

Call for Investors

A Unique Opportunity to Invest in the Lending Industry in Lebanon



Is seeking investors to resume its Financing and Credit Activities

Industry Facts:

As per “The Details of the Lending Activity in Lebanon During 2015” by BLOM INVEST BANK

“According to the Central Bank of Lebanon, the total value of loans granted in the financial sector totaled \$57.92B, up by a yearly 7.42% from 2014’s \$53.92B. With that total loans in the financial sector would represent 116% of 2015’s estimated GDP.” And as per “Details of the Loans Granted in Lebanon during 2016” also by BLOM INVEST BANK published on November the 18th 2016

“<http://blog.blominvestbank.com/details-loans-lebanon-2016/>

“Central Bank figures show that the total value of loans granted in the financial sector grew by 2.4% since year-start to \$59.32B by July 2016 and represented 114% of 2016’ estimated GDP”

Thus showing an industry of a noticeable size proving remarkable growth.

In a relatively **low operating costs, low fixed costs, No Opportunity Cost, highly scalable** environment.

In-Ject Facts:

In-Ject Financing and Credit was founded in 2014 as a Lending Institution (Contoire) **duly registered** at the Commercial Registry in Baabda and the BDL, by a **Professional** Financier and Management Consultant as a **legal and humanitarian substitute to lenders/sharks**, whom even attempted to launch a donation fund to be able to lend to skilled, no assets, “unbankable” individuals

In-Ject Financing and Credit ceased its activities in 2016 due to the new minimum capital requirement of LBP 2Billion (abt 1.35mln US Dollars) under BDL decision 12174 Circular nb 2

Regulatory Facts:

The industry and its relevant institutions are regulated and monitored by the Bank du Liban (BDL) the central bank of Lebanon notably (in a Lending Establishment Case) through Decision 12174 Circular nb 2 dated 21-1-2016 (Conditions of Credit Operations, pursuant to Articles 183 and 184 of the Code of Money and Credit)

and other subsequent laws and circulars pertaining to its activities by the eligible regulatory authorities.

The Proposal:

In-Ject calls for investors/partners (min Investment USD 150 000 / Investor) , Investment Groups or buyers (minimum collective investment USD 2.5 million) to resume its lending activities.

Turn-Key solution, know how, establishment and advisory available through **Pro-Ject** International Management and Engineering Consultants (established in 2009 and currently holding Service Level Agreements and Management Consulting and Services Contract with a Registered Financial Institution)

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