



SOMETHING ABOUT US

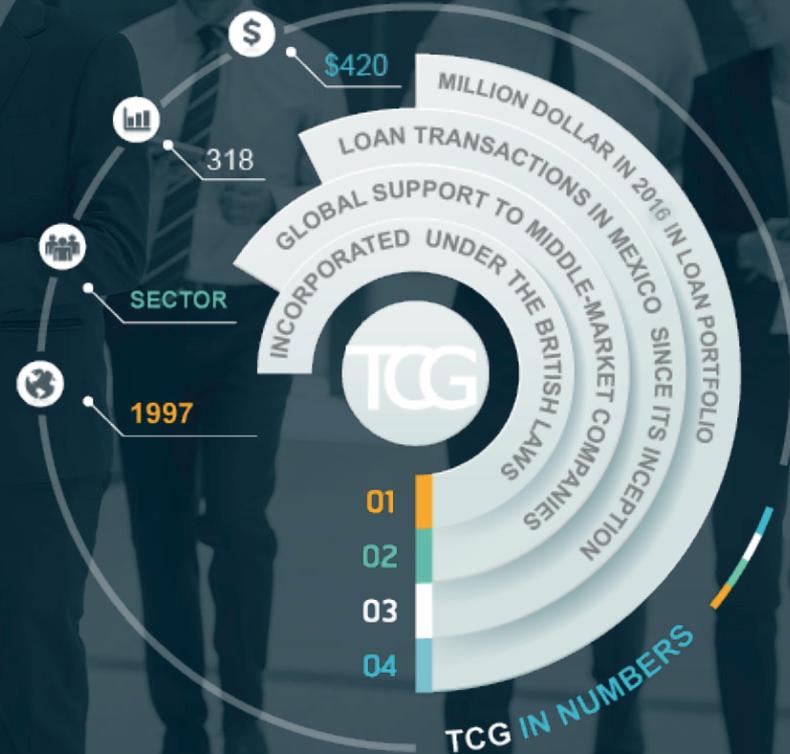
More than 387 financing transactions in Mexico and Latin America

Since its incorporation, TCG Finance Ltd. managed to consolidate a loan portfolio of more than \$ 465 million.

TCG Finance Ltd. represents different investors and financial institutions from abroad interested in expanding their financial offer to Mexican and Latin American companies and financing working capital requirements for the purchase of inventory products, or investment in fixed assets in all industries, or export sales forfaiting to the US, or support with debt resources in infrastructure projects, or the refinancing of contracts with the Mexican public and private sectors.

Since its inception, TCG Finance Ltd has led to success over **387 loan transactions** in Mexico and Latin America holding a loan portfolio above **\$465 million USD**.

TCG Finance Ltd encompasses a diversity of investors and foreign financial institutions interested in expanding their financing offer to Mexican and Latin-American companies to fund multiple requirements in working capital for inventories and fixed asset acquisition in all industries, or re-finance Mexican government contracts, or support with debt capital in infrastructure projects.



Read The Story Behind Our Success

TCG Finance Ltd (TCG), Trade Finance & Equity Fund is a financial services company incorporated under the British laws since 1997; dedicated since then to globally support middle – market *companies with financing on any industry in Mexico and Latin America.

TCG structures an interesting and wide variety of international financing and provides to its customers with specialized investment banking services to raise equity by providing access to private capital, bank debt and supplier credit schemes.

*Middle-market companies are those in the range of US\$20 million to US\$200 million annual revenue.

US\$465MM

Portfolio

387

Loans since 1997

11

New Projects

US\$175MM

Credit in Progress

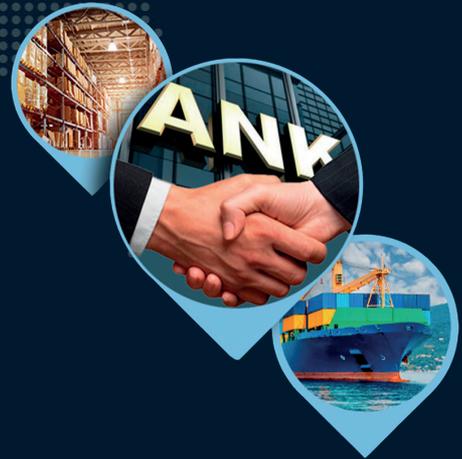
TCG as the Source of Supply Chain Finance

TCG FINANCE HELPS ITS CLIENTS WITH EARLY PAYMENTS TO LOCAL AND FOREIGN SUPPLIERS FOR THE PURCHASES OF THEIR INVENTORY GOODS AROUND THE WORLD.

While banks restrict their credit to the guarantees offered by the borrowers and enforce the disturbing annual cleanup of the bank loan for its renewal, the Supplier Chain Finance (SCF) eliminates these restrictions and facilitates the required working capital.

When companies need additional credit to restock inventories, our **SCF** can offer the capital and financing required to pay the supplier for the total of the purchased goods upfront in cash against its shipment.

Also, **SCF** helps the buyer to bargain for discounts or better prices with the supplier to compensate for the cost of this funding.





Many years of delivering credit

Effective 2013 up to date, TCG continues expanding its relationships with European banks and investors willing to grow together with TCG in financing selected companies within TCG jurisdiction.

Successfully consolidated relationships with new Lenders from India, Singapore, Japan bringing competitive formats for the financing of accounts receivable from local sales and exports, which «far outstrips» the classical factoring.



SUPPLIER FINANCING

Borrower

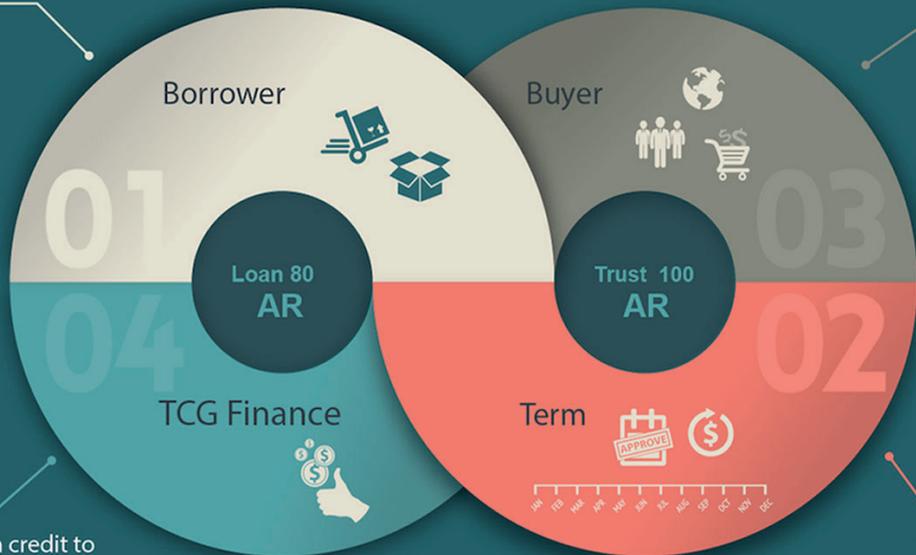
Supplies, Services,
Materials, etc...

Buyer

The **client** receives
goods and invoice

TCG

Provides long-term credit to
Borrower with no Capital
repayment



Term

Choice of commercial
credit term

60 → 90 → 120

SUPPLIER FINANCING

When the supplier is the leader, this is the one that creates the network of buyers who have to be financed.

When the buyer is the leader, this one is the one that creates the supplier network to be financed.

Also known as Supplier Credit, supplier financing is the circumstance in which products or services are delivered to the buyer using payment terms that are deferred.

The supplier always receives immediate cash payment against the delivery of the product or the service by this facility.

The usual financing terms can range from 30 to 120 days, at the decision of the supplier or the buyer.

There are several benefits of supplier financing:

The Buyer: The opportunity to receive products and services now and pay later means that there is time to resell those products before the payment to the supplier is due.

Then it is possible to receive the products and services, sell them to customers, and pay for the products with the same revenue generated by these sales.

As a result, the buyer has the working capital to buy more, sell more, and grow.

The Supplier: By extending this type of credit to buyers, the vendor can move larger quantities of product in a shorter time. Since the transaction is insured, the seller knows that the payment will be made within the agreed term. If the buyer defaults, the insurance covers the risk without recourse against the seller.

As a result, the supplier has the working capital to sell more and grow. Its receivables disappear from the balance sheet, and sales become cash in banks. Suppliers of everything from payroll and outsourcing services to supplies of raw materials of all kinds can be eligible for the supplier credit with the network of approved buyers.



Delivering sophisticated financing through European Banks and Investors: Innovative Financing for Machinery and Equipment, Debt Restructuring, Inventory Acquisition, Infrastructure, among other tailored solutions.

TCG Finance Ltd. expands its financial engineering capabilities and solutions in 2014 by attracting multi-faceted **European Funders** willing to provide financing and experience for solid and sustainable investment projects in **Mexico** and other developed markets in **Latin America**.



Inventories

Our financing solutions help with the working capital needed to grow, maintain inventories, pay discounted cash providers, and more.

Our lines of credit are flexible, revolving up to 180 days in a checking account without “clean-up”, multiple, without requiring a checking account and innovative; with guarantee of the same financed product.

Financing program for inventory purchases of any product

Resins, plastics, paper, spare parts, aluminum, steel, textiles, construction materials, cotton, meat, fertilizers, medicines, groceries, marbles, scrap, chemicals, grains, electronics, food, dairy, oils, vegetables, lubricants, additives, diesel and gasoline.

Fixed Assets Expansion

Using an **equipment financing** solution and conserving your working capital for other purposes can be a smart move. We finance almost any type of equipment your company needs. Credit for 85% of the invoice plus installation costs of an additional 15% to 20%.

Terms of 2 to 10 years depending on the type of equipment, new or used, with a guarantee of the financed equipment. Construction and equipping of hospitals, buildings, industrial plants; malls qualify.

Small and light equipment, ships, silos, helicopters, greenhouses, irrigation systems, livestock, machinery, solar panels, treatment and desalination plants, slaughterhouses, etc.

Financing for Exports to the US

Revolving **"multi-buyer" lines of credit** from 30 to 120 days for each American buyer, without limit for the number of American customers.

The Mexican exporter will convert its sales to the US in cash on the same day of invoicing at a competitive cost with our **"exporter-credit"** service, and at the same time uses **TCG Finance** to grant a commercial credit to its American buyers on the term. that best suits you to increase your sales to the US.

No guarantees, no deposits; any kind of collateral.



Accounts Receivable Financing

This financing scheme can be structured in a variety of formats that best suit both the funder and the borrower, whether it is a sale of invoices one by one, a sale of all the present and future invoicing of a client account, or use accounts receivable (that is, customer payments) as collateral in exchange for credit advances.



Lease

Another Medium Term option

Leasing - "Off-Balance Sheet Financing" in different modalities with specialized foreign and Mexican institutions.

With attractive and flexible solutions to each investment case in new and used aircraft, boats, machinery and equipment, manufactured in any country in the world.

We serve each case in a special and preferential way, seeking to satisfy the client's requirements with tailored and highly competitive rental schemes. We operate **"sale & lease back"** schemes.

A TCG coalition of 21+ ECAs inviting ambitious business banking strategies.

ECA – Backed financing: A TCG'S speciality

Traditionally, ECA-backed financing is a direct long-term financing arrangement for our clients with guarantee of an ECA, a private or quasi-governmental institution that acts as a guarantor in export financing of their national manufactures.

Today, ECA-backed financing is increasingly looked upon as an alternative form of financing used by companies for their imports of capital goods so that they can reserve their borrowing capacity with local banks for other capital needs or strategic investments.

ECAs that Export Insurance to TCG Finance Ltd.

| | |
|----------------|----------|
| Australia | EFIC |
| Austria | OeKB |
| Belgium | OND |
| Canada | EDC |
| Czech Republic | EGAP |
| Denmark | EKF |
| Finland | FINNVERA |
| France | COFACE |
| Germany | HERMES |
| Holland | ATRADIUS |
| Hungary | MEHIB |
| Italy | SACE |
| New Zealand | NZECO |
| Norway | GIEK |
| Poland | KUKE |
| Portugal | COSEC |
| Spain | CESCE |
| Sweden | EKN |
| Switzerland | ERG |
| United Kingdom | ECGD |
| USA | EXIMBANK |



We accommodate the existing credit alternatives to other more flexible, more stable schemes and formats with innovative financing structures and less committed assets.

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Trade Finance & Equity Fund



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of your valuable time
and visit us on a tour in:**

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