



Dale Capital Group Limited

IT Sector

Amara Technology



AMARA Tech is an independent third party processing business providing CRM enhanced payment solutions and products to the African marketplace. This is the technology heart of the business and provides the following key solutions:

- ❖ A MasterCard accredited issuing and acquiring financial switching platform
- ❖ An integrated mobile banking platform
- ❖ A T24 banking back-end system
- ❖ A seamless integrated loyalty platform
- ❖ An enhanced customer relationship management CRM system
- ❖ An innovative private label platform
- ❖ Ability to provide customised branded solutions

The operational structure of AMARA Tech is defined by the business functions required to achieve optimal efficiency and provision of service excellence to our clients.

The key value proposition delivered by the AMARA Group demonstrates the strength, solidity and potential presence and centers around the following:

- ❖ Provision of innovative, leading edge technology platforms and solutions.
- ❖ MasterCard accreditation and exclusive provision of processing services to the Principle License held by Kingdom Bank Africa Limited.
- ❖ Active strategic shareholders in the business sharing common goals.
- ❖ Strong collaborative partnerships with key organizations selected to add additional and synergistic value.
- ❖ Vision of the business to bring equilibrium to the financial services market especially to the unbanked individuals at affordable levels.
- ❖ A tenacious attitude to succeed and generate substantial shareholders value.

One of the most valuable attributes of the business is the strength and collective knowledge of the Executive and Management committed to delivering the proposition and establishing the AMARA Group as a recognized brand within the African Financial Services marketplace.

AMARA's strategic partnerships include:

Kingdom Bank Africa Limited
MasterCard Inc
Meropa Communications

Blue Financial Services Limited
iThuba

IT Sector

PanAfria Inc

Panafra has the exclusive right to uses the trademark "Quiptel™" and variations and stylized forms thereof as the identifying mark for the global multi-media voice network maintained and operated by OrbitalCom.

Panafra uses the right to trade within the African continent to other companies, organizations and networks,

Internet Service Providers and the like of. Orbital is a company incorporated under the Laws of Saints Vincent.

Panafra has a subsidiary called Hook'd a company incorporated in South Africa. Hook'd offers extensive telephone solutions.

IT Sector

Universal Phone Company



Universal Phone Company (Pty) Ltd is a private company set up by its current Board of Directors, and is one of leading providers of international phone cards and International call routing services in South Africa. The holding company has been operating in the UK since 1998, and opened offices in South Africa with the legalization of VoIP (Voice over Internet Protocol) in February 2005.

Universal Phone Company's focus is the supply, implementation and management of telecommunication infrastructure and the associated products and services. Our long – term strategic partners and best practice processes enable the Company to extend its footprint into every corner of South Africa, enabling local access points of presence in big cities as well as smaller towns and rural areas.

Universal Phone Company's current customers include First Rand Bank (eBucks), Postnet, Altech Autopage Cellular, Nedbank, American Express, Swiftcard, Vodacom4 U shops, John Craig, Ellerines Group Holdings, JD Group and Discounted Lifestyle.

UPC focuses on targeted niche markets, has enabled the company to compete successfully with innovative products by providing great voice quality, supported by excellent customer service. The products are aimed at serving the needs of ethnic customer segments as well as small to medium enterprises, and companies with large subscriber bases such as loyalty programs.