

What Bankers want to finance?



Vitaly Michka
CONCORD CAPITAL

let's have your
well-deserving
project funded
ASAP!

Speaking from experience in dealing with multiple clients over the years, I can say that this is a good question to consider when starting a project. An old proverbial saying is: if you like strawberries, but going fishing — bring some worms, so you can catch what you are fishing for. It is not as much about what you want; it is about how to make it attractive to bankers. So what do the bankers want? Let's see:

- Project size of at least 20 Million USD.

Ideally, they perfect projects of US \$100 million and over

- Strong & real project – able to carry the loan repayment

All data must be real, project must have some equity in it

- IRR – of at least 20%

There are a lot of good projects with 20% plus IRR, and your project must compete against other viable projects for the bankers attention

- Strong cash flow is desirable in short period of time

Unless it is a large oil refinery or hydro-power station (it takes several years to build them), your project better produce some cash flow in 18 months or better to be of great interest to bankers

- Strong team with experience in charge of the of the project

Strong team is a foundation of success of the project; people with great CVs and great experience are a must

- Very Good Business plan

Economists, attorneys and accountants will take your business plan apart and triple check everything in it, perhaps one of the Big Four Accounting firms will be involved – do not make any shortcuts here!

- Availability of funds to engage the bank

It takes money to get to money – think about hiring a bank to work for you — it is going to cost you, but you will get results — Concord Capital will represent you, assist you, and introduce you to these banks ready to lend money.

- Open mind to understand and accept Investment banking type of procedure for financing

It is not the same experience as working with local commercial or retail bank – you will get VIP treatment and will be privy to an exclusive type of funding, it will be anything but traditional banking.

If you think you have all it takes for the bankers to show interest in your project – contact Concord Capital today! We will take you to our syndication of international banks; let's have your well-deserving project funded ASAP!