



FACTORING
— WITH —
JUDGMENTS

What is it about?

This out-of-the-box product uses the concept of Factoring in a very untraditional, Colombian way. Instead of buying regular bills at a discounted price, as traditional Factoring is conceived, we are buying judgments that the Colombian government is obliged to pay.

We buy, at a discounted price, the right to collect a non-recourse judgment against the Colombian Minister of Defense, National Police, General Prosecution, or other public entity, that has been placed by its claimant and won after a process that usually takes between 5 and 8 years. After the claim is decided in favor of the claimant, it is added into the national budget in a first-come, first-served basis, and its payment usually takes another 24 to 48 months, timeframe during which the government shall recognize legal interests.

It is precisely after the judgment is won by the claimant that we intervene, offering to pay the victorious claimant in advance for the right to receive the indemnification that the State is obligated to make, therefore earning the respective interests which will represent a high valuation, allowing all parties to win: the claimant, who shall finally receive the indemnification he's entitled to and not having to wait any longer; and the investor, who will obtain a financial asset with a high and very secure profit margin.

And who are these claimants? The claimants are usually Colombian individuals, ordinary citizens or members of the army, who have been somehow affected by the internal conflict and that are lawfully entitled to file for an indemnification.



**FACTORING
WITH JUDGMENTS**
By Gutierrez Group

Why?

01

We are buying very low risk type of public debt. These type of indemnifications are considered of first national order, meaning that they go in the first bracket of importance in each year's national budget. This type of debt is comparable to a treasury bill, as they both share the same country risk, which has been immensely low during the last decades and even lower now after the peace agreement reached in 2016.

02

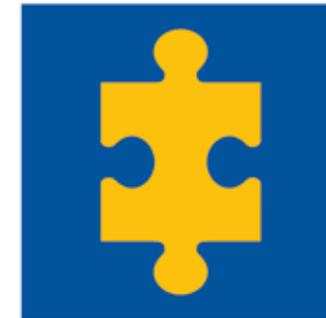
We count with a wide, highly experienced team of lawyers and financial specialists to thoroughly check and analyze each case. In addition, investors are only asked to disburse their funds when our firm is the lawful and State-acknowledged owner of the right to collect the indemnification, minimizing the assumed risk.

03

No intermediaries. Gutierrez Group manages the operation from the beginning to the end; from the investors to the claimants. This one-of-a-kind product has remained predominantly unavailable to investors willing to invest in a direct manner. Usually, securities brokers use this product as an underlying asset into some of their mutual funds, offering yields 30 to 40% lower than what can be obtained with a firm, like us, that conducts the operation directly.



MINDEFENSA

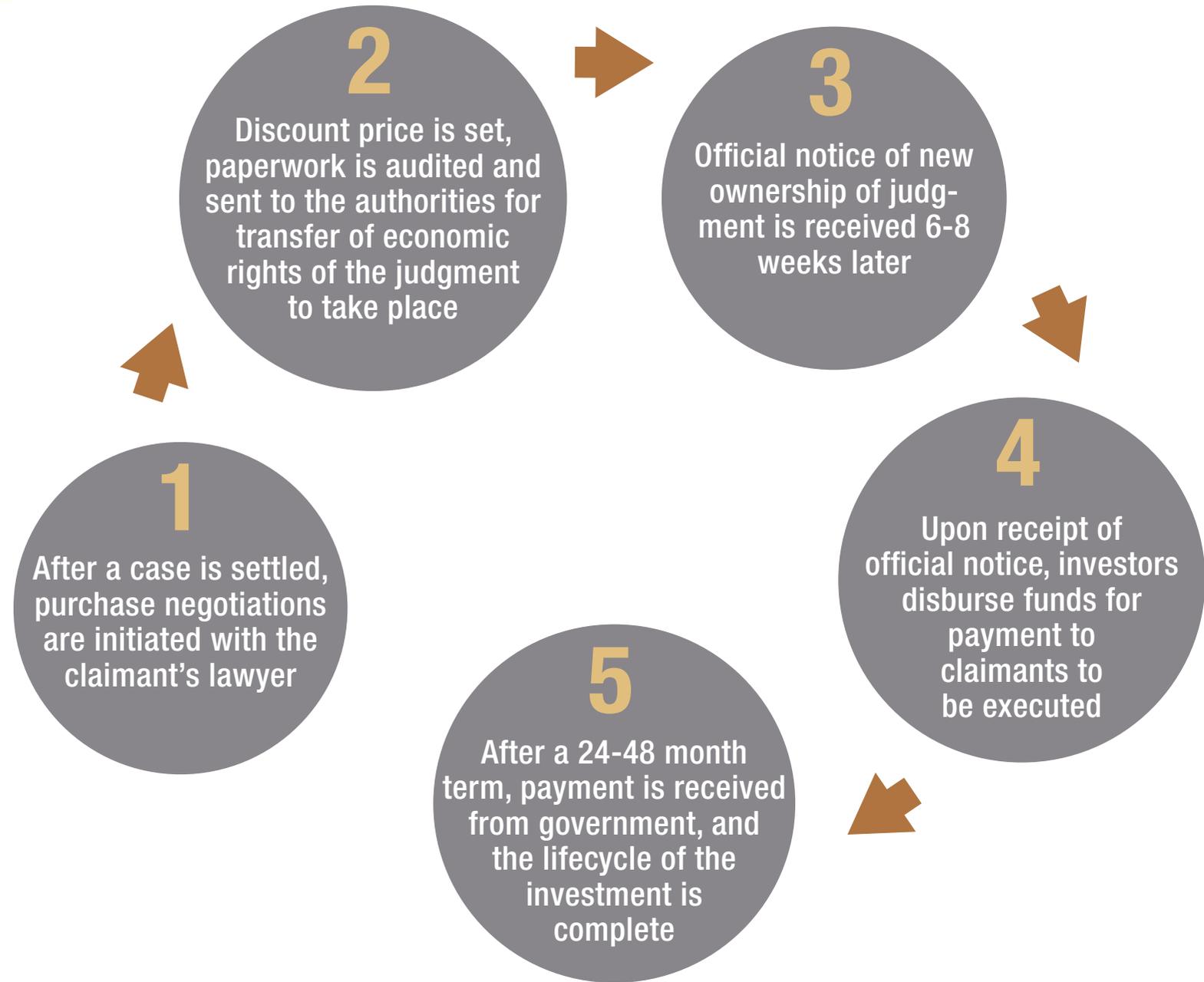


FISCALÍA
GENERAL DE LA NACIÓN



How?

Buying a judgment consists of a simple 5-step process:



Profitability

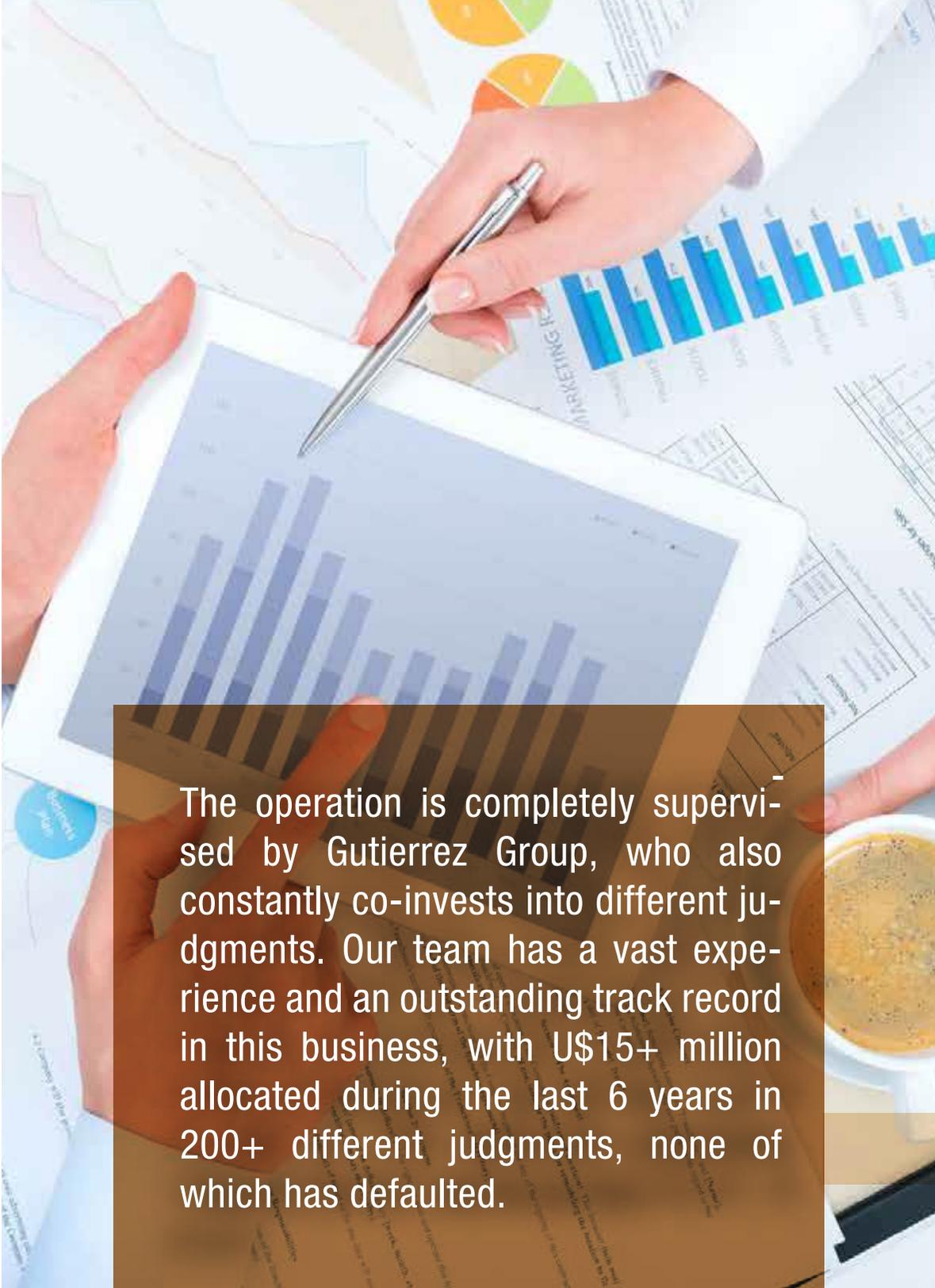
The minimum investment stands at U\$50,000 and the interest rate offered to investors depends on the amount invested as shown in the table

INVESTMENT	ANNUAL INTEREST RATE
US\$50,000 to U\$150,000	10%
U\$150,000 to U\$500,000	11%
U\$500,000 to U\$1,000,000	12%
+U\$1,000,000	13%

Note:

The annual interest rates offered to investors are defined by the current interest rate that the government is subject to pay per Colombian law. Rates may change upon change of law.





The operation is completely supervised by Gutierrez Group, who also constantly co-invests into different judgments. Our team has a vast experience and an outstanding track record in this business, with U\$15+ million allocated during the last 6 years in 200+ different judgments, none of which has defaulted.



**Who is
looking
after the
investment?**

Getting Started

We will be by your side during the whole process

- 01** Get in touch with your preferred Gutierrez Group advisor
- 02** Complete our Know Your Client form [here](#)
- 03** You will need an account of your own in Colombia. If you don't have one yet we will help you open it. It's simple, free and only takes a few days
- 04** Transfer funds into your own account, convert them into Colombian Pesos, and forward funds to us upon signature of investment agreement

Gutierrez
GROUP



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