



Caliber Capital Trust

Finance Offering to Growing Companies





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;
- Asset Financing.

We provide financing from N\$5 million up to N\$72 million to Namibian Domiciled small and medium sized companies with their primary operations conducted in Namibia. 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 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

Cover Letter

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Executive Summary



1. Company information

- Company name
- Geographic location
- Description of company, range of product/ services (existing and proposed)
- Background information (history of the company, medium to long term strategy)
- Existing financiers of the enterprise
- Ownership structure



2. Management Plan

- Management organogram
- Highlight experience and technical ability of key personnel



3. Marketing Plan

- Industry analysis
 - Highlight the target market
 - Market segments and market share estimates
 - Competition analysis (direct and indirect)
- Marketing strategy
 - Product strategy, pricing strategy, promotion & advertising strategy, distribution strategy, sales strategy



4. Operational Plan

- Description of business process
- Existing assets used to operate or produce
- Raw material or trading stock sourcing and pricing
- Operational flow chart



5. Financial information

- Historical financial data
 - Statement of Financial Position (Balance sheet)
 - Statement of Comprehensive Income (Income statement)
 - Cash flow statement
- Forecasted financial data
 - Sales/revenue projections
 - Forecasted profit & loss statement
 - Break-even analysis
 - Cash flow projections



6. Critical success factors and risk management

- Indicate the critical elements that need to be in place for the company to succeed and highlight measures in place to mitigate risk to succeed.



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

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