

The Business Does Not Wait. Neither Should You.

You won the contract. You have the order. On paper, business is good.

Until the supplier requires payment upfront and your account cannot cover it. Until a client who owes you from last quarter still has not paid, holding up the very funds you need to deliver on the next opportunity. Until that opportunity you worked so hard to secure begins to slowly slip away, not through any fault of capability, but simply because timing fails you.

To grasp the scale of the burden Botswana's businesses are carrying, start with the fact that in March 2026, the Permanent Secretary in the Ministry of Finance, Dr Tshokologo Kganetsano, confirmed that unpaid Government Purchase Orders had surged past P20 billion. That figure reflects government purchase orders alone, not the private sector, not overdue retainers, and not disputed invoices across the broader economy. Just the state.

These are not abstractions. Behind that staggering number are real, irreversible consequences for the contractors who delivered, the suppliers who fulfilled, and the service providers who showed up. This P20 billion in unpaid Government Purchase Orders represents entrepreneurs who find themselves stranded, watching the businesses they built slowly hollow out around them. Not because of poor decisions or lack of effort, but because of one solvable problem: the money they earned has not yet arrived.

This is the cash-flow trap. And it is swallowing Botswana's small businesses from both ends.

On one end, businesses cannot afford to deliver work they have secured. On the other, they have delivered and must now wait to get paid. Both sides strike the same chord: the business's cash flow and liquidity. And when liquidity goes, everything follows. Staff. Suppliers. The business.

The pressure on small businesses has never been more pervasive. But it does not have to stay this way. Through Purchase Order Financing and Invoice Discounting, Access Bank Botswana is giving Botswana's SMMEs a new lease on life and the freedom to deliver on what they have won and get paid for what they have earned.

Of all the obstacles an entrepreneur faces, cash flow need not be one of them. A confirmed order is not just a piece of paper; it is working capital if you know how to use it.

Purchase Order Financing: Stop Waiting to Start

Scenario: An entrepreneur wins a tender, supplies for a school feeding programme, pipes for a water project, you name it. A legitimate confirmed order. But they cannot fulfil it because they do not have the upfront capital to procure the goods. The order stalls. The opportunity passes. Or worse, they borrow from the wrong places at punishing rates, only to find themselves held hostage by debt, watching helplessly as their business slowly implodes.

Solution: Purchase Order Financing exists precisely for this moment. At Access Bank, we fund up to 80% of a confirmed purchase order, local or cross-border, government or private sector, goods or services. We pay the supplier directly, so the goods move, the service is delivered, and the job gets done. There is no ceiling on order value; your limit is the size of the order itself.

Invoice Discounting: You've Earned It. Don't Wait for It.

Scenario: A business owner has delivered. The work is done, the invoice is submitted, and that payment is sitting with the client for a myriad of reasons. Sometimes for 60 days. Sometimes 90. Sometimes longer.

Solution: Invoice Discounting allows businesses to access the cash tied up in those unpaid invoices immediately, without waiting for the client's payment cycle to run its course. You submitted the invoice. The money is yours. We simply make it available when you need it.

A Partner in Growth, Not Just a Bank

Our role is not simply to provide financial products. It is to stand alongside SMMEs as a growth partner. One that understands the terrain, recognises the obstacles, and has the tools to help businesses push through them.

Purchase Order Financing and Invoice Discounting are not just short-term fixes. They are an investment in future capability, in people, and in the tools that allow businesses to take on bigger opportunities with confidence.

You showed up. You delivered. You earned it.

Our mission as your growth partner is to grant Botswana's businesses access to more opportunity, more stability, and more growth.