

Do You Believe in Your Project?



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- How much do you believe in your project?
- Enough to make a sacrifice for it?
- Enough to never stop seeking financing for it?
- So, much so that you have put your life into it?
- Enough to put your money where your belief is?

The reason for these simple questions is there is *real money* out there waiting on your *real viable project*. So, if you answer “yes” to these questions you should prepare yourself for the reality of *engagement* and/or *due diligence fees*. Today’s market has changed dramatically from even a year ago. It doesn’t matter that you have never paid these fees in the past. It simply doesn’t matter that you have perfect credit. It doesn’t matter that you spent \$200K on your state-of-the-art business plan, and well you did because it is these plans that are the best for funding. It doesn’t matter that your banker has always negotiated your deal with you in the past. It is all in the past and most likely will stay in the past. All banks everywhere make money on fees. The fees are here to stay, especially with private and investment banks.

Only a small percentage of you have ever dealt with Investment banks – there was no need – the local commercial banks were more than happy to help you with a loan! Yes, they charged fees – but all was “rolled into the loan”, and you had to bring a 10-20% down payment. It was simple and everyone understood. Now *things have changed*. In today’s market almost all the liquid funds for projects are in investment banks, private banks, or some kind of fund that is not tied to a traditional bank.

So many projects are being covered by dust – simply because the project owners cannot or do not want to face the reality of *out of pocket cost*.

When you go one of these entities such as an Investment Bank – you actually have to “hire the bank” – bankers, attorneys, etc. That is why you have to pay engagement fees. The bank will issue securities on your behalf – that is why the Due Diligence fees are charged because the likes of PriceWaterhouseCoopers, Earnst & Young, Deloitte — plus top legal firms will be taking your great business plan apart and studding from every conceivable angle: marketing, forcibility, Environmental, taxation, engineering, legal, all sorts of forecasting etc, etc, etc - these people cost a lot of money – so you have to bear this expense as well.

Ask yourself this question. Which is better, to pay due diligence fee or engagement fee of \$400K, or to pay only 10% down on my project for funding? Well over a year ago it was common for you to walk into your local commercial bank and get a project loan with no or little fees at all, and most likely you would only have about 10% into the transaction. On a small \$4M deal that was great! Can you do it today? The simple answer is an *emphatic NO!* If you are very lucky — you will find a commercial bank that will loan you the money for your project with 20% to 25% down or even more. I deal with clients every day that still believe a bank somewhere in the world will loan them the money for their project the way it used to be done. After as much as 9 months they come back to me realizing it simply isn’t done that way anymore. So many projects are being covered by dust – simply because the project owners cannot or do not want to face the reality of *out of pocket cost*. It is the banks way or there is no funding. The way financing was accomplished in the past is just that *the past*. Now it works this way, and this is a reality!

Because of the huge market swing and evolution a new phenomenon of crooks have moved into the industry. Honestly I believe there are more illegitimate brokers and so called “lenders” in today’s market than legitimate. So it is natural that you would and should be very *skeptical* about

engagement & due diligence fees. It is here that Concord Capital separates itself from all other brokers in the market place. You can come boldly with confidence to Concord Capital knowing that no fees will be required from you till after you have spoken to the bank or one of their directors directly. It is only after this, and you are willing to go forward that Concord will ask for a small introduction fee. This is required because we work diligently to make sure all documents are in order for you ***our valued client***. This small fee allows us to vet the lenders properly. I must tell you in the early stages of our business in 2004 we found lenders that were not lenders at all. They showed themselves as such; yet, in the end they were simply a “super broker” that could not deliver. So, Concord is constantly seeking out new and better relationships with ***real lenders, adding to our ever-growing network of private banks, Investment banks and funds***. We gladly wait on our origination fee as a success fee in the funding of your transaction. So, try Concord Capital today. Use our experience and knowledge to get your project funded. Let us ***prove to you*** how ***very different*** we are from all the joker brokers in the industry today. The money is available! For more information contact:

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