



The Management Consulting Group (MCG) with the support
of the Association “Africans in the World”

Presents the future
Ethic Bank of the African Diaspora
UNICONTINENTAL BANK

MCG scarl

B.E.D.A-project TO INVEST BETTER IN AFRICA

**DES RÉPONSES ADAPTÉES
AUX ATTENTES DE LA
DIASPORA**



Our Objectives

1. Control, direct, and add value to the savings of the Africans immigrants.
2. Reduce the cost of money and savings transfers; as well as promotion of the use of legal and secured tools for the money transfers.
3. Promote and implement the investment of savings in productive circuits of micro and medium private or communities businesses.
4. Give the opportunity of investment to the African immigrants in their home countries and communities.
5. Endure and participate actively to the building of a sustainable development of Africa by facilitating the access of large populations to financial tools, aiming to increase the standard and quality life, health cares and education services in Africa, by promoting and acting towards fitted homeownership programs for different levels of incomes.
6. Implement jump-starts tools for African entrepreneurship, giving to skilled and experienced Africans the opportunity to setup businesses on their own for self employments and job creation both in Europe and Africa.

CALENDRIER



Chronology of events

1. **The 10th July 2007:** Foundation of the Management Consulting Group (MCG scarl)
2. **May 2007 - May 2008:** Campaign of information and lobbying to the African communities across Europe, lobbying at the Africans authorities in Europe and Italians institutions.
3. **July – October 2009:** shares booking for the capital of the bank.
4. **November 2009:** Handing-in of the files (Business plans, and shares) aiming to the authorization of the bank of Italy.
5. **2010:** assets funds harvesting and establishment of the Unicontinental Bank.

Foundation of the “UNICONTINENTAL GROUP”

The Holding will include 5 companies:

1. The Management Consulting Group (M.C.G.): is a companionship company established on the 10th of July 2007. The number of its consultants and partners has increased since then from 10 to more than 50 with several and varied backgrounds and professional skills (Architects, Land surveyors, Physicians, Chemists, Veterinaries, Economists, Engineers, Computer sciences experts...etc). the MCG is a transnational company, owing to the fact that its consultants are residing and operate both in Europe and Africa. www.mconsulting.it
2. The Ethic Bank of the African Diaspora (EBAD): This is the 1st Bank of the African emigrants and diasporas.

Committed on Micro credits and loans, ethics business fields.

Promoters: 5.000 Africans

Head quarters: Milan (Commune of Bresso) – Italy

Branches in Africa (Senegal, Mali, Burkina-Faso, Ivory coast, Cameroon, Ghana, Nigeria)

The capital of the Bank is € 8.010.000,00 (eight millions Euro) divided in 534.000,(five hundreds thirty four thousands) ordinary shares of nominal value of € 15,00 each.

NB: The lower share capital fund required by the Bank of Italy for the setting up a Bank company is 6 millions Euro.

The bank will be controlled, according to the art. 93 of TUB (Italian banking regulation law) by a majority shareholders group which will directly dispose of about 49% of the share capital, and indirectly through the MCG scarl which will own about 12% of the capital. The shares will be

LE PROJET





available under nominative form, in packages of ten shares of a value of € 15,00. The lower share's package available per is 4, i-e € 600,00.

NB: the lower nominal share's package of value of € 600,00 is reserved to students. The lower nominal share's package available for workers is € 1200,00.

Products and Services: the products and services offered by the bank are designed to fit the needs of African residing in Europe, and eventually help them build the return back to their home country, by giving them the opportunity to invest, and at the same time contribute to increase and optimize the money flow towards Africa.

In the months ahead, those Africans who are interested will be able to fill the application forms to claim the membership status of the promotion committee of the EBAD (Ethic Bank of the African's Diaspora) and subscribe subsequently to the capital assets share which nominal value will be communicated the competent authorities according to the laws in force.

NB: A vigilance committee will be seated to guarantee the investments and assets of Africans who in fact are the owners of this bank. This committee will be composed by the honour consul of the republic of Senegal at Milan, the Ambassadors of Senegal, Ivory Coast, Cameroon, Burkina-Faso, Mali, Ghana, a delegate from the SDA Bocconi, a delegate of the urban council of the town of Bresso and Hon. Gozi; member of Italian parliament and former president of the European commission in charge of immigration policy, ministries of equal opportunities and cooperation.

3. An Insurance company: focused among other services on health care services for our families at home in Africa; that will make medicals cares easy, effective and affordable for them.
4. A Foundation to promote and provide funds for social and charity initiatives (Hospitals, Schools, Universities, Community Facilities) and support the return of immigrants corpse at home in Africa.
5. An Investment trust fund for the "severance indemnity" (TFR) of immigrants workers: in accordance of the new regulation on the dependents work contract in Italy (contratto di lavoro dipendente). The worker will be able to entrust this fund to manage the assets saved during his working term at the employers company. The worker will then be able get part or the entire amount of his money paid to invest in African if he desires even before the retirement period.

SERVICES



... de QUALITE



L'INNOVATION



Prodotti e Servizi di qualità per la banca

1. Enable African Diaspora to send back home money through innovative, advanced and cheaper systems of "Money-Moving".
2. Enable immigrants to face emergencies at home through current account overdrawn in the case they could face some cash unavailability. The refund then will be subsequently carry-on at the salary credit. It's a service that no one credit institute grants to their customer actually.
3. Finance property developer in Africa who intend to carry-on civil home building fore African diaspora, and other kind of customers.
4. Give to many Africans the opportunity to become homeowners through affordable, mortgages and competitive term loans at lower rates than those practiced for first house mortgage in Italy.
5. Ease the loan access for development projects in Africa designed by Africans immigrates.
6. Give the opportunity to African immigrates to simplify and cope with payments process to institutions and businesses located in Africa without negotiators or intermediaries.
7. Support the legal immigration processes in and out by enhance the competences and technology transfer in Africa.
8. The Bank in partnership with the "Africans in the World" NGO (Non Governative Organisation) association and the Foundation will contribute and support the return of corpses back home in Africa.

The Culture of innovation and performance

We run a cultural approach oriented to innovation and performances aiming to create added value and consequently open broad perspectives and opportunities.

Our commitment to enhance the African's skills and backgrounds generates strong basis to put Africans at the edge of the development of the continent, becoming the true protagonists of a lasting an sustainable economical growth of Africa.

The project of the Ethic Bank of the African Diaspora (EBAD) is the perfect, effective and pragmatic embodiment of a development philosophy focused on the value creation for African immigrates and their continent.

Let's come together for a better Africa.

FOR US BY US BEDA-PROJECT

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