

# Cover Page Back

## Awards



## Membership & Certifications



## Nimai

Arranging Finance Globally

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**OUR REACH:** GCC > Australia > Sri Lanka > Ghana > Tanzania > Nigeria > Uganda > New York  
Singapore > London > Hong Kong > Europe

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**Corporate Finance > Trade Finance > Talent Acquisition**

# Cover Page Front

# Nimai

Arranging Finance Globally



▶ Ranked 18th at the Dubai SME 100 Awards  
Government of Dubai in 2015.

▶ Voted Superbrand-UAE for 2016



Corporate Finance ▶ Trade Finance ▶ Talent Acquisition

## The Vision which lead to the formation of Nimai

We at Nimai identify problems for corporates and help them in solving the liquidity problems. Post global financial crisis in September 2008, there was severe liquidity crunch. NIMAI was formed in early 2009, to solve this problem and to add value to UAE corporates, with the theme “International Knowledge” with best practices.

Our focus has been to improve/Inject liquidity for SME & Corporates with competitive pricing and to reduce finance cost.

## What we can do for you?

Nimai will help you from start to finish - in securing bank lines, from

- ▶ Advising on your balance sheet structure.
- ▶ Suggesting an appropriate financing structure.
- ▶ Preparing a comprehensive information memorandum (or Credit application) etc.
- ▶ Negotiating the best terms and conditions with each bank - we know what the industry benchmarks are, so you will get the best terms.
- ▶ Closing the transaction with banks.

## Independent Board of Advisors



### Ambi Venkateswaran

Mr. Ambi Venkateswaran has over 35 years of experience as a Banking Executive. He had been with Bank of America Corporation for 26 years as Head of Asia Banking in Los Angeles; Senior VP and Country Head India; and Managing Director and Head of North Asia Corporate Banking, based in Hong Kong. After his tenure with Bank of America, he worked for five years as Chief Risk Officer, Mashreq bank, Dubai. His last assignment was Chief Risk Officer, Aozora Bank Ltd, Tokyo for four years. Currently He is based in San Francisco and advises Banks in his independent Capacity.

His consulting expertise is in the area of Risk Management for Banks and Financial Institutions. His numerous assignments there included: Credit Risk positions in Tokyo, Hong Kong and Mumbai He has an engineering degree from the University of Kerala and is an MBA from the Indian Institute of Management, Ahmedabad. He completed the Advanced Management Program at Harvard Business School.



### D.K.Mehrotra

Mr Mehrotra retired as Chairman of India's largest insurance company, Life Insurance Corporation of India in May 2013. During his career spanning 36 years he has worked across various operating, service and strategic departments in India and abroad. Alongside, he supervised the investment portfolio of the corporation, with a book size of over Rs.14 lac crores in FY13.

He chaired various internal and external boards of the corporation and its associates such as the Housing Finance Limited, LIC Nomura Mutual Fund Limited, LIC Credit Cards and New Pension Scheme (an initiative of the Government of India). He also represented Indian insurance in international forums. During his stewardship of LIC, the corporation regained its market share from peers and established itself as a market maker. He guided the creation of LIC's Vision 2020 program, under which the corporation aspires to provide a life insurance policy to every insurable citizen in the country by 2020.

## Advisor



### Ashley Azavedo

Ashley has 32 years Banking Experience, mainly in the UAE in Conventional Banking and with a short stint in Qatar in Islamic Banking. He has extensive knowledge of the UAE and Qatar as well as the Regional business environment in the Middle East and North Africa. Ashley commenced his Banking career in 1980 with Commercial Bank of Dubai, before working with Standard Chartered, HSBC Bank Middle East, Barwa Bank in Qatar and finally with RAK Bank before relocating to Sydney, Australia in 2012. Ashley recently joined Nimai Management Consultants in an Advisory capacity. His expertise in restructuring and change management is a valuable addition to the Nimai team.

## Partner's Profile



### **Capt. Sunil Saraf - Co-Founder & Managing Partner**

An alumnus of Officers Training Academy, after having served illustrious military career in Indian Army, Masters in Economics with MBA in International Business, Diploma in Real Estate. He joined the corporate world in 1996. He is a strategic thinker with an entrepreneurial mindset, clear vision and deep passion. While serving in Indian Army, he has been awarded the Operation Rakshak Medal in Aug 96 for Insurgency operations in Punjab, India. He Co-founded Nimai Management Consultants, ICREA and Tanjay Real Estate. His passion is to build global organizations and help people tap their own magic.



### **CA Pankaj Mundra - Co-Founder & Managing Partner**

Mr. Pankaj Mundra is an eminent Chartered Accountant and Post Graduate in Management having 15 years of Banking experience in Strategic & Financial Planning, Fund Raising, Trade Finance, Debt Syndication, Re-structuring, Investment Advisory & Risk Consulting in Middle East and Asia. Before forming Nimai, he started his career as a banker & worked with ICICI Bank, Standard Chartered Bank, ABN AMRO & Mashreq Bank. He has served the Dubai chapter ICAI in capacity of the Secretary for the period 2013- 2014, Treasurer from the period 2011-2013 and as the Chairman from 2016-2017



### **CA Nisarg Dugad - Managing Partner**

Nisarg has more than 16 years of diverse experience in the finance field. He has been advising clients on raising debt, capital, restructuring and M&A transactions. A strong communicator, Nisarg has leveraged his interpersonal and relationship management skills to develop strong networks with individuals and institutions. Nisarg is a member of the ICAI since 2002 and prior to his entrepreneurial journey he has worked in organizations like Price Waterhouse Coopers, KPMG, Nestle and Emirates Investment. He is a regular speaker at various forums on subjects of trade finance, venture capital, raising finance for SME's and regularly visits universities to share his knowledge with students



### **Mahesh Kashalkar - Partner, Trade Finance**

Mr. Mahesh Kashalkar has more than 30 Years of diverse experience in the field of Banking & Finance. Prior to joining Nimai, he has worked with ICICI Bank, Times Guaranty Financials Ltd. and Eureka Forbes. Mr. Mahesh is MBA (Finance) and CAIIB. He has extensive experience in the areas of Management Reporting, Credit Cards Business, Loan Operations, Financial Accounting & Reporting, NPA Monitoring, etc. at ICICI Bank. In his previous organizations, he has managed Lease & HP accounting, Receivable Management, Financial Control functions. With the leadership qualities to initiate and support critical initiatives for strong business growth, he has proven ability to pursue organizational vision and has built strong relationships with Clients and Bankers.



### **Priyanka Birla - Partner , Abu Dhabi**

An Associate Chartered Accountant with over 10 years of professional experience across various domains within finance ranging from financial consolidation and management reporting, financial planning & analysis, internal and external auditing, Internal controls and SOX compliance & Taxation. Her last role was as a Senior Financial Analyst with Schlumberger, Dubai. Prior to this, she has worked with KPMG in Mumbai.

She is a member of Institute of Chartered Accountants of India since 2005 and has been working in UAE for more than 9 years. A strong team player, dynamic and versatile individual with professional as well as social connections within Dubai and Abudhabi. She is also a certified Yoga instructor and member of professional forums such as ICAI Dubai and ICAI Abudhabi.



### **Akash Mehta - Partner, Northern Emirates**

Akash is dynamic and versatile financial professional with 14 years of experience in KPMG UAE. He has diverse experience in Internal & External auditing, special assignments, Financial planning & reporting and portfolio management. His portfolio included listed clients, global clients and big local family groups. In KPMG, Akash was also the Head of the Infrastructure, Government and Health care Department (comprising of +100 people). He also has an extensive exposure of dealing with retail, consumer and industrial clients. Akash is member of Institute of Chartered Accountant of India since 2001. He has been working in UAE for more than 15 years and has strong professional as well as social connections. Akash is member of various professional forums such as ICAI and JITO.





### **Minakshi Miglani - Partner , Qatar**

Minakshi is talented and motivated entrepreneur. She has started series of businesses in early stage of working life. She holds a Bachelor's degree in Commerce from Nagpur University in India. She had successfully launched a Garment Retailing business in India. The business which was a family owned trading establishment has evolved into a successful firm. She transformed the business with her creativity, acute fashion sense combined with smart business skills. She is Director of Nimai Management Consultants LLC (QFC no. 00324) and the primary contact person in Qatar. She is working directly with the leadership Team of Nimai Dubai to build the Qatar business.



### **T. Ganesh Sankaran - Partner, Kenya**

Mr. T. Ganesh Sankaran has 25 years plus of professional experience. He is currently living in Kenya for the last 23 years. He works closely with all the Audit firms, and financial institutions in Kenya and East Africa. He has solid track record of using strategic planning, and negotiation skills to successfully develop business.



### **Emmanuel Egyei-Mensah - Partner - West Africa**

SEmanuel Egyei-Mensah holds an MBA in Accounting and Finance from the school of Administration, University of Ghana. He has worked with a number of companies and projects including Cirrus Oil Services Limited and KPMG. At KPMG, he played key advisory roles for his client businesses in the areas of financial planning strategy, systems improvement and financial controls. He is also a member of the Ghana Institute of Chartered Accountants and the Institute of Taxation, Ghana. Currently, he is a successful entrepreneur with vast experience in many sectors including oil trading, power generation, petroleum infrastructure development, communications & information technology and accounting practice spanning a working career of over 22 years. He is the executive chairman of the Quantum Group Limited and the CEO of Sage Group.



### **Perfect Delali Fiah Greenstock - Director- West Africa**

Perfect Delali Fiah is a focus-driven woman who holds a BSC in Public Relations and Marketing from the University of Professional Studies, Accra (UPSA). Having acquired formal education in the field coupled with her verve of providing quality services, Delali worked with Auto Plaza Limited (premier distributors for Hyundai in Ghana) as the Sales Supervisor for a period of eight years (2015 – 2008). She proceeded to Japan Motors serving as a Senior Sales Consultant up until May 2017. A product of Mfantsiman Girls Senior High School, Delali also runs the So Me Nsa Foundation, a non-governmental organization aimed at alleviating poverty by providing educational support, quality healthcare and access to basic social amenities to the less privileged children in society



### **Ms Suja George - Head – Talent Acquisition Advisory**

Suja George is a high-performing, strategic-thinking HR professional with over 16 years of banking experience in the United Arab Emirates, having worked with the likes of ABN AMRO Bank and Mashreq Bank. A detail oriented and quality driven professional, focused in providing effective recruitment solutions to tie in with business objectives and goals. Highly skilled at relationship building with clients and across organizations and teams. Having managed recruitment for key positions from Mid to Senior Management placements. She has successfully placed around 800 job seekers in Middle East. Her technical expertise is in recruitment for specialized areas such as Risk, Governance, IT, Finance, Credit, Banking operations not only in the UAE market but also in GCC and International markets such as US, UK and the subcontinent.



### **Suresh Gupta-Country Head - India**

Over 35 years of rich experience in Marketing, Operations, Customer Services and Administration in Banking sector. He is a qualified Company Secretary from Institute of Company Secretaries of India in 1989 and also holds CAIIB from Indian Institute of Bankers in 1981 and L.L.B from Delhi University in 1982. Rich work experience at Sber Bank of Russia, Mashreq Bank, Deutsche Bank and Syndicate Bank.

# Corporate Finance

## a) Debt advisory

- Arranging debts & reducing finance costs.
- Arranging term loan, project finance, construction finance & capex finance.
- Arranging term loan for infrastructure projects in emerging markets.
- Debt Syndication and securitization.
- Customized working capital solutions for our clients, including Letters of Credit, Trust Receipts, Invoice Discounting, Overdraft, etc.
- Mezzanine & Alternative lending solutions.
- Debt Restructuring Advisory.

## a) Benefits

- Access to a Global Banking Network across all major financial centers to meet client's debt requirement
- Strong team capable of structuring complex debt transactions to meet the criteria of lending institutions.
- Company management may not always have the time to explore various financing opportunities. We give our client all the relevant options that are suited to them.
- Due to our expertise in this field we can advise, which institution will be suitable for our client's requirement.
- Our aim is to have competitive debt structures meeting client's business requirement.
- Specialized in raising structured trade finance for commodity traders.
- Strong relationships with export credit agencies to structure capex finance.

## DEBT ADVISORY

### Large Commodity Trading Company

Working Capital facility  
arrangement of AED 183.50Mn

### IT Distribution Company

Arrangement of AED 91.75Mn  
working capital finance

### Oil Refining Company

Project Finance of AED 80Mn

### Property Developer

Term Finance of AED 75Mn

### Large Developer

Arrangement of AED 73Mn of revolving  
OD facility against GCC based security.

### Ghana Based Conglomerate

Arrangement of Term  
finance of AED 60Mn

### Property Developer

Project Finance of AED 60Mn

### Pharma Manufacturing Company

Arrangement of AED 55Mn  
Project Finance

### Debt restructuring

of AED 61Mn for FMCG clients

# Trade Finance

## Our Product offerings include:-

- Arrange confirmation and discounting of your LCs globally, including emerging markets like Algeria, Bangladesh, Egypt, Ethiopia, Ghana, India, Indonesia, Kenya, Libya, Malawi, Middle East, Nigeria, Pakistan, South Africa, Sri Lanka, Tanzania & Uganda.
- Arrangement of Back to Back LCs, Transferable LCs for structured trade transactions.
- Refinancing of LCs.
- Arrangement of funding against SBLCs.
- Arrangement of funding against Availized Bills.
- Arrangement of BKE/RMA between Banks, if required.
- Arrangement of Buyer's Credit.
- Can Handle Long Term LCs.
- Ensure timely negotiation of LCs Documentation.
- Minimize amendment & discrepancies in the LCs.
- Providing best solution & rate structure from our global banking network.

**Do you need Arrangement of Confirmation and Discounting of LCs issued globally at low rates?**



At Nimai we help you reduce your financing costs

### Singapore Based Company

Scrap Vessel Arrangement of USD 85 Mn of Export LC Confirmation & Discounting

### Bangladesh Based Company

Power Project Arrangement of USD 85 Mn of Import LC Confirmation & Discounting

### UAE Based Company

Structured Steel & Beams Arrangement of USD 85 Mn of Import LC Confirmation & Discounting

### UAE Based Company

Agricultural Product Arrangement of B2B LC USD 68 Mn & USD 15 Million from Ethiopia

### Bangladesh Based Vertically Integrated Textile & Garment Company

Arrangement of B2B LC & SBLC worth USD 50 Mn

### Dubai based Contracting company

Arrangement of regular import LC financing under Buyers credit structure for an amount of USD 33 Mn

### UAE based edible oil company

Arranged confirmation for Iraq based LC of USD 35 Mn

### Nigerian Based Banks

Arranged Refinancing of USD 35 mn

### Trading & Manufacturing Company in Kenya

Arrangement of USD 25 Mn of Confirmation & Discounting of LCs

### Singapore Based Agri commodity Company

Arrangement of USD 18 Mn export LC confirmation & discounting

Arranged USD 15mn of LC discounting for UAE based Hygiene care Products Company

# Nimai Talent Acquisition

“A Global Talent Company”

## WHO WE ARE

Nimai Talent Acquisition is a firm focused on serving our clients and candidates with comprehensive needs of Talent Acquisition, Advisory & Consulting. Our services are concentrated primarily in Finance, Accounting, Banking, Governance and Human Resource with scope of diversify to outsourcing, back ground verification etc. in future. With our core strength of finance professionals having a network with more than 10,000 professionals in more than 40 countries, we are best suited to meet our client's requirements.

With a team approach to most consulting projects, Nimai talent acquisition will be able to offer a balanced quality HR service than many of its competitors. Our position for growth is to understand our clients & candidates with the intent to employ ethical and result driven services globally.

## Nimai Talent Acquisition – Vision & Objective

- ▶ Our vision is to formulate strategies and facilitate consulting services to professionalize client's recruitment and selection procedure. We provide a qualitative measurement based upon analysis and special expertise.
- ▶ Our number one priority and commitment is to provide a service which enables our clients to attract and retain the best talent available within agreed time lines and our candidates to fulfill their career aspirations.
- ▶ We approach all client projects with competitive creativity, cost effective solutions keeping highest ethical and professional standards.

## Why – Nimai Talent Acquisition

- ▶ At Nimai, we share ideas, knowledge and experience to deliver outstanding results to our clients. With a strong team of finance professionals having a network with more than 10,000 professionals in more than 40 countries, we are best suited to meet your requirements.
- ▶ We are a strong team, which deals day to day on various financial matters with various finance professionals. We understand exactly what the role requires and have the capability and skill set to provide a suitable match.

## Nimai Talent Acquisition - Specialization

- ▶ Finance and Accounting    ▶ Risk Management & Compliance    ▶ Credit
- ▶ Treasury and Governance    ▶ Human Resources    ▶ Banking

Within a span of One year, **Nimai Talent Acquisition** has successfully placed high potential candidates with reputed organisations in UAE

**Manufacturing & Trading Company**  
Group CFO Nigeria & Finance Director UAE

**Investment and Capital Management  
Advisory DIFC - Vice President**

**Large Retail Group of Companies**  
Finance Manager

**Health Care Company**  
Manager – Treasury

**Trading and Distribution Company**  
Finance Manager

**Manufacturing & Distribution Company**  
• Finance Manager • Accountant

**Engineering, & Construction Company**  
Asst. Manager Accounts

**One of the top 10 Audit firms in UAE**  
Senior Auditor

**Manufacturing & Service Industry**  
Asst. Manager - Accounts