



INTRODUCING



OUR STORY

The Letshego Group is a proudly African multinational organisation, headquartered and listed in Botswana and focused on delivering inclusive finance solutions to underserved populations across 11 Sub Saharan Markets.

With a staff compliment of over 3,000 – including both direct and indirect sales agents - and more than four hundred thousand customers, Letshego is synonymous with leveraging innovation and technology to improve the lives of individuals who have limited access to traditional financial services.

In 2018, Letshego celebrates 20 years of supporting regional communities, with strong progress towards the Group's ambition to be Africa's leading inclusive finance organisation.



A TRULY AFRICAN INCLUSIVE FINANCE COMPANY.

Through its 11 country footprint, Letshego provides simple, accessible and appropriate financial solutions to underserved communities, in a sustainable manner.



- Letshego means support in Setswana, the most widely spoken language in Botswana
- The yellow triangle design or "Letshego Tripod" originated from a traditional cooking tripod which is synonymous with feeding many generations across Africa
- Our yellow tripod doubles as a delta symbol, representing the difference we deliver, built on 3 principles: A strong foundation; Upward and forward motion; Strategic Partnerships
- Yellow represents Success & Wealth; Blue represents Trust



Jacqueline Nyirakanyamanza started her business with minimal capital, selling bed linen and towels. Determined for success, Jacqueline applied for and secured her first Letshego loan valued at 1,800million Rwandan Francs, in order to increase stock.

This loan was the start of a brighter future for Jacqueline, as she was later able to buy a house and invest in a shoe business. Letshego has improved her quality life.



OUR FOOTPRINT

We are present in

11 AFRICAN
COUNTRIES

Botswana | Ghana | Kenya | Lesotho
Mozambique | Namibia | Nigeria
Rwanda | Swaziland | Tanzania | Uganda





➤ **USD400 MILLION**
MARKET CAPITALISATION

3000+

Team members across Africa

315+

Customer access points

400K+

Borrowers

150K+

Savers across four countries

20+

Nationalities across our people

Rated **Ba3(stable)** by Moody's

OUR JOURNEY



2017

Letshego Namibia IPO listing

Acquired AFB Ghana

LetsGo launched in Mozambique and Namibia

2012

Funds are raised through JSE and BSE listed
Medium Term Note programmes

Micro Africa Ltd (now Letshego Kenya and
Letshego Rwanda) is acquired (62.5%)

Lesotho operations are launched

2008

Acquisition of Eduloan Namibia
(now Letshego Namibia) is completed

Botswana holding company name is
changed to Letshego Holdings Limited

Letshego team size crosses 1,000

2005

Uganda operations are launched

1998

Letshego is founded in Botswana

2018

LetsGo launched in Rwanda, Nigeria and Tanzania

Letshego celebrates 20 years of Improving Lives

2015

FBN Microfinance Bank in Nigeria (now Letshego
MFB) and a controlling stake in Advans Bank
Tanzania (now Letshego Bank Tanzania)
are acquired

Group Profit Before Tax crosses BWP 1 billion

Letshego is now present in Southern, East and
West Africa

2011

Mozambique operations, with deposit-taking
capability/licencing, are launched

2006

Swaziland and Tanzania operations are launched

2002

Listing on the Botswana Stock Exchange

OUR STRATEGY

Our strategic pillars remain a constant focus in aligning our business goals across all markets. These three imperatives ultimately support our vision and inclusive finance agenda by putting our customer at the centre of everything we do. The successful delivery of our strategic pillars is largely due to impactful strategic partnerships, which accelerate us towards our goal of becoming Africa's leading inclusive finance group.



CONNECTING TO OUR CUSTOMERS

We have multiple access points to extend our reach



MOBILE

USSD
TEXT
ONLINE



AGENCY NETWORK

OWNED
THIRD-PARTY



STRATEGIC PARTNERSHIPS

DIGITAL, SUSTAINABILITY,
ECOSYSTEM AND COMMERCIAL



PHYSICAL

BRANCHES
CALL CENTRES
SATELLITE POINTS



Increasing financial inclusion across Africa cannot be achieved by any one entity alone. That's why strategic partnerships remain an important part of Letshego's regional strategy. Our partners span across diverse sectors including investment, technology, advisory as well as the public sector –each one is as integral as the other in enabling Letshego to achieve a sustainable impact in the lives of our customers, and all our stakeholders.

ESTER KALI

CEO of Letshego Namibia





Opening up a world of flexible solutions.

LetsGo is an all-in-1 solution that provides customers with an entry point for everyday transactional and saving needs

- LetsGo enables customers to pay, get paid, save, borrow and earn financial wellness benefits through the All-in-1 solution
- With LetsGo, customers have various saving options and are paid a higher interest rate on lower balances



- ✓ Earn interest, even on low balances
- ✓ Money can be transferred into FlexiSave at no cost
- ✓ Competitive interest rates
- ✓ Transfers between transaction and savings options are free
- ✓ Multiple channels to cash in or out
- ✓ Customer can deposit, pay utility bills, transfer or borrow
- ✓ Pay-as-you-use fees
- ✓ Free deposits



20 years' experience has given us a unique insight into understanding our customers and their needs. LetsGo is a dynamic and adaptive all-in-1 solution which is simple, accessible and appropriate in extending the reach of Letshego's financial solutions.

CHIPILIRO KATUNDU
Group Head: Marketing
& Customer Experience

IMPROVING LIVES STORIES



I approached Letshego in March 2016 for a loan of SZL109,500 (BWP84 000). I invested the funds in two projects/assets, I bought a tractor and a mini-bus. I used the tractor to plough and plant vegetables in Mbekelweni which led to me supplying the local market in the area with cabbages, spinach, lettuce, onions and maize. During the summer I use the tractor to plough maize fields for farmers around my area, which helps to provide extra income. I intend to purchase a trailer using the profit. The trailer will assist me in harvesting and transporting different goods for the farmers in my area.

My loan with Letshego ensured that I become self-sufficient. I now have multiple sources of income.



Mr Isaiah G Mkhali
SWAZILAND



Mr Jeckonia Kapewasha
NAMIBIA



I'm a teacher by profession in the Opumaka Combined School in the North. I received financial assistance six years ago from Letshego which I used to build ten rooms/flats that I rent out, receiving NAD10 000 (BWP8 000) per month in rental income.

I used this income to pay back the loan and put my three children through school. I intend to expand my property by adding more rooms/flats to increase the income I generate from them.

WHO ARE OUR CUSTOMERS?

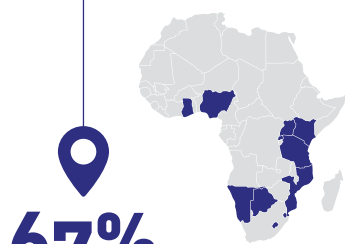
MEASURING OUR SOCIAL IMPACT – Putting our customer at the centre of everything we do

The Letshego Group is committed to measuring our social impact and ensuring we know and understand our customers, as well as deliver on our promise to Improve Lives in all 11 markets where we have a presence. In conducting regular surveys and polls with our customers, not only do we gain a deeper understanding of our customers' needs, but we also learn more about the personal traits and general behaviour of the individuals which we support.

From our 2017 surveys, we have aggregated the general trends and behavioural characteristics of our customers (diagram below). Letshego continues to set our own challenging benchmarks in continuously improving our social performance, and gaining an ever-deeper understanding of our customers, wherever they may be located.

LETSHEGO CUSTOMER TRENDS

(aggregated across 11 African Markets)



Within 10km of accessing a Letshego product

58%

Make use of Mobile Solutions

73%

Customer Satisfaction Level

77%

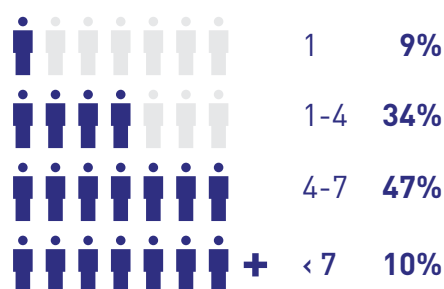
Savings Culture

86%

Productive Loan Use



NUMBER OF DEPENDANTS



LOAN BEHAVIOUR IN LAST 12 MONTHS



Customer Surveys are vetted and structured by an independent organisation and strategic partner, that specialises in market research, due diligence and customer analysis techniques.

WHY LETSHEGO?

Our uniquenesses drive every aspect of our business, ensuring we reach our customers in a way which is:



Your partner in
SUSTAINABLE INCLUSIVE FINANCE
across Africa



What do we mean by 'Improving Lives'? This is not just a tag line, but rather Letshego's commitment to execute and develop a successful commercial strategy which not only delivers value to our shareholders, but also a measurable and sustainable, social impact across our African footprint.

ENOS BANDA
Letshego Group Chairman



Turn your dreams into reality

The All-in-1 solution gives you access to a world of flexible solutions. Pay, get paid, save, borrow and earn financial wellness benefits, all while earning interest.

It's Possible

Open a LetsGo All-in-1 today!

Currently available in Mozambique, Namibia, Nigeria, Rwanda and Tanzania.

LetsConnect at Letshego Holdings Limited
Letshego Place, Box 381, Plot 22, Khama Crescent, Gaborone, Botswana

To learn more about **LetsGo** visit www.letshego.com

