



# FINANCIAL ENGINEERING PROJECT

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Today, highly engineered financial solutions exist that allow, starting with a Bank Guarantee or a Stand-By Letter of Credit, access to international lines of credit to finance projects, make investments, or enter a Private Placement Program, reserved for qualified operators and structured according to rigorous compliance protocols and with significant returns.

It should be noted that access to Private Placement Programs is strictly by invitation.

A Financial Engineering Project relies on "Assets" provided by a reliable, established, and internationally recognized Partner, which are used to leverage financial resources to secure the necessary financial resources for the Project's implementation.

Participation in this Project offers businesses and entrepreneurs a concrete opportunity to access dedicated financial resources, made available by the PROMOTER in the form of financing or direct investment.

These resources enable the development of entrepreneurial initiatives that participants would otherwise be unlikely to undertake alone, due to the technical, financial, and institutional complexity and the lack of infrastructure, specific expertise, or high-level relationships necessary to structure them independently.

A Project involves, in addition to the use of "Assets" provided by qualified partners, specialized activities aimed at:

- integrating, validating, and structuring the entire financial operation
- selecting the most suitable banking instrument
- monetizing the instrument
- managing the fund disbursement phases

Core operational tasks that enable the project's effective activation include the following specialized activities :

- compliance analysis
- contractual planning
- banking relationship management
- stakeholder coordination

The party—whether an Organization or an entrepreneur—interested in participating in the execution of the Project shall enter into a formal agreement with the PROMOTER.

This agreement shall comprise :

- a Memorandum of Understanding (MOU)
- a Deed of Agreement (DOA),
- a Joint Venture Agreement (JVA) where applicable for investment-related requests.

The Participant shall also assume responsibility for covering the relevant operational costs.

The organization of a Financial Engineering Project involves costs related to the acquisition of the "Assets", the securitization of those "Assets", the monetization of the collateral, the use of banking communication channels, the provision of liquidity, and the fees due.

The PROMOTER, through the Agreement (MOU–DOA–JVA), shall provide the Financing or act as an Investor under the following conditions:

- No Financing or Investment shall be carried out in any activity deemed illegal or contrary to the laws of the jurisdiction in which it is executed.
- The Applicant shall not obtain funds from any entity other than the PROMOTER without the latter's prior written consent, nor shall the funds received be used as collateral for loans from third parties.
- The Agreement shall define the terms and timelines for repayment in all cases of Financing or Investment, the interest rate applied to the full amount granted, the payment of applicable fees, and any additional conditions.

## PROCEDURE

1. Letter of request from the interested party to participate in a Financial Engineering Project
2. Completion and submission of the CIS / KYC and the Application
3. Execution of Due Diligence
4. Upon approval, transmission of the Contract and remote signing with return (the applicant must print the Contract and sign it with an original blue ink signature)
5. Blocking of the assets for the issuance of a Bank Guarantee (BG) or Standby Letter of Credit (SBLC)
6. Issuance of the financial instrument by a top-tier bank
7. Transmission of the financial instrument from the issuing bank to the receiving bank via SWIFT MT760, for monetization
8. Monetization by the receiving bank, which converts the instrument into available capital or a line of credit
9. The amount of financial resources provided by the monetizing bank is based on the Loan-to-Value (LTV) assigned to the instrument, which typically ranges between 60% and 80%.
10. The liquidity generated through monetization may be credited for use in project development, acquisition, or strategic operations, or converted into a line of credit for participation in a Private Placement Program (PPP)
11. Prior to monetization, the receiving bank conducts its own Due Diligence and may request a Ready, Willing and Able (RWA) letter from the issuing bank
12. Typical monetization terms include a preferential interest rate (normally 3% per annum) and a restriction on early repayment
13. With the liquidity or credit line obtained, the PROMOTER or the LENDER and/or INVESTOR may access a Private Placement Program (PPP), an investment program reserved for qualified clients

By participating in the Financial Engineering Project, the Applicant gains access to the required capital without any obligation to relinquish or encumber their assets, while benefiting from full confidentiality, legal protection, and the opportunity to establish an optimized tax profile.