

COMPANY
PROFILE



OBP
Investments

Localising Procurement and Growing SMMEs



- # Purchase Order & Invoice Funding
- Equity Funding up to **R250K**
 - Broker for transactions up to **R25m**
 - Coordinate **non-financial support**



Grow Your Business with us

We are **Growing the Economy** by Improving Competitiveness of selected **SMMEs** to Maximize localization of B2B procurement.

What Drives Us

- 1 Help SMMEs to **“build income traction”** to enable access of cost-effective and alternative funding
- 2 To **“plug the cashflow gap”** when traditional lenders are not able to respond timely or debtors have not yet paid.
- 3 **Increasing** B2B SMMEs:
 - Procurement market share:
 - Import replacement
- 4 Growing **Rural Economies**

No	Area	How we invest / fund	Advantage
1	Affordability	<ul style="list-style-type: none"> • Fund expenses upto 70% of P.O. or 80% of invoice 	<ul style="list-style-type: none"> • No impact of previous financials
2	Security	<ul style="list-style-type: none"> • Past experiences of similar work • P.O. or invoice of a credible client • We become main signatory of your bank account • You agree to improve credit record and statutory compliance 	<ul style="list-style-type: none"> • Assets are not a disqualifier, rather “skin-in-the-game” (what do you stand to lose?)
3	Fees	<ul style="list-style-type: none"> • Customised Profit Sharing per application 	<ul style="list-style-type: none"> • No equity (you don't give away ownership) • No interest and highly regulated environment
4	Turn-Around	<ul style="list-style-type: none"> • 2 to 5 days 	<ul style="list-style-type: none"> • Enable to respond to customer demands
5	Repayment	<ul style="list-style-type: none"> • Full repayment within 60 days when your client pays 	<ul style="list-style-type: none"> • Limited risk of indebtedness
6	Growth potential	<ul style="list-style-type: none"> • You should be able to generate revenue regularly (e.g. monthly) 	<ul style="list-style-type: none"> • Grow your revenue and access other alternative funding

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Mission

We provide business growth and profitability solutions to small, micro and medium sized enterprises (SMMEs), within B2B of targetted sectors operating in Southern Africa. We are entrenching principles of financial management as a day-to-day business management tool.

This will help in facilitating access to funding and implementation of business management best practices, through various technological solutions and collaboration.

We aim to grow OBPI to become the leading partner of choice in Southern Africa and a significant contributor to local and regional economic development, while delivering promised returns for our shareholders, investors and all our stakeholders.



What Makes Us Different

We only win when SMMEs win, therefore our solutions are based on closely working with our SMMEs and continuously learning from the broader SMME ecosystem.

After developing a business model with our own investment, it became clear that there is an abundance of skills and resources.

These two values are necessary to building a thriving economy, key to our findings and success are collaboration of the ecosystem, continuous improvement and instilling a win-win culture.

We work with a specific number of SMMEs in a 12 months cycle to ensure our focus for win-win.



What Drives Us



1. Help SMMEs to **build income traction** to enable access of cost-effective and alternative funding.

2. To **plug the cashflow gap** when traditional lenders are not able to respond timeously or debtors have not yet paid

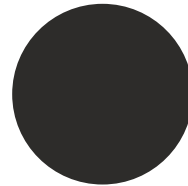
3. **Increasing** B2B SMMEs:

- Procurement Market Share.
- Import Replacement.

4. Growing **Rural Economies.**



What We Do For SMEs With Market Access to Potentially Invoice Monthly



1. Funding of orders or contracts for industry benchmarked profit sharing
2. Short-term loan (tailor made pricing)
3. Involved operationally (mentoring, performance management, hold champion to own aspirations) to improve profitability and cash-flow through efficiency.
4. Support services (book-keeping, payroll, HR, IR, IT) at competitive fees.
5. Ready SMME partners to the next level of growth (e.g. funding, penetrating other markets).

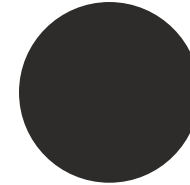
How We Invest into SMME Partnerships

Company Profile

OBP Investments

No.	Area	How to Invest/ Fund	Advantage
1	Affordability	<ul style="list-style-type: none"> • Fund expenses upto 70% of P.O or 80% of Invoice. 	<ul style="list-style-type: none"> • No Impact of previous financials.
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What We Do For: Businesses That Need To Localise Procurement

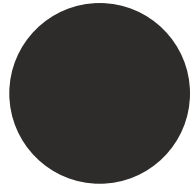
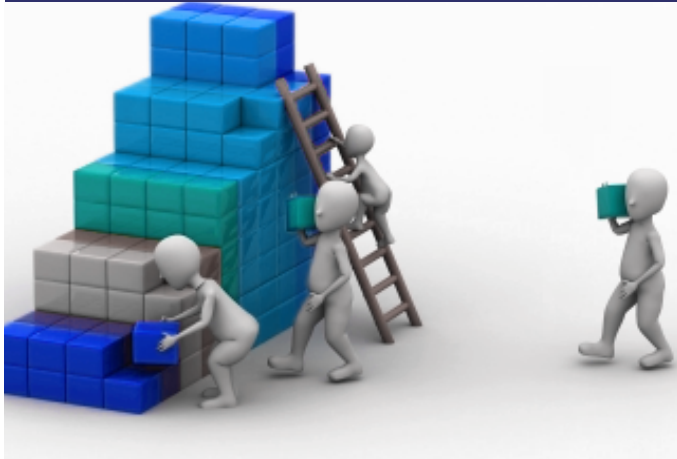


1. Incubation program of a specifically selected high potential SMMEs from a target database (vendor list) that can increase procurement market share while contributing to the bottomline. This done through a fair and merit based process (e.g. competition / boot-camp), with constructive feedback to unsuccessful candidates.
2. Identify procurement spend that can be localised over a target period (e.g. 1 / 3 / 5 years), based on the quality of SMEs assessed, while contributing to own bottomline.
3. Deployment of ESD budget to increase localisation of own procurement.
4. Localisation means door-step or target community of entrepreneurs. The first objective is to reduce excessively unequal distribution of procurement to a few suppliers, the second objective is to reduce over reliance on importing of services or products. ESD funding can be structured as a grant, equity or a non-interest bearing loan, all with pre-agreed terms.

What We Do For Investors & DFIs (Local And International)

1. ROI on capital. Investor are able participate in a non traditional asset class with competitive returns. Available from the 1st of September 2020.
2. Maximise impact of capital. DFIs are able to direct funding to where most impact (preagreed) can be achieved (e.g. sustainable SMEs, employment opportunities, economic participation of previously disadvantaged groups).

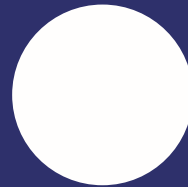




What We Do For the SMME Ecosystem

1. We actively participate in knowledge sharing.
2. We aspire to continuously support and uphold ecosystem standards.
3. We collaborate in providing solutions through associates & referrals.
4. We believe in cloud solutions
5. We aspire for access to live/updated data
6. We drive our solutions through analysis, benchmarking and advisory

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With Us.



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