

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 with refundable cash deposit of \$75,000.
- 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. Instead, a refundable security deposit delivers “one stop shop” funding. Qualification relies on the developer’s track record, project viability, financial fundamentals like timing to cash flows and 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 1.25x 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
 - \$75,000 into escrow account after screening. Initial \$25,000 drawn down for a Letter of Intent (LOI), which will only be issued when loan is deemed feasible. 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](#).