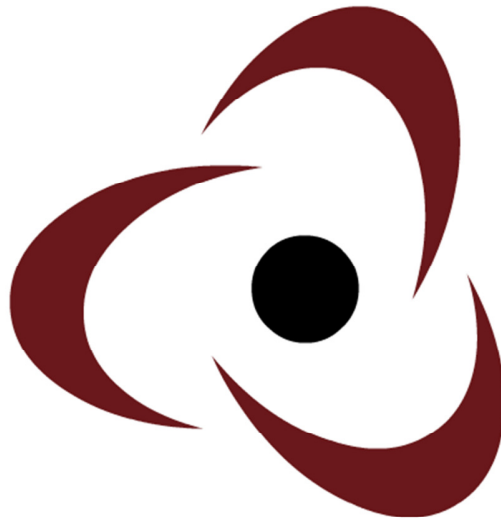


LABANTU



FINANCIAL SOLUTIONS

SUSTAINABLE FINANCIAL SOLUTIONS TODAY

## COMPANY PROFILE

### **Labantu Financial Solutions**

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## ***Executive Summary***

The present company profile for Labantu Financial Solutions was issued to facilitate the establishment and major expansion anticipated by Termaf Holdings ( Holding Company). Its objective is twofold:

- To be used as a basis for developing co-operation with a new business partners in South Africa and the sub-region.
- To seek bank loans to finance investments planned within the foreseeable future.

Labantu Financial Solutions' business philosophy is based on the belief that finance is a significant catalyst of social & economic development. As such, its cost effective management stimulates development and delivers leveraged outcomes for communities.

### **1.1 Vision**

LFS aspires to be a partner of choice in the delivery of sustainable financial solutions for individuals, SMME's, corporate organizations, government businesses and communities worldwide.

### **1.2 Mission**

LFS's mission is to provide cost competitive, tailor-made financial solutions through the provision of quality products and superior service.

### **1.3 Goals & Objectives**

LFS was established in January 2012 as a financial services provider with strategic goals and objectives designed to strengthen the company's revenue earning potential, win market share and build reputable brands through:

- Building capacity to penetrate and participate competitively in the marketing and distribution of financial products & services to the SA and regional market at large.
- take advantage of the intermediary service requirements of large consumers.

### **1.4 Company Summary**

LFS was registered in January 2012 in the Republic of South Africa as TerMaf Trading (Pty) LTD with registration number 2012/014732/07 and is fully compliant with BEE requirements. The company has been in operation since 2012 and its shareholding is as tabulated below.

As of Jan 2010			
<b>Name</b>	<b>Title (if Applicable)</b>	<b># of Shares</b>	<b>Percentage of Ownership</b>
Ms N Skhosana	Director	60	60%
Mr T. Kumira	Director	40	40%

The management team is currently made-up of two young, vibrant and innovative directors, whos share the same vision and passion for the growth of the LFS brand as a provider of sustainable financial solutions.

## 1.5 What we do...

LFS specializes in the provision of cost competitive, tailor-made, unsecured credit and consumer finance solutions to the formally employed sector. We believe in the capacity and will of all people to empower themselves and to shape their own destinies through responsible access to credit.

- LFS intends to adopt the individual credit lending whereby this is a straight forward credit lending model whereby micro loans are given directly to the client. It does not include the formation of groups, or generating peer pressures to ensure repayment. The services and products are designed to be part of the larger credit plus program where other socio-economic services such as skill development, education and other outreach services are provided.
- Small business micro-lending is also part of the bigger picture for LFS whereby we assist SME's to grow through the provision of necessary credit and sustainable financial solutions. In the current state of the economy, more and more importance is placed on small and medium enterprises (SME's) as a driving force for employment, economic growth and for increasing income and provide services which are already lacking.
- The third credit lending model we are looking at using is the Grameen Bank model developed by Nobel Peace Award winner . This model is going to be used in the smaller villages to improve their livelihood.
- In providing clients with financial solutions, LFS also offers tax solutions for companies and individuals. LFS has Tax practioners who offer sound and legal tax solutions for common problems such as individual tax returns, VAT planning, submission and query resolution, company annual tax returns and general tax consultation.

At LFS we believe in diversity and empowering individuals regardless of previous errors with a view to shaping destinies today rather than through history.

- In the world today communication is key and hence we have also have cellphone contracts for the blacklisted clients and for anyone else who does not qualify for contracts with the other service providers. Handsets have a 24-month Vodacom warranty. There are no surprises with billing; once you have used all your talk time minutes additional airtime can be purchased from any prepaid vendor. After-sales service and upgrades are available. Now go ahead get your contract first time.>>>>>>

We strive to be the leader in the market in touching people's lives and improving life for the future generation.

## 1.6 Target Market

Labantu Financial Solutions markets and distributes products & services targeted at everyone who is formally employed, small companies seeking order finance, small companies seeking growth by means of partnering and joint venture opportunities.

## 1.7 Financials

LFS is capitalised through private equity capital and plans to operate a line of credit to cater for significant project activity. There is scope for performance based equity participation for key employees which is essentially based on business generated for LFS



*Allow us to help you to improve your lives...*

