



VSHEN CAPITAL

LEADING THE FUTURE OF INVESTMENT



COMPREHENSIVE GLOBAL ASSET FINANCING LOAN PROGRAM

I. PROGRAM OVERVIEW

Mandate: Provide non-recourse, asset-backed financing for publicly traded stocks, bonds, ETFs, cryptocurrencies, and other marketable securities across 80+ global exchanges.

Objective: Deliver liquidity at competitive rates (2–5% interest), enabling clients to access capital without personal/corporate liability, credit checks, or income verification.

Loan Capacity: Up to \$1 billion per fund, with LTVs of 50–80% based on collateral quality.



II. ELIGIBLE COLLATERAL & LOAN STRUCTURES

Collateral Type	Requirements	LTV Range	Interest Rate
Publicly Traded Stocks	Min. daily trading value: \$100,000	50–80%	2–5%
• Penny Stocks (<\$1)	Normal trading volume	50–65%	3–5%
• Non-Marginable (\$1–\$5)		60–70%	2.5–4.5%
• Marginable (>\$5)		65–80%	2–4%
Cryptocurrencies	Top 300 tokens (CoinMarketCap)	50–65%	4–7%
Bonds/ETFs	Investment-grade or credit-worthy	60–75%	3–5%

LOAN STRUCTURES:

Loan Structures:

1. Non-Recourse Lending:

- No personal/corporate guarantees.
- Borrower forfeits collateral upon default (no further liability).
- Higher LTVs (up to 80%).

2. Margin Lending:

- Lower LTVs (50–65%) with higher interest rates.
- Margin calls triggered if collateral value drops below 120% of loan value.



III. KEY FEATURES & BENEFITS

- **No Credit Checks/Tax Returns:** Eligibility based solely on collateral.
- **100% Appreciation/Dividends:** Retained by the borrower.
- **Funding Speed:** Term sheet in 1–2 days; funding in 3–5 business days post-agreement.
- **Global Reach:** Accepts securities from 80+ exchanges (e.g., NYSE, NASDAQ, LSE, TSE).
- **Use of Funds:** Unrestricted (acquisitions, working capital, debt payoff, etc.).
- **Confidentiality:** No credit reporting or public disclosure.



IV. RISK ASSESSMENT & CREDIT VALUATION

Collateral Evaluation Criteria:

1. *Liquidity Analysis:*

- Minimum 3-year trading history; average daily volume $\geq \$100,000$.
- Exclude abnormal volume spikes.

2. *Price Volatility:*

- Stocks with gaps $>15\%$ or high volatility require higher tradable collateral.

3. *Ownership Structure:*

- Avoid concentrated insider holdings ($>20\%$).
- Prefer stocks with diversified institutional ownership.

4. *Sector Exposure:*

- Max 15% portfolio allocation per sector (Bloomberg BICS classification).
- Exclude high-risk sectors (e.g., Chinese real estate).

5. *Hedging Feasibility:*

- Correlated assets must have clear fundamental drivers.

Credit Valuation:

- LTV Calculation:

Loan Amount = (Share Price \times Shares Pledged) \times LTV%

Example: $\$50/\text{share} \times 1\text{M shares} \times 75\% \text{ LTV} = \37.5M loan

- LTV Adjustments: Reduced for low liquidity, high volatility, or concentrated ownership.

V. TERM SHEET & LOAN AGREEMENT

Key Terms:

- **Loan Term:** 1–3 years (flexible extensions).
- **Repayment:** Interest-only, paid quarterly; principal due at maturity.
- **Collateral Custody:** Held in a regulated custodial account.
- **Prepayment:** Allowed without penalty.
- **Default:**
 - Non-recourse: Collateral liquidated; no further claims.
 - Margin lending: Margin call → liquidation if not remedied in 5 days.

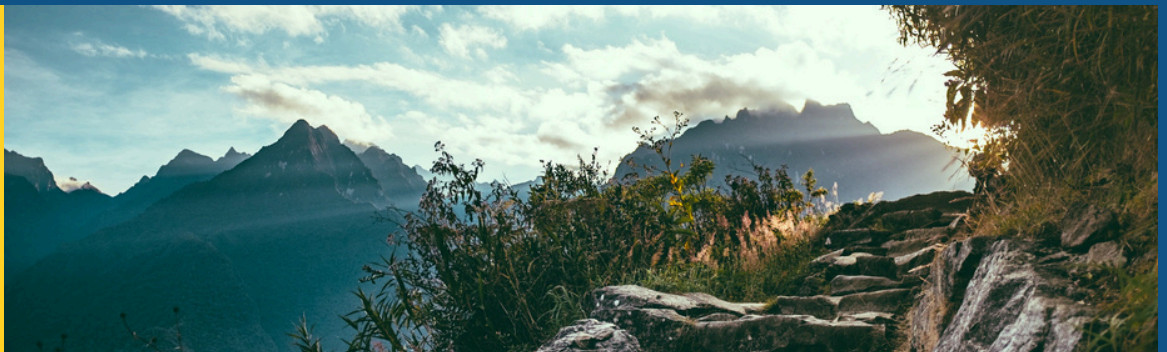
Fees:

- Zero upfront fees.
- Custodial/administrative costs borne by lender.



VI. CLOSING PROCEDURE

1. **Initial Query:** Client submits collateral details (ticker, quantity, exchange).
2. **Term Sheet:** Issued within 48 hours after underwriting review.
3. **KYC/AML:**
 - Verify client ID, collateral ownership, and source of funds (documents <3 months old).
 - Third-party providers conduct checks.
4. **Loan Agreement:** Signed post-KYC; details collateral rights, defaults, and repayment.
5. **Collateral Transfer:** Client moves securities to designated custodial account.
6. **Funding:** Disbursed within 3–5 business days to any account specified by the borrower.
7. **Loan Closure:** Collateral returned upon repayment; or liquidated if default (non-recourse).



VII. RISK MANAGEMENT PROTOCOL

- **Portfolio Diversification:** Cap sector exposure at 15%; monitor via Bloomberg BICS.
- **Active Hedging:** Hedge downside risk using derivatives (e.g., options, futures).
- **Collateral Liquidation:**
 - Default triggers open-market sale; prioritizes low-volatility windows.
 - Blockchain transparency for crypto liquidations.
- **Committee Oversight:** Investment Committee approves all loans >\$10M.



Compliance & Disclaimers

Investor Eligibility: Accredited investors only (per local securities laws).

Regulatory Status: Not a registered investment advisor (e.g., SEC).

Tax Advisory: Clients must seek independent tax counsel.

Disclaimer:

"Past performance \neq future results. Loans involve risk of collateral loss.

Not an offer to buy/sell securities."



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