

GROUP PROFILE

Transaction Capital is an investor in and operator of alternative assets in credit-related and other highly specialised market verticals. Our strong decentralised divisional management teams manage our assets in well-governed, agile and efficient business platforms, which are scalable, data-driven and vertically integrated.

Led by entrepreneurial management teams, our businesses are positioned deliberately in relation to socioeconomic dynamics in defensive market segments. Their operational, financial and strategic flexibility allows them to quickly align their operating models, financial structures and growth plans to prevailing economic realities and emerging opportunities. This enables them to consistently deliver good commercial returns and meaningful social value.



Transaction Capital

Transaction Capital's market-leading and diversified business platforms leverage their specialised expertise, proprietary data and technology to create value for their customers. The business models of SA Taxi, Transaction Capital Risk Services (TCRS) and WeBuyCars are highly relevant in an operating context that is being redefined by COVID-19¹. With the group's support, they continue to refine their competitive value propositions, diversify their revenues and expand their total addressable markets.



SHAREHOLDING:
73.9%

SA Taxi is a vertically integrated business platform utilising specialist capabilities, enriched proprietary data and technology to provide developmental finance, insurance and other services to empower small and medium-sized minibus taxi operators and create shared value opportunities, thus supporting the sustainability of the minibus taxi industry.

See page 86 for more on SA Taxi's business activities.



SHAREHOLDING:
49.9%

WeBuyCars is a trusted principal trader of used vehicles, offering finance, insurance and other allied products through its vertically integrated physical and e-commerce infrastructure, leveraging its proprietary data with artificial intelligence to dynamically adjust pricing according to vehicle value and demand.

Transaction Capital acquired a non-controlling interest of 49.9% in WeBuyCars in September 2020. For more on the WeBuyCars transaction, see the Q&A with David Hurwitz, CEO, on page 50.

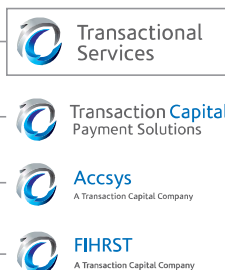


Transaction Capital Risk Services

SHAREHOLDING:
100%

TCRS is a technology-led, data-driven provider of services and capital solutions relating to credit-orientated alternative assets originated and managed through scalable and bespoke platforms operating in South Africa, Australia and select international markets.

See page 98 for more on TCRS's business activities.



1. The novel coronavirus and the disease it causes (COVID-19).