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06 October 2025

Dear Mr Paul Zuma

**RE: APPLICATION FOR BRIDGING FINANCE – BATSUMI TRAVEL (PTY) LTD**

I am writing on behalf of Batsumi Travel (Pty) Ltd to request bridging finance to service a recently awarded two-year travel management and conference contract from our esteemed client, Colossal Aviapartner Aviation Services.

The contract is valued at R21.6 million over 24 months, with a projected spend of R900 000.00 per month in year one, growing steadily thereafter. In order to efficiently execute the contract during the first quarter — where supplier payments are due before client settlements, I am seeking bridging finance of a minimum of R543 469 and a maximum of R2 000 000 repayable over 13 months starting from month three.

This funding will ensure uninterrupted service delivery, preserve our supplier relationships, and enable us to meet the demands of this high-profile corporate client without cash flow constraints. The loan will be secured against the confirmed contract revenue and offers you as the funder, a guaranteed return on investment.

I have enclosed an executive summary and financial analysis demonstrating both the viability of this contract and your potential ROI. I believe this partnership will deliver exceptional value for both parties.

I trust this proposal meets your approval and look forward to discussing the next steps with you.

Yours sincerely,

Lisa Sebogodi

Director L.M. Sebogodi



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## BUSINESS PROPOSAL – BATSUMI TRAVEL (PTY) LTD

### 1. EXECUTIVE SUMMARY

- Batsumi Travel (Pty) Ltd is a 100% black-owned and 100% female-owned company, led by Lisa Sebogodi, Managing Director, a seasoned expert in corporate travel and event management. The company has successfully secured a two-year Travel Management and Conference Services contract with Colossal Aviapartner Aviation Services, valued at R21.6 million over 24 months.
- This contract establishes Batsumi Travel as a leading provider of corporate travel solutions and conference services, offering a dual revenue model that combines travel management with event and conference services. The business benefits from recurring monthly revenue, ensuring predictable cash flow and strong profitability.
- To efficiently service the first quarter of operations, Batsumi Travel is seeking bridging finance of R543 469, structured with a 13-month repayment plan, following a 3-month repayment holiday. This funding will cover initial operational expenses, support working capital, and ensure the seamless execution of the contract.
- Batsumi Travel's strengths include:
  - ✓ An experienced management team with deep corporate travel expertise.
  - ✓ Strong supplier partnerships delivering competitive rates and healthy margins.
  - ✓ A scalable business model capable of expansion into government, multinational, and regional markets.
- The business operates in a growing corporate travel and MICE (Meetings, Incentives, Conferences, Exhibitions) sector, offering significant opportunities to upsell premium services, leverage technology for operational efficiency, and expand regionally.
- With its strategic contract, female and black-owned status, and strong leadership, Batsumi Travel presents a compelling, profitable, and socially impactful investment opportunity for forward-thinking investors.

### 2. BUSINESS OVERVIEW

- Batsumi Travel (Pty) Ltd specializes in corporate travel management and conference services, offering clients a dual revenue model that combines:
  - ✓ Travel Management – comprehensive corporate travel solutions, from booking to logistics and reporting.
  - ✓ Conference & Event Services – planning and managing corporate conferences, meetings, and events with efficiency and precision.
- Our model ensures predictable cash flow, recurring revenue, and high profitability, making it an attractive investment opportunity.

Director L.M. Sebogodi



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### 3. MARKET OPPORTUNITY

- The corporate travel and MICE (Meetings, Incentives, Conferences, Exhibitions) sector in South Africa is experiencing steady growth. Key opportunities include:
  - ✓ Expansion into government and multinational corporate accounts.
  - ✓ Growth of the MICE sector and related premium services.
  - ✓ Upselling opportunities through VIP travel, concierge services, and event hosting.
  - ✓ Regional expansion into SADC markets.
  - ✓ Leveraging technology for online booking platforms and operational automation, reducing costs and enhancing scalability.

### 4. FUNDING REQUIREMENT

<b>Capital Expenditure</b>	<b>370 000,00</b>
<b>Operating Expenses</b>	<b>173 469,00</b>
Accounting & Auditing Fees	20 000,00
Subscriptions	2 099,00
Consulting fees	4 905,00
Insurance	4 665,00
Office expense	3 000,00
Transport	6 000,00
Water and Electricity	3 200,00
Salaries & wages	120 000,00
Computer Expenses	5 000,00
Telephone	4 600,00
<b>Total Capital Needed</b>	<b>543 469,00</b>

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## 5. REPAYMENT SCHEDULE (ILLUSTRATIVE) 70650.97

- Months 1–3: Repayment holiday (operations stabilization)
- 13 Months equal repayments of R45 289,08 per month [(Capital) R39 854,39+ R5 434,69 (ROI)]

Month	Monthly Payment	Interest Payment @ 13%	Remaining Balance
Month 1	45 289,08	5 434,69	498 179,92
Month 2	45289,08	5 434,69	452 890,84
Month 3	45289,08	5 434,69	407 601,76
Month 4	45289,08	5 434,69	362 312,68
Month 5	45289,08	5 434,69	317 023,60
Month 6	45289,08	5 434,69	271 734,52
Month 7	45289,08	5 434,69	226 445,44
Month 8	45289,08	5 434,69	221 010,75
Month 9	45289,08	5 434,69	175 721,67
Month 10	45289,08	5 434,69	130 432,59
Month 11	45289,08	5 434,69	85 143,51
Month 12	45289,08	5 434,69	39 854,43
Month 13	39854,43	5 434,69	- 0,00

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## 6. FINANCIAL FORECAST

### 6.1 Income Statement

Details	1st Year	2nd Year
Revenue	13 680 000	16 186 960
Cost of Sales	8 820 000	10 272 000
<b>Gross Profit</b>	<b>4 860 000</b>	<b>5 914 960</b>
<b>Operating Expenses</b>	<b>2 235 097</b>	<b>2 199 997</b>
Accounting & Auditing Fees	240 000	247 200
Subscriptions	27 287	25 944
Consulting fees	63 765	60 626
Insurance	60 645	55 980
Office expense	39 000	37 080
Transport	78 000	74 160
Water and Electricity	41 600	39 552
Salaries & wages	1 560 000	1 540 800
Computer Expenses	65 000	61 800
Telephone	59 800	56 856
<b>Net Profit Before Interest &amp; Tax</b>	<b>2 624 903</b>	<b>3 714 963</b>
Interest	48 912	23 550
<b>Net Profit After Interest Before Tax</b>	<b>2 575 991</b>	<b>3 691 412</b>
SARS Income Tax 28%	721 277	1 033 595
<b>Net Profit After Tax</b>	<b>1 854 713</b>	<b>2 657 817</b>

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## 6.2 Balance Sheet

DESCRIPTION	YEAR 1	YEAR 2
<b>Non-Current Assets</b>	<b>171 045</b>	<b>92 532</b>
Net Fixed Assets	171 045	92 532
<b>Total Non-Current Assets</b>	<b>171 045</b>	<b>92 532</b>
<b>Current Assets</b>	<b>2 225 444</b>	<b>4 802 523</b>
Retained Earning	1 675 444	4 162 523
Accounts Receivable	300 000	350 000
Inventory	250 000	290 000
<b>Total Assets</b>	<b>2 396 489</b>	<b>4 895 055</b>
<b>Equity &amp; Liabilities</b>	<b>1 854 713</b>	<b>4 512 530</b>
Retained Earning	1 854 713	4 512 530
<b>Current Liabilities</b>	<b>541 776</b>	<b>135 702</b>
Loan	452 340	135 702
Accounts Payable	89 436	246 823
<b>Total Equity</b>	<b>2 396 489</b>	<b>4 895 055</b>

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### 6.3 Cash Flow Statement

Particulars	Year 1	Year 2
Net Profit After Tax	1 854 713	2 657 817
Depreciation	78 514	78 514
Working Capital	- 300 000	- 90 000
<b>Cash Flow from Operations</b>	<b>1 633 227</b>	<b>2 646 331</b>
Financing Loan Received		-
Loan Proceeds	543 469	135 702
Loan Principal Repayment	- 452 340	- 23 550
Net Financing Cash Flow	- 48 912	- 159 252
<b>Net Increase in Cash</b>	<b>1 675 444</b>	<b>2 599 231</b>
<b>Closing Cash Balance</b>	<b>1 675 444</b>	<b>4 274 675</b>

### 6.4 Financial Ratios

No.	Particulars	Year 1	Year 2
1.	Gross Profit Margin	35,50%	16,40%
2.	Net Profit Margin	13,60%	54,30%
3.	Current Ratio	7,63	19,2
4.	Debt to Equity	0,15	0
5.	Return on Assets	77,40%	54,30%
6.	Return on Equity	100%	59%
7.	Quick Ratio	6,77	18,05
8	Interest Coverage Ratio	53,7	157,7

## 7. SWOT ANALYSIS

### 7.1 Strengths

- ✓ Secured long-term R21.6m contract with a reputable aviation client.
- ✓ Recurring monthly revenue stream ensures predictable cash flow.
- ✓ Experienced management team with corporate travel expertise.
- ✓ Strong supplier partnerships leading to discounted rates & higher margins.
- ✓ Dual revenue model from travel management + conference services.

### 7.2 Weaknesses

- ✓ High upfront operational costs, requiring bridging finance.
- ✓ Dependence on a single major contract for early-stage stability.
- ✓ Loan repayment obligations reduce short-term liquidity.

### 7.3 Opportunities

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- ✓ Expansion into government and multinational corporate accounts.
- ✓ Growth of MICE sector (Meetings, Incentives, Conferences, Exhibitions) in South Africa.
- ✓ Upselling opportunities through premium services (VIP travel, concierge, event hosting).
- ✓ Potential for regional expansion into SADC markets.
- ✓ Leveraging technology for online booking platforms and automation.

#### 7.4 Threats

- ✓ Economic downturns reducing corporate travel budgets.
- ✓ Exchange rate volatility impacting international travel costs.
- ✓ Entry of larger competitors with established brands.
- ✓ Potential delays in client payments affecting cash flow.
- ✓ Disruptions in aviation industry (fuel costs, strikes, global crises).

### 8. WHY TRAVEL MANAGEMENT IS A PROFITABLE INVESTMENT

- ✓ Recurring Revenue Model: Predictable income stream from corporate contracts.
- ✓ Healthy Margins: Negotiated supplier rates and service fees ensure strong profitability.
- ✓ Upselling Potential: Premium travel and event services increase per-client value.
- ✓ Corporate Stability: Large-scale contracts in the aviation sector provide reliability.
- ✓ Scalability: Model can expand to serve multiple corporates simultaneously.

### 9. CLOSING STATEMENT

- On behalf of Batsumi Travel (Pty) Ltd, I invite you to partner with us on this exciting growth journey. With your support, we will deliver world-class travel management services, ensure a sustainable return on investment, and build a profitable, long-term business relationship.

Director L.M. Sebagodi



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