



Jul 2017

Dear Sir / Madam,

Re. Lead Provider Program

We thank you for your enquiry to join our Lead Provider Program.

New Heights Finance is a specialist financing solutions company. We have a variety of products and various sources of specialised funding, risk solutions, and systems improvement providers which can assist your clients to resolve their funding requirements, reduce risk and improve their systems and earn you commission or fees for facilitating this.

Some frequently asked questions about our Lead Provider program are answered below :

Which are the most successful products ?

Unsecured Business Loans
Pension / Provident Bridging
Property Sellers Proceeds Bridging
Estate Agent Commission Bridging
Property Equity Release
Road Accident Fund Loans

How do I Join ?

Essentially we need to sign an agreement to work together. The agreement which we will send to you, outlines how we will both conduct our relationship. We want to be in a position to pass on all our experience and lenders details to you, with the comfort of knowing that we are protected by your loyalty to us.

What do I need to do ?

1. You have a network of contacts and so we would like you to source new business from existing contacts and new potential clients, submit the deal details to us and we process the application.
2. In some cases we may need you to get client to sign a Mandate and Fee arrangement. We will provide this to you. Without suitable documentation we will not be able to secure approvals.

What does New Heights Finance do ?

We are a financing solutions and systems improvement administrative processing centre. We have solutions for a variety of clients' requirements. (See our prospectus below). We receive the leads from you (via www.nhfinance.co.za) , assess the client's needs, secure the client's signed mandate to proceed and call for supporting documents (where we are required to do so), and then submit to various credit providers, or systems improvement specialists, for approval.

What happens next ?

The work of compiling legal documents and agreements is done by our service provider who deals direct with the client. Once the deal is done we are paid the fee and we then pay your portion to you.

If a client is declined, what can we do ?

We may have an alternative solution BUT not all clients are a good credit risk nor can they afford to service the solution offered and so there will be applications that are declined. We work on commissions only, so we do our best to get an approval but cannot guarantee this for all applicants.

Can all transactions be directed through me ?

Yes, of course, but we would prefer that you focus your time finding more leads and we spend time on processing the deals. Processing of deals is very time consuming and so if you are "bogged down" with administrative matters, deal flow stops and then no one benefits. Please note that service

New Heights 510 cc t/a New Heights Finance
Reg No 2008 / 176089 / 023 VAT No 4490210012

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providers will need to deal directly with the clients once they have received the enquiries / applications.

What is the success rate ?

This is a tough question to answer. It is dependent on :

- **The quality of client sourced** - clients with limited own resources are harder to assist than those with own capital / security / assets.
- **The type of solution needed** – some types of finance are easier to secure than others
- **The quality of supporting documentation supplied** - if supporting docs are missing then it is tough to get an approval.
- **Market conditions** – higher interest rates and economic conditions affect the approval rates.
- **Regulations** – new legislation can negatively affect what rates of approval are achievable.

The key is to find those credit worthy clients. Tough, but what you look for you will find !

How do I know what is going on with my lead ?

We will communicate directly with you once a deal is approved.

How do I communicate with you ?

Leads are to be submitted via the website www.nhfinance.co.za . We then know exactly who has provided the lead and who provided it first. Sometimes clients go to different sources and they land up with us. By loading the lead onto our system, we can see who has made the first contact.

Due to the volume of enquiries we receive, the preferable way of communicating with us is by email. We then also have a record of what is needed and what we have done to assist. Telephone calls are not recorded and so important communication and steps in the process can get missed out if not committed to email.

What to do next ?

Sign-up. It costs nothing to sign up. All you need is your time, expertise, passion and energy and you could be earning commissions soon.

What is your commission structure?

From 20 % up to 50 % of the fee negotiated with and agreed to by the client and/or the credit provider is paid to you.

If, in some cases expenses are incurred by NHF in securing the relevant finance, these expenses are deducted off the commission received and then the split and apportionment of the commission will be made.

Percentages and values to be paid to lead providers are **subject to change without notice due to credit providers' conditions.**

There is a continual and massive demand for financing solutions, and systems improvements. This will never stop. In good times people and businesses look for money, and ways to improve their systems, in bad times it is the same. Your success rate is dependent on finding low risk clients, ideally with something to contribute to the loan applied for, sufficient security and the ability to pay the loan back
WITH A CLEAR CREDIT RECORD !!

We look forward to working with you.

Yours faithfully

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PROSPECTUS - NEW HEIGHTS FINANCE

The Company

New Heights 510 cc t/a New Heights Finance is a company owned by Rocky Pretorius and formed with the purpose of providing “**Financing and Systems Improvement Solutions**”, to **private persons, private companies, corporate companies throughout South Africa.**

The Vision

Our vision is to continue to be regarded as the most respected facilitator of finance and systems improvement solutions, by both clients and institutions in South Africa. We are acutely aware that the environment within which we operate is highly competitive; however, we will not compromise our integrity or reputation by submitting sub-standard applications or make promises to clients that we cannot deliver on.

Who are we ?

Rocky Pretorius (Managing Member) has owned and managed numerous businesses ranging from property development, property renting, to manufacturing, international and local trading, import and export and asset management. Rocky is a B.Tech. M.B.A. graduate of the University of Wales with a wealth of hands-on business expertise.

Rocky recognised the need for professional specialists that offer a comprehensive package of specialised private and business financing and systems improvement products and services to improve the financial profile of South African businesses, and to assist private individuals. Rocky, together with his team of specialists, have developed a unique methodology to source finances and have an array of investors and institutional lenders, to give their clients the best possible chance of receiving the funding they deserve. In addition, all finance and systems products offered are from accredited service providers with a credible history and proof of performance we can verify.

Why Use Us

Rocky Pretorius, the managing Member of New Heights Finance has many years experience in finance and business and knows that the top companies in the world all make use of highly specialised personnel to ensure customer satisfaction. So, apart from being passionate about everything we do, New Heights Finance has enlisted the services of the best brains in the industry to source highly specialised finance, and systems improvement solutions for our clients.

We guarantee that all dealings will be undertaken on a professional and strictly confidential basis.

We are well connected to all the major lending institutions in South Africa, as well as many Private Investors and Independent Lenders.

Our services free you up, to concentrate on the parts of the business that you are more comfortable with, leaving us who specialise in the sourcing of finances, to negotiate the deals that are to your best advantage.

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The Program

Our program consists of the following categories :

- | | |
|-------------------------------------|---|
| 1. Property Finance | Commercial and Industrial properties financed |
| 2. Bridging Finance | Pension / Provident fund, Property - Equity Release, Sellers Proceeds, Estate Agents Commission, Further Bonds, Switches Body Corporate Levy finance, Road Accident Fund claims advances |
| 3. Trade Finance | Inventory finance, Import finance |
| 4. Invoice Discounting | Full Debtors Book Factoring |
| 5. Financial Instruments | Bank guarantees, SBLC's, Letters of Credit |
| 6. Bank Guarantees and Bonds | Performance Bonds, Construction Guarantees |
| 7. Forex | Best Forex rates offered and forex risk management services |
| 8. Litigation Finance | Funding of legal costs over R 10 mill. |
| 9. Systems Improvement | Document Management in modern times needs electronic systems that work. The system we recommend is used by top SA banks, Mines, Logistics Companies, Retailers, Airlines and many other industries. |
| 10. Unsecured Business Loans | Business that have daily cash flow and turnover of over R 1 million pa have a good chance of approval. |

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Property Finance

Mortgage Bond Solutions :

End User Finance : Commercial (Office and Retail) and Industrial.

Applications for funding of purchases of mini-factories, large factories, warehouses, retail space and offices are prepared and submitted to the financial institutions, to achieve the best possible deal for our clients.

Bridging Finance - Property

Property Secured Finance

"Unlock" the equity in any commercial or residential property within 10 days (after all documents are received). Minimum R 1 million. No maximum.

Mezzanine Finance

Authority to proceed received, pre-sales and development financing in place but cash needed to start project. Minimum R5 million.

Sellers Proceeds (Private)

Client has sold their property and needs an advance on the proceeds. Answer within 24 hours of undertaking having been received from transferring attorney.

Estate Agents Commission

If the purchaser's guarantees are in place, then commissions can be advanced.

Further Bond / Switch Bond

Advances on approved further bonds and switch bonds.

Bridging - Other

Pensions and Provident funds

Retired, retrenched or resigned. We can in most instances assist with a bridging loan.

Body Corporate Levy Finance

Advance cash to Sectional Title complexes to undertake upgrades and maintenance.

Trade Finance

Inventory funding or Purchase Order Bridging facility for periods of at least 1 year.

Invoice Discounting

Businesses can improve their cash flow with debtors factoring. Full debtors book only.

Road Accident Claims Bridging

Clients that applied to the RAAF via an attorney and whose claims are settled (court order or letter from RAF) can get a cash advance on their RAF claims.

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Financial Instruments

A bank guarantee is a commitment by a bank or the issuing party to pay a set amount of money to a nominated beneficiary, as compensation, in the event of a default by the client. A Documentary Letter of Credit is a commitment by a bank, at the request of an importer, to pay money to the exporter.

Bank Guarantees and Bonds

A bond (guarantee) provided by one party of a contract to protect the interests of another party, in the event of non performance.

Forex

Our service provider has proved to us time and again that they can offer the best Forex rates ... CONSISTANTLY and also mitigate forex risk together with clients.

Litigation Finance

Funding for litigation on a No Success - No Fee basis (the plaintiff does not pay any fees to litigate) for litigation where the claim is in excess of R 25 million and the fees are in excess of R2,5 million

Unsecured Business Loans

Business loans for existing businesses, with daily cashflow, with a turnover in excess of R 1 million, with good credit profile and trading for at least 12 months have a good chance of securing a loan of between R 50 000 and R 10 million.

Document Management

In todays fast moving business environment, document distribution (by email, fax, mobile, website) is the most effective way to communicate with clients. Archiving these documents in boxes, is the old way. Electronic Archiving with AUTOMATIC INDEXING is the way forward. Ask us about this and we can show you how to save your clients money, time and effort.

Opportunities

We have built a substantial network of independent but licensed consultants and over 40 specialist credit providers around South Africa. Interested persons are invited to contact us to discuss the opportunity to become a licensed independent Lead Provider. Businesses and individuals may set up their own network of agents under their licence.

We look forward to working with you to find solutions to private persons and business funding needs.

Yours Faithfully

Rocky Pretorius (B.Tech. M.B.A.)
(Member)

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