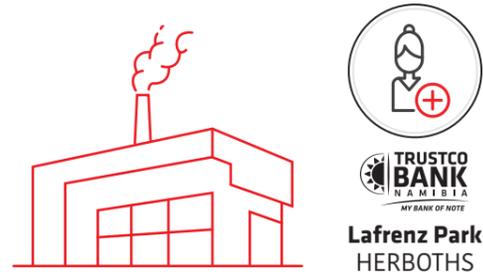
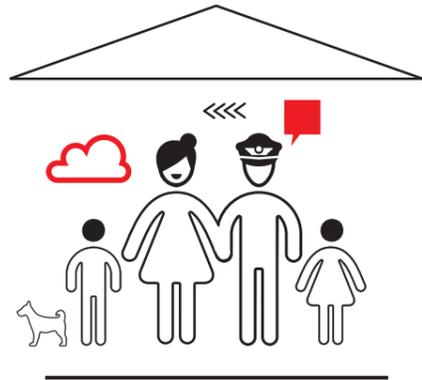


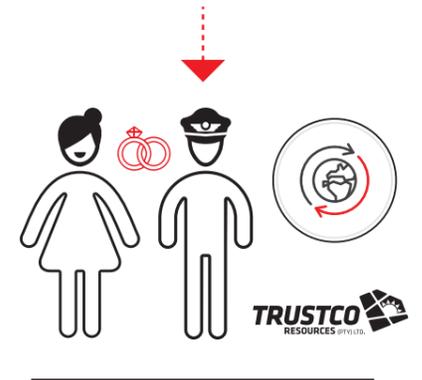
BUSINESS MODEL

IMPACTING ONE NAMIBIAN LIFE AT A TIME.

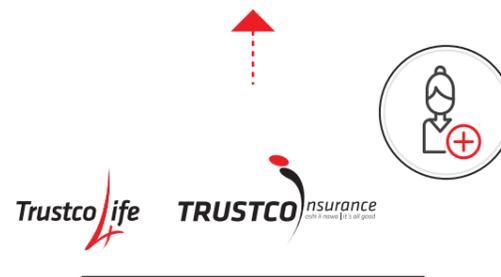
Meet the "Van Wyk" family, your typical Namibian household with two kids and a dog named Rex.



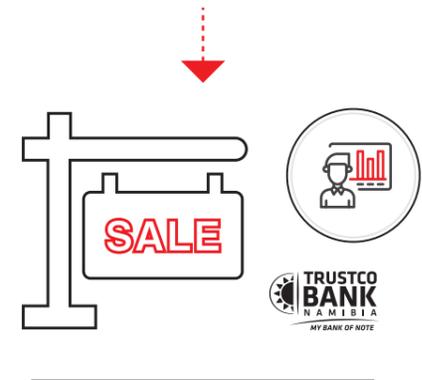
With new opportunities for expansion arriving for industrial and residential developments at Trustco's Lafrenz Park and Herboth's respectively, Mr van Wyk engaged Legal Shield to guide the process for him to enter into a joint venture to build a storage facility and truck depot, both of which were funded through a commercial loan from Trustco Bank.



Mr and Mrs van Wyk recently got married after a very romantic proposal from Mr van Wyk with a diamond mined, cut and polished by Trustco Resources.



The "Van Wyk" family took out insurance policies structured to suite their specific needs. Legal insurance cover through Next Generation Legal Shield, business insurance through Business Shield, as well as hospital and disability cover, income protection and life cover for their entire family. The "Van Wyk's" also received legal assistance with the drafting of their will and antenuptial agreement.



Mr and Mrs van Wyk both have personal bank accounts at Trustco Bank. Mr van Wyk realised his dream of owning his own business with a SME loan from the bank. With a flourishing business, the "Van Wyk's" also applied for a mortgage loan as first time homeowners, being such loyal clients with an outstanding credit record, the loan was granted.

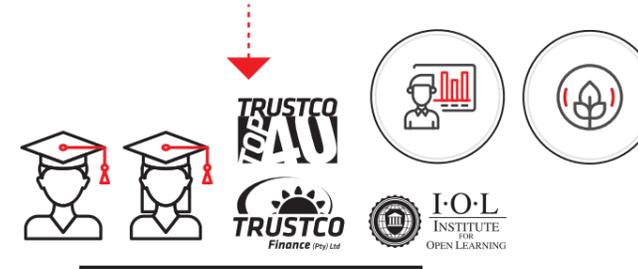


The "Van Wyk's" bought their first home at the Elisenheim Lifestyle Estate, a gated community sought after by young families and investors alike. With their mortgage loan and the assistance of Trustco Construction Services, the "Van Wyk's" were able to build the house of their dreams.

BUSINESS MODEL



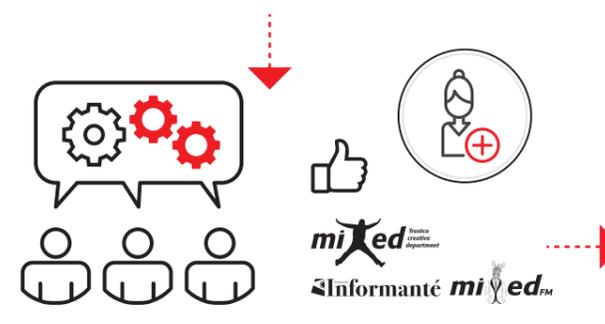
As an up and coming entrepreneur, he regularly travels with Trustco Air Services' luxury charter planes to his nationwide business operations. Mr van Wyk's South African based businesses also receive legal and business coverage from the South African legal insurance product, Yambu Legal.



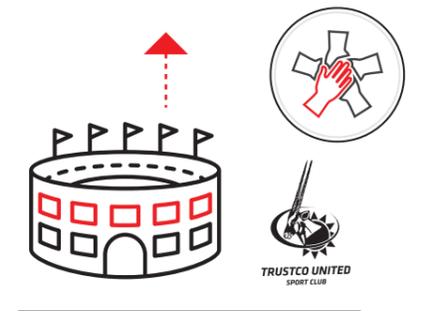
The "Van Wyk's" children expressed a need to further their studies and Trustco's long distance learning facility afforded them with not only the necessary tutelage, but also with financial assistance from Trustco Finance. The "Van Wyk's" daughter went on to study graphic design and their son pursues a qualification in HR. Their son remains hopeful to apply for a position in the shared services segment of Trustco when he graduates. After all, it is one of the "Best Companies To Work For" in Namibia! Both aspire to one day be selected as members of the group's prestigious Top40 employees.



Mr van Wyk is one of Trustco's 3554 shareholders, who's wealth grew by 742% in the last five years.



Like many Namibian families, the "Van Wyk's" rely on the Informanté as their trusted source of news and for entertainment updates. Trustco merged all its media services into one division, Trustco Media, and the "Van Wyk's" now enjoy even more quality content produced by the TV unit, Mixed FM radio station and top end, thought provoking advertising campaigns from its in house agency, Mixed marketing. To keep abreast of the latest company news, the "Van Wyk's" are part of almost 719 thousand avid followers of the social media and related pages of the group.



For recreational purposes, the "Van Wyk's" children enjoy sporting activities and walks with Rex at the Trustco United Sports Club, one of many of the CSI investments of the group.