

**EXHIBIT 1**



## Ajabu Financial - "Building a Store House for You"

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### ▶ Main Services

- » Insurance
- » Investments
- » Tax Refunds
- » Planning
- » Mortgages

### ▶ Real Life Quotes

View Sample Quotes for our Life Insurance and Disability Income Protection

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### ▶ Calculators

Your complete, trusted source for financial education, with a Christian perspective.  
Coming Very Soon

### ▶ Market Watch

Your complete, trusted source for financial education, with a Christian perspective.  
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## Investments

Through our Capital Choice Financial group, Ajabu Financial Associates brings you a wide array of investment vehicles to help you build wealth for your retirement, for your business, your church or ministry, your children and even your special groups.

Avoid the wasteful and opportunity robbing merry-go rounds that most people use to build their wealth, putting them at the mercy of the other group members in case something happens. Similarly, don't be fooled by money saving schemes hatched by untested and unregulated individuals and organizations that promise rapid windfall gains after you invest your fortune in them.

Wealth creation takes a long time, discipline and consistency. Ajabu Financial will help you stay focused on your goal to financial well being.

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 [Market Watch](#) | 
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## Join Us

### Want to Join Ajabu Financial Associates?

Do you have a life insurance license in your State or will you want to be licensed? We can help.

We are looking for willing and Godly people who would like to help their communities in different cities and states to join us in our mission.

Contact us now.

## Ajabu Financial Associates

**INVESTMENTS | INSURANCE | ADVICE | PLANNING | MORTGAGES**

### Massachusetts Offices

**Lowell Office**  
 297 West 6th street  
 (near Salima's Store)  
 Lowell, MA, 01850  
 Phone: (877) 203 - 6417  
 Cell: (781) 953- 2490 / (978)930- 4148  
 Fax : (978) 674 - 8472

**Woburn Office**  
 54 Cummings park, Suite 312  
 Woburn, MA , 01801

ACT NOW: Call (877) 203 - 6417/ 978 930 4148/ (781) 953 -2490

or Email: [info@AjabuFinancial.com](mailto:info@AjabuFinancial.com) and book your appointment to have a dedicated team of professionals to help you out.

Visit us online at  
[www.AjabuFinancial.com](http://www.AjabuFinancial.com)

**Ajabu Financial Associates**  
**Building a Storehouse for the future**

Securities, investment advisory services and insurance products offered through Capital Choice Financial Investments Inc. A registered broker/Dealer and Member FINRA/ SIPC. Capital choice associates may only conduct business with residents of the states for which they are properly registered.

CCF investments, Inc. 320 N broad St. Thomasville Georgia 31792 (800 562 - 8233

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**EXHIBIT 2**



## Ajabu Financial - "Building a Store House for You"

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» Tax Refunds

### ▸ Market Watch

Your complete, trusted source for financial education, with a Christian perspective.  
Coming Very Soon



## Welcome to Ajabu Financial

Ajabu Ventures, owner of [www.AjabuFinancial.com](http://www.AjabuFinancial.com) in partnership with Multi-Professional Consultants(MPC), brings you an upto date tax preparation service with the convenience that you deserve.

Our highly qualified and licensed tax professionals are ready to assist you file your tax returns with ease, providing you with maximum returns at a very affordable price.

During the 2013 Tax season, we are providing you with unbeatable deals made possible by our partnership.

The offers are available to all our walk-in customers only in our Malden and Lowell offices ( both in Massachusetts) and for our telephone or online customers from any state in the USA.

To help us serve you better, call us on:  
781-605-1513 (Office), Fax:781-605-1523

You can also fax your W-2s or any other relevant documents to:

781-605-1523 .  
[Click here to view the deals](#)



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**EXHIBIT 3**

**From:** harrison maina [mainajh@gmail.com]  
**Sent:** Saturday, December 08, 2012 11:26 AM  
**To:**  
**Subject:** Incorporation documents  
**Attachments:** c156c512dllccert- LLC.pdf; c156ds202950c11316.pdf; c156ds501950c11320.pdf

Hi

Sorry about the fact that you missed to hear the most updated voice message that I left you about today's business appointment.

However, to mitigate against the miscommunication, please see the attached documents that are required to be filled in detail while in order to register a incorporation in the state of MA.

As you might find in the documents, there is nothing for you to fill in yourself at this moment as we need to have the technical information ready then we fill it in the pdf together, print and send for incorporation.

The most difficult technical information that needs to be solved is whether to register as an incorporation or as a LLC.

1. If we decide to register as in incorporation, we must allocate a minimum number of shares up to 275,000 shares which will cost us 275\$ to file the registration. This way, you would own 10% of any shares authorized which would be equivalent to 10 % of your investment.

If we decide to start with 200,000 shares, you would own 20,000 shares.

2. If we decide to register as an LLC, we don't have to allocate any shares and it will cost us \$500 to file the registration.

I am leaning more towards the Incorporation since it would be good to sell shares to other people between January and May next year when folks are receiving their tax refunds in order to raise more capital for operations requires by the increased company growth potential.

It's a complicated decision that needs sober debate before we effect it and we will need to sit down with a professional consultant on this issue to guide us on the best way forward.

Therefore I urge you to also do some research on this by visiting the secretary of state corporations division ( look at the filing by subject section) on the page found on the in the url below:

<http://www.sec.state.ma.us/cor/coridx.htm>

Again, let's try to have fluid and flexible communication channels open( phone, text, email) to avoid this kind of a scenario again as well all have different commitments with little time.

Lastly, the reason I think we might do very well when we issue shares to people out there is because I have evaluated the market and found it very ripe.

Regards,  
Harrison.  
781-953-2490

--

<http://ajabuafrica.com/>  
PH:1-781-953-2490  
54 Cummings Park, Suite 312  
Woburn, MA, 01801



**EXHIBIT 4**

**Cultural Mission**

Kenya Investment  
Conference-Atlanta  
Georgia

The Last King of  
Scotland

Kenya-Live TV launched

Tanzanian President's  
speech at Boston  
University on 25 Sept.  
2006

African Nations Cup US  
version 2006

Penalty Shootouts

Fans' Corner

The Annual Thompson  
Island Day of Fun for  
East Africans, Sept.2006

**INVESTORS WANTED**

AjabuMedia Communications is welcoming any individual, investor or government who might be interested in joining us in our leading role of developing the very scarce and limited web content for the niche East African market.

Currently, the dominant web content on the world wide web has completely ignored the African culture, and consequently, has limited relevance in meeting some specific needs for most of the Africans in the diaspora. Worse still, the price of providing such online content is exorbitant, thus occasioning the dismal performance of web content targeted at the lucrative African Market.

AjabuMedia Communications has the technology needed to generate such content but as usual, limited capital position is hampering our progress.

To get more information about investor relationship possibilities, send us an email at [investors@ajabumedia.com](mailto:investors@ajabumedia.com) at your earliest convenience. We shall respond to you promptly.

**AFRICAN TUTOR URGENTLY NEEDED , \$ 30 PER HOUR!**

**Important Message for the Kenyan Community and Churches in Massachusetts**  
03/19/2008

We are urgently looking for a tutor who would work with African middle school students till the end of the school and hopefully would also be able to work in the summer program.

The grant pays \$30/hrs for 18hrs/week, no benefits. The 18 weekly hours can be divided between 4-5 days a week between the school hours from 7:30-2:10.

Students would need the tutor is in class as soon as possible. We would like to interview this week. Due to the unexpected nature of this opening, this position needs to be filled ASAP.

Contact Info:

Marja Ingrid Urponen, Ed.D.  
Specialist for English Language Learner Research and Testing  
Student Support Services / English Language Learner Education  
Lowell Public Schools  
155 Merrimack Street , Lowell , MA 01852



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easy it is  
to take your  
business  
online.

Get your  
FREE Web site  
and more

Office Live Basics

**EXHIBIT 5**

**Ajabu Ventures**

**Annual Income Projection December 2012-December 2013**

①

Mpesa	EDT	Total/Day	7 day week	Month	Annual
Ajabu Direct @ \$5 /Trans					
Lowell Office	40	200	1400	5600	67200
Malden Office	20	100	700	2800	33600
					<b>100,800</b>

**Agent offices @ 3\$/Trans**

Worcester	20				
Brockton	10				
Lynn	10				
Total Agents Trans	40	120	840	3360	40,320

**Foreign Exchange**

if \$100 sent @ Ksh81/\$ Receiver gets \$8,100  
 Receiving bank pays Ksh 82 Per \$ so 1 Ksh profit /\$ sent.  
 so \$100 sent = Ksh 100 profit or \$1.2

So Ajabu Direct Annual Total	USD 1000000*1.2/100= \$12,000	12000
MA Agents	USD 500,000*1.2/100= \$6,000	6000
		18000

**Grand total Annual Money Transfer revenue**

**158,320**

**Other Ajabu Media Activities**

2 Advertising	30000
3 Website development	20000
4 Photo/Video & Event Promotions	20000
	70000

**Grand Total Other Ajabu Activities**

**70,000**



**Projected Annual Fixed Expenses- Dec 2012- Dec 2013 in USD**

	Rate	hrs	Weekly	Monthly	Annual	USD
<b>Malden Office</b>						
Rent				750	9000	
Electricity				50	600	
Gas				50	600	
General Ins				42	500	
Staff	11.5	40	480	1920	20040	
Comcast				138	1656	
Stationery				50	600	
Other				50	600	
<b>Total Malden</b>					<b>33596</b>	<b>33596</b>
<b>Lowell Office</b>						
Rent				500	6000	
Electricity				50	600	
Gas				50	600	
General Ins				42	500	
Staff	11.5	40	480	1920	20040	
Comcast				138	1656	
Stationery				50	600	
Other				50	600	
<b>Total Lowell Office</b>					<b>30596</b>	<b>30596</b>
<b>Woburn Office</b>						
Rent				194	2328	
Gen Ins.				42	500	
					2828	
<b>Other</b>						
IT Labor per jobs done					20000	20000
CEO Salary	35	40		1400	87200	
Advertising					6000	
					93200	
						93200
<b>Grand Total</b>						<b>157,392</b>
Projected Sales					<b>228,320</b>	
						<b>70,928</b>

**Cash Investments**

Year	Amt USD	
2012	20623	
2011	33176	
2010	28200	
2009	18360	
2008	15200	
2007	10000	
2006	9500	
2005	6000	
<b>Grand Total</b>	<b>141059</b>	<b>141059</b>

**Assets**

Websites		
Ajabu Direct Website	25000	
New AjabuAfrica.com website	20000	
Old AjabuAfrica.com	1700	
AjabuMedia.com	1500	
AjabuFinancial.com	1200	
AjabuVentires.com	1200	
Ajabu Adventures	1200	
Ajabufoundation.org	800	
Radio Equipment	12,000	
Computers, Printers/TV	4000	
Still Camera	2200	
Furniture	1500	
Harddrives & Other	2000	
<b>Grand total</b>	<b>74300</b>	<b>74300</b>

*Safari (Travel)*

**EXHIBIT 6**

OFFICIAL CHECK



057-0012  
0115

511726931-5

August 14, 2012

\*\*\*\$10,000.00\*\*\*

DOLLARS

NEW MEDIA COMMUNICATIONS

NON-NEGOTIABLE

CUSTOMER'S RECORD

MEMO  
PAYMENT  
OR

*Stephanie Mc (MA 048)*

SAVE THIS RECORD

This Official Check may not be replaced for 90 days after the issue date if lost or stolen.

WE CANNOT GIVE INFORMATION OR SEARCH RECORDS UNLESS THIS COPY IS PRESENTED

Citizens Bank® Customer Receipt

Please be sure to enter this transaction in your records.

Transaction  
Description

Date  
Account Number

Amount

[REDACTED]	08/16/12	15:21	\$10,000.00
NEW MEDIA COMMUNICATIONS	[REDACTED]	AVAILABLE BALANCE	\$ [REDACTED]

Funds from your deposit may not be available for immediate withdrawal. All transactions are subject to verification as outlined in the rules and regulations of the Bank® Member FDIC  
22050-BUNKER 8/08 1M/PK



**EXHIBIT 7**

# Partnership Agreement

THIS PARTNERSHIP AGREEMENT is made this 16th day of AUGUST, 2012, by and between the following individuals:

HARRISON MAINA

Address: 18 COBURN ST, APT 2  
MALDEN, MA, 02148

Address: [REDACTED]

City/State/ZIP: \_\_\_\_\_

1. Nature of Business. The partners listed above hereby agree that [REDACTED] they shall be considered a 10% owner (owner to the extent of capital investment) in the business of Ajabu ventures upon her injection of the proposed cash to the tune of \$10,000.

~~The funds will be in the form of an immediate \$10,000 and a further \$10,000 in the very near future~~ N/A

All business activities related to Ajabu Ventures include the media business unit (News, advertising, marketing, video and photography), the Technology unit (website and software development), and The Financial unit - Money Transfer, Tax preparation and other financial products and the Tourism unit (travel packages to east Africa). Also to be included is any other business that Ajabu Ventures may enter into after evaluation by both partners.

2. Name. The partnership shall be conducted under the name of AJABU VENTURES and shall maintain offices at 54 CUMMINGS PARK, suite 312, WOBURN, MA, 01801, 190 Salem st, Malden, MA, 02148 and 297 West 6<sup>th</sup> St, Lowell, MA 01850.

3. Day-To-Day Operation. Harrison will continue to provide full-time services for the day to day management and best efforts on behalf of the partnership. No partner shall receive a salary for services rendered to the partnership. [REDACTED] shall attend all scheduled board meetings and business strategy meetings to provide her input. Should there be differences between the partners concerning ordinary business matters, a decision shall be made by unanimous vote.

[REDACTED] will refer Ajabu Ventures to her network at [REDACTED] for exposure and possible business.

4. Capital Contribution. The capital contribution of each partner to the partnership shall consist of the following property, services, or cash which each partner agrees to contribute:

Name Of Partner	Capital Contribution (see Schedule A for specific details)	Agreed-Upon Cash contribution ratio for business office operations	% Share net profits
HARRISON MAINA			10
[REDACTED]			90

The partnership shall maintain a capital account record for each partner; should any partner's capital account fall below the agreed to amount, then that partner shall (1) have his share of partnership profits then due and payable applied instead to his capital account; and (2) pay any deficiency to the partnership if his share of partnership

profits is not yet due and payable or, if it is, his share is insufficient to cancel the deficiency.

5. Profits and Losses. The profits and losses of the partnership shall be divided by the partners according to a mutually agreeable schedule and at the end of each calendar year according to the proportions listed above. All the company accounting shall be done by a professional accountant for a fee. Net Profits shall be divided according to proportion of ownership.

6. Term/Termination. The term of this Agreement shall be for a period of \_\_\_\_\_ months until \_\_\_\_\_ is able to fully contribute the \$20,000 proposed. Should the partnership be terminated by unanimous vote, the assets and cash of the partnership shall be used to pay all creditors, with the remaining amounts to be distributed to the partners according to their proportionate share.

7. Disputes. This Partnership Agreement shall be governed by the laws of the State of Massachusetts. Any disputes arising between the partners as a result of this Agreement shall be settled by arbitration in accordance with the rules of the American Arbitration Association and judgment upon the award rendered may be entered in any court having jurisdiction thereof.

8. Withdrawal/Death of Partner. In the event a partner withdraws or retires from the partnership for any reason, including death, the remaining partners may continue to operate the partnership using the same name. A withdrawing partner shall be obligated to give sixty (60) days' prior written notice of his/her intention to withdraw or retire and shall be obligated to sell his/her interest in the partnership. No partner shall transfer interest in the partnership to any other party without the written consent of the remaining partner(s). The remaining partner(s) shall pay the withdrawing or retiring partner, or to the legal representative of the deceased or disabled partner, the value of his interest in the partnership, or (a) the sum of his capital account, (b) any unpaid loans due him, (c) his proportionate share of accrued net profits remaining undistributed in his capital account, and (d) his interest in any prior agreed appreciation in the value of the partnership property over its book value. No value for good will shall be included in determining the value of the partner's interest.

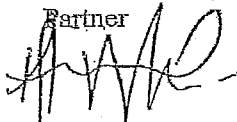
9. Non-Compete Agreement. A partner who retires or withdraws from the partnership shall not directly or indirectly engage in a business which is or which would be competitive with the existing or then anticipated business activities of Ajabu Ventures in any part of this State or out of state where the partnership is currently doing or planning to do.

10. Partners shall exercise due diligence in conducting the business and uphold the expected business ethics while dealing with clients in accordance with the desire to maintain integrity and high standards and legal requirements expected in the tax preparation business.

11. This is a preliminary agreement which shall be revised by both partners pending a final detailed agreement when incorporating the business with the Secretary of state.

IN WITNESS WHEREOF, the partners have duly executed this Agreement on the day and year set forth hereinabove.

HARISON MAINA  
Partner



MASS ID #

  
Partner  
  


**EXHIBIT 8**

**From:** harrison maina [mainajh@gmail.com]  
**Sent:** Wednesday, December 26, 2012 11:54 AM  
**To:** [REDACTED]  
**Subject:** Ajabu Wireless - Ez Call contract  
**Attachments:** AJUBA VENTURES DOC - HARRISON DRAFT Dec 19.doc

Hi [REDACTED]

I hope you had a merry Christmas.

I guess i have to email you this contract so that we can try and move things faster.

Please read it carefully and see the agreement i have wriggled out of this telecom company.

20% of all sales for the life of the customer is a big deal.

However, we need to recruit many local sub dealers everywhere and give them 15% for all sales that make in their stores.

We get to keep 20% of the online sales.

It might seem small but in big , recurring volumes, it could add up very fast.( ie Just like Amazon.com, they get 20% of all online sales done in the world today- it adds up to billions of \$\$\$)

Now, the service and everything else is in place.

ie:

1. phone sales and billing system.
2. New Fax and photocopy equipment for the malden office that has a very high foot traffic.
3. At the Lowell office, my partner Tim, will do the sales that as he is always in. i have agreed to split 50-50 on commission basis and i won't have to hire a representative to pay wages!. I can therefore man the malden office myself at this time.

3. Now, the only thing remaining is some funds to get up and running.

Here is specifically what i am looking for:

1. \$750 for Super dealer status deposit ( this service runs on bulk purchase) so that i can get to start signing up dozens of local stores for Kenyans and Ugandans and Ethiopians in Boston and across the US).
2. \$575 to restore the comcast at the malden office.
3. \$500 to register the LLC.
4. \$750 for one month's backed up rent in malden office.

**total: \$2,575.**

If we figure out how to get that, then office sales part of the business can start running as soon

as tomorrow.

Also, please remember that this is a business where i keep investing capital to in order to be positioned for the the right opportunities when they show up at the right time.

So please let me know if you can come up with this immediately needed capital at the earliest convenience. if only banks were giving out working capital loans, then this would not be a problem. Citizens had sent me an offer for working capital loan bu their minimum sales requirement was \$100,000 per year. I have been selling about \$55,000 per year in what is recorded sales.

You had also told me you would refer any other person who might be interested in becoming a partner so that we raise the extra funds that were needed to get the biz roaring at full speed.

If you have a person in mind, let me know.

I think with these details, we can avoid the urgent meeting i was requesting on the phone yesterday as we all have tight family schedules.

But otherwise, i can be available today at the malden office when you leave work as there is not school for kids.

Let me know,

Thanks a lot,  
Harrison.

AJABU VENTURES  
54 CMMINGS PARK, SUITE 312, WOBURN, MA 01801  
www.AjabuVentures.com

SHORT-TERM LOAN AGREEMENT

This is to confirm that [REDACTED] (a 10 % partner of Ajabu Ventures), and residing at: [REDACTED] [REDACTED] has agreed to advance a short term business loan in cash to the tune of \_\_\_\_\_ to Harrison Maina (a 90% partner of Ajabu Ventures and residing at: 18 COBURN ST, APT 2 MALDEN, MA 02148 on this day of 28 December 2012.

The purpose of the loan shall be to finance the initiation of sales of the new EzCall international phone call service as provided by EzcallEztalk.com.

The advanced loan shall be payable in 2 months and shall carry an interest rate of 20% for the term agreed.

Failure to pay the full loan in by the end of February 2012 shall see the interest rate rise up to \_\_\_\_\_ for another \_\_\_\_\_ months.

If loan is not paid by \_\_\_\_\_ [REDACTED] shall have the freedom to pursue legal redress with the small claims court at the Malden District Court.

Signed

Signed

\_\_\_\_\_  
Harrison Maina

\_\_\_\_\_  
[REDACTED]

Date \_\_\_\_\_

Date: \_\_\_\_\_

**EXHIBIT 9**



Smile  
God Loves  
YOU

[Redacted]  
Randolph, MA 02368

01/98

2266

570172110  
634


10/5/11

Pay to the  
Order of

HARISON MAINA  
FIFTY 00/100

\$ 50<sup>00</sup>

Dollars

 Citizens Bank  
Massachusetts

Neka

[Redacted Signature]

[Redacted MICR Line]

2266

Pocket:3 Pattern:2175.Account:1135376201 Serial:2266 Amount:\$50.00 Sequence:7147846970 TR:211070175 BOFD TR:-  
TranCode:2266 CUID:1010 Date:10/11/2011 PostAcct:1135376201

[Back of check with MICR line and handwritten text]

55

[Redacted Signature]

Harrison Maina

00

**EXHIBIT 10**



Send any Amount to Kenya for \$5.00  
and get a \$3.00 Pinless airtime...

**2 Week sale**  
(Over 40 minutes to Kenya)  
**Only at AJABU**  
297 WEST 6TH ST, LOWELL,  
MA (978) 674-8470

### How it works.

1. Sender provides the Name and Phone Number of the Recipient.  
That's it!

Send any Amount to Kenya for



Hurry now, Sale ends SAT, 3/27/2011



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## Health

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## About Us

Ajabu is a Swahili word for Amazing. Swahili is the fastest spreading language on the African continent. The language is not owned by any one particular community, rather it developed at the East African coast drawing words from various African, Asian, Arabic and European communities who met at the East African coast during the early trade exchanges.

Due to the common colonial history of the many African countries, some cherished values of community have gradually been diminished under the invasive forces of Western intrusion. The collaborations of Maji-Maji and Mau-Mau may have played their part, but the struggle for self-determination continues.

While acknowledging the unique needs of Africans as previously colonized states, AjabuAfrica.com aspires to forge solidarity, cultural understanding, and promotion of a positive image of people from the great nations of Africa.

Cooperation unlocks unlimited possibilities.

Through our cutting edge, user-friendly technology, Africans living in the Diaspora can now interact with counterparts in the motherland, and beyond. Here is your chance to direct capital, technology, and other crucial factors of production back home.

We challenge the generally perceived notion of the Western world that Africa is a 'war zone', 'a lost continent', 'a dark continent' and all other similar offensive stereotypes. If you live in the western world, you may have occasionally been a target of ignorant, yet embarrassing questions, like "Do you have cities in Africa?" "Do people have houses?", "Do people have cars in Africa?" "Has the war stopped?".

For those who are well informed, wars, diseases and ignorance happen at every corner of the globe, and are not an "African only" phenomena.

It is therefore amazing how Africans in the Diaspora are responding towards making a positive difference in their motherlands as well as gaining progress in the western world. This can only be attributed to the more amazing

**Pastors' Wives &  
Women Ministers  
Network  
International  
Present  
8th Annual  
Conference**

**Come Have An  
Encounter With  
Jesus By  
Mrs.  
Elizabeth  
Wanyoike**

powers of God that many Africans believe in and do their best to live upto.

Here at Ajabu Africa, we deliberately harness the human and economic resources that promise a much better future for Africans. We believe that Africa has the necessary resources and will power to propel herself into greater heights of prosperity, if provided with a fair deal in the world scheme of things!

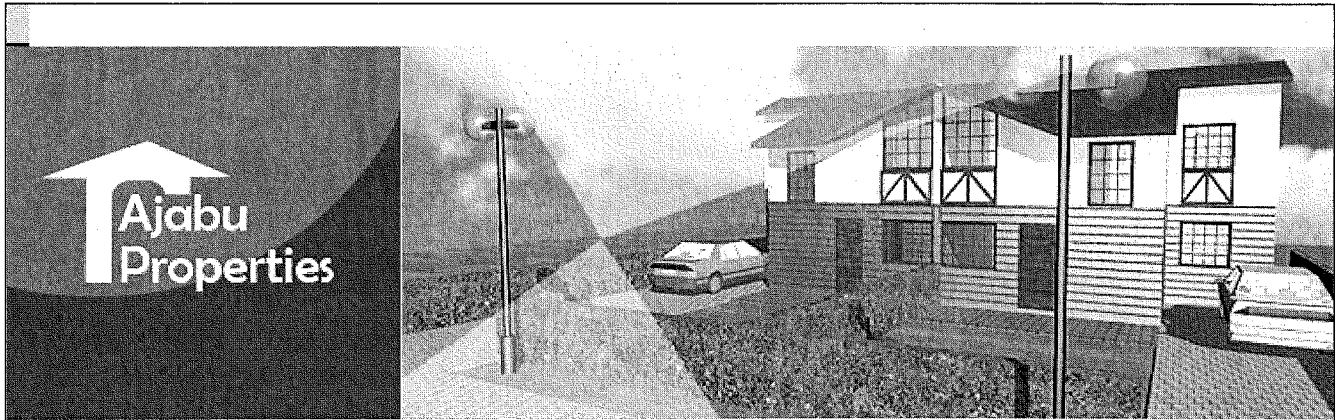
Umoja, or togetherness, is just the first step towards achieving these ideals.

Ajabuafrica.com, being a Christian faith based news organization, is at the forefront of projecting the success and goodness of Africa , which calls up everyone in Africa to rise up and shine in unity by supporting our people, our businesses and our institutions!

We also recognize that not everyone in the western world has a negative view of Africa .In our quest to educate those who may not have had a chance to learn about Africa directly from the Africans themselves ( for a fair and balanced point of view ), [AjabuAfrica.com](http://AjabuAfrica.com) welcomes progressive partnerships, grants, loans or donations from any individual, organization or goverment who may want to help us achieve our goals faster and more efficiently.

**AjabuAfrica.com- *Community Better Together***

**EXHIBIT 11**



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Kwa Ndege ,near JKIA, Nairobi City  
 KSH 3.95 Mil, appx USD 63, 700  
 Down Payment:Approx USD 12,740  
[Click here](#)

Ngong Project, Ngong City,  
 KSH 1.45 Mil ( USD 23,700)  
 Down payment 20%,  
 Approx USD 4,755  
[Click here](#)



## WELCOME TO OUR WEBSITE



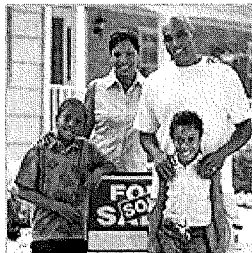
Kenyan real estate sector is currently growing a very rapid rate, especially due to the availability of affordable mortgages, a new phenomenon in the country.

Ajabu Properties has acquired the services of top quality developers in Kenya to in order to enable the Kenyans living in the Diaspora to be aware when affordable properties are coming up for sale.

We aim to assist Kenyans in the Diaspora to own property in the motherland as most of them have no means and access to the right information at the right time.

Mortgages will be availed to those who qualify. Rarely has anyone Kenyan based in the USA or U.K has failed to qualify unless they did not provide all the legal documents required.

### Financing



Financing for this projects is undertaken by the savings and Loans Arm ( S&L) of the Kenya Commercial Bank (KCB).

[Click here](#)

### Available Properties

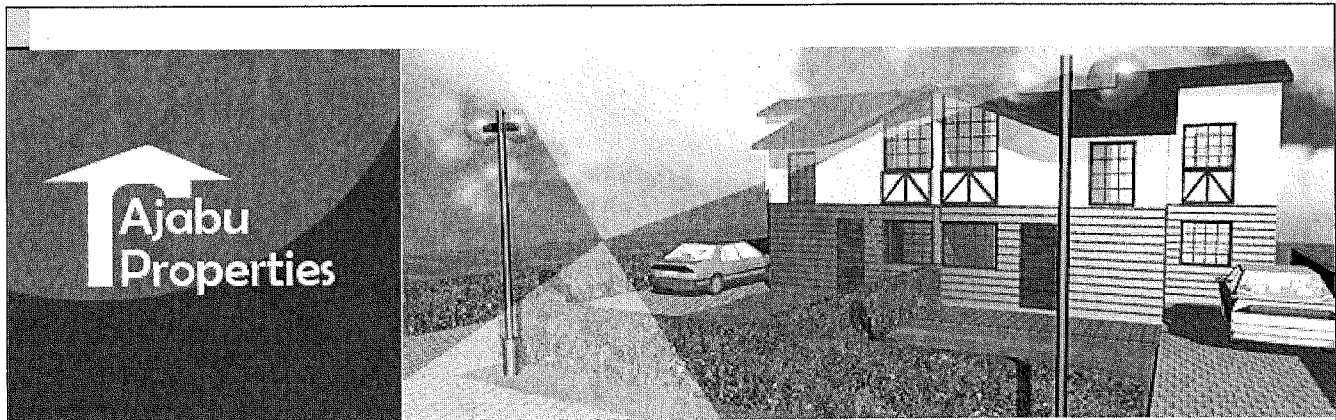
**A:Kwa-Ndege:**

**B: Ngong:**

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[Financing](#)
[How it Works](#)
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Kwa Ndege ,near JKIA, Nairobi City  
 KSH 3.95 Mil, appx USD 63, 700  
 Down Payment:Approx USD 12,740  
[Click here](#)

Ngong Project, Ngong City,  
 KSH 1.45 Mil ( USD 23,700)  
 Down payment 20%,  
 Approx USD 4,755  
[Click here](#)



### How It Works

#### For Kenyans Abroad:

-Go to the web site [www.kcbbankgroup.com](http://www.kcbbankgroup.com) which is for Kenya Commercial Bank and look for S&L, Which is their mortgage department.

-Download the [Personal Account form](#) and the [Individual / Joint Borrowers / Partnerships Mortgage forms](#) for opening mortgage accounts and for loan application.

- Fill them out. Do not enter the mortgage amount since the bank is the one to decide how much you qualify for.

Send them to Ajabu Properties at  
 54 Cummings Park, Suite 312, Woburn, MA, 01801.  
 Include the following documents in your package:

1. Copy of your Kenyan passport.
2. Copy of your Kenyan ID
3. 4-passport size photos.
4. Your bank statements for the last 6-months
5. Your pay-slips for 3 months.
6. A letter from your employer showing you work

The bank will evaluate and inform you of the loan approval in 3-weeks

Ajabu Properties will then officially forward your paperwork to the developer in Nairobi for final processing

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**EXHIBIT 12**



# Shining Hope Initiative | A light into the Future .

[Mission](#)
[Projects](#)
[Partners](#)
[School Presentations](#)
[Current Donors](#)

- > HOME
  - > ABOUT US
  - > ADMINISTRATION
  - > BACKGROUND
  - > STORIES & POEMS
- GIVING TO THE MISSION



[News & Events](#)

[Kenyan Newspapers](#)

## Our Mission

Shining Hope is a Non-Profit organization dedicated to providing Supplementary Real Life Education and Social Support to AIDS Orphaned children in Kenya so as to encourage them complete the now free Primary Education and therefore widen their horizons to the outer world.

Shining Hope aims at empowering the rural people in Kenya who provide an important support to Children with cheap innovative ways to supplement their farm incomes by adopting production and competitive marketing of products that have stable prices and high demand in the Western World.

We hope to partner with other Non-Profit Organisations sharing similar aspirations with us in the whole East African and the Great lakes Region to seek ways of providing a permanent solution to afflictions affecting our people.

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