



# Financial Solutions

## Our Services as General Exporter and Consolidator

- Consolidating several purchases under **ONE credit facility** and **ONE ECA** (or Multi ECA if needed), making the project bankable and thus enabling the buyer to obtain **ONE long term credit tenor** with favorable terms and conditions and maximizing the eligible amount for ECA financing
- Structuring and preparing the project to the respective ECA, thus **executing the application process** and **financial coordination** with the respective ECAs and banks
- Executing all **purchase contracts**
- Providing **logistical services** by sea, land and air
- **Negotiations** in English, German, French, Spanish, Portuguese, Russian and Chinese possible



# BJN Group Financial Solutions

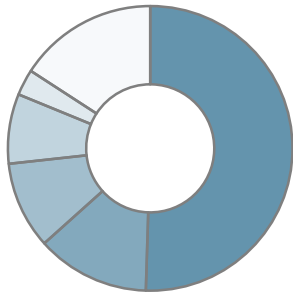
Case study: Project feasibility by involving FS as General Exporter

## Without

BJN Financial  
Solutions



Germany (9 supplier)	Italy (4 supplier)
China (5 supplier)	France (4 supplier)
Taiwan (2 supplier)	Local (6 supplier)



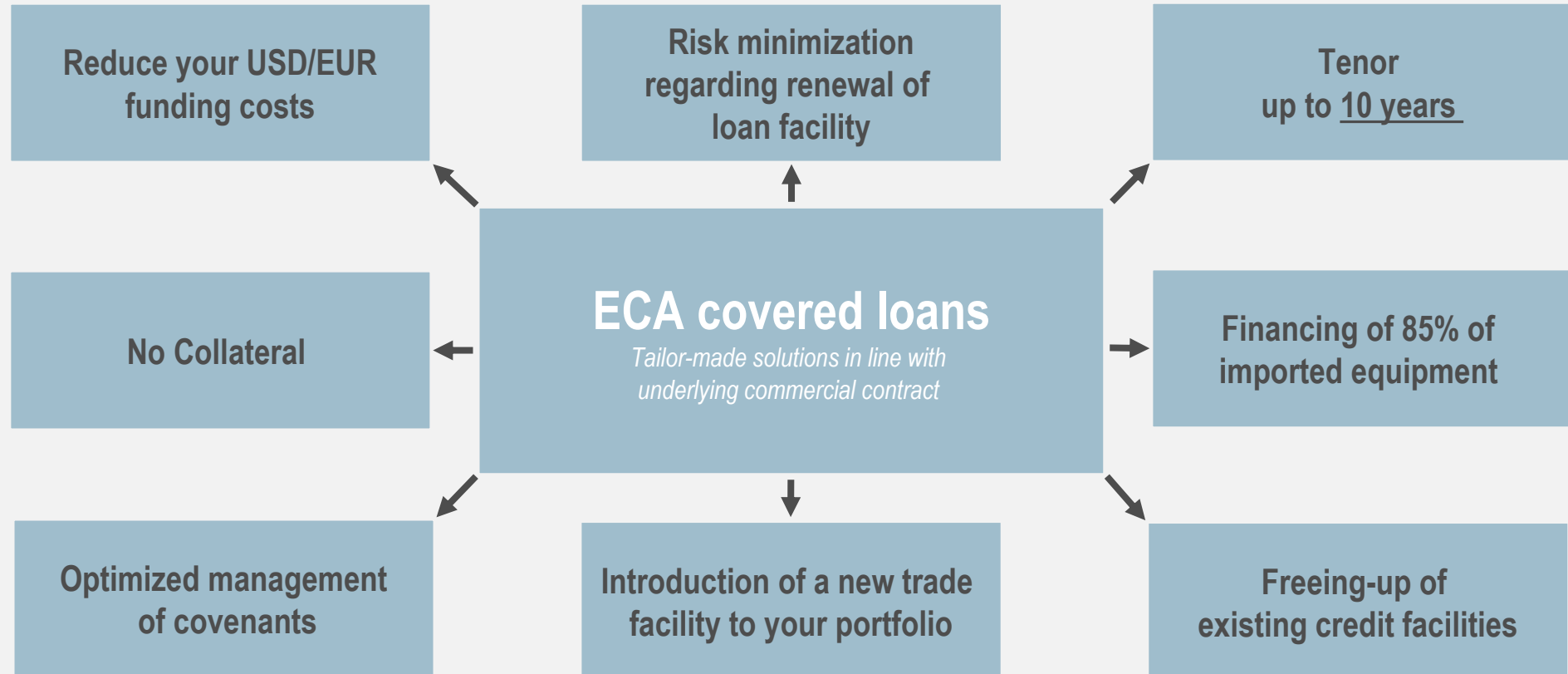
**One sales contract**  
with BJS Financial  
Solutions

- The total equipment package **cannot completely be financed under ECA cover due** to significant mix and diversity of origin, too many manufacturers and involvement of local content (top chart)
- Engaging BJS Financial Solutions, or one of its affiliated companies, as General Exporter will provide a **One-Stop Solution** (bottom chart); including among others:
  - **Advisory** on structuring the financing
  - **Selection and introduction** of financing partners
  - **Negotiating and preparing** the complete ECA application
  - **Bundling** ALL supplies under ONE ECA cover and ONE loan agreement, thus obtaining ECA covered financing at more attractive interest rates with longer tenors, including local deliveries
  - **Execution** of all purchase contracts, thus reduction of internal workload and improvement of own productivity

# BJN Financial Solutions

Points to consider for the right financing decision

## Advantages and benefits of ECA covered loans for Bank-Shopping-Lines



# General requirements for ECA covered financing solutions

- **Financial information of the last 3 years** according to IFRS (in selected cases local accounting standards accepted) with **satisfactory KPI** as basis for a credit decision by the financing bank
- **List of the equipment** to be imported and financed;  
**general amounts and mix of origin** needed only, however this should include information on local content as well
- Sufficient **structuring time needed**
- **Short project description:**  
(project details; expansion; main target of the investment; short description of market strategy)
- **Down payment of 15 % of the total contract value** of the underlying commercial contract mandatory for ECA covered financing

