



## Investment Guide

Share success and start investing with us



## You can participate in diversifying your portfolio by making an annual contribution with us

- Careful portfolio investment optimization is a powerful way to enhance returns and mitigate volatility. You can diversify by dividing stocks into different ventures, keeping in mind the importance of geographical diversification.
- It is our privilege to invite you to consider an investment with us to achieve the two factors mentioned above and get a better investment performance for your financial savings.
- The opportunity offered by us guarantees the diversity of investment between services and commercial brokerage in RIF (RAMADAN INTERNATIONAL) and financial services and brokerage through remittances and foreign exchange.
- We operate globally due to our work in various countries, thus achieving geographical diversification of your investment portfolio.
- Our unique feature is the annual temporary investment, where the investor recovers their profits along with the capital after one year of investment, and can renew the investment contract with the conditions offered by the company at the time of renewal.

## Why Choosing Ramadan International For Investment

- ◀ Financial sustainability and growing your wealth to achieve your financial goals
- ◀ Realize financial gains that exceed annual inflation
- ◀ The company is officially and legally registered in the United Arab Emirates and The Gambia
- ◀ RAMADAN INTERNATIONAL is a venture of Bihorns An Officially Registered Company In Iraq With a distinguished reputation and 11 years of expertise in Electrical And Mechanical Contracting In The petroleum sector
- ◀ Bihorns' Long Experience in Managing Multiple Projects Guarantees You Secure investments by making thoughtful and sound decisions
- ◀ Successful past investment experiences and insights
- ◀ Our investments are Sharia-compliant: At Bihorns we adhere to principles that include avoiding usury and guarantee that all investment activities are asset-backed and based on a fair sharing of profits and losses



### Registration

◀ You can register through

Direct contact with our numbers mobile number and WhatsApp: 00 22 078 50 000

◀ Or via email: [coordinator@rif.live](mailto:coordinator@rif.live) where our customer service department will provide you with all necessary details and respond to inquiries as soon as possible

### Share value

◀ The value of one share is one thousand US dollars (\$1000)

### Profit Distribution

◀ Profits are distributed annually at a rate of 30% of the net profit, with capital recovery

### Withdrawal from investment

◀ The investor has the right to withdraw within a maximum period of fifteen days (15 days) from the date of approval to submit a request for withdrawal, where funds will be returned to the investor but without any profits

◀ The investor is not entitled to sell or trade the shares as the ownership of the investment is deemed to be restricted to the management of the company





### Investment guarantees

The availability of RAMADAN INTERNATIONAL as an official company registered in the United Arab Emirates and Africa and operating in accordance with the rules and regulations in force in both countries

The presence of Bihorns in Iraq  
(the owner and direct supervisor of the project )

### Investment risks

The investment may result in losses due to market fluctuations, economic shifts or force majeure, and the percentage of loss for the investor is the same as the profit percentage (30%) of the total losses

### Follow-up business activities

Our firm provides investors with the privilege of following up and communicating through their numbers to inquire about the business progress or to arrange field visits to our companies in the countries in which we operate on the basis of prior appointments

# Our expertise and success at your fingertips

## Invest with us

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