

I do not choose to be a common man.
It is my right to be uncommon ... if I can.
I seek opportunity ... not security.
I want to take the calculated risk;
To dream and to build.
To fail and to succeed.
I will never cower before any master,
Nor bend to any threat.
It is my heritage to stand
Proud and unafraid;
To think and act for myself,
To enjoy the benefit of my creations
And to face the world boldly and say:
This, I have done.

I am an entrepreneur.

Thomas Paine, 1776.

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International offices

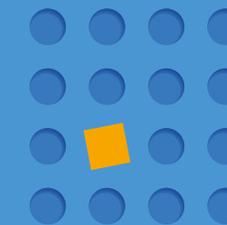
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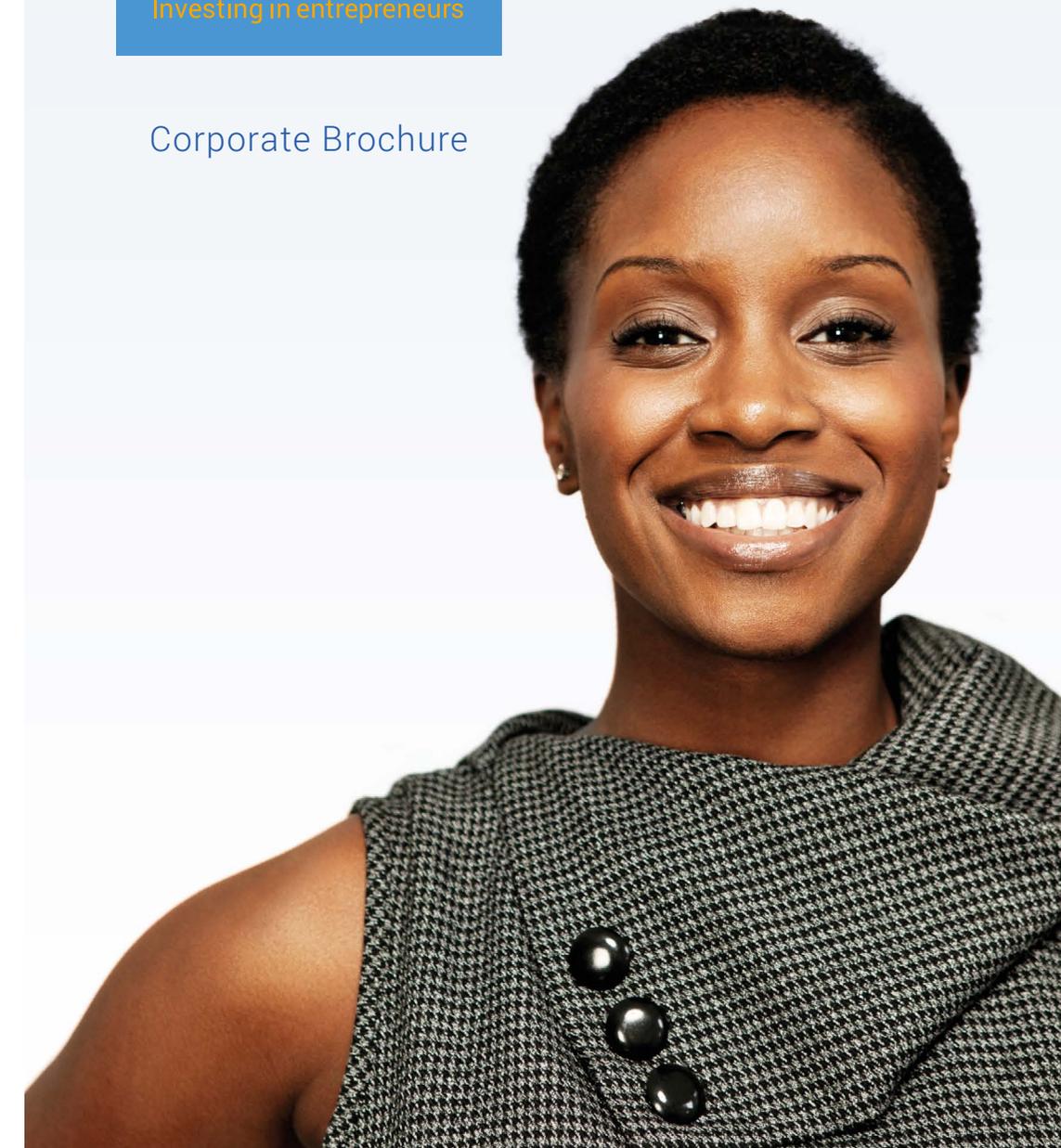
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BUSINESS/PARTNERS
Investing in entrepreneurs

Corporate Brochure



Square Peg (in a round hole)

The exceptional few who see the world not for what it is, but for what it could be.

Nice to meet you, unofficially.

Just the fact that you're reading this means that you've already taken your first step towards securing finance and support for your business. We're a specialist risk finance company that provides customised financial solutions, sectoral knowledge, mentorship, business premises and other added-value services for formal small and medium enterprises (SMEs) in South Africa and selected African countries. We're passionate about funding, supporting and mentoring entrepreneurs, or as we like to call them, the **square pegs** in round holes.

What sets us apart? We're 'square pegs' too.

Unlike with some risk finance companies, you the entrepreneur, are our exclusive focus.

We know that by investing in you, the entrepreneur, it will not only help with creating and building your own wealth, but also fuel the growth of the economy and the creation of jobs.

Over the past 30+ years, we have tailored every aspect of our business to ensure your success. Here are some of the ways we do this:

- Our products and services are specifically tailored to meet your unique needs.
- We don't have the same owner's capital or security requirements that many other financial institutions do.

- Our range of financing and added-value services provide an integrated solution for you, catering for all aspects of your business needs, including property broking and property management, as well as consulting and mentorship services.
- As we specialise in investing capital, skills and knowledge in entrepreneurs, our staff have in-depth knowledge of the SME sector, as well as insight into the challenges facing independent businesses.
- Our risk financing model is regarded as one of the most innovative in the world and has been internationally accepted as a working financing solution for SMEs in developing countries.
- Similarly, our due diligence process is thorough, tried and tested; therefore providing insight into the extent of inherent risk in each deal.
- Our systems and processes have earned us an ISO 9001:2008 accreditation – the first financial services company in South Africa to be accredited in this way.

Products and services Business finance

The core of our focus is providing you with finance for your formal business. We structure unique, individualised financing solutions using shareholders' loans, equity, royalties and term loans – or any combination of these.

We pride ourselves on having developed a range of proprietary financing models that offer maximum flexibility to suit your specific needs. When you apply for finance, your proposal will be assessed on the viability of your business, which comprises two important elements:

The business

- Product/service and its market acceptability
- Market size
- The gearing of the business – its ability to exist and grow
- The business' track record
- The stage of its development and medium to long-term profit potential
- Technical aspects
- Location of the business

The entrepreneur (square peg)

- Ability to run a successful business on sound business principles
- Personal principles
 - Integrity
 - Drive
 - Vision
 - Appropriate experience

We consider financing applications of up to R30 million from formal SMEs whose gross assets are under R100 million, where annual turnover does not exceed R200 million and/ or employees are less than 500 in number.

Applications are considered in all sectors of the economy with the exception of on-lending activities, direct farming operations, underground mining and non-profit organisations.

Please note, applications for financing below R500 000 are usually not considered; and we do not operate in the informal or micro-enterprise sectors.

Consulting services

We recognise that having the right mentor can ensure continued success for your business. As a result we offer our clients both ad hoc and ongoing mentorship services. This is done through an established database of highly skilled business and industry specialists, including:

- General business assistance, mentorship and consulting
- Specialist mentorship and consulting
- Industry-specific technical assistance, mentorship and consulting
- Turnaround management

Property management services

Our Property Management Services Division provides property broking and management services tailored for SMEs. They source and secure appropriate business premises for you at market related rentals or purchase prices. It also provides integrated property management for enterprises that have invested in property, either for their own use or to rent out. Our overall property management portfolio provides for a wide range of needs, particularly in the retail and industrial sectors. Premises under management include individual retail sites, shopping centres, offices and industrial parks and are situated in all of the major commercial centres across the country.

The SME Toolkit

We know how difficult it can be to start and successfully run your own business, which is why we manage the SME Toolkit website portal specifically tailored to every entrepreneur's needs.

Everything you need to run a successful business is in there – and it's free.

Developed together with the International Finance Corporation (IFC) and IBM, the Toolkit website offers all the tools and know-how to take charge of your business.

It includes easily accessible business information, resources and online training, how-to articles, business forms, financial tools, online training, and information resources developed by leading experts, as well as free software tailor-made for SMEs.

The Toolkit website covers all aspects of business set-up and management; from business planning to accounting, financial management, human resources, international business (import/export), legal matters, insurance, marketing, sales, operations and information technology. It's all in there.

Visit the SME Toolkit:
www.southafrica.smetoolkit.org

