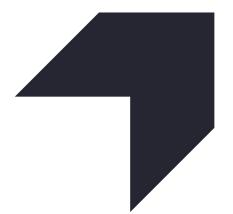




## AFRIPRENEUR-FRIENDLY FINANCING

We have considered the challenges SMEs face and developed the Riversands Thrive Fund <sup>™</sup>, based on a debt fund that strives to offer easy access to affordable debt finance.

Access to finance and funding readiness have been identified as major inhibitors of growth for SMEs in the South African context. Although there are a number of financial institutions with various products, SMEs have found it difficult to access these funds as they are positioned for established businesses, and do not consider the challenges SMEs face.



### **INTEREST FREE LOANS**

Reducing the cost of borrowing and allows your organisation to maximise profitability.

### **DIVERSE PRODUCT OFFERING**

We have a number of product offerings specifically tailored to meet the needs of fast-growing, performance orientated and sustainable SME's.

### **EXPERTISE**

The team has a breadth of experience across financial and entrepreneurial business development, enabling us to tailor our services to your needs and challenges.

#### **FLEXIBLE REPAYMENT TERMS**

Payable from 45 days up to 18 months, but many factors determine the best repayment period for your business.

### **QUICK TURNAROUNDS**

We will give you a progress update on your application within 72 hours after all supporting documents have been submitted.

# FUNDING PRODUCTS

### **PURCHASE ORDER FUNDING**

Purchase order funding has become a popular way to finance a company that has received a large purchase order from a customer. A purchase order loan bridges the gap between order and payment and has the advantage of being faster and easier to obtain than a traditional bank loan.



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### **EQUIPMENT FINANCE**

Primarily this product is for organizations who are on a growth trajectory and require new equipment to increase their capacity and improve efficiencies. The client will be able to use the debt to purchase and ownership would be transferred once all payments have been made.





## **WORKING CAPITAL**

Working capital finance is a facility that is taken out to address the short-term operational needs of a business, which include, but are not limited to, salaries, rent and debt repayments. The facility assists in closing one cash-flow gap due to late payments from clients, or other extraordinary events.





The Riversands Thrive Fund <sup>™</sup> is a subsidiary of Riversands – a ground-breaking initiative with the ambition to foster inclusive economic growth through the development of small businesses. Riversands offers small business development services and resources for entrepreneurs, all of which stimulate the local economy.

## **CONTACT US**

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