



**CUSTOM
CAPITAL**

**Lending to entrepreneurs
by entrepreneurs**

Custom Capital Finance is an alternative lender, enabling businesses to reach their full growth potential, without impacting their capital.

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Custom Capital Finance (CCF) offers Rental Asset Finance, enabling businesses to reach their full growth potential, without impacting their capital.

WHAT IS ASSET FINANCE?

Asset finance is a type of finance used by businesses to obtain the equipment they need to grow. It usually involves paying a regular charge to use the asset over an agreed period, avoiding the full cost of buying outright.

WHY DO YOU NEED ASSET FINANCE?

Cash flow can be tight when you're starting a business. In the event that you require assets like specialised equipment for example, an asset finance solution will allow you access to these assets, at your convenience.

ABOUT CUSTOM CAPITAL FINANCE

In 2001, Custom Capital was founded by the Du Toit brothers, Chris and Pierre; industry experts, who have built an experienced lending team around themselves.

Over the years, their focus was on building a successful business, which led to interest from external parties. In 2011, Custom Capital formed a partnership with Mercantile Bank to become Mercantile Rental Finance with the sole purpose of building a high-yielding portfolio underpinned by Rental Contracts. This partnership exposed them to the world of stringent compliance procedures and risk management. They were also instrumental in establishing a R1 billion securitisation vehicle. In 2016, Mercantile exercised their call option and bought out the brothers based on the management forecast. At exit, the AAA-rated portfolio size was in excess of R750 million.

Chris and Pierre are both entrepreneurs with a knack for taking calculated risks. They have a deep understanding of the rental finance industry and an all-round knowledge of running a business. In 2017, Chris and Pierre started Custom Capital Finance.

THE CUSTOM CAPITAL FINANCE TEAM

The management of CCF have understood the importance of a highly experienced team of competent individuals, and as such have invested in people who have been working in rental finance for many years. The years of experience ranges from 3-14 years with an average of 6 years of experience in the industry per member from sales staff, to application processors, and finally to the debt collection department. This skill of managing and mitigating risk has been learnt through experience in this team and each know how their role affects the portfolio of assets.

IN PARTNERSHIP WITH THE MULTIPLY GROUP

Custom Capital Rental Finance has partnered with the Multiply Group – a private investment company that provides longer-term strategic capital to business owners through a partnership focused approach.

With investment experience spanning the past 5 decades, their founding partners have come together with a shared ability of identifying, growing and influencing leaders and their respective companies.

The Benefits of Asset Finance



Finance agreements can be tailored to your business's specific needs



You gain access to assets you may not be able to afford otherwise



Enjoy flexible payment terms



Your asset finance provider will provide you with expert knowledge on the assets you require



No negative impact on your balance sheet



Your capital and cash flow are preserved



Allows companies to scale quickly and securely



Rental instalments are fully tax deductible



**We want to see your business grow!
Speak to us about your asset finance
requirements, and get the asset
finance your business needs.**



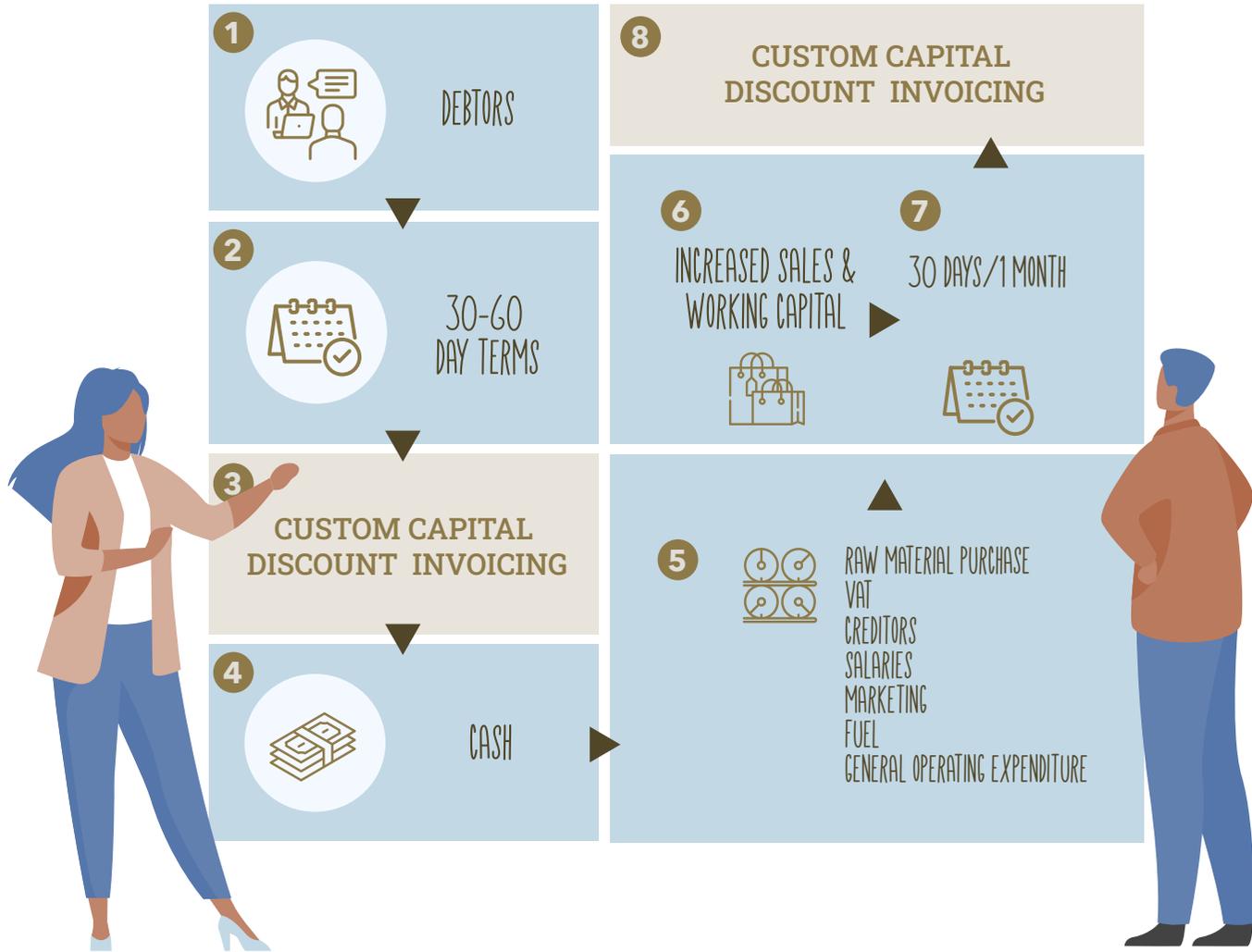
CUSTOM CAPITAL ASSET RENTAL FINANCING

The core business of Custom Capital Finance is to build a portfolio of diversified assets on Rental Contracts predominantly aimed at small to medium-sized corporates, but also including larger corporates and other entities. Our portfolio comprises of various asset types including, but not limited to:

- Office automation
- Telecommunication products
- Security surveillance
- Commercial vehicles
- Medical equipment
- Construction equipment
- Point of sale equipment
- Audio visual equipment
- Computer and IT equipment
- Software
- Specialised equipment
- Other moveable equipment

The portfolios are built utilising rental agreements. These agreements have varying periods attached to them ranging from 24-60 months.

Traditionally, corporations utilise this mechanism of acquiring equipment due to numerous advantages including conservation of working capital, better return on net assets, obsolescence hedge, flexibility, reduced debt exposure and tax advantages (i.e. off-balance sheet financing).



CUSTOM CAPITAL INVOICE DISCOUNTING

Invoice Discounting is a form of short-term finance used to improve a company's cashflow and working capital. Invoice Discounting allows a business to borrow money against its sales invoices before the customer has paid the invoice, with the debtor's book providing the primary security.

If you have cash tied up in your debtors' book and are waiting 30-60 days for payment from your debtors, we can assist in keeping your business cash-flow going by discounting your invoices, providing up to 80% of the invoice value upfront. We will then collect from your debtor on the due date and refund you the balance, less our agreed fee.

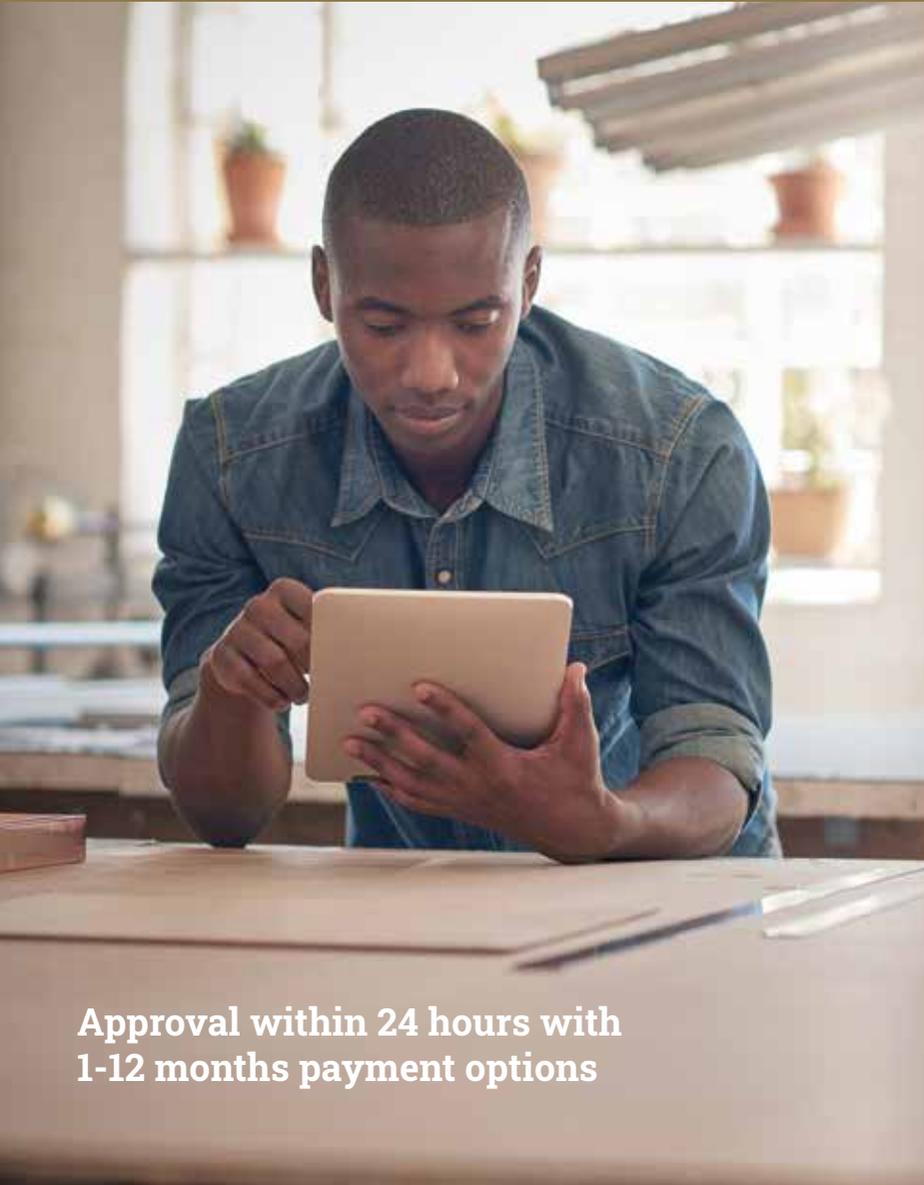
Our process is decisive, efficient, transparent and cost effective.

There are no hidden costs. We strongly believe in sustainable business relationships and promote Invoice Discounting as a tool to help your business grow.

Whether you are an entity seeking to leverage your debtor's book or a company who has suppliers pressing for early payment, we would be delighted to look at your working capital needs. If we cannot assist, then we can probably recommend an alternative through our networks, built up over many years of experience in the lending field.

Our clients hail from all business sectors and we are happy to tailor a solution to your specific industry.

The alternative lending option.



Approval within 24 hours with
1-12 months payment options

CUSTOM CAPITAL CASH ADVANCES

- Providing working capital to expand your business and unlock growth opportunities
- Cash Advances available from R50,000 to R3 million and repayable over 1-12 months





Why choose Custom Capital Finance?



FOCUSED

Our sole objective is to provide working capital to entrepreneurs.



EXPERIENCED

Our team have over 75 years of finance experience. We understand the complexities of building a business and the cash-flow demands.



TRACK RECORD

2 decades of building successful portfolios.



FUNDING

We offer alternative funding lines from traditional banks.



TAILORED

We understand the demands and constraints of business, and work with them to find innovative solutions that are constantly evolving with the market.



SOUTH AFRICA

Operating costs are lower in South Africa.

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