

Short-term Financing

LOAN AMOUNT:	USD 500,000 to 5 Million
TENOR:	1 to 3 years
PRICING:	Interest rate LIBOR + interest margin 400 basis points
REPAYMENT:	Quarterly, Semi-annually or Annually
SECURITY:	Local Bank Irrevocable and unconditional SBLC to cover 100% of loan + one-quarter interest
LOCAL BANKS:	KCB, Standard Chartered, BARCLAYS, CO-OP Bank, Diamond Trust, I&M, CBA

Loans Backed by Cash Deposit

LOAN AMOUNT:	USD 1 to 100 Million
TENOR:	1 to 15 years
PRICING:	2 to 5%
REPAYMENT:	Quarterly, Semi-annually or Annually
SECURITY:	Cash Deposit, earning 1 to 3.5 %
LOCAL BANKS:	Bank of Africa, Barclays, Standard Chartered

Equity & Long- term Debt

INVESTMENT AMOUNT:	USD 10 to 500 Million
TARGET:	Companies with strong performance looking for equity partners, or working capital or expansion financing
REPAYMENT:	Variable depending on exit plan

Send application to:

Khadija Shamte, CEO, Ben Yaquot Group. Email: kshamte@benyakuti.com

Application Process

Short Term Financing

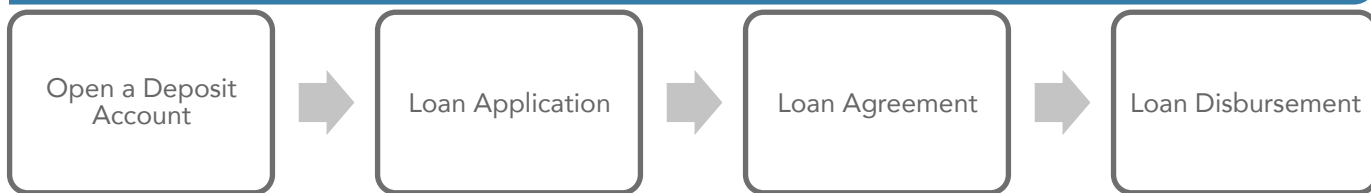


Application letter to provide Company Name, Country, Sector, Loan Amount in US dollars, Term (months), Local Bank Guarantor, Use of Funds

Supporting documents to include: Company profile, last 3-years audited accounts, Current year management accounts, Projected cash flow for the term of the loan

Ben Yaquot Fee: USD 5,000 retainer + one-off success fee of 3% of funds raised

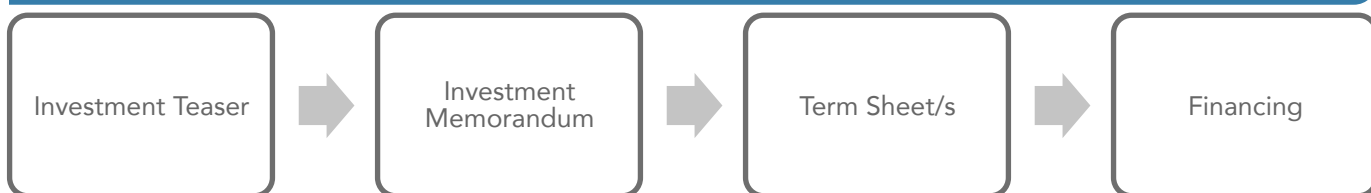
Loans Backed by Cash Deposit



Account opening may require travelling overseas to ensure eligibility and determination of source of funds

Ben Yaquot Fee: USD 10,000 to 20,000 retainer (inclusive of air travel and accommodation) + one-off success fee of 3% of funds raised

Equity & Long-term Debt



Ben Yaquot & Associates Fee: USD 20,000 monthly retainer (1 to 6 months) + one-off success fee of 5% of funds raised