

> EOH Group Strategy

Unlocking a path to growth



NEXTEC

The Power of People and Technology
Realised

Our Strategic Journey - NEXTEC



Strategic Portfolio Review

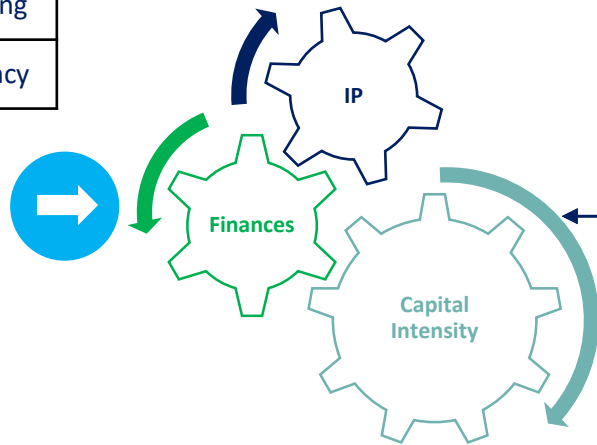
Turnaround NEXTEC

Mar '19 – Jan '20

Jul '20

NEXTEC	
Digital infra.	Energy
Water	L&D
Health	Engineering
Construction	Consultancy

Business Review and tactical management



Complete the turnaround

- Consistent financial performance
- Focus on profit and cash generation



Complete Disposals

- 9 assets HFS



Build out 5 year plan

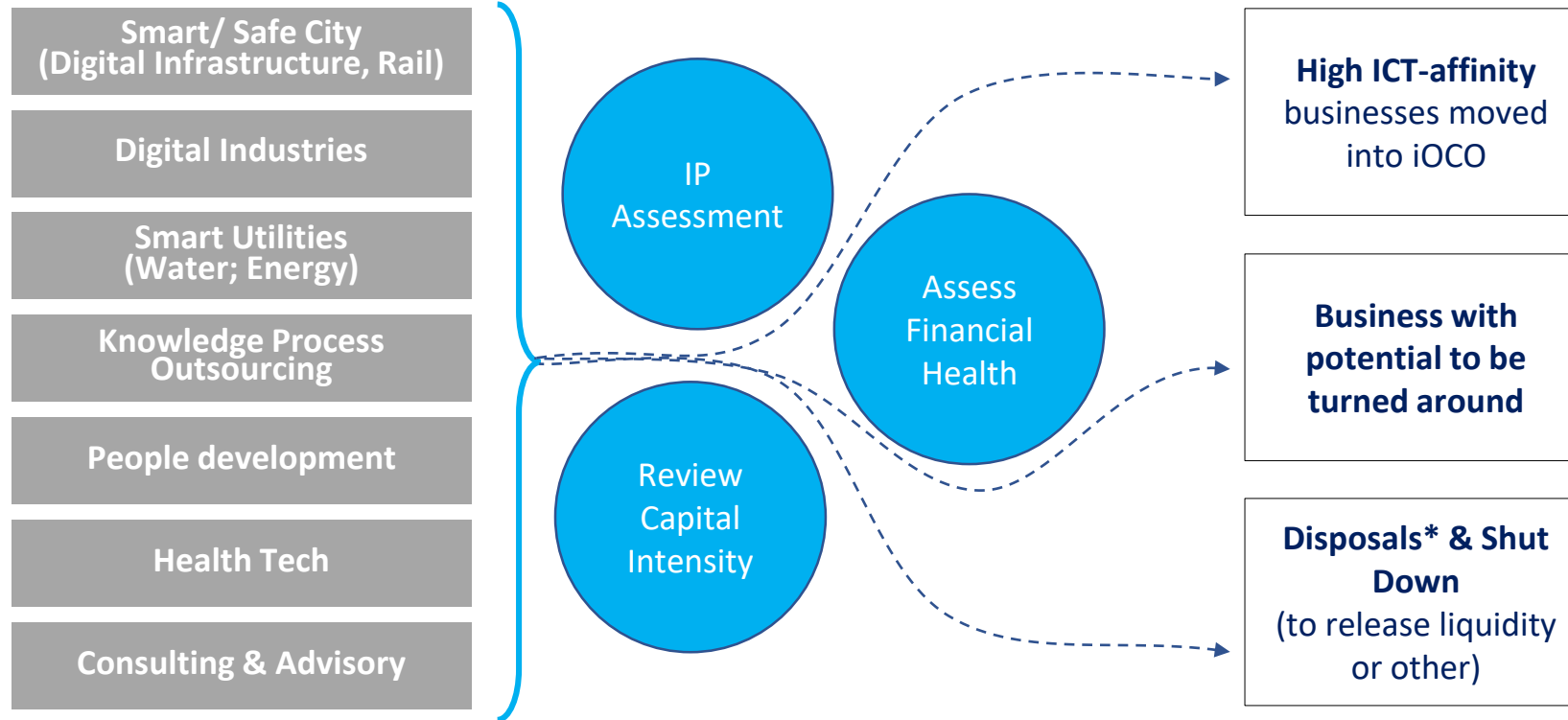
- Finalize strategy

NEXTEC has undergone a significant cleanup over the past 18 months

March 2019: NEXTEC was created from the non-traditional ICT Companies...

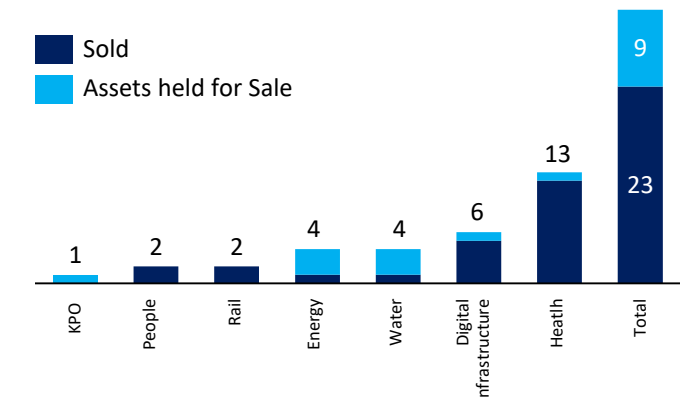
...a detailed portfolio review was undertaken to assess synergies, IP potential and financial health...

...post the review, the portfolio has been sorted to reap the maximum benefit for the Group:



- Digital Industries; strong links with Automation & AI
- KPO business with IP which could form the base for future platforms

- Digital Infrastructure
- Consulting (incl. Water)
- People Development (L&D; Staffing; Recruiting)



* NEXTEC disposals only i.e. excludes disposals from IP group and elsewhere in the Group

> The turnaround plan is beginning to yield a positive result

Approach		NEXTEC Normalized Operating Profit (Loss), 2020											
Close/ wind down high risk business <ul style="list-style-type: none"> • Loss making • No chance of profit/sale • Lowest cost solution 		H1 2020						H2 2020					
		Sell high risk non strategic <ul style="list-style-type: none"> • Capital Intensive • Large Off balance sheet exposure • Non strategic • Value created by selling 											
Turn around business to sell or keep <ul style="list-style-type: none"> • Short term profit enhancement • Could be strategic or sold at better value • Low capital requirement • Cash generative • Cross sell opportunities • Could be moved to iOCO on return to profitability if adds value 													
		Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20

Note: Jan-20 once off write back due to the liquidation of Rail assets

Going forward, NEXTEC will focus on two main pillars

Business Outsourcing Solutions

Recruitment

Staffing

Learning & Development

Business Infrastructure Solutions

Digital Infrastructure

Design & Consulting Services

Tech Leasing

+

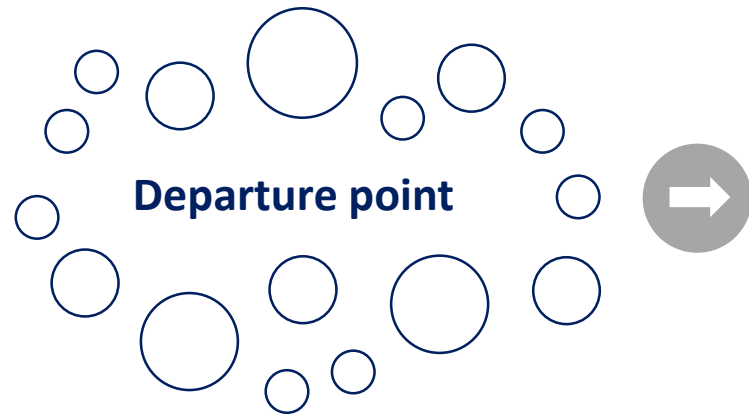
Assets Held for Sale

Aim:

Work closely with iOCO to create unique outsourcing solutions for clients that improve client's efficiency and flexibility.

Unique and value-added creative solutions for clients around their infrastructure from the latest technology to bespoke design.

> A clear path has been charted into the next financial year



Immediate Plan (next 3-6 mth)



- No long-term divisional strategy
- Silo structure, no cross selling
- Poor sales strategy and focus
- Low motivation; too internally focussed
- Poor remuneration structure
- Inefficient corporate structure and back office structure
- EOH stakeholder value creation on exit sub-optimal

- Finalise turnaround strategy
- Roll out strategy across NEXTEC
- Implement new corporate structure
- Finalise incentivisation structure
- Sell/Close businesses not part of NEXTEC Strategy
- Finalise a 5 year plan

- Restructure all businesses to return to consistent profit margins
- Optimise corporate overhead structure
- Reduction in legal entities
- Introduce new sales and solutions approach
- Improve cash generation
- Re-motivate management teams and staff



IP Companies

Our Strategic Journey – IP Companies



Strategic Portfolio Review

Scale the IP Companies

Mar – Oct '19

Oct '19 - Jun '20

IP Portfolio	
CCS	Sybrin
Information Services	Data World
New IP	Syntell

Ready to Scale

- Mature IP
- Geographical opportunities



Liquidity Pressure

- Deleverage plan
- 3rd party approaches

Blueprint for Investment HoldCo



Scaling plans/
investment cases

International Partnership/
Acquisition
CCS

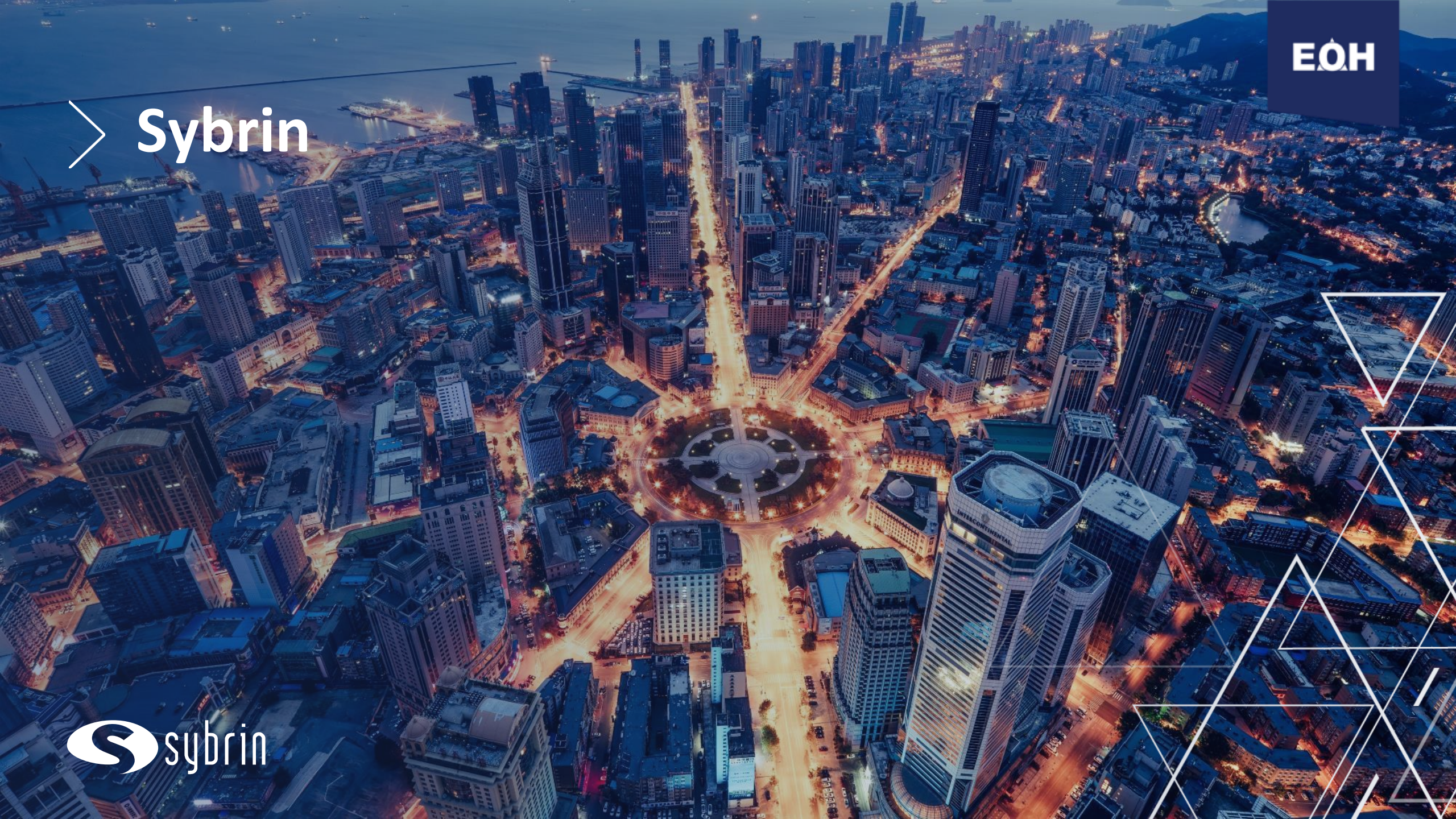
Disposals
(Data World)



Information Services



> Sybrin





Our Purpose

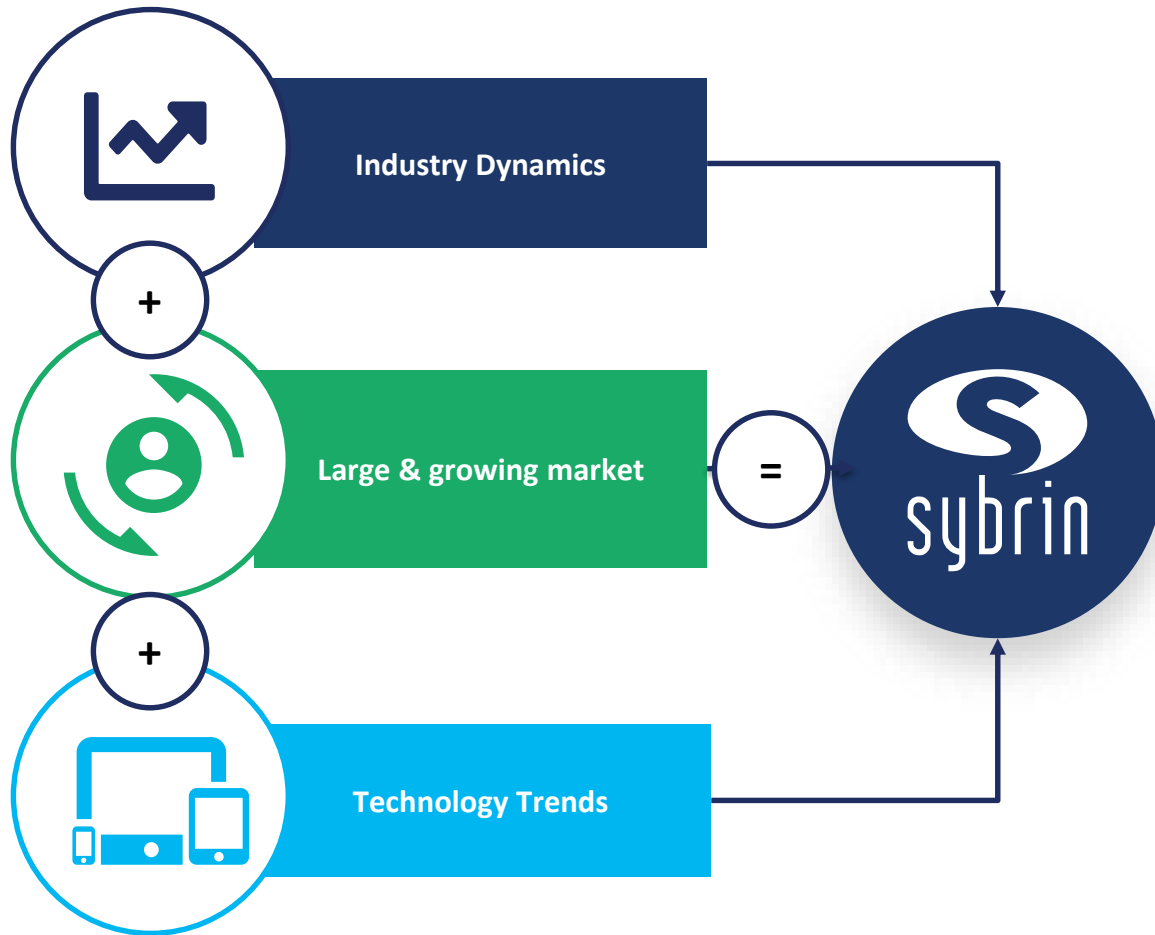
"To bring about positive change, to both our customers and ourselves, by investing our passion in creating innovative solutions giving rise to growth, reliability, and shared prosperity"

Our Vision

"To provide a globally recognised platform, and an app store that enables digital transformation in any industry, giving our customers the control, insight, and agility for a competitive advantage"

Snapshot

SYBRIN IS WELL-POSITIONED FOR GLOBAL GROWTH



Years of consistent revenue growth

10⁺

Experienced in installed solutions:

- 50% Payment solutions
- 40% Intelligent process automation and intelligent document processing
- 5% Clearing systems
- 5% Other



87.3%

Customer Experience rating

Clients in 17 countries worldwide

17

252 staff in 13 countries

SOUTH AFRICA, KENYA, ZAMBIA, TANZANIA, UGANDA, GHANA, RWANDA, MAURITIUS, MOZAMBIQUE, BOTSWANA, MALAWI, UNITED KINGDOM, PHILIPPINES

250⁺

of systems actively supported by Sybrin's infrastructure

What We Do

Digitise

Modernise

Innovate

Automate



Sybrin Apex

Digital Banking and Payments

Digital Branch

Business Banking

Account Opening

Payments Hub

KYC and AML

Nitro Powered



Sybrin Nitro

Rapid Application Development ("RAD") Platform



Sybrin AI

Intelligent Automation

Intelligent Doc Processing

3D Facial Liveness Detection

Mobile Doc Capture

Intelligent Selfie On-Boarding

Intelligent ID Capture

> What We Do

Digitise

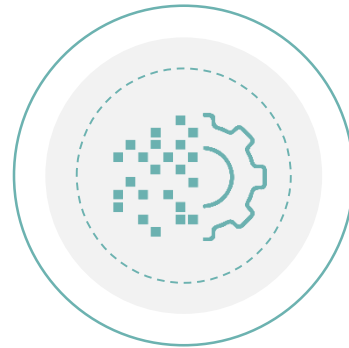
Digitally Transform Your Business



Enabling rapid digital transformation for customers through the reinvention of business models and automation of business processes

Modernise

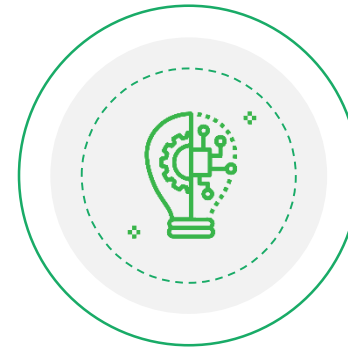
Refresh and Extend Your Legacy



Modernisation of inflexible and outdated legacy systems enabling our clients to win, serve and retain customers

Innovate

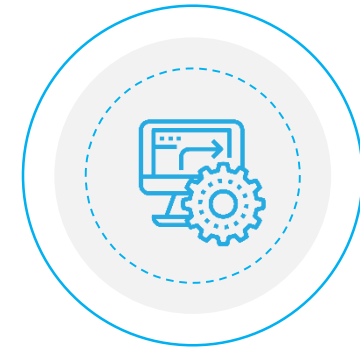
Reinvent Your Business Model



Sybrin Technology Stack is ideally suited to rapidly build, test and refine innovative app concepts

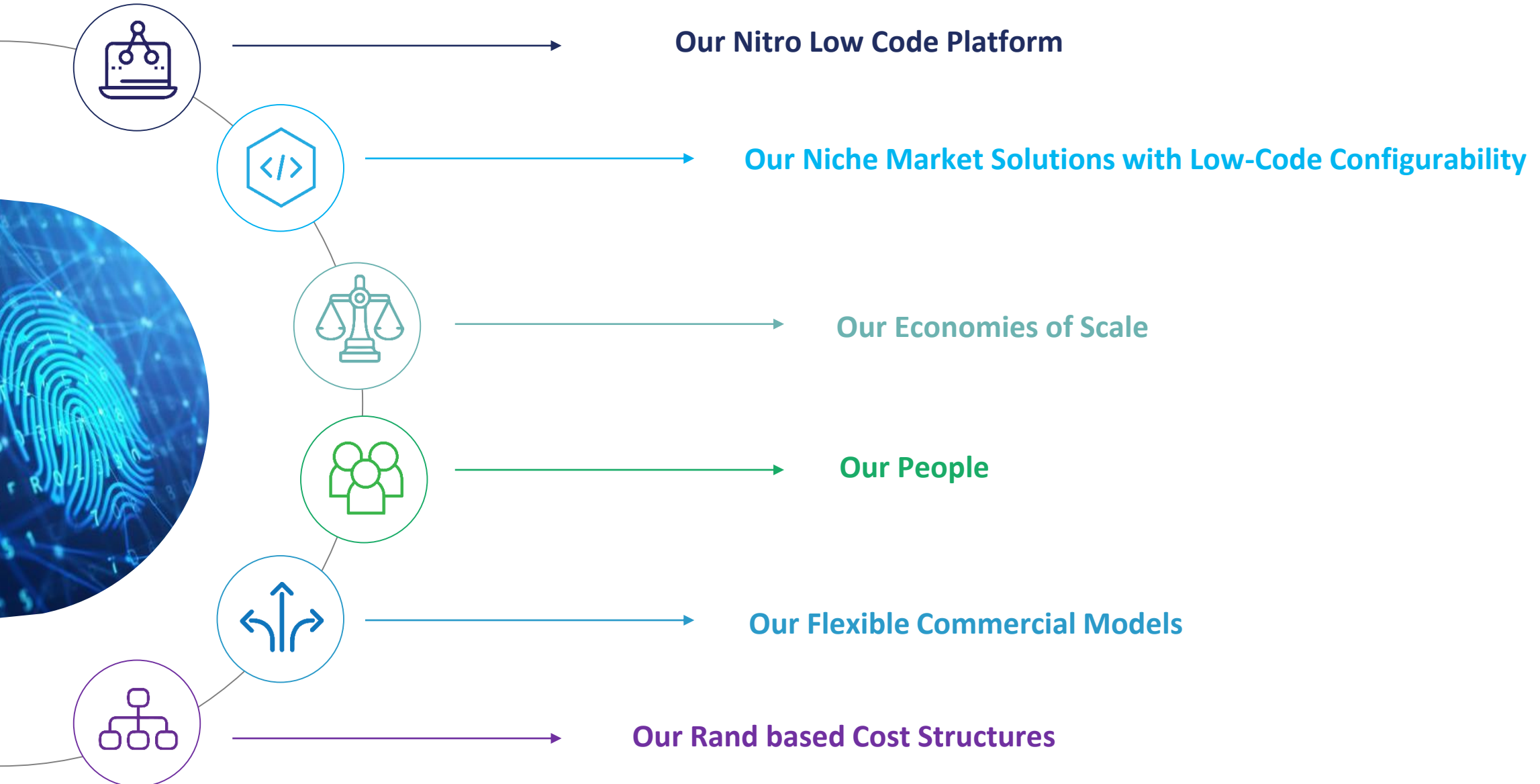
Automate

Creating the Intelligent Enterprise of Tomorrow



Aim to achieve true “cognitive” and “intelligent” process automation by using AI in response to evolving business needs

> What Makes Us Unique



Core Strategy

Deliver innovation and value for our customers, with fair margins, while expanding our territory and customers. We will do so by investing in...

- **Product Development**
- **Global Expansion and Regional Focus**
- **Grow Ecosystem**
- **New Commercial Models**
- **Ongoing Professionalization**
- **Invest in our Digital skills (Core Competencies)**
- **Strategic business Development**



Product Development Progress

Invest in Product Development

- Rebuild, Refresh & Modernise Platform
- Modernise and Refresh Existing solutions
- Create New Niche Market Solutions
- Create Sybrin innovation Lab
- Setup Product Management Structures

New Opportunities



New Logos





Blue-Chip Clientele

Sybrin supplies market-leading solutions to blue-chip clients in the banking, insurance, telecommunications, retail and manufacturing industries.



> **Information
Services**



> The businesses



Afiswitch
Only provider of automated South African Police Service criminal checks in South Africa

HTCSA
Leader in enterprise information, data engineering and risk management



MIE
Largest background screening and vetting company in Southern Africa

XDS
Largest locally owned credit information bureau in South Africa











Zenaptix
Big data, analytics and technology specialists

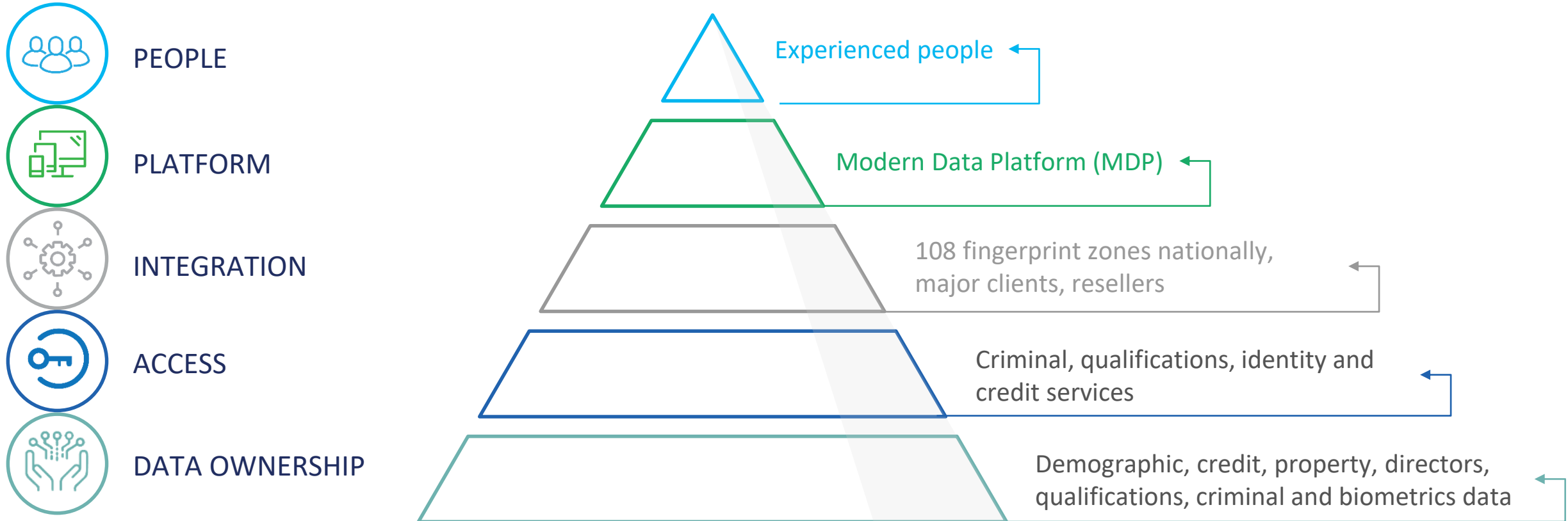
> Our history



Information Services consists of three market businesses, which combined possess a wealth of data allowing for unparalleled insights

Company	XDS	MIE	Afiswitch	I.S. Group
Competitors	   	   	None	None
How do we differentiate ourselves	<ul style="list-style-type: none"> Advanced biometric solution Fraud management focus Flexible pricing Expanded database Level 1 BBBEEE 	<ul style="list-style-type: none"> Owns and operates a database of 4.63 million graduate records Agreement with 27 education institutions Global background screening provider 	<ul style="list-style-type: none"> Integrated online reseller interface ID vs fingerprint matching Custom built SAPS link 9000 fingerprint devices deployed 	<p>We have 3 great businesses, each market leaders in their own right.</p> <p>However, where the real value lies is in the combination of these three businesses together as this enables us to provide solutions that none of our competitors can</p>
Market share	26%	60%	100%	
Barriers to entry	Limited by licence, historical data	Integration with major clients, university access, own database	Regulation, exclusive supplier, integration with resellers	Data access, links to SAPS, DHA
Revenue growth (Historic CAGR 2017 – 2019)	6%	17%	11%	

> What are our competitive advantages?



Our future solution models



Core revenue streams
Selling raw transactional data

Product examples:
Criminal clearances
Background screening
Qualification verification
Credit bureau services
Fraud management services



**Increased value per sale,
increased margins**



Identity management

Combining data and technology



Product examples:
Fingerprint biometrics
Facial biometrics
Digital on-boarding and verification

Digital strategy

Providing consumer access to data



Product examples:
Consumer credit portal (Splendi)
Property portal
Motor vehicle portal

Solution strategy analytics & monetisation

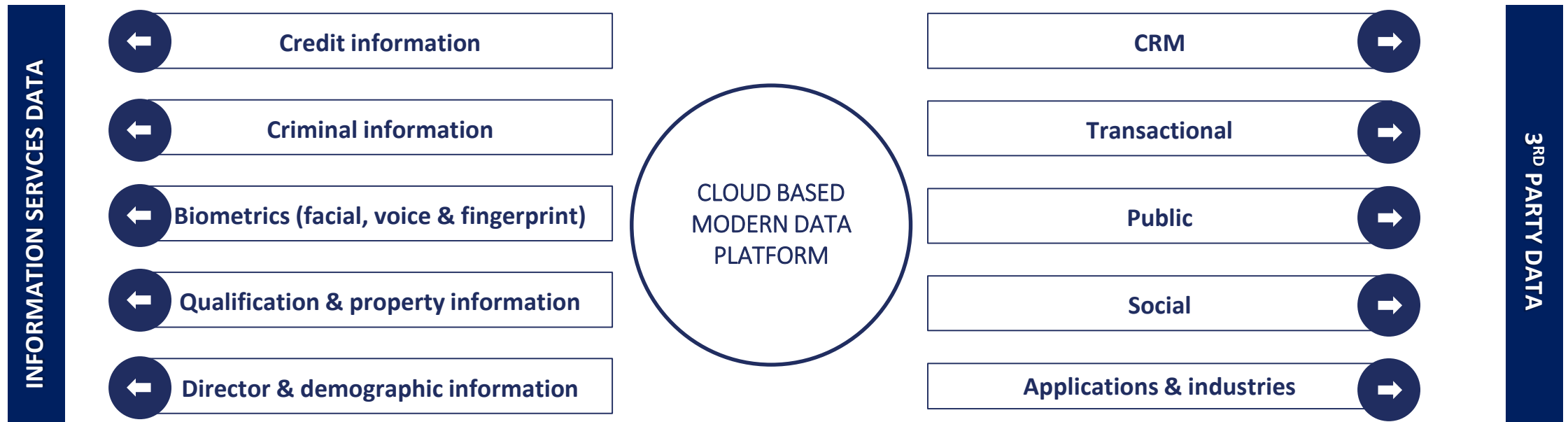
Combining data and analysis



Product examples:
Marketing services
Collections analytics
Fraud management

Digital strategy overview

Combining data, services and analytics to provide deep insights and drive informed decisions making



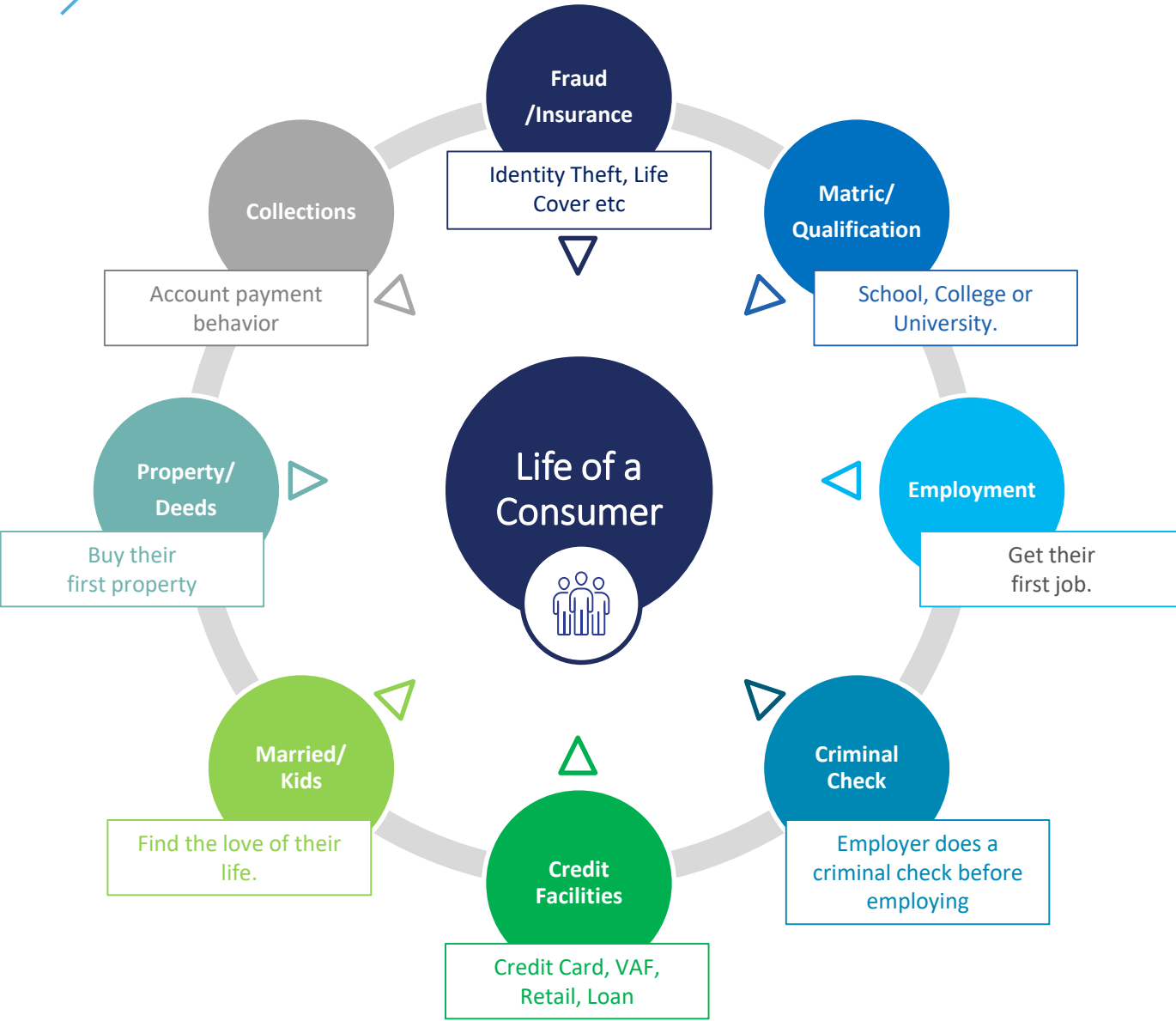
- Credit checks
- Qualifications
- Criminal checks
- Bureau information

- Fraud and HR
- Risk assessment
- Vendor vault / Zoom out
- Commercial






- Security | Insurance
- Real Estate | Retail
- Health | Professional
- Telecoms | Banking

- Onboarding (Application processing system)
- Identity management
- Know-your-customer (KYC)
- Consumer portal (Splendi)

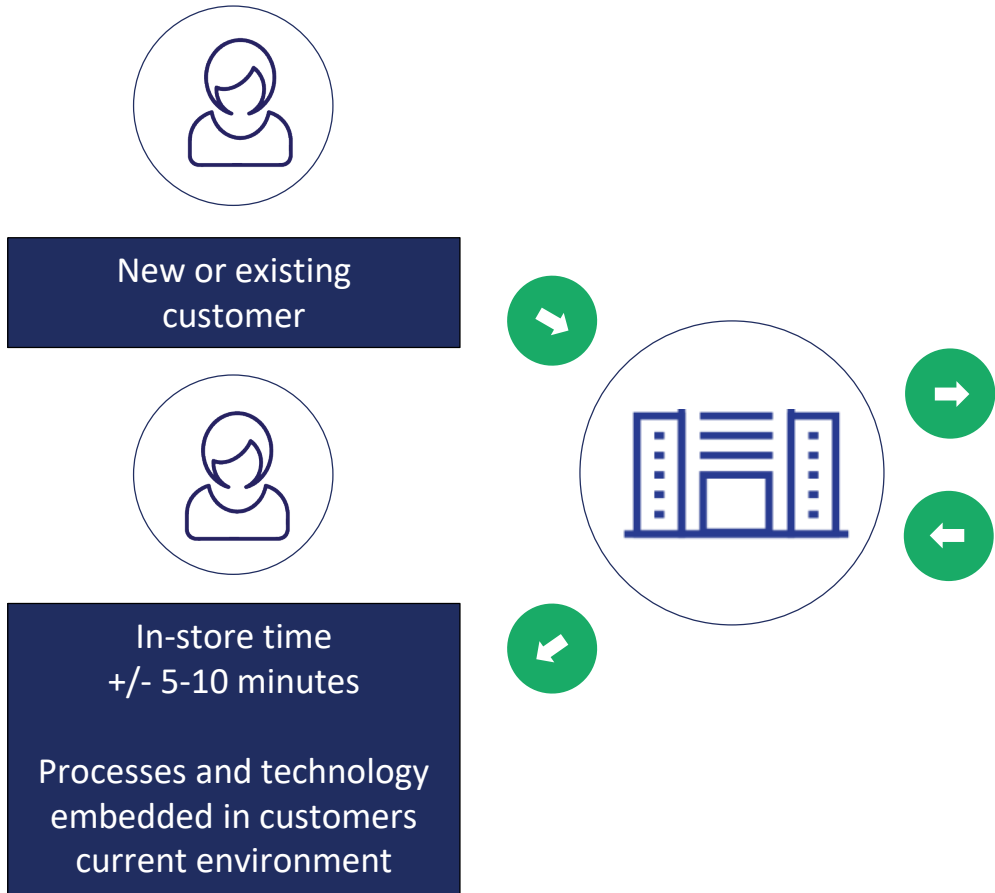
> B2C Strategy





Current products/solutions

- 
ID Hero
- 
Splendi
- 
Property
- 
Vehicle
- 
Mobile


> XDS Digitisation solution









Voice Biometrics




Finger Biometrics



Facial Biometrics



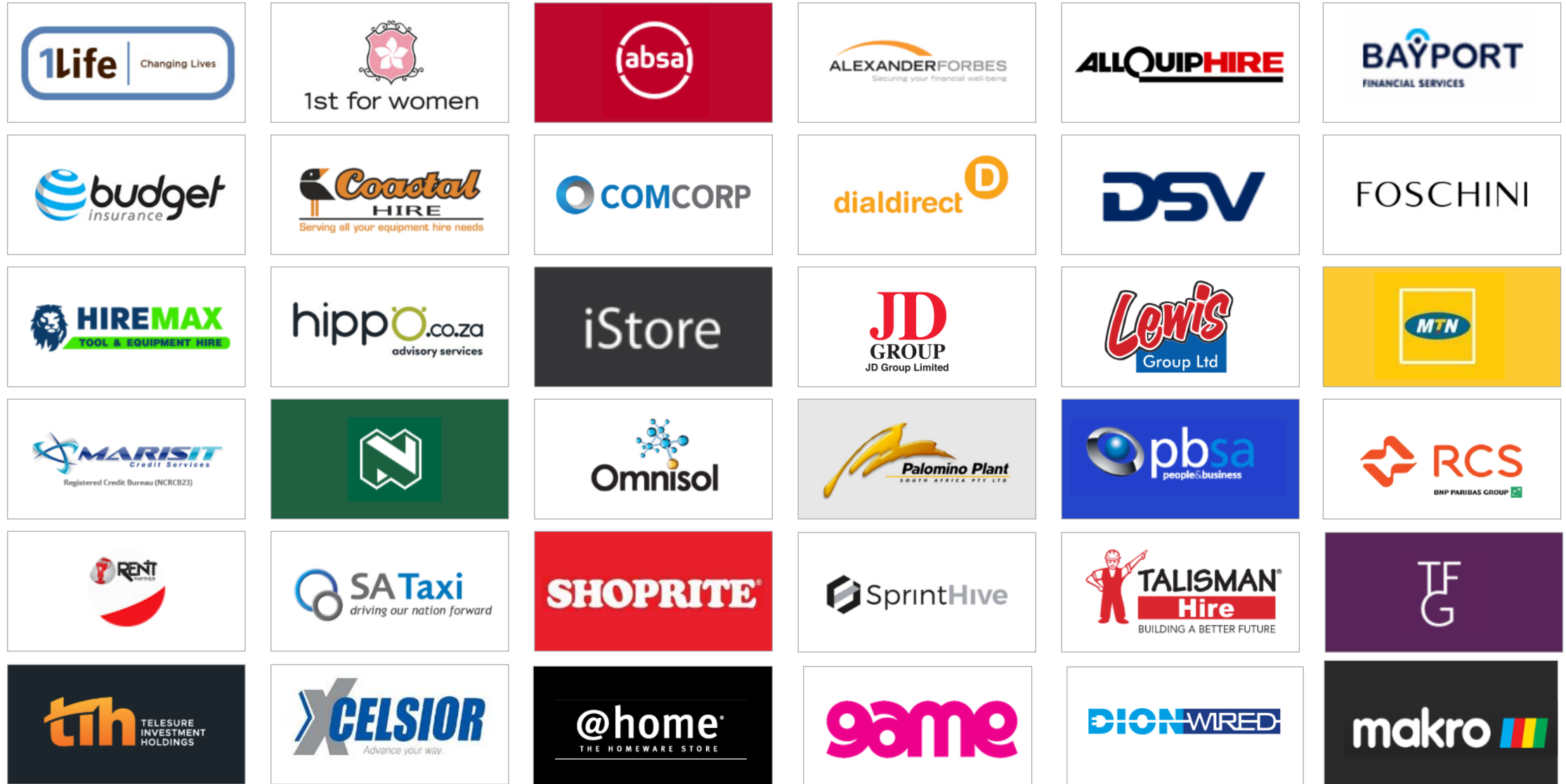
Department of Home Affairs



XDS Database

Benefits	
1	Reduce fraud
2	Improve the customer experience
3	Reduce declined applications
4	Faster turn-around time
5	Reduce paper, courier, storage & retrieval costs
6	Improve compliance

Institutions using identity management



Breadth and depth of our data provides unparalleled analytical opportunities

Unparalleled consumer insight and predictions

Qualifications

c.4,63m Qualifications - both local and international

Identity

50.9m Home Affairs verified ID's and 2.3m passports

Telephone

161m telephone numbers

Fraud

31.3m *cases with SAFPS* and 144.2m consumer accounts

Transport

1.9m customers with Vehicle and Asset Finance

Company

6m company records, 6.1m director details, 451k company judgements

Credit

1.2m consumers under debt review, 26.7m active credit consumers

Property

505m consumer addresses, 19.2m property transfers, 23.3m buyers, 14.5m sellers

Current products/solutions

Global Analytics Award
Pregnancy Model



Global Analytics Award
ATM Bombing Model



Oracle Terabyte Club
1st Terabyte data warehouse in the Southern Hemisphere



"XDS builds marketing models that outperforms their competitors"
Nedbank Card



"One of the best data consultancies we have worked with"
Standard Bank Group CFO





**Bringing our
world to life in
key industries in
SA**



> Mining Today

- Driving Growth
- New projects in Congo, SA, Burundi, Zambia, Zimbabwe



Mining Challenges Today



Financial Crisis and impact on demand



Environmental compliance



Process inefficiency



Excess capacity



Skills Shortages



Health & Safety

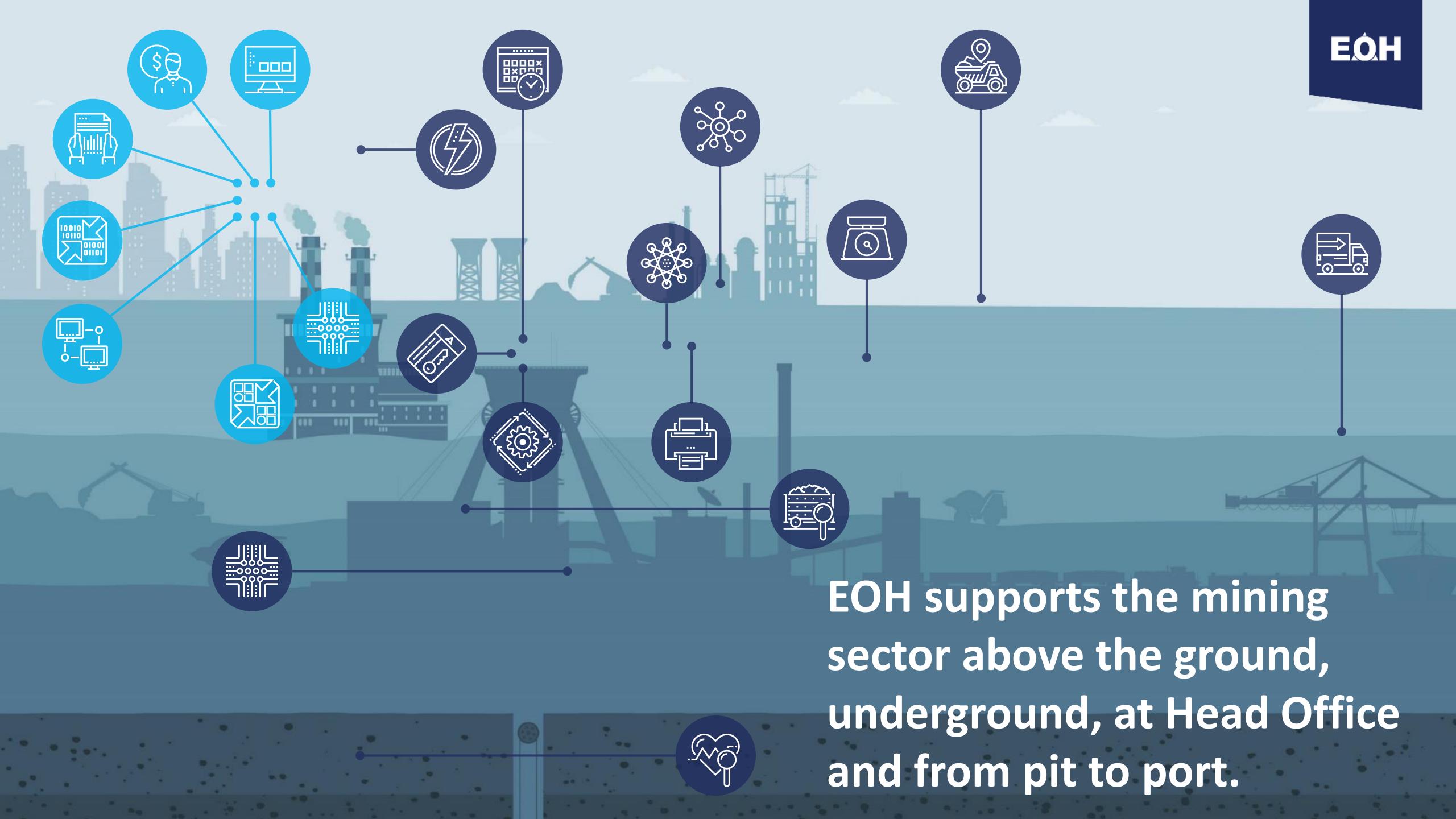


Profitability



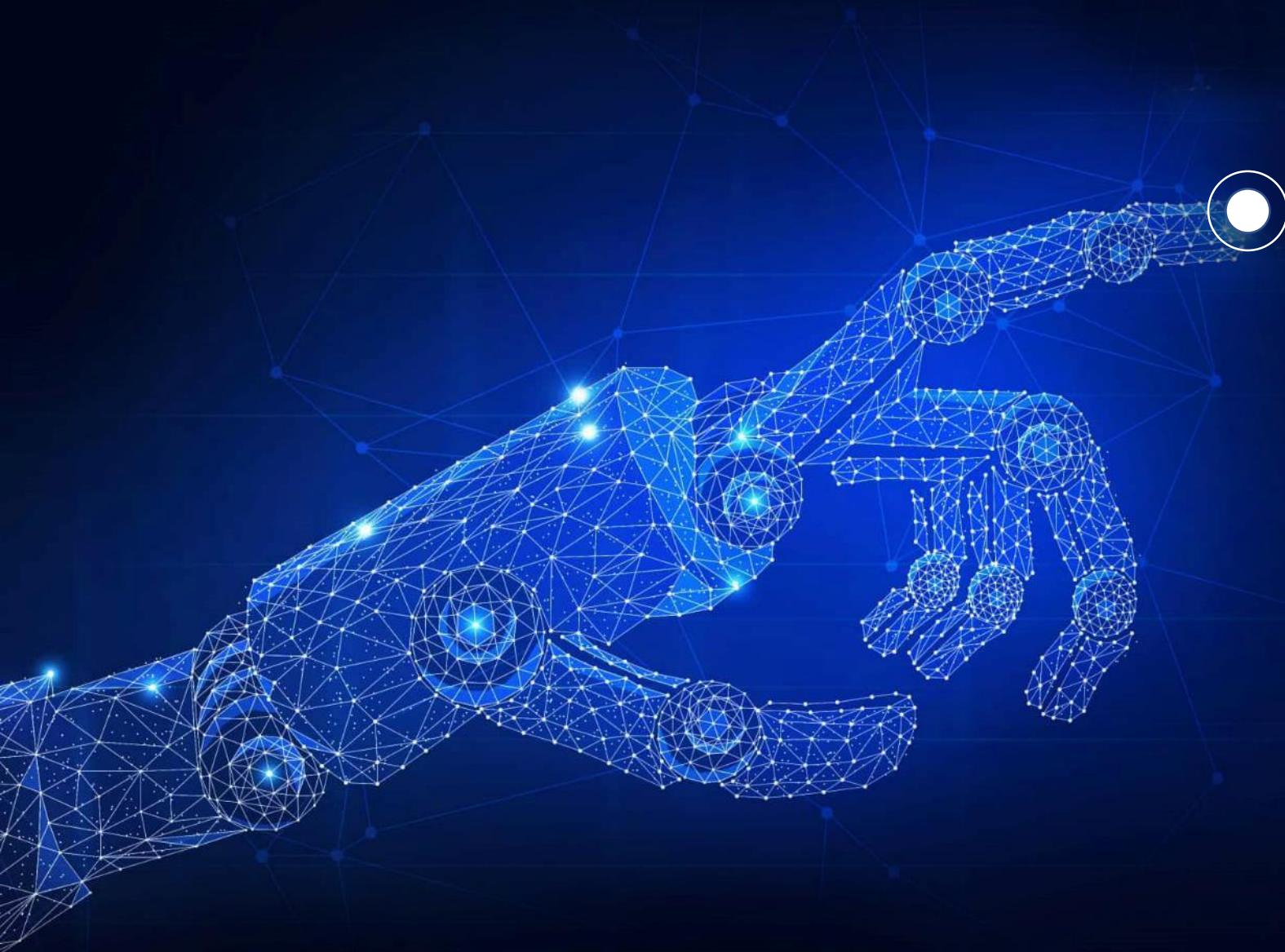
Social impact





EOH supports the mining sector above the ground, underground, at Head Office and from pit to port.

> Trends Shaping Mining



4th Industrial revolution (4IR)

- Automation
- Robotics
- Drones
- Blockchain
- Digital twins
- Advanced analytics

The background image shows a vast open-pit mine with multiple levels of terraced rock walls. In the foreground, there are large piles of crushed rock and various pieces of heavy machinery, including conveyor belts and processing equipment. A dark blue triangular overlay covers the right half of the image. Overlaid on the entire scene are faint, glowing blue lines and circles, suggesting a digital or data-driven environment. Vertical columns of binary code (0s and 1s) are visible in the upper left and center of the image.

> **Imagine...**
Tesla...
Google Analytics...
WhatsApp...
... for mining

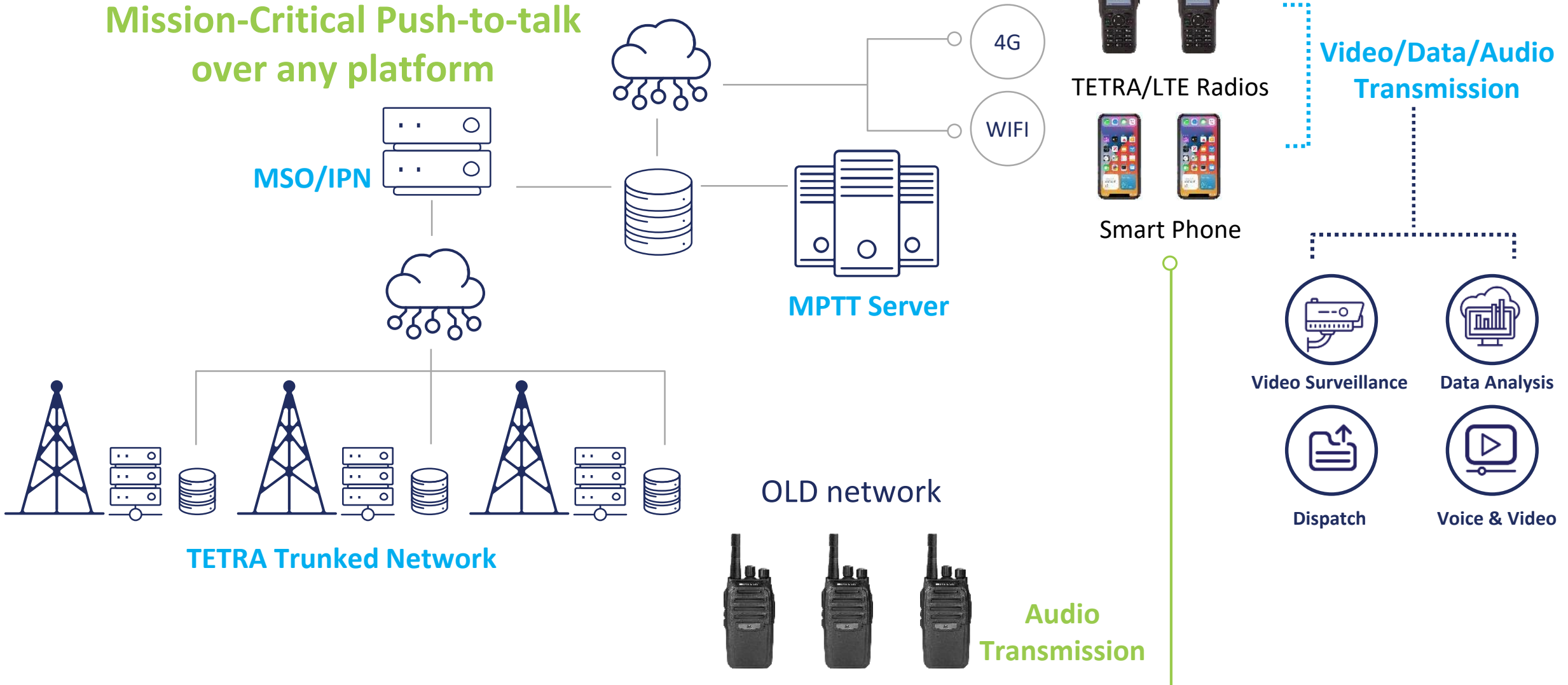


The Connected Mine



Critical communications coverage

Mission-Critical Push-to-talk
over any platform





Digital Twin

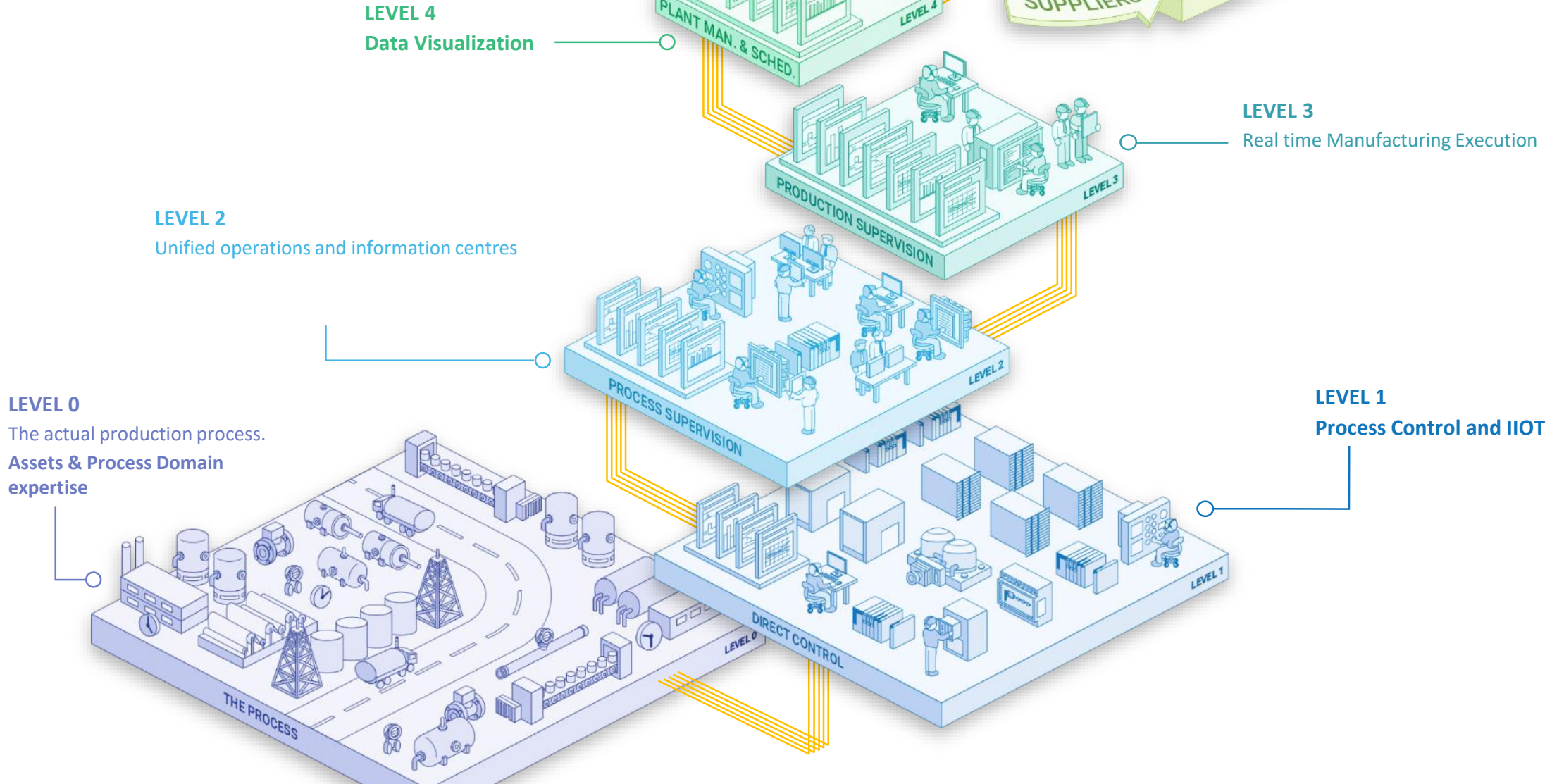


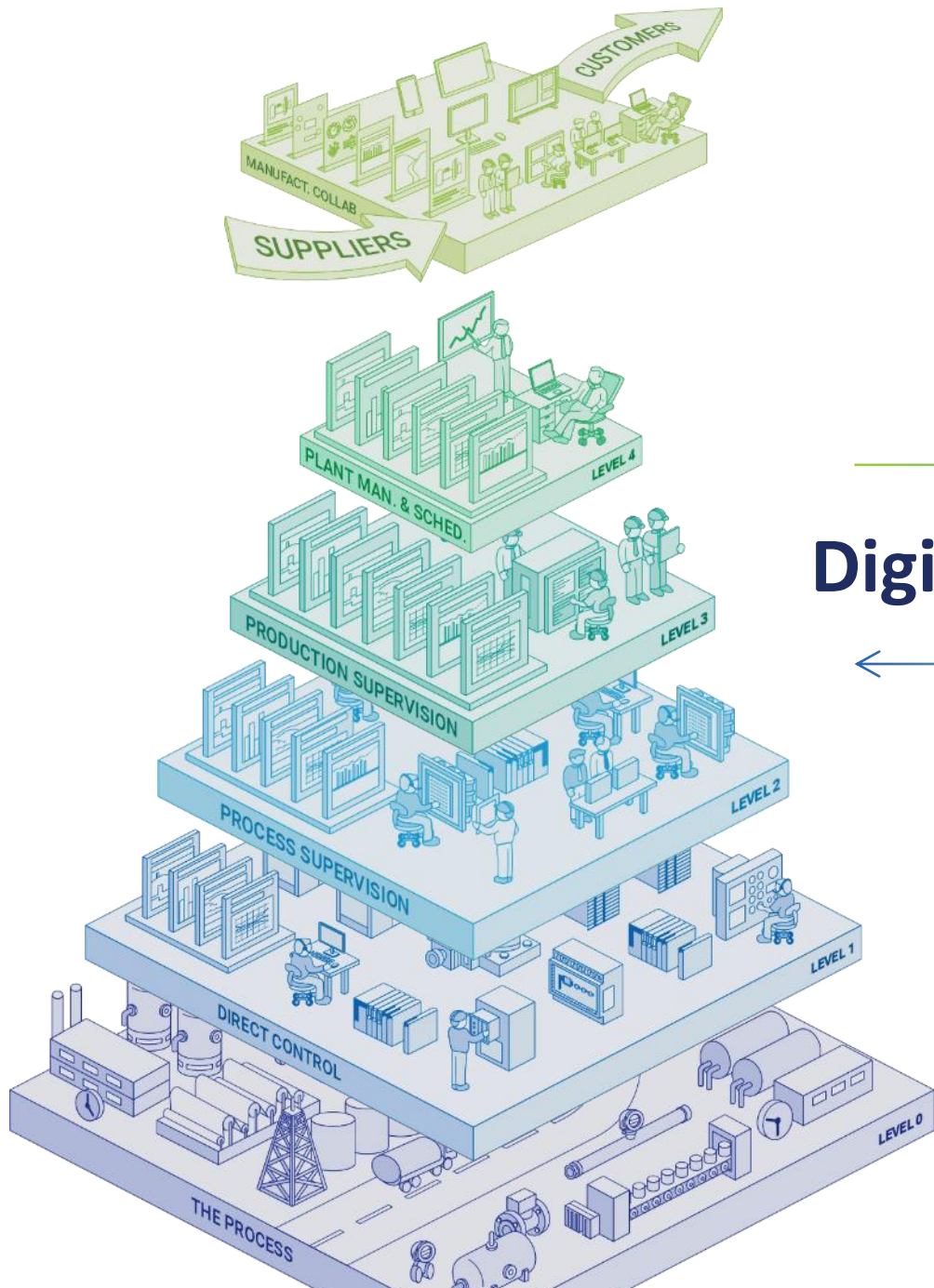
A Digital and Connected Mine

The smart mine
of the future is
here...

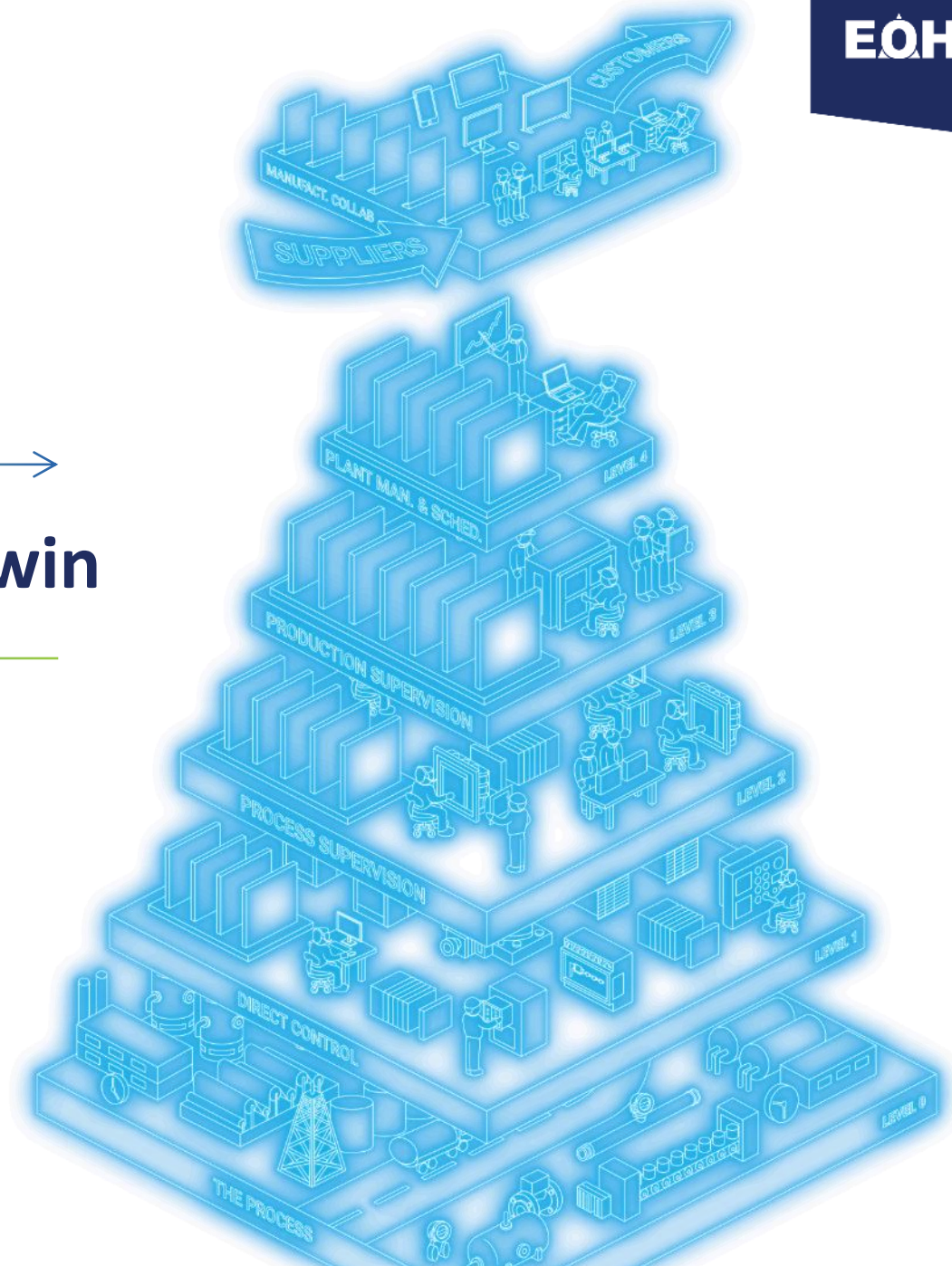
Our Building Blocks in Operational Technology

Create a Digitally Connected Industrial Environment





→
Digital Twin
←





Every mine operation is a system of interconnected activities. Our built-from-below-the-ground-up solution provides real time visibility of operational and business performance to the right stakeholders at the right time.



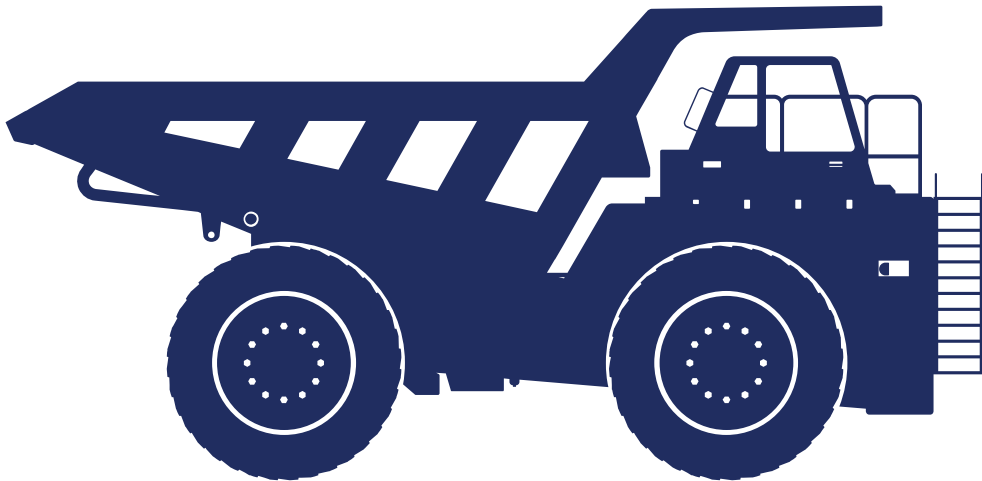


Cloud Analytics & Predictive Maintenance

> An explosion of data

Data expected to explode to
44 ZB by 2020

80% of data will be
unstructured



Active Growth of Global Data
zettabyte

1 ZB



1 Trillion GB

1.2
ZB

2010

7.9
ZB

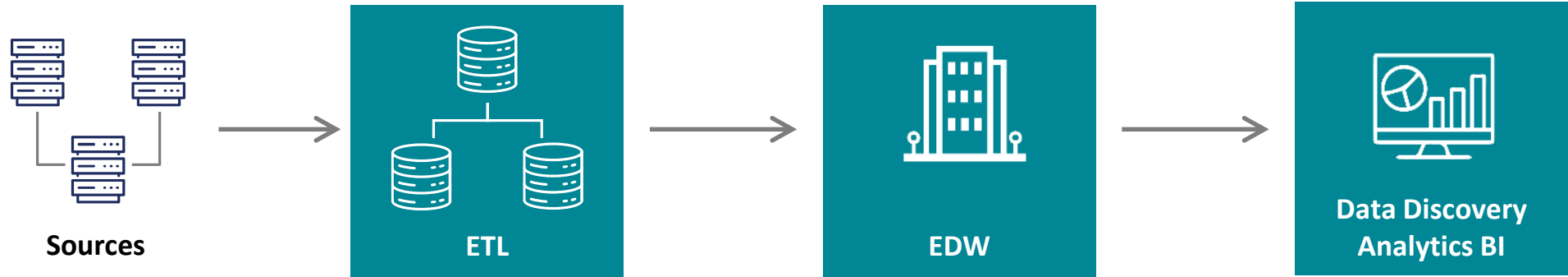
2015

44
ZB

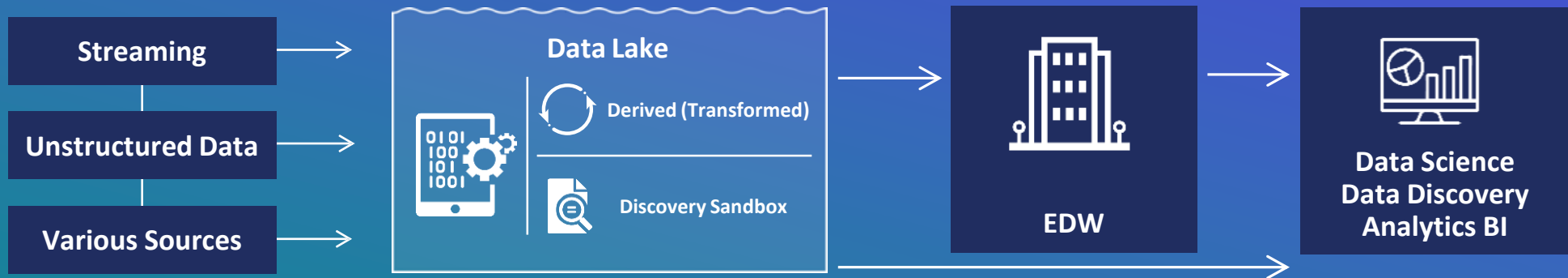
2020

New Architectures Arising

TRADITIONAL



MODERN



Bringing it together

Solving for industry in the 4IR



Technology driven industry transformation

Transforming productivity and efficiency in industry



4IR

Only company that can solve for our mining customers across the **African continent**

This industry has **big budgets** to spend

EOH solves for the **end to end** value chain

Delivered through **our inhouse offerings**

Opportunity to **increase our wallet share**

Solutions have **high ticket values**

Customer relationships in this sector are **sticky** and will ensure we are **part of the fiber** of these organizations

We deliver **more value** to our customers while **growing our annuity** business and **increasing profits**



A turnkey
approach to
Financial Services
& Telco
transformation



Reggie's World

Still crazy after all these years ...



- Security
- Regulation
- Inefficiencies

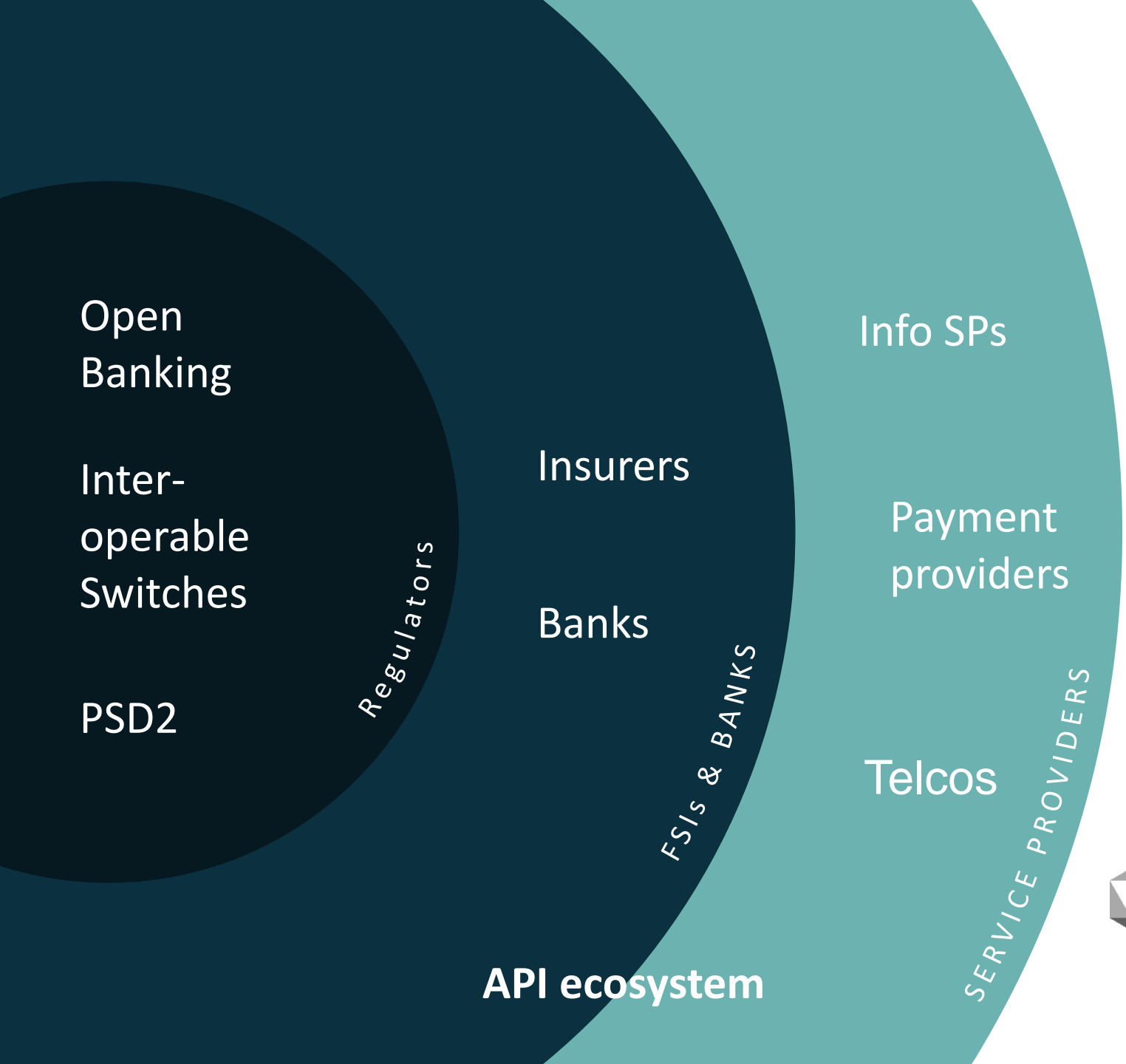
- Disjointed, siloed client experiences
- Wrong products
- Declined credit
- Poor pricing
- Low flexibility
- Clunky payments
- Inadequate use data
- Limited control & access to payments


Data

Live more,
Bank less



The New Banking & Telco Ecosystem



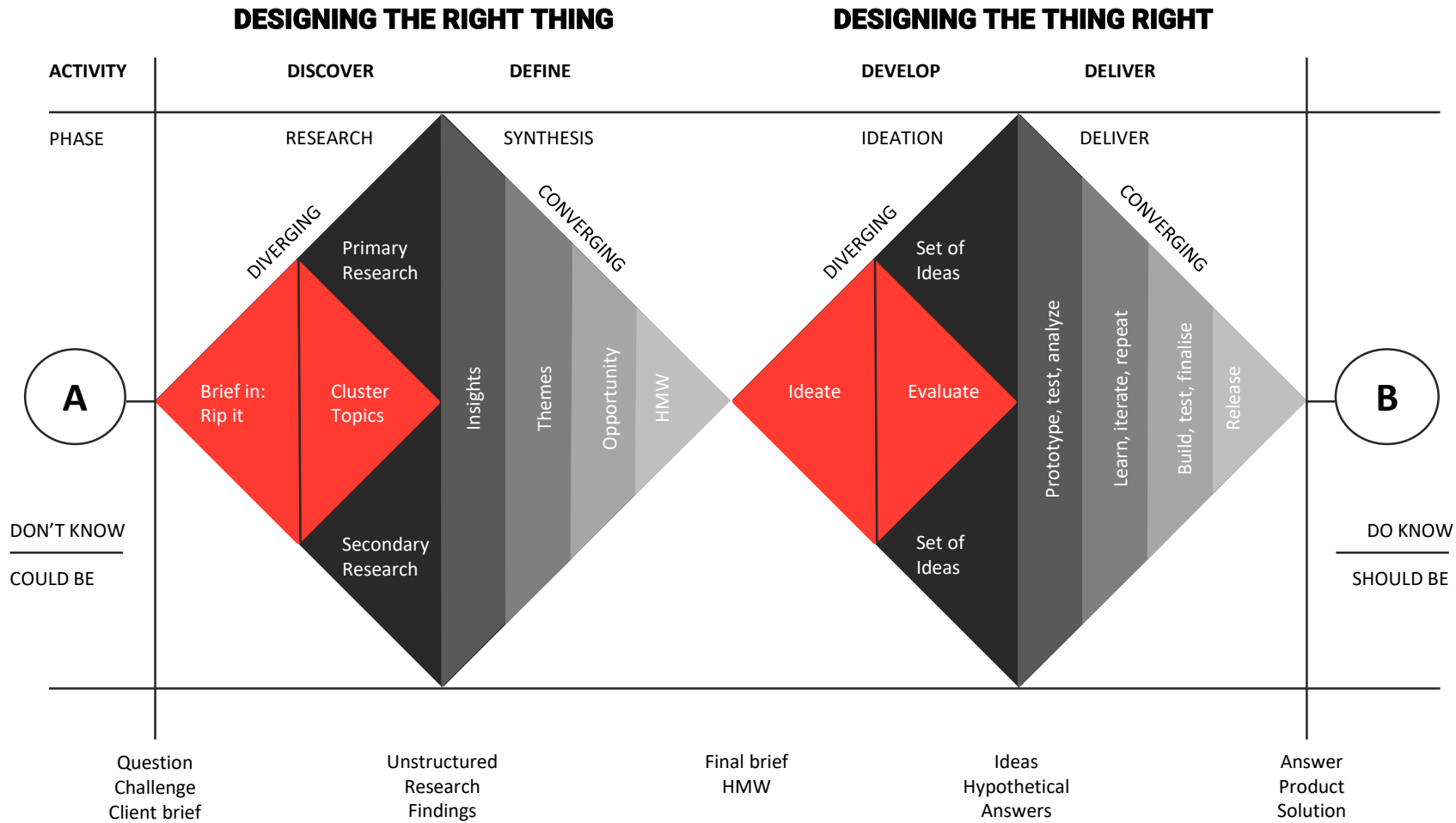


Design Thinking: Solving Your Digital Future



Design thinking approach

FREETHINKING



Holistic context and problem framing.



Inherently human centered.



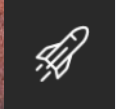
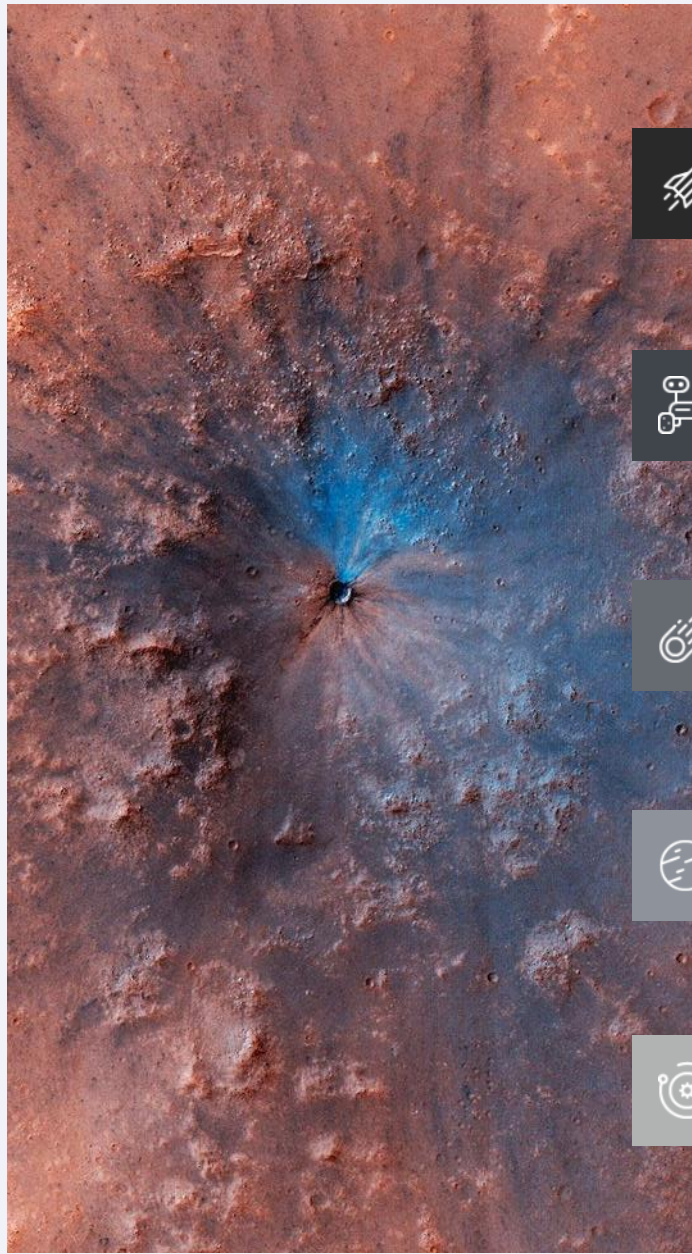
Designing the right thing. Designing the thing right.



Continuous collaboration and stakeholder involvement.



THE BENEFITS OF DESIGN THINKING



Increased **Value**



Improved interaction and loyalty



Reduced development **costs**



Improved **collaboration**

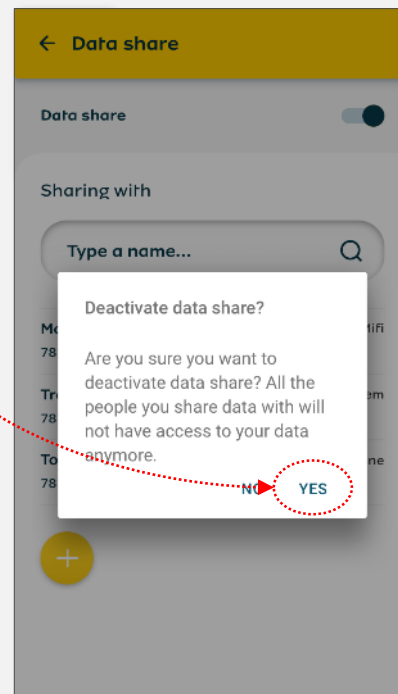
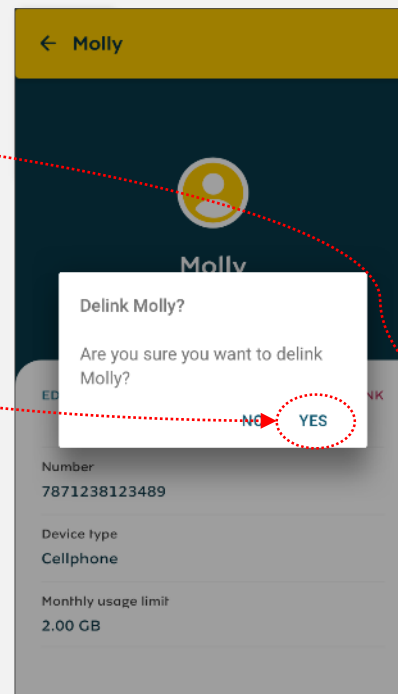
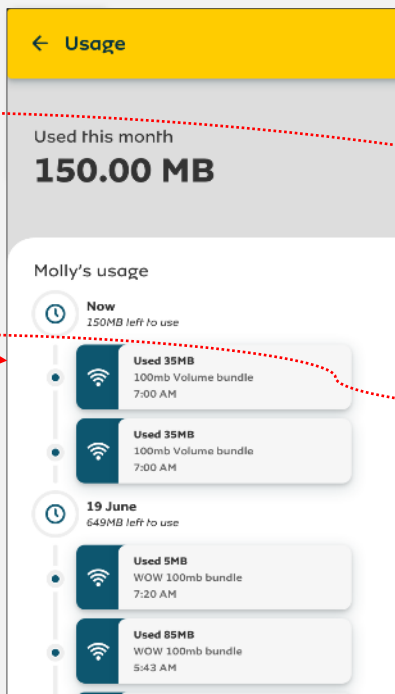
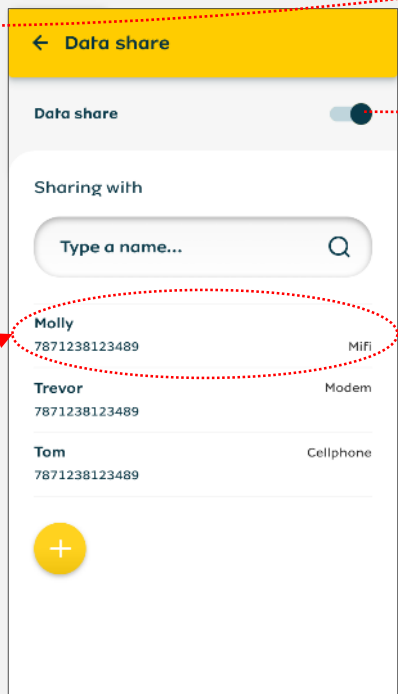
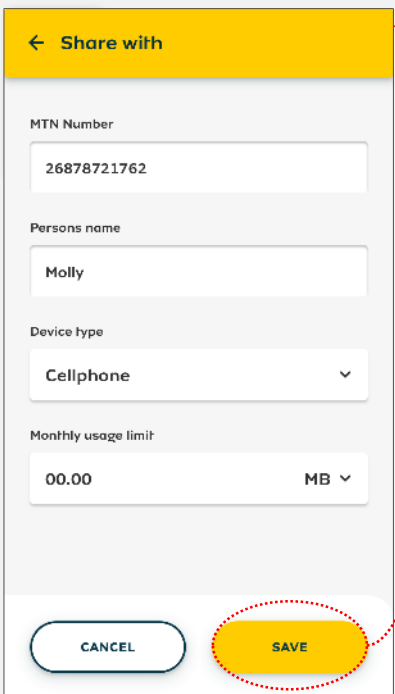
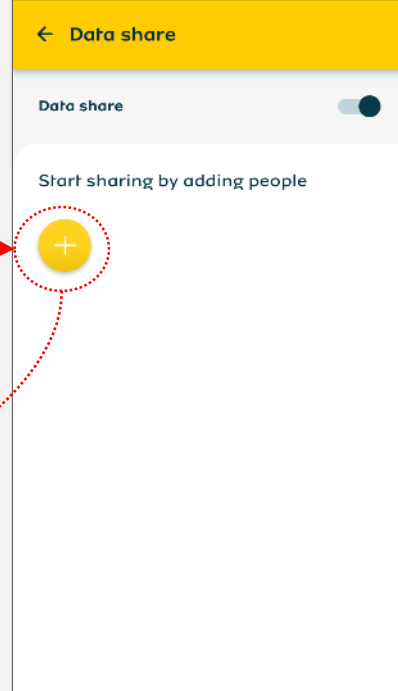
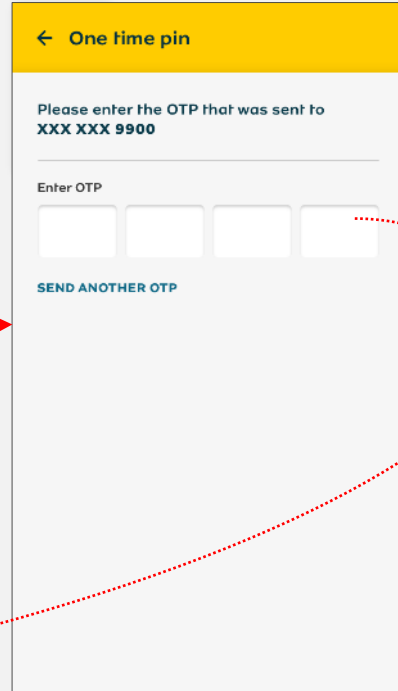
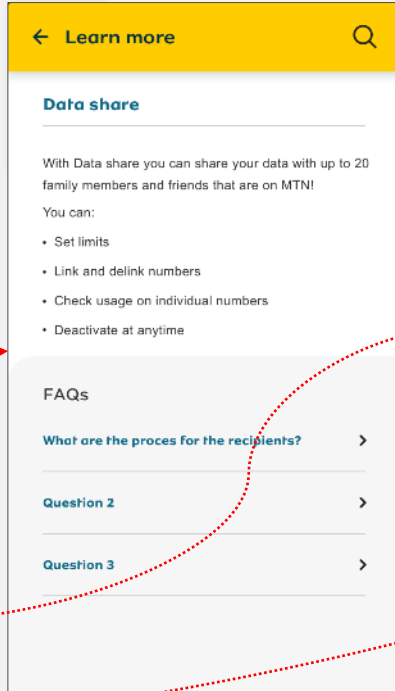
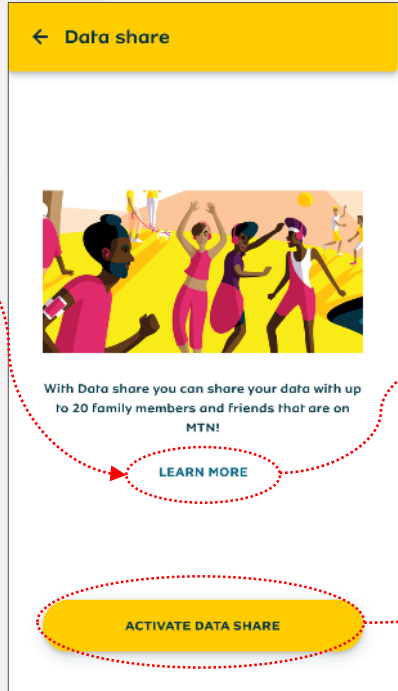
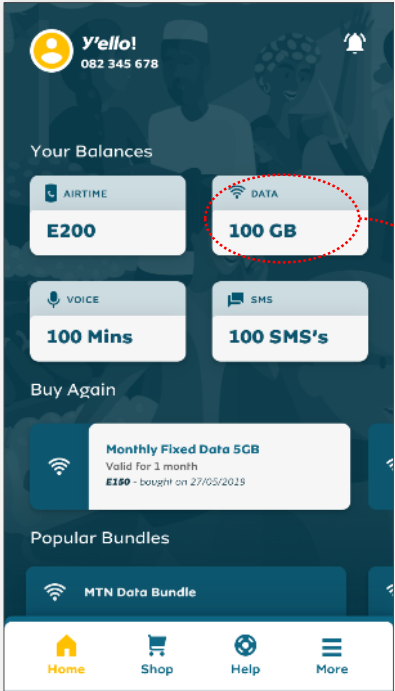


Faster time to market



BUSINESS AGILITY







Building Software Like The Best In The World

Every company
has become a
software
company

Google

NETFLIX



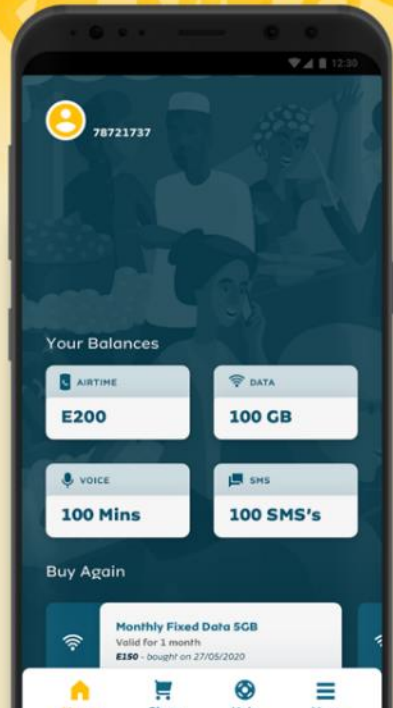
airbnb



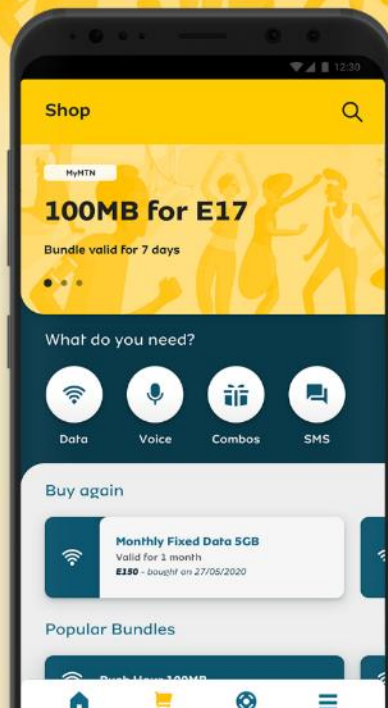
Uber

> API- and mobile-first.

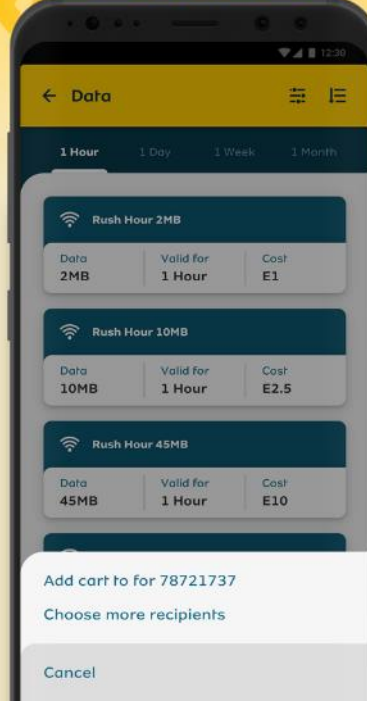
Access your balances and favourite bundles easily



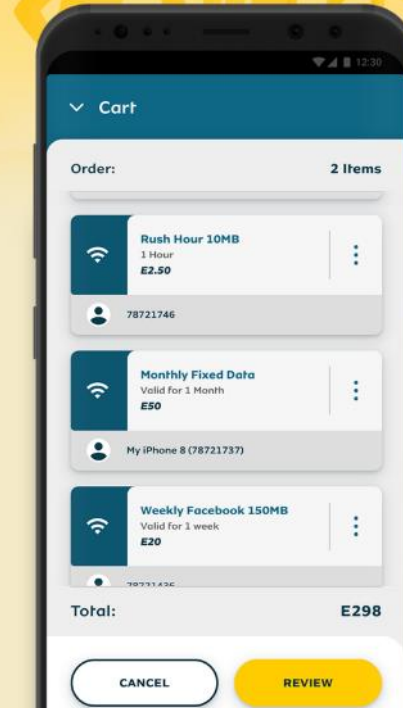
Search or browse for products in the shop



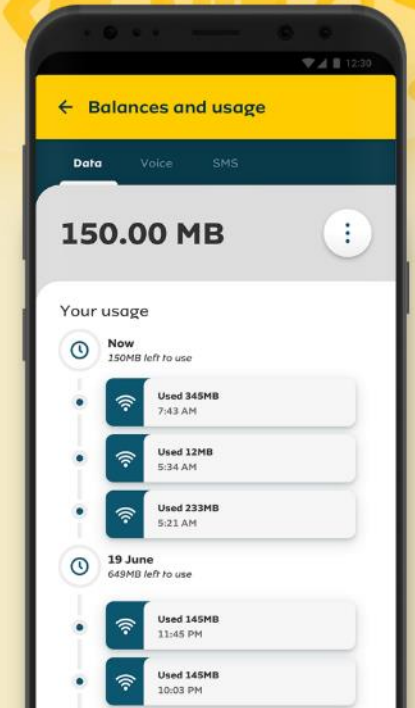
Buy a bundle for one or more recipients



Use the cart to buy up to 10 bundles at a time



Keep track of your usage



Boost to increase your life insurance cover.

Use the slider below to set the amount of cover you want and the boost amount you pay. The boost amount will be deducted from your airtime balance immediately. Please ensure that you have sufficient airtime.

Cover Estimate
GHS 202.5

Please select your Boost amount below

GHS 0.25 GHS 0.75

Min Amount Max Amount

Cancel Boost

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Welcome to claims, quickly claim for yourself or someone else if you are their Caretaker.

Please complete all the information in order to submit your claim.

MY HOSPITAL

Date of admission
26 June 2020

Date of discharge
26 June 2020

Cause of hospitalisation

Do you have a discharge letter?

Back Next

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Welcome to the aYo family.

Please continue by entering your phone number starting with the country code. (e.g. 233241111111)

Mobile Number

233

Password

[Forgot your password?](#)

Password

Sign in

[No username and password? Click here](#)

Hello Jeff. Welcome to your dashboard. Manage your Benefits and Policy Information here.

Recharge with care Claims

Total Recharge Premium GHS 2.75

MyHospital Cover per recharge GHS 0 MyLife Cover per recharge GHS 0

Your cover will reflect when you load airtime and will continue to grow every time you recharge.

Benefit MyLife Change Boost Details

Cover Estimate when recharging GHS 337.50 Premium Amount when recharging GHS 1.25

1 Get more life insurance cover by increasing your premium or by boosting once-off.

Benefit MyHospital Change Boost Details

Cover Estimate when recharging GHS 30.00 Premium Amount when recharging GHS 1.50

1 Have the security of more cover should you be hospitalised by increasing your premium or by boosting once-off.

Policy Information

The below information is important when claims are to be paid. Please ensure that it is complete.

MyCaretaker Your caretaker will be able to claim on your behalf.

Sam Smith 0073023892 Edit

MyBeneficiary Your MyLife cover will be paid to your beneficiary should you pass away.

Sam Smith 0073023892 Edit

MyFamily A family member can be covered free of charge.

Sam Smith 0073023892 Edit

Cancel Policy Would you like to cancel your policy? CANCEL

Affordable cover on your phone

Stay covered and feel safe with aYo Insurance. Enjoy hospital and life insurance cover when you recharge with MTN (Recharge with Care) or send MoMo to family and friends (Send with Care).

aYo Insurance has got you covered with up to GHS 3000 life cover and up to GHS 50 per night in spent hospital.

[SIGN UP for aYo Insurance](#)

Already a Customer? [SIGN IN](#)

Recharge with Care

Send with Care

Make a Claim

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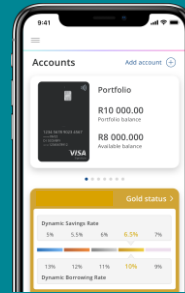


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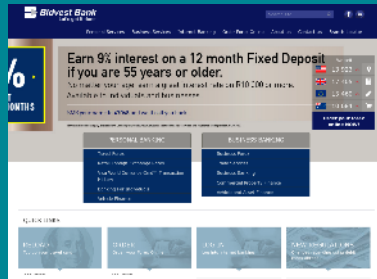


Part of Many World-class Digital Experience Programmes

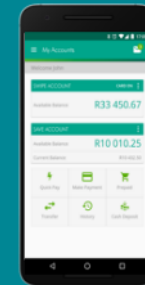
Digital banks



GPO: B2B and Forex



Bancassurance

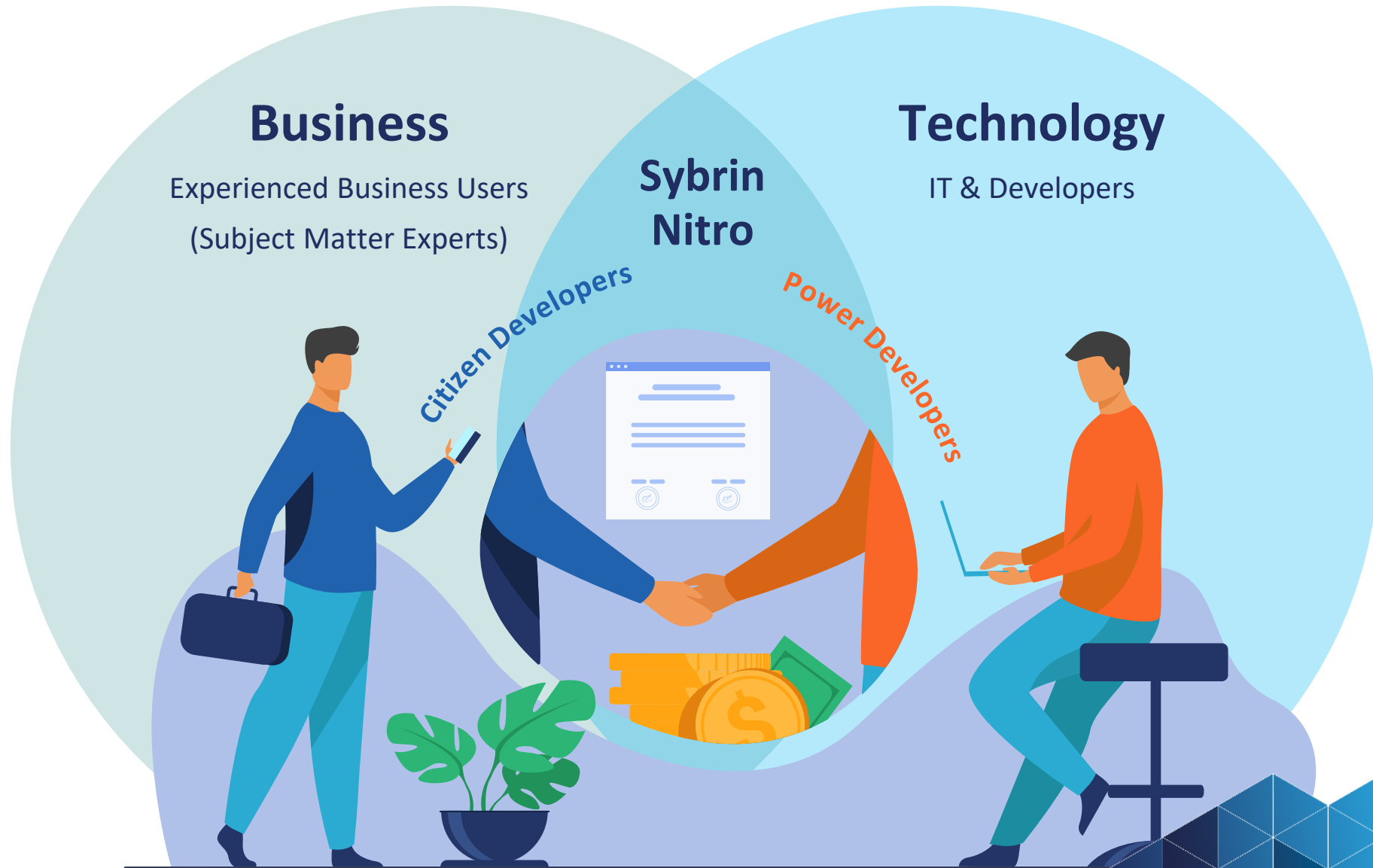




Automating The Business And Client Experience

Sybrin Nitro

Our low-code platform bridges the gap between business and technology



Case Study - LifeHappens Insurance

- Bob is CEO of a company called "LifeHappens Insurance"
- Covid means his insurance agents can't physically meet with clients anymore
- Bob decides to go digital
- mobile onboarding app to capture client's personal info
- and automatically verify an applicant's information in line with FICA



**Data into Apps.
Real data is at the
centre of the
revolution.**



The Commercial Opportunity



Value in long-term programmes and integrated engagements



Partners like Sybrin and XDS embedded enhance our solution and increase relevance



API economy strong and growing



Building cloud-native software will grow our IP base



Shift to outcomes-based: design and development attract lucrative margins





Thank You

For more information contact Debbie Millar,
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