



VISION STATEMENT:

To be the best with customer assistance and service. Thereby providing a financial solution to our chosen market.

MISSION STATEMENT:

Differentiating ourselves from our competitors, by offering a variety of financial assistance, service and products. Through competent staff. Thereby exceeding the expectations of the mass middle market income group in South Africa.

VALUES:

We at Loans Acceptable cc dedicate ourselves to:

- Operational excellence in every thing we do.
- Provide our customers with exceptional service.
- Provide our customers with quality, value for money and affordable products.
- Provide a caring and secure environment for our customers and staff.
- Achieve the highest standards of professionalism, ethics, honesty and integrity in all our dealings.
- Achieve top performance and maximum profit growth.
- Honour the partnership with all our product providers.
- Train and develop our staff to their full potential.
- Ensure all staff know their expectations, and be accountable for producing results.
- Have open communications and teamwork, between all staff and our product providers.
- To identify our weaknesses and strengths and action them accordingly, on a regular basis.
- Recognising and reward exceptional performance.
- Constantly seeking to improve in all areas of our business.
- Live by our motto: WE WILL EXCEED YOUR EXPECTATIONS.

INTRODUCTION

Loans Acceptable is a registered cc with the registration number 2007/120557/23. The concession holder, Loans Acceptable cc will help and assist with administration and will act as the support office, for your concession's operational business.

Loans Acceptable cc provides cell phone contracts, funeral plans, insurance, personal loans, home loans & second bonds, and many more products to customers, through banks as well as financial institutions. These services are provided, within the boundaries of the laws of South Africa. Loans Acceptable and its participating companies, comply with the New National Credit Act that was introduced on 1st of June 2007. Loans Acceptable cc goal is to provide for all their customers requirements, by providing a full range of products. This is a golden opportunity for you to own a profitable business that depends on your attitude, commitment, self motivation and drive to succeed.

1. PRODUCTS

All the products that are available were chosen to complement one another. This will give the business owner the opportunity to sell more than one product to the same consumer.

VOX

Grab this business opportunity of a lifetime for R500 Contact us NOW:

Cheaper Phone Calls with ADSL:

Cell: 082 573 6021
Fax: 086 6505 671
flip@loansacceptable.co.za

- Calls to cellular networks Less 20%
 - Long distance calls (over 50km) Less 23%
 - International calls – various destinations Less 75%
 - Vox to Vox throughout South Africa NO CHARGE
 - Every call from a landline earns you 20 cents per minute.
 - Every call from a cell phone earns you 40 cents per minute.
-

Cell Phone Contracts.

ARE YOU BATTLING TO GET A CELL PHONE CONTRACT? DID THEY DECLINE YOUR APPLICATION FOR A CONTRACT?

Loans Acceptable can provide Cell phone contracts to customers who previously were unable to obtain one due to **credit reasons**. The customer has a limited variety of cell phone hand sets options to choose from, as well as a variety for contract options. All contracts can be top up with air time during the month. It is possible for a client to have a Cell Phone contract as long as it is affordable to the customer and must comply with the NCA terms and conditions.

Long Term Personal loans

This is a very competitive market, but we have accumulated a variety of Financial Institutes and providers, that are used, to offer a variety of personal loans. These loan amounts can be from R1000 to R100 000 with terms from 1 month to 60 months. The interest rates that are charged are provided by our financial providers and are within the guidelines of the NCR. No cash is held on the premises and all money that is paid to our customers, is paid via the internet and bank transfers. **The personal loans between R1000.00 and R10 000.00 is the most popular and with the most lenient credit grating policy for black listed customers.**

Instant Cash Loans (With Debit Card & Self Funding)

Loans Acceptable country-wide provides fast instant cash loans through a large independent and reputable Cash Loans company, as well as self funding. If a customer requires R500 to R5000 quickly, with loan repayment periods from 1 - 6 months, then the customer can go to the nearest Loans Acceptable branch - see www.loansacceptable.co.za . A customer needs to qualify according to the credit criteria. Turnaround time is 3 to 4 days. **Ones a client qualifies for our Debit Card, he may apply for small cash loans between R100.00 to R1000.00 and repayment on a monthly basis as a second loan.**

Car Rental Scheme.

Blacklisted? Yes, we can help

*Rent car for 61 months, then it is **yours**.

*R5500 payable upfront

*NO CREDIT CHECK

*Minimum instalment: R2800 (includes
Insurance and tracker system

* Deposit needed (R8 000 – R15 000 will do)

Minimum requirements:

Nett monthly salary/income R7000 p.m. (this can be single or joint income with spouse or partner) Monthly instalments R2500, realistically your monthly repayment with insurance and tracking system, for a decent vehicle, will not be less than R2500 p.m at least.

From time to time we might have the odd 'cheapies" where your monthly payment can be a bit less.

[Please read more about the Finders Fees, Benefits and risks on the web page.](#)

Debt Consolidation:

This product is to settle all the clients' current debts, so that the client has one account to pay in the future. This product provides the client with one account and a longer repayment period and lower installment, rather than having 2 or 5 account (installments) to pay with amounts that courses the clients to be over in debt. Once all the clients accounts is paid and settled, it will automatically improve the clients ITC status and credit record. This product is not recommended for clients under debt review or administration. Customers who don't qualify for this product will be advised to go under debt review. The loan amount on this product is unlimited as long as the client can afford the instalment, Repayment is up to 60 months. Maximum of 5 accounts can be consolidated.

All Loans Acceptable Branches is in possession of a online system, that provides updated and live feedback direct to the Branch as well as to the client.

Bridging Finance

Our service mainly falls within the following scope:

- **BRIDGING FINANCE:** The Provision of affordable Bridging Finance to assist our clients during those months without income OR providing them with Bridging Finance whilst they are waiting for their lump sum from:
 - Pension / Provident
 - Retrenchment benefits
 - Investments maturing
 - Policies maturing
 - Divorce claims
 - Disability claims

- Death claim benefits
- Deceased estates

Clients may qualify for the following services with bridging finance:

- Unsecured Bridging Finance of up to 10 % of the Lump Sum to a maximum of R 32 000
- Affordable and convenient repayment once Lump Sum of the client has been paid out.
- **Bond Bridging for 80% of the rand value after all previous bonds and expenses is paid from the sale of property is possible.**

Check your Status: (ITC Report), & Clear your Name on ITC

Loans Acceptable may request a customers personal credit status report with prior authority from a customer. Loans Acceptable may print the report and send the report to the customer for his personal use. For a customer to get Status report printed, he can print the application on line and send the request to his nearest branch.

Loans Acceptable offers the service to customers to apply for clearing their names and all bad referaanses they might have on their status report. This is a legal procedure and takes more than a month.

Liberty Life Products:

Funeral Covers

Liberty Life Group provides us with the most affordable funeral plan plus we have a separate funeral plan where the consumer can start his own business network to create a better lifestyle for himself and his family. This can be done as a separate business opportunity from the concession, and the concession holder will qualify for extra benefits.

Life Cover

Loans Acceptable offers the most affordable death and disability Life Cover options from Liberty Life for clients from all ages and income groups, with exceptional high escalation growth, to make sure the clients loved ones is well looked after.

Savings plan

Savings plans are available for study and other purposes to provide our clients with a secured lump sum that can be paid out after a set period of

time. All depending on how much the customer is willing to save per month and the concession owner will earn a commission for successful applications.

Debt Review as a Last Resort on Customers request!

Debt Review as a Last Resort on Customers request!

When your debt is getting the better of you and you have no where to turn, you can not handle your financial obligations any more. As a last resort Loans Acceptable can be of assistance, by referring you to the Debt Review Specialist (Counsellor) that will assist you, in a professional manner and according to NCA requirements to get you out of debt in the near future. This assistance can only be done on a customers request for Debt review.

DEBT REVIEW, CELL C, and EDUCATIONAL products are LOANS ACCEPTABLE soul mandate products with specific suppliers and the commission on these products are controlled by LOANS ACCEPTABLE HEAD OFFICE as per individual product schedule and may also vary from time to time for unforeseen reasons but to the soul discretion of the director. This commission will be paid from the Head Office account to the branch bank account ones a month.

3. TARGET MARKET

Our target market is basically every person in South Africa. There is not a single person who is not in need, of at least, one of our products. Everyone needs something that we sell! Because of the variety of products that we sell, nearly all our customers can be helped, provided that we comply by the National Credit Act affordability calculations and do not over indebt our consumers.

SELLING AREA:

Meaning the area where the **(CO)** will operate the Loans Acceptable business opportunity from. This can be the building name, street name, suburb or area name, town name, or province name but with understanding that another Loans Acceptable branch physical address may not be in the radius of less than four city blocks or two kilometres which ever is the closest.

4. MARKETING TECHNIQUES:

The average commission (gross profit) that is paid to the concession operator (business unit) by the concession holder and can be calculated by the business unit before expenses are paid, as below.

- a. Personal loans 5% to 10% commission, depending on the contract that is sold to the client. For the purpose of this exercise work on 8% average for commission. On an average loan of R10 000.00 the expected return is R800.00 per loan application. (Loans amounts can be up to R20 000) Possible one deals per day.
- b. Bond Consolidation on Home Loans commission payable is R3000.00 per transaction. Possible one deal per month, or minimum R3000.00 per approved transaction.
- c. Do 25 Short Term Personal Loans per month where 40 to 50% customers qualify for a Loan up to R5000.00 on average, and earn 5%. It is one deal a day (Currently the turnover on this product is 5 deals per day.)
- d. Debt Review is an option that can be motivated to all declined applications and 20% ones off commission is payable per deal. It is possible to do a minimum of 5 deals per month.
- e. Consolidation Loans with unlimited loan amounts. Do 1 dela per day with average R50 000.00 and earn 1%.

By achieving the sales targets, according to above calculations the business unit, will **create a gross Income per month**, by doing the following.

- f. **Appoint a minimum of ten permanent sales representatives.**
- g. Reps must sell ten personal loans with an average sale value of R7000.00 per month, per loan, per rep, = to R 700 000.00 turn over per month. (Can be personal loan or Instant cash loan)With 5% Commission = **R35000.00** Income
- h. Sell one Bond Consolidation (Home loan) with a commission of **R3000.00** commission per month.
- i. Sell one Consolidate Personal loan per day, with an average amount of R50 000.00 on 1% commission x 25 deals for the month = **R12500.00**
- j. This is excluding what can be earned on Debt Review ext.

Possible total gross profit per month R50 500.00

According to calculations, with the minimum requirements per rep and guidelines above, it is possible that the business unit can **earn a gross income of R50 500.00 per month.**

Please note that all possible income and expenses is based on possible approved applications and is not guaranteed by the (CH)

or the suppliers. The financial forecast that was done is based on experience.

Possible total gross income: R50 500.00

Possible expenses to be paid

- Rent for the premises = R2500.00
- Electricity for the month = R600.00
- Telephone = R2000.00
- Insurance on assets = R800.00
- Alarm and response = R600.00
- Commission on sales = R10 000.00
- Advertising = R4000.00

TOTAL POSSIBLE EXPENSES R 20 500.00

NET MINIMUM POSSIBLE INCOME LESS EXPENCES = R 30 000.00

Each sales representative must sell the required minimum products as above, and then the business unit will be able to earn an income as above.

For the purpose of this exercise, all the walk-in business at the shop's premises is calculated as if it was from one staff member.

DEBT REVIEW IS AN ADDITION AND IS EXPLAINED IN DETAIL SEPARATELY. The sky is the limit with the potential of Debt Review income.

4. SALES REPRESENTATIVES:

The aim of the sales representatives is to do direct marketing on the products that are available to sell, to the consumers in their home or work place. This is the biggest advertising medium for the individual business unit. Sales representatives are normally unemployed people that are given the opportunity to earn extra money on a commission basis only. It is up to the business owner as to the amount or percentage that he is willing to pay out to the sales reps. (Recommend 50% of commission the Branch Recieve)

For the business owner to recruit sales representatives is best to advertise in the local newspaper, and to advertise in the shop's front window. Then train and motivate them, the same as the owner was trained by the concession holder.

Advertise weekly in the local news paper.

5. TRAINING & SUPPORT:

Training will be provided to all the new business owners entering into this golden opportunity. A competent Training Manager is appointed by the concession holder for this purpose. Formal training will be provided for the new owner. Additional training can be arranged for new staff members the concession holder wishes to employ in the business unit. Updated training and assistance will be provided by the Training Manager **Support will be available for as long as the branch exists.**

6. BENEFITS & PURCHASE OPTIONS:

(Provided by the concession holder) with the purchase of a full concession, for R100 000 in South Africa. (Option A)

With the purchase of this concession the purchaser will get the opportunity to purchase a fully setup, workable office unit with all the tools and assistance to be 100% operational within three months.

- One computer and related equipment, all installed to enable the staff to operate as per the prescribed manner.
- One work station, one office desk, three chairs and shelves for a neat and organised administration office.
- One advertising board and widow sign writing, to attract consumers into the business unit. Plus 5000 (A6) pamphlets for outside promotion (knock & drop). 1 000 pamphlets (A6) for inside promotion. One advert for the first week in the local news paper. (10cm by 3cm)
- Stationary for the unit that will be required for at least the first two month, to get the business going.
- Lawful and registered products that are available, to sell and promote, that are needed for our consumer target market.
- Formal training to the owner and updates from time to time as needed.
- No financial back up is provided for expenses, such as rent, telephone, and electricity etc. This is the sole responsibility of the concession owner who has purchased the business opportunity.
- The owner must paint the office with the company colour scheme and logo as per set standards.
- Head Office in Pretoria will assist with any problems, during office hours.

With the above option the concession holder agrees to pay for all above, start up costs and the purchases amount is non refundable.

OR

Purchase only the concession name and rights to trade under, for R15,00.00 anywhere in South Africa. (Option B)

With the above purchase price, you only buy the name and rights to trade as Loans Acceptable, for a specific selling area, that will be specified in the Sale agreement. This will cost R15 000.00 as a once off payment to the concession holder, and this purchases amount is non refundable.

The owner of the business unit or concession operator, must comply with the set display and marketing standards of the concession holder, and must trade according to the set rules and regulations of the concession holder. Then the concession holder will provide the following only.

- Training to the purchaser for free at the Head Office premises in Pretoria.
- Support and assistance with all relevant documentations and decisions, during the operational and trading time of the concession.
- All extras as above in point 6, (Option A) must and will be, the sole responsibility of the concession operator, and at his / her cost and expenses. None of the above will be paid for by the concession holder.
- All costs for rent, telephone, stationary, advertising etc, is the sole responsibility and is for the account of the concession owner / operator. And is not the obligation of the seller.

7. Obligations: (For the concession operator)

With the purchase of the concession, the concession operator needs to provide the concession holder with the following, before the concession holder will be able to provide the purchaser with all the benefits above. To find a suitable premises that is plus minus according to the prescribed size, provided by the concession holder.

- To apply, and be the responsible person for the electricity account and pay all expenses thereof.
- To apply, and be the responsible person for a minimum of one telephone line, and to have applied for a computer A.D.S.L. line, and to be responsible to pay the accounts accordingly.
- To appoint an alarm company and install an alarm system, to protect the computers, and other assets. (This is optional = if needed)

- To have and maintain a short term insurance policy, for the protection of assets that are on the premises. (This is optional)
- To advertise for own reps and staff etc, at the concession operators own cost, but to the prescribed standard of the concession holder.
- To be responsible for all monthly accounts and expenses that are needed to keep the concession in operation.

8. Commission structure:

- The commission structure will vary from time to time, as per interest rates and bank charges or suppliers, even the Loans Acceptable own products.
- Some commission due to the concession operator from the suppliers / financial institutes for successful deals that are done during the month will be paid directly into the concession operator individual bank accounts, according to the contacts between the concession operator, and the individual financial institutes.
- Some or all commission due to the concession operator from the suppliers / financial institutes for successful deals that are done during the month, are paid into the bank account of the concession holder (CH) and will be paid over from the (CH) to the branch (CO) with in 24 hours to the bank account of the branch (CO), according to the contacts between the concession holder and the individual fanatical institutes and/or the offer/agreement between the (CH) and the (CO)for the specific product like the Cell Phones, Some Personal Loans, Bridging Finance or Debt Review ext.
- It is the sole responsibility of the concession operator to monitor, follow up and control all the deals / transactions that are done by the individual concession.
- The concession holder (P J van Zyl) is not responsible for any moneys owed to the concession operator (branch) from any of the financial institutes, only for money owned to the branch from the Loans Acceptable products.
 - **The value and/or the percentages of commission due to Branches for above products and other products controlled by the office of the (CH), may vary from time to time and will be controlled, monitor and set by (P J van Zyl) or his representative, as he seems fit.**
 - **Concession fees must be paid by debit order system from (CO) to (CH), or as an alternative or for any unforeseen reason what so ever the(CO) fails to comply to pay the concession fees of R1000.00, the**

(CH) withholds the rights to deduct the due amount of R1000.00 or 10% (Ten percent) up to a maximum of R1000.00 of all or any source of commission earned by the (CO) on any month and any time when any funds of any source are available.

- This fee is to support the financial expenses at the head office, and for the admin support required to maintain the support systems and with the deals etc.
- Also to enable him to provide and update all information from time to time regarding the credit criteria's of the deals, and the financial institutes with regard to updates on products and new systems etc.

INDEMNITY

The (CO) accepts sole and entire responsibility and liability for all of its actions and hereby unconditionally indemnifies the (CH) or his subsidiaries against and from any claims, content, guarantees, and / or sureties, proceedings, actions, liabilities, losses, expenses, responsibility, and or damage by any reason of any claim proceedings, action, injury or in the case of a loss or non profitable business.

CONFIDENTIALITY

The (CO) undertakes to maintain the confidentiality of all the information imparted to him by the (CH) pursuant to this agreement including the know how. The (CO) will not divulge or permit to be divulged to any person in any aspect of such confidential information otherwise than for the purpose of this agreement.

9. GENERAL:

If the concession operator adheres, to the original concessions agreement and to the guidelines that are described in this business opportunity memorandum, it is possible to generate a monthly net income of substantial amounts.

P J van Zyl or Loans Acceptable will not be responsible for any concession / business that is not profitable, and that is not in a financial position to pay its own monthly expenses. This is only a concession business opportunity, not a franchise; this is a (commodity) **IP from PJ van Zyl Loans Acceptable cc.**

All products that are now available, by time of sale of the concession, may be used for sales by the concession operator, but concession operator / branch owner, must know that products, suppliers, financial institutes or commission structures can, may and will change from time to time. If there are changes, it will be done by the financial institutes, government / law at that time, or by the discretion of the principle (P J van Zyl) owner of Loans Acceptable the concession holder. Loans

Acceptable (P J van Zyl) is not to blame or responsible for any commission changes (for better or for worse) if they do occur in future, or if suppliers, financial institutes are added or deleted from the suppliers list, for what ever the reason may be.

10. Sale agreement

This is not the sale agreement for the concession, only an explanation of the business opportunity. The sale agreement will be signed by both parties' after money's have been received for the concessions selling area and name.

Thank you for your interest, if there are any questions, please feel free to contact us.

Please view our web, where you can find all of our contact details.

www.loansacceptable.co.za

Terms and conditions apply

Loans Acceptable does not requires clients to pay Loans Acceptable or any of its agents or Branches, a upfront fees for our services except if a fees is requested by a finance supplier, and in that case the client pay the finance supplier direct, and not to Loans Acceptable.