

The logo for Lumega features a stylized icon on the left, composed of a grid of white dots of varying sizes arranged in a roughly rectangular shape. To the right of this icon, the word "lumega" is written in a clean, lowercase, sans-serif typeface. The entire logo is rendered in white against a solid black background.

lumega

LUMEGA®
Financing
2018

Financing

Converting to LED lighting is a beneficial investment for both individuals and commercial companies. But at Lumega, we know that a complete LED system can be somewhat expensive. Even though the return on investment time on LEDs is typically short, the size of the initial investment can be discouraging.

How to afford LEDs?

At Lumega, we believe that everybody has the right to have energy efficient LEDs of the highest possible quality! This is exactly why we offer you a range of finance options, which will enable you to afford an LED solution that benefits both our planet and your wallet.

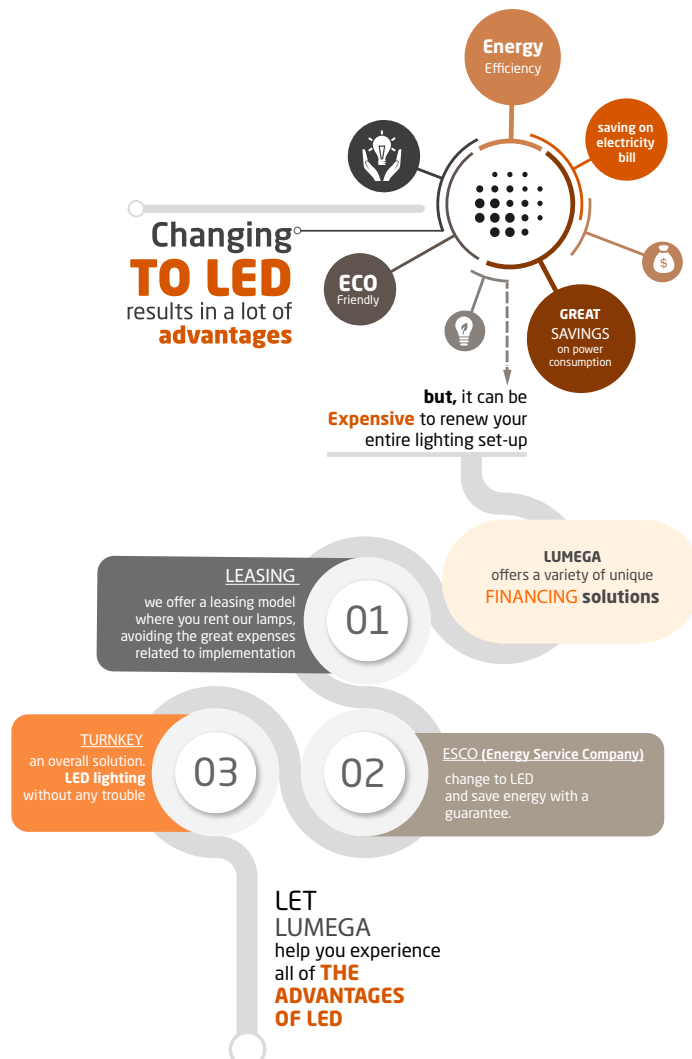
In addition to offering a preferable option of leasing through our close collaboration with Jørgen Breinholt, one of the leading leasing experts in Denmark, we are also collaborating with EKF (Denmark's Official Export Credit Agency). The previously mentioned EKF is a government controlled and highly acknowledged credit agency, which allows us to offer finance options for large projects such as urban renewal projects, hotel construction etc.

We can, therefore, provide finance to any project regardless of the size or complexity, and therefore help you to obtain instant savings.

With a finance option from Lumega, we match the monthly payment with the energy savings provided by the LED system. The finance option, therefore, becomes a zero solution, as the monthly repayment equals the energy savings from the LED system.

When the investment is returned, and the LED system has saved you the equivalent of its value, you are left with 100 % of the savings directly from your bottom line. Whether you choose to save these or invest them elsewhere in your business, is completely up to you.

Check out the infographic below that explains our Leasing, ESCO and Turnkey options, of which we make available by offering to every single one of our customers.



Financial Models - Approved by EKF

Through our approval by Denmark's Export Credit Agency (EKF) we offer government-backed financing of LED solutions, making any energy-efficient conversion to LED lighting an obtainable and economically attractive investment. Our EKF-approved financial models can help any company acquire an LED system of high quality and by this means attain immediate energy savings.

Who is behind this?

Lumega is approved by EKF, and through this we offer you flexible financing models that can be based directly on the savings that the LED solution will generate. The energy savings, when combined with an attractive financing solution, will be a guaranteed cheaper solution if you have existing traditional sources of light installed. This guarantee is secured solely through the LED solution as both energy consumption and need of maintenance is significantly lower than any other source of light.

EKF was established in 1922 and is owned and guaranteed by the Danish state. In 2016 alone, EKF provided credit guarantees of no less than 55 billion Danish kroner (more than 7 billion EUR), across well over 100 countries.

Our financial models

FINANCE MODEL		NS-ENERGY+	NS-ENERGY85 (EKF)	NS-ENERGY15
1	Percentage financed	100%	85%	70%
2	Down payment	0%	15%	30%
3	Interest *	3-6%	3-6%	3-6 %
4	Finance period	1-5 years	1-5 years	1-5 years
5	First payment	1 month after delivery	6 months after delivery	When accepted
6	Current payments	Every month	Quarterly or biannually	Every month

*The interest rate is dependent on the credit guarantee provided by the respective organisation's bank

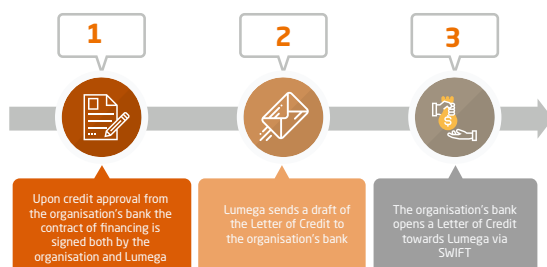
The finance models apply only for projects above 100.000 EUR. Projects above 5 million EUR may require further documentation. Every finance model ultimately needs to be evaluated and approved directly by EKF.

It is a strict requirement that private as well as public organisations are not listed in Dun & Bradstreet. In advance of the finance model being approved and implemented, Lumega require the following documentation:

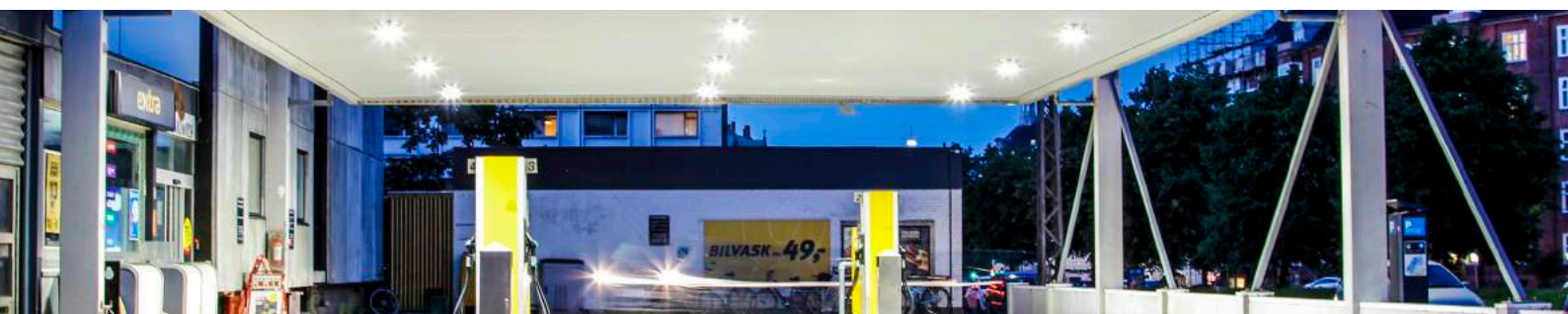
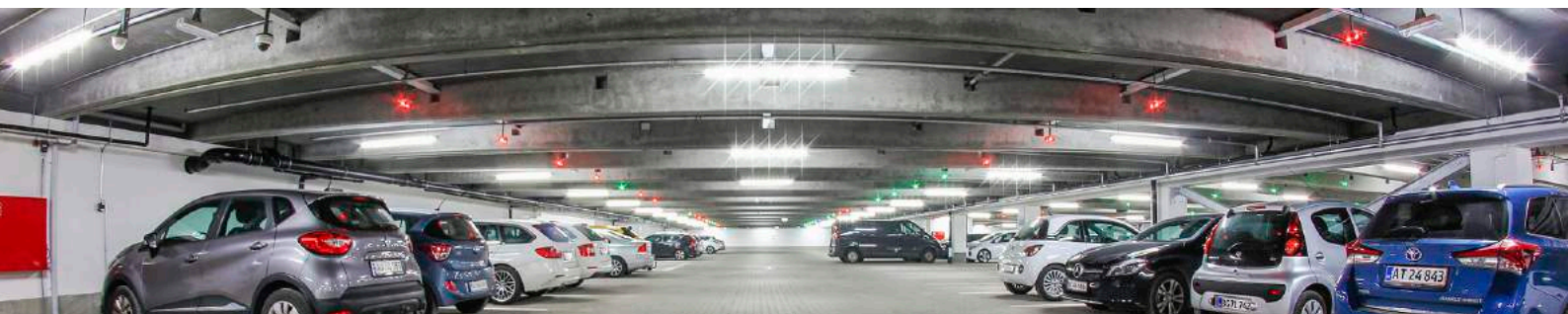
- A letter of credits by the respective organisation's bank
- A copy of the organisation's financial report of latest closed year
- A copy of the organisation's operating budget of the current year

If we at Lumega do not find the enclosed documentation sufficient further financial clarification or documentation may be required before approval.

PROCESS OF FINANCING



The Letter of Credit and contract of financing is evaluated by Lumega's bank and the organisation will be notified within 5-8 working days from receipt.





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