



E'Or SOLUTIONS, Inc.™

BUSINESS INTELLIGENCE

name: *INVESTMENT
READINESS*

Objective: *Prepare Investee for Capital/Partner
Reception.*

Document Status:	Updated; For Business Only (Africa & S.America)
Date:	2023/7/1
Completed by:	E'Or SOLUTIONS, Inc.™ ~ E'Or Holdings, Ltd.™

Who we are:

ΔE'Or SOLUTIONS, Inc.TM (for investees only) — Foreign Direct Investment Firm registered 2015, in Shanghai, PRC. **Registration Number:** 91310000MA1JL05A4H.

Mission Statement:

We serve elite SOLUTIONS by leveraging our global network, funds and Business Intelligence on your disruptive idea, project or foreign direct investment ... so that you can 2x, 4x and even 10x your results!

ΔE'Or Holdings, Ltd.TM (for LP; Investors only) — Private Equity Firm registered in Cameroon, Central/West Africa. **Registration Number:** PC/YAO/2019/B/857

Mission Statement:

Housing/Representing several multi-product international, high profile investors/investment firms and businesses, who have keen interests in Africa (and other emerging markets) via Private Equity.

Nomi:

Investee = business/entity/individual(s) seeking capital/partners for growth

Investor = Accredited financiers/HNI/Businesses/Partners providing capital or clients to investee.

What we do (nutshell):

Support *Small and Growing Businesses (SGBs)* through private sector development, ranging from advisory work, developing entrepreneurship strategies, to supporting capacity-building services for businesses.

Especially, in the latter case with focus on improving the “investment-readiness” of businesses, implying that these businesses require external finance or partners to build-up, scale or improve their business.

Therefore, we act as **commercial brokers**, making be-spoke connections/introductions of our accredited investors to investees — increasing financing toward projects or partnerships with developmental impact.

(**N.B.** We only act as **commercial brokers** in the context where the investee/company (in question, seeking partners/finances/capital) is not an **E'Or Holdings, Ltd.**TM portfolio company).

Our Services:

Matchmaking contributes to increased investment flows (with these capital types including equity, debt, mezzanine, and blended finance) by:

Enhancing Impact: the investors' skillsets, knowledge and resources can increase the scope, range and effectiveness of **SGBs** and their ability to meet and serve their customers.

Better Aligning Capital: matchmaking increases the visibility of new or lesser known organisations/businesses and thereby the probability of receiving financial support or gaining access to partners.

Matchmaking seeks to broker fair partnerships between investors and entrepreneurs/investees and aligns the right financial instruments or partners with growth expectations.

Reducing Perceived Investment Risks: Our investors for emerging markets are based in Europe, China, Singapore and the United States. We serve matchmaking offers as an opportunity for investors who do not have on-the-ground/local experience to identify and assess opportunities.

Our Investor Landscape:

Our investor landscape is broad, with a wide range of financiers and partners (within different industries/sectors) with varying strengths, and preferences for investing.

However, the following outlines the main phases of any typical deal and documents **SGBs** should prepare for investors (on time):

0. **Access:** Signing of E'Or Broker/ Introducer Agreement and Payment of E'Or Engagement Fee (See Appendix below)
1. **Due Diligence:** Investor due diligence is a critical part of the deal making process and it is recommended that entrepreneurs leverage as much information alongside *Business Proposal Document* of what's needed to help professionalise and systematise the engagement:

Typically, investors will make a preliminary request for documents, such as:

- ✓corporate information
- ✓budgets and forecasts; financial/business models
- ✓key supplier/customer contracts
- ✓employee details and employment contracts
- ✓schedule of intellectual property
- ✓schedule of property or leases
- ✓list of equipment owned by the enterprise
- ✓details of other investors/shareholders
- ✓details of bank loans
- ✓details of any existing or future litigation
- ✓tax/VAT filings and insurance documents
- ✓if applicable, data protection policies.

2. A Term Sheet: Can be prepared by the **SGB** or the investor. It is important to seek legal advice to ensure the **SGB** understands the terms and can negotiate a fair deal.

3. Long Form Documents: Once the headline terms have been agreed and the due diligence has been completed, a legal advisor will prepare long form documentation which will implement the funding arrangement. **E'Or** except otherwise, will likely have less of a role to play in this phase. The following documentation is usually involved nonetheless:

- Shareholders' Agreement or Investment Agreement
- Vesting Provisions
- Subscription Agreement
- Articles of Association

4. Closing Date/Receiving Cash: once all the specific conditions of the investment have been met and the documents have been prepared and terms agreed, a closing date will be scheduled for the signing of the agreements and the transfer of the shares and funds. **E'Or** except otherwise, will likely have less of a role to play in this phase.

5. Accounting and Administration: Immediately after securing the investment, legal advisors will issue share certificates, update the company's share register and register with government authorities. **SGBs** should update their accounts and bookkeeping and ensure they are up to date for reporting obligations and inform the **E'Or** that the deal has been closed successfully (as stipulated in **E'Or Broker/ Introducer Agreement**).

Heads up: Depending of the deal type, sectors and speed of both investor and investee, steps 2 through 5 (above) may not be required. (Please, check in closely with us for specificities on your industry/sector, for your exact requirements in a partner or investor).

APPENDIX

Bespoke Introducer/Broker Fee Structure

Engagement fees are required *per deal*, always vary *per deal type* (industry) and size. **Commission fees** contained in Commission Schedule below contain an FX commission field along with three (3) commission schedules with varying rates which apply to Commodities, etc. (*SGBs should do well to consult with E'Or on specific deal types here contained with missing commission schedules. Will be contained in E'Or Broker/Bespoke Introducer Agreement clauses*).

Industry/Products	Commissions	*Per Contract
	Currencies \$ _____ (\$2.00 Max. Commission)	Per \$10,000
	Pick one of the 3 commission schedules	
Extractive Industry (Eng. Fee \$5,323)	Commodities	
Gold - Spot	0.05 0.1 0.35	Per contract
Silver - Spot	0.05 0.01 0.035	Per ounce/unit
Crude Oil (Petrol)	0.5 1 1.5	Per contract
Natural Gas	0.025 0.25 0.175	Per litter sold
Agribusiness (Eng. Fee \$5,000)	_____	_____
Hi-Tech (Eng. Fee \$20,997)	_____	_____
HealthCare & Wellness (Eng. Fee \$3,897)	_____	_____

Manufacturing & Construction (Eng. Fee \$20,797)	-----	-----
Entertainment & Sports (Eng. Fee \$10,497)	-----	-----
Food & Beverage (Eng. Fee \$5,697)	-----	-----
Housing & Real Estate (Eco.F) /Eng. Fee \$15,500)	-----	-----
Education and Work force Development (Eng. Fee \$2,000)	-----	-----
Trade and Logistics (Eng. Fee \$9,950)	-----	-----

Attention on Iterative/Added Value:

Our **Engagement Fees** and **Bespoke Introduction fees** as with everything already explained (above, before this **Appendix**) within this **Investee Readiness Document**, additionally covers for:

- + Acquisition costs of Accredited Investors who dedicatedly commit to the **African Union's 2063 Agenda** and **UN Sustainable Development Goals 2030**.
- + Investees (**SGBs**) accessing our **7-year** database pipeline of Accredited Investors/ partners/clients; leveraging our social credit and trust with them.
- + Management consulting (strategic advisory on project proposals & new market entry, penetration and success strategies; matchmaking, risk assessments ..etc)
- + Getting **priority preference** over hundreds of other investees and projects we receive on a daily basis at **E'Or** seeking Investors;
- + **Added Value** in curbed frustrations and years shortened waiting for investors to "" hopefully, one day come around to fund your dreams.
- + Relationship management (on-going) with Investors, actively lobbying for sourced investments, soliciting, engagement/negotiation facilitation ...etc.

And all the other value-added reasons (see our Services ~ page 3 on 5) to get the investee to be 'investable'.