

Franchising

Partnering with you to grow
your franchise



MAKE THINGS HAPPEN

NEDBANK

BUSINESS BANKING

Nedbank recognises the contribution franchising makes towards growing South Africa's economy. Nedbank Franchising is all about partnerships – a concept we pioneered in the area of business banking in South Africa. With our client-centric philosophy 'partnering with you to grow your franchise', Nedbank Franchising offers clients a banking partnership founded on our willingness and ability to understand your franchise and provide you with a solutions-driven service.

Our unique approach allows us to deliver, through a single contact point, an integrated franchising solution centred on three key principles: localised decisionmaking with national support, access to specialised expertise and customisation.



Localised decisionmaking with national support

Your business benefits from the regional team's local knowledge and the National Franchise Unit's deeper understanding of the dynamic franchise market.

With the support and expertise provided by the National Franchise Unit, the actual decisions are made by regional teams across 70 regional offices. This model ensures continuity, accessibility, quicker turnaround times and an efficient credit fulfilment process.

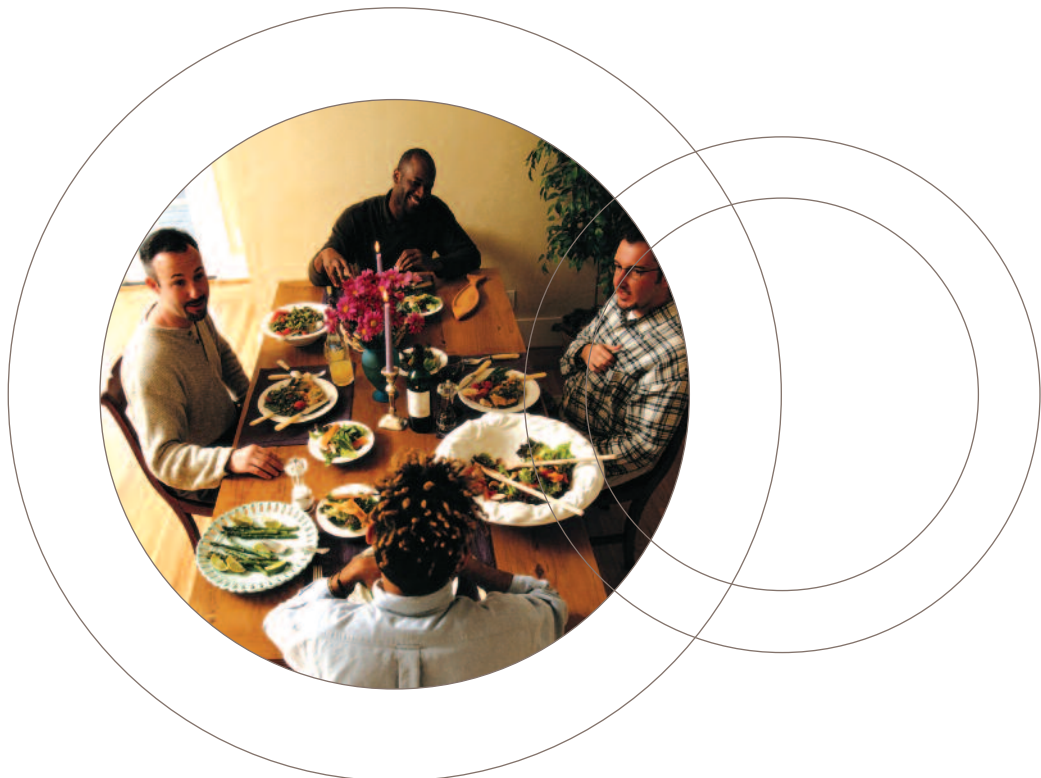
Your local business manager and team serve as the interface between you and Nedbank's extensive network of financial specialists, as well as the National Franchise Unit. Through the local business managers our full scope of expertise is made available across South Africa.

Specialist approach

Nedbank is well-known for its focused approach to specialised financial disciplines. Based on a thorough understanding of clients' businesses and needs, Nedbank Franchising was created to devise and deliver tailored solutions for the franchise market.

The National Franchise Unit comprises a team of franchising specialists supporting business managers throughout our vast regional network.

With in-depth knowledge of the various industry sectors, our franchise specialists have gained intimate insights into the needs of each, and are able to work with you to develop a tailor-made solution. The needs of a fuel retailer, for example, are significantly different from that of a fast-food franchise and we understand that there is no such thing as a one-size-fits-all solution.



Solutions customised for your specific franchise

Nedbank Franchising offers tailored solutions that take both the franchisor and franchisee's needs into account. For example, with BEE-type transactions we have flexible solutions that incorporate reduced contribution percentages, capital payment holidays and extended repayment periods. Each application is assessed on its own merits and individualised solutions are provided. Our holistic approach includes lending, transactional and value-added solutions.

Lending solutions

Nedbank provides flexible, relevant and cost-effective financial packages – total solutions that take into account your company's present position and future goals. Our highly competitive pricing is individually structured and based on the risk profile and track record of each franchisee.

Lending forms an integral part of any business' success and Nedbank's approach provides packages customised according to the needs of each franchise concept. These finance packages include funding for:

- new-store acquisitions;
- the purchase of existing stores; and
- store revamps (renovations and refurbishments).

Overdrafts	A current account with overdraft facilities can be arranged to suit the franchisee's requirements for the funding of working capital.
Term financing (asset finance rental discounting)	Our solutions are designed to take into account the value that new assets add to the franchisee's bottom line. The choice of the franchisee will be influenced by: <ul style="list-style-type: none">• the specific conditions within which the assets operate;• how much flexibility is required; and• the long-term value of the asset.
Commercial property finance	Nedbank offers flexible finance for the purchase of commercial property and customised finance solutions from a range of options, including interest-only periods and flexible repayments.



Transactional solutions

Nedbank Franchising provides an optimal solution for franchisees, one that will streamline processes and enhance financial management capability in the most cost-effective manner. Our standard transactional products and services include current accounts, cash-handling services, foreign transactions, letters of guarantee, card products and electronic services. Our specific transactional services include:

Document imaging	All deposit slips and cheques (including cheques from other banks) are copied using a sophisticated document imaging process, as part of the proof-of-deposit (POD) process. This facility is available through NetBank Business, our internet facility.
Cash-handling services	Nedbank's offering includes: CashVault: An automated cash acceptance terminal that counts, validates and verifies cash before dropping it into a secure canister.
Business credit cards	Nedbank business credit cards offer essential expense management, security and detailed monthly reporting. Business credit cards can be used for all types of transactions – travel, entertainment and the purchase of supplies – and are the key to efficient management of routine business expenses.
Card-acquiring services	Nedbank is the largest acquirer of card transactions in South Africa and offers its NedLink card acceptance machines to franchisees. Nedbank has relationships with all local transaction switches, which are backed up by a comprehensive 24/7 merchant helpline facility that uses the latest technology to attend to and track all queries.
NetBank Business (electronic banking)	NetBank Business is a secure and worldclass, internet-based electronic banking system that enables you to: <ul style="list-style-type: none"> • add, maintain and change beneficiaries online; • make secure payments (salaries, wages and creditor payments, etc); • authorise transactions and functions (transfers, payments, beneficiaries, users, etc); and • enquire about foreign exchange rates and local money market trends.

Value-added solutions

Our specialist, cutting-edge business solutions have been designed to add value to your dealings, giving franchises the competitive edge to succeed in today's competitive global environment. Value-added services offered by Nedbank Franchising include:

<ul style="list-style-type: none"> • Financial planning 	Financial planning plays a major role in any long-term personal and business strategy. It involves setting specific personal and business goals and allocating the resources needed to achieve them. Our financial planning specialists will help you gain a competitive financial advantage in the market place.										
<ul style="list-style-type: none"> • Business assurance 	The expert advice and assistance our financial planners can offer is outlined below: <table border="1" data-bbox="512 622 1361 853"> <tbody> <tr> <td data-bbox="512 622 746 696">Contingent liability protection</td> <td data-bbox="746 622 1361 696">protects the estate of a guarantor to a company in the event of death or disability.</td> </tr> <tr> <td data-bbox="512 696 746 770">Key-person cover</td> <td data-bbox="746 696 1361 770">provides sufficient capital to replace a key individual in the event of death or disability.</td> </tr> <tr> <td data-bbox="512 770 746 853">Employee benefits</td> <td data-bbox="746 770 1361 853">assists with setting up provident or medical aid funds for companies, or managing existing funds.</td> </tr> </tbody> </table>	Contingent liability protection	protects the estate of a guarantor to a company in the event of death or disability.	Key-person cover	provides sufficient capital to replace a key individual in the event of death or disability.	Employee benefits	assists with setting up provident or medical aid funds for companies, or managing existing funds.				
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<ul style="list-style-type: none"> • Short-term insurance 	Nedbank Group Insurance Brokers (NGIB) offers a full range of insurance products aimed at complementing and supporting Nedbank's banking service. Some of the benefits of opting for short-term insurance through Nedbank include: <ul style="list-style-type: none"> • a one-stop shop for all your finance and short-term insurance requirements; • transfer of the risks from you to an insurance company; • access to short-term insurance expertise and specialists; and • access to a wide range of blue-chip general and specialised suppliers. 										

<p>• Insurance solutions for fuel retailers</p>	<p>NGIB offers an insurance fuel guarantee as an alternate to a bank guarantee. This enables the fuel retailer to satisfy the fuel company's requirements without tying up valuable cash to secure a bank guarantee.</p> <p>Benefits</p> <ul style="list-style-type: none"> • Convenience and improved cashflow • Released working capital and security • Tax deductible. <p>The guarantee covers items required by the fuel company (fuel, rentals, royalties, lubricants, etc) and premiums are dependent on the risk profile of the client and calculated individually.</p>
<p>• Nedbank@Work</p>	<p>Nedbank is striving to make banking more accessible to you and your employees in offering great-value banking that's not only affordable, but also convenient. Nedbank brings full-spectrum banking with specific benefits to your work place.</p>

To find out how Nedbank Franchising can partner with you to grow your franchise, contact us on **011 295 9051** or email **franchising@nedbank.co.za**.



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A Member of the  **OLD MUTUAL** Group

Published December 2010