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David L. Ross and Associates, Inc. – Overview Impact Investing in Developing Nations

The following is an overview and summary of DLR's active impact investment clients, technologies, and projects.

DAVID L. ROSS AND ASSOCIATES, INC.

David L. Ross and Associates, Inc. (www.davidross.com), established in 2004, is a New York City, NY based advisory firm specializing in impact investments in developing nations.

Our team consists of over a dozen experts in international project financing, trade financing, raising private equity, business development and marketing from government, development finance, and global investment banking sectors.

DLR specializes in sourcing and structuring sustainable technology projects and funding across borders and works throughout Africa, South Asia, Latin America and the Caribbean.

FINANCING AVAILABLE FOR IMPACT INVESTMENTS

DLR has the following financing vehicles for impact investment projects in developing nations.

Equipment Purchase Financing – financing is available for companies seeking to purchase or lease of equipment sourced through DLR for contracts greater than \$1 million USD.

- Financing is available in for up to 85% of the total value of the contract for up to 5 years fixed at approximately 6% interest rate per annum in USD.

Following agreement to purchase equipment and/or services equipment purchase financing deals typically takes 30 to 60 days from contract to disbursement.

Business Expansion Financing – financing is available for companies seeking to expand existing by greater than \$5 million USD.

- Up to \$250 million is available in the form of debt at 65% loan to value for up to 15 years fixed at approximately 6% interest rate per annum in USD
- Debt can be combined with equity to fund expansion

Financing business expansion typically takes 120 to 180 days following submission of formal business expansion documents.

Asset Based Lending – financing is available for small and medium enterprises seeking to expand operations.

- Interest only loans for up to 10% of a company's total audited assets is available for a maximum of \$2.5 million USD.
- Up to 5 years fixed at approximately 6% interest rate per annum in USD

Country Risk Insurance – country risk insurance is available for projects seeking to hedge out risks inherent in developing nations.

Operational Risk Insurance – operational risk insurance is available for projects seeking to fix returns for equity investors.

In addition to the financial products listed above DLR has the ability to source expansion and project equity on a case by case basis.

SUSTAINABLE TECHNOLOGIES CATALOG

DLR is active in sourcing and financing equipment and supplies for expansion projects greater than \$1 million USD in developing nations.

- Computers and Internet Equipment
- Energy Efficiency Building Systems and Lighting Products
- Solar LED Outdoor Lighting
- Road Building Technologies
- Fuel Independent Mobile Phone Towers
- Pre-paid Mobile Phone Dynamic Pricing Software
- Mining and Agricultural Equipment
- Low-income Modular Housing

DLR seeks reputable companies with strong balance sheets to provide sustainable technologies matched with highly subsidized financing.

ACTIVE IMPACT INVESTMENT PROJECTS

The following is a selection of our active impact investment projects throughout Anglophone Sub-Saharan Africa and the Caribbean.

Southern Africa

Biodiesel Refinery Developer – DLR is serving as the financial advisor to a consortium of local developers and the largest producing US-based waste-oil-to-biodiesel refinery. The consortium seeks to replicate a 10 thousand ton US facility in South Africa and is seeking \$50 million in equity and debt for construction. The company has land allocated from the government, agreements to purchase waste vegetable oil, proven technology tested over 30 times, a strong management team, and an off take agreement for their entire production. Anticipated regulations in South Africa require a percentage of diesel fuel sold in the country to be biodiesel yet there presently exists no industrial capacity in-country to meet this requirement. The company presently seeks pre-development capital of \$750 thousand USD and projects IRR above 30%.

Solar Power Developer – DLR is serving as the financial advisor to a consortium of local developers and international solar system integrators seeks to develop a 110 MW solar facility in Namibia. The consortium is seeking debt and equity for development of operations.

Energy Saving Equipment – DLR is exporting and financing the acquisition of energy management systems, motion detectors, and energy efficient light bulbs for shopping centers, office parks and electrical product distributors in South Africa. DLR is seeking large organizations that are interested in reducing their spend on energy usage.

East Africa

Consumer Market and Shopping Complex – DLR is serving as a financial advisor to a consortium of Tanzanian real estate developers to establish a \$34 million consumer market and shopping complex 8 km from Dar es Salaam. The consortium is seeking \$24 million in debt for construction.

Fuel Independent Mobile Phone Towers – DLR is exporting and financing the acquisition of solar, wind, and battery powered mobile phone towers in Tanzania.

Call Center Technology Equipment – DLR is sourcing, exporting, and financing of computers, routers, hubs, and call center technology for a pan-African telecommunications company based in Kenya.

Office Paper Recycling Program – DLR is serving as a financial advisor to a Ugandan Female Entrepreneur of the Year award winner operating an 850 person office cleaning company employing 850 individuals infected with HIV. The Company presently has over 30 large offices as cleaning clients. The Company seeks \$2 million USD in expansion capital to acquire recycling machinery and a location to house the machinery.

Microfinance Institution – DLR is serving as a financial advisor to a Kenyan microfinance institution focused on providing emergency funds to civil servants in Kenya and Tanzania.

West Africa

Internet Technology Equipment – DLR is exporting and financing the acquisition of computers, routers, hubs, and microwave telecommunications equipment for an internet service provider in Nigeria.

Low-Income Modular Homes – DLR is exporting and financing the acquisition of 10,000 low-income modular homes for the national housing bank in Burkina Faso.

Waste-to-Energy Developer – DLR is serving as the financial advisor to a consortium of local developers, international waste-to-energy technology providers, and system integrators that seeks to develop a \$100 million power generation facility in Ghana. The consortium is seeking debt and equity for development of operations.

Liquefied Natural Gas Developer – DLR is serving as the financial advisor to a consortium of local developers, international LNG technology providers, and system integrators that seeks to develop a 20 MW natural gas power generation facility in Liberia. The consortium is seeking debt and equity for development of operations.

Bulk Soybeans – DLR is financing the acquisition of bulk soybeans for an animal feed processing and distribution company in Ghana.

Caribbean

Agricultural Rice Production – DLR is serving as a financial advisor to a consortium of top yielding US-based premium rice management, top US-based rice growing scientists, and local representatives. This consortium seeks to acquire land for rice cultivation and adapt US production techniques to the 200 year old Dominican Republic rice industry. CARICOM trade treaties require Dominican rice subsidies to be eliminated within the next several years putting the entire local industry at risk. The Company has strong support of the local government and is seeking \$60 million in debt and equity for acquisition and cultivation of land along with improvement in processing facilities.

Multi-Country Caribbean Commuter Ferry Business – DLR is serving as the financial advisor to a consortium of US-based executives of Caribbean descent. The consortium has acquired a 250 person ferry boat valued at \$4 million and seeks to develop a multi-country ferry service to transport locals and tourists throughout established ports in Trinidad, Barbados, St.Lucia, St.Vincent, Grenada following a feasibility study from the European Union. There presently exists no competition for this service. The company seeks \$2 million in equity to fund boat repairs upon which it will subsequently qualify for subsidized debt to launch operations. The Company projects revenue of \$14 million and EBITDA of \$3 million in the third year of operations.

David L. Ross and Associates, Inc has a team of over a dozen investment and sourcing professionals in the US and on the ground focused on sourcing sustainable products and capital for impact investments in developing nations.

The following are bios of DLR's leadership in the United States.

David L. Ross (New York City) has 15 years emerging markets experience and leads President of David L. Ross and Associates, Inc. Past and current clients of David L. Ross and Associates, Inc. include USAID, HSBC, JPMC, Credit-Suisse, Pfizer, J&J, as well as several small and mid-sized enterprises in the US as well as in the developing world. Prior to founding David L. Ross and Associates Inc., David served as a Senior Consultant for Cap Gemini Ernst & Young (now Capgemini) where he won awards for business development efforts, helped venture-backed dot com companies from startup through launch, and started his career at Motorola. David has worked in over 30 countries, has completed global transactions totaling \$400 million USD, and advised on private equity portfolios greater than \$5 billion USD. His education includes the University of Wisconsin-Madison with a degree in Information Systems and International Business, NYU's Stern School of Business MBA weekend program with an emphasis on Finance and Global Business, and Carnegie Mellon University where he serves as an Adjunct Professor and teaches a course on Global Sourcing and Management.

Eric Henderson (Washington DC) has 15 years international trade experience across 80 countries. Eric spent 9 years at the US Commerce Department serving as US Commercial Attaché to the World Bank and Commercial Service Liaison to the African Development Bank. Eric has transacted or facilitated over \$25 billion USD of trade between the US and the developing world.

Dr. Yoram Kinberg (New York City) is a financial professional with over 30 years of executive and deal originating experience. Yoram served as a Managing Director at Allegiance Capital where he originated and closed leveraged merger and acquisition deals in the transportation, manufacturing, and business services sectors. Yoram started his professional career at Chase Bank in New York where he rose to the position of Managing Director of a Special Investments Group which focused on raising upwards of \$200 million of equity in the health care, transportation, and entertainment industries. Yoram has a PhD in Business Administration from New York University and did his undergraduate work and master degree in Industrial Engineering at Technion- Israel Institute of technology.

Anna Mays (New York City) is an international development consultant and research professional with 5 years experience providing capacity building services to governments and businesses in the developing world. Anna has worked for the United Nations Interregional Crime and Justice Research Institute and for Cartus Global Performance Solutions, where she provided cross cultural business training for international companies. Anna has a Diplôme international in Political Science from l'Institut d'Etudes Politiques de Paris (France) and a B.A. in International Relations from Brown University. She is fluent in French and is a certified French interpreter.

CONTACT

DLR is actively seeking new customers for our sustainable products catalog and new clients for our financial advisory services.

For more information please contact:

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