



INVL BRIDGE FINANCE FONDAS

Bridge financing

2023 m.



Skolinimo strategija

Eligible companies	Companies that have limited access to traditional sources of financing. Companies that need short-term financing to reach a certain stage of the project and then negotiate with credit institutions for more favorable financing terms. Companies that are facing some temporary difficulties
Sector	Sector agnostic
Debt instrument	A series of non-listed bonds with maturities of up to 1 year, expected to be rolled-over (equity investments are not provided)
Funding exclusivity	We quickly and flexibly adjust the terms of the debt according to the specific needs of companies
Cost of debt	11+% (depending on risk assessment)
Debt size potential	Up to EUR 5m
Covenants/other requirements	Senior bonds Monthly activity reports Financial (e.g. capital adequacy) ratios Collateralized assets (including financial assets) Independent financial audit

Comparison of financing options

Financing options	INVL BRIDGE FINANCE (Private debt fund)	Bank financing	Mezzanine	Venture capital / Private Equity
Debt / equity	Only debt	Only debt	Primarily debt	Primarily equity
Cost of debt	11%+	<10%	15+%	20+%
Accessibility for young business	Accessible	Limited	Limited	Accessible (venture capital)
Collateral	Financial assets acceptable	Usually, real assets	First available lien after bank on assets + share pledge	None
Upside sharing	None	None	Success fee	Equity appreciation
Involvement in the management	None	Very limited	Moderate	Direct involvement

Previous investments examples

The logo for Juno, featuring the word "Juno" in a bold, white, sans-serif font with a small circle above the 'o', set against a black rectangular background.The logo for Green Genius, with the words "GREEN" and "GENIUS" stacked vertically in a teal, sans-serif font. A stylized teal arrow points upwards from the top right of the word "GENIUS".The logo for citybee, with "city" in black and "bee" in orange. A black silhouette of a bee is positioned above the "ee" in "bee".The logo for IVO NIKKOLO, consisting of the words "IVO NIKKOLO" in a black, all-caps, serif font.The logo for UniModus, with the word "UniModus" in a dark blue, sans-serif font.The logo for INL BALTIC REAL ESTATE, featuring a square icon with "INL" inside, followed by the words "BALTIC REAL ESTATE" in a dark blue, all-caps, sans-serif font.The logo for e-energija, with a stylized orange "e" followed by "energija" in a blue, sans-serif font.The logo for FCR MEDIA, with "FCR" in white on a dark blue background and "MEDIA" in dark blue on a white background, both in a sans-serif font.The logo for izoteka, with the word "izoteka" in a blue, sans-serif font. A blue arrow points upwards from the top of the letter "o".

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