



Registration Number: 29946 / R.C.

Managing Director
Mr. Boutros Sleiman
bosleiman@moneymakermanagement.com
bosleiman@hotmail.com

**BMEA LTD.
KENYA**

Our Ref. : FP 13/26
Your Ref.: MMM/April 3, 2026

Date: 9 APRIL, 2026
Date: 3 APRIL, 2026

SUBJECT: \$ 200 M. LOAN TO KENYA (ORGANIC COCOA PLANTATION PROJECT)

**ATT. MR. GARY ROY STUBLEY
CEO**

Dear Sir

We, MONEY MAKER MANAGEMENT (MMM), are a private financial company & project funder. We are able to fund such loan against a BANK GUARANTEE (BG/SBLC) issued from a solid commercial bank (.....), in favor of MMM and forwarded to our bank via SWIFT MT 760, from a well rated correspondent bank. This BG must be valid during all the loan period.

Terms & conditions of the loan as per our PROCEDURE :

.In order to begin negotiations you are kindly requested to forward to us :

- RWA (attached), to be filled by your bank addressed by email to us

NOTE: due to severe health problems of MMM'S CEO and the poor security situation in Lebanon, there is accidental slow in projects funding process from now till end of May 2026: during that time, we continue preparing documentation and funding necessities.

We renew our normal activities beginning first of June.

INT Address



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FOR ANY ADDITIONAL INFORMATION DON'T HESITATE TO CONTACT US.

Best regards
BOUTROS SLEIMAN
MANAGING DIRECTOR - Mob: 00961 76707335
MONEY MAKER MANAGEMENT



INT Address

PROCEDURE

1 – client writes a letter on letterhead asking for a loan or financial services, stating what he has and what he wants.

2 – we, MMM, answer giving our opinion, asking for RWA, stating our terms and conditions:

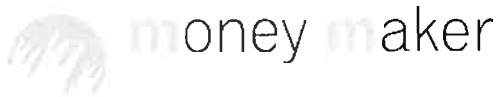
- Interest rate: 2 % (negotiable on table top meeting according to loan amount)
- Loan period: 5 years (renewable)
- Grace period: 1 year (negotiable on table top meeting according to loan amount)
- Consultant fees: 5% up to 1 B.\$ (for more negotiable on table top meeting according to loan amount)
- Client answer requested: if accepted : give delay of sending RWA or minister letter; if not accepted, inform us. .

3 – For private client: DD for RWA, if ok: discussion of conditions and preliminary agreement. (in case of Government we request SG addressed directly to MMM' bank)

4 – signature of a MOU according to preliminary agreement, valid for 20 -30 banking days. In order to prepare a meeting in client's office.

5 – signature of final contract, in a meeting, face to face, in client's office (according to an invitation of the client where he pays all expenses of such visit and meetings).

6 – both parties forward the final contract to their banks to be executed.



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7 – client issues a preadvise of BG/SBLC and forward it by SWIFT MT 799 to MMM bank

8 – DD by MMM bank of MT 799 and is obliged to answer 2 questions: capability of the MMM account to receive the BG/SBLC & capability of the Lender MMM to grant a loan to the client borrower.

9 – after receiving a positive answer, the borrower's bank issues the BG/SBLC and forwards it by SWIFT MT760 to the Lender's bank

10 – DD by MMM bank of the MT 760 and if everything is ok, the disbursement of the loan begins after 30 banking days of verification of the BG/SBLC.

Best regards
BOUTROS SLEIMAN
MANAGING DIRECTOR -
MONEY MAKER MANAGEMENT



Appendix A

OFFICIAL INVITATION

The official invitation must be offered by the client responsible of the project – be him a governmental responsible or private businessman – according to the following:

1 – all the expenses will be totally paid by the client.

2 – number and name of MONEY MAKER MANAGEMENT (MMM) delegation members will be fixed by the MMM management.

3 – the expenses are the following:

- Issuance of visas for all members
- Round trip flight tickets, in first or business class for all , from to..... and back to, airline chosen by MMM.
- VIP official reception at the airport.
- Full board in a 5 stars hotel during all visit time .
- Luxurious cars with drivers all visit time.
- Security team, if necessary.
- Local Mobile tf. Chips for CEO, IN AIRPORT..
- Schedule of meetings: government responsables and/or private parties.
- Business cards of the persons to be met, legal documents of companies

4 – all necessary details for the above mentioned articles will be agreed and EXECUTED by both parties before beginning the visit.

5 – during the visit and on table top meeting, government or private, responsables must convince MMM team of their seriousness and capability of returning the loan in due agreed time. If the meeting failed, nobody can hold MMM team responsible for the failure and the expenses.

**BOUTROS
SLEIMAN**

MANAGING DIRECTOR - Mob: 00961 76707335

MONEY MAKER MANAGEMENT

BANK GUARANTEE FORMAT/SBLC

SWIFT MT760

SWIFTOUTPUT: FIN760PROPRIETARYMESSAGE
SENDER : XXXXXXXXX

XXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXX

RECEIVER: Bxxx

XXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXX ,
XXXXXXXXXXXXXXXXXXXXX Post Code: xx6xx66

-----SWIFTMESSAGETEXT-----
TRANSACTIONREFERENCENUMBER: XXXXXXXX

12: SUB-MESSAGETYPE
760

77E: PROPRIETARYMESSAGE

PLEASE ADVISE THEM SG AS QUOTED BELOW TOXXXXXXXXXXXXXXXXX,SWIFTCODE:XXXXXXXXXXXXXXXXX.

-----QUOTE-----

SENDER:

BANK NAME: XXXXXXXX
BANK ADDRESS: XXXXXXXX
SWIFT CODE: XXXXXXXX
BANK OFFICER: XXXXXXXX
CONTACT NUMBER: XXXXXXXX
EMAIL: XXXXXXXX
AMOUNT: XXXXXXXX
ACCOUNT NAME: XXXXXXXX
ACCOUNT NUMBER: XXXXXXXX

SENT VIA: TRANSMITTING BANK INFO

RECEIVER:

BANK NAME: XXXXXXXXXXXXXXXX
ADDRESS: XXXXXXXX
ACCOUNT NO: XXXXXXXXXXXXXXXX
BENEFICIARY: XXXX
SWIFT CODE: XXXXXXXXXXXXXXXX

READY, WILLING & ABLE

RWA

TO : MONEY MAKER MANAGEMENT

WE hereinafter, (full bank name, address, having the correspondent bank name), WITH FULL BANK RESPONSIBILITY, HEREBY CONFIRM THAT WE ARE READY, WILLING AND ABLE TO ISSUE A BANK GUARANTEE / STANDBY LETTER OF CREDIT (BG/ SBLC) IN THE NAME OF "MONEY MAKER MANAGEMENT", IN THE AMOUNT OF (amount written) (euros/USD M.....) AT THE REQUEST OF (company full name & address), REPRESENTED BY (CEO full name) FOR THE PURPOSE OF SECURING A LINE OF CREDIT.

FURTHERMORE, WE ARE READY TO ISSUE BG/SBLC UPON MONEY MAKER MANAGEMENT'S INSTRUCTIONS, IN ICC758 FORMAT AND DELIVER IT VIA SWIFT MT760.

DATE :

TWO BANK OFFICERS SIGNATORIES & STAMPS

Bank officer 01

Bank officer 02

Full name:

Full name:

Signature & stamp:

Signature & stamp:

Business card :

Business card:

.....END MESSAGE TEXT.....