

# THE KPG INTERNATIONAL GROUP OF COMPANIES

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## *A Corporate Profile*

### Our Core Values

The KPG International Group of Companies is the vision of one man who dreamed of a better world and set out to make it happen. Our Founder and Chairman spent years testing his unique business model before he was ready for implementation across a wide range of inter-related business activities around the world.

Each enterprise where the KPG International Group of Companies is involved may be identified by its strong founding values – public/private ventures, community development, a voluntary distribution by each Group Company towards selected community development and philanthropic projects, and respect and care for people and the environment.



## About Us

The KPG International Group of Companies began its activities in 1997 in the field of commercial real estate lending in the United States.

Today, our interests encompass a wide range of funding activities in the United States and selected countries worldwide.

Over the years, KPG has established itself as a consultant specialising in commercial loans, equity financing, debt financing, collateral and credit enhancement, procurement and structured financing.

The Group is in an active growth phase and we expect to see substantial development in the Group structure in the coming years.

*“What makes us human is our humanity.”*

Bennie Carter | Chairman, Founder

### ***Our Expertise***

The KPG International Group of Companies distinguishes itself by the exceptional value addition in the consultancy advice it provides to structured funding solutions, whether for Group companies or for third parties. Funding solutions may include a combination of syndicated investments, shadow banking, or capital market securitization through structured or simple debt and/or equity instruments.

One of our subsidiaries has established itself as a leading commercial project funding firm in specialised situations which frequently involve complex solutions and the ability to bring together the skills of different classes of expertise. Another subsidiary assists infrastructure-owning clients such as States, Cities, and public agencies raise revenue streams through existing infrastructure assets.

### ***Our Business Verticals***

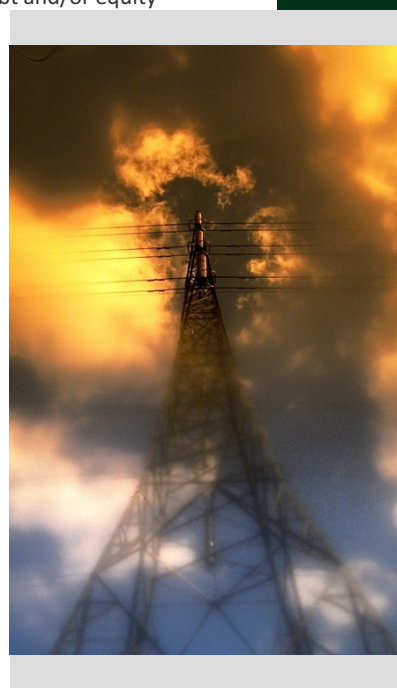
The KPG International Group of Companies is involved in four main business verticals. These are infrastructure development, renewable energy, aviation and real estate. Numerous interconnected projects help us leverage the strengths of the Group's activities in an innovative manner.

### ***Locations***

We are active mainly in Europe and the Caribbean. North America is served by a dedicated arm of the Group. Activities in Africa and Asia are currently only minimal.

### ***Philanthropic Commitment***

The KPG International Group of Companies has enshrined its commitment to making its community a better, safer and healthier place. Each Group company must follow its internally-defined community development activities and a philanthropic contribution. These are core founding principles of our Group.



## Value Addition

The KPG International Group of Companies began its activities in 1997 in the field of commercial real estate lending in the United States. Value Addition

Our expertise lends itself to innovative, cutting-edge, sharply focused and goal-oriented solutions. Our rigorous professional background weaves together with an eclectic mix of out-of-the-box answers and exclusive sources. We constantly test the limits of the feasible.

### ***Financial Services Consulting***

"Design the optimal solution." This is the expertise which sets us apart, which adds spice to the solution, that which is the incomparable value addition to any transaction which we take on. In effect, every one of the solutions we use, described in more detail below, is a reflection of this one unique skill.

### ***Structured Financing***

In the case in of identifying and structuring any project financing involving acquisition, contract bidding, construction and procurement, and/or any Public Private Partnership projects involving a qualified EPC (Engineering, Procurement and Construction) or BOT (Built, Operate, and Turnover) or BT (Built and Turnover) contractor, KPG brings to bear the full range of expertise needed to structure an end-to-end solution.

### ***Direct Investment***

KPG invests directly in projects which reflect our values, which present certain desired criteria, or at times, just simply help to improve the local community. Such investments may be undertaken as a private equity investment, venture capital funding, shadow banker, underwriter or guarantor, amongst other variations.

### ***Philanthropy & Community Development***

One of our core values is the renewal and growth of those communities where we are present, improving local infrastructure and health conditions, education and vocational training for the community, freely accessible power and water. Some of our projects are charities, others are philanthropic, others are impact investments designed to help our partner associations grow their business.

***"Our mission is to perform to a distinctive, substantial, and long term level which also allows us to support local and international communities where help is most needed"***

Bennie Carter | Chairman, Founder



## **Core Products Core Solutions**

### ***Equity Financing***

This is when capital is offered in exchange for ownership. KPG can arrange equity raised (this includes any cash in a shell company, equity derivative, convertible preferred, convertible debt or bridge financing) from private or Institutional Investors, including Group companies.

### ***Debt Financing***

This is any borrowed money which the principal must pay back to the lending institution. It can come in the form of a loan, line of credit, bond, or even an IOU. An interest rate and other terms apply. Fees and equities shall be paid at the closing from an escrow account at the same time any new investment is disbursed to the company.

### ***Collateral and Credit Enhancement***

In the case of providing collateral and credit enhancement for a project, such as Bank Guarantee and Stand By Letter of Credit, the Beneficiary Company will pay for all fees related to the transaction including interests and bank fees. One of our Group subsidiaries helps facilitate these types of transactions.

### ***Procurement***

KPG handles procurement of products, equipment and materials. From obtaining goods and services to preparation and processing through to receipt and approval of the invoice for payment. Details include purchase planning, standards determination, specifications development, supplier research and selection, value analysis, price negotiation, purchasing, supply contract administration, inventory control and disposals and other related functions.



# Our People

The KPG International Group of Companies is led by highly qualified, motivated individuals who are all passionate about their work. Ours is an international, multi-cultural, equal opportunities work environment. We encourage diversity. And we all give back to the community.

**Bennie Carter** Chairman | KPG International Ltd  
CEO & Managing Partner | KPG Global Ltd

*Smith & Barney • President & CEO of  
M Partners, Inc. • VP Investor  
Relations, Cadence Infrastructure*

Bennie has over 25 years of corporate finance experience. He has focused on real estate finance since 1994. He has held a variety of executive positions for companies ranging in size from regional mid-market enterprises to international organizations. He was most recently a principal in a commercial & residential company and a former finance officer for a top regional bank. Bennie has provided proficiency and expertise to private and public borrowers in general capital markets, including cities, counties, special districts and other local government entities, hospitals, private universities, private schools, non-profit housing, healthcare organizations, housing developers, and new construction projects. He has worked in Finance, Revenue, Budget Management, Transaction Management, Structuring and Managing Debt, Equity Capital, and Investment Management areas for many years. His progressive pursuit of excellence benefits the entire KPG group of companies.  
He worked at Cumberland School of Law, Samford University



**Rekha Holla** Executive Vice President International Finance & Strategy | KPG International Ltd  
Director | KPG Global Ltd

*Managing Partner, Wholistic Wealth Solutions • VP, Rothschild Bank • LGT Bank in Liechtenstein • Bank Hofmann • Coutts Bank • BNP Paribas*

Rekha has over 25 years of international wealth management and financial services experience acquired at various blue chip banking institutions in Switzerland where she was responsible for business and new markets development, strategy and marketing. She has pioneered new services and structured innovative investment solutions and products. Her expertise covers investment and wealth management, private equity, project finance, impact investing, philanthropy and the family office in all its complexity. At the financial advisory services boutique which she founded, she advises families on international and inter-generational issues.

She is an accredited and licensed member of the VQF, the Financial Services Standards Association, a FINMA regulated SRO. She holds an MBA in Strategy & Marketing from EM Lyon, France and is fluent in half a dozen languages.

**Nancy Jochens, JD** Vice President | Business Development | USA

*Partner, Blackwell, Sanders, Peper, Martin, LLP*

Nancy received her law degree from the University of Missouri at Kansas City and practiced in the area of creditors' rights as a partner at the law firm Blackwell, Sanders, Peper, Martin, LLP. She has nearly 20 years' experience in structured debt and equity finance, contract construction, asset collateralization, restructuring and negotiations. After leaving her firm, she has continued to work with developers, entrepreneurs and small businesses to locate capital and manage risk.

Nancy is a member of the American Bar Association, Kansas and Missouri Bar Associations, and is admitted to practice before a number of federal courts. She has worked outside the United States, including the Middle East, Central Asia, and Central American and the Caribbean basin, and is familiar with legal and financial regimes in varying jurisdictions.



## Strategic Partners & Capital Partners

Our well-established, like-minded partners have been the invaluable enablers on the road to achieving our goals. We have developed strong relations with strategic partners and investors who have become the lynchpins of our growth and expansion. The KPG International Group of Companies relies on its strong network of investor-partners to help achieve its goals.

### ***Financial Advisory Firm, Toronto, Canada***

Founded in 2011, the firm arranges fundings through global agencies such as the World Bank, IMF and the United Nations. The firm advises private and publicly traded companies specializing in oil / gas / natural resource, real estate or any other type of hard asset-rich companies, on raising capital through issuance of senior secured bonds. Their bond financing program capitalises on the strength of the firm's relationships with credit rating agencies and several large international insurance companies.

### ***Structuring Advisors, Zurich, Switzerland***

The firm was founded in 2011 as a specialised subsidiary of a financial services group offering niche structured products, risk management and corporate governance. The platform offers niche investment content, such as cash-yield strategies, non-correlating returns and infrastructure project access. The firm combines investment talent with AIFMD compliance and risk management requirements.

### ***Liquid Alts Hedge Fund, London, United Kingdom***

The FCA-registered hedge fund manager was established in 2010 as a multi-manager hedge fund of funds. The proprietary strategies allow for the higher single-manager type returns while maintaining the lower multi-manager risk levels. Further, the mix of manager strategies gives an inbuilt capital protection. The hedge fund can use different types of assets as collateral. KPG takes advantage of the flexibility of the strategies to securitise assets into liquid products which may be monetised, leveraged, pay out a fixed coupon, and more.

### ***Alternative Credits, London, United Kingdom***

This is a London Stock Exchange listed shadowbanker, with over 25 years' experience in the credit market. The company is involved in the complete value chain i.e. structuring, underwriting, investing, placement, distribution. Its expertise is in credit quality which is below investment-grade. It has a hundred and seven percent loan recovery ratio, proving the excellence of its evaluation algorithm. The debt products range from short term loans to very long term infrastructure credit instruments.

The firm has subsidiaries or affiliates in over four continents, and eleven offices.

### ***Structured Products, Vienna, Austria***

The company is a structured product issuer, underwriter and investor, specialised in fixed income and asset-backed products. The services of this boutique financial services company are available only to institutional investors and accredited investors. Issuance of the products is through some of the top banks worldwide, who also provide the liquidity to these products.

The company may also invest its own funds in some projects and transactions.

In addition to structured products, the firm is a licensed asset manager.





## Underlying Assets for Our Structured Solutions

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KPG has assembled proven solutions which include:

Industrial/Warehouses • Construction and A&D • Land • SBA • Office Buildings • Retail Centres and Shopping Malls • Hospitals & Medical Facilities • Flagged Hotels • Resort Developments • C-Stores and Gas Stations • others...

## Selected Strategic & Capital Partners

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Our Strategic and Capital partners include individuals, trusts, foundations, pension plans, IRAs, Keoghs, corporations and institutional lenders, as well as a multitude of other entities. Furthermore, we also deploy our own funds in strategic shadow banking or venture capital plays.

This is a non-exhaustive list of some of our strategic partners:

Merrill Lynch • Royal Bank of Scotland • Meecorp Capital Markets • TriConVest • Citibank • Gates Capital Resources • TI Funding • Chase Manhattan • Bank M • Heritage Investments • Cadence Infrastructure • GE Capital • HSBC • Private Investors • and more...



**KPG**  
INTERNATIONAL

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