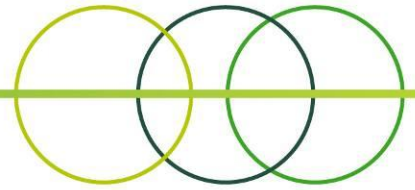


# NEDBANK LESOTHO LIMITED

## INVESTMENT FORUM ON PHASE II OF THE LESOTHO HIGHLAND WATER PROJECT (LHWP)

14 JULY 2014

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## ***Business Banking overview***

- Business Model and Value Proposition

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- Investment
- Fleet Management

## ***Industry specialisations***

- Franchising
- Tourism
- Agriculture



# Nedbank Business Banking's Value Proposition to the Market

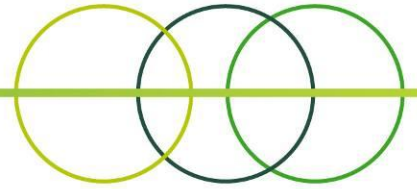
At Nedbank Business banking your client service team, led by a skilled banker dedicated to your business and supported by a team of specialists, has in-depth knowledge and the power to make quick decisions in your area.

**Nedbank Business Banking – partnering for growth for a greater Lesotho.**

# Translation of Nedbank Business Banking's Core Attributes into Value to our Client's Business

Our Attributes	Value to our client's business
Skilled bankers supported by a team of specialists.	We are Team Based – Each client has a dedicated team consisting of business, credit, service, transactions, operations and specialist functions all located in the same office, allowing for quick decision making and a closer interaction with the client, this enabling a partnering approach with the client to help grow their business.
In depth local understanding.	Because we have specialist teams operating in the Country they have a local understanding of financial and economic impacts on business thus allowing for greater understanding of the client's business.
Empowered to make quick decisions – teams are part of empowered regions with access to regional based senior management and executives. The team in conjunction with dedicated divisional managers, make and own most decisions affecting you, eg lending and pricing.	Whilst better response times and decisionmaking is achieved, it also enables us to customise and tailor-make solutions specifically for the client's needs.
Easy to do business – Responsibility and accountability is enabled by a simple structure.	Our client's needs are met by delivering an integrated solution through a single point of contact within the client service team. A skilled banker, dedicated to the client's business and supported by a team of specialists, has in depth knowledge and power to make decisions.
Bank for the Entrepreneur.	We approach business transactions with flexible solutions to ensure sustainable growth of businesses.

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# Transactional Banking Overview

Nedbank Business Banking fully understands the importance of transactional banking requirements as the core of any business operation:



## Transactional Banking Solutions

- **Electronic banking;**
- **Cash management;**
- **Cash-handling services;**
- **Foreign transactions;**
- **Card products.**

# Lending Solutions Overview

- We specialise in putting together flexible, relevant and cost-effective finance packages.
- Total solutions take into account your company's present position and future goals.



## Lending product range

1. **Overdrafts, overnight loans and short-term loans**
2. **Customised Trade finance**
3. **Term financing**
4. **Commercial property**
5. **Specialised finance**
6. **Letter of Credit, Letter of Guarantee, Forward Exchange Contract**

# Fleet Management - Value-added Solutions



The following suite of cards is available:

- **NedFleet card** – Enables the client to make purchases for petrol, diesel, top-up oil, toll fees, tyres, services, repairs and maintenance.
- **Petrol- and diesel-only card** – Enables the client to make purchases for petrol, diesel, top-up oil and toll fees.
- **Toll-only card**



## Short-term Insurance

- A **consultative** solutions-orientated approach;
- Work with **brokers** approved by the Central Bank of Lesotho
- Products that are **competitively priced** and underwritten by **Blue-chip suppliers**; and
- **World-class risk management advice** that include solutions for complex risk management.

# Franchising – Our Specialist Business Model



## Relationship with the franchisor

- One central point of contact – National Franchise Unit.
- Proposition regularly updated and aligned through a continuous engagement process with the Franchisor.

## Relationship with the franchisee

- Franchisees have access to dedicated Business Managers.

# Tourism – Our Core Proposition



- **Specialisation**
  - A diversely skilled and empowered Client Service Team (CST) with on-hand specialist knowledge of the Tourism market.
  - Offer a deep understanding of broad market dynamics and the local operating environment.
- **Delivery (Localisation)**
  - Business Managers equipped with specialist knowledge are decentralised and located in your area.
- **Customisation**
  - Customised and tailor-made solutions (the three pillar approach) to suit the needs of tourism industry players.



## Agriculture – Overview



- Our specialist industry knowledge is aligned to the needs of both the primary and secondary production of the three main sectors, namely:
  - Agronomy (eg grain, oil seeds, sugar, plants and flowers);
  - Horticulture (eg fruit, wine, vegetables and forestry);
  - Livestock (eg dairy, beef, poultry, aquaculture and game farming).

## Primary Solution: Investments (Financial and Legal)



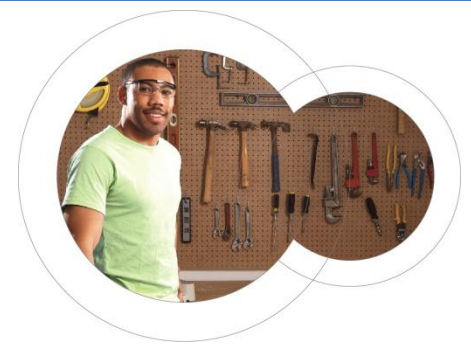
Product	Detail	Manner in which Product addresses need
<p>Corporate Saver</p> <ul style="list-style-type: none"> <li>• <b>Call deposit</b> <ul style="list-style-type: none"> <li>-Funds immediately accessible.</li> </ul> </li> <li>• <b>32-day notice deposit</b> <ul style="list-style-type: none"> <li>-Funds available on 32 days' notice.</li> </ul> </li> <li>• <b>Fixed deposit</b> <ul style="list-style-type: none"> <li>-One week, two weeks, three weeks, one to 12 months.</li> </ul> </li> <li>• <b>Prime-linked deposit</b> <ul style="list-style-type: none"> <li>-Minimum-term deposit with interest rate linked to prime.</li> </ul> </li> </ul>	<p>A flexible online banking system uniquely designed to meet the requirements of firms managing third-party funds, Corporate Saver offers you the opportunity to have greater control over investment moneys while generating an income stream.</p>	<p>Ability to manage and reconcile several related accounts and ease of mobility of funding across these accounts and competitive rates makes the product more advanced than any other competitor bank.</p>

## Secondary Solution: Investments (Financial and Legal)



Product	Detail	Manner in which Product addresses need
Lending <b>Property Finance</b> <b>NedBond</b>	Acquisition or building loan for offices. Medium to long term loan designed for the purchase of commercial property and secured by a mortgage bond repayable over a period of up to 10 years.	Access to funds for professional practices that wish to construct/ acquire their own offices

# Nedbank@Work



- Nedbank@Work – Account opening assistance on site.
- Corporate Staff schemes available at attractive terms.

# Thank **You.**

