



**DO YOU NEED TO FINANCE AND
REALISE YOUR PROJECTS?
WE ARE WITH YOU!!**

www.ibtprojects.com

INTERNATIONAL BUSINESS TRADING
THE BRIDGE BETWEEN PROJECT
PROMOTERS AND FUNDING SOLUTIONS



TAKE YOUR OPPORTUNITY

Mainly concentrated on civil construction field, infrastructures and renewable energy projects (but also available to consider any other field), **our focus is to satisfy Public and Private project promoters who need financial support to allow take-off of their projects** despite the fact they could not find financial sustain in traditional financial resources or who aren't always able to meet traditional or conforming financial regulations, compliance and guidelines.

We act through **different financing options** identifying bespoke solutions for any client if the minimum required conditions are met, involving in some cases accredited or non-accredited investors, often the creation of hybrid solutions in between available funding options is successful to the purpose.

Any opportunity will be ultimately introduced to our financial partners only after an accurate due diligence feasibility analysis will have considered it viable.

We are not a fund, nor a crowdfunding, not a bank, not a lender...

We are Brokers Business Unit of funding solutions, partners of China Export Credit Agency for big projects and partners of different worldwide financial sources for other different opportunities, eventually also with support of Guarantors.

We act through sales network made by trained and authorized representatives in continue evolution and always more present in any country of the world.



WHAT WE OFFER

FIELDS OF INTEREST

- Roads, highways, public works
- Airports
- Railway lines
- Stadiums
- Ports
- Hospitals
- Shopping centers
- Real Estate Projects
- Industrial subdivisions
- Factories
- Renewable Energy plants
- Agricultural Projects
- Other fields, to be evaluated case by case

FINANCIAL PARTNERS



中国工商银行
INDUSTRIAL AND COMMERCIAL BANK OF CHINA



中國銀行
BANK OF CHINA



国家开发银行
CHINA DEVELOPMENT BANK

FIELDS &
PARTNERS

SOURCES OF FINANCE

1. CHINA EXPORT CREDIT AGENCY

The **proposed loans** find their origin in initiatives launched by the Chinese Government which, through selected state and parastatal companies, has given to these latter the possibility of committing large capitals and considerable human resources for the construction of social projects in each country of the world in compliance with the provisions of the ECA (Export Credit Agency) of China.

The capital comes from state assets managed by the major Chinese banks competent in this type of operations (Industrial and Commercial Bank of China, China Development Bank, Bank of China) through the direct intervention of the largest state insurance company, SINOSURE, as main intermediary for approval guarantees to protect the main Chinese partners, main actors in the process.

Loan contracts are defined between the "Promoter" of the project guaranteeing the repayment of the loan and the appointed Chinese bank.

It is useful to specify that the type of proposed Financial provides for the disbursement of funds intended solely for the "Construction of the Project", therefore corresponding to the amount of the EPC contract between the "Promoter" of the project and the selected General Contractor.

The flows, therefore, move directly from the Chinese banks in favor of the General Contractor in charge of carrying out the project and are not credited directly to the promoter.

All Preliminary Studies and Technical Studies are the responsibility and charge of the Promoter.

The cost of above studies could be included in the loan just in case guarantee will follow SBLC mode. However, in any case, those costs need to be anticipated by the project promoter in any preliminary phase.

If the "Promoter" of the project has opted for the FINANCING + EPC package option, **the realization of the works** will be entrusted to large worldwide Chinese companies specialized in the fields of competence for each specific project.



CHINA EXPORT CREDIT AGENCY

FINANCING - EPC CONDITIONS

1) Annual Interest Rate: 2-2,5% for Euro projects, 3-3.5% for USD projects
(depending on the London Interbank Offered Rate and the nature of the project)

2) Personal Promoter Contribution: 12/15% of the loan amount = Funding 85/87%

NOTE: In the event that the repayment of the loan amount is guaranteed by SBLC (Stand By Letter of Credit) confirmed and irrevocable and active for the entire repayment period provided for in the contract, the disbursement of the loan **can reach 100%**, in this case no personal contribution is required. The Down Payment to EPC Contractor will be so capitalized in loan amount.

3) Loan Repayment Period: Max 10-13 years including the period necessary for the realization of the project during which the promoter will pay only bank interest and not main capital.

4) Minimum Amount of Project Cost: € 35 - 40.000.000 **With SBLC:** € 20.000.000

Only Purchase of Materials with SBLC: € 6.000.000

5) A minimum of **35% of the loan amount** will have to make the object of imports from China

6) Intermediary Commission: 4-6% capitalized into the loan amount, depending by the nature and value of the project

GARANTEE STATEMENT

a) BANK GUARANTEE

- Iban and Swift codes of the guarantor bank.

- Declaration issued by 1st Order Bank confirming the guarantee for the repayment of the loan.

Confirmed and Irrevocable SBLC (Stand By Letter of Credit) active for the entire repayment period provided for in the contract is accepted at certain conditions to be evaluated case by case.

Or

b) INSURANCE WARRANTY

-Declaration issued by the 1st Order Insurance Company confirming the guarantee for the repayment of the loan.

Or

c) SOVEREIGN GUARANTEE (in the case of public contracts) issued by the Ministry of Finance.

Following form of Guarantee can be considered and discussed:

RAW MATERIAL available for the export from active carriers (Not in exploration)

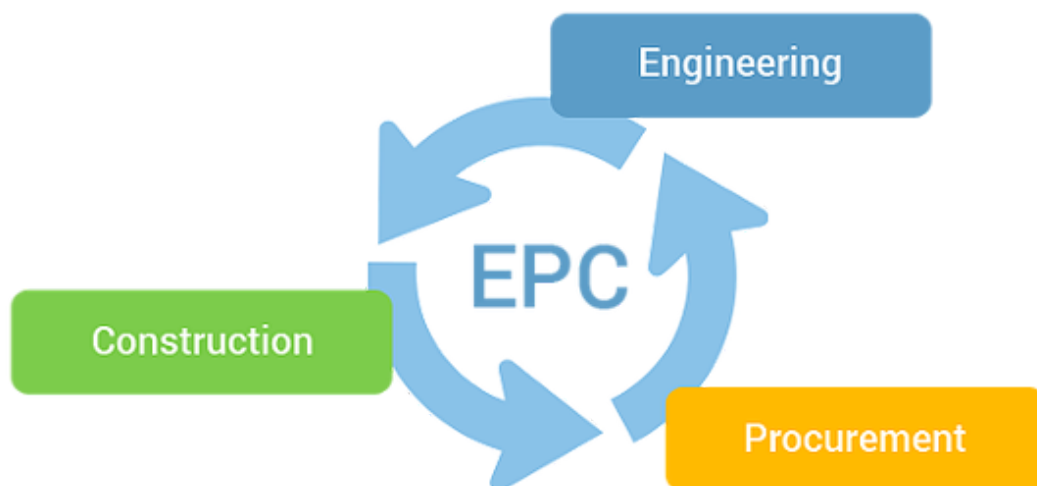
PROCEDURE FOR SUBMITTING DOCUMENTS TO OPEN APPLICATION

1. Feasibility Study (certified by licensed firm)
2. Documents from the applicant company
 - Three latest official balance sheets
 - Portfolio of completed projects
 - Banks Partner
 - Information about the history of previous credit transactions
3. Project documents (Technical, drawings, catalogues, others, if any)
4. Official request for financing from applicant Company
5. Environmental Impact Study (certified by licensed firm)
6. Securities on land in the name of the applicant company
7. Economic-Financial Study to Support the loan application
8. Promoter's declaration for acceptance of 35% of the value of the project imported from China respecting the project specifications

ATTACHED N° 1					GENERAL CONDITIONS				
TYPE OF GUARANTEE FOR LOAN REIMBURSEMENT	PROJECT FIELD	MAX LOAN DURATION	ANNUAL INTEREST RATE %		ADVANCE PAYMENT ON EPC CONTRACT VALUE	MINIMUM PROJECT VALUE	FINANCED AMOUNT	MAX % INCREASING FROM EPC VALUE TO COVER OTHER PROJECT COSTS	Min./Max PROCESS DURATION TO CONTRACT SIGNATURE (from project documents trasmission to IBT)
			EURO PR.	USA DOLLAR PR.					
INSURANCE GUARANTEE ISSUED BY LISTED AAA COMPANY	SOCIAL DEVELOPEMENT (Factories, Agriculture, Roads, Airports, Houses, Power plants, Railway lines, Stadiums, Ports, Hospitals)	12-13 Years	2-2,5%	3-3,5%	12-15%	€ 35.000.000	EPC VALUE	25%	3-8 MONTHS
INSURANCE GUARANTEE ISSUED BY LISTED AAA COMPANY	MALLS, OFFICES, TOURISTIC RESORTS	8 Years	2-2,5%	3-3,5%	12-15%	€ 35.000.000	EPC VALUE	25%	
GOVERNMENTAL PROJECTS INSURANCE, SOVEREIGN GUARANTEES (If Accepted by Sinasure) and RAW MATERIALS READY TO BE EXPORTED	SOCIAL DEVELOPEMENT (Factories, Agriculture, Roads, Airports, Houses, Power plants, Railway lines, Stadiums, Ports, Hospitals)	15 Years	2-2,5%	3-3,5%	12-15%	€ 35.000.000	EPC VALUE	25%	
SBLIC ISSUED BY TOP RANGE AAA BANKS	ALL PROJECTS	10 YEARS	2-2,5%	3-3,5%	EPC NOT AVAILABLE FOR - €35m	€ 10.000.000	100%	/	3-4 MONTHS

MAIN EPC INFORMATIONS

1. The F + EPC package is only available for projects worth not less than \$ 40 Million.
2. The construction of the project in the EPC model is carried out through the partnership between IBT and the Chinese worldwide EPC Contractors in the event that the project financing is approved in one of the three different sources of financing.
3. The F + EPC package is MANDATORY if the source of financing is EXPORT CREDIT AGENCY CA CHINA.
4. It's OPTIONAL if other two sources of funding PRIVATE PLACEMENT PROGRAM and COLLATERAL TRANSFER FACILITY (SBLC) + LOAN/MONETISATION, if not differently asked by IBT financial partners during the process of funding evaluation.
5. The 12/15% Down Payment to EPC Contractor after EPC contract signed is required condition in any case. Down Payment is guarantee by Bank Guarantee issued from EPC Contractor.
6. IBT's EPC Contractors partners will not issue any quotation if Funding is not confirmed.



2. SEC 506 USA PRIVATE PLACEMENT

MAIN PARAMETERS

1. Preferred fields: Real Estate, Factories in Real Estate as Cement Plant, Doors & Sanitary factories, etc. Agriculture, Mining, other to be evaluated case by case.

Following could be evaluated: Conventional Financing, Business Loan, Land Development, Construction Loans, Acquisition & Development, Remodel-Renovation, Green Energy Loans, Purchase of Equipment & Machinery.

2. MIN Loan Amount: 5 Million USD

3. MAX Loan Amount: 800 Million USD

4. Annual Interest Rate on Loan amount (%): 4 to 12% (depending on country, structure, location, borrowers credit etc.)

5. IBT+ Partners Commission Fee (% on required amount): 5 to 6% Capitalized into loan amount.

6. Max Grace Period (YRS): 2

7. Max Loan Reimbursement Period after the Grace Period: up to 10yrs

8. Banned by loans countries: North Korea, Iraq, Afg. Dem. Rep.Congo, South Sudan, Venezuela

9. Loan granted for Governmental projects: NO

YES for private companies working under government contracts.

10. Equities asked or/and seats in BOA: NO

11. Type of Loan Contract: RECOURSE

12. FEES:

a) Application Processing: - 50M \$1800 +50M \$2.800 (not refundable). To be paid after APPLICATION accepted by IBT & Partners, in this case the manifestation of interest pursuing the opportunity is expressed by email

b) Feasibility Review: Range from \$ 20.000 to \$ 30.000 (not refundable) Paid to providers
Duration 70-90 D. Optional Expedite Service: - 45 D = \$ 8.500

c) Asset Meetings : Range from \$ 20.000 to \$ 30.000 (not refundable) Paid to providers

d) Site Inspection: Range from \$ 50.000 to \$ 70.000 (not refundable) Paid to providers
DURATION in between Asset Meetings+Site Inspections: 2-2,5 months

e) Private Placement Program from \$ 150.000 to \$ 400.000 + depending on structure, location, borrowers credit and other items (not refundable) placed in escrow

13. Time loan granted after client has paid Private Placement Program: 6-10 months depending by amount

14. NON-RECOURSE optional service: \$ 6.500 per partner

15. GUARANTEES AS LOAN REIMBURSEMENT: Typically the asset being financed is the collateral

16. POF (Proof of Funds). The amount customised to every case equivalent to Feasibility Review + Asset Meetings + Site Inspection + Private Placement Program indicated in the Commitment to Fund (see following STEP n° 2) needs to be deposited in a bank account managed exclusively by Notary Law Firm chosen as by mutual agreement between Client and IBT in the country of the project/Client .

Above agree Notary Law Firm will issue to IBT a declaration on this regard as text will be provided by IBT.

PRIVATE PLACEMENT PROGRAM

3. COLLATERAL TRANSFER FACILITY (SBLC) + LOAN/MONETISATION

(not available for Africa)

MAIN PARAMETERS

BANK GUARANTEE/SBLC

GENERAL CONDITIONS

1. Type of Instrument: Fresh cut Cash backed by funds that are good, clean, clear, and free of non-criminal origin Leased SBLC (Stand By Letter of Credit)
2. Type of Contract: RECOURSE
3. Issuer Bank: Top range 1st order bank
4. Method of Delivery: RWA – WT- MT799 - MT760 - MT103 - HARD COPY SENT BY COURIER
5. African Jurisdiction / Countries: Banned
Others banned countries depending by historical period
6. Guarantee Validity Period: One (1) Year and One (1) day Roll up after 1st Year: Until 8 Yrs
7. Face Value Min. € 5M Max € 500M
8. Currency Available: EURO / USA Dollar
9. Consultant Fee: - 50M \$/€ 1500 \$/€ +50M \$2.000 (not refundable)
(\$ 500 will come back to IBT Agent)
10. Fees / Cost of Guarantee (SBLC)
1st Year : 7% of Face Value (including IBT as official contract Broker)
Roll Up years (from 2nd) Up to 6,5% of Face Value
11. Swift Transmission Fee (Fully refundable or deducted with the lease fee, Guaranteed by Corporate Refund Guarantee issued by selected provider)

SWIFT TRANSMISSION FEE	
Bank Instrument Face Value €/ \$	Minimum Deposit Required €/ \$
5.000.000 - 19.000.000	35.000
20. 000.000 - 49.000.000	55.000
50.000.000- 99.000.000	75.000
100.000.000 - 249.000.000	105.000
250.000.000.00 - 499.000.000	140.000
500.000.000	165.000



COLLATERAL TRANSFER FACILITIES (SBLC) + LOAN / MONETISATION

MONETISATION/LOAN

GENERAL CONDITIONS

1. Type of Contract: NON RECOURSE
2. Monetised Amount: 80% (eighty per cent) of Face Value inclusive of any handling, bank and administration charges
3. Year Interest rate (from 2nd year) in case of Roll Up: 5,5% Yearly to be paid before expire of SBLC
4. IBT Fee: 2% of Loan amount (To be originally capitalised in Loan Amount)
5. Necessity to be evaluated case by case:
 - a) Registration of SPV (Sopecisal Purpose Vehicle) in Hong Kong the purpose of Using of Proceeds
Costs: \$ 11.000 including 1st year management From 2nd year: \$ 6000 (if the case, paid in advance, originally capitalized in Loan amount)
 - b) Law/Accountant Firm Fund Management in Hong Kong during the project implementation +1 year
Cost: € 40.000/60.000 par year (originally capitalized in Loan amount)



COLLATERAL TRANSFER FACILITIES
(SBLC) + LOAN / MONETISATION

4. BOT (Building - Operation - Transfer) INVESTMENTS

IBT investors partners are interested in investing in BOT contracts for the realization of Renewable Energy Plants, mainly the below four mentioned fields.

- Waste
- Photovoltaic
- Wind Turbine
- Hydro

Investor will manage the plant for the duration of BOT contract, at the end of contract period its shares will be transferred to the local entity.

Joint venture with local entities will be defined in variable participation from 10 to 15% for this latter depending by the values of lands.

The National Electricity Company (National Grid) will have to commit to the payment in favor of the local joint venture of produced Kwh for the entire duration of BOT contract, the definition of a PPA (Power Purchase Agreement) is required.

In addition to Energy projects, others could be evaluated case by case.

BOT INVESTMENTS CONDITIONS

- AVAILABILITY OF LAND
- CONTRACT DURATION: Not less than 20/25 years
- LOCAL ENTITY PARTECIPATION: 10 to 15%
- IRR (Internal Rate of Return): no less than 16%
- MINIMUM SINGLE PROJECT INVESTMENT: € 35 - 40.000.000 euros

Procedure for Submitting Documents for opening the Application

- Feasibility study (certified by licensed firm)
- General Introduction of every SINGLE Project and community necessities
- Document and reference of the applicant company/Local Entity/Municipality
- Pictures, drawings, support or catalogue (if any available)
- Confirmation of land / dimension availability
- Position of the Land, Latitude et Longitude
- Environmental study (certified by licensed firm)
- National grid KWh price proposal



BOT (Building - Operation - Transfer) INVESTMENTS

GARANTEE STATEMENTa) BANK GUARANTEE

- Declaration issued by National Grid bank confirming the payment of KWh price through comfort letter.
- National Grid's commitment to make the above letter issued by African bank confirmed by a first order bank.

Orb) SOUVERAINE GUARANTEE

Confirmation from the Ministry of Finance to be available to provide sovereigns guarantees for the payment of KWh price on behalf of National Grid.

Orc) INSURANCE GUARANTEE

- Guarantee issued by 1st order client Insurance Company to guarantee the payment of KWh price on behalf of National Grid.



BOT (Building - Operation - Transfer) **INVESTMENTS**

ALL THE ABOVE EXPOSED FUNDING TERMS & CONDITIONS ARE INDICATIVE
AND MAY BE SUBJECT TO CHANGES DUE TO THE HISTORICAL MOMENT,
LOCATION OF THE PROJECT, NATURE OF THE CUSTOMER ETC..

ALL DOCUMENTATION IS ALWAYS REQUESTED IN **ENGLISH** LANGUAGE



CERTIFIED REPRESENTATIVE

***YOUR COUNTRY AGENT'S
VISIT CARD***

**INTERNATIONAL
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BROKER BUSINESS REPRESENTING



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