



# REAL ESTATE

Investment, Finance, Asset Placement







„ We finance  
bank-alternative,  
bank-complementary  
and without gaps.“

Due to the reluctance of banks in terms of corporate and project financing for project developers we regard it as challenge to secure sufficient liquidity for the realization of their project pipeline.

The youmex finance group, Frankfurt, comprising a group of finance institutions, covers a broad range of individual financial solutions. For real estate developers, project promoters and companies we manage financing transactions with focus on german properties. We arrange bridge-, short-term- and long-term-financing. Complementary to your own resources we add equity and mezzanine or guarantees of our sustainable capital providers.

As an intermediary between project developers, promoters, real estate companies, banks, investors and other capital providers we work out tailor-made financing solutions and place your real estate projects to our investor network. To provide you with sufficient liquidity in the early stage of a project, we can organize for you:

- ▶ Project and construction phase financing
- ▶ Placement of properties to investors of youmex
- ▶ Bank-alternative and bank-complementary corporate and project financing

If one of the above mentioned points or services fits your needs we would be pleased if you contact us.

Kai Hartmann  
Head of Corporate & Structured Finance

# Profile of youmex group

We simplify, accelerate  
and optimise financing and  
capital market transactions.

The youmex finance group, Frankfurt, Germany, comprising a group of finance institutions, covers a broad range of financial services with individual solutions. The group operates as a finance platform for more than 10 years. As a one stop shop, youmex offers solutions for all types of capital, e.g. loans and bonds, mezzanine and equity solutions, including IPOs. In this matter the focus is on bank-alternative or bank-complementary financing.

As an official Listing Partner of the Frankfurt Stock Exchange youmex AG has managed several IPOs and capital measures of real estate companies and is mandated also by listed as well as several unlisted companies as corporate finance advisor.

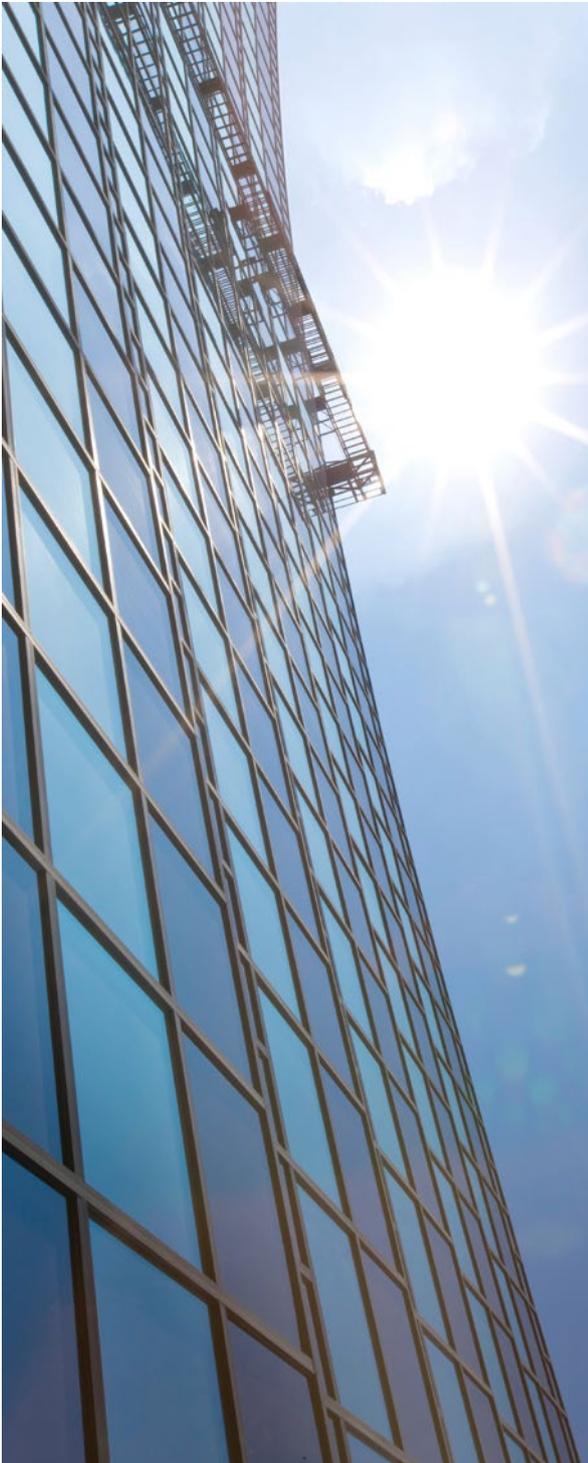
In our business area Real Estate we structure and arrange as transaction manager bridge-, short-term- and long-term-financing with focus on german projects and properties for developers, promoters and investors. We can also constitute time critical bottleneck financing. By accessing more than 2,500 investors worldwide, we also market and place projects, properties and portfolios – directly or in kind of participations in project companies.

As an intermediary between project developers, promoters, real estate companies, investors, banks and other capital providers we work out tailor-made financing solutions and place real estate projects to our investor network of a minimum amount of € 10 million.

## **Transactions and types of properties**

We are focused on the following kind of properties:

- ▶ Large scale retail centers and warehouses, shopping centers, discount stores and hypermarkets
- ▶ Industrial parks and logistics centers
- ▶ Office buildings, industrial properties and production buildings
- ▶ Single residential buildings and portfolios
- ▶ Special purpose facilities and managed properties, such as health clinics and hotels
- ▶ Municipal properties and infrastructure, e.g. public authorities, police, fire stations, city lighting and drainage systems, waste incineration plants etc.



# Corporate and Project Finance

## Corporate Finance with debt capital

We arrange purchase loans as well as loans for capital expenditure and working capital and the pre-financing of projects.

## Mezzanine for your company

You can gain more liquidity for your real estate company through non-voting temporary equity capital and without using your assets as collateral. You can use the additional capital in different projects on a revolving basis with a time frame of up to seven years, against fixed interest rates, with or without the use of an equity kicker.

## Equity for your company

You intend to strengthen the permanent financing capacity of your real estate company and you are thinking about accepting equity capital investors up to the point of a public offering. Our equity capital markets team helps you to win investors from this point up to the complete transaction management of an IPO.

## Project Finance with debt capital

We arrange the finance for acquisition of land, objects to be revitalized or refurbished, as well as construction phase financing up to completion with bank loans. Normally, the loan to value can cover up to 85 % of the required capital. In exceptional cases, namely by higher volumes and good track record, the loan to value can cover up to 100 %.

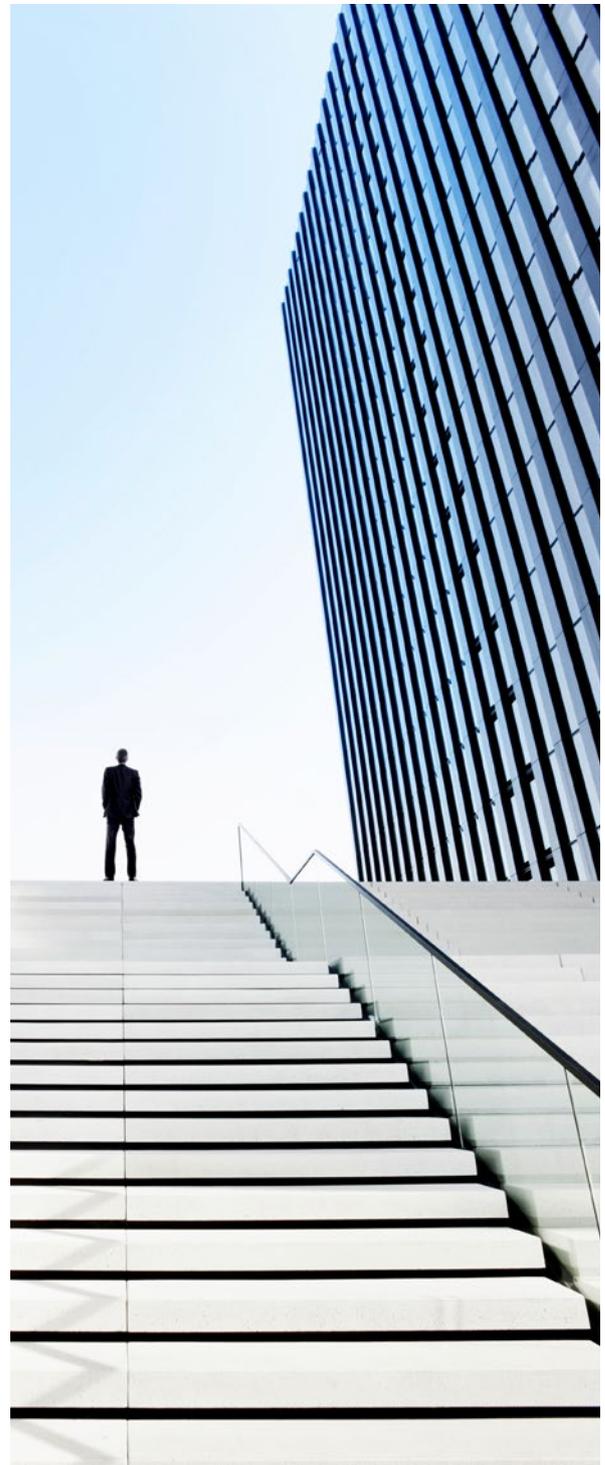
## Mezzanine for your projects

These subordinated funds close the gap between equity and debt capital. They represent junior debt, in the form of subordinated loans, undisclosed partnerships, or participation rights and are linked to either the real estate company or a SPV. The coupon has a fixed interest with or without an equity kicker. The final settlement is cleared after the financed project is sold.

## Equity for your projects

We provide you with an equity partner, who can participate in your project as a financial investor or a joint-venture partner if you don't want to realize a huge project on your own or want to share the risk. The realization remains solely under your responsibility.

For the last 10 years we have financed more than 200 companies and projects through our (bank-alternative) capital partners – formidable, short-term, long-term and customized.



# Sellers, Corporates and Municipalities

With our excellent long-standing investor network we ensure the sale and the finance of your projects.

## **Buyer-Sourcing**

We help you to identify the appropriate buyer in the market – adequately targeted and interested in your object. Moreover, we address potential buyers from our investor pool, such as high-net-worth individuals, family offices, public real estate companies, funds, insurances, pension funds, etc., both in Germany and abroad.

## **Buyer-Financing**

Nowadays, a purchase takes place only when financing has been previously arranged. Formerly not an imperative, this has lately become a concerning issue when closing a transaction. We help your potential buyers with financing through developing the structure of the funding beforehand and arranging the procurement of necessary funds for your prospective buyers.

## **Recapitalization**

You currently possess power plants to which substantial equity is tied up. We help you to regain the equity capital partially or completely by replacing it with capital from investors who take an interest in your property.

## **Transaction Management**

We support you with the complete sale process, such as price negotiation, prereview of the sales relevant documentation and the respective timetable as well as due diligence, development of the sale contract and notarizing.

## **Property Leasing**

Do you want to grow and need more space? For preserving your equity ratio and your rating, you want to finance your new headquarters or production facilities off-balance? We help you select the leasing company, procure the respective refinancing and negotiate best conditions with minimal exposure of your capital.

## **Sale and Lease Back**

Does your captive realty serve as collateral for an expensive working capital facility? Or have you amortized credits for a long period of time and the market value is considerably higher than the residual debt?

In this cases we can organize the acquisition of your captive realty through a leasing structure at market value and lease it back to you. You can use the liquidity earned for the further growth of your company.

## **Sale and Rent Back**

Do you want to conduct a correct IFRS off-balance transaction and finally part yourself with unnecessary captive realties that you still want to use for a certain time? We provide you with investors who are willing to acquire your properties and then rent them back to you. You can use the liquidity earned for the further growth of your company.

## **PPP – Public Private Partnership**

You urgently need to acquire a public building, such as a city hall, authorities building, police or fire station, or you intend to modernize and respectively expand the infrastructure, such as the lighting or sewage system?

We organize for you the outsourcing of new or current realties and infrastructure (assets) into a special purpose vehicle, financed with the help of our partners and capital providers. You pay a previously fixed compensation for the use of the properties and you can acquire the assets at the end of the period at a previously fixed price. Thus, the financed assets migrate from the assets accounts back to the current household.

As a debt relief, you can use the liquidity resulting from the disposal of the holding to the special purpose vehicle.

# Investors and Buyers

## Target Search

Through our financing activities for project developers, constructors, and real estate companies, as well as municipalities and regional authorities, we have gained access to real estate projects and properties - long time before they appear on the market!

We gladly match your buying wishes with our network and through our pole position as described above we ensure attractive buying opportunities ahead of time.

## Financing

The financing requirements have become more sophisticated nowadays. We confront them with enhanced creativity regarding the structured finance models and with excellent connections to the banks and capital providers. Moreover, our partners are seriously interested in financial transactions and are willing to conduct them. Thereby, we organize the essential providing of performance bonds and guarantees.

Furthermore, we cover short-, mid- and long-term-financing with or without your liability, which means the capital is insured by the financed asset (non recourse). If you want to reduce the capital resources you commit, we provide you with additional subordinated mezzanine capital or an equity capital sponsor and ensure loan to values (LTVs) above average.

## Transaction Management

We support you with the complete development of the purchase, such as negotiating the buying price and assembling the appropriate due diligence team of lawyers, tax advisers, auditors and consultants. In addition, we support you with developing the contract and notarizing it, as well as orchestrating the contractual forms of the subsequent payments (installments).

We gladly match your buying wishes with our network and through our pole position we ensure attractive buying opportunities ahead of time.



# Your added values

Accelerate your growth and simplify your transactions by using our tailor-made financing solutions and the financial strength of our investors.

## **Optimised access to (bank-alternative) financing**

We optimise the balance sheet and the rating so that financing can be implemented more easily and the capital marketability is created or improved. This opens up (bank-alternative) sources of capital and we can address capital providers, who would not have been approachable before.

## **Structuring of precisely tailored financing elements**

Since we know the requirements of the capital providers precisely and compare these with your financing activity, we can quickly determine suitable financing partners and components. We secure the right structure and its probability of success beforehand through an anonymised market sounding among our capital providers.

## **One-Stop-Shop**

As an intermediary between project developers, promoters, real estate companies, investors, banks and other capital providers we work out tailor-made financing solutions and place properties of a minimum amount of € 10 million to investors.

### **Direct access to real estate investors**

Moreover, through an access to more than 500 real estate investors worldwide we market and place projects, properties and portfolios – directly or in kind of participations in project companies. Our investor network additionally covers full-equity investors, who don't require financing and thus can contribute to a rapid implementation.

### **Alleviation of the management workload**

Through a quick and professional handling of financing projects, we supplement and alleviate the financial management of your company. We draw up financing memoranda and fact sheets that are specially personalised to the standard of the respective capital provider. Through the provision of a project-based electronic data room for structured, standardized documentation, we facilitate and optimise the transparency and the exchange of data between the parties involved.

### **Timecritical bottleneck financing**

In the phase between the start of construction and the project completion there is an enormous need of financing. Here we can offer a multitude of financing solutions usually covered by bank-alternative capital providers.

### **Transaction security**

Furthermore, we create a transaction security with regards to our fund financing, that is, as a rule, required by investors to proceed with the purchase process.

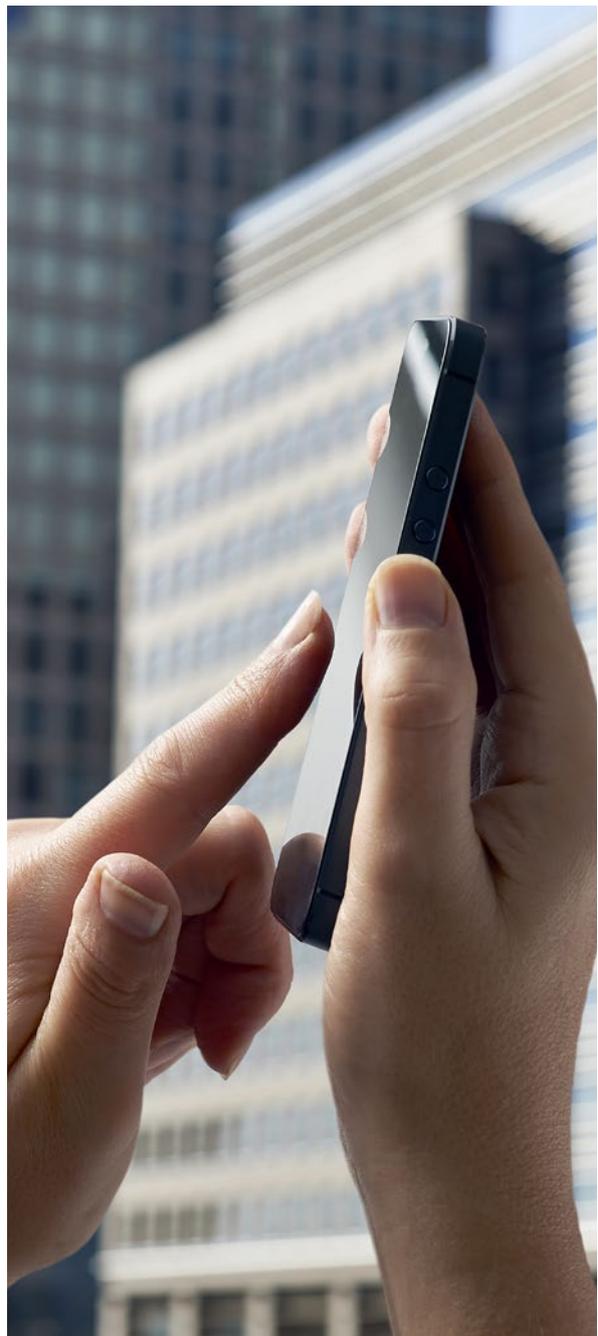
# Your next step

As a one-stop shop, we simplify,  
accelerate and optimise your financing  
and capital market transactions.

Contact us.

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