

PESA BASE HOLDINGS

INVESTMENT PROPOSAL

OUR COMPANY

With more than 400 clients, we work across the global economy. Our clients are remarkably diverse: large and small, private and public, for-profit and nonprofit. We help them grow, sustain and transform: whatever it takes to embrace their future.

CONTACT US

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OUR APPROACH

- Goal Based Investing
- Diversification
- Long term Perspective

OUR SERVICES

- Financial Markets
- Impact Investing
- Wealth Management
- Risk Management

COMPANY PILLARS

01

EDUCATION

03

REASONING

02

TRANSPARENCY

04

STRATEGIC
PLANNING

Executive Summary

Our wealth management process is based on a commitment both to provide superior wealth management services and to improve the quality of life for everyone associated with the firm—clients, financial professionals, and staff. Our approach to the marketplace is, “Financial Dreams delivered.”

Our Understanding

Pesa Base Holdings is a privately owned financial advisory and financial planning firm that specialises in personal finance, family wealth advising & financial consulting for individuals, corporate and family groups.

Business Proposition

Pesa Base Holdings provides investment product solutions and cash management solutions to our investor clients. For our investor clients, we offer bespoke structured and hybrid solutions that yield pre-defined returns on investment hence boosting their turn over.

Our services are based on the following methods:

- **Accumulation.** Together with our clients, we set goals and objectives, and we develop strategies and implement tactics that strive to pursue wealth building or asset accumulation. We review your existing financial situation and make decisions as to the short and long-term appropriateness of your current holdings. A comprehensive financial plan sets the foundation for developing financial habits that lead to success.
- **Protection and Preservation of Assets.** This requires strategies that provide diversification of financial products. We implement and monitor asset allocation strategies using model portfolios. Risk management products and techniques that minimize taxes are key components of this stage as well.
- **Implementation.** This phase of wealth management focuses on pursuing your stated goals by putting your financial plan into action. Using assets to meet financial goals—whether lump sum or income streams—should be pre-planned in the most efficient and effective manner. Specific assets used and tax strategies implemented should be timed.
- **Transfer.** Both philosophical and financial issues need to be addressed. To whom and how wealth is transferred is equally as important as tax minimization and investment management techniques. A team approach, with competent professionals, best assures the most cost-effective transfer of wealth.

You have an accountant. You have an attorney.

Why would you need a financial advisor?

A financial advisor has broad expertise across many specialties allowing them to identify coordination gaps in your plan. Through proper analysis and evaluation of an individual's goals, we can then begin a course of action for the future.

Step 1 - Discovery Phase

We like to know as much about our clientele as we do about our own families. What are your goals? When would you like to reach these goals? How do you prefer to work, and how do you prefer information be presented to you so that you can make an informed decision? The more details the better, this way we can both be prepared for the journey that lies ahead.

Step 2 - Audit Phase

What follows next is an in-depth and extensive fact finding process. This is coordinated with your current tax and legal professionals to provide the accurate and necessary information to analyze. We do not analyze each aspect of your financial situation in a vacuum, but how each piece interacts with the other, providing for a more accurate picture of your current situation.

Step 3 - Development Phase

After the discovery and fact finding phases are complete, we meet with you to discuss our observations and present alternatives to help improve your position. This phase of the plan is where client input is of great value. What are your priorities? What is your comfort level with our recommendations? Your money cannot serve you effectively if we advocate a course of action that you feel uncomfortable with. By actively participating in the planning process, you retain control each step of the way. We are here to service you and we want you to feel comfortable in every aspect of our business.

Step 4 - Implementation and Monitoring Phase

A well thought out plan, although thought provoking and informational, is useless unless put into action. We serve as our client's catalyst to make sure things get done through relentless followup and coordination with their other advisors. More importantly, as we are committed to long-term relationships, we constantly monitor the plan to make sure that as your life changes, so does your plan.

Why invest with Pesa Base?

Our firm's growth is fueled from two sources. First, introductions to new clients come from existing clients and other professionals as a natural business process. Second, we actively seek professionals with a similar philosophy who wish to continue their growth and development and who desire to establish a long-term business continuation/succession process for their practice. Given the comprehensive nature of the services we provide and the varied backgrounds of our associates and clients, we believe that much can be gained from this synergistic approach.

We are a team of professionals dedicated to the following;

- **Earn** - *To receive as return for effort and work done, or for services rendered.*
- **Privilege** - *A right granted as a benefit, advantage, or favor.*
- **Trust** - *Assured reliance on the character, ability, strength, or truth of someone.*
- **Consultant** - *One who provides recommendations regarding a decision or course of conduct.*

Market product/service providers' comparison

| Company | Investment Service | Period | Return on investment | Before/After Tax |
|------------------------------|--|------------------------|----------------------|------------------|
| Pesa Base Holdings | Financial planning Retirement “ Education” | 1-2 years | 25-30% Annually | After Tax |
| Banks | Fixed Deposits | 1year | 10%-15% per annum | Before Tax (15%) |
| UAP ,ICEA ,Stanlib,Britam | Unit Trust Funds (money market) | Open | 9%-12% per annum | Tax exempt |
| BOU (valuation) | Land | 1 year | 15% per annum | Before Tax |
| Bank of Uganda | Treasury Bonds | 2-15 years | 12%-15% | Before Tax (20%) |
| Bank of Uganda | Treasury Bills | 3,6months and 1year | 9%-11% | Before Tax (20%) |

Frequently asked questions

Q: What is involved in financial planning?

A: Financial planning looks at a person's overall financial picture. A financial planner will often ask a prospective client to fill out an extensive questionnaire in order to understand his or her financial needs and goals. The planner will usually put together a detailed, short-term 5-year plan designed to improve the client's overall financial position. That may be followed by a long-term plan, along with suggestions about how to save and invest for retirement and a child's college education at the same time. The planner will also look at ways to reduce current and future tax liabilities and protect assets by having the proper life, health, disability and long-term care insurance coverage in place. Finally, he or she may offer suggestions on estate planning.

Q: What's the difference between financial planning and retirement planning?

A: Financial planning covers all aspects of a person's financial well-being. This includes savings, investments, retirement and college savings plans, insurance coverage, and estate planning. Retirement planning covers only investments made for retirement.

Q: What is fiduciary responsibility and why is it important?

A: Fiduciary means to hold a confidence or trust. A financial services industry professional who has a fiduciary responsibility to his or her clients must put a client's needs and interests ahead of his or her own.

Q: How often should I see my financial planner?

A: While your financial planner may make a different recommendation based on your particular circumstances, it's a good idea to see him or her once a year.

Q: What is the minimum investment amount?

A: Minimum investment amount is \$1,000 which is equivalent to Ugx 3,800,000

Q: How are financial planners paid?

A: Financial planners are paid on either a commission or fee basis, or sometimes a combination of the two. Commissions are usually one-time charges based on each product sold or for each transaction. Fees can be based on the percentage of assets under management, an hourly rate, or even a flat fee.

Q: Is the interest subject to Tax and Fees?

A: The defined interest is after all deductions are made.

Q: Is the investment interest floating?

A: Yes, between 25- 30% and guaranteed annually.

Contact Us

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