

**SHAREFUND**

*Financial Services*

**Safe- Profitable- Leasing- Leaseback**

**Alternative Financial Model**

**“US Share Fund ”**

**Home-Auto-Education**

**Invest-Insurance**

**Small Business**

**Finance**

**Private Equity**

**Mortgage Loan**

**“US Share Bonds”**

**December 2016**



**Dear Sir**

US Share Fund is a leading Alternative Financial Services company that is focused on building dynamic, profitable, and reputable finance and investments in the US.

Americans and other expat people are interested in Alternative Finance System for the Home-Mortgage-Auto-Education-Travel-Trade-Invest and Insurance sectorials.

It is important to note that there is a need for a more efficient and cost-effective way to increase the profitability of the finance and loan market. .

We have an alternative, safe, profitable,leasing and leaseback financial product portfolio that suits at least 50 million businessmen.

Currently, we have a portfolio of \$ 30 Billion projects related with Housing, Residences, Shopping and Business Centers, Hotels, Hospitals, Energy, Industry, Education, Technology, Health, Food, Agricultur and other sectors.

**Our alternative, safe, profitable, leasing and leaseback financial studies and financial instruments;**

**Personal Finance**

Flexi-business Finance

Car Finance

Fixed Asset Finance

Education Finance

Business Vehicle Finance

Travel Finance

**Insurance**

**Home Finance**

**Private Equity**

Owner To Owner

**US Share Bond s**

Buyout

Leaseback US Share Bond

Developer Purchase

Investing US Share Bond

Construction Finance

Commodity US Share Bond

Equity Release

Cooperation US Share Bond

Non-Resident Home

Commercial US Share Bond

Finance

Corporate US Share Bond

**Small Business Finance**

Convertible US Share Bond

Working Capital Finance

International US Share

Goods Finance

Bond



# SHAREFUND Financial Services

## AUTO 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)

### **Our Financial Model**

#### **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 US US Share Fund where in the undertakes to buy the Car on leaseback basis if the same was made available by the US Share Fund .

##### **Complete Description in the Price Quotation:**

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

##### **Addressing Quotation to the US Share Fund :**

As it is understood that US US Share Fund is going to purchase the Car from the Dealer then in ideal situation, the Price Quotation should be addressed to the US US Share Fund . However in many cases the Customer fails to obtain Price Quotation in favor of the US US Share 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 earnest money since the Dealer might not own the Car at the time of claiming this money.

Moreover this amount cannot be taken as security deposit because such amount should adjust only the actual loss incurred by the Dealer in case the sale (by the Customer or the US Share 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 Leaseback 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 Leaseback cannot be applied. Alternatively Auto-finance can be applied in such cases.

**Stage 2: Issuing LPO:**

US US Share Fund 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 US US Share Fund . 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, US US Share Fund sells the Car against a disclosed profit amount:

Auto Price = Cost of Acquisition + Profit of Sharefund system

The Cost of Sharefund system does not include the cost of production (incurred by the Dealer) or the cost of funding (incurred by the US US Share Fund ). Rather it refers to the cost incurred by the seller (in this case, the US US Share Fund ) in acquiring the Car.

**Stage 4: Sharefund system Price Settlement Settlement of Auto Price:**

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

100 on deferred payment basis

Partially on spot and the remainder on deferred payment; 100% on spot.

Since Auto Sharefund system 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 US US Share Fund s in such cases where the cash-buyer (i.e. the Customer) is not able to approach the Dealer directly. In such cases, US US Share Fund can purchase the Car from the Dealer and then sell the Car on spot payment with an agreed upon Murabaha Price to the Customer.

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

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