

Other Services:

Incorporation Services

HKM provide company incorporation services for those clients wishing to establish or form a company, group or network within the Balkan region.

We also provide nominee directors, registered offices and full corporate services.

Our rates are extremely competitive.

Business Link

HKM are keen to see our clients grow and expand their businesses here in the Balkan region. Promoting international trade.

Being as well connected as we are, HKM can assist our clients in seeking the necessary contact either with private industry or with Government departments.

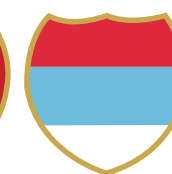
HKM Underwriting Criteria:

HKM accept business internationally. Applications are considered from start-up organisations to international conglomerates.

Rules for applying for Credit or Leasing Facilities:

- Applicant must first be incorporated (or use the facilities of HKM for incorporation in the case of start-ups).
- Applicants must hold suitable existing banking relationships.
- Applicants must have a Net Worth of no less than €2.000.000 and clear credit history (past 5 years).
- We do not accept US domiciled entities for credit facilities.
- Applicants must demonstrate a clear business plan showing profit and loss forecasts for 12 months.
- Applicants with trading history should provide last 12 months audited accounts and last 3 months management accounts.
- Other Criteria may apply subject to the type of facility being requested.

Applicants should complete and submit the required project summaries and all credit facilities are subject to receipt of a full application.



HKM

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**HANDELS KREDITE
MONTENEGRO**

Holding the keys to unlock
your Balkan business

At the forefront of international secured lending and the casino operators first choice for expansion capital.

Overview:

HKM holds many years of experience in providing capital to European and Asian entrepreneurs. Holding its roots in the casino and gambling industries, HKM has expanded its operations to include other industry sectors such as real estate development, hotels & leisure, finance & banking and investment partnerships to name but a few.

Head Quartered in the physical centre of Europe, HKM now holds 7 European branches with expansion plans for further branches in Moscow and representative offices in London (UK), Marbella (Spain) and Dusseldorf (Germany).

Holding strong links with some of the largest banks in Europe and the Balkan region, HKM is a leading force in secured investment positions and casino financing.

Company Profile:

Handels Kredite Montenegro ('HKM') is a privately owned and funded company that specialises in providing corporate services to its selective clients. HKM prides itself on being connected throughout the Balkan region with plans to expand further into Asia and southern parts of Europe.

Incorporated in Podgorica, Montenegro, HKM is at the forefront of Casino Financing and Placements and offers exclusive financial services to Casino Operators.

As well as our Casino operations, we also offer a number of funding solution products and services.

We have branches established in 6 other centres around the Balkan region to service our existing clients and to welcome new clients to great and exciting opportunities, with further expansion plans currently in operation.

We are sure you will find doing business with HKM a welcoming and prosperous experience.

Casino Services:

Financing & Partnership

HKM offer attractive financing packages for existing and operating casinos and for start-up casinos (excluding online casino's and adult arcades) for the following purposes;

- Facilities Expansion (Restaurants, Bars and Refurbishments)
- Equipment Purchasing.
- Casino Machines, Purchase finance and Leasing.

Attractive Financing Packages are available with repayment terms of between 6 and 36 months.

HKM will also consider equity participations.

Casino Machines

HKM hold several partnerships with machine manufacturers and are able to provide the most state-of-the-art electronic casino machines manufactured to the required specifications.

Supplied to qualifying casino operators, HKM are able to offer attractive finance for the purchase or leasing of the machines, or may consider a joint partnership where HKM will provide the machines for a percentage of revenue, (min. 100 machines).

Cash Clearing & Banking

HKM provide cash clearing facilities for operating casinos licensed in Montenegro, Czech Republic, Croatia, Serbia, Bosnia, Albania, Macedonia, Greece and Bulgaria, in EURO and local currencies only.

HKM also provide local banking facilities through its partnership banks.

Minimum turnover applies.

Financing Facilities:

Monetisation & Credit Lines

HKM provide attractive financing facilities for qualifying clients that wish to obtain short-term credit or to monetise qualifying Stocks, Bonds, Bank Indemnities and Guarantees.

Facilities are available on EURO denominated Securities and Guarantees only, up to 85% of value* at rates from EURIBOR + 1.6%*

Terms from 6 months to 120 months are available*.

* conditions apply.

Joint Stock Financing

HKM review every business proposal on its own merit and qualities. We assess the viability and profitability of each application we receive, according to our own criteria. If we feel that such business proposal meets with our criteria and our current interests, we may offer to joint partnership with the successful applicant and provide financing on a joint-stock company (or joint venture) basis in return for equity rather than security and interest repayment.

Government Tenders

HKM can assist its clients in the conduct, acquisition and financing of Government Tenders and Tender & Concession opportunities in the following countries;

Albania, Bosnia, Bulgaria, Croatia, Greece, Macedonia (FYROM), Romania, Russian Federation, Serbia, Ukraine.

Government Financing

HKM has assisted several Governments in the Balkan region to obtain additional private sector financing based upon their Sovereign Guarantees and Government Asset security.

Investment Positions:

Equity Participations

HKM look forward to receiving business proposals from prospective clients and business partners who seek financing on an Equity Participation basis.

Collateral Transfer

HKM offer collateral transfer and collateral allocation facilities as a medium for making such investments on a fixed return platform.

Our fixed return investment rates are very competitive to the qualified applicant, starting from EURIBOR + 4.5% (approximately 5.1%) fixed for up to 3 years).

Terms from 6 months to 10 years.

Liquidations:

Licenses & Companies for Sale

As part of our commitment to our clients and associates, we are often requested to use our vast connections within the Balkan regions to locate suitable buyers and sellers of Government Licenses, Concessions and Private Companies.

If you are seeking the purchase or offering for sale a Company, License or Concession in the Balkan region, please do not hesitate to contact us. We could be successful in placing your requirements quickly.

Liquidated or Recovered Asset Sales

HKM hold many assets, companies, licenses and concessions in the Balkan region. Some are recovered assets from defaulted loans and some have been placed with us for liquidation by Government agencies, private sellers and institutions.

If you are seeking to purchase a company, license, concession or a particular asset in the Balkan region, please send to us your full requirements and we shall endeavour to assist you.