

ACCT.#

NDUGU ENTERPRISES, INC. @ MAIL.COM

A 300 Entity Enterprise. @ 2006

NDUGU Enterprises

IN # 30-0375913

AL. CORP.# 2936918

DM. STOCK CORP. # 07-153233

SECURITIES & EXCHANGE COMMISSION-Accession # 0001490378-10-000001

2056 W. 105th ST

- LOS ANGELES, CA 90047

(323)-777-6357

COMMERCIAL LAW PRINCIPAL INVESTMENT

INVESTMENT :

30 Bank stocks / CD's
@ \$ 30,000 EA.

\$ 200 MILLION DOLLARS

COMMERCIAL LAW PRINCIPAL INVESTMENT :

Low-Income Home Ownership Credit Card Line of \$ 150,000 for 750 Low-Income individuals or families to purchase afford- able homes.	\$ 112,000,000
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Will earn revenue of :	\$ 35,000,000
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<u>TAXES ON CAPITAL GAINS :</u>	\$ 36,000,000
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<u>NDUGU ENTERPRISES, INC.</u> Will contribute to the local Small Business transactions	\$ 5,000,000
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<u>SALARIES :</u>	\$ 7,785,000
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<u>BROKER / ACCT. MANAGER</u>	\$ 450,000
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<u>ACCOUNT BALANCE</u>	<u>\$ 3,765,000</u>
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<u>RE-INVESTMENTS</u> 30 Banks @ \$ 50,000 EA	\$ 1,500,000
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<u>NEW ADJUSTED BALANCE :</u>	<u>\$ 2,265,000</u>
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REPAYMENTS OF CREDIT CARDS :
All credit card payments will
be deposited in :

AGAPE PHILLAO " PROPOSED " FEDERAL CHARTERED CREDIT UNION
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Bernard L. Smith
MR. Bernard L. Smith
CHIEF INVESTMENT OFFICER

INTEREST RATES :
.00025 - 2.6 % (according to income)

COMMUNITY BANKS :
There will be 750 new depositors.

SEISIN LAW :
This Principal Investment's concept will embrace more than mere possession, involving as well some legal right to hold their property. The holder can resort to self-help or the legal process to regain or retain his/her property.

PREPARED BY :
Bernard L. Smith
CHIEF INVESTMENT OFFICER
NDUGU ENTERPRISES, INC.

Ms. Jenee L. Smith
ADMINISTRATIVE ASSISTANT
2056 W. 105th ST.
Los Angeles, CA 90047
(951)427-1936

/s/ Bernard L. Smith

Bernard L. Smith
CHIEF INVESTMENT OFFICER
NDUGU ENTERPRISES, INC.

Dated this _____ of _____ in the year of _____ .

My Mailing Address is :

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