



# Optimise your cash flow with innovative trade and working capital solutions

Supply Chain Finance

*The bravery to imagine and the will to get things done. That's Africanacity.*



# Contents

What is Supply Chain Finance?	3
Why choose us?	3
Supply Chain Finance products:	
• Trade Loans	4
• Islamic Trade Finance	5
• Supplier Finance	6
• Selective Receivable Finance	7
• Receivables Finance	8
• Accounts Receivable and Inventory Finance	9
Contact info	10



# What is Supply Chain Finance?

Let us help you strategically optimise your working capital and liquidity ambitions through our world-class funding solutions, which can be tailored to your unique financing needs.

Through the understanding of your procurement process and key financing challenges, we aim to provide you with optimal working capital solutions across the various stages of your transaction life cycle.

## Why choose Absa?

We offer digital-first solutions that help you:



Accelerate your access to cash.



Optimise your cash conversion cycle.



Mitigate your risk at your convenience.

Absa offers you innovative short-term Supply Chain Finance solutions, tailored to meet your working capital needs. Our solutions include:



Providing you with innovative financing solutions across your supply chain



# Supply Chain Finance

## Trade Loans

Turn your **payables and receivables into cash and enhance your cash flow**. Our Trade Loan solution solves from purchase order to delivery, whether you trade domestically or via cross-border.



Simple-to-draw, fully revolving.



Finance all trade transactions up to 100% of invoice value.



Provides pre- and post-delivery solutions.



Available in all major currencies.



Transaction-specific financing.



Same-day payments.





# Islamic Trade Finance

Our **Shariah-compliant short-term financing solution** enables you to manage your cash flow with your normal trade cycle.



Avoid contractual uncertainty through our legal framework.



Ability to finance regular or once-off purchases through a simple-to-draw, fully revolving facility.



Negotiate better pricing with suppliers, knowing payment is taken care of.



Align your natural trade cycle to cash sales to support repayments.



Financing for up to 100% of your invoices.



Finance both your local and international needs.





# Supplier Finance

Allow your **suppliers to accelerate the collection** of their trade receivables through our fully automated solution.



Negotiate better pricing from suppliers.



Improve liquidity by extending days payable.



Standardise supplier payment terms.



Same-day supplier onboarding.



Optimisation of your balance sheet.



Seamlessly manage maturity payments.



# Selective Receivable Finance

Enables you to **effectively manage balance-sheet risk** and **improve your working capital** by turning your receivables into cash.



Get paid within 48 hours.



Automated platform capability.



Invoices advanced up to 100%.



Reduce the risk of payment defaults from your clients.



Non-recourse to you.



Off-balance-sheet treatment.





# Receivables Finance

Enables you to **release money** tied up in your sales ledger to **fund business growth** or meet your day-to-day financial needs.



Finance up to 85% of your invoices.



Access to funds within 24 hours.



Maintain control of your debtors' book and collection process.



Designed to align to business needs.



Unlimited debtor volume.



Online access to your facility via a secure automated platform.





# Accounts Receivable and Inventory Financing

Enables you to **use the value in your sales ledger and inventory to unlock liquidity to fund your growth** or meet your day-to-day financial obligations.



Access up to 85% of your sales ledger.



Unlock up to 60% of your inventory.



Get paid within 24 hours.



Maintain control of your debtors' book collection process.



Online access to your facility via a secure automated platform.



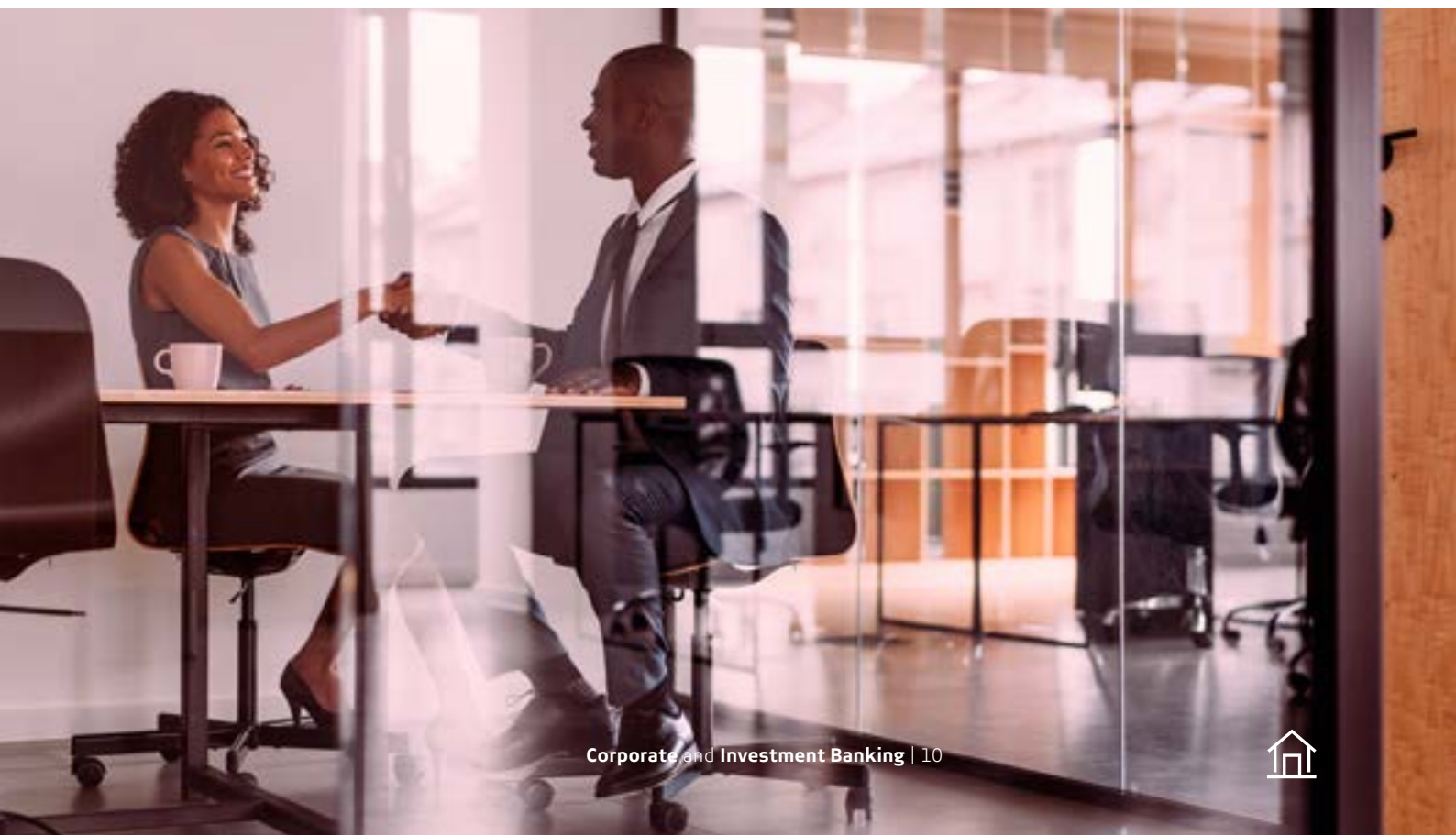
High degree of flexibility.



# Contact info

For more information or further assistance, contact your Absa Representative.

	Telephone	Email	Region
<b>Corporate and Investment Banking</b>			
Niron Rampersad	+27 (0)72 632 4224	Niron.Rampersad@absa.africa	Inland
Abdul Rahman Sheik Yassim	+27 (0)72 583 4365	Abdul.Sheikyassim@absa.africa	Coastal - KZN
<b>Business Banking</b>			
Allen Coltman	+27 (0)82 884 2867	Allen.Coltman@absa.africa	Inland
Sejeng Matlhako	+27 (0)60 980 7325	Sejeng.Matlhako@absa.africa	Inland
André Marnitz	+27 (0)82 453 6106	Andre.Marnitz@absa.africa	Coastal - Western & Eastern Cape
Selvan Kisten	+27 (0)79 843 6745	Selvan.Kisten@absa.africa	Coastal - KZN



Terms and conditions apply.

Absa Group Limited Reg No 1986/003934/06.

All rights reserved. Registered office: 15 Alice Lane, Sandton, 2146, Gauteng, South Africa.

The contents of this document may not be distributed unlawfully. Copyright subsists in this brochure. No part of this work may be reproduced in any form or by any means without Absa Bank Limited's written permission. Any unauthorised reproduction of this work will constitute a copyright infringement and render the doer liable under both civil and criminal law. Whilst every effort has been made to ensure that the information published in this brochure is accurate, Absa Bank Limited, the editors, publishers and printers take no responsibility for any loss or damage suffered by any person as a result of the reliance upon the information contained therein. Terms and conditions apply. Authorised Financial Services Provider and Registered Credit Provider. You should check that the information provided in the brochure is still correct and relevant before you use it for your purposes.

Authorised Financial Services Provider Registered Credit Provider Reg No NCRCP7

