



Merchant  
Capital

# Asset Finance

**Fund the assets your business needs to grow, without tying up your cash**

With Merchant Capital Asset Finance, you can secure revenue-generating assets now and repay over time, so your business keeps moving while you grow.

## What is Merchant Capital Asset Finance?

Merchant Capital Asset Finance is a secured funding solution that enables businesses to acquire new or used revenue-generating equipment while spreading the cost over manageable repayments.

Instead of paying upfront for essential assets, businesses can invest in growth immediately while preserving cash flow for day-to-day operations.

## Why Asset Finance?

As businesses grow, the need for new equipment often becomes a must have. Whether it's upgrading machinery, expanding production capacity, or investing in tools that drive revenue, large upfront purchases can put pressure on cash flow or delay expansion plans.



## Asset finance allows you to:



Pay for equipment over time, without tying up cash



Keep working capital free for running your business



Get the assets you need now to grow faster and take advantage of opportunities

## Key features & benefits

- › Funding from **R200,000** up to **R5 million**
- › Repayment terms of up to **36 months**
- › Fixed daily or weekly payments
- › Funding available for new and used assets
- › Applicable to fixed or **moveable revenue-generating equipment** (excluding fixed property)
- › Supplier paid directly by Merchant Capital within 24–48 hours
- › Potential VAT reclaims and **tax-deductible repayments\***

## Tax & cash flow advantages

Asset Finance can provide additional financial benefits, including:



Improved cash flow management by spreading large capital purchases over time



Repayments that may be tax deductible



Potential upfront VAT reclaims

# How it works

## Getting started is simple:

### 1 Apply for Asset Finance

Submit your application together with a valid supplier quote and 12 months' bank statements.

### 2 Credit assessment & approval

Our team reviews your application and confirms approval. Your supplier needs to issue an invoice addressed to Merchant Capital.

### 3 Supplier paid directly

Once approved and agreements are signed, we pay the supplier directly, typically within 24–48 hours.

### 4 Asset delivery & repayments begin

After delivery, provide the proof of delivery (POD) to Merchant Capital. Repay in fixed daily or weekly payments over your chosen term. Ownership transfers once the final payment is made.

## Is your business eligible?

Merchant Capital Asset Finance is available to established South African businesses that:

- › Are registered South African entities
- › Have been trading for 12 months or more
- › Have a business registration number
- › Generate R100,000+ in average monthly revenue
- › Have a Net Asset Value or annual revenue exceeding R1 million
- › Can provide a valid supplier quote
- › Provide required documentation (12-month bank statements, supplier invoice, FICA and business information)

## Asset & supplier requirements

To ensure a smooth funding process:

- › Ensure the assets are tangible and enhance your business operations
- › Provide a valid supplier invoice addressed to Merchant Capital for payment
- › Suppliers must be reputable South African businesses with verifiable details
- › Note that Merchant Capital retains ownership of the asset during the term
- › Ownership transfers to the business once the final payment is settled
- › Merchant Capital may contact the supplier directly regarding the asset if needed

## Industries we commonly support

While Merchant Capital Asset Finance is available to businesses across many sectors, the following industries most commonly use this solution to invest in growth:



### Manufacturing

Invest in machinery and equipment that increases production capacity and efficiency.



### Restaurants & hospitality

Upgrade equipment and expand operations without disrupting cash flow.



### Wholesale & distribution

Improve logistics, storage, and operational capacity.



### Medical & healthcare practices

Invest in revenue-generating medical equipment to enhance patient services.



### Packaging

Invest in equipment that scales production and improves output efficiency.

## Why Merchant Capital?

A trusted funding partner to South African SMEs since 2012.

Merchant Capital is a leading provider of finance to SMEs through its customised, technology led lending solutions. The company is committed to ensuring the highest ethical standards in the alternative lending industry and is a founding member of the South African SME Finance Association (SASFA). Merchant Capital has provided over **R17-billion** in funding to over **70 000** businesses since 2012.

# Ready to invest in your next phase of growth?

Apply today and secure the assets your business needs to grow.

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