

Finance and support for entrepreneurs

The Business Partners offering



Business
PARTNERS

Investing in Entrepreneurs

Corporate Brochure

Business Partners Limited is a specialist risk finance company for formal small and medium enterprises (SMEs) in South Africa, and selected African countries. The company actively supports entrepreneurial growth by providing financing, specialist sectoral knowledge and added-value services for viable small and medium businesses.

What sets us apart – the Business Partners' difference

- Entrepreneurs are the company's exclusive and only focus and, as such, it is able to offer products and services specifically tailored to meet their unique needs
- Business Partners' range of financing and added-value services provide an integrated solution for entrepreneurs, catering for all aspects of their business needs, including property broking services, property management services and consulting and mentorship services
- As Business Partners specialises in investing capital, skill and knowledge in entrepreneurs, its people have in-depth knowledge of the small and medium enterprise sector, as well as insight into the challenges facing independent businesses
- The company's risk financing model is regarded as one of the most innovative in the world and has been accepted internationally as a working financing solution for developing countries
- Similarly, the Business Partners due diligence process is thorough, tried and tested; therefore providing insight into the extent of inherent risk in a deal

- Business Partners' systems and processes have earned the company an ISO 9001:2000 accreditation – the first financial services company in the country to be accredited in this way
- Business Partners believes that people are its real business and is committed to investing in entrepreneurs in every sense of the word. By doing this, the company believes that it will not only create individual wealth, but also fuel the growth of the economy and the creation of jobs

Products and services

Business Finance

The core of the company's focus is on providing finance for formal small and medium enterprises.

Business Partners structures unique, individualised financing solutions. Deals are structured using equity, shareholders' loan accounts, royalties and term loans or any combination of these. Business Partners has developed a range of proprietary financing models that offer entrepreneurs maximum flexibility to suit their specific needs.

Applications for finance are assessed on the viability of a business, which comprises two important elements:


- the business and
- the entrepreneur

The business evaluation includes matters such as the product or service and its market acceptability, market size, the gearing of the business, and its ability to exist and grow, as well as the business's history, the stage of its

development and medium- to long-term profit potential, technical aspects and the location of the business.

In evaluating the entrepreneur, aspects such as the ability to run a successful business on sound business principles, integrity, drive, vision and appropriate experience, are considered.

Business Partners considers financing applications up to R20 million in all sectors of the economy — with the exception of on-lending activities, direct farming operations, underground mining and non-profit organisations — to those formal small and medium businesses whose gross assets are under R100 million, where annual turnover does not exceed R200 million and/or employees are less than 500 in number.



**“WHAT A PARTNER!
NOT ONLY HAS
BUSINESS
PARTNERS PLAYED
A HUGE ROLE IN
DEVELOPING MY
BUSINESS, BUT
THROUGH THEIR
MENTORSHIP AND
PARTICIPATION I'VE
DEVELOPED AS AN
ENTREPRENEUR.”**

Dima Tsobanopoulos
– D&D Designers for Hair



Applications for financing below R250 000 are usually not considered; and the company does not operate in the informal or micro enterprise sectors.

Mentorship and Consulting Services

Business Partners makes these services available through Business Partners Mentorship and Consulting Services, which provides access to both ad hoc and on-going technical assistance, mentorship and consulting 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

Business Partners Property Management Services provides property broking and management services tailored for small and medium enterprises. The division sources and secures appropriate business premises for entrepreneurial enterprises at market related rentals or purchase prices. It also provides integrated property management for enterprises that have invested in property, either for own use or rental.

The overall property management portfolio is broad-based, providing for the needs of a wide range of entrepreneurs, 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.

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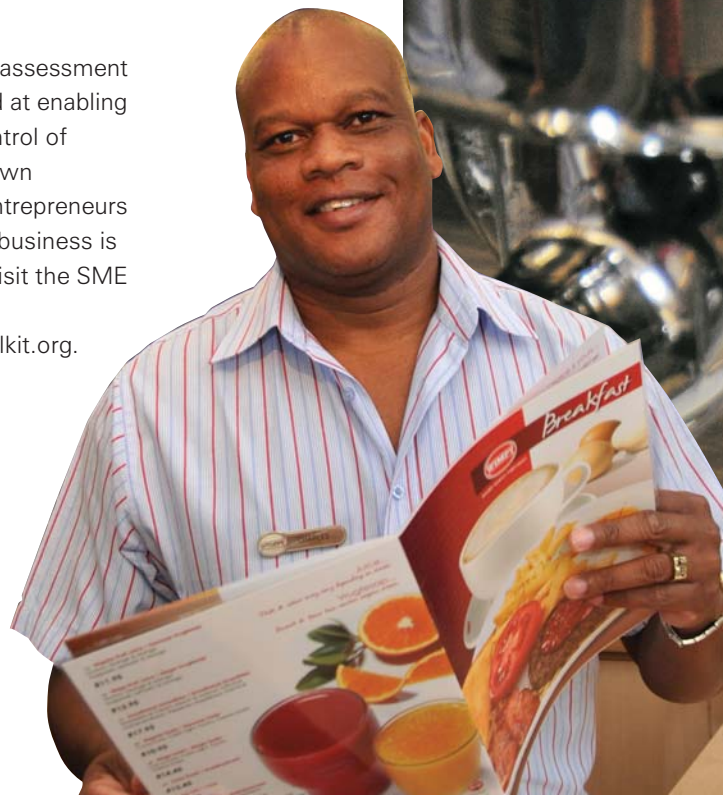
value

for Business
Partners' clients

The SME Toolkit

The SME Toolkit is a joint initiative with the International Finance Corporation (IFC) and IBM, offering easily-accessible business information, resources and online training for entrepreneurs. The Toolkit offers 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. All aspects of business set-up and management are covered, from business planning to accounting, financial management, human resources, international business (import/export), legal matters, insurance, marketing, sales, operations and information technology. The site

also offers a range of self-assessment exercises and tools aimed at enabling entrepreneurs to take control of problem-solving in their own businesses. Everything entrepreneurs need to run a successful business is there – and it is all free. Visit the SME Toolkit at <http://southafrica.smetoolkit.org>.



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