Our Lender Profile

Our lending interests are industry and region agnostic. We invest in projects or companies with most of the following characteristics. **Please note that you will be dealing with the decision makers.**

Our fund invests in:

- The first is funding via debt to companies looking to grow.
- The second part our company invests in is distressed assets, mainly located in the United States.
- We also consult with companies to tap capital markets such as an IPO and SPAC, in most parts of the world.

These are guidelines and are flexible depending on the funding requirements.

1. We are bespoke lenders. All our investments are custom-made to suit the company looking for the funds.
2. Generally, we do not require a personal guarantee.
3. The investment/loan size generally is Negotiable. Acceptable amounts of investment and structure shall be decided at our discretion.
4. One of our specialties for investing is in Sustainable businesses or real estate. Sustainable enterprises usually have preferred rates and terms.
5. We look for Recurring Revenue or SAAS like models in all types of businesses. If the investment is in real estate, we prefer to invest in build-to-rent deals versus build-to-sell.
6. **We do not charge any upfront fees.** Processing, and administrative fees are paid from the closing.
7. These are the **main requirements** of our lending criteria:
   - Must have a face-to-face meeting with the principals of the Borrower asking for the loan.
   - Must have a Business Enterprise Value from Lender’s recommended valuation team. This valuation process has been specifically designed to satisfy the requirements of the fund.
   - Generally, a site visit by Lenders or Experts or the Evaluation team or all three, at the expense of the company looking for the investment.
   - The Borrower seeking the loan pays for **all** third-party costs, including but not limited to Business Enterprise Value, any third-party reports needed to support this investment, underwriting, processing, legal fees and formation fees and costs of any offshore corporations.
   - The funding will be in the form of debt with a share of the profits and warrants.
   - All our Lending is done bespoke for the project.
   - We will ask for a board seat for **oversight of our investment**. We are not interested in running the company.
   - We will require financial for oversight of the loan.
   - Term of the loan can be 5 or 7 or 10 years.

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8. The interest rate ranges from **3.9%** and up and is dependent on the Business Enterprise Value, credit rating of company/borrower, credit rating of the country, rating of project, sustainability factor of the project, and the strength of the project and other assets.
9. We may agree to grant the borrower a moratorium on payments based on case by case.
10. We will issue a Preliminary Letter of Intent to Invest (LOI) after a face-to-face visit or preliminary call and initial due diligence.
11. We generally do not lend to startups, unless the Borrower can provide other security for the loan or have material IP and upside potential, and the other factors mentioned here.
12. We are not interested in lending to commodities trading companies and investing for trade financing, unless compelling factors or other assets pledged. We also don't invest in trade programs.
13. Our fund operates from the Cayman Islands and funding will be done through a Delaware corporation or a Luxembourg corporation. We have multiple stakeholder investor groups that we fund through. Our fund is a call-in fund. Once we have a deal which suits our stakeholder's investment philosophy, they invest in the deal through our fund.
14. We invest almost anywhere in the un-sanctioned world and have current investments in India, Africa and South America. We are now expanding in North America, Europe, and other parts of the world.
15. We may co-invest with some of the largest investors from different parts of the world.
16. Our stakeholders and partners are some the largest investors in the Indian Stock Exchange, now the fourth largest in the world.
17. We will focus on the following matters when reviewing for potential investment opportunities:
    a. The deal on its face must make sense and the borrowing company must have a solid track record.
    b. The borrowing company must have strong and experienced management.
    c. The Borrower must provide adequate security for the loans/investment.
    d. The Borrowing company or its owners have brought in substantial investment or have substantial assets and can bring additional collateral or financial instruments to offer as security.
    e. How much money has the borrower invested of their own and how much more will they provide?
    f. Does the borrowing company can pay the expenses of the expenses related to this loan.
    g. We look for 'Sustainable Projects'. The interest rate on sustainable industries is usually lower.
    h. Does the Borrowing company have a Recurring Revenue or SAAS like models in their business or real estate.
    i. In real estate, we prefer a build to rent model or mixed use or hybrid of build to rent and build to sell.
    j. Revenue and profits of current business.

This document needs to be signed by the authorize signatory of the borrowing company. The borrower acknowledges that they have reviewed, understand and acknowledge the above.

Acknowledged by: ____________ Date: ______
Name:
Position:
Company:
Email address:
Phone number: