



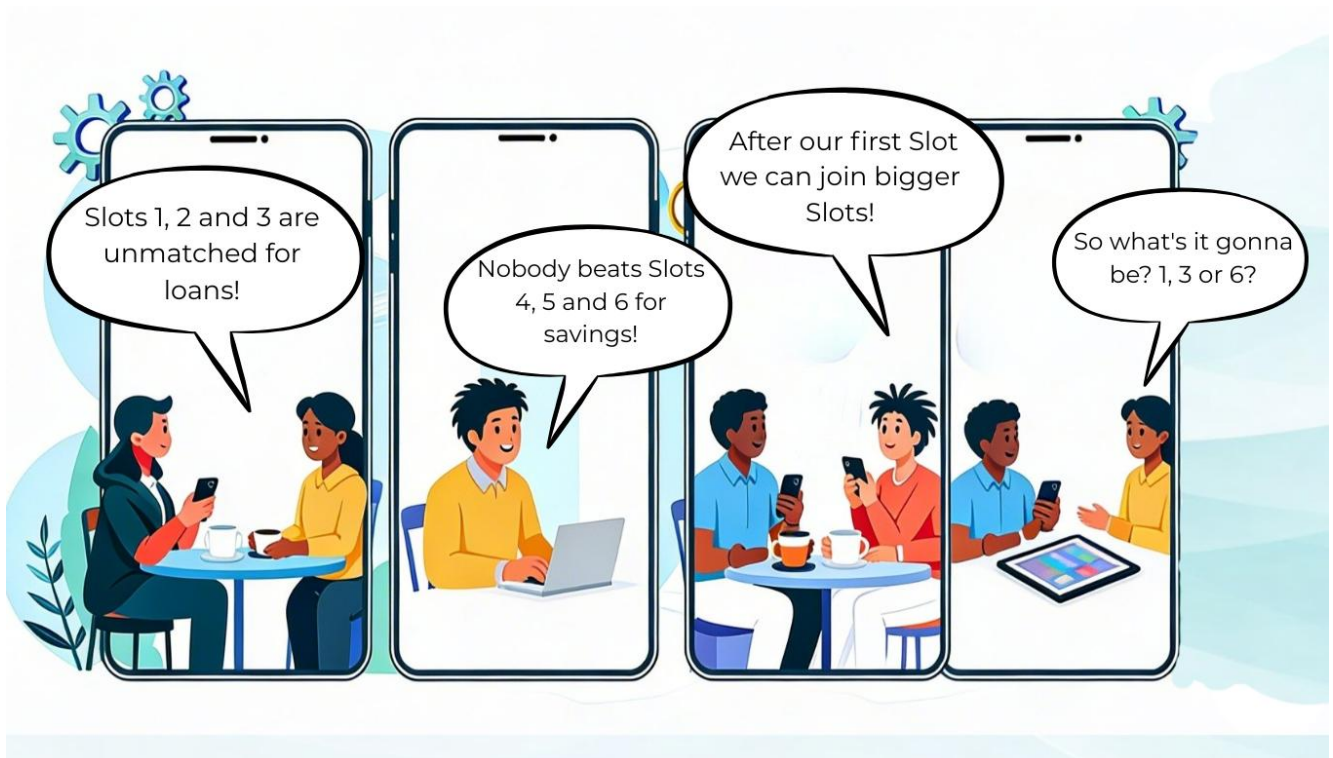
NODAL

Stokvel, Your Way

How to Use Nodal **Money Slots** for Life Events!

By DM de Bruyn (Nodal Stokvel)

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What is Nodal? 💡

Nodal is built on **group funds**.

Chairperson: DM de Bruyn | **Treasurer:** EM de Bruyn

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Stokvel, Your Way

We are **not a bank** and **not a credit provider**. Instead, we operate a fintech-powered group finance platform designed and operated by a board of leading financial and legal experts.

Our mission is to pool member contributions and create alternative savings, lending and investment products that compete with traditional banks and credit providers.

As a Nodal member, you gain exclusive access to all the products we develop, helping you plan for life events without debt.

✓ When you join Nodal, you will start at **Money Slot R3 000** and as you advance, we will eventually offer you slots in excess of **R30 000** all built on the same transparent rules and Nodal model.

Step 1: Decide Your Goal 1

When you join your first Money Slot, ask yourself:

*Do I need a **loan** (early payout)?*

*Do I want to **save** (later payout)?*

*Am I facing a **financial crisis** and need immediate support?*

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Your choice determines which slot you select. 

Step 2: Choose Your Slot

Choose Slots 1, 2 or 3 for urgent payouts.

- You will get paid in Month 1, 2 or 3.
- Your payout will be **less than R3 000** because you are receiving your Payout earlier than other members.

Choose Slots 4, 5 or 6 for a longer savings term.

- You will get paid in Month 4, 5, or 6.
- Your payout will be **more than R3 000** because you waited longer and supported earlier members.

This balance ensures fairness: early slots provide immediate relief, later slots reward patience.

 Please remember to click on our **Nodal Money Slot Offers** as presented on our website (www.Nodal.biz) and on our Nodal platform for specific Payouts and Rates.

Example: Slot 2 (Loan Need – Car Repair)

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John's Car Repair 🚗

John's car is damaged in January.

He knows the panel beater will finish repairs in February.

*John joins a Money Slot in January and chooses **Slot 2 (February Payout)**.*

He pays his first contribution of R500 in January.

In February (Month 2), John receives his full payout of R3000 less 10%.

He then pays the panel beater immediately and continues to pay R500 per month until the ends of the 6 months. In total, John would have paid R3000.

Result: John has fixed his car without taking a bank loan.

Example: Slot 4 (Savings Goal – Wedding Gift)

Thandi Attending a Wedding 🎁

Thandi has been invited to a close friend's wedding in May.

She knows she'll need extra cash to buy a present and cover travel costs.

*In January, she joins a Nodal Money Slot and chooses **Slot 4**.*

She contributes monthly from January through April.

*In April (Month 4), she receives her payout **of R3,000** plus 8% because she waited longer than members in Slots 1–3.*

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She uses her payout to buy a wedding gift and cover her expenses for the celebration.

She continues contributing until the cycle ends in Month 6.

Result: Thandi plans ahead, saves steadily and receives a larger payout at the right time without relying on credit cards or loans.

The Bottom Line

Nodal's Money Slots are designed to help you:

- Access funds quickly when facing a crisis.
- Save strategically for planned life events.
- Avoid debt and interest charges from banks and credit providers.

We are building a fair, transparent and platform-driven system that grows with you from **R3 000** slots to **R30 000** and beyond.

👉 In the event that you need further clarity regarding the Guide please reach out to us on the Nodal Platform or at info@nodal.biz

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