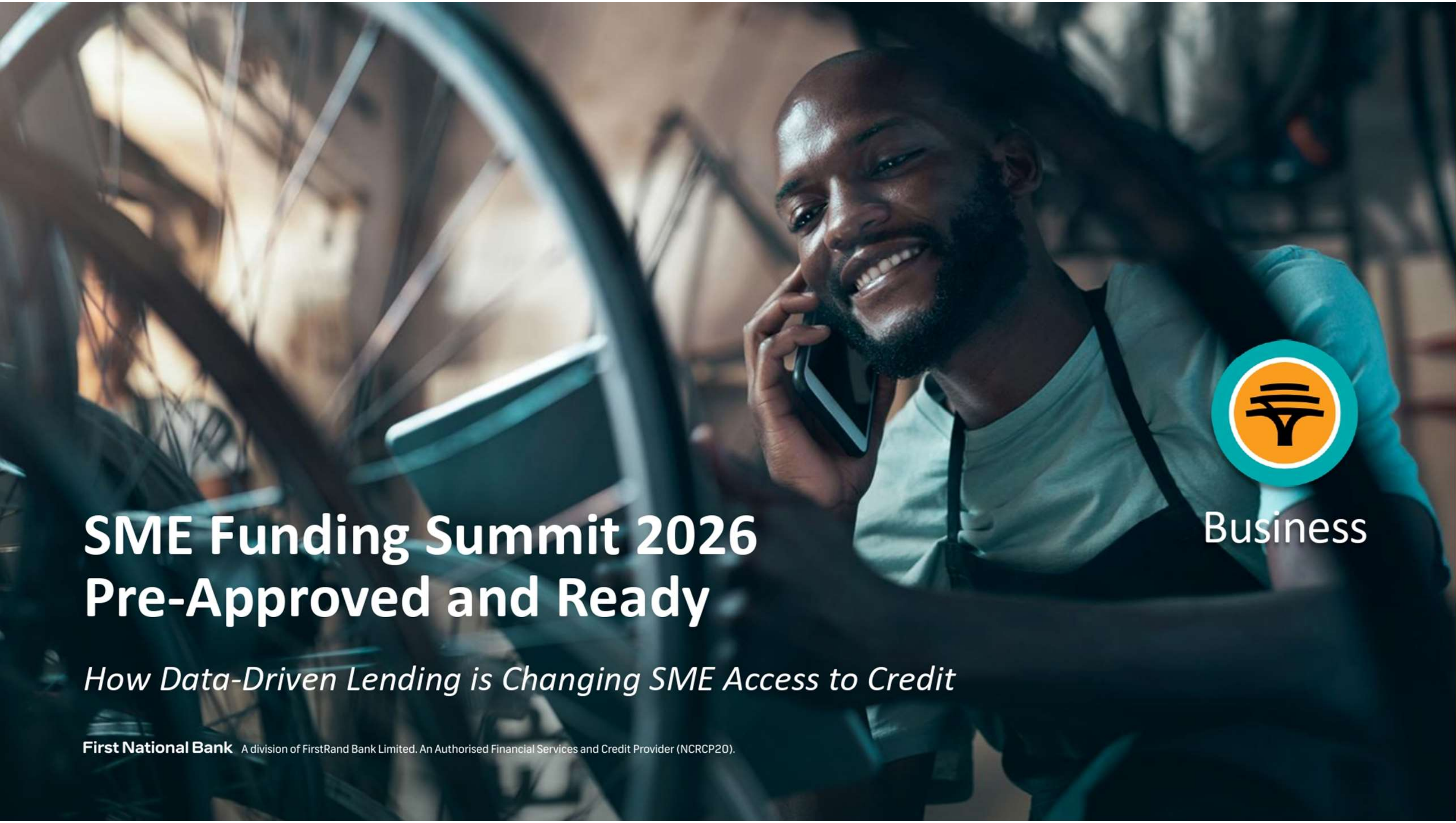
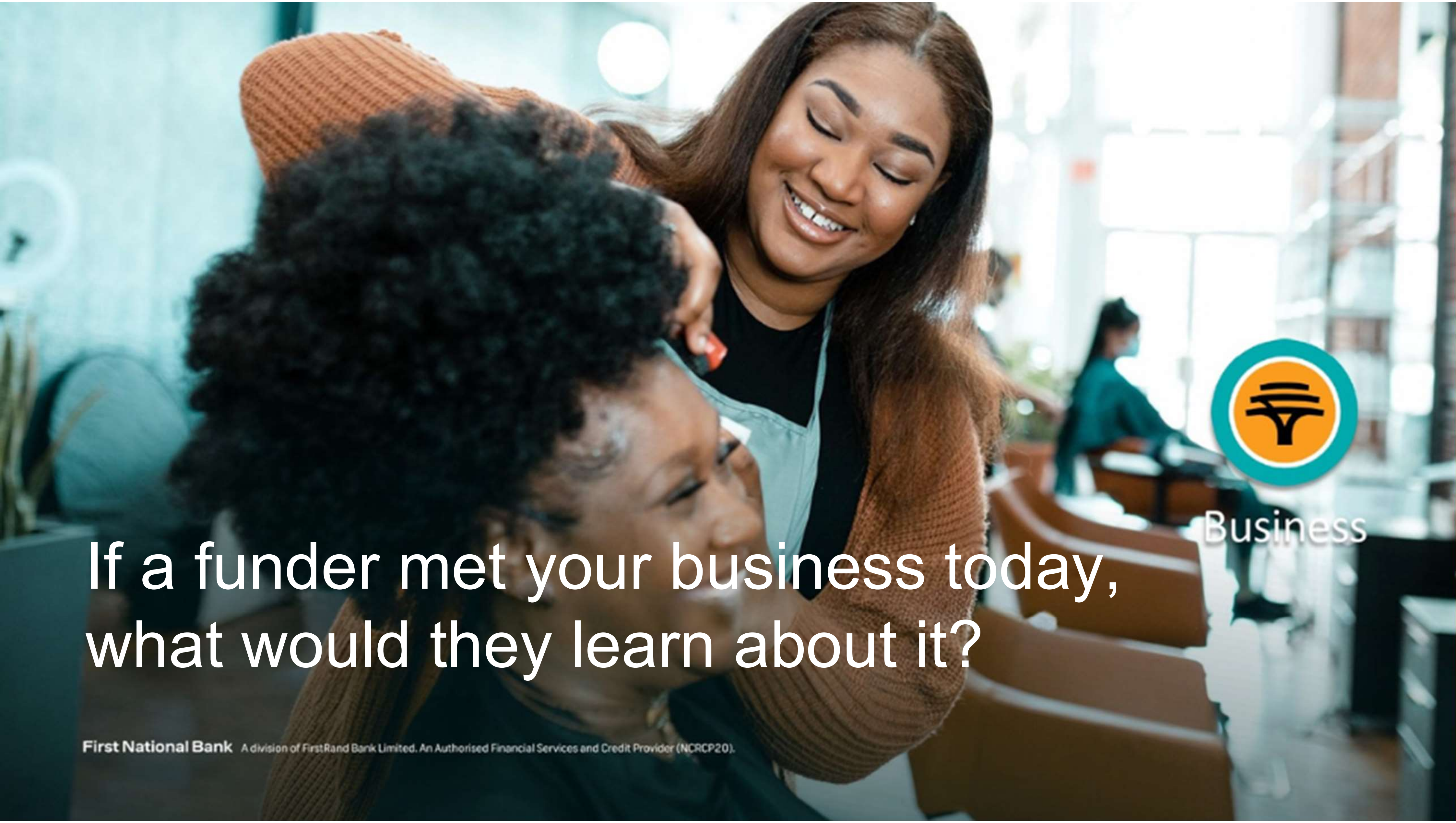


SME Funding Summit 2026
Pre-Approved and Ready

How Data-Driven Lending is Changing SME Access to Credit

Business


Business
If a funder met your business today,
what would they learn about it?
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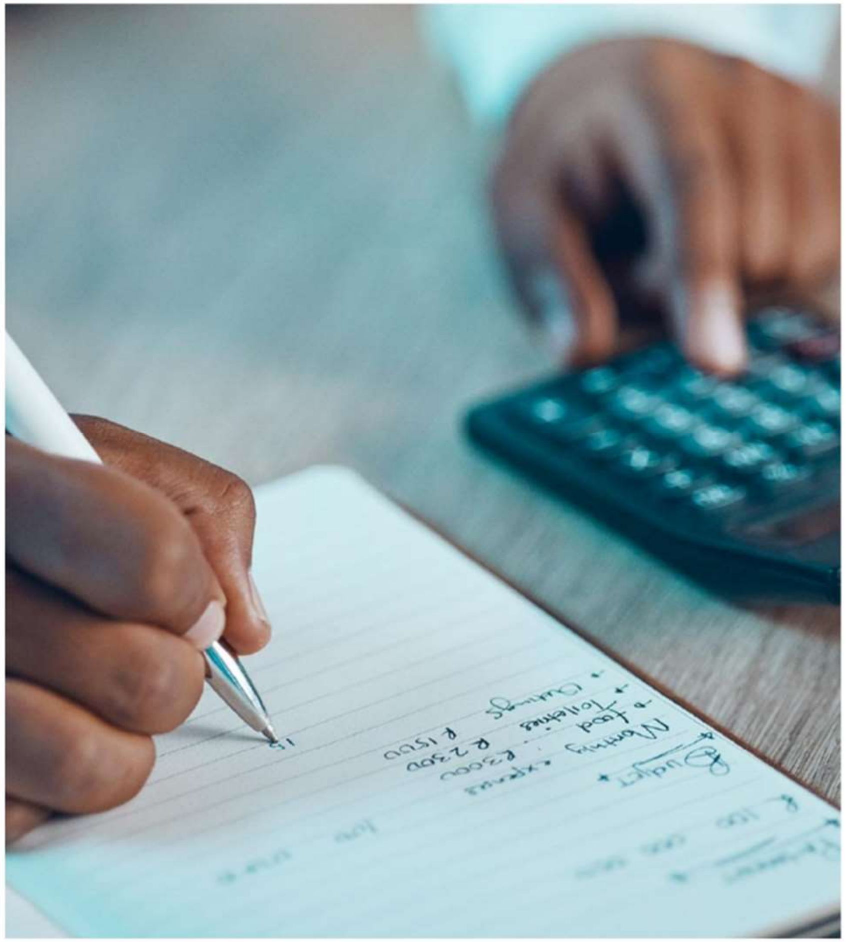
INTRODUCTION

Your business is already telling a story



Every payment, deposit and transaction tells a story about your business.

Think of your digital financial footprint like your business's CV.

If it's updated, consistent and credible, lenders can quickly see who you are, how you trade and what level of finance suits your business.

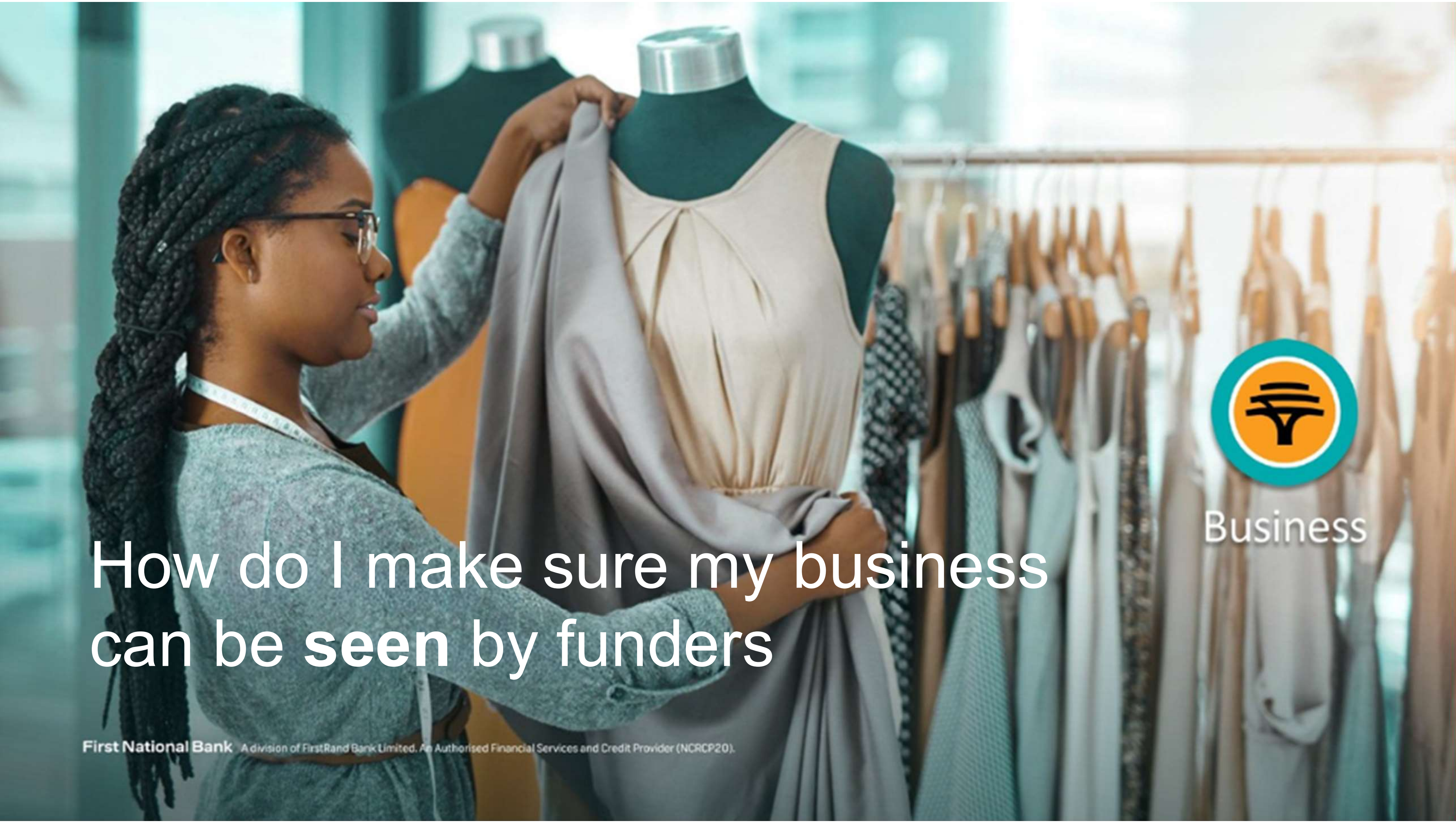
WHY THIS MATTERS

SMEs are the growth engine — but access to funding remains a barrier

90%+	**34%**	**87%**	**R1.5T**
of all formal businesses in South Africa are SMEs	of national GDP contributed by SMEs	of the total labour force is supported by SMEs	generated by the township economy each year

2.4 – 3.5 million SMEs operate across South Africa, the largest share in informal and micro sectors.
A persistent constraint to SME growth is the lack of financial resources to start, sustain and scale.

When SMEs grow, economies grow. When SMEs struggle to access funding, opportunities, jobs and growth are constrained. Increasingly, the difference lies in how visible a business is to potential funders.


Business
How do I make sure my business can be **seen** by funders
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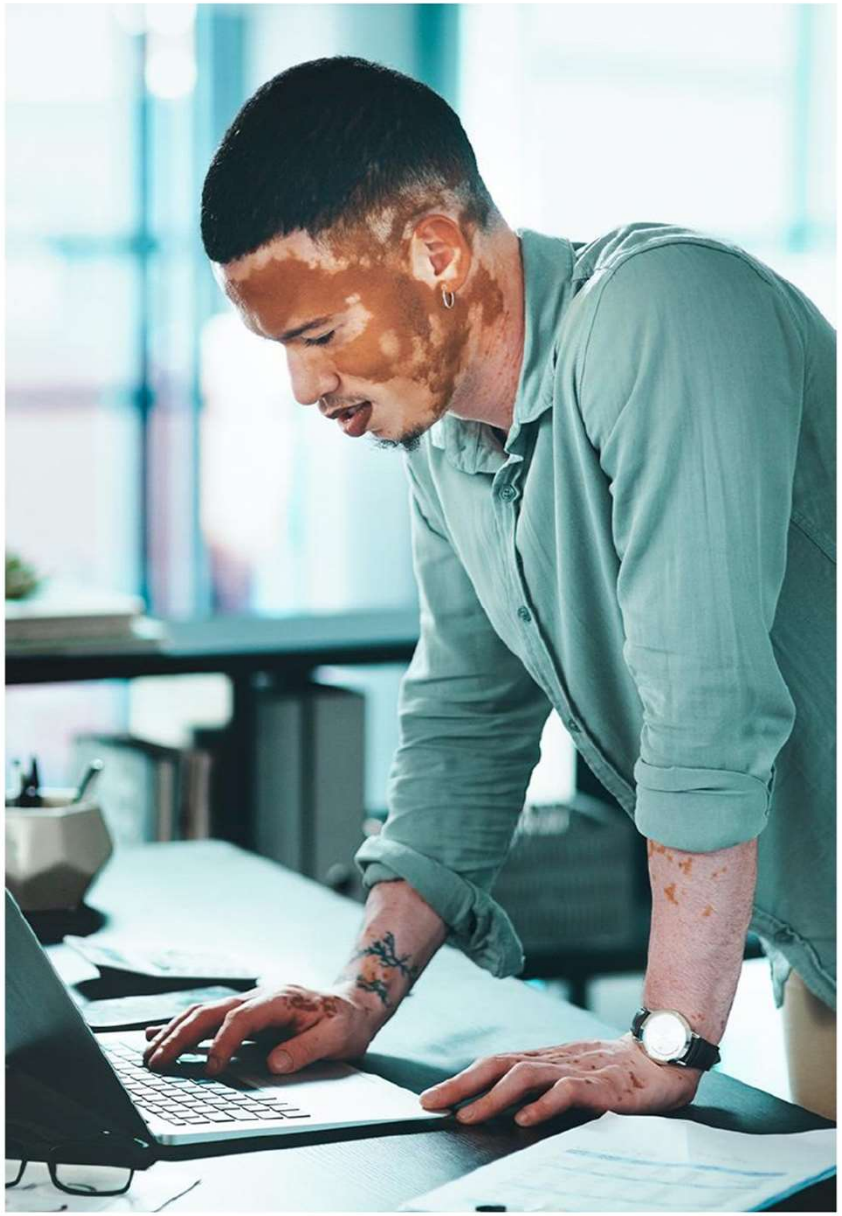
FROM "ASSUMPTIONS TO EVIDENCE" & FROM "UNCERTAINTY TO UNDERSTANDING"

A lender wants to understand how your business trades.



- **Cash flow Visibility**
  Business performance over time, with clear trading signals.
- **Financial Records**
  Disciplined cash flow management. Keep personal and business finances separate to provide accurate financial information.
- **Business Banking**
  Depositing income into a business account, not trading invisibly in cash
- **Digital Payments**
  Payment flows that build a track record for future finance
- **Governance**
  Compliance with FICA, SARS and CIPC requirements.

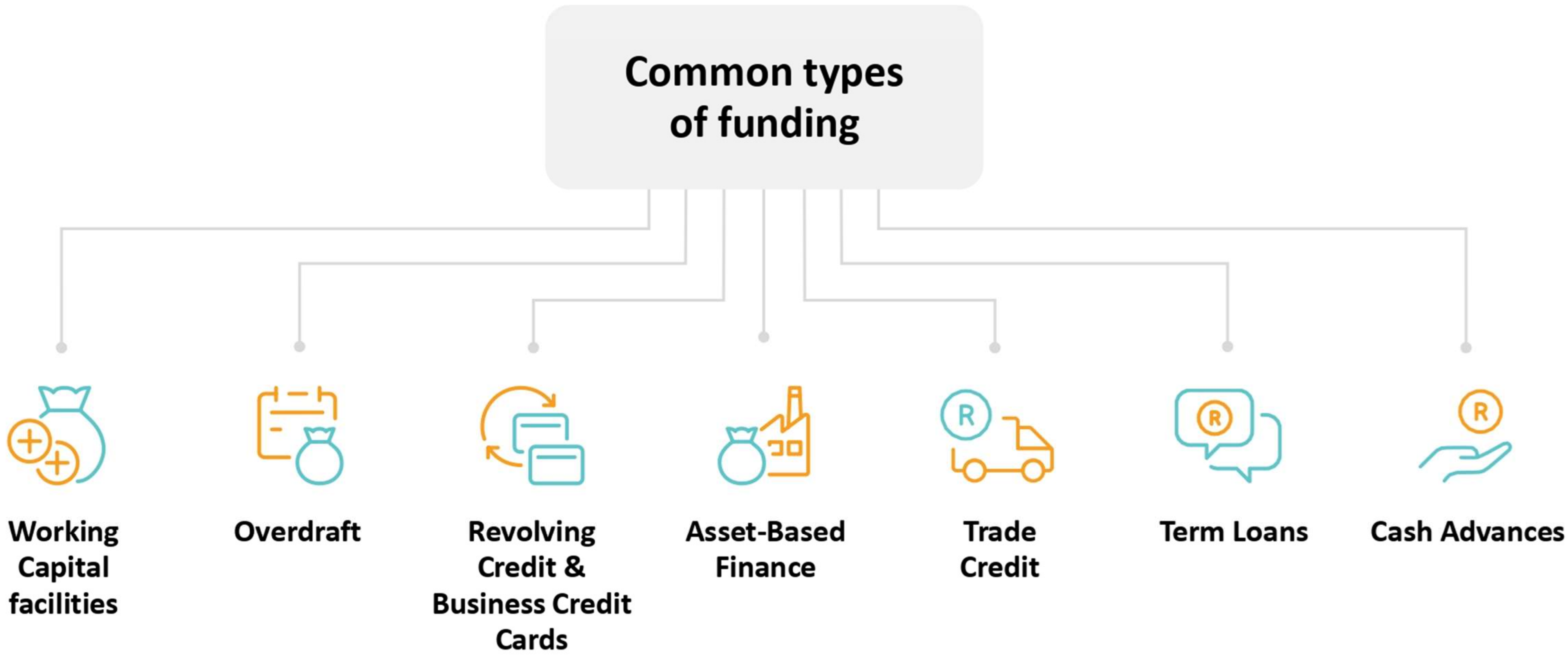
LENDERS PERSPECTIVE

What lenders are really trying to understand

1	**Cash Flow and Performance over time**	Can the business generate and manage cash consistently? Is the business stable, growing or under pressure?
2	**Quality of Financial Records**	Does the information support the story the business is telling?
3	**Compliance including CIPC Registration where required**	Is the business operating within the formal economy?
4	**Ability to meet Repayment Obligations**	Can the business comfortably take on additional obligations?
5	**Director Credit information**	Used as a proxy because South Africa has no comprehensive business credit bureau.

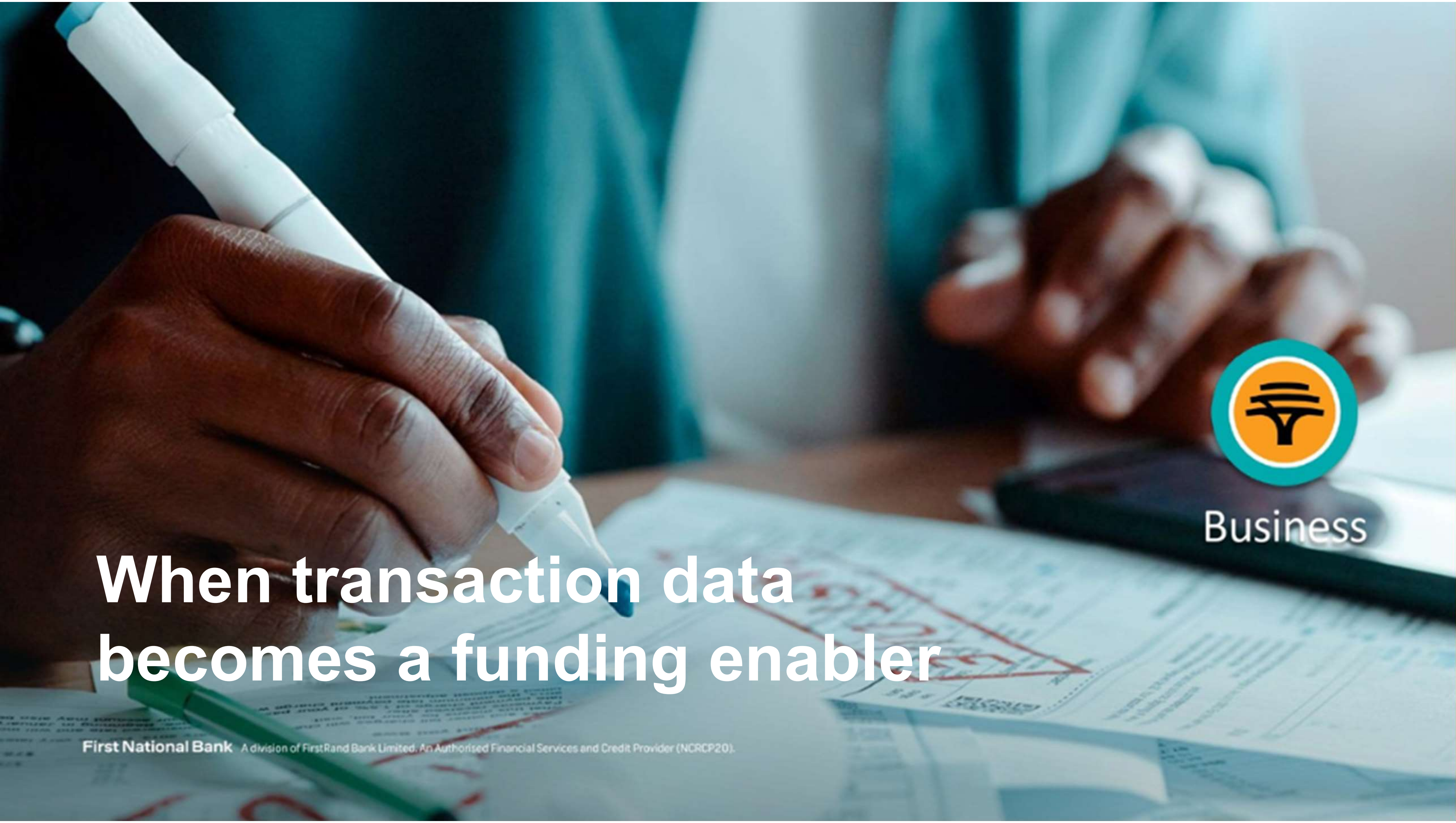
MORE THAN ONE PATH TO FUNDING

Better visibility can unlock more than one type of finance



Choosing the Right Funding for Your Business

Business Need	Most Suitable Credit	Why
Cashflow gaps	Overdraft	Flexible and short-term
Buying stock	Trade credit / Cash advance	Improves cash cycle
Equipment	Term loan / Asset finance	Matches asset lifespan
Expansion	Term or revolving loan	Structured growth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When transaction data
becomes a funding enabler
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WHEN TRANSACTION DATA BECOMES A FUNDING ENABLER

Cash Advances – When transaction data becomes a funding enabler

Real Trading Data to assess funding eligibility

Uses real trading data to assess funding eligibility provided to a business upfront, typically repaid automatically as a percentage of future card sales or daily turnover, aligning repayment with cash flow performance.

Formal Lending Eco-system

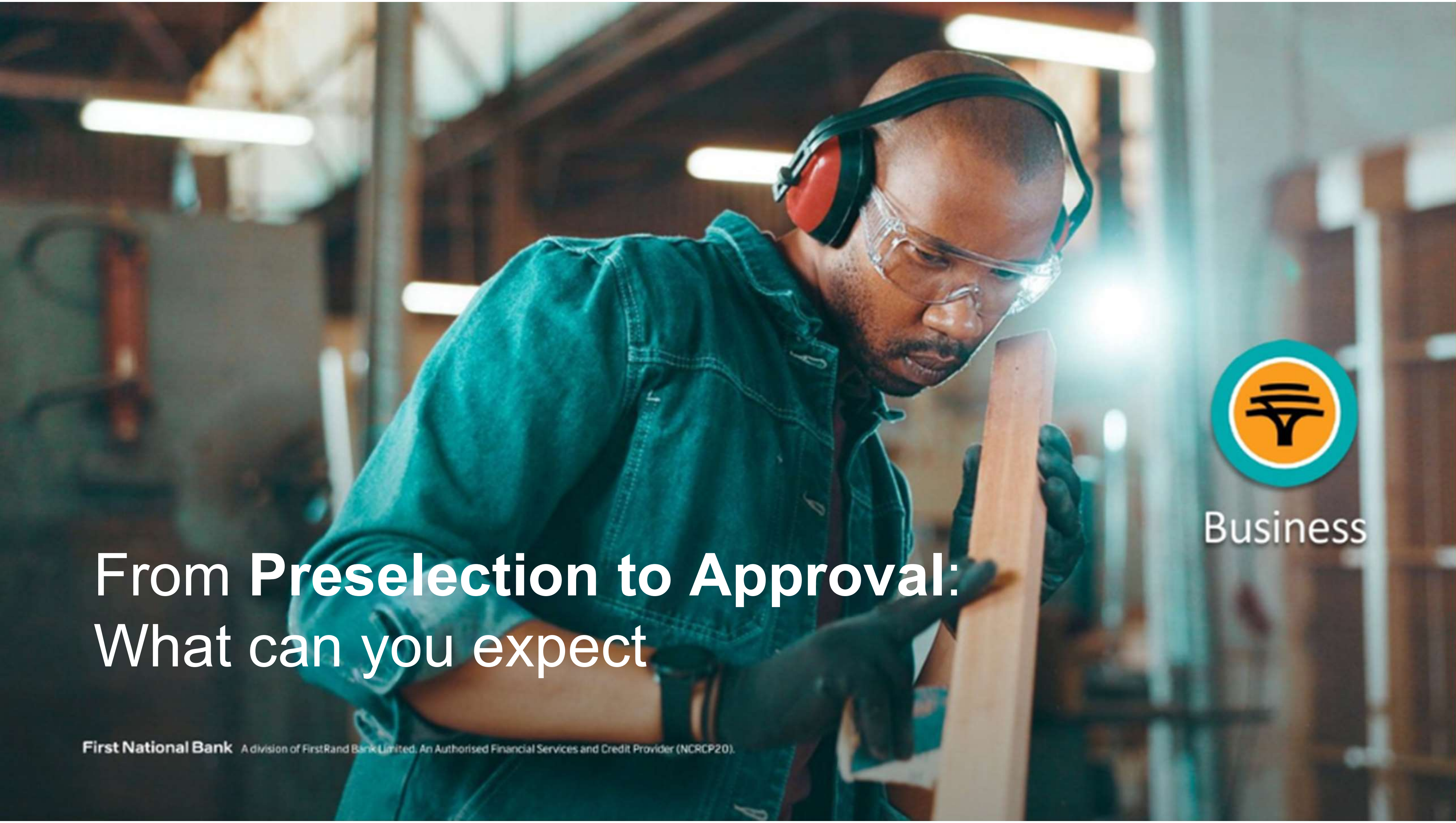
Lowers barriers to entry for informal or smaller businesses and brings underserved SMEs into the formal lending ecosystem.

Benefits for Retailers

Provides fast access to funding with flexible repayments that adjust to sales volumes, minimal paperwork, and no need for traditional collateral

Transaction data supports

- Preselected funding offers
- Tailored limit and pricing decisions
- Readvance offers
- Progression into larger, more traditional credit products as the business scales


Business
From Preselection to Approval:
What can you expect
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From preselection to full approval: *The Journey*

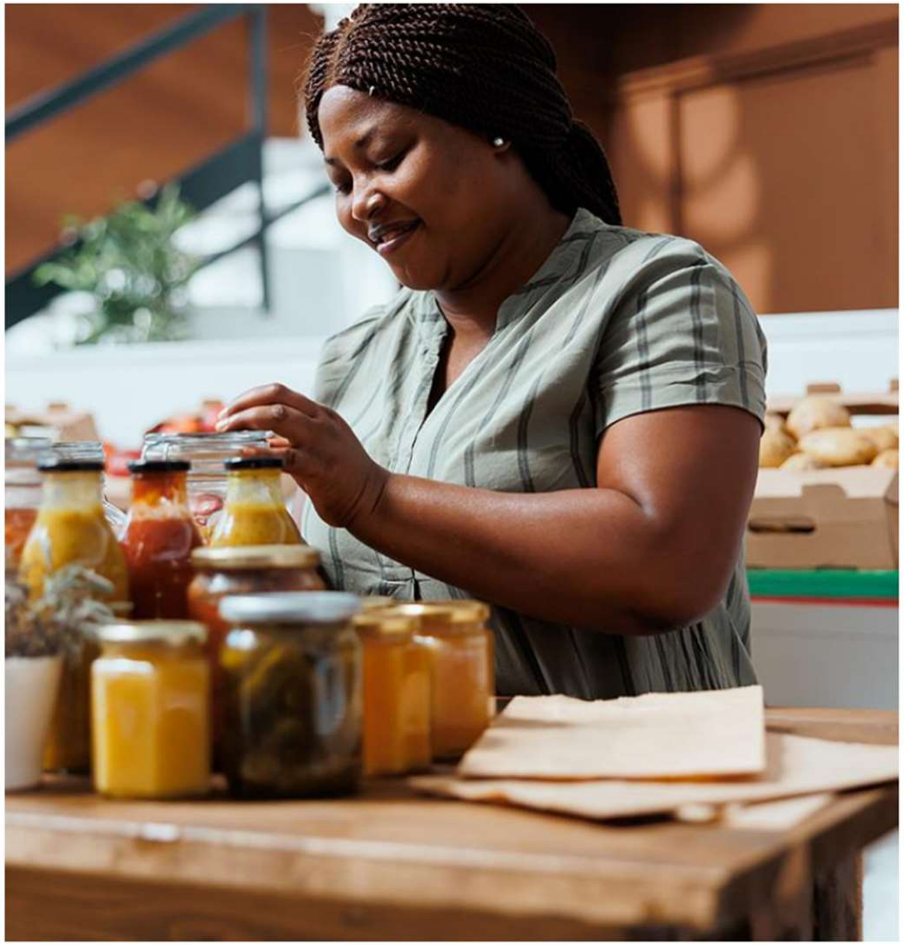
> *"A preselected offer isn't the end of the journey — it's a signal that your business data suggests you may qualify, subject to required checks and final approval."*

1. Business activity creates a digital footprint
2. Data signals likely eligibility / preselection
3. Business completes checks and documents
4. Lender finalises assessment and approval
5. Funding supports growth; future data improves access

A simple five-step flow from everyday activity to funded growth.

CALL TO ACTION

Five things you can do now



Bank your income

Channel business income into your business account for a visible trading record

Accept digital payments

Where possible, so each transaction builds a usable financial footprint

Keep records current

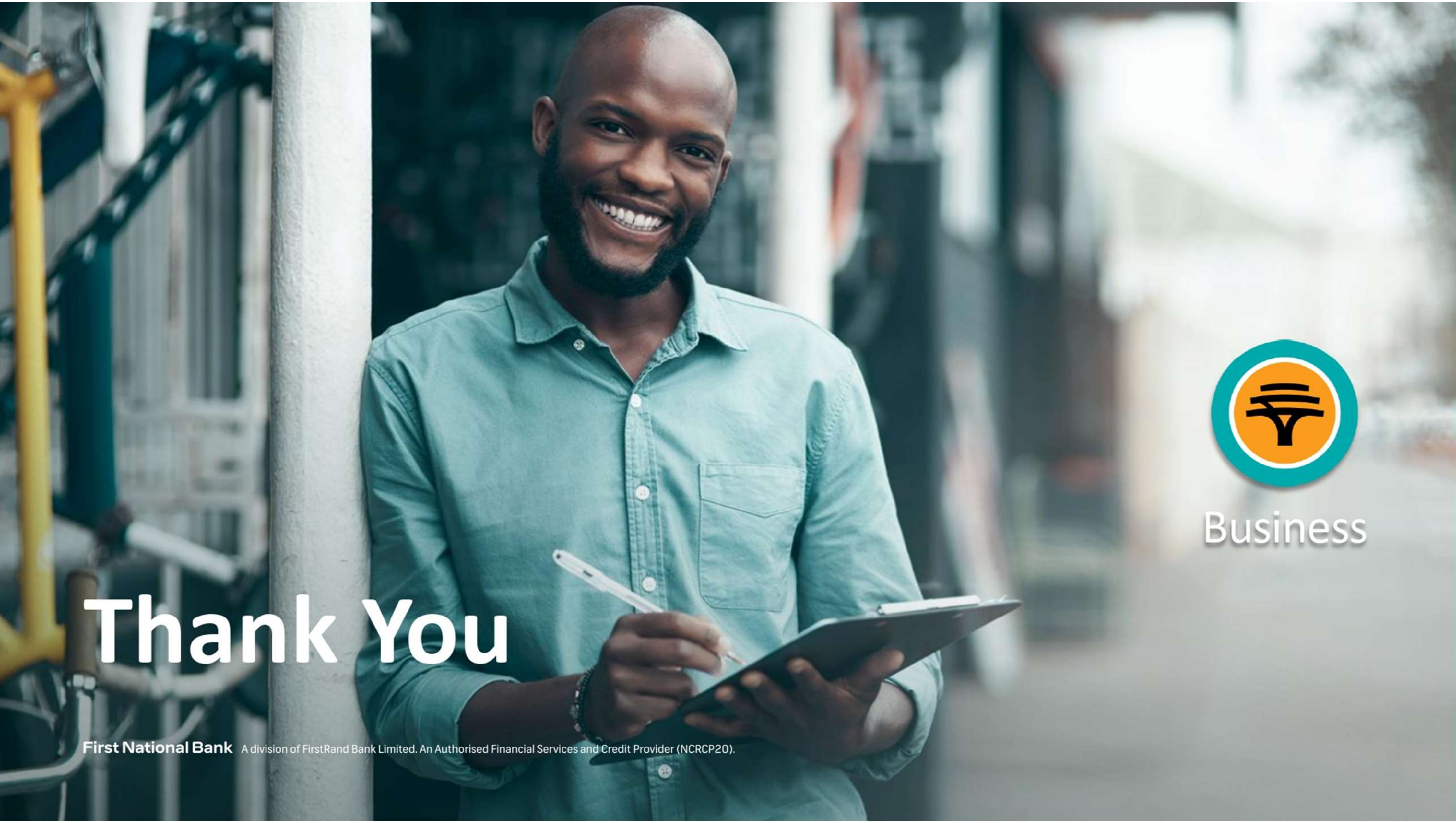
Invest in sound bookkeeping or accounting support to stay audit-ready

Build a positive credit profile

Maintain healthy credit behaviour — including the owner/director's personal credit.

Own your funding purpose

Be clear whether funding is for survival, stock, growth, equipment, expansion or opportunity capture


Business
Thank You
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