



A NEW FINANCIAL PERSPECTIVE



A NEW FINANCIAL PERSPECTIVE

Details Create the big Picture.

## TABLE OF CONTENT

LETTER FROM THE CHAIRMAN .....	03
AT A GLANCE .....	05
FINANCIAL MODEL .....	23
FINANCE SOLUTIONS .....	29
SUPPORTED FINANCE TURNAROUND STRATEGY .....	37
KEY AREAS OF INTEREST .....	41
TERMS OF ENGAGEMENT .....	45
DESCRIPTION OF SERVICES .....	67
CONTACT US .....	71
THANK YOU .....	73

## LETTER FROM THE CHAIRMAN

Our success stems from a strong sense of belief in our people, systems, and decision-making. These pillars provide us with the foundation we need to finance businesses and to expand into new territories and sectors.

What further distinguishes us from others is our added value, the passion, precision, and commitment to address the emergent and ever-changing needs of clients.

At AlFahim Finance, we always say that the best is not enough. This drives us to aim higher as we continue to exceed expectations.



# AT A GLANCE

Opportunities don't just happen. We create them

# WHO WE ARE ?

**Alfahim Finance** is a financial services provider for a wide range of businesses, including agriculture, industrial, real estate, oil and gas, healthcare, educational, retail, tourism and others.

we are Leveraging a broad and solid retail and corporate customer base, as well as a well-developed domestic and global network, we meet diverse business and social needs through integrated financial and non-financial solutions.

Alfahim Finance are able to offer support and services of our group partners. We always aim to meet our clients' expectations.



# OUR VALUES

## **1. Customer First: The most trusted partner lighting the future**

We are proud to be our customers' most trusted partner lighting the future.

We put our customers first and place their interests at the core of our business.

We bring together our group-wide expertise and provide the best financial products and services to them with honesty and integrity. We thereby earn our customers' trust, which is fundamental to Al Fahim Finance, and contribute with our customers to the prosperity of economies and societies.

# OUR VALUES

## **2. Innovative Spirit: Progressive and flexible thinking**

We consistently adopt a progressive and forward thinking approach, identifying new trends in the movements on the world stage with wider vision. We value, encourage, and implement innovative ideas in a flexible way of thinking to respond effectively to customer needs and changes in both local and global economies and societies.

## **3. Team Spirit: Diversity and collective strength**

We always keep an open mind, embrace diversity in all its forms, and foster a strong team spirit to maximize our collective strength as experienced financial service professionals.

# OUR VALUES



TRUE SUCCESS IS  
 REACHING OUR  
 POTENTIAL WITHOUT  
 COMPROMISING  
 OUR VALUES

**4. Speed: Acuity and promptness** We strive to provide our customers with the best products and services with a focus on promptness and accuracy. We are acutely sensitive to our customers' needs and respond quickly.

**5. Passion: Communication and challenge for the future**

We are passionate about overcoming any challenges to open the way to a bright future of our customers, society and ourselves. We bring fruitfulness to them by acting as our customers' most trusted partner and fulfilling our social responsibilities. AlFahim Finance provides them with lasting value.

**6. Responsibility and integrity:** business ethics and compliance with financial regulation, are the core values of our company.

# OUR VISION

To be a leading player in financing for a wide range of businesses and provide a customized, timely and transparent finance solutions for businesses and entrepreneurs.

# OUR MISSION

We We aim to deliver innovative financial products and services to clients across an increasingly global footprint. We leverage our reputation as an innovative and trustworthy financial services corporation to drive and unlock value in the world's most promising markets.

AT A GLANCE

# OUR OBJECTIVES

**The most trusted financial services group with a global presence and a broad customer base, contributing to the prosperity of the world.**

1. The most trusted financial services group To be our customer's most trusted partner with innovative thinking and the extensive financial experience and expertise accumulated from relationships with wide-ranging customers.
2. The best financial services provider To continuously provide the best leading edge financial services to each of our customers, the related economies and societies we serve, by anticipating changes on both the global and local stages.
3. The most cohesive financial services group To maximize our extensive expertise and collective capabilities as experienced financial services professionals in order to meet the diversified and changing needs of our customers, economies and societies.

## OUR STRATEGY

Our new business plan is focused on transitioning to the next generation of financial services—building new forms of partnerships with our customers so that we can respond to their needs as the times change. We aim to build a stronger and more resilient financial Solutions which our customers can depend on in the coming era.

We are going beyond the conventional boundaries of finance and creating new value incorporating both financial and non-financial products and services in order to forge these new forms of partnerships with our customers.

# PARTNERSHIP

In collaboration with several companies, AlFahim Finance provide a wide range of corporate financing services to clients—whether major international corporations, financial sponsors, public sector entities, or Fortune 1000® companies.

At the same time, our global reach gives clients access to integrated capital markets and lending capabilities for more flexibility, efficiency and funding sources.



# FINANCIAL MODEL

Get on the path to your financial goals

# THE STRUCTURE

Establish a strong yield generating portfolio and provide financial services to create investment funds reaching out broader market.

## PHASE 1



## OBJECTIVES

- 01 Consistent cash yield Develop a portfolio generating
- 02 Focus on assured baseline returns, low risk and certain payback period

FINANCIAL MODEL

# THE STRUCTURE

Establish a strong yield generating portfolio and provide financial services to create investment funds reaching out broader market.

## PHASE 1



## OBJECTIVES

- 01 Consistent cash yield Develop a portfolio generating
- 02 Focus on assured baseline returns, low risk and certain payback period

# ALFAHIM FINANCE



## FINANCE SOLUTIONS

AlFahim Finance's corporate finance solution is primarily geared toward meeting our client's long-term and short-term financial planning and the implementation of financial strategies. Corporate capital investments require decisions with regards to how they should be paid, with equity or with debts.





## 1-DISTRESSED ASSET

Strategic turnarounds and financial restructuring of mid-size business groups through direct ownership, providing adequate financial covenants to lenders, financial restructuring of existing loans and soliciting fresh capital

### KEY AREAS OF FOCUS

Bankruptcy situations | Out of court restructurings and workouts | Special situations | Secured bank debt (first and second lien) | Senior unsecured bank debt | Subordinated bank debt | Funded and unfunded bridge loans | Trade claims | Mezzanine debt.



## 2-GENERAL INVESTMENTS

Financing companies that have passed their first test of survival in the marketplace and have demonstrated a proven, profitable and sustainable mode

### KEY AREAS OF FOCUS

Staple industries | Infrastructure | Real estate | Trading & Services |  
Food & Beverages.

### 3-TRADING

Leverage on business opportunities with potential professional and advanced distribution network across the target markets supported by a highly reputable team with international expertise.

#### KEY AREAS OF FOCUS

Retail | FMCG | Technology | Telecommunication.



## SUPPORTED FINANCE TURNAROUND STRATEGY

Interjects at the right time  
uses integrative approach towards restructuring and turnarounds



## SUPPORTED FINANCE TURNAROUND STRATEGY

**AL FAHIM FINANCE INTERJECTS AT THE RIGHT TIME AND USES INTEGRATIVE APPROACH TOWARDS RESTRUCTURING AND TURNAROUNDS**

### **CURRENT STATUS OF THE TARGET OPPORTUNITY**





# KEY AREAS OF INTEREST

Action is the foundational key to all success

## KEY AREAS OF INTEREST

- 01 Commercial enterprises.
- 02 Industrial enterprises.
- 03 Agricultural enterprises.
- 04 Oil and natural gas projects.
- 05 Sport enterprises and development.
- 06 Water enterprises and development.
- 07 Healthcare enterprises and development.
- 08 Educational enterprises.
- 09 Tourist enterprises.
- 10 Retail trade enterprises.
- 11 General trading.



# TERMS OF ENGAGEMENT

If Opportunity Doesn't Knock, Build A Door

## 1- SCOPE OF SERVICES - SECURITIZATION TRANSACTION PROCESS

We will provide you with consultancy, structuring and ultimately asset servicing services related to the issuance of Securities, which related to either a specific investment project on behalf of a given entity or for general corporate purposes.

**We may, in order to better assist the design or securitization process, offer ad-hoc commercial advice. More specifically, we will prepare or procure the preparation of the relevant documents and services set out below:**

1. Establish your requirements including corporate aim, structuring and designing of the Securities to be issued – ultimately captured in a 'discovery process' with regard to all terms, conditions and financial specifics as per the issuance.
2. Establishment of the relevant entities, including incorporation and listing.
3. Drafting of Base Prospectus and Supplementary Prospectus where required and term sheets (s) for the Securities.
4. Liaison with local counsel to ensure regulatory and legal compliance.


5. Regulatory submission of documents and liaison thereafter to address questions raised.
6. Identification, negotiating and ultimately contractual engagement with agents including: paying agent, establishment agent, calculation agent and listing agent.
7. Submission of documentation to relevant stock exchange, including request and issuance of ISIN.
8. Engage 'Relevant Clearing System' to which holds, registers and 'settles' electronically bond purchases and sales.
9. Publication of documentation to investors.
10. Capital raising and promotion undertaking as per client instructions.

## 2- DETAILS OF THE ONGOING ASSET SERVICING SERVICES AND RELEVANT AGENTS

The Securities will be issued in registered form and no certificates shall be delivered to Investors. The Securities shall be and remain dematerialized and, as such, notwithstanding anything contained in the Prospectus or Offering Memorandum issued.

- terms and conditions relating to such Securities, including without prejudice to the generality of the foregoing, their issuance, transfer, exchange, redemption and/or cancellation, shall be governed in accordance with the Relevant Clearing Rules and any applicable rules and procedures set out by the Relevant Clearing System providing dematerialization and any other provisions of the Prospectus and the relevant Final Terms shall apply only to the extent that they are not inconsistent with the Relevant Clearing Rules and/or any such applicable rules and procedures.

- any amendment, variation or deletion of the terms shall be subject to the prior express written approval of the Relevant Clearing System. Title to Securities will be evidenced merely by virtue of registration in the books of the Relevant Clearing System.



**The Securities are transferable in accordance with applicable law and in accordance with the Relevant Clearing Rules. Title to Securities will pass upon registration of the transfer in the books of the Relevant Clearing System.**

### **Paying Agent**

We may appoint a Paying Agent and any sub-agent thereof as may be identified in the Final Terms. The Paying Agent will be responsible to pay, or cause to be paid, all amounts due to Investors. We will generally procure the transfer of any payments receivable from Collateral Obligor to be made to the Paying Agent prior to payment to Investors. The manner in which payments shall be collected from any relevant Collateral Obligor shall be specified in the Final Terms.



### **Calculation Agent**

We would appoint one of our associated as the Calculation Agent. The Calculation Agent shall be responsible to determine the value of the Securities on a Redemption Valuation Day and the resulting Redemption Amount due to an Investor pursuant to his redemption of Securities. The Calculation Agent shall make all relevant determinations and/or calculations accordingly.

### **Relevant Clearing System**

The Securities will be deposited with and held on the Relevant Clearing System as shall be identified in the Final Terms.

### 3- PURCHASE OF SECURITIES

Having completed the issuance process, the general process by which the Securities are bought is as follows:

- \* Initially, the said Investor shall transfer funds in settlement of the aggregate Issue Price of the Securities allocated to him within three (3) Business Days from the date on which such allocation is notified to him.
- \* An Investor purchases Securities and settles the consideration therefor with the Paying Agent (if any). The Paying Agent shall act as settlement agent and would accordingly credit the issue proceeds to the account of the Issuer held at the Paying Agent.



\* Clearing is done through the Relevant Clearing System in which the Securities to be issued are held. (The identification of the Relevant Clearing System would depend in part on where target investors reside, although we expect typically to use 'Six Securities', the Swiss Exchange.

Having received those subscription, we arrange as soon as is reasonably practicable, to acquire the Collateral by virtue of a true sale transaction and thus purchase the Collateral directly from the Collateral Obligor against cash consideration. The Collateral Obligor in this respect is the entity which currently holds the 'assets' to be transferred to the bond.

It's important to note that Securities are not underwritten by any person and no entity has agreed to place the Securities without a firm commitment or under 'best efforts' arrangements.

**Moreover, the Securities are designed for sophisticated investors. Although any person (including retail investors) may seek to send an order for Securities it is highly recommended that prospective investors consult a licensed financial advisor prior to making any order to subscribe for Securities within the Offering Period or otherwise prior to purchasing Securities on the secondary market subsequent to the lapse of the Offering Period.**

The Securities will typically trade at the selected stock exchange one (1) Business Day after the Offering Period.

We may also make applications to admit the Securities for listing on any other Regulated Market and/or a Multilateral Trading Facility as shall be specified in the relevant Final Terms.



# DESCRIPTION OF SERVICES

Success comes to those who are too busy to be looking for it



## DESCRIPTION OF SERVICES

### 1- PROJECT FINANCE

Financing to provide investment for long-term projects in one of our key areas of interest. Additionally, we offer turnkey solutions.

### 2- TERM LOANS

Providing the best solutions with flexible repayment options at very competitive interest rates, offering quick turnaround time for approval.

### 3- MEZZANINE FINANCING

Mezzanine and equity release financing aimed at bridging the funding gap in your projects.

### 4- REAL STATE FINANCING

Financing solutions for commercial real estate projects such as hotels, restaurants, hospitals and retail outlets.



## CONTACT US

ALFAHIM FINANCE P.S.A (J.S.C.)

Tel: +48 22 219 9736 , +48 662 613 511

Website: [www.Alfahim.finance](http://www.Alfahim.finance)

Email: [info@Alfahim.finance](mailto:info@Alfahim.finance)

Address: Bukowinska St. Bld. 22 Office 53, 02-703 Warszawa, POLAND.





THANKS



ALFAHIM FINANCE P.S.A (J.S.C.)

Tel: +48 22 219 9736 , +48 662 613 511

Website: [www.Alfahim.finance](http://www.Alfahim.finance)

Email: [info@Alfahim.finance](mailto:info@Alfahim.finance)

Address: Bukowinska St. Bld. 22 Office 53, 02-703 Warszawa, POLAND.



 **Hotline**  
Customer Care

**www.882.tel**