

Our **Innovation**
Your **Intelligence**



NLI[®]

Neighbourhood
Lifestyle
Index[®]



Understand your target market and simplify your segmentation strategy with the **Neighbourhood Lifestyle Index[®] (NLI[®])**



GEOTERRA
IMAGE



NLI[®]

Neighbourhood Lifestyle Index[®]

GEOTERRAIMAGE's uniquely formulated **Neighbourhood Lifestyle Index[®] (NLI[®])** redefines the way you see your neighbourhood, how it influences you and how to use the changing environment to your advantage.

What is the NLI[®]?

In its primary form the **NLI[®]** is a multi-dimensional income-based segmentation model that provides the most data rich neighbourhood profiling product in South Africa.

The NLI[®] allows users to:



Compare potential business sites



Demographic profile



Quantify change



Establish viability



Estimate diversity



Purchasing power parity



Define a **target area** for new and existing sites



Identify areas with better **opportunities**



Understand the demographic and **economic landscape** of your target market



Integrate **client information**, crowd sourced data and economic indicators

Introduction to the NLI[®]



The **GEOTERRAIMAGE Neighbourhood Lifestyle Index[®] (NLI[®])** is not a sample survey-based product, but is statistically segmented and modelled from population dwelling unit information and various other sources of information.

This unique product is an income based segmented classification, classifying neighbourhoods according to their income and various lifestyle characteristics represented at Enumeration Area level (EA), Small Area Layer, etc.

Different multivariate statistical techniques, based on various sets of household information, including

-  **Household Income**
-  **Household Size**
-  **Type of Dwelling**
-  **Geographic Location**

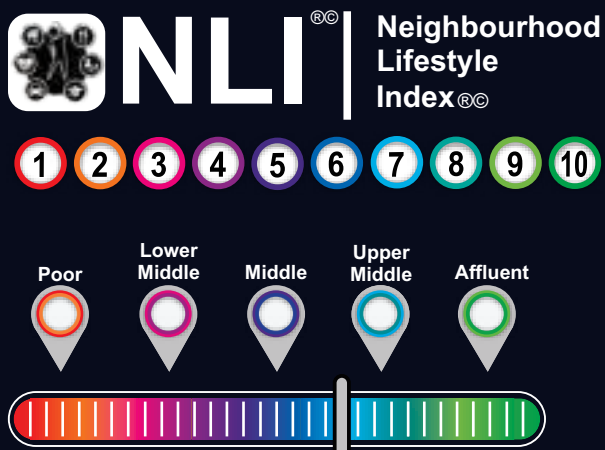
are applied to measure the level of wealth of people in neighbourhoods.



The NLI[®] Income class

The **NLI[®]** class ranges from 1 (lowest income/ poorest community) to 10 (highest income/ most affluent community). This can also be used to classify the neighbourhood into wealth status groups.

The 10 **NLI[®]** classes and 5 wealth status groups within the **Neighbourhood Lifestyle Index[®] (NLI[®])** provides users with a thorough National perspective on South Africa, and is available for the whole of South Africa, any of the nine provinces or at a more granular level up to an EA level.



NLI[®] 1-3

National Profile (POOR)

(Selected)



The NLI[®] 1 –3 group are on average:

70.2%

of the people in South Africa are classified in NLI[®] 1 to 3

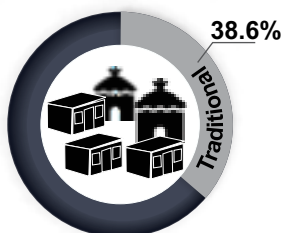
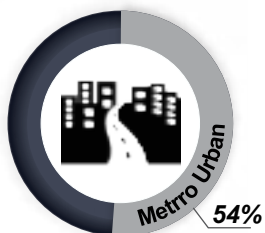
PROXIMITY TO SERVICES



1.6 km from the nearest school
23.8 km from the nearest police station
8.4 km from the nearest hospital
4.8 km from the nearest recreational facilities
58.4 km from the nearest major shopping centre

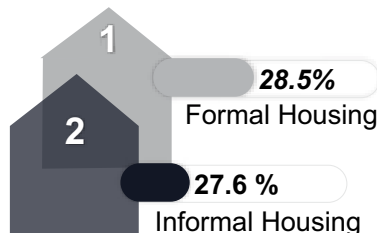
AREA

54 % of NLI[®] class 1-3 lives within metro urban areas, and 38.6% in traditional areas.



DOMINANT DWELLING TYPE

In NLI[®] class 1-3, 28.5 % lives in formal housing and 27.6 % in informal housing.



DEVELOPMENTS

56.4 % of all new formal housing developments falls into the NLI[®] 1 -3 group



CREDIT ACTIVITY

34.8%

34.8 % of this group is

credit active, with the majority in the NLI[®] 3 group



SOCIO ECONOMIC RISK INDEX

58.25 % of the lowest risk group lives in a **formal housing structure**



58.25%

97.4 % of the highest risk group lives in **informal housing, flats and hostels**



97.4%

NLI[®] 4-6

National Profile (MIDDLE INCOME)

(Selected)

The NLI[®] 4-6 group are on average:

20.8%

of the people in South Africa are classified in NLI[®] 4 to 6

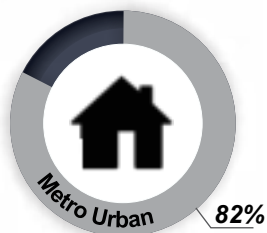
PROXIMITY TO SERVICES



2.4 km from the nearest **school**
12.7 km from the nearest **police station**
5.3 km from the nearest **hospital**
2.4 km from the nearest **recreational facilities**
35.5 km from the nearest **major shopping centre**

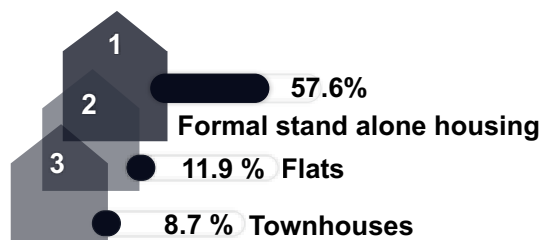
AREA

82% of NLI[®] class 4-6 lives within metro urban areas.



DOMINANT DWELLING TYPE

In NLI[®] class 4-6, **57.6 %** lives in formal stand alone housing, **11.9 %** in flats and **8.7 %** in townhouses.



DEVELOPMENTS

40 % all new developments are taking place in NLI[®] 4-6 neighbourhoods.



CREDIT ACTIVITY

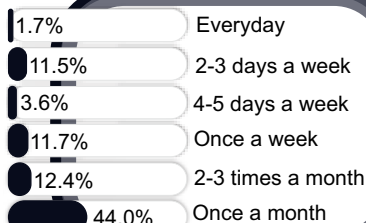
48.3%

48.3 % of this group is **credit active**, of which **9.7 %** of the credit active component have personal loans.



NLI[®] 6 RETAIL PROFILE

SHOPPING FREQUENCY



WHERE DO THEY SHOP?



NLI[®] 7-10

National Profile (UPPER INCOME)

(Selected)



The NLI[®] 7-10 group are on average:



of the people in South Africa are classified in NLI[®] 7 to 10

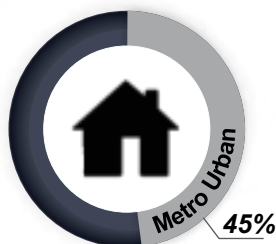
PROXIMITY TO SERVICES



1.3 km from the nearest school
5.3 km from the nearest police station
1.3 km from the nearest hospital
0.5 km from the nearest recreational facilities
7.3 km from the nearest major shopping centre

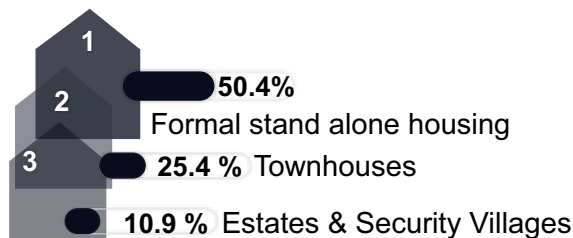
AREA

45% of NLI[®] class 7-10 lives within metro urban areas



DOMINANT DWELLING TYPE

In NLI[®] class 7-10, **50.4 %** lives in formal stand alone housing, **25.4 %** in townhouses and **10.9 %** lives in estates & security villages.



MIGRATION

16.6 % of people in NLI[®] 7-10 neighbourhoods migrate out of their neighbourhood daily to work



DEVELOPMENTS

51.4 % all cluster housing developments are taking place in NLI[®] 7-10 neighbourhoods

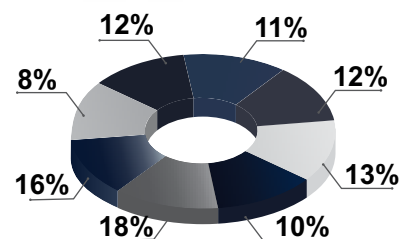


CREDIT ACTIVITY

48.3% of this group is **credit active**, of which **9.7 %** of the credit active component have personal loans.



NLI[®] 10 CREDIT PROFILE



■ Credit Cards ■ Personal Loan
 ■ Furniture ■ Telecoms
 ■ Vehicle ■ Micro Loans
 ■ Mortgage ■ Insurance

The **NLI**® Modular approach

What is meant by the term modular in the **NLI**® context?

The **NLI**® consists of multiple independent products, but with the unique characteristics that they could be integrated or combined in any combination to support an infinite number of decision making analytics.



The following **NLI**® modules are currently available:



NLI® Neighbourhood Lifestyle Index



NLI® + Aggregated Credit Information



NLI® ++ Consumer Profiling



NLI® Demographics



NLI® Migration & Activity index



NLI® Socio-Economic Risk Index



NLI® Liveability Index



NLI® Dwelling Type



NLI® Building Type



NLI® Townships



NLI® Development Index



NLI® Geo Type



NLI® Agricultural Development Index



In what format could I access the **NLI**®?

The **NLI**® data is accessible through multiple platforms and in se'

- Reports (database formats or PDF)
- Web platforms that allow interaction with the different **NLI**® modules
- API technology allowing client operational systems links to the information
- Plugins to the traditional Geographic Information Systems (GIS)
- Digital file formats for the various GIS systems
- SPATIAL XL software packaged with the **NLI**® information



NLI[®] FAQ's (Frequently Asked Questions)



What information is used to create the NLI[®]?

Annual household income, in combination with other characteristics, including household size, type of dwelling, geographic location etc., are used to measure the level of wealth of people at various spatial levels – neighbourhoods - such as Enumeration Area level, Small Area Layer and more.



What is the source data for the NLI[®]?

Diverse information sources from across industries that range from traditional surveys, credit bureau information and aerial photography and high resolution satellite images.



What is the NLI[®] modular approach?

The NLI[®] value, combined with other relevant information, form various products. Any of the individual NLI[®] products could be used as an independent dataset, or multiple NLI[®] datasets could effortlessly be linked to provide a multi-dimensional insights.



What technology is used in the creation of the NLI[®]?

Unique advanced statistical modelling, satellite imaging technology, machine learning, artificial intelligence and cloud processing of large volumes of data..



What is the NLI[®] value mean?

The NLI[®] value classifies the neighbourhood into wealth status classes. It ranges from 1 (lowest income/poorest community) to 10 (highest income/most affluent community).



How frequently is the NLI[®] source data updated?

A daily, monthly and bi-annual data collection system provides the most up-to-date information possible.





Who is currently using the NLI[®]?

- Government (National, Provincial, Municipal)
- Retailers
- Banks
- Large telecommunication companies
- Marketing research companies
- Research institutions
- Academic institutions



What geographical coverage does the NLI[®] have?

The NLI[®] provides information for the whole geographical area of South Africa.



What is the NLI[®] modular approach?

The NLI[®] value, combined with other relevant information, form various products. Any of the individual NLI[®] products could be used as an independent dataset, or multiple NLI[®] datasets could effortlessly be linked to provide a multi-dimensional insights.



At what spatial level does the NLI[®] provide information?

The smallest and most detail off-the-shelf spatial boundaries for the NLI reporting is the STATS SA enumeration boundaries (EA's).



Could the NLI[®] information also be provided in any other reporting boundaries?

On request the NLI information could be provided in any of the STATS SA hierarchical boundaries or within custom client defined boundaries.



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