



“Share Fund”

Private Equity

Islamic Mortgage Loan

Home-Auto-Education

Trade-Invest-Insurance

Finance

“Share Bond”

December 2016

New York



Dear Sir

GulfUS Capital is a leading Islamic and alternative Financial Services company that is focused on building dynamic, profitable, and reputable finance and investments in the US.

The Size of the **Islamic Finance Market Estimates \$3.4 Trillion** by end of 2018. Islamic Finance assets represented 1% of the global financial market of **\$127 Trillion in assets**.

10 million Muslim societies are living in all states of US. Muslims who live in the United States are active in many areas. Many joint projects with the USA business community are also included.

Muslim organizations, demonstrate the diversity and dynamism of the USA -Muslim population commercial relationship, and functions as a primary facilitator of the broad bilateral partnership.

The Gulf-Muslim investors have been trying to lead their assets to safe investments. Due to the economic stability in recent years, its trust, safety, in terms of investor protection and the business familiarity with gulf countries, US has been a candidate to be the center of the investments of **Gulf Countries (have 3 trillion dollars of fund source)**.

Besides, Americans and other expat people living in USA are interested in Islamic (with Murabaha System for the Home-Mortgage-Auto-Education-Travel-Trade-Invest and Insurance) Finance.

We want open the "**Islamic Window**" is a separate department within a conventional bank, offer Islamic financial products to the GCC investors and Muslim clients that demand such products.

While adhering to the Islamic principles of the Muslim-Americans and other customers, our "**Share Fund**" is helping all consumers achieve their goal of home and trade center's ownership and gain protections and competitive benefits that are not available with conventional mortgages.

Our financial studies and financial instruments;

Personal Finance

Car Finance

Education Finance

Travel Finance

Home Finance

Owner To Owner

Buyout

Developer Purchase

Construction Finance

Equity Release

Non-Resident Home

Finance

Small Business Finance

Working Capital Finance

Goods Finance

Flexi-business Finance

Fixed Asset Finance

Business Vehicle Finance

Islamic Insurance

Private Equity

Islamic Bonds

Leaseback Share Bond

Investing Share Bond

Commodity Share Bond

Cooperation Share Bond

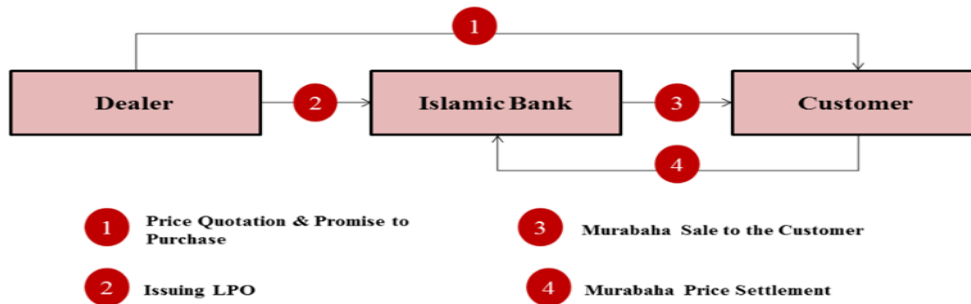
Commercial Share Bond

Corporate Share Bond

Convertible Share Bond

International Share Bond

SHAREFUND Financial Services



AUTO MURABAHA FINANCE

Movable transport tools like cars, airplanes, ships, scooters, boats, trains, motorbikes etc.

YOUR BENEFITS INCLUDE:

- Highly competitive profit rates.
- Quick approval process
- No salary transfer required
- Repayment period of up to 12-24 months
- 20-30% down payment

WHO CAN APPLY FOR SHAREFUND CAR FINANCE?

Minimum Salary: USD 5000

Age criteria: 15 Years

Length of Service: Confirmed or 6 months

DOCUMENTS YOU NEED:

- Original and copy of valid passport (with valid residence visa for expatriates)
- Original and copy of valid US- ID
- Bank account statement (last 3 months)

Functionality with Requirements:

Stage 1: Price Quotation & Promise to Purchase:

The Customer will approach the Dealer to obtain a price quotation with details of the Car. Upon submission of relevant credit documents, the Customer signs Promise to Purchase with the Islamic Fund where in the undertakes to buy the Car on Murabaha basis if the same was made available by the Islamic Fund.

Complete Description in the Price Quotation:

Although the price quotation does not have any significant Shari'a standing on its own, but sometimes the main documentation (i.e. LPO or Murabaha contracts) rely (through reference) on the Price Quotation. In such cases, incomplete description could lead to invalidate the Murabaha transaction.



Addressing Quotation to the Islamic Fund:

As it is understood that Islamic Fund is going to purchase the Car from the Dealer then in ideal situation, the Price Quotation should be addressed to the Islamic Fund. However in many cases the Customer fails to obtain Price Quotation in favor of the Islamic Fund.

Adjustment of Down payment:

In some cases, the Dealer asks for a price for issuing the Price Quotation which will be non-refundable and cannot be adjusted in the final payment of the Car. Interestingly, any non-refundable amount taken by the Dealer cannot be accommodated as Urboon (earnest money) since the Dealer might not own the Car at the time of claiming this money. Moreover this amount cannot be taken as Hamish Jiddiah (security deposit) because such amount should adjust only the actual loss incurred by the Dealer in case the sale (by the Customer or the Islamic Fund) did not go through.

Existence of the Subject of Financing:

Transfer of constructive or physical possession of the Car to the Customer is necessary at the time of signing Murabaha Contracts (i.e. Step 3). In case, it was evident that the subject of financing (especially in the case of heavy machinery or ships) would be constructed and then delivered at later stage then Auto Murabaha cannot be applied. Alternatively Auto-Istisna can be applied in such cases.

Stage 2: Issuing LPO:

Islamic Bank will issue Local Purchase Order (“LPO”) in favor of the Supplier. Upon successful signing or executing of the LPO, the ownership of the Subject of Financing will be transferred from the Dealer to the Islamic Bank. This stage is extremely crucial since the seller cannot enter into sale of specific assets prior to acquiring ownership of the same.

Stage 3: Murabaha Sale to the Customer

Upon signing of LPO, Islamic Bank sells the Car against a disclosed profit amount:

$$\text{Murabaha Price} = \text{Cost of Acquisition} + \text{Profit of Murabaha}$$

The Cost of Murabaha does not include the cost of production (incurred by the Dealer) or the cost of funding (incurred by the Islamic Bank). Rather it refers to the cost incurred by the seller (in this case, the Islamic Bank) in acquiring the Car.

Stage 4: Murabaha Price Settlement

Settlement of Murabaha Price:

The entire Price of Murabaha can be settled in any of the three ways:

- 100 on deferred payment basis
- Partially on spot and the reminder on deferred payment;100% on spot.

Since Auto Murabaha is used as a financing structure so it usually involves deferred settlement of a portion of Murabaha price. Nevertheless spot Auto Murabaha can be used by Islamic banks in such cases where the cash-buyer (i.e. the Customer) is not able to approach the Dealer directly. In such cases, Islamic Bank can purchase the Car from the Dealer and then sell the Car on spot payment

with an agreed upon Murabaha Price to the Customer.

Cost of Murabaha	=value of the car	USD 50,000
Deferred Profit	Standard profit which is charged on the financing	= USD 20,000
Additional Profit	= alternative to processing fee	= USD 1,000
Total Murabaha Price		= USD 71,000
Upfront Payment		= USD 1,000
Deferred Murabaha Price		= USD 70,000
No of Installments		= 48
EMI =		USD 1458.33



EDUCATION FINANCE

Every parent wants his child to have the best education. High school through college, a parent wants his child to get the best possible base on which they can build their career upon.

Looking to give your kids the best? Planning to increase your professional knowledge? SHAREFUND Education Finance is designed to take the stress out of learning. You can use to finance primary, secondary or university education.

YOUR BENEFITS INCLUDE:

Financing of up to USD 50,000

2 % Processing Fees

Finance instalment up to 12-24 months

SHAREFUND Education finance goes beyond financing the tuition fees – our solution takes care of the complete education experience - including books, transportation, library fees and more. **C-**

DEVELOPER PURCHASE FINANCE

Financing of up to USD 5-25 million for USA Nationals and for expatriates

Six months optional grace period (for Salary Transfer customers)

Our Banks paid property insurance for the full tenure

Financing of up to 80% of property value.

No early settlement fees when selling the property

Free partial settlement of up to 30% outstanding annually

Salary transfer is optional

Financing available for self-employed applicants

Automatic upgrade to Our Bank Priority Status (for Salary Transfer customers)

Transactional Cost Financing available (for Salary Transfer Customers)

CONSTRUCTION FINANCE

Financing of up to USD 5-25 million

Competitive pricing with your best interest in mind

Up to 2-7 years repayment period or 25 year mortgage

Finance payments set upon percentage completion

Ability to utilize Private Housing Loan Authority funds to start construction

Contractor / Consultant approval process is available

EQUITY RELEASE FINANCE

Release equity of up to 80% of the value of your home.



Enjoy competitive profit rates

Customise your financing to fit your needs

NON-RESIDENT HOME FINANCE

Financing of Up to 50% of property value

Finance up to USD 5-10 million (for up to 2 properties)

Financing period up to 2-7 years or 25 year mortgage

No proof of income in USA required

Take cash out of your existing property in the USA

USA PROPERTY FINANCE

Up to 2-7 years or 25 year mortgage tenure

Up to USD 5 million or 70% of property value

Finance available for salaried and self-employed customers

'HEALTHY HYAT' – SUPERIOR FAMILY TAKAFUL

Takaful; Islamic insurance with joint risk-sharing. Takaful is a form of mutual assistance (Ta'awun) in furthering good virtues by helping others who are in need or in hardship. It can also be further explained as participants mutually contribute, as a donation, for the purpose of mutual indemnity to other participants in cases of peril or harm.

Our '**Healthy Hyat' – Superior Family Takaful** (Islamic alternative to conventional insurance) is tailored to match your individual needs to give you peace of mind; knowing that in your absence, your loved ones will be taken care of.

We may not be able to prevent the incident, but we may be able to help and decrease the financial impact with better planning. Are you prepared? You only need to pay your contribution amount for a defined term to enjoy the protection for life up to the age 100 years.

With '**Healthy Hyat' – Superior** you can also enjoy multiple additional benefits to support your personal needs and lifestyle requirements which includes:

Critical illness, Waiver of Contribution, Accidental Death Benefit, Total Permanent Disability

Family income benefit, Hospital cash benefit, Accidental dismemberment benefit

'Healthy Hyat' – Superior Life Takaful is competitively priced, with contributions as low as USD 200 monthly and a minimum cover of USD 750,000.



SMALL BUSINESS FINANCE

Looking to grow your business? With up to USD 500.000 in financing, zero collateral requirements, flexible payments, and quick approvals, SHAREFUND Small Business Finance offers you an array of Shari'a compliant products and services to suit your business needs.

WORKING CAPITAL FINANCE

Looking for help with financing working capital requirements? Our tailor-made financing solution is just what you need.

YOUR BENEFITS INCLUDE:

Finance amount up to USD 500.000

Short-term financing solution available up to 12 months

No collaterals required

Repayable in equal monthly installments

Less documents and quick approval

WHO CAN APPLY FOR SHAREFUND WORKING CAPITAL FINANCE?

US-registered Entities that have been in the market for at least 1 year.

Annual sales turnover between USD 1 Million and USD 5 Million.

Trading, manufacturing or service providing companies with Shari'a Compliant operations, registered in the US.

All applying businesses will also be required to meet SHAREFUND's Know Your Customer (KYC) & business current account opening procedures

REQUIRED DOCUMENTS

Original copies of company incorporation documents including: Trade/Professional License, Commercial Registration, Chamber of Commerce Membership Certificate, Memorandum of Association, and any subsequent amendments (including Board Resolution) and Power of Attorney.

Audited company financials (2 years where available)

Original valid passport and passport copies of all partners including residence visa for signatories.

Bank statement (past 6 or 12 months based on business requirement)

Other documents (as per financing requirements)

GOODS FINANCE

If you are looking for help with financing your business goods and inventory, our financing solution will let you purchase raw material and goods as per the specific needs of your business.



Annual sales turnover between USD 1 Million and USD 20 Million.

Trading, manufacturing or service providing companies with Shari'a Compliant operations, registered in the US.

TRADE FINANCE SOLUTIONS

Export LC Advising and Confirmation

Export Collections

Export Financing / Wakala

Inward Bills for Collection, IBC Murabaha and Avalization

Documentary Letters of Credit & LC Murabaha

Letters of Guarantee

Open Account Goods Finance

Shipping Guarantees

FIXED ASSET FINANCE

Short-term financing solution available up to 72 months

Reasonable and acceptable collateral requirements

Flexible repayments

Less documents

Free Business Current Account

USA-registered Entities that have been in the market for at least 4years.

Annual sales turnover between USD 3 Million and USD 30 Million.

Trading, manufacturing or service providing companies with Shari'a Compliant operations, registered in the USA.

TRAVEL FINANCE

Whether its Haj, Omre and Business or a family vacation, SHAREFUND Travel finance makes traveling an absolute pleasure.

YOUR BENEFITS INCLUDE:

Finance amount up to USD 25,000

2 % Processing Fees

Repayment period of up to 12-24 months

“SHARE BONDS ”

“Share Bond ” ; It is defined as “Certificates of equal value representing undivided shares in ownership of tangible assets, usufructs and services or (in the ownership of) the assets of particular projects or special investment activity”.

“Share Bond ” Types

Leaseback Share Bond ; An certificate for the buying and leasing of assets by the investors to the issuer and such Share Bond shall represent the undivided beneficial rights/ownership/interest in the asset held by the trustee on behalf of the investors.

Investing Share Bond ; Are certificates of equal value issued with the aim of mobilizing Bonds to be employed for the production of goods so that the goods produced come to be owned by the certificate holders. (This type



of Bonds has been used for the advance funding of real estate development, major industrial projects or large items of equipment such as: turbines, power plants, ships or aircraft (construction/manufacturing financing).

Partnership Share Bond ; Are certificates that represent project or activities managed on the basis of Partnership Share Bond by appointing one of the partners or another person as the Partnership for the management of the operation. (It is an investment partnership between two entities whereby one entity is mainly a provider of capital and the other is mainly the manager)

Commodity Share Bond ; Are certificates of equal value issued for the purpose of financing the purchase of goods through owner of commodity so that the certificate holders become the owners of the commodity. (This is a pure sale contract based Share Bond , which based on the cost plus profit mechanism).

Cooperation Share Bond ; Are certificates of equal value issued with the aim of using the mobilized Bonds for establishing a new project, financing a business activity etc., on the basis of any of partnership contract so that the certificate holders become the owners of the project. Cooperation Share Bond is an investment partnership between two or more entities which together provide the capital of the co-firms and share in its profits and losses in pre-agreed ratios)

Commercial Share Bond ; Are certificates of equal value issued with the aim of mobilizing G-Commercial capital/mobilizing Bonds so that the goods to be delivered on the basis of Commercial come to be owned by the certificate holders.

Corporate Share Bond ; Is a Share Bond issued by a corporation as opposed to those issued by the government. It is a major way for companies to raise Bonds in order to expand its business or for a specific project.

Convertible or exchangeable Share Bond ; Convertible or exchangeable Share Bond certificates are convertible into the issuer's shares or exchangeable into a third party's shares at an exchange ratio, which is determinable at the time of exercise with respect to the going market price and a pre-specified formula.

Domestic Share Bond ; A Share Bond issued in local currency.

Global Share Bond ; Both international and domestic Share Bond .

If you are interested in our " Share Fund" and "Share Bonds" projects, we can discuss and meet in detail with you. Wishing you all the success..

Sincerely yours,

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