



USA Auto (Murabaha-Leasing) Finance

Business objective

Auto Financing of Murabaha-Leasing to Our Group Dealer Companies in the USA

Proposal Coverage

Types of vehicles to be financed by means of "Murabaha" and "Leasing";

Movable transport tools like cars,

Private-cargo and business people transport aircraft,

Commercial-load and cargo transport, truck

Our proposal and strategy

In the United States, there is a large mass that does not meet the criteria for non-bank loans.

This customer base is willing to buy cars with 15-20% interest per year for car financing.

The risk rate for this customer volume, not repaying the loans, is about 2-3% per year.

If the loan is not paid anyway, the engine work of his car can be canceled.

These kinds of tools are sold immediately on the internet

In this regard, we will work with 100 dealers who buy and sell auto in USA as follows.

Target Markets:

The auto finance market topped \$1 trillion in loans outstanding in 2015 thanks to record new vehicle sales and higher used unit volumes and pricing. New vehicles purchased by commercial fleets grew by more than 2 percent in 2015 to 629,000 units. Autos have been a gem in an otherwise dull economy, with new unit sales in 2015 up 68 percent from 2009's trough. New vehicle sales increased for an unprecedented sixth consecutive year, and the total, 17.5 million, was a record. Franchised dealers also recorded increased used vehicle sales for the sixth straight year, while a record 2.5 million certified pre-owned units were sold. Dealers consigned 56.5 percent of all units sold at wholesale auctions in 2015. New lease originations reached an all-time high in 2015, just shy of 4 million units.

With U.S. new car sales continuing to rise and demand for vehicles strengthening in developing countries, look for a significant spike in used car exports.

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. 60% of US Muslims are under 40 years old. Share of GDP is estimated at \$605 Billion, Annual combined spending power at 270 Billion. 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.

Besides, Americans and other expat people living in USA are interested with the Islamic Finance

The 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

With Islamic Murabaha Auto Finance, there are great potential in the US

Turnover Target:

Our 100 dealer group, the annual turnover is average 200 million dollars. This is our dealer group, the average number of monthly car purchases and sales is 3000. We can sell 200 cars per month with 70 % credit, which we will give to our dealer group. We can give 2-3 million USD loan per month.

Business value creation:

For the customers' vehicles, we will give the credit to the Partner's dealer.

1-Dealers will get 2% financial advantage.

2-Dealer, customer will transfer the loan, with 8-12% revenue share,

3-Dealer will give us his other cars as a guarantee.

4. When the customer does not pay the loan, the dealer will be responsible.

Business Partnership Offer:

We can give credit to 100 dealers and 30 million USD per year in this system. Investor's income

For 30 million finance, with 8-12%, it is 2.5-3.5 million USD

Benefiting our Delaware Company(Share Fund LLC) tax and custom advantages

These installations, which are at least 5-20 years of installation time, 15-20% supply of cost advantage

With Ready customer portfolio; 20-30% selling advantage.

After these there are companies that will be included in the second year +100% new customer and Dealer.

Gulf-USA Capital is an investment and financial services firm that offers you new investment and financial opportunities in the United States of America.

US-Share Fund is experienced in the finance and capital market’s sector and has strong relationships among the institutions based in the US.

Is it possible to launch a Million USD “Share Car Finance “ on behalf of your group with our US partners in order to realize this project?

We would like to cooperate with you about our projects.

If you are interested in our “Auto Share Fund “ offer that will offer valuable insight into your group and bring new invest areas for your group, we can discuss and meet in detail with you.

Wishing you all the success..

Sincerely yours,

Dr Suad Bulut

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