



**Abou Diarrassouba**

President, Club 66 Global

Together we can

***transform the future of livelihood in Mali***

and build a company and partnership network that's truly for the people and by the people, serving local communities in a sustainable way.

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## Executive Summary

How do you choose between food, education or going to the doctor? It might seem impossible, but many of the people in Mali make these types of choices every day.

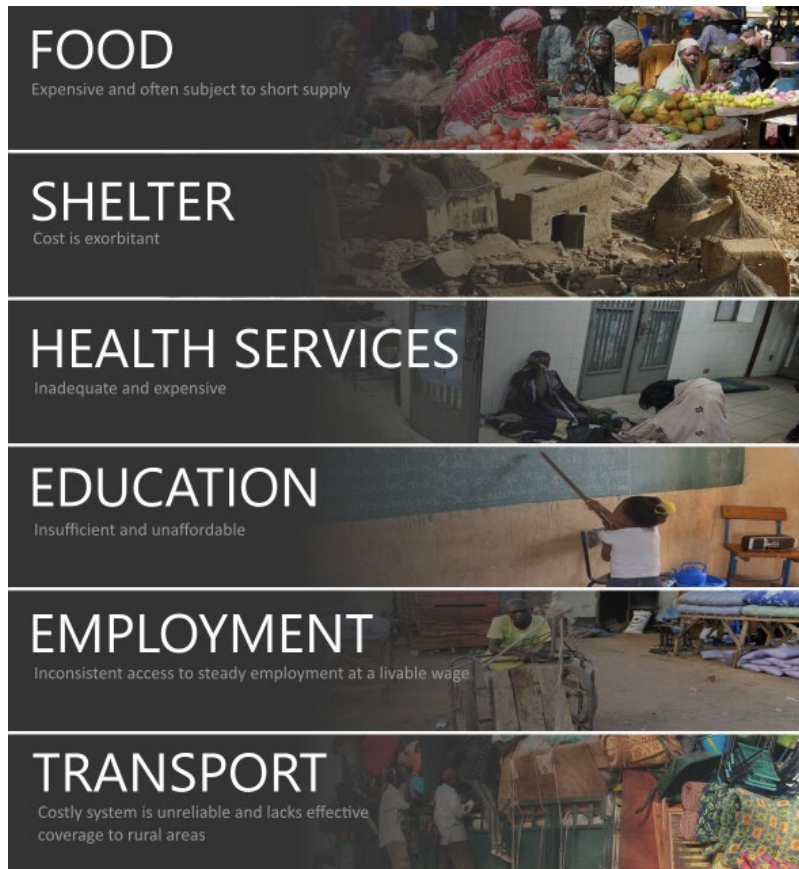
**More than 40% of the population lives below the national poverty line.** The average person cannot afford the goods and services offered through the existing channels and entities.

**Club 66** is going to change lives by focusing on the areas where Malians are underserved and establishing a partnership network dedicated to delivering affordable goods and services.

Mali has a population of 20 million people and 40% of them live below the poverty line. This means that every day there are 8 million people who are not able to meet basic needs. More than 75% live in rural areas, making it difficult to access grocery stores and community services such as healthcare and education.

The bespoke approach to current purchasing options means that people are paying more than they need to. Paying more for one basic need, means having to go without something else. Buying food, but then losing a place to live. Having a child go without education because the limited money available had to pay for a doctor when they were sick.

Lack of effective infrastructure means key amenities like transportation, especial in rural areas, is more expensive that it should be. And things that many people take for granted – like internet and phone access - are costly and often limited in accessibility.



## Company Overview

Club 66 provides the people of Mali the opportunity to leverage group buying power, enabling optimized pricing for products and services that cover the six basic needs: food, shelter, health services, education, employment, and infrastructure. The buying power will be harnessed through a membership program.

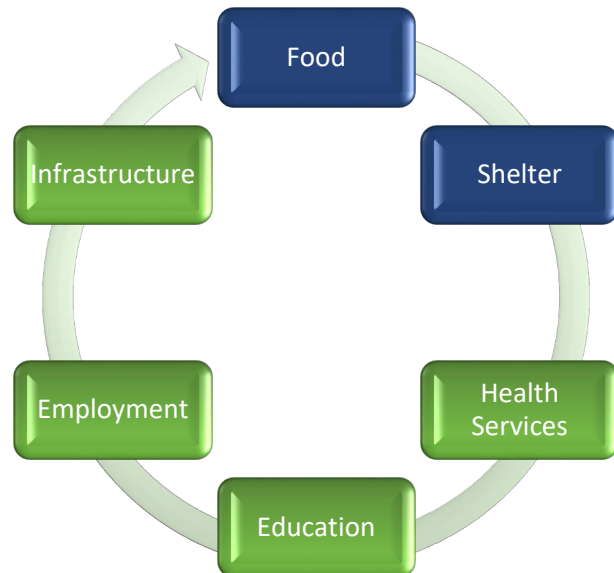
Club 66 is a membership-based organization positioned to offer accessible and cost-effective goods and services to customers across Mali. The **membership model uses pool funding and an extensive partnership network** to enable better visibility for volume purchases which results in optimized pricing and drives re-investments in social programs to benefit the community of members.

Initially formed in 2018, Club 66 has registered more than 121,000 members. With a strong management team in place, the company has the necessary expertise for commodity trading, food supply chain, financial management, and additional business services which would support future expansion opportunities.

## Partnership Network

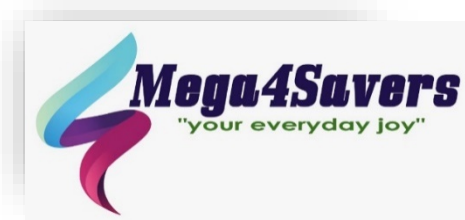
There are **six basic needs**: Food, Shelter, Health Services, Education, Employment, and Infrastructure. Club 66's partnership network delivers goods and services that focus on these basic needs.

As **food and shelter** are key priorities for survival, these will be the first areas of focus. These two initiatives will enable and propel organic expansion through other areas, including employment.



## Mega4Savers

A chain of 21 grocery stores designed to deliver exclusively for Club 66 members will be launched as a separate business entity: Mega4Savers. To ensure continued partnership between the organizations, there will be overlap between key members of the leadership team. The businesses, each requiring a different business model, will be kept separate to support the appropriate level of focus.



**An investment opportunity exists to develop grocery stores through Mega4Savers.** Each grocery store will cost an estimated \$50,000 USD to open, including initial stock. Annual revenue for each store once fully operational is estimated at \$125,000 USD based on serving at least 5,000 Club 66 members in the local community.

## Worthy Domes

Worthy Domes is a sustainable housing company working to provide green, affordable, reliable, long term, safe, healthy housing option, in areas ridden with endemic poverty. The domes provide a low cost, easy to erect dwelling that may be constructed with unskilled labor.

A partnership with Worthy Domes will build communities of affordable housing which also include water filtration systems, simultaneously delivering clean water for the residents. **An opportunity exists to invest in Worthy Domes.** Each Worthy Dome community of 100 homes will cost \$250,000 USD to build out. Homes will be rented at a cost of \$400-600 USD per month, generating average annual revenue of \$600,000 USD for a 100-home community.



## Market Analysis

### Industry

Club 66 is a socially focused enterprise structured around a membership model. The primary benefit to members is the unique partnership network which spans a range of industries. Price is the key differentiator across all of the industry offerings.

Currently, people in Mali make purchases through independent businesses resulting in paying higher prices for goods and services. Existing competitors focus primarily within a single sector of basic needs. As bespoke businesses, they lack the buying power that makes up the foundational strategy of Club 66.

The competitive edge offered by Club 66 will be driven initially by better prices – enabled by working with significant volumes of members. Longer term, Club 66 will be able to leverage a brand built on trust and commitment to the community. The brand will continue to drive expanded membership participation and can then progress with the advantage of member volumes to address additional basic needs and enhanced amenities for the local communities.

### Customers

While Club 66 partnerships offer products and services that could benefit the vast majority of people, initial focus will be on individuals who are head of household for a family of four or more.

Heads of households, who manage things like food and housing for a group, are more likely to benefit from the Club 66 offerings. Additionally, the fact that each person represents multiple people means that the buying power enjoyed by all Club 66 members is significantly stronger with every household.

Households within a 20-mile radius of new Mega4Saver stores will be the target audience for initial campaigns to drive membership.

### Competitive Landscape

There are a limited number of key competitors within the Mali grocery marketplace.

Competitor	Description
<b>Mille et Une Merveille</b>	Mille et Une Merveille has a sales capacity of several local and European products and also have a segment already targeting the more affluent people in the Country. Mille et Une Merveille's business account for 9.0% of the retail grocery market in Mali.
<b>Sopprete and Fourmi</b>	Sopprete Libre Service and Fourmi have the same commercial politic, they do not prioritize the local products for the simple reason that the locals have few choices; and because their target is not the low end, the average income earner is rendered vulnerable as always. Sopprete and Fourmi's business account for 13.0% of the retail grocery market in Mali.
<b>Azar Supermarkets</b>	Azar's self-service through its network of 4 big supermarkets, selling products of top brands; and of European and American quality. Azar targets the wealthiest segment of the locals and Westerners living in Mali. Azar's business account for 6.4% of the retail grocery market in Mali.
<b>Fitini Market</b>	"Fitini Market" is a network of mini markets created in 2013 in Mali. It is only focused on locally made products. Fitini market's business account for 14.4% of the retail grocery market in Mali.
<b>Simpara Shop</b>	Simpara boutique as it is called: is a large wholesaler and retailer shop, which targets all social layer Rich or poor while presenting European and local products at low cost accessible to everyone. Simpara boutique's business account for 8.5% of the retail grocery market in Mali.

## Operating Plan

### Supply Chain

Partnership organizations are critical to the Club 66 supply chain. While Club 66 builds the membership base and helps harness the buying power, the partner businesses are responsible for delivering the products and services purchased by members. It is therefore critical to carefully consider the best partnerships and ensure that the partnership organizations properly deliver value for Club 66 members.

Within Mega4Savers, a source for wholesale foods has been established that can provide better pricing than what many of the grocery store competitors have. The global experience and awareness of the Club 66 and Mega4Savers leadership teams have enabled this relationship for the grocery store supply chain.

### Key Operational Areas

Operational departments can be broken into two main categories: (1) Organizational Stability and (2) Expansion.

Within Organizational Stability, the team will ensure effective financial management including accounting and payroll. This company division will also provide strong support for human resources and administrative requirements, and necessary legal guidance.

Club 66 Expansion will require constant efforts to identify new partnership opportunities and reach new prospective members through marketing initiatives. Customer service, which might normally be considered an area of basic operations, will be a critical communication channel with Club 66 members. Customer satisfaction and retention are key enablers of organizational growth. Call center operators will need to work towards delighting customers whenever possible, collecting and raising awareness when customer feedback needs to be escalated to management, and even identifying information that could help inform new partnerships.

### Leadership Team

A talented team of individuals with deep business experience and community networks has been established to lead Club 66. Their expertise and valuable knowledge of navigating local business regulations are key to driving successful initiatives.

The roles currently comprise of: President, Vice-President, General Manager, Senior Department Managers, Unit Managers, Operation Supervisors, and agents that assist with franchise and affiliate partnerships.

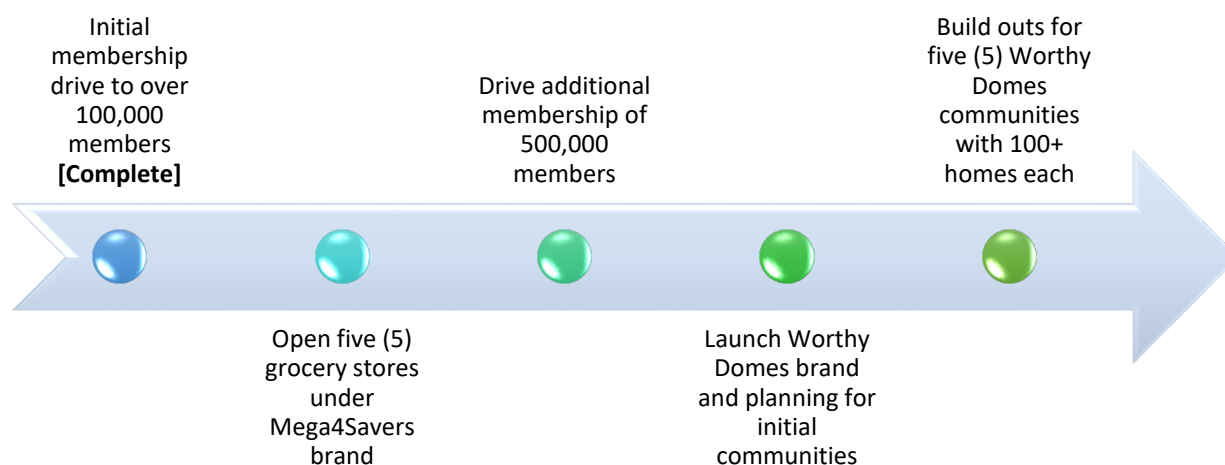
**Abou Diarrassouba** is the President of Club 66 and Chairman of the Board. He brings over a decade of international professional experience, including executive leadership. His recognition as a “good citizen” is based on his obsessive dedication to helping the local communities where his businesses reside. Mr. Diarrassouba’s passion for entrepreneurship is complemented by an MBA from William Carey University in Hattiesburg, MS (USA).

**Modou Jobe** serves as the Vice President of Club 66 and a member of the Board of Directors. His education in Accounting and extensive work in banking and finance on international levels have enabled him to cultivate vast expertise. He has earned several CEO Spot Awards and regional recognitions bestowed by Standard Chartered Bank (SCB). With a track record of success, Mr. Jobe has been promoted to roles such

as Country Head of Balance Sheet and Performance Management, followed by appointments as President, CEO and Group CEO of various organizations.

## Sales and Marketing Plan

Club 66 is already a business in action as a social enterprise. The pace and scope of execution for key milestones are dependent on a combination of investor funding, membership sales and revenues from initiatives as they roll out. An initial group of 21 grocery stores will be rolled out in smaller segments to establish initial revenue and then continue expanding.



The short-term objectives are specifically designed around acquiring and retaining members.

Objective	Details
<b>Acquire New Members</b>	Increase membership base by 250,000 members a month with initial marketing campaigns launched on a monthly basis during the first six months.
<b>Renewal Rates</b>	By delivering the promised grocery stores to the communities we are currently serving, we target a membership renewal rate of over 90%.
<b>Profitability for Grocery Stores</b>	Marketing campaigns, supported by careful product selection and sourcing, will enable each grocery store to reach profitability within one year of opening.
<b>Market Share</b>	Acquire at least 25% of the population within 100 miles of each Club 66 location as members by 1 year after the first grocery store opens.

Achievement of these objectives will drive the expansion of the business. After opening the initial group of grocery stores, additional grocery stores will be opened based on reaching the target market share for existing stores. This strategy minimizes risk for the Mega4Savers business, as well as providing the necessary cash flow for expansion.

Worthy Dome communities will be considered hand-in-hand with locations for Mega4Savers stores, as members will benefit from mutual proximity.

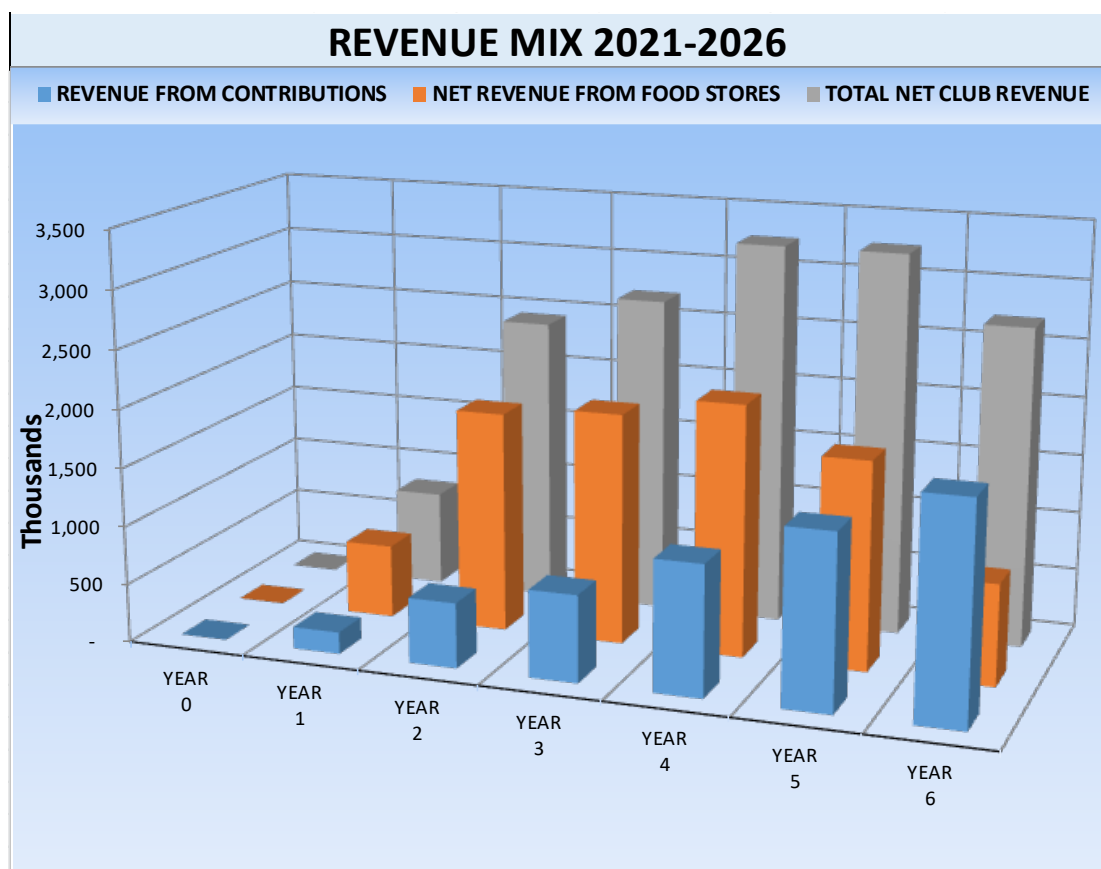
There will be an ongoing effort to identify new partnership opportunities for Club 66 that can offer cost-effective products and services across all six basic needs areas. Feedback from members will be collected to better understand their most significant needs, which will enable Club 66 to select the most beneficial partnerships.



## Financial Plan

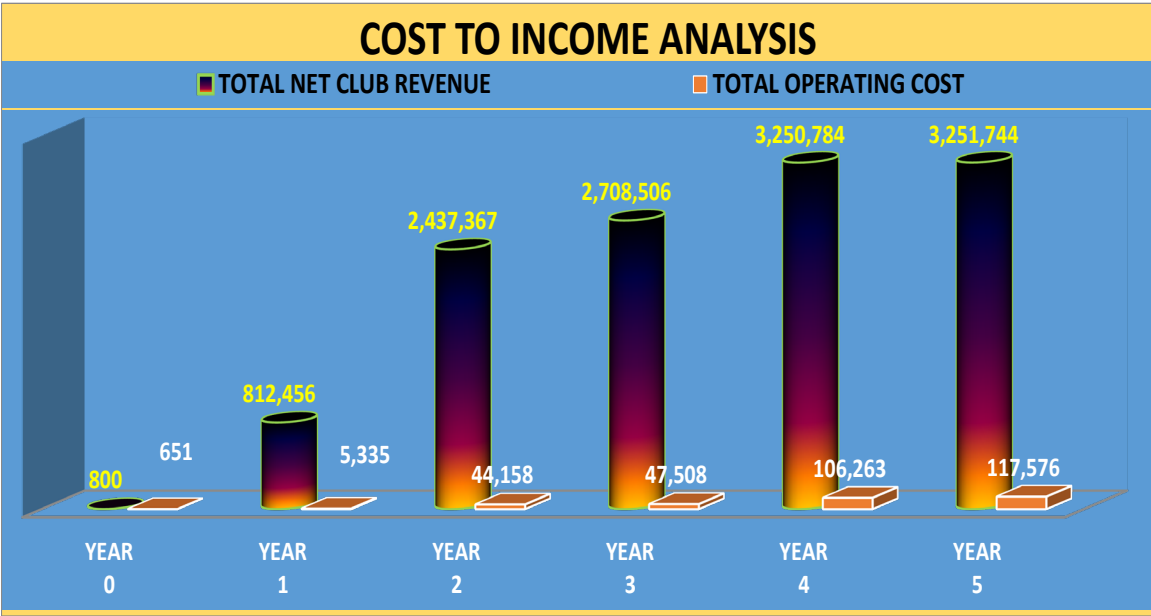
Club 66 revenue is from three main sources as follows:

1. **Weekly Service Fees Collection** from clients projected – One million subscribers each paying 225FCFA PER WEEK to generate fcfa (11,700,000,000) Eleven Billion Franc fcfa per year. It is from this contribution that the club will sponsor the start-up capital program for members on a weekly basis of between 50-200 members per week to start up with trade or other business activities of their choice.
2. **Membership Fees payment** by subscribers amounting to FCFA 10,000 per year per member estimated at Ten Billion Fcfa 10,000,000,000. These two revenue projections shall translate to € 31,800,000 (Thirty-One Million Eight Hundred Thousand Euros). Part of this revenue is invested in other investment means that will continue to extend services to our clients to attract increased membership and revenue.
3. **Mega4Savers - Commissioning of 21 Grocery Stores** with target focus on 4 Product Lines (Rice, Sugar, Cooking Oil and Milk) with potential to generate huge revenues per annum each assuming 60% active buying members. These are Revenue Generating Mechanism for the club and Life improvement avenues for the club members but can only be realized when implemented.



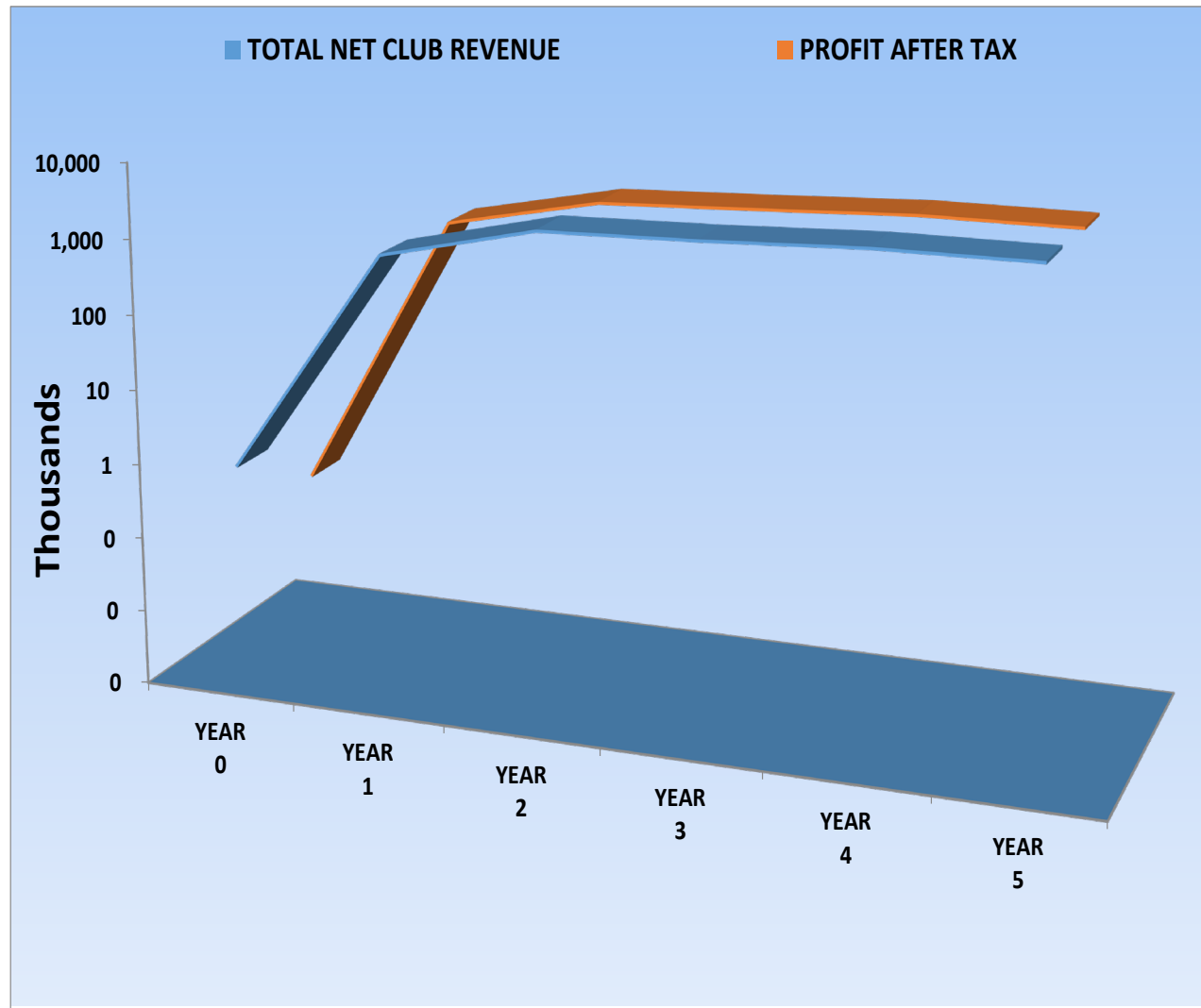


Cost to income will be balanced carefully, ensuring that initial targets are met prior to pursuing the next wave of expansion.

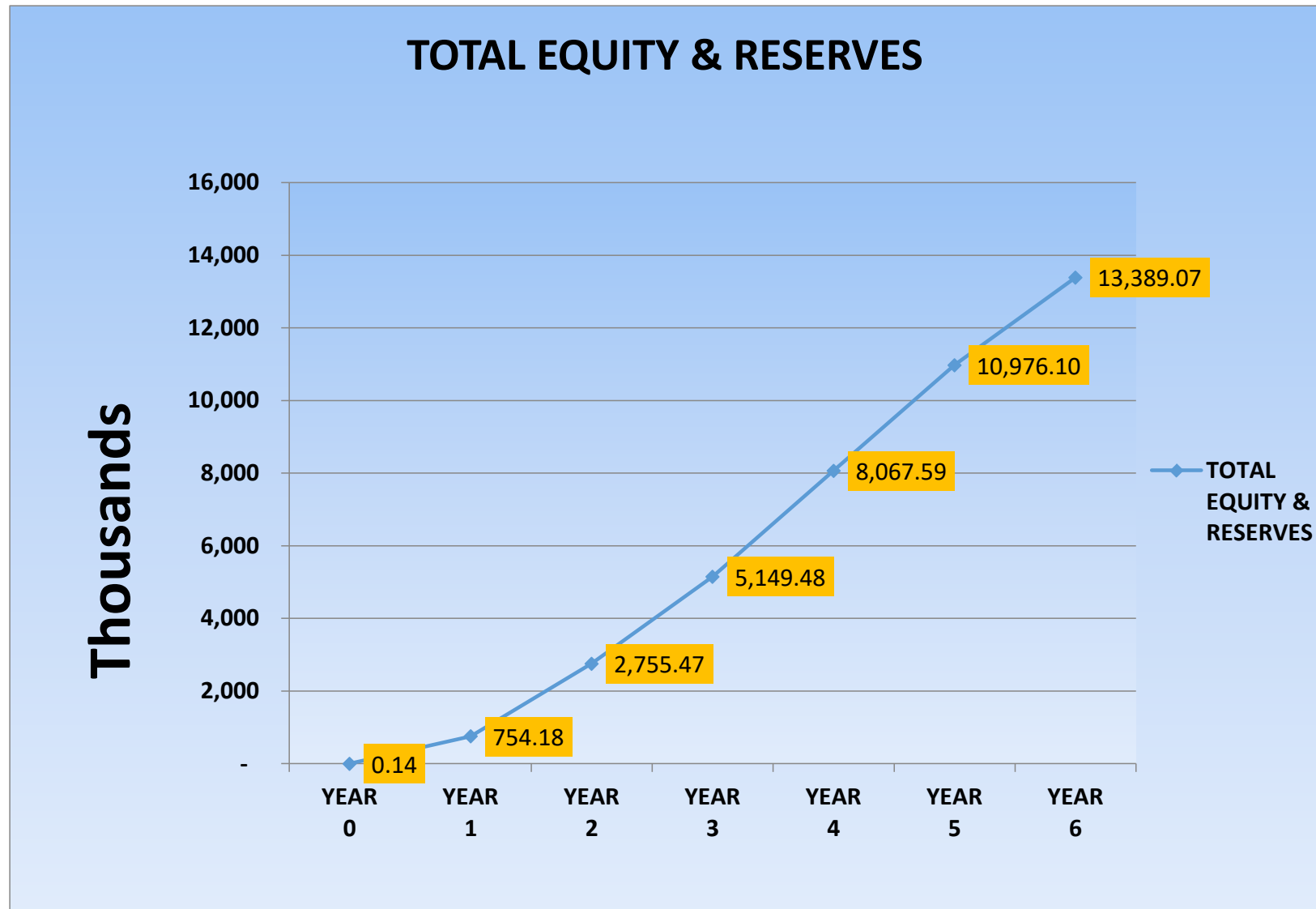


## Appendix

### A: Projected Income Statements



## B: Projected Balance Sheet



## C: Projected Cash Flow Statements

SIX YEARS FINANCIAL FORECAST FOR CLUB 66								
INCOME STATEMENT								
INCOME LINES (EURO)	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	TOTAL
XOF ('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
REVENUE FROM CONTRIBUTIONS	703	185,145	555,434	740,579	1,110,869	1,481,159	1,851,448	5,925,337
NET REVENUE FROM FOOD STORES	97	627,311	1,881,933	1,967,927	2,139,915	1,770,585	859,939	9,247,707
<b>TOTAL NET CLUB REVENUE</b>	<b>800</b>	<b>812,456</b>	<b>2,437,367</b>	<b>2,708,506</b>	<b>3,250,784</b>	<b>3,251,744</b>	<b>2,711,387</b>	<b>15,173,044</b>
<b>OPERATING EXPENSES</b>								
TOTAL OPERATING COST	651	5,335	44,158	47,508	106,263	117,576	111,208	432,701
<b>PROFIT BEFORE INTEREST &amp; TAX</b>	<b>149</b>	<b>807,121</b>	<b>2,393,209</b>	<b>2,660,998</b>	<b>3,144,520</b>	<b>3,134,168</b>	<b>2,600,179</b>	<b>14,740,343</b>
INTEREST PAID ON LOANS & ADVANCES			231,250	81,250				312,500
<b>PROFIT BEFORE TAX</b>	<b>149</b>	<b>807,121</b>	<b>2,161,959</b>	<b>2,579,748</b>	<b>3,144,520</b>	<b>3,134,168</b>	<b>2,600,179</b>	<b>14,427,843</b>
TAXATION	11	58,113	155,661	185,742	226,405	225,660	187,213	1,038,805
<b>PROFIT AFTER TAX</b>	<b>138</b>	<b>749,008</b>	<b>2,006,298</b>	<b>2,394,006</b>	<b>2,918,115</b>	<b>2,908,508</b>	<b>2,412,966</b>	<b>13,389,038</b>

SIX YEARS FINANCIAL FORECAST FOR CLUB 66							
BALANCE SHEET							
ASSETS (EURO)	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
ASSETS (EUR'000)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
<b>INTANGIBLE FIXED ASSETS</b>							
GOODWILL, PATENT AND BRANDS	-	-	-	-	-	-	-
<b>TANGIBLE FIXED ASSETS</b>							
<b>FIXED ASSETS:</b>							
LEASEHOLD LAND & BUILDING	-	-	-	10,000	9,604	9,207	8,811
FREEHOLD LAND & BUILDING	-	-	-	-	-	-	-
MOTOR VEHICLES	27	759	601	444	287	130	-
FURNITURE & FIXTURES	21	2	-	-	-	-	-
MACHINERY & EQUIPMENT	9	131	95	59	23	-	-
COMPUTER SOFTWARE & EQUIPMENTS	2	92	48	4	92	66	22
<b>TOTAL FIXED ASSETS</b>	<b>59</b>	<b>984</b>	<b>745</b>	<b>10,507</b>	<b>10,006</b>	<b>9,403</b>	<b>8,833</b>
<b>CURRENT ASSETS</b>							
CASH & BANK BALANCES	435	1,189,513	3,330,792	5,685,412	8,746,517	11,886,263	14,532,871
FOOD INVENTORY	-	264	791	827	899	744	361
INTEREST RECEIVABLE	-	-	-	-	-	-	-
DEBTORS ACCOUNT RECEIVABLES	49	12,960	38,880	51,841	77,761	103,681	129,601
OTHER RECEIVABLE ACCOUNTS	-	7	20	21	22	19	9
CASH ADVANCES ACCOUNT	-	132	395	413	450	372	181
OTHER CURRENT ASSETS	0	91	91	91	91	91	91
<b>CURRENT ASSETS</b>	<b>485</b>	<b>1,202,966</b>	<b>3,370,969</b>	<b>5,738,604</b>	<b>8,825,740</b>	<b>11,991,169</b>	<b>14,663,114</b>
<b>TOTAL ASSETS</b>	<b>543</b>	<b>1,203,950</b>	<b>3,371,714</b>	<b>5,749,111</b>	<b>8,835,746</b>	<b>12,000,572</b>	<b>14,671,946</b>

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EQUITY AND LIABILITIES (EURO)	YEAR 0	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6
LIABILITIES (EUR)	('000)	('000)	('000)	('000)	('000)	('000)	('000)
<b>LIABILITIES:</b>							
CREDITORS ACCOUNTS	404	125,168	375,503	500,671	751,006	1,001,341	1,251,677
LOANS PAYABLE ACCOUNTS	-	5,000	-	5,000	-	-	-
INTEREST PAYABLE ACCOUNTS	-	312,500	231,250	81,250	-	-	-
PROVISION FOR ACCOUNTS - DEPRECIATION	0	228	205	185	240	312	405
TAX ACCOUNT PROVISION	-	8	8	8	8	8	8
OTHER ACCOUNTS PAYABLE	1	12	14	17	20	24	29
OTHER LIABILITY ACCOUNTS	1	6,860	9,261	12,502	16,878	22,785	30,759
<b>TOTAL LIABILITIES</b>	<b>405</b>	<b>449,774</b>	<b>616,240</b>	<b>599,631</b>	<b>768,151</b>	<b>1,024,470</b>	<b>1,282,878</b>
<b>EQUITY AND RESERVES (EUR)</b>							
EQUITY - CONTRIBUTION	-	30	30	30	30	30	30
DEBT EQUITY	-	5,000	-	-	-	-	-
CLUB'S ACCUMULATED PROFIT	138	749,146	2,755,444	5,149,450	8,067,565	10,976,072	13,389,038
OTHER RESERVES	-	-	-	-	-	-	-
<b>TOTAL EQUITY &amp; RESERVES</b>	<b>138</b>	<b>754,176</b>	<b>2,755,474</b>	<b>5,149,480</b>	<b>8,067,595</b>	<b>10,976,102</b>	<b>13,389,068</b>
<b>TOTAL LIABILITIES</b>	<b>543</b>	<b>1,203,950</b>	<b>3,371,714</b>	<b>5,749,111</b>	<b>8,835,746</b>	<b>12,000,572</b>	<b>14,671,946</b>

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SIX YEARS CASH FLOW STATEMENT FOR CLUB 66					
<b>Cash Flow Statement</b>					
<b>Years 1 to 5</b>					
<b>(€) EURO</b>					
	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>
	<b>(€) EURO ( '000)</b>	<b>(€) EURO ( '000)</b>	<b>(€) EURO ( '000)</b>	<b>(€) EURO ( '000)</b>	<b>(€) EURO ( '000)</b>
<b>OPERATING ACTIVITIES</b>					
Net Earnings	- 712,131.10	- 218,064.29	704,514.76	1,002,740.82	2,252,034.29
Depreciation	43,380.95	131,714.29	244,095.24	373,619.05	509,809.52
Working Capital Changes					
(Increase)/Decrease Accounts Receivable	- 149,400.00	- 478,080.00	- 285,520.00	- 664,000.00	- 1,079,000.00
(Increase)/Decrease Inventories	- 149,400.00	- 478,080.00	- 109,520.00	- 536,000.00	- 871,000.00
(Increase)/Decrease Other Current Assets	- 18,000.00	- 57,600.00	- 34,400.00	- 80,000.00	- 130,000.00
Increase/(Decrease) Accts Pay & Accrd Expenses	155,720.00	502,000.00	299,280.00	696,000.00	1,131,000.00
Increase/(Decrease) Other Current Liab	18,000.00	57,600.00	34,400.00	80,000.00	130,000.00
Net Cash Provided/(Used) by Operating Activities	- 811,830.15	- 540,510.00	852,850.00	872,359.87	1,942,843.81
<b>INVESTING ACTIVITIES</b>					
Property & Equipment	- 280,000.00	- 500,000.00	- 550,000.00	- 650,000.00	- 750,000.00
Other					
Net Cash Used in Investing Activities	- 280,000.00	- 500,000.00	- 550,000.00	- 650,000.00	- 750,000.00
<b>FINANCING ACTIVITIES</b>					
Increase/(Decrease) Short Term Debt	-	-	-	100,000.00	- 100,000.00
Increase/(Decrease) Curr. Portion LTD	-	100,000.00	-	-	-
Increase/(Decrease) Long Term Debt	-	400,000.00	- 100,000.00	- 100,000.00	- 100,000.00
Increase/(Decrease) Ordinary Shares	-	-	-	-	-
Increase/(Decrease) Preference Shares	-	500,000.00	-	-	-
Dividends Declared	-	-	-	-	- 50,000.00
Net Cash Provided / (Used) by Financing	-	1,000,000.00	- 100,000.00	-	- 250,000.00
<b>INCREASE/(DECREASE) IN CASH</b>	<b>- 1,091,830.15</b>	<b>- 40,510.00</b>	<b>202,850.00</b>	<b>222,359.87</b>	<b>942,843.81</b>
<b>CASH AT BEGINNING OF YEAR</b>	<b>1,500,000.00</b>	<b>408,169.85</b>	<b>367,659.85</b>	<b>570,509.85</b>	<b>792,869.72</b>
<b>CASH AT END OF YEAR</b>	<b>408,169.85</b>	<b>367,659.85</b>	<b>570,509.85</b>	<b>792,869.72</b>	<b>1,735,713.53</b>



## D: Investment Opportunities

Club 66 is positioned to fundamentally improve the quality of life in Mali. Our customers are currently underserved. The global coronavirus pandemic has amplified the challenges faced. This is an opportunity to help drive long-term, sustainable improvements for local communities.

The following opportunities have been made available to support Club 66 and core partnership organizations.

- Fund five (5) memberships for Club 66 - \$200 USD  
*Granted on a need basis to some of the poorest families in the community, giving them access to discounted goods and services through the Club 66 membership program.*
- Fund groceries for one (1) family in critical need for a year - \$2,000 USD
- Fund groceries for five (5) families in critical need for a year - \$10,000 USD
- Fund a new Grocery Store - \$50,000 USD
- Fund 10 Worthy Dome home builds - \$25,000 USD
- Fund 30 Worthy Dome home builds - \$75,000 USD
- Fund a Worthy Dome community with 100 homes - \$250,000 USD
- Become a Foundational Investor for Club 66 - \$1,000,000 USD  
*Includes part ownership and an invitation to the annual Club 66 Owners Summit which will take place within a designated Mali community each year, reviewing progress and shaping future ventures.*