



2026 - 2030

CORPORATE & FINANCIAL INSTITUTIONS

B U S I N E S S P R O P O S A L

Proposal for design and
construction services

Supported By :
MSM GIA

A PROPOS DE NOUS



THE EMANATION OF EXPERTISE IN FINANCIAL AND STRATEGIC ENGINEERING

MSM Machinery is an engineering and industrial structuring platform born from the expertise of MSM Global Investment Advisors (MSM GIA). With our experience in supporting large-scale projects and financial advice in Africa, we have understood that the success of an industrial investment depends on the perfect synchronization between the chosen technology and its banking viability. Our anchoring in Mali and our knowledge of the requirements of donors allow us to act as a trusted third party, ensuring that each project presented meets the standards of rigor of financial institutions.



A TECHNICAL PARTNER IN THE SERVICE OF LENDER SECURITY

Our identity is based on an "Asset-Light" model that prioritizes project intelligence and risk management. As architects of industrial solutions, we do not limit ourselves to the supply of equipment: we certify the consistency of files, audit international suppliers and secure the life cycle of productive assets. MSM Machinery thus defines itself as the technical arm of banks, transforming operational uncertainties into controlled, transparent and highly profitable investment opportunities.



OUR SPECIFIC MISSION: SECURE THE INVESTMENT

Structuring high-quality industrial banking projects

Our mission is to remove barriers to industry financing by acting as a rigorous project preparer for financial institutions. We are committed to transforming every industrial need into a complete and transparent credit file that complies with the banks' risk standards. By validating the technical relevance, the reliability of suppliers and the viability of business plans, we allow banks to focus on their core business: the granting of credit on a sound and audited basis.

A1

A2



Secure the lifecycle of financed assets

Beyond the initial structuring, our mission is to protect the value of the assets pledged as collateral. MSM Machinery ensures that the disbursed funds are used for the acquisition of high-performance equipment, that the installation is compliant and that technical monitoring is guaranteed over the long term. Our role is to secure the bank's collateral by ensuring that the industrial tool remains productive, thus protecting the client's repayment capacity and the strength of the financial institution's loan portfolio.

A3

NOTRE VISION

Standardize industrial risk to streamline investment

Our vision is to become the reference partner of financial institutions for financing production tools in Africa. We aspire to transform industrial credit, often perceived as risky, into a stable and standardized asset class. By imposing a structuring model where each financing is backed by certified technology and a validated market, we create an environment where banks can deploy their capital with full visibility on the repayment.

Building an architecture of trust between finance and industry

In the long term, MSM Machinery aims to become the technical guarantor of regional economic sovereignty. We see a future where the information asymmetry between lender and manufacturer is completely eliminated thanks to our role of expert intermediation. Our goal is to build an ecosystem where each industrial project is synonymous with sustainability for the company and security for the bank, thus positioning the productive sector as the main driver of financial stability on the continent.



MSM MACHINERY INTRODUCTION

A TRUSTED PARTNER FOR THE DEPLOYMENT OF PRODUCTIVE CAPITAL

MSM Machinery asserts itself as a strategic platform dedicated to industrial engineering and investment security in the heart of emerging economies. Under the umbrella of MSM Global Investment Advisors, we act as a trusted integrator for financial institutions, capable of transforming complex industrial ambitions into structured investment opportunities. Our role is to serve as an expert gateway, ensuring that the capital deployed is backed by projects whose technical and economic viability has been rigorously validated.



A RESPONSE TO THE TECHNICAL AND FINANCIAL INFORMATION ASYMMETRY

Unlike conventional intermediaries, MSM Machinery specializes in operational "de-risking" of the industrial value chain. We are aware that for a financial institution, the main obstacle to the granting of credit lies in the asymmetry of information regarding the quality of equipment and the reliability of international suppliers. By auditing each stage of the project, we provide banks with the necessary clarity to assess credit risk on a concrete basis, thus transforming technical uncertainty into a controlled financial variable.

THE ARCHITECT OF A BANKABLE AND SUSTAINABLE INDUSTRIAL ECOSYSTEM

In a context where local transformation has become a strategic priority for the continent, our approach is based on creating viable production ecosystems. We are not content with merely facilitating the purchase of machinery; we prepare 'turnkey' files where the technological choice is aligned with the promoter's repayment capabilities and the lender's guarantee requirements. MSM Machinery thus becomes the operational partner of financial institutions to build a competitive African industry, generating stable and sustainable cash flows.

CONTEXT & JUSTIFICATION

THE PARADOX OF INDUSTRIAL FINANCING IN AFRICA

Despite a stated willingness of financial institutions to support the structural transformation of local economies, the industrial sector remains underfunded in relation to its growth potential. This deficit is explained by a high perception of risk, often due to the inability of banks to assess the real value and sustainability of productive assets. The current context therefore requires the intervention of a technical expert capable of translating the needs of industrialists into credible financial records, allowing banks to diversify their portfolios towards the real economy in complete safety.



THE EMERGENCE OF LOCAL CHAMPIONS LED BY ZLECAF

The entry into force of the African Continental Free Trade Area (ZLECAF) creates positive pressure on local businesses to modernize and increase their production capacity. This dynamic generates a massive demand for advanced industrial equipment, but requires more sophisticated financing schemes than simple commercial credit. In this context, the justification of MSM Machinery is based on its ability to identify projects with high cash flow potential, thus ensuring that bank financing is directed towards solvent and regionally competitive production units.

For a financial institution, the machine is not only a production tool, it is the main collateral of the loan. Gold, without an expertise to validate the purchase price, supervise the installation and guarantee maintenance, the value of this warranty can quickly collapse. MSM Machinery meets this security imperative by acting as a trusted third party. Our presence justifies bank risk-taking by ensuring that the asset financed is efficient, well maintained and retains resale value on the secondary market if needed, thus protecting the bank's capital.



**DANGER OF
POLITICAL
DEPENDENCE**

PROBLEMATICS

The asymmetry of information and the weakness of structuring

The main obstacle to financing lies in the disparity between the bank's expectations and the reality of the files presented by the promoters. Often credit applications lack technical depth and realistic financial projections. This opacity prevents financial institutions from accurately assessing the profitability of the project, forcing them either to reject the file or to demand disproportionate real guarantees (real estate or other) to compensate for the lack of visibility on the industrial asset itself.



The technical risk and the obsolescence of collateral

For a bank, industrial equipment constitutes the main pledge. However, without business expertise, it is difficult to verify if the acquired equipment is overvalued, unsuitable or of questionable quality. The risk of a client financing an obsolete or inefficient technology is major: in case of prolonged breakdown or installation failure, the production unit stops, cash flows are interrupted and the value of the guarantee collapses. This lack of control over the asset's life cycle makes the banker reluctant to commit over the long term.



The uncertainty about execution and post-release monitoring

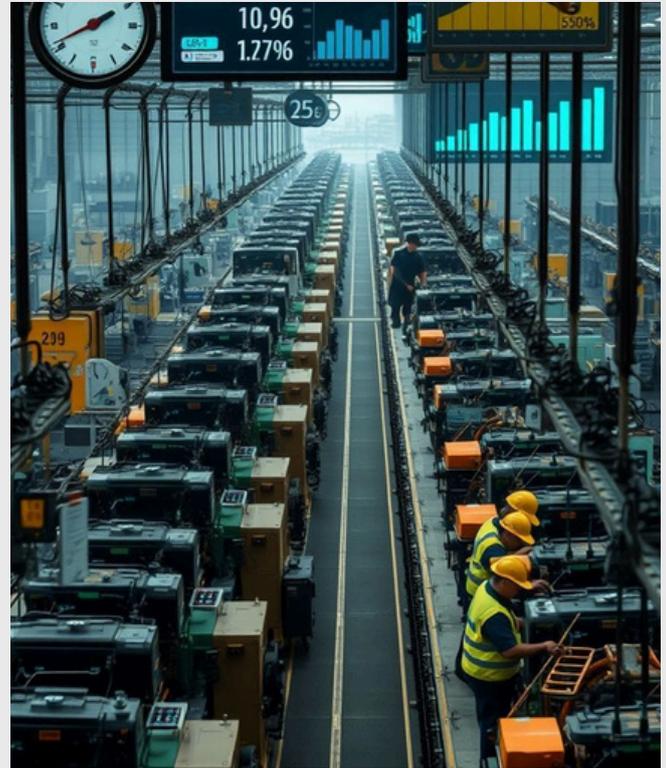
Once funds are disbursed, the bank often loses control over the actual use of capital and project progress. Delivery delays, unforeseen installation costs or lack of training of local staff can compromise commissioning. This execution phase is the gray area where the risk of default is highest. Without a partner capable of supervising the implementation and ensuring that the production tool generates the expected revenue for debt service, industrial financing remains an operation with high operational risk.



THE SOLUTION TRUSTED ENGINEERING

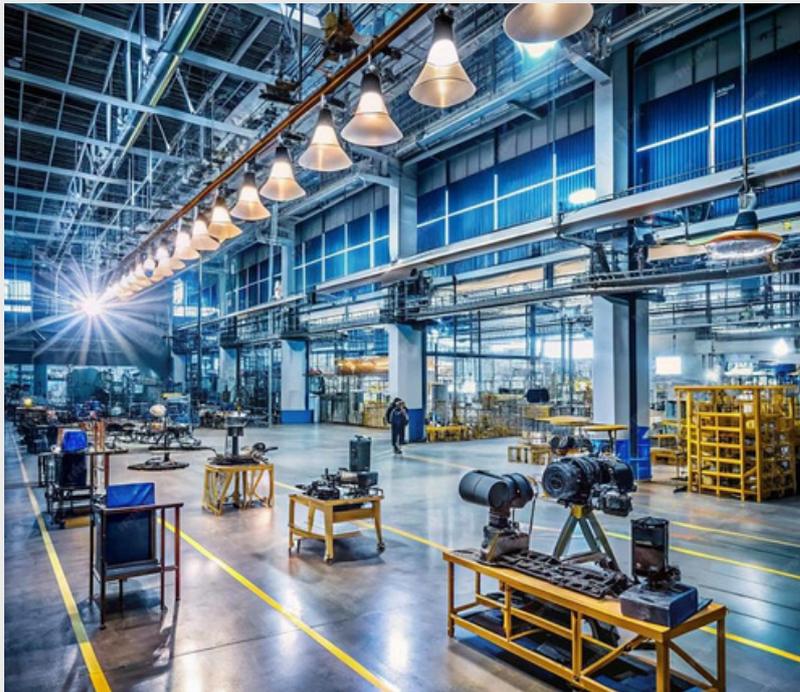
A technical certification to remove information asymmetry

MSM Machinery provides a direct response to the lack of visibility of banks by acting as a certified project preparer. Our solution consists of auditing the entire technical setup before it reaches the credit committee. We validate the reputation of manufacturers, the conformity of quotes and the suitability of technology with the local market. For the bank, this transforms an 'opaque' file into a transparent investment opportunity, where each euro or CFA disbursed is backed by a real and verified industrial value.



The transformation of equipment into a secure financial asset

We are not content with simply facilitating the purchase of machines; we structure "bankable" industrial projects. Thanks to the expertise of MSM GIA, we develop rigorous business plans based on real profitability indicators. By integrating maintenance contracts, performance guarantees and credit insurance schemes, we secure the value of collateral over the entire term of the loan. This approach allows the financial institution to accept the collateral of equipment as a central guarantee, thereby reducing the need for often blocking property collateral.



A mechanism for tracking and securing the reimbursement

The strength of our solution lies in our role as execution supervisor. We secure the critical phase between the release of funds and the effective commissioning. By facilitating installation and ensuring post-delivery monitoring, MSM Machinery ensures that the production unit starts generating cash flow within the allotted time. This continuous operational control assures the bank that the promoter has the technical capabilities to honor its debt service, thus drastically minimizing the rate of doubtful loans in the industrial portfolio.





OUR STRATEGIC ASSETS

To establish itself as the trusted partner of banks, MSM Machinery has built a unique skills architecture, designed to bridge the gap between the requirements of high finance and the technical realities of the industrial field. We do not position ourselves as mere business providers, but as true guarantors of compliance, security and profitability. Our structure is based on a synergy between analytical expertise, mastery of international flows and local influence, thus offering financial institutions a 360° view on each file. This multidimensional approach allows us to transform complex projects into stable financial assets, transparent and perfectly aligned with the most rigorous risk criteria.

THE MSM GIA EXPERTISE: A HIGH-LEVEL FINANCIAL GUARANTEE



Our affiliation with MSM Global Investment Advisors allows us to apply the standards of structured finance to the industry. Each project undergoes rigorous financial engineering (cash-flow modeling, stress tests) ensuring impeccable bankability. For a bank, this guarantor certifies that the file has been audited by experts sharing the same codes as its credit analysts.



A 360° DISCOUNT MODEL (TECHNICAL, FINANCIAL, LEGAL)

Where a broker aims for an ephemeral commission, MSM Machinery secures the entire investment cycle. We validate the legal soundness of contracts, the technical performance of equipment and the reliability of payment schemes. By acting as an outsourced 'risk pool', we enable lenders to minimize their operational contingencies and protect their margins.

A STRONG Foothold AMONG REGIONAL DECISION-MAKERS AND REGULATORS

Our credibility with public institutions in West Africa facilitates the resolution of administrative and customs blockages. This relational capital offers unique visibility on priority industrial programs. For a bank, working with us guarantees smooth execution and institutional protection essential for the sustainability of funded projects.

WHY US

A hybrid expertise between engineering and finance

The strength of MSM Machinery lies in its dual expertise, which is rare on the regional market. We combine in-depth knowledge of industrial processes with a rigorous mastery of financial structuring from MSM GIA. This duality allows us to understand the technical challenges of a production line while meeting the strict compliance and profitability requirements of banks. By choosing MSM Machinery, you rely on a partner capable of translating operational constraints into reliable financial performance indicators (KPIs).



An approach focused on operational 'De-risking'

Where other players focus solely on sales or consulting, we make risk management our top priority. We intervene as a third-party certifier that secures each critical step: from the selection of the international manufacturer to the actual commissioning in the field. Our presence ensures that the funds disbursed by the bank are truly transformed into productive assets, thus minimizing the risks of object diversion, overbilling, or technical failure which are the main causes of default in the industrial sector.

A commitment to proximity and sustainability

Unlike international consultants who stop at the delivery of the report, MSM Machinery is locally anchored and accompanies the project over time. We act as the "technical arm" of the bank in the field, ensuring post-financing follow-up that financial institutions often do not have the internal resources to carry out. This commitment of proximity is the best guarantee for the bank that the production unit will remain solvent and that the collateral will retain its value, thus ensuring a serene recovery and sustainable collaboration.

METHODOLOGY / APPROACH

(OUR APPROACH)

QUALIFICATION PHASE: A PROJECT-DRIVEN APPROACH

Our 'Project-Driven' approach is designed as a rigorous qualification funnel, where each step constitutes a strategic control point. This process ensures financial institutions that only those files with the highest standards of viability have access to funding, minimizing the risk of failure from the design phase. By acting upstream of the credit, we filter applications to select only industrial projects with a real economic impact and a solid technical structure.

SOURCING & DUE DILIGENCE: STRATEGIC FILTRATION

The methodology begins with the identification of real needs supported by solvent promoters. Unlike a traditional commercial approach, we perform a complete pre-audit including verification of the promoter's history, market validation and a reputation survey on the prospective manufacturer. This first filter eliminates projects that are technically unsuitable or economically fragile, thus guaranteeing the bank a flow of files that are already qualified, documented and ready for in-depth risk analysis.



STRUCTURING & FINANCIAL ENGINEERING

The Creation of Bankability Once the project is validated, we move on to the sizing of the technical and financial solution in close collaboration with MSM GIA. We structure the setup by developing stress-tested business plans, defining secure disbursement schemes and integrating performance guarantees. We transform a simple purchase intention into a structured financial asset, where each cash flow is modeled to ensure debt service and offer a complete decision support document.

EXECUTION AND MONITORING

Post-Debursement Control Our mission extends after the release of funds to secure the bank's collateral over the long term. We supervise the delivery, installation and actual commissioning of equipment on site. Throughout the duration of the loan, we ensure regular technical monitoring including the audit of maintenance plans and production tools. This active monitoring allows early detection of operational warning signals, thus protecting the value of the guarantee and the continuity of payments.

Strategic Comparison: the difference



For a financial institution, the fundamental difference between a classic industrial loan and a project structured by MSM Machinery lies in the operational control of the asset: where a traditional loan scheme finances a simple promise of profitability based on accounting documents – leaving the bank "blind" to the technical realities of the production tool and the real value of its collateral in case of failure – our model radically transforms this dynamic by replacing passive trust with total technical transparency. By transforming equipment from a simple administrative pledge to an active pledge, certified upon purchase and audited throughout its life cycle, we are converting the major vulnerabilities of industrial financing, such as overbilling or early obsolescence, in concrete security forces that guarantee the sustainability of assets and, by extension, the continuity of debt service.

Investment in Quality and Compliance

Characteristics	Direct Funding (Standard)	Model MSM Machinery
Origin of project	Declarative of the client (Risk of error)	MSM Technical Audit (Actual Validation)
Price evaluation	Based on a simple quote	Market expertise (Certified price)
Guarantee (collateral)	Hypothec or passive pledge	Active pledge (Maintenance followed)
Technical Risk	Supported by the bank/client	Mitigated by MSM (Manufacturer Warranty)
Monitoring of funds	Disbursed to the supplier without control	Disbursed after validation of steps
Recovery	Based on the client's good faith	Secured by the tool performance



Securing and sustainability of industrial collateral

The major added value for your institution is active management of the guarantee. Unlike traditional financing where the bank loses sight of the equipment after unlocking, we ensure that the industrial tool - your main pledge - remains productive and well maintained. By securing installation, training and maintenance, MSM Machinery ensures that the realization value of the asset is preserved over the entire term of the credit, thus providing a secure exit door in case of default.

Acceleration of the deployment of industrial credit lines

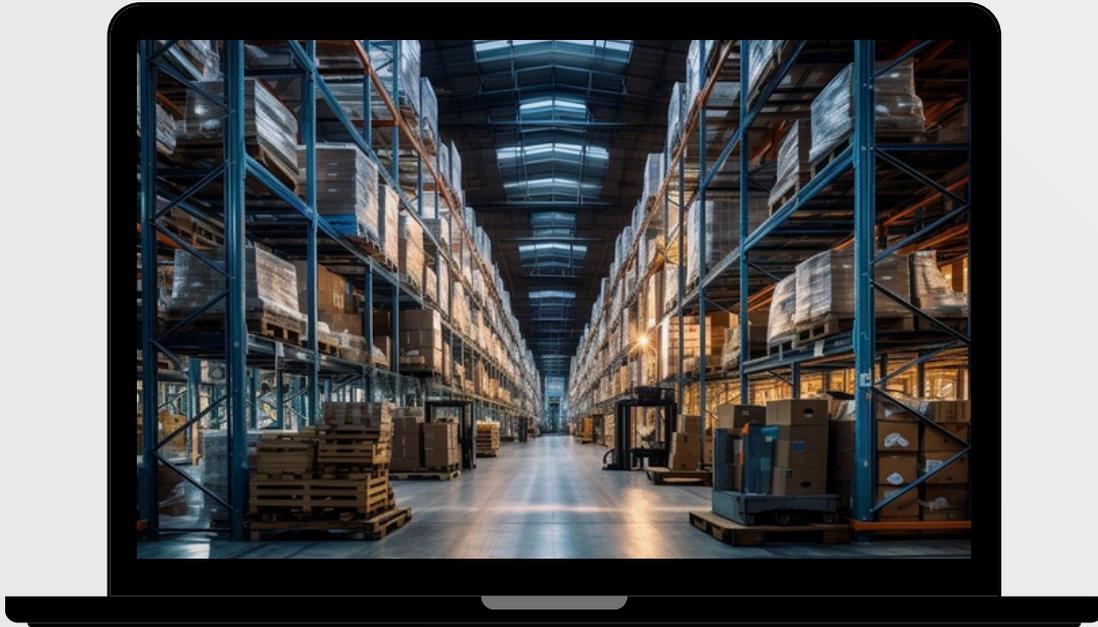
Our collaboration allows you to capture market opportunities faster without burdening your fixed operating costs. MSM Machinery acts as a technical support force that prepares files upstream, thus reducing processing times between request and disbursement. This operational agility allows you to position yourself as a leader in the financing of ZLECAF and priority sectors, while ensuring full transparency on the final use of funds.

Improvement of the cost of risk and portfolio quality

By integrating MSM Machinery into your industrial financing process, you benefit from a rigorous quality filter that mechanically reduces your bad debt rate. We submit exclusively "pre-audited" files, where the technical viability and solvency of the promoter have already been validated by our experts. This technical due diligence outsourcing allows you to optimize your cost of risk and improve the overall rating of your corporate credit portfolio.



CONCLUSION



The mastery of the asset as a guarantee of security

The value of MSM Machinery lies in the transformation of industrial risk: where a classic loan finances an accounting promise while remaining "blind" to technical realities, we establish total transparency. By replacing passive pledge with active pledge - certified at purchase and audited during its life cycle - we convert vulnerabilities (overbilling, obsolescence) into concrete security forces, ensuring the sustainability of collateral and the continuity of debt service.

A partnership for controlled growth

MSM Machinery is the partner capable of transforming industrial ambition into bankable and secure assets. By merging our technical expertise with your financial engineering, we are moving from speculation to the era of verified performance. We invite financial institutions to embrace this new paradigm, where the rigour of operational control becomes the driving force behind your portfolio strength and regional economic development.

MSM Thank you for your attention



MSM

MACHINERY
THANK YOU
FOR YOUR
ATTENTION

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