

EC

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Happy New Year!

Here at EC we are looking forward to getting started with 2013. Our organisation is growing rapidly and will continue to do so throughout the year. We will present our new Partners continuously in the next issues of our Newsletter. With our top qualified Partners, Global presence and sophisticated solutions for loans, debenture issues, and equity we are better positioned to serve our clients than ever. We will also be launching a Deposit Offer giving 12% interest pa. More details further down in this issue.

Mr. Christian Erlandsen joins EC, Heading Africa.



Born in Norway in 1950, Christian brings with him valuable experiences both as management consultant in Norway, Europe and Africa as well as Manager in several Start Up businesses including in Africa. He holds a Bachelor degree from Norway as well as an MBA from USA. He has 20 years experience as consultant in leading international and Norwegian consultancy firms as well as 10 years from Telenor's international operations. He has invested in his own ISP in Uganda. He looks forward to assisting you in questions around funding and operations and all the other services offered here at EC both in Africa as well as in Norway.

Selected African countries have an average annual economic growth of 6% - 8% and a stable political development. This opens for several interesting investment opportunities within several different

business sectors like Infrastructure, Agri businesses, Tourism and ICT.

EC has long experience and networks enabling us to assist as advisors and fundraisers by building connections between European and African companies and their new counterparts. "The continent has undergone a huge development during the last 15 years I have worked in the continent," says Christian Erlandsen who has recently joined EC. He will operate from Kampala, Uganda and from Oslo, Norway.

I take Responsibility! – What does it mean?

That's what the former Minister of Justice said when interrogated, The same said the Prime Minister and so did a number of bureaucrats all of them responsible for all that went wrong in the 22 of July attack in Oslo. And, yes a few of the bureaucrats were sacked, but none of them went voluntarily. In my opinion, you admit failure and walk away if the system, which you are responsible for fails. That is to show and take responsibility. That is also what normally happens in business life. Nevertheless, with politicians a different set of rules obviously applies. So, I guess the only way to make them responsible or make sure they will not be responsible anymore is simply not to vote for them again. It will be interesting to see if the memory of the voters is lasting long enough to make them responsible and send the signal – you have failed us and should go!

Stock Based Loans

Our Lender specializes in Share Financing, which is also known as a Stock Loan. The Lender has been funding loans in Europe,

North America, and the Middle East and in Asia-Pacific (Hong Kong, Indonesia, South Korea, Thailand, Malaysia, Japan, Australia etc.) arena since 2000.



Stocks as Collateral

Additionally, we service most global markets with the exception of countries that have currency controls (Venezuela, South Africa etc.) in place.

Our Area of Expertise

Our speciality is to provide funding and capital on listed companies when;

-  **Traditional or Margin Financing is limited**
-  **For situations where confidentiality and privacy are required,**
-  **Estate Planning Programs**
-  **General Asset Protection**

As private Lenders we provide the Borrower with a level of confidentiality and flexibility, which most banks and traditional institutional lenders are unable to provide. We work closely with the Borrower and their representatives to structure a customized loan for each Borrower. Once we identify the borrower's specific needs,

privacy, estate planning, asset protection, restructuring of current margin loans, short term financing needs etc., we will create an appropriate loan structure.

Loan Terms

Loans terms are based on evaluation of the risk and future performance associated with the securities to be pledge as collateral. The term of the loan is typically three years, with interest payments on quarterly or semi-annual bases. Our stock loans are interest only and non-recourse, the borrower has the option of simply walking away at anytime with no further liability. In the event of a loan default the Lender does not report to any credit bureaus or governmental agencies, nor file any public notice. There is no adverse consequence to the borrower's credit. US\$ 50K should be the minimum average trading volume per day.

Costs Involved

There are no hidden costs such as application fees, appraisal fees, or any other upfront costs. We are charging 1% on granted loans.

Time Of The Loan Process

Loans can close in 5 to 10 days depending on the speed at which the borrower processes the paperwork. With a swift information transfer, we can produce the Term Sheet within 24 hours.

Interest Charges and Payment

Currently interest rates range from 4% to 12% depending on the liquidity and risk involved and are generally paid quarterly or semi-annually, however other payment options are available.

If you need more information, please check out *Stock Based Loans* under [Funding](#) on our website or send us an Application.

Redeemable Non-Convertible Debentures

This is a funding product, which many companies can benefit from. We arrange the full package, but as always, we need proper documentation. To make sure that you can comply with our demands, please check out the formats and required content on our website. If you are in doubt, do not hesitate to contact us. We will always give our clients a very good offer for assisting in producing the relevant documentation.

Costs Involved

Depending on the client issue costs varies from US\$ 25,000 to US\$ 35,000. Commission according to our T's & C's as found under the EC 3Step Funding Program on our web site.

Interest Rate and Time

The interest rates will vary from time to time. Today typically 7.15% is a running rate. On a five year schedule interest will be payable end year 2,3,4 and 5.

Handling Time and Size

One should normally consider 8 to 12 weeks from delivery of the application given that the documentation can be accepted. Amounts can be applied for from US\$ and upwards.

Loans Given Against Collateral

We can fund anything from Ships to Hotels or other real estate project. Documentation requirements as in all our

options, Presentation, Executive Summary, and a professional Business Plan. Please always start by sending us your Teaser, Pitch, or Executive Summary.

Loan Amounts and Time

On this option, we can supply loans from 2 to 750 million Euros. You may apply for periods of 3, 10 and 15 years with a possible 3 years grace period.

Cost and other Terms

Upon receiving a binding funding offer a charge of € 25,000 is required. Furthermore, depending on the project you may be prepared to document 1.25% in own capital. A very favourable interest rate between 3.75 and 4.00 % may be available. Timeframe; 4 to 8 weeks depending on the quality of the application and time of year.



The One Year 12% Interest Investment Offer

We currently have a very good Investment Offer. Through one of our Partners, we are able to offer a 12 months investment paying 12% interest. The criteria are very simple and straightforward.

We accept the following minimum investments;

🏠 US\$ 75,000

🏠 GBE 46,000

🏠 No maximum Amount

Please contact us to receive our Subscription Agreement

Currency & Interest Rates

The Value of the Norwegian Bank's (Norges Banks) Oil fund is £435,076,238,556, and the surplus on the national budget is several hundred million NOK. One should think that this gave room for spending some money on infrastructure and get a standard similar to the rest of Europe. But, no, that seems to be impossible. Railways are mostly built around 100 to 130 years ago and roads just hopeless. The few new metres built are funded mostly by expensive loans and high tolls for the users. It will really be interesting to see if the Socialist government will survive the 2013 election. If they do it mainly is because around 850,000 people out of a population of 5 mill is employed by the government.

Interest rates still kept at 1.5 percent. And the currency is maintaining or strengthening its position (£/NOK 8.85). I think it will be difficult not to lower the rate in the Banks meeting later on in January.

Denmark seems to have been able to stabilize their economy over the last months. However, with an interest rate of 0.20 they have very little room for manoeuvring and we will be waiting for the

signals from their next meeting and the January figures.

The Swedish economy is also starting to take the toll from European problems. They will have problems maintaining growth if we not see any positive changes in Europe mainland.

EUR/USD is trading around 1.34. As we all know Romney lost the election, the US economy is as bad as it can be and it is a sad signal to hear when they announce their need for borrowing more money again. It seems also that new jobs created were at the low end of wages so difficult to be optimistic yet on their behalf.

The UK. The Bank of England's Monetary Policy Committee voted on January the 10th to maintain the official Bank Rate paid on commercial bank reserves at 0.5%. The Committee also voted to maintain the stock of asset purchases financed by the issuance of central bank reserves at £375 billion. The minutes of the meeting will be published at 9.30 am on Wednesday 23 January and it will be highly interesting to see their arguments.

Net Trading

Information and markets in 20+ countries now available. Make the EC page your own homepage and have access to updated rates in all major markets. All major Indices, Stocks, Commodities, or Currency rates are there and with a click you can see the latest development or study historic data.

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Latest New Tech

After the success of the wallet-friendly Ascend G300 the Chinese manufacturer has decided to reboot the handset with the **Huawei Ascend G330**.

Expected to sport the same £100 price tag, the Ascend G330 features a 4-inch display, beefed up 1GHz dual-core processor, 512MB RAM, 5MP rear camera and Android 4.0 Ice Cream Sandwich. The handset itself is uninspiring, but you are not going to get iPhone styling on a device, which is one fifth of the price so we can forgive Huawei here, but at 130g it is got a weight to it.



Unlike Samsung and HTC, Huawei does not go overboard with its Android overlay, with just a light sprinkling occurring on the ICS interface on the G330 – although icons have been changed, and look a little childish. With its impressive spec sheet for the cash you pay out, the Ascend G330 could well be the new star of the budget smart phone market.



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