



A COMPLIMENTARY GUIDE FOR PROSPECTIVE CLIENTS

How We Work

A clear look at our philosophy, our services, and the disciplined, data-driven process behind the advice we give.

A few minutes that explain a great deal

Choosing an advisor is, before anything else, a question of trust. This short guide is meant to help you build that trust the right way — by understanding exactly how we think, what we do, and the process we follow on your behalf.

Queara Advisory brings together three disciplines under one roof: investment strategy, real estate, and business operations. What connects them is a single conviction — that better decisions come from pairing rigorous, computation-driven analysis with experienced human judgment. The pages that follow walk through what that means in practice.

INSIDE THIS GUIDE

- **About Queara Advisory** — who we are and where we stand
- **Our Philosophy** — data and judgment, working together
- **What We Do** — our three areas of service
- **Our Process** — the four steps of every engagement
- **Our Computation-Driven Investment Approach**
- **Working With Us & Frequently Asked Questions**
- **Getting Started**

“Our role is simple to state and demanding to do well: bring you **advice you can act on with confidence.**”

Founder-led, and built around the client

Queara Advisory is a New Jersey advisory firm operating from Scotch Plains. It was founded and is led by Dhaval Joshi, who serves as its principal and sole member.

The firm was established to do one thing well: give individuals and businesses thoughtful, disciplined guidance across the areas where the right decision matters most — their investments, their real estate, and the way their business runs day to day. Because the practice is founder-led, the person who sets your strategy is the same person you speak with.

FOUNDED 2024	BASED IN Scotch Plains, NJ	STRUCTURE Founder-led practice	DISCIPLINES Three, one roof
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About the founder

Queara Advisory was founded by Dhaval Joshi, who leads the firm as its principal and sole member. Every client works directly with him — the person who sets the strategy is the same person who answers the phone.

He built the firm around a single idea: that individuals and businesses deserve advice that is both disciplined and personal. Rather than specialize narrowly, Queara brings three connected disciplines — investments, real estate, and business operations — under one roof, so clients receive coordinated guidance from someone who understands how those decisions affect one another.

Data and judgment, working together

We believe the best advice sits at the intersection of two things that are too often kept apart: the discipline of data, and the perspective of experience.

Numbers, models, and computational analysis are powerful. They surface patterns a person would miss, test ideas without ego, and keep emotion out of decisions that should be made calmly. But data alone has no context. It does not know your goals, your obligations, or your appetite for risk. That is the role of judgment — and of a real relationship with the person advising you.

So we deliberately combine the two. On the investment side in particular, our process is informed by proprietary algorithms and quantitative analysis, and then refined by human oversight before anything reaches you. Models help us see clearly; people decide what it means for you.

Models help us **see clearly**. People decide what it means for **you**.

What this looks like in practice

- **Rigor before opinion.** We start from analysis, not from a hunch.
- **Transparency.** We explain our reasoning in plain language, not jargon.
- **Discipline through cycles.** A defined process keeps decisions steady when markets and circumstances are not.
- **The client at the center.** Every recommendation is measured against your goals, not a generic benchmark.

Three disciplines, one standard of care

We advise across three connected areas. Clients come to us for one of them and often stay for all three — because the same disciplined approach runs through each.

Investment Strategy

Strategy shaped by algorithmic, data-driven analysis and disciplined risk management, then tailored to your goals. We focus on a clear, repeatable process rather than reacting to the headline of the day.

Real Estate

Property management and investment advice grounded in local market knowledge and a focus on long-term value — helping you acquire, manage, and hold property with intent.

Business Operations Consulting

Practical guidance to streamline operations and strengthen day-to-day decision-making, so your business runs more smoothly and scales more sensibly.

Not sure which fits your situation? That's exactly what an initial consultation is for — we'll help you locate the real question before we propose an answer.

Four steps, every engagement

Good advice should never feel like a black box. Here is the path we follow with every client, so you always know where you are and what comes next.

1 Consult

We begin by understanding you — your goals, your situation, your timeline, and your tolerance for risk. No analysis is worth much until we know what we are solving for.

2 Analyze

We gather the relevant information and run quantitative, computational analysis — letting the data show us the landscape clearly before any opinion is formed.

3 Model

We translate that analysis into a clear, tailored strategy: specific, explainable, and built around your objectives rather than a one-size-fits-all template.

4 Advise & Manage

We implement, monitor, and adjust over time. Circumstances change; a good process accounts for that, and we stay with you as it does.

You should always be able to answer two questions about your own plan: **what are we doing, and why**. Our process exists to keep both answers clear.

Computation – driven, human – guided

A distinctive part of how we work is that our investment process is partly computer-driven – informed by algorithms and computational methods, not by instinct alone.

In practice, this means we use quantitative analysis to study data, surface opportunities, and manage risk in a consistent, repeatable way. Computational methods are well suited to exactly the work that human attention struggles with: processing large amounts of information without fatigue, applying the same discipline every time, and removing emotion from moments that reward a steady hand.

But the algorithm is a tool, not the decision-maker. Every output is reviewed by a person who sets strategy in the context of your goals, your timeline, and your comfort with risk. The combination — computational rigor plus human judgment — is the point.

What this approach is, and is not

- **It is** a disciplined, data-informed way to make and review decisions.
- **It is** always paired with human oversight before anything reaches you.
- **It is not** a promise of any particular result. No process can remove risk, and we will never suggest otherwise.

All investing involves risk, including the possible loss of principal. Nothing in this guide is a guarantee of performance.

What to expect, and a few common questions

Every relationship starts the same way: a conversation, with no obligation, to see whether we're the right fit for what you need.

How do I get started?

Reach out to schedule an initial consultation. We'll talk through your situation and goals, and recommend a sensible next step — even if that step isn't us.

Which of my needs can you help with?

Any combination of the three areas we cover: investment strategy, real estate, and business operations. Many clients begin with one and expand over time.

How do we work together?

Every engagement begins with a no-obligation conversation about your goals and your situation. From there, we propose a scope suited to your needs and agree on clear terms before any work begins — so you always know what to expect, with no surprises.

What does the first conversation involve?

We listen first. We'll talk through what you're trying to achieve, where you stand today, and whether our approach is the right fit. You'll leave with a clear sense of the next step — even if that step isn't us.

What makes your approach different?

The combination of a genuinely computation-driven investment process with direct, founder-led service. You get the discipline of data and the accountability of a single, responsible advisor.

Why clients choose Queara

- **Data-driven discipline** — a process built on analysis, not guesswork.
- **Founder-led service** — direct, personal attention on every engagement.
- **Three disciplines, one advisor** — investments, real estate, and operations, coordinated rather than scattered.

Let's have a conversation

The most useful next step is the simplest one: a short, no-obligation consultation to understand what you're working toward and whether we can help.

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To begin, email us — there's no obligation, and the first conversation is simply a chance to see if we're the right fit.

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