



**BANYAN** GROUP  
BUSINESS BEYOND BOUNDARIES

# INVESTMENT MEMORANDUM (IM)

## AL BAHAR – DANTATA Rice Trading Platform (Senegal Origin)

### Investment Summary

Banyan Fund House presents a **capital-protected agricultural commodity trading opportunity** focused on **IR 64 – 5% Broken Rice**, sourced from **Senegal** and supplied to established buyers **Al Bahar** and **Dantata**. The platform is structured using a **hybrid Fixed Deposit-backed LC model with limited cash deployment**, allowing investors to participate in large-volume rice trade flows while preserving principal safety and maintaining predictable cash cycles

The model supports scalable monthly volumes ranging from **3,000 MT to 10,000 MT+**, with the potential for long-term supply arrangements through government or private counterparties in Senegal.

### Investment & Capital Structure

**Total Investor Commitment: USD 1.5 Million**

### Capital Deployment Model

- **80% (USD 8 Million)**
  - Placed as **Fixed Deposit (FD)** with a scheduled bank
  - FD used as **collateral for issuing Letters of Credit (LC)**
  - Principal remains bank-secured and earns FD interest
- **20% (USD 2 Million)**
  - Deployed as **advance payment to millers / suppliers**
  - Secures procurement priority, pricing control, and shipment readiness

### Trade & Operating Model

- **Commodity:** IR 64 – 5% Broken Rice
- **Origin:** Senegal
- **Buyers:** Al Bahar & Dantata (long-term off-takers)
- **Exporters:** Padma Source Impex / Shaik Global
- **Trade Cycle:** Short-duration, shipment-based
- **Volume Potential:**
  - Initial: 3,000 – 10,000 MT / month
  - Scalable: up to 50,000 MT / month



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## Stakeholders

- **Investment Manager: Banyan Fund House**
  - Structuring FD–LC framework
  - Investor governance, risk management & reporting
  - Oversight of trade execution and cash discipline
- **Operating & Procurement Partners:** Padma Source Impex / Shaik Global
- **Buyers / Off-takers:** Al Bahar & Dantata
- **Origin Support:** Senegal suppliers / facilitation channels
- **Capital Partner:** Investor

## Risk Management & Capital Protection

- Majority capital secured in bank FD
- Advance exposure limited to 20% of total capital
- Pre-agreed buyers and shipment schedules
- High-velocity trade cycles reduce price and counterparty risk

## Returns Profile (Investor Perspective)

- **Target Net Investor Yield: 12% – 17% per annum**  
*(excluding LC and banking charges)*
- **Return Source:** Trade margin participation
- **Cash Flow Nature:** Shipment-based / periodic distributions
- **Upside Potential:** Increased returns through volume scaling (USD 25M+ annual rotation)

## Investment Synopsis

From an investor standpoint, this opportunity offers a **low-risk, capital-efficient entry into large-volume agricultural commodity trading**, where **80% of capital remains bank-secured** and only **20% is deployed as controlled working capital**. The hybrid FD–LC structure preserves principal, limits downside exposure, and enables participation in high-velocity rice trade flows with predictable yields. With Banyan Fund House acting as **Investment Manager**, the platform emphasizes **capital safety, transparency, and steady income generation**, making it suitable for investors seeking **12–17% annual returns with strong downside protection**

### **Banyan Group - India|UAE**

Strategic Advisory & Investment Facilitation

### **Prabhakaran Jayapal (PJ)**

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