



youmex

Your partner for finance
and capital markets



Your partner for finance and capital markets

As an independent finance and capital markets partner, we offer individual solutions for corporate financing, investment financing and project financing.

Since 1999 our experts have provided advice and support to established listed and non-listed small and medium sized enterprises as well as medium-sized corporations in their finance and capital markets transactions.

In the last 20 years, we have financed numerous companies and projects under the brandmark of youmex through our (mostly bank-alternative) capital providers – in sophisticated style, at short notice, long term and tailor made.

We are your partner for finance and capital markets in

- ▶ Structured corporate financing
- ▶ Investment and project financing
- ▶ Balance sheet optimization
- ▶ Working Capital Solutions
- ▶ Equity, Mezzanine, Debt
- ▶ Issue and capital markets advisory
- ▶ Corporate and Project Bonds
- ▶ IPOs and capital increases

We provide you with easier and faster access to loans and capital. This results in your company being able to react more flexibly and freely. Consequently, you will enhance your growth and secure your revenues.

We hope we have awakened your interest and are looking forward to hearing from you.



Kai Hartmann
Owner of youmex group

Radical change in small and mid- caps financing

Small and mid-caps financing has become substantially more complex and difficult. It requires new approaches and solutions. Alternative financing solutions and sources of capital are required!

Most small and mid-caps in Germany have largely recovered from the global financial and economic crisis and the lockdowns of the Corona Crisis. Incoming orders that are increasing again require new and follow-on investments which have to be financed accordingly. This high demand for financing is currently offset by a changed financing offer, and this will continue to be the case in future too.

Within the framework of the supervisory regulations of Basel II and III, banks have to successively increase their equity and/or their core capital quotas. This means that not only their equity costs increase but also their loan conditions. To generate as high a yield as possible on the limited equity of the banks, there will be a stronger selection of the borrowers according to credit standing/rating. In addition, loans will become more expensive for companies with weak ratings as a result of the differentiation of the margins. Against this backdrop, the banks will increase their transparency requirements in order to be able to carry out an even more precise valuation of the credit risks.

This changed starting situation has already led to a re-think at many small and mid-caps with regard to their financing strategy. The existing dominance of loan financing should decline considerably in future. Although bank loans will remain an important, vital element in financial management in the future, additional "components" will gain in importance in the financing mix.

In bank financing, there will therefore increasingly be a demand for alternative financing solutions (non-public and public capital markets) and sources of capital for increasing liquidity and strengthening equity. In addition, the equity rate, as a fundamental influencing factor on the rating result and the further financial viability, can be increased through intelligent financing components and balance sheet optimisation measures.

Your new perspective

For more than 20 years, we have been simplifying, accelerating and optimising your financing and capital markets transactions.



Financing platform

As a one-stop shop for individual solution concepts for company and project financing, our focus is on the successful conclusion of your financing project. For this, we structure and arrange – largely on a performance basis – suitable financing elements and take over the entire transaction management.

Independent partner for finance and capital markets

Our shareholders come solely from management and Family Offices. We are independent of banks and can make a neutral selection of the right capital providers for your project.

Experienced and well structured

youmex is a merger of experienced bankers, investment bankers, corporate and structured finance specialists, security professionals and asset managers. Our track record incorporates an overall volume of transactions amounting to several billion Euros.

One-Stop-Shop

For the financing of companies and projects, we not only use all capital classes such as equity, mezzanine and debt. We also combine non-public and public capital markets financing with capital markets transactions to form overall solutions that match perfectly. As a central point of contact, we coordinate all involved and accompany our clients through all stages of the transaction.

International network and sources of capital

For the implementation of the transactions, we draw on our international network that consists of external experts and transaction partners. For the procurement of capital, we have around 2,500 international investors, capital providers and banks at our disposal.

Our structure

youmex comprises complementary special areas to provide individual financing solutions for corporates and projects.



youmex group

The youmex brand was established in 1999 and today belongs to youmex Holding GmbH & Co. KG. Since then, the youmex group has developed into a specialist for customized financing and capital measures. Since 2005, our specialists have been advising medium-sized companies and groups under the youmex brand with expertise for the Prime Standard, General Standard, Scale, Scale for corporate bonds, Quotation Board, Basic Board, Green Bonds and REITS segments of Deutsche Boerse.

youmex comprises complementary special areas covering a broad range of individual financial solutions for corporates and projects. As a financing platform youmex simplifies, accelerates and optimizes financing and capital markets transactions. In the Project Finance business area, we focus on the asset classes Real Estate and Clean Energy. youmex is responsible for arranging of bridge-, short-term- and long-term-financing for project developers and investors throughout Europe. Moreover, due to our longstanding network of investors we place real estate projects as well as wind and solar power stations with investors.

In the Capital Markets business area, youmex and its partner network support all steps required for raising capital. Securities are placed by cooperating financial services providers approved by the Federal Financial Supervisory Authority (BaFin).

Our cooperation partners

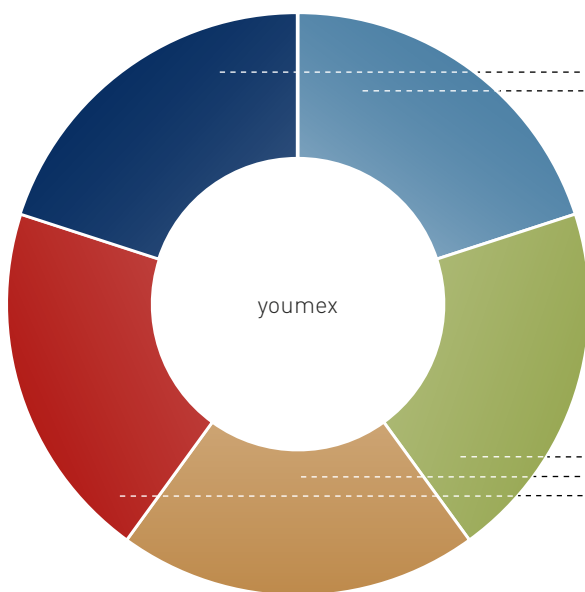
We involve experts from our international network on a project basis for the implementation of the transactions. They come from the areas of management consulting, company valuation, rating and risk management, turnaround consulting, market and financial analysis, legal advice, tax consultation, auditing, issue consulting, issue bank, investor & public relations, securities trading, securities marketing and capital brokerage.

Our capital providers

We know the requirements of our some 2,500 international capital providers (investors, funds and banks) from our long-standing cooperation and can thus structure the transactions in compliance with the capital markets. Our investors are asset managers, wealthy private clients, family offices and institutional investors such as insurances, pension funds, investment companies and private equity funds. They come from Europe, North America, Asia and Australia.

Our business areas

In various business areas,
we offer individual solutions
across all capital classes.



Corporate Finance and Structured Finance

We structure and arrange cross-sector company financing and capital markets transactions across all capital classes for listed and non-listed small and mid-caps and medium-sized corporations with a turnover of preferably between EUR 50 and 500 million. The focus is on financing for operational materials, investments and growth and (pre-) financing of projects and goods purchases, acquisition financing for company purchases and the debt restructuring of existing loans. Another focus is transactions to optimise the balance sheet with correspondingly positive effects on the rating grade.

Capital Markets

As a transaction and issue manager youmex organises the procurement of capital for small and mid-caps with a turnover or market capitalisation of between EUR 50 and 500 million. With the involvement of our (BaFin-regulated) partners, we manage the complete process change of the capital markets transaction such as conceptual planning, structuring, preparation, due diligence, valuation, financial analysis, composition of the consortium, creation of prospectuses, IR, PR, placement, stock exchange quotation and/or listing, trading and share price maintenance. The focus is on IPOs, capital increases, segment changes, listing inclusions, mandatory takeover offers, de-listings (going private) as well as issues of small and mid-cap bonds.

Clean Energy

We structure and arrange bridge, short-term and long-term financing of wind and solar parks as well as bio gas, biomass and hydro power plants throughout Europe for project developers, investors and utilities. We can also depict time-critical bottleneck financing. By an excellent accessing of investors worldwide, we also market and place wind and solar power plants – directly or in the form of investments in project companies.

Infrastructure

We finance and market public and private sector infrastructure projects in the sectors of water, energy and waste management. The spectrum ranges from the construction phase financing and the arrangement of a long-term financing to the placement of the projects with investors focusing on infrastructure and energy.

Real Estate

Target companies come from the areas of project developers, builders and real estate companies. We structure and arrange interim and end financing throughout Germany. To supplement the equity from real estate developers and building companies, we involve mezzanine lenders or liability partners. We market real estate and projects to our investors for placement.

Your added values

Accelerate your growth and simplify your transactions by using our tailor-made financing solutions and the financial strength of our investors.

Optimised access to (bank-alternative) financing

We optimise the balance sheet and the rating so that financing can be implemented more easily and the capital marketability is created or improved. This opens up (bank-alternative) sources of capital and we can address capital providers, who would not have been approachable before.

Structuring of precisely tailored financing elements

Since we know the requirements of the capital providers precisely and compare these with your financing activity, we can quickly determine suitable financing partners and components. We secure the right structure and its probability of success beforehand through an anonymised market sounding among our capital providers.

One-Stop-Shop

As an intermediary between project developers, promoters, real estate companies, investors, banks and other capital providers we work out tailor-made financing solutions and place properties of a minimum amount of € 10 million to investors.

Direct access to real estate investors

Moreover, through an access to more than 500 real estate investors worldwide we market and place projects, properties and portfolios – directly or in kind of participations in project companies. Our investor network additionally covers full-equity investors, who don't require financing and thus can contribute to a rapid implementation.

Alleviation of the management workload

Through a quick and professional handling of financing projects, we supplement and alleviate the financial management of your company. We draw up financing memoranda and fact sheets that are specially personalised to the standard of the respective capital provider. Through the provision of a project-based electronic data room for structured, standardized documentation, we facilitate and optimise the transparency and the exchange of data between the parties involved.

Timecritical bottleneck financing

In the phase between the start of construction and the project completion there is an enormous need of financing. Here we can offer a multitude of financing solutions usually covered by bank-alternative capital providers.

Transaction security

Furthermore, we create a transaction security with regards to our fund financing, that is, as a rule, required by investors to proceed with the purchase process.

Your next step

As a one-stop shop, we simplify,
accelerate and optimise your financing
and capital markets transactions

Contact us

Kai Hartmann

Owner of youmex group

Tel. +49 69 505045 333

Mob. +49 1 77 20 97 333

E kh@youmex.de

youmex Financial Services GmbH

Opernplatz 14
60325 Frankfurt am Main
Germany

Tel. +49 69 505045 000

Fax +49 69 505045 200

www.youmex.de



This brochure is to be used purely for information purposes and as an overview; its publisher assumes no liability for it being complete and accurate. In particular, the publisher assumes no liability for the use of the information contained in this brochure in connection with the success of a financing project or a capital markets activity. The information contained in the brochure has no significance in legal transaction terms. Solely the corresponding legal texts and/or the provisions of delegated legislation apply.

© copyright by youmex Financial Services GmbH, all rights reserved

