

DUTCH INTERNATIONAL GUARANTEES FOR HOUSING



D I g H



Aim

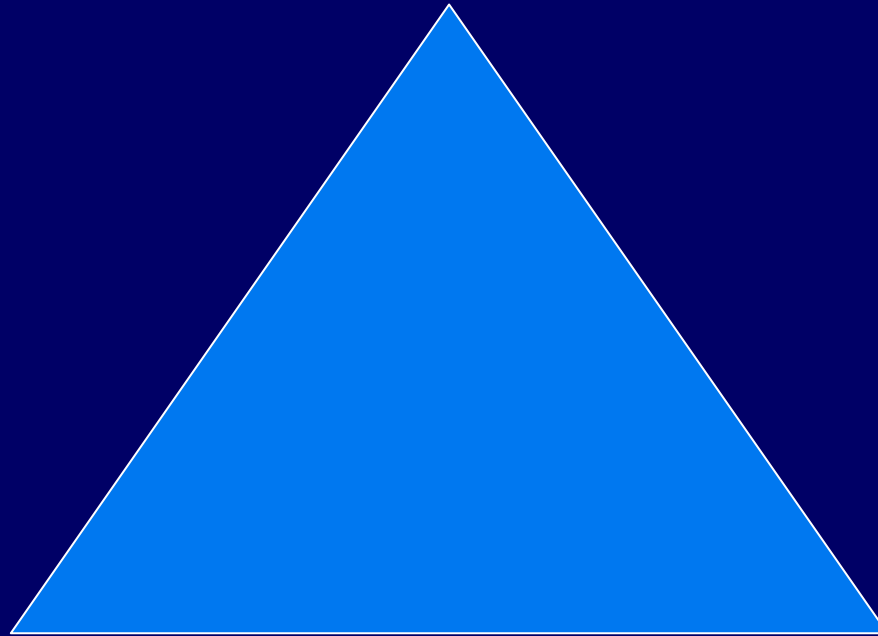


- ❑ Support to activities outside the Netherlands
 - ❑ Dealing with housing
 - ❑ Making a contribution to social developments (housing/labour/education/environment).
 - ❑ ‘Get the wheel turning’: value-creation
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THREE CORNERSTONES

FINANCING
with non-profit conditions



PROFFESIONAL
MANAGEMENT

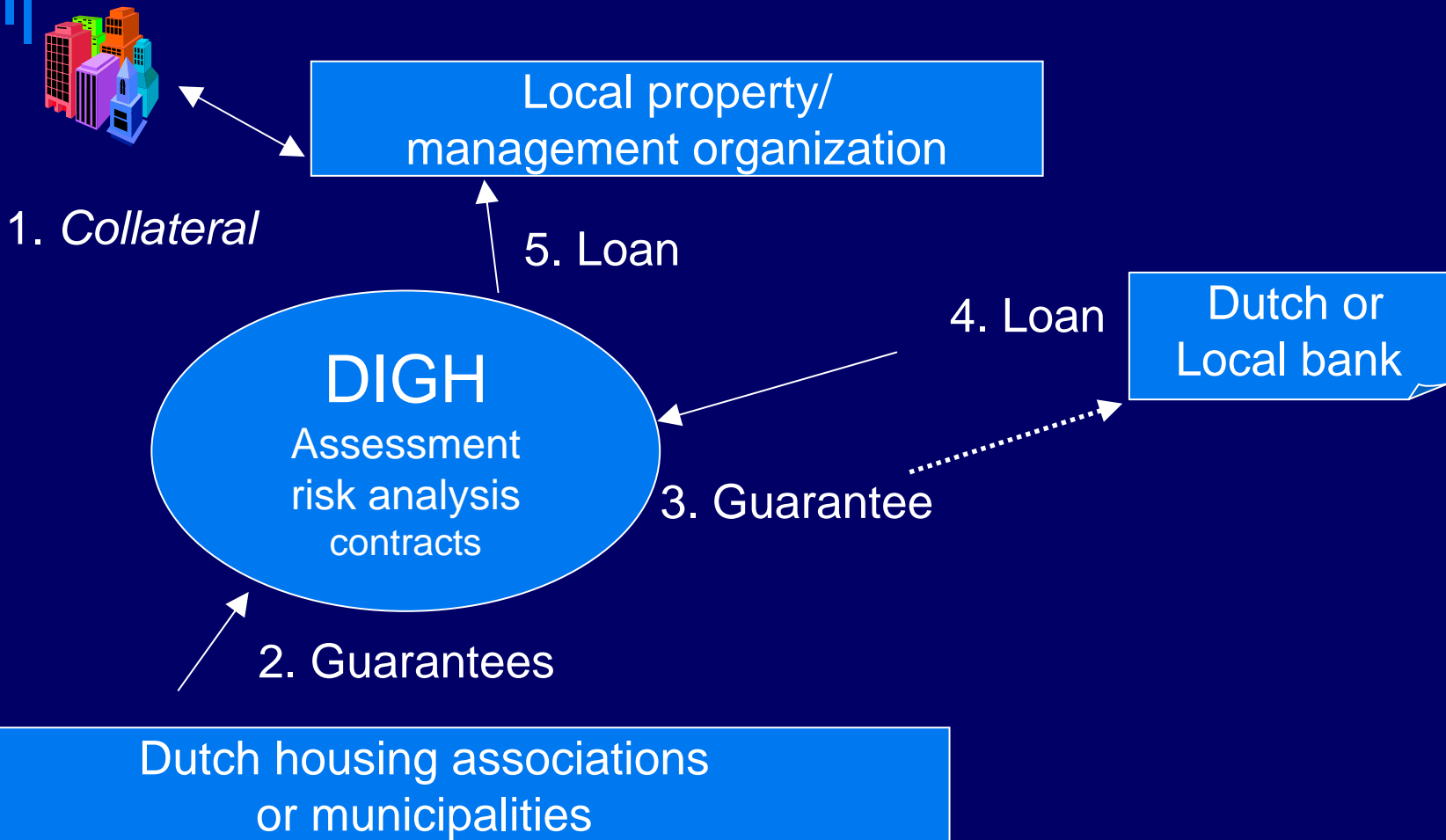
VIABILITY
& SECURITY



LOAN CONDITIONS

- ❑ In local currency (Euro also possible)
 - ❑ Long term (till 30 years)
 - ❑ Low interest rate (4,2 – 4,4%) + 1% currency risk premium
 - ❑ 0,3% premium for DIGH
 - ❑ Volume per phase: 0,5-1,5 mln. Euro
 - ❑ Max. 75% of investment
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DIGH loan structure



A CHAIN OF ACTIVITIES



Investment
plan

Local
Management
Organization:
capable

Business
Plan:
viable

DIGH
in
Cooperation
With
Bank (BNG)
And Dutch
H.A.

Financing:
-CEB
(institutional)
-Local banks
(mortgages)
-Investors

Developing:
-Municipalities
-Developers

Draft plan

Institution
building

Financing
1e phase

Increase of
scale

Process

