



The 1X Loan Program

~ designed for the Forward Thinking ~

This program is for you if: you have the capital but need to mitigate your risk OR you have the crypto but you need the cash. Our 1X Loan offers borrowers the ability to finance their projects without risking their own funds. If you have a \$5M project and you have \$5M in cash, you could fund your project with your own capital and assume all the risk yourself. BUT if you have \$5M in crypto there are very few options (if any) that don't involve you selling your assets. Now there is a better way.

With this matching loan the loan amount is equal to or more than the amount you pledge to the federally regulated coupon bond. The loan is paid out at 5% per month and is fully disbursed in 20 months. The 5% per month is repayable AND in addition to the loan, you would **also receive a 7% per year bond coupon that is NOT repayable** and it can be paid in either cash or crypto.

Your project can be completed with the loan funds and because the loan is secured by the project, you never risk any of your capital. And in the unlikely event that your project is unable to repay the loan, the lender has assumed the risk and takes over your project. The other significant benefit here is that the bond coupon offsets all the carrying costs and fees associated with the loan, so essentially, this loan becomes free money.

Here is an example:

1. The Client puts \$5M into the bond and receives a \$5M loan.
2. The financing expense on the loan over the 4 year term equals approx \$1.1M
3. The 7% coupon on the \$5M yields \$350,000 a year over 4 years or \$1.4M

As you can see the coupon more than covers the financing expense and using this approach your capital is never at risk. If the project were to fail, the lender would take over the project and you still have your \$5M securely parked in the bond.

ABOUT THE BOND:

This federally regulated private bond is with an Australian Banking and Investment Corporation co-owned by one of the top 25 banks in the world. The investment bank is licensed through the Australian Financial Services License and regulated by the Australian Securities and Investments Commission (ASIC). For compliance reasons we cannot publish the name of the bank. The minimum to enter the bond is approx \$1.1M US, equivalent to €1M euros (or higher, in €500K increments).

LOAN TERMS:

The loan is paid out 5% per month over 20 months. Interest Only at 3.5% on a 48 month term and is secured by the project itself. Bond coupon is 7% per year across the term of the loan.

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