

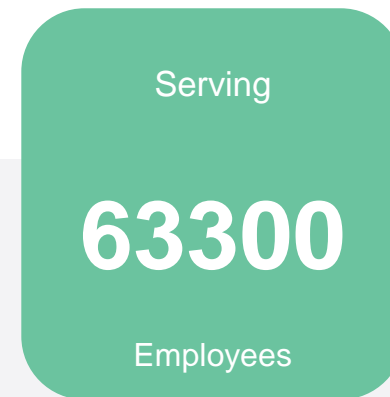
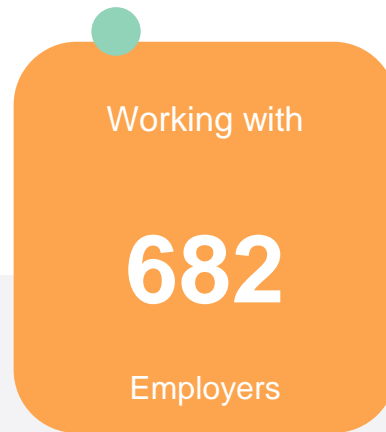


Our Ideal Employer Partner : 20 – 2000 employees

SPAR  PicknPay PEPKOR  trafalgar aramex REVLON®

# Since 1999

Serving South African Companies and their Staff, for 23 years



**VECTO innovates and sets the industry standard!**

*The Professional Corporate Service Provider for HR / Payroll Teams*

# What We Do

## We Empower Employers, to Care

Vecto Finance engages with companies who employ between 20 and 2000 employees. At No Cost and No Risk, and No Legal or SARS complications, AND with NO DRAIN ON CASHFLOW, the employer outsources all their staff loans to Vecto. Thus, ensuring all staff emergencies and general needs can be met with easy and near immediate access to responsible unsecured credit. More Continuity. Happier Staff. **Quick & Easy!**

**VECTO**  
FINANCE

### EMERGENCY CREDIT



Repairs



School



Medical



Funeral



Fixes

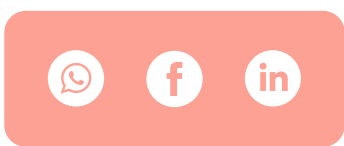
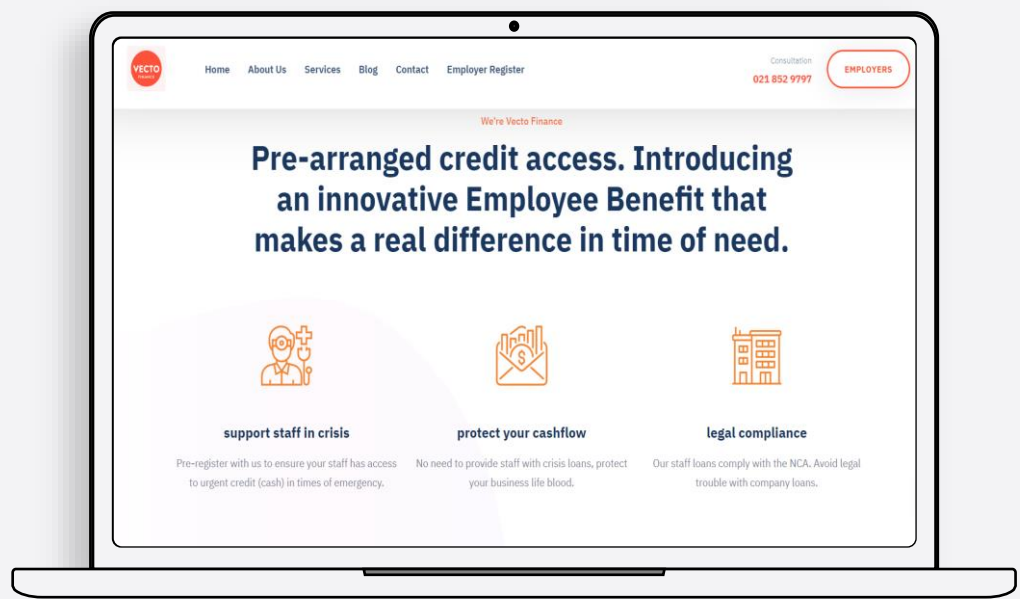
[www.VectoFinance.co.za](http://www.VectoFinance.co.za)

**Innovating “unsecured” rapid credit as a No-Cost-No-Risk “Employee Benefit”**



# VECTO FINANCE

**Outsourced Employee Loans  
as an innovative Company “Benefit”**



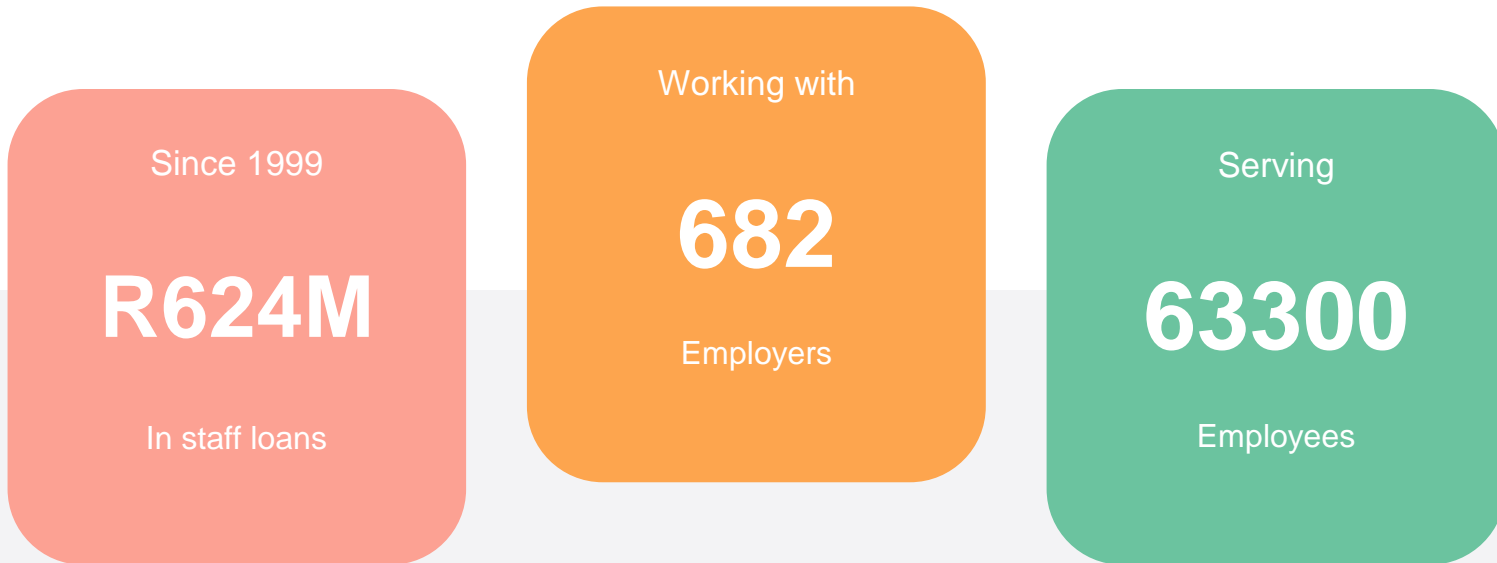
**Assist your employees through tight financial times.  
@ No Risk, No Cost. And don't ever use Your Cashflow.**



Ideal Employer Partner : 20 – 2000 employees

# 23 Year Data

On Vecto Finance since 1999



SPAR Pick n Pay PEPKOR trafalgar aramex REVLON®



# Intro Duction

## Employee Benefit: NCA Governed Staff Loans

It is very difficult and legally complicated for companies to offer internal loans to staff in times of need. It depletes cash-flow and the risk is to the employer if such a loan is defaulted on.

After COVID19, so many families are helplessly in financial trouble, with no access to formal bank credit with collateral and surety. Many resort to sketchy loan sharks, predators who keep people in the hole and forever drain their income, making it near impossible to recover. **HR, Step-In, come to the rescue!**

**VECTO solves many of these challenges for**

SPAR  PicknPay  PEPKOR  trafalgar  aramex 

Globally, employers are battling to attract and keep high quality employees. Companies *\*must\** find ways to care for staff as the company's most valuable assets in innovative new ways.

Vecto's No-Cost and No-Risk loans program empowers employers to really show care for their staff, to help when crisis strikes by pre-planning for when it happens. A simple, easy and fast employer registration with Vecto.

Vecto enables staff to deal with times of crisis with less stress, faster return to work, faster personal financial recovery. We help employers to help their employees gain access to quality responsible credit, as needed. Fast. Effortless.



# Company History



1999

...682...

..63300...

2022

Vecto began helping Employers and Employees, and we've been at it for 23 years and counting.

Serving 682 Employers & R624.0Mil in staff loans

Vecto has helped 63300+ employees since 1999

Innovating unsecured Credit as a No-Cost-No-Risk "Employee Benefit"



# The 'Real' Cost Of Finance

Consumers are seldom properly informed about the real cost of credit, misled by seemingly low interest rates, or even lower monthly instalments, yet ending up paying a lot more in the long run. Lets look at real life case study, Mr Cloete who needs a new fridge which costs R5500.

Depending on who he borrows from, his fridge could cost in excess of R14000, after accounting for interest, fees and other charges.

	Lender A (Bank)	Lender B (Bank)*	Lender C (furniture store)	VECTO
Loan amount	5500	5500	5500	5500
Deposit upfront	0	0	550	0
Term	18 months	18 months	36 months	18 months
Interest rate	25.75%	24.00%	21.75%	25.00% ~
Monthly repayment	R513	R504	R383	R476
<b>Total repayment</b>	<b>R9 239</b>	<b>R9 076</b>	<b>R14 338</b>	<b>R8 565</b>
<b>With VECTO he SAVES</b>	<b>R673</b>	<b>R511</b>	<b>R5 773</b>	<b>^^ best ^^</b>

\*Credit Life is a compulsory add-on. Vecto loans don't have any add-ons.

~ Accurate at time of publishing – 2022

Choose VECTO to ensure your employees are not taken advantage of.



# Business Model



**Protect the Employer's Cashflow.**  
**Mitigate All Risk to Employer. Benefits Only.**  
**Fast & easy employer registration.**

**KEEP IT SIMPLE. MINIMUM TIME & PAPERWORK.**  
**MAXIMISE BENEFIT TO EMPLOYER & STAFF**

Visit our services webpage for full details:  
[www.vectofinance.co.za/services](http://www.vectofinance.co.za/services)



**NO RISK**

Protect CashFlow  
Legal, NCR, MFSA

**EASY**

Simple Forms  
Save Time

**SAFE**

Responsible Credit  
Outsource Staff Loans







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# Result: Employer Of Choice

**When employees don't have to be concerned about how or where to obtain funds in emergencies, or for those unexpected expenses, they can plan & thrive.**



Happier employees, feeling cared for and valued, are more devoted, work harder, stay longer. Better Company!



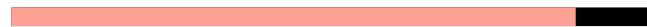
# Jaco Janse van Rensburg

## CEO Leadership

Jaco Janse van Rensburg is a qualified chartered accountant with extensive experience in the financial industry, having spent several years with Boland Bank on major projects such as Pep Bank and the BoE/NBS merger. Jaco is the co-founder and CEO of Circin Capital, a niche merchant bank, specializing in corporate finance and investment management.

Mr. Janse van Rensburg joined Vecto's team of directors in 2011.

LEADERSHIP ON CORPORATE



DECISION MAKER





# Our Super Team

We have assembled a team of high-calibre qualified individuals. Honesty and integrity are our core values. We operate in an open and transparent manner with a strong service ethic. We are customer focused and treat everyone with respect and dignity.



Jaco Janse  
van Rensburg

Director – C.E.O.



Andre du Plesis

Director



Koos Cloete

Director



Marisa Hendricks

Financial Management



# National Client Base

Serving Employees all over South Africa

Located in Arun Business Park,  
next to Mediclinic in Somerset West,  
Cape Town 021 852 9797





# Register with Us

QUICK, EASY, NO COST, NO RISK



Phone Number

021 852 9797



Email Address

Info @ VectoFinance.co.za



Location

Somerset West, RSA



WEB

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