

REQUIREMENTS TO OPEN TOMI AUTOS FRANCHISE LOCATION

Minimum \$ 35,000.00 initial start up cash capital, or business assets of equal value.

The first \$ 5,000.00 will be a nonrefundable binder for Royal Garden Management, Inc. , to apply and pay for the Franchise owner Dealer licenses, Repair shop license, new location Garage liability insurance, Frazer software for used car dealer operations , Aldata repair manual online access, Buy here-Pay here financial license and help to create the new location Web site.

The rest of the initial investment will go directly back to the owner of the Franchise and will be used to equip the new location , and to purchase the first inventory , done by the new owner himself , while ToMI Autos co-founder in presence as a part of the Introduction of the Company business model.

New owner responsibilities:

The owner is responsible for paying location rent, utilities, property insurance (if required by it's owner), phone, fax, Internet access, local adds , dealer tag + registration, legal forms necessary to operate the business , city — county permits, personal insurance worker comp. (If required) and other expenses directly related to run everyday business operations.

It is crucial for the future of the business to “more or less follow the basic outline of ToMI Autos business model, keep the taxes and other obligations to the state the location is in good stand do business within legal and ethical standards of the State the business operates.

Future of the individual ToMi Autos franchise & it's owner:

Access to the Car Auctions, training and free legal advice will be provided from the day of actual start of the New business operations . After first 3 months, the New business will be re- valued by officers of Royal Garden management and If satisfactory with current situation , \$ 30,000.00 for plan auction credit for 90 days will be offered by Royal Garden management to the owner of the franchise . After additional 3 months, if the business still kept in order to the Royal Garden management officers satisfaction , the dealership portfolio of receivables will be valued and refinanced for cash working capital , % of the discount will be based on quality of the accounts included in it.

At this point, the owner will be given the opportunity to become an actual stakeholder in Royal Garden Management, inc. , further just “holding” with value of equal or greater to the initial start up investment, depends on a valuation of the current business and the additional % of the business, the owner wants to surrender to the Royal garden management, inc. By becoming a stakeholder and officer of the holding company, the new member will participate in collecting the car payments on his own location and will be earning 5 % of the amount of the payments monthly collected on this location

- which will also become an indMdua branch of the holding company Financial Division.

As the success of the individual businesses grows, and a new franchises will be added, the value of the stake in the holding company wilt grow as well and in case of liquidity, it could be exchanged for cash or stock of the actual publicly traded company.

“The future starts today, this is the opportunity to achieve your own success and the level of the participation in it, you will choose yourself..” Tomas Zubicek Jan. 8

ROYAL GARDEN MANAGEMENT, Inc.

Who we are:

We are a holding company in a Retail , Service and Finance type of business, focused on creating quality & affordable product for the customer, regardless on his assets, income, home ownership, credit score, or other issues otherwise preventing the customers to purchase or obtain the financing in conventional banking system.

What we do:

We provide retail sale of quality used cars, backed up with in house repair service, executed for our customers with a discount price compared to the average price in local repair services. We sell, repair and service Lawn & garden equipment for the local homeowners and small businesses community.

Our main objective is to provide a hassle free financing for “hard” to get financed individuals and families with low credit score or otherwise damaged credit, regardless of Nationality, Citizenship, Country of Origin, type of employment or other obstacles in theirs way to get a regular bank loan.

What is the Logo : ToMi Autos



What is the full name of the Brand: Tomi autos & Outdoor Equipment

What is the business model:

Extensive research of auctions marketplace in order to obtain a vehicles for a very favorable purchasing price , even with a minor, easily corrected defects, by doing that, we are able to put the vehicle for sale with a price ticket, beating the local competition and still achieve extremely high profit margins. We monitor the local market on periodic basics, constantly adapting the types of vehicles for sale, depending on the season , current appetite or even gas prices.

We “work” with the customer regarding the Down payment, not as much to the extent of lowering the amount , but more in the way of offering a different methods of collecting it. Either by paying it in the form of one payment, or splitting it to a partial payment & pick up note, or on occasions, we let the interested customer to enter lay — way” program , when vehicle is taken of the sales lot , is making upfront agreed amount of payments, and then, after the original down pmt. is paid, leave the lot as an owner driving the vehicle.

We charge the maximum level of interest rate, legal in the state of Florida, but we do not collect the interest upfront , there is no pre-pay penalty and customer has the right to ask for pay off balance at anytime during the terms of the loan and pay it off, without the unearn amount of interest. We sell the vehicles generally As Is, with no warranty, however our customers in event of mechanical problems with the vehicle has the priority in a timely repair and it is done with discount price on labor and parts as well. We are also authorized to sell car warranties and customer is given the option, however it is recommended primarily only with newer models.

Additional source of our income is selling so-called GAP insurance, which covers the difference in pay out by insurance in the event of collision and “total” Loss as estimated and executed by the actual insurance company on behalf of the owner of the vehicle.

Payments on the vehicle loan are on average \$ 300.00 a month, collected weekly of \$ 75.00 or bi weekly of \$ 150.00 depending on customers way of receiving pay at hls current job. On rare occasions, we set payments monthly, but in this case, the first payment must be pre —paid for a month in advance

Our motto is; “We work with the customer”, and unlike some other institutions, we really mean it. It is exciting, fun, and highly profitable business to be In and by joining the ToM1 Autos family, you will be provided with the necessary licenses, insurances, computer programs and other business tools and at the same time you will have the opportunity to build and achieve your own business success to the size and extend you will choose only your-self. If you follow the proven business path and successfully achieve the results outlined by founders of ToMi Autos, you will be given the access to the capital resources and ultimately, you will have the opportunity to become a part of Royal Garden Management, Inc. and participate in other exciting ventures, the company is involved in.

“And the journey is just beginning ..“ Tomas Zubicek Jan. 2008

“See Success as a journey, and you can achieve it every day..” MJC -.