

International Share Credit Union (ISCU)

CAPITAL TRUST & REAL ESTATE & INVESTMENT TRUST - US

Finance and Insurance: Commercial - Investment - Savings

About

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

While adhering to the ethic principles of the Americans and other expat customers, our " 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.

Alternative-ethic-safe-profitable free of interest 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.

Our Group will seek to initiate impact investments in Rent To Own Community Developments, which are secured and insured by A-rated Insurance companies and backed by **25 years rental payment term guarantees under the U.S.**

We are pleased to offer the **International Credit Union (ISCU)** ethic financial instruments for the all Americans in USA. Americans and other expat people living in USA are interested with the sharing and ethical alternative financial systems for the Home-Mortgage-Auto-Education- Small Business loans and Invests, foreign trade (export-import finance and letter of guarantee) and Insurance.

Potentials and Portfolio

Potential of working according to participation, sharing and ethical criteria free of interest financial institutions and Finance Market Estimates \$3.4 Trillion by end of 2018. Despite that global free of interest finance industry is projected to grow by 60% to \$3.2 trillion in assets by 2020. Today, interest-free banks including classical banks such as Citibank, Barclays Bank, Commerzbank operate in a geography extending from South Africa to Kazakhstan and from USA to Pakistan and in more than 60 countries.

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 and other Countries.

Being venture capital institution in a sense, ISCU make significant contributions to the national economy by directly using the mattress funds they collect in the supply of investment goods and raw materials, semi-finished and finished products which industrialists and entrepreneurs need.

With the partners ISCU offers a broad range of investment financing services with expertise across the energy, renewables, infrastructure, telecoms, healthcare, real estate, construction, mining & metals, commodities, agro-chemicals and retail industries.

Global Ethic Criterias

International Share Credit Union, says it is the first credit union in the nation to offer mortgages that comply with free of interest and ethic in the criteria, which prohibits paying or receiving interest.

Ethic finance is a form of ethical financing, defined by the fair distribution of wealth, concern for the welfare of communities and economic stability. Ethic finance principles promote the protection of consumer rights and prevent investment in businesses that are considered "harmful," including gambling, armaments, alcohol and pornography. The creation of economies based on physical assets is at the heart of Islamic finance — a key reason why the Islamic financial sector was largely unaffected by the recent global financial crisis. Providing financial services to members of the Islamic faith requires sensitivity to both religious and social mores.

What do you do if you want to buy a home or borrow money for your business but your religion prohibits you from paying interest?

Millions of Muslims in the United States face that question. A set of Islamic principles—based on the goal of providing economic justice for all—prohibits Muslims from paying or receiving interest during financial transactions. Some Jewish and Christian groups face a similar prohibition. Some have taken conventional home, car and credit card loans from banks and suffer from guilt as a result, while others believe they have no option but to rent. Since the financial-services industry in the United States is interest-based, there is great demand among Muslims and certain other faith-based populations for alternative financial products that provide access to credit in a manner consistent with their religious beliefs.

What is a International Share Credit Union (ISCU) ?

Our approaches are centered around our main philosophy – **human-centered-ethic finance** – we design for a person's life & community. We measure success by how much we maximize the economic benefit of the customer. Like banks, credit unions accept deposits and make loans—but unlike banks, credit unions are not in business to make a profit. Earnings are returned to members through services like free ATMs, better rates and lower fees.

ISCU credit union is a customer/member owned financial institute , democratically controlled by its members, and operated for the purpose of maximizing the economic benefit of its members by providing financial services at competitive and fair rates.

ISCU Credit union are not-for-profit, member-owned financial institution that exist to serve the financial needs of their member owners. Their main focus is their members and their local community. ISCU and all Credit Unions have members, not shareholders.

What makes us different?

The customers can safely perform **foreign currency and precious metal purchase and sales** at ISCU, at ATMs and XTM, or on the Online Branch with the best rates and keep their foreign currencies and precious metals in forward and checking foreign currency accounts under the guarantee .

Share Gold Accounts; is an indefinite term account opened to valorize accumulated savings as gold. You can purchase **Share Gold Cheque** with USD or gold in your account. Gold Cheque provides convenience especially when giving gold gifts.

Share 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

Our financial studies and financial instruments;

The customers can easily perform **investment fund** purchase and sale transactions at Online Branch through the Investment Account the can open at ISCU. Different capital market instruments are used in the valorization of investment funds. Thus, the market risk is distributed and a safe investment is ensured. **Investment Fund** is an easily cashable investment instrument.

Share Card covers customers transactions 24/7 both at ISCU ATMs and other banks' ATMs with Visa Electron, V PAY, Maestro and Cirrus emblems in USA and abroad.

Responding to all of customers banking needs with its wide range of products, ISCU partner **Tekaful Insurance** companies with its insurance services. Asset Insurances, Comprehensive Insurance, Home Insurance, Dask - Compulsory Earthquake Insurance, Compulsory Traffic Insurance, Travel Health Insurance, Unlimited Voluntary Pecuniary Liability

The customer can send money to or collect the **money transfers from 200 countries** in the world within 10 minutes on average from ISCU Online branches with Share Account.

Our Payments & Services; Invoice, Tax, Social Security Institution, Pension, Donation, Card, Rental, Payments

Other Services; Transfer & EFT, Foreign Currency Transfer (SWIFT), Cheques & Promissory Notes Safety Deposit

Personal Finance; Car Finance, Education Finance, Travel Finance..

Home Finance; Owner To Owner, Buyout, Developer Purchase, Construction Finance,

Small Business Finance; Working Capital Finance, Goods Finance, Flexi-business Finance Private Equity, Invest and Project Finance

Why should I join a Credit Union?

Credit unions are focused on people, **not profits**. Credit unions operate by a “people helping people” philosophy that is hard to find at other financial institutions.

Financial education is available to all members. Credit unions assist members in becoming better-educated consumers of financial services. As not-for-profit institutions, credit unions offer better rates on credit cards—up to two percentage points lower than the average bank card rate.

As a member of a credit union, no matter how much money you have on deposit, you have an equal voice in how your credit union is run.

Superior service, convenience, and technology. Credit union members receive the service convenience of today’s technology through online and mobile banking.

Use the credit union services you need. Many credit unions provide online loan applications and remote deposit capture for member’s convenience. Even if you don’t need the credit union’s sophisticated website or 24-hour loan services, you can use the credit union services you need most. Many credit unions offer no-surcharge ATMs that any credit union member can use. National shared ATM networks mean you can find ATMs where you live and work.

Your credit union can put you in business with a small business loan. And some credit unions have established a relationship with the Small Business Administration to expedite loans to credit-worthy small businesses.

The National Credit Union Share Insurance Fund, administered by the National Credit Union Administration, an agency of the federal government, insures deposits of credit union members at more than 98% of federal and state-chartered credit unions nationwide, and the remainder are insured by safe private insurers. **Deposits are insured up to \$250,000.**

Gain Guaranteed Financial and Invest Projects

Our Partner Investors is specialized in building a diversified portfolio of U.S. Government backed rental income producing Rent To Own Community Developments and Senior Care Facilities throughout the United States and other strategic locations worldwide. For overseas projects the Rental Income is secured by A-rated Insurance carriers.

They are is specialized to build Rent To Own Communities across USA and other parts of the world combined with secured and insured **Rental Income for Partners**, who are looking for exceptional returns with maximum security.

Our **PPM Impact Investments In Rent To Own Communities**; The rental income is fully insured, secured and backed by Payment Term Guarantees of A-rated Insurance Companies and the U.S. Government Affordable Housing Programs, offering Real Estate Investors an exceptional ROI for up to 25 years. Our partner, is a licensed Investment Bank and Capital Trust that intends to engage in the acquisition and development of real estate. Our Company seeks to raise maximum

gross proceeds of **\$500,000,000** from the sale of Partnership Units or from the sale of Financial Guarantee Indemnity Bonds in this Offering.

100% Capital Protection - Risk Factors Eliminated Through a Financial Guarantee Indemnity

Bond; US Share Fund & Capital Trust major concern is to secure its investors and their investments to 100%. For this reason, US Share Fund & Capital Trust implemented Capital Protected Notes, where the investors capital and profit share are protected.

Investors can purchase 1 year capital protected notes. The 1 year capital protected notes protect the principle and interest payment. Both the capital and interest is secured by cash backed Financial Guarantee Bonds. The Bond is held with an A-Rated US Trustee Bank.

Our partner group in strategic partnership with **OPIC will provide development capital** to build sustainable, **solar powered and green middle and lower-middle income residential housing** communities in 160 OPIC developing and post-conflict countries.

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 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".

If you are interested for partnership and membership we can discuss in detail with you.

Wishing you all the success..

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