



Nutun continued

Creating shared value



Societal purpose:

To create economic sustainability in our communities through digitally enabled business services that introduce simplicity, ensure stability and enhance effectiveness.

ESEG highlights

Nutun was awarded the Top Employer for 2024 certification for the second year.



Nutun received the top honour for BPO Operator at the BPESAAlchemy Awards, thanks to our innovative human capital strategy of prioritising people and placing them at the heart of our operations.

We launched the 'one agent one child' partnership – by supporting one child's education for every agent providing services to an international client under a three-year contract, Nutun is making a tangible difference in the lives of underprivileged children and their communities.

Nutun Business Services South Africa maintained its B-BBEE level 1 rating. Nutun CX has received its first B-BBEE rating, demonstrating its dedication to transformation and inclusivity.

Facilitating economic development

8 DECENT WORK AND ECONOMIC GROWTH
Nutun is pivotal in driving economic growth by promoting credit market stability

- ▶ We unlock value from our clients' non-performing loans to support a sustainable credit supply.
 - In FY2023, we recovered R2.5 billion through our collection services.
- ▶ By selling their NPL portfolios, our clients free up operational capacity and capital, enabling these financial institutions to resume lending activities. In support of our clients, we have:
 - Managed NPLs with an original face value of R56.1 billion.
 - Reduced the remaining face value to R29 billion
 - Invested R6.8 billion in capital outlay.
 - Facilitated a provision release of approximately R22.3 billion.
 - Achieved a risk-weighted asset release of approximately R16.6 billion.
 - Secured a regulatory capital release of approximately R2 billion.
- ▶ In FY2023, Nutun acquired NPL portfolios related to approximately 218 900 consumers, with an average outstanding balance of R42 567. This resulted in an average estimated consumer credit provision release of R23 355 and an average risk-weighted asset release of R17 324.

Bettering the industries we serve

8 DECENT WORK AND ECONOMIC GROWTH
We provide seamless customer service

- Nutun is committed to enhancing financial intermediation for all stakeholders. We offer services that streamline payment and salary transactions, supporting financial intermediation.
- ▶ Transaction Capital Transactional Services processes R169.8 billion worth of electronic transactions annually.

Hiring inclusively

8 DECENT WORK AND ECONOMIC GROWTH
Employees

4 886 Number of jobs created in FY2023 (FY2022: 1 202)

1 672 Number of youth jobs created (<25 years old) in FY2023

accounting for **34%** of appointments for the year (FY2022: 25%)

Promoting social inclusion

10 REDUCED INEQUALITIES
We rehabilitate debtors ethically and responsibly

Nutun upholds ethical and responsible practices in debtor rehabilitation. We prioritise educating and rehabilitating debtors to expedite their reintegration into the credit market.

- ▶ In FY2023, we successfully rehabilitated ~219 500 debtors, collectively representing R475 million in debt.
- ▶ Our average fee per account stands at R210, significantly lower than the R1 176 maximum permitted under the Debt Collection Act.

10 REDUCED INEQUALITIES
We are a trusted and respected partner

Nutun has earned a reputation as a trusted and respected partner, consistently achieving first or second place in 88% of customer experience management mandates in South Africa. Our commitment to ethical and responsible debt collection practices and our focus on debtor rehabilitation have solidified our position as a leading provider of debt management solutions.

Being a good corporate citizen

11 AFFORDABLE AND CLEAN ENERGY
Socio economic development spend

R4.7 million
FY2022: R4 million

Promoting climate resilience

12 RESPONSIBLE CONSUMPTION AND PRODUCTION **13 CLIMATE ACTION**
Carbon emissions

Metric tonnes CO ₂ e for FY2023	Nutun
Total scope 1 emissions	283
Contribution to scope 1 emissions	4.8%
Total Scope 2 emissions	5 666
Contribution to group scope 2 emissions	41.8%
Total scope 3 emissions	2 795
Contribution to group scope 3 emissions	0.024%