



Know Your Neighbor Process

Due Diligence Proceedings for Principals with Projects

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Important Note: Please be advised that among the following text identified as **blue lettered**, possibly *italicized*, and underlined, there are active hyperlinks embedded in this document to provide you with greater understanding and context. Please also be sure to make use of standardized glossaries and reference sources (e.g. Wikipedia) regarding unfamiliar terms and concepts used within the context of the PGFBO environment. Your understanding of this material is essential to your operational effectiveness, growth and development within the social network exchange of registered PGFBO opportunities and resources made available to you.



Introduction

We at PGFBO believe there is a better way to find authentic marketplace relationships. For one reason or another, American marriages are ending in divorce, regardless of religious affiliation and demographic preferences. In a similar manner, the rates of failed business mergers, acquisitions, and related administrative disillusionment is leaving only a small portion deeply satisfied with one another over the long term. The problem is not necessarily a problem of intimacy, but one of sustainability. What are the characteristics of an enduring relationship? This relationship can be described as a combination of the following: compatibility, compromise, love, and forgiveness. PGFBO will bring Ecclesiastical principles with moral fortitude and behaviors to the market place.

There's plenty of research to support the marriage theory that those who joyfully committed were composed of compatible people, manifesting love and forgiveness, while marriages that deteriorated often did so because the conflicts between individuals became harder to resolve over time. We at PGFBO believe that it is wise to build, maintain, and secure one's own home if they are to pursue the vision of a larger magnitude, a business venture to cater to the social, humanitarian and business needs of others.

The proprietary KYC solution provides a guided journey for anyone seeking opportunities to be matched with compatible associates with whom they are more likely to enjoy a long-term relationship in the marketplace. Many people of all ages, ethnicities, national origins, religious affiliations, and political beliefs have used such a solution to identify compatible long-term marketplace relationship opportunities. A journey of passion with the pursuit of one's calling can maximize his potential, as well as bless humanity (with T 5).

PGFBO exists worldwide, and there are no economic or jurisdictional boundaries to such an I.D.E.A. that has the potential to impact every living human being through their fundamental natural and spiritual needs.

PGFBO remains committed to investigating and understanding what makes long-term relationships successful in order to keep its model up-to-date and relevant for domestic and international markets.

However, at any step or phase of PGFBO's project funding, if an entity or individual (principal and associates) deliberately and deceptively provides information, with the apparent intent to defraud PGFBO or its sources, their project will be permanently terminated. Our policy is simple: "to TRUST, but VERIFY".

The following detailed account of the Intake Process is comprehensive and applicable for the four categories of PGFBO funding; however, Category One will have substantial modifications. The process is as follows:



Intake Process

1. Initial Investigation (Prospect)

Conducted with project's Principal(s) prior to a signed PGFBO application, and may include, but not limited to the following:

- a. Review of publicly available documents on Internet, social media, website, and other public information systems.
- b. Feedback from outside parties (e.g. funders, industry experts, etc.)
- c. Local market interviews to assess demand for the type of programs and reaction to the particular organization
- d. Explore values relationship, responsibility, market sector demand, and of like-kind Ecclesiastical cross-pollination.

If it is clear that the Principal, their management teams, or their Pro Forma is deficient or their projects are not a good fit, their project will be terminated with the possible option for resubmission at a later date.

2. Registration and Initial Principal Disclosures

Principal acknowledgments and disclosures:

- a. A brief description of a proposed project / opportunity
- b. An authorization for background check and conflicts of interest; communication disclosures of Principals
- c. A checklist of due diligence requirements, initial disclosures
- d. A non-solicitation and referral acknowledgement
- e. The review of all PGFBO documents
- f. The application submitted with the PGFBO Declaration of Interest.

If it is clear that the Principal cannot satisfy minimum requirements, to make referrals to affiliated parties to procure prerequisites project termination will occur at this point.

If previous phase requirements have been met, the project will advance to the next step...

Phase 1 (PGFBO Program Development Process; Transparency)

3. Initial Principal Conversation

Initial intake interview with PGFBO via conference call (by phone or VOIP) after submission of required documents.

- a. Gain additional information on the organizational social impact objectives, program, organization and growth plans through principal's project assessments.
- b. Clarify and make sure that PGFBO's procedures are understood and project expectations are firmly understood (process, business model, fiduciary services, etc.)
 - i. No other non-disclosures acknowledged (PGFBO will not sign another organization's NCNDA)
 - ii. Welcome Principal to enter into a covenant relationship with PGFBO, a Private Association.



Principals / Organizations not suitable candidates for PGFBO:

- Those with insufficient data/ lack of preparation
- Those who do not provide sufficient social impact
- Those who are not financially sustainable (business plan and model).
- Those who are not sufficiently committed to growth
- Those who are not committed to adhere to Ecclesiastical principals and integrity.
- Those who lacks humility, patience, and/or self-control
- Those unwilling to conform to servant leadership community service requirements
- Those who seek to establish a publicly regulated company or project whose principal intends to pursue a public disposition exit strategy.

If it is clear that the Principal is not a good fit, and cannot make referrals to affiliated parties to procure prerequisites, then the project will be terminated at this point.

If previous phase requirements have been met, the project will advance to the next step...

4. Orientation and Technology Review

Principal orientation, hardware/software audit, supplementary reading.

- a. Encrypted vault assignment
- b. Technology requirements
- c. Supplementary reading
- d. Cloud vault site map (access and navigation to online documents, PGFBO's Box depository)
- e. Assignment of additional collaborators and counsel to mentor Project Principles in areas of need.
- f. Key resource review (based on a qualified Business Opportunity)
- g. Communications protocol

The process will be terminated if it is clear that the Principals are not competent in one or more essential areas; and cannot make referrals to affiliated parties to procure prerequisites and competency.

If previous phase requirements have been met, the project will advance to the next step...

5. Deliverables and Discovery

PGFBO's "Know-Your-Neighbor" submittal document request list sent to Principal and organization to obtain non-public information for initial benchmarking, inventory and business analysis.

- a. Principal identity verification
- b. Contact list of influencers (legal, tax, audit, financial, insurance, real property, etc.)
- c. Leadership benchmarking
- d. Business and Strategic Plans, including a Use of Funds chart (first 24 months)
- e. Research Reports and Market Studies
- f. Organizational Flow Chart representing the corporate business management structure
- g. Financial Statements and Budgets
- h. Codification and description of program
- i. Policies and procedures, By-Laws, and SIC codes



PRADO GROUP FBO

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

Overview – Know Your Neighbor Process

- j. Contact list of officers and directors with current bios/CVs (passports)
- k. Anti-Money laundering compliance

If all deliverables are not provided, the project will be terminated. If deliverables are not received within 15 days after termination, entity must reapply at the next application submittal date (every 2 months).

If previous phase requirements have been met, the project will advance to the next step...

6. Interviews via VOIP with Principals, Directors, and Other Officers

A Secondary interviews with PGFBO will be set up to:

- a. Confirm entities vision, mission, goals, objectives and priorities.
- b. Ensure that project principals and their management team have a good understanding of PGFBO's procedures and policies.
- c. Understand whether they are committed to the growth and long term development of their organization.
- d. Evaluate the Principal(s) and its Board of Director's level of commitment to their organization (i.e. willing to give time and financial resources) and willingness to work within PGFBO's Ecclesiastical enterprise framework.
- e. Evaluate the entity that is seeking funds ability to comply with due diligence, its prompt and timely respond to requests of documents, professionalism, and their readiness to begin their project.

If it is clear that management and influencers are not congruent, then the project will be terminated at this point.

If all of the previous phase requirements has been met, the project will advance to the next step...

7. Preliminary Impact Assessments (5 Steps)

Principal's self-assessment and comparative contrast analysis with PGFBO.

- a. Evaluate materials and information collected to-date; assess areas requiring further investigation
- b. Compare organizations results to industry data and third party market studies
- c. Review opportunities with PGFBO experts, advisors and/or other third parties for feedback
- d. Determine whether enough information has been obtained to confirm moving forward
- e. Supplement and fill gaps until minimum requirements have been satisfied
- f. Survey and feedback analysis
- g. Complete all submittal requirements in order to standardize the process and format standards

If it is clear that the Principals or the organization cannot complete the assignments or make referrals to affiliated parties to procure prerequisites the project will be terminated at this point.



If previous phase requirements has been met, the project will advance to the next step...

Failure to maintain current “readiness” and accuracy will cause Principals and Opportunities to be delisted.

Phase 2 (Verification; Next Steps)

8. Visit Principal’s Organization Headquarters

Face-to-face sit down with Principals and business key personnel.

- a. Schedule meetings with CEO, COO, Program Director, CFO, Director of Development, and other key staff members to cover areas critical to PGFBO’s assessments
- b. Conduct detailed interviews with PGFBO appointed staff
- c. Audit submittal information for completeness, accuracy, and truth in disclosure

The process is suspended if the Principals have not satisfactorily completed one or more quantitative/qualitative requirements for eligibility with quarterly updates. Principals have the opportunity to reapply in the following RFP/submittal period (approximately every two months).

If previous phase requirements has been met, project will advance to next step...

9. Private PGFBO’ Ecclesiastical Exchange Listing

Private PGFBO posting for appropriate “matchmaking” of Ecclesiastical projects with complementary scope and specification requirements.

- a. Introductions to suitable/compatible PGFBO Ecclesiastical partnerships and collaboration of projects
- b. Maintain listing transparency and disclosure requirements with material updates and documentation (quarterly)

10. Site Visit (all business venture locations, if applicable)

Inspect facilities and locations of interest.

1. Perform program site visits to observe the organization’s program in action
2. Interview the director of the site as well as: program participants, staff and local stakeholders
3. PGFBO Board of Directors receive Site Team report and project package for approval.

11. Final Assessment

Confirm appropriate alignment with interested or similar Ecclesiastical parties.

- a. Review findings from interviews, site visits and integrate overall assessment.
- b. Discuss how initial concerns have been resolved and any new areas of concern
- c. Determine gaps in our knowledge and follow-up

The site visit and verification process (Steps 8 through 11) must be completed within 30 days.



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Overview – Know Your Neighbor Process

12. Succession Meeting with Principals and Key Personnel

Explore additional PGFBO Opportunities and Relationships.

- a. Report findings and assessments to the Principals and key personnel
- b. Determine “best fit” funding agreements between interested parties
- c. Determine next steps. Possibilities include:
 - i. Partnering – other PGFBO Opportunities (Mentor, Sponsor, Volunteer, Consultant, JVA, etc.)
 - ii. Future partnering
 - iii. Other ways for PGFBO to assist the Principal with their social mission
- d. Emphasize “lessons learned”