RURAL SPARK COVID-19 SUPPORT
Easy access to finance in combination with Rural Spark SHS Energy Kit

The tough and uncertain situation caused by the COVID-19 virus is continuing. These extraordinary challenges impact upon all businesses. This is why we at Rural Spark are doing what we can to provide some support to our partners. These times will test business like no other. Now more than ever it is important to ensure continuity of the business and to prepare for after the situation where possible. Procuring products can be a challenge in that, as it impacts upon your cash-flow which might be under stress already. Moreover, collecting the loans to generate revenue over time might be slowed down. This is why Rural Spark offers some relief in your cash-flow challenges. Instead of blocking cash for inventory, it allows you to deploy it towards operations or saving for more important expenses in the coming months.

With support from the Dutch Government, we are able to offer you access to inventory with very soft implications on your cash flow, by offering a special access to finance program.

Access to finance

Rural Spark is able to offer the Rural Spark Energy products with 85% of the contract value as supplier credit. This means you only pay 15% at the moment of shipping, while paying the remaining 85% over a period of 3 years.

- **Pay 15%** before shipment and the remaining 85% over 3 years, the fist payment only 6 months after receiving the goods;
- **Fast approval process**, possible within 3 weeks after receiving the required information;
- **A lower interest rate at around 6%**, cheaper than usual due to extra support measures provided by the Dutch government in time of these crises.

How it works

with an example of an order with a product value of €300,000 paid in three years

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contract signed</td>
<td>production</td>
<td>€48,975 paid in cash before shipping</td>
</tr>
<tr>
<td>Goods ready to ship</td>
<td>5% down payment + bills of exchange</td>
<td>€46,254</td>
</tr>
<tr>
<td>Goods delivered</td>
<td>partial payment</td>
<td>€46,254</td>
</tr>
<tr>
<td>6 months</td>
<td>partial payment</td>
<td>€46,254</td>
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<td>6 months</td>
<td>partial payment</td>
<td>€46,254</td>
</tr>
<tr>
<td>6 months</td>
<td>final payment</td>
<td>€46,254</td>
</tr>
</tbody>
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How to make use of this COVID-19 Access to Finance relief offer

1. Get in touch with us by sending an email to africa@ruralspark.com, and provide us with some information on your operations pre-COVID crises;
2. We will reach out to you to discuss how we can support you, and send you the application form;
3. Fill in the application form and provide some basic documents;
4. Rural Spark will get the application processed at a Dutch government agency;
5. Upon approval, we will sign a contract between your organisation and Rural Spark, concerning the number of kits and the access to finance program;
6. Only once the products are ready to ship, you will be required to pay only 15%;
7. The balance 85% will be paid in the next 3 years, with the first payment only after 6 months.

We do realise these times will test your business like no other - but know that we take partnership very seriously and we will work through the challenges together with you however we can.

About the Rural Spark Solution

Rural Spark offers a very modular Energy Kit that consists of a router, solar panels and any number of Cubes for energy storage. The kit can be provided with a wide range of 5V or 12V devices, such as lights, TVs, fans, Radios, etc. The Rural Spark Cubes are external battery packs make the kit extremely scalable: capacity can be increased any time.

The battery packs can also serve as independent power-banks or to store energy for later.

For more details on this modular solution for energy, please have a look at our product brochure: