

Al Wifak

International and Commercial Investments

GOOD IDEAS
COME **FIRST!**



Al-WifaK International and Commercial Investments (WICI) is an LLC investment company which mainly undertakes and initiates projects in different sectors, mainly, education and training, tourism, healthcare, and light Industries. In addition, it invests, indirectly, through private equities in venture capital and Startups. At WICI, we provide investment solutions through

our extensive local and international investment research team and network.

MD's Message:

Oman is going through a very significant phase of its economic independence. From a state driven economy, the efforts are made to converge public with private entrepreneurship. This is very iconic and significant for the time to come and also provides excellent opportunity for individual and family offices of this rich Country to share the nation's growth.

At WICI, we offer wide-ranging investment services that support both individual as well as corporate financial goals. With a proven track record in asset management, financial advisory, mergers and acquisitions, and research, WICI is a medium-sized financial services firm. All investments and financial services offered by us adhere to the highest standards of Sharia compliance and we keep developing innovative and market-leading investment products and services that help our clients meet their needs and objectives. Our client is an extreme priority; hence, we strive to deliver the highest levels of client service, and are focused on creating value for them from providing valuable advisory services till packaging fruitful deals.

In addition, WICI is committed to playing a seminal role in supporting Small Medium Enterprises (SMEs) that create opportunities for young Omanis, By providing extensive training and development programs for graduates, we help in building a strong base of local expertise in the complex world of investments ,that stems from our beliefs in corporate social responsibility.

Khalid Hamid Al Ghazali

Managing Director



Executive team:

Our team has the talents to outperform in any sector. All of the different projects that have been initiated by them in petroleum, real estate, industrial and education sector have shown an average rate of return that exceeded 15%. They have international recognized qualifications like PhDs, CFA, ACCA...etc. Thus, the process of evaluating opportunities and analyzing investments is, deeply, reviewed by these experts, which minimize risk and magnify return for shareholders as well as clients and investors.

Mission:

To set up a full-fledged investment and finance service company spells attractive option in such exciting time, with the right concept and correct attitude and driven by a passion to deliver a unique experience for clients which guarantees long-term relationships

Vision :

To become the premier boutique investment firm that is concerned with the best advisory techniques, optimum corporate finance services and fruitful SMEs initiatives.



Our Services

1) Direct Investments:

WICI knew the importance of small and medium enterprises (SMEs) on the overall performance of all economies in the world. In Oman, serious steps and fruitful programs were adhered in order to support SMEs. Among these initiatives are

Alraffd fund, Riyada, In country Value (ICV)...etc. Hence, we have invested in several SMEs, through partnerships with Omani entrepreneurs backing them up with financial as well as advisory services.

In addition to SMEs, WICI has been able to develop and conceptualize unique projects

in many industries. In such projects, the team will go through the following steps:

- a. Project Identification and preparation of feasibility studies including professional financial modeling.
- b. Visualizing corporate and financial structures for undertaking the particular project.
- c. Applying for governmental approvals and supports.
- d. Organizing fund-raising (debt and equity) through preparation of information memorandum.
- e. Start the project and permanent follow-up until completion.

As the process to take direct investment decisions is very deep and comprehensive, WICI relies on the team to come up with the best investment option with an optimum risk-return equation. Thus, WICI has a portfolio of assets that generates above –average return and this is considered to be long term investments. This contains the majority shares in existing operating companies in Oman that cover wide range of activities in different segments. Currently, WICI is considering other unique opportunities and projects in Education, tourism and healthcare, in which, it can adds financial as well as managerial values.

In addition, WICI has a short-term portfolio of investments that consists of private equities in niche companies and fast growing-economies.



2) Corporate Finance Services:

We have a capable team who is professional in providing consulting and advisory services through adapting the most credible methodological standards, as well as having an eye on the nature of the transaction.

Corporate finance services cover:

- **Corporate Valuation:** We advise corporate entities on valuation of companies, projects and other assets. Valuation advisory services are, mainly, for acquisition, divestment or ascertaining asset values for accounting purposes.
- **Feasibility Studies:** We conduct feasibility studies for new ventures, start-up projects, expansion projects, and for regulatory requirements.
- **Mergers and Acquisitions:** We provide advises on buy and sell side mandates for both acquisitions and divestitures and conducts due diligence in different sectors of the economy.
- **Advice on fundraising:** We provide advises on the best choices of the capital structure and the optimum mixture of debt-equity in any organization.

3) Research

WICI develops research services in accordance with international standards to provide end-users with access to valuable knowledge on the industry, sector and companies concerned, and help create awareness, which leads to taking the optimum decision.

Our team can publish full research reports on the listed sharia-compliant stocks in the GCC and India. Our research analysts have cooperation agreements with well-known research companies in different countries. Such reports may highlight equity, sector updates, market updates, economic updates...etc

The research team can produces economic analysis of most of the MENA countries and sector analysis on the real estate, banking, private equity, insurance, Islamic finance, telecommunications, cement, pharmaceuticals, logistics and oil and gas industries.



Portfolio:

- **Education & Training**
- **Building Materials**
- **Real Estate**
- **Food Security**
- **Retail**
- **Healthcare**
- **Logistic**