

US Share Bank

**International Credit Union & Investment Bank & Real Estate & Capital Trust- US
Finance and Insurance: Commercial and Investment Bank, Savings Bank**

Dear Sir

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

Although our in the financial models have many products similar to those offered by conventional banks, the two entities differ conceptually. One key difference is that conventional banks earn their money by charging interest and fees for services, whereas our in the financial models earn their money by profit and loss sharing, trading, leasing, charging fees for services rendered, and using other sharia contracts of exchange.

10 million Muslim societies are living in all states of US. The Muslim customers and investors have been trying to lead their assets to safe-ethic-Islamic financial instruments and investments.

Besides, Americans and other expat people living in USA are interested with Murabaha and Icara System for the Home-Mortgage-Auto-Education and Invest (Real estate, Building materials, Halal food ..) foreign trade (export-import finance and letter of guarantee) and Insurance.

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. While adhering to the Islamic principles of the Muslim-Americans and other customers, our " US 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 **Share Fund-International Credit Union & Investment Bank & Real Estate& Capital Trust LLC** are fully licensed to collect money from the general public and invest in different types of businesses for your own account and/or for third parties. This investment bank is ideal for capital raising, purchase and management of real estate of all kinds, including shopping centers, office buildings, hotels and apartment blocks. (**U.S. Share Fund-Bancorp & Capital Trust – PPM-2017 – Financial Guarantee Indemnity Bond**)

Currently, we have a our portfolio of \$ 500 Million projects related with invest of Housing, Residences, Shopping and Business Centers, Hotels, Hospitals, Energy, Electric power, Education, Technology, Health and other sectors. (**Investment partnership-franchising offers-USA**)

Short-term (1-3 years) Financial Investment to small-big contractors and building companies with 8-12 % profit and Mortgage Loans(processing with 4-5 % profit for 25-30 years-(\$100 - \$200M) in our portfolio

You can use this kind of licensed Share Fund- Credit Union to open client accounts for its own account or for third parties through the Trust License. You may conduct your transactions as a 'Private Trust & Credit Union'. Special Trust agreements allow you to operate as a commercial Credit Union, financing institution, or fiduciary asset management to be active for your customers. Branch

Offices and Correspondence Bank Accounts can be established anywhere across the world.

Share Fund-International Credit Union & Investment Banks & Real Estate& Capital Trust is further eligible to issue and receive (monetize/discount) financial instruments such as bonds, SKR's, LC's etc.

Through correspondence banking connections Share Fund-International Credit Union & Investment Banks & Real Estate& Capital Trust can further benefit from the banks' facilities in order to engage in commodities, instrument, equity and fixed income trading with virtually no restriction.

Shares of all the listed companies are issued and transferred in bearer form (anonymous shares). Share Fund-International Credit Union & Investment Banks & Real Estate & Capital Trust has existing registered offices in the respective state of its domicile; further representation is possible to be established in Geneva, Switzerland or Amsterdam, The Netherlands to further "passport" through the European Union.

Share Fund-International Credit Union & Investment Banks & Real Estate & Capital Trust is 100% tax-free (When operated outside of USA) and allows you to do the following:

- Deposit taking (Unlimited Worldwide)
- Asset management
- Issue & trade traceable securities such as MTN's Stocks, Bonds, & other securities
- Corresponding banks
- Factor invoices and fund purchase orders and trade finance

Further benefits include:

- The power to loan and borrow money

"US Share Bonds"

The **"US Share Bonds"** operates in accordance with the principles of interest-free financial model as a participation bonds and profit sharing accounts and lending such bonds through production support, finance lease and profit/loss sharing partnership. We aim at facilitating access to real estate and other assets and investment and financing through unique inclusive solutions. That is how we developed our **"US Share Bonds"** model, the first of its kind in the share funding industry.

Bond Types

1- "US Real Estate Invest Bonds"; An certificates of equal value representing undivided shares in ownership of tangible real estate (house-residence-villa-apartment-site-shopping centre-business centre..) assets, usufructs and services or (in the ownership of) the assets of particular projects .

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

3- "US Investing Share Bonds " ; An certificates of equal value issued with the aim of mobilizing funds to be employed for the production of goods so that the goods produced come to be owned by the certificate holders.

4- "US Trade Share Bonds" ; An certificates of equal value issued for the purpose of financing the purchase of goods through Murabahah so that the certificate holders become the owners of the Murabahah commodity.

5- "US Edu Share Bonds"; An certificates of equal value representing undivided shares in ownership of tangible schools -universities assets, usufructs and services or (in the ownership of) the assets of particular projects or special investment activity".

Benefits for the Company Requesting Funding

1- Against only its collaterals shall be able to find participant financing investor to its investments, commercial-industrial activities, revenues or enterprise.

2- Shall obtain financing to its current investments, commercial-industrial activities, revenues or enterprise by paying revenue and profit share in the name of the investors to the finance institution with increasing rates up

3-Through the Finance institution which shall apply this project with the contribution of the foreign investor-operating company-person the goods and services of the local companies shall be able to fine new markets, their sales volumes will increase.

Benefits for the Investors owning "US Share Bonds"

- 1- The domestic and foreign investors wishing to evaluate their savings and those who wish to evaluate their available financial resources, requesting funding shall be able to obtain new and practical funding source against assets indemnity.
- 2- Against "US Real Estate Invest Bonds" certificates that they will own through the finance institution applying this project shall have revenue and profit share
- 3- Shall have evaluated their financial availabilities as profit-revenue-rental share.

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..

Small Business Finance; Working Capital Finance, Goods Finance, Flexi-business Finance, Fixed Asset Finance

Takaful Insurance, Private Equity, Share Bonds



Bank Built in February 1900, the interior of the bank boasts oil-based murals by artist Fredrick Augustus Marshall and the exterior style of the building is Beaux Arts Architecture, new Italian Renaissance edifice, designed by R.W. Gibson of New York City. The Bank Building is comprised of 11,896 square feet and is 100% anchored. To sell the 100% Fee Simple interest in the Manufacturers and Traders Trust Company (the investment / property), located at 233-235 Genesee Street, Utica, New York, in the famed Savings Bank of Utica with the Gold Dome. **The property is positioned** at the intersection of Genesee Street and Bank Place in downtown Utica, in the heart of Utica's epicenter with \$575 MIL USD investment in Mohawk Valley Health Systems downtown medical campus and \$585 million toward the Marcy Nanocenter and Nano Utica projects. (We aim to buy (4 Million USD) this building. We also have other building alternatives.)

One of the best opportunity to enter banking in USA. Greatest opportunity to enter banking in USA

Our bank; Highly profitable International Credit Union & Investment Bank & National Bank for partnership or Equity proposition. One of the best performing small bank. Small equity position also available.

We are looking for a partner to do banking in the United States.

Our company fully licensed (USA based) Share Fund-International Credit Union & Investment Banks & Real Estate & Capital Trust is available for partnership. We are looking into stratejik-financial partnership to expand our work.

If you are interested in our "**Partnership of Bank in US**" offer into your group, we can discuss in detail with you. Wishing you all the success..

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