

TOWER INVESTMENTS

MARKET LEADER
WORKING CAPITAL SOLUTIONS

Tower  Investments

TOWER INVESTMENTS OVERVIEW

We will always push the boundaries to meet the needs of our customers while continuing to support the values of our business partners.

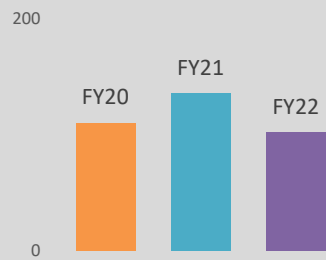
BACKGROUND ON TOWER INVESTMENTS

- Founded in 1994, Tower Investments services some of the largest corporate entities in South Africa and abroad, whilst at the same time ensuring its myriad of SME customers are catered for with the highest levels of service available in the industry;
- Tower Investments deploys expert asset finance and cash flow solutions to the Sub-Saharan market by utilising a combination of in-house facilities and strategic banking and funder partnerships. The most significant of which is the introduction of a securitization program together with 'A rated' insurance cover to source funds from the debt capital markets. This enables Tower Investments to introduce an unparalleled number of finance structures to its customer base;
- The expertise and systems housed within Tower Investments enable turnkey financial solutions for customers wishing to acquire various forms of equipment, enhance working capital, improve operational cash flow and more effectively manage cash to cash cycles. By partnering with our customers, we can tailor a financial solution to suit your specific requirements.

SOURCE OF FUNDING



REVENUE Rm



Assets under management of
R5.6 Billion



Proprietary pipeline is
circa **R14.4 billion** across
15 funding opportunities

CORE CAPABILITIES BUILT UP:



Sales
conversion



Product and
fulfilment



Customer
acquisition



Customer
experience



Product development,
bundling and branding



Billings and
collections

TOWER INVESTMENTS PRODUCTS & SERVICES

Tower Investments will constantly strive to develop innovative and customised solutions to satisfy our customer's unique business requirements

OUR SOLUTIONS CATER FOR:



Supply Chain Finance

Tower Investments have established facilities both locally and off-shore to finance your supply chain through leading credit institutions and international Banks.



Operating Rentals

- ❖ Information Technology
- ❖ Medical
- ❖ Telecom
- ❖ Industrial
- ❖ Farming
- ❖ Corporate & Commercial application



Vehicles & Material Handling

Vehicle and yellow metal financing through a comprehensive fleet management solution.

Material Handling Equipment based primarily on a unique joint leasing program with the manufacturer



Bridging Finance

Bridging commercial business transactions and property deals.

All our Solutions are underpinned by Insurance

Tower Investments can provide both short term and specialised insurance for comprehensive equipment and commodity cover throughout the supply chain.

TOWER INVESTMENTS LEASING OPTIONS

If it appreciates, buy it - But if it depreciates, finance it

WHY ASSET BASED RENTALS

- **TAX DEDUCTIBLE** Treated as an operating expense; in other words it is off balance sheet. Cash purchases of assets must be capitalized and depreciated over prescribed periods. Operating Leases are not restricted by CAPEX or Budget approvals;
- **PASSIVE ASSETS** Rentals don't directly contribute to generating or influencing a company's profit margin. If capitalised, a company's profit margin and various other financial ratios are however directly and negatively affected of which the most sensitive one surely is dividends to the shareholder.
- **REDIRECT CASH TO INCOME** Allows customers to redirect their cash to income - generating assets, projects, property, etc. rather than assets that depreciate in value, whilst at the same time spreading the cost of the rented equipment over it's useful life. Rentals provide Cash Flow Certainty - Monthly payments are fixed throughout the term of the agreement enabling you to effectively understanding your exact costs associated to your company's infrastructure.;
- **FLEXIBILITY** Our rental options allow for a myriad of different structures and end-of-term options. Rentals also provide for the added flexibility of component upgrades or changing only selected items during the term of a rental agreement without penalty.
- **EASIER ADMINISTRATION** Because we provide extended payment terms and an online asset monitoring and tracking web-site CREST Management Systems, it makes administration that much easier.



TOWER INVESTMENTS FUNDING EXAMPLES

Tower Investments will constantly strive to develop innovative and customised solutions to satisfy our customer's unique business requirements.

OUR SOLUTIONS HAVE CATERED FOR:



Assets under management of **R 54,794,257**

Predominantly IT Equipment on Lease Agreement – **Rental Managed Services**



Assets under management of **R 437,410,036**

Trade Finance procurement of commodities – **Payables Service Agreement**



Assets under management of **R 163,897,997**

Predominantly IT Equipment on Lease Agreement – **Master Rental Agreement**



Assets under management of **R 110,000,000**

Trade Finance procurement of commodities – **Consignment & Stock Monitoring Agreement**

TOWER INVESTMENTS INTERNATIONAL LIMITED OVERVIEW

We will always push the boundaries to meet the needs of our customers while continuing to support the values of our business partners.

BACKGROUND ON

TOWER INVESTMENTS INTERNATIONAL LIMITED

- Established in the United Kingdom, Tower Investments International Limited (TIIL) is a company purposefully created to replicate the core products and services within the United Kingdom, European and other markets as have been provided by Tower Investments Proprietary Limited in the Southern African market for the last 20 years.
- TIIL operates through the use of local directors as client and funder engagement partners while being resourced by the company's highly experienced back office resources based in South Africa – a low cost jurisdiction. It is, however, anticipated that local skills will be introduced to fulfill financial accounting and legal services when applicable.
- TIIL provides expert asset finance and cash flow solutions by utilising a combination of in-house facilities and strategic banking and funder partnerships.
- The company has secured a number of clientele and potential offshore transactions and the proprietary pipeline is circa USD 150 million across 7 funding opportunities.
- TIIL is focused on developing and securing long term relationships with customers in the UK and Europe.

SOURCE OF FUNDING



CORE CAPABILITIES BUILT UP:



Sales conversion



Product and fulfillment



Customer acquisition



Customer experience



Product development, bundling and branding



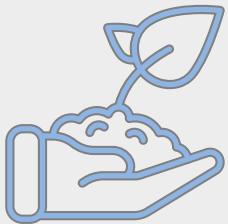
Billings and collections

TOWER UXHASO OVERVIEW

We will always strive for excellence in meeting our customers' needs while continuing to support sustainable empowerment and financial transformation

BACKGROUND ON TOWER UXHASO

- Tower Uxhaso is a majority black owned and managed investment orientated business in the **private equity and credit sector** having been established by Tower Investments in 2018;
- Formed out of the opportunity to create a black-owned entity to **better meet the funding requirements of BEE** private equity transactions;
- Focused on better meeting the funding requirements of South African corporates wishing to comply with **radical economic transformation** and government institutions falling under the auspices of the Public Finances Management Act (PFMA);
- Tower Uxhaso has become an independent investment orientated business engineered through the Tower Investments enterprise development program thereby ensuring its entry into the sector, by closing the economic gap, bringing **Tower Uxhaso into the mainstream economy**;
- Deep skill set and expertise that have **empowered independence**;
- By partnering with our customers, we can **tailor financial solutions** to suit their specific requirements.



At Tower Uxhaso we are driven to help our customers optimise business management and growth potential

CREDIT PARTNER • FLEXIBLE FUNDING • TRANSFORMATION • UNLOCK GROWTH

TOWER UXHASO FUNDING EXAMPLES

Tower Uxhaso will constantly strive to develop innovative and customised solutions to satisfy our customer's unique business requirements.

OUR SOLUTIONS HAVE CATERED FOR:



The Cato Ridge Dry Port is a world class multimodal freight and logistics hub in KwaZulu-Natal, South Africa. **The masterplan includes:**

- Intermodal (road to rail) Container, Automotive Terminal and Freight Stations with an envisaged maximum container annual throughput capacity estimated at 520,000 TEUs;
- Mega Truck Stop and Staging Facility with a maximum of 1000 truck parking bays, overnight accommodation and full amenities;
- Logistic Parks catering for customer warehousing and distribution facilities;
- Industrial Park as a catalyst for industrialization and economic development; and
- Petroleum Tank Farm for storage of 196,000 cubic meters of fuel.

Assets under management of **R 12,000,000,000 (R12 Billion)**

Equity and Senior Debt – **Term Loan Agreement**



Assets under management of **R 36,000,000**

Paymaster of Joint Job Funds – **Servicing Agreement**