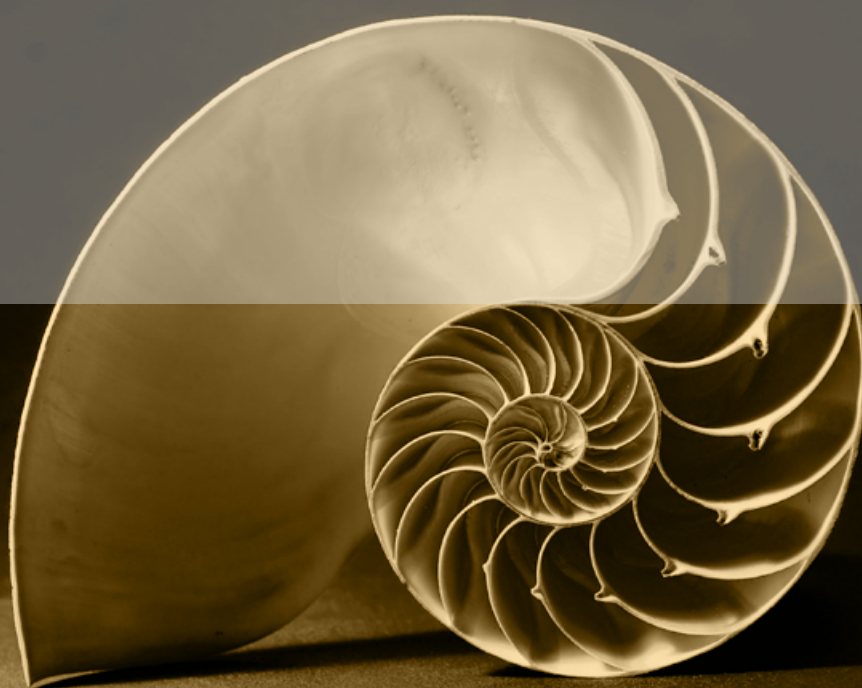




## COMPANY PROFILE

### ENTO CAPITAL MANAGEMENT



INVEST WISELY



#### Disclaimer:

Ento Capital Limited ('Ento Capital') is regulated by the Dubai Financial Services Authority (DFSA) as a Category 3C Firm and is authorised to provide the financial services of Advising, Arranging, Managing Assets and Managing a Collective Investment Fund and has an Islamic Finance endorsement. Ento Capital can only undertake business with Professional Clients (as defined by the Dubai Financial Services Authority) and cannot undertake business for Retail Clients. Ento Capital is a Dubai International Financial Centre company.

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**Ento:** Derived from the  
Greek word “ento”; a word-  
forming element meaning  
«within, inside, inner»





THINK  
CALCULATE  
INVEST  
CONSTRUCT  
**BRAND**  
MARKET  
SELL  
SOLVE





## A NEW GENERATION OF Investment Advisory & Asset Management

Ento Capital Management Ltd (Ento Capital) aspires to be the premier adviser in corporate finance advisory and private equity, investing in ethical and Islamic investments in the Middle East. Ento Capital operates in Dubai International Financial Centre (DIFC) and is regulated by Dubai Financial Services Authority (DFSA). Expert in both conventional and non-conventional investment advisory, we are made up of a resourceful leadership team with more than 60 collective years of investment banking and advisory experience. Responding to requests from clients, we have permanently established the Head Office in the Dubai International Financial Centre. This is also in recognition of the 2021 strategic plan of Dubai Government to become a preferred investment destination.







## OVERVIEW

The Ento Capital leadership team is known for establishing unique and long lasting partnerships with businesses and organizations throughout the GCC region. Exceptional investment performance is created through sustainable platforms, and always with a Shariah compliant approach. Ento Capital is motivated by success and we measure this by our ability to meet investment goals of clients' in a timely manner.

The Company name is taken from the Greek word 'Ento' meaning 'within', and is a reference to the cultural pearling history of the region. Today, our pearls are vast wealth portfolios, but the principal of incubation remains the same.

Our logo resembles an oyster shell, in which the precious investment is lodged. We have a refreshing approach with a perfect yet, demanding goal: **maximum value creation for our clients with absolute integrity.**

The core strategy of Ento Capital is portfolio of creative new investment options that are aligned with the mandate for the UAE, to embrace all areas of innovation.

We coach clients to explore suitable opportunities and contribute to the evolving culture of financial innovation in the Middle East. Our leadership position as thought leaders in Islamic finance will enable us to redefine the norms of the Shariah investment landscape and build a sustainable platform for future scale with consistent performance. A deep commitment to compliance procedures, risk management and our strong governance framework is at the heart of all our activities.

As the business culture in the region becomes more influenced by innovation, a ground-breaking new attitude is required by investment professionals. The Ento Capital approach provides clients with an assurance that pre-emptive strategies are in place and quick resolution measures can be immediately executed if required. Clients of Ento Capital can embark upon exciting new investment opportunities in the full confidence that we will deploy our strategic expertise to ensure identified inherent risks are carefully controlled.

Global clients increasingly demand fast and responsive implementation of their investment mandates. Our alliance of investment banking acumen, portfolio management skills and tenacity bestows a strong competitive advantage. With the future adoption of a business intelligence system exclusively designed for Ento Capital, our clients will receive transactional reporting in 'real time', effectively eradicating human error and providing total transparency.

Such synergy enables our clients to fulfill their expectations to be far more agile in their choices across a range of different investment instruments.



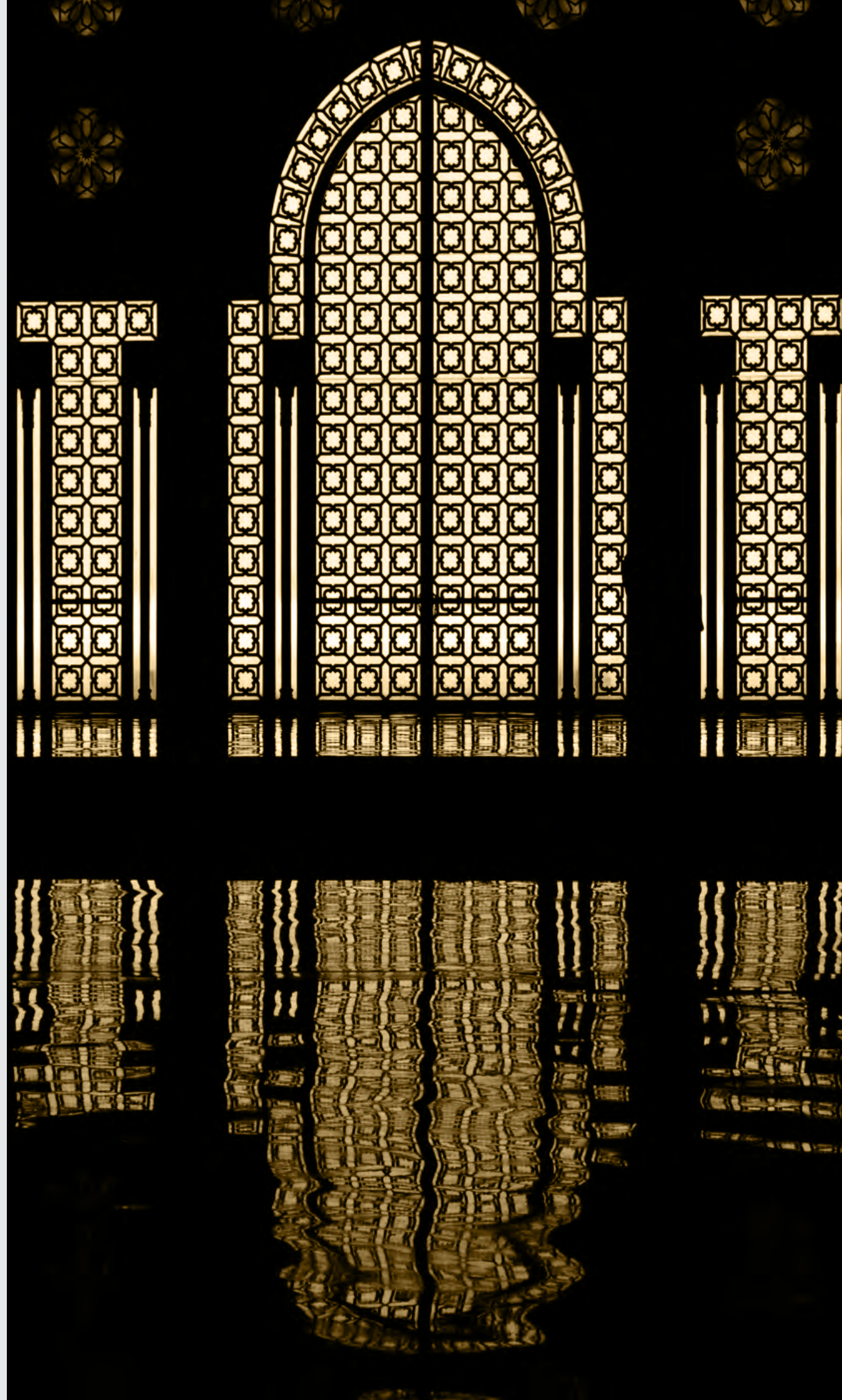


## MISSION

Innovate new ethical Islamic investment products, partnering with clients and collective investment professionals who boldly pursue Shariah finance opportunities supported, with cutting edge I.T. systems.

## VISION

The premier Shariah investment bank offering an Islamic window for innovative solutions and superior financial services with a customer-focused hallmark.







## VALUES

Ento Capital's promise is in our exceptional service:

- Absolute professional integrity
- Transparency with concise financial transacting
- Robust governance framework
- Ethical shariah compliant approach
- Fair and exclusively customized financial solutions
- Dedicated individuals committed to our stakeholders and investors.

## A UNIQUE **APPROACH**

Ento Capital enjoys building strong relationships. Our existing network comprises of affluent investors (HNWI, UHNW individuals, family offices or institutions) exploring attractive new revenue streams with risk-adjusted returns.

Our considerable expertise is used for gap analysis of clients' portfolios. We will always cater from this exact perspective, even if it necessitates the introduction of a new product. This willingness

ensures Ento Capital builds trust. It enables us to create unrivalled long term value for our stakeholders, accelerating growth and profitability in an Islamic window. This passion drives Ento Capital's ambitious strategic agenda and responds to the appetite of our clients' who have a high tolerance to risk, but wish to remain within the Islamic finance framework.





## The Guiding Principles are a clear statement of what we believe in:

### Competence

Ento Capital equips their team to the highest level with unrivalled market knowledge and investment insights. Consistently providing the quality of due diligence expected by our clients ensures a reputation for outstanding investment performance. The leadership team bring with them a wealth of knowledge and a thriving network that has generated valuable word-of-mouth referrals. This will secured Ento Capital recognition as the premier Islamic investment bank in the region.

### Integrity

A commitment to integrity is the foundation of our winning approach and paramount for securing repeat Islamic finance business. We hold ourselves accountable to the highest standards of behavior in order to deserve the confidence bestowed on as by investors. Our investment professionals (Investment Bankers, Financial Advisors, etc.) who interact with the Ento Capital clients, are carefully selected for their personal qualities of honesty, loyalty and reliability.

### Confidentiality

The confidentiality of the clients of Ento Capital is always respected and Ento Capital follows strict rules and principles regarding data collection and legal protection.

### Leadership

The team of Ento Capital's Shareholders bring a wealth of experience and management competence seasoned by several landmark deals in the region. This is underpinned by the considerable expertise of the Board of Directors who are drawn from numerous qualified communities.

We endeavor to maintain an internationally renowned Shariah Supervisory Board which includes three prominent Scholars. This will safeguard an effective independent oversight of Shariah compliance governance within the affairs of Ento Capital. It

has board overall accountability, Shariah rules and internal control over Shariah pronouncements and internal Shariah compliance review.

### Shariah Compliance and Risk Management

According to Islamic Banking laws, Shariah prohibits the fixed or floating payment, or acceptance of specific interest or fees, for loans of money. Investing in businesses that provide goods or services is considered contrary to Islamic principles and is also prohibited. Ento Capital clients are assured that comprehensive Shariah research is performed. This protects their undertakings, affairs and activities so that they are completely compliant with Shariah Governance Standards and Shariah Risk and Regulatory Management practices.



## HUMAN CAPITAL INVESTMENT

Our enthusiastic and expert team possess, in excess of 60 years of experience, in investment banking and private equity throughout the region. The Ento Capital Shareholders and the leadership team were responsible for founding one of the first private banks in the Kingdom of Saudi Arabia which is licensed by the Capital Market Authority (CMA). This involved managing property of \$US 3 billion of Assets Under Management (AUM) through Murabaha funds, Sukuk equity funds and Real Estate funds. To date, the Shareholders enjoy a reputation as exclusive advisors for mega projects in excess of \$US 2 billion throughout the GCC region. This includes Wonderland by Wonder Parks and Sharjah Oasis Real Estate Company's mega flagship project, Sharjah Waterfront City.

## ORGANIZATIONAL STRUCTURE

Ento Capital will operate with management teams which are all inter-relate, but are also accountable for their own end-to-end performance. This gives a breadth of expertise which spans a deep technical focus in several areas.





## ASSET MANAGEMENT

Ento Capital's leadership team are the first choice with affluent investors for collective investment funds. Our team of investment professionals will provide timely, well-diversified Islamic portfolios, to cater to this rapidly growing demand.

### Equity Funds

We aim to create an array of long to medium term, open-ended investment vehicles to for investing in stocks and shares. Such Equity Funds focus on attracting investors from the regional and global market. This stimulates attraction of foreign investments into the region's high growth emerging markets.

### Money Market Funds

We can create short term liquid instruments which are very low-risk fixed income securities like Sukuk and Murabaha.

### Structured Real Estate Funds

We will be structuring medium term, closed investments, which are compliant with Islamic principles. The focus of these funds is based upon off-plan real estate projects as the underlying assets. This structures a capital raising platform for land owners and real estate developers, while offering affluent investors with off-market alternative investments generating above average returns.

The emphasis of these developments is placed upon connecting societies and the holistic community elements which are followed in their design.





## TRANSFORMATIONAL INVESTMENT SERVICES

Ento Capital's Corporate Finance Advisory Division connects UHNW individuals, family offices and financial institutions across the region to offer private equity solutions for projects.

We will provide exclusive advisory solutions, on retainer, with comprehensive insight and a broad understanding of the full array of corporate finance activities. Our Advisory Team is held to a Fiduciary standard to only provide what is suitable for our clients. This enables us to cultivate an intimate perspective of trust and confidence with them. Ento Capital is required to act with full transparency, providing complete disclosure of fees, and clarifying any conflicts of interest which may arise.

Financial engineering expertise is shared with a prudent approach to organize, formalize, implement and monitor the the most suitable blend of funding scenarios for clients. This can be expedited to take advantage of timely opportunities.

### Initial Public Offerings (IPO's) Islamic Finance Products

Ento Capital operate as agents for companies wishing to list on the public exchanges. We provide the suitable solutions for obtaining large financing amounts quickly and effectively. Client financials and business plans can also be analyzed and presented to prospective Banks and Financial Institutions.

Our specialism in Islamic finance products such as Murabaha funds, Islamic sukuks, and securitization will follow strict Shariah Compliant contracts to support productive investment activities without betraying key Islamic principles.

### Mergers & Acquisitions

Taking the leadership role in managing mergers and acquisitions permits Ento Capital to steward the complex process and streamline collaboration. We can give advice on company valuation and supporting negotiations, liaising with third parties and financing arrangements. We can also provide independent opinions to Companies' Board of Directors and shareholders. The emphasis of these developments is placed upon connecting societies and the holistic community elements which are followed in their design.

### Capital Restructuring

Ento Capital can be engaged to review capital structures, assets, business strategies, and systems. For companies facing financial or administrative challenges there is the option for assistance to recover and enhance performance subsequent to mergers, acquisitions, expansions, buy-outs, takeovers, or potential bankruptcies. We are well placed to handle uncomfortable and unavoidable circumstances that may put your company's financial strength at risk. Timing can be critical and we achieve this rapidly by providing financial resources and other business/ administrative support.

### Company Valuation

Ento Capital can commission the Fair Value of a Company that is determined using various techniques, such as discounted cash flow and the price multiples.

### Feasibility Studies

We can formulate Financial Feasibility Studies, providing calculated and detailed justification for the requisite investment decisions for that opportunity. Ento Capital can smoothly manage the process for securing any necessary funding from entities such as banks, development funds and other forms of financiers.

### Loan Syndication

Ento Capital operate as agents, obtaining large financing amounts efficiently and effectively from a number of funding partners. Our client financials and business plans are also analyzed and can be presented to prospective Banks and Financial Institutions on their behalf.







## INVESTOR RELATIONS

### Board of Directors

The performance of the Ento Capital management team is overseen by a Board of Directors composed of experienced businessmen. These are elite veterans in multi-industries spanning: entrepreneurship, hospitality, information technology, Islamic finance, investment banking, manufacturing and real estate. They bring a vital entrepreneurial flair for financial innovation coupled with 60 years of investment exposure.

### Governance Framework

The highest standards of corporate governance are applied within Ento Capital to ensure absolute compatibility with rules and regulations issued by the relevant authorities. Our strategic decision to operate in a regulatory market gives the full assurance to our stakeholders and investors of robust adherence to governance standards and risk practices.

### Our People

Experienced and professional staff who are highly qualified in the regional capital markets, are responsible for day-to-day management. They are empowered to deputize investor mandates and work proactively to deliver our company vision.

## PRIVATE EQUITY

### Private Placements

Debt and Equity Instruments for new and established companies may be privately placed through our distinctive relationships with various investors. We structure exclusive deals for the offering of shares in our selective portfolio of private companies that are nearing growth and undergoing expansion, while strategically positioning them for a highly profitable exit.

## HIGH PERFORMANCE ASSET MANAGEMENT

Unlike the passive fund manager, Ento Capital has carefully configured their Asset Management Division to include experts with a mix of synergistic skills and backgrounds that deliver complete international and local market knowledge. We can offer collective client goals, with an acceptable risk appetite, for above average return.



[www.entocapital.com](http://www.entocapital.com)

## SECURING THE TRIPLE **BOTTOM LINE**

### **Sustainability**

Ento Capital recognize a responsibility of stewardship to protect our planet and its resources for future generations. Just as compliance is upheld in business strategy, we foster sustainability thought leadership in the suppliers which we select.

### **Financial Ability**

Ento Capital is committed to a responsibility to stakeholders and investors to maximize returns and take a long term measured approach to provide the best stability.

### **Social Responsibility**

We understand that there is an impact, directly or indirectly, upon the communities that surround businesses and we are committed to projects which alleviate poverty for those less fortunate. This clear focus drives all sponsorship decisions and ensures that our social actions are truly aligned with the core strategies pursued.





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