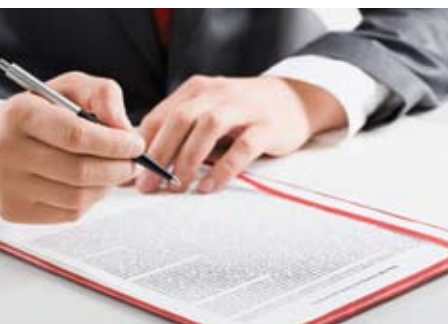


“Being your Trade Ambassadors in a Global Market Place”

Goldberg Associates Specialises In **3** Key Areas:

1 Project Finance

Our Company is involved in facilitating the sourcing of Private Equity Finance to fund various projects in Africa and other Developing & Emerging Economies of the World. The Projects can either be Private Sector or Government Sector orientated



We have good working relationships with Private Equity Investors and Business Angels in Europe, USA & Asia that are always willing to lend anywhere from \$1 million to \$200 million.

There are two types of deals that we get involved with:

- Lending by way of using **Bills of Exchange** as guarantees by a Local Bank – This type of lending is ideal for businesses that have a proven track record and are looking to source extra finance to help them grow and expand their operations. This lending is very much **Cash Flow** driven. This lending is also ideal for Government Projects that can be guaranteed by their **National Central Bank**.
- Lending by way of **Equity Stake** – we can source this type of funding up to 80% loan to value (LTV). This means that the project initiator or owner needs to be able to put down 20% of their own resources towards the project. This type of lending is assessed on the merits of a good and viable business plan with strong financial projections to back it up. The other criteria used are risk factors, the potential return on investment and the payback time.



2 Commodities

We work very closely with commodity agents and large brokerage houses in London and all across Europe, The USA and Asia to source commodities like copper, coffee, cocoa, sugar, timber, precious stones, oil, gold, cement etc for various International Markets around the Globe. This is a very consumer demand driven area of our business. We have built a very strong network of both suppliers and buyers of these very sought after resources. We have also built a network of agents that enable us to react rapidly to the ever changing Global Commodity Market Place.

3 Plant & Machinery

We facilitate the purchase of new and second-hand essential plant and machinery for our clients in the various sectors of the emerging markets where we operate. In our trading history, we have helped clients in the following sectors:

- Mining
- Transportation
- Construction
- Power Generation
- Water Treatment
- Manufacturing
- Agro-Processing



We firmly believe that Businesses in Developing and Emerging Economies need help mostly in this area to allow them to **Add-Value** to raw materials and subsequently help them achieve a better price for their semi-finished or finished products that they can then export to various International Markets.