



Investor Meeting

13 December 2017

Today's agenda

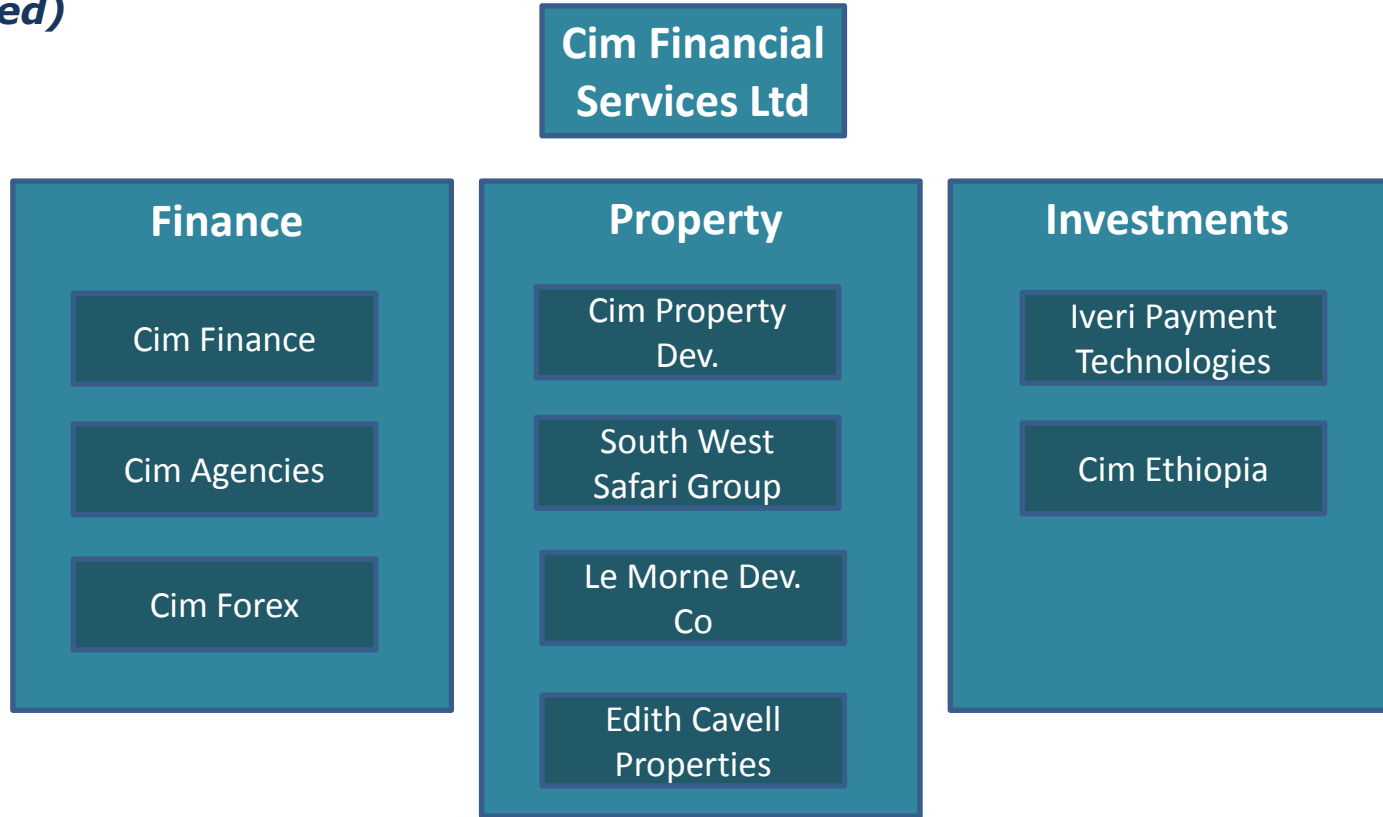
- Cim Group at a glance
- Segments review
- Group review
- Outlook



Cim Group at a glance

Group structure

(simplified)





Segments review

Finance cluster

Finance cluster

“ At the core of our philosophy, Cim Finance has a mission to uplift lives and build better futures of our customers”



Cimfinance >>
La vie avance

Cimforex >>

Cimagencies >>

- Credit purchase
- Unsecured credit facilities
- Credit card issuing and acquiring
- Vehicle and equipment leasing
- Fixed deposit taking
- Factoring (receivables financing) and credit insurance
- POS terminals for debit and credit cards
- Online payment gateway for e-commerce acquiring on merchant sites
- Forex
- Insurance policies



Cim Finance re-branding



Our people

We nurture our people. We believe that our people are our most valuable asset, the cornerstone of our existence and our growth drivers. We believe engagement thrives in an environment filled with energy, trust, challenge, personal growth and fairness.



Collaboration

We work as one. We believe in the power of working together as the only way to progress and evolution towards a better future.



Integrity

We do the right thing. We conduct our business with uttermost respect for the highest standards of professional behaviour and ethics.



Customer centricity

We see the world through our customers' eyes. We are dedicated to caring for our customers in a highly proactive way and we are committed to improving their lifestyle.



Innovation

We are constantly evolving. We anticipate change and shape it to fit our objectives. We are committed to be at the forefront of a fast moving environment, by always rethinking our products and services to anticipate our customers' needs.

Finance cluster (MUR M)	2017	2016	Change
Net Operating Income	1,323.2	1,146.7	+15%
PAT	349.1	288.0	+21%

- CFA asset book increased by 20% to MUR 4,455m.
- Growth of over 50% for our unsecured lending product, Cim MoCredit.

Finance cluster : Outlook

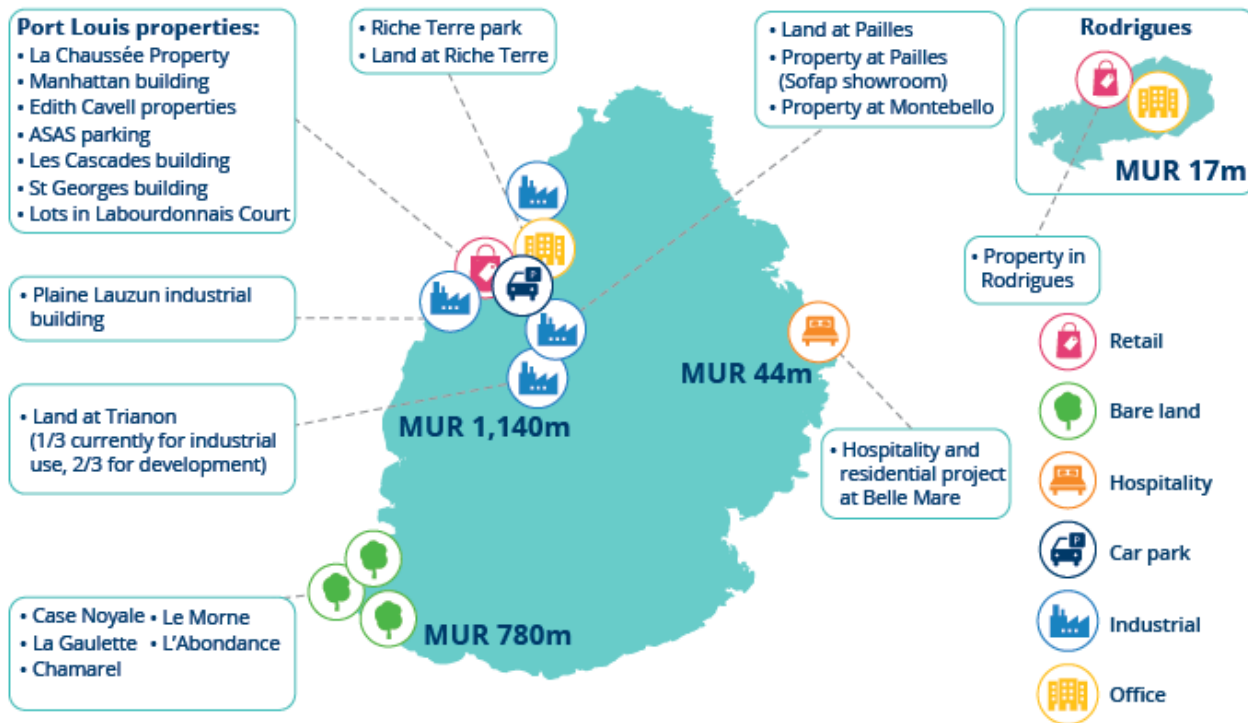
- Issue of commercial paper of up to Mur1Bn.
- Strengthen and improve our Mauritian core businesses, in particular our consumer finance business.
- Invest significantly in our core systems as well as to digitise our customer-facing and back-office operations.
- Leverage the capabilities of Cim Group's associate investment in iVeri Payment:
 - Multi-channel solution (mobile, ecommerce and POS) to offer merchants a number of options for card acceptance, but at the same time managing it on a single gateway solution
 - Suite of POS products, which range from Africa's first mPOS solution through to its sophisticated fully integrated multi-lane POS solution.



Segments review

Property cluster

Property cluster



Note: NBV for 100% of holding

Property cluster (MUR M)	2017	2016	Change
Revenue	148.3	133.5	+11.1%
PAT	91.3	45.2	+102%

- Healthy increase in rental income.
- Fair value gain of Mur 37.1m (included in 2017 PAT).

Property cluster : Outlook

- Restructuration programme – re-grouping all the property companies under one roof.
- Re-development programme for the immovable assets at Edith Cavell Street in Port Louis.
- Acquisition of prime land in strategic locations on St Georges Street and Mère Barthélemy Street for development opposite the new Supreme Court.
- Mixed use light industrial building at Riche Terre.
- Morcellements projects at Case Noyale.
- Hospitality and residential project at Belle Mare.



Group review

Group highlights

59.6%

Return on Equity

MUR4.34

Earnings per share

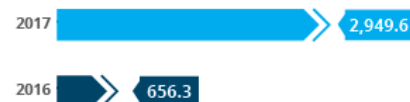
31%

Increase in
Total Assets

NET OPERATING INCOME



GROUP PROFIT AFTER TAX



NET ASSET VALUE PER SHARE



TOTAL ASSETS



(MUR M)	2017	2016	Change
Net Operating Income from continuing activities	1,581.7	1,409.3	+12%
PAT from continuing activities*	367.7	342.2	+7%

- Profit on disposal of Cim Global Business of Mur2,464.1m.
- Enhanced final dividend of Mur0.60 per share.

* Excluding non recurring items, fair value adjustments and foreign exchange losses

Group Outlook

- Bank or no bank.
- Leasing JV in Ethiopia.
- Expansion in East Africa.

Cim group 