

Project Financing Overview

Phoenix Capital Solutions offers 100% financing for global commercial projects. We specialize in customized loans for various industries, including real estate, energy, and startups. Our unique approach focuses on project potential rather than traditional lending criteria.



PHOENIX CAPITAL SOLUTIONS
MEZZANINE FINANCING FOR OUR FUTURE



Flexible Financing Options

We offer full capital stack coverage, including construction and long-term financing. This means we can finance every stage of your project, from the initial groundbreaking to the completion of construction and beyond. This comprehensive approach eliminates the need for multiple lenders and streamlines the financing process.

We understand that every project is unique. That's why we don't require personal guarantees, prepayment penalties, or balloons. This gives you the flexibility to manage your project cash flow and exit strategy without unnecessary constraints. Our focus is on partnering with you to achieve your project goals.

We believe in transparent and competitive financing. Our rates are as low as 4.5% and fixed for the entire loan term. This ensures predictable and stable financing costs throughout the duration of your project, allowing you to budget effectively and maximize your return on investment.



Loan Structure Benefits

1

Construction Phase

Up to 7 years construction period with no debt service.

2

Interest Accrual

Interest accrues only on drawn funds, preserving capital.

3

Long-Term Financing

Single loan covers construction and long-term needs up to 30 years.



Comprehensive Business Solutions

Phoenix Capital Solutions offers comprehensive business solutions tailored to your specific needs. We understand that each business is unique, and we are committed to providing personalized support at every stage of your journey.

Our business loan program goes beyond just financing. It offers a valued partnership dedicated to your success. We take the time to understand your unique goals and develop a customized financing plan that sets you up for sustainable growth.



Business Loans

Our business loan program offers more than just financing. It gives you a valued partner who is dedicated to helping you achieve your goals. We take the time to understand your unique needs and develop a customized financing plan that sets you up for success.



Mergers & Acquisitions

Whether you're looking to acquire a competitor, merge with a complementary business, or divest a division, our M&A expertise can guide you through the entire process. We'll help you structure the best deal and secure the necessary financing. Our experienced team navigates complex transactions with a deep understanding of market dynamics, ensuring optimal outcomes for our clients.

Maintain Equity Ownership with Phoenix Capital

10% Capital Commitment

Phoenix Capital requires a 10% capital commitment from project owners, allowing you to retain the majority equity stake in your venture.

Value of Equity Ownership

Maintaining a larger ownership percentage means you can capitalize on the full upside potential as your project grows and increases in value over time.

Partnership with Phoenix

As your financing partner, Phoenix Capital brings strategic expertise, industry connections, and a vested interest in your project's long-term success.

Flexible Terms

Our customized loan structures are designed to fit your specific needs, ensuring you maintain control and flexibility throughout the project lifecycle.

Streamlined Process

Phoenix Capital's streamlined process allows for quick underwriting, with decisions made in as little as 30 days from term sheet issuance. This is followed by rapid documentation, drawn up in as little as 30 days post-underwriting. Our comprehensive funding covers site acquisition, soft costs, and hard costs.

Our streamlined process allows project owners to focus on what matters most - building successful projects. We handle the complexities of financing, from initial assessment to closing, providing a seamless and efficient experience.

With a team of experienced professionals dedicated to providing personalized service, we work closely with our clients every step of the way. Our goal is to deliver a tailored financing solution that meets your specific needs and helps you achieve your project goals.



5 Key Underwriting Criteria



These five key criteria form the foundation of our underwriting process, ensuring that we invest in projects with strong fundamentals, appropriate financing, and the potential for long-term success.

Project Example: \$100M Development of a Multi Family

Amount of loan	\$100M
Time for construction	2 years
Time for stabilization	1 year
Total Interest reserve	\$23.5M
Value upon stabilization	\$154M
Equity given to PCS	35%
Reserve converted to equity	10%



Retain Majority Equity with Phoenix Capital

Equity Breakdown

With Phoenix Capital, you retain 65% equity ownership, while in traditional financing you would require an equity raise on this project to cover soft costs, interest reserve and construction costs. Your total equity remaining would be 10-20%. This difference in equity ownership can have a significant impact on your project's future growth and profitability.

Maintaining a majority equity stake allows you to directly influence key decisions and benefit from the full potential of your project's success. With a lower equity stake, you have less control over your project's direction and may miss out on valuable opportunities for value creation.

Cost-Cutting Benefits

Phoenix Capital's financing program helps reduce the costs associated with capital raising, allowing you to focus on executing your project. Our streamlined process minimizes administrative burdens and legal fees, freeing up valuable resources for core project activities.

By eliminating the need for complex and time-consuming capital raising efforts, you can allocate your time and energy towards driving your project's success. Our focus on efficiency and collaboration ensures a smooth and cost-effective financing experience, allowing you to maximize your project's return on investment.

Valuable Equity Retention

Maintaining a majority 65% equity stake means you can capitalize on the full upside potential as your project grows in value over time. This significant ownership stake provides you with a greater share of the profits and rewards associated with your project's success.

As your project progresses, you can leverage your equity ownership to attract additional investments, secure favorable partnerships, and expand your project's reach. Our commitment to your project's long-term success ensures that your equity stake continues to grow and generate substantial value.

Loan Structure Breakdown



Traditional

35% Down Payment

10-20% Equity remaining after

No Debt Service Coverage during non-stabilized period



Phoenix Capital Loan

100% Loan plus repair costs and interest reserve

35% Equity

10% Equity after stabilization

55% Equity Client retains after stabilization

Projected Growth and Valuation

1

Year 1

Initial valuation: \$154,000,000. The multi-family market typically sees growth of 3-8% year over year.

2

Year 3

Projected valuation: \$179,273,600

3

Year 5

Projected valuation: \$202,188,128.96

4

Year 7

Projected valuation: \$221,997,595.98

5

Year 10

Final projected valuation: \$244,429,654.45



Cost Opportunity Comparison

PCS Program Minimum Profit	Traditional Program Profit	Delta in Profit between PCS vs. Traditional
\$76,935,962.43	\$31,625,132.85	\$45,310,829.57

The PCS program minimum profit is calculated by subtracting the final amortized loan amount (\$100,116,431.94) from the 10 year sales price (\$240,000,000). Then, multiply this by the client's remaining equity of 55%. The traditional program profit is calculated by subtracting the final loan amount (\$81,874,335.72) from the 10 year sales price (\$240,000,000). Then, multiply this by the client's remaining equity of 20%.



Schedule a Consultation Today

Unlock your project's full potential with Phoenix Capital Solutions. Visit our website at www.phxcapsolutions.com or financing@phxcapsolutions.com to schedule a consultation and discover flexible financing options tailored to your needs.

Our team of experts will guide you through the process, ensuring a smooth and cost-effective experience that maximizes your return on investment. Take the first step towards realizing your vision - contact us now.

