

**May 2022** 

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#### **Forward-Looking Statements**

The information in this presentation (which includes any oral statements made in connection therewith, as applicable) includes "forward-looking statements." Forward-looking statements are based on our beliefs and assumptions and on information currently available to us, and include, without limitation, statements regarding our business, financial condition, strategy, results of operations, certain of our plans, objectives, assumptions, expectations, prospects and beliefs and statements regarding other future events or prospects. Forward-looking statements include all statements that are not historical facts and can be identified by the use of forward-looking terminology such as the words "believe," "expect," "plan," "intend," "seek," "anticipate," "estimate," "predict," "potential," "assume," "continue," "may," "will," "should," "could," "shall," "risk" or the negative of these terms or similar expressions that are predictions of or indicate future events and future trends.

By their nature, forward-looking statements involve risks and uncertainties because they relate to events and depend on circumstances that may or may not occur in the future. We caution you that forward-looking statements are not guarantees of future performance and that our actual results of operations, financial condition and liquidity, the development of the industry in which we operate and the effect of acquisitions on us may differ materially from those made in or suggested by the forward-looking statements contained in this presentation. In addition, even if our results of operations, financial condition and liquidity, the development of the industry in which we operate and the effect of acquisitions on us are consistent with the forward-looking statements contained in this presentation, those results or developments may not be indicative of results or developments in subsequent periods.

Important factors that could cause actual results, performance or achievements to differ materially from those expressed or implied by these forward-looking statements are disclosed under the "Risk Factors" and "Cautionary Statement Regarding Forward-Looking Statements" sections of the Registration Statement on Form 20-F filed on June 28, 2021.

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All information provided in this presentation is as of the date of this presentation, and we do not undertake any duty to update such information, except as required under applicable law.

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This presentation includes certain non-IFRS financial measures, including adjusted EBITDA, adjusted EBITDA margin, free cash flow and free cash flow margin. These non-IFRS financial measures are not measures of financial performance in accordance with IFRS and may exclude items that are significant in understanding and assessing our financial results. Therefore, these measures should not be considered in isolation or as an alternative or superior to IFRS measures. You should be aware that our presentation of these measures may not be comparable to similarly-titled measures used by other companies. Please see the reconciliations included in our earnings announcement dated April 27, 2022 (the "Earnings Announcement").

#### **Market and Industry Data**

We include statements and information in this presentation concerning our industry ranking and the markets in which we operate, including our general expectations and market opportunity, which are based on information from independent industry organizations and other third-party sources (including a third-party market study, industry publications, surveys and forecasts). While Karooooo believes these third-party sources to be reliable as of the date of this presentation, we have not independently verified any third-party information and such information is inherently imprecise. In addition, projections, assumptions and estimates of the future performance of the industry in which we operate and our future performance are necessarily subject to a high degree of uncertainty and risk due to a variety of risks. These and other factors could cause results to differ materially from those expressed in the estimates made by the independent parties and by us.

#### **Trademarks and Trade Names**

In our key markets, we have rights to use, or hold, certain trademarks relating to Cartrack, or the respective applications for trademark registration are underway. We do not hold or have rights to any other additional patents, trademarks or licenses, that, if absent, would have had a material adverse effect on our business operations. Solely for convenience, trademarks and trade names referred to in this presentation may appear without the "®" or "™" symbols, but such references are not intended to indicate, in any way, that we will not assert, to the fullest extent possible under applicable law, our rights or the rights of the applicable licensor to these trademarks and trade names. We do not intend our use or display of other companies' tradenames, trademarks or service marks to imply a relationship with, or endorsement or sponsorship of us by, any other companies. Each trademark, trade name or service mark of any other company appearing in this presentation is the property of its respective holder.









## MOBILITY IS CORE TO ALL ON-THE-GROUND OPERATIONS

# We think beyond connected vehicles & equipment

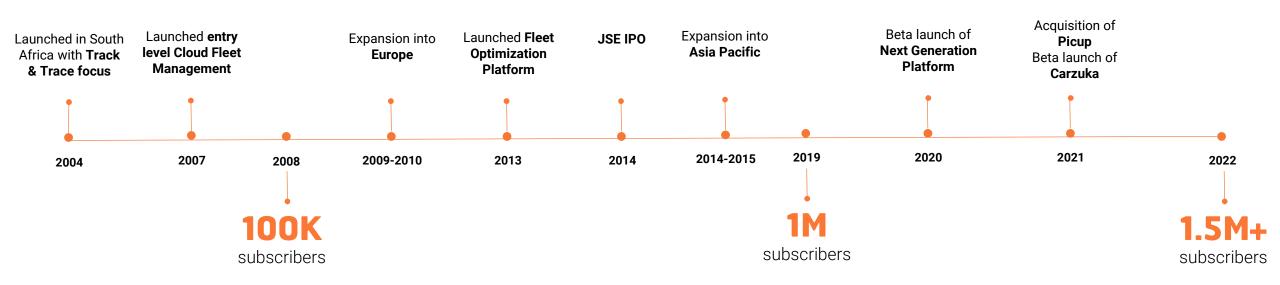


## **OUR MISSION**

# To establish the leading on-the-ground operations cloud



## **CONTINUOUS INNOVATION**



Closed System with Limited Connectivity

Fleet Management "SaaS" with Connectivity Focus

**Data Enabled Platform** 

#### Telematics industry evolution

#### Pre-2014

- 2G/3G
- Proprietary hardware focus
- Limited functionality

#### 2014-2018

- 3G/4G LTE
- SaaS focus
- Fleet optimization

#### 2019-Future

- 50
- Configurable solutions
- Artificial intelligence
- Data monetization



# WE SOLVE PROBLEMS BY DIGITALLY TRANSFORMING ON-THE-GROUND OPERATIONS



Fleet & Equipment Management



Logistics & Delivery Operations Management



Field Worker Management



Video Based Safety



ESG
Compliance
& Reporting



Risk Mitigation



Warehouse & Other Systems Integrations



Secure Vehicle Buying & Selling Platform



Competitively
Priced
Insurance
Quotes

## Growing demand by small to large enterprises wanting to digitally transform their businesses



WE ADD VALUE TO THE DAY-TO-DAY OPERATIONS OF OUR CUSTOMERS

# OPERATIONAL PARTNER HELPING CUSTOMERS EVOLVE TO ENSURE SUCCESS

Customer ROI continues to increase exponentially alongside reliance and stickiness with our platform



- Where are my assets and where have they been?
- Are drivers speeding?
- What is happening in the cargo haul?



- How many hours has my team worked?
- Can I know as soon as anything important happens?
- How can I decrease my fuel usage? Is there fraud?
- Can I ensure only authorised operators use set vehicles?



- Where is my cargo?
- Has the order been delivered to my customer?
- Is the route optimised?
- How can I digitalise all my compliance?
- Is my fleet size optimised? Will it allow for growth?



- Where are my cost leakages?
- Are my drivers fatigued or smoking when driving?
- Is my maintenance plan automated and streamlined?



- Is my warehouse storage layout optimised?
- What is my carbon footprint?
- How can I unify data between sales, HR, accounting, billing and operations?
- How can I predict asset breakdowns, customer nonpayments, high risk situations and more?

Different operations have different transformation processes increasing the need for an operational partner. Key elements involve:

- 1. Location visibility
- 2. Real-time alerts
- 3. Fuel usage and fraud detection 11.
- 4. Business intelligence
- 5. Productivity reports
- 6. Safety
- 7. Compliance
- Digitalized admin

- 9. Workforce optimisation
- 10. Livestream and AI cameras
- 1. Resource scheduling
- 12. Warehouse management
- 3. Specialised sensors
- 14. Data integration into 3<sup>rd</sup> party tools

#### OUR DIVERSE CUSTOMER BASE: ONE SIZE DOES NOT FIT ALL

## Various stages in their journey toward digital transformation



### **Every industry and business size is different**

Manufacturing, Mining, Retail, Utilities & Energy, Transport, Logistics, Construction, Financial Institutions, Government, Education Healthcare & medical, Agriculture, Food & Beverages

**90Bn+**Valuable data points monthly

88,000+
Commercial customers

23 Countries

#### **OPEN OPERATIONS CLOUD WITH SEAMLESS INTEGRATIONS**

## IOT ECOSYSTEM DATA COLLECTION & AGGREGATION

#### **DATA CONTEXTUALIZATION**

## SOFTWARE THAT DELIVERS VALUE



Proprietary in-vehicle Smart-Devices



APIs & third-party systems receive & push data



Third-party & OEM in-vehicle Smart-Devices



Al Video telematics



MONETIZATION & NETWORK EFFECT

**Telematics fleet management** 

Al powered video telematics

**Delivery management** 

**Smart fleet administration** 

**Business intelligence** 

**Operational improvements** 

**Predictive analytics** 

Field service

**Know The Driver** 

Carzuka

Insurance

#### UNTAPPED NETWORK EFFECT OF OUR PLATFORM

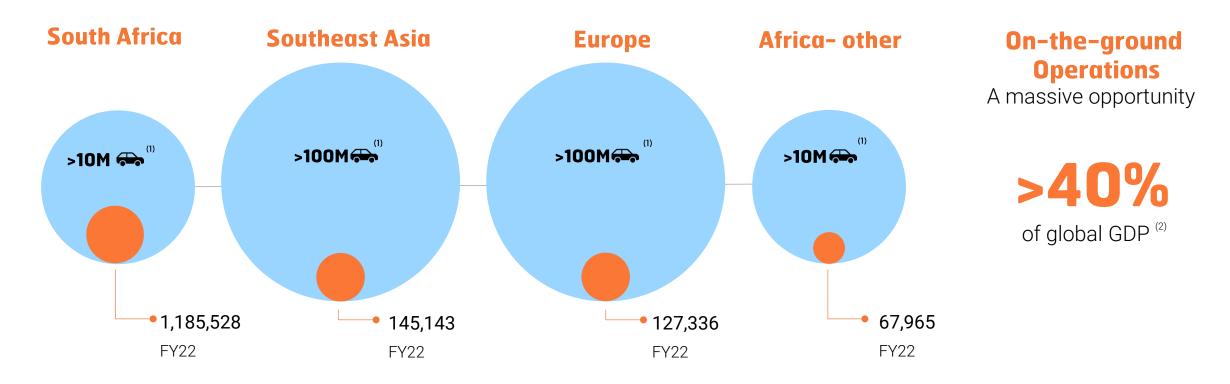
We are aware of the much needed related services given our large data pool

#### THE SCALE OF DATA ON OUR CLOUD IS VAST & GROWING

**90Bn+ valuable data points monthly**<sup>n</sup>

#### **EARLY STAGE OF A LARGE & LONG-TERM GROWTH OPPORTUNITY**

#### Mobility is core to all on-the-ground operations

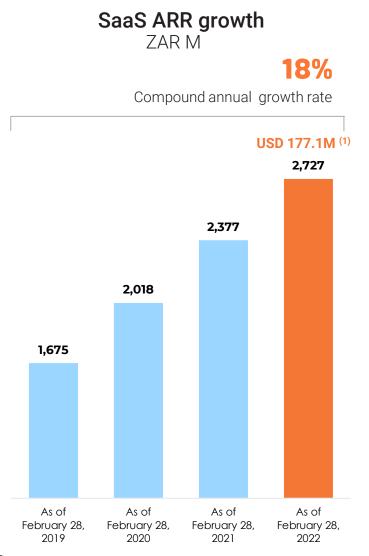


#### IOT DATA IS KEY TO IMPROVING OPERATIONS



(1)Management's best estimate based on market research including <a href="https://www.news24.com/wheels/news/industry\_news/youll-never-guess-how-many-vehicles-are-registered-in-sa-20170328">https://www.news24.com/wheels/news/industry\_news/youll-never-guess-how-many-vehicles-are-registered-in-sa-20170328</a>

#### **ROBUST & CONSISTENTLY PROFITABLE BUSINESS MODEL**



## Why we win



Vertically integrated business model



End-to-end all inclusive IoT cloud software platform



**Established** infrastructure



**Expanding** distribution network



Proven ability to execute & achieve strong growth at scale



Operational technology partner, customer-centric culture, high customer ROI



(FY21: 75,000+)

Innovative culture

88,000+
Commercial customers



#### **INVESTMENT HIGHLIGHTS**

## Early stage of a large & growing addressable market

- Mobility is core to all on-the-ground operations
- IoT data is key to improving operations

#### Multiple levers for expansion

- Transformative products enhancing customer acquisition
- Untapped network effect of our platform given our large data pool
- International expansion opportunities across 23 countries

## Decade-plus track record of profit & growth at scale

- Strong customer acquisition consistently growing our subscriber base
- Consistently growing revenues & Adjusted EBITDA
- Robust & consistently profitable business model despite capital allocation for accelerated growth in the future

# Safety in a long term track record of a robust balance sheet & strong cash flow generation

- Highly cash-generative business model
- Track record of disciplined & successful capital allocation
- Strong cash position despite capital allocation for future growth

#### Well positioned for accelerated growth

- Track record of strong unit economics
- Track record of strong operating profits
- Track record of leading EBITDA margins

#### **Culture of continuous innovation**

- Track record of delivering new applications as we partner our customers to transform their businesses & operations
- Agile, founder-led management team with experience operating as a public company in South Africa

#### **DRIVING SHAREHOLDER RETURNS**





Performance for Q4 & FY22

#### As at February 28, 2021

# **KAR00000 Private company** 68.1% **CARTRACK JSE TICKER "CTK"**

#### Since April 21, 2021 to date



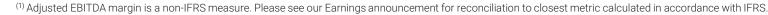
Founded in South Africa, now headquartered in Singapore



#### PERFORMANCE IN LINE WITH MANAGEMENT'S OUTLOOK FOR 2022

			FY22 Outlook	FY22 Outlook
	FY21	FY22	Reported	Achieved
Number of subscribers (000s)	1,306	1,526	1,500 – 1,600	<b>✓</b>
Cartrack's Subscription Revenue (Constant Currency basis)(ZAR M)	2,209	2,625	2,500 - 2,700	<b>√</b>
Cartrack's Adjusted EBITDA margin <sup>(1)</sup>	49%	47%	45% - 50%	<b>√</b>
Karooooo's Subscription Revenue (Constant Currency basis)(ZAR M)	2,209	2,628	Not repo	rted
Karooooo's Adjusted EBITDA margin (1)	49%	44%	Not repor	rted

## TRENDS IN LINE WITH LONG-TERM FINANCIAL GOALS SET OUT UPON LISTING DESPITE COVID-19





#### **CONSISTENTLY GROWING SUBSCRIPTION REVENUE**

**17%** 

Subscriber Growth

FY22

1.526M

FY21

1.306M

**19%** 

Subscription Revenue Growth on a constant currency basis

FY22

ZAR 2,628M

FY21

ZAR 2,209M

97%

Cartrack's Subscription Revenue as a % of Total Revenue FY22

FY21

96%

23%

Increase in Net subscriber additions FY22

FY22

219,972

FY21

179,485

23%

Revenue Growth on a constant currency basis

FY22

ZAR 2,807M

FY21

ZAR 2,291M

88,000+

Commercial customers

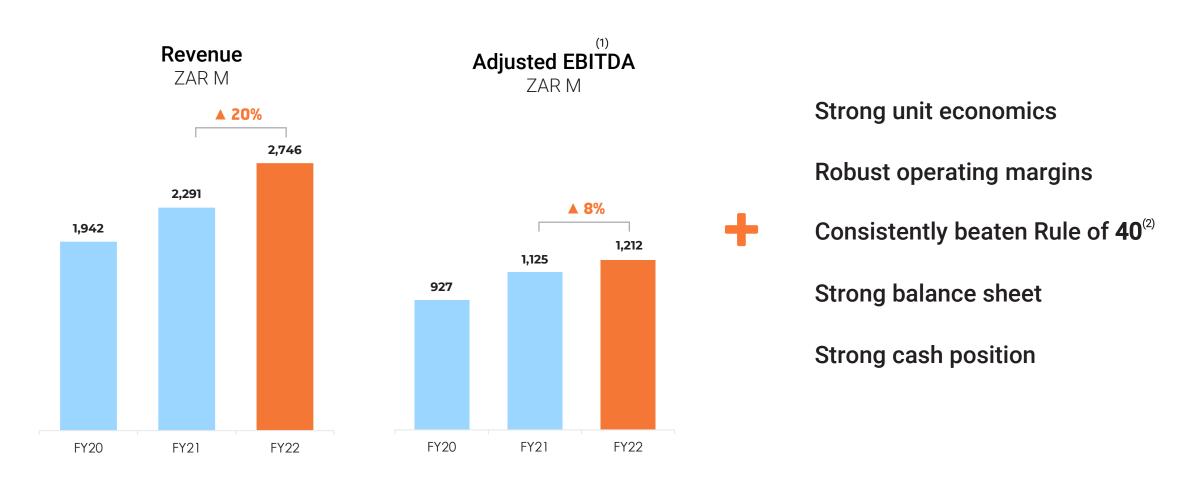
FY21

75,000+

## STRONG CUSTOMER ACQUISITION



#### **KAROOOOO'S STRONG GROWTH AT SCALE**

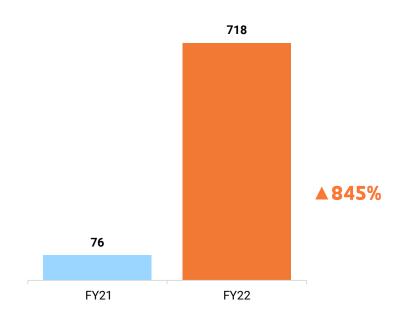


#### SUPPORTED BY HIGH CUSTOMER RETENTION RATE



#### **KAROOOOO'S STRONG CASH POSITION**

Net Cash on hand ZAR M



Cartrack's Debtor's Days <sup>(1)</sup>

34

FY22

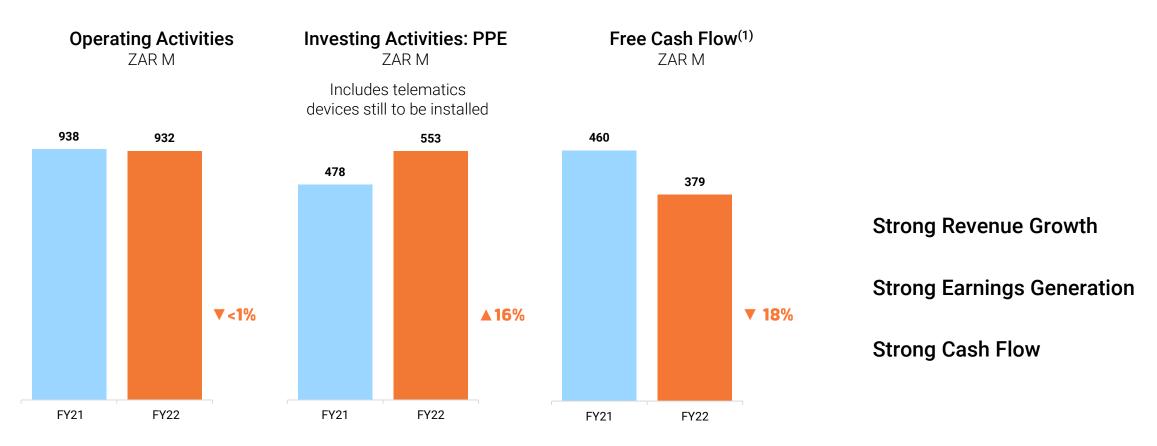
FY21: 35 Days

#### STRONG EARNINGS GENERATION DESPITE CAPITAL ALLOCATION FOR FUTURE GROWTH



#### SAFETY IN KAROOOOO'S CASH FLOW GENERATION

#### After significant investment into R&D and customer acquisition



#### STRONG BALANCE SHEET & AMPLE CAPACITY TO FUND GROWTH



#### KAROOOOO'S TRACK RECORD OF DISCIPLINED CAPITAL ALLOCATION

## **ZAR15.24**<sup>(1)</sup>

Earnings per Share FY22

# **60 U.S. Cents Dividend per share**

Payable entirely out of Karooooo's Retained Earnings \$19M

#### 8%

Adjusted EBITDA<sup>(2)</sup>
Growth

**FY22** ZAR 1,212M

**FY21** ZAR 1.125M

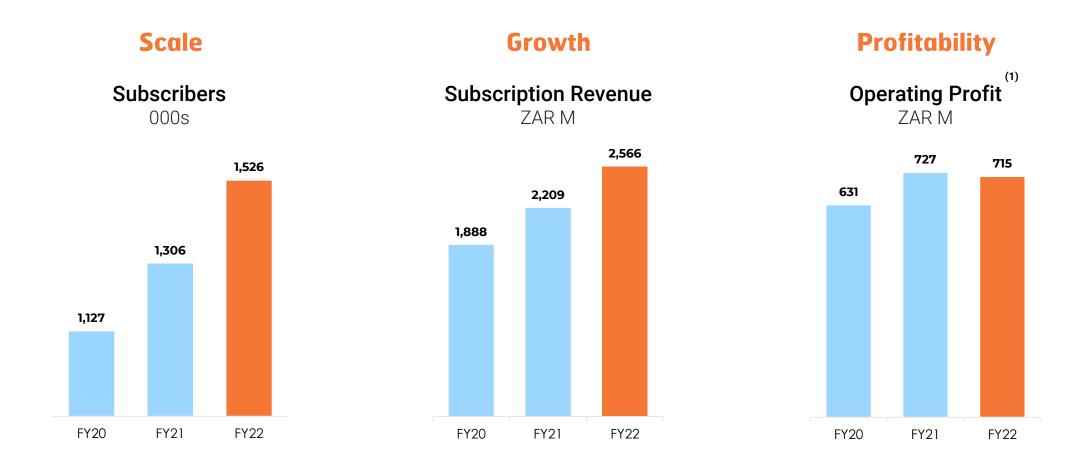
#### **ZAR379M**

Free Cash Flow (2)
Generated
FY22

#### STRONG CASH GENERATIVE BUSINESS MODEL



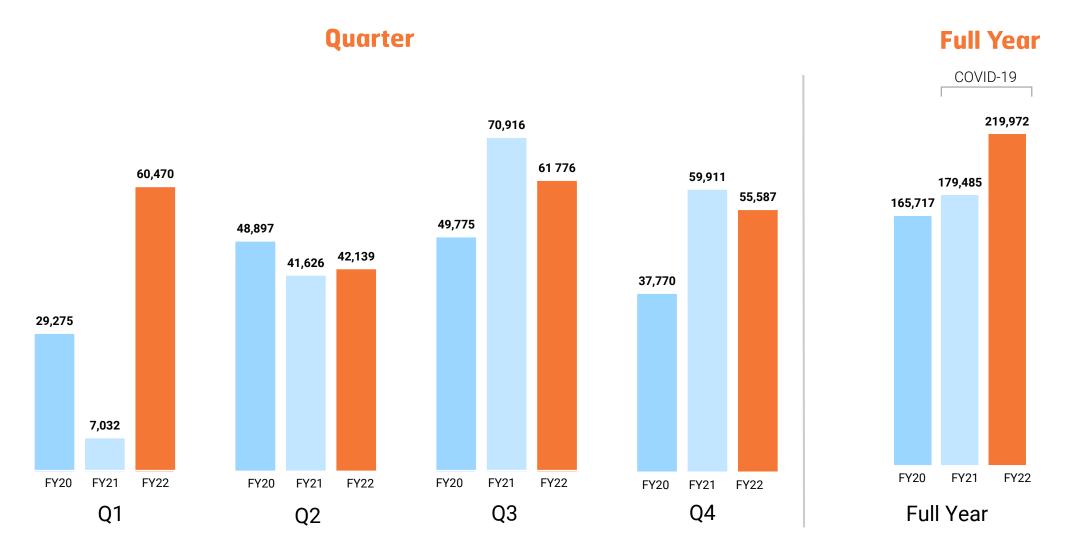
#### CARTRACK HAS A HISTORY OF CONSISTENT EXECUTION



#### WITH STRONG FINANCIAL DISCIPLINE



#### **RECORD NET NEW SUBSCRIBER ADDITIONS OF 220K**





**CONSISTENT INNOVATION WITH 88,000+ COMMERCIAL CUSTOMERS** 

#### **ATTRACTIVE UNIT ECONOMICS**

Constantly evaluate trade-off Unit Economics vs. Accelerated Growth

Lifetime Value of Customer Relationships<sup>(1)</sup>



Low Cost of Acquiring a Customer (2)



Strong Comparative
Benefits from
Economies of Scale



#### WELL POSITIONED TO MATERIALLY INCREASE INVESTMENT FOR GROWTH

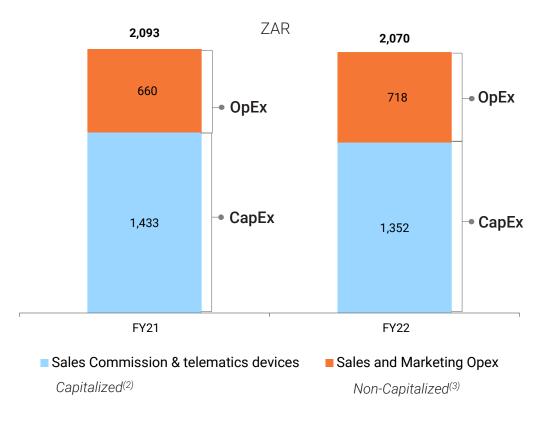


<sup>(1)</sup> The product of our subscription revenue gross margin measured over the past twelve months, and the difference between our current period SaaS ARR and prior comparative period (twelve months) SaaS ARR divided by the percentage of SaaS ARR lost as a result of customer churn over the past 12 months.

## CARTRACK'S LOW COST OF ACQUIRING A SUBSCRIBER

#### Average Cost of adding a Subscriber to our cloud (1)

## Average Cost of Acquiring a Subscriber takes into account vehicles for new & existing customers



#### **Cartrack's Adjusted EBITDA Margin**

**47%** <sup>4</sup>

FY22

Despite continued strategic investment for long-term growth

Lifetime value of a subscriber	FY21	FY22
ARPU (ZAR)	154	151
Subscriber contract life cycle (Months)	60	60
Subscription revenue gross profit margin	73%	70%
Lifetime value of a subscriber <sup>(5)</sup> (ZAR)	6,745	6,342



<sup>(2)</sup> Costs capitalized and depreciated through cost of sales over the expected useful life of the subscriber (60 months)

B) Costs expensed through operating expenses when incurred

<sup>4)</sup> A non-IFRS measure

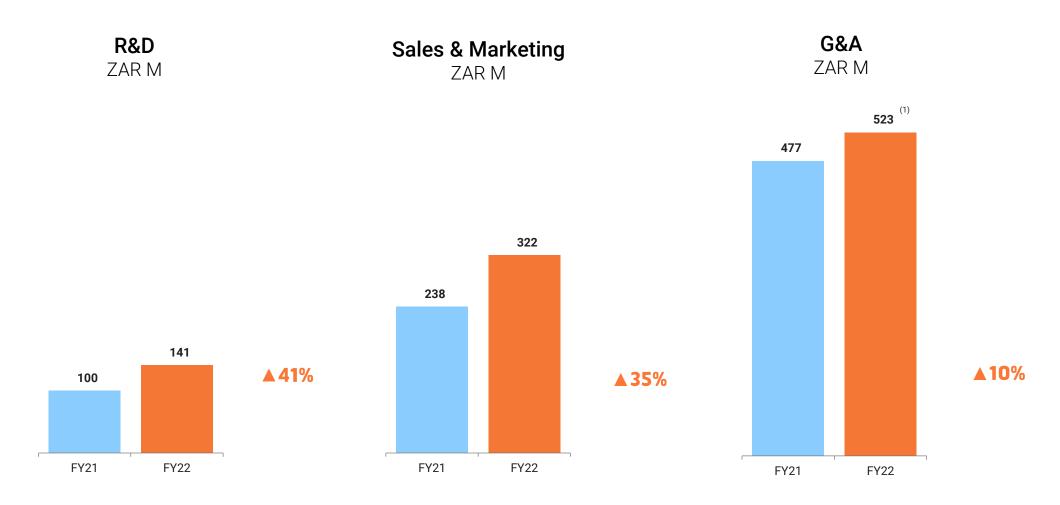
<sup>(5)</sup> ARPU multiplied by the contract life cycle months, multiplied by the subscription revenue gross margin percentage which is defined as gross profit as a percentage of subscription revenue.

## **CONTINUED EXPANSION DESPITE COVID-19**

'000s Subscribers	FY20	FY21	FY22	Year-on-Year change
SOUTH AFRICA				
Subscribers	869	1,014	1,186	17%
ASIA, MIDDLE EAST, USA				
Subscribers	99	119	145	22%
EUROPE				
Subscribers	99	111	127	15%
AFRICA- OTHER				
Subscribers	60	62	68	9%



### **CARTRACK BUILDING FOR THE FUTURE**



#### STRATEGIC & DISCIPLINED CAPITAL ALLOCATION



#### **CARTRACK'S ROBUST OPERATING METRICS**

#### Investing for the future

	FY21	FY22	Long-term Targets <sup>(1)</sup>
Research & Development as a % of Subscription Revenue	5%	6%	4-6%
Sales & Marketing as a % of Subscription Revenue	11%	13%	17-19%
General & Administration <sup>(2)</sup> as a % of Subscription Revenue	22%	20%	12-16%
Adjusted EBITDA <sup>(3)</sup> as a % of Subscription Revenue	51%	48%	50-55%

#### TRENDS IN LINE WITH LONG-TERM FINANCIAL GOALS SET OUT UPON LISTING

<sup>(1)</sup> The long-term targets on this slide reflect the company's long-term goals and are not projections or estimates of future results. The company's ability to achieve any such long-term targets is subject to various risks and uncertainties. Accordingly, there are or will be important factors that could cause actual outcomes or results to differ materially from these targets, and there can be no assurance that the company will achieve any such targets within any particular timeframe, or at all. See slide 2 for further information on forward-looking statements

<sup>(2)</sup> Excluding the impact of the once-off exceptional item expensed in 2022, ZAR15 million

Adjusted EBITDA is a non-IFRS measure, defined as profit less finance income, plus finance costs, taxation, depreciation & amortization, plus once-off IPO costs, plus a once-off write-off of capitalized commission assets of ZAR15 million through profit and loss. Please see our Earnings announcement for reconciliation to closest metric calculated in accordance with IFRS.

#### **CARTRACK's OUTLOOK**

Geared for growth and scalability with strong financial discipline and earnings

	FY20	FY21	FY22	FY23 Outlook
Number of subscribers (000s)	1,127	1,306	1,526	1,700 – 1,900
Cartrack's Subscription Revenue (ZAR M)	1,888	2,209	2,566	2,950 - 3,100
Cartrack's Adjusted EBITDA margin (1)	48%	49%	47%	45% - 50%

# SaaS ARR<sup>2</sup> as at February 28, 2022 ZAR 2,727 million USD 177.1 million





**Appendix** 

## **OUR GROWTH STRATEGY**

#### **INNOVATE**

 Lead with product innovation to drive customer demand

## **IMPLEMENT**

- Localize to customer needs
   & culture
- Build the Cartrack team

#### r GROW

- Acquire high volume of small & medium enterprise customers
- Maximize customer ROI
- Leverage customer referrals

#### **-EXPAND**

- Leverage economies of scale
- Target large enterprise fleets
- Open new countries



## **GO-TO-MARKET STRATEGY**

**Sole Proprietors** 

1-60 day sales cycle

Small Businesses

1-90 day sales cycle

Medium Sized Businesses

1-8 month sales cycle

Large Enterprises

**3-24 month** sales cycle

**Largely Underpenetrated Market** 

Focus on **customer acquisition** 

**Penetrated Market** 

Focus on increasing ARPU



## **OUR SUCCESS ACROSS INDUSTRIES**

**South Africa** 

































**Rest of Africa** 





















**Europe** 





















































## FLEET OWNERS AND DRIVERS LOVE US



# **Driving OEM Customer Service**



# Pickn Pay Inspired by you

## **Last Mile Delivery**





**UCOOK** 

#### **CHALLENGE:**

Optimizing vehicle maintenance & driver performance

#### **SOLUTION:**

- Digitalized MAN Service Care & streamlined maintenance
- Real-time information about deviations, unsafe driving & unproductive use of resources
- Powerful dashboards
- Clear return on investment for customers

+20% Payload productivity

-10% Fuel consumption

80% Adoption rate

#### **CHALLENGE:**

Acceleration of e-commerce transactions & demand to digitalize logistics

#### **SOLUTION:**

- Integrated logistics offering
- Manage fleet & workflows on one platform
  - o Plan & allocate loads
  - o Real-time tracking
  - Proof of delivery
  - Automated payments
- Mitigates risk of non-delivery
- Allows customers to efficiently scale their e-commerce businesses



## FLEET OWNERS AND DRIVERS LOVE US



# Mining Safety & Compliance



De Beers

# Credit Underwriting & Asset Management





#### **CHALLENGE:**

Compliance with health, safety & environmental regulations & accident prevention

#### **SOLUTION:**

- Comprehensive safety of personnel
- Integrated cameras, anti-collision technology & driver prevention lock
- Driver behavior management towards zero harm in road transportation

#### **INDUSTRY:**

- Transporting 15M+ people daily
- 250.000+ minibus taxis
- Dominant mode of public transport in South Africa
- 80,000+ active minibus taxi subscribers on our base

#### **CHALLENGE:**

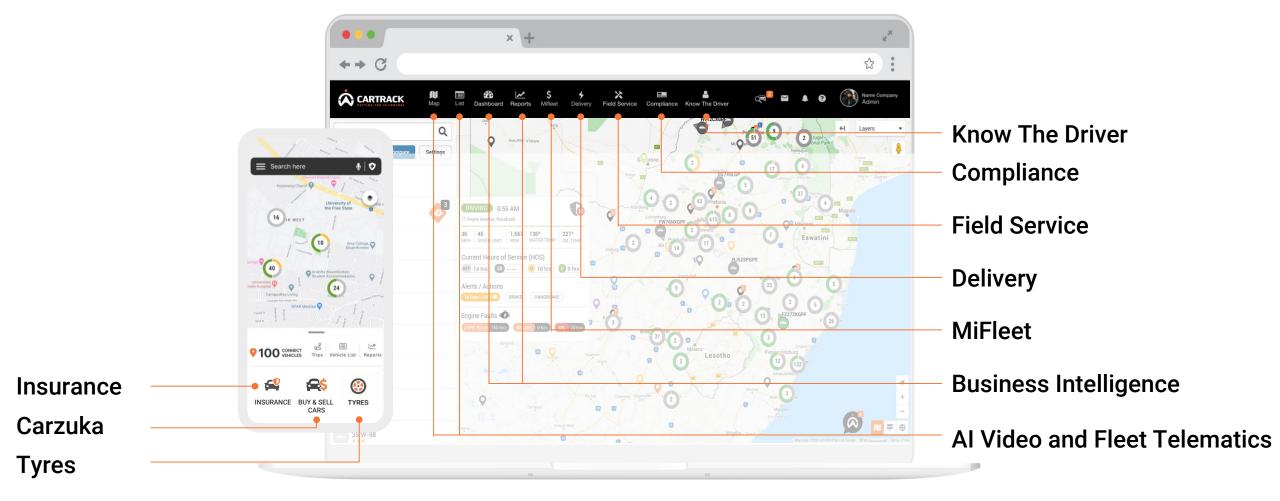
Financing perceived high risk small entrepreneurs

#### **SOLUTION:**

- Visibility on affordability based on productivity & route tariffs
- Analytical reports allow us to predict vehicle life expectancy & condition of vehicle
- Real-time emergency alerts



# **ONE DIFFERENTIATED & POWERFUL PLATFORM**



Feature-rich & vertically integrated



# **OUR PLATFORM ADVANTAGES**



Easy-to-use & implement



Seamless unified platform



Massive data scale



**Rapid innovation** 



Strong customer success helpdesks



Reliable & secure



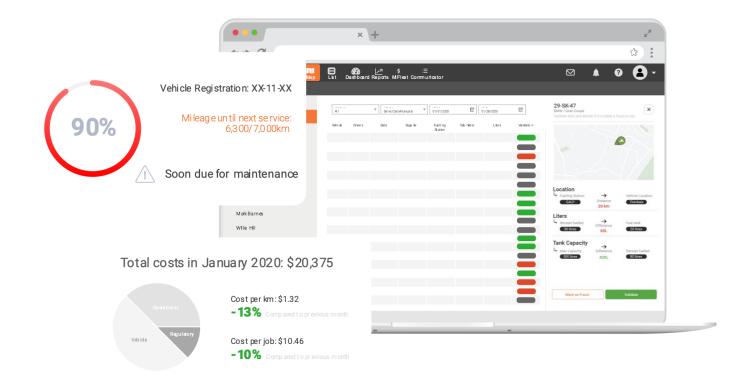






# **MIFLEET**

Integrate, digitalize and automate fleet admin, maintenance, cost analysis and compliance





#### **Easy admin**

Get reminders to renew any important contracts or update regulatory documents in advance to avoid extra penalties or downtime.



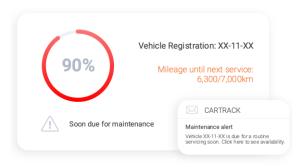
#### **Fuel fraud detection**

Get automatically alerted of potential fraud when a vehicle's location, fuel data and fuel card data do not match.



#### **Preventative maintenance**

Automate your maintenance plans based on usage and diagnostics to avoid unnecessary breakdowns or downtime.



#### **Automated cost analysis**

Integrate with your bank and ERP to eliminate manual entries and receive detailed insights that help you understand your full business picture and bottom line.

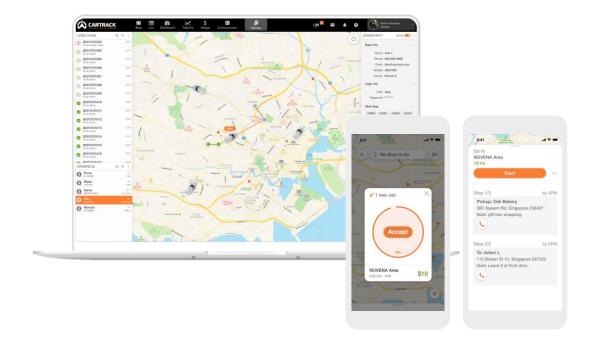
		Last 60 days	
Driver	John Smith	Mike Roberts	Fleet average
Cost per km	\$1.32	\$1.98	\$1.76
Cost perjob	\$12.32	\$11.03	\$11.67
Driver safety scarecard	65%	87%	78%
Total maintenance costs	\$110	\$150	\$124





# KAROOOOO LOGISTICS

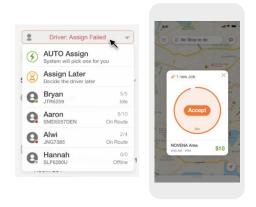
Empower drivers, automate processes, boost efficiency and scale operations to offer fast and affordable deliveries that exceed customer expectations.





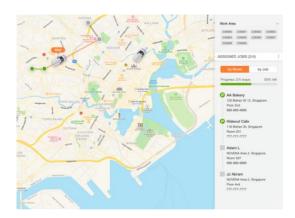
#### **Efficient dispatching**

Auto-dispatch your nearest optimal drivers or allow a pool of drivers accept on-demand deliveries based on their availability.



#### **Route optimization**

Integrated routing that accounts for location, time, capacity and traffic to eliminate inefficient use of resources.



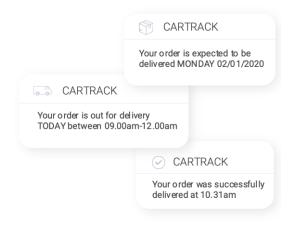
#### **Electronic proof of delivery**

Streamlined customer service processing with electronic proof of delivery and delivery timestamps.



#### **Integrated customer communication**

Real-time driver tracking and status alerts at all stages of the delivery process.

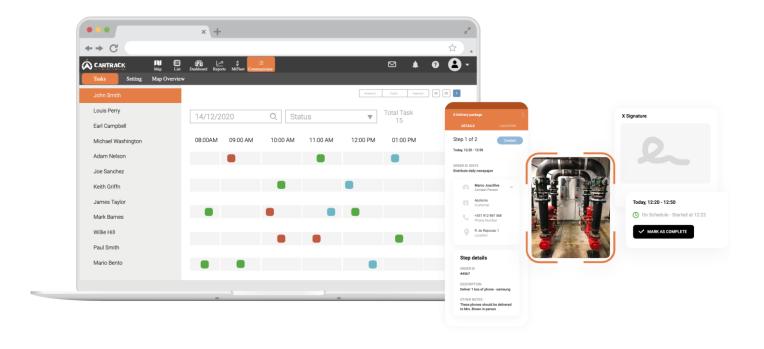






# FIELD SERVICE

Effortlessly plan, create and manage on-site jobs and field workers to deliver the best customer service





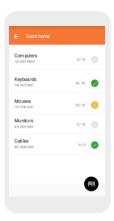
#### **Quality control**

Ensure a strong customer satisfaction and service quality with photos of the completed jobs and a customer signature upon completion.



#### **Stock control**

Keep track of all your inventory between vehicles and your store, and know which clients required which parts for accurate billing.



#### **Resource scheduling**

With everything in one place and accessible by all teams double bookings are eliminated and resource management can be effortlessly optimized.



#### Streamlined workflows

Break jobs into steps and guarantee your team knows everything they need to complete work smoothly with real-time communication and paperless documentation.

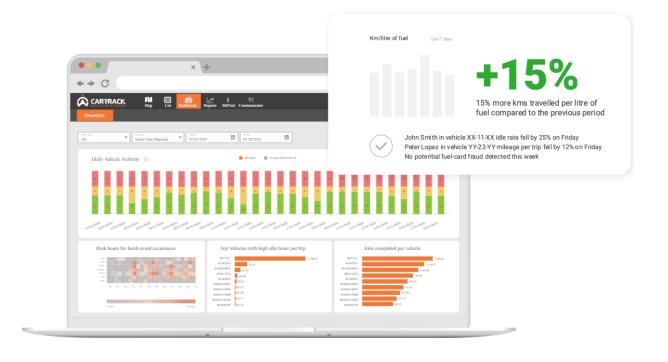






# BUSINESS INTELLIGENCE

Track trends, compare vehicles and drivers, pinpoint inefficiencies and benchmark your fleet against your industry to make data-driven business decisions





#### **Industry benchmarks**

Accurate fleet and industry benchmarks generated using billions of data points from over 1.4m subscribers allow fleet managers to understand their relative performance internally and externally.



#### **Guided analysis**

Al powered help guides and introductory data analysis tours with recommendations for fleet manager training.

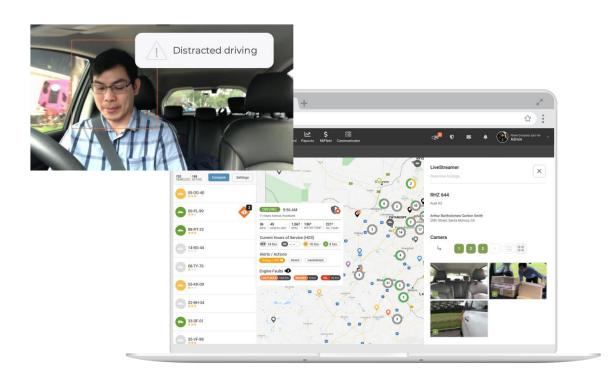






# AI VIDEO TELEMATICS & LIVEVISION

Prevent incidents and establish a safety first culture with in-cab audible alerts and effective footage based driver coaching





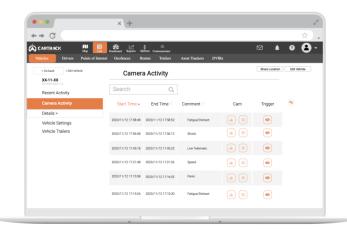
#### Al detected behavioural events

Dangerous events such as drowsiness, distracted driving or tailgating are proactively detected using AI, and drivers are alerted in real-time to prevent accidents.



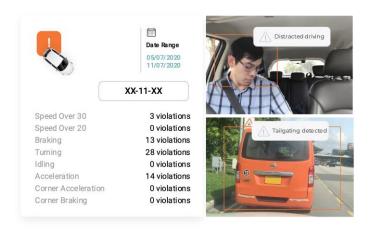
#### **On-demand cloud storage**

Footage is segmented by time and event to eliminate wasted hours of filtering footage and available via platform from anywhere.



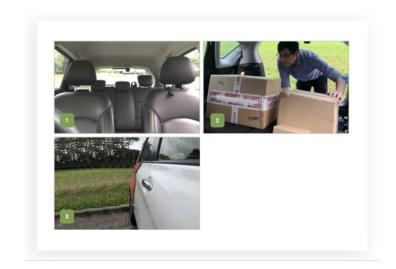
#### **Driver scorecards**

Driver scorecards are used alongside footage highlighting all areas for improvement for drivers to ensure effective coaching.



#### **High-resolution live streaming**

Gain full visibility of cargo, secure sensitive goods and have continuous footage to exonerate drivers.

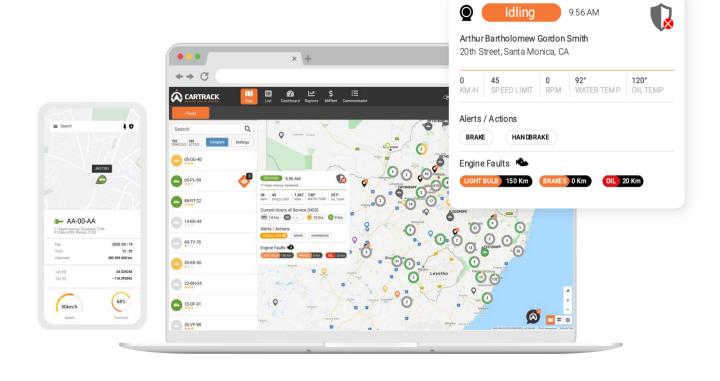






# **FLEET TELEMATICS**

Gain total control of vehicles, drivers and cargo with real-time visibility and alerts to plan and optimize fleet utilization

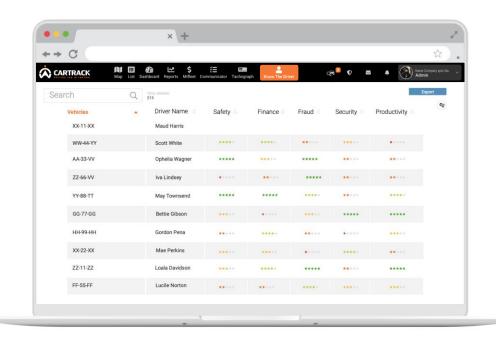






### **KNOW THE DRIVER**

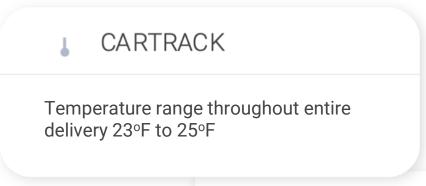
Holistic risk management solution driving increased compliance and enabling developmental finance, insurance and other services

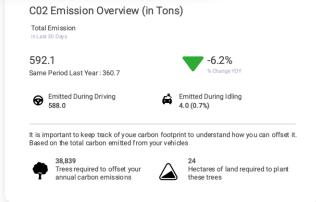






Effortless compliance, improved fuel economy, reduced food spoilage and actionable fleet eco-efficiency scoring









# **CARZUKA**

A seamless, personalized and secure end-to-end vehicle buying and selling experience

