

# Natura Mater

## Call for funding via the Proxi loan system

### *Français*

Natura Mater cherche à emprunter un prêt 140.000€ sur 5 ans pour financer sa croissance. Grâce au système de prêt Proxi, tout citoyen ou entreprise bruxelloise peut participer. Le taux de rendement annuel net attendu est de 2,5% (y compris les avantages fiscaux).

### *Nederlands*

Natura Mater wil over een periode van 5 jaar 140.000€ lenen om verdere groei mogelijk te maken. Dankzij de Proxi lening kan elke Brusselaar of Brussels bedrijf bijdragen. Het verwachte jaarlijkse nettorendement bedraagt 2,5% (fiscaal voordeel inbegrepen).

### *English*

Natura Mater is looking to secure a 5-year loan of 140.000€ to fund its further expansion. Thanks to the Proxi Loan system, any Brussels Citizen or company can help. Expected annual netto rate of return is 2,5% (including tax breaks).

Hello to you, Friendly Supporter,

We hereby wish to inform you that Natura Mater is organising a funding appeal for €140,000, in order to support the growth of its activities with sufficient liquidity.

Over the past two years, we have developed a **strong expertise** in sustainable materials and a **diverse portfolio of services** to meet the challenges of the construction industry: architects, contractors and owners.

Building on this experience, we look forward to the future with excitement as we experience **significant growth**. In order to add peace of mind to this exciting outlook, we are seeking funding to maintain the pace of our ambition.

This funding will be used to invest in the purchase of more sustainable materials and to finance the working capital that is essential for any young company.

With the **Proxi loan**, you have the opportunity to support our growth while making an interesting investment. The purpose of this document is to provide you with all the information you need to make an informed decision about whether or not you are interested in this opportunity.

We hope we can count on your support,

**Camille, Blanche, Jeremy, Brendan and Margaux**

*Founders of Natura Mater*



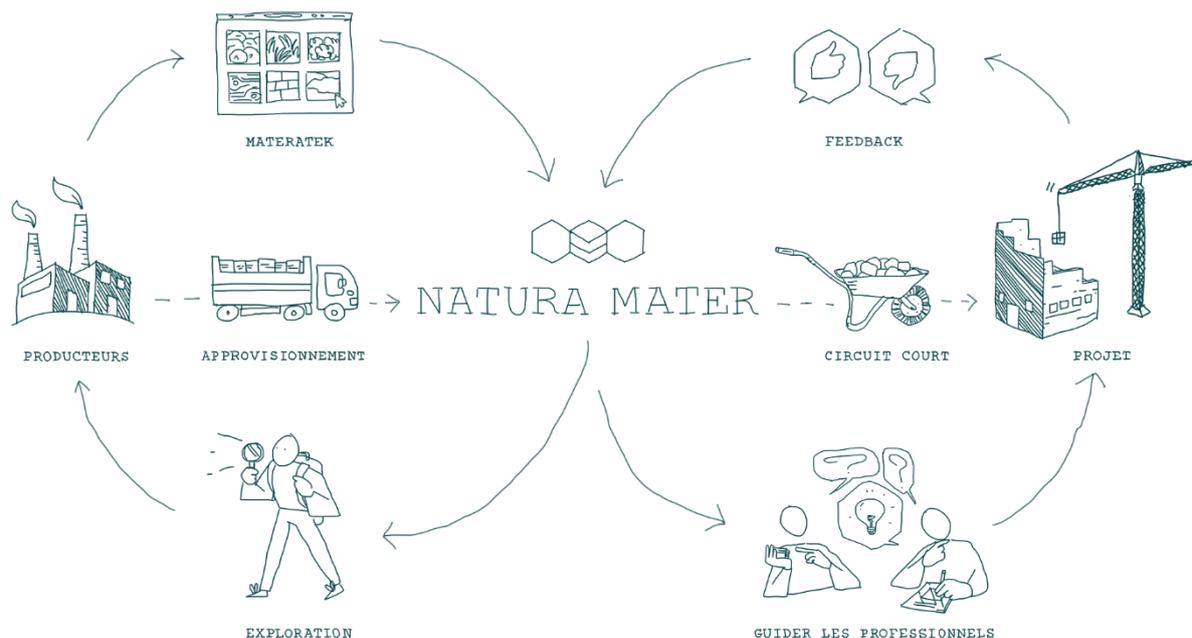
## Who we are

Natura Mater is the association of five passionate Brussels natives, united by a mission: **to move sustainable materials from the niche to the norm.**

To this end, we have developed various formulas to assist construction professionals in **the choice, purchase and implementation** of sustainable materials.

More specifically, we carry out an intensive monitoring of bio-based, geo-sourced and circular materials developed throughout Europe and we create sustainable partnerships with their producers.

On the other side of the value chain, we support professionals, whether they are developers, architects or contractors. By providing the right information to the right player at the right time, we remove the barriers for everyone so that sustainable materials move from our [Materatek](#) to the specifications, and then into the short circuit on site.



Today, we are proud to count on a community of more than 100 architects, whom we accompany on a daily basis, and we have established links with about 150 European producers. In 2 years, more than 70 construction and renovation projects have been completed by our experts. These projects range from single-family homes to office buildings.



## In short

-  Natura Mater SRL - Company number 0747.685.995
-  Offices - Chaussée de Wavre 1517, 1160 Brussels
-  Legal seat - Rue Baron Lambert 6, 1040 Brussels
-  Website : [www.naturamater.eu](http://www.naturamater.eu)
-  Link to the [company's statutes](#)

## A few numbers

-  Number of [partner architects](#): 119
-  Number of m<sup>2</sup> supported: 127 450m<sup>2</sup>
-  Turnover in 2020: 73.557 € (6 months of activity)
-  Turnover in 2021: 262.330 €
-  Team: 5,5 FTE

## What is a Proxi loan?

The Proxi loan is a **Brussels-Capital Region system** designed to mobilise private savings to finance Brussels SMEs. In concrete terms, the Proxi loan should enable private individuals to lend money to Brussels entrepreneurs while benefiting from tax advantages in the form of a tax credit and a guarantee.

## In a few words

This is a system of **subordinated loans** from an individual resident in the Brussels-Capital Region to a Brussels SME. The lender benefits from an **interest rate**, as well as an annual **tax advantage** of 4% for the first three years and 2.5% for the remaining years. They also benefit from a **30% guarantee on their capital** in case of default by the borrower via a tax credit.

You will find an explanatory video and all the details on the [Proxi page](#) of finance.brussels.

## Our proposition

We propose you to subscribe to a Proxi loan with the following characteristics:

-  Minimum amount: €5000



 Loan term: 5 years

 Interest rate: 1.5%

(NB: minimum legal rate = 0.75% - maximum rate = 1.50%)

Please note: as a lender, the maximum amount you can lend (to one or more borrowers) in one or more Proxi loans is €200,000, with a maximum annual amount of €50,000.

## An example

You are tempted to support us by lending €5000.

- At the end of the 5-year period, you will receive the capital and interest in one go, i.e. €5.375.
- For the first three years, you will receive a tax credit of 4%. For the next two years, it will be 2.5%.

## Decided? Let's get down to business

Before we move on to the practical part: THANK YOU for supporting us! Your money will allow us to help even more construction professionals make the transition to sustainable materials.

The procedure is very simple. We take care of (almost) everything. All you have to do is

1. **Express** your interest by sending an email to Blanche ([blanche@naturamater.eu](mailto:blanche@naturamater.eu)) mentioning the amount you want to lend. *We will then send you the list of information needed to apply for a Proxi loan.*
2. **Sign** the documents generated by the finance.brussels platform in 3 copies and send them back to us. *We will of course send you a countersigned version.*
3. **Transfer** the loan amount to the account number provided by Blanche. *Please note: the loaned funds must actually be in the bank account on the starting date mentioned in the deed at the latest.*

In the meantime, we will send a copy of the loan deed to the Fonds Bruxellois de Garantie, so that it can be registered.



## Any questions?

Do you have any questions about our activities or the Proxi loan system?

You can send us an e-mail to [blanche@naturamater.eu](mailto:blanche@naturamater.eu).

We'll be happy to have a coffee (face-to-face or virtual) to discuss it!

