

## THE GENERAL INFORMATION ABOUT PROJECT FUNDING

The company “**CONCEPT INVEST Ltd.**”, hereinafter referred to as the Investor, is ready to consider participation in funding of Investment projects with a total value at least EUR 30 mln. The Customer applied for funding should has its own funds in amount at least 10% from the total value of the project or other quick assets.

Investor provides credit funds to the Customer by coordinated schedule in amount of 90% from total value of the project for term from 1 to 7 year with interest rate 5% p.a. Financing could be provided in EUR, USD and CHF.

As collateral for provided funds Investor will receive 90% shares of the Customer's company or register in Suisse Joint Company with the following distribution of Statutes (shareholders) capital: the Customer – 10 % and Investor – 90%. After realization of Investment project and credit funds repayment the Investor will keep 30% of shares in the Customer's company or as agreed between parties.

### Procedure of funding:

1. The Customer sends to the Investor an Application for project funding, information about the Customer's company (resume) and registration documents, Business plan, schedule of required funding, proof of own funds available for realization of an Investment project in amount 10% from total value of the project.
2. After feasibility study and due diligence of the supplied Investment project Investor makes a decision by participating in Project funding.
3. In case of positive decision in project funding Investor forward to the Client the General Contract on business cooperation by realization of the Investment project.
4. After coordination and signing the contract Investor coordinates opening an account for the Customer with a bank in Switzerland for the transaction.
5. The Customer transfers funds in amount 10% from the total value of the project to new established account in this authorized Switzerland bank and block it in the Contract's favor.
6. By coordinated schedule within 45 banking days banking days from the moment of funds blocking Investor provides credit funds for the Customer. For these purposes will be established joint account with Swiss bank with 2 signatures – one for the Customer side another – for the Investor side.
7. Credit funds for investment project from joint account will be transferred for realization of Investment project under control from the Investor's side.
8. Simultaneously with providing credit funds shares of the Customer's company will be pledged to the Investor or will be register in Suisse Joint Company with the following distribution of Statutes (shareholders) capital: the Customer – 10 % and Investor – 90%.
9. After successful realization of the Investment project and repayment of credit funds the Investor will release 60% from pledged shares to the Customer. 30% of shares will be kept by the Investor or as agreed between parties.

The initial documents required for consideration of the project:

- Application
- Business plan
- Schedule of funding
- Registration document of the Customer's company
- Resume for the Customer's company
- Resume of the Investment project (on 3-5 pages maximum)
- Passport copies of the Signatories from the Customer's company.