

Charles Towle on Relationships and the Ethics of Wealth Creation



COO and Managing Partner of US Capital Global, **Charles Towle**, explains what sets US Capital Global apart from other groups, how the firm has been able to expand across four continents, and what some of today's biggest challenges are in the sector.

Q: How did you first get into this business?

Charles: Interestingly enough, at an ashram in India. I was taking a break from a financial role in the charity sector, when I first met Jeffrey Sweeney there. Jeff was already well-established in banking and finance after founding US Capital Global, and our shared interests and values quickly led to him becoming my mentor, and eventually, my business partner.

Q: What sets US Capital Global apart from other asset management companies?

Charles: Our values-based culture and our long-term approach to the business. We believe in doing well by doing good, which means engaging with profitable economic opportunities that also deliver positive social results. Our clients and investors also enjoy greater stability, as our aim is not only to serve them today, but for the next hundred years! So we leverage innovative technologies and the latest regulations to make sure we stay ahead and continue providing our clients with leading products and services.

Q: How has US Capital Global been able to thrive for so many years?

Charles: I would say it is a combination of being dynamic and disciplined. Our creative approach has allowed us to continuously adapt to and engage with the changing environment of the finance sector. But we remain true to our values of doing right by our stakeholders and clients, and that keeps us anchored in grounding principles and best practice. Our

success is really built on the tried and true, like staying close to the deal, paying attention to details, and having a deep knowledge of our clients and putting their interests at the center of everything we do. We don't take shortcuts or make expedient choices based on short-term thinking, because we are serious about the long-term success and prosperity of our clients as well as our own business. And that's why we've been doing so well for 25 years, and that's how we'll continue doing well for decades to come!

Q: How has your team utilized emerging technologies to better serve your clients?

Charles: We have three main pillars that support our business: FinTech, RegTech, and MarTech. We use the latest in 'financial institutional standard' secure data rooms for holding client and deal documents, and then managing the viewing permissions and history for that (the FinTech part). And then we make sure our products are not only always compliant, but designed to actively engage with the latest regulatory developments, such as the general distribution of private securities (the RegTech side). Last but not least, we use the latest in CRM technology as well as digital PR and social media tools to reach our customers and monitor engagement, so that we can keep improving our relationship with them (the MarTech aspect). The synergy from integrating these three main components of the business really helps us deliver greater value and services to our clients.

Q: What are some of the biggest challenges the sector faces?

Charles: We are seeing new players and technologies disrupting traditional finance, although that's not entirely a bad thing. I think the key to successfully meeting these challenges is to see this as an opportunity for development at an industry level, and to draw on both past experience and present optimism to push the sector into the next stage of evolution. It's easy for us to view it this way at US Capital Global, as our multi-generational team combines years of expertise with fresh, new ways of looking at developments in the sector.

Q: Who or what has been your greatest influence in business and why?

Charles: Two aspects of my life experience have really led me to this point. The first has been my encounters with great teachers and mentors who have shown me the wisdom of conducting life and business from a place of principles. Living life by certain values really enriches our experience of the world, and I like to think it helps to create the kind of growth mindset that makes me good at my job – wealth creation. I also admire banking dynasties such as the Morgans and Marcus Goldman's family, and the investing philosophies of Warren Buffet and Charlie Munger, as all of them embody a long-term, values-based way of looking at investing and building a legacy company.

Q: What is one piece of advice you have learned and carried with you throughout your life?

Charles: That people and relationships are the most important thing in life and business. If you pay attention, listen carefully and respond responsibly, magic happens, and good things are achievable.



Q: What is one fun fact that most people don't know about you?

Charles: That I play a mean Mridanga (Indian drum), love Bengali poetry, and I am a health food nut who is also a great cook!

Headquartered in San Francisco with primary offices in Dallas, Philadelphia, Miami, London, Milan, Zurich, and Dubai, US Capital Global is a full-service global private financial group with an established track record in corporate finance, asset management, and capital formation services. To learn more about US Capital Global, email Charles Towle, COO and Managing Partner, at charles@uscapital.com or call +1 415-889-1010.

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