

NO INTEREST

Exclusive offer for those who want to invest in an interest-free financial system that is good for the environment, people and society.

To be an interesting INVESTOR to collaborate with, we have envisioned the following profile.

INVESTORS' **FINANCIAL** PROFILE:

- Purchase of a share of SEK 500,000 and shareholders at 1% in the Lowcostcompany in Scandinavia AB.
- Maximum number of shareholders: 20.
- Account for share purchases (abroad): IBAN: SE73 8000 0810 3400 3301 2105
BIC: SWEDSESS (Euro and SEK)

THE INVESTOR SHOULD SHARE OUR **SOCIETAL VIEW** AND **SOFT VALUES**:

- We have a genuine interest in promoting a development of society that is beneficial to both humans and animals and plants. We all depend on these for our livelihood and avoidance of a climate disaster, warming the planet to a level that exceeds the objective of the Paris Agreement and Agenda 2030.
- We believe that making money from money benefits nothing more than increasing gaps in society. If everyone makes money from money, one might ask the question "who will work then if everyone makes money from money".

For those of us who are concerned with interest-free care and charge for the task actually performed, all entrepreneurs do in some sense, we have shown that borrowing costs will be about 25% of the corresponding interest-bearing loans. You as an investor should agree that the remaining 75% do not do any kind of social benefit. In addition to earning additional money on money that benefits those who already have enough, which is 1.5% of the population.

- We promote a social order in which no one is persecuted or punished for their political religious beliefs as long as they do not violate Swedish or international law or force others to do so.

What is written above should be accepted of all INVESTORS who wish to become shareholders in the Lowcostcompany in Scandinavia AB (investment company), the only interest-free option in Sweden. Being a shareholder, you will support and set the basis for the establishment of a genuine interest-free balanced financial activities, both nationally and internationally. Here are examples of our borrowing costs..... **PDF**

The responsibility to market the business has the parent company (the management company) and organization is presented in the following **PDF**.

See as follows opportunities to actively contribute/participate in the business with their skills that then discounts equity investment in SEK with maintained co-ownership

Lowcostcompany in Scandinavia AB

Phone: +46 270-56 90 23 or Phone: +46 72 341 50 91... org. no: 556454 - 5076

Bank giro transfer: 504 - 9960 (investments)... Bank giro transfer: 5813 - 5658

IBAN: SE78 8000 0000 0778 5110 8047... BIC: SWEDSESS... Swish: 123 314 04 98 (Swedish)

Info (at) Lowcostcompany.com

www.Lagkostnadsbolaget.se (Swedish) or Lowcostcompany.in.Scandinavia.AB new website (English)



forts)

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The payment for the share purchases in Lowcostcompany in Scandinavia AB will, to a small extent, be reinvested in the organizational structure with a focus on data adaptation of the business and new software as well as in necessary office staff. Most will be lent out.

All other investments made in the Investment Company are referred to as “make one achievement for which you are rewarded in the form of points”.

Points are not kronor but a "self-generated asset" that can be transformed in different ways.

The points belong to and are still owned by the investor and can be clearly seen as a kind of asset. The points also vary in value based on the efficiency of the business and the age of the points, which in turn also affects the order of possible queuing. The value of the points will thus vary but the financial system is programmed to keep track of it.

The points that are generated from your investment, you will have full control over to handle as you want, they can be donated / give to the family, outsiders, various projects, etc. You can even sell them if there are buyers.

When you make your investments, you build up your return in the form of points, at a bank you get interest. We are guaranteed interest-free and pay based on actual work, not as with interest, entirely proportional to the amount and time. Therefore, this project is completely unique in the world. The banking world will / must change, especially with regard to the environment and climate issues.

We are no stranger to more shareholders or increased co-ownership, in Lowcostcompany in Scandinavia AB. It is a reasonable assumption as we think the interest will be great especially when we report our low borrowing costs and investment opportunities. We assume that many want to change from their now interest-bearing loans to the type of loans we offer and then increased lending capacity is required, which is created with more shareholders and investors.

We present below how the opportunity exists to acquire shareholdings in Lowcostcompany for SEK 500,000. It is specially adapted for small savers who want to support a financial world transformation to charge for actual work done instead of making money on their possession of money. Today, if you own a lot of money, you can earn even more on this ownership of money which increases the gaps in society. Today, 1.5% of the population own the majority of all property and capital.

Interest-free financial systems restore balance in society.

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The following effects and scenarios are presented below:

A consequence for an INVESTOR probably means a significant increase in value on the shares. In that case, which will happen within 2-3 years with an INVESTOR meeting the valuations presented, and then the lending volume can reach close to SEK 1 billion. Then the valuation should land at/be in the order of SEK 1 billion. In that situation, we're just in beginning of our expansion. Additional investors may add additional lending capacity.

This means that lending itself would gradually increase the valuation of the subsidiary The Lowcostcompany in Scandinavia AB to approximately SEK 1 billion. Does the investor sell his share in the investment company (Lowcostcompany), the price for 1 share would probably increase from SEK 0.5 million to SEK 10 million?

The offer we have presented has different effects for investors who put us into operation following.

Outcome of a scenario with share purchases SEK 500,000 and sale of these after 2 - 3 years.

- Purchase of ONE SHARE out of 20 in the subsidiary (investment company) the Lowcostcompany in Scandinavia AB for SEK 500,000 and a partner of 1%. The seller is the parent company TBST Consult AB.

The following future scenario can occur with **the investment that an Investor makes in a purchase of a share for SEK 500,000** in the subsidiary Lågkostnadsbolaget i Skandinavien AB after lending reached approximately SEK 1 billion and with a corresponding valuation (20 times increase from valuation today SEK 50 million to SEK 1,000 million).

The volume should be reached within 2-3 years depending on the deposit volume. At this point, ours is founded scenario that the Investor's share is sold.

Ownership in the subsidiary Lowcostcompany in Scandinavia AB:

Investors' share in the subsidiary Lågkostnadsbolaget... 1% Price: SEK 0.5 million.

Investors' sales value of the shares in Lågkostnadsbolaget... SEK 10 million.

Consequence of a sale of the share (purchase SEK 0.5 million) in the subsidiary the Lowcostcompany in Scandinavia AB means that the value of 1 share has increased from SEK 0.5 million to 10 MSEK.

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Summary:

The low-cost company in Skandinavien AB will initially get new shareholders with the offer 20% and by extension after which the expansion takes place and for a faster spread of it interest-free financial system specifically around the world, invite additional shareholders.

For those who want to get more involved, we offer:

- The person or company that offers added value in the form of computer programming knowledge and is part of the sales organization, **PDF**, and the business area TBST Data Business as Sweden manager, is offered to buy 1 share for SEK 400,000.
- The person or company that is part of the sales organization in one of the roles in TBST Finance, see more here on the **WEBSITE**, is offered to buy 1 share for SEK 450,000.
- The person or company that is part of the sales organization in any of the roles in the other business areas are offered to buy 1 share for SEK 475,000.

According to below, quick links to the various Business Areas with Professional Roles:

- **Sweden Manager (SA)**: Ambitious companies/people gather here leadership qualities and visions to establish a larger business with others (Regional and Local representatives) within the business area together in TBST Group.
- **Regional representative (RO)**: As responsible for a county, you (Freelancer)/The company together with the Sweden manager and the Local Representatives (LO) work together to develop it own and each other's business within the county.
- **Lokalombud (LO)**: Here you (Freelancer) / The company in the Municipality work together with and support from the Regional Ombudsman and Sweden Manager within your business area. More => larger stores.

Additional information can be provided by the following persons:

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Lasse at Lowcostcompany.com

Per at Lowcostcompany.com

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