

Can my business raise finance with Energise Africa?



We're all about providing flexible, affordable finance to impact-driven companies in emerging economies. We know that pioneering companies come in many shapes and sizes, from start-ups to established outfits looking to expand.

What all our sustainable businesses (investees) share is a burning desire to deliver social and environmental impact, good governance, strong values and a business model that can generate investor returns.

So if this sounds like your company, read on!

We provide a fast, flexible process:

Our fintech platform is more agile than traditional lenders - on-boarding, tranche drawdown and repayment processes are quicker and less cumbersome.

Once your company is on-boarded, just indicate when you want to raise a loan tranche and provide a short description of the use of funds -we'll do the rest!

- Energise Africa manage financial promotions sign off, and market the offer to our investors.
- Once it reaches 100% funding status, we aggregate all investments, and act as your single point of contact (no need for interaction with our thousands of individual investors).
- You only pay for successfully funded campaigns, there's no application fee, and you don't pay interest on money until you need it.
- You can have multiple campaigns, until the maximum exposure is reached, so you can match the level of borrowing to your underlying business needs.
- From request to disbursement of funds typically takes 6 - 8 weeks, with campaigns live on the platform for 2 – 3 weeks (depending on the size of the tranche)

We look for mission-driven companies with a proven track record:

To ensure that we provide the best opportunities to our impact investor community, we look for organisations that have:

- Strong social and environmental mission, creating measurable impact in emerging economies
- Viable business model, sound financial & risk management
- Senior management team with relevant experience
- Proven & projected repayment capacity (incl. no history of repayment issues to creditors)

Organisations raising finance with Energise Africa typically have:

- Expected debt drawdown of £1.5million or above over the next 12-18 months
- Equity / Assets > 35%
- Total assets > £3million
- FY revenue > £1million
- Operating cash flow positive, or clear path to achieve this

Indicative terms

Product debt, in the form of a tranche-based credit facility			
Type	Promissory notes (tranche-based credit facility)	Tranche size	£100k - £1 million, determined by investee on a tranche basis <i>No fixed schedule imposed, to allow matching with underlying business needs</i>
Facility size	£1.5 – 10 million Typical total exposure of £5 million per year	Tenor	Flexible, 6 – 48 months, determined on a tranche basis within a permitted range (determined during due diligence)
Seniority	Senior, pari-passu to other lenders	Repayment schedule	Semi-annual, linear amortising <i>Grace periods are considered on a case-by-case basis</i>
Pricing	Transparent all-in costs 9-12% , including upfront tranche-based success fee, and interest to the crowd		

Use of funds:

FLEXIBLE WORKING CAPITAL FACILITY: Typically £1.5 – 10 million notes programme for companies - ideal for inventory financing

TAILORED RECEIVABLES FINANCING: Typically £1.5 - 10 million notes programme for companies finance for loan assets

If you'd like to learn more about raising finance with Energise Africa, then get in touch and see how we can help you.

You can also check out our raising finance FAQ section for more information.