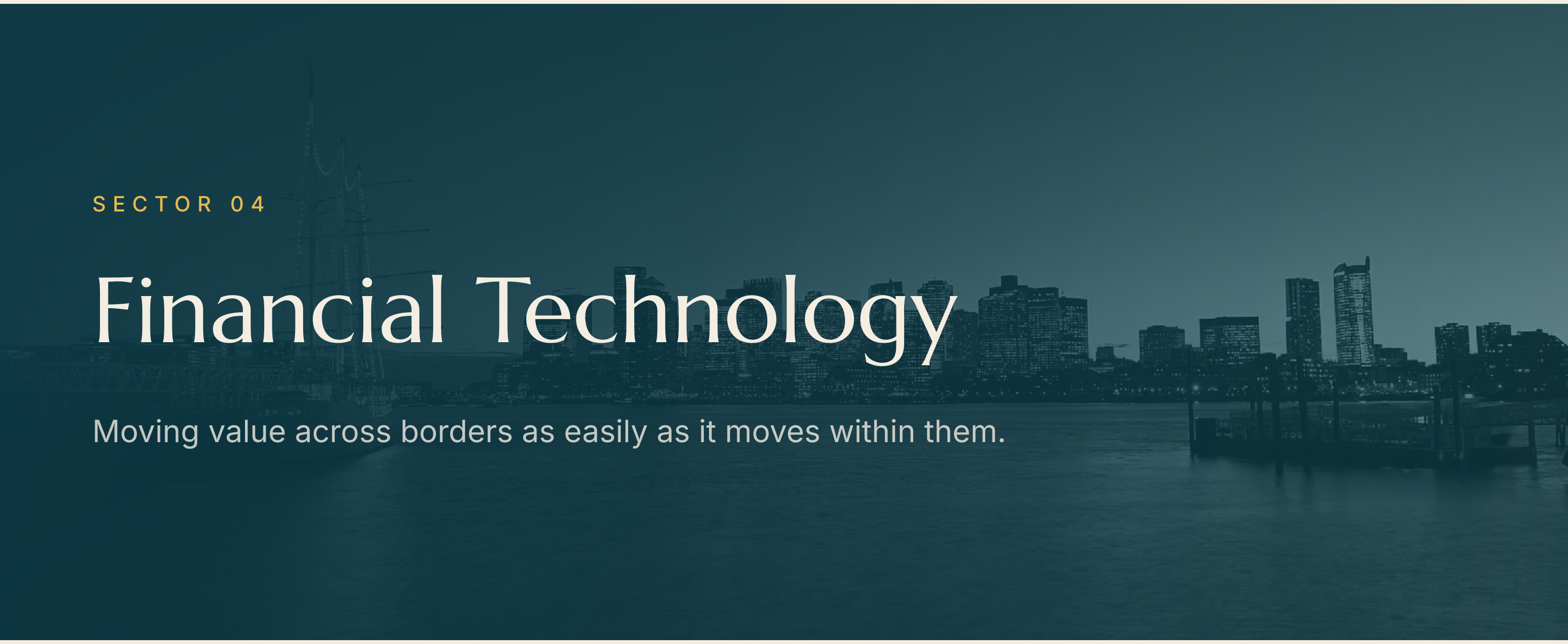

SECTOR 04

Financial Technology

Moving value across borders as easily as it moves within them.

OVERVIEW

The Caribbean's financial life is inherently international — trade, tourism, investment, and one of the world's most remittance-connected populations. Confiance pursues payment, digital-asset, and financial infrastructure ventures that bridge Caribbean markets and international rails.

THE OPPORTUNITY

US$3.4B

in annual remittances to Jamaica — roughly one-sixth of GDP crossing borders through payment rails every year.

First in the world

Jamaica was the first country to recognize a central bank digital currency — JAM-DEX — as legal tender.

OUR APPROACH

Financial infrastructure earns trust before it earns volume. The Group's ventures are built compliance-first, engineered to the standards of the international financial systems they connect to, and designed for the practical realities of Caribbean markets — cross-border by default, mobile by default.

THE VALUE CHAIN

Rails → Compliance → Products → Cross-border settlement

WHERE WE’RE FOCUSED

- Payments and settlement infrastructure
- Digital-asset rails built to institutional and regulatory standards
- Financial services that widen access for Caribbean businesses and households

IN THE GROUP SYSTEM

> Financial rails complete the Group's loop: the value created by energy, agriculture, and connectivity needs modern, compliant ways to move.

QUESTIONS WE'RE OFTEN ASKED

What is Confiance's position on digital assets?

Constructive and compliance-first. We pursue digital-asset rails built to institutional and regulatory standards — Jamaica, the first country to make a central bank digital currency legal tender, is a natural home for that work.

Why do remittances matter to the thesis?

Roughly one-sixth of Jamaica's GDP arrives as remittances every year. Rails that move that value more quickly, more cheaply, and more transparently are core financial infrastructure.

How does the US connection figure in?

The Group's financial and commercial relationships — anchored in US capital markets and extending to global partners — form the international side of the bridge. Ventures are engineered to the standards of the systems they connect to.

Advisory & Management

Logistics & Ports

08

Real Estate & Construction

09

Water Infrastructure

START A CONVERSATION

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CONFIANCE GROUP

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