

Al Fajer Investment & Development L.L.C.

Investment Proposal Process

Client Guideline

This Document highlights the client guideline for any investment proposal to be presented to
Al Fajer Investment & Development L.L.C.
Following our guideline will ensure an efficient evaluation for your proposal in a timely and
organized manner.

Investment Proposal Client Guideline

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Section 1—Our Company Profile

Al Fajer Investment & Development:

Al Fajer Investments and developments is a division of Al Fajer Group of Companies. Owned by His Highness Sheikh Hasher Maktoum Al Maktoum. The company was established for the purpose of investing in attractive investments opportunities in the region by evaluating each project and assessing its feasibility specifically in booming industries in the Middle East such as:

- Media
- Technology
- Real Estate
- Tourism
- Banking & Finance

Our Mission

- Research the market for the potential business opportunity
- Evaluate the business potential
- Advise strategic solution in order to maximize the potential return on business opportunity the "pseudo-reality" of an assessment and the demands of the target job. Based on the results of this multi- organization study, we can draw several conclusions.

Proposal Evaluation Team

- Mr. Hisham Al Gurg – Executive Counselor for His Highness Sheikh Hasher Al Maktoum
- Mr. Costas Lantsias – Business Development Director
- Mr. Adnan Osman – Promotion Consultant
- Mr. Shankar Ramakrishnan- Financial Advisor
- Ms. Kate Jolly- Projects Co-ordinator

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Emirates Towers, level 42, Sh. Zayed Road

Al Fajer Group:

Through the years, Al Fajer Group has shared the vision of a growing nation and has been an integral part of its economic development. Al Fajer has developed and diversified into various fields of Business such as **constructions, manufacturing, real estate, travel and tourism, organizing exhibition, financial services, and trading**. These companies are dynamic testimonies to Al Fajer's sincere and uncompromising commitment to excellence. Its service operations have always been characterized by quality, discipline and efficiency. These values evolved from Al Fajer's devotion to the development of its manpower resources.

Al Fajer Group of Companies:

Al Ahmadiyah Contracting and Trading	Al Fajer Properties
Al Fajer Establishment	Al Fajer Real Estate
Al Fajer Travel, Tourism & Cargo	Max Moda
Al Fajer Information & Services	Lunar Electro
Al Fajer Display & Shop Fittings	Al Fajer Security & Maintenance Services
Al Fajer Investment & Development	Al Fajer Emergency Medical Services
Al Fajer Department Stores	Emirates Chemicals LLC
Al Fajer Medical Supplies	Balmer Lawrie
Al Fajer Bunkering Services	Engineering Works Foundation Infrastructure
Al Ahmadiyah Aktor	

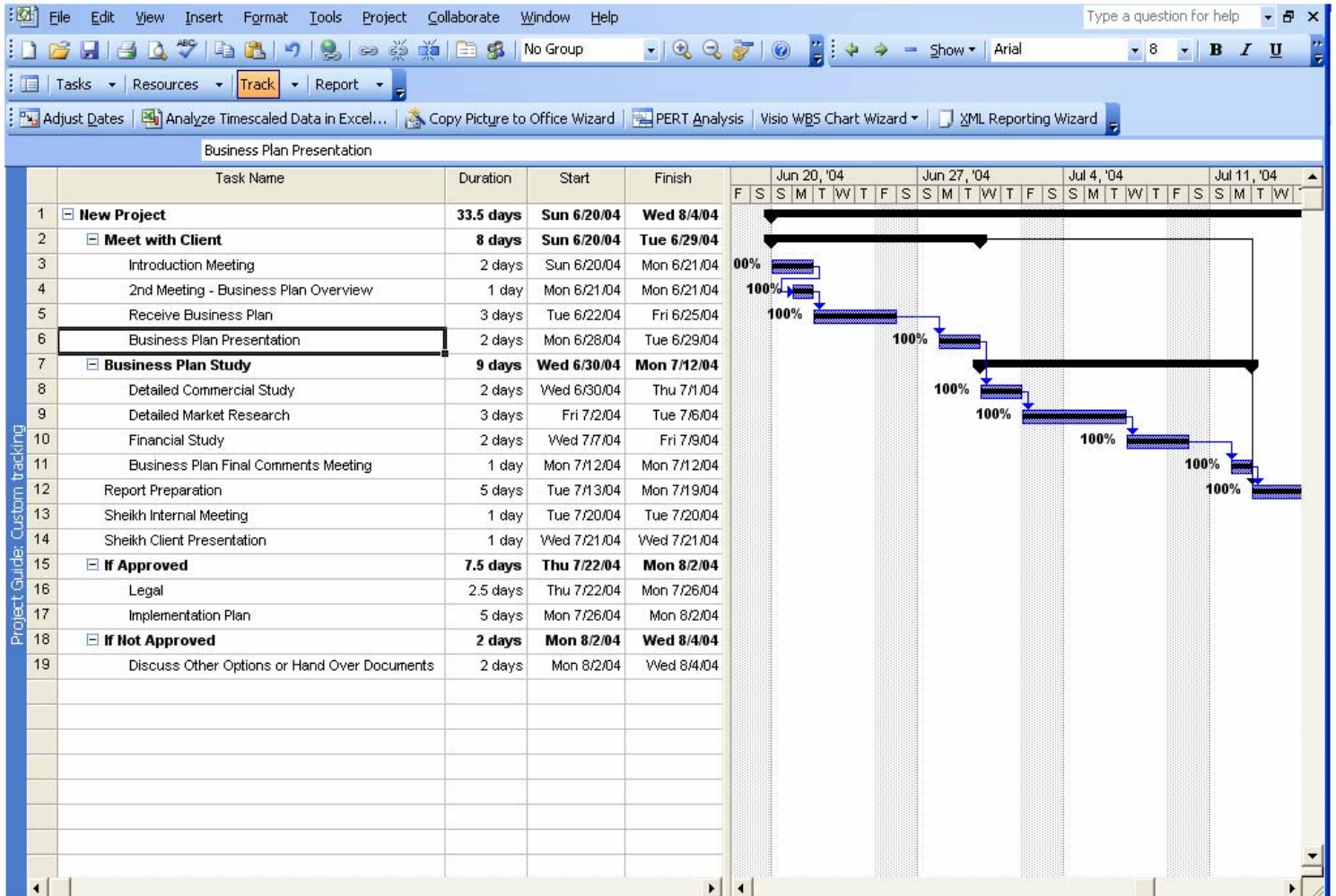
Section 2—Client Guideline

There are 6 steps that should be completed when submitting your proposal

1. Call us on +971-4-3199330 to set up an appointment for an initial Concept Presentation – You will be presenting your project to our Management team
2. A Non Disclosure Agreement (NDA) will be signed by both parties to protect the confidential information provided by both parties.
3. You will be requested to present your project in power point presentation that covers the item listed in **Appendix B** of this Document.
4. Once your project is initially approved, you will be asked to prepare your Business Plan
5. The business plan will be evaluated by our team and you will be asked to present your project in summarized format to His Highness
6. Upon the final approval from His Highness, all paper work and legal issues will take place (depending on the nature of your project) and the project will enter the implementation stage.

Section 3—Sample Of Progressive Report

During the Above mentioned stages, you will be receiving progressive report on the status of your project to keep you updated – This process will ensure the efficiency of the evaluation process for your proposal. Most project take about 30 to 35 days before they receive the approval.



Section 4—SAMPLES & APPENDICES

APPENDIX A – Non Disclosure Agreement

This Mutual Non-Disclosure Agreement is entered into with respect to discussions between and Al Fajer Investment & development LLC, hereinafter referred to as the "Parties".

The parties have been engaged in and expect to further engage in discussions with respect to a business relationship and project. It is expected that such discussions may involve the mutual disclosure of certain confidential and strategic information regarding their respective businesses and affairs. This document confirms the parties agreement that all information previously exchanged or to be exchanged with respect to these discussions be kept confidential both during and after completion of these discussions.

The agreement includes the following:

1. The term "parties" shall include the , Al Fajer Investment & Development LLC and their respective of any kind whatsoever including but not limited to , their directors, officers, employees, agent and contractors.
2. the term" confidential information" shall include all discussions and communications and information communicated therein of any kind whatever between the parties and all written and printed materials of any kind that have or will be exchanged by parties with each other.
3. Confidential information does not include information, technical data or know how which was in the public domain at the time it was obtained by the recipient party, is approved of release by the disclosing party in writing or is entered into public domain at the same time or after it was obtained by the recipient party through no fault, action or inaction of the recipient party.
4. In the event that either party are requested or required by legal process to disclose any of the confidential information of the other party, the party required to make such disclosure shall give prompt notice so that the other party may seek a protective order or other appropriate relief. In the event that such protective order is not obtained, the party required to make such disclosure shall disclose only that portion of the confidential information which counsel advises that is legally required.
5. The exchange of confidential information relating to the intellectual property rights of either party does not imply, under the terms of this agreement , any transfer or licence granted by the disclosing party to the receiving party of any of these intellectual property rights, and/or of any authorized commercial or industrial use of such rights.

6. The parties shall ensure that the confidential information of the other party is not accidentally disclosed to a third party.
7. This agreement shall be governed by, construed and enforced in accordance with the law of the United Arab Emirates.

Authorized and agreed for and on behalf of:

"Name of the Company"

Name: -----

Title: -----

Date: -----

Signature: -----

Al Fajer Investment & Development L.L.C

Name: -----

Title: -----

Date: -----

Signature: -----

APPENDIX B – Presentation Contents

The presentation should include the following:

- Who you are?
 - Company Profile
 - Current activity
 - Past achievements
 - Management team
 - Ownership structure

- Concept Model (Describe how you will operate your business)
 - Product Overview
 - Value Proposition
 - Competitive advantage

- Business Strategy
 - Business Model
 - Financial Model
 - Financial Resources Planning

- Market Plan & Strategy
 - Sales strategy
 - Positioning
 - Branding
 - Distribution & Delivery Channels
 - Advertising & Promotion

- Management
 - Management Structure
 - Organization Chart
 - Required Personnel

- Market Analysis
 - Industry Analysis
 - Market Segmentation
 - Market Size
 - Targeted market
 - SWOT Analysis
 - Market competition analysis

- Financial Plan
 - Summary of projected Income statement
 - Summary of projected Balance sheet
 - Break Even analysis
 - Summary of projected Cash flow statements

- Risk Assessments
 - Cost Structure
 - Competition
 - Industry Growth
 - Seasonality
 - Complementary Industry
 - Substitution
 - Personnel & Management
 - Economic Conditions
 - Geopolitical Conditions

- Any other topics which are necessary to cover

APPENDIX C – Business Plan Contents

The Business Plan should discuss in details the following:

1. Market Analysis
 - Consumer Research
 - Market Study
2. Customer Study
3. Business Strategy
4. Revenue Model
5. Product Strategy
6. Competitions
7. Marketing Strategy
8. Risk Assessments
9. Managements Strategy
10. Financial Plan
11. Capital Requirements
12. Conclusions