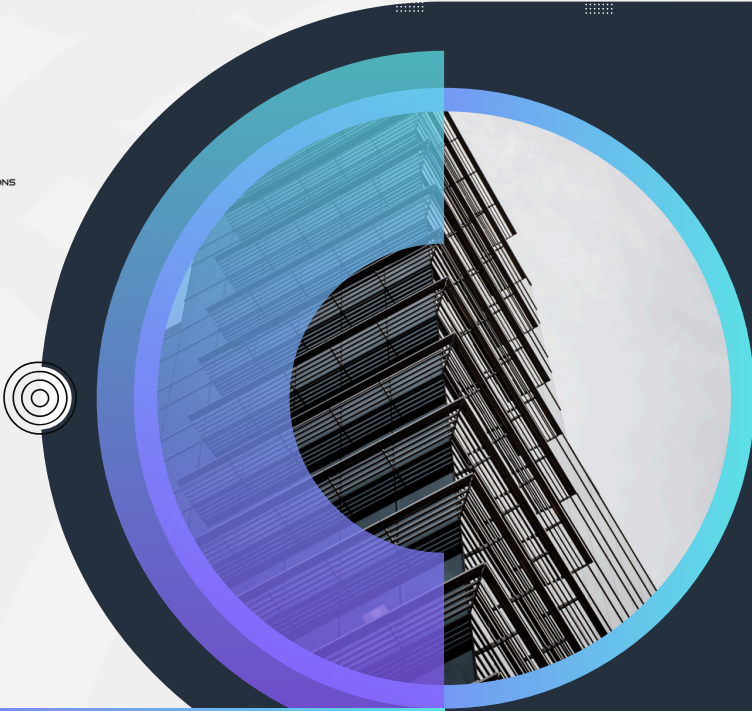




IPHUPHELIHLE FINANCE SOLUTIONS



Business

COMPANY PROFILE

Partnering with Clients to Restore
Financial Stability and Credit Health

Presented by :
**IPHUPHELIHLE
FINANCE SOLUTIONS (PTY) LTD**

Our Website :
www.iphuphelihle.co.za

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About the Company

REG NO: 2020/936016/07

Iphuphelihle Finance Solutions (Pty) Ltd is an NCR-registered financial services provider and South African financial consultancy headquartered in Durban, KwaZulu-Natal, with branch presence in Richards Bay & East London.

The firm operates on the principle that financial recovery should be accessible, structured, compliant, and client-focused. Through its debt relief, credit rehabilitation, creditor negotiation, and financial recovery services, Iphuphelihle Finance Solutions assists clients who are facing over-indebtedness, adverse credit listings, account disputes, judgements, garnishee-related matters, administration order concerns, and other credit-related challenges.

The name “Iphuphelihle” translates to “beautiful dream” in Zulu and Xhosa, reflecting the company’s commitment to helping clients move from financial distress to sustainable financial well-being.

With a strong focus on professionalism, confidentiality, and responsible financial guidance, Iphuphelihle Finance Solutions works closely with each client to understand their financial circumstances, identify suitable solutions, and provide structured support throughout the financial recovery process.





WHO WE SERVE

Who We Serve

Iphuphelihle Finance Solutions assists individuals, employees, families, and professionals who are facing financial difficulty or credit profile challenges.

The company supports clients who may be experiencing:

Over-indebtedness

Clients who are struggling to meet monthly credit obligations and need a structured repayment approach.

Adverse Credit Listings

Clients who have negative listings on their credit profile and need assistance identifying, disputing, or resolving incorrect or outdated information.

Judgements and Legal Credit Matters

Clients who have court-related debt records or judgement-related listings that require assessment and proper guidance.

Administration Order Matters

Clients who require assistance understanding or addressing administration orders and related repayment structures.

Garnishee / Salary Deduction Challenges

Clients who require assistance understanding or addressing administration orders and related repayment structures.

Creditor Pressure

Clients who are receiving collection calls, letters, or payment demands and need support negotiating realistic repayment terms.

Disputed Accounts

Clients who believe certain credit accounts are incorrect, outdated, duplicated, settled, prescribed, or unfairly reflected on their credit profile.

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OUR MISSION, VISION AND VALUES



Mission Statement

To empower individuals by providing professional, reliable, and effective financial solutions that restore credit standing, reduce financial pressure, and enable long-term financial independence.

Vision Statement

To become a trusted financial rehabilitation partner in South Africa, recognised for helping clients rebuild their credit health, restore confidence, and achieve sustainable financial freedom.

Our Core Values

Integrity

We operate with honesty, transparency, and respect for every client's financial situation.

Confidentiality

We treat all client information with care, privacy, and professionalism.

Client-Centred Service

We take time to understand each client's circumstances before recommending a solution.

Compliance

We align our services with applicable South African credit and debt-related legislation.

Accountability

We keep clients informed throughout the process and encourage responsible financial decision-making.

Restoration

We believe financial recovery is possible with the right support, discipline, and structured plan.



Our Core Services

Iphuphelihle specializes in debt relief and credit rehabilitation services compliant with South African legislation.

● Debt Review

Restructuring of debt obligations to create manageable repayment plans under the National Credit Act

● Administration Orders

Legal assistance for qualifying clients seeking relief from over-indebtedness. The company assists clients with understanding the process, gathering required information.

● Credit Clearance

Removal of adverse listings, judgements, garnishee orders, and disputed accounts.

● Creditor Negotiation & Account Settlement

Direct engagement with creditors to negotiate terms and reduce liabilities.

● Credit Dispute Resolution

Identification and rectification of inaccuracies on client credit profiles.



A black and white photograph of modern glass skyscrapers, including the distinctive, lattice-like structure of the CCTV New Building in Beijing. The image is partially obscured by a large white triangle that serves as a background for the text. A blue diagonal graphic element is visible in the top left corner.

WHY CHOOSE IPHUPHELIHLE FINANCE SOLUTIONS

CLIENT-FOCUSED APPROACH

Every client has a different financial story. *Iphuphelihle Finance Solutions* takes time to understand each client's financial position before recommending a solution.

PROFESSIONAL CREDIT KNOWLEDGE

The company understands the challenges associated with debt review, adverse listings, creditor pressure, judgements, default listings, administration orders, and credit disputes.

CONFIDENTIAL SUPPORT

Financial difficulty can be stressful and personal. *Iphuphelihle Finance Solutions* provides a respectful and confidential environment where clients can seek help without judgement.



COMPLIANCE AND RESPONSIBLE SERVICE



Iphuphelihle Finance Solutions is committed to providing responsible financial support that respects South African credit laws, consumer rights, privacy, and ethical business practice. The company recognises that credit rehabilitation and debt relief services must be handled carefully, professionally, and with accurate information.

Our Responsible Service Principles

We *do not* make false promises.

We *do not* guarantee outcomes that depend on creditors, credit bureaux, courts, or regulatory processes.

We assess each client's matter individually.

We encourage clients to provide accurate and complete information.

We follow structured processes when dealing with credit disputes and creditor negotiations.

We promote responsible financial behaviour and long-term credit wellness.

VALUE PROPOSITION

Iphuphelihle distinguishes itself through technical expertise, regulatory knowledge, and a client-centric approach. The team works directly with clients to assess financial circumstances, develop tailored solutions, and provide ongoing support throughout the recovery process.





OUR TESTIMONIALS

Empowering Ideas. Delivering Innovation



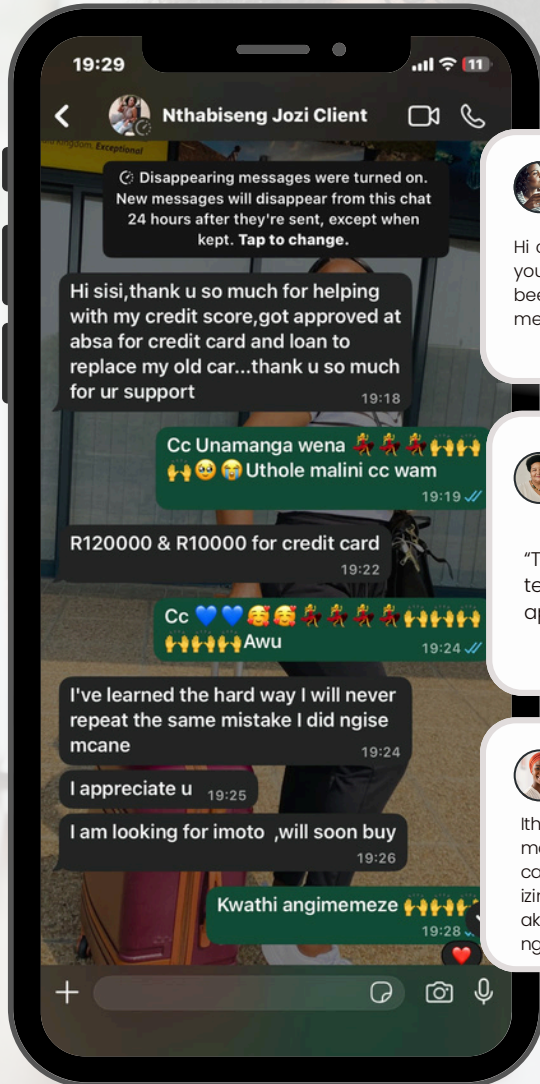
2025 / 2026





IPHUPHELIHLE FINANCE SOLUTIONS

What Our Clients Say?



Sarah M.
Customer

★★★★★ (4.9)

Hi cc thank you so much Phuphelihle and your team you are the best I'm free now after so many time i've been rejected Sis Nomkhuleleko thanks for helping me to be removed on Debt review 🙏🙏🙏



Xolelwa Mthetho
Customer

★★★★★ (4.9)

"Thank you so much my sister and phuphelihle team today I open an account at truworths, it approved your work is amazing guys👍👍👍"



Gugu Cele
Customer

★★★★★ (4.9)

Ithimba lonke lakwaphuphelihle nkulunkulu anigcine manisize mina lokhu engikubona lapha nengikufice capitec.bafika emsebenzin bathi abantu bayanazi nidla izimali zebantu besilahlekisa 😞 ngasheshe ngathi akeniyodla yami manje ngizelwe kabusha im a new born ngyabonga weyingane good bless u all"

What Our Clients Say?



Happy
Customer

★★★★★ (4.9)

I would like to extend my gratitude towards iphuphelihle and the team it wasn't an easy journey as each and every case is unique and the NRC issue made things difficult to the most of us all i can say to your clients patience is the key i was not an easy client i know but trust me your turn will come."Its my turn bafazi" Cc Mamkhize ngiyabonga God you.To the rest of the team ngiyabonga.

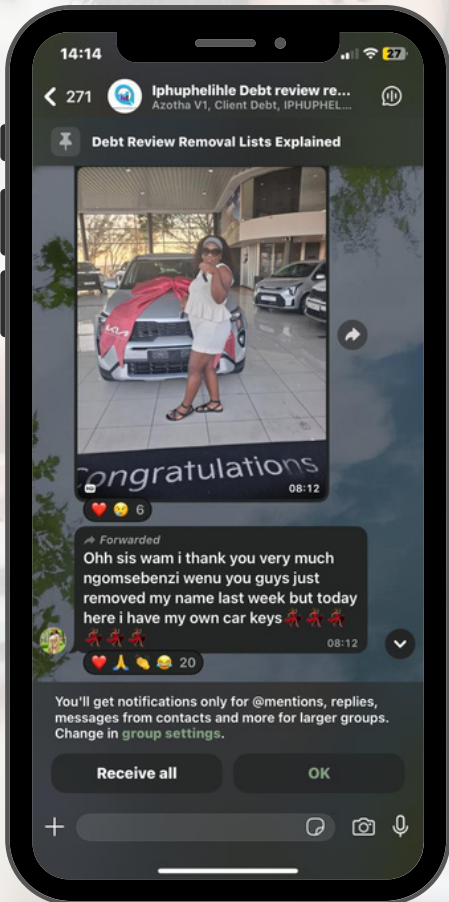


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IPHUPHELHLE FINANCE SOLUTIONS

What Our Clients Say?



*Empowering Your
Business, Driving Real
Results*



Contact Information



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