

**International Share Credit Union (ISCU)**

**CAPITAL TRUST & REAL ESTATE & INVESTMENT TRUST - US**

**Finance and Insurance: Commercial - Investment - Savings**

**Safe- Profitable- Leasing- Leaseback**

**Alternative Financial Products**

**Home-Auto-Education**

**Invest-Insurance**

**Small Business**

**Finance**

**Private Equity**

**Mortgage Loan**

**“US Share Bonds”**

January 2017

## Dear Sir

Potential of working according to participation, sharing and ethical criteria financial institutions and Finance Market Estimates \$3.4 Trillion by end of 2018. Finance assets represented 1% of the global financial market of \$127 Trillion in assets.

Alternative-ethic-safe-profitable financial instruments is a centuries-old practice that is gaining recognition throughout the world and whose ethical nature is even drawing the interest of all investors.

Big potential finance investors have been trying to lead their assets to safe investments.

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.

**GulfUS Capital and US SHAREFUND** is a leading alternative Financial Service Company that is focused on building dynamic, profitable, and reputable finance and investments in the United States.

The **US Share Fund operates** in accordance with the principles of interest-free financial model as a participation fund, with bonds and profit sharing accounts, and lending such funds through production support, finance lease and profit/loss sharing partnership.

Our financial models is based on four core principles: Prohibiting usury-Avoiding speculation-Avoiding gambling-Investing ethically

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 share contracts of exchange.

Our partner financial institutions must comply with a variety of ethic principles besides avoiding interest.

Our Fund has a wholly-owned subsidiary that generates leasing/rental income by leasing assets back to the originating company which were taken over from the originating company.

In the our mortgage system, rather than lending a customer money to buy a house, the bank will buy the house itself. The customer can then either buy the house back from the bank at an agreed-upon, above-market value paid in instalments (this is called murabahah) or he can make monthly payments comprising a rental fee and a piece of the purchase price until he owns the home outright (ijara).

Our Fund has a wholly-owned subsidiary that generates leasing/rental income by leasing assets back to the originating company which were taken over from the originating company.

Americans and other expat people are interested our Alternative Finance System for the Private Equity, Mortgage Home Loan, Leasing, Share transfer (Buyout), Interim Financing (Mezzanine), Project Finance, Home-Mortgage-Auto-Education provide financing -Small Business Loan-Trade-Invest, and other financial products.

**Our alternative, safe, profitable, leasing and leaseback 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

**Private Equity**

**US Share Bonds**

Leaseback US Share Bond

Investing US Share Bond

Commodity US Share Bond

Cooperation US Share Bond

Commercial US Share Bond

Corporate US Share Bond

Convertible US Share Bond

International US Share Bond

# ISCU Financial Services

## A-CAR 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 10,000

**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)

## B-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.

### **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-REAL ESTATE FINANCE**

## **1-OWNER TO OWNER TRANSACTION FINANCE**

### **BENEFITS INCLUDE:**

Financing of up to USD 5 million for US Nationals & for expatriates

Six months optional grace period (for Salary Transfer customers)

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

## **2-DEVELOPER PURCHASE FINANCE**

### **BENEFITS INCLUDE:**

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)

## **3-CONSTRUCTION FINANCE**

### **BENEFITS INCLUDE:**

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

## **4-EQUITY RELEASE FINANCE**

### **BENEFITS INCLUDE:**

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

Enjoy competitive profit rates

Customise your financing to fit your needs

## **5-NON-RESIDENT HOME FINANCE**

### **BENEFITS INCLUDE:**

- 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

## **6-USA PROPERTY FINANCE**

### **BENEFITS INCLUDE:**

- 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

## **D-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.

### **1-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 professional academic 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)

## **2-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 professional academic

Compliant operations, registered in the US.

## **3-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

## **4-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 4 years.

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

Trading, manufacturing or service providing companies with our professional academic

Compliant operations, registered in the USA.

# ISCU “US SHARE BONDS ”

**“US 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”.

## **“US Share Bond” Types**

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

**Investing US 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 US Share Bond** ; Are certificates that represent project or activities managed on the basis of Partnership US 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 US 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 US Share Bond , which based on the cost plus profit mechanism).

**Cooperation US 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 US 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 US 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 US Share Bond** ; Is a US 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 US Share Bond** ; Convertible or exchangeable US 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 US Share Bond** ; A US Share Bond issued in local currency.

**Global US Share Bond** ; Both international and domestic US Share Bond .

**Hybrid US Share Bond** ; Hybrid US Share Bond combine two or more forms of alternative financing in their structure such as mix instruments etc.

**International US Share Bond** ; A US Share Bond issued in hard currency such as USD.

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