



ISCUT



INTERNATIONAL SHARE CREDIT UNION & TRUST

(ISCUT)

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



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ISCUT 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.



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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,Customize your financing to fit your needs



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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 Sharia 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



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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.



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ISCUT “US SHARE BONDS ”

“**US Share Bonds**”; 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”.

I-Capital Market Products

Open an Investment Account at our ISCUT and perform your **lease certificate** buy and sell, lease certificate issuance and **investment fund** buy and sell transactions through online branch.

Rent certificates are marketable securities issued with the aim of financing the assets purchased or leased by the Asset Leasing Corporation of the Treasury for the benefit and on behalf of the owners of the certificates. These certificates yield dividends based on the revenues obtained from these assets to the bearers equal to their shares.

A-Investment in Rent Certificate

Mid/Long-Term Fixed Revenue Investment Potential: The rent certificate provides a fixed yield guarantee to its holder both in the mid and long terms. If you want to earn safe rent revenue, you can invest in Rent Certificates.

Coupon Payment: Rent Certificates give the right of collecting the periodic fixed rental earnings originating from the leased assets to their owners.

Based on Assets: The basis of all exported certificates should consist of a real commercial relation and a visible material fact.

Liquidity Potential: As it is listed at the NAZDAQ and NYSE Stock Exchange's, liquidity is possible through second-hand market transactions. Investors can wholly or partially cash the lease certificates before their due dates in view of their needs if they so wish.

Stock are bills issued by incorporated partnerships as securities and represent incorporated partnership capital share.

B-Investment in Stocks

Short/Long-Term Investment Potential: Stocks allow their holders to gain high yields in both the short and long term. Along with the opportunity of short-term revenues, stocks are stable and regular and have higher yield potentials than other investment instruments.

Profit shares (dividends): Stocks provide their holders with the right of shares from the annual net profit of the company. If the company's General Assembly decides to conduct profit distribution, the holders of stocks are paid dividends.

Capital gains: These are the revenues from the stocks purchase and sales by valorizing the price changes in the short and long term. The revenues of any domestic and foreign investors from stock



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purchase and sales are not taxed. There is a risk of loss in stock purchase and sales in case stocks lose value.

Tax Advantage: The withholding applied to the revenues from stock purchase and sales is 10% for security investment partnerships and the exclusive rate for other stock is 0%.

Suitability of Stock to the Ethic Principles of Share Financing; The selection of stock at ISCU is made on the basis of Share Index Rules created in line with the principles of "Ethic Share Financing".

"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.



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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.

Our services; Reconstructing the PPM-PPP's asset-site-investments and projects in Sukuk bond format and selling such Sukuks to the qualified investors in GCC, Nazdaq, London and Malaysian exchange markets.

ISCUT Funds will primarily be strengthened by state or Public funds in Gulf Countries such as It is planned that all of funds of ISCUT Funds will be provided for the sector of US Capital of Enterprises.

International Share Credit Union & Trust (ISCUT) is your reliable investment partner across the United States.

Wishing you all the success..

Ahmad Sheyban

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BAHRAIN: Diplomatic Area , Trust Tower, 2nd Floor, Manama
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