



STAR FINANCE
HOLDINGS LIMITED®

• **STAR FINANCE HOLDINGS LIMITED** is your trusted financial advisor in the field of finance. We dedicate all our resources and expertise to providing a diverse range of financial services all aimed at facilitating your transactions and ensuring the success of your ventures

• With years of extensive experience and skills acquired in project finance and banking services, I find myself qualified to assume a leadership position in the relevant leading industrial sector. Through my effective leadership, I am committed to efficiently achieving business objectives in the shortest possible time, saving both time and money. Trust me to lead your team towards success and prosperity

Company Profile

Full Company Name

Star Finance Holdings LTD



London - UK : +44 7700 100167
Dubai - UAE : +971 522 407 557



info@sfhl.co.uk



71-75 Shelton Street, Covent Garden, London, WC2H 9JQ
Country: United Kingdom



Who We Are

- At **STAR FINANCE HOLDINGS LIMITED**, we specialize in providing unique financial services tailored specifically to our clients. These services encompass comprehensive financial consulting, fundraising solutions for project financing, growth investments, working capital management, and liquidity management, all from our headquarters in the **United Kingdom**
- Utilizing our expertise and technical, managerial, and commercial skills, we are committed to delivering our services with a high level of reliability and quality. Our professional team follows an approach focused on providing creative solutions to the problems and complexities our clients may face in managing their financial affairs. We develop, execute and manage unique financial solutions to help our clients grow their projects or businesses
- Our solutions are excellent and tailored specifically for businesses and projects. Our widespread reputation for quality, integrity, and overall excellence reflects our belief in the value of long-term relationships



Our Mission

- Our mission is to serve as the trusted financial advisor with a steadfast commitment to assisting entrepreneurs and companies in defining their financial goals, achieving them, and raising capital through comprehensive financial management



Our Vision

- We aspire to enrich the lives of our clients and make a positive impact on our community profession, and work environment, aiming to earn a rightful place among the world's top financial solutions companies



Our Values

At **STAR FINANCE HOLDINGS LIMITED**, we always prioritize embodying the following values

- **Commitment** to prioritizing our clients' interests above all else
- **Alleviating** the administrative and financial burdens on our clients through our wealth management solutions and specialized consulting services
- **Maintaining** constant communication with our clients and transparently keeping them informed about their financial status, as well as providing expert guidance on how to improve it.
- **Embracing** a community development approach, whether through upholding the highest ethical standards in our business management, or through individual and collective participation in community activities
- **Engaging** in all practices aimed at improving our profession, starting from conscious business practices, joining specialized communities, participating in professional meetings, and gaining an unwavering reputation among our peers based on the quality of work and professional competence
- **Supporting** our employees in achieving their professional and personal goals by providing a harmonious work environment that encourages productivity, utilizes technology, and enhances employees' skills. We treat all employees with the same level of respect, integrity, and care, fostering a sense of pride in being part of

STAR FINANCE HOLDINGS LIMITED



Our Services



Project Financing and Joint Ventures

STAR FINANCE HOLDINGS LIMITED and its affiliated entities offer project financing services to entrepreneurs and investors interested in project funding through Private Placement Program (**PPP**). Additionally, our institution involves itself, along with our clients and partners, in Joint Venture (**JV**) business. Each client receives tailored services specifically designed for them, based on a meticulous assessment conducted by our specialized team. Here are some examples of the services we can provide to our potential clients:

1. Project Financing Loans: If the client contributes **%20** of the project's capital, we are prepared to provide funding sources covering up to **%80** of the required capital for the project. This can be achieved through various financial solutions such as private loans, loan bonds, banking instruments or project financing through Private Placement Program (**PPP**), with profit-sharing participation in the business.


2. Project Financing Solutions: When a client invests **%20** of the project's capital, we stand ready to offer financing options to cover up to **%80** of the necessary capital. Our diverse financial solutions include private loans, loan bonds, banking instruments, or project financing via Public-Private Partnerships (**PPP**) ensuring a profit-sharing arrangement in the business.

3. Joint Venture Project Financing: When we receive business requests for project financing, our proposals along with new projects are sent to our clients and partners who may potentially contribute to the project through a joint venture with our company. We only present projects in which our company participates by providing capital of no less than **%50** of the business's value.



Loans and Credit Facilities

At **STAR FINANCE HOLDINGS LIMITED**, we collaborate with both as financial institutions and borrowing companies on all aspects of loan transactions. These transactions include:

- Personal Banking Loans.
 - Various types of Credit Facilities (both cash and non-cash).
 - Bilateral Loans.
 - Joint Loans.
 - Participation Loans.
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In addition to facilitating transactions, we also collaborate with major lenders such as financial institutions, sellers and buyers of participation loans, and beneficiaries of direct loan benefits. We boast extensive and distinguished expertise in structuring credit facilities on a global scale, whether secured or unsecured, and representing financial institutions and borrowing companies. Additionally, we offer advisory services on commercial financing transactions. Our in-house financial specialists also provide advice on lending transactions and their documentation, as well as barter trade transactions and swaps.

MONETIZATION SERVICES

We offer our clients trusted banking instrument monetization or lending services from top-rated banks for project financing purposes. These instruments include Standby Letters of Credit (**SBLCs**), Bank Guarantees (**BGs**), Medium and Long-Term Notes (**MTNs and LTNs**), along with swift and seamless transfer to various trading platforms. We creatively integrate these instruments into financing specific developmental projects, boasting excellent Loan-to-Value (**LTV**) ratios.



Financial and Regulatory Consultancy

Our regulatory and executive practice in financial services positions us to provide comprehensive and specialized consultancy services to a wide range of local and international financial institutions and regulated financial service companies. This includes banks, non-bank lenders, insurance and securities firms, as well as other types of financial service providers and their non-financial counterparts.

Banking Instruments

At STAR FINANCE HOLDINGS LIMITED, we collaborate with financial institutions and commercial entities to issue and monetize banking instruments. With extensive expertise in banking instruments, compliance, and financial operations intellectual property, we harness the services of the world's largest financial firms to precisely and swiftly meet our clients' needs

Our Professional Team



Ali Zahir Kadhim Al-Khafaji

CEO

- Contributor at AA FINANCE HOLDINGS LIMITED , London , UK
- Executive Director and Contributor at Mohammed Juma Saeed General Trading Company, Abu Dhabi, UAE.

2007–2024

- General Trade, Import, and Export.
- Financial Advisor.

1993–2003

- Deputy Manager, Finance, and Contributor at Al-Zaher Abdullah Al-Huwai Group of Companies (Iraq).
- Deputy Manager, Finance, and Contributor at Janaeen Flour Mill (Iraq).
- Deputy Manager, Finance, and Contributor at Zaher Flour Mill (Iraq).
- Deputy Manager, Finance, and Contributor at Zaher Tile Factory (Iraq, Babil).



Nazar Hadi

Business Executive Director

- Former Ministry of Oil Senior Chief Engineer and has over 40 years of extensive experience in the Oil and Gas Industries, Energy and Instrumentations
Member of Baghdad Chamber of Commerce since 2008, Membership No. N 9728, Grade A The First
- Managing Director for ROSSCO Ltd, AMGT Ltd, both registered 2004 and HITCO Ltd registered 1996
- Authorized representative to several Manufacturers Worldwide, have concluded quite numbers of contracts in their favor
- An Advisor to a Reputable Petroleum Company
- Preparing and negotiating offers leading to Contractual Agreements on many aspects of this growing and changing industry
- Negotiating terms and conditions of MTN / Bonds, SBLC Leasing and Monetization
- Analyzing, assessing and negotiating offers to secure clients objectives



Anas Malik Abdul Ikhwah Al-Kafaji

Business Executive Director

- Deputy Manager and Contributor at Al-Ikhwa Al-Iraq Group of Companies, Babylon.
- Deputy Manager and Contributor at Al-Nasoor Educational Group (Iraq).
- Deputy Manager and Contributor at Arab Company for Plastic Industries (Iraq, Babylon).
- Deputy Manager and Contributor at Al-Ikhwa Flour Mill Factory (Iraq, Babylon).
- Deputy Manager and Contributor at Israa Tourist Hotel (Iraq, Babylon).
- Deputy Manager and Contributor at Khairat Naba Al-Furat Company for Juices and Water.

Dr. Fuad Mutlaq

Regional Manager(Turkey)

- Chairman of the Board of Directors of Naya International Limited for General Trade, Import, and Export (Turkey).





Mr. Ali Khalid Al-Ameen

The Official Exclusive Agent

- CEO of Black Camel Oil Consultancy, a registered company in Amman, Jordan Its scope of work includes the supply and procurement of crude oil and refined petroleum products.
- General Manager of Al-Zamil for Iron Constructions, a registered company in Baghdad, Iraq.
- Member of the Iraqi Industries Union.
- Executed several contracts with both governmental and private sector companies
- A businessman with extensive experience and long-term trusted relationships with renowned entrepreneurs in the Middle East and other countries





PARTNERS & ASSOCIATES





Cultivar Holding

- **Cultivar Holdings** is a private company based in the United Kingdom that specializes in capital investment and market financial development. The company focuses on various investment opportunities across different sectors, aiming to create value and generate sustainable returns for its stakeholders.
- **Cultivar Holdings** employs a strategic approach to capital investment, utilizing in-depth market analysis and financial expertise to identify promising ventures. The company's portfolio includes investments in diverse industries such as technology, healthcare, real estate, and renewable energy.
- With a strong emphasis on long-term growth and profitability, **Cultivar Holdings** collaborates with businesses at various stages of development, from startups to established enterprises. The company provides strategic guidance, financial resources, and operational support to help its portfolio companies thrive in competitive markets.
- Additionally, **Cultivar Holdings** actively monitors market trends and economic indicators to make informed investment decisions and capitalize on emerging opportunities. Through prudent risk management and a commitment to sustainable practices, the company aims to achieve positive financial outcomes while contributing to the overall growth and stability of the UK's economy.



AVISE CAPITAL PARTNERS LIMITED

Hong Kong

Mrs. Christine Gong - Founder

Biography of Christine Gong

Founder and Co-Chair, China Art International -

Executive Vice President, International Care and Cooperation Committee -
ICCC

Co-founder, International Collaborative Village Alliance ICC -

Co-founder, Asia-Pacific Exchange and Cooperation Foundation -

Executive Director, California Business Foundation and China Potevio -
Middle East Company

Career Highlights

Pioneered international ventures from mainland China in the late 1980s -

Focused on promoting global integration through cultural and economic -
exchanges

Post-2002: Led Chinese state-owned enterprises in expanding to Africa, -
Middle East, and South America

Facilitated international exposure for Chinese public welfare groups and -
enterprises

Promoted cultural and technological exchanges between China and the -
world

Key Achievements

Co-organized the first China Art International exhibition in New York 2014 -

Co-founded the International Collaborative Village Alliance 2015 -

Instrumental in establishing the Asia-Pacific Exchange and Cooperation -
Foundation

Vision

Dedicated to fostering global understanding, promoting Chinese culture
internationally, and advancing world peace through economic collaboration,
cultural exchange, and public diplomacy





INSTITUT DE LA VILLE (CITY INSTITUTE FRANCE) (EXECUTED PROJECTS)

INSTITUT DE LA VILLE INTERNATIONAL LTD. A Company registered in England and Wales under No. 8611825, having its headquarters in Ibox House, Baker Street, Weighbridge, Surrey KT13 8AH, United Kingdom.

Represented by Prof. Dr. Michel Carmona, President.

The references which are presented here are a selection among the references of "Institut de la Ville" since the beginning of year 1989. They have all been implemented in the frame of partnerships for conception, study and accomplishment of programmes of planning and development, in France and out of France, between "Institut de la Ville" and State bodies, Communities, Provinces, wholly state-owned or partly state-owned Bodies, big industrial companies.

RECORDS ON REFERENCES 1989-2024

I RESIDENCE:

- SPECIAL FUNCTIONAL ZONE JEAN-JAURÈS IN BOBIGNY (DEPARTMENT OF SEINE-SAINT-DENIS, FRANCE).
- RESIDENTIAL PROGRAMME IN RUE DES POILUS, CITY OF VALENCIENNES (NORD DEPARTMENT, FRANCE).

II OFFICES, LOGISTICS AND SHOPPING CENTERS:

- SPECIAL FUNCTIONAL ZONE OF THE CENTRAL STATION OF ANTONY (DEPARTMENT OF THE HAUTS-DE-SEINE, FRANCE).
- SPECIAL FUNCTIONAL ZONE « LA MAQUINISTA » IN BARCELONA (SPAIN**)
- EUROGARE PROGRAMME IN MONTPELLIER (HÉRAULT DEPARTMENT, FRANCE).
- SHOPPING CENTRE OF FIUMICINO, LE VIGNOLE (PROVINCE OF ROME, ITALY).
- KEREPEZI SHOPPING CENTRE, IN BUDAPEST, HUNGARY.

III INFRASTRUCTURE AND UTILITIES:

- Facility for the Treatment and Recycling of Solid Domestic Wastes in Los Cabos (State of Lower-California South, Mexico).
- TENDER FOR THE ITALIAN « GRANDI STAZIONI » (MAIN RAILWAY STATIONS), ITALY.
- A POWER PLANT IN GUADALAJARA (STATE OF JALISCO, MEXICO).
- URBAN STUDIES FOR THE IMPLEMENTATION OF THE TRAMWAY IN VALENCIENNES (NORD DEPARTMENT, FRANCE).
- SECURITY AND REQUALIFICATION WORKS IN THE INTERNATIONAL AIRPORT OF N'DJILI, KINSHASA (DEMOCRATIC REPUBLIC OF CONGO, FORMERLY ZAÏRE).
- VALENCIENNES (NORD DEPARTMENT, FRANCE), ECONOMIC MARKETING AND DEVELOPMENT REGARDING THE SIAV (INTERCITY ASSOCIATION FOR SEWAGE IN VALENCIENNES REGION).

- COMMISSION IN TEHRAN, IRAN, REGARDING NEW TRANSPORTATION SOLUTIONS BY MEANS OF BUS BRT SYSTEM.
- SIGNING WITH PINGHSUN COUNTY, SHANXI PROVINCE, CHINA, OF AN AGREEMENT REGARDING THE IMPLEMENTATION OF A SOLAR FARM (PHOTOVOLTAIC ENERGY TO ELECTRICITY) BEARING A CAPACITY OF 50 MW.
- SOLID WASTE TREATMENT FACILITIES IN MEXICO.

IV PUBLIC FACILITIES:

- THE OPERA-THEATER OF MASSY, DEPARTMENT OF ESSONNE, FRANCE.
- SPECIAL FUNCTIONAL ZONE OF THE RENOVATION PROGRAMME OF THE CENTRE OF VILLEJUIF (DEPARTMENT OF THE VAL-DE-MARNE, FRANCE).
- THE THEATER “THE PHOENIX” IN THE CITY OF VALENCIENNES (NORD DEPARTMENT, FRANCE).
- TRANSPORTS’ CITY MUSEUM OF LA RHONELLE, MARLY-LES-VALENCIENNES (NORD DEPARTMENT, FRANCE).
- DESIGN AND PLANNING OF THE REAL ESTATE DEVELOPMENT COMPLEX HOTEL + HOTEL SUITES + OFFICES + SHOPPING GALLERY IN BEM TER (BEM PLACE), BUDAPEST (HUNGARY).

V HOSPITALS:

- FIVE HOSPITALS PROGRAM FOR THE VA, IN THE UNITED STATES.

VI TOWN AND REGIONAL PLANNING:

- MADACH SETANY PROMENADE IN BUDAPEST, HUNGARY.
- REGIONAL DEVELOPMENT PLANNING AND PPP SYSTEM FINANCING OF MOTORWAY M44 SOPRON-SZOMBATH.
- BEKES DEPARTMENT (HUNGARY) REGIONAL DEVELOPMENT PROGRAMME.
- DEVELOPMENT PROGRAMME OF THE CASTLE OF EDELENY, HUNGARY.
- URBAN RENOVATION PROGRAMME IN THE DISTRICT OF KARTAL, ISTANBUL, TURKEY.
- VALENCIENNES (NORD DEPARTMENT, FRANCE), URBAN RENOVATION PROGRAMME « PETIT-BOURG ».
- URBAN REQUALIFICATION OF THE CITY OF QOM, IRAN.
- COMMISSION FOR THE MANAGEMENT OF FRENCH RIVERS GRANTED BY THE MINISTRY OF ECOLOGY, ENVIRONMENT AND TRANSPORT.
- ESTABLISHING A COOPERATION BETWEEN THE FRENCH FEDERATION « LA SEINE EN PARTAGE » (I.E. « SHARING THE RIVER SEINE ») AND THE HUNGARIAN AUTHORITIES IN CHARGE OF THE MANAGEMENT OF THE DANUBE RIVER.
- URBAN PLANNING OF DOWNTOWN PODGORICA (CAPITAL CITY OF THE STATE OF MONTENEGRO).
- SPACE AND URBAN PLANNING OF THE TOWN OF BAR (MONTENEGRO).
- THERMAL SPA OF SIKLOS-HARKANY, HUNGARY.
- COOPERATION AGREEMENT WITH THE MUNICIPALITY OF CHANGZHI, SHANXI PROVINCE, CHINA.

VII SEASIDE RESORTS AND PORT FACILITIES:

- CREATION OF THE SEASIDE TOURISTIC RESORT “GOLD SANDS OF ZHAO YUAN », SHANDONG PROVINCE, PEOPLE’S REPUBLIC OF CHINA.
- CRUISE PORT OF FIUMICINO (PROVINCE OF ROME, ITALY).



STKG International Trading

- **STKG International** is a renowned financial services company specializing in providing customized investment solutions tailored for complex and large-scale projects globally. With a focus on strategic financial planning and risk management.
- **STKG International** serves diverse clients ranging from multinational corporations to high-net-worth individuals and government entities. Its core services revolve around investment consultancy, project financing, risk mitigation, accessing capital markets, and strategic partnerships
- When it comes to investment consultancy, the company excels in conducting in-depth market research, financial analysis, and due diligence to provide clients with strategic recommendations aligned with their investment goals and risk tolerance.
- In terms of project financing, **STKG International** offers a wide range of funding options including joint loans, equity financing, mezzanine financing, and structured finance solutions. The company works closely with clients to arrange customized financing packages tailored to meet the specific needs of each project, ensuring adequate capitalization for successful execution.
- Risk management is another key area of expertise for **STKG International**, employing advanced techniques to assess risks and develop tailored strategies to mitigate financial, market, and operational risks associated with wide-ranging projects. This proactive approach helps clients navigate uncertainties and safeguard their investments.
- **STKG International** leverages its global network and expertise to facilitate access to capital markets for fundraising activities such as debt and equity offerings, private placements, and strategic partnerships. This access to diverse funding sources enables clients to optimize their capital structures and achieve maximum investment returns.
- In addition to financial services, **STKG International** focuses on building strategic partnerships with industry experts, institutional investors, government agencies, creating alliances that unlock access to expertise, resources, and opportunities contributing to the success and sustainability of complex, large-scale projects
- **STKG International's** overall commitment to ethical practices, transparency, and client-centric approach
- makes it a trusted partner for investors and project developers looking to navigate the complexities of financing and executing large-scale projects with confidence and success.



CANADIAN HORIZONS

Our company was established in the Middle East region (2004) to start commercial trading activities in the markets of the region actively in the areas of Engineering projects, export and import, marketing and logistics project supplies, such as commercial and agricultural goods, investment projects, business development, general projects, Business Services and Logistics Services in collaboration with our official sources in South and North America, Europe and East Asia

We have succeeded in expanding our business activities and opening new markets in the Middle East region, engaging in more than eight countries in the region, joining official tenders and contracting projects in both the public sector and local merchant markets, enhancing our services and products in this business area

We are seeking to transfer, develop and invest global manufacturing and manufacturing knowledge to our markets and grow business activities with our customers together with their representatives in commercial and administrative fields

Since (2014), we start to link our Middle East business to North America by establishing a new location in ON. CANADA -CANADIAN HORIZONS INTERNATIONAL BUSINESS DEVELOPMENT

CH GROUP CANADA Our business ranges from Project management and Building technology systems Projects Financial Management, Bank Trading Investments to OIL products and petroleum products -Crude OIL, EN590, D2, D6, Gasoline, Fuel, & Jet fuel A1 We continue and commit ourselves to providing our customers with high quality products and excellent services worldwide. Maintain a healthy and successful business relationship with our customers to develop a profitable and excellent business environment in our markets



Naya International Limited Company For General Trade, Import, and Export

Established in **2014** and headquartered in Turkey, with offices in Ukraine, the United Arab Emirates, Germany, and other countries, our company offers the following services

Company Services:

- Global Trade, Investment, Financial Consulting, Professional Consulting, and Services.
- Oil and Commodities Trading Services.
- General Trade and Financing Services with headquarters in Turkey and the UAE.
- Trading various types of goods, and direct communication with factories in Ukraine, Turkey, and other countries
- Commitment to the principles of excellent quality, good service, and reliable deals.
- Providing a range of high-quality services to meet customer requirements. Offering high-quality customer service in Arabic, English, Turkish, and Russian to provide customers worldwide with everything they need.

Company Address:

Mahmudiye Mah. Kuvayi Milliye Cad. Gökdelen Metropol İş Merkezi Kat **15/317** Akdeniz
MERSIN - TURKEY**33500 32400**



Al-Akhwa Group of Companies(Iraq, Babil)

- Al Nusoor Educational Group (Iraq).
- Al Arabi Plastics Industries (Iraq, Babil).
- Al- Akhwa Flour Mills (Iraq, Babil).
- Israa Tourist Hotel, (Iraq, Babil).
- Khayrat Nab Al-Furat Company for Juices and Water



Connection Line(UAE)

- **Connection Line** is a commercial brokerage company established in the United Arab Emirates, serving as a pioneering platform for networking and connecting investors with global business owners.
- As a leading player in commercial brokerage and business representation **CONNECTION LINE** boasts extensive relationships with major corporations worldwide and represents numerous entrepreneurs and international companies both within and outside the UAE.



Sealive (Turkey)

Sealive is a specialized company in logistics services within the industrial and commercial sectors, with its service network and relationships extending to **130** countries.

Company Services:

- Providing cost-effective products from production to consumer launch.
- Land, sea, and air freight services.
- Customs clearance services

CERTIFICATE



CERTIFICATE OF INCORPORATION OF A PRIVATE LIMITED COMPANY

Company Number **15233848**

The Registrar of Companies for England and Wales, hereby certifies that

STAR FINANCE HOLDINGS LTD

is this day incorporated under the Companies Act 2006 as a private company, that the company is limited by shares, and the situation of its registered office is in England and Wales.

Given at Companies House, Cardiff, on **25th October 2023**.

The above information was communicated by electronic means and authenticated by the Registrar of Companies under section 1115 of the Companies Act 2006



Companies House



THE OFFICIAL SEAL OF THE
REGISTRAR OF COMPANIES



Thank you



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