

# TOWER INVESTMENTS

MARKET LEADER  
WORKING CAPITAL SOLUTIONS

Tower  Investments

# TOWER INVESTMENTS OVERVIEW

We will always push the boundaries to meet the needs of our customers while continuing to support the values of our business partners.

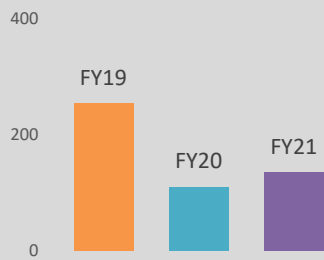
## BACKGROUND ON TOWER INVESTMENTS

- Founded in 1994, Tower Investments services some of the largest corporate entities in South Africa and abroad, whilst at the same time ensuring its myriad of SME customers are catered for with the highest levels of service available in the industry;
- Tower Investments deploys expert asset finance and cash flow solutions to the Sub-Saharan market by utilising a combination of in-house facilities and strategic banking and funder partnerships. The most significant of which is the introduction of a securitization program together with 'A rated' insurance cover to source funds from the debt capital markets. This enables Tower Investments to introduce an unparalleled number of finance structures to its customer base;
- The expertise and systems housed within Tower Investments enable turnkey financial solutions for customers wishing to acquire various forms of equipment, enhance working capital, improve operational cash flow and more effectively manage cash to cash cycles. By partnering with our customers, we can tailor a financial solution to suit your specific requirements.

## SOURCE OF FUNDING



### REVENUE Rm



Assets under management of  
**R2.5 Billion**



Proprietary pipeline is  
circa **R3.4 billion** across  
**15 funding opportunities**

### CORE CAPABILITIES BUILT UP:



Sales  
conversion



Product and  
fulfilment



Customer  
acquisition



Customer  
experience



Product development,  
bundling and branding



Billings and  
collections

# TOWER INVESTMENTS PRODUCTS & SERVICES

Tower Investments will constantly strive to develop innovative and customised solutions to satisfy our customer's unique business requirements

## OUR SOLUTIONS CATER FOR:



### Supply Chain Finance

Tower Investments have established facilities both locally and off-shore to finance your supply chain through leading credit institutions and international Banks.



### Operating Rentals

- ❖ Information Technology
- ❖ Medical
- ❖ Telecom
- ❖ Industrial
- ❖ Farming
- ❖ Corporate & Commercial application



### Vehicles & Material Handling

Vehicle and yellow metal financing through a comprehensive fleet management solution.

Material Handling Equipment based primarily on a unique joint leasing program with the manufacturer



### Bridging Finance

Bridging commercial business transactions and property deals.

## All our Solutions are underpinned by Insurance

Tower Investments can provide both short term and specialised insurance for comprehensive equipment and commodity cover throughout the supply chain.

# TOWER INVESTMENTS LEASING OPTIONS

If it appreciates, buy it - But if it depreciates, finance it

## WHY ASSET BASED RENTALS

- **TAX DEDUCTIBLE** Treated as an operating expense; in other words it is off balance sheet. Cash purchases of assets must be capitalized and depreciated over prescribed periods. Operating Leases are not restricted by CAPEX or Budget approvals;
- **PASSIVE ASSETS** Rentals don't directly contribute to generating or influencing a company's profit margin. If capitalised, a company's profit margin and various other financial ratios are however directly and negatively affected of which the most sensitive one surely is dividends to the shareholder.
- **REDIRECT CASH TO INCOME** Allows customers to redirect their cash to income - generating assets, projects, property, etc. rather than assets that depreciate in value, whilst at the same time spreading the cost of the rented equipment over it's useful life. Rentals provide Cash Flow Certainty - Monthly payments are fixed throughout the term of the agreement enabling you to effectively understanding your exact costs associated to your company's infrastructure.;
- **FLEXIBILITY** Our rental options allow for a myriad of different structures and end-of-term options. Rentals also provide for the added flexibility of component upgrades or changing only selected items during the term of a rental agreement without penalty.
- **EASIER ADMINISTRATION** Because we provide extended payment terms and an online asset monitoring and tracking web-site CREST Management Systems, it makes administration that much easier.



# TOWER INVESTMENTS FUNDING EXAMPLES

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Tower Investments will constantly strive to develop innovative and customised solutions to satisfy our customer's unique business requirements.

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## OUR SOLUTIONS HAVE CATERED FOR:



Assets under management of **R 54,794,257**

Predominantly IT Equipment on Lease Agreement – **Rental Managed Services**

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Assets under management of **R 437,410,036**

Trade Finance procurement of commodities – **Payables Service Agreement**

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Assets under management of **R 163,897,997**

Predominantly IT Equipment on Lease Agreement – **Master Rental Agreement**

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Assets under management of **R 110,000,000**

Trade Finance procurement of commodities –

**Consignment & Stock Monitoring Agreement**

# TOWER UXHASO OVERVIEW

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We will always strive for excellence in meeting our customers' needs while continuing to support sustainable empowerment and financial transformation

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## BACKGROUND ON TOWER UXHASO

- A new black entrant in the credit services and investment sector having been established by Tower Investments with a **55% BEE shareholding**, of which **27,5% is black woman owned**;
- Tower Investments contribution to support **sustainable empowerment and financial transformation**;
- Joint Venture agreement with Tower Investments to initially **leverage off Tower Investments** structures, experience and systems until such time as we are able to operate our own full end-to-end back office operations;
- Skills and expertise transferred to **empower independence**;
- Focused on better meeting the funding requirements of South African corporates wishing to comply with **radical economic transformation** and government institutions falling under the auspices of the Public Finances Management Act (PFMA);
- By partnering with our customers, we can **tailor financial solutions** to suit their specific requirements.



At Tower Uxhaso we are driven to help our customers optimise business management and growth potential

CREDIT PARTNER • FLEXIBLE FUNDING • TRANSFORMATION • UNLOCK GROWTH