ADSGI

ADS GLOBAL INVEST

INSTITUTIONAL PRESENTATION

The ADSGI 5-Risk Framework

Identify. Document. Govern. — ADSGI Doctrine.

An advisory firm operating upstream of banks, investors and institutions. The quality of a decision depends on the quality of its preparation.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

Legal Risk · Financial Risk · Operational Risk · Documentary Risk · Compliance Risk · Risk map · Risk governance

Why files are rejected

Six recurring causes of refusal — each tied to a risk left unidentified and ungoverned.

01

Risk not identified

The risk is not mapped before the request. The file ignores the lender's reading grid.

02

Flows not evidenced

Revenue, rents or EBITDA insufficiently documented. Repayment capacity is not established.

03

DSCR missing

No coverage ratio presented. Debt-service sustainability remains unverifiable.

04

Inconsistent collateral

Security ill-suited or disconnected from the operation's real risk level.

05

Insufficient documentation

Missing or inconsistent items: file not prepared to credit-committee standard.

06

Compliance untreated

KYC, AML, UBO or sanctions unchecked. Compliance risk blocks the decision.

Risk is not the enemy

Ungoverned risk is the problem. ADSGI does not remove risk — it makes it enforceable.

UNGOVERNED RISK

Endured
The risk is neither identified nor mapped upstream.

Hidden
No trace, no documentation enforceable before a lender.

Refusal
The decision-maker discovers the risk and withdraws.

GOVERNED RISK — ADSGI

01 **Identified**
The five risk families are fully mapped.

02 **Documented**
Each risk is traced, dated and enforceable.

03 **Structured**
Security and coverage aligned to real risk.

04 **Governed**
Controls, versions and traceability mastered.

ADSGI · PRÉSENTATION INSTITUTIONNELLE · RCS Paris 985 324 680 · SIREN 985 324 680 · ORIAS N° 25003827
17 Rue Cadet 75009 Paris · www.adsglobalinvest.com · contact@adsglobalinvest.com · +33 6 20 20 20 27 · +33 7 82 53 93 04 · E-Card : www.adsglobalinvest.com/adsgi-card

The ADSGI 5-Risk Framework

Five risk families, identified and governed before any institutional presentation.

01

Legal Risk

Contracts, security, mandates, powers and enforceability.

›

02

Financial Risk

Flows, DSCR, NOI, admissible debt and capacity.

›

03

Operational Risk

Parties, schedule, execution and coordination.

›

04

Documentary Risk

Items, versions, consistency and file quality.

›

05

Compliance Risk

KYC, AML, UBO, sanctions and controls.

DOCTRINE

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

Legal Risk

The legal validity and enforceability of the operation, verified before any presentation.

01

Legal Risk

Legal security of the operation: entities, contracts, security and powers made enforceable.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

01 **Contracts**
Deeds, undertakings and commitments verified and dated.

02 **Security**
Real and personal guarantees matched to the risk.

03 **Mandates**
Authorisations and delegations controlled and valid.

04 **Powers**
Capacity of signatories established and documented.

05 **Enforceability**
Every legal item enforceable against a third party.

Financial Risk

The sustainability of debt service, demonstrated with figures.

02

Financial Risk

Real repayment capacity: flows, coverage and admissible debt set before the amount.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

01 **Flows**
Real revenue and cash-flows, contracted and documented.

02 **DSCR**
Debt-service coverage ratio demonstrated.

03 **NOI**
Normalised and verified net operating income.

04 **Debt**
Amount derived from capacity, never from need.

05 **Capacity**
Sustainable leverage set before structuring.

06 **Stress tests**
Stress scenarios applied to coverage.

Operational Risk

The coordinated execution of the operation, from structuring to settlement.

03

Operational Risk

Execution control: parties, schedule and coordination traced through to settlement.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

01 **Stakeholders**
Roles, responsibilities and counterparts identified.

02 **Schedule**
Milestones and deadlines of the operation mastered.

03 **Execution**
Operational steps sequenced and steered.

04 **Coordination**
Banks, advisers and parties aligned.

05 **Traceability**
Decisions and actions timestamped and auditable.

Documentary Risk

The completeness and consistency of the file, to credit-committee standard.

04

Documentary Risk

File quality: complete, versioned and consistent items, ready for committee.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

01 **Missing items**
Inventory of required and obtained documents.

02 **Versions**
Control of versions and updates.

03 **Traceability**
Each item dated, verified and enforceable.

04 **Consistency**
Reconciliation of figures and information.

05 **File quality**
File built to credit-committee standard.

Compliance Risk

The regulatory compliance of the operation, controlled upstream.

05

Compliance Risk

Operation compliance: KYC, AML, UBO and sanctions controlled before presentation.

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

01 — **KYC**
Identification and verification of the parties.

02 — **AML**
Anti-money-laundering framework applied.

03 — **UBO**
Ultimate beneficial owners identified and documented.

04 — **Sanctions**
Screening of lists and sensitive jurisdictions.

05 — **Controls**
Compliance checks traced and enforceable.

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The ADSGI 5-Risk Map

A consolidated view: five risk families, identified, documented and governed.

Legal Risk	Financial Risk	Operational Risk	Documentary Risk	Compliance Risk
› Contracts › Security › Enforceability	› Flows & DSCR › NOI › Admissible debt	› Schedule › Coordination › Traceability	› Completeness › Versions › Consistency	› KYC & AML › UBO › Sanctions
GOVERNED	GOVERNED	GOVERNED	GOVERNED	GOVERNED

DOCTRINE AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

How ADSGI governs risk

Risk is not removed: it is identified, documented, structured, governed and presented.

01
Identify
Mapping of the five risk families.

›

02
Document
Each risk traced, dated and enforceable.

›

03
Structure
Security, coverage and legal architecture.

›

04
Govern
Controls, versions and traceability mastered.

›

05
Present
File readable on the lender's decision grid.

DOCTRINE

AN UNDOCUMENTED RISK IS AN UNGOVERNED RISK.

Before ADSGI / After ADSGI

The same file, transformed: from an endured risk to a governed risk.

BEFORE ADSGI

- × Risk not identified
- × Flows not evidenced
- × Inconsistent collateral
- × Insufficient documentation
- × Compliance untreated
- × Refusal or degraded terms

AFTER ADSGI

- ✓ Five risks mapped
- ✓ Capacity and DSCR demonstrated
- ✓ Security aligned to risk
- ✓ File at committee standard
- ✓ Compliance controlled (KYC / AML / UBO)
- ✓ Risk governed, financeable and executable

Institutional point of access

Response within 48 business hours · NDA prior to any file sharing.

ADS Global Invest SASU

An advisory firm operating upstream of banks, investors and institutions.

Samer Maarouf

President — ADS Global Invest

- › Risk identification
- › Enforceable documentation
- › Structuring
- › Risk governance

ADDRESS

17 Rue Cadet — 75009 Paris — France

WEBSITE

www.adsglobalinvest.com

E-CARD

www.adsglobalinvest.com/adsgi-card

EMAIL

contact@adsglobalinvest.com

PHONE

+33 6 20 20 20 27 · +33 7 82 53 93 04

ORIAS

Registration No. 25003827

CONCLUSION

An undocumented risk is an ungoverned risk.

Risk governance precedes any banking or institutional decision.

IDENTIFY · DOCUMENT · STRUCTURE · GOVERN · PRESENT

Arrange a confidential meeting