



A partnership between Eskom Pension and Provident Fund and Sanlam Investments.

EVERY HARVEST CAN BE PLENTIFUL.

In partnership with Eskom Pension and Provident Fund, we developed the South African SME Debt fund with an explicit focus to provide debt funding to established small to medium businesses (SMEs) who struggle to obtain funding through traditional channels. Our loans range from R10 million to R80 million and can be used to fund equipment, business growth and expansion, working capital and acquisitions. Through our funding we aim to help SMEs in the agro-processing and manufacturing sectors grow and contribute to our country's economic growth and development.

Sanlam Investments is administering the full end-to-end fund management process on behalf of the Eskom Pension and Provident Fund.

OUR EARLY ROOTS IN BOOSTING SME GROWTH

For the last twelve years, our women-led SME Debt team have focussed on one single goal: working to create a future where people live in thriving, healthy communities filled with opportunity and hope.

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We are excited about unlocking the potential of SMEs in South Africa, particularly those in the agroprocessing and manufacturing sectors. These sectors have the ability to create a number of jobs, making the SME Debt Fund a worthy investment and key to driving economic growth.

- Phathutshedzo Mabogo

Deputy Chief Investment Officer at

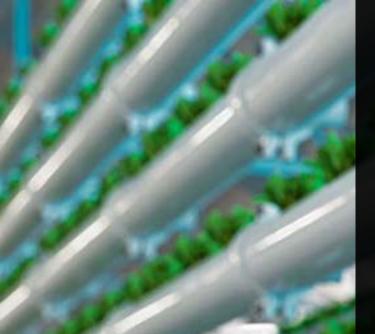
Eskom Pension and Provident Fund



I'm very passionate about SMEs and the role that they have to play in building and transforming our economy and creating a legacy of wealth for all South Africans.

- Vukile Themba-Mketo Portfolio Manager of the

Sanlam SA SME Fund Debt Fund





You can harvest a steady income stream

If you're a small medium enterprise in the agro-processing and manufacturing sectors, we can help you with your funding needs and help you grow your business. Our deep understanding of the SME landscape – combined with a streamlined loan application process – results in speedy funding solutions that are customised according to your specific cash flow and business needs. This ensures you get the right type of funding that makes the most sustainable difference to your business.

Qualifying criteria?

Your business must have a track record of profitability

- → SMEs must have at least a three-year trading history. Note: We do not fund start-ups.
- Your business must be stable with high growth potential, and the ability to repay the debt.
- Funding must be used to generate a measurable impact, ie, you should demonstrate job opportunities created
- → Your business must employ at least 70% South Africans.
- We prioritise black-owned SMEs as well as those who operate within the manufacturing and agroprocessing sectors.



Exclusions:

- We do not provide grant or equity funding.
- We do not fund start-ups.
- We do not fund SMEs involved in primary agriculture, primary mining, gambling, speculative property (including direct property), retail of alcoholic beverages and derivatives used for speculation.

Loan Terms

- → Maximum loan term is five years
- → Loan sizes range from R10million to R80million
- → Term: We structure the term based on your needs, however the maximum loan term is five years
- Interest rate: Prime with an equity upside to yield a further 5% return

Documents required:

- Most recent management accounts
- Annual financial statements for the last three years
- Business plan or information memorandum, if applicable
- Your shareholder structure
- CVs of the management team and shareholders

The future of your small business remains bright - get the funding you deserve! For more information, please reach us via: SMEdebtfund@sanlaminvestments.com

We are fully aligned with the following United Nations'
Sustainable Development Goals:







5 | SANLAM INVESTMENTS



