FI-201/2012

CREDIT LINE

SARAJEVO, BOSNIA AND HERZEGOVINA
# Project Profile – Microcredit Foundation LOK Sarajevo

## Investment Opportunity

<table>
<thead>
<tr>
<th>Credit line</th>
<th><strong>Industry sector</strong></th>
<th>Financial sector</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Location</strong></td>
<td>Bosnia and Herzegovina</td>
<td></td>
</tr>
</tbody>
</table>

**Investment Opportunity Objective**

Support to operations and development of micro and small entrepreneurs and agricultural producers, through long-term lending

**Indication of returns**

Subject to negotiation

**Expected investment budget**

- Funding from credit line up to 5.000.000 €
- Long-term loan up to 10 years
- Possibility of directing disbursement to beneficiaries for specific purposes and/or specific regions in Bosnia and Herzegovina

**Expected collaboration**

- Nature of business: Microcredit Foundation
- When established: 2001
- Management: Board of Directors with 3 members, Director, Deputy Director and two Executive Directors
- Basic financial information: Loan portfolio as of 31.12.2011: 26.271.000 €
- Number of employees: 193

**Company info**

- Factory premises: LOK MCF is present on the territory of the whole country through a network of 51 field offices

**Manufacturing departments**

N/A

**Portfolio of products**

- Microcredits up to 5.000 €
- Basic loan products for entrepreneurs and micro and small businesses
- Specific loan products for agriculture and housing purposes
- Other loan products for companies and individuals

**Structure of sales (2008, 2009)**

List of loan products above.

**Employees structure**

- Number of employees: 193
- Employee structure: 109 loan officers.
- Workforce qualifications: 106 highschool diploma; 17 College Degree, 68 University Degree and 2 Master Degrees;

**Customers**

- A total of 22,999 clients all over Bosnia and Herzegovina

## Financial Data

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Total assets</td>
<td>32.836</td>
<td>Interest and commission income</td>
<td>6.447</td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>458</td>
<td>Interest and commission expense</td>
<td>2.041</td>
</tr>
<tr>
<td>Net loan portfolio</td>
<td>24.815</td>
<td>Operating expense</td>
<td>4.756</td>
</tr>
<tr>
<td>Fixed assets</td>
<td>5.884</td>
<td>Other operating income</td>
<td>307</td>
</tr>
<tr>
<td>Bank deposits</td>
<td>1.432</td>
<td>Other operating expense</td>
<td>360</td>
</tr>
<tr>
<td>Other receivables</td>
<td>247</td>
<td>Allowances for loan and other repairment</td>
<td>791</td>
</tr>
<tr>
<td>Total liabilities</td>
<td>31.033</td>
<td>Collected written off receivables</td>
<td>1.423</td>
</tr>
<tr>
<td>Short term borrowings</td>
<td>8.288</td>
<td>Net result</td>
<td>229</td>
</tr>
<tr>
<td>Long term borrowings</td>
<td>21.682</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other liabilities</td>
<td>1.064</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td>1.803</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Contact:

- Nusret Čašević, Director
- 71000 Sarajevo, Skenderija 13, B&H
- Telefon: +387 33 564 200
- Fax: +387 33 564 201
- E-mail: info@lok.ba
- www.lok.ba

## Others

List all information that potential investor could be interested in
IS YOUR INVESTMENT IDEA PROFITABLE?

SARAJEVO, ISTANBUL, DUBAI
## PROJECT PROFILE – PROSTOR ltd.

<table>
<thead>
<tr>
<th><strong>Investment opportunity</strong></th>
<th>Project title: Is Your investment idea profitable?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Industry sector</strong></td>
<td>Finance analysis for investments</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td>Sarajevo, Istanbul and Dubai</td>
</tr>
<tr>
<td><strong>Investment opportunity objective</strong></td>
<td>Turnover: first year 500.000Euro, profit first year 100.000Euro, employment of 10 specialists.</td>
</tr>
<tr>
<td><strong>Indication of returns</strong></td>
<td>ROI: 15% - 20%</td>
</tr>
</tbody>
</table>
| **Expected investment budget** | - Own fonds: 100,000Euro  
- Investor fonds: 300,000Euro  
- Cost of running office in Sarajevo, Istanbul and Dubai approx. yearly cost: 50,000Euro + employment cost 150,000Euro |
| **Expected collaboration** | Expected collaboration 50% - 50%                  |

### Company info

- Consulting in property development, property valuation, feasibility studies, property sales and renting.
- Established in 2007.
- Location: Sarajevo, Zelenih Beretkih 30, phone: 00387 (0)62 332 556, mail: samir@prostor.ba
- Basic financial information: sales in 2011 400,000Euro, net profit 50,000Euro,
- Number of employees: 20
- Strengths and Opportunities: company under development with great potential in growth.

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### Factory premises

### Manufacturing departments

### Portfolio of products

- Property development, property valuation, feasibility studies, property sales and renting.

### Structure of sales (2010, 2011)

- Total sales in 2011 400,000Euro
- Only domestic and foreign market

### Production and sale by products

- Number of employees: 20
- Age structure: from 26-50.

### Customers

- Major customers: banks, big companies, organizations, etc.

### Financial data

- Income in 2011: 400,000Euro, net profit: 50,000Euro

### Contact:

- Samir Mujagic
- Zelenih Beretkih 30, Sarajevo
- +387 (0)62 332 556
- samir@prostor.ba
- www.prostor.ba
FINANCE

FI-203/2012

TRUST FUND SUSTAINABLE RETURN OF REFUGEES IN BIH

SARAJEVO, BOSNIA AND HERZEGOVINA
# PROJECT PROFILE - Bosna Bank International d.d.Sarajevo

## Investment opportunity

<table>
<thead>
<tr>
<th>Investment opportunity</th>
<th>Trust Fund Sustainable Return of Refugees in BiH</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industry sector</td>
<td>Finance industry</td>
</tr>
<tr>
<td>Location</td>
<td>Sarajevo</td>
</tr>
<tr>
<td>Investment opportunity objective</td>
<td>Provide the best rates of financing agricultural production for the returnees in BiH</td>
</tr>
<tr>
<td>Indication of returns</td>
<td>Invested funds shall not generate any profit to the investors. Profit rates for beneficiaries of financing charged by the Bank are 4.90% p.a. (for up to 12 months) or 5.90% p.a. (period 12-48 months)</td>
</tr>
</tbody>
</table>
| Expected investment budget      | - Grant from the Islamic Development Bank (EUR 2.1 million), which has been operational since 2007.,  
- BBI has already provided the necessary resources for implementation (department of the bank, office, office supplies, car, employees, etc.) |
| Expected collaboration          | - BBI has provided for potential investors the necessary conditions for the successful distribution of funds to beneficiaries,  
- The minimum grant amount is EUR 100,000.00. For amounts exceeding EUR 1 million investor could establish a new Trust Fund with the name of the investor |

## Company info

<table>
<thead>
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<th>Company info</th>
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<tbody>
<tr>
<td>Providing banking services,</td>
</tr>
<tr>
<td>The Bank was established in 2000,</td>
</tr>
<tr>
<td>Head quarter: Sarajevo, Tel. 275-162, Fax 275-155</td>
</tr>
<tr>
<td>CEO: Amer Bukvić</td>
</tr>
<tr>
<td>The initial capital is EUR 25.5 million in cash,</td>
</tr>
<tr>
<td>The only bank in region which operates under Islamic principles</td>
</tr>
</tbody>
</table>

## Factory premises

BBI provides financial services through 18 branches in the BiH

## Manufacturing departments

The main sales departments are: Corporate, Retail and Treasury department

## Portfolio of products

The Bank offers a full range of banking services

## Structure of sales (2008, 2009)

- The total amount of financing in 2011 was EUR 107 million

## Employees structure

- Number of employees 235,  
- There is a trend of constant increase in the number of employees,  
- Training employees through the Master studies of Islamic banking,  
- BBI established a special department which is responsible for funds

## Customers

- The most important clients are in the Corporate Department

## Financial data

- Profits realized in 2011: EUR 1.1 million  
- Selected Balance sheet data 2011 in EUR:  
  - Asset: 173 million  
  - Deposits: 194 million  
  - Financings: 107 million  
  - Cash and balance with banks: 51 million  
  - Capital: 26.5 million

## Contact:

- Name of the contact persons: Haris Kovačević  
- Address: Trg djece Sarajeva bb, Sarajevo, BiH  
- Phone: +387 33 275 162  
- Fax: +387 33 275 155  
- E-mail: harisk@bbi.ba  
- Company’s web page: www.bbi.ba

## Others

BBI has a long experience in successfully managing funds within the Bank, particularly in managing the Trust Fund, which has 650 direct beneficiaries, and over 2,500 indirect beneficiaries. This fund has enabled the sustainable return of refugees by providing them with necessary financial support for agricultural production. Trust Fund financings are favorable to end users, compared with funds that may be provided by other financial institutions.
FINANCE

FI-204/2012

QARD UL-HASAN FUND

SARAJEVO, BOSNIA AND HERZEGOVINA
PROJECT PROFILE - Bosna Bank International d.d.Sarajevo

**Investment opportunity**
- Qard ul-Hasan Fund

**Industry sector**
- Finance industry

**Location**
- Sarajevo

**Investment opportunity objective**
- The main goal of the Fund is to allocate funds on benevolent basis to the population which needs it mostly.

**Indication of returns**
- Invested funds shall not generate any profit to the investors. The Bank shall not charge any profit rate to end beneficiaries except the fee for processing request.

**Expected investment budget**
- Maximum size of the Fund is not limited.
- BBI has already provided the necessary resources for implementation (department of the bank, office, office supplies, car, employees, etc.)

**Expected collaboration**
- BBI has provided for potential investors the necessary conditions for the successful distribution of funds to beneficiaries.
- The minimum grant amount is EUR 100,000.00.

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**Company info**
- Providing banking services,
- The Bank was established in 2000,
- Head quarter: Sarajevo, Tel. 275-162, Fax 275-155
- CEO: Amer Bukvić
- The initial capital is EUR 25.5 million in cash,
- The only bank in region which operates under Islamic principles

**Factory premises**
- BBI provides financial services through 18 branches in the BiH

**Manufacturing departments**
- The main sales departments are: Corporate, Retail and Treasury department

**Portfolio of products**
- The Bank offers a full range of banking services

**Structure of sales (2008, 2009)**
- The total amount of financing in 2011 was EUR 107 million

**Employees structure**
- Number of employees 235,
- There is a trend of constant increase in the number of employees,
- Training employees through the Master studies of Islamic banking,
- BBI established a special department which is responsible for funds

**Customers**
- The most important clients are in the Corporate Department

**Financial data**
- Profits realized in 2011: EUR 1,1 million
- Selected Balance sheet data 2011 in EUR:
  - Asset: 173 million
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  - Financings: 107 million
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- Name of the contact persons: Haris Kovačević
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- Fax: +387 33 275 155
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- Company’s web page: www.bbi.ba

**Others**
- BBI has a long experience in successfully managing funds within the Bank, particularly in managing the Charity Fund, Al Mactoum Fund, Trust Fund and etc. Qard ul-Hasan Fund financings are favorable to end users, compared with funds that may be provided by other financial institutions. At the time of investors’ payment in the Fund, the choice regarding purposes in which the funds can be invested will be: education, agriculture and infrastructure. Or investor could specify for which purposes the funds can be used on benevolent basis.