



Scalable, Debt-Free Working Capital

Receivables and supply chain financing that increases cash flow for you and your trading partners without accumulating debt.

Receivables and Supply Chain Financing

Maximise Working Capital

Instantly access 80% of your debtor invoices' VAT-inclusive value by selling the proceeds from your receivables. Select which debtors you want to fund.

Optimise Debtor Terms

Align your payment terms with your debtors' production or trade cycles, supporting their cash flow without compromising yours.

Strengthen your Supply Chain

Enable your suppliers to access 80% of the VAT-inclusive amounts of their invoices to you by utilising the proceeds from their receivables. This enhances working capital for your supply chain.

Scale Seamlessly

Scale your working capital seamlessly alongside the growth of your receivables book.

No Debt

Not impacted or affected by existing finance arrangements, and no debt to you.

Competitive

Our innovative multi-funder structure secures competitive discounting rates from our funders. You can choose your funder and switch seamlessly.

Digital and Efficient

Manage everything through our user-friendly digital platform. Select which debtors' invoices to sell and optimise your cash flow strategy.





Benefits

No Traditional Loans

We don't vet your business's credit, and there's no recourse against your business for debtor defaults, barring performance, fraud, or late payment penalties.

Unaffected by Existing Finances

Our services don't interfere with your current financial arrangements. We can assist even when a cession is in place on your receivables.

Efficient

Sell your receivable proceeds at any time to optimise cash flow and minimise fees.

Competitive Rates

Funders compete on our multi-funder platform to produce competitive rates.

Debtors Cover Cost

Your debtors can cover the cost of selling the receivables by building the cost into your debtor payment terms.

Not Just Receivables Financing

This isn't your typical financing service or a bank facility tied to your entire receivables book. You select which debtors you want to cover. We also handle collections on your behalf, ensuring you get your funds without the hassle.

Digital

All through our platform.





Requirements

Supplying Goods and Services to Businesses

You supply goods and/or services to businesses, either on credit terms or currently for cash but with plans to extend credit.

Hollard Trade Credit Insurance Policy

Don't have a Hollard Trade Credit policy in place yet? No worries. We'll facilitate the setup for you.

Secure Promissory Notes (PN)

Your debtor to digitally sign a Promissory Note (PN) during or after the delivery of goods/services, committing to pay their debt into our funder's collections account.

Identity Verification

Our unique one-time biometric check verifies each debtor you want to fund, adding an extra layer of security to safeguard your business against identity fraud.

Streamlined Collections

Credit Circuit acts as your collections agent, efficiently managing debtor statements and collections on your behalf.

Business Eligibility

To qualify, your business should have an annual turnover exceeding R1 million and should have been trading for at least 12 months.

Trading History Requirements

Provide proof of trading history with a debtor, whether cash transactions or credit terms, including debtor ageings/debtor statements, and your bank statements, spanning at least three months.

How To Get Started



Step 1

Register online – with no obligations – at trade.creditcircuit.com



Step 2

Complete a Hollard Trade Credit policy application, if you don't have one.



Step 3

Submit signed Promissory Note with underlying invoice and statement.



Step 4

Upon approval of Promissory Note you get credited with the insured value of the Promissory Note into your Credit Circuit cession account. This digital cession can be sold to a funder for immediate cash on the Credit Circuit platform.



Step 5

Your funder receives the collected amount plus any default payments by Hollard. The uninsured, non-funded portion of the debt is paid pro-rata to you as funder receives payment from your debtor.

Contact Us



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