

# C4 WORLDWIDE



PROJECT FUNDING

# Percentage Program

5 to 15% or more Deposit**	Loan Amount (USD)
Deposit at least: \$2,000,000	Receive a Loan Worth Up to: \$40,000,000
\$4,000,000	Up to: \$80,000,000
\$5,000,000	Up to: \$100,000,000
\$10,000,000	Up to: \$200,000,000
\$25,000,000	Up to: \$500,000,000

\*\* 5 to 15% or more depending on the country, the nature of the company, project, etc.

## Origins

Even before the current financial meltdown in the U.S. and abroad, many markets, investment houses, banks, VC's, hedge funds and a few high net-worth individuals were already curbing their investment appetites. Across the globe, streams of investment capital for start up, expansion, and infrastructure simply dried up.

At this same time, our C4 management team launched an intensive quest for capital sources that were independent of individual institutions - a reliable capital supply based on fixed criteria.

After a two-year search, C4 was able to identify several European Trusts\* that resonated with our vision. Their senior management invested time getting to know C4 and what our "Beyond Venture

Management" philosophy means. In particular, they were keen to learn how we work with Prospects and Clients. After many months of mutual discussion and verification, we collectively agreed that with the Trust's resources, we could deliver on our vision - both domestically and abroad.

## The Percentage Program™

*A unique Approach to Funding*

With the groundwork and approvals in place, C4 is introducing The Percentage Program™ to companies large and small, financial institutions, governments and not-for-profit organizations, globally. The single most important qualification is that their project, company, or endeavor represents a Humanitarian Solution.

Loan Term	Repayment	Interest Rate
1, 2 or 3 Years	Interest Only until the term of the loan is at an end. The interest is paid in arrears until then.	7.5% Annually or more based on the project, associated risk, country and other non-specific circumstances.
4th <sup>th</sup> Year Only	Interest Only - Upfront	9%
5th <sup>th</sup> Year Only****	Interest Only - Upfront	10%

\*\*\*\* At the end of the term, the loan is due and payable unless an extension is agreed upon 12 months in advance.

## The Qualification Process

- ☹ Despite the sharp reduction in capital markets today, there is no shortage of projects, companies, individuals, charities or even governments that need funding or financing, particularly for humanitarian purposes. From our global perch, we categorize today's funding landscape as:
- ☹ No shortage of projects seeking capital resources
- ☹ A shortage of projects that should be funded or financed
- ☹ A shortage of projects that are prepared to be funded or financed
- ☹ They understand what they're doing
- ☹ They can generate a one page Executive Summary of their Purpose, Project, Plans and Processes
- ☹ Have all the necessary Due Diligence documents
- ☹ A dramatic shortage of projects that have experienced management teams that can execute on their plan

## The Process

We have designed a proprietary process to evaluate each opportunity presented to us. No matter how large or small, each begins with exactly the same documents. These are available in the "Division" section of the C4 WorldWide website in the left hand margin under the title: Project Requests. They are:

1. The C4 Client Information Sheet - This gives us the information we require about the company, key contacts, and confirms the referral source, which will be a C4 Associate, an Alliance Partner or a Member of our Management Team in any country. (Note: All

projects come via the referral process. We do not solicit to provide funding or financing.)

2. The C4 Executive Summary - This one-page document is pre-formatted with the main headings and overview information needed for each applicant. Details include: the management team, funding or financing amount needed, unique selling proposition, projected and past revenue, and options for exit strategy. Note: C4 will not accept a business plan at this point in the process.
3. The C4 NCND - Sometimes a funding applicant requires a non-circumvention - non-disclosure agreement signed before proceeding with proprietary discussions. Ours can be found in this section, as well. Simply download it, fill in the blanks, initial each page, complete the signature block, and fax or email back to us.

## The Initial Approval Process

Once all documents are submitted to our Executive Liaisons (EL@C4WW.com), they will be posted to our project board for review by members of our Analytics Group and our Senior Management Team. These two teams will be asking themselves four basic questions:

1. Can we add intellectual capital to this project? - Can we offer something that will help the prospect succeed? Will they need or could they benefit from our C4 Alchemists consulting services, our unique knowledge of the market, industry or sector? Do we have strategic relationships, technology, or marketing channels that would enhance and benefit the project?
2. Do we currently have or can we access sufficient financial capital? - Even though the prospect (if approved to become a Client) will provide a deposit, it doesn't necessarily follow that the financial market conditions

required for an effective Capital Raise are favorable or that the timing for the Loan or Investment is right.

3. Is this an association that compliments and harmonizes with C4's core values and commitments? We are an environmentally sensitive company; the size of a project's carbon footprint concerns us, as do manufacturing methods, renewable products, sustainability, public safety, and the use of child labor. These are some of our concerns that must be considered.
4. Has the project's Management Team convinced us they could successfully execute the plan they present? Do we see historical evidence of fiscal responsibility? Will they manage our loan or investment conservatively and prudently, as if the money were their own? To know this, C4 will conduct background checks on the key persons we work with. We ask for and verify references. We validate all humanitarian solutions.

If the answer to any one of these is NO, it is a **RED FLAG** for us and we will not accept the project for consideration. However, if each question can be answered with a YES, we will then proceed to the next level.

### Due Diligence

Once a project moves from consideration to Client status, the Client will use our online project board to confidentially upload required documents, such as detailed financial analysis, business plans, environmental or community approvals and copies of permits and licenses. All documents requested will support the Client's request for financing or funding.

Our team of analysts and accountants will carefully review all submitted documents and provide

questions for clarification and confirmation. When they are satisfied that the project meets C4's Due Diligence requirements, the project will be formally approved to the next stage, which is our discussions pursuant to issuance of a mutually agreed upon Term Sheet.

### Term Sheet

The Term Sheet provides the basis for creating the written Contract. While certain elements of the Term Sheet may vary from country to country, the document has been structured by our Legal Team to accurately summarize all the terms which have been verbally represented to this point. Once the Client has accepted and signed the Term Sheet, the project will be approved and proceed to the Contract stage.

### The Contract

Shortly after the Term Sheet is signed, our Legal Team will prepare the Contract. Among the details specified will be a mutually agreeable timeline for drawdowns of the approved funds. A Project Manager will be assigned to each Client to facilitate communication and coordination with our Executive Liaisons and other members of the C4 Executive Team. The Project Manager will provide the Client with support and expertise to insure, as much as possible from the financing and funding perspective, the project's success.

### The Deposit

A deposit proportionate to the funding requested (generally 5% to 15%) will be placed in a Client account in a top rated bank which will in turn provide our Trust with a SWIFT MT760\*\* stating that the funds are held for a period of 1 year. A confirmation letter on the bank's letterhead will also confirm the deposit, along with the authorization of a C4 (non-depletion status) signatory on the account. Two bank officers must sign the confirmation letter.

Note: Because these funds will have an MT760\*\* placed against them, the depositor (actual owner of the funds) cannot move them. Neither can the deposit bank calculate these Client funds for the purpose of asset leveraging. The quid pro quo, however, is that after the initial deposit is made, a like amount will be deposited by C4 in the same bank, in the name of the same depositor where the deposit is held, within 30 days time. Neither the bank nor C4 places any restrictions on the mirrored amount that is deposited in the Client's account within 30 days.

The next and subsequent drawdowns will be available based on achieving previously agreed upon milestones. The total amount of the loan will be disbursed as determined by the mutually approved tranche schedule.

\* The European Trusts are owned by one of three major world banks. These entities do not have retail branches but provide investment services.

\*\* An MT760 is a message from one bank to another that funds are being held. The debt (what banks use to leverage) is transferred then to the receiving bank. This leaves the cash in place.



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