



SMART FINANCE

Commercial Broker LLC

سمارت فايننس الوساطة التجارية ش.ذ.م.م

A **Strong** Commitment
to Customer **Satisfaction**
Is Our **Motto**

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About Us

Smart finance commercial broker LLC is a leading organization of UAE and providing the services and Solution in, project finance, Business finance, trade finance personnel finance, Mortgage finance And cover all the financial Activities, since 1999 with positive attitude; we have established a network of Good clientele in UAE, we assisting client to developing business with strong growth, by providing the Financial services, with our best professional team, from the reputed banks and financial institution We receive numerous application for all type of segment, our expertize with strong back ground in market analysis deep knowledge in the banking sector, And having an enough experience to understand legal structure consistent with different type of Business, and proven knowledge of local market, our role as a bridge between bank and client, we are Committed to creating and maintaining Continuing relationship with our client by providing financial Services and consulting business development ideas, we help organizations create competitive Advantages through strategic finance plan, smart finance aim to provide a Complete corporate, mid Corporate & SME and retail services to all industry segments. We deliver beyond the expectation

Who We Are

We provide expert financial advice to both individuals and businesses. With over A Decade of experience we'll ensure not only that you get a better deal but maximum exposure and you're always getting the best guidance from the most professional company in the industry

What We Do

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How We Do

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What we Offer

Smart Finance is an Advisory Firm established to create a unique private client proposition. In a world where lifestyles, economies and technologies are constantly evolving, we were established to give our clients enhanced solutions in a simplified form. Our private clients benefit from our years of experience in

Our Services

- Mortgage Loan
- Auto Loan
- Construction Finance
- Equity Release Finance
- Equipment Financing
- Machinery Financing
- trade Finance
- Business Loan
- Personal Loan
- Under Construction Property
- School & Education Funding
- Heavy Vehicles Finance
- Hotels & Hospital Project
- Mall Project Financing
- Account Opening
- Labor Camp Project Financing

Why Choose Us

We offer a unique and compelling experience to our expanding base of clients and partners. We have absolute focus in our business and in order for us to succeed, our clients must also succeed. We strive to fully understand our clients' needs and align our interests with theirs. We keep in close communication throughout the relationship and provide an educational framework so they fully understand the financial decisions they make. This leads to positive outcomes and long fruitful relationships. We aim to build increasing wealth under management and this can only be achieved by offering a proposition that is concise and reliable



SMART FINANCE

Commercial Broker



Date of Establishment

July , 2011



Business Lines

We operate across the following segments

- Project Financing
- Business Finance Facilities
- Mortgages
- Corporate Facilities such as LC , TR , OD and LBD
- Real Estate Financing
- Asset Financing and Management
- Business Advisory Services



Track Record

Listed with reputed Banks and Financial Institutions in UAE. Backed up by professionally experienced SFCB staff



Our Office

SFCB is located on Bank Street in Bur Dubai , Bank Street Building , Opposite FAB Bank. Office No 403 & 404



SFCB PRODUCTS

Project Financing

- Labor Camp Project Financing
- Warehouse Project Financing
- Mall Project Financing
- Hotels Project Financing
- Hospitals Project Financing
- Schools and Educational
- Premises Financing

Commercial Financing

Trade Finance such as Invoice Discounting , Local Bill Discounting , Loan against import trust receipt , overdraft facilities , Letter of Credit Facilities , Letter of Guarantee Facilities, Short Term Loan Finance to Small and Medium Enterprises

Real Estate Financing

- Under Construction Property Financing
- Funding Ready Properties
- Commercial and Non Commercial Mortgage
- Equity Release Financing

SFCB STRENGTHS

- We work closely with a wide range of lenders , Banks and Financial Institutions to ensure that we can provide a variety of solutions with terms to meet your individual needs
- Our business finance brokers will ensure that the loan process is as simple as possible and worry free to enable you to focus on what you do best, run your company, develop your property or grow your franchise business
- Our business finance brokers are able to provide investors, professionals and businesses with cost effective, innovative and suitable financing solutions. The ability to add value to our clients' financing requirements is the key to our success

Personal Financing

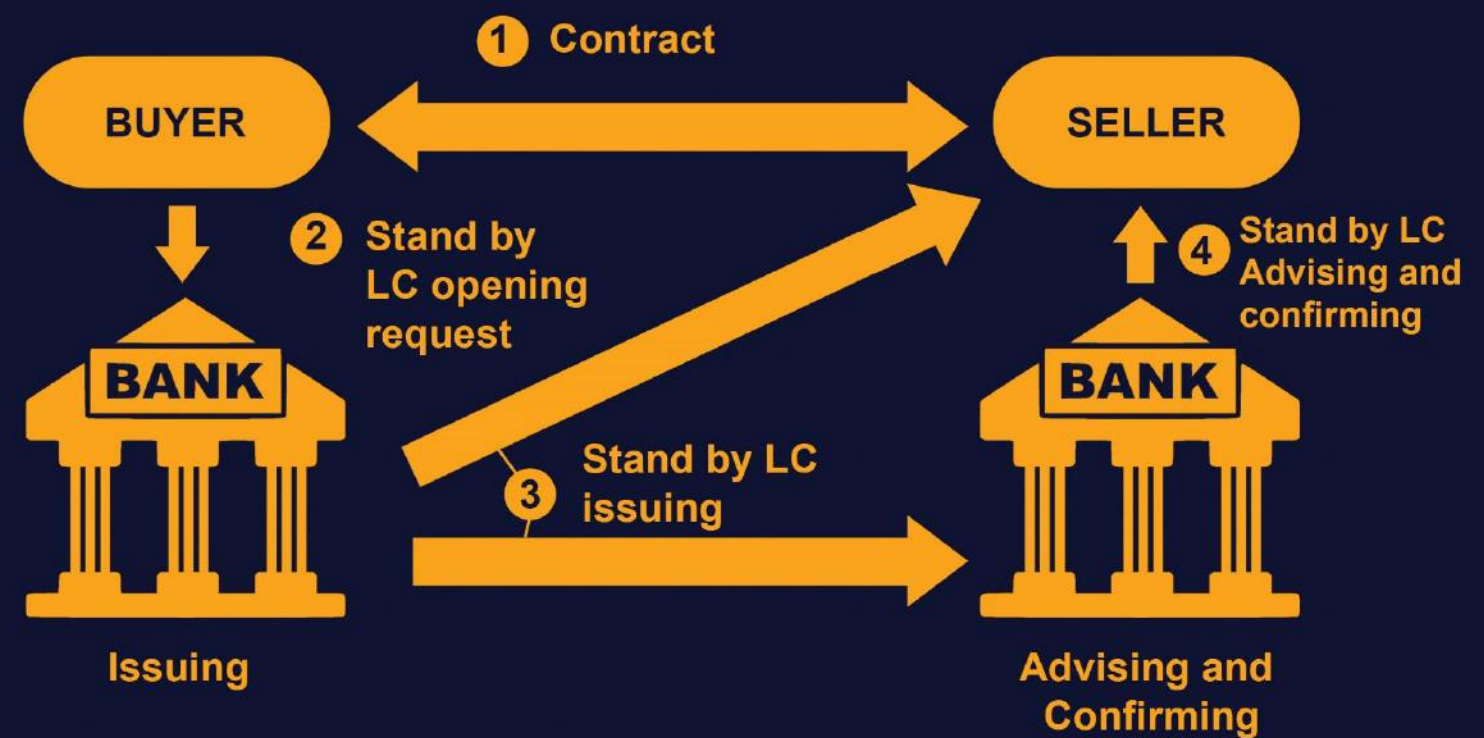
Personal Loan
Auto Loan
Personal Credit Cards

Asset Based Financing

Equipment Financing
Machinery Financing
Heavy Vehicles Financing

HIGHLIGHTS OF OUR EXPERTISE

- Project Developments
- Corporate Services
- Commercial and Non Commercial Mortgages
- Small and Medium Business Finances



MORTGAGE LOAN



This type of loan is extended to customers who already own a piece of land and need funds to meet the cost of constructing a house on that land. The disbursement of this loan is made in tranches during the construction phase depending upon the Bills of Quantity (BOQ) submitted by the customer

Its benefits are

- Up to 75% financing of the property value
- Up to 25 years financing tenor
- Zero bank processing charges
- Competitive pricing



AUTO LOAN



If your business requires a vehicle but you're short on cash, you will need to obtain a commercial auto loan. Commercial auto loans are used by businesses to buy vehicles needed for work-related operations. That includes such tasks as getting products to customers, completing jobs, and transporting employees, among others. These loans are available for new and old vehicles as well as for refinancing existing loans. Technically, you could buy a personal-use vehicle with a commercial car loan, but that would be difficult to secure and would be a red flag for Internal Revenue Service auditors



CONSTRUCTION FINANCE



Construction Finance is available to developers / builders who have marketable projects / in an area of demand

- Construction funding – financing cost of the project
- Discounting of receivables towards flats apartments already sold or to be sold
- Inventory Financing

Features

- Loan available to real estate developers / builders
- For developing and constructing Residential Commercial Premises
- In Tier 1 / Tier 2 Cities Tailor made offerings to suit customer needs
- Flexible loan repayment terms with Moratorium period for principal and Overdraft facility
- Tenure depending on project details and sales schedule

Benefits

- Quick turnaround time
- Professional & transparent approach
- Customized offerings to suit customer needs
- Flexibility in tenor and repayment options



EQUITY RELEASE FINANCE



Looking to renovate or planning an upgrade of your home? Thinking of investing further in real estate or equity markets? Considering to invest in expanding your business? Our equity release financing solution is an appropriate way to finance some of your projects to fulfill your requirements

Our experts have developed a range of equity release solutions tailored to suit your needs. Whether your property is fully paid or financed, you can take advantage of our home equity financing solutions, which enable you to cash out the equity from your home and put it to good use

- Avail now, pay later' option available whereby the first installment starts after 2 months
- Attractive pricing
- Finance amount of up to AED 10 Million for ready properties
- Finance up to 70% of the property value
- Tenor of up to 25 years
- The option also available along with buyout from other financial institutions
- Life and property takaful bundled with Home Finance



EQUIPMENT FINANCING



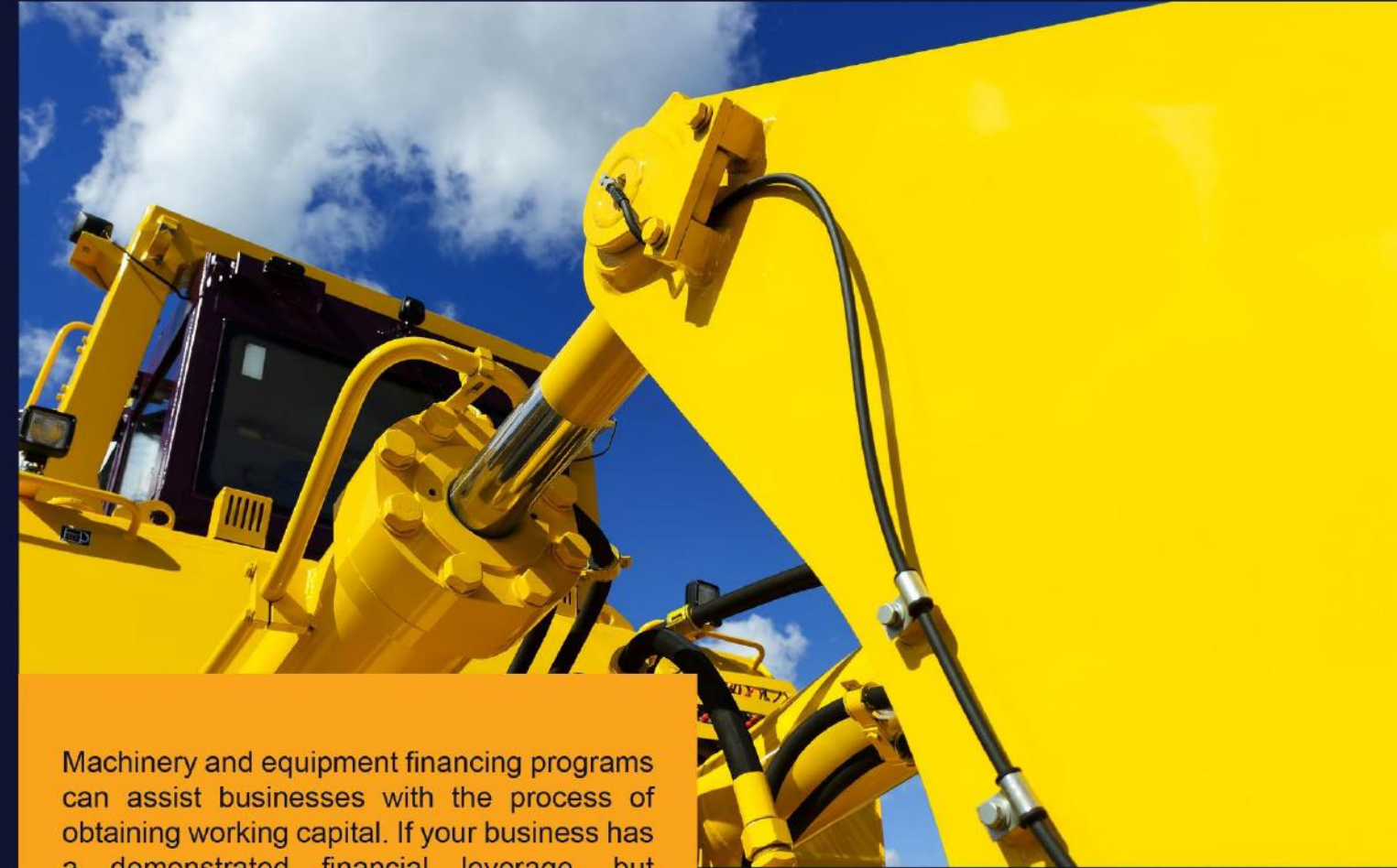
When your business needs upgraded equipment or technology to better serve your customers, you need access to payment options quickly. Equipment financing from Smart Finance Commercial Broker offers to fund in as fast as 1 day to help you secure the assets that will enable your business to expand. Smart Finance Commercial Broker offers flexible term lengths and repayment options to meet your business' specific needs and provides dedicated customer service to ensure you have a remarkable financing experience. Work with Smart Finance Commercial Broker and you'll be working with upgraded equipment in no time

Financing for just about any piece of equipment your business needs, including

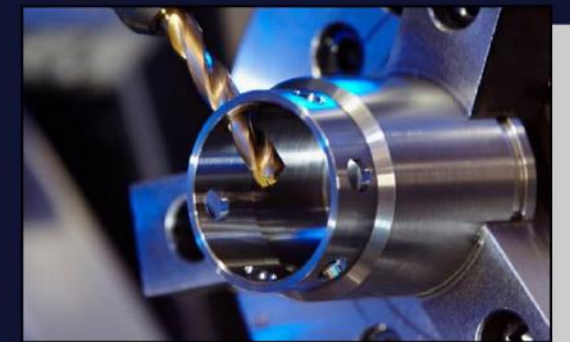
- Restaurant Equipment
- Computer Hardware & Software
- POS Terminals
- Construction Equipment
- Commercial Vehicles
- Capital Equipment



MACHINERY FINANCING



Machinery and equipment financing programs can assist businesses with the process of obtaining working capital. If your business has a demonstrated financial leverage, but struggles with cash flows, our asset based secured term loans can infuse the liquidity you need to keep your business running. Our ability to underwrite your loan stems from our deep understanding of your equipment and/or real estate and our ability to base our valuations on actual sales completed through our firm. Smart Finance Commercial Broker has a wide range of experience working with every type of industrial equipment, and decades of experience appraising machinery and equipment, as well as quickly turning assets into capital



TRADE FINANCE



Smart Finance Commercial Broker has established a strong presence globally in Trade Financing through its network, affiliates, and correspondents. The Bank has conveniently maintained relationships with major banks in the international financial market and continues to develop new ones wherever needed. Our Trade Finance services include a full range of import, export and guarantee products, thus offering the tailor-made solution to fit the individual need of each customer

Our trade Finance specialists understand the dynamics of the local & global business environment and well-equipped to capture our clients' complete end-to-end trade flows. Our local and global correspondent banking relationship helps clients to manage and build their local and international business. Our Trade & Business Services department includes a full range of import, export and guarantee products, thus offering a tailor-made solution to fit the individual need of each customer and serves as a "one point of contact & one window" for delivering world-class solutions to clients. It provides a "one window" solution to customers



BUSINESS LOAN



Both business credit cards and business loans are popular financing options for many companies, but there are several key differences between the two. To find the better option for your business's needs it helps to compare the two side by side and examine how these differences apply to your company

Business credit cards are a lot like personal credit cards. They put a revolving line of credit in your pocket for ongoing access to funds

Business loans are sometimes tailored for a specific need, such as buying essential equipment. They're usually paid to you as a single lump sum and come with fixed monthly repayments. There are many different types of business loans available



UNDER CONSTRUCTION PROPERTY



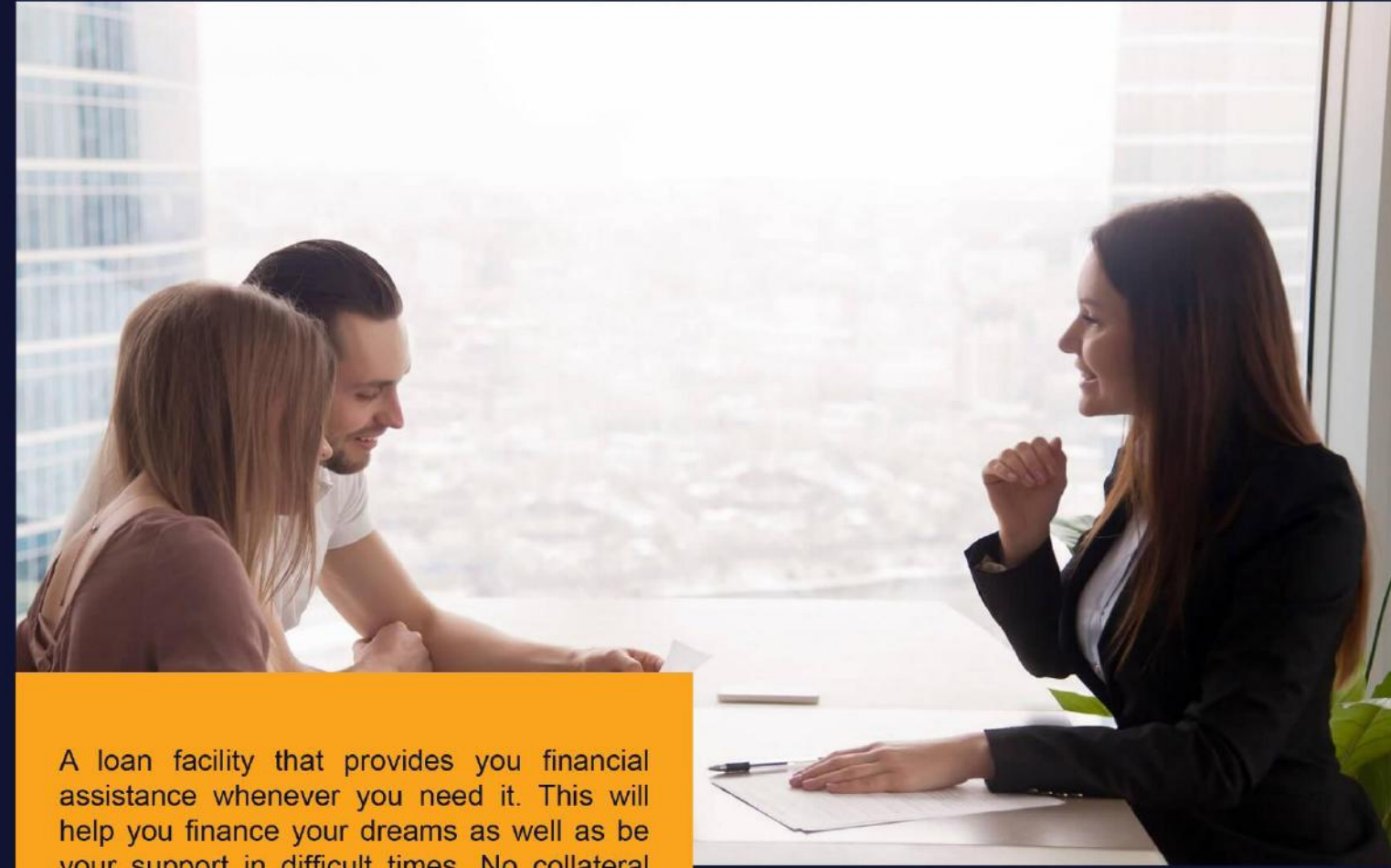
Under this product variant, a customer approaches the Bank and requests for financing in order to construct a house or villa. The customer would either opt for self-construction or construction through a developer in this case

Features and Benefits

- Maximum Finance amount up to AED 8 million
- Maximum tenure up to 25 years (inclusive of Construction period)
- Finance to the value of up to 50%
- Free Like Takaful (Insurance) for complete term of the finance
- Financing available for Freehold & Non-Freehold properties
- Financing available for Residents only
- Widest geographical coverage
- Quick and Fast Approvals



PERSONAL LOAN



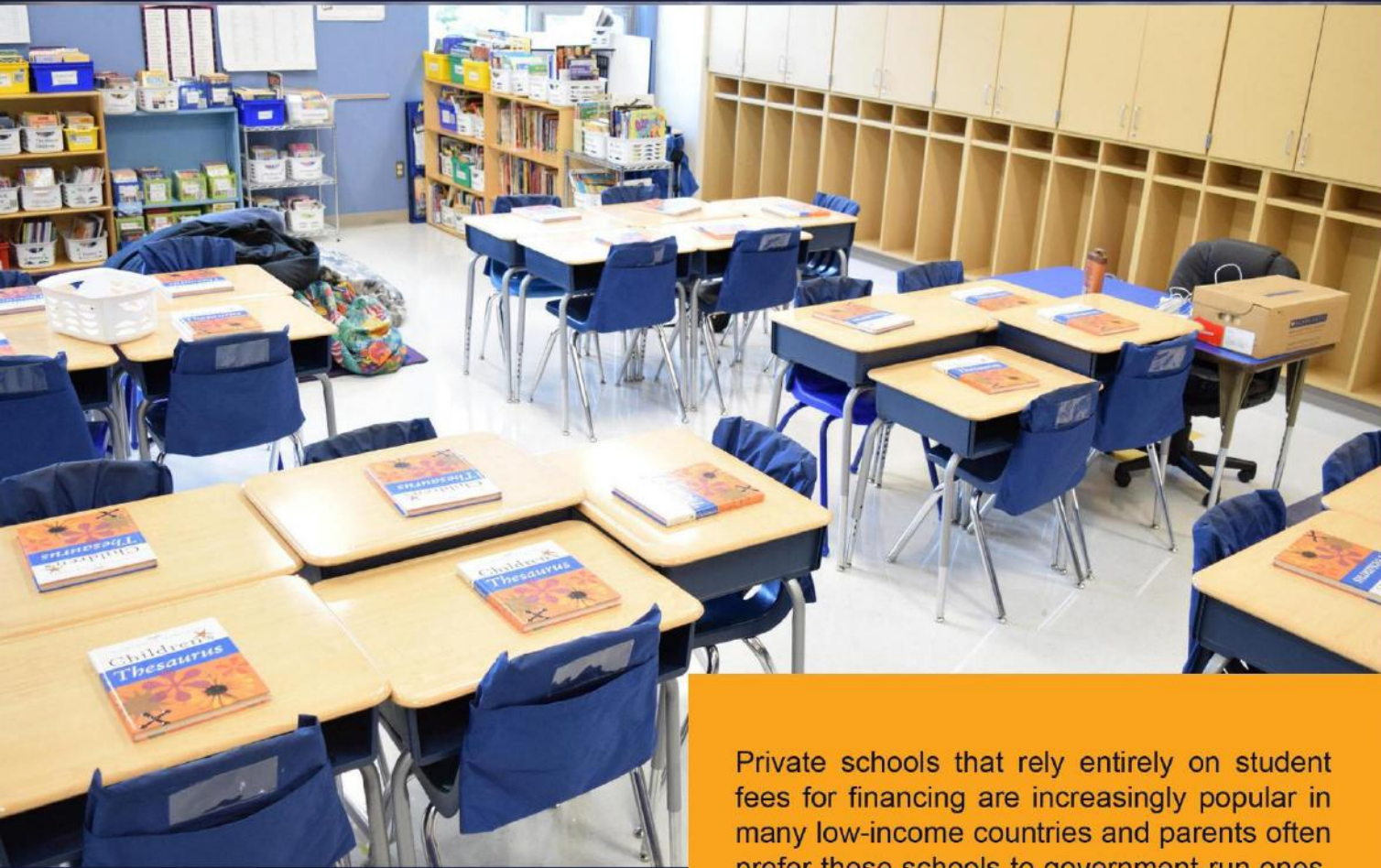
A loan facility that provides you financial assistance whenever you need it. This will help you finance your dreams as well as be your support in difficult times. No collateral required. Processing time is quick and multiple repayment options are available

Eligibility

- Salaried individuals working in the corporate sector, Government of UAE
- Any person who has taken a credit card, personal loan or an overdraft facility from any bank in UAE, including a self-employed segment
- Any Smart Finance Commercial Broker salaried customer whose salary has been being credited in Smart Finance Commercial Broker for more than a year



SCHOOL AND EDUCATION FUNDING



Private schools that rely entirely on student fees for financing are increasingly popular in many low-income countries and parents often prefer these schools to government-run ones. In Pakistan, children in these schools tend to outperform students in government-run schools. But financial constraints can limit the growth of these private schools, whose fees are set low to attract poor students, especially if they cannot access formal credit markets. Researchers will seek to overcome these constraints by studying private financing models — grants and loans — to support these schools in Pakistan



WAREHOUSE PROJECT FINANCING



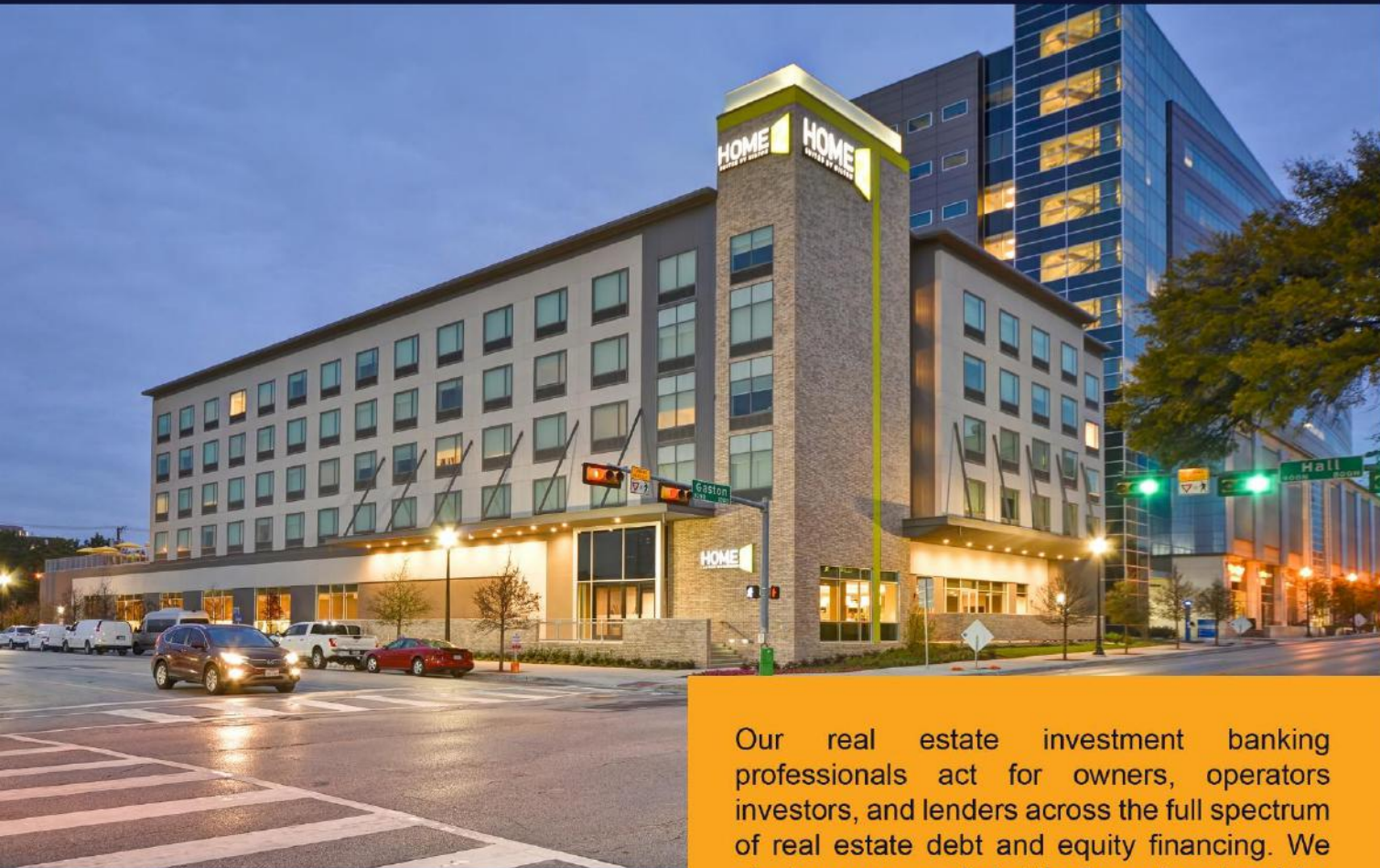
Warehouse financing is a form of inventory financing in which loans are made to manufacturers and processors on the basis of goods or commodities held in trust as collateral for the loans. The goods may be held in public warehouses approved by the lender or may be held in field warehouses located in the borrower's facilities but controlled by an independent third party. A financial institution engaged in warehouse financing will usually designate a collateral manager who issues a warehouse receipt to the borrower that certifies the quantity and quality of the stored goods or commodities

Benefits

Warehouse financing offers a number of benefits to the borrower. It leverages the use of the raw material as the primary collateral, while additional financing can be synchronized with the build-up of the stock. Warehouse financing also enables borrowers to obtain financing on more favorable terms than short-term working capital or unsecured loans, while the repayment schedule can be coordinated with the actual usage of raw material



HOTELS & HOSPITAL PROJECT



Our real estate investment banking professionals act for owners, operators investors, and lenders across the full spectrum of real estate debt and equity financing. We aim to source capital at the lowest cost and the best possible terms. As independent hotels and hospitality real estate specialists, we're able to play the market and deliver entirely objective advice

We offer expertise in most aspects of hotels and hospitality real estate financing, including

- Acquisition financing and refinancing for single assets and portfolios
- Construction financing
- Debt and equity capital-raising
- Restructuring and recapitalization strategies
- Revolving credit facilities
- Distressed asset workouts
- Note sales
- Programmatic and asset-specific joint ventures

To achieve best results we use a competitive auction process and creative structuring



HEAVY VEHICLES FINANCING



If you need to modify or up-fit a vehicle such as adding a crane, lift device or towing equipment, Smart Finance Commercial Broker has financing for your vehicle plus essential up-fits. You can choose to

- Modify trucks, vans or other commercial vehicles with special business equipment
- Comply with accessibility needs by adding mobility lifts and right-hand drive capability

You can also include modifications with SmartLease as long as they can be removed at lease-end without affecting the original condition of the vehicle

Commercial Line of Credit

For qualified customers who want to build their fleet, Smart Finance Commercial Broker can offer a pre-approved line of credit when you need it – without a fee. With a commercial line of credit, you can

- Purchase or lease commercial vehicles
- Finance most passenger cars as well as light- and medium-duty trucks
- Preserve your bank credit line for other business needs
- Manage your total financing portfolio regardless of the product

