



IMFact

Fuel Your Business Success

Presentation



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> Who are we?

IMFact was founded in 2019 to offer Kenya's underserved SMEs an alternative to traditional bank lending. Our team is motivated by the belief that SME's should have access to affordable and sustainable finance to operate and grow their business.



> Our Trusted Partners

IMFact works with reputable global finance partners to bring its factoring services to market.



> A Part of A Global Financing Family

IMFact was incubated by its parent company Cardano Development, an incubator and fund manager based in Amsterdam, The Netherlands with over **USD 6 billion** assets and **USD 1.5 billion** capital under management.

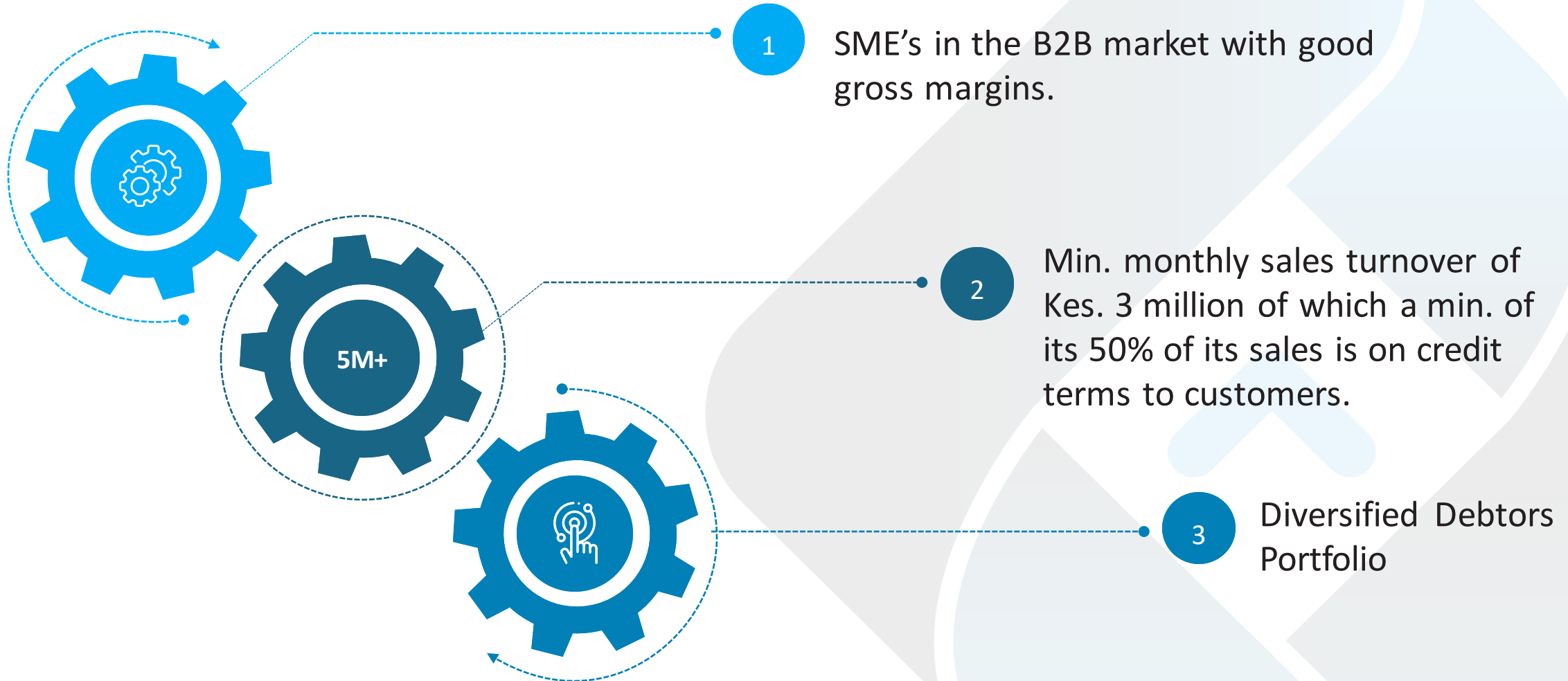
IMFact is part of the wider Cardano Development group family



A hand is shown dropping a coin into a stack of coins. The background is a blurred image of a person's hands holding a pen over a document, all overlaid with a blue tint. The text "Who do we finance?" is centered in white.

Who do we finance?

IMFact Client Profile



What is Factoring?

> What is Factoring?



Factoring is a transaction where a business sells its invoices to a third-party financier (“Factor”) at a discount.

When the issued invoice is due, the Factor will receive the invoice amounts from the payer as per the payment terms and conditions.



After deducting the amount owed to itself the Factor will pay to the seller the excess invoice amount received.

➤ How To Work With IMFact

Client contact

Speak with one our friendly support staff for IMFact services.



Connect

Once you've joined IMFact. Our IT system connects to yours to handle invoices.



Upload invoices

Upload your invoices through IMFact's mobile application and access the total amount owed.



24/7 access to available funds

On the day of your clients payment, your company will have access to the remaining part of the invoice.




Stay in control


Stay in charge of your business relationships and the collecting process of invoices




> Your Personalised Dashboard

Our clients have access to a personalised dashboard for their business. It has insightful analysis tools that give you total control over your invoices and debtor analysis.

 Analyse your debtors 01

 Track your invoices 02


 Manage your payments 03



> Why Use IMFact?

Unlike traditional banking, IMFact offers an inclusive factoring service. We pride ourselves on making access to finance easy.



No collateral 

No guarantees 

No hidden costs 

> Our Pricing

IMFact offers an all-inclusive competitive monthly interest charge for its services based on the quality of your receivable's portfolio.



We have two components to our pricing

Interest charge for our services






















Use of your personalized business dashboard.



> The Benefits of IMFact

IMFact outperforms traditional financing competitors in Kenya in multiple fields.

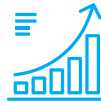
	 Better payment terms with suppliers	 Cash for special opportunities	 Find new clients in a secure way	 Unlimited lending amount	 Grant longer payment terms for better price.	 Grow your business without constraints.
						
Traditional finance						

Become A Part Of The IMFact Community

Our clients have access to our diverse business network and ongoing support.
We can help you with:



Expanding your network



Access to knowledge and business support



Business support through growth and challenges.

› Explore The Possibilities

Our friendly team would love to speak with you about your financing possibilities.

Contact us today!



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Let's discuss the Action Plan
- Partner + IMFact!

