



FINANCIAL INCLUSION

- Financial inclusion is the delivery of financial services that meet individual needs at affordable costs to the disadvantaged and low-income segments of society.
- Financial inclusion is a key enabler to reduce extreme poverty and boost shared prosperity, enabling 7 of the 17 UN Sustainable Development Goals.
- It is a priority for policymakers, regulators and development agencies globally.

DEFINITIONS



UNBANKED

- People who don't have or can't get a bank account or access to the formal financial system



UNDERBANKED

- People for whom the formal financial system is inaccessible (physically & cost).



OVERBANKED

- People who have too much debt to participate actively in the economy

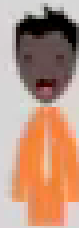


FINANCIALLY EXCLUDED

- Collective term for the above

CYCLE OF UPLIFTMENT

MEET
BILLY
HE



*IMB Financial Services
is providing YOU an opportunity
to open an IMB Service Centre
and generate income for yourself
by delivering financial inclusion.*

OPPORTUNITY

EARN ANNUITY INCOME FROM THE PROVISION OF FINANCIAL SERVICES & PRODUCTS:

- Our proprietary system allows for you to own & operate your own successful financial services 'spaza' shop (IMB Service Centre) with no prior experience or formal training.
- Products & Services are designed to assist the Financially Excluded.



PRODUCT



IMB Wallet + IMB MasterCard = IMB Account

OPEN-LOOP SYSTEM

- Make & receive payments to/from all major banks and IMB accounts via EFT
- Deposit cash at retailers & Standard Bank Branches & ATMs
- Pay Bills & Buy Airtime
- Integrated MasterCard enables users to transact with existing financial infrastructure (ATM & POS)

ONLINE & MOBILE ACCESS

- Low cost to entry

SERVICES



UNBANKED:

- Immigrants – Transactional Accounts - Send Money Home
- South Africans – Free IMB Wallet
+ Pay-As-You-Go MasterCard



UNDERBANKED:

- PAYG Transactional Accounts



OVERBANKED:

- Debit Order Protection + Debt Reduction Service

SIZE OF OPPORTUNITY

23.3 MILLION FINANCIALLY EXCLUDED PEOPLE IN SOUTH AFRICA

- 12 MILLION: UN- & UNDERBANKED
- 11.3 MILLION: OVERBANKED
 - 120% **growth** in the last 3 years



ABOUT IMB

*At the convergence of FinTech & Financial Inclusion,
IMB Financial Services is utilising technology and community-ownership
to DELIVER FINANCIAL INCLUSION by creating wealth at the grassroots level.*

FINE PRINT

- Established 2006
- Total Payments Processed: R3 billion +
- Independent Financial Services Provider operating under its own license (FSP: 43443)
- Registered Credit Provider (NCR No: 9578)
- Registered Third Party Payment Provider with the Payment Association of South Africa (PASA)

IMB SERVICE CENTRE

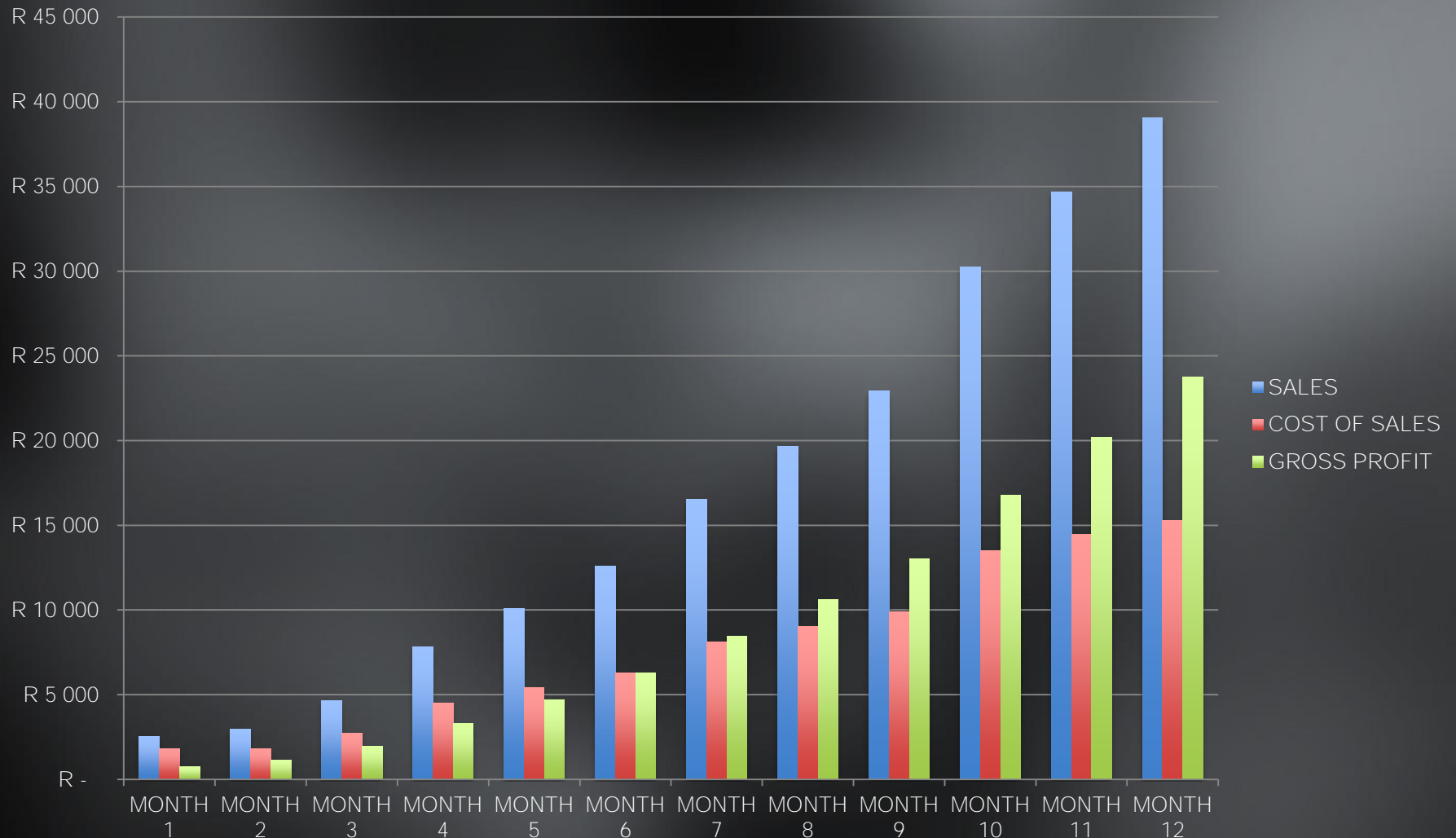


IMB SERVICE CENTRE



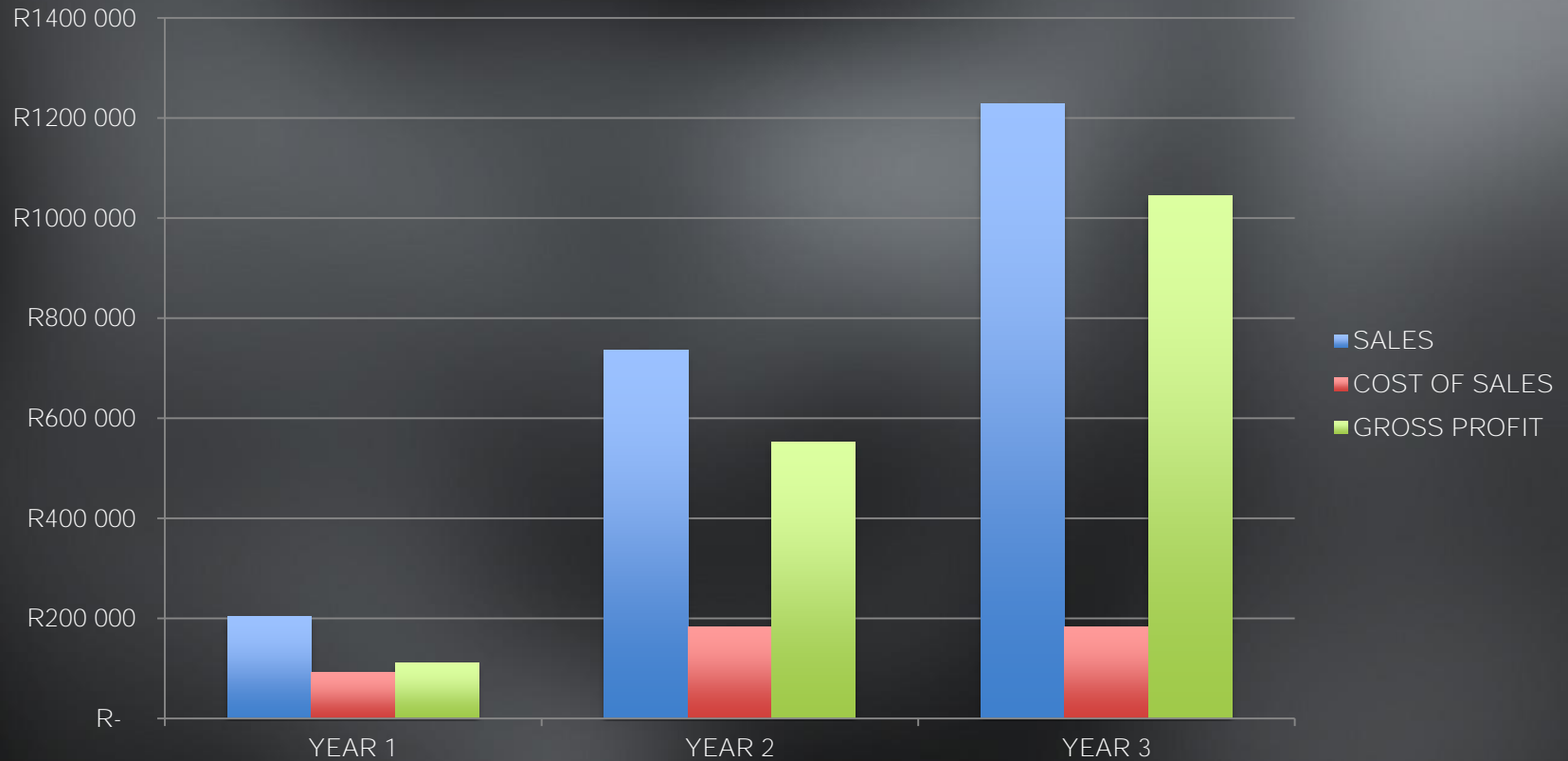
- Financial Services 'Spaza' Shop
- Sell-once, earn often:
 - On-going monthly revenue derived from Sales & Service
- Whilst major financial services companies are replacing branches and offices, IMB is going against the grain by enabling you to form a business for yourself by being the interface between the technology and the customer!

ON TARGET EARNINGS



ON TARGET EARNINGS

YEARS 1 – 3



COST PER SERVICE CENTRE

**BUSINESS IN A BOX
(INCLUDING PREMISES)**



R200,000

TWO OPTIONS:

**BUSINESS IN A BOX
(EXCLUDING PREMISES)**



R140,000

WHAT DOES THAT GET ME?

SET-UP COST COVERS:

TRAINING

- Sales
- Marketing
- IMB system
- Customer service
- Operational
- HR
- Finance
- Safety

ICT EQUIPMENT

- Computer
- Tablet
- Printer
- Scanner
- Lte router

MARKETING MATERIALS

- Promotions kit
- IMB flyers
- IMB application forms
- IMB clothing
- IMB stationary

WITH PREMISES OPTION

- Branded 3mx3m container

WITHOUT PREMISES OPTION

- Branding for office

NEXT STEPS

Step 1:

Complete New IMB Service Centre Application form at www.imb.co/imb-sc-application

Step 2:

IMB will inform you whether your application was successful and send the IMB Service Centre Agreement to you to be signed!

Step 3:

Upon signature & receipt of the IMB Service Centre Agreement, an invoice will be generated and a 50% down-payment is required to get started

Step 4:

IMB will work with you to ensure delivery of materials and training by desired opening date

Step 5:

50% outstanding balance due on opening day

FAQ'S

Q: Is an IMB Service Centre guaranteed to be successful?

A: No, the success of your business will be determined by the amount of hard-work you put into it. IMB is invested in your success and will work with you closely to ensure your business grows from strength to strength, however, the responsibility is yours.

Q: Must i have the full amount of capital required to set-up an IMB Service Centre?

A: Yes, however, in certain cases we may be able to assist potential service centre owners to secure 3rd party funding. Please ensure this information is included in your original submission to IMB.

Q: How does marketing material work?

A: Your IMB Service Centre is supplied with enough marketing materials to enable you to launch your business successfully. After that, additional promotional materials can be ordered from IMB.

Q: How does advertising work?

A: IMB centrally manages the overall advertising budget and campaigns. This is currently invested in public relations (PR), digital and social media advertising. However, you may run local campaigns as per the brand guidelines and but local promotions and leveraging your personal network is encouraged.

Q: I am interested but would like some more information, what can i do?

A: Please contact Dane Taylor (dane@imb.co) to arrange a meeting to discuss the opportunity in more detail.

THANK YOU