



TRUSTCO
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About us

Trustco is a diversified listed financial services group that invests and operates in sustainable high growth assets in emerging markets.

- Established in 1992
- JSE and NSX Listed
- Headquarters in Namibia with operations in South Africa, Namibia and Mauritius





Group executive committee



**DR QUINTON
VAN ROOYEN**
GROUP
MANAGING
DIRECTOR



**FLOORS
ABRAHAMS**
GROUP HEAD:
TREASURY



**ELMARIE
JANSE VAN
RENSBURG**
GROUP HEAD:
CORPORATE
AFFAIRS
AND SHARED
SERVICES



**WAYNE
MCTEER**
GROUP HEAD:
AUDIT, RISK AND
COMPLIANCE



**QUINTON Z
VAN ROOYEN**
GROUP
DEPUTY
CEO



**RYAN
MCDUGALL**
GROUP
FINANCIAL
DIRECTOR



**JAN
JOUBERT**
GROUP HEAD:
RESOURCES



**THOMAS
SLABBERT**
GROUP HEAD:
BANKING AND
FINANCE



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Group overview





Group strategy

Product and business synergies

In isolation each business contributes incrementally to profitability, but in concert, opportunities abound

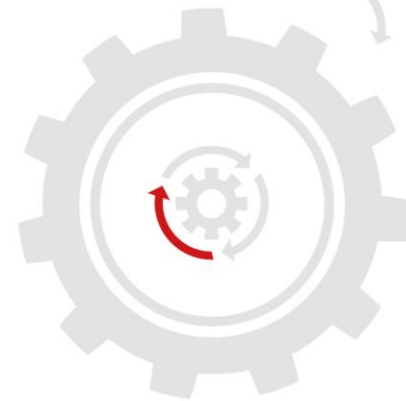


Increasing market share with innovation and digitalisation

Efficiency, accessibility and customer service drive speed and impact when looking at reviewing the efficiency of existing businesses in the group

Corporate acquisitions

The group spends a fair amount of time and effort identifying new opportunities through integrated thinking. Businesses that are capable of a positive incremental increase to earnings per share are considered with a view to potential synergetic relationships within the group



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Our vision

With our roots firmly in Namibia and our reach extended into the rest of Africa and the emerging markets beyond, we seek to generate above average growth over time to create wealth for our shareholders, customers and employees while impacting positively on society and our planet.

Our mission

We provide efficient and dynamic service to our core industries, ensuring responsible and sustainable growth that will have a positive impact on our society and our environment. We embrace technology to facilitate innovative and affordable solutions in each of our segments. We are accountable to all stakeholders to deliver value and sustainable returns on their investments. We value our employees and recognize their intellectual value and commitment as an important component of our success.





2015/2016 Highlights



EARNINGS

27% GROWTH ON
EARNINGS PER SHARE



BALANCE SHEET

27% GROWTH ON ASSETS



VALUE

41% GROWTH IN NET ASSET VALUE



CUSTOMERS

13% GROWTH IN REVENUE FROM
CUSTOMERS



Winner of the large size company
category of the Deloitte's annual
"Best Company To Work For" 2015
survey in Namibia.



2nd place winner of the Sunday
Times Top 100 Companies
awards 2015 in South Africa.



Winner: 2016 PMR diamond arrow
award – Most Innovative
Companies in Namibia.



Good performance in the
promotion of employment equity
in 2015: Employment Equity
Commission award in Namibia



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Remuneration philosophy

- Individual performance-related remuneration which positively influences and supports a high performing organization
- Rewarding sustained and exceeded performance with extraordinary increases, bonuses, incentives and group equity
- Non-financial rewards and recognition



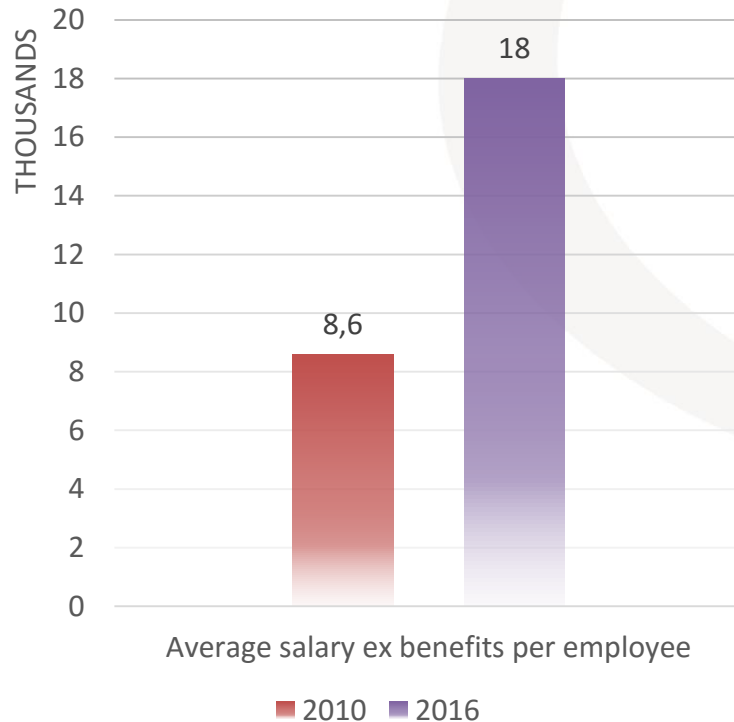
**Top 40
Employees 2015**



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Remuneration Mix



- Short term cash incentives on sales performance
- Quarterly performance and retention incentive scheme 50% cash portion paid out immediately and 50% in equity as a retention tool
- A shares gift of N\$ 50 000 purchased for each employee on their 1st year anniversary with the company
- Long service incentives paid at 5 year intervals
- Minimum wage of N\$3500 p/m

**Benefits per month increased by
N\$ 6 800 per employee
from 2010 to 2016**



Policies & Benefits

- Extraordinary increases policy
- Increased workload and skills development policy
- Extended lunch hours for exercise and fitness purposes
- KPI based performance appraisals and annual increases
- Staff transport or transport allowance after 1 year of service
- Training and skills development programs



**A full
stomach
means
a productive
day of work**



Staff Social Scheme Policy



Babbelas leave

- Hospital cover
- Dread disease cover
- Disability and functional impairment cover
- Life cover
- Additional and extended sick leave
- Paid maternity & paternity leave after 2 years of service
- Birthday leave
- Friday half days off after 1 year of service
- Babbelas leave
- Sabbatical leave
- Corporate wellness program



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Employee Engagement

- Staff teambuilding sports
- Cops & Crooks Friday games
- Daily coffee table meetings
- Staff involvement in CSI initiatives
- Quarterly staff magazine
- Men and Ladies teambuilding retreats
- Company intranet



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Employee Wellness



- In-house clinic with registered nurse
- Annual cancer prevention screening
- Blood donation clinics
- Free lunch for all employees
- Annual exercise programs
- Staff sport teams (Soccer, Netball & Volleyball)
- Awareness campaigns on health and social topics



A salary will never make you rich

”

Dr Quinton van Rooyen

Trustco believes that it is imperative to include equity in employees' compensation as a way to align their interests with the long-term success of the group and therefore creating real and sustainable long-term wealth for all.



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Staff Equity Statistics

- To date: 16.2 million shares allocated to staff, at a cost of N\$ 36.5 million
- Staff sales: 2.8 mil shares (17.7%) sold, at 175% profit
- Remaining shares appreciated considerably: valued N\$ 52 million
- Current capital appreciation: 134%
- Total dividends paid to staff N\$1.1m



It's an always smiling team



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Where can you fit in?



Thank you for your time.

You know where you want to work now, right?

Send your CV to hr@tgh.na



www.tgh.na

