

Capital Investment Information Sheet pursuant to § 13 Capital Investment Act
[Vermögensanlagengesetz, VermAnlG]

Status: NaN.NaN-NaN – Number of updates: 0

1.	Description of capital investment	Crowd investing starting from July 2017 for the Micro Grid Power Global PTE. LTD., Singapore (Borrower) on bettervest.de.
2.	Type of capital investment	Unsecured subordinated loan with qualified subordination. The loan is forwarded by the issuer to its Indian subsidiary Mera Gao Micro Grid Power Pvt. Ltd. ("MGP India") in form of a further loan ("Transmitted Loan"). It serves to finance an energy measure carried out by MGP India. The Issuer is active in the energy industry. MGP India is active in the energy industry.
3.	Offer and Issuer of the capital investment	Micro Grid Power Global PTE. LTD., 10 Changi Business Park Central 2 # 05-01 Hansapoint@CBP, 486030 Singapore, http://meragaopower.com , registered in the commercial register at district court of Singapore under 201229956N (Borrower).
4.	Participation structure and form of investment	<p>An entrepreneurial participation is involved. The investors do not receive any equity stake under corporate law and instead subordinated claims for interest and repayment of the granted loan.</p> <p>The loan is part of a crowd funding with a large number of loan contracts which are identically structured except for the amount, having a total amount of up to EUR 200,000.00 (the "Funding Limit"). The contracts are brokered in electronic form by the internet service platform bettervest.de. Based on the information provided by MGP India the Issuer prepares a project profile with which the Issuer offers the financing project to the investors on the platform.</p> <p>The amount of the loan is initially deposited by the investor in a trust account (on the "Deposit Date") and only disbursed in several partial amounts after the Funding Threshold (see below) is exceeded, the investor no longer has a right to revoke, and the Borrower has submitted to the platform operator documentation about the legally binding contract for the energy measure. The loan has a fixed term of 8 years from the Regular Interest Period Starting Date plus an individual lead-time starting from the conclusion of the loan agreement. The Regular Interest Period Starting Date is the first day of the month that follows the month during which a Crowd Funding ends successfully (i.e., the month in which either the Funding Limit is reached or in which the Funding Period ends if the Funding Threshold (see below) has been exceeded) (the "Regular Interest Period Starting Date"). From the Regular Interest Period Starting Date, the respectively outstanding amount of the loan bears interest at an annual rate of 5 percent. From the Deposit date up to the Regular Interest Period Starting Date the loan bears interest at a rate of 0 percent per year. The interest is due annually in arrears. The Issuer is required to annually distribute an amount of EUR 30,944.36 to all investors on the anniversary of the Start of the Regular Interest Run (assuming the funding limit is reached; otherwise this amount will be reduced pro rata; the first distribution shall also include individual initial interest depending on the individual Deposit Date). This amount will first be credited against interest outstanding and then against principal (annuity amortization). The loan shall be completely repaid in this manner by the end of the term.</p> <p>A so-called qualified subordination is agreed for all claims of the investor under the loan contract. These claims accordingly cannot be asserted if this would lead to grounds for insolvency of the Issuer (insolvency preventive function). The claims will also only be serviced in insolvency and in a liquidation of the Issuer only subordinated after all other third-party providers of capital.</p> <p>The investors do not assume any other duties to render performance aside from granting the loan. Personal liability of the investors is excluded. The investors have no duty to make additional contributions.</p> <p>Each loan contract is subject to the condition subsequent that a total amount of EUR 0,00 is not at least achieved in the course of the crowd funding (the "Funding Threshold").</p>

Warning: The subscription to this capital investment is subject to considerable risks and can lead to the complete loss of the capital used.

		Under certain conditions, the Funding Threshold can be reduced. If this – possibly reduced – threshold is not reached, the investors receive the amounts their loans back from the Issuer without any further costs.
5.	Investment strategy, investment policy and investment object	<p>The loan provided by the Issuer has a fixed purpose. Purpose of the loan will be the forwarding of the funds to MGP India in the form of a further loan that MGP India will use for carrying out an energy measure. The measure consists of purchasing and installing solar systems for private customers that live in rural areas of India. The loan provided by the investor will be used exclusively to carry out this energy measure as well as to cover the transaction costs which are directly related to the crowdfunding (see below, "costs and commissions").</p> <p>The implementation of the energy measure has not begun yet. The funds acquired under this crowd funding are sufficient to implement the measure if the Funding Limit is reached. If the Funding Threshold, but not the Funding Limit is reached, MGP India will cover the amount of the difference by funded financial medium by the Canopus Foundation and carry out the project.</p> <p>The claims of the investors for payment of interest and repayment of the loan principal are supposed to be settled largely from funds which the Issuer receives from MGP India and which they will generate as a consequence of carrying out the energy measure by way of revenue from compensation for energy feed-in. This requires that MGP India will be able to carry out the planned energy measure successfully and thereby generate sufficient revenue to serve the loan issued by the Issuer or that the Issuer itself will generate sufficient revenue from its current business.</p>
6.	Investor Group	The capital investment is directed towards investors who have informed themselves thoroughly about the Issuer and the risks of the investment and who can bear a loss of the invested amount up to a total loss. The capital investment is a risk capital investment. The investment is not suitable for retirement planning.
7.	Financing	It is possible that the Issuer will take out further equity and third-party capital, whereby such third-party capital would have to be given priority over the investors' loans.
8.	Debt level	The debt level of the Issuer calculated on the basis of the last prepared annual financial statements (2016) is 15,6%.
9.	Term and termination	The loan has a fixed term of years from the Regular Interest Period Starting Date an individual lead-time starting from the conclusion of an investor's individual loan agreement. The investor's right to give regular notice of termination is excluded. The borrower shall have the right, annually, to terminate the loan prematurely with a three-month notice period with effect to each anniversary of the Regular Interest Period Starting Date, but no earlier than with effect to the second anniversary of the Regular Interest Period Starting Date. When exercising this right of termination and repaying the loan he is obliged to pay the Lender an additional lump-sum early repayment fee amounting to 50 percent of the total interest payments which would have fallen due over the remaining term of the loan. The right to give extraordinary notice of termination for just cause [<i>wichtiger Grund</i>] is not affected.
10.	Risks	The investor is entering into a long-term obligation with this entrepreneurial participation. Therefore, the investor should consider all risks involved with this investment decision. Not all risks involved with the investment can be discussed below. The following referenced risks also cannot be exhaustively explained here.
	Maximum risk	There is a risk of total loss of the invested amount. The individual investor can have additional financial disadvantages, e.g. as a result of costs for additional tax payments. Therefore, the capital investment is only suitable when combined in an investment portfolio.
	Business risk of the borrower	An entrepreneurial participation is involved. The risk exists that the borrower in the future will not have the necessary funds in order to fulfill the interest claims and repay the loan principal. Neither the economic success of the future business activity of the Issuer nor the success of the energy measure can be foreseen with certainty. The Issuer cannot

		promise nor guarantee the amount and point in time of cash flows. The economic success depends on many factors, in particular the development of the market in which the Issuer operates. Political changes, modifications in interest rates and inflation, country and currency risk changes in the legal and tax parameters can have adverse effects on the Issuer. The Issuer must service higher ranking debt without regard to the income situation of the Issuer.
	Risk that the borrower will become bankrupt (Issuer risk)	The Issuer can become unable to meet its ongoing payment obligations [<i>zahlungsunfähig</i>] or become over indebted [<i>überschuldet</i>]. This can be the case if the Issuer has lower revenues and/or higher expenses than anticipated. A possible insolvency of the Issuer can lead to the loss of the investor's investment because the Issuer does not belong to a deposit insurance system.
	Subordination risk	The loan contract is a loan with so-called qualified subordination. All claims of the lender under the loan contract – especially the claims for repayment of the amount of the loan and payment of interest – (the "Subordinated Claims") cannot be asserted against the Issuer if this would lead to insolvency of the Issuer. The Subordinated Claims of the lender also are subordinated in the case of conducting liquidation proceedings and in the case of insolvency of the Issuer behind all present and future claims of all unsubordinated creditors of the Issuer. The lender will accordingly be considered with the lender's claims only after complete and final satisfaction of all other creditors of the Issuer (except for other subordinated creditors).
	Country and enforcement risk Singapore	The borrower is a Singapore-based company to which Singaporean corporate law and insolvency law apply. The loan contract is governed by German law. German courts have jurisdiction for disputes arising out of or in connection with the contract. Judgments of German courts are recognized and declared enforceable in Singapore in specific court proceedings. There is a risk that such judgments cannot be enforced there. This risk exists, in particular, where, in individual cases, a Singaporean court considers that the legal requirements for the recognition of enforceability (which are governed by Singaporean law) are not fulfilled.
	Third-party financing	The investor can incur additional financial harm from any personal third-party financing of the invested amount. This can be the case, for example, if the investor takes out the principal which the investor wants to invest in the crowd funding by way of a private loan from a bank. The maximum risk of the investor involves over-indebtedness which, in the worst case, can lead to private insolvency of the investor. This can be the case if the investor, in the case of low returns or no returns on the investment, is not able to service the interest and amortization under third-party financing.
11.	Availability	There is no provision for early regular termination of the loan by the lender. Subordinated loans are not securities and are also not comparable with securities. At the present time, there is no liquid secondary market for the concluded loan contracts. Although a sale of the loan by the investor is generally possible under the law, the possibility to sell is not assured due to the low market volume and trading volumes. The invested principal, therefore, can be bound until the expiration of the minimum term.
12.	Prospects for the repayment of principal and earnings	This participation has an entrepreneurial, long-term nature. The amount and points in time of the agreed interest and amortization payments are legally independent from changing market conditions so long as the subordination clause does not apply. There is the commercial risk that the borrower will not have the necessary funds to fulfill the interest claims and repay the loan principal in the future as a result of unfavorable development of the business or other circumstances.
13.	Costs and commissions	The investor does not incur any costs or commissions besides the cost of acquiring the loan (loan principal). The fee for the processing through the trust account and the fee for the presentation of the project on the platform in a total amount of 5 % of the total loan principal (the "Funding Fee") are borne by the Canopus foundation. In addition, the platform operator receives an annual amount of 1 % of the still open loan principal during the term of the loan as consideration for the process services rendered by the platform

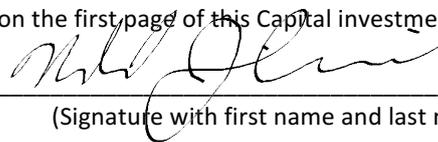
		operator to the Issuer (the "Handling Fee"), this will be paid by a third party supporting the project.
14.	Taxation	<p>The investor realizes income from capital assets (<i>Einkünfte aus Kapitalvermögen</i>) if the investor is a natural person who has full tax liability in Germany and holds the loan agreement as a private asset. The income is taxed at 25% withholding tax on investment income (<i>Kapitalertragssteuer</i>) plus 5.5% solidarity surcharge and any applicable church tax. In the case of investors investing in the Issuer through a corporation, the profit is subject to corporate income tax and trade tax on participations. The respective investor bears the tax burden.</p> <p>Taxation in Singapore</p> <p>Aside from this, the tax treatment depends on the personal situation of the respective investor and can be subject to changes in the future. The investor should involve a tax advisor in order to clarify individual questions about taxes.</p>
15.	Further Information	<p>This Capital Investment Information Sheet is not subject to examination by the Federal Financial Supervisory Authority (<i>Bundesanstalt für Finanzdienstleistungsaufsicht</i>).</p> <p>No sales prospectus approved by the Federal Financial Supervisory Authority was prepared for the investment. The investor can obtain additional information directly from the offeror or the Issuer of the investment.</p> <p>The last published annual financial statements of the Issuer are available at the following link: https://www.bettervest.com/files/documents/Projects/59230e1df172b10011fb998b/attachments/annual_settlement/Jahresabschluss.pdf</p> <p>Claims based on any statement contained in this Capital investment Information Sheet can only exist if the statement is misleading or incorrect and if the investment is made during the term of the public offering, but at the latest within two years after the first public offering of the investment in Germany.</p> <p>The investor receives the VIB and any updates to the VIB free of charge as a download at https://www.bettervest.com/en/meine-investitionen/ and can request these documents free of charge from mail@bettervest.com.</p> <p>The knowledge about the warnings under § 13 paragraph 6 Capital investment Act can be confirmed electronically (§ 15 paragraph 4 Capital investment Act).</p>

I confirm that I have taken note of the warning on the first page of this Capital investment Information Sheet.

Lucknow, India, July 14, 2017

(Place)

(Date)



(Signature with first name and last name)