

Presented by:



For:

**#AESIS LOCAL
INVESTOR
MEETUP**

Who We Are::

Business Financial Solutions is a Namibian multi-disciplinary consulting and investment management holding firm that services both the public and private sectors. The company delivers a wide range of innovative and sustainable business and financial management solutions through financial and business support services. Our services, contributions and experiences have been catalytic in influencing policy and structuring financial interventions to mitigate the financing gap in the SME sector.



Who We Are – Focus

- Business Financial Solutions was established with a focus on:
 - Fund management,
 - SME finance,
 - Business advisory services,
 - Strategy development and execution.

Positioned as an all-round service provider for SMEs, both in the funding and business development services (i.e. training, coaching and mentorship).

- Been Managing Debt Funds (providing Loans)for SMEs since 2010

Who We Are – Cont'd

- BFS Fund Manager is the appointed Fund Manager for:
 - The Namibia Procurement Fund I and
 - The Namibia Procurement Fund II
- NPF I and NPF II were established to fill the gap in short term Loan Funding for the SME market and assist entrepreneurs that cannot access finance from financial institutions due to a lack of the adequate collateral requirements.
- BFS Fund Manager has disbursed Loans of over N\$ 1,7 billion.

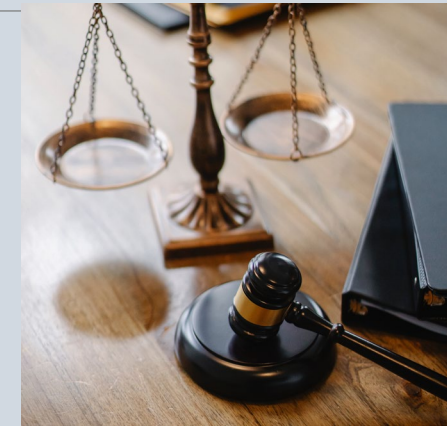
Core Focus Areas



Finance & Investment



MSMEs Development



Governance policies & procedures



Internal Controls-optimize operational capacities



Risk Management

Fund Products

A large cargo ship is docked at a pier. The ship is white with a dark hull. The name 'DREAM II' is visible on the side of the ship. The ship is docked at a pier with a concrete wall. In the background, there are other ships and industrial structures. The sky is blue with some clouds.

- **Short-term working capital**
- **Performance Guarantees**
- **The Invoice/Receivables Discounting**
- **Purchase Order Finance facility**
- **Finance Lease facility**

Differentiator – What We Bring to the SME Market

Lessons from 10 Years of working with local MSMEs

- The Start-up phase is challenging, but with the right support, the conversion of ideas to commercial ventures can be successful
- Entrepreneurs require a close, hands-on approach and extensive support before capital investment
- Trust is key in the relationships with entrepreneurs
- Portfolio diversification is vital for protecting the portfolio from being hit significantly when a specific sector experiences challenges
- A responsive innovation ecosystem is critical for the start-ups which include equity finance that is currently lacking



Our passion for SMEs Birthed

Incubation Studio (started in 2018 on our balance sheet and now registered a section 21 company where off will offer these services)

Kula Impact Fund (Venture Capital, shareholding ownership stake in the investee companies)

SME enabling services (enterprise capacity building)

SME Mentorship & Coaching Program

- Offering to SMES including start-ups -mentorship and coaching.
- training interventions,
- One on one mentoring and coaching services
- Improve internal processes and encourage statutory compliance

In principle our MSME Enabling Services are geared towards: Guiding MSMEs on general Business Management (Business Simulation on running your Business and Today's Entrepreneur, operational, managerial, and administrative)

A large cargo ship is docked at a pier, viewed from a low angle. The ship is dark-colored with multiple decks and various equipment on top. The pier is made of concrete and has some structures. The sky is bright with some clouds. The text "THANK YOU" is overlaid in the center of the image in a large, bold, black font.

THANK YOU