



# PearlMutual Consulting Limited Fund Manager Profile



## Who Are We?

PearlMutual Consulting Limited is a financial advisory firm located in Lagos, Nigeria.

*We are passionate about turning Nigeria's business challenges into business performance enablers.*

To fulfil this passion, we focus on 3 core service areas



Executive  
Training



Capital  
Raising



Financial  
Advisor

## Executive Training

Our team creates learning modules designed to help participants gain broader and more practical knowledge on different aspects of the global financial industry.

Along with seasoned professionals as facilitators, we provide a hands-on, participatory learning experience to our clients. We use case studies to drive home key theoretical and technical concepts in packages that are familiar to the participants.

## Financial Advisory

PearlMutual Advisory Partners provides an array of financial and business advisory services to organizations and individuals in and out of Nigeria. Those services include:

- ❖ *Financial deal structuring*
- ❖ *Business process reengineering*
- ❖ *Business incubation*
- ❖ *Financial and business documentation*
- ❖ *Financial operations services*

## Capital Raising

As seasoned financial consultants and educators, we combine our knowledge, expertise, and established contacts to raise capital for businesses and individuals. Our capital raising services cover

Trade Finance done with strategic partners to help build business capacity in organizations.

Project Finance under which we source debt and/or equity for transactions that will create positive developmental impacts on the West African economy.

Working Capital is provided to companies for specific projects and scenarios.

While long-standing companies have easy access to finance from traditional institutions, SMEs do not enjoy the same privileges. To bridge this funding gap, we created our business and financial incubation platform, **BridgeAngels**.

**BridgeAngels** combines all our service offerings to help SMEs grow sustainably and to help build their financial structure and present attractively to traditional financing institutions in the future.

**BridgeAngels** was established to help SMEs especially those in the agro-processing, manufacturing & trading sectors of the economy to improve their working capital. It targets industries that have direct and indirect significant social impact on women and youth.



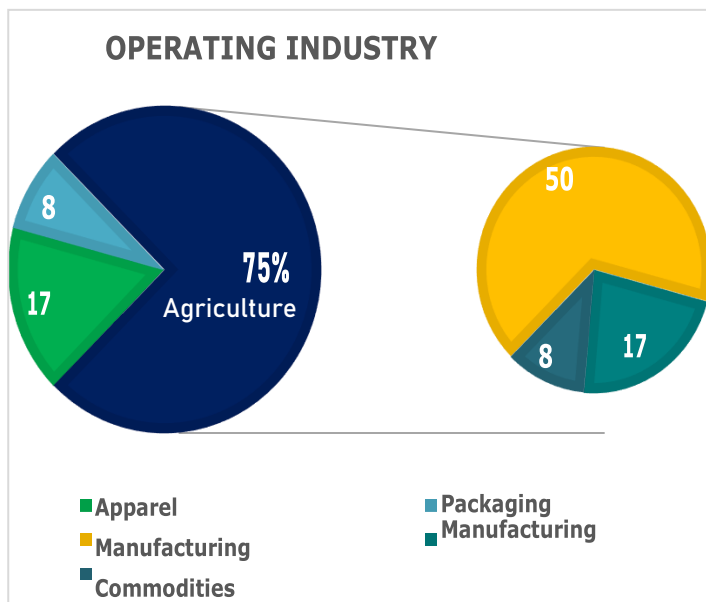
The goals of **BridgeAngels** are *to feed the nation, grow Nigeria's export revenue, increase her export influence, and reduce economic disparity.*

PearlMutual is registered with the Securities and Exchange Commission, Nigeria, we are licensed to advise and provide investment opportunities to

individuals and organizations. Leveraging on this, our 'FundOne' is structured to source funds from high-net-worth individuals for SMEs in diverse industries.

In operation since April 2018, we have raised approximately **\$2,218,731** for twelve SMEs operating in five distinct industries.

We continue to create specific funding structures for our SMEs that benefit their companies and their industries.



As a part of sustaining business incubation principles, we make a conscious effort not to stop at providing access funding, SME progress is measured periodically by evaluating their YoY turnover, social impact growth and their ability to access finance from other sources.

## Our Due Diligence Process



## Some of our Success Stories

**Esteemma Diamonds Global Investment Ltd**  
(Woman-led company)

A cashew processing and trading company with the capacity to process 4 tons a day

**Has received \$383,926 in debt funding so far**

The funds prevented a shutdown of processing operations and helped provide funding to hire 5 youth and 12 women

**Crown natures Nigeria Ltd (Woman-led Company)**

As part of a partnership with USAID, the company received advisory services and technical support to help increase its visibility and access to foreign Markets. The company was able to scale up by leveraging access to various roadshows.

**Keexs Nigeria Ltd**

An indigenous footwear brand creating afro- centric shoe designs

**Received \$ 326,929 in equity and debt**

The funds prevented company shutdown and eventually led to approx. 60% increase in youth and women employment

**Allany's Agriq**

A cashew and sesame seeds trading company.

Received \$682,331 in debt funding

49% increase in revenue generated. Increase in the number of women and youth in the rural community hired as laborers, local buying agents and produce sorters. Increased

revenue for female farmers in the community.

Twine Global Limited

A Cashew processing and trading business

Received \$100,182 in debt funding

As a result, more women and youth in the community were employed as laborers and local buying agents.

For more on our success stories, see our website.

## BridgeAngels' Social Impact

*\*includes direct and indirect impact*

2018	2019	2020	2021
22 Jobs Created	37 Jobs Created	150 Jobs Created	421 Jobs Created
18 Women Impacted	30 Women Impacted	60 Women Impacted	580 Women Impacted
9 Youth Hired	24 Youth Hired	45 Youth Hired	168 Youth Hired
4 SMEs Funded	6 SMEs Funded	12 SMEs Funded	8 SMEs Funded

## 3 Years On... BridgeAngels' Funding History

