





Recolte is a French word meaning collect, gather and or yield. We help our partners yield more by ensuring the processes of their trade business is stress free. We run on your behalf ensuring that you deliver, and on time.

In partnership with several commercial banks, micro finance banks and insurance companies, we offer guarantees which are recognized by PPOA.



OUR PRODUCTS

- Bid Bonds
- Performance Bonds
- Advance Payment Guarantees

Bid Bonds

A bid bond or tender security is a requirement during the tendering process and is presented to the procuring entity as a guarantee of commitment by the bidding entity to the procurement process. Recolte in partnership with reputable, recognized and authorized financial institutions and insurance companies, facilitates the issuance of bid bonds or tender securities to its clients under flexible terms.

Performance Bonds

Upon winning a contract/Tender, you might be required to issue a performance bond. This gives comfort that the contractor will be able to execute the job. A performance bond ensures payment of a sum (not exceeding a stated maximum) of money in case the contractor fails in full performance of the contract. We issue performance bonds with minimal cash cover. We also charge commissions at very competitive rates.

Advance Payment Guarantees

An advance payment guarantee secures refund of advance payments against default by the supplier or the contractor. An advance payment guarantee is an on-demand bond, where the bondsman is bound to pay the amount of money set out in the bond immediately on demand, without having to meet any preconditions in the contract. An Advance payment guarantee expires when the contract is fulfilled and is commonly used in construction projects.



RecoSIB LLP is a partnership between Recolte Ltd and Standard Investment Bank (SIB) built to enable business growth through access to timely, innovative, and sustainable financial solutions.

We pride ourselves to be the first Trade Finance partner that offers structured trade finance solutions through **innovative collateral** at very competitive rates.



OUR PRODUCTS

- Contract Finance
- Purchase Order Financing
- Invoice/Certificate Discounting
- Reverse Factoring



Contract Finance

Contract financing is an excellent way for your business to access funding against a contract which you have already won.

Purchase Order Financing

Our LPO financing solution gives you access to cash flow to access the inventory to complete customer orders.

Invoice/Certificate Discounting

Invoice Discounting is a flexible funding solution which releases cash tied up in outstanding customer invoices, bridging the cash flow gap between raising an invoice and getting paid. You maintain the relationship with your clients and collect payments against outstanding invoices.

Reverse Factoring

Reverse factoring is when a factoring company, interposes itself between a company and its suppliers and commits to pay the company's invoices to the suppliers at an accelerated rate in exchange for a discount. This is a lower-cost form of financing that accelerates accounts receivable receipts for suppliers.





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