

Inspire
Innovate
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Completion Assurance Program™ (CAP Funding) Advantageous Capital for Impact Projects

- What** Affordable and reliable capital for qualified mid-market impact projects offering faster closings at advantageous terms (full [description](#)) via a securitized, bank-involved [“Completion Assurance” guarantee](#) or [cash deposit](#) as [security](#). [Compare](#)
- Purpose** Available across 30 priority [industry sectors](#), CAP funding solves many of the common [problems associated with mid-market project finance](#), making it faster, more predictable, and better than the traditional route to funding new/greenfield, expansions, retrofits, or refurbishments. (Monthly draws usually preclude M&A.)
- When** Capital for qualifying project at any reasonable stage, which means **projects do not need to be shovel-ready**. Security is necessary to access In3’s private, US-based Family Office partner’s CAP funding, up to 100% of project costs. More at [synopsis](#).
- Where** US headquarters with Affiliates on every major continent; funding has global reach.
- Why** A [bank-involved](#) financial guarantee or cash deposit until project commissioning
1) Offsets some of the risk of non-completion, and
2) Focuses the parties on cooperation to reach Commercial Operation Date (COD). Risk exposure to our invested capital peaks just before project COD, at about 80% of EPC contract value, before reducing as deliveries are made, but still pre-revenue. **Completion Assurance protects the interests of all non-fraudulent stakeholders**, while a cash security deposit accomplishes the same thing with less paperwork.
- Structure** We can finance projects using full leverage, 100% of the budget, using minority equity carried interest (49% or less), with no debt component to eliminate interest expense, while aligning stakeholders on resolving any issues during construction. Guarantees are allowed to expire after COD or cash is returned on final drawdown.
- Who**
- Project developer, owner, promoter and/or sponsor facilitates guarantee/cash.
 - Any legitimate commercial bank can be used; top ratings (Moody’s) preferred.
 - Under a separate [“Done For You”](#) agreement, In3 can serve well-qualified clients.
- How** [Initial steps](#): Either (1) Assess if you have, or can access, [non-cash assets](#) or a strong enough balance sheet to use our [template](#) for a CAP guarantee (fill in details of a [“specimen”](#)), or ask a sponsor’s bank for that, and send it to us. [Sourcing tips](#). Or (2) Leverage a cash deposit of 25-35% of total funding (register & upload [here](#)).