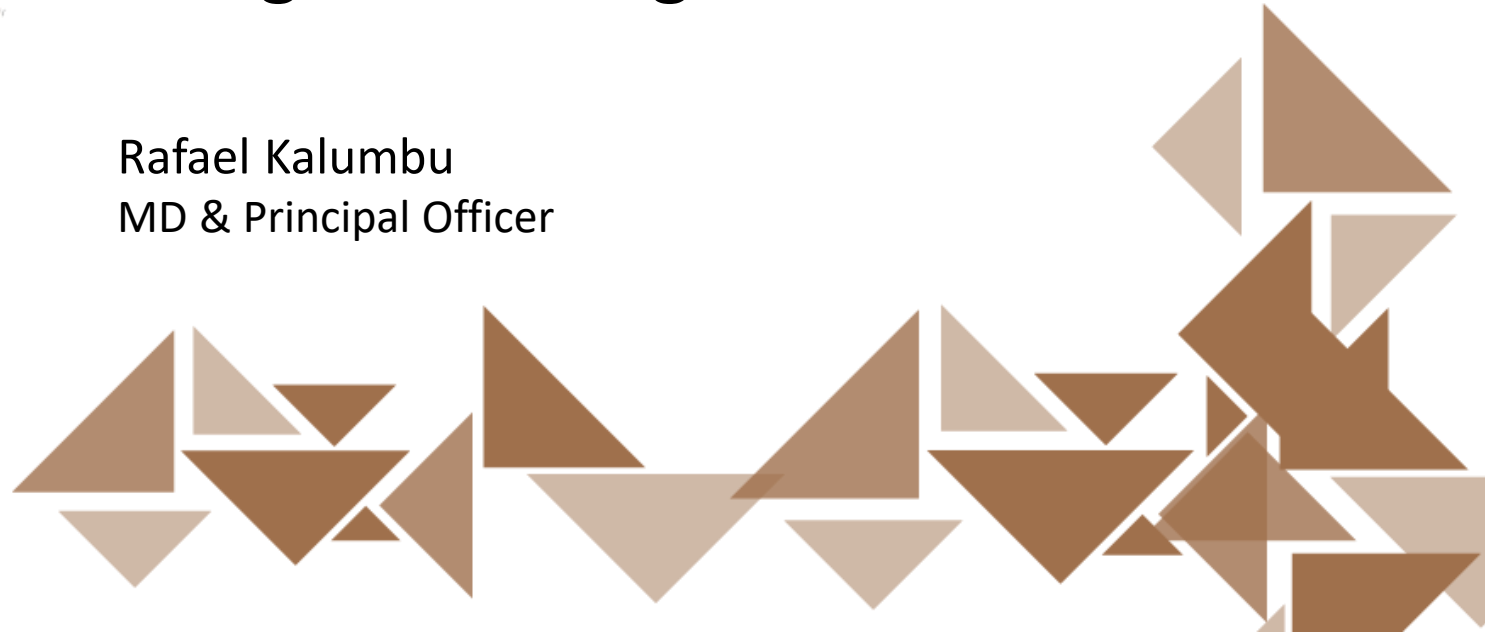




Bellatrix 
SME Finance

Bridge Financing for MSMEs

Rafael Kalumbu
MD & Principal Officer



Vision, Mission and Strengths

VISION

To be the most preferred provider of financing solutions to Micro, Small and Medium-sized Enterprises (MSMEs) in the markets we operate.

MISSION

Through the provision of financing solutions, we aim to empower Micro, Small and Medium-sized Enterprises (MSMEs) to significantly partake in the mainstream economy through financial inclusion. Our values and strengths are central to achieving the above-mentioned.

OUR STRENGTH

- **Experience:** Leveraging over 3 years of experience in funding MSMEs
- **Professionalism and Teamwork:** Leveraging a diverse team of professionals with a background in Engineering, Accounting, Investments, Economics and Actuarial Science.
- **Integrity:** We promote an ethical culture through accountability. We will protect the confidentiality and privacy of our clientele.
- **Excellence:** We are confident in pursuing the highest quality service. Our interactions with clients must be memorable.

The logo for Bellatrix SME Finance is located inside a white circle on the right side of the slide. It features the word "Bellatrix" in a bold, brown font, with a green checkmark-like symbol integrated into the letter 'x'. Below "Bellatrix" is the text "SME Finance" in a smaller, green font.

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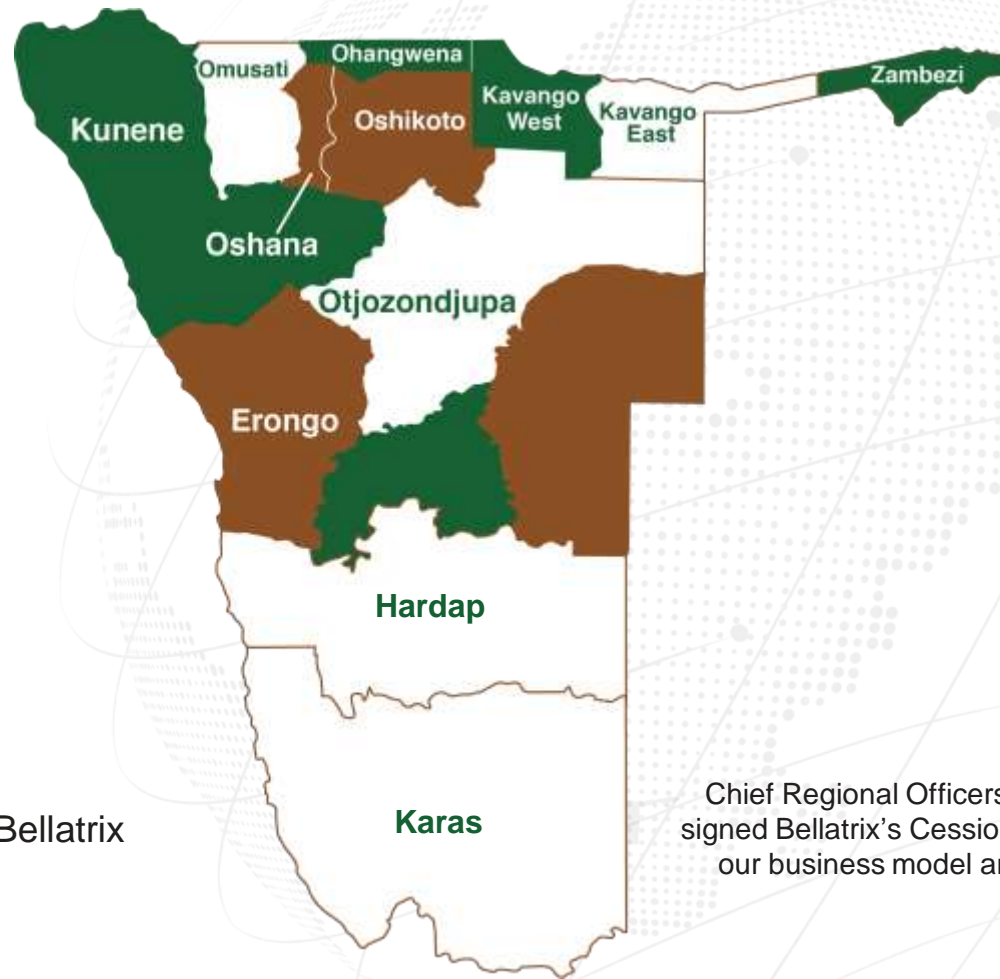
Namibian MSME Financing Landscape

- Access to finance remains the biggest barrier to growth for MSMEs
- MSMEs struggle to pay for their everyday expenses due to inadequate working capital after delivering products or services to clients
- Most financiers minimum loan size is N\$ 100 000 and require collateral for security

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Geographical Footprint



Key:

 Regions Serviced by Bellatrix

Chief Regional Officers (CROs) from the above Off-takers signed Bellatrix's Cession Agreements. A sign of good faith in our business model and in our goal to increase financial inclusion.

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- 10 out of 14 Regional Councils covered, representing over 60% of the Namibian regions in terms of MSMEs financing.

Our Products

Our MSME Finance Products:

1. *Purchase Order Finance*: Short-term bridging finance to MSMEs with purchase orders to pay for material, transport and labour
2. *Invoice Discounting*: Buying outstanding invoices at a discount from MSME, pays the MSME immediately and collects payment from the debtors/buyers when the invoices are due.

Our Uniqueness

- Efficient application process with a quick turnaround time of less than 5 days
- Small minimum loan size (N\$ 5 000)
- No collateral required. Default risk managed by agreement of cession

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Our Client Base

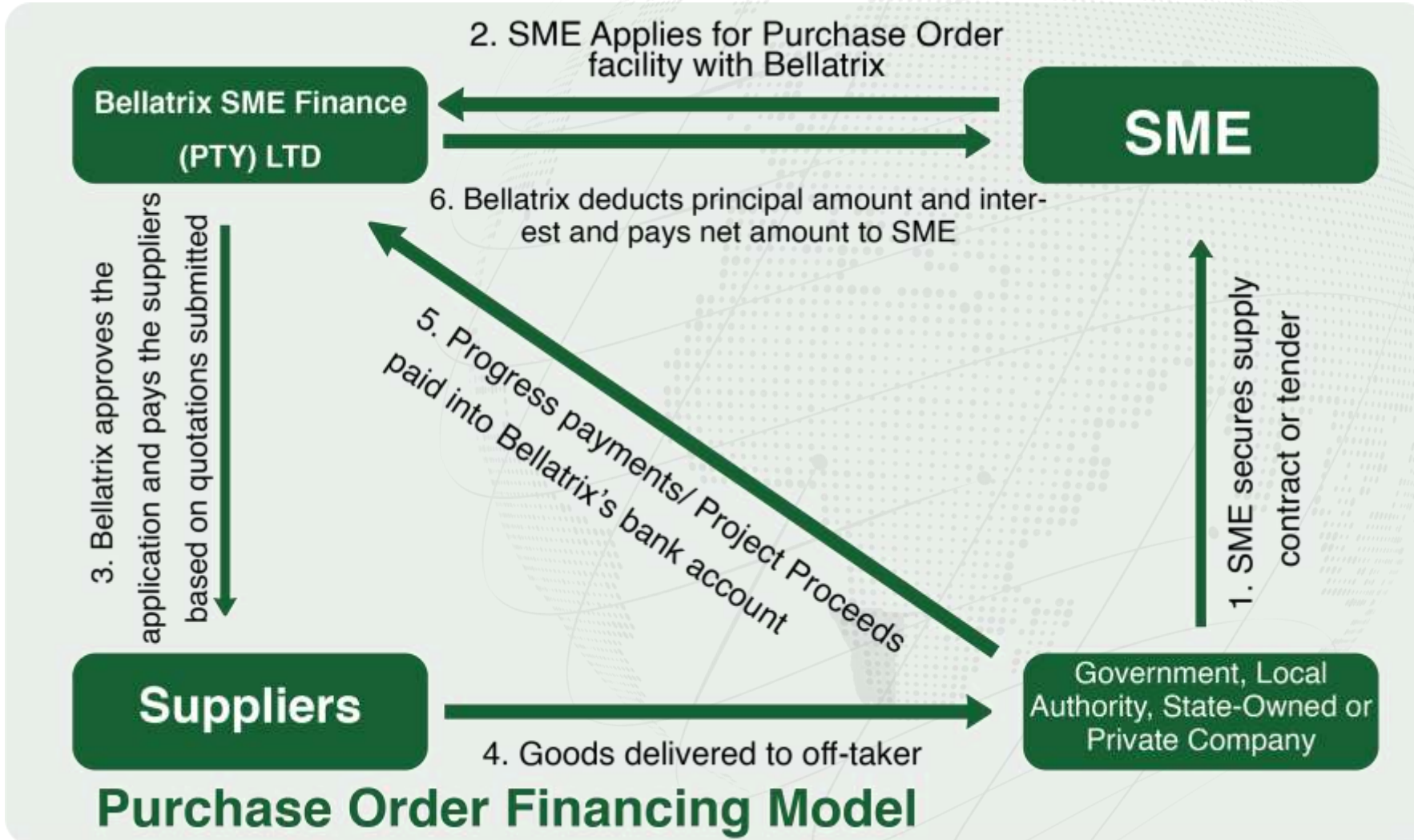
MSMEs with contracts or approved invoices from:

- Central Government
- Regional Government
- Local Authorities
- State-owned Enterprises
- Reputable Private Companies

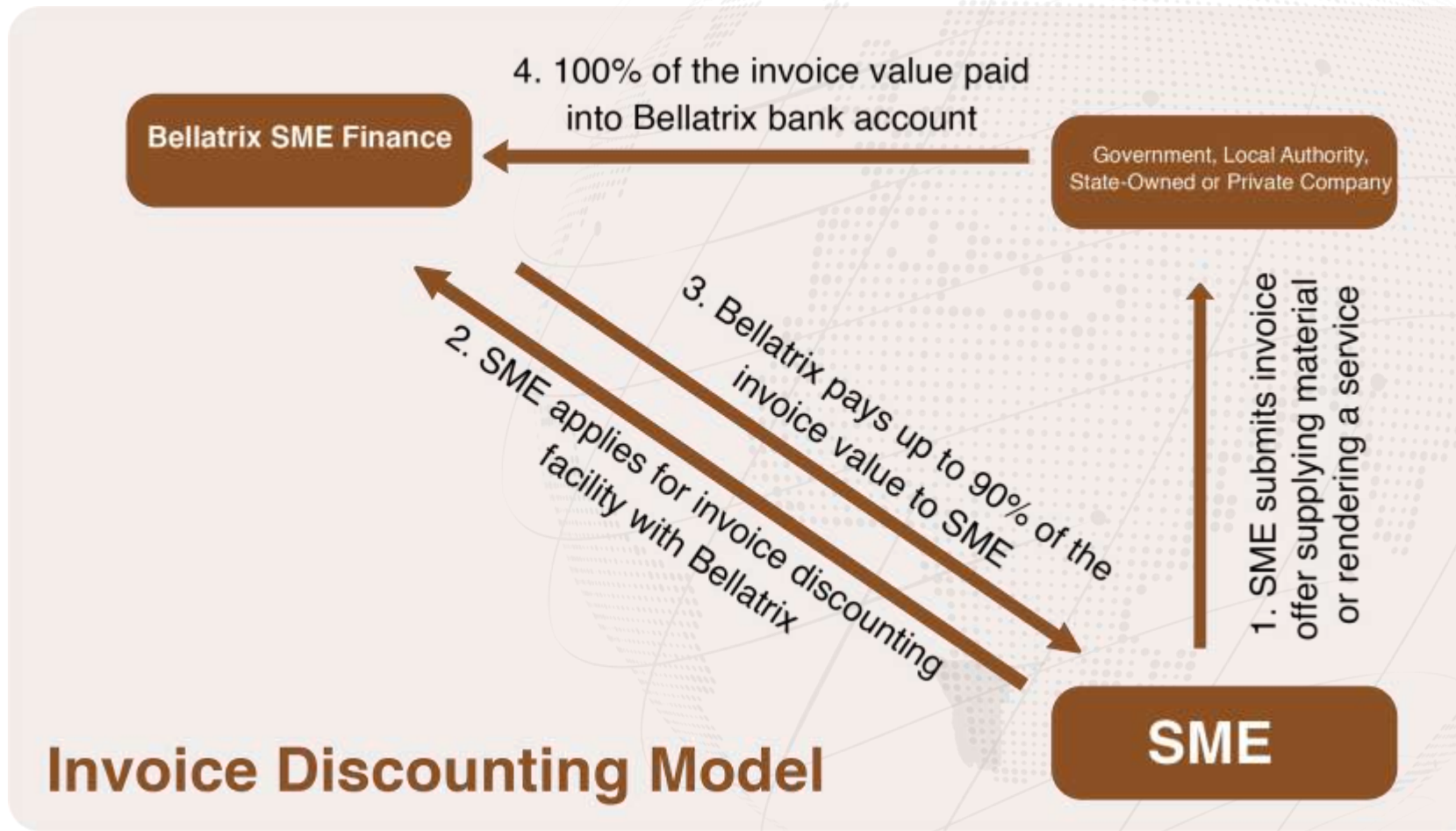
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Our Model (Purchase Order Finance)



Our Model (Invoice Discounting)



Future Product Offering

1. Short-term Loans (Bridging Finance):

Purchase Order Finance & Invoice Discounting	
<i>Priority Areas</i>	<ul style="list-style-type: none"> • Renewable Energy and Energy Efficiency • Natural Resource Value Chains • Waste Management / Recycling • Sustainable Agriculture • Bush Encroachment • Sustainable Tourism • Green Technologies Innovations • Resource Efficient (water, etc)
<i>Grace Period</i>	None
<i>Financing Range</i>	N\$ 100 000 -N\$ 2000 000
<i>Term</i>	60 days
<i>Collateral</i>	Cession agreement with the off-taker

2. Term Loans:

Term Loans	
<i>Priority Areas</i>	<ul style="list-style-type: none"> • Renewable Energy and Energy Efficiency • Natural Resource Value Chains • Waste Management / Recycling • Sustainable Agriculture • Bush Encroachment • Sustainable Tourism • Green Technologies Innovations • Resource Efficient (water, etc)
<i>Grace Period</i>	6 Months (Can be extended to 12 months)
<i>Financing Range</i>	N\$ 100 000 -N\$ 2000 000
<i>Term</i>	12 months - 96 Months
<i>Collateral</i>	<ul style="list-style-type: none"> • Collateral from the recipient • Suretyship of the loan from an individual who is employed full time • Insurance products including business loan protection insurance and credit life insurance • Cash cover • Bank Guarantee



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More Information

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Email: info@bellatrixcap.com

Website: www.bellatrixfinance.com

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