

Cash flow is king

Fast-track access to the opportunity capital you need to grow your business

In South Africa, retail business owners operate in a fast-paced, dynamic and highly competitive market. Getting access to working capital today versus waiting two to three weeks for a loan to be approved can spell the difference between seizing a growth opportunity or missing out on revenues that could take a retail business to new heights.

Luckily, fintech lenders like Capital Connect have stepped into this gap. Capital Connect, the business funding division of the Connect Group, offers unsecured, short-term funding solutions that are designed for the fast-paced retail industry. Capital Connect offers retailer business owners shorter, more flexible loan terms, as well as quick loan approvals that help merchants stay agile in a changing market.

"Many retailers in South Africa know what it's like to miss out on a special bulk buying offer or other expansionary business venture, because they cannot access the financing needed to grab the opportunity," says Steven Heilbron, CEO of Capital Connect.

"Retailers also know what it's like to face the arduous task of completing reams of paperwork, providing stacks of documents like audited financials and jumping through hoops as they apply for the loan. A fintech retail funding solution like Capital Connect is designed for the fast-paced retail industry, where getting finance of up to R2.5 million within 24 hours is the tool a retailer needs to capitalise on business opportunities, as and when it presents itself – it's meeting this demand of quick access to funding that accelerates growth and increase profitability."

It's as easy as 'Click & Borrow'

Applying for a loan with Capital Connect is as easy as downloading an app, registering a profile and choosing your loan amount, repayment period and viewing the daily instalment that suits the merchant's pocket. Approval within minutes and quick access to capital allows you to capitalise on the business opportunities at hand. Depending on your average monthly cash and card turnover, you may qualify for a loan of up to R2.5 million.

Flexible short-term lending, with affordable daily instalments

The loan repayment period is not bound to a few years or large monthly repayments, but to a shorter period of time that works for the merchant. Instead of lump sum monthly instalments, merchants pay affordable daily instalments to manage their cash flow. And, if the merchant uses the Cash Connect automated cash management solution, they can even repay the loan in daily instalments, straight from the cash in their cash vault – ensuring convenient repayment solutions to suit the business owner's needs.

Capital Connect knows cash flow is king for a retail business. The financing solution isn't about paying off debt or keeping the business doors open – it's about giving retailers the funding tools they need to grow and thrive. This is a valuable helping hand for SMEs at a challenging time when many businesses require to think outside the box to innovate and outsmart competitors.

While access to business funding seems to be a challenge for many business owners in South Africa, according to a PWC study done in 2020, it is the fintech business funding solutions that will allow the retail sector to act before the window of opportunity closes and to ultimately grow and expand.

For more info, [click here](#) and we'll call you right back!

Watch what Madimetja Tloubatla from Engen Diepkloof has to say. ▶

