



**July – December 2001**

## SERVICES

MENA Financial Inc. and its group of websites aims offer in-depth information, accounts, financial statements and news on over 1,000 listed companies in the following 15 countries:

**Algeria, Bahrain, Egypt, Iran, Iraq, Jordan, Kuwait, Lebanon, Morocco, Oman, Qatar, Saudi Arabia, Syria, Tunisia and the United Arab Emirates**

Users can reach our information using the following regional sites:

<a href="http://www.MENAQuote.com">www.MENAQuote.com</a> :	all 15 countries
<a href="http://www.GulfQuote.com">www.GulfQuote.com</a> :	Bahrain, Kuwait, Oman, Qatar, Saudi Arabia and the United Arab Emirates, together the Gulf Co-operation Council ("GCC")
<a href="http://www.ArabQuote.com">www.ArabQuote.com</a> :	Bahrain, Egypt, Iraq, Jordan, Kuwait, Oman, Qatar, Syria, Saudi Arabia and the United Arab Emirates

or each of the local sites:

<a href="http://www.AlgeriaQuote.com">www.AlgeriaQuote.com</a>	<a href="http://www.JordanQuote.com">www.JordanQuote.com</a>	<a href="http://www.Q8Quote.com">www.Q8Quote.com</a>
<a href="http://www.BahrainQuote.com">www.BahrainQuote.com</a>	<a href="http://www.LebanonQuote.com">www.LebanonQuote.com</a>	<a href="http://www.SaudiQuote.com">www.SaudiQuote.com</a>
<a href="http://www.EgyptQuote.com">www.EgyptQuote.com</a>	<a href="http://www.MoroccoQuote.com">www.MoroccoQuote.com</a>	<a href="http://www.SyriaQuote.com">www.SyriaQuote.com</a>
<a href="http://www.IranQuote.com">www.IranQuote.com</a>	<a href="http://www.OmanQuote.com">www.OmanQuote.com</a>	<a href="http://www.TunisiaQuote.com">www.TunisiaQuote.com</a>
<a href="http://www.IraqQuote.com">www.IraqQuote.com</a>	<a href="http://www.QatarQuote.com">www.QatarQuote.com</a>	<a href="http://www.UAEQuote.com">www.UAEQuote.com</a>

Further to this exhaustive company database, MENA Financial Inc. provides:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Financial news                           | <input checked="" type="checkbox"/> Company press reports and results |
| <input checked="" type="checkbox"/> Daily share prices                       | <input checked="" type="checkbox"/> Analysts' research                |
| <input checked="" type="checkbox"/> Relevant financial rules and regulations | <input checked="" type="checkbox"/> Multiple user portfolios          |
| <input checked="" type="checkbox"/> Equity data & prices                     | <input checked="" type="checkbox"/> Country regulations               |
| <input checked="" type="checkbox"/> Mutual Fund data & prices                | <input checked="" type="checkbox"/> Share clubs                       |
|  | <input checked="" type="checkbox"/> Bulletin boards                   |

And a range of services tailored to the Middle East and North Africa, such as prayer times, etc.

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We offer two types of services:

- ⊗ **Banner Advertising Campaigns** (“Campaigns”), open to anyone.
- ⊗ **Investor Relations**, open to any listed company and mutual fund in the Middle East and North Africa.

## BANNER ADVERTISING CAMPAIGNS

Our campaigns allows you to select the position of your advert:

- ⊗ As a “Large Banner” at the top of any of our pages
- ⊗ As a “Standard Banner” shown on the information column (right-hand side column) of any of our page and on the news column (left-hand side column) of any of our news page (the “News Small Banner”).

All our Campaigns allow you to select the precise start and end date (the “Campaign Dates”), the daily start and end times and individual days of the week. There is no limit to the number of banners for inclusion in a given Campaign. If your Campaign includes more two or more banners, you can even specify the importance to be given to each banner (by default, all banners are treated equally). Your banners can be static or animated.

The screenshot displays the MENAQuote website interface. At the top, a large banner for the 'Arab Information Project' is highlighted with a red circle and labeled 'Large Banner'. Below this, the main content area features a news column on the left and a market data section on the right. A 'Standard Banner' is placed within the news column, also highlighted with a red circle. The market data section includes a table of 'Middle East North Africa Markets as at' and several line charts for 'World Markets' (Gold, Silver, etc.). A red circle highlights a small banner in the 'World Markets' section. The website footer includes navigation links like 'search', 'log on', 'register', etc., and a note 'A member of the MENAQUOTE Group'.

## Large Banner Campaign

Our Large Banner Campaign is unique. It offers you the most highly targeted campaign in the Middle East and North Africa, allowing not less than seven criteria **which can be chosen simultaneously**: country or town, language (English only in 2001), sex, age, social-professional and wealth group. As an example, your campaign could target the “male” “Tunisian” population “over 40” with “some savings and some investments” speaking “English”, regardless of social-professional background. If your businesses is highly local, such a Saudi domestic fund, you could target all the “investors” population in “Saudi Arabia” only.

You can select any combination of the following:

☒ Which countries or group of countries your banners are shown in:

1. Entire site (all 15 countries)
2. Arab-speaking countries
3. Gulf Co-operation Council countries
4. A selected country (a combination of countries can also be achieved using multiple campaigns)

**or**

☒ Which location your banners are shown in, from a choice of over 300,000 towns (Middle East, North Africa and a selection of European cities). We encourage our users to give us the exact information as to their location by providing location specific information such as prayer times. If you want your advertising to be location specific, let us know which towns you target and we shall let you know how many users are currently at that location.

**and**

☒ Language: we currently offer English only. Please check with us when Arabic, French and Farsi become available.

☒ Sex: male or female (or both)

**You can also select the following criteria although, in our experience, users do not necessarily accurately disclose such information:**

☒ Age group:

1. Younger than twenty
2. Twenty to thirty
3. Thirty to fifty
4. Over fifty

☒ Social-professional group:

1. Senior professional and managerial
2. Lower professional and managerial
3. Intermediate (secretaries, police, etc.)
4. Self-employed and small employers
5. Skilled workers
6. Services and sales assistants
7. Unskilled workers
8. Students
9. Others

☒ Wealth groups:

1. No savings or investments
2. Some savings, no investments
3. Some savings and some investments
4. Substantial savings and investments

If you are a listed company with information on our site, your Large Banner is automatically shown on any pages that relates specifically and exclusively to your company.

## Standard Banners Campaign

Our Standard Banners Campaigns allow your banners to be shown evenly over the Campaign dates across all our markets. We make every effort to ensure that your banners are shown regularly for maximum effect and use state-of-the-art smoothing algorithms that predict the future traffic on our sites during your Campaign Dates and calculate the optimum frequency of your banner impressions. This effectively protects you against space over-sale – a common criticism of web sites that show banners too fast at the beginning of your campaign. If however, at the end of your Campaign, we have not achieved the number of impressions expected (i.e. the traffic is not as intense as predicted by our computations), we shall carry on showing your banners until such count has been achieved.

## Progress Reports

When logging on your dedicated page, statistics for the last seven days are shown in table and graph formats. We automatically calculate the click-through rate, i.e. the number of times a user has clicked on your banner to get more information.

Several reports can also be created in real time. These include:

- ☒ **Summary By Day** – Provides a summary of impressions/clicks-through for the selected campaign(s) during the selected period.
- ☒ **Summary By Banner** – Provides a summary of impressions/clicks-through for the selected campaign(s) broken down by each banner within the campaign during the selected period.
- ☒ **Summary By Banner By Day** – Provides a summary of impressions/clicks-through for the selected campaign(s) broken down by each banner within the campaign and by each day during the selected period.
- ☒ **Click Detail** – Provides the details of each click-through during the specified period for the selected campaign. Information includes the date/time, browser type, and the User's Internet address.

Our reports are available on-screen or are automatically downloaded as a spreadsheet. E-mails can be provided daily or weekly.

## Campaign Costs

An impression is recorded each time your banner is seen by a user.

	Banner Details	Cost
<b>Large Banner</b>	<ul style="list-style-type: none"> <li>○ Banner size: 468 x 60 pixels (other sizes can also be accommodated)</li> <li>○ Format: GIF / animated GIF / 3rd party code (including JAVA)</li> <li>○ Maximum 15.0 kb</li> </ul>	<ul style="list-style-type: none"> <li>○ US\$1,300 for 10,000 impressions</li> <li>○ US\$2,250 for 20,000 impressions</li> <li>○ US\$4,700 for 50,000 impressions</li> <li>○ US\$8,200 for 100,000 impressions</li> </ul>
<b>Standard Banner</b>	<ul style="list-style-type: none"> <li>○ Banner size: 120 x 60 pixels (other sizes can also be accommodated)</li> <li>○ Format: GIF / animated GIF / 3rd party code (including JAVA)</li> <li>○ Maximum 6.0 kb</li> </ul>	<ul style="list-style-type: none"> <li>○ US\$325 for 10,000 impressions</li> <li>○ US\$575 for 20,000 impressions</li> <li>○ US\$1,200 for 50,000 impressions</li> <li>○ US\$2,075 for 100,000 impressions</li> </ul>

The prices above apply regardless of the number of separate advertising campaigns using different banners and/or targets that you may wish to run, when included in a single order. If you run separate campaigns, you will receive separate statistics for each of your campaign.

Unlike its competitors, [www.MENAQuote.com](http://www.MENAQuote.com) does not charge separately for each click-through when one of the above campaigns is selected. However, we also offer a variety of other charging structures, including:

- ☒ **Payment Per Click-through only** – You pay each time a user clicks on your banner ad. We ask to specify the maximum number of click-through you expect.
- ☒ **Flat Rate** – you pay a flat rate for a campaign for a specified period. We ask you to tell us the start and end date of the campaign.

Charges are a function of availability and traffic usage. We shall be delighted to give you an indication of availability and related costs on request.

## WEEKLY NEWSLETTER ADVERTISING

Every week, we send a newsletter by e-mail to all our users. We can include your logo, two lines of text and a link at a cost of US\$500 per week. As we only include one advert in our newsletter, we would advise you when the date of the next available newsletter.

## INVESTORS RELATIONS FOR COMPANIES

### Overview

If you are a listed company in the Middle East and North Africa, we already have your details in summary form in our database. At no charge, we display the last five years of published accounts as well as your address and other summary information.

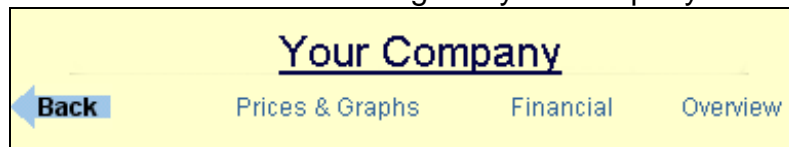
If you are not a listed company in the Middle East and North Africa, let us have your summary details and we shall create an entry for you.

We offer you the opportunity to increase substantially the information accessible to your customers, shareholders or potential investors through our web site:

- ☒ Your half-year or forecast accounts
- ☒ Your investors news
- ☒ Specific pages designed by you or us on your behalf
- ☒ Any type of material in Adobe™ Portable Document Format (“PDF”) or HTML format, including but not limited to:
  1. Your marketing or product brochures
  2. Your full reports and accounts
  3. Any relevant industry information

### Package

In the web section which show the headings for your company:



We add a fourth heading entitled: **Information**. You have full editorial control over the layout and information contained in this page, including any hyperlinks to documents stored on our websites or in other locations. This page can act as the “Home” page (i.e. top page) for several further pages that can be stored on our websites or in other locations.

We upgrade users of our website designated by you to “Editor” level, which allow them to submit news (with full editorial control) and update any information contained on our site associated with your company, including financial data (balance sheet and profit and loss – any ratios are automatically calculated by the system). At any time, your “Editors” can amend information or news already published.

If so required, the “Editor” facility can also be given to your designated investor public relation agent. If you require the support of an investor public relation agent for the preparation of “high impact” information, investors’ news and web pages, we would be pleased to offer the services of our associated company, which specialises in Middle East and North African companies

The news stories submitted by your “Editors” will, like any other news on our websites, be shown on all the relevant sector, country and market pages, ensuring a wide coverage across all our websites.

For the duration of our agreement, the pages specific to your company will only show banners exclusive to your company. These four banners (one at the top of the pages, two in the information column and one in the middle of the news section) could also be included for distribution across our website, using the criteria that you may select. You would automatically be entitled to a 50% discount.

We offer two contract periods

- Six months at US\$ 6,000.
- Twelve months at US\$ 10,000.

Different periods are available on request.

We limit the amount of specific information (excluding news) to one megabyte of storage.

## Payments Terms

All payments must be made in US Dollars. Payment can be submitted directly to our office via cheque or bank transfer to Barclays Bank, Library Place, Jersey, Channel Islands, bank code 20-45-05, account 45936888. Cheques must be made payable to 'MENA Financial Inc.'

Your banner material should be sent directly to [banners@menafin.com](mailto:banners@menafin.com). Any banners that we unilaterally judge to be offensive, malicious, blasphemous against any religion or faith, racist or political will be rejected.

Your campaign will start three days after the receipt of both your payment and the banner (unless you have requested a specific Campaign Start Date) and last thirty days (if you do not specify a Campaign End Date). If your selection criteria are unlikely to yield results, we shall make suggestions as to alternative selection criteria.

All payments must be made without set-off or counterclaim and without deduction for or on account of any taxes, levies, duties, charges or withholdings whatsoever. Supplies in any member country of the European Union are subject to V.A.T. at the rate in effect at the time of order.