



The Power of Experience

We believe in the power of increasing access to finance to enable more business owners to create sustainable and successful businesses that are able to weather external shocks and create jobs.

www.continental-asset.com



Foreword

Access to finance is critical for economic development. It allows businesses to grow and ultimately make important contributions to job creation and reduction of poverty and inequalities. However, in the developing world, 200 million businesses lack access to credit. They face many hurdles that are often difficult to overcome: to access credit, they should present a credit history or some form of collateral that they often do not have.

The challenge is particularly acute in much of Sub-Saharan Africa, where some 60 percent of the population is employed in the small and medium-sized enterprise (SME) sector. This percentage is significantly higher when informal SMEs are included, many of which would not qualify for traditional bank financing. At Continental Asset Management Limited we work to promote sustainable, inclusive growth and strengthen our partner companies' resilience and response to economic and financial crises. We believe in the power of increasing access to finance to enable more business owners to create sustainable and successful businesses that are able to weather external shocks and create jobs.

The question arises then, how best may we support small, Medium and large business owners in attaining the access to finance necessary to grow their businesses? One way is through improving their ability to access operating leases. The beauty of operating lease as a solution for many business owners is that it eliminates the need for them to produce collateral, as the asset being leased serves as the collateral itself. Operating leases therefore present itself as a tremendous opportunity for many SMEs across the country & continent. With a conservative market potential of \$ 80 billion, less than half of which has been tapped, opportunities are abundant on a continent with tremendous needs for equipment in the agriculture, manufacturing and renewable energy sectors, to name a few



Michael Nyangabyaki
Chief Executive Officer



About Continental Asset Management

CAM is a leading provider of specialised fund and wealth management services to corporate, institutional and individual investors. We have an experienced team of professionals that focuses on long-term perspectives, with clients' best interests always in the forefront.

Our Mission

To become one of the largest integrated equipment leasing company in the region.

Our Vision

To enable Organisations to overcome the Limitations on Asset Acquisition and hence realize their objectives.

Our Objectives

Provision of a lifeline for cash – trapped businesses in need of the tools of trade

Management of equipment presents a three pronged challenge to businesses:

1. Cost of acquisition
2. Actual management time
3. Loading of the balance sheet hence limiting organisation access to further funds

The leasing model allows business to access much needed tools for their growth while giving accounting and financial benefits

Businesses are realizing that focus on core business is critical for growth.

Why leasing?

There has been Significant economic development in the Ugandan market over the last decade presenting opportunities for leasing Private and public entities have now the opportunity to lease from CONTINENTAL ASSET MANAGEMENT LIMITED all vehicles, earth movers, any other types of equipment including those for the health sector and farming equipment without a percentage contribution with the following;

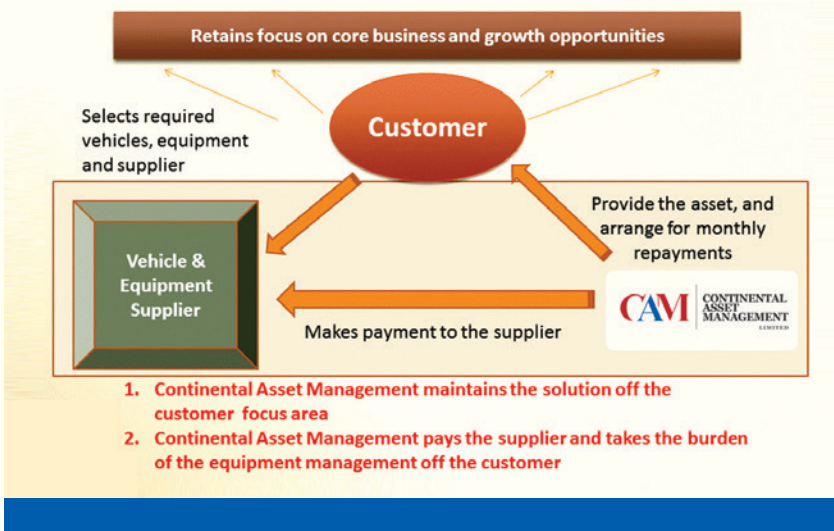
- Operating Lease & Sale and Lease back
- Management of equipment presents a three pronged challenge to organizations
- Cost of acquisition
- Actual management time
- Loading of the balance sheet hence limiting organization access to further funds



Advantages of Leasing

- Leasing is less capital intensive than purchasing
- Capital assets may fluctuate in value . Leasing shifts risks to the lessor, but if the property market has shown steady growth over time.
- Depreciation of capital assets has a different tax and financial reporting treatment from ordinary business expenses. Lease payments are considered expenses rather than assets, which can be set off against revenue when calculating taxable profits at the end of the relevant accounting period.
- Leasing may provide more flexibility to a business which expects to grow or move in the relatively short term, because a lessee is not usually obliged to renew a lease at the end of its term.

CAM leasing Solution



The Solution

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Operating leases therefore present itself as a tremendous opportunity for many SMEs across the country & continent. With a conservative market potential of \$ 80 billion, less than half of which has been tapped, opportunities are abound on a continent with tremendous needs for equipment in the agriculture, manufacturing and renewable energy sectors, to name a few.

Our Services

Solutions we offer



Corporate Finance



Oil & Energy Solutions



Project Finance



Project Development / Management



Trade Financing



Supply Chain Solutions



Our Services

Corporate Finance

We are able to provide financing solutions for companies which are planning to extend their business and their production capacity. The companies should have a proven track record, existing assets and buyers for their products. We can provide them with investment funds as well as with working capital.

The required funding amount should be on a level for an international funding, and the assets of the company should cover the loan amount. Important is that long term sales contracts with potential buyers are possible to guarantee a secured revenue stream. The financing period should be not longer than 10 years.



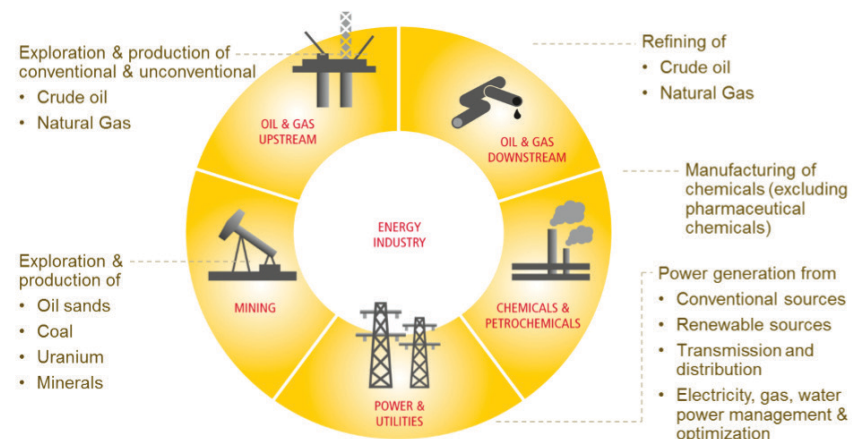


Our Services

In developing the Optimal solution it is critical that we understand the specifics of your sector

Oil & Gas Up & Down stream

- We design and implement Finance and leasing solutions for new capital projects, existing exploration and production and primary processing facilities
- We apply our industry experience to analyze each step of your financial and equipment leasing needs then design and implement a complete solution
- Our finance and leasing solutions reduce costs by increasing efficiencies, improving productivity and project delivery
- We ensure ready access to materials and fewer interruptions for maintenance, increasing infrastructure availability and equipment availability



Project Development & Management

We offer also project development / management for the projects for which we will prepare financing solutions. We provide project development, we are able to prepare project concepts and we issue project brochures and pre-feasibility studies. We coordinate all single parts of project development and construction.

We care for operators for technical projects and we provide tenants for real estate projects. We are funds monitor for the client and we are agent of the client for negotiations with local administration, banks, contractors, suppliers and buyers. We also prepare agreements for our client.



Our Services



Our Services

Trade Finance

We can provide financing for exports as well as financing of imports. The financing period should be short term and the buyers must be able to secure the payment by LC or other bank instruments. We prefer to provide financing for raw material and oil & gas products with a high demand on the international markets

Such a full service model will make financing possible, also in difficult cases, because the financiers prefer low risk models. Trade finance represents the financial instruments and products that are used by companies to facilitate international trade and commerce. Trade finance makes it possible and easier for importers and exporters to transact business through trade.



Supply Chain Solutions

Continental Asset Management offers operating leases in the following;

Equipment supply

- Medical Equipment
- Agriculture equipment
- Construction equipment
- IT & Telecommunication equipment
- Handling Equipment



Transportation

- Medical Equipment
- Agriculture equipment
- Construction equipment
- IT & Telecommunication equipment
- Handling Equipment



Our Services

Structured Project Finance

Our Model

Our Structured Project Finance Model which includes the total project realization is well accepted by banks and investors, because it lowers the construction risk and helps to make projects fundable. Most important for the realization of any kind of project is the financing solution. In emerging markets with a large economic growth the financial markets are sometimes underdeveloped and therefore the financing can be a problem. Because of the typical higher risk factors in emerging countries and an absence of enough equity, financing solutions can be much more difficult than in industrial countries.

In most of the projects the property itself is the only asset to secure the financing and therefore typical project finance solutions are required. In project finance solutions the project itself is the major security and only the incomes of the project are available for the repayment and to pay the interest. For financiers the most critical facts are the construction risk and the income.

Our clients are very pleased with such an integrated solution because if we have control about all key factors of the project we can structure the project, reduce the risk and make it acceptable for financiers.



Our Services

Details of our Model

Our Structured Project Finance Model is able to cover such risks, because our model includes partners for planning, engineering and construction of projects who are able to issue construction guarantees.

To secure the incomes of the projects we are able to present potential off taker and buyer to purchase the manufactured products with the credibility to issue payment guarantees. For real estate owners or investors we are looking for tenants who are able to pay the rent for the property.

Such a full service model will make financing possible, also in difficult cases, because the financiers prefer low risk models.

The partners for planning, engineering, construction, supply and also the buyer/off taker of the final products and tenants for renting the facilities are part of our finance model and cannot be changed without crashing the whole financing.



Advantages for our Clients

Our Structured Project Finance Model will cover all important positions by our partners like Financiers, Banks, Investors, Project Developers, Engineering & Planning Companies, Supplier, Service Companies, Tenants and Buyer/Offtaker for the final products.

Our company as provider of this financing model will be partner of the client / project owner and has a total control about the whole project by project management and coordination. This is a guarantee for a successful project implementation.

Our partners for development, planning, engineering, construction and supply are international operating, experienced large companies, who are in a position to guarantee for their construction and supply and to cover the construction risk of the projects. Therefore we cooperate with qualified partners for a long period of time to implement a joint project management



Our Procedure

Our work flow process

How we work

As a provider of project development including project finance solutions we are getting different inquiries from project owners or project developers because they are looking for a fundable solution.

Our company organization is based on local partners in our target countries and we have access to many projects in different business fields. In our core markets the demand for project development including project finance is increasing and therefore the demand for our Structured Project Finance Model is rising.

For the projects which are interesting for our project finance solution we will provide a financing offer based on our Structured Project Finance Model which includes the financing, development, supply, construction, product sales. It means the whole service to realize a project.

Our Team



Michael Nyangabyaki
Chief Executive Officer



Elly Omega
Executive Director



Jared Odhiambo Orindo
Director Finance



Michael Nyangabyaki

Chief Executive Officer – Ugandan

B COM – BHOPAL India

PGD Export Management – New Delhi

DGF Industrial Projects – Overview Certificate

Lead Logistics Services Provider – (LLP) Certificate

Logistics Management Services (LMS) Certificate

Experience

Consultant Oil Sector

Achelis Uganda Limited, (Business Development)

Introduce and Develop an oil sector Department for Sale & Distribution of Equipment and Accessories

Manager Industrial Projects

Oil and Energy at DHL Global Forwarding (u) Ltd

Oversee the Business Unit and Provide Business Development so as to strengthen the existing operations and position the business unit for future growth. Oversee Business Development of Industrial Project, Oil and Energy Sector.

Marketing Manager

Wilken Telecommunications (U) Ltd

Managed & Analysed a Sales/Marketing Performance Targeting the Company's top Customers Nationally for increased market share value.

Chief Executive Officer

Continental Asset Management Leasing Company Uganda Ltd.

Co Founder of the Company and helped to Finance the Company



Elly Omega

Executive Director – Kenyan

BA Marketing – Nairobi University
Member – Kenyan Institute of Management (KIM)
Member – Marketing Society of Kenya

Experience

Regional Sales, Marketing Director

College Publishers Ltd
Kenya-Uganda-Tanzania

Regional Director

PIS International Ltd

Director

Continental Asset Management Leasing
Company Uganda Limited.

Co founder and has been at the fore front of the Management of the fleet and Accounts of the Company

Elly is a Professional with significant and progressive experience in boosting sales, Brand Awareness, planning and Execution, general Management and Resources organisation.



Jared Odhiambo Orindo

Director Finance – Kenyan

Bsc BA, United States International University – Nairobi
CPA (K) – certified Public Accountant – Kenya
CPS (K) Certified Public Secretaries – Kenya
IATC (K) Institute of Account Technician – Kenya
MSc Finance & Accounts – Makerere University
COP (U) Certifies Proficiency in Insurance – Uganda

Experience

Finance Controller

ICEA Group Uganda

Finance Controller

NIC Corporation Uganda

General Manager Finance

Wava Water Limited

C.E.O/Partner

Orindo Jared & Associates

Over 15 years Financial Accounting Experience in Audit, Taxation and Reporting

Our Team



**Agnes
Ayinkamiye**

Insurance and
Claims Officer

**Mackline
Keneema**

Finance and
Accounting Officer

**David
Lumu**

Fleet
Cordinator

**Irene
Alupo**

Client Relations
Officer

Fact Sheet

CAM Product/Service information

Business of a leasing company, hire purchase company and finance company and to undertake and or arrange or syndicate all types of business relating to financing of consumers, individuals, industry or corporates, for all kinds of vehicles, aircrafts, ships, machinery, plants, two-wheelers, tractors and other farm equipment, consumer durables, equipment, renewable energy equipment/infrastructure, construction equipment, housing equipment, capital equipment, office equipment, their spares and components, real estate, infrastructure work or activity, including used/ refurbished products, as also services of every kind and description, computers, storage tanks, toll roads, communication satellites, communication lines, factories, rolling stock, moveable and immoveable property, to engage in all forms of securitization, instalment sale and/or deferred sale relating to goods or materials, to purchase the book debts and receivables of companies and to lend or give credit against the same, to undertake real estate business,

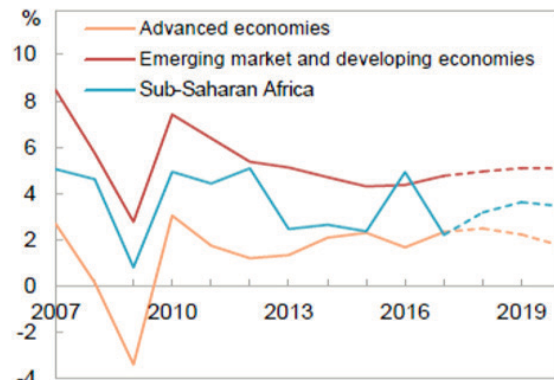
to borrow, to transact business as promoters, financiers, monetary agents, to carry out the business of a company established with the object of financing industrial enterprises and to arrange or provide financial and other facilities independently or in association with any person, Government, Financial Institutions, Banks, Industrial Companies or any other agency, in the form of lending or advancing money by way of loan, working capital finance, refinance, project finance or in any other form, whether with or without security, to institutions, bodies corporate, firms, associations, societies, trusts, authorities, industrial enterprises and to arrange or provide facilities for the purposes of infrastructure development work or for providing infrastructure facilities or engaging in infrastructure activities and to raise and provide venture capital and promote or finance the promotion of joint stock companies, to invest in, to underwrite, to manage

Fact Sheet

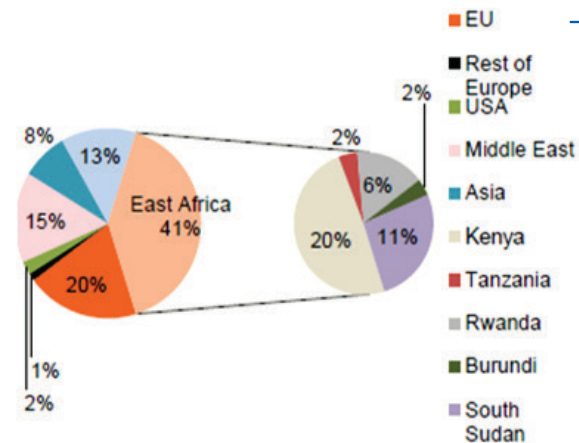
Global economic conditions

The global economy expanded by 3.8 percent in 2017, and the International Monetary Fund (IMF) forecasts that growth will reach 3.9 percent in 2018. Among the advanced economies, growth in the United States is expected to strengthen to 2.7 percent in 2019, underlined by substantial fiscal stimulus together with already robust private demand. In the Euro area, which is the second largest destination for Ugandan exports (Chart 2), the gross domestic product (GDP) growth increased from 1.8 percent in 2016 to 2.3 percent in 2017. However, wider sovereign spreads and tighter financial conditions in the wake of recent political uncertainty are expected to weigh on domestic demand in the Euro area.

Annual Growth GDP for selected economic regions (%)



Source: IMF WEO Data, April 2018; forecasts from 2017



Source: Bank of Uganda

**Uganda's direction
of Trade 2018 (% share)**

Fact Sheet

Macro-financial developments in the East Africa region

Growth in the East African region remained robust in the financial year 2017-18, with significant recovery occurring in Burundi. Regional growth rates averaged 6.3 percent, up from an average of 4.4 percent in the previous year 2016-17 (Table 1). Increased real economic growth was mainly driven by the services sector, agriculture and investment in infrastructure. After two years of contraction following a socio-political crisis between 2014 and 2016, Burundi's economic growth recovered to 2.8 percent in 2016-17 and 4.0 percent in 2017-18.



Inflation rates in the East African Community (EAC) countries reduced to an average of 3.5 percent in 2017/18 from 8.1 percent in the previous year, with all countries registering single digit inflation. The more conducive weather conditions that followed the droughts experienced in 2016 allowed for increased agricultural production, and this supported a substantial easing of inflationary pressure across the countries.

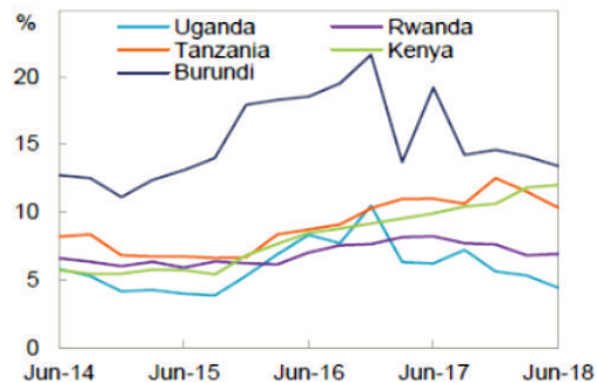
Consequently, central banks in the region pursued more accommodative monetary policies to further support growth. For example, Rwanda reduced the monetary policy rate by 62 basis points to 5.7 percent, while Uganda and Kenya eased the central bank rate (CBR) by 100 basis points and 50 basis points to 9.0 percent and 9.5 percent respectively, over the same period.

Fact Sheet

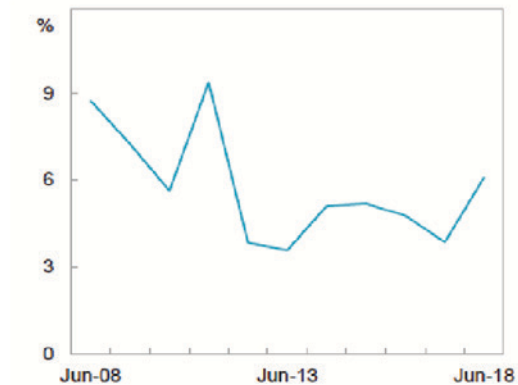
Uganda's Macro Financial Development

Uganda's GDP expanded by 6.1 percent in the year to June 2018, which was higher than the 3.9 percent registered in the previous year ended June 2017 (Chart 7). While there was an improvement across all sectors, the services sector registered the highest growth of 7.7 percent. Industrial and agricultural sectors grew by 6.1 percent and 3.8 percent respectively. Uganda's economic growth has been strong since the second half of 2017, supported by the global economic upturn and easing of domestic monetary policy. The outlook is for growth to improve to 6.5 percent in the financial year 2018-19, sustained by robust domestic demand growth, public infrastructure investments, improving agricultural productivity and recovery in foreign direct investment. Furthermore, improved global economic performance is expected to boost labour remittances into the Ugandan economy, which crossed the billion-dollar mark in the year to June 2017 to US\$1,287.0 million and remained high at US\$1,083.8 in the year to June 2018.

UGANDA

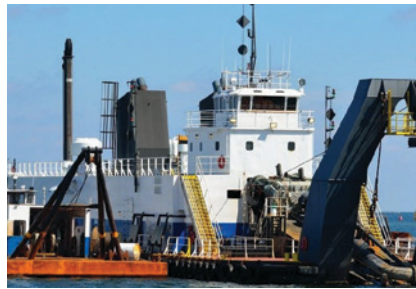


Quarterly NPL Ratio for Banks in the EAC Region (%)



Source: Uganda Bureau of Statistics

Annual GDP Growth for Uganda (%)



Equipment we Lease

- All Motor vehicles from all motor vehicle dealers
- Helicopters
- Yellow Goods – Excavators, graders and building Equipment
- Standalone Fridges
- Medical Equipment
- ATM Machines
- ICT Solutions
- Marine Equipment
- Standby Generators
- Furniture
- Spares and Maintenance Equipment
- Various Electronic Equipment

Our Clients

Companies we offer our solutions



ADVANCED WARNING SYSTEMS





The Power of Experience

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