

The **HAITIAN INTERNATIONAL GROUP** was founded in 2004, as we commemorated the bicentennial of Haiti's independence. We are a group of Haitian professionals living abroad who wanted to start a business that could have a positive impact on the Haitian population on both spectrum, just as in 1804 our forefathers created an independent nation through sweat equity that bequeathed a piece of land that we can call our own.

Thus the idea of a Haitian firm called **SOLIDARITÉ INTERNATIONALE POUR LA MODERNISATION D'HAÏTI, INC. D/B/A HAITIAN INTERNATIONAL GROUP** was created as an **impetus for change and sustained economic development for Haiti.**

In this endeavor, we will promote dual accountability. We take responsibility for ourselves and our customers. We know that our actions influence the lives of our customers, fellow workers and our bottom line. We vow to deal ethically with our customers by providing suitable investment products that surpass what is currently available on the Haitian banking institution market. We will work to increase shareholder investment value so that Haitians can invest on a broader scale in Haitian companies and the overall Haitian economy. Mitigating liabilities, additionally we hold ourselves accountable our actions by providing quality products and making sound decisions and policies within our administration. These, in turn, will allow us to promote model governance, transparency and implement ideas that are within the scope of the role set within our strategic plan. Foremost, we will educate prospective credit clients the 3 C'S of credit as a basis for wealth creation in Haiti.

OUR FOCUS

CHARACTER

This refers to how a person has handled past debt obligations which can be used as a basis for further extension of credit. This information can be obtained from the credit history, personal background check, most of all in Haiti, character reference letters can be used as a basis for analysis and provide a measure of honesty and reliability of the borrower to repay credit debts.

CAPACITY

This refers to how much debt a borrower can comfortably handle. Income streams (DTI) are analyzed and any legal obligations reviewed which could interfere in repayment.

CAPITAL

This refers to current available assets of the borrower, such as real estate, savings or investments which could be used to repay debt if income should be unavailable. In Haiti, laws relating to real-estate assets are obsolete and much work needs to be done in this area in order to promote wealth creation through credit and leveraging.

OUR CORE VALUES: C 2 FOIS ROI

CUSTOMERS

We settle for nothing short of remarkable service and satisfaction for our banking clients. As they arrive at the door, they will be greeted by our staff. We will make coffee and water available as deemed necessary for our clients.

Examples of improvement within the industry that we will provide:

- Consistently reducing response times for requests and bank deposits
- Satisfying the needs of personal and business clients
- Executing our responsibilities in a manner that positively impacts time and satisfaction of clients
- Enhancing the bank's reputation as a customer-friendly institution
- Responding positively to requests for service in a timely manner. Every customer will be 2 fois ROI.

RESPECT

Respect our clients by providing a safe environment in which to conduct business. Eliminating lines outside banking institutions and treating our clients with dignity in a safe and courteous manner.

OWNERSHIP

Ownership of the company will be offered to every client. Our customer success will be a measure of our commitment to deliver shareholder value, as well create wealth for our customers.

INNOVATION

Develop new and creative ideas that have the potential to change the banking industry in Haiti. Creating better or more effective products, processes, services, technologies, or ideas that are accepted by markets, governments, and society.

RISK TAKING

Encouraging our clients to take proven and calculated risks for a brighter future. There is always potential that a chosen action or activity will lead to a loss. Risk taking is the notion implies that one has a choice or can influence the outcome. Potential losses themselves may also be called "risks" but doing nothing is riskier because your fate is already being determined.

OPTIMISM

Providing an environment in which our client can expect the best possible outcome at all times. Providing hope, confidence and the triumph of good over evil. If you borrow, you should always expect to pay back, if you invest, you should always expect a return on your investment

INTEGRITY

Acting with honesty and integrity without compromising the truth. This is a concept of consistency of actions, values, methods, measures, principles, expectations, and outcomes. In ethics, integrity is regarded as the honesty and truthfulness or accuracy of one's actions. We will treat our clients with integrity and we will demand the same from them in the way they treat the loan received from our institutions.

OUR OBJECTIVES ARE SIMPLE

The Group's immediate objectives include:

- Establishing a development fund for Haiti to promote and finance various government projects, social and private programs such as:
 - Vocational centers
 - Credit unions
 - Housing
 - Community center development whose primary purpose is to provide social services at reduced cost or totally free to the people of Haiti.
- Generating interest and persuading Haitians, all citizens of Haitian descent, investors, international financial institutions, and financial speculators. Secure funding and investment into various projects to be undertaken by the Haitian government; private companies, associations, individuals and groups of individuals. The group will also seek to find and provide the country with the possible sources of grants and funding at preferential rates across the globe.

Long-Term Objectives:

- Open a multi-faceted center that would provide a source for dialogue and resources to multiple groups and organizations. The center will be the stepping stone to connect the efforts of **HAITIAN INTERNATIONAL GROUP**, those interested in investing in Haiti and improve the lives of Haitians. It will help promote long-term employment for young people, develop human resources in the private sector and to support innovative enterprises. It will also serve a rallying point for everyone.
- Create a knowledge bank consisting of multidisciplinary professionals whose task will be to develop a data bank. The database will be available to the government, private institutions and all those who need reliable data to make decisions which significantly affect the lives of Haitians in the immediate future, as well as their bottom line.
- The purpose of this loan program is to support the marketing and processing activities related to the production of agricultural commodities. Our bankers are able to understand the unique needs of a diversified agricultural industry. They will guarantee loans customized to meet the needs of targeted communities.
- It is also envisioned that we provide access to agricultural loans that will to commercialization of products in the farming industry. The main aspect of this category is the service provided including:
 - Agricultural spraying
 - Fertilizer
 - Custom harvesting
 - Grain drying/ storage
 - Livestock
 - Veterinary services and traction for farmers
 - Purchase of tools and record keeping.

This listing is not complete; we have a large number and services not listed here.

PROPOSED SERVICES

SAVER'S CHOICE ACCOUNTS

- Select Money Market
- Select Savings
- Certificates of Deposit

INVESTORS CHOICE ACCOUNTS

- Commerce Money Market
- Commerce Savings
- Certificates of Deposit

SIMPLY "E" ELECTRONIC BANKING SERVICES

- Free Internet Banking
- Free Online Bill Payment
- Visa® Check Card

OTHER SERVICES

- Overdraft Protection Services
- Safe Deposit Boxes
- ATM Access
- Check Printing
- Telephone Banking
- International Investments
- Merchant Card Services
- Visa® Check Card
- Commerce Savings
- Overdraft Protection
- Check Printing
- Stop Payment
- Telephone Banking

LOANS

- Home Construction
- Home Improvement
- Home Purchase/Refinance
- Home Equity Loans and Lines of Credit
- Auto (New and Used)
- Fast Cash Line of Credit
- Commercial Real Estate
- Agricultural
- Equipment
- Commercial
- Lines of Credit
- Operating Cap

INVESTMENT STRATEGIES

The **HAITIAN INTERNATIONAL GROUP** will allocate its portfolio as follows:

1. 80% of the funds will be utilized mostly in Haiti to finance:

- A financing entity
- Government, private projects/programs and profitable consumer-oriented businesses
- Various profitable investment ventures, in other parts of the world, that will help create much needed jobs for the population while providing a good return on our investment.

2. 20% will be kept in North America and invested:

- In obligations issued and/or guaranteed as to principal and interest by the United States Government or by its agencies and instrumentalities
- In municipal obligations of any maturity whose interest is exempt from federal income tax
- In high quality, short-term money market instruments that present minimal risks.

INVESTMENT RESTRICTIONS

To the extent that its assets are not invested in profitable and socially-responsible programs /projects in Haiti, management will maintain its funds in securities and obligations issued by the United States government, by municipalities and in high quality money market instruments. Investments in programs/projects shall be subject to the following restrictions:

- For amounts up to \$100,000, the decision to approve will be made at the discretion of the Executive Committee, however, for amounts over \$100,000 and up to \$1million, the decision to approve will have to be ratified by a simple majority of the investors through a secret ballot; for amounts over \$1million , the decision to approve will be ratified by a two-third majority of the investors, again, through a secret ballot. If the votes are even, the president of the Executive Committee will cast the deciding vote.

INVESTMENT RISKS

Although the **HAITIAN INTERNATIONAL GROUP** seeks to preserve the value of its investments, its performance may be adversely affected by certain risks such as falling interest rates, poor security/investment selection, poor credit extension, foreign currency fluctuations, exchange control regulations, changes in government economic or monetary policy in the U.S or abroad or other political and economic factors. Therefore, when you redeem your shares, they may be worth more or less than what you paid for them.

An investment in the HAITIAN INTERNATIONAL GROUP is not a bank deposit and is not insured or guaranteed by the United States Federal Deposit Insurance Corporation or any other government agency.

The Securities and Exchange Commission has not approved or disapproved the shares of stock of HIG nor has it determined that this prospectus is accurate.

MANAGEMENT

HAITIAN INTERNATIONAL GROUP is run by a Board of directors composed of seven members: a Chairman of the Board, two Vice-presidents, a Treasurer, a Secretary and two advisers. To be eligible to serve on the Board of directors, a person must commit to purchase at least one (1) share of HIG and up to the maximum allowed under the rules and regulations. The Board of Directors will delegate day-to-day operations to an Executive Committee. The members of the Executive Committee are nominated at the Annual Shareholders' meeting for a period of three (3) years to allow them to carry on the policies and objectives of THE GROUP. These members are: The Chief Executive Officer, the two Vice-presidents, the Treasurer, the Secretary, the Controller, and the legal Advisor.

SALARIES

No member of the Board of Directors shall be compensated for services rendered to the corporation except reimbursement for expenses. No officer of the Executive Committee shall receive any salary unless provided or authorized by the Board of Directors. No officer shall be prevented from receiving a salary by reason of the fact that he/she is a director.

BONDING

All signatories of **HAITIAN INTERNATIONAL GROUP** shall be covered by a fidelity Bond.

HOW CAN I PARTICIPATE IN THIS CHALLENGING VENTURE?

Become an INVESTOR By purchasing at least one (1) share of **HAITIAN INTERNATIONAL GROUP** stock, you will not only strengthen its investment potential but you will also have an opportunity to participate actively in various socially-responsible programs that can have an immediate impact on the lives of the Haitian population.

HOW DO I PURCHASE SHARES OF HAITIAN INTERNATIONAL GROUP?

Shares may be purchased by completing and mailing a Stock Purchase Application to **HAITIAN INTERNATIONAL GROUP**. Payment for the shares can be made as follows:

- By paying \$10,000 US for the purchase of one (1) full share of stock or:
- By making installments within an eight-month (8-months) period based on the following schedule:
 - Two (2) installments of 5000.00\$ US every three-months (3-months)
 - Three (3) installments of 3,335.00\$ US every two-months (2-months)
 - Four (4) installments of 2,500.00\$ US every two-months (2-months).

Subsequent investments of \$1,000 or more may be made by mail directly to **HAITIAN INTERNATIONAL GROUP**, with a check, a money order or by telephone with a credit card. However, that no investor shall purchase more than fifteen (15%) of the number of shares outstanding except by expressed consent of the Board of Directors of a written request submitted by the Executive Committee. Share Certificates (your Proof of Ownership) shall be issued promptly upon payment of one (1) full share. No shares shall be issued for amounts below \$10,000.00 US.

INFORMATION CONCERNING INVESTMENTS IN HAITIAN INTERNATIONAL GROUP

HAITIAN INTERNATIONAL GROUP is authorized, under the General Corporation Laws of the State of New York, to issue 1,000 shares of No-par common Stock. But it will seek to increase the authorized number of shares to 500,000. Subsequent investments of \$10,000 or more may be made by mail directly to **HAITIAN INTERNATIONAL GROUP**.

NET ASSET VALUE

The net asset value of shares of **HAITIAN INTERNATIONAL GROUP** shall be determined as of the end of the year.

NET INCOME, DIVIDENDS AND CAPITAL GAINS DISTRIBUTIONS

Substantially all of the net investment income from dividends and interest (if any) of **HAITIAN INTERNATIONAL GROUP** will be paid to its shareholders at least annually (in the month of April of the following year) as a dividend.

DESCRIPTION OF SHARES, VOTING RIGHTS

All shares of Stock participate equally in the earnings, dividends and assets. Shares when issued are fully paid. Shareholders are entitled to one vote for each whole share held.

ADDITIONAL BENEFITS

Shareholders of **HAITIAN INTERNATIONAL GROUP** will enjoy the following privileges: a) Opportunity to invest in other projects before the general public; b) Discounts on most services offered by the Group.

REDEMPTION OF SHARES

Investors should be aware of the fact that their funds will be frozen for a period of five (5) years and that no distributions or dividends will be declared by the Board of Directors until after the fifth year of operations. This policy is to ensure that **HAITIAN INTERNATIONAL GROUP** will have enough working capital to reach its objectives. If an investor wants to redeem its shares prior to five years, a 20% penalty will be applied on the share values submitted for redemption

After the waiting period, shareholders may redeem all or any portion of their shares at the net asset value - as of the end of the previous quarter - after a Redemption Request in proper form is furnished by the shareholder to **HAITIAN INTERNATIONAL GROUP**. The proceeds of redemption normally will be paid within seven (7) business days after a Redemption Request has been received by **HAITIAN INTERNATIONAL GROUP**.

The Value of shares redeemed may be more or less than the shareholder's cost, depending on portfolio performance during the period the shareholder owned his / her shares. Redemptions of shares are taxable events on which the shareholder may recognize a gain or loss. **HAITIAN INTERNATIONAL GROUP** will make all payments by check.

TAX CONSIDERATIONS

Each prospective investor should consult with his own tax advisers as to the tax status of distributions from **HAITIAN INTERNATIONAL GROUP** in his own state and locality.

All distributions from **HAITIAN INTERNATIONAL GROUP** may be subject to respective state and local taxes.

REPORTING AND ACCOUNTING

- The reporting year of the company shall be the calendar year.
- The company shall maintain adequate accounting records. The annual financial statements and the tax return of the company shall be prepared in accordance with such methods of accounting as determined by its shareholders. All books, records and accounts of the company shall be open, at reasonable business hours, to inspection by any members / shareholders.
- The financial statements of the company shall be sent to members / shareholders within 110 days following the close of the calendar year.
- Good accounting and internal controls shall be put in place to safeguard funds that are entrusted with the company. The credit worthiness of borrowers shall be investigated before any loans are granted and investments are made.

HAITIAN INTERNATIONAL GROUP

STOCK PURCHASE APPLICATION

Please purchase for me shares of HAITIAN INTERNATIONAL GROUP at \$10,000 US each.

My check for \$ _____. ____ (minimum \$2,000) is enclosed to purchase full and fractional shares.

I plan to make additional regular installments in the amount of \$ _____ monthly for a period of _____ months. I understand that my contribution shall not exceed fifteen (15%) per cent of the number of shares outstanding.

Please register my share as follows (PRINT):

_____ / ____ / _____
 Name of Applicant / Company Social Security or Tax Identification No.

_____ / ____ / _____
 Name of Co-owner (If Any) Social Security or Tax Identification No.

 Street & Number

_____ _____
 City State Zip Code E-MAIL Address

(____) _____ (____) _____
 Home Phone Number Business Phone Number

I acknowledge that I am of legal age. I agree to the terms and provisions set forth on this application and in the by-laws.

Signature of Applicant or Officer /Title Signature of Co-owner (If Any) Date

Make check payable to HAITIAN INTERNATIONAL GROUP. Mail completed application along with check to:

**HAITIAN INTERNATIONAL GROUP
40-02 BOWNE STREET, PMB 147
FLUSHING, N.Y. 11354, USA**

Do not write below this line

Accepted:

Authorized Signature Title Date

TERMINATION OF THE GROUP

HAITIAN INTERNATIONAL GROUP may be dissolved:

- If the corporation loses more than seventy percent of its value
- If the management, in bad faith, assigns, transfers, pledges, mortgages, sells all or part of the assets of the corporation to any other administrator or any other person whomsoever, or enters into any agreement as the result of which any person or persons not a shareholder shall benefit, or any other act contrary to corporate policies and procedures
- If the management does any act detrimental to the interests of the corporation or which would make it impossible to carry on the business or affairs of the corporation.

The corporation shall be dissolved during a general shareholders' meeting that will be called by either the President or in his absence by the vice-president or by the shareholders owning the largest number of shares or jointly. Thereafter, the corporation shall be terminated by the payment of all its debts and liabilities and the distribution of the remaining assets either in cash or in kind to the partners or their personal representatives in proportion to the number of shares owned.

HAITIAN INTERNATIONAL GROUP
40-02 BOWNE STREET, Suite 147
FLUSHING, N.Y. 11354, USA

Our office telephone numbers are: (917) 498-4962 / (312) 735-6297.

At **HAITIAN INTERNATIONAL GROUP**, the Clients and the Investors (C 2 Fois Roi)

Respect, Ownership, Innovation, Risk Taking, Optimism, Integrity

This is in essence HAITIAN INTERNATIONAL GROUP, a tool for your future to live in peace on a global level.