

LOW EQUITY FINANCING

20140523-002 V3.00

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 SOME AFRICAN COUNTRIES). ADN GROUP LTD HAS DEVELOPED A BRAND NEW FAMILY OF FINANCING PRODUCTS CALLED LEF 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 APPLIED TO DEVELOPMENT PROJECTS' FINANCING

TYPE OF FINANCING:	NON-RECOURSE CONSTRUCTION LOAN
MINIMAL LOAN:	USD 5'000'000 OR EQUIVALENT
REQUIRED EQUITY:	10 % OF THE VOLUME TO BE FINANCED
LTV:	100 %
EQUITY PAYBACK:	15 MONTHS AFTER FINANCING DELIVERED
DRAWS:	ACCORDING TO THE PROJECT'S PLAN
FIXED INTEREST RATE:	4.25 % / YR (FOR USD, EUR AND CHF) 6.25 % / YR (WITH CURRENCY HEDGING)
LOAN DURATION:	2 TO 3 YEARS
INTERESTS PAYMENT:	UPON EFFECTIVE DELIVERED FUNDING MONTHLY, QUARTERLY, BIENNIAL YEARLY
DIFFERED INT. PAYMENT:	POSSIBLE
SETUP TIME:	60 DAYS FROM APPLICATION
VARIABLE FEES:	5.00 % - 7.00 % (PAID UPON FUNDING)
SETUP FEES:	USD 20'000 (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 60 DAYS!

KEY FEATURES:

- NON-RECOURSE FINANCING (CONSTRUCTION LOAN) FOR WORLDWIDE REAL ESTATE, ENERGY OR INFRASTRUCTURE DEVELOPMENT
- 10.00 % EQUITY REQUIRED
- PAYBACK OF EQUITY AFTER 15 MONTHS
- LTV = 100 %
- FIXED INTEREST RATE
- DIFFERED INTERESTS PAYMENTS
- NO EXTRA COST UP TO 10.00 % BUDGET OVERRUN
- QUICK AND STANDARD SETUP

PROCESS:

1. PROJECT'S FULL DESCRIPTION AND FINANCIALS PROVIDED TO ADN GROUP LTD
2. PROJECT'S ASSESSMENT (MAX. 2 B. DAYS)
3. TERMS AND CONDITIONS ISSUED TO CLIENT
4. LOAN CONTRACTS ISSUED TO CLIENT FROM LENDER
5. SETUP FEES PAYMENT AND EQUITY TRANSFER
6. FINANCING RELEASE (IN ACCORDANCE WITH PROJECT' FINANCIAL PLAN)
7. CONTROLS AND SUPERVISION

FOR FURTHER INFORMATION, FEEL FREE TO E-MAIL US: INFO@ADN-GROUP.CH

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