

SEED OF PROSPERITY

A HOLISTIC APPROACH TO FINANCIAL WELL BEING

Moneyac Mobile App



SA Institute of Financial Education



Solutions for Stovels



Employee Financial Wellness



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ABOUT US:

Seed of Prosperity is a comprehensive, integrated financial wellness firm and consultancy based in Riverside Incubation Hub, Fourways. We are a 100% Black owned and managed company rooted on hard work, passion and a vision and mission bigger than ourselves. Founded in the year 2009, our company has provided Financial wellness services to a growing list of highly satisfied clients, a majority of whom are market leaders in their sectors. We take special pride in our skills and technology to provide viable, tailor made solutions, strategies and analysis to clients



Seed of Prosperity in Tech subsidiary MoneyacFinancial Solutions related y some of the most talented software developers in the country s a personal finance management system (PFMS) that s putting back the power to the consumer by giving them easy access to exclusive learning content, advanced tools and unbiased financial experts through mobile technology so that they can be in a better position to make complex financial decisions that will impact their future positively. The system also allows our partners; made of employers, creditors and financial services companies to draw insights on consumer credit behavior so that we can help them plan and design custom solutions to reduce the risk of over-indebtedness on their bottom line. Moneyac's competitive advantage is the holistic approach to influence positive financial behavior change through the tools on the platform to monitor behavior a and a linked rewards program built on an algorithm that triggers positive action and rewards it.

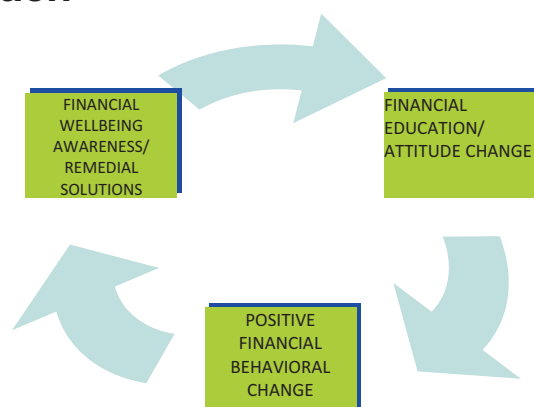
Seed of prosperity is registered as a Debt Counsellor with the National Credit Regulator (NCR) and it is also registered as an accredited training provider on personal finance courses with the Insurance Sector Seta (INSETA)

Our FIVE Strategic Objectives



WITH OUR FINANCIAL WELLNESS SOLUTION WE FOCUS ON:

Our approach



- * Providing financial remedial solutions to secure financial wellbeing
- * Empower people with financial education so individuals and families can be self-sufficient
- * Focused on long term behavioral change and wealth creation
- * Using cutting edge technology to meet the ever changing needs of our customers

What we stand for

- * A holistic approach to financial well-being
- * Hiring the finest talent in the industry because our clients deserve only the best.
- * Adhering to international best practice and standards in financial wellness and education
- * Empowering clients so they're able to achieve financial freedom
- * Doing business in an ethical manner

Value Offering

| Solutions | Intervention | Medium |
|---|---|--|
| Financial Education | <ul style="list-style-type: none"> • Improve Financial Literacy: • Budgeting and making Financial Goals • Managing Credit Health • Retirement & Retrenchment Preparation • Tax, Investment and Estate Planning | <ul style="list-style-type: none"> • Workshops • Theatre Edu-tainment • Moneyac Mobile Application |
| End to End - Financial Wellness Support | <ul style="list-style-type: none"> • Financial Guidance and Counseling • Custom Debt Management Programs • Credit Behavior Monitoring | <ul style="list-style-type: none"> • Call Center Tel-Support • Moneyac App – Mobile Instant Messaging with our consultants • Reporting Dashboard for our partners |

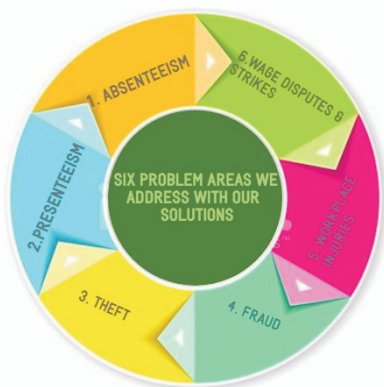
“We don’t consciously decide to go the extra mile for our clients, but our passion and compassion take us there.”

OUR EMPLOYER OFFERING



An average employee spends about 47 hours a week at work. One thing's for sure; if an employee is battling with financial problems, it affects their wellbeing and productivity. According to Stats SA, Absenteeism alone costs the South African economy over R 16 billion per annum, believe us, a large sum of financially distressed employees don't come to work because they don't have money, they are ashamed of threatening calls from collectors, they owe some of their colleagues and are generally demotivated.

Below are six risk areas our offering is targeted to manage:



Employer Solutions

Based on the base-line study made from consultations with management, employees, existing wellness providers and other stakeholders through questionnaires, we can diagnose specific issues affecting the environment and their sources then propose a custom built program.

THEATRE

We use theater education mostly in highly industrialized areas with blue collar employees where literacy levels might be low to create awareness using relevant stories from their surroundings about the source of financial challenges they are facing and how they can overcome them.

WORKSHOPS

serve the objective of instilling coping financial skills so that the employees can be able to take charge of their lives even at their absence of our financial wellbeing experts

CALL CENTER

Our call center has well trained financial counselors who can deal with any kind of financial query in a language the employee is comfortable with in a confidential and dignified way. We deal with queries such as house repossessions, retirement planning etc. All our clients get a positive impact from us because we are passionate about serving people to return to financial wellness.

MOBILE APP

Gives employees access to our experts and tools conveniently anywhere where there is connectivity. The app works perfectly to address a lot of challenges employees have in accessing wellness solutions, it allows them to access us without the cost of calling, they can upload their documents without any hassle and get access to tools without the need of a computer.

WHAT WE HAVE ACHIEVED

We continue to show outstanding results for our existing clients that all of them have increased the scopes of projects and extended our contracts with our biggest client giving us an indefinite contract

- * We have put over 1500 employees into the financial wellness program.
- * Reduced appetite for new debt by 50% in 12 months.
- * Over 2500 consumers have accessed their credit reports for the first time through SOP and Moneyac platform.
- * Decreased the number of cases of employees requesting employer loans.
- * Reduced number of unnecessary strikes.
- * Reduced financial distress related absenteeism.
- * Saved employees over R 2 Million in interest over 24 months.
- * Rescued over 20 assets from being repossessed including 7 houses and 4 cars.



MONEYAC APP SERVICES

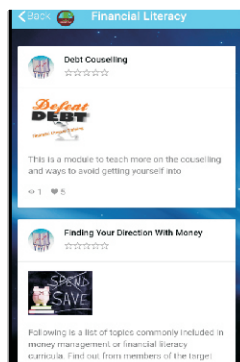
- * The **Moneyac Platform** is designed to approach financial wellbeing holistically. This is a platform that allows consumers measure their financial health through credit monitoring and budgeting tools.
- * Once these measures have been completed successfully, consumers are then involved into our **Moneyac Rewards Program** which is designed to inspire a different behavior, loyalty to our partners, improves financial wellbeing and credit score; including budgeting and enrolment for financial literacy course.
- * **Moneyac Financial Literacy** has content and assessments in different media formats including videos of which they can be accessed through our mobile app giving consumers an easy access to their credit report and score through The Moneyac Credit Health Check, which provides customized advice on how to improve their credit profile.
- * **Moneyac Collaborative Budget** allows a family to work on a common budget, access to financial wellbeing experts to guide them on the app; and also providing them with advice on budgeting, debt saving, wills, taxes and consumer law through The Moneyac Chat (similar to whatsapp).
- * **Consumer Behavior Monitoring** allows decision makers to implement accurate proactive measures to significantly curb direct and indirect risks, and to also target and recommend rehabilitation solutions to both consumers and partners, of which it's provided by our Moneyac Reporting Service

The platform also gives our partners access to a customised dashboard to track the progress of all our SLA's in real time.

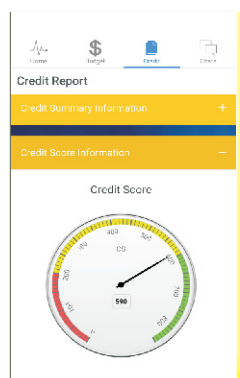
CURRENT SERVICES OFFERED ON THE MONEYAC APPLICATION



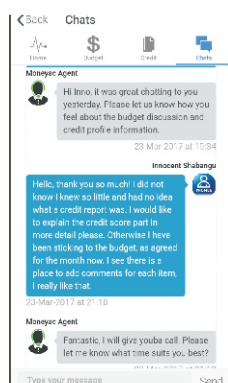
MONEYAC APP SERVICES



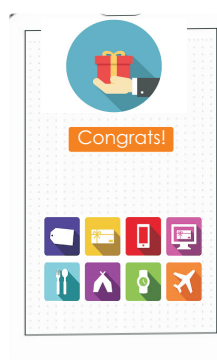
Moneyac Financial Literacy has content and assessments in different media formats including videos on a range of topics which a consumer can choose from and access through our mobile app. Research indicates that there is a direct link between consumer behavior and their attitude and knowledge on money and financial products. By equipping the consumer, we know that when they know better, they will do better.



Only 3% of the 24 Million credit active people have seen their credit report. The Moneyac Credit Health Check gives consumers easy access to their credit report and score on the platform in a simple to understand format with customized advise for each consumer on how to improve their credit profile.



A third of South African consumers rely on other people that are not experts for financial advise. The Moneyac Chat (Similar to WhatsApp) allows consumers to have instant access to an objective financial wellness expert who can give guidance on any financial query. SOP has a team of financial experts who can deal with matters on budgeting, debt, saving, wills, taxes and consumer law.



The Moneyac Rewards Program is designed to inspire consumers to behave differently by rewarding their loyalty towards our partners and improving their financial wellbeing. The system allows us to track behavior on the platform including the use of tools like the budget and enrolling for a financial literacy course. The user then gets rewarded for those activities and ultimately for an improving credit score. We work together with the partner to come up with a customized rewards program for their targeted audience.

INDIVIDUAL TESTIMONIALS

THEATRICAL FINANCIAL AWARENESS AND ONE ON ONE SESSIONS



“ Good Morning Mr. A

My name is Kgaladi Agnes Mogoale 071 379 9915, I was welcomed in the warm hands of SOP in January 2016. I worked with Ms. Busisiwe and Mr. Daniel; with their help, guidance and patience I was able to achieve good results because today I have managed to pay what thought was impossible by paying all my debts. I just want to thank you for what you did for me and my family, we had a fantastic lovely year guys and I did manage to save thank you. Also I want to send my love to Busisiwe she was there from day 1 until the last day when Mr. D took over they really did a fantastic job.

I am telling everyone how Seed of Prosperity helped me and I Am hoping to bring more clients. And you also Mr. Andile I want to thank you a lot for your patience.
LOVE YOU ALL AND GOD BLESS YOU MORE!!!!!!

BIG UP....

Regards

Kgaladi “

Department of Health Employee

“Good day,

This is a testimony about how mismanaging your finances can make you feel like you are broke and over-indebted. For a long while I thought was not capable of paying off my debts but after SOP's intervention and a budget plan I discussed with Nonkululeko Hlope I realised that could in fact pay off my debts and soon I would be debt free.

Thank you for all the help you gave me, now I have peace of mind. Please keep up the great work.

Kind Regards,

·
Lwando Tiyo”

CAPITEC BANK Employee

CORPORATE CLIENTS TESTIMONIALS



Capitec has been using Fin-Lite Financial Education t/a Seed of Prosperity (SOP) services going on to two years. The products suite and delivery method evolved with and even ahead of client demand. This shows an uncanny understanding of the type of clients they deal with. Noteworthy is that they haven't dealt with similar profile clients before.

In my view they are delivering a very good service in an appropriate manner. They further show a keen interest in getting to understand the underlying reasons for financial distress in each situation. The approach to finding sustainable solutions that goes beyond immediate relief has far reaching consequences for the family/household.

Delray Brikkels
Manager: Collecting Policies, Training and Admin
Credit Book



This email serves to confirm that Fin-Lite Financial Education trading as Seed of Prosperity has been providing Financial Wellness services to Omnia Fertilizer Sasolburg branch since November 2015.

The value they have added to our employees' lives is incredible. Our employees have become more financially savvy, through weekly consultations with an onsite consultant. They helped in reduction of interests, debt, as well as prevention of assets repossessions.

Trusting everything to be in order, should you require any further information, please contact me on 016-970 7206.

Kind Regards
Ntsiki Williams
Manager: Human Resources
Omnia Fertilizer, a division of the Omnia Group (Pty) Ltd
Eugene Houdry Street | Northern Industries | Sasolburg

Some of our proud and happy client partners:

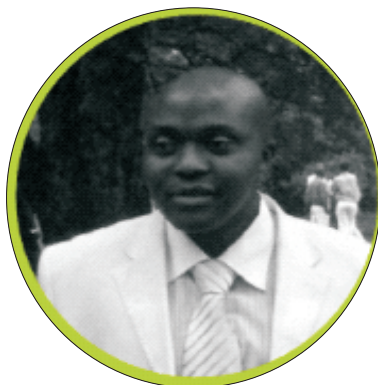


SEED OF PROSPERITY GROUP



Andile Fulane (34)

Group Chief Executive Officer
Seed of Prosperity
& Moneyac Financial Solutions
PTY (LTD)
BCom - General
(North West University)



Motsamai Sefadi (34)

Group Financial And HR Director
Seed of Prosperity,
Moneyac Financial Solutions
PTY (LTD)
BCom – Accounting
(North West University)



Athi Magwebu (32)

Chief Information Technology,
Moneyac Financial Solutions
PTY (LTD)
BCom – Information Systems
(Wits University)

Regulatory Bodies Accredited With

National Credit Regulator (NCR) – Debt Counselling Company



Insurance Sector SETA

(INSETA) – Training Provider on Personal Finance (Wealth Management)



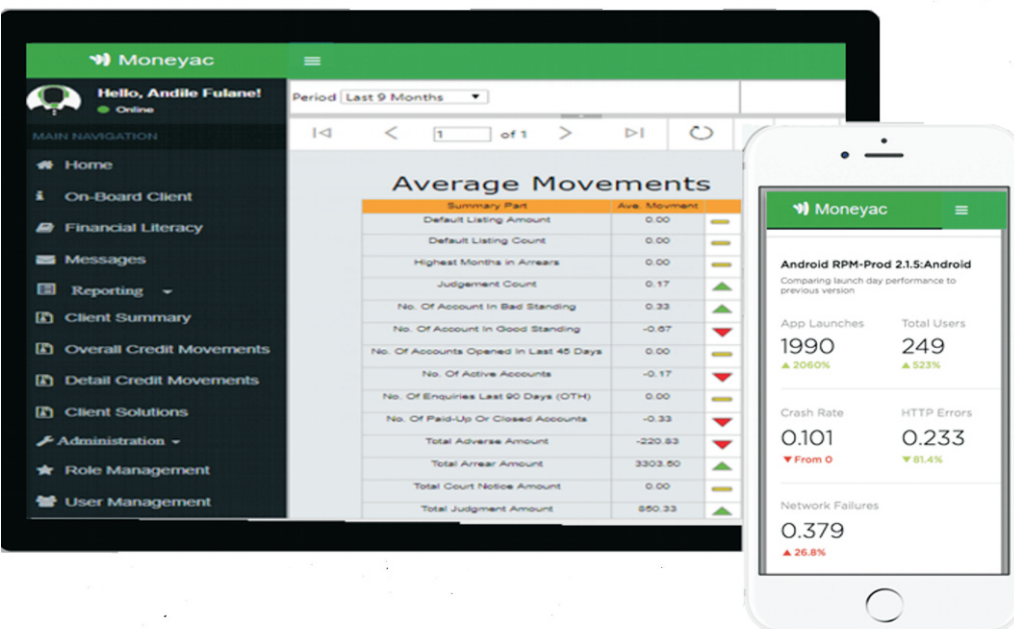
DOWNLOAD THE APP

**MONEYAC
MOBILE**



The Moneyac Platform is designed to approach Financial Wellbeing holistically and objectively

- * Improve your financial intelligence
- * Proactive financial lifestyle
- * Access to experts
- * Instant credit score & report
- * Reward good behavior
- * Consumer behavior analytics



**FINANCIAL
WELLNESS** 
WEB & MOBILE APP

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