



IMMDF

iraq middle market development foundation

IMMDF's mission is to promote economic development and rehabilitation in Iraq by providing capital to small and medium-sized businesses unable to secure debt financing from conventional sources on commercially reasonable terms.

**IMMDF Loan Size:
US \$35,000 to US \$5,000,000**

IMMDF Loan Proceeds Can Be Used For:

- Project or Contract financing;
- Purchase of machinery, equipment and other fixed assets; supporting inventory and other working capital; construction or renovation of facilities.

IMMDF currently manages a portfolio of more than US \$35,000,000 in active loans, and has approved or is in the process of approving an additional US \$60,000,000 in loans.

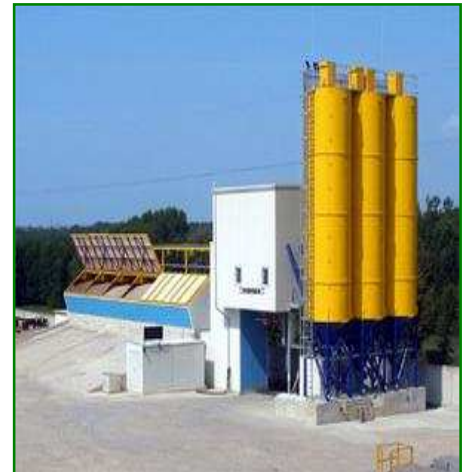
Industries in which IMMDF is currently working:

- Plastics Manufacturing
- High Tech Solutions
- Brick Manufacturing
- Graphic Imaging Technology
- Air Conditioner Manufacturing
- Water Bottling
- Soft Drink Bottling
- Glass Tempering
- Electrical Panel Manufacturing
- Wooden Door Manufacturing
- Flour Milling
- Concrete Batching
- Poultry Farming
- Importing



Borrower Characteristics:

- Iraqi incorporated private companies.
- Capable and experienced management.
- Management intends to expand production or move to a related product line.
- Plans to create jobs.



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Collateral Required:

- Perfected first position lien on all existing equipment and new equipment purchased, land, buildings and other movable and immovable assets of the company;
- Pre-signed checks;
- Pledge of corporate stock owned by the Principals;
- Collateral to loan ratio is less than what commercial banks require.

IMMDF does not finance tobacco or tobacco products, armament productions or enterprises where 25% or more of the production is derived from military-related purposes, alcoholic beverages, casinos or gambling, speculative investments in real estate or commodities, immoral and illegal activities, activities which are harmful to the environment, etc.