

Participation options with gebana



	Shares	Participation certificates	Subordinated Loans	Loans	Fiduciary Loans
Your counterpart	gebana ag	gebana ag	gebana ag	gebana ag	Gebana Afrique, Brasil, Maghreb
Minimal investment	CHF1000.-	CHF 250.-	CHF 5'000.-	CHF 5'000.-	CHF 5'000.-
Kind of investment	equity	equity	equity-like	debt	debt
Vote in general ass.	yes	no	no	no	no
Right to dividends	yes	yes	no	no	no
Interest	no	no	0-5%	0-5%	0-8%
Liquidity	very much restricted	much instricted	restricted	according to contract	according to contract
Risk	very high	very high	very high	medium	high
Duration	not restricted	not restricted	not restricted, min. 2 yrs.	min 2 years	min. 3 years
Effect for gebana	equity captial fosters our growth the most, it increases our stability, and additionally the group of owners increases			Loans allow us an independent development. Fiduciary loans allow the same for our partners.	
Special	Elnitation to	Per certificat 1% discount in direct sales (max.10%)	Like equity, but better liquidity		direct investment in the south