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OLD MUTUAL SWOT & PESTLE ANALYSIS

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Company Name : Old Mutual

Company Sector : Banking and Financial Services

Operating Geography : Africa, Asia (China) and Latin America

About the Company : Old Mutual Limited is a Banking and Financial Services Company which operates pan- Africa. It was established way back in 1845. Its headquarters are located in Johannesburg, South Africa. The services include Universal Banking, Life Insurance and short-term insurance, Personal and Corporate Savings and Asset Management. Old Mutual Limited serves more than 12 million customers in Africa with a total asset management of R 1.2 trillion. Many corporate in Africa are clients to the company. It operates in 17 countries across 3 regions- Africa, Asia (China), and Latin America. Old Mutual has concluded its separation from its parent company- Old Mutual Plc., the London-based parent group. As part of this managed separation from the parent company, Old Mutual listed its African insurance, Asset Management and banking business on the JSE in June 2018.

Old Mutual' vision statement as per its 2019 annual report is: "To be our customers most trusted lifetime partner, be passionate about helping them achieve their financial goals".

Revenue :

Rand 109,877 million – FY ended 31 December 2018 (y-o-y growth of - 38%)

Rand 175,927 million – FY ended 31 December 2017

SWOT Analysis :

The SWOT Analysis for Old Mutual is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Highly diversified product portfolio 2.Market leader in insurance segment 3.Strong track record in acquisitions 4.Focus on building long term competitive advantage 5.Value creation across key stakeholder groups 	<ul style="list-style-type: none"> 1.Concentrated business model in few countries 2.Trust issues with Chief Executive Peter Moyo
Opportunities	Threats
<ul style="list-style-type: none"> 1.Technological Intervention into the Financial Sector 2.Expansion into sub-Saharan Africa and developed markets 3.Customer acquisition through online channels 4.Strategic plans to expand footprint in Ghana and West Africa 	<ul style="list-style-type: none"> 1.Presence of multinational competitors 2.Fragile African economy may hamper growth 3.Uncertain global economic environment 4.Threat from non-traditional financial services players

PESTLE Analysis :

The PESTLE Analysis for Old Mutual is given below:

Political	Economical
1.Political instability and conflicts in Africa 2.Impact of Russia-Ukraine war on South African economy	1.Unstable African market with high inflation 2.Average GDP growth projections in Africa
Social	Technological
1.Poverty and inequality in Africa 2.Rapid digital adoption becoming a driver for change 3.Low motor insurance coverage in South Africa	1.Scope for adoption of technology by BFSI companies. 2.Automation and AI as key growth drivers 3.Growth acceleration through migration to cloud
Legal	Environmental
1.Central bank Policies and Regulatory framework	1.Environmental efforts for a responsible business

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