Investment Offer for Friends and Family Funding (FFF) in our Managed ICT Services company.

Introduction: ICT is the acronym for Information and Communications Technology. We use this term instead of the common IT term because it specifically includes the word communication.

We are thrilled to present an exclusive investment opportunity for our friends and family to invest in the managed ICT services company, services company specializing in managed ICT support, cloud services, network security, data backup, and helpdesk solutions for sectors like healthcare, finance, legal, and manufacturing.

Focused on delivering high-quality, secure, and scalable solutions tailored to client needs.

Your investment will play a crucial role in helping us establish our operations in multiple countries and set the foundation for future growth.

Investment Details:

1. **Investment Amount:**
   - Minimum investment: USD $100
   - Maximum investment: USD $249,050
2. **Type of Investment:**
   - This investment will be structured as a convertible note or agreement, allowing your funds to convert into non voting class B equity (shares) in the managed ICT services company at a later date.
3. **Conversion Terms:**
   - **Conversion Event:** Your investment will convert into shares of the managed ICT services company upon the achievement of the funding milestone of $249,050 of investment. This is represented as 9 separate Founder investor rounds.
   - **Conversion Rate:** The conversion rate for each round is separate. The conversions shall be done after the 9th founder round is complete. The different rounds are separate because the terms for each round are different and also the represent a separate class of shares each.
4. **Preference rate**
   - The different rounds carry a preference rate ranging from 7 to 15 percent and a an extra 10% preference for the conversion if decided by the company. The preference is not compounded. The preference rates shall be payable when dividends are available or if the company decides to redeem the shares or convert the shares at a time in the future.

Preference shares are defined and contrasted with interest as commonly understood by investors.

Preference

Definition: Preference, in the context of finance and investments, refers to the preferential rights that certain classes of shares or securities have over others regarding dividends, capital distribution, and liquidation events. Shareholders with preference shares typically receive dividends before common shareholders and have priority over assets in the event of a company's liquidation.

Characteristics of Preference Shares:

1. **Fixed Dividends**: Preference shareholders usually receive fixed dividends that are paid out before any dividends are distributed to common shareholders.
2. **Priority in Liquidation**: In the event of liquidation, preference shareholders are paid out before common shareholders, but after debt holders.
3. **Limited Voting Rights**: Preference shares generally come with limited or no voting rights, meaning preference shareholders do not have a say in corporate governance compared to common shareholders. Ours in the founder investor rounds come with no voting rights.
4. **Convertible Options**: Some preference shares can be converted into common shares under specific conditions, providing potential for capital appreciation.

Interest

Definition: Interest refers to the cost of borrowing money, typically expressed as a percentage of the principal amount. It is the payment made by a borrower to a lender for the use of borrowed funds, usually calculated on an annual basis.

Characteristics of Interest:

1. **Variable or Fixed Rate**: Interest rates can be fixed (unchanging over the life of the loan) or variable (fluctuating based on market conditions).
2. **Regular Payments**: Interest is usually paid at regular intervals (monthly, quarterly, annually) over the term of the loan or investment.
3. **Debt Obligation**: Unlike preference shares, interest payments are a legal obligation for the borrower, regardless of the borrower's profitability or financial performance.
4. **No Ownership Stake**: Paying interest does not confer any ownership rights in the borrowing entity; lenders do not gain equity in the company.

Contrast Between Preference and Interest

Aspect	Preference	Interest
Nature	Equity instrument (shares)	Debt obligation (loan)
Payment	Fixed dividends paid after debts are settled	Regular payments on borrowed funds, regardless of profit
Rights	Shareholders may have limited or no voting rights and priority in dividends and liquidation	Lenders do not have ownership rights or voting power
Claim in Liquidation	Priority over common shareholders in asset distribution	Paid out before equity holders (after creditors)
Impact on Profitability	Dependent on the company's profitability for dividend payments, but these payments are not obligatory	Payment is obligatory, impacting cash flow regardless of business performance
Risk	Higher risk due to the potential for non-payment in tough times, but typically lower than common stock	Generally lower risk as it is a secured obligation, though it can lead to bankruptcy if not managed

Conclusion

Understanding the differences between preference and interest is crucial for investors, as it influences their investment decisions and risk assessments. Preference shares offer a hybrid between equity and fixed-income investments, while interest represents a traditional debt obligation with fixed returns.

5. **Use of Funds:**
   - Your investment will be allocated towards:
     - Hiring employees to build a competent team.
     - Marketing and advertising expenses to reach our target audience.
     - Operational costs and overhead necessary for launching our services.
     - Expenses by the founder related to the business
     - Other essential expenditures to enhance our market position.
6. **Investment Benefits:**
   - Early investors will have the chance to be part of the managed ICT services company's growth journey.
   - Potential for substantial returns as the company scales and expands its offerings.
   - Priority in share allocation during conversion compared to future investors.
7. **Risks:**
   - As with any investment, risks are involved, including the potential for loss of capital.
   - The company is in its early stages, and financial projections may vary.

8. **Tax Implications:**
    - Investors are encouraged to consult with their tax advisor regarding the tax implications of this investment, including the treatment of convertible notes and future share allocations.
9. **Documentation:**
    - All investors will receive a formal agreement outlining the investment terms, including conversion details and rights as investors.
10. **Closing:**

- We sincerely appreciate your consideration of this opportunity to invest in the managed ICT services company. Your support is invaluable to us as we embark on this journey.
- Please feel free to reach out with any questions or to discuss your investment further.

Contact Information:

Khawar Nehal
Founder and Business Owner
+1 563 231 7041, +92 343 270 2932
Email : khawar@atrc.net.pk
Website: http://remote-support.space, http://atrc.net.pk

Important Considerations:

- **Legal Compliance**: It's crucial to ensure compliance with securities laws and regulations in various countries. Consulting with a legal professional to draft the investment agreement and verify it meets regulatory requirements is highly advisable.
- **Clear Communication**: Ensure that all terms are communicated clearly and are understandable for friends and family. Transparency regarding risks, benefits, and the investment process is essential.
- **Formal Agreement**: Have a formal agreement prepared that outlines all investment terms, conversion conditions, and any other relevant details to protect both the investors and the managed ICT services company.
- **Updates for Investors**: Keep FFF investors informed about the company's progress and any developments that may affect their investment.