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SDGs Mapping

SDG	Internal Action [inc. CSR]	External Impact	Value Creation across Capitals				
	Anglo African continues to support NGOs working with orphans or disadvantaged children around the country.	NanoBNK will invest in its Digital Banking Platform and Fintech/Regtech Applications to reach the unbanked and unserved in Africa and Asia, effectively supporting financial inclusion.					
	ION News is now the third largest digital news company in Mauritius. It was the first company to provide quality news [Print] free of charge to the population.	Ventures will invest in a plug and play platform to ensure that learners acquire the knowledge and as such is working to set up a start-up in this respect.					
	Anglo African has adopted and strengthened its recruitment and training policy for the promotion of gender equality and empowerment of women at all levels and consolidate equal pay for equal work.	Our Incubator Ventures is now giving a priority to startups driven by women. Moreover, our Credit Scoring Applications for micro-finance will empower women across communities to access finance more effectively.					
	Anglo African will promote development-oriented policies that support productive activities, decent job creation, intrapreneurship, creativity and innovation, and encourage the formalisation of initiatives.	We believe that our subsidiaries such as NanoBNK and our Incubatees from Ventures will indirectly create jobs in the informal sector.					
	InfoSystems & NanoBNK will continue to optimise their cost-effective solutions to assist companies in upgrading their technological capabilities in all countries where they operate.	In addition to Information and Digital Technologies, we are now the only firm in Mauritius that is also advising companies in developing their Electrical, Mechanical and IIOT capabilities.					
	In addition to Blockchain technologies, we continue to research other promising digital alternatives that can help dramatically reduce the costs and time to transfer funds across borders.	NanoBNK Fintech platforms will aim to reduce to less than 3 per cent the transaction costs of migrant remittances and eliminate remittance corridors with costs higher than 5 per cent across Africa and Asia.					
	DigiConsult and Ventures will seek financial and technical assistance to assist clients design buildings that are sustainable, resilient and energy efficient, utilising local materials.	Our EC3 platform are giving Asset Owners as well as Smart City operators the right platforms to manage the efficiency of their operations.					
	InfoSystems will continue to engage public sector organisations in developing countries to strengthen their technological capacity to move towards more sustainable patterns of consumption and production.	Our EC3 [Enterprise Control and Command Centres] will not only be able to report Intelligence on Production Consumption in real time but will also be able to Predict same.					
	Anglo African will expand its geographic footprint and contribute to enhance North-South, South-South and regional and international cooperation on and access to technology, innovation and knowledge sharing.	NanoBNK Remittance business will have the possibility to connect business and enable transactions from Africa to Asia and vice-versa.					



Financial Capital



Human Capital



Intellectual & Digital Capital



Relationship & Social Capital



Technological Capital

I Financial Capital

The funds available to Anglo African for use in our Product Development, market expansion and the provision of Technology Services, obtained through financing, such as shareholders' equity or generated through operations or investments.

The funds generated by our operations constitute our financial capital inputs. These funds are used to run our business and to finance both expansion and investment into Research & Innovation. Our financial capital is reinvested in all the other four capitals in a considered manner to ensure the sustainability of our business. The targeted return on capital is an important consideration when making investment decisions.

Our Transformation Plan hinges on the vision of becoming the most valuable technology firm – this has a two-fold impact on our Financial Capital. We need to ensure that our valuation by investors are amongst the highest in the industry and that PAT as a percentage of revenue is increased to 20% in the long-term.

Stocks of Capital



Net Profit Margin

The Net Profit Margin is the most important indicator of our Financial Capital as it reflects the competitive landscape of the technology sector that we are operating in. It is critical to our capacity to build our reserves and investment in Human, Intellectual, Technological and Relationship Capital which, together with our valuation multiple, defines the value of our company.



Gearing

Financial Discipline has always been one of our strategic orientations since we started the Company. Therefore, the gearing indicator has traditionally been very low at Anglo African, with debt mainly relating to short-term vehicle/equipment leasing. This is also an important stock of capital for us as it would allow us to remain stable in an adverse or unforeseen event which might require additional unbudgeted funds.



Shareholders' Funds

The Shareholders' Funds is an important indicator of the Group's financial health. The growth of our Shareholders' Funds has been healthy over the last few years and, together with our strong Cash at Bank position, gives a strong image of the company towards our people, customers, regulators and strategic partners. We expect this fund to grow even further in the years to come.



Net Profit Margin



Gearing



Shareholders' Funds

Highlights 2018



Reached PAT efficiency of 7%



Gearing maintained at less than 5%



Shareholders funds increased to MUR 118Mn before dividend payment of MUR 4.5Mn

Targets 2019

- Maintain PAT Margin at 7%
- Maintain Gearing at less than 5%
- Increase shareholders' fund to MUR 128Mn before payment of dividend

I Human Capital

Our people’s competencies, capabilities and experience, and their motivations to innovate, including their alignment with and support for the organisation’s governance framework, risk management approach and ethical values; ability to understand, develop and implement our strategy and Transformation Plan.

Through their expertise and experience our people enable us to innovate effectively and efficiently, and contribute to the achievement of our goals and objectives. We have a comprehensive approach to managing our people and we are committed to addressing diversity in the workplace. We continue to invest in employee training and development. Our culture is inclusive and we value diversity. Our people operate within a clearly defined governance framework and must adhere to the Group’s Code of Conduct and Business Ethics policy.

Stocks of Capital



Employee Engagement

Employee Engagement is key within our Human Capital Strategy, especially as a large proportion of our workforce are Millennials. We, therefore, strive to provide the right conditions for our people to give their best each day, to be committed to their organisation’s goals and values and to contribute to the organisational success, with an enhanced sense of their own well-being.



Gender Diversity

As we aim to be a global Company, we strive to achieve workforce diversity by employing people from different backgrounds and gender. We consider that this approach provides tangible and intangible benefits to the organisation by extending the market segment and by bringing diversity in creative ideas.



Training

In our fast-moving and disruptive technology world, training and professional certifications are no longer business as usual. In addition to regularly updated Training Needs Analysis and Individual Training Plans, we realise more and more that these knowledge, especially in emerging technologies, need to be extended to our other stakeholders such as customers and regulators.

Highlights 2018



Achieved 69% due to market disturbances arising in InfoSystems operations



Achieved 27% of women in group’s headcount and 22% at management level



Achieved training expenditures of MUR 0.9Mn

Targets 2019

- Increase Employee Engagement to 75%
- Achieve 25% of women in group’s headcount at all levels
- Increase Training Expenditures to MUR 1.4Mn



Employee Engagement



Gender Diversity



Training

Intellectual & Digital Capital

Organisational, knowledge-based intangibles, including intellectual property such as patents, copyrights, software, rights and licences; “organisational capital” such as tacit knowledge, systems, procedures and protocols. Intellectual Capital is a key aspect of our new subsidiaries.

We regard innovation as a key competitive advantage and our Research & Innovation facility in Bengaluru possesses both the required intellectual knowledge and expertise to give us the edge in providing constantly -improving Innovations to our customers.

Our Transformation Plan is dependent upon the Group’s Intellectual and Digital Capital as we are moving from a situation whereby our business was reliant on third party vendors who own all the IP. With regards to the new subsidiaries, the Intellectual and Digital Capital contribution is very important to ensure that we own all the IP of the products and services being deployed at customers’ premises.

Stocks of Capital



Own IP Solutions

Our vision: to become the most valuable technology firm in our markets, hinges on our profitability. In our industry the companies who own their IP are the ones who command higher multiples. Therefore, while InfoSystems relies on our partners for IP, the new subsidiaries are investing in the creation of their own IP.



Research & Innovation

The investment in the creation of our own IP is not a destination but a journey as we need to keep optimising and improving our platforms and applications. Innovation is the name of the game and this requires considerable research in the requirements of our customers and their end users’ needs to enable our development teams to ensure that our IP remains the best in class.



Partnership Certifications

Partnership with Global technology firms is critical for InfoSystems to ensure that we can provide best of breed solutions in all our Information Technology proposals – including related maintenance and support. In addition, our new subsidiaries also require strong partnerships with Cloud providers as well as Solutions Architects, whenever they are outsourced.

Highlights 2018



Developed and IP harvested platforms



Product and Innovation team worked on multiple product roadmaps



Gold Partnership status maintained with Global technology firms

Targets 2019

- Increase our geographic footprint to six African countries and two Asian countries with live operations
- Have a comprehensive Fintech/ RegTech solutions as well as Smart City platform
- Ensure that all the IP is owned by the Company with emerging technologies such as AI, Big Data Analytics and Blockchain embedded therein



Own IP Solutions



Research & Innovation



Partnership Certifications

I Relationship & Social Capital

The relationships within and between communities, groups of stakeholders and other networks. Relationship and Social Capital includes shared norms, common values and behaviours; key stakeholder relationships, and the trust and willingness; intangibles associated with the brand and reputation, and implement our strategy and Transformation Plan.

We contribute to helping our local community and recognise that this is an integral part of our business sustainability. We also focus on building partnerships with global tech organisations and other structured engagement forums to effectively manage the risks associated with our business. Our relationships with our suppliers, industry and regulatory bodies are equally important to our success. Our business activities have an impact on many aspects of society and we have strategies and systems in place that ensure that our relationships are managed effectively so that our customers remains "first"!

Stocks of Capital



Customer Satisfaction

With intensifying competition and increasing customer expectations, customer satisfaction is a key aspect of how we manage expectations and ensuring medium- to long-term protection of our business. The Group is also considering Net Promoter Score and Customer Effort Score in an attempt to start tracking recommendation and Customer Lifetime Value.



Trusted Partner

In a business where most of our clients and their end user require high availability in view of the real-time nature of their business, we need to ensure that the value chain we are operating in is resilient and dependable. While choosing the relevant vendor is important, their trust in us is also a key part of the equation. We, therefore, need to ensure that this trusted partnership is strong at all levels.



Corporate Social Responsibility

When we started this adventure ten years ago, not only did most of us come from modest origins, but we also met with fierce competition from established operators. While our new subsidiary Ventures AA provides mentoring and incubation to young entrepreneurs and start-ups, the Group on its part provides funds to NGOs doing a formidable work in bringing support to disadvantaged children.



Customer Satisfaction



Trusted Partner



Corporate Social Responsibility

Highlights 2018



Customer Satisfaction fell to 80%



We remained a trusted partner of a Global bank and signed a regional african bank



CSR fund increased to MUR 0.5Mn

Targets 2019

- Increase Customer Satisfaction back to 87%
- Develop new customers and verticals in Mauritius, Africa and Asia
- Maintain the CSR and Social Inclusion spending

Technological Capital

We conduct our business activities mostly through information and virtual infrastructures as we do not own any buildings or manufactured capitals. In line with our vision, we have invested in the development of Digital Platforms and Applications that are our foundation to generate future revenue and profits.

We have developed strong and robust platforms that will allow us to gain competitive edge and related financial strength. We will continue to invest in these platforms which will support our ability to provide services and also welcome start-ups and other entrepreneurs to engage into our ecosystem.

We are therefore opening up our NanoBNK and DigiConsult platforms by forging partnerships through Ventures AA, our Business Incubator. We will strive to ensure a secure IT landscape with high availability while protecting client data and combating fraud.

Stocks of Capital



Support Contracts

Our traditional IT business InfoSystems has been engaging in Service Level Agreements (SLA) with defined Quality of Service (QoS) which are today an industry standard. In addition, our new businesses NanoBNK and DigiConsult will also need to provide high QoS in their SLA especially as they work with clients operating mission critical applications.



Platform Availability

NanoBNK and DigiConsult are fully and partly dependent upon platform network effects respectively, as in some cases, they interface directly with the end users. They, therefore, need to ensure high level of service availability on their platforms. This service availability is benchmarked against that experienced on similar platforms competing for our clients, and also against contractual agreements signed by them.



Connected Users

As NanoBNK business model is a hybrid one based on profit sharing, the Average Revenue Per User (ARPU) is an important indicator of its success. In order to optimise or increase ARPU, we need to ensure that the maximum number of potential users connect on the different platforms. As we are also responsible for the digital onboarding and digital marketing, this is an important stock for us.



Support Contracts



Platform Availability



Connected Users

Highlights 2018



Achieved 41% of customers with SLAs in InfoSystems



Achieved 98% Platform availability



Connected Users of 6,000 in NanoBNK

Targets 2019

- Increase % of customers with SLAs in InfoSystems to 50%
- Platform availability at 98%
- Connected users to reach 12,000 in NanoBNK