



**How to deal with your creditors during and post Covid-19**

Wat was the general financial position of Consumers  
Pre- COVID-19?

## Market Overview



- 25.85 million Credit Active Consumers\*

- 10.16 million Consumers have impaired records\*

- 4 million Debit Orders unpaid per month\*\*

- 56% of applications for credit declined\*

# Spending Norm Model



**Your Budget** (Income less tax)

35%

**Household**

25%

**Financial Services**

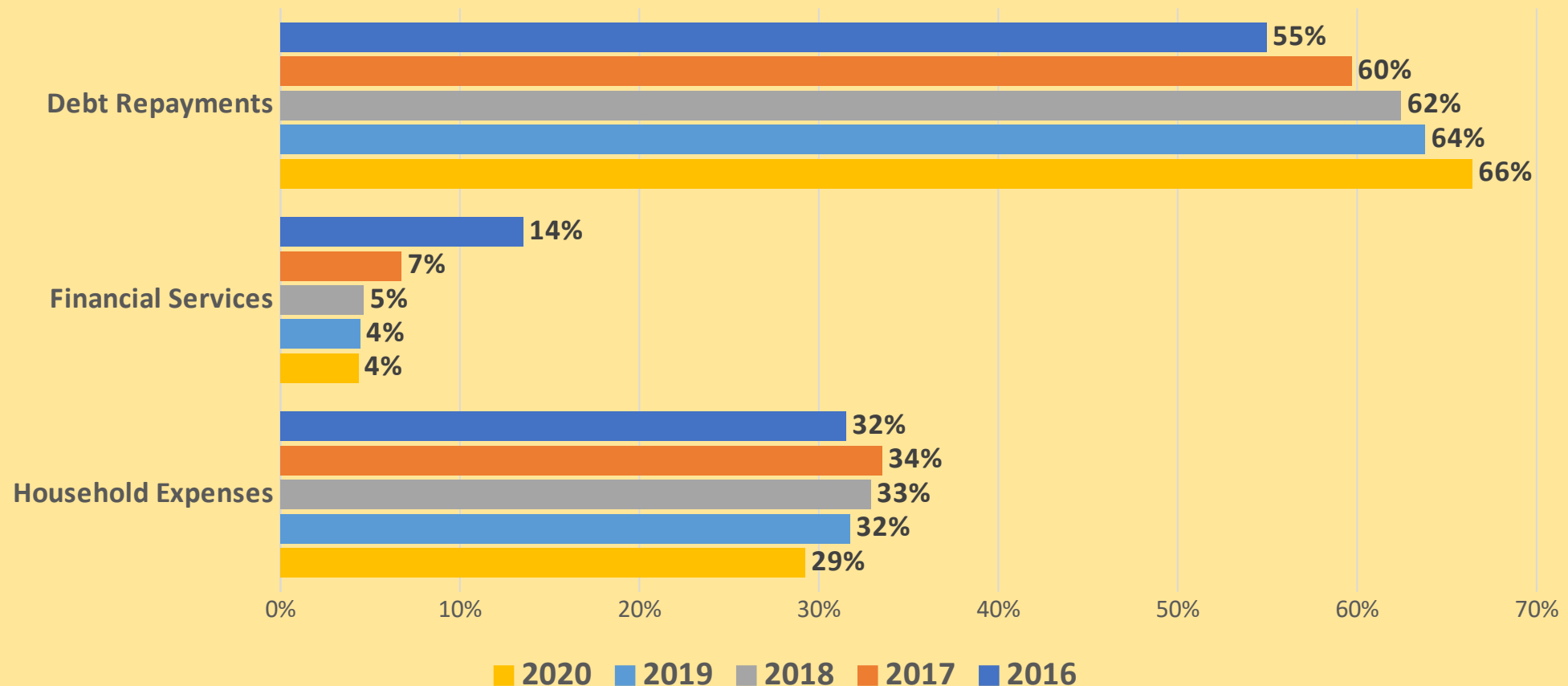
35%

**Debt**

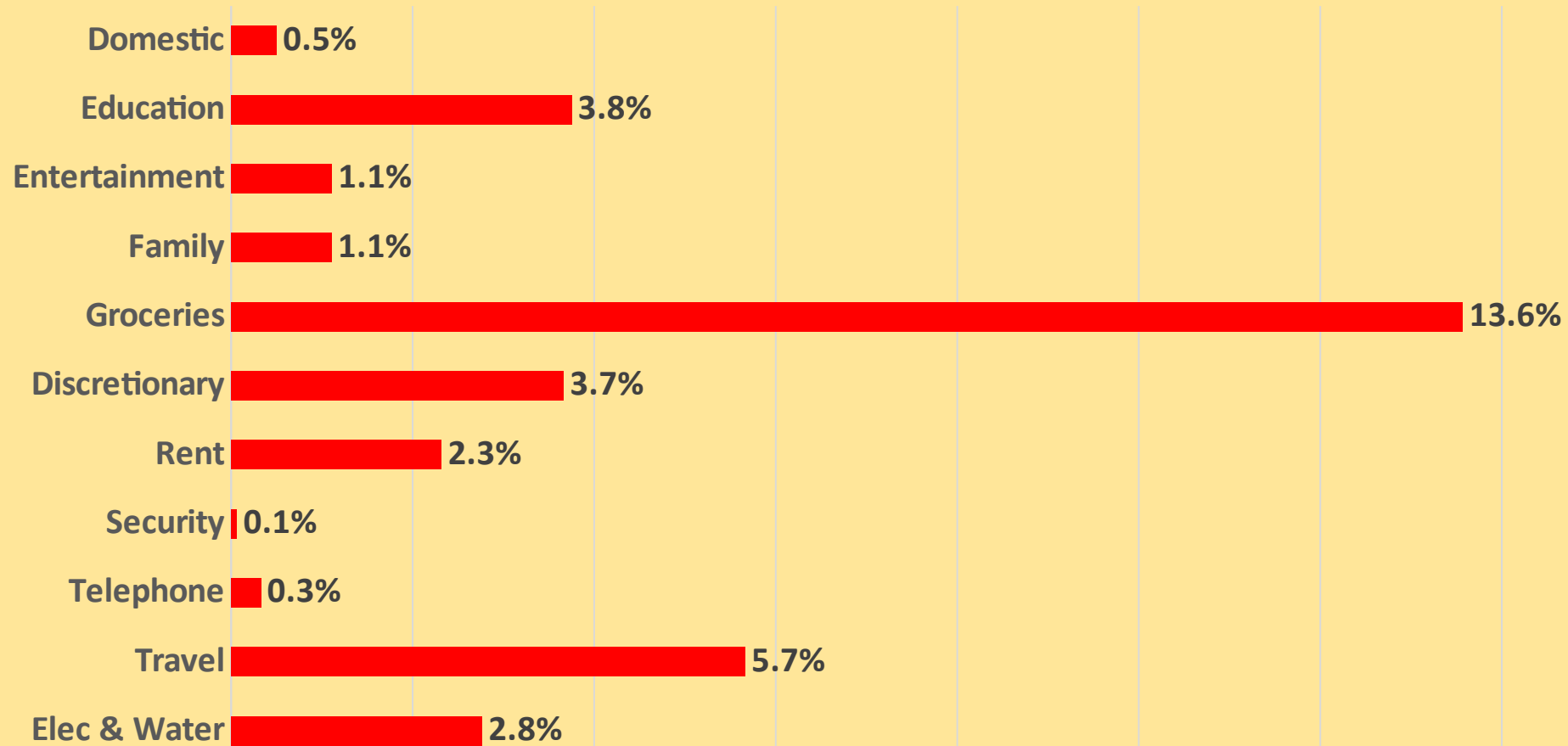
Consumer Spending Model introduced by Octogen in 2001

## Where does the money go?

Net Income after  
Tax



## Average Household Expenditure as Percentage of After Tax Income



What is the impact of Covid-19 on Consumers' financial position?



### What was the Norm Pre Covid-19

Soft Economy

Less Employment

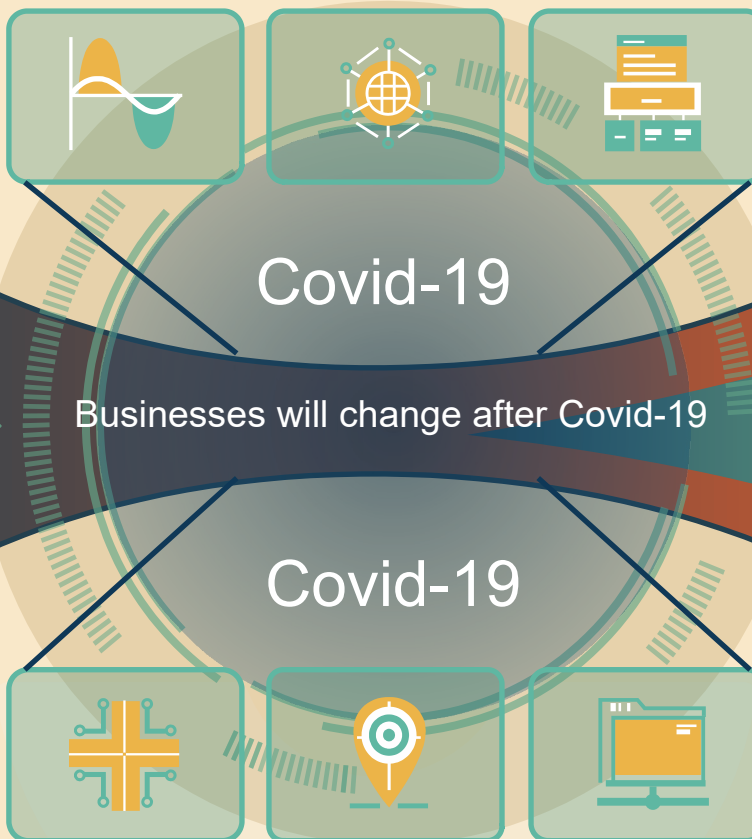
Financial Stress

Slow Growth

Reducing interest

Low increases

High Debt



### What is the Norm Post Covid-19

Financial stress for  
Companies and  
Individuals

Less employment

Change in the way we  
do things

Emergency Plan





Ok- we understand Covid-19 creates uncertain times  
but if we go back to basic what is important for a  
Consumer to manage his or her financial health?

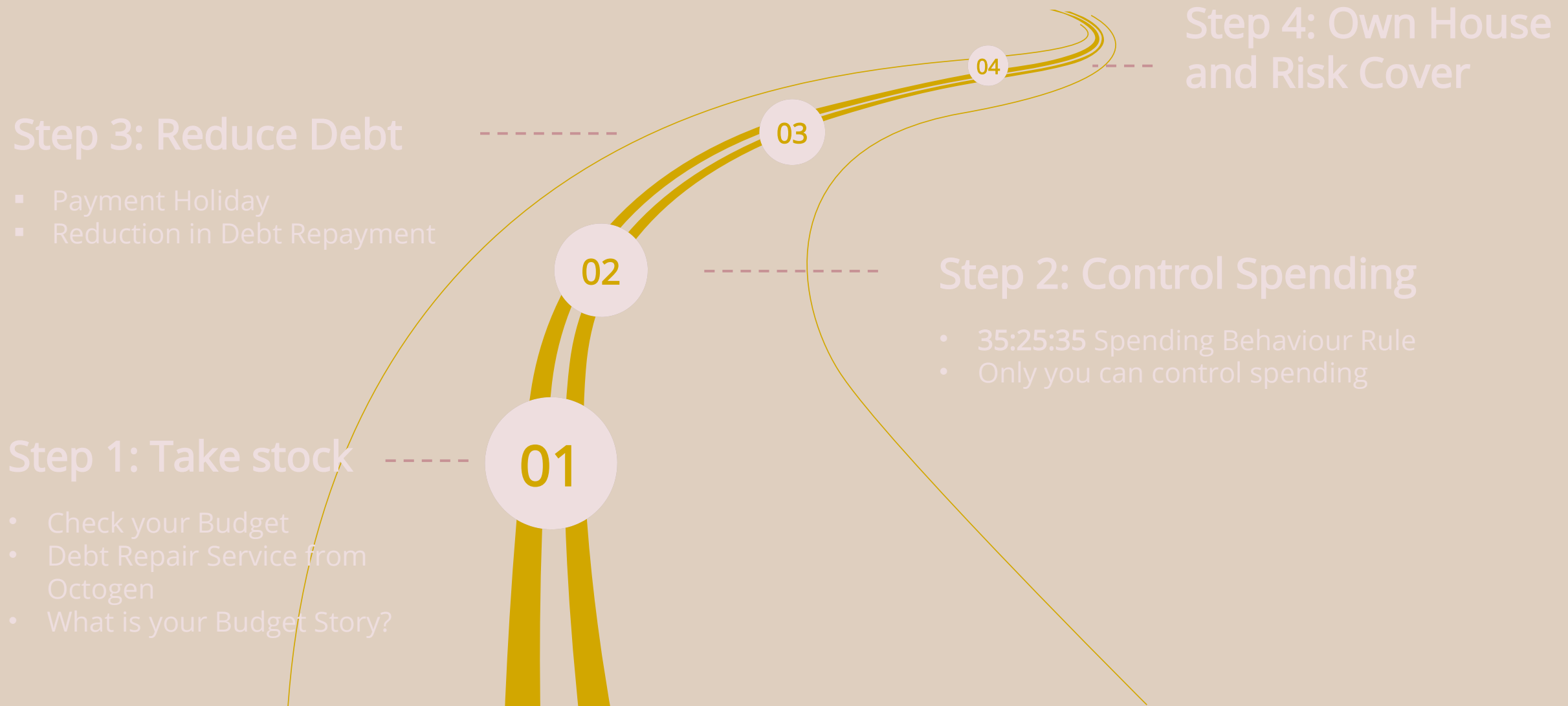
Income	I have a job	
Household	I can control day to day expenses.	Food, education, cell phone, travel, rates and taxes, etc.
Risk Management	My risks are covered	Insurance, Medical, Saving for retirement
Debt	I use debt responsibly	I can afford debt repayment

Now more than ever before Consumers want to manage there budget  
with one goal in mind:

**To own your own Home**

In many cases Consumers don't know where and how to tackle this problem – do you have advice for them?

# How to get Back up after Covid-19



# Covid-19 Tips

1



## Reduce spending

It's difficult to predict what will happen to the economy in the coming months. See where you can cut expenses without putting yourself at risk.

2



## Avoid new debt

No matter how difficult things get, avoid making more debt, especially if you already have big repayments every month.

3



## Seek relief

The government, banks and credit providers are providing assistance to those affected by the coronavirus pandemic. Visit our blog to get the latest information.

4



## Ask for advice

We are here to help navigate these uncertain times. [Get in touch](#) using the form above, and we'll help you get through the next few months.

# How We Can Help

1

## Budget Assessment

We do a detailed budget assessment to identify the best solutions for your situation.

2

## Debt Review

We draw up a debt consolidation plan to reduce your monthly repayments.

3

## Negotiate with Credit Providers

We negotiate with all of your creditors to ensure you can afford your new repayment plan.

4

## Advice and Support

We are there every step of the way along your journey to becoming debt free.

Consumers very often wait for better days.  
When is the best time to start the road to financial recovery?



The most optimal point to offer help is at a when you experience  
Debt Stress

**Start Now. If you wait it will get worse**

**Ask for help to assess your financial position**

**Select an Action Plan and Implement it**



# Octogen

