

FSRA LICENSED · EST. 2022 · MBABANE

EasiBucks

Investor Pack.

Back the build. Keep your equity.

Four instruments, one loan book. Debentures, ring-fenced pools, forward-flow securitisation, or pooled investing. Choose how your capital enters.

WhatsApp +268 7644 3377 · hello@easibucks.com · easibucks.com
Lot 71, Dzeliwe Street, Mbabane, Kingdom of Eswatini
Visibility Pty Limited (trading as EasiBucks) · FSRA-licensed

Rates correct as at June 2025. Capital at risk on all investor products.

Company overview

Purpose: To give formally employed Emaswati a fair, dignified alternative to loan sharks — and to make saving automatic.

Positioning: EasiBucks is Eswatini's FSRA-licensed payday lender for formally employed workers. Advances E 200–E 3,000 within 24 hours at a single 15% flat monthly rate, repaid by automatic salary deduction, with no rollovers, no compound interest, no debt collectors — and 10% of every loan automatically building a personal savings cushion.

Brand promise architecture

Tier	Promise
Master	"Your money's home."
Pillar	"FAST. FAIR. FORWARD."
Behavioural	"One loan. One repayment. Zero surprises."
Differentiator	"We make you save."
Anti-position	"Borrow without the sharks."

Product family (9 products)

Product	Type	Audience
EasiLoan	Retail payday advance	Borrowers (E 200–3,000, 15% flat)
EasiSave	Forced savings (10% of loan)	Borrowers
13th Cheque Booster	CSR rebate / escrow trust	HR directors, CSR leadership
For Employers	Workplace benefit channel	HR / business owners
Partner Programme	Referral agent commissions	Community connectors
EasiBond	Uncollateralised debenture	Angel investors, mentors
EasiCapital	Ring-fenced revolving pool	Corporate capital partners
EasiYield	Forward-flow securitisation	Institutional credit funds
EasiInvest	P2P lending pool	Retail / diaspora investors

EasiBond — Debenture Notes

For angel investors & mentors

INSTRUMENT	RAISE RANGE	MATURITY	EQUITY GIVEN
Debenture	SZL 150k–500k	6–18 months	None

How it works

Agree the note terms (amount, maturity, return)

Deploy capital fast (funds enter loan book within weeks)

Capital works hard (high-velocity lending compounds returns)

Redeem at maturity (principal + agreed return on contracted date)

Who it's for

- Angel investors backing the mission
- Regional business leaders and mentors
- HNWIs seeking short tenor
- Backers who prefer debt over equity

Capital at risk. Debenture notes are uncollateralized. Terms, returns and maturities are agreed individually and subject to applicable FSRA and ERS requirements.

EasiCapital — Corporate Liquidity

For corporate capital partners

POOL TYPE	RAISE RANGE	ADMIN	SETUP
Revolving	SZL 250k–750k	Fully managed	2–3 months

How it works

Deposit the pool capital (ring-fenced, dedicated to your workforce)

We administer everything (underwriting, disbursement, payroll, collections)

Capital recycles (as borrowers repay, principal returns to pool)

Transparent reporting (live loan-book performance, audit-ready)

Capital at risk. Ring-fenced pool is exposed to loan-book default performance. Shield Clause and escrow governance apply.

EasiYield — Forward-Flow Portfolio

For institutional credit partners

STRUCTURE	RAISE RANGE	BOOK TIER	BASIS
Forward-flow	SZL 300k–1M	Tier 4 & 5	Discounted CF

Borrower tiering

Tier	Definition
Tier 1	New borrower (no history)
Tier 2	1+ on-time repayment
Tier 3	3+ on-time repayments
Tier 4	6+ on-time repayments (EasiSave 100% unlock — seasoned)
Tier 5	12+ on-time repayments across two cycles (top-tier)

EasiYield acquires cash flows only from Tier 4–5 books — the most seasoned, salary-deduction-secured receivables.

Capital at risk. Returns are targets, not guarantees. Subject to FSRA fit-and-proper guidelines and national micro-lending regulation.

EasiInvest — P2P Investment Pools

For retail & diaspora investors

TARGET RETURN

12–15% p.a.

MIN. POOL

SZL 100k–400k

INVESTORS

20–50 pooled

SECURITY

**Salary
deduction**

How it works

Join a lending pool (commit capital alongside 20–50 fellow investors)

We deploy to vetted borrowers (formally employed, affordability-checked)

Repayment by deduction (automatic payroll deduction — core risk control)

Earn your fixed return (contracted annual yield on transparent schedule)

"The discipline of a stokvel, the security of payroll."

Capital at risk. Returns are targets, not guarantees. Third-party capital is subject to FSRA fit-and-proper guidelines and national micro-lending regulation.

Risk & Capital Structure

Portfolio-at-risk (PAR)

Metric	Actual	Target	Status
30-day PAR	2.1%	< 3%	Within target
90-day PAR	0.8%	< 1.5%	Within target
Default rate (12 mo)	1.9%	< 3%	Within target
Recovery rate	82%	> 75%	Exceeds
EasiSave 3-rep unlock	73%	> 70%	Exceeds
EasiSave 6-rep unlock	44%	> 40%	Exceeds

Vintage analysis

Cohort	Disbursed	Default	Recovery	Note
Q1 2025	E 1.2M	1.4%	84%	Strong — Tier 3+ borrowers
Q2 2025	E 1.6M	1.9%	82%	New employer onboardings
Q3 2025	E 2.1M	2.3%	80%	Seasonal — agricultural
Q4 2025	E 2.4M	2.0%	83%	Festive — 13th Cheque

Capital-stack waterfall (seniority)

Tier	Instrument	Seniority
1	EasiInvest (P2P pool)	Most senior — paid first
2	EasiYield (forward-flow)	Senior — Tier 4/5 receivables
3	EasiBond (debenture)	Mezzanine — uncollateralised
4	EasiCapital (pool)	Subordinated — Shield Clause
5	13th Cheque Booster	Most subordinated — absorbs defaults first

Shield Clause

The Shield Clause specifies that any loan defaults from the workforce deplete the year-end bonus pool first, before depleting EasiBucks's operating margin. The bonus pool acts as the first-loss position — protecting both the senior investor stack and EasiBucks's operating continuity.

Contact

Talk to us first.

Channel	Details
WhatsApp	+268 7644 3377 (Mon–Sat)
Landline	+268 2 404 8081 (office hours)
Email	hello@easibucks.com
Web	easibucks.com
Address	Lot 71, Dzeliwe Street, Mbabane, Kingdom of Eswatini
FSRA escalation	+268 2404 3000 · info@fsra.org.sz

Due-diligence disclosure commitment: All figures in this pack are illustrative for the 12 months ending December 2025, subject to FSRA verification. The Brand Guardian reviews all PAR and vintage figures quarterly and publishes them in an annual stakeholder report. Where a target is missed, the report will say so explicitly — with the remediation plan. Institutional investors can request the full audited loan-book performance pack from hello@easibucks.com — subject to FSRA fit-and-proper guidelines and an NDA.