



LILACMOON

F I N A N C E

Where banks step back, we step in.

Built on a strong legacy. Powered by expertise. Committed to delivery.

www.lilacmoonfinance.com



Founded in 2007, Lilac Moon Finance (LMF) has evolved from a specialised finance originator into a trusted partner in alternative credit and structured funding solutions.

Our mission is clear:

To unlock capital for South African businesses when traditional lenders cannot move fast enough, or cannot move at all.

Under the leadership of CEO Kevin Clench and an experienced team of former bankers and dealmakers, LMF combines credit expertise, market access, and disciplined execution to deliver funding solutions that work in practice — not just on paper.

We give viable businesses a fair opportunity to grow by transforming complex, time-sensitive, and often overlooked opportunities into fundable realities.

When Clients Engage Lilac Moon Finance

Clients typically approach Lilac Moon Finance when:

- Speed matters and traditional bank processes are too slow
- Transactions are complex or event-driven
- Cash flow is strong but timing or structure creates friction
- A bridge is required to reach longer-term, lower-cost funding

We operate in the space between banks and private credit, structuring solutions that move businesses up the value curve toward sustainable bank capital.



What We Do

Lilac Moon Finance organises, structures, and facilitates short- to medium-term funding solutions tailored to each client's specific circumstances.

We work closely with business owners, entrepreneurs, and property developers to refine funding narratives, assess cash-flow dynamics, and structure appropriate security — significantly improving the probability of a successful outcome.

Engaging with LMF provides clients with an outsourced, expert capital-raising function — one that brings banking discipline, private-credit flexibility, and speed of execution into a single process.

- Combined **100+ years** of structured-finance experience
- **R2+ billion** raised directly and indirectly
- **8 out of 10** mandates successfully funded
- Access to both **institutional** and **private** credit pools
- Transparent, collaborative, **client-first process**



Core Services

Flexible. Transparent. Tailored to your business.



R1m - R20m

Typical Facility Size

6-12 Months

Typical Duration

Working Capital Finance

Immediate liquidity for short-term operating requirements.

Bridge Finance

Event-driven funding to unlock time-sensitive opportunities.

Trade Finance

Transaction-specific facilities supporting imports, exports, and supply chains.

Asset-Based Finance

Funding secured against income-generating assets.

Property Development Finance

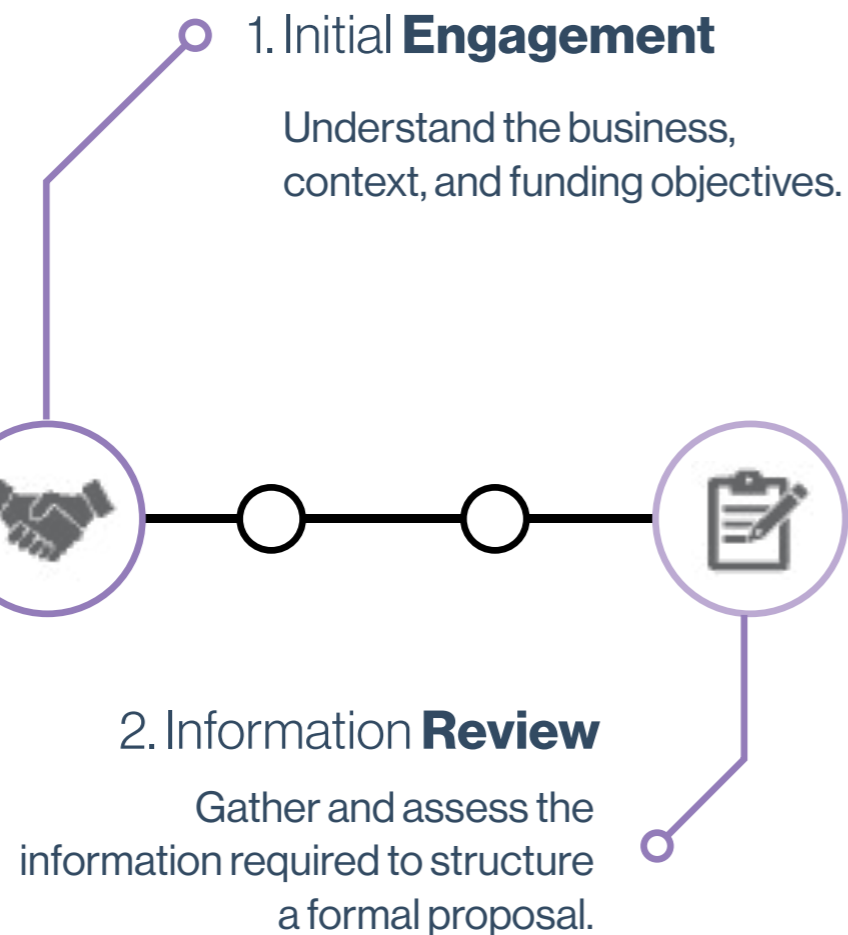
Bridging and mezzanine funding to move projects toward bankability.

Debt Restructuring & Advisory

Strategic restructuring to stabilise, refinance, or reposition businesses under pressure.

How We Work

A process designed for speed, clarity, and alignment:



3. Deal Structuring & **Motivation**

Develop a persuasive funding case grounded in banking and investment principles.

4. Capital **Raising**

Engage appropriate funders and negotiate optimal terms.

5. Funding **Secured**

Assist with legal finalisation and ensure swift release of funds.

2-4 Weeks

Typical Timeline

What Our Clients Say



“Africa Road Transport Services Group has had a working relationship with the Lilac Moon team since 2022. Their pragmatic approach and structured-finance expertise have added real value to our business.”

Johan van Schalkwyk
CEO - ARTS Group

“Lilac Moon has raised in excess of R100 million for my various business initiatives. Their ability to execute quickly remains a key advantage.”

Gary Shayne
CEO - Cambridge Capital



“The professionalism and response time experienced from clients I’ve referred to Lilac Moon is certainly impressive – I will continue to refer clients to them as this is seen as an extension of my professional work ethic.”

James Gallow
Director - C&A Friedlander Attorneys Inc.

Client Success Stories

Property | Bridge Finance

- Situation:** A client identified an opportunity to acquire a R20 million property at a R10 million purchase price but required R5 million in immediate funding to complete a cash transaction.
- Constraint:** Bank funding timelines were incompatible with the opportunity.
- Solution:** We structured a short-term bridge facility to enable the acquisition, with a clear refinance path through a commercial bank within three months.
- Outcome:** The client secured the asset at a significant discount and refinanced at lower-cost bank funding, creating immediate value.

Logistics | Working Capital Finance

- Situation:** A logistics operator faced peak-season demand exceeding available working capital.
- Constraint:** Increased volumes placed pressure on cash flow despite strong underlying performance.
- Solution:** We structured a six-month debtor-backed working capital facility aligned to cash-conversion cycles
- Outcome:** The client captured peak-season growth without operational strain and strengthened long-term client relationships.

Why Lilac Moon is different

We are not a credit committee.

We are not an algorithm.

We are experienced bankers and structured-finance professionals who understand how lenders assess risk, and how to structure around it.

The LMF Advantage

Most funding problems are narrative problems.

If the cash flow cannot be clearly explained, if the security cannot be clearly articulated, or if the repayment path is uncertain, then funding will not follow.

Lilac Moon Finance translates real businesses into fundable structures. We combine the analytical rigour of banking with the flexibility of independent lending to ensure each transaction works commercially, legally, and practically.

We understand that time is money — and that cash flow is the lifeblood of business continuity and growth.

Our process prioritises clarity, efficiency, and decisive execution.

Our differentiation lies
in three areas:

Flexibility

We assess real business viability rather than rigid policy constraints.

Access

We maintain strong relationships with private credit funds, family offices, and specialist lenders outside the traditional banking system.

Execution

We move decisively, structuring transactions that align opportunity, security, and repayment from day one.



Kevin Clench
Chief Executive Officer

With over 30 years' experience in property and structured finance, Kevin leads LMF with discipline, precision, and strategic focus.

His banking career includes senior roles at BoE Corporate, FNB Corporate / RMB Property Finance, Barclays South Africa, culminating in his role as Head of Property Finance for Barclays Bank Dubai.

Since returning to South Africa in 2007 Kevin's primary focus has been on providing private equity, private credit solutions to numerous property developers across South Africa, both as Managing Director of M Capital, and for the last 11 years under Lightcastle Properties.



Chris Gulle
Senior Deal Analyst

Chris brings an analytical and outcome-driven approach to deal-making, drawing on a background in sell-side corporate advisory and capital raising. As a CFA Charterholder, Chris focuses on structuring and executing alternative credit solutions for clients and, through LMF, raises approximately R300 million in private debt funding annually.



Cedric Greenwood
Founder & Strategic Advisor

Cedric founded Lilac Moon Finance in 2007 and brings over 40 years' experience in structured and alternative lending, including senior roles at Barclays and Standard Bank and involvement in multiple JSE listings.



Shawn Thompson
Executive Director

Former Group Treasurer of SBM Group and COO of Investec Bank Mauritius, Shawn provides governance, risk, and strategic oversight.

Meet the team

Leadership **Team**

Meet the team

Deal-Making **Team**



Connor **Bell**
Senior Deal Analyst

Connor applies a pragmatic approach to capital raising, underpinned by broad experience across listed debt and private capital markets, with a keen focus on practical application of commercial law, corporate governance and investor relations.



Sydney **Long**
Legal & Compliance Officer

Sydney brings a detail-oriented and solutions-driven approach to legal and compliance functions within the private credit environment. An admitted Legal Practitioner in South Africa with an LLB (Summa Cum Laude), she supports transaction execution through preparation of commercial and security documentation, FICA and KYC processes, and post-transaction monitoring.

Looking Forward

As we expand our team and deepen our funder network, our focus remains unchanged:

To empower growth, build trust, and deliver results where banks cannot.

We do not find reasons to decline.

We find reasons to deliver.





LILAC MOON

F I N A N C E

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