

# Kilian Invest



## Financial services and consulting

- \* *Engineering and reengineering of financial services*
- \* *Analyses*
- \* *Forecasts*
- \* *Hedges*
- \* *Help for managing currency risk*
- \* *Help for interest rate risk management*
- \* *Daily newsletters*
- \* *Weekly analyzes*
- \* *Customer Care*



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# Why and when you need our services?



Here is part of the list of problems that you may encounter in your business:

Exchange rates vary constantly. Your income decreased from the movement of rates in unfavorable direction. How to protect your income against adverse market changes?

Your company has withdrawn credit. The rise of the interest will melt your earnings and will affect unfavorable financial result you. How to protect yourself against rising interest on loans?

You fixed deposit but deposit rate dropped continuously, and thus your revenue. How to protect yourself against the decline in deposit interest rates?

You get raw materials export, but prices in foreign markets dropped dramatically, and thus your revenue.

How to cope with falling market prices of raw materials?

You are a manufacturer of agricultural production if the price of production decline will drop and your revenue.

How to deal with the risk?

Prices of financial instruments fluctuate, exchange rates, indices, oil, gold and others. Your revenue depend on the trends in market instruments. Want to know the long-term perspective their movement?

In each of the above cases, our team of specialists will help you to cope more easily, more quickly and more effectively with problems.

## When you need us?

Each company has a good accountant. But no matter how good it is not a financier. There are few companies that have a financial director and one which can work as a true financier, and this is not just the chief accountant.

Unfortunately, many managers of companies do not distinguish between the two positions, and they are quite different.

We work as a cover largely the services that a CFO can do for a company. At the same time giving more activities outside the company, you save yourself a bunch of costs that you would have if you assign the CFO.

That's why we offer our services at a competitive price, as you will benefit from a good quality team that has proved itself over time.

Many of our services require high-level qualifications, a lot of experience, knowledge, and not least the qualities that not many people can boast.

For the moment, we offer a service that is unmatched in the market.

# Risk management and loss of money

## Why do businesses lose money



Very often companies do not know they are losing money. Yes, you might be surprised, but it's true. This is not because their managers are not good, but because they don't use all possible financial instruments to reduce both the potential loss and unrealized profit.

Do you use qualitative market analysis before making purchase or sell currency? Are you sure that dealers in the bank work for your good and will give a qualitative analysis of the market?

Do you have a loan or a deposit, and you sure that interest rates are the best that you can find on the market? Are you sure that you choose the correct currency? And do you know whether you used optimally spare cash when you make a deposit? Is there a risk of change of credit interest unfavorable direction for you? And do you know what to do if this happens?

This is just a short list of questions that you ask yourself, but you do not have an answer for them. However, we have tried knowledge and willingness to work together with you to reduce your loss and provide you profit from which you will pay rate once realize it.

## How companies can protect themselves from losses?



Risk is managed. This is a complex process that requires a lot of knowledge, skills, good judgment and not least many years of experience. The new rules of Basel 3 concerning Risk management becomes mandatory in all major institutions, banks, insurance companies, financial houses and others.

We have models for assessment, modeling and risk. This can help you in your work, not only in everyday life but also long-term forecasting and budgeting, thanks to our analysis.

The correct analysis, proper allocation of money over time (Cash Flow) or well-done budget can save a lot of money or increase profits.

We also do analysis of operational and systemic risks and help avoid unnecessary risks that poem there.

### Definition of risk

The potential danger of loss including loss of profit as a result of unforeseen events

### Currency risk

This is the risk that the company takes in all financial operations and transactions, which included currency. Financial markets are very dynamic. Rapid movements in currency markets can lead to sharp deviations to the downside.

### Interest rate risk

This is a possibility of increase in interest rates on loans, which could lead to unforeseen additional costs for the company and even loss. Or fall of interest rates on deposits and receive fewer than the estimated amount.

### Operational risk

This kind of risk is when they are fairly assessed losses that may arise from the improper use of machines, computers, software, information security and others.

### Systemic risk

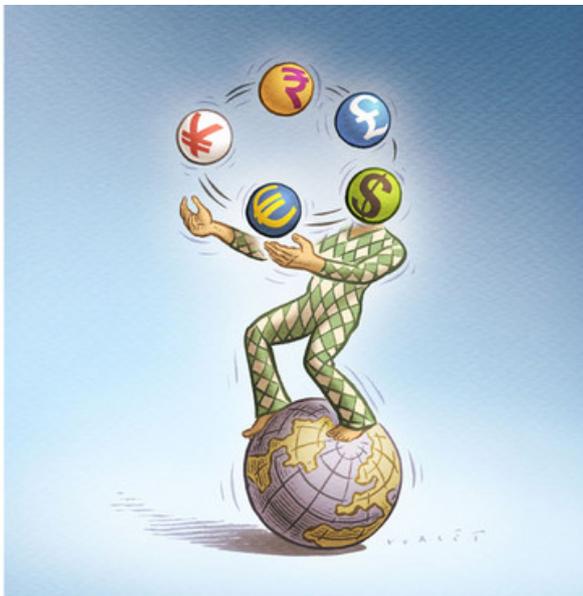
Systemic risk appears when there are gaps in the rules and procedures under which a company operates, in consequence of which may occur losses as a result of human intervention (theft, fraud, etc.).

# Hedging of payments



Very often in practice we have seen how companies are losing money from transactions because they are not assessed risk. We have seen others fail to earn money because of an incorrect calculation of incoming and outgoing cash flows.

The distribution of cash inflows over time is a task that can give a complete picture of the company's activities, but look for when sredstva what would be needed, or will be free to be able to assess the most correct monetary policy company for a period of time.



Mistake that many managers is that they can not distinguish between the work of the chief accountant of the company and CFO. Unfortunately, this is still the same for many companies in the country. And the difference is huge. Do not underestimate the role of the accountant, but he is a person who has care of the books. While the CFO's financier, ie a person who engages in various activities. They are not interchangeable and complementary.

When fully exploit the possibilities of financial products, from financiers, they could be structured in a certain way, which lead to better financial results! Our team is made up of financiers with extensive experience in the management of cash flows and use of financial instruments.

## Definition of cash flows

Cash flow (in English: cash flow, abbreviated as CF) is (as the name suggests) the movement of money in and out in a business project or financial product. Measured for a specific, limited period of time.

Cash flow is an abstract economic and financial dimension, filled with value. Used as a concept and term to describe a digital series, consisting of a series of payments spread over time. Its purpose is to calculate indicators of economic efficiency of investment and analysis of cash flows over time.

## Definition of hedging

Hedges (English: hedge) in the economy means an operation to reduce the risk of loss. This may include the use of both a and numerous financial products in order to find optimal to minimize the possibility of occurrence of losses due to events related to the company activities.

# Optimal use of financial instruments



The use of complex financial instruments or combination of financial instruments aerobatics in the economy.

Very often with the help of derivative financial instruments can achieve a much better result, to hedge cash flows to be used as a kind of insurance against loss and others.

This requires in-depth knowledge of the market of financial instruments, experience and skill for handling financial instruments.

Structuring products and reproduction of a product as the sum of many financial instruments is a complex task, but gives better results.



We have many years behind us as traders of financial instruments and know the market. Through proper use of appropriate financial instruments can achieve better results for companies that are our clients.

As we have said hedging is sometimes complicated process. With us, customers do more and can rely on the optimization of cash flow, reducing the risk of loss from an adverse movement in interest rates or currency exchange rates of other adverse events in the economy.

Derivatives may be used by all companies, small, large, exporters, importers, ie all those who work with money!

## Derivatives

Financial Derivatives, also called derivative instruments [1] are financial instruments whose value is derived from the value of an asset. Rather than deal with the asset itself, market participants agree to exchange money, assets or other value in the future.

Derivative instruments include:

- Forward contract
- Futures contracts
- Swap
- Option
- Investment certificates, structured product

A derivative is a financial instrument or other contract that has each of the following three characteristics:

- Its value changes in response to changes in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable specified in terms of non-financial variables when variable not specific to a party to the contract (sometimes called the 'underlying');
- Requires no initial net investment or requires an initial net investment that is smaller than required for other types of contracts that would be expected to react similarly to changes in market factors; and
- Be settled at a future date and price.

# Analytical products



Every company needs direction on its activities. Whether you are an importer and must buy foreign currency to pay for goods you are importing or exporting and you must restate the currency with which you paid in local does not matter You need quality advice - when is the right time To perform this operation to avoid possible currency risk. This does not mean that the risk is minimized at 100%, but a chance encounter with him is as small as possible.

Our analyzes and forecasts will give you the right direction on which you can rely on in your everyday life. In addition, we will give you the necessary information at the right time for you, we will send newsletters and major events for the change in prices of commodities, currencies, stocks of major international companies and others.

So you'll always be up to date with what is happening on the international markets.



In order to not load the mail you with extra materials, we will give you the opportunity to select the type of information they want to receive, and the frequency with which to receive it!

Over the years, we proved that our information is of quality and our analysis can be among the best internationally.

You can trust us!

## Analyses

### Technical Analysis

Method by which explores the historical movement and predict future changes in the prices of financial assets. Use graphics, Broken mathematical and cyclical tools.

### Fundamental Analysis

Method for predicting the movement of market prices, which is based on the study of four types of factors: economic, political, rumors and expectations, force majeure events.

### Newsletters

Selected information for a variety of events that is sent periodically according to the wishes and needs of our customers.

Newsletters that we send are:

- Market (including prices and charts);
- Economic (important events);
- On demand (content chosen by the customer).

### Forecasts

The preparation of estimates for certain currency pairs, stocks, bonds, indices, commodities and other based on technical and fundamental analysis - as the final product to our customers.

# Prices of services

## 1. Price analysis of raw materials. Once a week is sent + notification of key events

|       | Grains   | Softs    | Energy       | Metals   | Financials   | CCY's              |                 |
|-------|----------|----------|--------------|----------|--------------|--------------------|-----------------|
| Група | Wheat    | Coffee   | Oil          | Gold     | 30 Y T-Bonds | Euro               | Japanese Yen    |
|       | Oats     | Cocoa    | Natural gas  | Silver   | Dow Jones    | US Dollar          | Cable           |
|       | Soy      | Cotton   | Unleaded     | Copper   | S&P500       | Australian Dollar  | Canadian Dollar |
|       | Corn     | Sugar    | Heating fuel | Platinum | Euro indexes | New Zealand Dollar | Swiss Franc     |
| Price | 250 BGN. | 250 BGN. | 250 BGN.     | 250 BGN. | 250 BGN.     | 350 BGN.           |                 |

### Packages Price

### Price per month

### With an annual contract

|                               |                        |                            |
|-------------------------------|------------------------|----------------------------|
| All groups 1250               | (250 lev discount)     | 12000 (3000 lev discount)  |
| Currencies plus 1 c. Optional | 500 (100 lev discount) | 4,800 (1,200 lev discount) |
| An instrument (optional)      | 100                    | 1000 (200 lev discount)    |
| Tool list outside             | Negotiable             | Negotiable                 |

## 2. Predprimane action related to a specific hedging exposure (apart from plan 1)

For all groups, 0.5% but not less than 500 lev

## 3. Other services

1. Newsletter (1 time per day) 100 per month
2. Daily analysis (1 time per day) 200 per month
3. Weekly analysis (1 time per week) 240 per month
4. Economic Report forecasts (1 monthly) 800 per month
5. Feedback (per month) 200 per month
6. Consulting (per hour) 100 per hour
7. Time rate of 50 per hour
8. Study (an hour or whole) 100 an hour
9. Training (per day or per seminar) 500 / person



# About us and Contacts

## The team

We insist on quality, honesty and long-term relationships. Our team of professionals has a proven track record over the years. Experienced several crises and national and international, working in multinational companies and we have the necessary qualifications to say that we are good!

Last but not least we are people with a lot of experience (20+ years). And years behind us are evidence of the experience we have.

## Contact us:

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**Petio Rashev**

**Experience: over 24 years? Economist, banker, analyst**

*Petio Rashev is a market analyst with over 24 years experience as a dealer in banks and financial institutions. Since 1999, the analyzes, mentor and advise individuals and companies on international financial markets. Managing Director of consulting company "Anmart & Co".*



**Rumen Zapryanov**

**Experience: 23 years  
Economist, banker**

*Rumen Zapryanov banker with over 22 years experience in the banking system. He worked in various positions. 12 years worked as Head of Treasury and Markets for Alpha Bank Bulgaria, where he was also chairman of the "Assets and liabilities Committee" (ALCO) of the bank. Currently a partner in Universal Consulting Company Ltd" (ALCO) of the bank. Currently a partner in Universal Consulting*

