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Advantageous Capital for Projects & Businesses

In3 Program 7B – Leveraged Loans Fact Sheet

- Synopsis** Fund up to 100% loan-to-cost (LTC) for projects or business acquisitions at a low, fixed interest rate* using 10% of the target amount as cash deposit. Borrower receives 10x the deposit. Please allow for up to 6% closing fee on top of the amount required for the project. Example: \$50M loan will require a \$5.3M Deposit.
- Who** Qualified borrowers are “early adopter” impact entrepreneurs, business owners, project owners and developers in renewables, commercial real estate, healthcare, hospitality, wellness, healthy food, Waste-to-Value and other [priority industry sectors](#) seeking funds for new/greenfield, expansions, retrofits, consolidations, rollups, M&A or startups.
- To Qualify** \$50 million or larger direct loan or revolving line of credit. Business plans must show how borrower can repay the line plus fees and interest. Full, 100% LTC funding means all project-related costs are paid from loan proceeds. 10% cash held in HSBC paymaster account; 10% security deposit effectively returned upon funding (repay 90%). If insufficient deposit available, can match client’s funds for full 10x in exchange for a preferred equity interest. Qualification based on borrower’s track record, financial fundamentals, and plans that show reasonably low commercial risk.
- Terms***
- Borrower receives 100% of the loan amount, not 90% (10x the 10% deposit)
 - Can draw in lump sum; Interest rate APR is presently 7-8% fixed for 10-15 years
 - Deferral for 1-3 years, then quarterly principal and interest repayments
 - Nonrecourse, senior debt (UCC-1 filing); no early repayment penalty.
- Costs** Up to \$10,000 vetting and loan origination fee broken into two \$5,000 payments; first one assigns In3 client relations agent, confirms fit and qualifications, and brings financials and summary up to lender’s standards (or recommend changes/options, or offers refund). Then upon formal application, lender will offer indicative terms, and with mutual acceptance, additional \$5,000 fee for assistance with due diligence preparation, risk mitigation, or other services as needed to reach binding terms. Closing fee of 4-6% paid from proceeds, divided between In3 and the lending partner.
- Where** Global reach, excluding countries under US sanctions, with Special Purpose Vehicle.
- To Apply** Borrower will receive the lenders NCNDA followed by an application form. Once accepted, will request confirmation for availability of the 10% deposit to proceed.
- About In³** In business since 1996, impact investor and partner with innovative, private lenders.