



# FRANCHISE

A BIGGER-PICTURE APPROACH TO  
MANAGING YOUR FRANCHISE BUSINESS.

see money differently

**NEDBANK**





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# A BIGGER-PICTURE PARTNERSHIP IN FRANCHISING

We understand that a simple change in your business  
can have a far-reaching impact.

That's why our **bigger-picture approach to business banking** is not only to address your **franchise management** requirements holistically, but also to offer you a full suite of Nedbank Business Banking products, each designed for overall business efficiency, profitability and sustainability in the market.



At Nedbank we know that success in business is all about partnerships, and our bigger-picture approach starts with immersing ourselves in your business and your sector. This enables us not only to understand your franchise management requirements and provide you with the solutions you need, but also to give you a bigger-picture view of complementary products so that you can use them to maximum effect in every facet of your business and beyond.

With our unique bigger-picture approach to banking we offer you a banking partnership that is founded on our readiness to immerse ourselves in your business. This in turn enables us to understand your franchise and provide you with the solution-driven service you need across all categories including retail food, automotive and fuel.

Our unique approach allows us to deliver, through a single contact point, an integrated franchising solution centred on three key principles:

- localised decision-making with national support;
- access to specialised expertise; and
- customisation on funding and banking solutions.

## INTEGRATED BANKING AND FINANCING SOLUTIONS

At Nedbank we recognise the contribution that franchising makes towards growing South Africa's economy.

With our bigger-picture approach we bring a new perspective to your franchise's banking needs, which enables us to provide an integrated solution that incorporates lending, transactional and value-added offerings.

### **The lending solutions you need**

By taking into account your franchise's present position as well as its future goals, we can provide you with broad and encompassing financial packages and solutions that are flexible, relevant and cost-effective.

We know that lending forms an integral part of the success of any business, which is why, through our bigger-picture approach, we can provide finance packages that are customised to the specific needs of your franchise.

**Discover** how our highly competitive pricing is structured to your particular needs, and is based on the individual risk profile and track record of your franchise, with finance packages that include:

- new-store financing;
- financing for 'resale' transactions;
- financing of additional store acquisitions if you are a multisite franchise owner;
- revamp and refurbishment financing for existing stores;
- finance packages for efficient alternative-energy solutions and projects;
- overdrafts and other short-term working capital financing;
- term financing – asset finance and rental discounting;
- renewable-energy and energy-efficiency finance; and
- commercial property finance.

**Experience** the benefits that our bigger-picture approach can bring. With your business serviced by a local regional team and supported by the national franchise unit, you get localised decision-making with national support. Our specialised, customised approach delivers solutions based on in-depth knowledge of the various subindustry sectors and enables us to work with you in developing the kind of tailor-made solution you require.



## TRANSACTIONAL SOLUTIONS

Our bigger-picture approach to franchising provides us with insights into your requirements to optimise not only your business, but also the tools you use to maximise its effectiveness. That's why we've developed a range of transactional solutions to help you do just that.

At Nedbank Franchising we provide an optimal transactional solution for you, as a franchisee, that will streamline your processes and enhance your financial management capability in the most cost-effective manner. Our transactional services include:

- NetBank Business – electronic banking
- Cash handling services, with three cash acceptance devices for you to choose from, depending on your business requirements:
  - CashVault® 2400, which counts multiple denominations through a single banknote feeder;
  - CashVault® 4000L, a state-of-the-art, high-speed device that uses tamper-evident bags and can take up to 4 000 multidenominational banknotes; and
  - CashVault® 10 000, a state-of-the-art, high-speed device that uses tamper-evident bags and can take up to 10 000 multidenominational banknotes.
  - CashVault® Coin Sidecar is suited for businesses with a daily cash turnover in coins of R11 000, 22 kg or 3 500 coins, and is available on the 4 000 and 10 000 devices.
- Card acquiring – Nedbank is one of the largest acquirers of card transactions in South Africa and our NedLink card-acceptance machines form part of our offering to you as a franchisee. We maintain 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.
- Masterpass, by Mastercard – a digital payment solution that allows cardholders to make fast, easy and secure purchases by storing all payment and shipping details of cardholders in one place, on the app, simplifying the checkout process for your customers, whether they are shopping instore, online or on the go, using their cellphones.

## INVESTMENT SOLUTIONS

We understand that every business has unique requirements for the management and investment of surplus cash. And we know that every franchise requires a complete investment solution for the appropriate management of surplus funds in accordance with working capital and liquidity requirements.

**Discover** how we make it easier for you to manage these funds efficiently to ensure that they are always productive.





Innovative tools to  
maximise convenience  
for both you and your  
customers.



## VALUE-ADDED SOLUTIONS

We have designed our specialist, cutting-edge business solutions to add value for your business.

### If you're looking for ...

tools and services that enable you to achieve and maintain a leading role in your industry ...

### we can offer you ...

value-added solutions that include:

- **Nedbank Market Edge™** – a first-in-market data analytics tool that enables card-accepting businesses to gain insights into their customers' behaviour.
- **Business financial planning** – to help you gain a competitive financial advantage in the marketplace through the provision of a suite of offerings that include:
  - contingent-liability protection;
  - key person cover; and
  - employee benefits.
- **Personal financial planning** – to help you plan for the future and build personal long-term wealth.
- **Short-term insurance** – a full range of insurance products aimed at complementing and supporting our banking service.
- **Workplace Banking** – a service at your premises

that is tailored for your franchise employees, and includes:

- great-value banking options designed to meet your employees' needs;
  - onsite opening of accounts; and
  - banking advice as well as financial fitness workshops aimed at helping employees manage their personal finances better, provide for their children's education, or make provision for unexpected circumstances.
- **Nedbank GAP Access™** – gives you the ad hoc funding you may need without dipping into your operating funds. For more information visit [nedbank.co.za/gapaccess](http://nedbank.co.za/gapaccess).

**Discover** how our solutions can give you the edge that will enable you to succeed in today's competitive global environment.

**Experience** the benefits that these solutions can provide.

## INNOVATIVE SOLUTIONS


Whatever type of service or goods your franchise provides, you'll find that our commitment to cutting-edge developments within our bigger-picture approach ensures that you'll have innovative tools to maximise convenience for both you and your customers, including:

- **ShiftPOS** – ShiftPOS is Nedbank's next-generation point-of-sale (POS) management solution that solves the issues of shift management and reconciliation. It provides a web-based dashboard where all your POS devices can be monitored remotely and in real time, wherever you are.

- **Alternative fuel and rental guarantees** – an alternative offering to traditional fuel and rental guarantees for franchisees. With this offering you can enjoy the following benefits:
  - You do not have to provide the bank with a cash investment to secure your fuel or rental guarantee to the landlord or oil company.
  - Your premium is tax deductible.
  - Competitive rates are offered.
  - It reduces the overall setup cost of the business.
  - You can advance additional working capital into the business.

To find out how our franchising specialist teams can partner with you to grow your franchise simply send an email to [franchising@nedbank.co.za](mailto:franchising@nedbank.co.za).





**Contact us to find out how our  
bigger-picture Business Banking  
specialist teams can assist you.**

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**FOR MORE INFORMATION PLEASE VISIT  
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