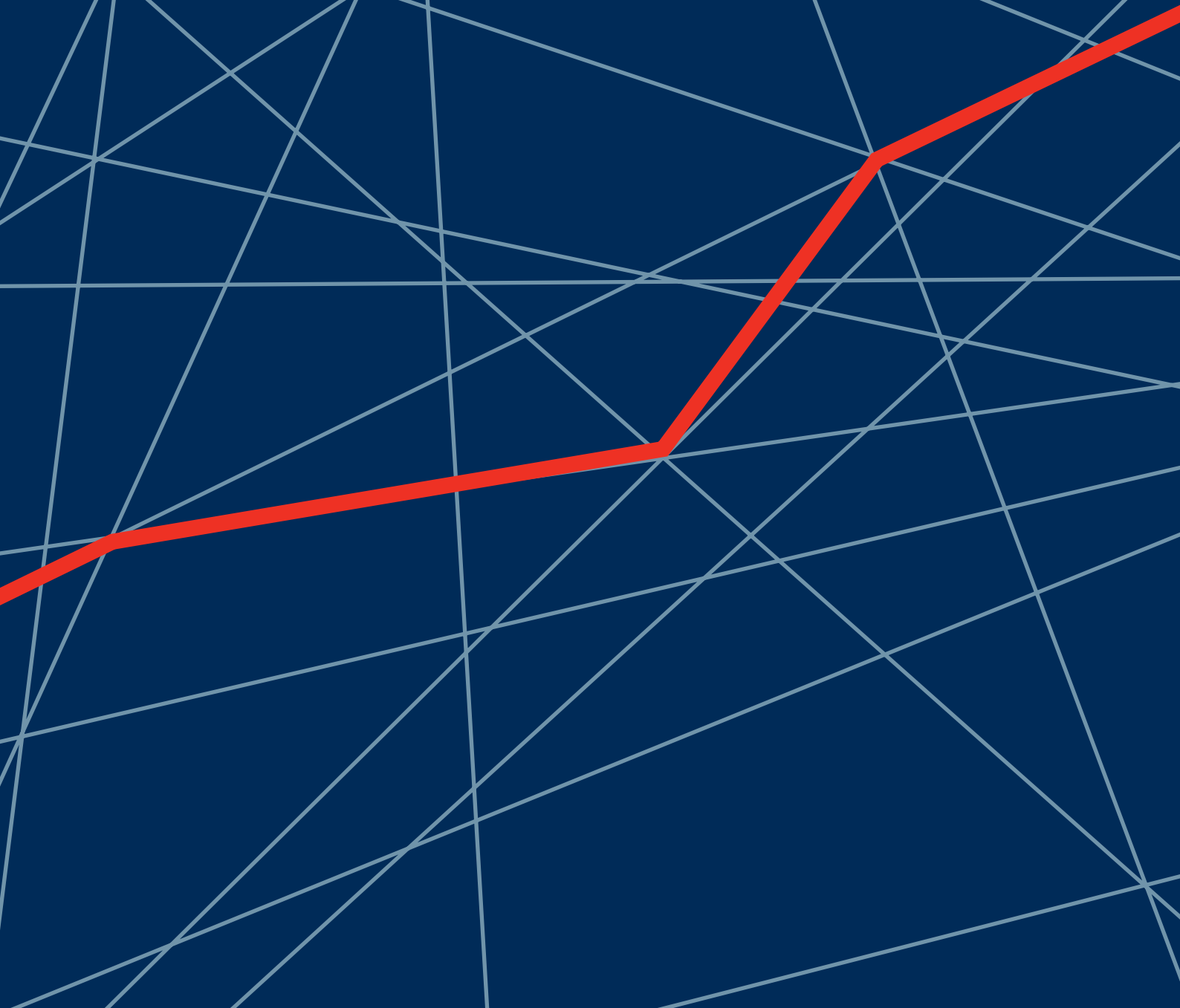


Caliber Capital Fund

Finance Offering to Growing Companies





Caliber Capital Fund Financing Solutions

Caliber Capital is an impact investor and a provider of flexible and customised long-term financing to small and medium-sized businesses and financial services providers in Namibia. Caliber Capital prioritises investments to financially sustainable companies that also deliver a substantive positive social and environmental impact.

Caliber Capital offers customised financing solutions based on the capital needs and cash flows of the investee company. The repayment profile of our financing can vary from fixed amortisation to bullet repayment schedules. We shall also consider a grace period based on expected cash flows of the business. Terms and pricing for our facilities are risk and market related. Our financing is extended in the form of a term loan, which makes it versatile and eligible for the following:

- Project Financing;
- Business expansion;
- Management buy-in, into an existing business;
- Management buy-out (take over) of a business; and
- Asset Financing.

We provide financing from N\$5 million up to N\$60 million to small and medium sized companies. We can also facilitate co-financing with other funders or participate in larger syndicated transactions. Our facility tenures are determined on a case-by-case basis, but typically range from 3 to 7 years. Applications are considered in all commercial sectors of the economy with the exception of property development or real estate holding companies. Capital and security are not necessarily required for an application to be accepted, as the deals are individually structured according to your needs.

Criteria

Consideration for our facilities include:

- Viability
- Sound equity structure
- Capable management team
- Good corporate governance structures
- Accountability and transparency
- Compliance with statutory requirements
- Diversity in economic activity
- Commitment to high social and environmental sustainability standards
- Positive socio-economic development in the community
- The business must be registered as a Proprietary Limited Company “(Pty) Ltd”

The following are the critical factors we look for in a successful credit application:

- A comprehensive breakdown of the use of funds;
- Audited financial statements, updated management accounts and realistic projections;
- The above-mentioned financial projections should demonstrate the company’s ability to meet all cash flow commitments (debt repayment, creditors and other cash expenses) and to generate a decent and return to the shareholders;
- The company should demonstrate regulatory compliance throughout the term of financing;
- The company’s project/business plan should demonstrate the ability and experience of Directors and key staff to successfully implement and manage the business into the future.



Business Plan Guide



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Capricorn Asset Management is the unlisted
investment manager of Caliber Capital Trust.

 **Capricorn Asset Management**