



For the Future and Vision

Visual Guide For Project Investment Proposal (PIP)'s Procedure



Corporate Funding Request Principles

A clear, auditable and time-disciplined gate for PIP requests

| SCREENING LOGIC

Only structured and verifiable requests proceed to the PIP documentation phase.

The purpose of this guide is to prevent unclear requests, reduce circular communication and make every party's responsibilities visible before any contractual step.

Minimum project principal

€10M

JV partnership structure

51% / 49%

Eligibility

01



Project form, sector fit, funding size and local partner readiness are reviewed first.

Verification

02



LOI, CIS and KYC/KYB documentation must be clear, current and reviewable.

Confidentiality

03



NDA / privacy undertaking is signed before sensitive negotiations continue.

Commitment

04



Proposal acceptance and PIP documents are negotiated only by authorized parties.

Timeline discipline

05



Requests that cannot follow the procedure are not processed further.

PIP Funding Models

Three standardized tenors for project investment partnership requests

MODEL OVERVIEW

PRINCIPAL
€10M+
minimum

PRINCIPAL
€5B
up to (maximum)

MODEL 1	5 YEARS	1 year grace	4 years principal + interest
		No payment during grace period	

MODEL 2	10 YEARS	2 years interest-only	8 years principal + interest
		Semi-annual payments	

MODEL 3	15 YEARS	3 years interest-only	12 years principal + interest
		Semi-annual payments	

Grace / interest-only period
 Principal + interest period

All models are subject to the final signed PIP Proposal,
JV Agreement and Commitment Letter.

PIP Systems, Rates & Costs

Five repayment systems, each with a 2-year repayment holiday

PRINCIPAL
€10M
minimum

Figures below are shown for the minimum principal of €10,000,000.
Interest is calculated on the full principal for the whole period.

 No repayment (years)  Repayment (years)

SYSTEM 1	6 YEARS	 2 + 4 = 6 years. No repayment for the first 2 years.	Interest rate 3,5%	Interest for 6 years €2,100,000 2% bank cost €242,000
SYSTEM 2	8 YEARS	 2 + 6 = 8 years. No repayment for the first 2 years.	Interest rate 4%	Interest for 8 years €3,200,000 2% bank cost €264,000
SYSTEM 3	10 YEARS	 2 + 8 = 10 years. No repayment for the first 2 years.	Interest rate 4,5%	Interest for 10 years €4,500,000 2% bank cost €290,000
SYSTEM 4	15 YEARS	 2 + 13 = 15 years. No repayment for the first 2 years.	Interest rate 5%	Interest for 15 years €7,500,000 2% bank cost €350,000
SYSTEM 5	20 YEARS	 2 + 18 = 20 years. No repayment for the first 2 years.	Interest rate 5%	Interest for 20 years €10,000,000 2% bank cost €400,000
2%	2% of the Partnership-Based Investment Project amount (principal + total interest) is covered by the Local Partner. This pays for official and administrative expenses, bank commissions and risk insurance costs.			

Fee Structure Explained

What the client pays, how it is proven, and when it is paid

No upfront fees

The funder 2% and the consultant fee are only paid once the funding reflects in the Project JV bank account. Before that, the client only shows proof that the funds exist.

THE THREE FEES

2%

Funder

2% of the **total repayment** (principal + funder margin). Covers official and administrative expenses, bank commissions and risk insurance.

3%

Consultant

3% of the **principal** for the consulting services. Governed by the Consultant Fee Agreement.

1%

Agents

1% of the principal, shared among all agents involved. Paid **out of the consultant's 3%**, so it is not an extra cost to the client.

PROOF OF FUNDS REQUIRED (EXAMPLE: €10,000,000 PRINCIPAL)

SYSTEM	FUNDER 2% (of total repayment)	CONSULTANT 3%	AGENTS 1%	TOTAL POF	% OF PRINCIPAL
6 years	€242,000	€300,000	€100,000 from the 3%	€600,000	6%
8 years	€264,000	€300,000	€100,000 from the 3%	€600,000	6%
10 years	€290,000	€300,000	€100,000 from the 3%	€600,000	6%
15 years	€350,000	€300,000	€100,000 from the 3%	€650,000	6.5%
20 years	€400,000	€300,000	€100,000 from the 3%	€700,000	7%

Up to 10 years: proof of funds is a flat 6% of the principal. **15 and 20 years:** the funder portion is 2% of the total repayment (principal + funder margin), so the proof of funds is higher, as highlighted.

Two separate POFs

The proof of funds can be split in two:

POF 1: the funder 2%

POF 2: the consultant 3%

What counts as proof

Own funds: cash in the client's own bank account.

Sponsor or funder: the agreements must be provided, proving the funds are approved for this project and will be secured as directed by the funder and the consultant.

These terms are compulsory and non-negotiable. Payment steps are on the next page.

How and When Fees Are Paid

Step by step, from fee agreement to funding

No upfront fees

Nothing is paid until the funding reflects in the Project JV bank account.

| PAYMENT STEPS

1

Consultant Fee Agreement. The client signs it before any documents are submitted to the funder. It sets out in full how the fee is calculated and paid.

2

Proof of funds. The client provides the POF (one or two proofs) as set out above.

3

Funding agreement signed. The client then secures the 2% in a secure crypto wallet in the client's own name, held by the client. The client only shows proof that the funds are secured.

4

Funding reflects in the Project JV bank account. Only then is the 2% transferred from the crypto wallet to the funder, and the consultant fee paid.

5

Risk insurance. The funder usually prepays the 2% risk insurance on the client's behalf. The client repays it once the funding is received.

These terms are compulsory and non-negotiable.

Illustrative Financial Comparison

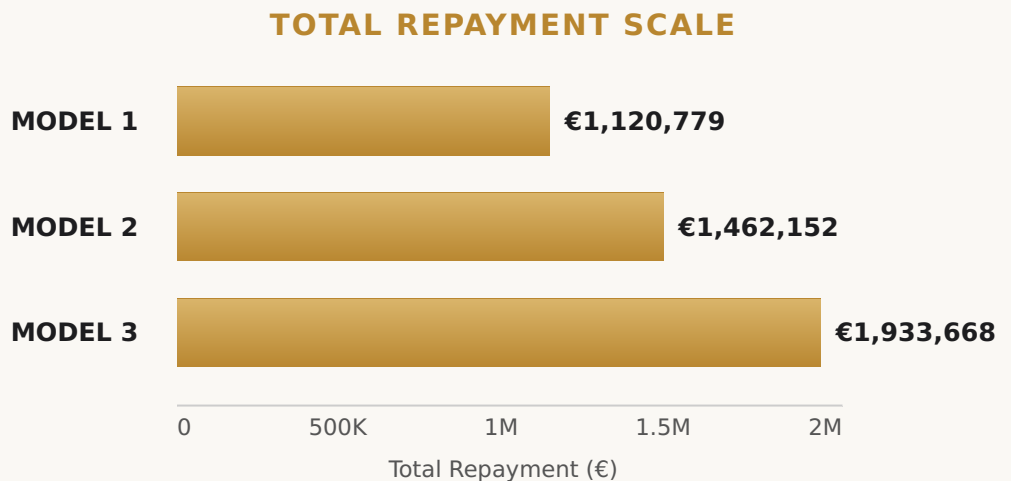
Example based on an investment fund amount of €1,000,000

COMPARISON TABLE

MODEL	TERM	NO. OF PERIODS	INTEREST-ONLY	INSTALMENT	TOTAL INTEREST	TOTAL REPAYMENT
MODEL 1	5 Years	9 Periods	None	€124,531	€120,779	€1,120,779
MODEL 2	10 Years	10 Periods	€135,000	€82,947	€462,152	€1,462,152
MODEL 3	15 Years	30 Periods	€202,500	€72,132	€933,668	€1,933,668

Example: if the project amount is €50,000,000, figures are scaled proportionally.

Minimum PIP funding threshold is €10,000,000.



The table is an internal illustration. The final repayment schedule, security insurance cost and banking expenses are governed by the signed proposal and agreement package.

PIP Workflow at a Glance

From request form to joint company funding, with clear responsibilities

STEP-BY-STEP ROADMAP



Required Documents & Formalization

A single document trail from preliminary review to in-person signing

| DOCUMENT CONTROL



Application

- Proof of 2% (capital + margin)
- Application form
- All project documents
- LOI
- CIS/KYC



Proposal Phase

- PIP Proposal
- Draft JV Agreement
- Draft Commitment Letter



Agreement Phase

- PIP Workflow Plan & Roadmap
- PIP Commitment
- PIP Agreement



Execution Phase

- POA and authorizations
- Joint company establishment
- Bank account opening and funding transfer



Local Partner approval statement

The Local Partner confirms that the PIP Proposal has been reviewed with financial consultants, legal advisors, corporate partners and its Board of Directors, and requests initiation of the contractual phase.



Key Provisions & Non-Negotiable Conditions

The commercial logic is based on transparency, defined responsibility and project-level security

| CORE CONDITIONS

01



Repayment channel

All repayments of the Project Investment are executed exclusively through the Joint Company Account.

02



No classic collateral

No financial guarantees, bank guarantees, collateral or mortgage are requested from the Local Partner.

03



Share pledge safeguard

A conditional hypothecation / share pledge may be placed over the Local Partner shares corresponding to the required repayment security.

04



Two Percent Pre-Agreement Proof

Before signing, the Local Partner provides evidence of stablecoin availability in a cold wallet for regulatory, administrative, banking, risk insurance and investment-related costs.

05



Company formation & POA

The Local Partner grants required authorizations and powers of attorney for PIP company establishment and related bank accounts.

06



Funding timeline

Project investment amount is transferred to the Joint Company account within maximum 90 business days after the required conditions are fulfilled.

Time is very valuable to us. It is priceless and cannot be brought back. Parties who do not value this procedure are kindly requested not to waste their time or ours.