



Seneca House Capital

Who We Are

Seneca House Capital (SHC) is an Africa-focused private credit facilitator delivering structured, asset-backed lending solutions in markets underserved by traditional banks.

Operating in the fast-growing private credit environment, SHC targets short- to medium-term financing opportunities that support trade, infrastructure development, and enterprise growth across the continent.

We work with a broad network of investors, borrowers, and sector experts to identify, structure, and execute credit opportunities that are:

- Collateral-backed
- Short- to medium-term in nature
- Aligned with Africa's development and growth trajectory

What We Do

At SHC, we specialize in originating and structuring asset-backed private credit transactions, ensuring every deal is tailored to deliver secure, efficient, and impact-driven funding solutions.

Core Services:

1. **Deal Origination & Structuring** – Identifying and designing bespoke financing solutions to meet the needs of both borrowers and funders.
2. **Private Credit Execution** – Expertise across a range of private credit instruments including:
 - Term Loans,
 - Bridge Financing, and
 - Hybrid Lending Structures.
3. **SDG / Impact-Aligned Capital Matching** – Connecting businesses with funding facilities aligned to the UN Sustainable Development Goals (SDGs) to drive measurable impact.
4. **Strategic Introductions** – Facilitating direct relationships between funders and borrowers to streamline execution and foster collaboration.
5. **Advisor & Intermediary Collaboration** – Partnering with advisors, brokers, and intermediaries to leverage specialized expertise and market reach.

Funding Solutions We Deliver:

- **Short-Term Working Capital:** e.g., financing to fulfill purchase orders or contract delivery.

- **Secured Equipment & Asset-Based Lending (ABL)**: e.g., mining machinery or industrial equipment finance.
- **Commodity / Inventory & Trade Finance**: e.g., fuel reserves, agricultural commodities, or structured inventory financing.
- **Special Situation Liquidity & High-Yield Credit**: e.g., VAT claims, invoice advances, or urgent bridging needs.

Each transaction is tailored with a focus on clearly defined funding cycles, efficient capital deployment and recycling, and strong, enforceable security structures.

Structured Notes & Bespoke Instruments

At Seneca House Capital, we recognize that some investors and borrowers require solutions that go beyond traditional private credit formats. To meet these needs, we design and execute structured notes and customized instruments that align risk, return, and liquidity with the unique objectives of each party.

Our Capabilities Include:

- **Structured Credit Notes** – bespoke instruments linked to specific asset pools or receivables.
- **Ring-Fenced Vehicles** – securitized structures that isolate risk and provide clear collateral coverage.
- **Impact-Linked Notes** – structures where returns are tied to achieving SDG-aligned outcomes (e.g., employment creation, climate or gender impact).
- **Bespoke Syndicated Facilities** – creating co-investment opportunities for families, funds, and institutions.

Structured solutions allow us to bridge investor appetite with borrower needs, offering flexibility in tenor, payout, and security. Through our role as an indirect partner to STRATE, South Africa's licensed Central Securities Depository, we can ensure that structured products and bespoke instruments are issued and administered in line with market best practice and regulatory standards. This provides investors with additional confidence in the transparency, governance, and settlement integrity of every transaction.

Sectors We Serve

We focus on industries where private credit can unlock growth and liquidity:

- **SMEs & Contractors** – Purchase order and invoice-based lending
- **Mining & Commodities** – Equipment and operational financing
- **Oil & Fuel Traders** – Structured inventory and supply chain finance
- **Distressed or Time-Sensitive Situations** – Bespoke liquidity solutions

How We Manage Risk

We take a disciplined and methodical approach to risk, ensuring each deal is safeguarded by a robust process:

- Hard collateral or enforceable financial instruments in every deal
- Legal structuring, including cession of contracts, guarantees, and bonds
- Comprehensive due diligence on companies, directors, and SARS compliance
- Third-party expert involvement for valuation, legal, and technical oversight
- Short lockups, typically under 12 months, to ensure liquidity and flexibility
- Ongoing monitoring and post-disbursement reporting

Client Engagement Model: A Bespoke Approach to Private Credit

At SHC, we believe that true craftsmanship in private credit begins with listening and understanding. Like a master tailor crafting a bespoke suit, our process is built on precision, dialogue, and care.

To illustrate, we draw inspiration from Antonio Liverano, widely regarded as the finest bespoke tailor in the world. Liverano famously says:

"There is the centimeter, the millimeter, and then the human eye."

Just as Liverano spends over 70 hours meticulously hand-cutting and hand-stitching each suit, we devote the same attention to constructing capital solutions that perfectly fit our partners' needs.

Our 4-Step Bespoke Process:

- 1. It Starts with a Conversation** – We listen deeply to understand the nuances of your objectives, constraints, and ambitions. This is not a transaction—it's the foundation of a long-term partnership.
- 2. The Pattern is Drawn** – This stage transforms insights into structure. We design frameworks such as ring-fenced vehicles, credit notes, or bespoke lending facilities aligned precisely with your goals and risk appetite.
- 3. The Fitting** – Our solutions undergo rigorous scenario testing, stress analysis, and stakeholder dialogue to ensure robustness and alignment before execution.
- 4. The Finished Garment** – The result is a tailored capital solution, crafted to endure with durability, adaptability, and performance.

Our Philosophy:

Liverano still personally cuts cloth after 70 years, embodying humility and excellence. At

SHC, our partners remain hands-on throughout every stage of the process, negotiating, and stewarding your capital.

True craftsmanship is not about speed or scale, it's about precision, dialogue, and enduring value.

When to Think of Seneca House Capital

- ✓ A client needs capital to deliver a large contract or purchase order
- ✓ A fast-growing business lacks access to traditional bank finance
- ✓ An asset-rich company needs to unlock liquidity for growth
- ✓ A tax-related cashflow crunch is straining operations
- ✓ A distressed but recoverable situation needs urgent working capital