

AGREEMENT

This is an agreement between

- 1) Chetan Singh Hayer. Aged about 34 years, residing in Nairobi, Kenya. Herein below referenced as "Party 1".

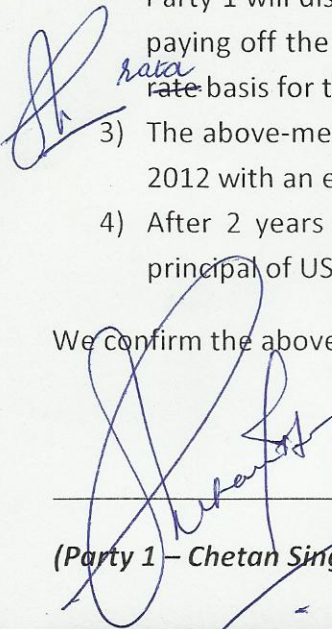
And

- 2) Mr. Nilesh Ghubade and Mrs. Gurpreet Ghubade Bal. Aged about 34 years each, residing in New Jearsey, USA. Herein below referenced as "Party 2".

Terms of the agreement:

- 1) Party 2 has given party 1 a total amount of USD\$ 25,000/- (US dollar twenty five thousand only) on 25th May 2012.
- 2) Party 1 will provide returns of 17% per annum to party 2 for the amount mentioned above. Party 1 will disburse the returns to party 2 on an annual basis. If there are delays by party 1 in paying off the returns at the end of the year, then the returns will continue to accrue on ~~rate~~ ^{pro-rata} basis for the amount not disbursed.
- 3) The above-mentioned amount will be vested with party 2 for a period of 2 years from 25th May 2012 with an extension of 1 year if needed by party 1.
- 4) After 2 years (or 3 years in case party 1 takes an extension), party 1 will return the total principal of USD\$ 25,000/- plus all the returns accrued.

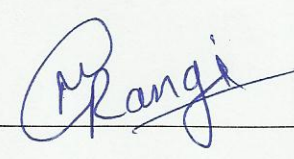
We confirm the above information



(Party 1 – Chetan Singh Hayer)

(Party 2 – Mr. Nilesh Ghubade and Mrs. Gurpreet Ghubade Bal)

Witness:

1)  _____ 2) _____