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**Bonitas**  
Medical Aid for South Africa

**bonitas**  
medical fund  
Serious about what you need

INVEST IN A PORTFOLIO OF ELEVEN LIFE CHANGING HEALTHTECH VENTURES

# MOMENTUM

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You'll need to qualify as a small business, meeting all criteria for the loan. If you have a solid plan for a business, but you need some cash, you have several options for funding. Getting a business off the ground takes capital. Bonitas CFO Luke Woodhouse said other initiatives taken by the scheme, including proactive risk management, helped bolster the surplus. As the ratio of claims paid relative to premiums collected fell by almost ten percentage points, Bonitas' reserves reached R6.1 billion, a R1.8 billion surge from 2019. The benefit of these self-funding routes is that you retain full control of your business without having to hand over some aspects of the company to other people. Bonitas has reported an unprecedented surplus of R1.7 billion, the largest in its 40-year history. The scheme said this was the largest it has ever reported in its 40-year history. Finding the funds for a company can be challenging, especially with lending standards becoming more stringent. The pace of vaccinations will be a major determinant of what happens. Then, you can apply for a commercial loan from a lender that processes SBA loans. Business Funding Partners Business funding partners are individual investors who are looking for startup companies for investing. Woodhouse said given how difficult the past year has been for many people, Bonitas was pleased that it has built reserves to remain sustainable and support its members. Instead, investors give capital in return for partial ownership of the company. A potential investor will want to explore your business plan to make sure it's solid, and you'll need to furnish full information about your company, including your products and services, team, market analysis and financial statements. Photo: File Bonitas has reported an unprecedented surplus of R1.7 billion, bolstering its reserves by almost R2 billion. A benefit of this funding is the retention of control of the company. The investor will want a set of terms for the funding, and you'll need to sign an agreement. "We are mindful of economic pressures that will remain the daily reality for South Africans and are committed to building on the ground-breaking shifts in cost management achieved in 2020," said Woodhouse. However, this comes with some personal risk if you have trouble paying the balance, and you are forced to pay high-interest payments. Government Business Funding The United States Small Business Administration

(SBA) guarantees loans for small businesses. Explore our options to find the business funding source that fits your needs. **Explore our options to find the business funding source that fits your needs.** or you might need to tap into your credit cards to expand your company. If a business doesn't succeed, you have no obligation to the contributors. Self-fundingSome business owners prefer to go the self-funding route to get a business off the ground. But the scheme says future costs of Covid-19 related claims makes it challenging to strategically decide how to use the reserves to members' benefit yet.The scheme is seeing a marked increase in medicines claims and thinks Covid-19 vaccines could be a yearly cost.As people stayed away from hospitals and saw doctors less to avoid possible Covid-19 exposure, medical schemes have built up billions of rands in surplus.Bonitas reported on Wednesday that it ended 2020 with an unprecedented surplus of R1.7 billion. Usually, business owners will give contributors a gift, often the service or product sold by the company. After you've been denied, you can turn to the SBA. But the scheme is yet to indicate if the 2020 cost savings will translate into lower medical aid increases in 2021. But the cost of vaccination also remains uncertain as schemes don't know what the ultimate uptake will be and the proportion of members that will need second doses."We also do not expect Covid-19 vaccinations to be a once-off cost, but possibly an annual cost to factor in once vaccines are updated and in case protection periods prove to be limited.Change in nature of claimsBonitas said unlike in previous years, the key driver of costs in 2020 were Covid-19 related claims, including hospital admissions, investment in personal protective equipment, pathology test costs, medication and home-based care.But while it recorded a significant decline in in-hospital admissions - the usual culprit for increasing healthcare costs - Bonitas saw a marked increase in claims for medicines, a sentiment shared by Momentum Health Solutions last week.In other areas, the scheme is worried that the under-utilisation of healthcare services could lead to higher claims and healthcare costs in the long term.In terms of membership, Bonitas recorded a 1.7% decline in 2020. In comparison, the scheme only had a surplus of R186.1 million in 2019. You might tap into a 401(k) or use your savings to fund your business. Some investors want to be actively involved in a company, but others may observe from the sidelines.Kickstarter Business FundingKickstarter business funding is also known as crowdfunding. These individuals won't expect financial return because they don't receive a share of the business. You could also approach friends and family for a loan. The scheme's solvency ratio jumped to 32.7% from 24.9%, giving Bonitas a greater ability to pay claims. Because medical schemes are non-profit organisations, they report surpluses instead. On the downside, if your business doesn't succeed, you may run into problems with your retirement account, or you could sacrifice your savings. Bonitas said it managed to retain 38.2% of "uncontrollable terminations" through outbound calls and offering people to downgrade their medical aid options. By way of comparison, the scheme only had a surplus of R186.1 million in 2019. An added headacheThe scheme will hold its annual general meeting only on 18 August. But it could have been worst had it not been for the scheme's retention initiatives. "The significant surplus capacity was systemic within the healthcare industry. But in the report, Bonitas said it was challenging to make meaningful strategic decisions about its current reserves while facing significant uncertainty about future Covid-19 related claims.One of the scenarios that the scheme said has been predicted is that there could be a smaller fourth wave of Covid-19 infections towards the end of 2021. To qualify for this funding, you first need to apply for a loan on your own unsuccessfully. It may be tempting to max out a credit card to pay business expenses. Hospitals avoided elective procedures to safeguard their capacity to deal with Covid-19. Members preferred to delay physical interaction with providers," wrote Bonitas in its 2020 annual report. This type of funding is usually not a loan. MORE FROM ASKMONEY.COM You approach potential crowdfunders to find people who are interested in contributing funds.

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