



**TAKE YOUR  
FRANCHISE  
TO THE NEXT  
LEVEL**

see money differently

**NEDBANK**



#### FRANCHISING

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-centred 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 solution-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.



## Key benefits

### Localised decisionmaking with national support

Your business is serviced by a local regional team, supported by the National Franchise Unit, who has a deeper understanding of the needs of the franchise market. 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.

### Specialised and customised approach

Nedbank Franchising was created to devise and deliver tailored solutions for the franchise market and we are well known for our focused approach to developing **customised offerings** for your franchise network.

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



## Integrated banking and financing solutions

Our holistic approach includes an integrated proposition incorporating lending, transactional and value-added offerings.

### 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's success, and Nedbank's approach **provides finance packages customised** according to the needs of each franchise concept. These finance packages include:

- new-store financing;
- financing for 'resale' transactions;
- financing of second- and/or third-store acquisitions (multisite franchise owners);
- revamps/refurbishment financing for existing stores; and
- finance packages for alternative energy-efficient solutions/projects.

<b>Overdrafts and other short-term working capital financing</b>	A current account with an overdraft facility can be arranged to suit the franchisee's requirements for the funding of working capital.
<b>Term financing (asset finance rental discounting)</b>	<p>Our solutions are designed to take into account the value that new assets add to the franchisee's bottomline. The choice of the franchisee will be influenced by:</p> <ul style="list-style-type: none"><li>• the specific conditions in which the assets operate;</li><li>• how much flexibility is required; and</li><li>• the long-term value of the asset.</li></ul>
<b>Renewable-energy and efficiency finance</b>	<p>Nedbank's renewable-energy and efficiency finance offering is tailored for clients who wish to mitigate the impacts of load shedding and rising energy costs, who want to generate sufficient energy for their operations, and who are potentially able to set off the surplus electricity to the grid while greening their operations.</p> <p>Our solution incorporates:</p> <ul style="list-style-type: none"><li>• financing of renewable-energy solutions;</li><li>• extended repayment periods (up to 10 years) on business loans; and</li><li>• utilisation of savings on energy costs to enhance debt repayment affordability and offer competitive pricing.</li></ul>
<b>Commercial property finance</b>	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 transactional services include:

<b>NetBank Business (electronic banking)</b>	<p>NetBank Business is a secure and worldclass, internet-based electronic banking system that enables you to:</p> <ul style="list-style-type: none"> <li>• add, maintain and change beneficiaries online;</li> <li>• make secure payments (salaries, wages, creditor payments, etc);</li> <li>• authorise transactions and functions (transfers, payments, beneficiaries, users, etc);</li> <li>• enquire about foreign exchange rates and local money market trends; and</li> <li>• be aware of movement of funds and changes to profile details through a dynamic SMS and/or email notification service.</li> </ul>
<b>Cash-handling services</b>	<p>Our offering includes:</p> <p><b>Nedbank CashVault®</b> An automated cash acceptance terminal that counts, validates and verifies cash before dropping it into a secure canister. You can also track the transaction on the internet.</p> <p><b>Nedbank Cash Online™</b> A secure, effective and convenient web-based solution for businesses wanting to capture online cash deposits before depositing the money at cash centres.</p>
<b>Card-acquiring services</b>	<p>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.</p>
<b>Business credit cards</b>	<p>Nedbank business credit cards offer essential expense management, security and detailed monthly reporting. These credit cards can be used for all types of transactions, such as travel, entertainment and the purchase of supplies, and are the key to efficient management of routine business expenses.</p> <p>If you register for Nedbank Greenbacks, you will join a rewards programme that rewards you every time you spend – the more you swipe, the more you get back. As a member you earn Greenbacks for all eligible spend*, whether it's on your cheque or credit card.</p> <p><small>* Terms and conditions apply.</small></p>

## Investment solutions

Since every business has unique requirements for the management and investment of surplus cash, we offer a complete investment solution for the appropriate management of surplus funds in accordance with working capital and liquidity requirements. We make it easier for you to manage these funds efficiently to ensure that they are always productive.

## 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:

<b>Market information and consumer analytics</b>	<p>Nedbank Market Edge® is a first-in-market data analytics tool that enables card-accepting businesses to gain insights into their customers' behaviour, which allows the business to develop strategies on a multilayered, real-time and user-friendly dashboard. This solution draws from actual cardholder data and provides useful information, such as :</p> <ul style="list-style-type: none"><li>• income segmentation;</li><li>• age and gender information;</li><li>• repeat customer information; and</li><li>• industry analysis and competitor benchmarking.</li></ul>
<b>Business financial planning</b>	<p>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 marketplace through the provision of a suite of offerings such as:</p> <ul style="list-style-type: none"><li>• contingent liability protection;</li><li>• keyperson cover; and</li><li>• employee benefits.</li></ul>
<b>Personal financial planning</b>	<p>Our specialists will help you plan for the future and build personal long-term wealth. We offer expert advice on and assistance with the following:</p> <ul style="list-style-type: none"><li>• life and disability assurance;</li><li>• personal retirement planning;</li><li>• investment planning;</li><li>• estate planning; and</li><li>• offshore financial planning.</li></ul>
<b>Short-term insurance</b>	<p>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:</p> <ul style="list-style-type: none"><li>• a one-stop shop for all your finance and short-term insurance requirements;</li><li>• transfer of the risks from you to an insurance company;</li><li>• access to short-term insurance expertise and specialists; and</li><li>• access to a wide range of blue-chip general and specialised suppliers.</li></ul>



<b>Insurance solutions for fuel retailers</b>	<p>NGIB offers an insurance fuel guarantee* as an alternative 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. Benefits include:</p> <ul style="list-style-type: none"> <li>• convenient and improved tax-deductible cashflow; and</li> <li>• released working capital and security.</li> </ul> <p>* Terms and conditions apply.</p>
<b>Nedbank @ Work</b>	<p>We provide a service at your premises that is tailored to your franchise employees. The service includes the following:</p> <ul style="list-style-type: none"> <li>• great-value banking options designed to meet the needs of your employees;</li> <li>• onsite opening of accounts; and</li> <li>• banking advice as well as financial fitness workshops aimed at helping you manage your personal finances better, make provision for unexpected circumstances, provide for your children's education, etc.</li> </ul>
<b>Free financial management training</b>	<p>We offer all new prospective franchisees banking with Nedbank the opportunity to attend our two-day accredited Financial Management Course free of charge.</p> <p>The course covers all essential aspects of financial management, such as financial definitions, income statement and balance sheet, financial ratios, cashflow and budgeting.</p>



## Innovative solutions

<b>Qkr!</b>	<ul style="list-style-type: none"> <li>• Qkr! with Masterpass is a new payment method that customers can use to order, pay for and split their meals. It's designed to save customers time by letting them order and pay for meals from their cellphone, as and when they're ready.</li> <li>• Qkr! with Masterpass works by linking the customer's phone payment system with the restaurant's point-of-sale (POS) system. When customers pay for items on their phones, this is automatically registered against their table bill on the POS.</li> <li>• Multiple phone payments can be linked to the same table bill, meaning that customers can easily select and pay for the individual items they have ordered.</li> <li>• For very busy restaurants Qkr! with Masterpass helps to free up staff time. It lets customers be self-sufficient by allowing them to process their own payments. It also makes splitting bills much easier to process.</li> </ul>
<b>Masterpass</b>	<ul style="list-style-type: none"> <li>• You can use Masterpass instore, online, on your quotes and invoices, at markets and even for donations.</li> <li>• With Masterpass you can accept cellphone payments without a card machine.</li> <li>• You can reduce the cash instore and increase your average transaction value at the same time.</li> <li>• Your customers can load cards of any bank and pay without having cash.</li> <li>• It will be easier for your customers to pay you from the comfort of their homes.</li> <li>• It is possible to receive payment notifications through SMS, email and online.</li> </ul>
<b>Nedbank Business Card for franchisees</b>	<ul style="list-style-type: none"> <li>• As a franchise owner, your Nedbank Business Card is an incredibly flexible finance solution, with a number of benefits.</li> <li>• You get two cards linked to one account – the Nedbank American Express Business Card and a back-up MasterCard card.</li> <li>• The Nedbank Business Card offers the following benefits: <ul style="list-style-type: none"> <li>– Flexible payments with no transaction costs.</li> <li>– Free purchase protection on all goods purchased and not delivered.</li> <li>– Convenience of being able to pay for purchases on collection/delivery.</li> <li>– Reduction in cash-handling fees.</li> <li>– Visibility and control over business expenses.</li> <li>– Up to 55 days' interest-free credit.</li> <li>– Unlimited rewards, which can pay for your year-end holiday by using the Greenbacks SHOP Card.</li> <li>– Automatic basic travel insurance.</li> <li>– Nedbank Greenbacks Rewards programme.</li> </ul> </li> </ul>



<b>Alternative fuel and rental guarantees</b>	<ul style="list-style-type: none"> <li>• Nedbank introduced an alternative offering to traditional fuel and rental guarantees for franchisees. The benefits of this product are as follow: <ul style="list-style-type: none"> <li>– 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.</li> <li>– Your premium is tax deductible.</li> <li>– Competitive rates are offered.</li> <li>– It reduces the overall setup cost of the business.</li> <li>– You can advance additional working capital into the business from freed-up cash/assets.</li> </ul> </li> </ul>
<b>GAP Access</b>	<p>This new solution provides you with working capital that is advanced against the turnover of your card acceptance point-of-sale devices, with a cost-effective repayment plan. A percentage of each day's turnover is paid directly towards the repayment of your capital advance, making your repayment easy, hassle-free and light on your pocket.</p>

To find out how **Nedbank Franchising** can partner with you to grow your franchise send an email to **[franchising@nedbank.co.za](mailto:franchising@nedbank.co.za)**.









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