

## Cost-Plus Investment Term Sheet

### Introduction

Thank you for your interest in this investment opportunity. This offering is structured around transparency, capital preservation, and participation in real economic activity.

The structure is based on a **cost-plus financing model**, where returns are generated from pre-agreed trade margins rather than interest-based lending. Below is a summary of the key terms and how the investment operates.

**US\$5M**

Total Investment Facility

**US\$100k**

Minimum Tranche Size

**15% p.a.**

Fixed Profit Rate (USD)

**12mo**

Investment Term

### INVESTMENT TERMS

<b>Investment Name</b>	<b>Cost-Plus Investment Program</b>
<b>Investment Structure</b>	Cost-plus (trade-backed) local content financing model
<b>Purpose of Investment</b>	<p>Investor funds will be used to finance the procurement of approved goods or assets, which are subsequently resold to end buyers under irrevocable, investment-grade or tier-1 contracts owned by Moneda's portfolio of partner SMEs.</p> <p>Buyers include: Chevron, Shell, Total, Seplat, Mobil.</p> <p>These transactions are executed at a pre-agreed markup, with payment received over a defined period. Returns are derived from this agreed margin on trade, not from interest.</p>
<b>Investment Amount</b>	<p>US\$5,000,000.00 (Five Million Dollars Only)</p> <p>Available in US\$100,000 tranches</p>

<b>Minimum Term</b>	12 months
<b>Expected Profit Rate</b>	<ul style="list-style-type: none"> <li>– Fixed profit rate agreed upfront over the investment term</li> <li>– USD: 15% per annum (Annualised)</li> <li>– Profit rate is fixed and agreed upfront, based on the underlying transaction structure</li> </ul>
<b>Profit Payment Schedule</b>	– Semi-annual profit payments (12-month term)
<b>Capital Repayment</b>	Capital repaid in full at maturity
<b>Uses of Funds</b>	<p>Funds will be used strictly for:</p> <ul style="list-style-type: none"> <li>– Procurement of approved goods and assets</li> <li>– Resale of those goods under cost-plus contract arrangements</li> </ul> <p><b>No funds will be used for unethical, speculative or non-commercial activities.</b></p>
<b>Early Exit</b>	<b>Early withdrawal not permitted</b>

## RISK DISCLOSURE & MITIGATION

<p><b>Risk Disclosure</b></p> <p>Transactions are limited to Receivables from Multinationals, providing payment certainty. However, there are two key risks to note:</p> <p><b>01 – Operational Risk</b></p> <p>Will the SME perform the contract as required? Moneda's JV operator business addresses this by co-executing the contracts.</p> <p><b>02 – Liquidity Risk</b></p> <p>Will the contract complete within the investment period? Yes — transactions are short-tenured and closely managed by the Moneda team.</p>	<p><b>Risk Mitigation</b></p> <ul style="list-style-type: none"> <li>– Transactions backed by tangible goods and assets</li> <li>– Underlying contracts with established, creditworthy counterparties (Chevron, Shell, Total, Seplat, Mobil)</li> <li>– Pre-agreed transaction terms: cost, margin, and payment timeline</li> <li>– Structured trade flows to ensure full visibility and control</li> </ul> <p><b>Security</b></p> <ul style="list-style-type: none"> <li>– Pledge &amp; assignment of acquired contract (trade) receivables</li> <li>– Corporate Guarantee of Moneda Invest Africa</li> </ul>
---	--

COMPLIANCE FRAMEWORK

This structure is designed to operate within a full ethical and Shariah-compatible framework:

- Avoid interest-based returns
- Ensure returns are linked to real, asset-backed transactions
- Maintain transparency in pricing, costs, and margins

**Structure:** Murabaha (Cost-Plus Sale) · Wakalah (Agency Deployment) · **FSC Mauritius Regulated**

SECTION B – INVESTOR PARTICULARS

**Investor Details**

<b>Full Legal Name</b>	<hr/>
<b>Entity / Company Name (if applicable)</b>	<hr/>
<b>Email Address</b>	<hr/>
<b>Phone / WhatsApp</b>	<hr/>
<b>Country of Residence</b>	<hr/>
<b>Investment Amount (USD)</b>	<hr/>
<b>Profit Payment</b>	<input type="checkbox"/> Semi-annual <input type="checkbox"/> At Maturity
<b>Bank Account Currency</b>	<input type="checkbox"/> USD <input type="checkbox"/> GBP <input type="checkbox"/> EUR <input type="checkbox"/> Other: _____
<b>How did you hear about Moneda Invest Africa?</b>	<hr/>

SECTION C – INVESTOR DECLARATION

## Declaration & Acknowledgement

By signing below, I / we confirm and acknowledge that:

- I have read and understood the Cost-Plus Investment Terms set out in this document.
- I understand that returns are generated through trade margins, not interest, and this structure is aligned with ethical finance principles.
- I understand and accept the risk disclosures described above, including operational and liquidity risks.
- I confirm that the investment funds are from legitimate sources and I am not acting under duress.
- I understand that early withdrawal is not permitted within the agreed investment term.
- I consent to Moneda Invest Africa retaining my personal data for the purposes of administering this investment, in line with applicable data protection laws.

### Important Notice

This document is a summary of terms for discussion and indicative purposes only. It does not constitute a legally binding agreement. Full legal documentation will be issued separately and must be executed before funds are deployed. Moneda Invest Africa is regulated by the Financial Services Commission, Mauritius.

### SIGNATURES

Investor Full Name & Signature		Date (DD / MM / YYYY)

Authorised Signatory – Moneda Invest Africa		Date (DD / MM / YYYY)