

## LOW EQUITY FINANCING

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DEVELOPMENT PROJECTS' FINANCING TRADITIONALLY REQUIRES EQUITY TO BE PROVIDED BY PROJECTS' PROMOTERS IN ORDER TO GET NON-RECOURSE CONSTRUCTION LOANS WITH LTV UP TO 80 %.

RATES ARE LOW IN CERTAIN COUNTRIES (I. E. IN SWITZERLAND), AND CAN BE AS 20 % HIGH IN OTHER COUNTRIES. ADN GLOBAL CONSULTING SERVICES PTE. LTD OFFERS A BRAND NEW FAMILY OF ARRANGEMENT SERVICES CALLED LEF<sup>+</sup> STANDING FOR LOW EQUITY FINANCING.

PROCEDURE IS QUICK AND STANDARD. AS IN TRADITIONAL FINANCING, A COMPLETE PROJECT'S DESCRIPTION AND EXPECTED FINANCIALS HAVE TO BE PROVIDED. DECISION-MAKING PROCESS TAKES MAX. 2 BUSINESS DAYS.

FINANCING IS DELIVERED IN ACCORDANCE WITH THE PROJECT'S FINANCIAL PLAN.



### LEF<sup>+</sup> APPLIED TO DEVELOPMENT PROJECTS' FINANCING

TYPE OF FINANCING:	NON-RECOURSE CONSTRUCTION LOAN
MINIMAL LOAN:	USD 5'000'000 OR EQUIVALENT
REQUIRED EQUITY:	NONE. A LEF <sup>+</sup> DEPOSIT IS REQUIRED TO SET UP THE FINANCING
LTV:	100 %
DRAWS:	ACCORDING TO THE PROJECT'S PLAN
FIXED INTEREST RATE:	4.25 – 5.25 % / YR (USD, EUR AND CHF) 7.25 - 8.25 % / YR (CURRENCY HEDGING)
LOAN DURATION:	UP TO 50 YEARS
INTERESTS PAYMENT:	UPON EFFECTIVE DELIVERED FUNDING MONTHLY, QUARTERLY, BIENNIAL YEARLY
DIFFERED INT. PAYMENT:	POSSIBLE
SETUP TIME:	60 DAYS FROM CONTRACT SIGNATURE
VARIABLE FEES:	5.00 % - 7.00 % (PAID UPON FUNDING)
SETUP FEES:	USD 50'000 (EXCL. VAT) TO BE PAID UPFRONT
GUARANTEES:	PROJECT'S ASSETS (LAND, PROPERTIES...) ALL PROJECT'S FINANCIAL FLOWS ALL PROJECT'S CREDITS (TAX, CARBON...)
REDEEM:	THROUGH SALES OR RENTAL OF PROPERTIES
PROJECTS:	REAL ESTATE, ENERGY, INFRASTRUCTURE... MORE THAN ONE PROJECT CAN BE FINANCED WITH A SINGLE LOAN.
GEOGRAPHY:	WORLDWIDE
REMARK:	PROVIDED THAT ALL DOCUMENTATION IS RETURNED EFFICIENTLY, TRANSACTIONS CAN BE COMPLETED FROM INITIAL ENQUIRY TO FIRST FINANCIAL DRAW INSIDE 90 TO 120 DAYS!

### KEY FEATURES:

- ✓ **NON-RECOURSE FINANCING (CONSTRUCTION LOAN) FOR WORLDWIDE REAL ESTATE, ENERGY OR INFRASTRUCTURE DEVELOPMENT**
- ✓ **MARGINAL EQUITY REQUIRED AS LEF<sup>+</sup> DEPOSIT (MIN. USD 250'000)**
- ✓ **LTV = 100 %**
- ✓ **FIXED INTEREST RATE**
- ✓ **DIFFERED INTERESTS PAYMENTS**
- ✓ **CONTINGENCIES CAN BE INCLUDED IN THE LOAN (UP TO 10.00 %)**
- ✓ **QUICK AND STANDARD SETUP**

### PROCESS:

1. PROJECT'S FULL DESCRIPTION AND FINANCIALS PROVIDED TO ADNGCS
2. PROJECT'S ASSESSMENT (MAX. 2 B. DAYS)
3. TERMS AND CONDITIONS ISSUED TO CLIENT
4. SIGNATURE OF SERVICE AGREEMENT
5. SETUP FEES PAYMENT
6. LEF<sup>+</sup> DEPOSIT TRANSFER (FOLLOWING FINANCING PARTNERS' INSTRUCTIONS)
7. FINANCING RELEASE (IN ACCORDANCE WITH PROJECT' FINANCIAL PLAN)
8. CONTROLS AND SUPERVISION

FOR FURTHER INFORMATION, FEEL FREE TO E-MAIL US: [INFO@ADN-GCS.COM.SG](mailto:INFO@ADN-GCS.COM.SG)

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