
Profile of Alawwal Capital Company

(A Saudi Closed Joint Stock Company, CMA Licensed Investment Bank)

April 2019

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الأول كابيتال
ALAWWAL CAPITAL
قِيَمُنَا... ثَرُونُنَا



- AlAwwal Capital is established on the foundation of First Financial Consultancy Office (“FFC”) that was providing financial advisory services since 1991 in the Kingdom of Saudi Arabia’s (“KSA”).
- AlAwwal has obtained licenses in the category of advisory, arranging, managing and custody from the Capital Market Authority (the “CMA”) of Saudi Arabia in 2007.
- With a proven track record of FFC, AlAwwal has emerged as a significant player in the Kingdom of Saudi Arabia’s investment banking arena, focusing largely on equity & debt capital raising, mergers & acquisitions and asset management. AlAwwal’s client list includes some of the most prestigious business groups in the KSA.
- AlAwwal professionals having an average of 20 years of experience in the Investment Banking and Asset Management Industry, worked in the Middle Eastern, South Asian and North American markets.



Services



Structures, manages and offers a range of open-end and closed-end funds which are fully Sharia'h-compliant



Offers financial advisory and capital-raising services to high net worth individuals, corporations, organizations, family owned businesses as well as governments agencies



Structures and manages tailor made portfolios as well as the safe-keeping and processing of securities trades.



AlAwwal Capital 's Asset Management – consist of an experienced team of professionals committed to delivering fund and portfolio management services by utilizing local expertise , identifying the specific needs of each investor and by drawing on the extensive knowledge of AL-AWWAL Capital Co.

AlAwwal Capital 's Asset Management is dedicated to offer its funds management services through the potential offering of local and regional funds will encompass various asset classes and sectors such as Equity, money market , Sukuk and real state , to meet our investors demands .

- Current **AUM stand over SAR1.3billion** in various asset classes.
- Actively manages **3 public Funds & 17 portfolios**.
- Since inception launched more that **18 Funds** both in local as well as international market
- Alawwal's team comprises of **35 professional people** having rich and diversified experience in Regional and Global International Markets.
- Alawwal's client list includes some of the most prestigious business groups in the KSA

Public Funds

Alawwal SAR Murabaha Fund

Capital Preservation and Capital growth by achieving returns in excess of the comparative index (SAIBOR one month) with very high liquidity .

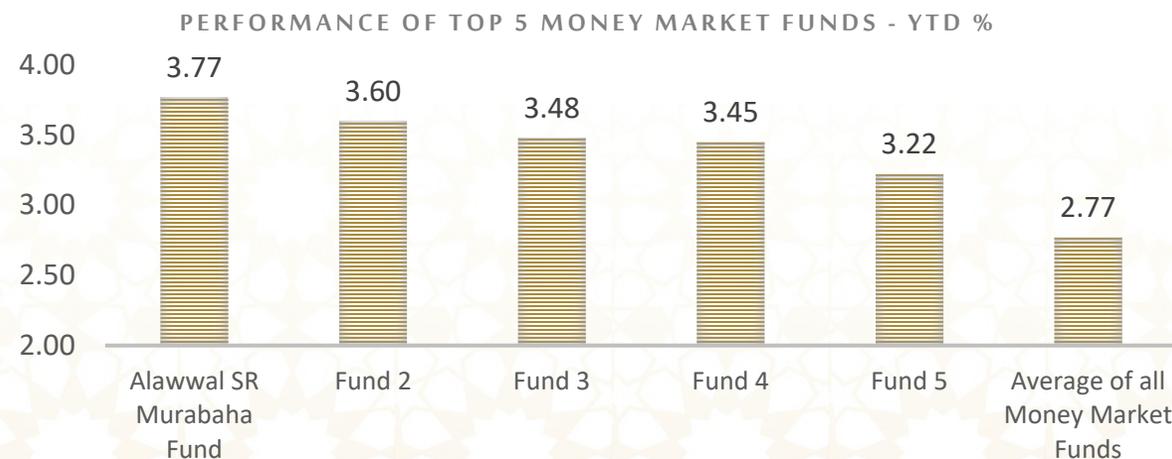
As of 28/02/2019



Fund Facts

Investment Strategy	Short to Medium Term Investment
Fund Term	Open-Ended
Liquidity	Daily
Launch Date	Apr-2008
Minimum Subscription	SR 5,000
Fund Currency	Saudi Arabian Riyal (SAR)
Benchmark	SAIBOR one month
Risks Profile	Low

Alawwal SAR Money Market Fund vs Top 5 Funds



The Best in Class

Public Funds

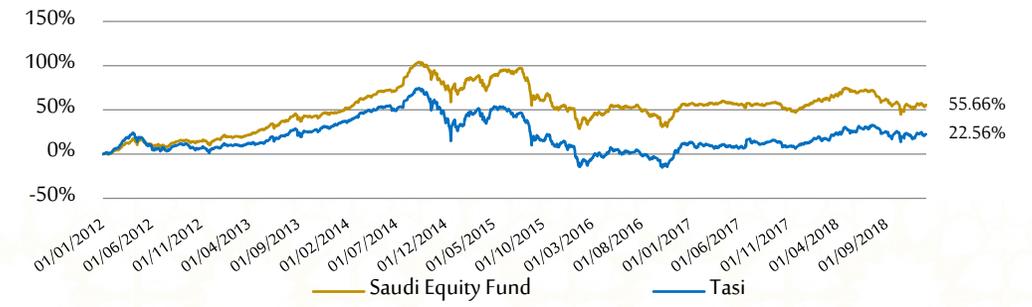
AlAwwal Saudi Equity Fund

AlAwwal Saudi Equity Fund	To provide long-term capital appreciation and growth. The Fund invests in listed companies that comply with Shariah-guidelines and form part of Tadawul all share index.
Capital Target	SR 400,000,000
Minimum Operation Capital	SR 10,000,000
Investment Strategy	Long term Investment
Fund Term	Open
Initial Unit Price	SR 10
Minimum Subscription	SR 10,000
Minimum Additional Subscription	SR 1,000
Fund Currency	Saudi Arabian Riyal (SAR)
Benchmark	Tadawul All Share Index (TASI)
Risks Profile	High

As of 31/12/2018



Performance since "2012"



Providing High Return with Minimal Risk



Public Funds

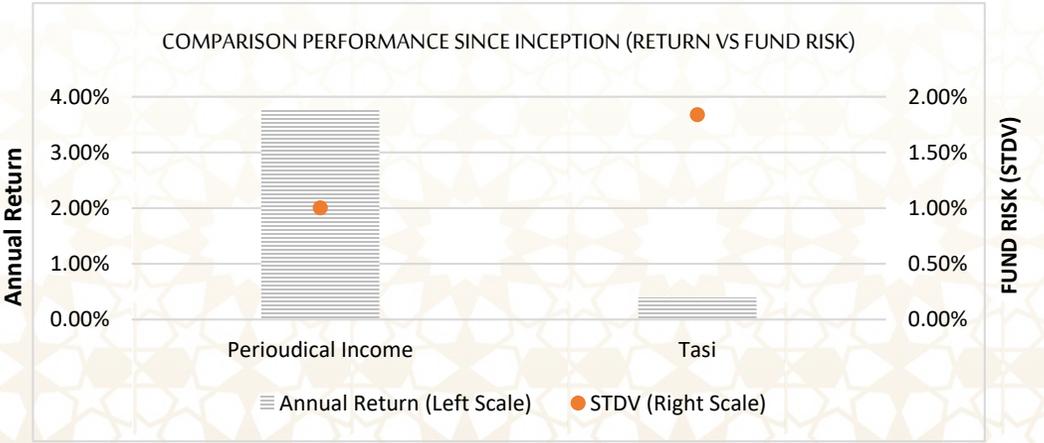
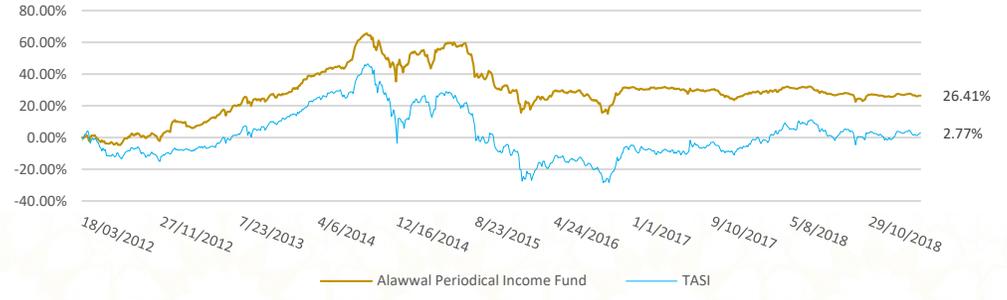
AlAwwal Periodical Income Fund

AlAwwal Periodical Income Fund	To give the shareholders in the fund semiannual income through Investing the fund's capital in the Saudi listed equities which are compliant to the Islamic Shari and which are able to distribute a stable, growing and regular cash dividends.
Minimum Operation Capital	SR 5,000,000
Investment Strategy	Medium to long term Investment
Fund Term	Open
Initial Unit Price	SR 10
Minimum Subscription	SR 10,000
Minimum Additional Subscription	SR 10,000
Fund Currency	Saudi Arabian Riyal (SAR)
Profit Distribution	Distribution of earned profit will be twice at the end of the half of the Gregorian year
Benchmark	Tadawul All Share Index (TASI)
Risks Profile	High
Target Dividends	5% per annum of the Fund net asset value, based on the expectations of the Fund's financial study
Average performance	12.59% annually

As of 31/12/20108



Performance since Inception "10/03/2012"





Investment Banking

- Our Investment Banking offers unsurpassed financial advisory and capital-raising services to corporations, organizations, family owned businesses and governments around the Kingdom.
- We bring to our clients a deep understanding of many industries. AlAwwal combines regional presence with local knowledge to play a major role in each region where we offer our services.
- Our deal-making intelligence, market insight, risk and project management expertise and strength are instrumental in helping companies to meet their financing requirements and achieve their strategic objectives.
- We combine exceptional technical expertise with real financial muscle, access to one of the largest pools of both institutional and retail investors and a commitment to personal attention at every level.
- AlAwwal has extensive experience in providing advisory services to government bodies and has been advisor to Ministries in the KSA to form public private partnership framework and setting up project related to unplanned settlement.

Merger and Acquisition (M&A)

- Our M&A advisory is based on the foundation of providing differentiated, value-added advice and services to our clients on complex strategic decisions and transactions.
- We provide advice on the full range of strategic transactions, including mergers, sell-side and buy-side advisories, leveraged buy-outs, joint ventures, strategic alliances, spin-offs, split-offs, divestitures and other restructurings.
- Our M&A professionals devise and execute innovative, customized solutions to our clients' most challenging issues.

Debt Capital Markets

- AlAwwal's Debt Financing and Shari'a Compliant Financing professionals focus on originating, structuring, executing and syndicating debt/debt-related financings and structuring and executing liability based risk-management strategies for corporations, financial sponsors and government-sponsored agencies.
- We also specialize in structuring Shari'a compliant products like sukuk and structured finance.
- Our expertise in arranging debt financing provides our clients with access to high-quality banks and financial institutions which raises our clients' profiles within the institutional investment community.
- Al-Awwal has one of the most effective distribution platforms in the industry and has close business relationship with financial institutions. This broad distribution structure creates better pricing, promotes rapid completion of transactions.



Custody Management

Definition of custody service:

- Provided by licensed companies authorized by the Capital Market Authority (CMA).
- Specializes in wealth management assets records from the financial, legal terms and benefits of wealth to:
 - Owners.
 - Official authorities.
 - External parties associated with contracts.
 - Agreements for the benefit of wealth assets.

In addition to:

- Safe keeping the original of ownerships sukuk / contracts securities.
- Maintain an electronic registers to record the nature of the assets, Its ownership, historical, current value and beneficiaries.
- Ensure that the fund manager is complying with the Fund terms and conditions and utilizing the fund's assets in their intended purposes.
- Ensuring of processing of all corporate action handled by the fund manager.



Importance of custody service:

- Custody of securities, sukuk and contracts that have a direct effect on the interests of the beneficiaries.
- Maintaining a legal and official records of the properties, liability and wealth.
- Benefit from the professionalism and the experience of the custodian, and specialized entities in the field of financial, legal and Shariah.
- Benefit from the channels and network established by the custodian to ensure that the client is enjoying the best services and advisory provided by different professional parties.
- The existence of an independent authorized entity in providing the custody services which are supervised by an official authority.



Alternative Products

Private Offering

Fund	Sector	Type	Currency	Valuation	Returns
1	International Real Estate	Private	USD	Semi Annually	7% - 11%
2	Trade Finance	Private	USD	Quarterly	5%
3	Multi Asset	Private	SAR	Monthly	6%
4	Energy	Private	USD	Semi Annually	10%



Investment Portfolios' Management:

- AlAwwal Capital provides Discretionary and Non Discretionary investment portfolio solutions to its retail and institutional clients in providing a wide range of Islamic Sharia compliant investment opportunities through direct and/or structured investments in all types of Sharia Compliant asset classes both regionally and internationally. These portfolios managed by leading portfolio managers who have professional experience in portfolio management that aim to achieve high rates of profitability while maintaining the lowest possible risk. Each portfolio is structured according to the client mandate and tailored made to meet the requirements set out from the start.

Asset Management

Fund name	Activity	Type	Operation Date	Fund Capital	Ending Date	Returns
AlAwwal Real Estate Development Fund	The best performing real estate fund in the market. The fund developed and sold 1.6 Million SQM of land in the Taiba Area south of Riyadh.	Public	5/2/2011	SR 270,000,000	5/2/2015	30% Annually
AlAwwal Income Fund	An equity fund that invests in the Saudi Equities that generate consistent and periodical dividends, the fund aims at distributing semiannual earnings to its shareholders	Private	01/10/2010	SR 8,000,000	Monthly	5% Annually
ALRAKA villas Real Estate Fund	The fund aims to invest its assets in the development of 16 residential villas in Al-Rakah and then to be sold to the public to achieve capital growth in the short and medium term.	Private	13/03/2017	SR 25,000,000	13/10/2019	11.8% Annually
AlAwwal Real Estate Income Fund	The AlAwwal Real Estate Income Fund is an income generating fund for investors seeking to invest in the income producing real estate sector in Saudi Arabia.	Private	22/11/2015	SR 31,000,000	22/11/2020	7% Annually
AlAwwal Real Estate Opportunities Fund	The Fund specializes in value add of developed lands in all regions of Saudi Arabia by it by studying land best use, conducting feasibility study, extract plans and building permits and sell each land as an attractive development opportunity.	Private	28/09/2014	SR 40,000,000	27/9/2019	14% Annually
Al-Rawda Villas Real Estate Fund	It is a real estate development fund that aims to achieve capital growth in the short and medium term through the construction of 30 residential villas on a SQM 10,000 land in AlRawad Dist, Jeddah and then to be sold to the public.	Private	20/12/2014	SR 62,000,000	20/1/2018	14% Annually

Asset Management

Fund name	Activity	Type	Operation Date	Fund Capital	Ending Date	Returns
AlAwwal Investment Finance Fund	A fund established to finance part of the compensation of the Ruwais development project. Using Murabaha contracts.	Private	01/10/2010	SR 1,000,000	31/5/2012	6.05% Annually
AlNoor Real Estate Fund	Real Estate Development of 28 residential units in AlNoor District in the North of Jeddah, South of Obhur.	Private	09/07/2011	SR 35,000,000	9/4/2014	10.07% Annually
Alawwal real estate opportunities acquisition fund	The Fund specializes in purchasing of an Opportunity Real estates in Saudi Arabia and then to qualify it by studies, plans and licenses and then to be sold to achieve attractive returns to investors.	Private	22/11/2015	SR 76,757,799	28/5/2013	24.8 % Annually
White Houses Real Estate Fund	The fund aims to invest its assets in the development of a construction project to achieve capital growth in the short and medium term through the construction of 42 residential villas on the land in Al-Khobar and then to be sold to the public to achieve capital gains for investors.	Private	31/7/2013	SR 45,000,000	4/8/2016	4.71% Annually
Real Estate Opportunities Alliance Fund	The Fund specializes in searching to own a distinctive real estate opportunities and work to raise its investment value, through rehabilitation these real estates by making financial and economic studies, engineering drawings and obtaining the necessary licenses, and then to sell it with a good profit.	Private	31/07/2013	SR 101,860,050	31/7/2018	17% Annually

Investment Banking

Company Name	Type
Raysan Real Estate Development Company	Advisory
Al Ruwais International Real Estate Development Company	Advisory
AlMasaa Alliance Company	Advisory
Tamluk Limited Company	Advisory
Citric Acid Company	Advisory
Jeddah International College	Advisory
Jazan Holding Company	Advisory
AlSalhi Group	Advisory
Ministry of Municipalities and Rural Affairs (MOMRA)	Advisory
University of Business & Technology (“Company” or “UBT”)	Advisory
Al-Shara Group for Contracting and Recreation Services Limited (the “Group”)	Advisory
Al Safa Polyclinic	Advisory
Higher Education Fund(HEF)	Advisory
Nebras Tourism Development	Advisory
Al-Awwal U.S. Condo Project Company LLC.	Private Placement
Avion Cayman LP	Private Placement



Why AlAwwal?

- Our comprehensive approach aims at **preserving** wealth and increasing it for future generations with our knowledge of the financial market and understanding of how it works, and risks associated with them, in addition to the years of experience and practice our experts have.
- We have a wide and diverse network of clients which creates projects and investment **opportunities**.
- We are committed to providing a range of **diverse** products and services, to meet the expectations of our clients, making sure that we:
- Establish a long-term business relationship with our clients. Our clients are our **allies** and we work together as a team.
- Commit to providing services fairly and impartially, putting our **client's** interest first.
- Have a united, high performance **team** who works fast to complete business, and provide the best services.
- Commit to our **values** and duties when providing professional services to our clients.
- Adhere to the principles of **Sharia** in all our work.



Board members /Shareholders

DR. SALEH JAMEEL MALAIKAH

Chairman

- Holds a PhD in Business Administration (Investment – Finance) from Michigan University (1990), and a M.A. in Business from King Fahd University (1984) and a Bachelor's Degree in Civil Engineering from University of Petroleum and Minerals (1981).
- Over 35 years of practical experience in several executive positions in the academic, financial, investment, Islamic banking and Cooperative insurance fields.
- Currently Chairs the board of many companies including SALAMA Insurance Company, RUSD Investment Bank, Islamic Reinsurance Company (Tunisia), Egyptian Saudi Insurance House and Taajir Holding(Saudi Arabia).
- Member of some local, regional and international committees and organizations including: International investment Committee (Jeddah Chamber of Commerce), The investment Committee(King Abdulaziz & His Companions Foundation for Giftedness and Creativity). The Accounting and Auditing Organization for Islamic Financial Institutions.
- Awarded many appreciating awards for academic and practical achievements, including Award of Creativity and Achievement (1997), Lariba 'Harvest of Life' Award, California (1998), USA-based IBF's Banker of the year (2001), Takaful Leadership Award in 2007.

DR. RASHID AL SUWAIKET

Board Member

- Holds PhD in Business Administration from Liverpool John Morris University - United Kingdom and M.A. in Business from King Fahd University of petroleum and Minerals, B.A. in Business from Warner Pacific University, Portland, USA. Additionally, he attended several courses and seminars in business.
- Board member of the chamber of commerce and Industry of the Eastern Region and GCC for Capital projects, the GCC Economic Union, petroleum Engineering – American University. He also serves in many local and international charity organizations.
- Vast experience in corporate management in several industries, including commercial, contracting, marine service , gas, oil and electricity companies. He also established joint ventures with world – class companies the Kingdom of Saudi Arabia.

MR. FAROUK GHULAM

Board Member

- Holds M.A. in International Legal Studies from University of Washington – USA (1999). Before holding the M.A. he obtained B.A. of Law from King Abdulaziz university (1999).
- Over 17 years in the legal and banking fields. His career started with Saudi Arabian Airlines, and then moved on to become a trainee in the US Department of Commerce (Gibson, Dunn & Crutcher). Mr. Farouk then became the manager of Allocated Funds Division and then a General Manager of allocated Funds Division in Al Tawfeeq Company for investment Funds.
- Served as a Chairman of product Structuring and Development & Operation Risks Division, National commercial Bank (Alahli) Saudi Arabia. Mr. Farouk then moved on to be an executive partner in Al-Khabeer Capital.
- Held the position of vice Executive Chairman of Al-Bateel Real Estate Company.



Executive Team

MR. ADNAN MOHAMMED TALMISANY
Chief Executive Officer & Board Member

- More than 30 years successful experience providing Banking & Financial Services , fiscal, strategic and operations leadership in uniquely challenging situations
- Broad experience in Financial Services products such as (Investment Portfolios, Business Consultations Contracts, Private / Public Placements, Mergers, Direct Syndicated Financing, Acquisitions and Control, Investments Funds, Real Estate Funds, Sukuk, DPM and Custody)
- Worked in the prestigious companies in KSA, GCC and around the globe and are international pioneers on Islamic Banking, Takaful , Trust and Ijara.
- Chairman of Board for more than 6 investment and real estate funds.
- Member of the boards of many companies.
- Led many of the Private / Public Placements of successful investment funds in the GCC with international banks such as Namura Bank, Kommers Bank and Islamic Dow Jones.

MR. FAISAL SALEH MALAIKAH
Chief Executive Officer

- Over 12 years in corporate finance and Investment Banking.
- Received a bachelor degree in Finance from the American University of Beirut in 2007.

SAMIR ALBEHAIS
VP, Real Estate Funds

- Over 18 years of experience in Islamic Banking in the biggest financial Islamic institutions in Saudi Arabia in improving and structuring the Islamic investment products, and managing private investment portfolios.
- Participated in designing financial and marketing plans for the institutions that he worked in, and did market studies and researches concerning Islamic investment funds.
- Holds a Bachelor degree of Statistics and Computer science in 1988 from King Abdulaziz University in Jeddah.

SOHAIL NAWAZ AWAN
Head Of Investment Banking

- Seasoned investment banker. He has a rich and extensive experience spanning over 20 years in the areas of corporate finance and investment banking, specializing and leading transactions in term finance, working capital finance and syndications, trade financing, securitizations, capital restructuring and product development.
- Holds an MBA from Lahore University of Management Sciences, Lahore, Pakistan and a Bachelor of Science degree in mechanical engineering with honors in 1993 from College of Electrical & Mechanical Engineering.

KHALID BAJNAID
VP, Financial Operations and Custody

- Currently occupying the position of V.P. of operation and custody in Alawwal capital
- Over 25 years of experience in financial and accounting background gained from different industries.
- Board member of Alawwal capital funds
- Oversees the daily operation and the custody service department in Alawwal capital.
- Project manager of the Asset management solution in Alawwal Capital.
- B.S. degree in accounting (1993) – King Abdul Aziz University.



Our Customers



شركة الأماض البيويك السعودية
Saudi Bio-acids Company



شركة العليا العقارية
OLAYA REAL ESTATE CO.



شركة مكة للإتشاء والتعمير



تمكين
tamkeen



FOOD PRODUCTS COMPANY
شركة المنتجات الغذائية



مجموعة صافولا
The Savola Group



شركة تحالف الرويس للتطوير
العقاري المحدودة
Ruweis Alliance Real Estate
Development Ltd. Co.



أمانة منطقة القصيم
municipality of al-qassim



شركة جازان القابضة
JAZAN HOLDING CO.



تمليك
TAMLIK



وزارة الشؤون
البلدية والقروية

إسكان
وزارة الإسكان
Ministry of Housing



مجموعة رصد العالمية القابضة
Rusd International Holding Group

ASYAF
ASYAF INTERNATIONAL HOLDING GROUP
FOR TRADING & INVESTMENT



شركة تحالف المسك للتطوير واستثمار الأراضي المحدودة
Al Masa'a Alliance for Development & Real-Estate Investment Limited Company

الهيئة العليا لتطوير منطقة حائل
High Commission for Development of Hail Region

AMIAN TIT

DISCLAIMER

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