



**TAJMAS**  
GLOBAL TRADING

# BOND PROFIT SHARE AGREEMENT

LAST UPDATED: 24 JULY 2025

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BORROWING PARTY  
**TAJMAS GLOBAL TRADING FZCO**

RECEIVING PARTY  
**[LENDER NAME]**

## Introduction

This Agreement ("Agreement"), is made effective as of [ EFFECTIVE DATE ] (the "Effective Date") between:

(1) The Borrowing Party: TAJMAS GLOBAL TRADING FZCO (hereinafter referred to as "**Tajmas**"), company number **7217**, registered at **Building A2, Ground Floor, IFZA Business Park, Dubai Digital Park, Dubai Silicon Oasis Authority (DSOA), P.O. Box 342001, Dubai, UAE**. Represented by its Founder and authorised signatory, Tamer Kafafi.

And

(2) The Lending Party: [LENDER FULL NAME], of [COMPANY NAME, company number XXXXXXXXX], registered at [ADDRESS] (hereinafter referred to as the "Receiving Party").

### WHERE:

1. The Borrower seeks to raise strategic capital from qualified Lenders in order to fund trade cycles related to its import/export operations in premium consumer electronics.
2. The Lender agrees to provide such capital under the terms of this Bond Agreement, with the understanding that the funds will be deployed exclusively by Tajmas into inventory trade cycles, with the intention of generating a return on investment.
3. This agreement defines the specific terms of the loan, the maturity period, the profit share structure and the respective rights, duties and expectations of both the Lender and the Borrower.

NOW, THEREFORE, in consideration of the foregoing and the mutual covenants and undertakings contained herein, the Parties agree as follows.

# 1. Investment Opportunity

## 1.1. Tajmas Overview

- 1.2. Tajmas is a high-volume B2B distributor of premium consumer electronics, specialising in Apple and Samsung devices and operating across the Middle East. With a track record of consistent deal flow, trusted supplier partnerships and relationships with major regional buyers, Tajmas executes rapid-turnover trade cycles backed by pre-confirmed demand and airtight logistics. This proven system allows Tajmas to confidently move high-demand inventory at scale, making it a standout operator in the fast-moving world of global electronics trade.

## 1.3. Tajmas' Mission, Vision & Guiding Principles

- 1.3.1. Tajmas' Mission: To fuel the global demand for premium consumer electronics by delivering high-volume, high-velocity trade cycles with uncompromising trust, speed and precision.
- 1.3.2. Tajmas' Vision: To become the Middle East's most trusted gateway for B2B consumer electronics, where international buyers, premium suppliers and professional Lenders converge in a seamless, scalable ecosystem. From Dubai to the globe, Tajmas aims to set the standard in secure global trade, unlocking reliable growth for both businesses and backers.
- 1.3.3. Tajmas' Values & Guiding Principles:
- 01. Speed & Scale: We move fast and trade big, capitalising on time-sensitive opportunities and growing turnover with each deal.
  - 02. Trust Through Transparency: We protect every relationship through open communication, verified logistics and strict capital discipline.

- 03. Relationship First: Our success is built on decades of trusted supplier and buyer networks, earned through integrity, not shortcuts.
- 04. Operational Precision: We execute every shipment with tight coordination, verified inspections and expert control from source to sale.
- 05. Lender Alignment: We treat Lender capital with the same urgency, caution and care as our own, building systems that protect, return and grow wealth.

#### 1.3.4. How Tajmas Sources Suppliers & Buyers

- Step 1: Supplier Identification & Pre-Vetting: Tajmas sources suppliers exclusively through long-standing relationships and referrals within the Gulf region, with a strong focus on Saudi Arabia. Each supplier is pre-vetted based on reputation, delivery track record, pricing consistency and their ability to fulfil high-volume orders under tight timelines. Tajmas avoids marketplaces or open networks, relying instead on a closed circle of trusted, high-performance vendors.
- Step 2: Daily Deal Offers: Pre-vetted suppliers submit daily inventory and pricing offers directly to Tajmas. These offers include product details, condition (e.g. master-sealed or master-open), quantities available and shipping terms. This frequency allows Tajmas to seize time-sensitive pricing advantages and move faster than competitors.
- Step 3: Buyer Pool Management: Simultaneously, Tajmas maintains a growing list of pre-confirmed buyers in the Middle East, primarily wholesale Lenders in Dubai and the wider UAE. Each buyer is onboarded through direct relationships and past transactions and is qualified based on purchasing frequency, financial reliability and turnaround time.
- Step 4: Deal Matching & Pricing Validation: Once supply and demand are aligned, Tajmas locks in pricing for both sides, ensuring an immediate profit margin before any goods are moved. This pre-sold model eliminates inventory risk and allows for tighter capital cycles.

- Step 5: Execution with Standards: Tajmas maintains strict standards throughout the process:
  - Only trades goods with verifiable condition and packaging (e.g. factory-sealed).
  - Ensures all documentation and customs requirements are pre-fulfilled.
  - Conducts in-person inspections at the Dubai Free Zone (DAFZA).
  - Does not move stock unless a buyer is already confirmed.
  - Uses a trusted logistics partner to secure and release stock precisely.

#### **1.4. EffortlessWealthGroup Overview**

- 1.5. EffortlessWealthGroup (EWG) assumes the role of Capital Facilitation Partner (CFP) in its strategic relationship with Tajmas. As CFP, EWG's primary responsibility is to protect Lender capital at all critical stages of the operation. This includes conducting appropriate due diligence, ensuring operational readiness and minimising risk exposure to safeguard the Lender's position.
- 1.6. EWG does not manage or influence Tajmas' internal decision-making or commercial operations. Instead, EWG acts solely as a capital gateway, facilitating access on a case-by-case basis, based on verified operational capacity and supplier readiness.
- 1.7. EWG maintains oversight in the interest of the Lender, ensuring capital is only released once pre-determined key conditions are met, such as secured supplier rates and proof of supply documentation. This structured approach enables EWG to act in the Lender's best interest without interfering with Tajmas' autonomy.
- 1.8. Lenders participating in this structure are investing directly into Tajmas, not into EWG. EWG is simply the capital facilitator on behalf of the Lender and does not offer financial advice or portfolio management. EWG's role is strictly administrative and logistical within this context and should not be construed as a regulated financial service.

- 1.9. For the avoidance of doubt, EWG does not manage Lender capital on behalf of the Lender, nor does it exercise discretion or advisory control over how or when capital is deployed. EWG does not act as a fund manager, portfolio manager, or regulated financial intermediary in any capacity.
- 1.10. Capital release from EWG to Tajmas is governed strictly by pre-defined, non-negotiable deployment parameters established by Tajmas in advance. These include:
- 1.10.1. Verified supplier pricing,
  - 1.10.2. Proof of supply documentation and,
  - 1.10.3. Confirmation of logistics readiness.
- 1.11. Once these pre-set conditions are met, EWG is contractually obligated to release the funds. No personal judgment, investment opinion, or discretionary decision is made by EWG during this process.
- 1.12. This structure ensures that EWG's role remains purely administrative, logistical, and executional, and does not constitute capital management or trigger regulated activities as defined by the Financial Conduct Authority (FCA).
- 1.13. Investment Opportunity**
- 1.14. This agreement presents the Lender with an opportunity to loan operational capital directly to Tajmas in order to support the scale-up of its high-frequency import/export business. Unlike speculative or early-stage ventures, Tajmas offers a proven, cash-generating trading model with a strong track record, trusted supply chain relationships and consistent sales cycles across the Middle East.
- 1.15. By participating in this bond structure, you gain access to a fixed 12-week capital maturity cycle, after which your initial investment is returned in full and you earn 30% profits from week 13 onwards. This is referred to as your first lane (Lane 1).
- 1.16. Within the 12 week maturity cycle, Tajmas will continually purchase and sell consumer electronics, building up a capital reserve of its own through continuous reinvestment of profits.

1.17. With your initial capital returned, from week 13 onwards, Tajmas uses the reinvested capital from weeks 1 - 12, which is called "Lane Capital".

1.18. Lane Capital is then continuously flipped throughout the month and becomes your lifetime yield stream, with a fixed 30% share of all profits generated from the Lane Capital, for life, or until you choose to exit. This yield can also be transferred generationally upon request.

1.19. You will also have the opportunity to:

1.19.1. Reinvest your initial capital to open a second Lane while still receiving monthly profits from your first Lane;

1.19.2. Open multiple Lanes at any time, provided Tajmas has operational capacity to deploy the funds.

## **1.20. Participation Terms**

1.20.1. Minimum Investment - \$1.2 Million USD.

1.20.2. Maximum Investment - \$75 Million USD (subject to change based on operational capacity).

1.20.3. Maturity Period:

- 90 calendar days (12 weeks).
- The maturity period starts on the first Monday, 7 days after the funds have landed in EWG's account.
- During this period, capital is actively cycled through Tajmas' inventory supply chain to generate returns.

1.20.4. Commission Structure:

- A 2.5% facilitation fee is applied, by EWG, to every capital injection - be that a Lenders first investment or a compounded amount after a maturity period is

completed.

- After the 12-week maturity period, all profit generated through Lane Capital is shared as follows:
- 30% Lender, 30% Tajmas, 40% to EWG.

1.20.5. Account Management - Following the initial maturity period, you will be assigned a dedicated Lane Capital account, representing their share of capital being continually reinvested and cycled for ongoing returns.

1.20.6. Monthly Profit Distribution Schedule - Profits are distributed on the 25th of each calendar month.

1.20.7. Compounding Options:

- Lenders may choose to extend their investment for a new 12-week cycle, opening a new Lane of capital deployment.
- The new lane begins a fresh 90-day cycle, while existing lanes continue to generate monthly profit distributions. The 7 day buffering period does not apply to compounded capital injections.
- Lenders may open multiple lanes at any time, without needing to wait for previous cycles to conclude.

## **1.21. Exit Terms**

1.21.1. All investments are subject to a 12-week minimum commitment period. Upon completion of this period, the Lender's initial capital is returned in full. At this point, the Lender will have the option to select one of 3 options:

- Activate Lane Capital - The Lender may choose to withdraw their initial capital and continue earning passive monthly profit distributions via Lane Capital, a separate return stream funded by reinvested profit.



- **Compound & Reinvest** - The Lender may choose to continue earning from Lane 1 while reinvesting their initial capital to begin a new 12-week cycle (Lane 2). This approach allows the Lender to receive monthly profit distributions from Lane 1 immediately, while Lane 2 matures and unlocks an additional profit stream after its own 12-week cycle completes.
- **Exit the Structure** - The Lender may withdraw their capital in full and formally exit the vehicle. No further profit distributions will be paid beyond this point.

1.21.2. Clear instructions will be provided to the Lender at maturity and their chosen option will be executed promptly, with full reporting transparency.

## 1.22. Cashflow Scenarios:

1.23. To provide full transparency and risk clarity, Tajmas has modelled projected cashflows based on a \$20 Million capital deployment using historical pricing and operational performance. These models illustrate both best-case and worst-case scenarios, allowing Lenders to understand expected margins, profitability and deal velocity. Whether navigating optimal or conservative market conditions, Tajmas maintains profitability through strategic purchasing, pre-confirmed buyer demand and consistent operational efficiency across all trade cycles.

Metric	Worst Case	Best Case	Difference
Units	18,200	18,200	n/a
Buying Cost	\$1,104	\$1,097	\$7
Selling Price	\$1,123	\$1,128	\$5
Margin	\$19 p.unit	\$31 p.unit	\$12 p.unit
Total Buying Cost	\$20,092,800	\$19,965,400	\$127k
Total Selling Price	\$20,438,600	\$20,529,600	\$91k
Logistics Release Fee	\$100	\$100	n/a
Net Profit (1 deal)	\$345,700 (1.7%)	\$564,100 (2.8%)	\$218k (1.1%)
Monthly Profit (4 deals)	\$1,382,800	\$2,256,400	\$873k
Annual Profit (48 deals)	\$16,593,600	\$27,076,800	\$10.4M

**1.24. Vehicle Benefits**

- 1.25. The Lender acknowledges and accepts that by participating in this Bond Profit Share Agreement, they benefit from a range of unique structural advantages embedded into Tajmas' trading model:
- 1.26. Full Capital Return Within 12 Weeks - Lenders recover 100% of their initial investment within the first 12 weeks of the bond cycle. Monthly profit share distributions begin from Month 4 onwards.
- 1.27. Lifetime Monthly Profit Yield (Inheritance-Ready) - Lenders earn a fixed 30% share of all profits generated by their assigned Lane Capital, paid monthly for life. These profits are transferable as part of the Lender's estate if desired.
- 1.28. 100% Cycle Completion Rate - Tajmas has never failed to complete a trading cycle. Every deal to date has resulted in a successful sale of inventory, full capital recovery, and profit generation, giving Lenders confidence in a proven, time-tested system with zero failed cycles.
- 1.29. Institutional-Grade Business Insurance - Each inventory cycle is insured through pre-vetted providers to protect against loss, damage, or transit risk, offering an additional layer of capital security.
- 1.30. \$1M Bank Security Cheque Held in Reserve - Tajmas has issued a \$1,000,000 bank cheque as a goodwill security measure, representing 5% coverage of a \$20M bond - available in the unlikely event of a critical operational failure.
- 1.31. Scale-Up, Not Startup - Tajmas operates as a revenue-generating scale-up with verified supply chains and confirmed buyer demand. Lenders are not exposed to early-stage startup risk.
- 1.32. Pre-Confirmed Demand - 90%+ stock purchases are matched with committed buyers before arrival, ensuring rapid sale and minimal holding time per cycle.
- 1.33. 100% Hands-Free Investment - Tajmas handles sourcing, supply chain coordination, logistics, buyer engagement and fulfilment. No Lender involvement is required.

- 1.34. High-Demand Inventory Model - Tajmas specialises in top-tier, fast-moving electronics such as Apple and Samsung. These devices are pre-sold or absorbed rapidly into buyer networks.
- 1.35. Short Trade Cycles (4–5 Days) - Each complete trade cycle, from purchase to buyer payment, typically occurs within 4 to 5 working days, enabling rapid capital rotation and frequent profit events.
- 1.36. Secure Border Delivery via DAFZA - All goods are routed through the Dubai Airport Free Zone (DAFZA), a high-security logistics hub ensuring verified inspections, safe handling and smooth customs clearance.

## 2. Capital Flow Process

### 2.1. Capital Flow Process

2.2. The capital flow between the Lender, EWG and Tajmas follows a tightly controlled, compliance-focused process designed to prioritise security, transparency and accountability at every step:

- 2.2.1. 48 hours cooling-off period - To ensure Lender confidence and safeguard informed decision-making, all bond subscriptions are subject to a 48-hour cooling-off period beginning from the time this Bond Profit Share Agreement is signed and before funds are received by EWG. This clause reflects EWG's commitment to Lender safety, transparency and trust-first capital management.
- 2.2.2. Initial Investment Transfer - The Lender transfers the full investment amount, e.g. \$20 Million, to EWG's designated bank account.
- 2.2.3. Pre-Release Validation - EWG will only release the capital to Tajmas once Tajmas secures verified supplier pricing (supplier invoice);
- 2.2.4. Fund Transfer to Tajmas - Upon approval, EWG transfers the designated capital to Tajmas' operational account. Tajmas is required to provide confirmation of receipt.
- 2.2.5. Procurement Execution - Tajmas immediately transfers the funds to its verified supplier(s) and provides proof of transaction to EWG and the supplier. Based on this proof, the supplier prepares the goods for release and transit. Funds may take 2-3 days to reflect, which is within acceptable operational parameters.
- 2.2.6. Secure Buyer Commitments - Before stock lands, Tajmas has already secured commitments from downstream buyers. These buyers, often regional distributors and wholesalers, have pre-agreed pricing and terms, allowing Tajmas to fast-track the transaction. This pre-confirmation reduces holding time and increases deal velocity.

- 2.2.7. Buyer Inspection - Upon arrival and registration, buyers are invited to inspect the inventory. They verify packaging, condition and seal integrity at the warehouse to ensure the goods match expectations and contractual standards before confirming acceptance.
- 2.2.8. Payment from Buyer - Following successful inspection, the buyer completes the purchase by transferring funds directly to Tajmas via bank transfer. No goods are released until payment has been confirmed in full, safeguarding the transaction integrity.
- 2.2.9. Stock Release - Once payment is verified, Tajmas authorises its logistics partner to release the stock. This process is carefully managed to maintain traceability and accountability, ensuring the goods are handed over securely and in accordance with pre-arranged logistics terms.
- 2.2.10. Upon completion:
- Tajmas reinvests 50% of the profits in order to secure operational capital after the Lender pulls out their initial \$20M in 12 weeks.
  - Tajmas retains the agreed 50% ROI generated from this completed flip.
  - Tajmas returns the capital used for the initial stock purchase back to EWG, restoring the Lender's account balance to the original \$20M.
- 2.2.11. Continuous Capital Cycling (Weeks 1-12) - This full cycle of validation, release, procurement, sale and return of funds occurs continuously for a total of 12 weeks, allowing multiple profitable stock flips within the investment window.
- 2.2.12. Rolling Capital Reuse - In the event that a new trade opportunity is secured while a portion of the \$20M investment capital is still in transit from a previous transaction, Tajmas shall be permitted to immediately re-deploy the returning capital upon receipt from the Buyer. This clause is intended to eliminate unnecessary administrative transfers and optimise operational efficiency, ensuring uninterrupted trading cycles and maximised capital utility.

2.2.13. End of Maturity Period (Week 12) - At the conclusion of Week 12:

- The original capital (\$20M) is returned to the Lender in full (break-even position).
- The remaining capital retained by Tajmas (i.e. profits that were reinvested) forms what is referred to as "Lane Capital."

2.2.14. Ongoing Profit Split from Lane Capital - This evergreen capital is ring-fenced into a Lender-specific profit lane that is used continually by Tajmas for stock cycles and is split as follows:

- 30% to the Lender,
- 70% to Tajmas,
- This lane exists in perpetuity for as long as the capital continues to be cycled.

2.2.15. Example: On a \$20M investment, the expected Lane Capital at the end of the 12-week maturity period is approximately \$2.3M. This amount forms the Lender's dedicated lane for ongoing flips, generating shared returns with no further capital input required.

### 2.3. Maturity Period Commencement

- 2.4. The 12-week maturity period begins on the first Monday following a 7-day holding window after the Lender's funds have cleared into EWG's account. This 7-day buffer is critical for operational readiness, it allows time for batching multiple orders, securing favourable supplier terms, coordinating with Tajmas' logistics team and preparing for the initial inventory transit. This ensures that capital is deployed with precision, minimising idle time and maximising the efficiency of the first investment cycle.

### 2.5. Case Study Launch

- 2.6. To ensure operational efficiency, transparency and scalability, EWG and Tajmas will engage in a controlled case study phase to validate the investment structure before wider rollout.

2.7. EWG will facilitate a \$1.2M - \$20M test run, serving as a real-time case study to evaluate: Execution Capability, Supplier/Buyer Reliability, Logistical Process, ROI Documentation, Consistency And Sustainability.

2.8. The objective is to validate performance under live conditions before opening the opportunity to EWG's broader Lender base.

## **2.9. Ongoing Capacity Monitoring**

2.10. EWG will work in close collaboration with Tajmas to continuously monitor Tajmas' logistical and operational capacity. This ensures capital inflow always aligns with Tajmas' ability to efficiently deploy funds through its existing supplier and buyer networks.

2.11. As a rule, EWG will aim to maintain capital inflows at no more than 80% of Tajmas' maximum weekly capacity.

2.12. For example, if Tajmas can deploy \$50M per week in inventory acquisition and sale, EWG will aim to maintain a capital allocation of no more than \$40M.

2.13. This strategic buffer ensures: High capital utilisation efficiency, no bottlenecks in supplier or buyer execution and reduced risk of Lender funds sitting dormant

2.14. This disciplined, phased approach reinforces EWG's commitment to capital safety, operational excellence and long-term scalability in partnership with Tajmas.

## **2.15. Profit Distribution Administration**

2.15.1. For operational efficiency and Lender convenience:

- All profit proceeds from Tajmas will be paid into EWG's centralised distribution account.
- EWG will then disburse Lender profits directly to their designated payout accounts, in accordance with the agreed schedule.

- This ensures accurate tracking, clear reporting and timely delivery of returns for all participating Lenders.



### 3. Revenue Sharing & Financial Arrangements

- 3.1. This section outlines the revenue-sharing structure, financial responsibilities and capital protection protocols agreed between the Lender and Tajmas. It ensures full alignment on how funds are deployed, how profits are distributed and what safeguards are in place to minimise Lender risk.
- 3.2. The below displays an example of the \$20M case study account. During this trial period, all account sizes will follow the same percentage calculations.
- 3.3. This structure will be revisited when opening this vehicle up to EWG's wider investment community.

Phase	Capital Status	Returns to Lender	Profit Split	Estimated Lane Capital
<b>Weeks 1-12</b>	Capital actively cycled through Tajmas supply chain.	\$0	50% reinvestment 50% Tajmas	\$0
<b>Week 12</b>	Initial \$20M capital fully returned to Lender.	\$20M Breakeven	Same as above.	~\$2.3M
<b>Week 13 Onwards</b>	Capital enters Lane Capital phase.	30% profit share on ~\$2.3M Lane Capital cycles.	0% reinvestment 30% Lender 70% Tajmas	Fixed ~\$2.3M used continuously in flipping cycles.

Figure 1: Revenue Model For a \$20M Investment Account

- 3.4. Lenders can view their projected returns via the official Tajmas ROI Calculator here: [tajmas.com/roi-calculator](https://tajmas.com/roi-calculator).

## 4. Introductions & Commissions

4.1. Tajmas and EWG encourages long-term capital partnerships and Lender-led introductions. This section outlines the terms under which a Lender may benefit from introducing additional participants to the Tajmas bond structure.

### 4.2. Eligibility for Referral Commissions

4.3. Any Lender holding an active bond agreement may earn additional income by introducing new qualified Lenders to EWG for participation in the Tajmas Capital Deployment Model.

4.4. Referred Lenders must successfully complete onboarding and fund their bond position.

4.5. Referral commissions are awarded to the original Lender (the Referrer) based on EWG's verified tracking process.

### 4.6. Commission Rate

4.7. The Referrer will receive a 10% annual commission based on the cumulative yearly profit share earned by their referred Lender(s).

4.8. For example, if a referred Lender earns \$390,000 in annual profit share, the Referrer will receive \$39,000 per annum in additional commission income.

4.9. Commissions are calculated and distributed monthly alongside the Lender's standard Lane Capital yield.

### 4.10. Lifetime Earnings

4.11. Commission payouts are lifetime-yielded and generationally transferable, meaning the Referrer continues earning as long as the referred Lender remains active in the Tajmas capital vehicle.

4.12. There is no limit to the number of referrals a Lender can make.

#### 4.13. Transparency & Calculator Access

4.14. To explore real-world referral income scenarios and validate cumulative earnings, Lenders may access the official Tajmas Introductions Calculator at: [tajmas.com/roi-calculator](https://tajmas.com/roi-calculator)

4.15. This tool allows you to visualise your base profit share and potential referral uplifts across multiple Lender tiers.

4.16. Below is a fixed example of an introduction table:

Lender	Capital	My Yearly Profit Share	My Cumulative Yearly Profit
Myself	\$20M	30% (~\$819k)	\$819,000 p.a

  

Introduction	Account Size	Yearly Returns (30%)	10% Commissions Added to my earnings
Rayan	\$10M	~\$390k	+\$39k (\$858k) p.a
Kairo	\$5M	~\$195k	+\$19k (\$877k) p.a
Amara	\$50M	~\$2.1M	+\$210k (\$1,087,000) p.a
Ziva	\$25M	~\$1M	+\$101k (\$1,188,000) p.a
Darian	\$20M	~\$816k	+\$81k (\$1,269,000) p.a

## 5. Tracking & Reporting

- 5.1. To ensure transparency and ongoing oversight, EWG will provide Lenders with regular reporting via a secure Google Spreadsheet, updated in real time. This report will include a detailed breakdown of all completed cycles, cycles currently in progress and associated performance metrics.
- 5.2. Supporting documentation, such as proof of purchase, transfer confirmations and profit summaries, will be made accessible through Google Drive links embedded within the report. This structure allows Lenders to track their capital performance with full visibility and accountability at every stage.

### 5.3. Google Spreadsheet Functionality

- 5.4. The Google Spreadsheet will function as follows:

### 5.5. Initial Investment Records

- 5.6. This section documents the onboarding and setup of the your account:
- 5.6.1. Lane Opening Amount: The initial capital committed to Tajmas, recorded upon receipt.
- 5.6.2. Transfer to EWG Date: The date the Lender's funds were received by EWG.
- 5.6.3. Maturity Start Date: The Monday following the 7-day logistical preparation window.
- 5.6.4. EWG's Commission (2.5%): The capital facilitation fee deducted from the total before deployment.

### 5.7. Capital Performance Data (Per Cycle)

- 5.8. Each trade cycle is logged individually with the following financial data:

- 5.8.1. Cycle Number: The unique identifier for each trade cycle (e.g. C01, C02, etc.)
- 5.8.2. Opening: The capital value at the start of the cycle.
- 5.8.3. Units: Number of inventory units acquired during the cycle.
- 5.8.4. Cost: Total cost paid to the supplier(s) for inventory.
- 5.8.5. Rollover: Remaining balance carried into the next cycle.
- 5.8.6. Sales: Gross revenue received from buyers.
- 5.8.7. Profit: Net profit from the cycle after cost deductions.
- 5.8.8. Reinvestment: Portion of profit reinvested to maintain momentum.
- 5.8.9. Outgoings: Amounts distributed to all stakeholders.
- 5.8.10. Weekly ROI: Return on investment calculated weekly (visible from Week 13 onward).

## **5.9. Downloadable Files (Per Cycle)**

- 5.10. Each cycle row includes embedded Google Drive links for the following verification documents:
  - 5.10.1. Proof of Supply: Product specifications and verified unit pricing.
  - 5.10.2. Proof of Transfer (EWG → Tajmas): Confirmation of funds leaving EWG.
  - 5.10.3. Proof of Transfer (Tajmas → Supplier): Confirmation of inventory purchase.
  - 5.10.4. Proof of Transit: Verification of inventory shipment from supplier to Tajmas.
  - 5.10.5. Proof of Arrival Inspection: Logistics centre verification upon delivery.
  - 5.10.6. Proof of Buyer Inspection: Confirmation of buyer inspection and approval.

5.10.7. Proof of Transfer (Buyer → Tajmas): Final payment receipt from buyer.

5.10.8. Proof of Transfer (Tajmas → EWG): Return of capital and profit share to EWG.

#### **5.11. Maturity Completion Records**

5.12. Upon conclusion of the initial 12-week maturity period, the following will be uploaded:

5.12.1. Proof of Transfer (EWG → Lender): Evidence that the Lender's original capital has been returned in full.

#### **5.13. Post-Maturity Yield Tracking**

5.14. From Week 13 onward, monthly Lane Capital earnings will be logged along with:

5.14.1. Proof of Transfer (Tajmas → Lender): Monthly profit share disbursement at the agreed 30% rate.

## 6. Capital Protection Protocols

6.1. Tajmas has implemented several capital protection protocols to safeguard Lender funds throughout the investment cycle. These measures are designed to mitigate risk, ensure controlled capital deployment and reinforce trust through operational discipline. The protocols below reflect our commitment to capital safety, particularly during high-volume transactions.

### 6.2. Protocol 01. Capital Access Flow

6.3. As detailed in Section 2 - Capital Flow Process, the transfer of funds between the Lender, EWG and Tajmas is governed by a strict, step-by-step release mechanism. Funds are only transferred to Tajmas once:

6.3.1. A pre-agreed favourable supplier unit cost has been secured / surpassed;

6.3.2. All proof of supply documentation has been reviewed;

6.3.3. EWG has validated that Tajmas is ready for immediate inventory acquisition.

6.4. This controlled release system ensures that no funds are deployed prematurely and that each transaction is backed by verified documentation. By limiting capital exposure to only what is ready for immediate deployment, this process reduces the risk of capital loss, delays, or misuse.

### 6.5. Protocol 02. Order Limits

6.6. To minimise concentration risk and protect Investor capital, no more than \$5 million will be allocated to any single supplier order at one time. For example, in a \$20 million investment account, capital will be deployed in four tranches of \$5 million, ensuring that only 25% of the Investor's funds are exposed to any one shipment at any given time.

- 6.7. Once the first order has arrived at Tajmas' logistics centre in Dubai and is verified as complete, EWG will approve the release of the second tranche.
- 6.8. This staggered deployment strategy allows for live validation between tranches, protecting against supplier failure, logistical delays, or stock-related issues, while maintaining consistent deal flow.

**6.9. Protocol 03. Supplier Diversification**

- 6.10. To further mitigate supplier-specific risk, Tajmas will diversify capital across multiple vetted suppliers whenever possible. For larger investments, such as \$20 Million, Tajmas is prepared to split the capital across two or more supplier relationships simultaneously.
- 6.11. This approach ensures that no single point of failure can compromise the performance of the investment lane. Diversification not only reduces dependency on any one supplier, but also provides greater agility in responding to supply chain fluctuations, delays, or negotiations.
- 6.12. This protocol works in tandem with the Order Limits strategy to create layered protection for Lender funds.

**6.13. Protocol 04. Business Insurance**

- 6.14. To enhance security and Lender confidence, EWG has worked with Tajmas to obtain premium insurance coverage options that can be activated prior to capital deployment. Once a Lender confirms readiness to transfer funds, Tajmas will proceed to secure insurance coverage on the inventory associated with that investment cycle.
- 6.15. Multiple insurance providers have been pre-vetted and policy options have been structured to ensure that stock in transit and at rest is adequately covered. While EWG and Tajmas have a preferred insurer in place, Lenders are welcome to propose an alternative provider, subject to review and approval.
- 6.16. This layer of protection ensures that in the event of unforeseen loss, damage, or logistical failure, insured claims can be made to recover value, adding an institutional-grade safety net to the capital structure.



**6.17. Protocol 05. Bank Cheque Security**

- 6.18. As an added measure of goodwill and to further protect the Lenders funds, truly showing Tajmas' commitment to the project, Tamer has secured a \$1 Million bank cheque, held in reserve as a security guarantee.
- 6.19. This cheque represents 5% of a \$20 Million investment and acts as a financial fallback in the rare event of a critical operational failure or dispute. While it is not intended as a primary insurance mechanism, it reinforces Tajmas' commitment to accountability and capital integrity.
- 6.20. This gesture is designed to strengthen Lender trust and demonstrates that both Tajmas and EWG are invested in safeguarding capital with tangible, proactive measures beyond standard operational protocols.

## 7. Default Events & Risk Disclosure

7.1. Tajmas is committed to transparency, accountability and the long-term protection of Lender capital. While every measure is taken to ensure successful and timely execution of each investment cycle, the following outlines the Lender's rights, protections and recourse in the unlikely event of delays, losses, or performance failure.

### 7.2. Operational Track Record

7.3. Tajmas maintains a 100% cycle completion rate, meaning we have never failed to sell acquired stock within a reasonable (30-day) period after purchase. All trade cycles are executed only once buyer demand is confirmed or extremely likely and logistics capacity is secured.

### 7.4. Loss, Theft or Damage During Transit

7.5. In the event that inventory is lost, stolen or damaged during any phase of the trading cycle:

7.5.1. Tajmas shall activate its premium insurance coverage, to recover the Lender's capital.

7.5.2. This ensures that, in most circumstances, the original investment (e.g. \$20M) remains protected and recoverable via insured claims.

### 7.6. Delayed Maturity Scenarios

7.6.1. Minor Delay (Within 30 Days of Target)

7.6.2. If Tajmas fails to meet the 12-week maturity deadline but is on a clear path to complete the cycle within the following 30 calendar days, the Lender agrees to grant a 30-day grace period before enforcement of any exit or escalation rights.

7.6.3. Major Delay (Beyond 30 Days)

7.6.4. If Tajmas fails to complete the trade cycle within 30 days following the maturity deadline and is unlikely to recover within that period, the Lender reserves the right to:

- Request the full return of their initial capital and
- Exit the bond structure immediately, waiving future yield but preserving principal.
- In this scenario, capital must be returned within 30 days of request.

## **7.7. Lender Continuation & Bonus Yield Option**

7.8. If, despite a delay exceeding 30 days, the Lender elects to remain engaged in the bond structure:

7.8.1. Tajmas and the Lender may enter into a mutually agreed negotiation whereby the Lender may receive an increased profit share (30%+) for the period following the return of capital.

7.8.2. This option allows both parties to maintain relationship continuity and long-term trust.

## **7.9. Insurance Coverage Gaps**

7.9.1. In the rare event that a capital loss exceeds the coverage provided by the insurance policy, Tajmas will activate its \$1 Million bank security cheque, held in reserve as a last-resort measure.

7.9.2. This cheque will be used to recover and return as much of the Lender's capital as possible, proportionally distributed if necessary across affected Lenders.

7.10. While these provisions exist to protect Lender interests in the rare event of disruption, it is important to reaffirm that Tajmas has maintained a 100% cycle completion rate to date. Every trade cycle has been successfully executed, with stock sold and capital recovered without loss. These safeguards are not a reflection of expectation, but rather a testament to the professionalism, accountability and future-readiness of Tajmas' operational model, ensuring your capital is deployed with confidence and returned with precision.

## 8. Roles & Responsibilities

8.1. This section outlines the key responsibilities of both the Lender and Tajmas, along with shared obligations, ensuring a structured, transparent and effective relationship.

### 8.2. Lender Responsibilities

- 8.2.1. Review the Opportunity - Review and understand the full terms of the investment, including its structure, risk disclosures and the nature of participation.
- 8.2.2. Complete KYC & AML Requirements - Submit valid government-issued identification, proof of address and complete any anti-money laundering (AML) declarations or screening requirements prior to fund transfer.
- 8.2.3. Fund Your Position - Provide capital via secure bank transfer or Cryptocurrency Payment to EWG's Segregated Lender Account. Cash payments or anonymous transfers are not accepted.
- 8.2.4. Submit Payout Details - Provide accurate banking details for monthly profit disbursements. Profits will be paid directly to this account without further input unless instructed otherwise in writing.
- 8.2.5. Communicate Changes Promptly - Notify EWG of any changes to your personal or banking details in a timely manner to avoid disruption of payouts or updates.
- 8.2.6. Track & Monitor Performance - Use the provided Lender dashboard (spreadsheet or digital portal) to monitor capital status, maturity timeline and monthly returns in real time.
- 8.2.7. Comply with Jurisdictional Regulation & Tax Regulation - It is the Lender's responsibility to ensure participation in this bond structure is compliant with the laws and regulations of their home jurisdiction.

### 8.3. Tajmas Responsibilities

- 8.3.1. Sourcing & Buyer Allocation - Source high-demand electronics from trusted Saudi suppliers and match inventory with pre-qualified buyers in the Dubai Free Zone. As well as:
- Maintain ongoing relationships with capable suppliers and clients to solidify existing partnerships.
  - Secure additional high-performing suppliers and clients through continuous business development.
  - Notify EWG as early as possible if a supplier or client becomes unavailable.
- 8.3.2. Deal Execution & Capital Deployment - Deploy Lender capital to secure bulk inventory at favourable rates, execute transactions and initiate the import process as per cycle protocols.
- 8.3.3. Logistics & Inspection - Ensure all goods are shipped through DAFZA (Dubai Airport Free Zone), inspected on arrival and documented with photographic and transactional evidence.
- 8.3.4. Profit Distribution & Monthly Yield Payouts - Distribute the Lender's 30% share of all profits tied to their Lane Capital on the 25th of each calendar month. No fees or deductions will be taken from the Lender's profit share.
- 8.3.5. Lender Reporting & Document Uploads - Upload proof of supply, transfer and fulfilment documents for each trade cycle to the shared dashboard or Google Drive folder assigned to the Lender.
- 8.3.6. Technology & Platform Enhancements: Build, Launch and continuously improve the Tajmas Lender dashboard to enhance usability, reporting accuracy and Lender engagement.

- 8.3.7. Lender Support & Transparency - Provide responsive communication, access to performance data and operational clarity through EWG's Lender support framework.
- 8.3.8. Scaling the Model Responsibly - Expand inventory volume and buyer capacity in accordance with operational readiness, ensuring Tajmas can sustainably accept new Lender accounts without overextension.
- 8.3.9. Legal & Compliance Support - Remain fully compliant with all relevant local and international laws, including regulatory obligations tied to trade, finance, licensing and operations. Ongoing legal oversight must be maintained to ensure all activity is lawful, verifiable and properly documented.

#### **8.4. EWG Roles & Responsibilities**

- 8.4.1. Strategic Marketing & Lender Acquisition: Develop and execute multi-level distribution initiatives, strategic marketing campaigns and branding efforts to attract and convert Lenders efficiently.
- 8.4.2. Onboarding & Lender Experience Optimisation: Enhance the onboarding process, ensuring seamless Lender acquisition, education and engagement through continuous improvements and automation.
- 8.4.3. Lender Relationship Management: Maintain clear communication with Lenders, provide transparent updates and proactively manage inquiries to foster trust and long-term engagement.
- 8.4.4. Transparent Reporting & Feedback Management:
  - Provide timely feedback from Lenders to Tajmas for service improvements.
  - Ensure clear public communication with members regarding investment performance and partnership updates.
- 8.4.5. Tajmas Admin Portal: Develop and maintain an EWG hosted admin portal for Tajmas to track Lender progress, manage updates and send notifications throughout the

onboarding journey.

- 8.4.6. Lender Education: Educate Lenders on using their Tajmas Dashboard, once live, including profit withdrawals and account management.

## 9. Confidentiality

### 9.1. Definition of Confidential Information

9.1.1. "Confidential Information" means all non-public information designated as confidential or proprietary by one party (the "Disclosing Party") and disclosed to the other party (the "Receiving Party") as a result of or during this Agreement.

9.1.2. Confidential Information includes but is not limited to:

- Supplier identities and contact information;
- Exporter and importer identities;
- Lender names, data, financial information and personal identifiers;
- Wholesale and unit pricing structures;
- Margin strategies and mark-up models;
- Deal structures and capital flow models;
- Trade volumes and transaction histories;
- Internal profit split agreements and financial breakdowns;
- Logistical processes, including shipping methods, routing protocols and warehousing details;
- Customs handling procedures and brokerage relationships;
- Inventory sourcing strategies;



- Terms and timelines of supplier payment agreements;
- Reinvestment strategies and lane capital cycle flows;
- Risk mitigation procedures and contingency protocols;
- Internal SOPs (Standard Operating Procedures) for trade execution and Lender handling;
- Dashboard functionality, backend logic and platform infrastructure;
- Lender performance data, projections and return models;
- Legal agreements, draft contracts and unpublished terms of trade;
- Proprietary software, spreadsheets, templates, or models developed for trade, reporting, or Lender management;
- Future roadmap plans, including expansion strategies, new verticals, or operational pivots;
- Any written or oral information explicitly marked as confidential or reasonably expected to remain confidential and
- The terms, conditions and existence of this Agreement itself.

## **9.2. Exclusions to Confidentiality**

9.2.1. Confidential Information does not include information that:

- Any written or oral information explicitly marked as confidential or reasonably expected to remain confidential.
- Becomes publicly known through no breach of this Agreement.

- Is rightfully known to the Receiving Party prior to disclosure without confidentiality restrictions.
- Is independently developed by the Receiving Party without reference to the confidential information.
- Is disclosed with the prior written consent of the Disclosing Party.

### **9.3. Obligations of Confidentiality**

- 9.4. Both parties agree to maintain the strict confidentiality of all information received under this Agreement. Neither party shall disclose, commercialise, distribute, or otherwise exploit Confidential Information outside the express scope and intent of this Agreement without obtaining prior written approval from the Disclosing Party.
- 9.5. Upon termination of this Agreement, each party will, upon request, promptly return or securely destroy all confidential information received from the other party, including copies, summaries, or derivatives thereof.

### **9.6. Warranties and Disclosure Rights**

- 9.7. Each party warrants that it has the unrestricted legal right to disclose any information provided to the other party under this Agreement without incurring liability to third parties.

## 10. Non-Circumvention & Exclusivity Clause

- 10.1. The Investor acknowledges that access to this opportunity has been made available exclusively through EffortlessWealthGroup (EWG) as Capital Facilitation Partner.
- 10.2. The Investor agrees that, for the duration of their participation in this bond structure and for a period of 36 months thereafter, they shall not directly or indirectly:
  - 10.2.1. Attempt to engage with Tajmas for capital deployment purposes outside the scope of this Agreement,
  - 10.2.2. Circumvent EWG to negotiate, facilitate, or participate in any private investment, trade financing, or profit-sharing agreement with Tajmas or its related parties.
- 10.3. Any breach of this clause will be considered a material breach of this Agreement, and may result in the immediate termination of participation, forfeiture of earned capital injection, profit share and legal recourse by EWG.
- 10.4. This clause is intended to protect the strategic efforts, infrastructure and relationships developed by EWG in creating and facilitating this opportunity for private Investors.

## 11. Rights to Terminate

### 11.1. No Termination During Maturity Period

- 11.2. This Bond Agreement is a fixed-term investment structure. As such, neither the Lender nor Tajmas may terminate this Agreement for convenience during the initial 12-week maturity period. Capital deployed during this period is contractually committed and cannot be withdrawn until the term concludes.

### 11.3. Termination After Maturity

- 11.4. Following the successful return of the Lender's initial capital at the end of the 12-week maturity period, the Lender may:

- 11.4.1. Exit the Bond Structure by providing written notice, ceasing all future profit entitlements; or
- 11.4.2. Continue participation in the Lane Capital profit model or reinvest into a new 12-week cycle.

### 11.5. Termination Due to Non-Performance (Tajmas Default)

- 11.6. In accordance with Section 7: Default Events & Risk Disclosure, if Tajmas:

- 11.6.1. Fails to return the Lender's capital within 12 weeks and
- 11.6.2. Is unable to demonstrate probable completion within the 30-day grace period,

- 11.7. The Lender shall have the right to:

- 11.7.1. Immediately terminate this Agreement and
- 11.7.2. Receive the full return of their initial capital, within 30 days, subject to capital availability and recovery protocols (e.g. insurance and security cheque).

## 11.8. Liquidation Scenarios & Profit Distribution Rights

11.9. In the event of Tajmas' liquidation or disbanding, the following rules shall govern the distribution of Lane Capital proceeds:

11.9.1. Non-Voluntary Liquidation (within 5 years):

- If Tajmas is subject to involuntary liquidation, non-self-imposed disbanding, or legal dissolution for any reason within five (5) years from the date of the Investor's first capital deployment, the proceeds from all active Lane Capital positions shall be distributed as follows:
  - 30% to the Investor;
  - 70% to Tajmas (or its legal successor);

11.9.2. Non-Voluntary Liquidation (after 5 years):

- If the above occurs after five (5) years from the date of the Investor's first capital deployment, the distribution shall be:
  - 2.5% to the Investor;
  - 97.5% to Tajmas (or its legal successor);
  - The Investor shall no longer retain profit-share rights beyond the maturity of all active Lanes.

11.9.3. Voluntary Disbanding or Strategic Exit (any time):

- If Tajmas elects to disband voluntarily, undergo a strategic exit, or shut down operations through a self-imposed decision at any time, the final distribution of Lane Capital shall be:

- 30% to the Investor;
- 70% to Tajmas;

11.10. These provisions shall survive termination of this Agreement and remain enforceable for the full duration of the applicable five-year window, or until all Lane Capital obligations have been fully settled.

**11.11. Mutual Termination**

11.12. After the initial maturity period, the parties may mutually agree in writing to terminate the Agreement under terms that are fair and transparent to both sides.

**11.13. Survival Clause**

11.14. Any provision of this Agreement that, by its explicit terms, or implied by its nature, is intended to survive termination, including confidentiality and obligations related to data protection, shall survive termination or expiration of this Agreement.

## 12. Miscellaneous

### 12.1. AML & KYC Compliance

- 12.2. The Lender agrees to fully comply with all Anti-Money Laundering (AML) and Know Your Customer (KYC) protocols, including submission of valid identification, proof of address and any requested declarations. Failure to comply may result in delayed onboarding or capital return.

### 12.3. Limitation of Liability

- 12.4. Except as otherwise explicitly stated within this Agreement, neither EWG nor Tajmas shall be liable to the other party for any special, indirect, incidental, consequential, exemplary, or punitive damages, including, but not limited to, loss of data, loss of profits or revenue, cost of capital, downtime costs, or loss of business opportunities arising from, or in connection with, the performance, non-performance, or breach of this Agreement.
- 12.5. This limitation applies regardless of whether such damages arise under contract, tort, statute, implied duties or obligations, or other legal theories and even if either party has been advised of the potential for such damages.
- 12.6. For clarity, this limitation of liability shall not be construed to limit Tajmas' obligation to return the Lender's initial capital in accordance with the maturity and default provisions set out throughout this Agreement.

### 12.7. Capital Risk Awareness & Due Diligence

- 12.8. The Lender acknowledges that all investments carry an element of risk, including potential capital loss. The Lender confirms that they have conducted their own due diligence, reviewed this Agreement in full and understand the terms, risks and expected performance of the bond structure.

### 12.9. No Reliance on Financial Advice

- 12.10. The Lender confirms that they are participating in this investment of their own volition and have not relied on any financial advice, guarantee, or representation from EWG, Tajmas, or their respective agents. This bond is not presented as a regulated financial product and EWG does not act as a financial advisor or fiduciary.

**12.11. Insurance**

- 12.12. Tajmas and EWG each agree to maintain appropriate insurance coverage and minimum coverage limits required by applicable laws or regulations, including but not limited to employer liability and professional indemnity insurance, as required by their respective jurisdictions or reasonably determined to be necessary by each party.

- 12.13. Lack of adequate insurance coverage by either party shall not limit or otherwise alter that party's liability under this Agreement.

**12.14. Assignment**

- 12.15. Neither party shall assign, transfer, delegate, or subcontract any rights, duties, or obligations under this Agreement, in whole or in part, without obtaining prior written consent from the other party. Subject to this restriction, this Agreement will bind and benefit both parties' successors and permitted assigns.

**12.16. Governing Law and Jurisdiction**

- 12.17. This Agreement shall be governed by and interpreted according to the laws of the United Kingdom, without regard to conflict of law provisions. Both parties agree that any disputes arising out of or in connection with this Agreement shall be resolved exclusively by the courts of competent jurisdiction located within the United Kingdom.
- 12.18. In the event of a disagreement regarding capital performance, profit distribution, or the interpretation of this Agreement, both parties agree to engage in good-faith resolution efforts.
- 12.19. Where appropriate, either party may request a formal review and if unresolved, the matter may be referred to third-party mediation in accordance with the governing law of this Agreement.



**12.20. Severability**

12.21. Should any provision of this Agreement be declared invalid, unenforceable, or void by a court of competent jurisdiction, such provision shall be modified or severed to the extent necessary to make the remainder of the Agreement valid, enforceable and legally operative. The remaining provisions shall continue in full force and effect.

**12.22. Independent Parties**

12.23. Nothing in this Agreement shall be construed to create a relationship of employer-employee, principal-agent, joint venture, partnership (beyond the express terms of this Agreement), or any other fiduciary relationship beyond the explicit scope outlined herein. Both parties acknowledge they are independent business entities.

**12.24. Force Majeure**

12.25. Neither party shall be liable for any failure or delay in fulfilling obligations under this Agreement due to events beyond their reasonable control, including but not limited to acts of government authorities, terrorism, natural disasters, fire, storm, flood, earthquake, prolonged shortages of energy, strikes, or similar force majeure events. If such an event persists for more than thirty (30) days, either party may terminate this Agreement immediately upon written notice.

**12.26. Entire Agreement**

12.27. This Agreement, including all attached or referenced documents, constitutes the entire understanding between EWG and Tajmas regarding the subject matter herein and supersedes all previous communications, understandings, agreements, or commitments, whether oral or written. This Agreement may only be amended, modified, or altered through a written agreement signed by authorised representatives of both parties.

**12.28. Notices & Agreement Updates**

12.29. Any notice or other formal communication required or permitted under this Agreement shall be in writing, signed by or on behalf of an authorised representative of the notifying party and delivered to the recipient's address indicated below or another address subsequently provided in writing by

either party.

12.30. Notices to Tajmas shall be sent via post or email to:

12.30.1. Postal Address: Building A2, Ground Floor, IFZA Business Park, Dubai Digital Park,  
Dubai Silicon Oasis Authority (DSOA), P.O. Box 342001, Dubai, UAE.

12.30.2. Email: [tk@tajmas.com](mailto:tk@tajmas.com) | Attention: Tamer Kafafi, Founder of Tajmas.

12.31. Notices to [ LENDER'S NAME ] shall be sent via post or email to:

12.31.1. Postal Address: [ LENDER'S ADDRESS ].

12.31.2. Email: [ LENDER'S EMAIL ] | Attention: [ LENDER'S NAME AND COMPANY].

12.32. No amendments or modifications to this Agreement shall be effective unless in writing and signed by authorised representatives of both parties, unless explicitly stated otherwise within this Agreement.

By signing below, each party confirms that they have reviewed, fully understood and accepted all terms outlined within this Bond Profit Share Agreement. The Agreement will come into full force and effect as of the Effective Date indicated within the Introduction Section.

This Agreement may be executed electronically or physically, in counterparts, each of which shall constitute an original and all of which together shall constitute one binding Agreement.

**TAJMAS GLOBAL TRADING FZCO****Signed:****Full Name:** Tamer Kafafi**Title:** Founder**Position:** Borrower**Date:** 11/07/2025**[ LENDER NAME ]****Signed:****Full Name:** [ LENDER NAME ]**Title:** [ LENDER TITLE ]**Position:** Lender**Date:****THE END**