Mobay & Company Limited

Introduction to Our Partner Banking Facility

Executive Overview

Mobay & Company Limited is a Joint Venture Specialist firm operating in partnership with a specialised global banking facility that delivers a transformative credit-enhancement solution for commercial and development banks across Africa and emerging markets.

Our platform enables qualified institutions to significantly expand lending capacity through a hybrid SBLC MT760 credit enhancement structure designed exclusively for development finance and structured growth initiatives.

This solution is purpose-built for established banks seeking to scale aggressively but constrained by capital access, regulatory barriers, or limited recognition of their issued instruments within the global financial system.

The Structural Problem We Solve

Many regional and development banks operate with strong infrastructure and leadership, yet face a critical limitation:

Low-Rated Instruments

Low-rated SBLC instruments typically attract only **10–15% loan-to-value**

Tier 1 Rejection

Most Tier 1 institutions **refuse to accept them**

Restricted Access

Access to large-scale development funding **remains restricted**

This creates a **systemic growth ceiling**.

Ambitious leadership teams may have the vision to 10X lending capacity, fund infrastructure, acquire competitors, or expand regionally, but lack the international credit recognition required to unlock catalytic capital.

The Mobay Solution

Mobay's partner banking facility is one of the very few global platforms capable of accepting low-rated SBLC MT760 instruments and enhancing them into **authentic, AAA-grade, high-value credit instruments**.

This enhancement enables Mobay-approved borrowers to secure up to **100% development loans**, typically disbursed over 12 months or more depending on project scale.

Minimum project size: $100,000,000 USD.

The funding is designed to support:

- **Infrastructure Development**
- **Agricultural and Manufacturing Expansion**
- **Education and Social-Impact Programmes**
- **Strategic Institutional Growth Initiatives**

Benefits to Participating Banks

Participating banks are **not required to deploy capital or assume lending risk**.

Their sole obligation is to maintain the SBLC MT760 for its term of **one year and one day** without recall or cancellation.

In return:

1

Lease-Purchase

The instrument is lease-purchased by Mobay's partner facility

2

Lease-Sell Fees

The issuing bank receives lease-sell fees typically between **1–3%**

3

Charges Covered

Transmission charges are covered

4

Swift Payment

Payment is made within **10 banking days** of release

This structure enables **substantial revenue generation** without cash deployment, risk exposure, or balance sheet strain.

Strategic Transformation

Current State of Many Regional Banks

- Constrained lending capacity
- Slower organic growth
- Limited ability to compete with globally backed institutions
- Structural disadvantage in international capital markets

Desired Future State

Up to 10X increase in lending power

Greater institutional autonomy

Competitive regional dominance

Ability to finance major national development projects

Enhanced international credibility

Mobay acts as the executive-level international partner required to bridge this gap.

Why Mobay

Mobay differentiates itself through:

25+ Years Experience

Executive-level institutional experience

Government Background

Government contract background

Senior Leadership

Senior leadership expertise

Business Systems

Structured Business Management Systems

Speed to Capital

Speed to capital deployment

Institutional Grade

Institutional-grade processes

Guarantee Framework

Money-back guarantee framework

We position ourselves not merely as a funding intermediary, but as a **strategic international growth partner**.

Next Steps

Executive discussions are conducted **confidentially** and directly with authorised decision-makers.

For further information or to request an introductory briefing, please contact:

Mobay Team

mail@mobay.co.uk