

# **PROSPECTUS**



## **NUBRI PRIVATE FUND**

**NUBRI CAPITAL PVT LTD**

**THIMPHU, BHUTAN**

We aim to provide the highest quality and service in asset and investment management.

Nubri Capital Pvt Ltd  
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## NUBRI PRIVATE FUND

### 1 NUBRI CAPITAL INFORMATION

<b>Company</b>	: Nubri Capital Private Ltd
<b>Contact</b>	: P.O. Box 724 Thimphu, Bhutan
<b>Registered License</b>	: Royal Monetary Authority – Financial Services Act of Bhutan, 2011 Ministry of Economic Affairs – Incorporated Under Companies Act, 2000

### 2 NUBRI PRIVATE FUND

Nubri Private Fund is pool of investment from various investors who wish to save or make money just like everyone does. Investing in Nubri Private Fund can be a lot easier than buying and selling individual stocks and bonds on your own. Nubri Private Fund will accept investment at any time with higher return than other financial institutions where as other investors can trade their stocks and bonds when they desire.

Nubri Private Fund is designed to be an investment fund. Nubri Private Fund is applicable to individuals and companies as investors. Nubri Private Fund makes investments in safe and reliable institutions and organizations focusing on performance stability and high return that are in need of investments

helping them introduce additional capital in the economy.

### 3 INVESTMENT STRATEGIES

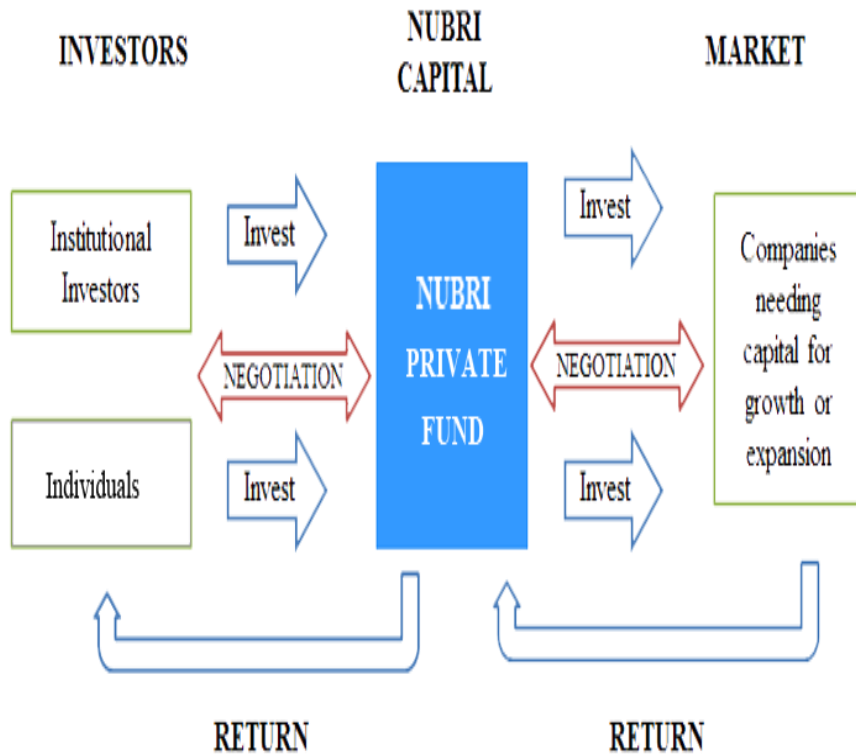
Nubri Private Fund will be invested in companies and institutions. The return on the investments from the companies and institutions will depend on the volume and duration of the investment. However, for an investor, the fund will guarantee a fixed return as agreed between two parties as per the agreement.

### 4 GENERAL FUND STRUCTURE

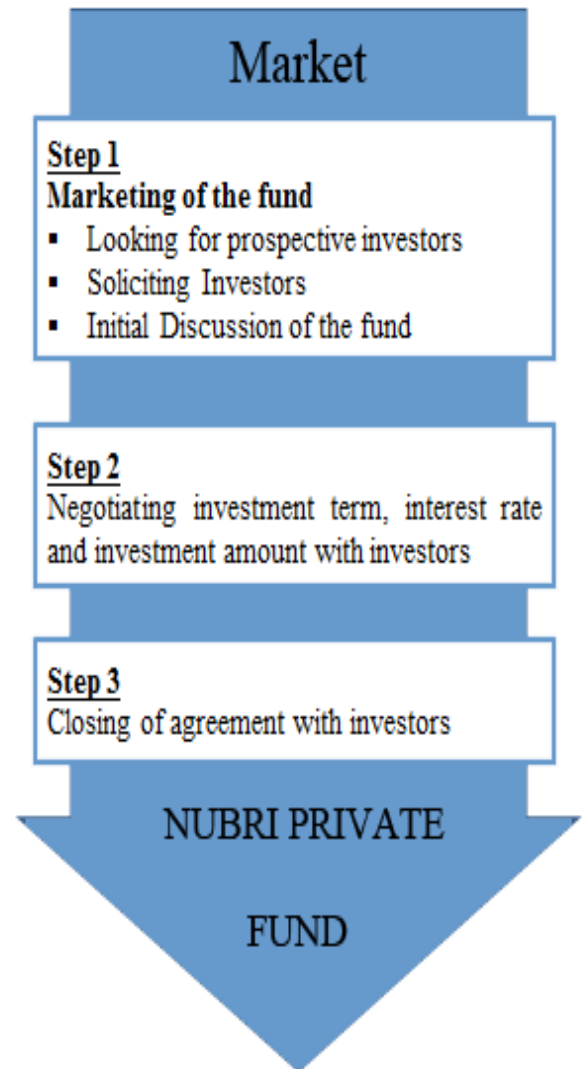
The structure of Nubri Private Fund generally involves several key entities, as follows:

- ✓ Nubri Private will raise capital from individuals and companies as investors.
- ✓ Nubri Capital will invest our own capital along with the capital raised from investors and make all investment decisions for the fund.
- ✓ The fund will invest in equity and equity related securities where the fund could believe greater growth and profitability. The fund will also invest in debt and money market instruments maturing on or before the maturity date of the Scheme.
- ✓ Nubri Private Fund invests in companies and institutions needing capital for setup & cash flow management for growth and expansion.

## 5 FUND MARKETING



## 6 FUND MARKETING MODEL



Fund capital will be raised through Private Placement of securities to:

- Institutions
- Individuals

Generally the Private Placement can be done by one-on-one presentation, presentation to committee members and through tele-conference of the Fund Scheme to Investors. Typically the presentation involves Investment Terms, Interest Rate and Investment Amount.

## 7 INVESTMENT RISKS

Investment risk like many other business ventures are attributable to macroeconomic, social or political factors, which influence systemic risks and market risks. Investment risks concern the performance, returns, liquidity and structure of investments. In some investments, a certain type of risk may be predominant, and others are not very significant. It is essential for investors to understand various risks before making investment decisions. Risk tolerance for an investment should set out the level of risk to which it is willing and able to be exposed; taking into account its financial strength and the nature, scale and complexity of the investment risks. Investment risks may be classified as follows.

### 7.1 Portfolio Risk

This is a risk arising from a contagion effect due to failure in diversifying an investment portfolio. Failure to diversify across geographies, industries, and markets can expose an investment to this type of a risk.

### 7.2 Default Risk

The risk of non-payment refers to both the principal and the interest. This risk is very high for investments in debt securities. However, default risks can be minimized by investing in companies with good credit ratings.

### 7.3 Interest Rate Risk

Interest rates may be affected by changes in money supply, cost of borrowing with general credit market conditions and lead to widespread credit downgrades and to spread considerably according to the rating of securities and instruments.

### 7.4 Liquidity Risk

Liquidity risk is exposure to loss in the event that insufficient liquid assets will be available from among the assets supporting the liabilities, to meet cash flow requirements when they are due. An investment should not only be safe and profitable, but also reasonably liquid. An asset or investment is said to be liquid if it can be converted into cash quickly, and with little loss in value.

## 8 DEPOSITORY

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<b>Bankers</b>	:	Bhutan National Bank, Druk PNB, T Bank Bank of Bhutan Tbank Limited Bhutan development Bank Limited
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## 9 AUDITOR

**Name** : Menuka Chhetri & Associates Chartered Accountants  
Empanelled by the Royal Audit Authority

## 10 CURRENT RATE OF RETURN

The current rates of return under Nubri Private Fund are as follows:

### 1. Short Term Investment

	<b>Investment Period</b>	<b>Annual Rate of Return (%)</b>
1	45 days	3.00%
2	90 days	4.00%
3	120 days	4.50%

*Return on Investment will be payable on the maturity of the investment*

### 2. Long Term Investment

	<b>Investment Period</b>	<b>Annual Rate of Return (%)</b>
1	1 (One ) Year	7.00%
2	2 (Two) Years	7.50%
3	3 (Three) Years	8.25%

*Return on investment will be payable half yearly (OR) yearly.*

The rate of return will be updated every after (3) Three months.

## 11 NUBRI CAPITAL – PRESENT BOARD OF DIRECTORS

#	<b>Name</b>	<b>Designation</b>
1.	Chador Wangdi	Chairman
2.	DashoTandinNamgyel	Director
3.	Lopen Sangay Chophel	Director
4.	Pema Thinley	CEO/ Director

## 12 NUBRI PRIVATE FUND TRUSTEE

A trustee for Nubri Private Fund will be set up with the responsibility of safeguarding the interests of

investors. The Trustee will provide advice in the management of funds collected in Nubri Private Fund for the benefit of the investors.

The trustee will comprise of 4-6 members depending on the size and liquidity of the fund. The management of Nubri Capital will make up a minimum of 2 members and a minimum of 2 members will be from the investors in the Fund.

	<b>Name</b>	<b>Designation</b>
1.	Pema Thinley	Chief Executive Officer
2.	Tashi Rabten	Investment Officer
3.	Karma Wangchuk	Compliance Officer
4.	To be Decided	
5.	To be Decided	

## 13 CHANGES TO THE TERMS AND CONDITIONS

Changes made to the fund will be reported to the Royal Monetary Authority.

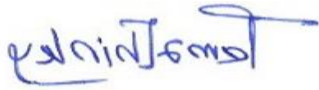
## 14 COMPLAINTS

All complaints will be addressed to:

Complaints  
Nubri Capital Pvt Ltd  
P.O. Box 724  
Thimphu, Bhutan

## 15 STATUTORY DECLARATION

We hereby declare that all the relevant provisions of the Regulations for Fund Management Company in Bhutan, 2011 and the related laws, regulations of the Authority have been complied with. Also, no statement made in prospectus is contrary to the provisions of the Regulations for Fund Management Company in Bhutan, 2011.



Pema Thinley  
Chief Executive Officer