



GENFIN
BUSINESS FINANCE

The Genfin Profile

Supported by:



Who is Genfin?

Access to finance is one of the greatest challenges facing SME and mid-size corporates in South Africa today.

Globally, technology is transforming the lending industry and changing the way business owners access finance, through the introduction of smarter, faster and flexible lending solutions.

GENFIN is a proudly South African entrepreneurial business that enables and supports SMEs and mid-corporates with flexible business funding, allowing them to unlock growth for sustainable success.

We are backed by the GENFIN Holdings Group, an investment company

specializing in SME lending in South Africa and the United Kingdom. Other strategic funding partners include RMB and Sanlam Investments.

GENFIN is enabling businesses to unlock their growth by driving the Fintech transformation in South Africa and is committed to changing the finance experience for customers.

Over the past six years, using innovative technology, we have provided business funding of up to R5 million to thousands of SMEs and mid-size corporates in approval times rarely experienced in the traditional lending landscape.



How do we assist businesses?

Experience The New Way To Finance Your Business



Simple and efficient

Apply for a loan in minutes with no obligation. Completely online and paperless application process.



Certainty in 24 hrs

We get you the answer, and funds, that you need when you need them - by minimising the documents required and accelerating the credit decision.



Dedicated Service

We are here to help you grow. A professional Business Funding Analyst will answer your questions and assist you.



Minimal supporting documentation

We only need the last 12 months of your business bank statements in order to provide you with a loan offer.

Our forward-thinking approach to business lending



Enhanced Data Collection

- Less information required with focus on readily available documents
- Tools to facilitate and automate data-gathering



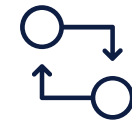
Smarter Credit Scoring Models

- Algorithmic cleaning and structuring of business data
- Broader use of data sources to optimise credit decisioning
- Continuous credit learning cycle
- Unsecured funding of up to 24 months



Monitored And Managed Portfolio

- Business intelligence capabilities
- System-driven credit cycle reporting
- Validating credit decisioning framework



Streamlined Customer Experience

- Fully paperless process
- Secure document upload portal
- E-signature document automation software
- Workflow management

Ignite your business growth with one of our funding products

Small Business Loan

AMOUNT: R100k – R500K

PERIOD: 6 – 12 MONTHS

CRITERIA:
Trading history of 1+ years
Company annual turnover of R1M

[APPLY NOW](#)

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Large Business Loan

AMOUNT: R500k – R5M

PERIOD: 12 – 24 MONTHS

CRITERIA:
Trading history of 3+ years
Company annual turnover of R10M

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Opportunity Bridge

AMOUNT: R100k – R5M

PERIOD: 3 MONTHS

CRITERIA:
Trading history of 3+ years
Company annual turnover of R10M

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In Addition ...

Our products offer flexibility through three key features that allow your clients to adapt to the realities of running a business.



Deposit

When your business is flourishing and you have excess cash, make extra deposits and instantly reduce your business loan term and cost.



Withdraw

When your business needs working capital and you require access to additional funding, withdraw excess capital when you require additional cash.



Refinance

GENFIN provides you with the ability to refinance your business loan and unlock additional capital.

What Supporting Client Documents Are Required?

R100 000+ loans	12 months' bank-generated PDF statements
R1 000 000+ loans	All previous documents VAT and EMP statement of accounts from E-filing Management accounts from the last 3 months Most recent annual financial statements
R3 000 000 + loans	All previous documents Debtors and Creditors age analysis Debtors Contracts

Typical loan uses

Working capital	Expansion of business	Month-end payroll	Stock purchases
Deposit finance	Working capital for equipment upgrades	Cash flow for outstanding invoices	Purchasing stock
Purchasing equipment	Cash flow assistance for a new contract	Deposit finance for fleet expansion	Marketing campaigns
Improving technology	Expanding the staff complement	Renovating premises	

Qualifying Criteria and Preferred Client Profile

1

A registered entity.

We do not fund sole proprietors, trusts or partnerships

Preferred

- Trading 5+ years
- Turnover R10 M+ p.a
- Regular income with multiple debtors

2

An annual turnover of R1 000 000 or more over the last 12 months

Welcomed

- Trading 3 - 5 years
- Turnover R5 M+ p.a
- Regular income with limited debtors

3

A trading history 1 year or more

Reasonable

- Trading 2 - 3 years
- Turnover R1 M+ p.a
- Inconsistent income

Types of businesses we support

- Construction
- Consulting & Professional Services
- Education
- Engineering
- Finance & Insurance
- Food & Beverage
- Health & Beauty
- Hospitality, Tourism & Events
- Manufacturing
- Medical Health
- Mining
- Retail
- Technology
- Transportation
- Wholesale



Why Choose GENFIN?



Trusted

We've been igniting business growth since 2010, are part of the GENFIN Group with strategic funding partners RMB and Sanlam Investments.



We Understand

We understand business and what it means to be an entrepreneur, as we're entrepreneurs ourselves. We know how to be a catalyst for your business.



Highly Rated

We achieve a 4.9 out of 5 star rating on Google Reviews from our clients, with over 50% of our clients coming back to us to refinance or to access additional funding for their business growth



Certainty

We offer fast and secure online application so we can accelerate the credit decision through our proprietary process and provide you with an answer within 24-Hrs. You need the certainty of a decision so you can plan your business's future.



Dedicated Service

This is what sets us apart, our people. You will have a dedicated Business Funding Analyst that is available to answer your questions and assist you throughout the process.

APPLY NOW



GENFIN
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**For a no-obligation quote -
contact one of our dedicated
Business Funding Analysts**

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We are a proud member of GENFIN Holdings (Pty) Ltd, an investment company specialising in SME lending in SA & UK.

