



# PRADO GROUP FBO

16192 Costal Highway  
City of Lewes, DE  
County of Sussex, USA

## Project Submittal Highlights

### [Due Diligence \(“Ready to Receive”\) Requirements](#) [Project Principal Suitability; Requirements to Apply:](#) [Prado Group Kingdom Impact Composite Analysis Outcome](#)

#### Instructions

Please be advised that the following text identified as **blue lettered**, *italicized* and underlined are active hyperlinks embedded in this document. Click on each hyperlink for access to preview/download each document. One’s understanding of this material is essential to his operational effectiveness, the submission process, and his growth and skillset development within the social network exchange of registered Prado Group opportunities and resources made available to him.

#### Prado Group Learning Objective

The objective of this process is to: **Learn, Earn, and Return (LER)**. The purpose of Prado Group is to leave a lasting legacy with estate, financial, and/or heritage to one’s family, community, and the socially-minded people throughout the world; with hope that they may repeat the process for generations to come. The Project Principal(s) should be mutually committed to Prado Group’s Vision and Mission to establish an integrated auxiliary trust operating system far above and beyond human self-serving secular systems. The Project Principal(s) should not want to invest their T5 anywhere else. For this reason, Prado Group is structured so that project Principal(s) should come to appreciate their success, acquired mentorship skills, and the lessons learned; so that they should return to mentor as a Kingdom Ambassador for the next generation, who-in-turn will repeat the process.

#### Submittal Highlights: Step 5, Due Diligence (“Ready to Receive”) Requirements

**Important Note:** Other Prado Group Acceptance Process details apply. The following are merely the highlights.

<ul style="list-style-type: none"> <li>• 1 page Cover letter and 2-page Prado Group formatted Executive Summary by Project Principal(s)</li> </ul>	Project Principal’s letterhead + 2-page Executive Summary
<ul style="list-style-type: none"> <li>• Project Principal(s) must have a clearly-defined and quantifiable social vision/mission</li> </ul>	Maximum of 100 words (may be included in Project Principal cover letter)
<ul style="list-style-type: none"> <li>• Project Principal(s) must be fully-engaged and actively working with Prado Group, and be committed to long-term strategic philanthropy</li> </ul>	



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<ul style="list-style-type: none"> <li>Project Principal(s) should prefer hybrid, contingent-liability-based capital (off-balance sheet), becoming debt free within 10 years, and maintaining control without personal guarantees or divesting equity to disinterested stakeholders</li> </ul>	
<ul style="list-style-type: none"> <li>Project Principal(s) should be in growth opportunity sectors verified by third-party market analysis, valuations, estimates, etc. What is the PEST, SWOT, and social problem(s) to be solved?</li> </ul>	Industry Growth +%, Comparative Market Analysis, Ratios, etc.
<ul style="list-style-type: none"> <li>Project Principal(s) should have projected/actual gross margins that meet or exceed 30%.            Gross Margin Percentage = (Revenue - Cost of goods sold)/Revenue</li> </ul>	Gross Margin %
<ul style="list-style-type: none"> <li>Project Principal(s) should have projected/actual profit margins that exceed 10% EBITDA Margin Percentage = (EBITDA/Total Revenue)</li> </ul>	EBITDA Margin %
<ul style="list-style-type: none"> <li>Trust assigned &amp; indemnified independent BOD (Board of Directors) and Prado Group Advisory Board Counsel w/ Project Principal approved BOD Agreement</li> </ul>	BOD Agreement (optional)
<ul style="list-style-type: none"> <li>Project Principal(s) should have a current will and a notarized "Family Love Letter" (provided for estate, succession and legacy planning)</li> </ul>	Copies as Required
<ul style="list-style-type: none"> <li>Project Principal(s) shall provide personal, professional and pastoral/ministerial letters of reference highlighting key points of interest:           <ul style="list-style-type: none"> <li>1 Attorney – free from lawsuits, liens, frivolous claims, etc.</li> <li>1 CPA – current with respect to tax filing / frugality / charity</li> <li>1 Banking – consistency in patterns avoiding unnecessary fees</li> <li>2 Personal (10+ years non-family) – emotional and spiritual maturity</li> <li>2 Professional (5+ years in current industry) – transparency and integrity of business dealings</li> <li>1 Pastor/Minister – evidence of being an active generosity member in good standing with a local congregation or church body.</li> </ul> </li> </ul>	Copies as Required
<ul style="list-style-type: none"> <li>Project Principal(s) should have a current physical health report from doctor(s) (a "clean-bill-of-health" and stable)</li> </ul>	Physicians Report
<ul style="list-style-type: none"> <li>Project Principal(s) should be insurable for "key-man replacement" purposes (<u>not</u> key-man life insurance), at least one Project Principal must be insurable</li> </ul>	Evidence of Insurability and/or another principal
<ul style="list-style-type: none"> <li>Exceptions to the foregoing requirements will be considered on a case by case basis. Longer application times may apply.</li> </ul>	Prado Group Counsel: Investment Committee Determination

**Important Note:** This partial list has been taken directly from the current Prado Group Strategic Philanthropy Policy. Other investment policy and submittal requirements do apply (i.e. faith-based, minority, geographic location, economic metrics, etc.) and based on individual Prado Group programs; terms and conditions are subject to change without notice.



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## Project Principal Suitability; Requirements to Apply:

In addition to the individual Project Principal’s Prado Group procedures (explained separately) and the foregoing section of *Submittal Highlights*, the following conditions must be satisfied:

1. Housekeeping; Orientation. Project Principal(s) must complete and submit the *Initial Due Diligence Disclosure Checklist* before access is granted to upload and share project/mission submittals in the Project Principal’s section of the Prado Group Cloud (a virtual due diligence facility, the Box).
2. See the end from the beginning. Project Principal(s) must clearly define the exit strategy and what happens post project termination, delineating a monthly critical path, milestones and deliverables to the exit (i.e. guarantor, permanent financing, positive cash flow, internal buyout, options/warrants, etc.).
3. Strategic Planning; Inner Circle; Team Building. Project Principal(s) must have a 10-year Pro Forma (minimum) demonstrating debt free status within 7 years and a minimum threshold of charitable contributions equal to or greater than 20% of gross revenue (The Joseph Project), among other charitable goals.
4. Prepare to “Receive”. Project Principal(s) must complete the *Prado Group Impact Assessment Process* within +/- thirty (30) calendar days after the submission of their application. All 5 Steps of the assessment must conform to quantitative and qualitative standards.
5. Strategic philanthropy is a lifestyle. Project Principal(s) must meet or exceed personal and organizational *Prado Group Strategic Philanthropy Policy* guidelines. Even though transparency reports are distributed annually, Prado Group randomly audits 10% of those Project Principals reporting (over the course of a year, 100% of all projects).

## Prado Group Ecclesiastical Impact Composite Analysis Outcome

Among other vital information, the following is how the world will see your total assessment composition ... reporting the impact and significance of what matters most.

Impact Metrics	Points Earned	% Points Available
<b>Purpose &amp; Priorities</b>	<b>0</b>	<b>0%</b>
God Comes First	0	0%
Ecclesiastical Entrepreneurship	0	0%
Biblical Stewardship	0	0%
<b>Planning &amp; Communications</b>	<b>0</b>	<b>0%</b>
Executive Summary	0	0%
Presentation	0	0%
Business Plan	0	0%
Governance	0	0%
Sustainability	0	0%
Due Diligence Transparency	0	0%



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<b>People, Planet &amp; Practices</b>	<b>0</b>	<b>0%</b>
Conduct Business as if People Matter	0	0%
Move Toward Positive Environmental Sustainability	0	0%
Provide Opportunity to Those Traditionally Without	0	0%
Engage in Direct Service	0	0%

<b>Products &amp; Services</b>	<b>0</b>	<b>0%</b>
Deliver Beneficial Products or Services	0	0%
Use Beneficial Methods of Production	0	0%
Serve Those in Need	0	0%

<b>Prosperity &amp; Philanthropy</b>	<b>0</b>	<b>0%</b>
Compensate Workers Fairly	0	0%
Distribute Wealth through Broad Ownership	0	0%
Support your Community through Charitable Giving	0	0%

Composite Score:

**0**

**0%**

## Areas of Excellence

Values greater than 70%

<b>Governance</b>	<b>0</b>	<b>0%</b>
Governance / Accountability	0	0%
Transparency / Reporting	0	0%
Fair Trade / Supplier Code of Conduct	0	0%

<b>Workers</b>	<b>0</b>	<b>0%</b>
Compensation & Benefits	0	0%
Worker Ownership	0	0%
Work Environment	0	0%

<b>Customers</b>	<b>0</b>	<b>0%</b>
Beneficial Products / Services	0	0%
Beneficial Method of Production / Impact	0	0%
Serving those in Need	0	0%

<b>Community</b>	<b>0</b>	<b>0%</b>
Local	0	0%
Diversity / Broad Ownership	0	0%
Charity / Direct Service	0	0%



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Environment	0	0%
Corporate Offices	0	0%
Transportation / Distribution	0	0%
Manufacturing Facilities	0	0%

### Supplementary Relationship Acknowledgements

**IN WITNESS WHEREOF**, I have complete authority and capability to make this commitment and uphold the additional responsibilities as of the date written below. I further confirm my understanding of each provision and separately referenced Prado Group document identified therein. Let my "Yes" be "Yes," and my "No," "No," lest I fall into judgment.