

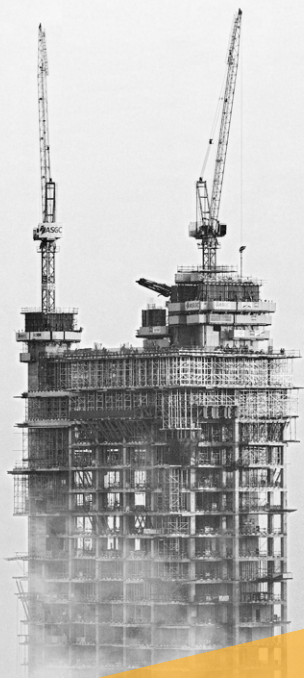


FINANCIAL SOLUTIONS FOR BUSINESS GROWTH

CONTACT US TO FIND OUT WHAT OTHER SERVICES WE CAN OFFER

WHAT WE OFFER

- ASSET FINANCE
- WORKING CAPITAL
- BRIDGING FINANCE
- PROPERTY FINANCE
- INVOICE DISCOUNTING
- RENTAL FACILITIES



ASSET BASED FINANCE

GENERATING GROWTH



ADDITIONAL ASSET FINANCE SOLUTIONS

• SALE & LEASE BACKS

The company sells the asset and leases it back from Intello Group. The business can continue to use a vital asset, but only has to pay the monthly lease.

• RENTAL FACILITIES

Intello Group provides rental facilities for your assets. We offer rent-to-own solutions, and no penalties on early settlements.

• PROPERTY FINANCE

Property Financing Solutions for individuals and businesses. We assist with finding the best funding structures, for residential & commercial.

• INSURANCE

We can provide you with in-house insurance for your assets.

About Us

Asset finance is a financing solution that provides our clients with access to commercial assets. It enables clients to confidently obtain the assets they need for growth in their business.

Intello Asset Finance exists to provide asset-based finance solutions to the individual as well as the larger enterprise or business. We offer sale agreements and rental facilities to clients through vast client and supplier networks - anything from private and commercial vehicles to medical, earthmoving, and industrial equipment.

CONTACT US

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ASSET FINANCE FACILITIES



TRANSPORT



LEISURE



AVIATION



MEDICAL



MANUFACTURING



ENGINEERING



AGRICULTURE



SOLAR



MINING & CONSTRUCTION



INDUSTRIAL



PASSENGER VEHICLES



WHY CHOOSE INTELLO GROUP

EXPERTISE

We have extensive expertise and understanding of the industries we operate in.

RELATIONSHIPS

We have close relationships with funding partners, suppliers, finance houses, and other industry specialists.

FLEXIBILITY

Our agreements offer flexibility to suit each client's needs.

VISIT US AT

37 Sovereign Drive, Route 21 Business
Park, Irene, Centurion, 0157

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WORKING CAPITAL

Intello Group can assist with a short & medium -term loan, secured by unencumbered assets - typically property. Banks would often not be able to assist you, as you may not be able to make monthly repayments due to cash flow constraints. Intello Group gives the option of monthly interest & debt repayments, interest only, or full repayment at the end of the term.

Like you, we understand the challenges that businesses face. More often than not, access to capital is at the top of that list.

Without adequate cash flow to purchase stock, refurbish your equipment or expand your premises, opportunities are missed that could have been the turning point for the growth of your business.

WORKING CAPITAL SOLUTIONS

- ≡ Short & Medium Term Loans
- ≡ Estate Agents Commission
- ≡ Loose Asset Bridging
- ≡ Trade & Project Finance
- ≡ Invoice Discounting & PO Finance
- ≡ Debtor Finance

WHEN DOES THIS SUIT YOU?

- ≡ Cash flow is restricted while awaiting a pay-out when an existing deal concludes.
- ≡ This existing deal should conclude within six to twelve months.
- ≡ You are able to provide unencumbered assets - typically property, as security.



PROPERTY FINANCE



OWNER OCCUPIED

If you're looking to own your office space, industrial or retail building from which your business operates, or you're expanding your empire by purchasing more commercial property.



PROPERTY INVESTOR

If you're interested in purchasing tenanted property as a source of rental income, or to acquire or refinance office, industrial, retail or residential property for investment purposes.



PROPERTY DEVELOPER

Designed for those interested in property development - whether you're looking into office, industrial, or retail properties for long-term investment, or short-term returns.

Intello Commercial Property Finance allows your business to borrow what it needs by securing your loan against either a residential property, a commercial property or a property portfolio.

Because our priority is building your business, we are constantly improving our Commercial Property Finance solutions. We have specifically created three Commercial Property Finance Solutions designed to take you and your business to new heights.



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BRIDGING FINANCE

INTELLO BRIDGING FINANCE

Intello Bridging enables you to cross the financial bridge when you reach a point where you need temporary cash flow assistance due to business growth.

Bridging financing is the bridge between the time when a business' cash flow will be depleted as it waits to secure income, and when that business can expect to receive an infusion of funds.

BENEFITS OF BRIDGING FINANCE

FASTER
ACCESS
TO FUNDS

EXPAND
AND HOLD
ONTO
EQUITY

NO
GROWTH
PLANS ON
HOLD

MITIGATE
RISK OF
REPUTATION
DAMAGE



PROPERTY BRIDGING FINANCE

Unfortunately, property in South Africa can have a waiting period of more than three months between the date of sale and the registration to take place at the Deeds Office. Intello Property Finance enables the seller to “bridge” the gap in this time period, due to the wait for settlement of the value of the property sale.

Intello offers short-term finance solutions that will enable you to cover costs such as outstanding municipal accounts, property rates and taxes, moving or relocating costs, and unexpected costs for which you need cash flow.

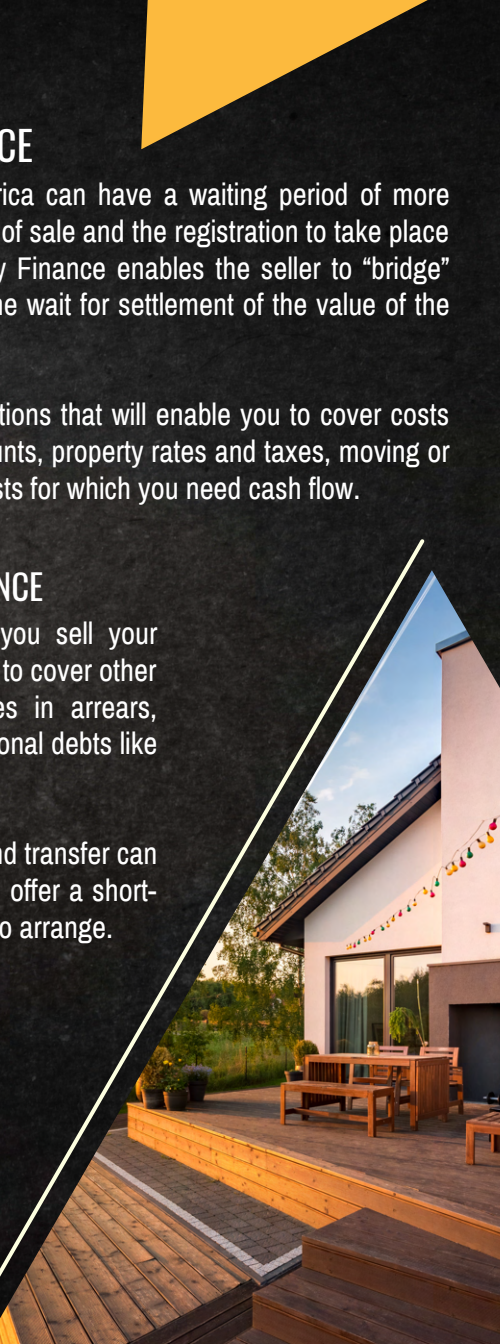
WHY PROPERTY BRIDGING FINANCE

Bridging finance is needed when you sell your property and urgently need the profit to cover other expenses such as a deposit, rates in arrears, moving costs, transfer duties or personal debts like school fees or credit card payments.

We know the period between sale and transfer can be a financially constricted time. We offer a short-term-solution that is quick and easy to arrange.

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**FINANCE
SOLUTIONS,
TAILORED TO YOUR
INDIVIDUAL
NEEDS**

INVOICE DISCOUNTING

WHAT IS INVOICE DISCOUNTING?

Invoice Discounting is a financial solution that will allow you to receive immediate funds for your company (working capital injection) to finance your slow-paying invoices. Invoice Discounting gives you access to the money in your accounts receivable ledger – unpaid customer invoices – much faster. Instead of waiting for your customers to pay your invoices, you take out a short-term loan from Intello Group's Invoice Discounting Solution.

HOW IT WORKS

1. You invoice customers for services rendered / products sold.
2. Send your invoice to Intello Group.
3. Intello Group assesses the invoice and makes funds available calculated at a percentage of the face value of the Invoice.
4. You remain responsible to collect payments from your customers.
5. When your debtor pays, the amount owed to Intello Group is settled, and the balance of the invoice is paid to you.

BENEFITS

- You get paid quickly, improving your cash flow.
- Invoice Discounting finance is usually cheaper and simpler than applying for a bank loan.
- More predictable revenue stream.

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