



Street Smart
Financial Solutions

Street Smart Financial Solutions (Pty) Ltd

Company Profile

Table of Contents

INTRODUCTION	3
EXECUTIVE SUMMARY	3
PETER DE KOCK MANAGING DIRECTOR	3
JOHN REINERS NATIONAL SALES DIRECTOR	3
MISSION AND KEYS TO SUCCESS	4
MISSION	4
KEY TO SUCCESS AND CORE PRINCIPLES	4
BUSINESS STRATEGY	4
COMPANY STRUCTURE	4
PRODUCTS AND SERVICES	5
STREET SMART FINANCE	5
STREET SMART EVALUATION SERVICES	5
STREET SMART PRODUCTS	5
STREET SMART RELIEF BUSINESS MANAGER SERVICES	5
STREET SMART CONSULTING	6
CLIENT ANALYSIS	6
CONTACT US	6
PETER DE KOCK MANAGING DIRECTOR	6
JOHN REINERS NATIONAL SALES DIRECTOR	6
JOHN SCHIMPER HEAD OFFICE MANAGER	6
THE OFFICE	6
CORPORATE DETAILS	6
REGISTERED COMPANY NAME AND REGISTRATION NUMBER	6
REGISTERED OFFICE	6

Introduction

Street Smart Financial Solutions was formed in 2018 when yet another set of changes to FAIS regulations and a changing consumer market lead to the culmination of two industry legends and the formation of Street Smart. The company wanted to be the industry leader in every aspect of vehicle finance and the motor industry and has achieved phenomenal success in a short space of time. The company is highly referenced by various financial institutions and OEM's as they continue to set the benchmark in the industry.

This is achieved through professional and affordable advice and superior products and services.

Street Smart Financial Solutions believes in challenging the status quo, we believe in thinking and reacting differently. The way we challenge the status quo is by making our products relevant, simple, and easy to use and highly competitive in terms of pricing as well as user friendly. This will enable a consumer to have the greatest power and achieve the best deal that they set out to get.

Executive Summary

Peter de Kock | Managing Director

Peter was effectively schooled in business in the tough economical environment of the finance and motor industry in Gauteng since 1991. He has played a valuable role at senior level in both the bank and motor industry.

Whilst Peter has had the honour of various records set within the Wesbank portfolio, he was also extensively used as a trouble shooter and turnaround strategist by Wesbank. His specialty was routing out opposition strongholds as well as providing turnkey solutions to bigger picture issues ranging from business relationships to other role players including profit enhancing partnerships or initiatives.

Peter was instrumental in the turnaround of the Finance and Insurance division in the Fyri Motor Group where he held the position of Group risk and Credit manager for the last 15 years. Peter in his years has had a sustained growth of over 300% in his division whilst keeping dealer partners profitable through a committed relationship ethic.

Peter has completed his MBA through Henley UK and is a registered Key Individual and Compliance Officer in terms of FICA with the financial services conduct authority and has all the necessary qualifications to carry out this function in any organization. Peter was also awarded the prestigious International Marketing award from Henley for his paper on menu-based selling and psychological behaviour of an F&I consumer. His dissertation on a new approach to F&I received a high grade and was circulated amongst students for evaluation in the years since his qualification.

John Reiners | National Sales Director

John started his career with one of the major vehicle financiers in 1999 as part of the sought after Learner Banker Programme. Over his 21 years with the bank, he held many positions including Area Sales Manager, Portfolio Manager: Dealers as well as National Sales Manager. John has particular expertise in the finance application and approval process, F&I Management as well as OEM and Wholesale (Floor Plan) management. His drive and work ethic made him the winner of various ABSA EXCO awards in the fields of financial results and production records. He has a RE1 level and full FAIS accreditation. John holds the qualifications B.Com (Hons) as well as the prestigious Master of Business Administration (MBA).

Mission and Keys to Success

Mission

To give back the power of the purchase to the consumer through professional advice, affordable finance, and superior pricing of motor related products.

Key to Success and Core Principles

Private individuals are easily confused or mis-informed on the pros and cons of finance and the finance process. There is a need to inform clients of their rights and their options when purchasing a motor vehicle. There is also a need to look after the customer long term. The following key factors will be focused upon when providing value proposition to the customer:

- The purchasing options
- The financing options
- The product options
- The servicing options

Street Smart is committed to be interactive and engaging with customers so that they are informed and educated on the best way forward with their purchase. Nine out of ten consumers prefer a unique, personalized car buying journey which Street Smart intends to deliver.

Business Strategy

Ethics in the financial services industry has always been and will always be the foundation of the success or failure of financial services provider businesses. The practical integration of ethical behaviour into the day-to-day activities of Directors, Managers and staff, lies at the heart of our company.

Company Structure



Products and Services

Street Smart Financial Solutions has five silos of services which are provided:

Street Smart Finance

We cater for all vehicle finance needs, specialising in the following:

- Finance for new, used as well as leisure articles
- Private to Private Finance
- Vehicle Refinance

Street Smart Financial Solutions also offers our dealer partners the services of our Dealmaker* programme where we will structure and advise you on how to obtain a finance approval on your deal.

[*Patent pending]

Street Smart Evaluation Services

The vehicle buying process has so many pitfalls and concerns for even the most frequent purchasers of cars. The question always lingers if you get the best deal, did you pay the right price and were all the costs necessary. Street Smart Evaluations is the bespoke answer to all your questions. From finding the right car for your initial purchase, to negotiating the price on your "extras" and ensuring the costs of services and repairs are correct- we do it all. Don't know what to purchase and what to pay? Give our team a call and we will handle all your negotiations for the duration of your deal.

Street Smart Products

No vehicle purchase is complete without all those extras that round off the dream car. But what do I purchase? Where? And what do I pay? The Street Smart Finance Solutions team offers you the following products for your vehicle, at the best price in the industry:

- Car Medic - This is our industry leading product that covers from mechanical parts to emergency funds on your vehicle finance contract.
- Smash and Grab – We all need this, and it has become a non-negotiable. Why pay the inflated dealer price when we have the guaranteed lowest price in South Africa.
- NASIOL Windscreen Protection- A must have for the South African environment.
- Advanced Vehicle Telematics Devices.
- Paint Protection – Exterior ceramic coating and interior scotch guarding.
- Scratch and dent repair.
- Maintenance and Service plans.

Street Smart Relief Business Manager Services

With our specialty being vehicle finance and associated products, we offer the service of Relief Business Managers (F&I's) to our network of dealer partners. Our Relief Business Managers are handpicked, and we pride ourselves on having the best contract staff, that caters to all your needs. Whether you need a relief or full-time staff member with all the regulatory and FAIS requirements, to our technology driven virtual managers, chat to us with your dealership needs.

Our Relief Business Managers are grouped per following category:

- Cat 1: Full accreditation, 5 years plus OEM and Franchise Dealer Floor Experience
- Cat 2: Full accreditation, 3-5 years medium business floor size experience
- Cat 3: "ABC" Relief. Activity Based Costing- Virtual Solution and you pay only for what services you use.
- Cat 4: Full term contract staff

Street Smart Consulting

The Street Smart Financial Solutions management team is made of industry experts with vast experience in all matters related to vehicle finance and the motor industry. With our team members previously holding senior and EXCO positions at South African banks and dealer group and OEM level, we feel comfortable that we can handle your consulting and business strategy needs. Our team offers the following services:

- Vehicle Finance training.
- FAIS/FICA/RE training and consulting.
- Business Improvement Strategies and implementation.
- Monthly regulatory services in line with FAIS legislation.
- Supplier management services, contract negotiation and dispute resolution.
- Monthly F&I APL and APU sessions.

Client Analysis

Amount our clients, we have provided and continue to provide services to, but not limited to the following dealers and suppliers:

- Fury Motor Group;
- Lightstone (Pty) Ltd
- Cardio Group of Companies.

Contact Us

Peter de Kock | Managing Director

C: 082 578 5845

E: peter@streetsmartfin.co.za

John Reiners | National Sales Director

C: 082 441 8953

E: johnr@streetsmartfin.co.za

John Schimper | Head Office Manager

C: 081 731 1355

E: johns@streetsmartfin.co.za

The Office

E: info@streetsmartfin.co.za

W: www.streetsmartfin.co.za

Corporate Details

Registered Company Name and Registration Number

Street Smart Financial Solutions (Pty) Ltd | Reg Number: 2018/260894/07

Registered Office

5 Mandelieu Fiddle Avenue
Strubens Valley
Roodepoort
1735