

*Inspire
Innovate
Invest*



Advantageous Capital for Impact Projects

100% Loan Program for Sophisticated Project Developers

Who This full project funding is for developers who are short of cash and willing to pay a slightly higher rate of interest with no counterparty. Full funding means all project-related costs are paid from loan proceeds. Clients are entrepreneurs, business owners, real estate developers, power producers, or impact investors. Increasingly, family offices and other finance professionals arrange this funding for their clients.

What Up to 100% loan-to-cost (LTC) for qualified mid-market impact projects with fast closings at reasonable rates of interest (presently 7%-7.5% APR*) when projects are ready to begin construction, vetting and due diligence fees up to \$95,000.

Sectors Available across 30 [priority industry sectors](#) for new/greenfield, expansions, retrofits, or refurbishments. (Not generally suitable for existing project M&A.)

Where Funding has global reach; very few country restrictions.

To Qualify Projects must be completely buttoned up and very near to shovel-ready. We are unlike banks in that we do not seek new cash equity contribution or a loan guarantee, nor audited financials. Qualification relies on the developer's track record, project viability, financial fundamentals like debt service coverage ratio. Submit qualifying package via in3finance.com/apply (onboarding):

- \$25 million minimum; no practical upper end limit (into the USD billions range)
- Nonrecourse, senior lien (pledge of tangible project assets as collateral)
- Requires Debt Service Coverage Ratio (DSCR) of at least 1.25% over life of loan
- Will require credit insurance, paid out of proceeds (1-2% of total funding)
- Deferral (interest only) period up to 3 years; Loan tenors up to 20 years
- \$20,000 vetting fee followed by refundable \$75,000 into escrow account after screening. Lender provides a Letter of Intent (LOI), which is only issued when loan is deemed feasible, for \$25,000; otherwise, entire escrow fee is returned. Remaining \$50,000 for binding commitment (term sheet) after due diligence.
- Closings within 60 days. Can reach closing in ~30 days; first funding in 30-45 days.
- Social good and environmental impact investments only (no O&G, tobacco, etc.).

About In3 In business since 1996, In3 specializes in full project funding from private, alternative (non-bank) sources that delivers attractive debt and equity in less time, more reliably, with less guesswork and at better terms. * Additional APRs [here](#).