



**Transaction
Capital**

ESEG Impacts

Economic Impact



We drive economic growth by promoting credit market stability

We unlock value from our clients' non-performing loans:

Value recovered through:

- CXM services
- CE services

South Africa

R2.8bn
R1.7bn

Australia

R2.6bn
R0.131bn

FY2022 NPL portfolio acquisitions relate to:

- ~370 000 consumers with average balance of R22 325
- Resulting in average consumer credit provision of R9 259 & risk-weighted release of R7 490

We rehabilitate debtors ethically & responsibly

Nutun rehabilitates & educates debtors (both consumers & SMEs) to enable their expedited re-entry into credit markets

Average number of rehabilitated debtors in FY2022 is
215 000
with a value of
R455 million

Our monthly payment plans balance rehabilitation & affordability:
R1 018 Avg. payment amount before defaulting
R779 Promise to pay
R347 Amount finally agreed



We contribute to consistent & sustainable economic growth

42%

Growth in number of cars bought in FY2022

43%

Growth in number of cars sold in FY2022

13

Number of branches where our services are offered in South Africa

R285m

Tax paid in the year, contributing to national GDP

We empower customers by providing a trusted service in an industry with historically low levels of trust

We create a more accessible market for car buyers & sellers

34 300

Number of car sales conducted online

27%

Percentage of car sales conducted online

We provide reliable customer service

100%

Of vehicles purchased are paired with Dekra assessment

~2.8

Insurance and value-added products per unit sold



We empower SMEs (who might otherwise have been denied access to credit) through financial inclusion

Loans originated since 2008: **R37.7bn**

- **9178** in FY2022 (FY2021: 8 591)
- Creating **105 033 SMEs**

~75% Clients classified as previously under-banked or financially excluded

Jobs created: **16 533** direct & **27 555** indirect

We invest in previously excluded groups

Loans provided to:

- Black owned SMEs | **100%**
- Female owned SMEs | **25.2%**

Partnerships that promote inclusivity, formalisation & safety:

Dividend paid to SANTACO to date **R196.8 million**

Taxi infrastructure investments in FY2022: **R1.7 million** (patrol vehicles & upgrading taxi ranks)

Savings for customers:

- SA Taxi Rewards programme:
 - Fuel cash back
 - Discount at Autozone
- Reduced rate on Bridgestone tyres

Formalising industry:

- **R625m** VAT contributed through supply of taxis in FY2022
- **R2.7bn** tax contributed to fuel levies by SA Taxi's fleet in FY2022



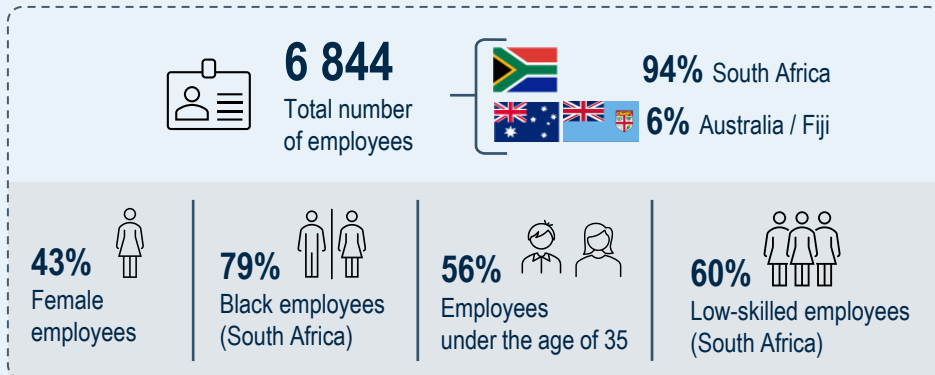
Social Impact



Our people



- Our people are the foundation of our ability to **engage meaningfully** with our clients, **innovate** in respective markets, **leverage technology & data**, & **create shared value** for our stakeholders
- We engage & reward employees to engender an **entrepreneurial, high-performance, ethical & inclusive** culture
- We **hire inclusively** & are committed to job creation & driving transformation in our workforce:



Youth empowerment



- WeBuyCars & Nutun in **growth phases** | Potential to make significant impact to **youth employment**
- 628 jobs for youth** were created during FY22 across the group.
- Invested in various initiatives & training | Creating opportunities for youth to **enter the workforce for first time**

Our programmes to attract the right talent & empowering our youth:

- CA graduate programme
- Student Immersion programme
- Youth Empowerment Service (YES) programme
- Debt Recovery programme at Nutun call centres



We invest in our people's potential



The group invests in training & development to improve the skills of our people & enhance their future employability

33 Average training hours per employee in FY2022

R11.2m Total training spend in FY2022

Good corporate citizen



FY22 SED spend: **R4m**

Shareholder of the **iThemba Trust** in support of their early learning phase initiatives



FY22 CSI spend: **R3.8m**

Beneficiaries include: community charity outreach programmes, school donations, payment of 3 children's school fees, staff member's house rebuilding after rains, radio station outreach program & care facilities nationwide



FY22 CSI spend: **R4.9m**

Established the **SA Taxi Foundation**, which is a non-profit organisation implementing projects that contribute to taxi communities

Environmental Impact



We understand our important role in promoting climate resilience

- Early adopted **IFRS ISSB Sustainability & Climate Change** Disclosure Standards as well as **JSE Sustainability Disclosure** guidance.
- Hosted **inaugural group wide climate change impact workshop**:
 - Identified risks & opportunities, along with quantifying financial impact where possible & assigning likelihood, magnitude of impact & time horizon.
- Disclosed **water & energy** related metrics in FY2022 for the first time
- Calculated **first carbon footprint for WeBuyCars** in FY2022
- Executive LTI **remuneration aligned to reaching emission targets**
- Quantified our contribution to the **circular economy**

Progress in achieving emission targets

- Supporting the Paris Agreement's aim to limit global warming to well below 2°C.
 - Methodology: Science Based Targets Initiative, Absolute Contraction Approach
 - Linear annual reduction rate: 2.5%
 - Target timeframe ambition: FY2025, FY2030, FY2035

We have achieved an **11%** reduction in scope 1 & 2 emissions since FY2020, which is ahead of the **5% target** which we should have achieved at this stage, to be on track for our FY2025 target.

Group carbon footprint

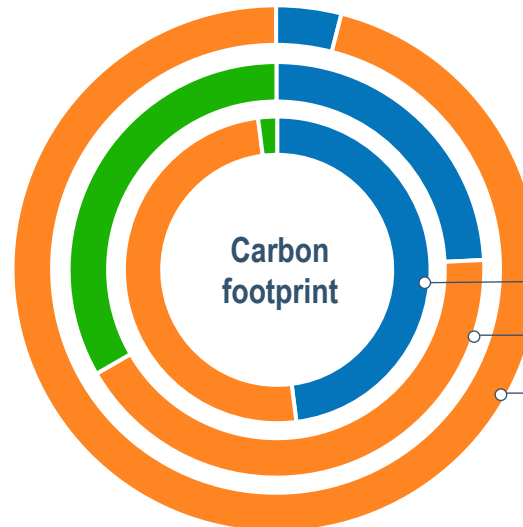
Metric tonnes of CO ₂ e	FY2022*	FY2021	FY2020 (base year)
Scope 1: direct emissions	5 859	2 467	1 850
Scope 2: indirect electricity emissions	8 984	6 354	7 404
Scope 3: indirect emissions from value chain	10 295 104***	438 971**	420 875

* This is the first year of calculating WeBuyCars' carbon footprint & thus there is a steep increase in emissions from FY2021 to FY2022

** Including GHG emissions from SA Taxi's financed minibus taxi fleet

*** Including lifetime emissions from the cars that WeBuyCars' sells - "use of sold vehicles" as well as emissions from SA Taxi's financed minibus taxi fleet

Subsidiary contribution to FY2022 emissions



	Nutun	WeBuyCars	SA Taxi	GEO
Scope 1	2%	50%	48%	0%
Scope 2	33%	42%	25%	0%
Scope 3	0%	96%	4%	0%