



makanda finance

work **smarter** not **harder**



# COMPOUNDED INVESTMENT PROPOSAL



## EXECUTIVE SUMMARY

Over the past 13 years, Makanda Finance has strived to curve the Micro Finance Industry into one of the best and most growing micro-lending finance business. We have pride ourselves as a business that gives opportunities to build up other potential entrepreneurs who share the same vision as us.

As a vastly growing business, we say that there is more to this new path which leads to a greater opportunity to maximise profits and income. With a database of over 140 000+ clients to whom we can lend out loans, we acknowledge that the market has broadened. The demand for loans has risen expeditiously to more than we expected. Therefore, due to this change, Makanda Finance is facing a challenge in keeping up with the demand to provide loans to new clients.

## WHY CHOOSE US?

1. Enter into a legally binding investment agreement;
2. Competitive compound interest favourable to those most banks offer. This investment brings you a better interest rate than a regular savings account.
3. Top up your investment at any given time
4. Receive a form of monthly income;
5. Guarantee on your invested capital.
6. Flexible terms.
7. Earn a fixed annual interest rate of 24%.

## PROFIT MARGIN

Investments with Makanda Finance accrue 2% compound interest on a monthly basis (24% Compounded interest annually).

## HOW IT WORKS

The below diagram is an illustration on how the investment grows.

Investment Amortization Table						
Investment Principal Amount	R50,000.00					
Annual Interest Rate 1-12 months	24.00%					
Investment Period(in months)	12.00					
Original repayment amount	R1,438.40					
	End					
Repayment Number	Opening Balance	payment	Interest Charged	interest reinvested	Closing Balance	Rate
1	R50,000.00	R0.00	R1,000.00	R1,000.00	R51,000.00	2.00%
2	R51,000.00	R510.00	R1,020.00	R510.00	R51,510.00	2.00%
3	R51,510.00	R515.10	R1,030.20	R515.10	R52,025.10	2.00%
4	R52,025.10	R520.25	R1,040.50	R520.25	R52,545.35	2.00%
5	R52,545.35	R525.45	R1,050.91	R525.45	R53,070.80	2.00%
6	R53,070.80	R530.71	R1,061.42	R530.71	R53,601.51	2.00%
7	R53,601.51	R536.02	R1,072.03	R536.02	R54,137.53	2.00%
8	R54,137.53	R541.38	R1,082.75	R541.38	R54,678.90	2.00%
9	R54,678.90	R546.79	R1,093.58	R546.79	R55,225.69	2.00%
10	R55,225.69	R552.26	R1,104.51	R552.26	R55,777.95	2.00%
11	R55,777.95	R557.78	R1,115.56	R557.78	R56,335.73	2.00%
12	R56,335.73	R563.36	R1,126.71	R563.36	R56,899.09	2.00%
13	56,899.09	56,899.09				
		0.50				

- We propose you start investing at a minimum of R50 000 (Fifty Thousand) or more depending on your affordability for a fixed period of 1 year to 5 years.
- Payments to the investor start the second month after the investment starts.
- The investor is entitled to 50% (half) of the monthly profit made and the other 50% will be reinvested into the investment account.
- All our investors receive their monthly statements at added costs.



**FOR MORE  
INFORMATION  
AND ENQUIRIES.**

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