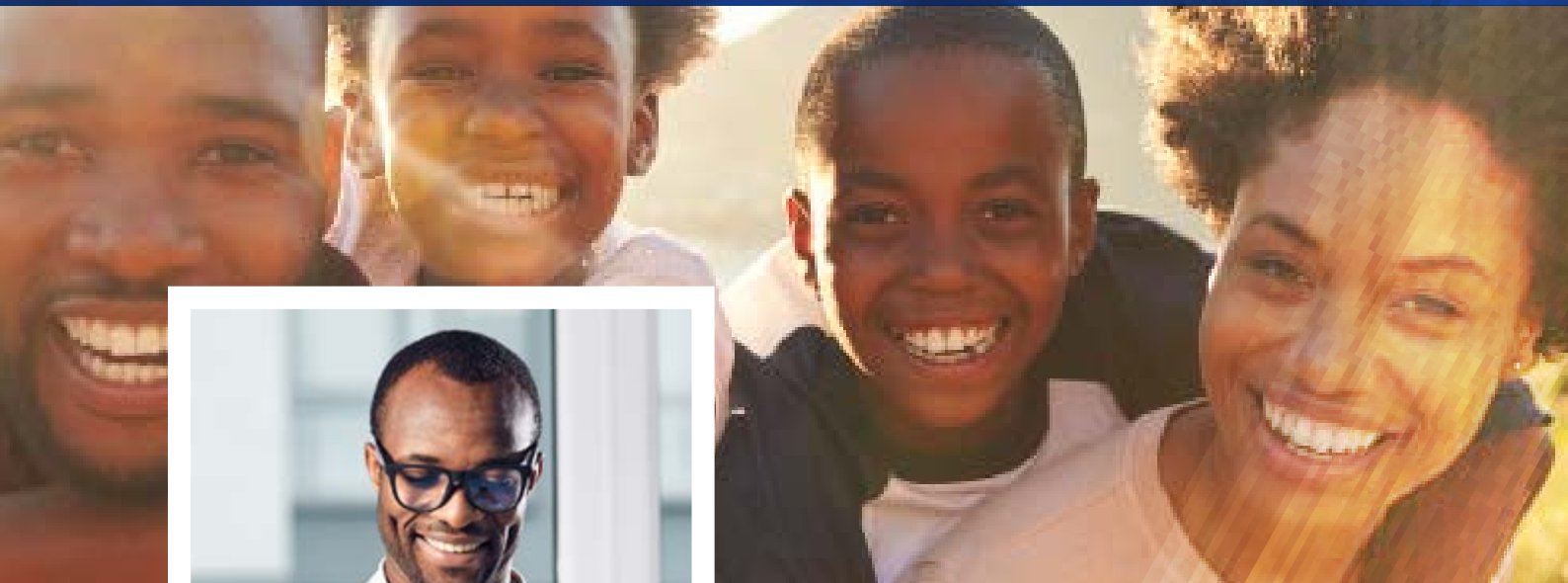




workforce

FINANCIAL SERVICES





Uplifting people. Growing business.

WE BELIEVE, A JOB IS NOT JUST A JOB, IT IS A LIFE-CHANGING OPPORTUNITY FOR AN INDIVIDUAL.

A JOB IS A PATH TO **A QUALITY LIFE FOR THE INDIVIDUAL AND A VALUABLE INVESTMENT FOR THE STAKEHOLDER**. OUR BUSINESS HAS ALWAYS BEEN ABOUT PEOPLE AND HOW TO CHANGE PEOPLE'S LIVES FOR THE BETTER.

WE'VE SPENT **YEARS** LEARNING ABOUT OUR INDUSTRY AND THE PEOPLE WE WORK WITH; **CLIENT, CANDIDATE AND STAKEHOLDER**. WE'VE ALWAYS BEEN ON A QUEST TO UPLIFT PEOPLE, NOT JUST GIVING THEM AN OPPORTUNITY TO WORK BUT ALSO ENSURING THAT THEY HAVE **THE TOOLS TO BE PRODUCTIVE** THROUGH TRAINING, HEALTHCARE, EMPLOYEE BENEFITS AND LIFESTYLE PRODUCTS.

WE'VE FORGED AHEAD IN THIS QUEST AND TODAY NOT ONLY DO WE **GIVE PEOPLE AN OPPORTUNITY TO WORK** SO THAT THEY CAN **BUILD A LIFE FOR THEM AND THEIR LOVED ONES**, BUT WE ALSO UPLIFT THEM THROUGH TRAINING AND SKILLS DEVELOPMENT AND ENSURE THAT THEY ARE HEALTHY AND HAPPY INDIVIDUALS. BUT THIS IS A NEVER-ENDING QUEST BECAUSE THERE ARE ALWAYS MORE LIVES TO BE CHANGED, **MORE VALUE TO GAIN FROM INVESTING IN PEOPLE**. WE ARE HERE TO STAY, BECAUSE WHILE WE STRIVE TO MAKE AN IMPACT WE WANT THAT IMPACT TO BE SUSTAINABLE. **AT OUR HEART, WE ARE MANY, ALL WORKING TOWARDS A COMMON GOAL**, WORKING TOGETHER AND SUPPORTING EACH OTHER IN EVERY ENDEAVOUR. **AND WE ARE HERE TO UPLIFT PEOPLE AND GROW OUR BUSINESS IN THE PROCESS.**

THE FINANCIAL WAY

Our Financial Services Cluster provides optimised financial services, lifestyle benefit packages and support services that ensure both employers and employees are protected against unforeseen financial events. Financial burdens and family responsibility place a huge amount of stress on your staff, often posing a debilitating distraction from day to day tasks. Our affordable employee benefits ensure a focused and committed workforce who feel valued and secure in the knowledge that they have the financial and lifestyle support they need to lead risk free lives.



Financial



Our Cluster's unique selling points

- Funeral cover
- Day-to-day medical insurance
- Hospital cover
- Responsible Lending services
- Wide range of productions
- Affordable optometry & glasses programme

BABEREKI



From the Northern Sotho word which means 'workforce', Babereki is a registered member of the National Credit Regulatory Authority and is a trusted financial provider. Offering a range of easily accessible lifestyle products and financial loans to employees and employers, Babereki continually meets the basic lifestyle needs of our country's workforce and has done so since 2006.

Babereki's passion for people and their understanding of South Africa's unique culture, demographics and work practices is testimony to their success in providing products and services to some 25 000 contractors who work at various sites across the country. By answering the financial needs of employees, the obstacles of daily stress and worry are alleviated, thereby enabling your staff to focus on their work, undistracted and fully engaged.

- Legal and responsible lending services
- Short term loans
- Cash 'til payday loans
- Full range of products available for purchase



○ Over 200 000 applications granted since inception

○ Online access for self servicing of existing and new applications

○ Unique technology developed for our clients specific needs

ESSENTIAL EMPLOYEE BENEFITS



In an effort to assist lower-income individuals and various business structures, Essential Employee Benefits provides affordable, simple, and customisable coverage solutions in areas of wellness, disability, death, and savings. Driven by unmatched service and value, their focus is on empowerment through tailor-made solutions.

EEB aims to ensure that your staff are efficiently cared for, thereby promoting better employment security, and optimising productivity and outcomes. Coverage and security are prioritised through a holistic approach that benefits both businesses and employees with reliable, affordable cover.

The simple procedures and excellent service ensure that all staff, no matter what business level they operate on, are able to make claims and utilise EEB services to their benefit.

- Funeral cover
- Disability cover
- Medical insurance
- Catering to businesses and individuals



○ 79 798 funeral policy lives covered

○ 38 231 funeral & medical policies

○ 94 690 medical examinations conducted

DEBTWORX



○ No collection,
No fee charged

○ National
Footprint of field
agents

○ Real time call
monitoring and
MIS for the client

Debtworx is a business built on two major factors: ethics and professionalism, principles which have consistently guided them since inception in 2008. Debtworx has been established as a leading debt recovery specialist service provider with a unique approach which yields a high collections percentage for your business while promoting loyalty to your customers. With a Head Office in Johannesburg, regional offices in Cape Town and Durban, Debtworx has established a national network of agents and correspondents who enable their business to recover debt from every corner of South Africa.

Service packages range from trace, soft collections through to litigation. This enables you to choose the package relevant to your company's needs, minimizing your costs and shortening your collection cycle. The Debtworx team comprises of highly experienced individuals with extensive knowledge of debt recovery and customer care services.

- Industry-leading debt management software
- Specialists with in-depth knowledge of debt recovery and vast experience in debt rehabilitation