



► Small Business Services

Franchising

Get expert advice and flexible, cost-effective solutions from our local franchise team, designed for the retail, food and automotive industries.

NEDBANK



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Nedbank Franchising provides you with a business partner who understands your business ambitions.

Our unique approach enables us to deliver through a single contact point, an integrated franchising solution centred on three fundamental principles:



These solutions are underpinned by our continuous drive to innovate our financial and administrative functions, enabling you to fuel your business aspirations.

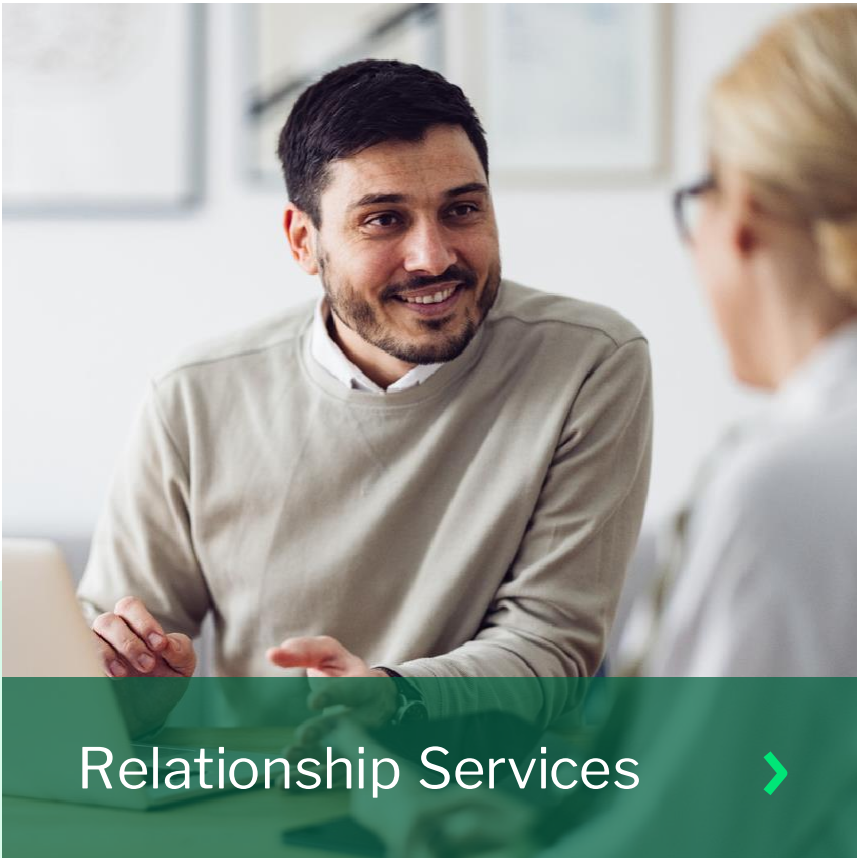


Access to Experts

Localised decision-making with access to experts.



Franchising Experts



Relationship Services





Franchising Experts

Get expert advice and flexible, cost-effective solutions from our local franchise team, designed for the retail, food and automotive industries.

Our local team, with the support of franchising experts, will serve your business as they have a deep understanding of the franchise market needs. This model ensures continuity, accessibility, quicker turnaround, and efficient credit fulfilment and payout.

Nedbank Franchising devises and delivers tailored solutions for the franchise market, and we are well known for our approach to developing focused, customised offerings for franchise networks.





Relationship Services

Our financial professionals offer a variety of banking services tailored directly to your needs, including lending, finance and investment opportunities.

Talk to **our team** today.



All our customers enjoy a dedicated relationship banker to support you, your business and your employees as needed. Choose to bank digitally via our Money app and/or Online Banking for business, or our more enhanced feature, Nedbank Business Hub.

Talk to our team of specialist bankers if you are ready to:

- ✔ enter the franchise business;
- ✔ revamp your existing franchise;
- ✔ acquire further assets; or
- ✔ open your next franchise.

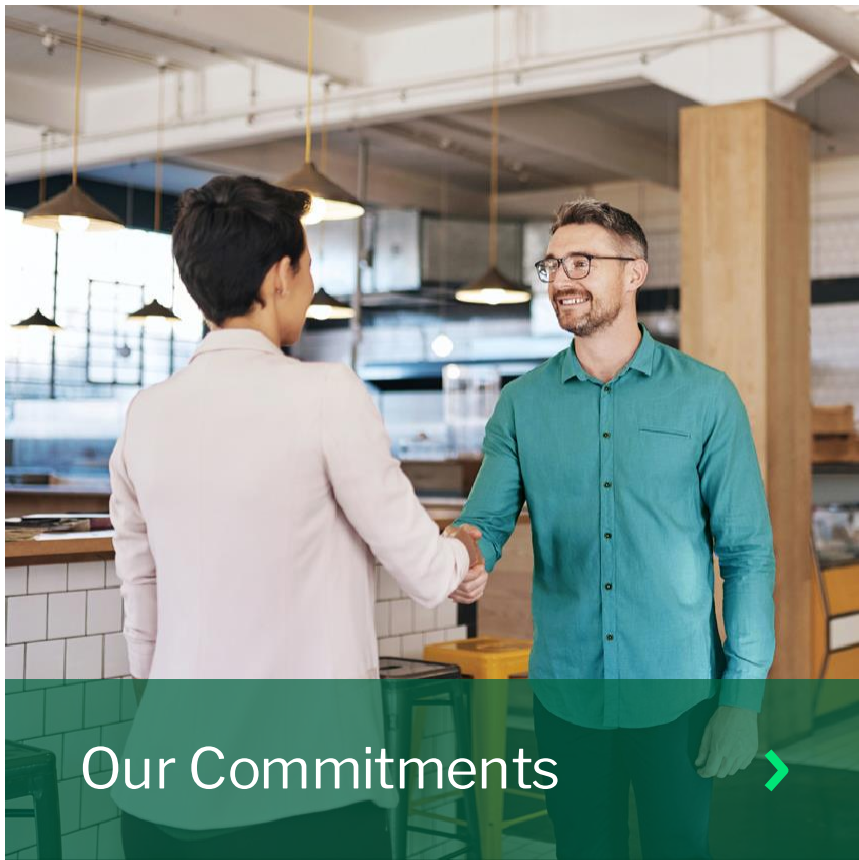




Banking Solutions

Customisation of banking solutions and funding.

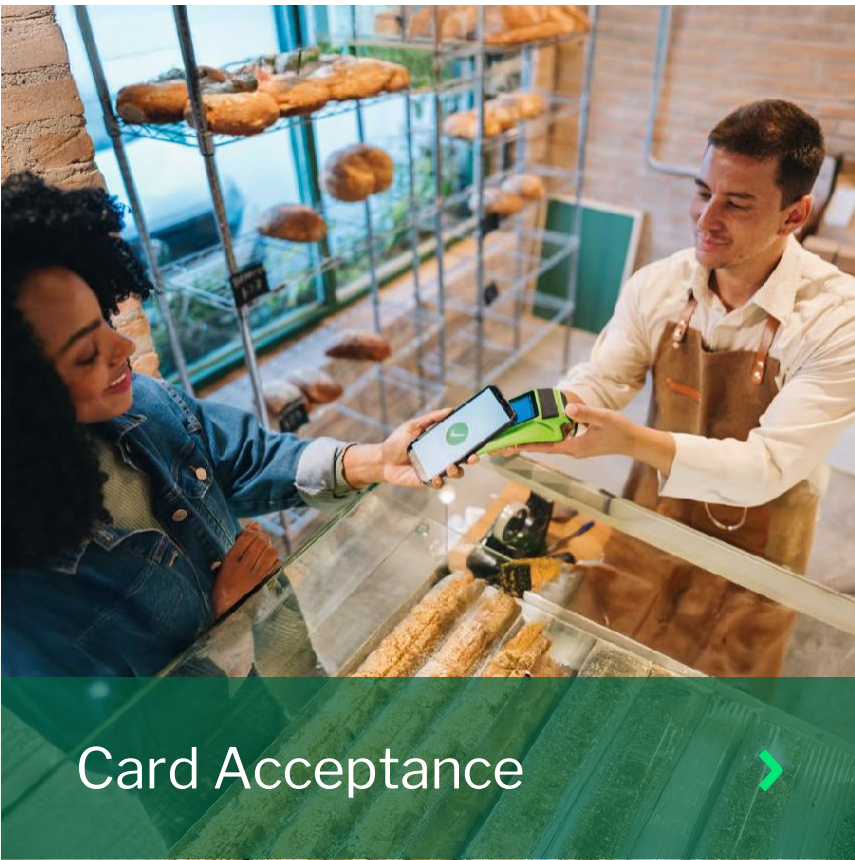
24/7 Relationship banking.



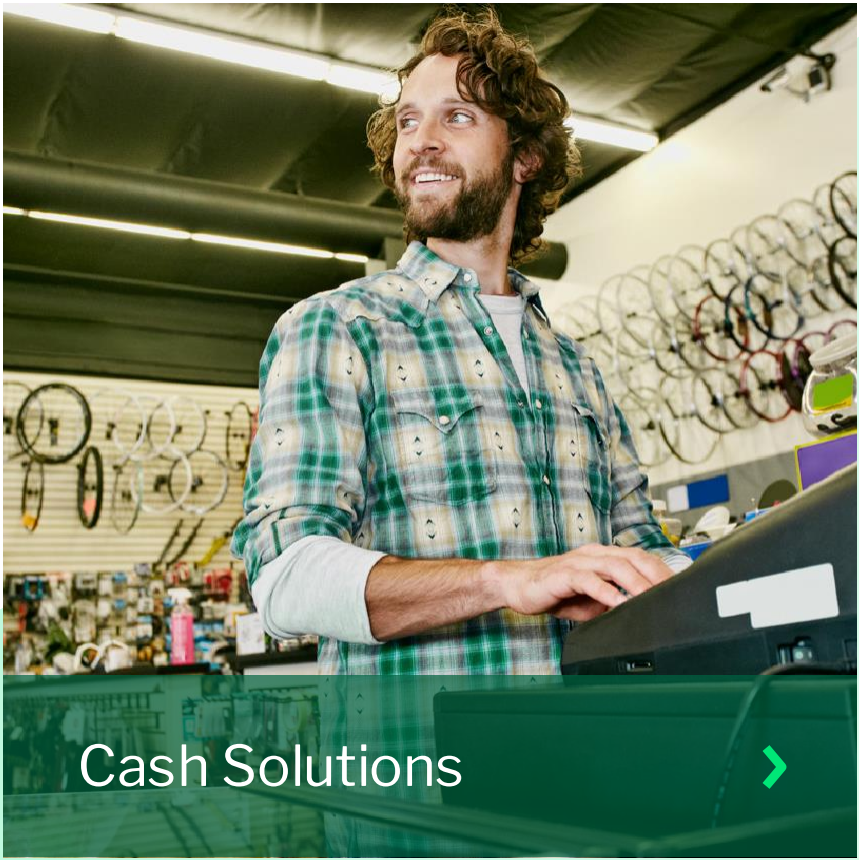
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Our Commitments

-  **Best SME Bank in South Africa 2024**
The Asian Banker
-  **Best SME Bank in South Africa 2024**
Global Middle East and Africa Awards
-  **Best SME Bank in South Africa 2024**
Qorus Reinvention Awards
-  **Global Finance Award Winner 2025**

At Nedbank, we are committed to establishing and maintaining open and honest business relationships. Following a proactive approach in advising you of the latest trends and technology available for your banking and business needs.

Choosing us as your banking partner gives you in-depth industry insights coupled with best-in-market solutions aimed at improving your financial and administrative efficiencies. We are available around the clock for answering banking questions or to arrange an appointment.





Business Accounts

Choose between a fixed monthly fee or a pay-as-you-use option that gives you access to a relationship banker, world-class digital banking channels and beyond banking resources.

Startup

Zero Monthly Fees for 6 Months

- Zero monthly fees plus 25 free electronic transactions, R5 000 cash withdrawals and R10 000 cash deposits at any Nedbank ATM, eNotes and a business cheque card.
- Pay-as-you-use pricing applies after 6 months.

Business Pay-as-you-use

- Full transactional capabilities for a low monthly maintenance fee.
- Additional per-transaction charges apply.





All clients can enjoy free digital banking via our Money app or Online Banking, with access to a dedicated relationship banker supported by experts.

Business Bundle 50

- Includes 50 day-to-day transactions with unlimited interaccount transfers, up to 5 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.
- A cash deposit benefit of R50 000 through any Nedbank ATM.

Business Bundle 100

- Includes 100 day-to-day transactions with unlimited interaccount transfers, up to 10 ATM withdrawals and any combination of EFT payments, debit orders or point-of-sale (POS) swipes.
- A cash deposit benefit of R100 000 through any Nedbank ATM.

The following services are included in your choice of Business Bundle 50 or 100 at no additional fees:

- Nedbank Business Cheque Card
- A choice of credit card – Small Business or Nedbank Rewards Revolve*
- eNotes (SMS notifications)
- Greenbacks

The Nedbank Business Hub

This is a single point of entry where you can perform tasks in a self-service manner. You can delegate authority (where required) for signing up for new products or requesting services and maintaining user permissions online.

* Subject to affordability and credit checks.



Working Capital Solutions

We look at your business holistically and offer innovative solutions that promote business growth in areas such as:

- ✔ buying a new site;
- ✔ resale transactions;
- ✔ additional site acquisitions if you are a multi-site owner;
- ✔ revamping and refurbishing of existing sites;
- ✔ efficient, alternative-energy solutions and projects; and
- ✔ asset finance for equipment technology and software.



Alternative Landlord Guarantees

We have introduced an alternative offering to traditional rental guarantees. This ensures that you do not have to tie up your cash resources to secure your rental guarantee.

Helping you succeed in your business journey is pivotal to our offering.

Our offerings help you boost your cash flow and free up your working capital:



Short-term funds for short-term needs:

Get access to working capital facilities to cater for stock purchases, for peaks and dips in cash flow between business cycles (seasonality/price increases).



Injecting money back into the business:

Provision of an innovative insurance-based solution offered as an alternative to furnishing traditional security against stock guarantees or landlord rental requirements.



Unlocking money by using daily takings:

Access to advances against money that is owed to you from card transactions, while improving the cash flow of your business by optimally using proceeds from sales.



Card Acceptance

Perfect for all your mobile card-acceptance needs.



As your business grows, we can offer you the following:



Desktop or Portable Point-of-sale (POS) Devices:
Our devices are cost-effective and highly secure, improving client service speed.



Scan to Pay:
You will receive a unique QR code that your clients can scan to pay, and you will get a payment notification instantly.





Cash Solutions

Reduce the risk of handling cash onsite and improve your operational processes to optimise the efficiency of your business’ cash flow.



Manual Cash Banking

This is a solution that will take care of your cash deposits and withdrawals that are processed at a cash centre. Your appointed cash-in-transit (CIT) service provider will collect your manual booking deposits from your premises for delivery to the allocated cash processing centre. Your appointed CIT provider will also collect withdrawn cash from the allocated cash processing centre and deliver to your premises.





Cash Solutions



Digital Solutions



The CASHtrack is a bank-to-client data automation solution based on cash depositing events. It allows for easy cash deposit tracking, reconciliation, and visibility. Cash deposit information is received from the client’s existing Nedbank CashVault CASHlink or Cash Online solution and delivered into their centralised line of business (LOB) system.



The CASHlink solution integrates a client’s LOB system (till system) with us for cash deposits. Deposit information is sent to us through a secure integrated platform, creating a seamless deposit transaction.



The Cash Maximiser gives you immediate value for cash at their point-of-sale (POS) or till system so that they do not have to wait days to have cash processed at a cash centre.



The Cash Online solution offers you the ability to capture cash deposit information and the required narrative using a web-based online capability.



Insurance and Risks

Allow our Financial Advisory and Intermediary Service (FAIS)-licensed risk advisers to represent you by placing and structuring your insurance with reputable insurers, ensuring you avoid unnecessary risks.

Short-term Insurance

Nedbank Insurance offers a full range of insurance products to complete and support our banking service.

Protect Your Business

Let our FAIS-licensed risk advisers act on your behalf, placing and structuring your insurance with reputable insurers to ensure you do not take on unnecessary risks.

Business Financial Planning

We provide business financial planning for:

- ✔ Contingent liability protection
- ✔ Keyperson cover
- ✔ Employee benefits

Workplace Banking

We offer the following services onsite at your premises:

- ✔ Opening of accounts
- ✔ Banking advice and financial fitness workshops





POTENTIAL RISKS



- Unrest
- Everyday risk
- Property machinery



- Debtor non-payment



- Injury
- Illness
- Lawsuit
- Negligence (alleged and actual)
- Errors or omissions



- Disability of a key individual



- Death of a key individual

MITIGATING YOUR RISKS

Business Insurance:
Prevents you from losing your livelihood and ensures the ongoing operation of your business.

Debtor Insurance:
Moves the risk associated with your debtors' book to us, removing the burden of collections so you can focus on growing your business.

Liability Insurance:
Protects you and your business against unlikely behaviour, in turn, preserving your reputation and limiting unforeseen expenses.

Business Overheads Insurance:
Gives you temporary income, safeguarding you and giving you time to focus on business needs while we cover the expenses.

Key-person Insurance:
Pays out a lump sum to secure your business's continuity.



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SimplyBiz is a free one-stop platform for business owners, as you start, run and grow your business. Get advertising, discounted vouchers, masterclasses, templates, pitch decks, troubleshooting chats with experts, and more.

Get Connected

Network and get access to a library of articles, webinars and exciting competitions in **Community**.

Get Advertising

Market your product and services to other businesses in **Directory**.

Get Leads

Generate leads and advertise new business opportunities in **Marketplace**.

Get Funding

Explore funding options with Nedbank, investors and crowdfunding in **Funding**.

Get Discounts

Get discounts for you and your staff and find relevant apps to support your operations in **Business Solutions**.

Get Skills

Get vital skills, toolkits and one-on-one coaching for every stage of your business lifecycle in **Academy**.





Contact us to benefit from our expertise.

We have specialists with in-depth knowledge to understand your unique challenges.



franchising@nedbank.co.za



nedbank.co.za/smallbusiness



For sole proprietors and businesses with up to three directors, **apply online.**



For the more complex business needs, let our dedicated Small Business desk **call you back.**



see money differently

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