

**Project and object financing**  
**from 100 million USD / EURO / GBP**  
**Insurance Wrapped Project Finance (IWPF)**

Dear Ladies and Gentlemen!

**Project and object financing options from \$ 100 million USD / EURO / GBP**

The new IWPF funding model is a very interesting and easy way of financing. If you need alternative capital, because e.g. your available capital under Basel III is too low for a traditional bank loan. Or you have other reasons to look into alternative financing options, then the following information may be the best solution for you.

Innovative financing structures such as hedge funds, asset managers, lending sources, Individuals with high assets or other groups of people provide capital for the financing of companies and projects.

The capital for financing is thus generated by a multitude of channels, instruments and structures. The advantage of this IWPF financing is that the capital for the projects is secured by a well-known international insurance group.

This will put you in an A + rating. This A + rating gives you the best credit conditions. (Similar to big banks)

**Below is a question and answer presentation on the IWPF funding model:**

➤ **Insurance Wrapped Project Finance (IWPF) 100%+ (from 100 million USD/EURO/GBP)**

**Question: Which projects are the most interesting and best for our capital?**

**ANSWER:** "Best and Interesting Projects are all projects worldwide that are clean and legal, and that generate enough to serve the capital service as usual, under which conditions all projects can in principle be funded, subject to pre-examination and verifiable project documentation and truthful project details and customer information.

**Question: Which volumes can be financed?**

**ANSWER:** (from 100 million USD / EURO / GBP to open end)

**Question: What maturities can the loans have??**

**ANSWER:** (Maturities between 5 - 30 years).

**Question: Which interest rate is calculated?**

**ANSWER:** Interest rates are based on the 30-day Libor for Euro / USD / GBP + a range of 1% -2%.

**Question: What equity should be available for Insurance Wrapped funding??**

**ANSWER:** For funding through IWPF, you will need at least an unrestricted EQUITY of \$ 45,000 USD.

**To this the description of services for the provided equity:**

- Pre-inquiry and pre-examination are always free.

**The customer receives the following services:**

- Pre-Qualification Letter (PQL).
- Conditional Approval Letter (CAL).
- Complete creation of a bankable business plan.
- Complete preparation of a bankable feasibility study.
- Brokering of the Insurance Wrapped Insurance, the costs of which are co-financed upon conclusion of the contract.
- Cost of communicating the clean & clear documents between the sender bank and the customer bank.
- Administration
- Creating a term sheet.
- After acceptance of the term sheet, a due diligence / due diligence is carried out.

**TOTAL for IWPF: \$45,000.00 US Dollar.**

**Question: When must these funds / upfront costs / EQUITY be paid and where are they paid?**

**ANSWER:** IWPF: Part of the upfront costs (\$ 35,000) for the o. G. Services above, upon receipt of a positive decision from the US Trust, must be paid to the [Basic Requirements Holding Limited](#) as they create and control the basic and requirements for the services required by the IWPF.

The other part of the upfront costs (\$ 10,000) for the o. G. Services, after completion and acceptance of the Term Sheet, must be paid directly to the Lending Source.

The submission of an executive summary plus presentation (eg PowerPoint) is sufficient for the preliminary request.

It should be noted that for further processing the [Bankable Business Plan](#), the [Bankable Feasibility Study](#), [Financial Projections](#), [Permits & Licenses](#), [Potential Delivery Agreements](#), [CV](#) are required by the applicant.

**Question: What guarantee, security, the customer has that he does not lose his EQUITY?**

**ANSWER:** Usually neither we nor the investor can give any guarantees to the client.

The customer is assured that his preliminary exam will be conducted at a US trust that has been operating for over 20 years. Payments to the [Basic Requirements Holding Limited](#) (\$ 35,000) are made after the customer has received the (PQL) and (CAL) from the US Trust. The payments (10,000 USD) to the involved Lending Sources, become due only after a submitted term sheet.

**Question: When and how must the granted loans be repaid or are the funds repayable?**

**ANSWER:** As we do not offer Trading / Private Placement Financing, the funds are of course NOT settlement free.

A repayment plan is drawn up at the conclusion of the contract in accordance with the agreed term (5-30 years).

Question: If the customer requires additional collateral than the EQUITY capital or if he has to provide other security for the investor?

**ANSWER:** No, no additional collateral is needed except security from the project and Insurance-Wrapped-Financing.

Question: How long does it take to provide the capital?

**ANSWER:** Insurance Wrapped-Financing: 40 – 120 days.

Question: There is also the possibility of receiving capital if you do not have EQUITY CAPITAL?

**ANSWER:** Without the required equity financing above is not possible!

If the customer has the necessary preliminary costs for the EK, these as well as the contingency fees can be co-financed.

Question: Is it possible to buy ready-made projects and properties when returns and returns are proven?

**ANSWER:** Of course "YES", the classic example of this is an existing and well-rented commercial or residential property or a Solar Energy Plant or wind turbine already on the grid, etc.

Question: What documents are needed for the preliminary and pre-examination?

**ANSWER:**

Insurance Wrapped-Financing: For the preliminary inquiry and for the preliminary examination must be submitted:

Executive Summary/ PowerPoint or similar

After a positive preliminary inquiry and preliminary examination, further documents must be submitted.

- 1). Bankable Business Plan
- 2). Bankable Feasibility Study
- 3). Financial Projections
- 4). Permits & Licenses & Patents
- 5). Possible customer agreements
- 6). CV Applicant

Question: Fees and upfront costs?

**ANSWER:** Our processing fee is 9,700 Euros and a 3% commission on successful brokering. Any additional intermediaries will be paid by us from this commission. The commissions on a successful completion by the platforms, banks, trust and notaries, etc., amount to about 3-5%, which are also co-financed and accounted for the customer.

Question: Why do I have to pay fees?

**ANSWER:** Despite all the scams that have come along with the advent of the Internet (and a multitude of joker brokers and dreamers that came with it!), In the real world it has always been the case that the classic lenders, banks for the processing of collateral, Due diligence, expenses and all related services always require upfront costs. These financiers, banks.... are not acting without the customer indicating the seriousness of his application by paying the start-up costs. Thus, it is ensured that the investor will not remain on the upfront costs even in the event of a possible sudden withdrawal of the

applicant. All financing requires up-front costs and must be covered. No solicitor, insurance or investor, etc., will want to process a project if the project owner is not already paying the upfront costs.

**Question: How are my previous investments valued and why do I have to bear additional upfront costs?**

**ANSWER:** You may have already purchased land, spent money on research and development, or acquired other assets to prepare for the initiation of your project. In a traditional banking and lending business, these investments may have been considered as a "deposit" or "equity contribution" to your funding.

But even then, further upfront financing would incur additional upfront costs.

Regardless of what you have already invested in, there are additional upfront costs for the investor (see Services) that must be borne by the creditor in accordance with the law.

No reputable investor in the world, will go with understandable upfront costs for the credit customer in advance, where the customer has at any time the possibility of quitting the request.

**Repeat summary**

**Insurance Wrapped-Financing:**

Total : from 100 Millions to open end

Repayment : max. Duration of 5 years to 30 years.

The benefit of this program is that the funds of your projects are secured by Lloyd's of London Insurance Company, giving it a rating of "A +". The A + rating means that you get the lowest and best credit terms. The same interest rates that are also obtained by large established commercial banks and institutions based on LIBOR.

Interest rates are therefore based on the 30-day LIBOR for Euro / USD / GBP + 1% - 2% margin.

Behind the funds and investors, is a subsidiary of a very large UK insurance group.

The financing is coupled through an Insurance Wrapped by the insurer Lloyd's of London.

**Security for the investor / lender:** The investor receives his / her security through the insurance-wrapped / all-round insurance / value insurance. The costs for the IWPF are co-financed.

For more questions, we are happy to help you

Yours sincerely.

Your investment team