



14th February 2025

ASX RELEASE

\$2.6m FJD Loan secured from Fiji Development Bank for Navua Facility Acquisition – further information

Navua, Fiji Islands: The Calmer Co. International Limited (ASX:CCO), a health and wellness company whose vision is *to be the global leader in calming solution that improve the lives of millions*, provides shareholders with further information on the loan from Fiji Development Bank (FDB) for a 2.46m FJD that will enable the acquisition of the company's Navua facility in early 2025.

Details of the Loan

The company will purchase the freehold land parcel of 5856m² encompassing a residential dwelling which will be used for staff quarters and a kava processing facility with internal floorspace of 1930m²; including office space, a QA Laboratory, two cool rooms, blast freezer and mezzanine storage levels.

The terms of loan are:

- Loan Amount of 2.64mFJD (\$1.8m AUD) which is a 60% Loan Value Ratio,
- 5% interest rate and 20-year term.
- The repayment schedule is 240 equal monthly payments of FJD18,200 commencing one month after settlement.

Material Events of Default in the contract are;

- Failure to pay any instalment, interest, or other amounts due under the agreement.
- Breach of any terms or conditions outlined in the offer letter or loan agreement.
- If the borrower becomes insolvent, declared bankrupt, or enters into liquidation.
- If the borrower provides false or misleading information during the loan process.
- If any collateral or security for the loan is impaired or reduced in value without consent.
- If legal action is taken against the borrower that may affect their ability to repay the loan

Material Covenants in the contract are;

- Financial Reporting Obligations: quarterly and annual financial statements
- Maintaining Debt to Equity Ratios
- Maintaining comprehensive insurance coverage



- No additional indebtedness
- Restriction on Asset Sale
- Restriction on Change of Ownership
- Use of the loan proceeds exclusively for the asset purchase
- Notification of Material events

The loan is secured as a mortgage over the property.

The vendors Name: Kai Ming Agro Processing Pte Ltd

This announcement has been approved by the Managing Director.

Ends

For further information

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About The Calmer Co.

The Calmer Co. International Limited (ASX:CCO), provides natural solutions to calm nerves, support mind and muscle relaxation and induce sleep. The product range includes drinking powders, teas, shots, concentrates and capsules. Sold under our house of brands: Fiji Kava, Taki Mai and Danodan Hempworks in markets including USA, Australia, China, New Zealand, and Fiji. The company also distributes the Leilo kava RTD products in the Fiji Islands.

Forward Looking Statements

This ASX release includes certain forward-looking statements that are based on information and assumptions known to date and are subject to various risks and uncertainties. Actual results, performance or achievements could be significantly different from those expressed in, or implied by, these forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve known and unknown risks, uncertainties, and other factors, many of which are beyond the control of The Calmer Co. These factors may cause



actual results to differ materially from those expressed in the statements contained in this announcement.

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