

INVEST IN YOUR BUSINESS

investment fund is of \$1million - \$5Billion USD

see more information

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ABOUT US

History

We have been registered in 2011 and we proposed to prepare Business Plans, Financial Analysis, Marketing Studies and other services for our clients and their projects towards getting sustainable and valuable investments.

Over the years, we have understood the business needs for capital injection as well as the needs for loans and financing, or various associations in business partnerships for our clients' developments projects thus growing their businesses.

We have been looking for various and alternative financing sources and now we are able to offer our clients this opportunity.

Opportunity

We seek clients with proven track records, effective management teams and strong growth potential who share our values and commitment to high levels of governance and transparency and international best practices.

We collaborate with a strategic sovereign investor in Middle East and we aim to help businesses meet their growth and expansion objectives.

Portofolio

With our business partners' (the Lender) extensive expertise, particularly in key sectors, and their understanding of the regional economy, they add value beyond the provision of long-term capital to the organizations.

Ratings

Our business partner's ratings published as follows:

- **LINABURG-MADUEL TRANSPARENCY INDEX** - 10/10 transparency rating
- **FITCH RATINGS** - Long-term Issuer Default Rating: BB- Senior Unsecured Rating: BB- Short-term Issuer Default Rating: B Outlook: Stable
- **STANDARD & POOR'S** - Long-term Issuer Credit Ratings: B+ Short-term Issuer Credit Ratings: B
- **RAM RATINGS** - Long-term Rating of Sukuk Murabaha Programme: A3 Outlook: Stable

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SMART BUSINESS CONSULTING SOLUTIONS LLP

Registered in England and Wales No: OC368797

1

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Sectors

- Aviation
- Consumer
- Education
- Financial Services
- Food and Agriculture
- General Services
- Healthcare
- Industrial Manufacturing
- Logistics
- Real Estate & Tourism
- Telecommunication,
- Media & Technology

Countries

- Bahrain
- Germany
- Italy
- Jordan
- Kuwait
- Libya
- Russia
- Saudi Arabia
- Spain
- Switzerland
- UAE
- UK
- USA

Our business partners (the Lender) hold stakes in over 50 commercial enterprises spanning a variety of sectors, including industrial manufacturing and services, financial services, tourism, telecommunications, real estate, logistics, consumer, and healthcare thus providing around 14,000 direct jobs within their local companies.

IMPORTANT NOTICE

Smart Business Consulting Services LLP (SBCS) is a Business Consulting Company specialized in preparing professional Business Plans and other business services.

SBCS, through one of its Managing Partners who has been appointed as an authorized Exclusive Independent Fiduciary Agent Fund Manager Representative in United Kingdom area, promotes all the services provided by a publicly listed financial services firm in Middle East which offers a broad range of asset management, corporate finance advisory, capital markets and credit services. SBCS is not a Financial Services Company, it is not a Lender or Funder, it is not a authorized Broker.

SBCS does not provides with loans. This website is a platform providing with business information and SBCS acts with good diligence and in conformity with the good business practices and the national laws in UK as well as the international laws in its business relationship with the clients.



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INVESTMENT

INVESTMENT CRITERIA

Company

Our business partners (the Lender) look to invest in companies with proven track records of growth that demonstrate potential for continued expansion. Thus they are focused on investing in organisations being market leaders with strong management teams and effective governance systems.

Sector

Leveraging their various resources and vast expertise, our business partners (the Lender) aim to add value to all their investments. Their investment professionals have developed in-depth experience across multiple sectors including real estate and tourism, logistics, media, telecommunications, healthcare, education, consumer, industrials and manufacturing as well as financial and general services.

Due to their presence on the boards of portfolio companies they can proactively drive and support value-enhancing initiatives. Thus their strong asset management background, effective regional presence, extensive networks and resources really help their partners' businesses to develop.

Our business partner (the Lender) is an Bahrain-listed investment company that offers shareholders and third-party investors exposure to high-potential opportunities in diversified asset classes.

The organisation manages assets across several sectors, including Aircraft leasing, Financial services and Fintech, Healthcare, Agriculture, Technology, Oil and Gas, Renewable energy, Infrastructure, Commercial and industrial real estate, Industrial Plants, Capital markets, Aviation and Airports, Real Estate, Telecommunications and Banks.

Our business partner (the Lender) has established a strong investment track-record investing in sectors that display robust demand fundamentals. The organisation has also built a strong capability in managing global and regional credit and equity portfolios, which have enhanced the diversification and liquidity of its balance sheet.

Having established an excellent performance track record, our business partner now offers attractive investment opportunities to third-party investors, through its capital markets funds and its private equity and private debt platforms within North America, South America, Europe and Asia. Thus they look to re-invest through project funding in investment loans to third party investors and project owners having viable projects that can generate high ROI during the period of funding, where the minimum value of the investment fund is of \$1million - \$5Billion USD.

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Regarding the project funding the minimum funding period is between 3 to 5yrs and the maximum funding period is between 5 to 35yrs according to the project's circumstances.

Regarding the debt financing partnership there is a 2%-2.5% annual interest rate, provided the investment is guaranteed at least 10% ROI for the funding period.

The investment can be repaid at the expiration of the debt contract period or it can be converted into a minority equity stake. A grace period of 16 to 24 months is offered regardless the funding period requested by the client. Also a default interest rate is decided by the Board if the client fails to make timely payments on the loan.



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INVESTMENT BY REGION

- 66.10%** MIDDLE EAST & NORTH AFRICA
- 27.40%** EUROPE
- 6.50%** NORTH AMERICA

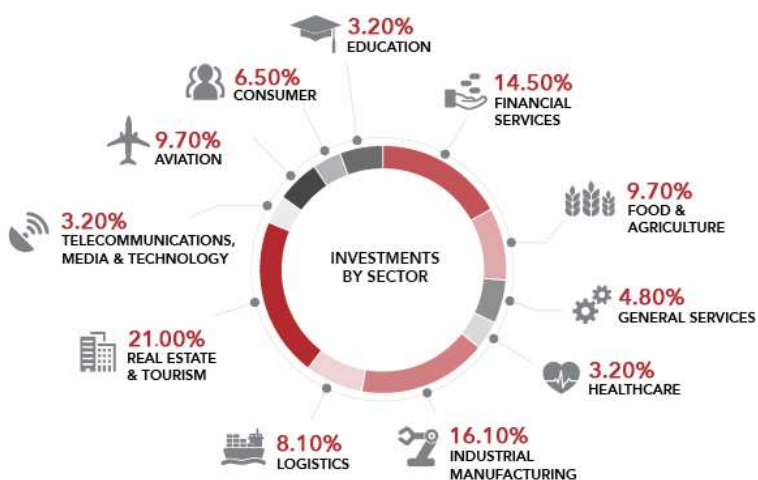
INVESTMENT

AN APPROACH TO THEIR INVESTMENTS

Our business partner (the Lender) looks for viable projects and organisations with proven track records, effective management teams and strong growth potential who share their values and commitment to high levels of governance, transparency and international best practices, too.

Thus by leveraging their vast expertise in many sectors our business partners (the Lender) aim to support businesses to grow and expand adding value to their investments.

As a strategic sovereign investor, our business partners work to foster long-term business partnerships.



OVER 60

We hold stakes in over local and international Commercial Enterprises



13

We operate in 13 Countries



US\$ 15.4bn

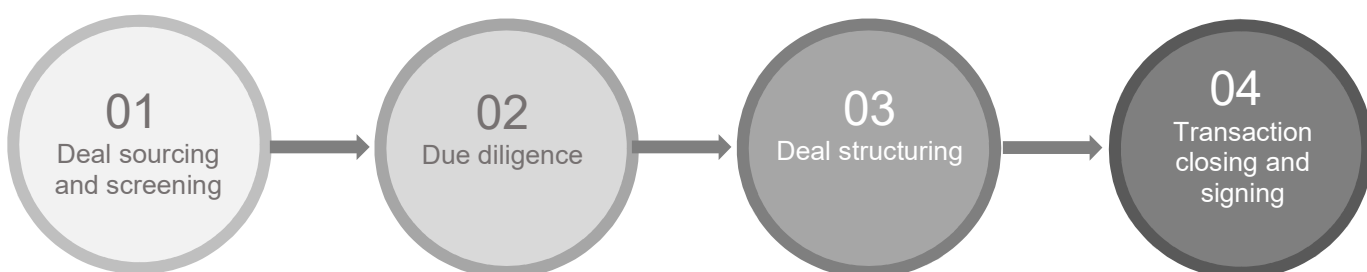
Value of Total Assets



PROCEDURES

Company

Our business partners (the Lender) look to invest in companies with proven track records of growth that demonstrate potential for continued expansion. Thus they are focused on investing in organisations being market leaders with strong management teams and effective governance systems.



This is the beginning, when our business partners assess whether potential deals are in line with their investment criteria

At this stage our business partners pursue a stringent closing process in order to finalise the legal terms and financial transaction involved

At this stage our business partners conduct thorough reviews in order to agree the deal terms, which have to be approved by their Management and Board Investment Committees

This is the stage when the negotiations begin to shape the business partnership, which then has to be approved by their Management and Board Investment Committees

Procedures

Should you have a viable project needing funding and meeting the funding criteria, you will need to send it to us in a compatible format (PDF format being recommended) along with the required documents mentioned below. In this way we will be able to make a preliminary appraisal and if all the documentations sent by you meet the required criteria then we will refer them to our business partners for their review and comprehension. Also please note that you will need to sign a NCND Agreement with our company thus all the business information will be kept confidential according with the laws in the United Kingdom.

Thus you will need to provide us with a set of documents towards supporting your project thus enabling our business partner to present it to their board of directors but also enabling their management to understand the structure of your organization and your business thus determining their ability to support your business with loan facilities.

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The required documents are as follows:

- Company's certificate of incorporation;
- Environmental licence (if any);
- Filled loan application form (it will be provided by us upon request) along with the summary of your business type;
- Organizational structure;
- Official introduction;
- Presentation of your Business Plan;
- Investment Proposition as well as the Financial Analysis, financial projections and speculations supporting your Business Plan;
- Scanned copy of any form of identity;

All information provided will remain confidential and will be reviewed only by authorized persons involved in the final decision making process. If our business partner approves your loan application then a copy of verification documents for loan applicants will be required, i.e. identity confirmation (e.g. passport or full driving license).

You will need to attach your Business Plan to the Application Form and cross reference the questions in the form to it as appropriate.

Our business partner will contact you if additional information is required for the purpose of proper evaluation of your loan application.

The main procedures to follow up regarding a project funding are as follows:

1. First Appraisal Reading:

Our business partner's (the Lender) board of directors, being the sole decision makers in the funding process, will have to officially review your project as presented to determine if the project is within their scope of funding and to confirm if the approved budget for reinvestment can accommodate the funding of your project.

2. Re-evaluation and Assessment (Electronic Due diligence):

The Due Diligence Exercise procedure is rendered by a group of private business consultants. The re-evaluation process is the most important exercise in the funding consideration process.

All projects being approved for funding by our business partner's (the Lender) board of directors during the first reading appraisal are recommended for re-evaluation.

The Due Diligence Exercise defines the terms and conditions for sanctioning this funding and such conditions forms the foundation of the funding agreement which will bind our business partner and the project owner.

3. Opening of an offshore corporate bank account and processing of Insurance Surety Bond Premium:

Please note that our business partner is a Middle East investment company which disburses the funds through their facilitator bank, Emirates NBD Bank.

In this regard the project owner will need to open an UAE offshore account and have their Contract legalized by our business partner's legal financial consortium.



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Also the project owner will be required to provide the legalized MOU, the notarization and operate a U.A.E offshore corporate bank account under the supervision of an appointed officer for the transfer operations of the approved loan investment funds.

This is because the central bank of the U.A.E in line with the ruling CCPID laws of the United Arab Emirates and Kingdom of Bahrain International Trades and Investment Relations for external commercial investment cannot authorize the direct transfer of investment funds to companies outside the U.A.E/Bahrain unless the company has business operations within the U.A.E as the ruling government only supports investments with companies and business entities within this region.

An U.A.E Corporate bank account confirms that your business operations are done within that territory. These are the functions of the contract legalization, notarization and opening the U.A.E. offshore corporate bank account.

Usually the costs related to the opening of an offshore corporate bank account, Contract legalization and Due Diligence Exercise procedure ranges from \$18,500 USD - \$47,500 USD depending on the outcome of first reading appraisal meeting on your project.

4. Finalization:

As soon as the terms for sanctioning the loan have been defined and if the terms and conditions as stated are accepted by the project owner, our business partner will issue the MOU/Terms for the project owner to sign the soft copy while the hard copy will be signed there in Bahrain after processing the Insurance Surety Bond and setting up an offshore company account.

In this regard it is mandatory for the project owner to come over to our business partner's (the Lender) office so that all the necessary documents to be signed by both parties after a successful conduct of the Due Diligence Exercise and opening of an Offshore Account.

This is to enable our business partner (the Lender) to present all the corporate documents including the Anti Money Laundering License and Proof of Funds, after which the fund disbursement will take place.

Our business partner (the Lender) believes in 100% transparency in their business dealings with their clients and as such a round table meeting must be held between themselves and the project owner towards signing all funding agreement documents there in their office in Bahrain before fund disbursement.

If our offer is of interest for you please don't hesitate to contact us towards getting further details regarding the procedures to follow up

I hope you find the information on our brochure useful and this opportunity is of interest for you, too.



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