



## BUSINESS ADVISORY AND FINANCIAL CONSULTANCY

Profile 2020

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## OVERVIEW OF RAWASI FINANCIAL SOLUTIONS

- ✚ Rawasi Financial Solutions is a specialized and boutique financial consulting firm providing services for the past 10 years in the KSA. Rawasi was established in 2007 by a team of corporate bankers, risk professionals, investment bankers, and financial experts. Our professionals work with you to cut through the complexity of today's rapidly changing marketplace. We leverage the knowledge and skills across our experts to develop practical recommendations designed to help you work smarter, grow faster and compete stronger. We are trusted consultants to the prominent and large organizations in the KSA. They choose us because we are known for our talented people, technical expertise, deep industry insights and our ability to get the job done.
- ✚ Rawasi continues to significantly invest in its Consultancy practice. This investment is reflected in the breadth of services provided to companies, intermediaries and public sector bodies in key areas such as Debt Consultancy, Equity Investments, Valuation, Financial Structuring, Private Equity, Consultancy on US Real Estates, Investment Recommendations, Risk Consulting and Management Consulting. We can help our clients address many urgent strategic and operational challenges, in today's environment.
- ✚ Since inception, Rawasi has successfully concluded various fund arranging deals in excess of SR 8 billions. At present, the pipeline of projects that Rawasi is working includes various types of mandates entailing consultancy in obtaining appropriate financing, private equity, and business evaluation and planning.
- ✚ Rawasi has partnered and aligned with local, regional and global players in the project and infrastructure financing space. These include corporate and commercial banks, investment banks, financial institutions, infrastructure funds, institutional investors, and consultants, among others.

## RAWASI: EXPERTISE IN A WIDE RANGE OF SECTORS

The principals of Rawasi have worked in diversified sectors as shown below:

Banks / Financial Services

Construction / MEP Industry

Real Estate Development

Building Materials

Healthcare Services / Hospitals

Hotels and Leisure

Manufacturing / Industrial Sector

Food Franchising / Retail Food

Heavy Equipment / Construction  
Equipment

Packaging Industry

Mortgage Finance

Contracting and Construction Industry

# Selected Projects

## Project Finance



Your Middle East property specialists

## Project Finance and Acquisition Finance



## Working Capital Finance



## Project Finance and Additional Financing



## Project Finance



## Project Finance



مجموعة بن لادن السعودية  
SAUDI BINLADIN GROUP

## Prepared Financing Strategy



مجموعة دار السلام القابضة  
Dar Al Salam Holding Group

## Expansion Finance



## Islamic Financing Product Development



## Project Finance



مجموعة البوقري  
Bougary Group

## Prepared Growth and Financial Strategy



## Financial Restricting & Company Evaluation



## Islamic Financing Product Development



أجل

## Company Evaluation



## Project Finance



## Financial restructuring



## Project Finance



# Selected Projects

## SIDF Financing



## Project Financing



## Project Financing



## Business Plan

## Project Financing



## WC Financing



## Financial Restructuring and Strategy formulation



## Project Financing



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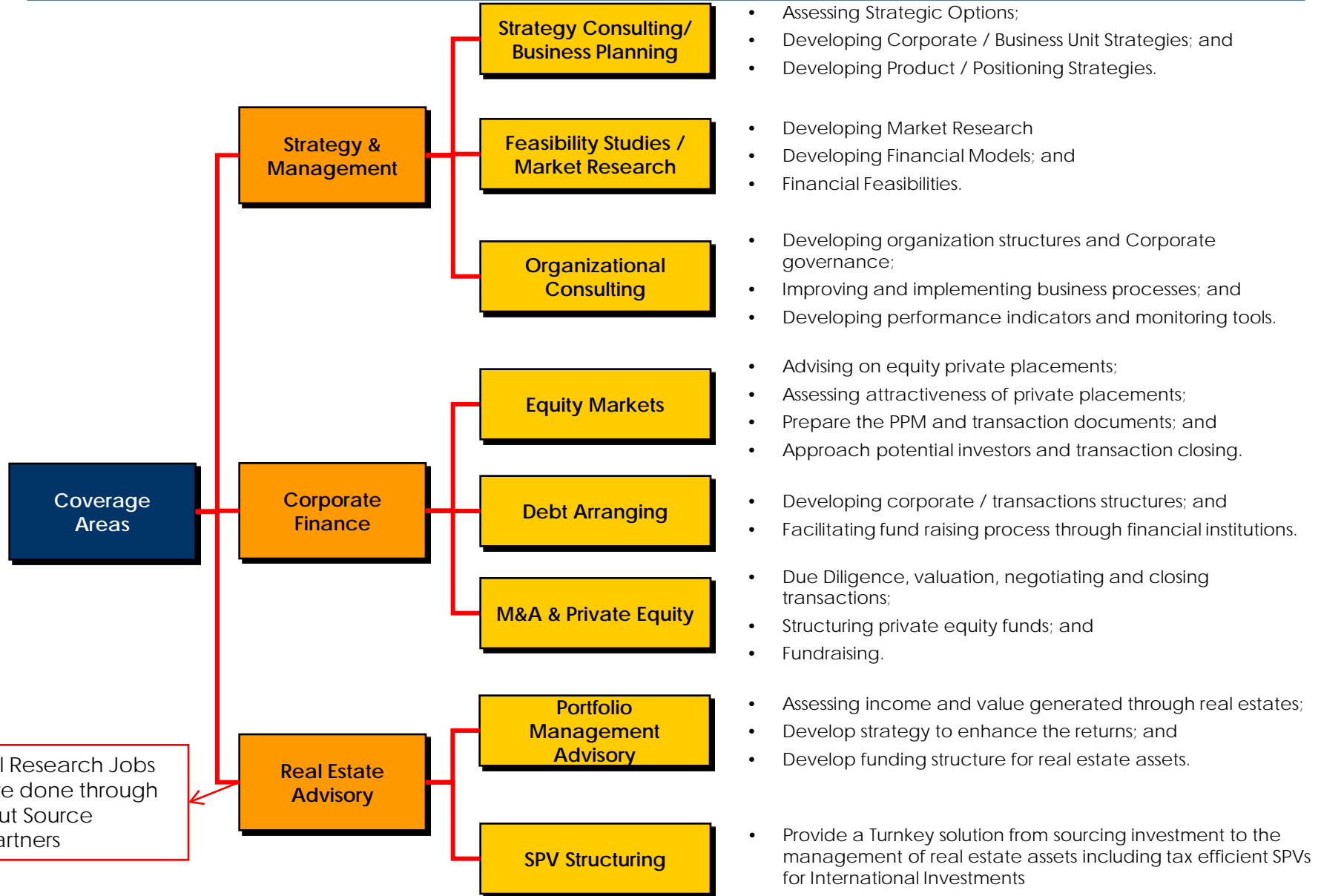
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# EXPERIENCE AND AREAS OF FOCUS





## STRATEGY & MANAGEMENT

### Strategy and Business Planning

Our Strategy & Operations help organizations develop more efficient and effective operations in support of their strategic business objectives and financial goals. It empowers them to make the right business decisions that help improve the performance of their businesses and create business capabilities that meet and exceed the emerging requirements within the market.



We have helped clients understand the benefits of framing strategic choices through financial outcomes and appetite for investment and risk play. This enables those tasked with designing and implementing strategy to prioritize by materiality and criticality. Rawasi's approach to driving step-change growth and top-quartile performance addresses issues such as:



In addition to strategy development, Rawasi also helps client in transformation process of the organizations and establish efficient management processes.

## STRATEGY & MANAGEMENT

### Feasibility Studies / Market Research

No firm should undertake a large investment or major expansion without a clear understanding of the risks, costs and revenues involved. While some firms may have the in-house skills and experience to prepare this analysis, others find the assistance of a third party invaluable in developing and checking the market assumptions that support a business plan. Our consulting team have extensive experience in evaluating and providing economic and project feasibility analysis for clients both in the private and public sectors.

**Rawasi studies the critical aspects of the proposed venture to validate assumptions and reassure lenders and investors. Rawasi deploys three main components for feasibility studies that are as follows:**

**Market Analysis:** This includes a study of the industry, present market, projected market potential, sales, competition, and potential buyers. Understanding market potential gives businesses insight into the demand for their product or service.

**Financial Analysis:** It establishes how much start-up capital is required, sources of capital, returns on investments, and other financial estimates such as gross profit margins and net income.

**Technical Analysis:** It analyses the materials, transportation, labor, location, technology required, and other factors related to the product or service.



## Organizational Consulting

### i. Governance, Regulatory & Compliance

ii. Governance, Regulatory and Compliance continues to be complex business challenge. As new laws and regulations are introduced, their requirements challenge boards to greater levels of transparency, objectivity and professionalism.



Rawasi professional can assist directors and management to identify the applicable laws and regulations to better understand the regulatory environment. Our approach combines an analysis of the legal framework together with an assessment of the systems and processes which can help to ensure compliance and sound corporate governance.

Our professionals have in-depth knowledge of corporate governance developments. We combine the process and system benchmarking knowledge and experience with organizational knowledge.

### i. Financial Restructuring

ii. At Rawasi we help you understand the complex landscape of borrowers, lenders and shareholders, and manage stakeholder communications, so you stay in front of the issues and make the best decisions. We help you assess short-term liquidity requirements and consider actions to quickly preserve value and address potential risks to stability.



Our integrated team of specialists helps you focus on the key questions as you navigate a corporate restructuring to achieve sustainable, operational and financial change.

# Organizational Consulting

## Risk Management

Risk Management and Analysis is one of the core services Rawasi is providing to its clients as its top management have led one of the largest commercial bank in the area of Risk. Risk is the responsibility of everyone, from the chief executive down. Past corporate failings have been attributed to lack of accountability, strategy and transparency.

Professionals at Rawasi, were in leading positions in commercial banks and investment banks, have worked on risk and internal controls while dealing with various regulatory authorities. We have gained extensive experience in identifying and managing risks associated with:

- ✓ - Governance, risk and compliance program
- ✓ - Financial risks - Capital reserves, credit portfolios, investment policies and capital and debt profiles
- ✓ - Suppliers, Fraud and litigation risks



## Family Business Advisory

At Rawasi, we know that the most successful family firms are those in which there is a good balance between professional management, responsible business ownership and a healthy family dynamic.

We have a keen understanding of the unique dynamics of family business, and we have the tools, experience and focus to help you optimize the positive forces in your family enterprise. Determining the optimal strategy isn't easy, but with the right advisor to help you make the right choices, you can transform your business vision into reality.

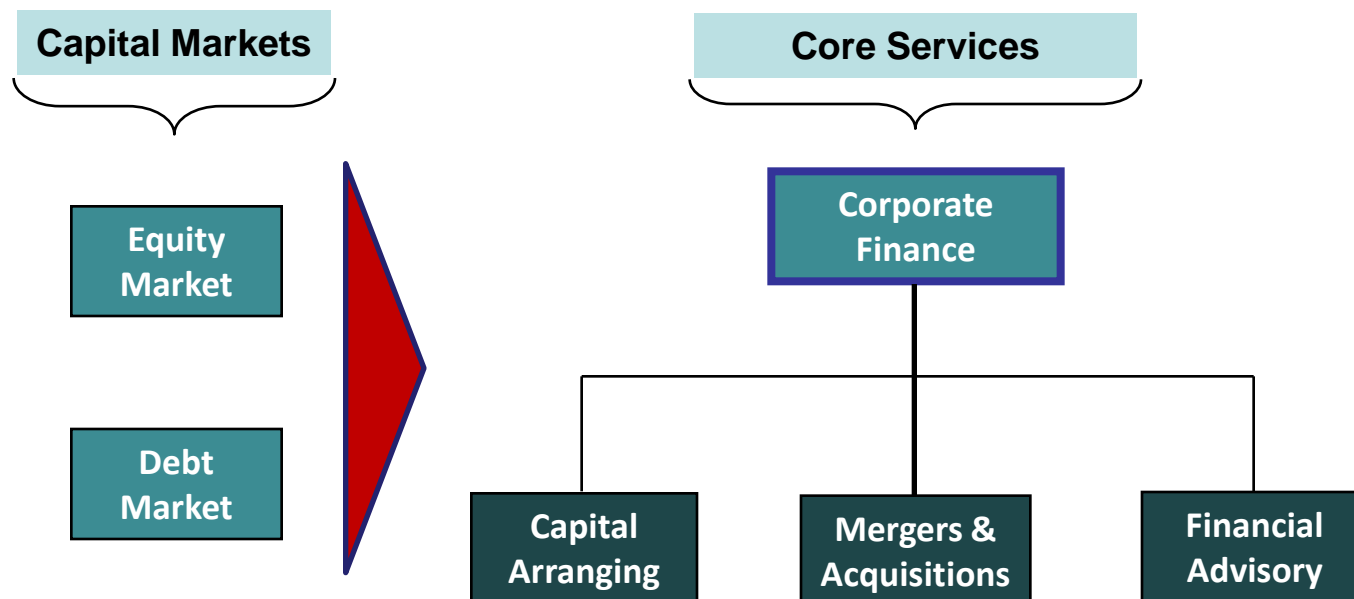


## CORPORATE FINANCE

Rawasi advises corporate, financial and private investors on a range of capital optimization strategies with M&A advisory, debt advisory, transaction services, equity private placement, and valuations services offerings.

### How we can help

With our collaborative and integrated approach to all projects and transactions, clients benefit from our expertise in corporate finance. We use our experience of the marketplace to deliver a successful solution, no matter how complex the deal. Our Corporate Finance Services Includes the following:



## Debt Advisory



- ✓ Rawasi is one the leading consulting firm in the KSA to provide Debt Advisory services to family owned businesses and privately held companies. Rawasi management has significant experience in structuring and closing debt advisory deals successfully.
- ✓ Rawasi'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.
- ✓ 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.
- ✓ Rawasi 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.

## Fund Raising/Partnering



- ✓ Our professional originates, structures and executes Equity deals for privately held companies, family businesses, and startup companies in the KSA and work actively in equity-related financings and solutions.
- ✓ Our dedicated team of professionals, focused solely on private equity transactions for private companies, has raised funds on behalf of growth company clients to fund expansion, acquisitions and shareholder liquidity.
- ✓ Understanding the strategy: What are the key objectives for entering into a partnership?
- ✓ Options appraisal: Where, how and with whom should I partner?
- ✓ Opportunity evaluation: What are the risks and rewards?
- ✓ Partnership design: Which Structure will succeed?
- ✓ Deal execution: How can I negotiate the best deal?
- ✓ Plan implementation: How should I plan for a successful implementation?







## Sell Side Advisory



Whether you plan to sell all or part of your business, we can bring significant industry knowledge and local market experience from around the Kingdom to your transaction. Clients turn to us for our experience in assisting companies in executing transactions, from initial planning and marketing, through the due diligence, closing and post-closing.

- ✓ Analyze shareholders alternatives
- ✓ Range of value analysis
- ✓ Identifying qualified strategic and financial buyers
- ✓ Developing marketing materials
- ✓ Conducting competitive marketing processes
- ✓ Coordinating management presentation with client selected acquirer



## Buy Side Advisory



We serve in lead financial advisory roles and supports transactions with a range of advisory and specialized buy side transaction services that help clients create and act upon opportunities for growth. We assist the client across the buy-side life cycle and coordinate with area specialist to provide technical due diligence and contract review before a deal closes and post transaction integration services that helps clients realize the benefit of their strategic transaction.

- ✓ Assisting management with establishing acquisition goals and criteria
- ✓ Performing target valuation and financial modeling
- ✓ Conduct range of value analyses and competitive assessments
- ✓ Assisting with bid preparation
- ✓ Evaluating and arranging financing alternatives
- ✓ Assisting in negotiation, structuring and closing of the transaction with seller and financing sources



## Private Equity and Venture Capital



Funding from a private equity/venture capital investor could give your business the best possible start on its high growth journey. We can help you review your options and find the right backers.

The range of venture capital funds willing to invest in a high-growth business is vast, and each fund has its own priorities and interests. We can make it easier for you to find and deal with potential backers.

In addition, we can help you structure funds meeting your investment strategy. We have associations and partnerships with local and international investment houses that are available to work with Rawasi on setting up and managing funds.

We can help you by:

- ✓ Connecting you with potential backers
- ✓ Making your proposal as attractive as possible
- ✓ Identifying the backers most likely to be interested
- ✓ Keeping you up to date with shifting investment trends



## Valuation



Identifying the true value of a business, whether for the purposes of an acquisition or a fundraising requires considerable experience and measured, independent judgement. We have a depth of knowledge and experience in this area which allows us to provide objective and balanced valuations that endure both commercial and regulatory scrutiny.

Valuation advice needs the right blend of analysis, experience and professional judgment. Our team have provided valuations to support the following:

- M&A transactions
- Accounting and financial reporting
- Litigation support and expert witness reporting
- Fair value opinion
- Options and employee share schemes
- Machinery and equipment, inventory, real estate
- Reorganization, turnaround and recapitalization



## REAL ESTATE INVESTMENT ADVISORY



We begin by analyzing the bottom-line impact of owning, leasing, selling or financing corporate real estate assets. We can then recommend, structure and execute transactions that better align your occupancy strategy with your business and financial goals, and reduce your overall real estate costs.

Our team provides diverse property expertise and in-depth knowledge of accounting, taxation and holding structures to help you improve flexibility, optimize capital structures and increase shareholder value.

Our professionals have worked on real estate projects in the KSA, region and international markets including USA, UK, Europe, Canada, and Turkey. Improve the productivity of your assets, workplaces and people by aligning your real estate strategy and business objectives

Rawasi is highly specialized in structuring international real estate investments and have established joint ventures and alliances with international players in each market to offer the best real estate investment advisory solutions based on the investor's objective and risk profile.



## OUR NETWORK

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We have partnered and aligned ourselves with local, regional and global players in the project and infrastructure financing space. These include corporate and commercial banks, investment banks, financial institutions, infrastructure funds, institutional investors, and consultants, among others.



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## KEY MEMBERS OF THE TEAM



**Sami Bin Mahfouz**  
Chairman & Founder  
Rawasi Financial Solutions

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- Masters in Business Administration degree Ohio State University, and holds a.
- Attended BASEL forum in different countries, courses, workshops & seminars.

### Background

- Mr. Sami is the founder of Rawasi Financial Solutions and a professional banker with 30 years banking experience in National Commercial Bank (NCB) of Saudi Arabia. He was the Chief Risk Officer in NCB and held numerous leading positions while working in the bank.
- He holds board memberships and heads internal audit committees in various leading companies in the KSA.

### Professional and Industry Experience

- He has over 20 years experience in credit policy and loan management as the senior credit approving manager.
- He was responsible for administration and control functions covering corporate, middle market and small business activities, and the “Islamic” banking credit.
- Proficient in all aspects of managing credit, viz., structuring complex credit transactions; developing and implementing recovery strategies;
- Defining and introducing target market and credit risk acceptance criteria; implementing risk rating and risk-adjusted capital allocation methodologies; and establishing credit portfolio strategies to enhance the overall risk adjusted returns.
- He established an excellent track in re-organizing and managing rapid changes. His achievements include the complete overhaul of the National Commercial Bank traditional approach to extending credit and introducing modern portfolio management techniques.
- Managed a Portfolio & Industry concentration across the country, he Introduce new management concepts with the dual objective of achieving faster turn-around time while providing coaching and mentoring to RMs also introduce and implement new risk rating system throughout the Bank.



## KEY MEMBERS OF THE TEAM

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**Bader Bin Mahfouz**

CEO

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American University of Sharjah (AUS) with a Bachelor Degree in Business Administration, Major in Finance and Management.

### Background

Bader is the CEO & Head of Business Development at Rawasi Financial Solutions with an experience of more than 10 years in banking, corporate lending, restructuring and rescheduling of existing loans, and financial & business consultancy.

### Professional and Industry Experience

- Bader has worked at the Commercial Bank of Dubai (CBD), head office in Dubai, for two years gaining the experience in different fields and departments of the bank and enjoying the wide exposure of deals and transactions.
- He started his career as a Financial Analyst at CBD's head office in credit department handling jobs like Personal Loans, Credit Cards (Visa Card, Mastercard, Infinite Card), E-tijari Cards (Online Credit Cards).
- Analyzing the clients accounts and credibility to Tamweel and Murabaha plus handling portfolio of accounts, reviewing and studying financial feasibility for various deals.
- For the past seven years Bader has been working with Rawasi Financial Solutions as a Business Development Manager and the CEO of the firm.
- Deal sourcing and execution, identifying weaknesses and recommending financial solutions.
- Managing relationship and collaborating with various investment banks and financial institutions, to attract existing & new corporate clients.
- Supporting advisory in restructuring and corporate loan applications.

## KEY MEMBERS OF THE TEAM



### Faisal Siddiqui

Chief Investment Officer  
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- MBA from Institute of Business Administration (IBA), Karachi, Pakistan Major in Finance and Investments.
- Passed CME Level 1 Exam – CMA Saudi Arabia
- Attended Anti Money Laundering Course

### Background

- Investment Banker with more than 17 years of experience gained in investment banking, asset management, private equity, real estate, and business advisory sectors.
- He was Head Of Investment Banking and Private Equity in AIAwwal Capital. Prior to AIAwwal, he was VP Corporate Finance in AlKhabeer Capital. Before coming to Saudi Arabia he was associated with Arif Habib Investments in Pakistan where he has worked in the asset management division as the Equity Fund Manager and Head of Research.

### Professional and Industry Experience

- He has hands-on transaction services skills include managing negotiations, transaction structuring, investment management, portfolio allocation strategy, business planning, financial forecasts/models, valuation, due diligence and communicating with regulators, investors and creditors.
- Astute understanding of accounting, tax and legal matters, risk and compliance.
- He has been engaged in entrepreneurial advisory to corporations and family businesses on strategic planning, project management, business analysis, acquisitions and disposals, integrating and restructuring businesses. He has advised governments to conclude complex privatization and public-private partnership projects.
- He has also worked on deals focused on the KSA, USA, Turkey, Europe and Canadian markets. He has been senior advisor to CEOs and board members, brings objectivity to high-stress moments of negotiations and decision-making.
- During the span of his career, he has closed and structured corporate finance, private equity and asset management transactions in excess of USD 1.5 bn. He has successfully established the investment banking and equity research teams in three firms.

## KEY MEMBERS OF THE TEAM



### Syed Fayeze Ali

Sr. Financial Analyst  
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- MBA from Mohammed Ali Jinnah University, Karachi, Pakistan
- Passed CME Level 1 Exam – CMA Saudi Arabia

### Background

Senior Financial Analyst with more than 11 years of experience gained in investment banking, private equity, real estate, and business advisory sectors.

### Industry Experience

- Fayeze has worked in variety of sectors including:
  - Utility (Water distribution, Sewage, Waste water treatment),
  - Real estate (Hotel, Residential, Office, and Shopping Mall),
  - Manufacturing (Steel, Leather tannery, Feed Mill, Egg tray, Packing sacks, Electric meter box and Bitumen products),
  - Retail (Readymade garment),
  - Poultry,
  - Education,
  - F&B,
  - Auto operating lease, and
  - Health care.

## KEY MEMBERS OF THE TEAM

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### Lamyaa Saad

Junior Analyst  
Rawasi Financial Solutions

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Bachelor degree in  
Management Information  
System.

### Background and Experience

- Lamyaa is a Junior Analyst at Rawasi. Lamyaa has earned Bachelor of Applied Science ([B.A.Sc.](#)) major in Management Information Systems from Yanbu University College.
- At Rawasi, Lamyaa is responsible for preparing financial analysis reports, current assessment reports, assist in information gathering, and due diligence. Lamyaa also assist in primary research that includes focused group interviews, individual interviews, prepare survey questionnaire, data gathering, and reporting.
- Primary research assignments, Lamaya has worked in following sectors:
  - Food Service;
  - Hajj & Umrah;
  - Fitness Sector; and
  - Education sector.
- Before joining Rawasi, Lamyaa has worked as an Executive officer for 6 months in ALKABA Company for Umrah Services.

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## CONTACT DETAILS

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