

# LIVEWELL INITIATIVE (LWI) 5TH ANNUAL GRAND HEALTH BAZAR

## CONSUMERISM AS A GROWTH DETERMINANT IN EMERGING WORLD ECONOMIES – FMCG FINANCING

JUNE 30TH 2015



**150** years  
of moving  
you forward



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# Introduction and Overview

## Key points

*Many companies invest in distribution network of their products to ensure the ultimate consumers have access to the products*

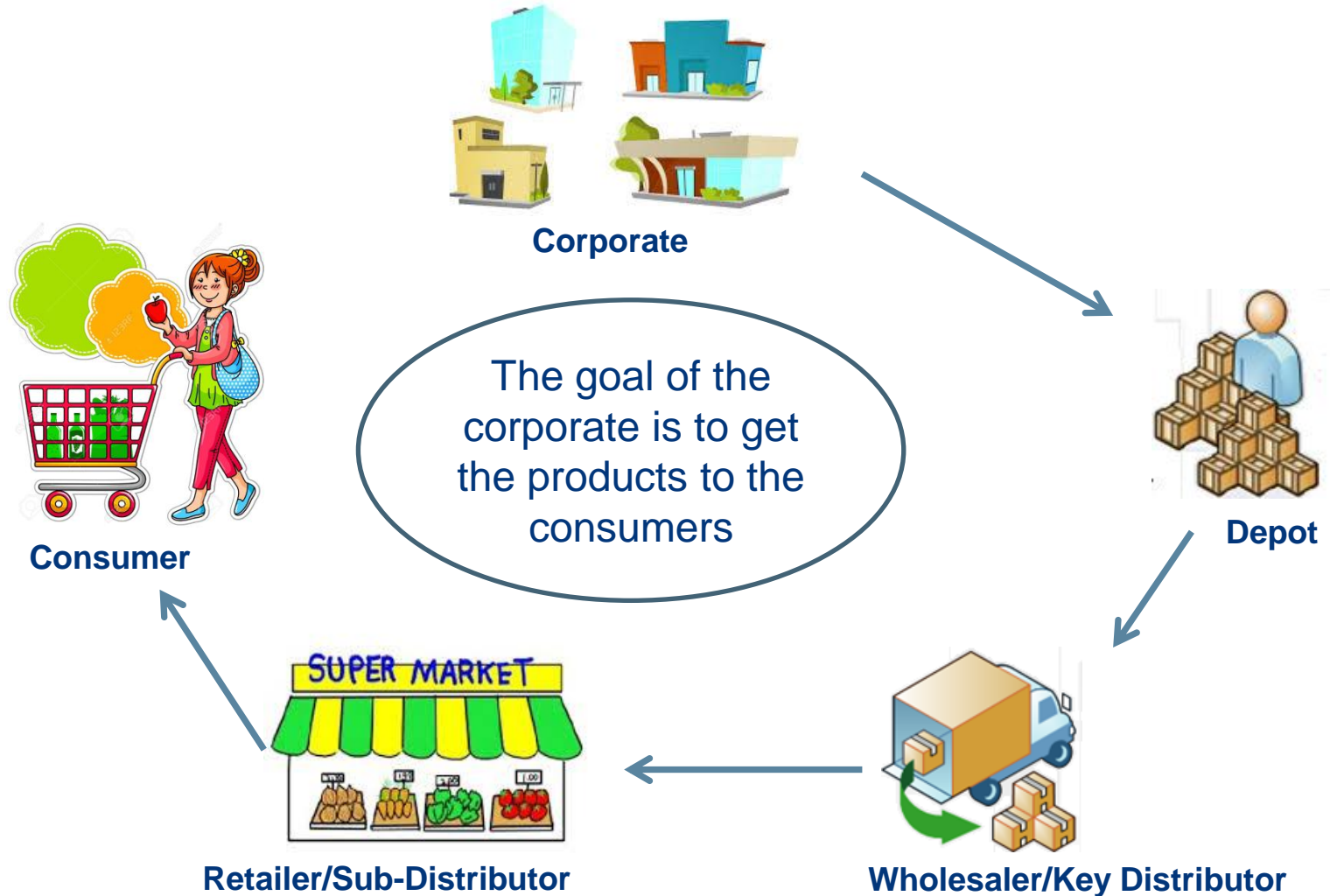
- **Fast-moving consumer goods (FMCG) or Consumer packaged goods (CPG)** are products that are sold quickly and at relatively low cost. Examples includes: processed foods, beverages, toys, toiletries and similar household products, drinks, perishable food items, household appliances (kitchen, electronics, etc.)
- Characterized by:
  - i. Short shelf life.
  - ii. High turn-over rate.
  - iii. Low price.
  - iv. Low margin.
  - v. Used daily.
  - vi. Falls in necessity group of products.
- Need for the product to reach the ultimate consumers with minimal challenges/bottle neck. Requires efficient and/or effective distribution network of the products.
- Corporates either distributes the products themselves or employ the services of third parties to facilitate the distribution of the products.

# FMCG Value Chain I – Movement of Goods

## Key points

*The consumers are at the center of focus for the corporate. There is the need to ensure that the products are easily accessible and always available*

*The goal of the corporate is to make the products very much accessible to the consumers with minimal bottle-necks*



# FMCG Value Chain II – Movement of Cash

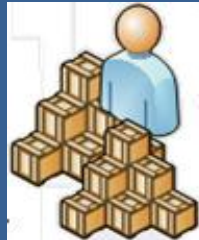
## Key points

*The payment of the goods provided should be as seamless as possible for the consumer*

### Corporate



### Depot



### Key Distributor



### Prepaid Cards

Paying using any kind of card ( VISA, MasterCard & Verve) at payments points within the depots



### Branch

OTC transfer from the buyer's account via EFT



### Mobile Money Agent

E transfers at any Stanbic Mobile Money Agent



### Mobile Wallet Transfers

Mobile Money: Transfers from mobile money via \*909#

### Direct Debit

Automated debit to buyer's account on an agreed date

# Distributor Banking

Our Value chain banking approach of the Bank should focus on the key levers that drive revenue growth and distribution efficiency. Hence we offer bespoke solutions that :

Do not require traditional collateral cover as pre-requisite for lending

Ensures access to trade capital at minimal costs to the distributors

Provides for free capacity development sessions for distributors – this usually improves their overall business operations.

Improves collection channels by providing e-banking solutions to Distributors (Internet Banking, New Business Online (NBOL))

Reduces operational cost through non-COT accounts

Improves profitability by paying interest on distributor's collections done through E-Channels

At the base, we work with corporates and emerging corporates to develop and manage a distribution chain structure geared at improving sales management efficiency and market penetration

# What We Bring Individuals - Comprehensive Suite of Products to meet all your financial needs...



- Salary Current Account
- High Yield Current Account
- Savings Account – Chess & Contract

Transaction Banking

Salary or Personal Account

Investment Solutions

Asset Protection

Access to Borrowing



- Salary Overdraft
- Home Loans
- Unsecured Personal Loans
- Vehicle Asset Finance
- Credit Card



- Estate Planning
- Health Management
- Retirement Solutions
- Insurance



Savings & investments



- Fixed Deposits
- Mutual; Funds ( Equity & Fixed Income)
- Stockbroking
- Offshore Banking.



Investing Together  
we can  
**ACHIEVE MORE**





*Thank You*