

accelerate
prosperity

An Entrepreneur's Guide to Accelerate Prosperity's Financing

Accelerate Prosperity is an initiative of the Aga Khan Development Network (AKDN) in Central and South Asia with an overall mandate is to promote entrepreneurship by providing technical expertise, creative financing solutions and market connections for small and growing businesses.

AP provides patient-debt financing and tailored structure as per business need. Specifically, AP gives subsidized loans with an interest rate of between 8% to 14% per annum and lenient repayment terms and flexible collateral and grace period.



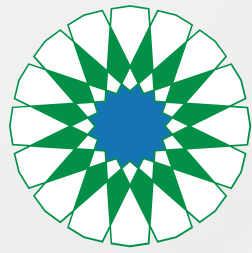
INVESTING IN LONG-TERM GROWTH AND SUSTAINABILITY: SUBSIDIZED LOANS FOR ENTREPRENEURS



SGBs are unable to lend at commercial rates due to their inflexible terms and conditions involving repayment, and collateral requirements among others.



Patient-debt financing can help businesses witness high growth as owners are in a better position to re-invest their earnings into their operations.



WHAT IS PATIENT DEBT FINANCING?

It refers to a type of debt finance to startups/ early-stage businesses, offering lenient repayment terms. It is defined by 3 main aspects:



ADVANTAGES



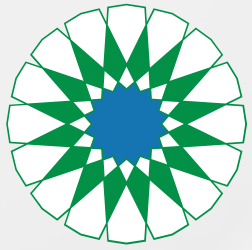
Allows flexibility as the debt can be structured to meet specific financing needs



Designed to provide startups and SGBs with capital that may not be available through other means to create self-sustaining enterprises



The borrower retains ownership and control of the business or assets.



OVERVIEW OF AP'S INVESTMENT CYCLE

