



PROYTEC
P A N A M A

International Capital Partner



Company Quality Certification



PROYTEC
GROUP



FINANCIAL ENGINEERING PROPOSAL

April 2024

SUBJECTS

- COMPANY (SBLC/BG Applicant and Yield Beneficiary)
- PROYTEC (Project Manager and Yield Beneficiary)
- PROVIDER
- PROVIDER ISSUING BANK (Top 100 Bank)
- AUTHORIZED ESCROW ACCOUNT LAWYER
- MONETIZER (SBLC/BG Beneficiary and Yield Beneficiary)
- MONETIZER BANK

AMOUNT >10M to <500M

TIME - 1 YEAR AND 1 DAY

COSTS

- ADMINISTRATIVE (6.500 USD min / 9.500 USD max)
- ISSUING, TRANSMISSION AND ASSIGNMENT COSTS OF BANKING INSTRUMENT (0,2% / 2,0% inversely proportional)
- LEASING COST (10%)
- FEES (3%)

MONETIZATION

- LTV (Loan to Value) (minimum 75%)
- NET (LTV – 13%)
- ADVANCE PAYMENT (approximately 20% negotiable)

INVESTMENT

- INVESTMENT (LTV – 13% – 20% negotiable)
- PERFORMANCE (INVESTMENT RETURN: MONETIZER 50% / COMPANY 25% / PROYTEC 25%)

TIME - 10 MONTHS

POSSIBLE RENEWAL FOR ANOTHER 2 YEARS

- RENEWAL ASSIGNMENT (4.5% yearly)
- FEES (1,5% yearly)

PROCEDURE

1. LOI of the COMPANY
2. CIS/KYC of the COMPANY
3. POF of the COMPANY for the commitment of bank issuing and transmission fees
- =====
4. DUE DILIGENCE on the COMPANY and the APPLICANT
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5. MOU/JVA between the COMPANY and PROYTEC
6. DOA between the COMPANY and the PROVIDER
7. ESCROW LAWYER CONTRACT between the COMPANY and the ESCROW LAWYER to Guarantee the payment of the ISSUING ASSIGNMENT AND TRANSMISSION COSTS (from 0.20% to a maximum of 2,00%)
8. CONTRACT between the COMPANY and the MONETIZER.