



POTENTIAL MADE POSSIBLE

# FUNDING GROWTH WITHOUT BARRIERS

Lending solutions that work when traditional finance doesn't.

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# OUR SOLUTIONS

PROPERTY BACKED FINANCE | BRIDGING FINANCE | STRUCTURED FINANCE | WORKING CAPITAL FINANCE | CAPITAL RAISING

## PROPERTY BACKED FINANCE

Our Property Backed Finance provides rapid, flexible funding (6-12 months) for businesses needing liquidity—ideal for bridging short-term financing gaps or ensuring stability while awaiting long-term finance or asset sales.

At Paragon Finance, we aim for credit approval within 36 hours, ensuring funds when you need them most.

### EXAMPLE

When a client required funds to finalise a property purchase, Paragon Finance quickly approved a term loan secured by an investment property with a national lease, supporting a smooth, timely transaction.

## BRIDGING FINANCE

Designed for agility, our Bridging Finance solution financing up to 85% of net proceeds from property sales, giving clients access to much needed capital for essential costs like rates, levies, or deposits for new purchases.

For non-property bridging needs, we tailor solutions case by case.

### EXAMPLE

A client needed to pay a deposit on a new home but faced delays in selling their current property. Paragon Finance provided a bridging facility against the expected sale proceeds, allowing the client to secure their new home seamlessly.

## STRUCTURED FINANCE

Our Structured Finance team specialises in complex, custom transactions, providing finance across the capital stack—including senior debt, mezzanine debt, and equity.

Collaborating closely with Capital Raising, we offer solutions such as call/put options, sale and leasebacks, and presale facilitation to meet your unique needs.

### EXAMPLE

Paragon Finance structured a tailored solution for a client requiring R17m in working capital to pay a key supplier. Through a sale and leaseback arrangement on a commercial property, we provided the loan, plus a call option to repurchase the property after repayment—ensuring continuity during a challenging time.



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## WORKING CAPITAL FINANCE

Our Working Capital Finance offers flexible funding (6-36 months), backed by assets like property, stock, listed equity, or debtors.

This solution is ideal for stabilising cash flow during fluctuating cycles, providing the liquidity needed to support operations and growth.

### EXAMPLE

A client with an inconsistent working capital cycle needed steady cash flow to cover monthly requirements. Paragon Finance provided a 12-month facility, secured by a cession of the client's debtors book, ensuring consistent cash flow and operational stability.

## CAPITAL RAISING

With over 200 funding relationships, Paragon's Capital Raising service connects clients with a vast network of traditional banks, alternative lenders, asset managers, and development finance institutions.

With our expertise and network, we've raised over R4,5 billion, helping clients unlock growth opportunities.

### EXAMPLE

When an existing client required R426m for a property development, Paragon Finance successfully ran a closed tender process among funders to secure the best terms for our client.

Click on one of our Finance Consultants below to get in touch.



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