

FINANCE

SECTOR PROJECTS

SARAJEVO
BUSINESS
FORUM '12



WWW.SARAJEVOBUSINESSFORUM.COM



FI-201 /2012

CREDIT LINE

SARAJEVO, BOSNIA AND HERZEGOVINA



PROJECT PROFILE – Microcredit Foundation LOK Sarajevo

Investment opportunity	<i>Credit line</i>																																											
Industry sector	<i>Financial sector</i>																																											
Location	<i>Bosnia and Herzegovina</i>																																											
Investment opportunity objective	<i>Support to operations and development of micro and small entrepreneurs and agricultural producers, through long-term lending</i>																																											
Indication of returns	<i>Subject to negotiation</i>																																											
Expected investment budget	<ul style="list-style-type: none"> Funding from credit line up to 5.000.000 € 																																											
Expected collaboration	<ul style="list-style-type: none"> Long-term loan up to 10 years Possibility of directing disbursement to beneficiaries for specific purposes and/or specific regions in Bosnia and Herzegovina 																																											
Company info	<ul style="list-style-type: none"> 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 																																											
Factory premises	<i>LOK MCF is present on the territory of the whole country through a network of 51 field offices</i>																																											
Manufacturing departments	<i>N/A</i>																																											
Portfolio of products	<ul style="list-style-type: none"> 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)	<ul style="list-style-type: none"> Total disbursements in 2011: 24.487.000 € in Bosnia and Herzegovina 																																											
Production and sale by products	<i>List of loan products above.</i>																																											
Employees structure	<ul style="list-style-type: none"> 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	<ul style="list-style-type: none"> A total of 22.999 clients all over Bosnia and Herzegovina 																																											
Financial data	<table border="1"> <thead> <tr> <th>Balance Sheet 31.12.2011</th> <th>Amount (in 000) EUR</th> </tr> </thead> <tbody> <tr> <td>Total assets</td> <td>32.836</td> </tr> <tr> <td>Cash and cash equivalents</td> <td>458</td> </tr> <tr> <td>Net loan portfolio</td> <td>24.815</td> </tr> <tr> <td>Fixed assets</td> <td>5.884</td> </tr> <tr> <td>Bank deposits</td> <td>1.432</td> </tr> <tr> <td>Other receivables</td> <td>247</td> </tr> <tr> <td>Total liabilities</td> <td>31.033</td> </tr> <tr> <td>Short term borrowings</td> <td>8.288</td> </tr> <tr> <td>Long term borrowings</td> <td>21.682</td> </tr> <tr> <td>Other liabilities</td> <td>1.064</td> </tr> <tr> <td>Equity</td> <td>1.803</td> </tr> </tbody> </table>	Balance Sheet 31.12.2011	Amount (in 000) EUR	Total assets	32.836	Cash and cash equivalents	458	Net loan portfolio	24.815	Fixed assets	5.884	Bank deposits	1.432	Other receivables	247	Total liabilities	31.033	Short term borrowings	8.288	Long term borrowings	21.682	Other liabilities	1.064	Equity	1.803	<table border="1"> <thead> <tr> <th>Income Statement 31.12.2011</th> <th>Amount (in 000) EUR</th> </tr> </thead> <tbody> <tr> <td>Interest and commission income</td> <td>6.447</td> </tr> <tr> <td>Interest and commission expense</td> <td>2.041</td> </tr> <tr> <td>Operating expense</td> <td>4.756</td> </tr> <tr> <td>Other operating income</td> <td>307</td> </tr> <tr> <td>Other operating expense</td> <td>360</td> </tr> <tr> <td>Allowances for loan and other repayment</td> <td>791</td> </tr> <tr> <td>Collected written off receivables</td> <td>1.423</td> </tr> <tr> <td>Net result</td> <td>229</td> </tr> </tbody> </table>	Income Statement 31.12.2011	Amount (in 000) EUR	Interest and commission income	6.447	Interest and commission expense	2.041	Operating expense	4.756	Other operating income	307	Other operating expense	360	Allowances for loan and other repayment	791	Collected written off receivables	1.423	Net result	229
Balance Sheet 31.12.2011	Amount (in 000) EUR																																											
Total assets	32.836																																											
Cash and cash equivalents	458																																											
Net loan portfolio	24.815																																											
Fixed assets	5.884																																											
Bank deposits	1.432																																											
Other receivables	247																																											
Total liabilities	31.033																																											
Short term borrowings	8.288																																											
Long term borrowings	21.682																																											
Other liabilities	1.064																																											
Equity	1.803																																											
Income Statement 31.12.2011	Amount (in 000) EUR																																											
Interest and commission income	6.447																																											
Interest and commission expense	2.041																																											
Operating expense	4.756																																											
Other operating income	307																																											
Other operating expense	360																																											
Allowances for loan and other repayment	791																																											
Collected written off receivables	1.423																																											
Net result	229																																											
Contact:	<ul style="list-style-type: none"> Nusret Čaušević, 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	<i>List all information that potential investor could be interested in</i>																																											

FI-202/2012

IS YOUR INVESTMENT IDEA PROFITABLE?

SARAJEVO, ISTANBUL, DUBAI



PROJECT PROFILE – PROSTOR Ltd.

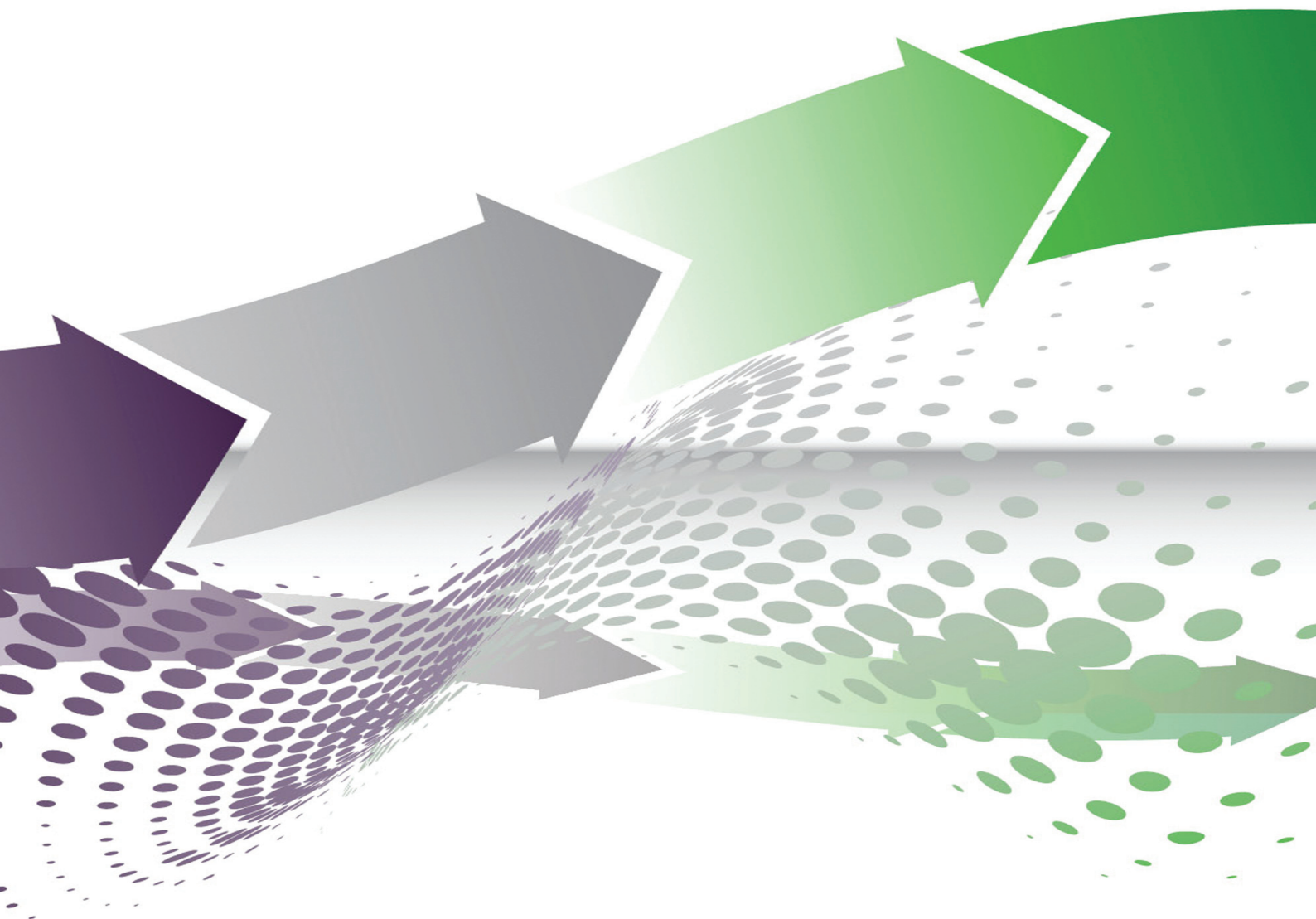
Investment opportunity	Project title; Is Your investment idea profitable?
Industry sector	Finance analysis for investments
Location	Sarajevo, Istanbul and Dubai
Investment opportunity objective	Turnover,: first year 500.000Euro, profit first year 100.000Euro, employment of 10 specialists.
Indication of returns	ROI: 15% - 20%
Expected investment budget	<ul style="list-style-type: none"> • Own funds: 100.000Euro • Investor funds: 300.000Euro • Cost of running office in Sarajevo, Istanbul and Dubai approx. yearly cost: 50.000Euro + employment cost 150.000Euro
Expected collaboration	<ul style="list-style-type: none"> • Expected collaboration 50% - 50%.

Company info	<ul style="list-style-type: none"> • 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.
Factory premises	
Manufacturing departments	
Portfolio of products	<ul style="list-style-type: none"> • Property development, property valuation, feasibility studies, property sales and renting.
Structure of sales (2010, 2011)	<ul style="list-style-type: none"> • Total sales in 2011 400.000Euro • Only domestic and foreign market
Production and sale by products	
Employees structure	<ul style="list-style-type: none"> • Number of employees: 20 • Age structure: from 26-50.
Customers	<ul style="list-style-type: none"> • Major customers: banks, big companies, organizations, etc.
Financial data	<ul style="list-style-type: none"> • Income in 2011: 400.000Euro, net profit: 50.000Euro
Contact:	<ul style="list-style-type: none"> • Samir Mujagic • Zelenih Beretkih 30, Sarajevo • +387 (0)62 332 556 • samir@prostor.ba • www.prostor.ba

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	<i>Trust Fund Sustainable Return of Refugees in BiH</i>
Industry sector	<i>Finance industry</i>
Location	<i>Sarajevo</i>
Investment opportunity objective	<i>Provide the best rates of financing agricultural production for the returnees in BiH</i>
Indication of returns	<i>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)</i>
Expected investment budget	<ul style="list-style-type: none"> • <i>Grant from the Islamic Development Bank (EUR 2,1 million), which has been operational since 2007.,</i> • <i>BBI has already provided the necessary resources for implementation (department of the bank, office, office supplies, car, employees, etc.)</i>
Expected collaboration	<ul style="list-style-type: none"> • <i>BBI has provided for potential investors the necessary conditions for the successful distribution of funds to beneficiaries,</i> • <i>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</i>

Company info	<ul style="list-style-type: none"> • <i>Providing banking services,</i> • <i>The Bank was established in 2000,</i> • <i>Head quarter: Sarajevo, Tel. 275-162, Fax 275-155</i> • <i>CEO: Amer Bukvić</i> • <i>The initial capital is EUR 25.5 million in cash,</i> • <i>The only bank in region which operates under Islamic principles</i>
Factory premises	<i>BBI provides financial services through 18 branches in the BiH</i>
Manufacturing departments	<i>The main sales departments are: Corporate, Retail and Treasury department</i>
Portfolio of products	<i>The Bank offers a full range of banking services</i>
Structure of sales (2008, 2009)	<ul style="list-style-type: none"> • <i>The total amount of financing in 2011 was EUR 107 million</i>
Employees structure	<ul style="list-style-type: none"> • <i>Number of employees 235,</i> • <i>There is a trend of constant increase in the number of employees,</i> • <i>Training employees through the Master studies of Islamic banking,</i> • <i>BBI established a special department which is responsible for funds</i>
Customers	<ul style="list-style-type: none"> • <i>The most important clients are in the Corporate Department</i>
Financial data	<ul style="list-style-type: none"> • <i>Profits realized in 2011: EUR 1,1 million</i> • <i>Selected Balance sheet data 2011 in EUR:</i> <ul style="list-style-type: none"> - <i>Asset: 173 milion</i> - <i>Deposits: 194 milion</i> - <i>Financings: 107 milion</i> - <i>Cash and balance with banks: 51 milion</i> - <i>Capital: 26,5 milion</i>
Contact:	<ul style="list-style-type: none"> • <i>Name of the contact persons: Haris Kovačević</i> • <i>Address: Trg djece Sarajeva bb, Sarajevo, BiH</i> • <i>Phone: +387 33 275 162</i> • <i>Fax: +387 33 275 155</i> • <i>E-mail: harisk@bbi.ba</i> • <i>Company's web page: www.bbi.ba</i>
Others	<i>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.</i>

FI-204_{/2012}

QARD UL-HASAN FUND

SARAJEVO, BOSNIA AND HERZEGOVINA



PROJECT PROFILE - *Bosna Bank International d.d.Sarajevo*

Investment opportunity	<i>Qard ul-Hasan Fund</i>
Industry sector	<i>Finance industry</i>
Location	<i>Sarajevo</i>
Investment opportunity objective	<i>The main goal of the Fund is to allocate funds on benevolent basis to the population which needs it mostly.</i>
Indication of returns	<i>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.</i>
Expected investment budget	<ul style="list-style-type: none"> • <i>Maximum size of the Fund is not limited.,</i> • <i>BBI has already provided the necessary resources for implementation (department of the bank, office, office supplies, car, employees, etc.)</i>
Expected collaboration	<ul style="list-style-type: none"> • <i>BBI has provided for potential investors the necessary conditions for the successful distribution of funds to beneficiaries,</i> • <i>The minimum grant amount is EUR 100.000,00.</i>

Company info	<ul style="list-style-type: none"> • <i>Providing banking services,</i> • <i>The Bank was established in 2000,</i> • <i>Head quarter: Sarajevo, Tel. 275-162, Fax 275-155</i> • <i>CEO: Amer Bukvić</i> • <i>The initial capital is EUR 25.5 million in cash,</i> • <i>The only bank in region which operates under Islamic principles</i>
Factory premises	<i>BBI provides financial services through 18 branches in the BiH</i>
Manufacturing departments	<i>The main sales departments are: Corporate, Retail and Treasury department</i>
Portfolio of products	<i>The Bank offers a full range of banking services</i>
Structure of sales (2008, 2009)	<ul style="list-style-type: none"> • <i>The total amount of financing in 2011 was EUR 107 million</i>
Employees structure	<ul style="list-style-type: none"> • <i>Number of employees 235,</i> • <i>There is a trend of constant increase in the number of employees,</i> • <i>Training employees through the Master studies of Islamic banking,</i> • <i>BBI established a special department which is responsible for funds</i>
Customers	<ul style="list-style-type: none"> • <i>The most important clients are in the Corporate Department</i>
Financial data	<ul style="list-style-type: none"> • <i>Profits realized in 2011: EUR 1,1 milion</i> • <i>Selected Balance sheet data 2011 in EUR:</i> <ul style="list-style-type: none"> - <i>Asset: 173 milion</i> - <i>Deposits: 194 milion</i> - <i>Financings: 107 milion</i> - <i>Cash and balance with banks: 51 milion</i> - <i>Capital: 26,5 milion</i>
Contact:	<ul style="list-style-type: none"> • <i>Name of the contact persons: Haris Kovačević</i> • <i>Address: Trg djece Sarajeva bb, Sarajevo, BiH</i> • <i>Phone: +387 33 275 162</i> • <i>Fax: +387 33 275 155</i> • <i>E-mail: harisk@bbi.ba</i> • <i>Company's web page: www.bbi.ba</i>
Others	<i>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.</i>