



LILACMOON

Bridge **Financing**

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Trade **Finance**

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Capital **Raising**

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Debt **Restructuring**

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Property Development **Finance**

[www.lilacmoonfinance.com](http://www.lilacmoonfinance.com)





Lilac Moon was established in 2007 and provides and sources alternative lending facilities to SMMEs.

Lilac Moon's ability to arrange and extend such funding into a **broad cross-section of industry sectors** has been a key differentiator to its growth and success.

# About Us

Lilac Moon specializes in securing these funding solutions through its extensive network of alternative funders and then providing **forward-looking structured financial solutions** that connect businesses to the right financial partners,.

This ensures **access to working capital** – the vital aspect for any SMME's growth.

Our team comprises of experienced ex-bankers and finance professionals who understand the unique challenges of SMMEs.

We take a **client-centric** approach and unlike other financiers who seek reasons why not to do the deal – our approach is to find the merits and reasons to do the deal!

Our forward-looking approach has empowered hundreds of SMMEs over the years grow and thrive through our involvement and **solution driven** ethos!



# Core Services

Flexible, Structured, and Tailored to Your Business Needs.

R1m - R20m

Ticket Size

6-12 Months

Term



## 1. Bridge Financing

**Short- and medium-term** funding solutions designed to provide **immediate liquidity** to help businesses meet their day-to-day operational expenses when cash flow is insufficient or until a business secures longer term financing.

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## 2. Trade Financing

**Transaction-specific funding** solutions designed to resolve payment for imported products and goods.

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## 3. Property Development Finance

**Shorter term bespoke** funding solutions for property developers to place their developments further up the value curve to a more bankable stage, in order to access less expensive funding.

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## 4. Asset-Based Finance

Funding solutions for income-generating assets, such as **Lease rentals** or **Instalment sales**

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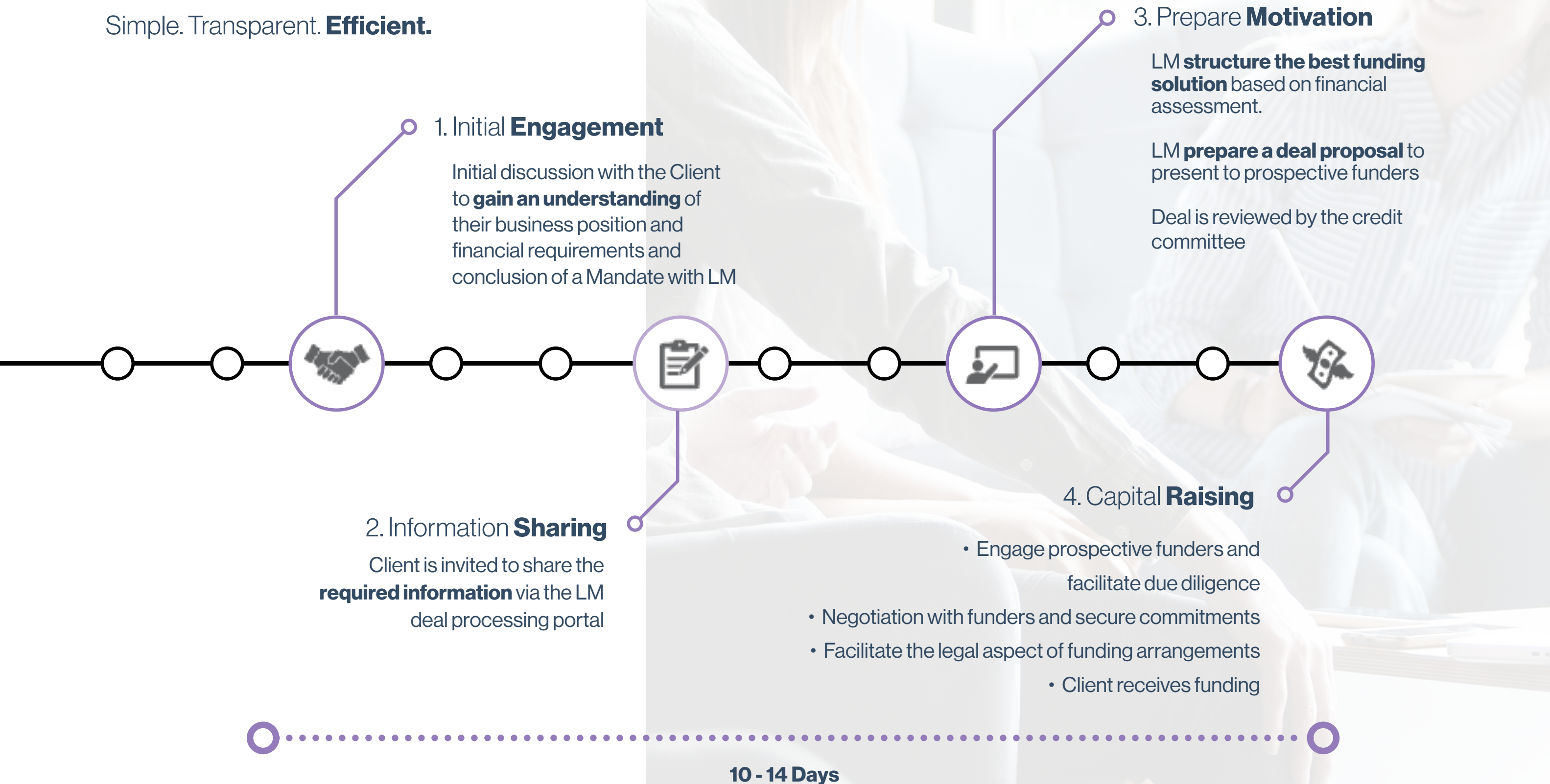
## 5. Structured Finance

Bespoke funding solutions designed to provide a unique solution for **client-specific debt restructures**



# The Process

Simple. Transparent. **Efficient.**





## Finance Fuels **Business Growth**

There was a time when banks fueled business growth, providing the capital needed to expand and succeed. But over the years, commercial banks have become increasingly risk-averse, prioritizing rigid policies over real potential.

Today, even strong, capable businesses are denied funding due to lack of trained personnel and rigid credit processes within the formal banking sector — slowing progress and stifling opportunity.

## Finding the Right Solution for **Your Business**

At Lilac Moon, we take a different approach. While traditional banks bury businesses in red tape and delay decisions at the first sign of complexity, we focus on what truly matters — Finding the required solution for your business, its potential, and its challenges.

Lilac Moon has generated formidable relationships with professional attorneys, tax specialists and accountants — all of whom are available to render assistance to our clients.



## Fast **Turnaround Times**

Our team looks beyond rigid lending criteria to assess real viability, unlocking opportunities where others see obstacles. And when we commit, we act fast.

Our streamlined process ensures clients get the funding they need — without the long decision making processes of the traditional banks.

# Why choose Lilac Moon?

## **Where banks step back, we step in.**

We don't just underwrite — we understand — ensuring that opportunities aren't lost to your business and that you aren't left behind by outdated lending practices.



# Meet the team

Leadership **team**



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Kevin **Clench**

Kevin holds a BSc in Building Management from the University of KwaZulu-Natal (Durban Campus) and has 30 years of experience in property finance. His expertise includes private equity, mezzanine, and senior debt financing across private and investment banking, as well as property development and investment.

Before entering the private sector in 2007, Kevin held senior roles at BoE Corporate, FNB Corporate/RMB Property Finance, and Barclays South Africa. He later served as Head of Property Finance for Barclays Bank in Dubai, overseeing the UAE and Gulf region.

Kevin is the Lilac Moon property expert and responsible for and specializes in property transaction finance and structuring.



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Cedric **Greenwood**  
CEO & Founder

Cedric, CEO of Lilac Moon, is a law graduate with a postgraduate qualification from the University of the Witwatersrand.

A former structured finance manager at Barclays and Standard Bank, he has over 40 years of financing experience and has been involved in the listing of and director of financial company listings on the JSE. He specializes in originating and structuring bespoke debt solutions for the SMME sector.

Cedric maintains strong relationships with South Africa's most prominent alternative lenders and has extensive experience in this specific lending space.

Shawn is a Non-Executive Director of Safyr Capital Partners in Mauritius, he holds a B.Comm (Hons) in Economics.

Shawn has extensive experience in the financial services sector. He has held key roles, including Group Treasurer of SBM Group, and COO of Investec Bank Mauritius.

Shawn has led key initiatives in the areas of deal origination & treasury management, risk, and governance. He owns the Bizcash Western Cape franchise, specializing in alternative lending.



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Shawn **Thompson**

# Meet the team



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Yvonne **Ngwenya**

Yvonne brings over 15 years of financial and legal banking experience with a strong foundation in corporate compliance.

Currently Yvonne serves as a Company Secretarial and Compliance Manager at Lilac Moon Finance, where she plays a key role in ensuring that all regulatory filings, record-keeping, and governance requirements are met accurately and efficiently to facilitate the seamless execution of transactions.



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Chris **Gulle**

Chris holds a Bachelor of Business Science from the University of Cape Town and is a qualified CFA charter holder.

Chris has a strong background in sell-side corporate advisory, with transaction experience from origination to closing. Working as a lead analyst on debt and equity deals, Chris has developed financial models and investment memorandums for sell-side clients.

With a strong focus on real estate, he has led equity capital raises for residential projects and structured bankable solutions for commercial property portfolios.

# Lilac Moon Clients

Past and **present**

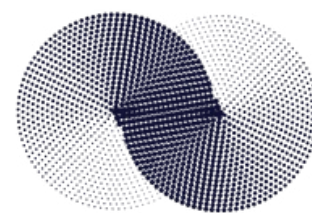




# Key Partners

Lilac Moon operates within a broader ecosystem of strategic partnerships, leveraging longstanding relationships with corporate advisors, valuation experts, financial institutions, and law firms to deliver seamless, efficient funding solutions. These partnerships enable us to navigate complex transactions, expedite processes,

and provide clients with expert guidance and tailored financial solutions. By integrating our expertise with the specialized knowledge of our trusted partners, we ensure that every funding opportunity is structured to maximize value and minimize friction—empowering businesses to grow with confidence.





# LILAC MOON

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