

CYTOMED

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**please decide for yourself what
investor you need.**

- Joint Venture Capital ?

- Investor with BG Bank Guarantee ?

Project Congo

- **Projects in Africa**
- **Palais de la Jeunesse and Sports \$ 63 million.**
- **Project for \$ 310 million. this is for shopping malls**
- **for our work we require a bank guarantee from owner before the new company is founded.**
- **all commissions all issued must into the BP business plan**

then we need

- BG-Bank Guarantee yes ? no ?**
 - BP business plan**
- project profitability calculation**
 - Fact Scheet**
- Owner, Borrower information**

my recommendation

**for the project, bring a bank guarantee from Top
international 25 Bank
and the financing is completed within 4-6 weeks**

financing sum

- we finance projects with volume of \$ 50 million to \$ 24 billion

Information about project owner

- **Bank Account for Credit transfer Company**
- **Name: Bank Name**
- **Bank Address**
- **Account №**
- **ACCOUNT NAME**
- **SWIFT Code**
- **E-MAIL bank**
- **WEBSITE bank**
- **Authorized Signature Information for Contract**
- **Full Name Company**
- **Title Passport /Identity № Country of Issue Issued Date Expiration Date Copy of passport**
- **loan Information**
- **loan Amount Bank Guarantee Loan Period.. years**

The following documents (only in English) are needed for the loan request

- 1. **Financing overview / Brief Business Plan** of the project.
- 2. A scanned color copy of the passport of signatory.
- 3. Copy of the company – Certificate of Incorporation.
- 4. Consulting & Facilitator Agreement
- 5. Copies of: any appraisals, valuations and approved planning applications.
- 6. Board Resolution confirming the person who is applying for the funds and the amount of funds required has full board approval to do so.
- 7. Detailed Business Plan for the presentation in Dubai. After approval of the project from Investor to continue the loan request process, the investor specific document will be send.
- **First 4 points is needed in the first stage to send the financing request.**

What do investors want to see in your plan?

- **What Are the 10 Essential Points to Include in Your Professional Business Plan?**

any cost without

specifying all commissions

- 1-Executive Summary
- It is your key to the capital gate. An enticing summary of your business plan that reveals your company has great chances for high revenue.
- 2-Company Analysis
- Your company, its management team and specialists are introduced and you state why exactly you're qualified to succeed.
- 3-Industry Analysis
- Prove you know industry trends and your market, define your company's products or services' position on this market.
- 4-Customer Analysis
- Identify your target customers and explain how the features of your product or service are going to meet their needs.

project details

- 5-Competitive Analysis
- List and describe your competitors and their strengths and detail your competitive advantage.
- 6- Marketing Plan
- Reveal your marketing strategy and tools and how you will acquire potential customers and retain existing ones.
- 7-Operations Plan
- Make a clear outline of your company's growth and development plan.
- 8-Management Team
- Emphasize the knowledge and experience of your team, that uniquely qualify its members for leading this type of business.
- 9-Financial Plan
- Demonstrate how you will reach cash-flow positive status, outline your projected revenue growth and show how investors will obtain high ROI
- 10-Appendix
- Add any useful information or charts that support the projections and arguments of your business plan

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Owner

- **Owner The Minister,**
- **Ministry of Youth & Sports (MOYS)**
- **Kinshasa**
- **Democratic Republic of Congo.**
- **KinPark**

UAE Investor

JV Company

- **UAE Investor**
- **Joint Venture Capital**
- check all document
then next step

New Company founded

- **New Company founded in Dubai
FINANCING JOINT VENTURE - KONGO**
- **components:**
 - Owner bring the project**
 - UAE investment bring the money and
controled the money in the new
Company**

project success

- . to make this project successfoul we and investor need all documents in short time.

repayment rates

JV contract on 10 -15 years
JV Company requires 10-50% of profitable

client
can pay back credit after 10-to-15 years.

repayment rates
repayment rates

Explanation of the UAE funding.

- **JOINT VENTURE AGREEMENT**
- **profit sharing**
- **The financing and investment system in the United Arab Emirates is based on Islamic banking, itself a special kind of partnership where one partner contributes the financing and the other partner is using the fund for the development of a commercial enterprise.**
- **This system, also known as „Mudarabah“ (profit sharing) provides the clear understanding, that one partner is responsible for the financial investment and the other partner is only responsible for project management and operational activity.**
- **Mudarabah is therefore a contract, with one party providing 100 percent of the capital and the other party providing its specialized know-how in investing the capital and managing the project.**
- **Profits generated are shared between the parties according to a pre-agreed percentage.**
- **On such a cooperation basis, profits are shared between partners, while losses are borne only by the financial partner, but not by the project managing partner.**
- **With regard to administrative steps in concluding a transaction, we are glad to inform in the following**

course of the process

- - A personal presentation of the project to the financial partner is the initial step in this investment process.
- - Step two is the arrangement of a business certification, in accordance to UAE laws. This allows, as per the legal conditions of the UAE, to generate a silent partnership contract, which will be valid for a long term relationship (e.g. 20 years).
- - Step three requires a valuation audit for the investment banks.
- - Step four, if required, is the release of financial instruments, to secure the volume of finance.

course of the process

- All expenses involved in this process, including expenses for legal, advisory and administrative purposes are borne by both partners in equal parts and are reimbursed upon contract conclusion and release of the investment. This procedure is common in projects of this type and originates from accurate accounting and fund management worldwide. It is worth mentioning, that once a project has been approved for a personal presentation in the UAE and the meeting has been accepted by the project initiator, there is hardly any chance for rejection and we should expect that the project will be ultimately successfully concluded.
- After concluding of the joint venture the financier, investor has a concrete assignment to book his and the project owners advanced expenditures. These expenditures will be added to the investment and reimbursed. This is an accountants act and is worldwide common in an accurate financing management.
- In an ideal financing process, where all requirements will be timely fulfilled by the project owner, funds will be executed approx. between 6 to 9 months

financing with BG Bank Guarantee

CREDIT SUISSE GROUP

LETTER OF GUARANTEE

BANK GUARANTEE NR. T1VH06.50
ISIN NUMBER
ISSUE DATE: NOV 04th, 2011
MATURITY DATE JUN 04th, 2012
CODE CREATION DATE MAY 22nd, 2007

WE, THE UNDERSIGNED CREDIT SUISSE GROUP AG, ZURICH, SWITZERLAND, HEREBY OPEN OUR IRREVOCABLE, TRANSFERABLE, DIVISIBLE, ASSIGNABLE, AND CONFIRMED BANK GUARANTEE TO THE ORDER OF _____, FOR THE AMOUNT OF DOLLARS 100,000,000.00 (HUNDRED MILLION DOLLARS) DUE ONE YEAR AND ONE MONTH FROM THE DATE OF ISSUE 04th, DAY OF OCTOBER 2011.

PAYMENT IS AVAILABLE BY BENEFICIARY FIRST WRITTEN DEMAND VIA SWIFT WIRE SYSTEM, DEMAND HEREUNDER MUST BE MARKED DRAWN UNDER THE LETTER OF GUARANTEE No. T1VH06.50 WITH ISIN NUMBER _____, DATE 04th, DAY OF OCTOBER 2011.

WE ENGAGE WITH YOU THAT THE DEMAND DRAFT UNDER AND IN COMPLIANCE WITH THE TERM OF THIS LETTER OF GUARANTEE, SHALL BY DULY HONOURED ON DATE OF PRESENTATION TO US, THIS LETTER OF GUARANTEE IS SUBJECT TO THE UNIFORM CUSTOMS AND PRACTICE COMMERCE, PARIS FRANCE, PUBLICATION 500, LATEST REVISION.

THIS CABLE IS AN OPERATIVE INSTRUMENT, ALL CHARGES ARE FOR THE ACCOUNT OF THIS APPLICANT.

THIS LETTER OF GUARANTEE EXPIRES ON JUN 04th, 2012

CREDIT SUISSE GROUP AG, ZURICH
BANK OFFICERS

Walter B. Kielholz
WALTER B. KIELHOLZ
CHAIRMAN OF THE BOARD

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CREDIT SUISSE GROUP & DTCC
STRAIGHT

compare? We have the best prices

- 1) loan / credit 50 000 000,00 EUR / \$ 6,5% pa for example
- Prices 10 years = 19, 552 345,00 EUR / \$ total? Prices 9.5% = 29.633.075,84 \$ / EUR all
- **Prices 10 years = BNU / Cytomed 5000 000,00 EUR / \$ better conditions**

- 2) loan / credit 100 000 000,00 EUR / USD 6,5% pa for example
- Prices 10 years = 39,104,690 00 EUR / USD Total? loan / Credit 100 000 000,00 \$ / EUR 9,5% per annum Total 59.266.151,67
- **Prices 10 years = BNU Cytomed 11 000 000,00 EUR / \$ of the best conditions**

- 3) loan / credit 1 000 000 000,00 \$ / EUR 6,5% per annum? Prices 10 years = 391.046.900,56 euro / \$ Total
- **Prices BNU / Cytomed 110,000,000 000.00 euro / \$ the best conditions**

BG

- BG must be stand clearly in the bank guarantee:
Bank guarantees for which project?
Bank guarantee for that sum \$
Bank guarantee for that time 10-15 years
- see forexample.



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