

# creditworld Direct Lending Switzerland Fund

For professional investors in Switzerland only

in accordance with article 4 no. 3 and article 5 no. 1 FinSA as well as Directive 2014/65/EU (MiFID)



## INVESTMENT-OPPORTUNITY

- Direct access to attractive financing for Swiss SMEs via an actively managed Liechtenstein fund structure (“Evergreen”)
- Asset class with attractive returns and low default rates based on a diversified portfolio
- CHF investment with low correlation to other asset classes
- Exposure to the Swiss economy with low inflation, historically low default rates, high resistance to crises (financial crisis, euro floor shock, etc.) and political/legal stability
- Support for Switzerland as a business location
- Protection against market volatility and stable interest income even in a falling/low interest rate environment
- Natural liquidity through amortization
- Low and transparent cost structure

## KEY FACTS CW DIRECT LENDING SWITZERLAND FUND

### OVERVIEW

Legal structure	Alternative investment fund (AIF)
Investment universe	Loans in CHF to Swiss SME
Investment-company	1741 Alternative Investments SICAV
Custodian	VP Bank AG, Vaduz
AIFM	1741 Fund Management AG
Portfolio-management	creditworld Capital AG
Auditors	Grant Thornton AG
Rating partner	Allianz Trade (formerly Euler Hermes)
Price publication	SIX Financial Services

### INVESTMENT GUIDELINES

Term loans	Up to 7 years
Diversification	Individual positions limited to 10% (after the build-up phase)

### GENERAL INFORMATION

Term	Open-ended
Evaluation	Quarterly
Interest payment	Yearly
Share classes	Accumulating / Distributing

**Redemptions** Quarterly. The investment company aims to service redemptions fully and in accordance with the loan portfolio's amortization plan

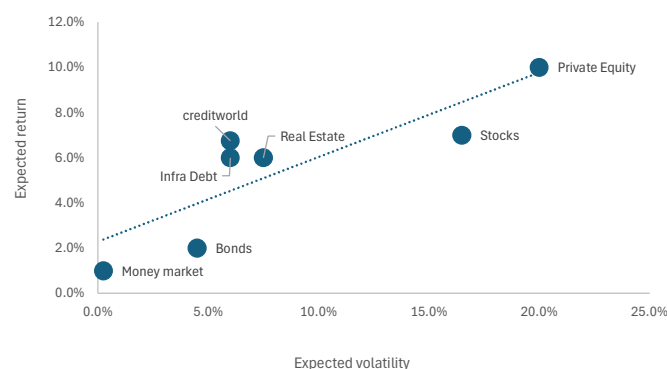
### CONDITIONS

Gross target return	6.00%-7.00% p.a. (SARON + 5.00%-6.00% p.a.)
Fees (target-TER)	0.60%-1.00% p.a. (depending on share class)

## INVESTMENT STRATEGY

- The FMA-regulated subfund allocates investments - and working capital loans to Swiss SMEs from CHF 100'000 with a gross target return of SARON + 4.50% - 5.50% p.a.
- The focus is on financing growth, Takeovers or replacements (no startup financing)
- Loans are granted according to a robust 3-stage credit assessment process with the involvement of an external rating partner
- The granting of a loan is followed by continuous monitoring, regular reporting and a structured processing process with specialists to deal with any cases of default

## ATTRACTIVE RISK-RETURN PROFILE



## CREDITWORLD GROUP

- creditworld Capital AG as portfolio manager is an asset manager licensed by FINMA
- Experience in private debt with a focus on Swiss SMEs since 2015
- 9 employees with finance backgrounds and proven expertise in the SME financing sector
- Low historical default rates on the managed portfolios
- Broad and established sourcing network for obtaining and processing high-quality deal flow
- 100% Swiss solution

## CONTACT INFORMATION

### creditworld capital AG

Selnaustrasse 5

8001 Zurich

Email: [investors@creditworld.ch](mailto:investors@creditworld.ch)

Phone: +41 44 510 87 02

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