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OCTOBER/NOVEMBER 2023



OFF-PLAN INVESTMENT
5 Proven Strategies for savvy investors

GET IMMEDIATE RETURNS
Your 6-Step Guide to profitable investing

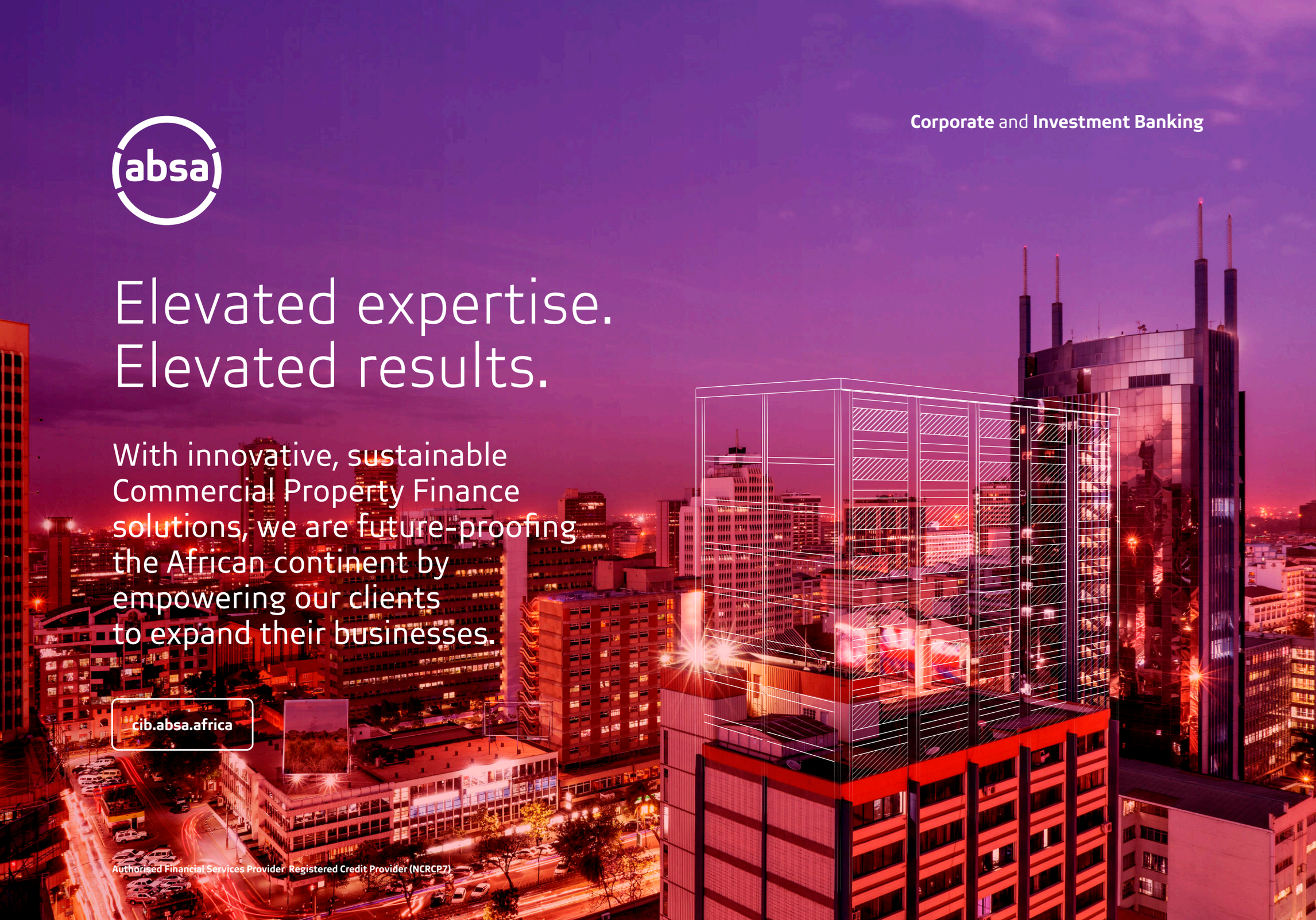
BRYAN HABANA INTERVIEW
Former Bok star shares secrets to UK success

PROPTECH'S POTENTIAL
4 Trends to keep your eye on

REIMAG LAUNCHED 2007 — 16 YEAR ANNIVERSARY

BLUE TITAN INVESTMENTS

Marco Gerazounis' strategy for maximising investor returns


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EDITOR'S VIEWPOINT

Springboks: A MasterClass in achieving world excellence through strategy, dedication, and determination

We are all going through quite a tough time right now in South Africa. We are bruised and battered by a sluggish economy, there are still lingering effects from the pandemic, we have high inflation, debt levels have peaked, load shedding impacts every facet of our lives, poor governance with growing service delivery problems, and there is a general sense of anxiety about the future.

The property world is also changing at a rapid pace with new legislation, practices and changing trends to ensure we international best practice. The contribute to our success we need to participate and act appropriately to those external changes. Property rates have gone up to a level with limited-service delivery that is damaging the economy, the electricity crisis and over compliance is complicating a sector already under severe pressure.

Adversity has a way of ushering fresh opportunities, and I am convinced that at this juncture could mark one of the most pivotal moments in the history of real estate. How you position yourself in the coming year will determine much of your next decade.

Amidst this turbulence, the exhilaration we felt when the Springboks triumphed in the Rugby World Cup knockout rounds, edging past France and England by a single point, was nothing short of extraordinary. Regardless of the final result, their build-up to the Rugby World Cup final has been nothing short of exceptional. With just one loss in the last three months, competing against the world's top eight teams, the Springboks have demonstrated that with unwavering commitment and determination, we can achieve excellence in any endeavour.

The prospect of Siya Kolisi hoisting the William Webb Ellis trophy for the fourth time, should we prevail against the All Blacks in the final, is nothing short of wonderful. This success is the collective efforts of to Director of SA Rugby Rassie Erasmus, Coach Jacques Nienaber, captain Siya Kolisi and the entire Springbok team. They have shown us that greatness is within our reach when we dedicate our minds, bodies, and souls to a common goal.

We learn things such as resilience, leadership, respect, and patience. Lessons that sports teach us can help us develop as people, businessman and investors.

Here are ten things we can apply in our businesses and lives from the Springbok's success:

1. Hard work is the foundation to success and there are no shortcuts.
2. Teamwork is the catalyst for dreams coming true - think and act like a team.
3. All your actions have consequences. Always be accountable and select the best people available to deal with the biggest challenges.
4. Losses and failures are part of the journey and it should not be mistaken as an end.
5. Embrace innovation, change and diversity.
6. Have the best coaches, leaders, and managers in key positions to become the best.
7. Confidence is a path towards victory and overconfidence can lead to your downfall. Be confident yet humble to make it big!
8. Continuously improve through the best technology and training available
9. Nothing ventured nothing gained. Risk is correlated with reward. Revisit and always be flexible with your plans.
10. Never ever give up. Despite the challenges just keep going forward even when things are at their absolute lowest.

It is essential to remember that personal lives affect professional lives. Companies that prioritise the mental health of their staff tend to perform better, directly impacting their profits.'

While we may not see an immediate transformation, it's incumbent upon us to tackle these difficulties head-on rather than wait for circumstances to improve. This is the time to be resourceful, curious, and productive, working to effect positive change.

In the spirit of resilient and strategic investing!

Successful investing!

NEALE PETERSEN
Founder & Editor-In-Chief



MASTER QUOTE:
'When everything seems to be going against you, remember that the airplane takes off against the wind, not with it.' - **HENRY FORD**

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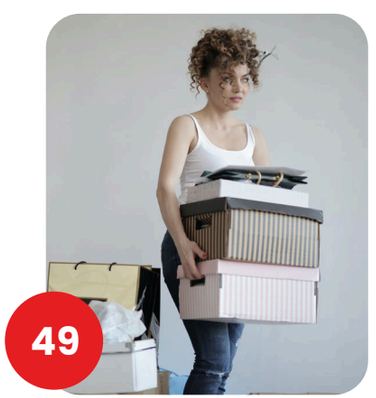
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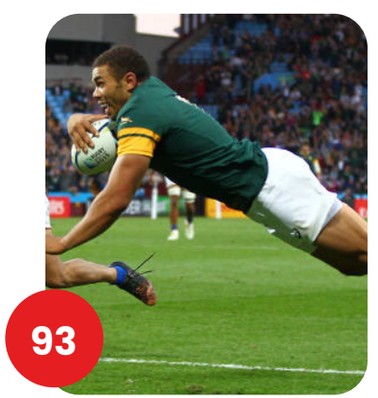


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ASK THE EXPERTS

Send your questions to info@rei.co.za or post on our FaceBook or LinkedIn pages and we will direct them to the necessary expert

Unlocking the path to Homeownership: A Step-by-Step Guide for First-Time Buyers to secure financing successfully



Meyer de Waal
Director
MDW INCORPORATED

The shortage of housing in South Africa is a big problem and I am trying to buy my first house for me and my family and have not been successful. I am employed full-time and so is my husband just very recently. I have heard of First Time Home Finance but not sure on the exact process as to how we go about my application. Can you share what are the steps and solutions available for first-time buyers like ourselves who would like to get a foothold into the property market?

A first-time property buyer can receive a once-off subsidy from the Government to buy a first own property. The subsidy used to be called a FLISP (Finance Linked Individual Subsidy Programme) and the name was changed to First Home Finance Subsidy in 2023.

Subsidy Range
The subsidy works on a sliding scale according to income. The maximum subsidy available is R 38 911 and the minimum is R 169 265.

Who Qualifies?
To benefit from the subsidy, the combined household income of the buyer/s must not exceed R22 000 (gross) per month and not less than R3 501 per month. The buyer/s must have a financial dependent, such as a spouse or a child, be a South African Citizen or and over 18 years old and never owned a property before.

What type of Finance must be linked to the Subsidy?
Since April 2022 the allocation of a subsidy was de-linked from a home loan approval as a prerequisite and now personal own funds, unsecured loans, stokvels, pension backed lending, Rent-to-buy, installment sale structures, employee assistance are all finance assistance to qualify for the subsidy.

Pre-Qualification process:
To start, a first home buyer is first advised to check the subsidy that he/she can qualify for, and then the property finance that the buyer can qualify for. The subsidy amount and the property finance available can then be added together and used as the total buying power of the new home.

Find a Property:
The buyer can then start looking and find a property to buy within his/her budget and sign an offer to purchase.

Final Application:
Once the property finance (home loan or other type of finance) is approved, the buyer can then submit the subsidy application.

Use of a subsidy
The subsidy can also be used as a deposit or pay a portion of the legal transfer and bond registration fees. The subsidy can be used as a deposit, to reduce the home loan amount, or added to the home loan approved, to increase the purchase price.

Timing of Application
It usually takes 21 -30 working days to obtain approval of the subsidy and then +/- 30 days to get the subsidy paid out.

Useful Resources

- **Subsidy Amount Calculator** and application calculator click here: https://flisp.co.za/
- **Subsidy online interview** to obtain a subsidy voucher- click here: http://www.mybondfitness.info
- **Website:** https//flisp.co.za

ENQUIRE NOW



Exploring retirement options: Life Rights vs. Sectional Title – which is right for you?



Corene Breedt-Rammutla
Co-Founder and CEO
CIRCLE SENIOR LIVING

My husband has just officially retired and we are now selling our house and are looking at moving into a senior living community but we are still not sure where and what the right community would be for us. We need a place that is safe, has assisted living, offers amenities that can enhance our lifestyle such as a fitness centre and offers healthy meals and can help with transportation and also in emergencies. Also we are not sure other life rights or sectional title is the best option?

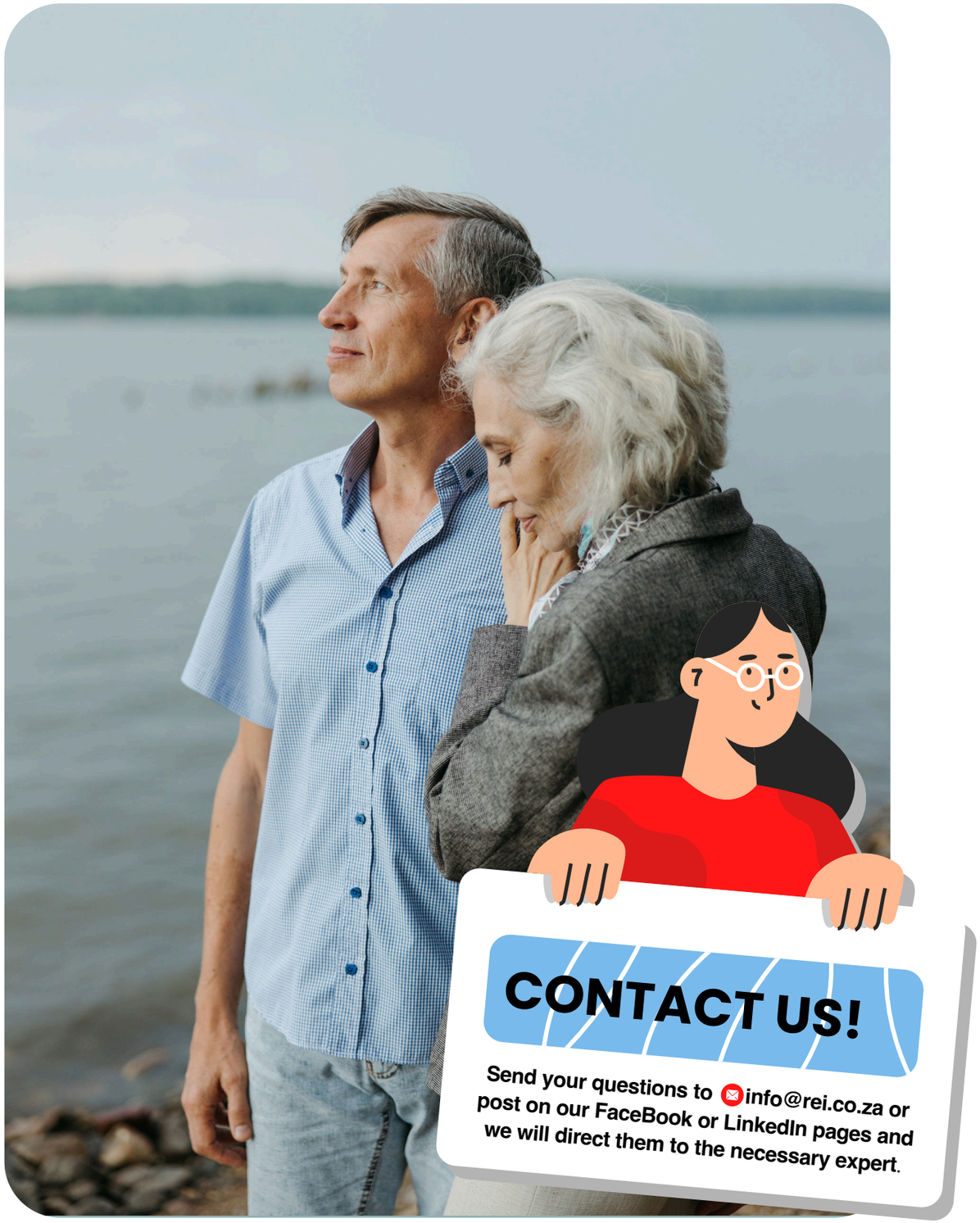
The first advice that I can give you is that we know people love to retire within a community that they have lived all their lives, where their memories are. As a starting point, research and see if there are any facilities within a 5-10km radius from where you have lived. This makes the transition so much easier and ensures that you are in an area that you feel safe and secure.

Secondly, there are such beautiful homes on the market at the moment. The important thing is to really understand the different costings and structures, and have a really good idea of what you are looking for, which is important.

Make sure that when you visit and view these facilities that you ask those questions and go down your list and make sure that you can tick all the boxes not only of activities and facilities but what are the additional costs for security, levies and what technology is included. There are definitely facilities out there that tick all the boxes of the things you are looking for so don't feel overwhelmed and take a methodical approach.

In terms of what is right for you from a life right or a sectional title point of view, it really depends on your financial and family goals. Both of them have pros and cons. A life right typically is very popular in the senior living market because it eally takes the burden off you from a maintenance point of view, a resale point of view and there are no transfer fees.

ENQUIRE NOW



MARCO GERAZOUNIS: FROM GOOD TO GREAT

Transforming lives and maximising returns for investors

By Neale Petersen



Marco Gerazounis is the CEO of Blue Titan Investment Group (BTIG) since November 2015. BTIG focus on enabling individuals and institutions, who are dedicated to their own job, to benefit from sound investments in the property market.

His studied Computer Science at University of Johannesburg and started his career in Information Technology (IT). His first job was as a Senior Consulatant, eventually progressing to Sales Director at Staffware PLC a business process management specialists in software development.

He then moved to Abu Dhabi, United Arab Emirates as Regional Director of TIBCO Software for 4 years before moving to Sao Paulo in Brazil in November 2008 as Senior Vice President of Software AG for 5 years.

He then started his foray into property in November 2015 as CEO of Blue Titan Investment Group (BTIG) where he focus all of his attention now.

Entering the property industry was not done through inspiration but rather through the aspiration to help property developers to go from being good to being great. He has remained in the property industry through the desire to create iconic buildings which change people's lives for the better.

Marco understands that everyone knows that intuitively that making sound investments can substantially accelerate wealth creation. As Executive Director his focus is on the financials, investor portfolios, investor relations, project selection, sales and marketing management.

Key to his role is working with partners, investors and land owners to enable maximum yield possible for all parties involved.

For those individuals or organisations who are unfamiliar with the intracies of the property development market, the whole process can be extremely intimidating. Marco thorugh his company BTIG enables any investor, regardless of experience or capital level, to earn consistent, secure, profits well above industry averages.



MARCO GERAZOUNIS BIO

COMPANY: Blue Titan Investment Group (BTIG) CEO
UNIQUENESS OF COMPANY: All our projects are comprehensively researched including market needs prior to commencement to ensure success for the end buyer each of whom we treat as a property investor. This has and continues to be the core to our success.
FAMILY: A loving wife, two amazing boys and eight God-children.
HOBBIES: Spending time with my family, walking, researching, motocross and mentoring other people in their businesses.
FAVOURITE BOOKS: Good to Great by Jim Collins and The Art of War by Sun Tzu.
PERSONAL MOTTO: Change is inevitable, it should not be feared but welcomed and benefitting from it's key to your success.

Q & A WITH MARCO GERAZOUINIS

1. WHERE DID YOUR JOURNEY TO SUCCESS START? WHAT WERE KEY MILESTONES OR CHALLENGES YOU FACED ALONG THE WAY?

I started off as a Software Developer and progressed in my career to become President of an International Software Company. In 2013 I returned to South Africa and started providing funding and business mentorship to business owners, including property developers.
I realised that many of them were unable to manage their businesses or projects effectively. Through this I created standard operating procedures and structures for the developers to make a success of their projects.

I thought Covid Lockdowns would have been to be a lot more difficult than it was, but due to proper business management BTIG was stronger than ever before after lockdowns were lifted. This was despite our biggest project at the time having been put on hold for over a year.

The key to my success is my family who support me in everything I do, and to help others succeed.

2. WHAT UNIQUE STRATEGIES OR APPROACHES HAVE YOU IMPLEMENTED TO DIFFERENTIATE FROM YOUR COMPETITORS?

Creating a product which is superior to that of our competition, which generates a higher return on investment. Every investor wants a great quality product, a great return on investment and excellent after sales service.

3. CAN YOU SHARE A SPECIFIC PROJECT OR INITIATIVE YOU CONSIDER A TURNING POINT IN YOUR CAREER? WHAT LESSONS DID YOU LEARN FROM IT?

The Paramount Houghton is certainly our most iconic project thus far. I believe the biggest turning point in my career was transitioning from Corporate Executive into a start-up business owner. We are now on a drive to lead the industry into using technology to drive innovation in this very brick and mortar space.

4. HOW DO YOU STAY UPDATED ON INDUSTRY TRENDS AND ENSURE YOUR BUSINESS REMAINS INNOVATIVE AND ADAPTABLE?

Reading, travelling, networking, and advising others on their business strategies. As a CEO you often get bogged down in the day to day running of a business. Looking to the future is like looking at the road ahead whilst driving. You're often able to anticipate the future if you're looking ahead.

5. WHAT IS YOUR LEADERSHIP PHILOSOPHY, AND HOW DO YOU FOSTER A POSITIVE AND PRODUCTIVE WORK ENVIRONMENT WITHIN YOUR ORGANISATION?

As CEO it would be easy to sit back and leave it up to your employees to achieve their key performance indicators. I have a very hands-on approach in every aspect of the business and although I provide my employees the room to get on with what they need to do, I'm always on hand to ensure they meet their key objectives.

Often people are not given enough room to do great things. I give them the room they need, whilst trying make it easier for them to succeed. This philosophy has been the key to my success across multiple industries.



6. HAVE YOU FACED ANY SIGNIFICANT SETBACKS AND CHALLENGES IN YOUR CAREER? HOW DID YOU OVERCOME THEM, AND WHAT DID YOU TAKE AWAY?

I don't believe in setbacks and problems but only challenges which can be overcome through solutions. I surround myself with smart, successful and experienced businesspeople. This helps me to always being ahead of the game and by always looking ahead, any challenge can be anticipated and overcome.

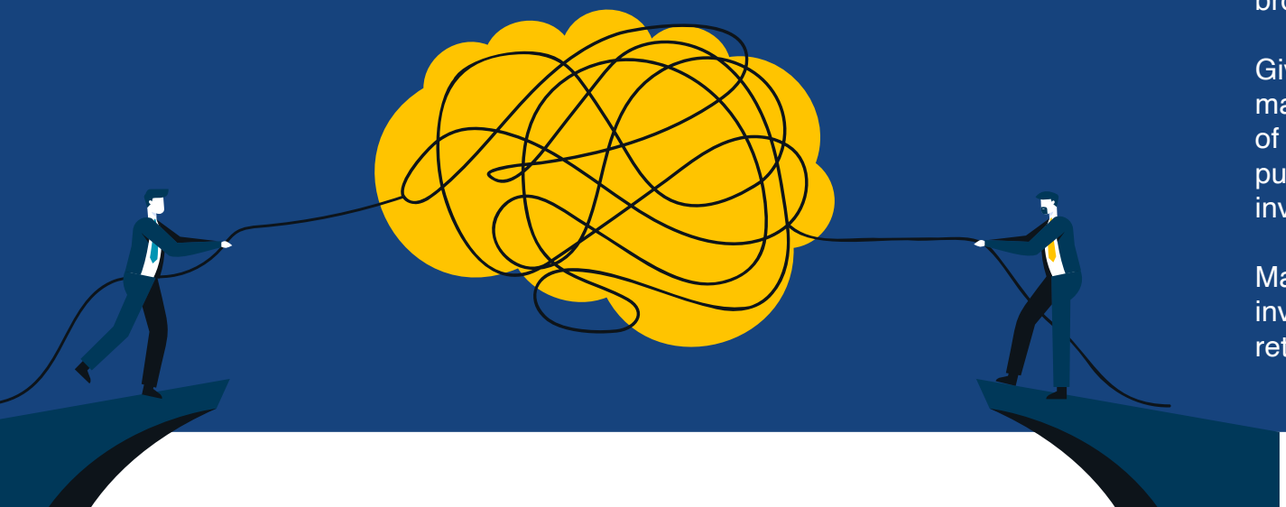
7. HOW DO YOU APPROACH RISK-TAKING AND DECISION-MAKING WITHIN YOUR BUSINESS? CAN YOU SHARE AN EXAMPLE WHERE A CALCULATED RISK PAID OFF?

Throughout my career I have never been averse to taking risks, however these are always done on a very calculated basis. I research every aspect of every investment decision I make.

This pays off every day. By being so clinical and methodical, I can provide these investment opportunities to our clients.

8. IN WHAT WAYS DO YOU PRIORITISE CORPORATE SOCIAL RESPONSIBILITY AND SUSTAINABLE PRACTICES WITHIN YOUR ORGANISATION?

BTIG's Social Economic Development (SED) strategy is about empowering the communities in our project catchment areas with resources, support and skills that ultimately lead to better lives. During Covid this extended outside of our project specific areas where we were able to support to 25 feeding schemes that provided 30 000 daily meals in Mitchell's Plain and Strandfontein.



Eleven backyard vegetable gardens were also expanded to also include communal gardens. These vegetable gardens support the household 'farmers' and the feeding schemes.

Our focus in this area is so high that we are in the process of creating a skills development college focussed solely on educating construction artisans who have been sorely neglected in South Africa. This has led to unskilled and skilled laborer's been taken advantage of by only achieving the minimal wage in most cases. We intend educating a minimum of 1,000 students a year.

In addition, our green approach to construction methods and materials reduces the impact of construction on the environment and BTIG adopt a carbon neutral approach to any construction we undertake.

9. CAN YOU HIGHLIGHT ANY CAREER HIGHLIGHTS, ACHIEVEMENTS YOU ARE PROUD OF, AND UPCOMING PROJECTS OR VENTURES YOU ARE PARTICULARLY EXCITED ABOUT?

The biggest highlight of my career was living in the middle east and working across 4 continents. Despite the cultural differences, every human being is the same at their core. Every person has the same basic needs and desires.

I am most excited about extending our investment guarantee to the broader market.

Given our proven track record of providing investors with above market returns on their property investments, we are in the process of launching our guaranteed rental scheme which provides property purchasers with a guaranteed net return of 9% per annum on their investments through BTIG.

Many of our clients have achieved in excess of 30% returns on their investments, so it is a natural transition for us to provide a guaranteed return to the broader market.

10. WHAT ROLE DO YOU SEE TECHNOLOGY PLAYING IN THE FUTURE OF YOUR INDUSTRY, AND HOW ARE YOU PREPARING FOR IT?
Technology has been absent from this industry to a great extent. The industry is ripe for disruption and combining my tech experience with my knowledge of this industry, I believe we are in the best position to change the game.

11. HOW DO YOU ENVISION THE FUTURE OF YOUR INDUSTRY, AND WHAT STEPS ARE YOU TAKING TO STAY AHEAD OF EMERGING TRENDS?
The current trend is to build cookie cutter homes but since each person is an individual, I see this approach as being outdated and archaic. Our aim is to provide each person with a unique product that reflects their personality. We allow every person to be who they want to be and a home is massive reflection on the individual.

12. ANY KEY INSIGHTS, KNOWLEDGE OR LESSONS THAT YOU GAINED THAT YOU WOULD LIKE TO SHARE?
That all investors really want is good return on investment from a good quality product. BTIG adopts a unique approach in achieving this.

13. IF YOU HAVE INVESTED IN REAL ESTATE, INCLUDE ANY INVESTMENTS YOU MAY HAVE MADE AND THE MOST IMPORTANT LESSONS YOU LEARNT FROM THE EXPERIENCE IN YOUR CAPACITY AS AN INVESTOR.
Investing in various industries I have discovered that the only way to protect against a weakening Rand is through property. Given our low property prices there will be a dramatic increase in prices in the foreseeable future.

14. HOW DO YOU MAINTAIN A WORK-LIFE BALANCE WHILE MANAGING YOUR PROFESSIONAL RESPONSIBILITIES? WHAT DO YOU LIKE MOST ABOUT WHAT YOU DO AND LEAST?
In all fairness it is not easy to maintain a work-life balance. One must set aside time to make time for the things which we often don't realise matter most.

I love mentoring people and I hate dishonest business practices…

15. WHAT ADVICE WOULD YOU GIVE ASPIRING ENTREPRENEURS OR PROFESSIONALS LOOKING TO MAKE A MARK IN THE INDUSTRY?
You may not be the smartest person in the room, but you can always be the one who works the hardest. Be the first to arrive and the last to leave. Hard work always pays off and never stop investing in yourself. Continue to learn and grow.

16. WHAT DON'T PEOPLE KNOW ABOUT YOU?
The way I think. I always think about every situation from multiple perspectives.

17. IF YOU WOULD DO ANYTHING ELSE, WHAT WOULD IT BE?
Having been exposed to various diffirent businesses and careers, I've realised that any career or business can make you happy.



BLUE TITAN INVESTMENT GROUP
Elevating returns through teamwork, innovation and passion for property

Blue Titan Investment Group (BTIG) was founded for the sole reason of providing funding for property developers. Through this we established a property development division which prides itself in providing the highest standard of quality and integrity in residential property.

Their reputation for un-compromising professionalism and quality in everything they do is earned by serving their clients and earning their trust. As developers of commercial, residential and hotel properties, they have over 10 years of experience.

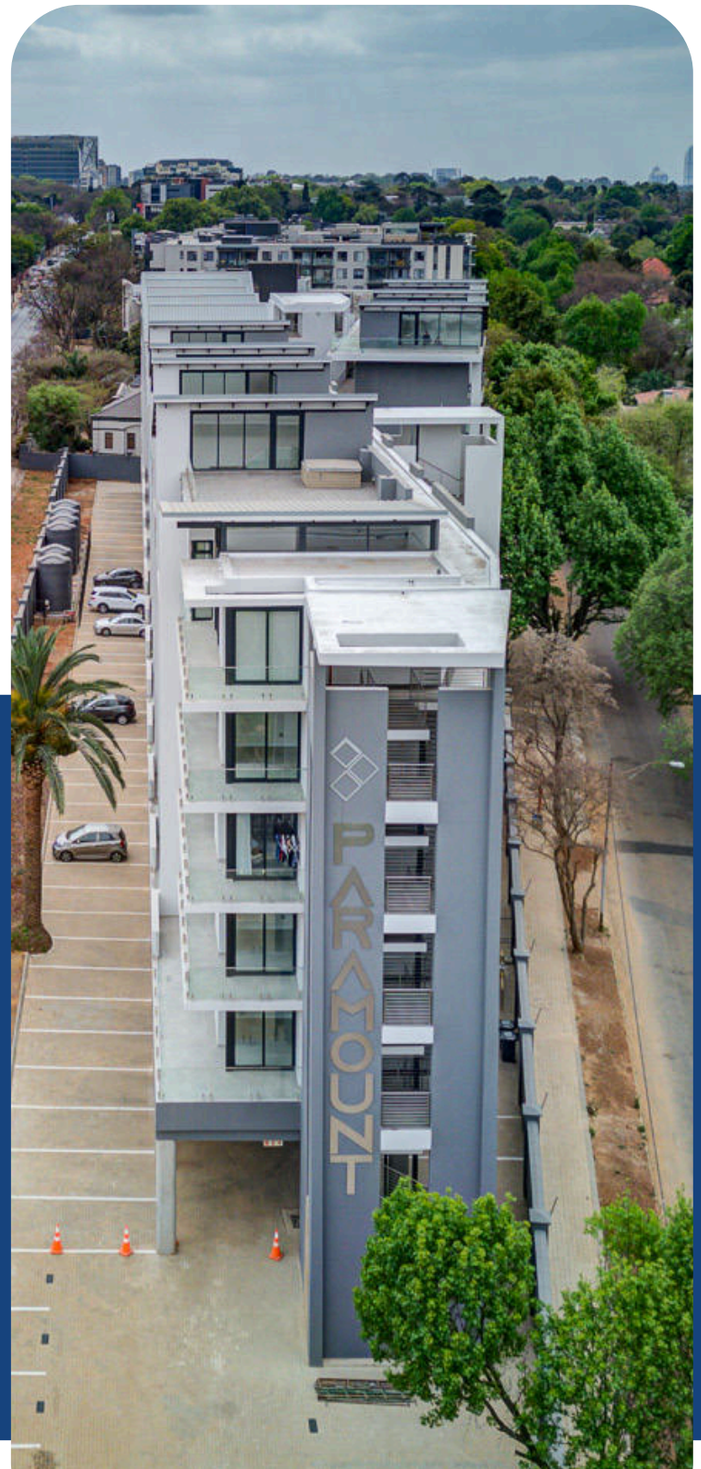


PARAMOUNT
LUXURY APARTMENTS

Their approach of a non-compromise drive to professionalism and quality with an internal drive to promote progressive growth through a strong corporate culture has helped us to recruit and retain the most dedicated and qualified staff.

Blue Titan Investments view the process of developing a property as a partnership with multiple facets including the original landowner, their investors, BTIG and the end buyer. Advising clients ranging from Individual Private Investors, Corporate Investors and Homeowners, they put teamwork, innovation, and their passion for property at the heart of everything they do, striving to go the extra mile to exceed their clients' expectations.









Every project, they undertake, for both investors who retain the property and those who sell their property, they ensure that they obtain an asset of the highest quality with a drive to achieve the highest returns available in the South African market.

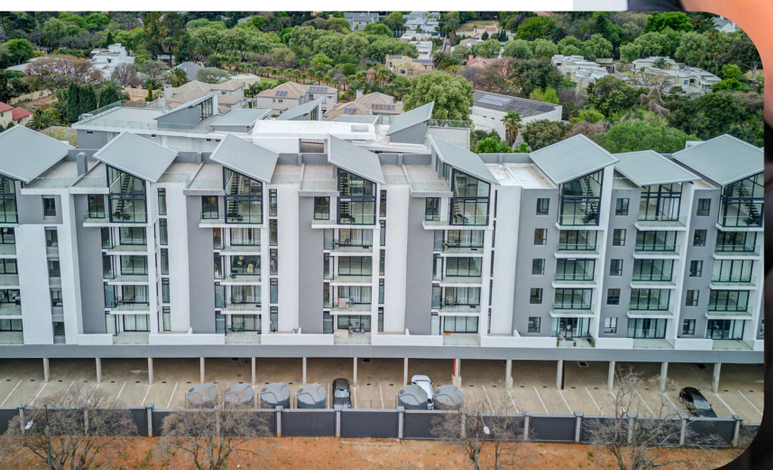
With their proven track record, they continue to deliver a superior product to homeowners and investors alike by utilizing well renowned architects, best in class construction contractors and state-of-the-art security providers. Centred around their green approach and uncompromisable quality, they deliver a proven high return on investment.

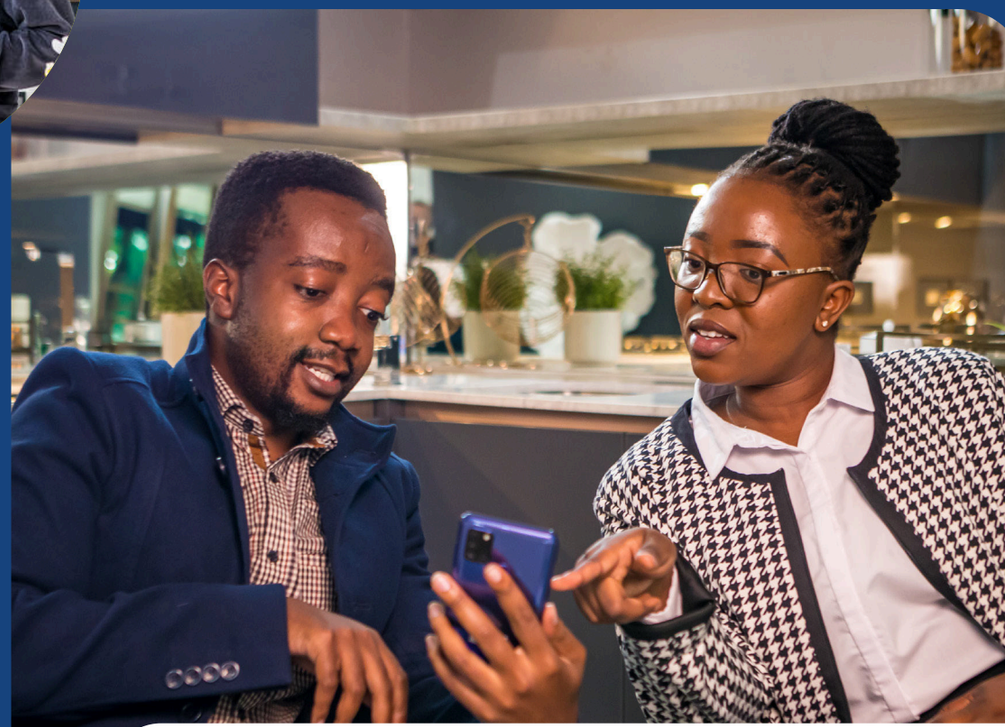
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BLUE TITAN
INVESTMENT GROUP

THE PARAMOUNT
HOUGHTON

Launch Date
11 Nov 2023
@12pm



IMPROVE THE WAY YOU LIVE

Guaranteed Rental Income Scheme at The Paramount, Houghton.

FEATURES

- UNDERCOVER PARKING
- BEDROOMS: 1
- BATHROOMS: 1
- APARTMENTS from R2 million



INVESTMENT OPPORTUNITY HIGHLIGHTS

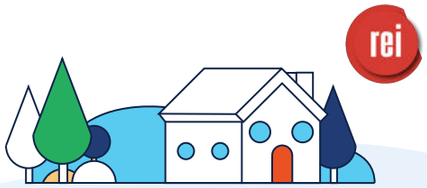
- Purchase a 1 Bed Apartment
- Rental Guarantee option
- Investor receives a rental income with our without a tenant
- Annual Net Return on Investment (ROI): 9%
- Equates to a R15k minimum per month on a R2m investment (after expenses)
- Transfer costs included (no transfer duty on VAT
- BTIG to pay Levies, Rates, Utilities and Rental Management Fees.

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docfox

FICA Compliance

Guidance for the Real Estate Sector



1 Relationship Starts with Seller

- Relationship starts with seller when **mandate is signed**
- **FICA needs to happen on seller** as Estate Agents are Accountable Institutions
- Lightstone / Windeed report is pulled to **ensure that the registered seller is the owner of the property**
- **Application with seller's details is created on DocFox where FICA is done within minutes - this includes risk rating, sanction screening and adverse media checks**

Read our article:
An example of when to conduct Enhanced Due Diligence in the Property Sector>>> for examples on how to conduct proper due diligence

2 Property is Listed For Sale

- **Marketing** of property starts
- **Prospective buyers** come and view the property
- Buyer can submit an **Offer to Purchase (OTP)** if interested in buying the property

3 Prospective Buyer is Identified

The following questions are some examples that will impact how the terms and conditions of the sale of the property are put together in the OTP & whether the prospective buyer is a good fit:

- What are the suspensive conditions of sale?
- How do they intend to pay?
- ge status?
- Should they need a
  contact a bond orginator

4 Bond Originator performs **Credit Checks**

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INVESTING



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Your 6-Step Guide to Profitable Property Investments from Day One

TRENDING ONLINE

Unlocking Insights: South Africa's 2024 Property Market Forecast from a Developer's Perspective



UNLOCK OFF-PLAN INVESTMENT SUCCESS 5 Proven strategies for savvy investors to maximise benefits

By Editorial



Lower deposits, longer transfers, quicker capital appreciation, no transfer duty costs and choosing the best units on offer are some of the many benefits of buying property off-plan from developers. To indulge in these benefits, property purchasers need to consider some vital factors when interested in a new development.

Experienced property developers, Rabie Property Group, share their top 5 strategies for buying a property off-plan.

TIP #1-Uncover great opportunities through in-depth research.

One of the most important things to determine is who the developer is and then assessing their track record in terms of what products they have delivered and if they have successfully achieved what they have set out to in the past.

Look out for signs of a good developer by analysing the professional teams they have chosen to partner with such as architects, construction companies, quantity surveyors and marketing agencies. These partnerships are good indicators of a developer's reputation and whether one should invest in the respective development.

TIP#2-Capitalise on price appreciation in off-plan property investments.

Capital appreciation can be achieved by purchasing off-plan as early as possible. The longer the off-plan time the better returns, with the optimal time being from 18 to 20 months before completion.

TIP#3 - Analyse the location of the development.

Vital factors to consider when analysing location include the demand of the area and if it is supported by appropriate road infrastructure, schools, shopping centres and preferred amenities that the purchaser wants near their living space.

TIP# 4 - Choose a development that brings something unique to the area.

Great developments worth investing in have desirable elements and purchasers need to be certain that there is a demand for the property in terms of resale or rent. Being certain that there is a demand for the property in terms of resale or rent also adds value to it.

Look for differentiating factors that attract investors for example 24-hour security is a non-negotiable, solar power, pre-paid water & electricity meters, fibre connectivity and specific amenities that attract tenants.

TIP#-5 -Buying off-plan can be more affordable than purchasing an existing property.

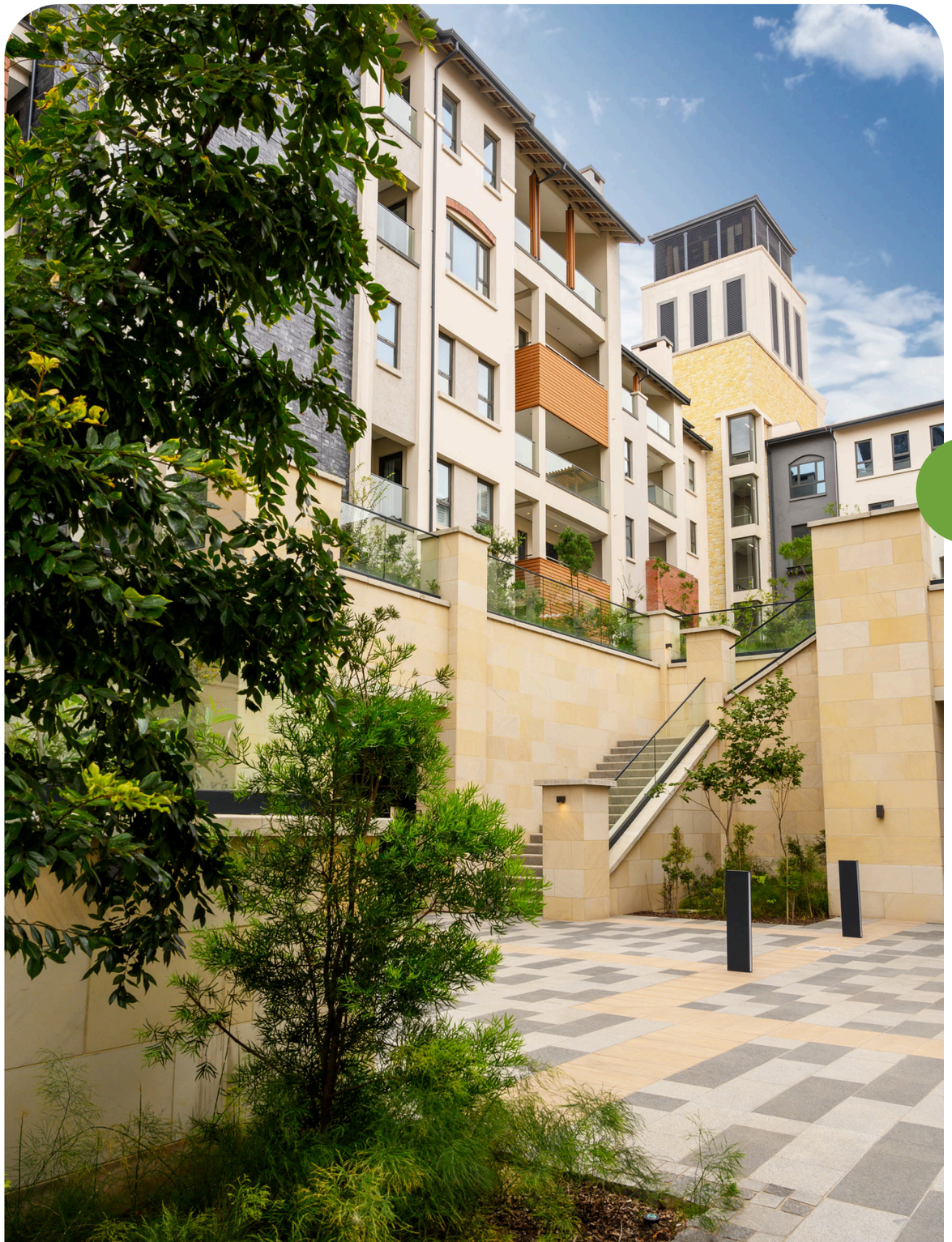
One of the best savings from purchasing a property off-plan is that there is no transfer duty payable and until the construction is complete, and therefore bond repayments are delayed. This gives investors between 18 to 24 months to structure budgets and cash flows.



Key financial benefits of buying into a new property development.

The banks' enthusiasm for investing in new developments is driven by a growing buyer preference for these kinds of properties. New builds offer numerous advantages including:

- Reduced initial maintenance costs.
- Potential savings on electricity and running costs - when built to the latest specifications.
- Added benefits of community living.
- Enhanced security - when building in an estate or development.
- When buying before construction is completed does require a level of trust but is often more cost-effective than buying an existing unit.
- Bond repayments are delayed until construction is complete – giving you up to 24 months to put money aside and budget accordingly.
- Investing at today's property price, the chances are the property value will already have appreciated by the time you move into the unit.
- Lower initial costs, such as the absence of transfer duty however VAT is included in the purchase price.
- Transaction costs for purchasing a new build are still cheaper compared to buying an existing property.
- Maximise potential savings on your home loan by using a bond originator as opposed to applying directly with banks to secure the best possible interest rate on your home loan.



New build plans value concentrated in South Africa's three key regions

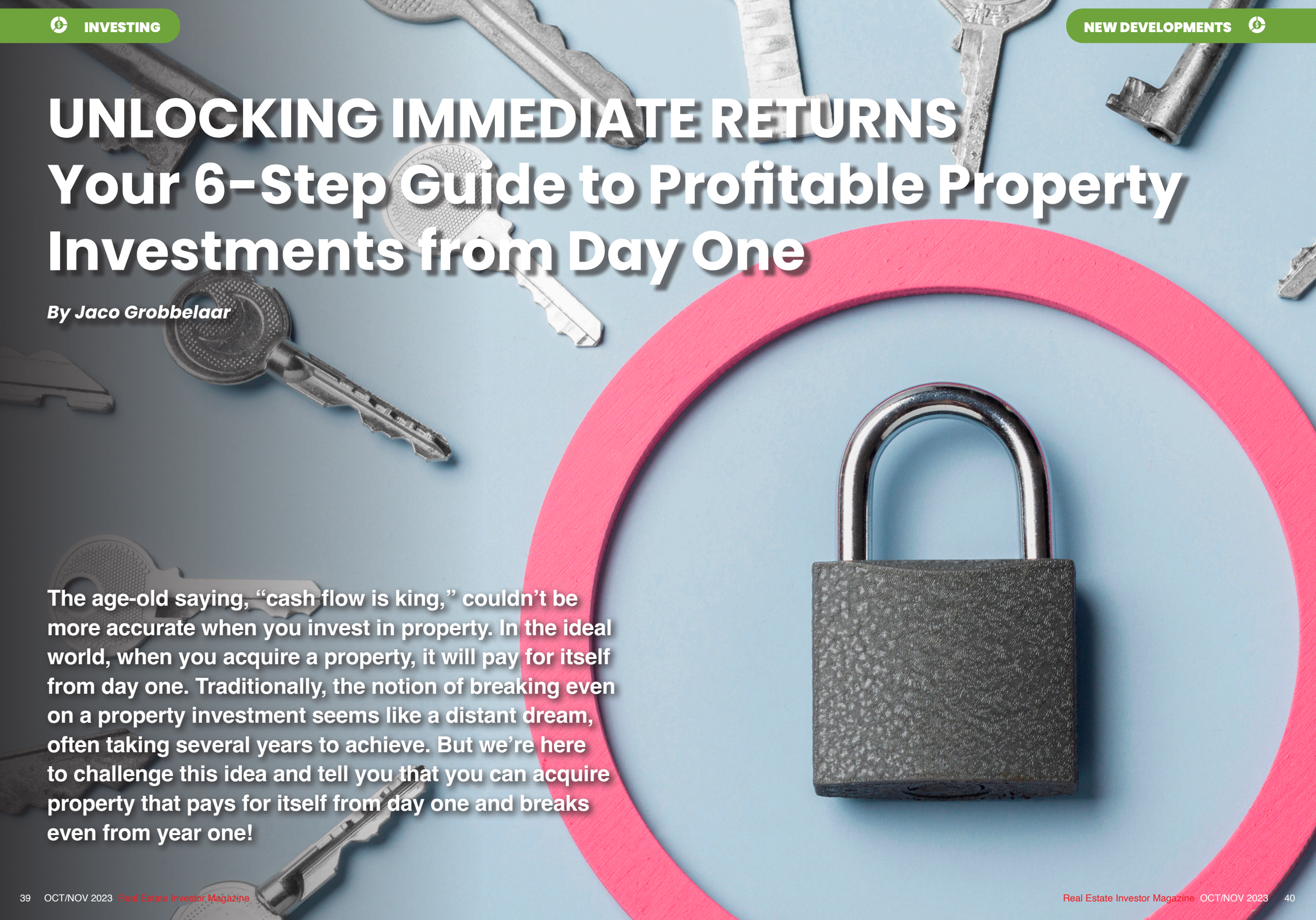
- Western Cape - accounts for more than a third at 33.7% of the value of all residential plans passed in South Africa last year.
- Gauteng - follows closely with 30.8%
- Kwa-Zulu Natal - has 15.6%.

Rhys Dyer of Ooba Home loans say, "if the recent robust rate of growth in the value of residential plans passed in the Western Cape relative to Gauteng is sustained, the Western Cape will continue to dominate the new residential housing market in years to come."

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UNLOCKING IMMEDIATE RETURNS Your 6-Step Guide to Profitable Property Investments from Day One

By Jaco Grobbelaar



The age-old saying, "cash flow is king," couldn't be more accurate when you invest in property. In the ideal world, when you acquire a property, it will pay for itself from day one. Traditionally, the notion of breaking even on a property investment seems like a distant dream, often taking several years to achieve. But we're here to challenge this idea and tell you that you can acquire property that pays for itself from day one and breaks even from year one!

While this might sound too good to be true, it is possible with strategic investment opportunities like multi-lets, student housing, short-term rentals, and certain low-cost housing approaches. These strategies are designed to optimise the rental income, reduce expenses, and adapt to market demand more easily, increasing the likelihood of breaking even in the first year.

Break-even is very seldom achieved with a 'normal' property investment where you buy a rental property and rent it out to one tenant. Some of the reasons for this difficulty include the high initial costs, the dependence on market conditions, rental competition, lower rental income potential, and high tenant turnover.

What is break-even?

When you break even on a property, the rent you receive (after the rental agency commission) is equal to your monthly bond payment, the levies, and the rates and taxes. Having a property break-even is a huge milestone as an investor can own as many properties as possible without needing to subsidise the property every month.

Usually, it takes about four to six years for a property to break even, which often discourages investors, but there are ways to purchase a property and have it at the break-even point from year one:

Find cash flow-positive properties

Besides investing in properties like student housing, identifying cash flow-positive properties is a surefire way to break even within the first year. Focus on locations with high rental demand and growth potential or neighbourhoods close to these locations. You can also explore foreclosures, auctions, etc., to find off-market properties at great prices.



Buy at a discount

The trick to breaking even is buying property at a discount. The price does not have to be far under market value. Even buying a property at a 10% discount makes a massive difference. We discussed how to purchase a property at a discount and all the reasons why someone would sell a property at a discountin a previous article.

Register a bigger bond

Securing a property at a discount is just the beginning of your break-even journey. For example, when you buy a property at a 10% discount, it is important to register the bond at or even above the market value. This does not mean the bank will give you the amount above the purchase price, only that you can apply for that extra amount at a later stage. This is a huge help when you are planning on buying many properties!

Elevate your investment through refinancing

Within a year of purchasing a property, a game-changing opportunity arises, namely refinancing. By refinancing the property to its market value and parking the funds made available in the access bond, you can withdraw funds monthly to subsidise the shortfall of the property. And while you do this, your property continues to grow in value. Talk about setting yourself up for financial success! Refinancing can also be done in the future again if required.

Purchasing investment property that won't cost you a cent

Now that we know the basics of finding a break-even investment, let's consider a practical example of the steps involved:

1. **Property Purchase**
   You acquire a property for R720 000 that is worth R800 000.
2. **Smart Financing**
   You apply for 100% financing on a 30-year bond to minimise the cash you have to pay out of your pocket.
3. **Bond Registration**
   You register the bond for R850 000 or more. In a year, the property will be worth about R850 000.
4. **Strategic Refinancing**
   After a year, you apply to refinance your bond to R850 000, making up to R130 000 available.
5. **Financial Flexibility**
   You park the R130 000 in the bond (access/flexi bond), so you don't pay interest on the amount you borrowed. (Only when you take the money out of the bond do you start paying interest on the amount you took).
6. **Sustainable Shortfall solution**
   This money will be sufficient to pay the monthly shortfall for years to come.



As you follow these steps, a remarkable transformation occurs. The property you've bought not only covers its costs but propels you to profitability. With a sustainable strategy in place, the property becomes a self-sustaining entity, setting the stage for a prosperous investment journey.

The beauty of this approach is its scalability. You can continue replicating this strategy, buying properties that will break even in the first year, and watch your empire grow. Go ahead and break the 'rules' of property ownership. Wave goodbye to waiting years for your investments to balance and say hello to a future where your properties break even and flourish from day one.

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Jaco Grobbelaar
CEO & Founder
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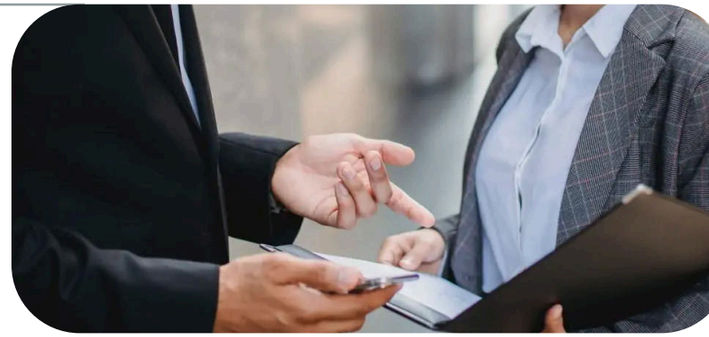


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Smart strategies & eviction procedures for delinquent tenants

TRENDING ONLINE

Unlocking Insider Secrets: How to negotiate a better mortgage bond rate



Empowering home loan applicants with essential financial insights, expert advice, and practical strategies



MASTERING RENTAL CASHFLOW MANAGEMENT

Smart strategies & eviction procedures for delinquent tenants

By Editorial



While the demand for residential rentals in South Africa is rising, so is the number of defaulting tenants. The depressed economy, interest rate hikes, and the pandemic's lingering impact on jobs and income, are contributing to an increasing number of South Africans failing to pay their rent.

This is according to Property rental specialist Marlon Shevelew who shared these facts along with Specialist sectional title attorney Marina Constas with REI. Both shared their insights on residential rental challenges facing landlords and property managers in South Africa.

Marina is a well-known specialist sectional title attorney and a director at BBM Law, which has branches in Houghton, Bedfordview, Pretoria, Umhlanga Rocks and Cape Town. Marina is also the co-author of the best-selling book, "Demystifying Sectional Title", which is the definitive guide for anyone living, buying or leasing property in a sectional title complex, or anyone who deals with sectional title in any manner.

The PayProp Rental 2nd Quarter Index 2023 has revealed that the number of tenants in arrears has risen to an alarming 18.4%. This is the highest figure recorded since 2021 and many property owners have found themselves with no choice but to seek legal recourse.

While unpaid rent is just cause for ousting a problematic tenant, Grant Smee, MD of Only Realty Property Group stresses that landlords must do their research and have an intimate knowledge of the law before initiating eviction proceedings. “The Rental Housing Act of 1999 governs the relationship between landlords and tenants in South Africa, outlining the rights and responsibilities of both parties,” he explains.



Curbing rental defaults

Marlon Shevelew revealed that his firm Shevelew and Associates is handling around 40 residential evictions a month, and that non-paying tenants are the biggest issue in the rental property arena. The next big concern that he cited was landlords who are too “robust” and rush into suing or evicting defaulting renters. “This is not the ideal first course of action. Evicting someone and suing them costs money. No court will award you the costs that you had to pay your attorney. Negotiation may be wiser, and landlords should be mindful of this,” he stressed.

Shevelew noted, however, that contrary to popular opinion, it is not impossible to evict tenants. “It is difficult. The paperwork is onerous, and your application must be precise. The eviction starts long before court papers are drawn up, with a letter of demand. The period of time stipulated in this letter of demand will vary based on whether the tenant is a natural person or a juristic entity.

If the law is meticulously followed and the lease is formally cancelled, you can successfully obtain an eviction order. There are many factors that will be considered, including whether the tenant has alternative accommodation, and it may take a judicial officer some time to give you that court order, but it is possible,” he stated.

Managing tenants in a Sectional Title environment

A sectional title complex adds

additional complexity to the landlord-tenant relationship, involving not only the property owner and tenant but also the body corporate and trustees. In complexes, issues with tenants include not just non-payment but also their failure to comply with the rules.

Owners who rent out sectional title units must be ultra-vigilant and screen tenants thoroughly because they will take the rap for tenants' bad behaviour, and may foot the bills, cautioned Constas, who is a director at BBM Law. "When it comes to a sectional title complex, the buck stops with the owner. It is the property owner's responsibility to ensure that his tenants, their employees, family members and guests all comply with the complex's rules."

Economic challenges, rising crime rates and unemployment in South Africa are leading many people to opt for secure, affordable rental homes in sectional title developments. Investors are capitalising on the trend but are often naïve to the challenges of renting out property in a sectional title scheme. Constas explains that there is no legal connection between a body corporate and a tenant. "This means that any transgressions or misconduct would be taken up against the owner who would be liable.

Case studies

For example, if your tenant's inebriated visitor accidentally damages the main gate, you will be directly liable to the body corporate for the costs of repairing it. You may have legal recourse against your tenant and their visitor, but the body corporate will claim directly from you. In terms of South African law, a body corporate cannot evict a tenant."

Constas says that some overreaching trustees have approached her to ask if they can vet prospective tenants, but this is unreasonable and illegal. "I recommend that the conduct rules of a complex include a clause stating that it is compulsory for a landlord to attach these rules to the lease as an addendum, and to include a provision stating that the tenant is bound by the rules of the complex. In this way, the landlord can say that the lease has been breached if his tenant contravenes the rules."

While rental agents are often responsible for tenants' application screening on behalf of owners, including background and credit checks, Shevelew noted that, in his experience, rental agents do not always know the law. "Many sets of legislation apply to the rental arena. Rental agents must be sure that what they are communicating to tenants is correct and legal. For example, there have been cases where they have assured tenants that late payments are acceptable and set a dangerous precedent."

A case in point is one in which I was asked for advice when the trustees and body corporate of a complex in Johannesburg became increasingly concerned about a tenant's suspicious activities. He was a renowned crime and kidnapping kingpin who was eventually arrested. There are also cases where non-paying tenants have been dubbed 'residential mafia' and it is very difficult to evict them.

One eviction case in a sectional title complex in Fourways has been going on for four years now. During this time, the owner's income and property value has been impacted as the non-paying tenant is also not taking care of the unit. By knowing your tenant, especially in the context of sectional title living, you can ensure that your rental property does not become a thorn in your side and in that of the body corporate."

"If a landlord fails to follow proper eviction procedures, as outlined below, the eviction can be deemed unlawful and challenged by the tenant in court, even if the reasons for the eviction are valid," Smee stresses.

Landlords must keep a cool head.

To secure a successful eviction order, landlords must ensure that they have sufficient documentation and evidence that complies with the legal requirements. Given the complexity of the process,



5 Key Steps to eviction

The Prevention of Illegal Eviction and Unlawful Occupation of Land Act No. 19 of 1998 (PIE Act) outlines the proper procedures for evicting illegal occupants as follows:

Step 1

Letter to inform tenant of breach.

When a tenant violates the terms of the lease agreement, the landlord's initial step should be to send a formal letter to inform the tenant of the breach. The letter should include a specific timeframe, typically set at 20 business days, for the tenant to rectify the breach. “If the tenant fails to address the breach during this period, the landlord has the legal basis to terminate the lease agreement and proceed with the eviction process,” says Smee.

Step 2

If tenant does not vacate, issue an eviction order from the court.

If the tenant does not vacate the property upon lease termination, the landlord must inform the tenant of their intention to seek an eviction order through the court. Following this notification, the landlord can initiate the eviction process by filing an application at the Magistrate’s Court that holds jurisdiction over the property.

Step 3

Notice of eviction hearing notice 14 days before court date

A written notice of the eviction hearing must be personally delivered to the unlawful occupier(s) of the property, by the sheriff at least 14 days before the court date. The notice must clearly specify the date and time of the hearing, detail the reasons for the eviction, and acknowledge the unlawful occupier's right to present a defence.

Step 4

All parties must attend eviction hearing in court

All parties are required to attend the eviction hearing in court. If the unlawful occupier(s) does not appear, the court may either postpone the hearing or proceed in their absence, potentially resulting in the court granting an eviction order.

Step 5

If landlord successful, court issues a warrant of eviction

If the landlord is successful, the court issues a warrant of eviction to the sheriff, authorising them to remove the tenant’s possessions from the property.



Landlords must keep a cool head.

To secure a successful eviction order, landlords must ensure that they have sufficient documentation and evidence that complies with the legal requirements. Given the complexity of the process, it is important to secure legal representation to navigate the court process.

“Evictions can quickly become ugly, and cool heads must prevail. Stick to proper procedures and don’t resort to illegal measures like changing the locks, switching off water and electricity or throwing out the tenant’s possessions before the court’s official judgement” says Smee.

“Even in the case of an unopposed eviction, your legal costs can range between R25 -R35,000, excluding the mandatory sheriff fees. This is why it's essential to thoroughly review a prospective tenant's rental application before signing a lease. This includes assessing their credit score, contacting references, and, in cases of uncertainty, conducting a background check. Sometimes the red flags aren’t so apparent so it’s crucial to perform due diligence,” he concludes.

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4 Trends to keep your eye on

TRENDING ONLINE

The Evolution of Investment Strategies in the Real Estate Market



Tech, data and AI hold solutions to the residential property market



UNLOCKING PROPTECH'S POTENTIAL IN SOUTH AFRICA

4 Trends to keep your eye on

By Editorial



Property technology (commonly known as Proptech) is on the rise globally, after picking up momentum during the pandemic it now going next level.

The escalating significance of Proptech within the industry is underscored by its staggering projected market value - poised to reach $86.5 billion by 2032. Closer to home, however, South Africa's Proptech adoption has lagged and is hindered by entrenched analogue processes and user resistance.

REdimension Capital, a pioneering investment firm dedicated to reshaping the future of South African real estate, is pleased to announce the first close of its inaugural fund, the REdimension Real Estate Technology and Sustainability Fund. This unique fund, which has received support from leading, forward-thinking stakeholders in the real estate sector, will focus on investing in early-stage innovative technology companies that deliver demonstrable improvements in the way property is developed, managed, and engaged with.

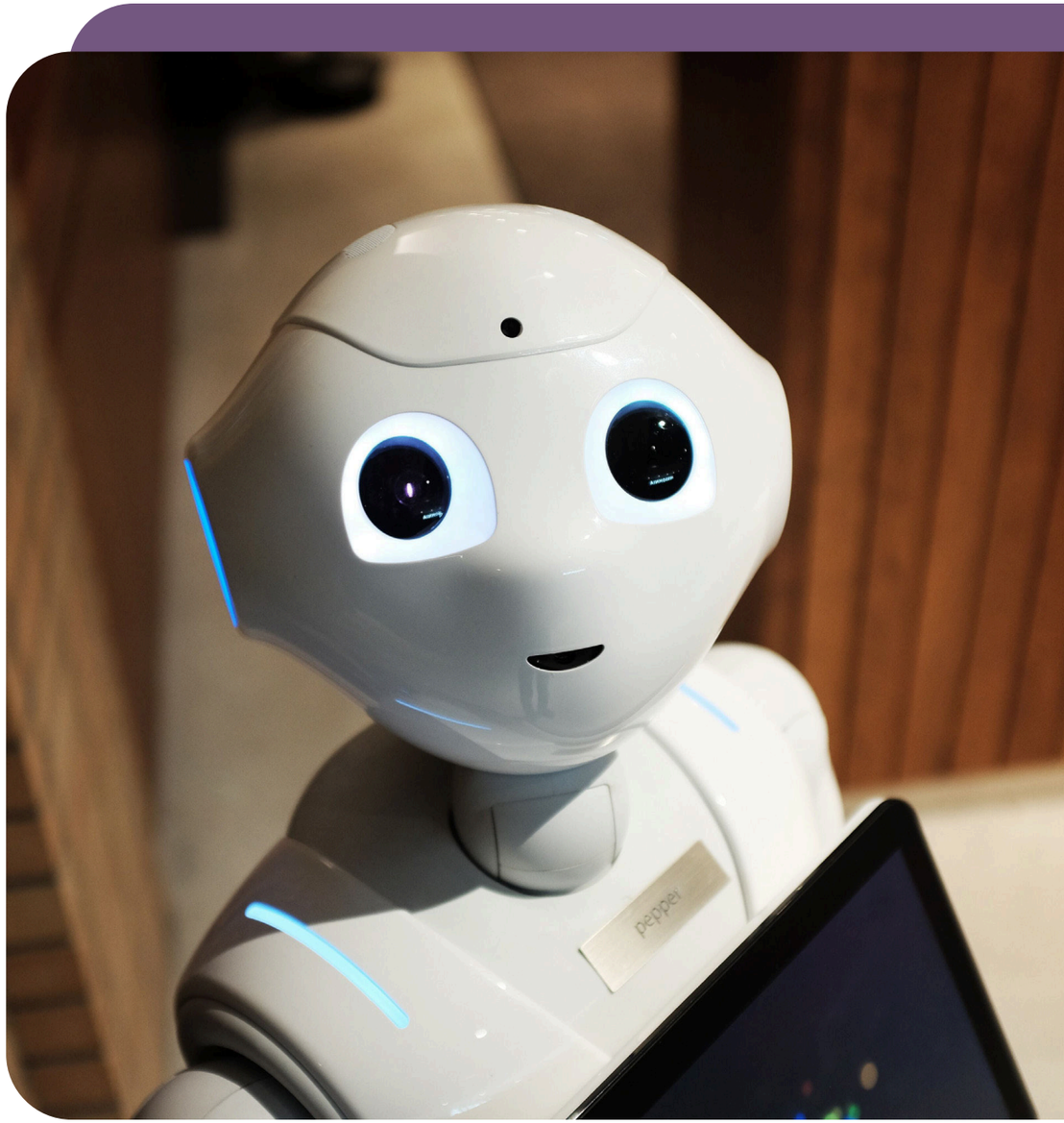
By strategically aligning with sector stakeholders, the fund has built an ecosystem of mutual value, aiming to deliver both investment and operating returns while accelerating technology adoption and driving sustainable outcomes.

"Embracing Proptech is essential to our industry's global competitiveness," explains Jackie Smith, Head of Buyers Trust, a cutting-edge bank-hosted deposit solution for homebuyers. "These tools help to streamline processes, boost efficiency, cut costs, improve the customer experience, enable data-driven decisions, and reduce our carbon footprint."

Widespread adoption hampered by infrastructure limitations.
Realising these benefits requires full industry buy-in, a challenge that persists in South Africa. In 2022, a report compiled by REIdimension for the South African Property Owners Association (SAPOA) conducted a survey on property businesses which revealed that 52% of surveyed organisations that did not have a specific technology or innovation strategy in place. In addition, 83% of respondents shared that more than half of their processes were still manual.

"South Africa's private sector is resourceful, but widespread technology adoption hinges on a robust digital infrastructure," says Smith. "The challenge of ongoing loadshedding interrupting internet connectivity and device power supply means that Proptech tools are not being harnessed to their full potential."

Challenges also stem from the 'Digital Divide,' with a quarter of the population lacking regular internet access. Nonetheless, several Proptech trends are already starting to reshape the local residential property industry.



4 Key Proptech trends on the rise

1.Leasing and Tenant Management Platforms

On the rental side of Proptech trends, digital tenant management and leasing platforms are streamlining processes and improving the experience for tenants and industry professionals alike. These platforms often include features for tenant onboarding and screening processes as well as for signing digital lease agreements.

Tenants can also use these portals to log maintenance requests, pay their rent and as a direct communication channel with property managers, with a documented conversation history ensuring transparency and accountability for all parties.

2.Secure Online Transaction Platforms

The property sector frequently involves substantial electronic money transfers, often lacking sufficient security measures. Consequently, it's become highly susceptible to cybercrime, making some buyers hesitant to entrust their deposits to third parties like conveyancers or estate agents.

"The financial aspect of real estate remains largely unchanged from two decades ago when electronic banking became mainstream.," says Smith. "This means that it is ripe for innovation and game-changing technology to make transacting online more secure, transparent and a better experience for all parties involved."

One such game-changing Proptech tool is the Buyers Trust platform, a web-based application that gives homebuyers an alternative proposition for the investment of their property deposit. It issues a free bank guarantee and protects buyers from having to transfer the funds to a third party who may not have adequate cybersecurity measures in place. The secure platform gives the homebuyer full transparency of their deposit investment as opposed to their money sitting with the seller's attorney.

3.Virtual Tours and Visualisation

Some property professionals are increasingly turning to Virtual Reality (VR) to market, stage, and design properties. VR is often used by agents to conduct virtual property tours and stage empty houses, so that potential buyers can view a property and customise it to their preferences from the comfort of their own home. This increases the size of the buying pool, making it easier for buyers from disparate locations to "view" homes.

VR also enables developers and architects to create virtual models in 3D and using walkthroughs of properties that are still in the planning and construction phases, helping to visualise the final product and make informed design decisions before construction begins.



4.Rise of Smart Homes

Smart homes integrate technology and automation thereby enhancing convenience, energy efficiency and security. Internet-connected devices, including heating, lighting, locks, and security systems can be controlled remotely via smartphones or voice-activated tools like Alexa or Google Assistant.

One of the primary benefits of smart homes is the ability to optimise energy usage, which has a positive impact on both reducing your environmental footprint and decreasing your utility bill every month. Smart heating and cooling systems can learn owner preferences and adjust temperatures, while lighting systems can be automated to turn off when rooms are unoccupied. However, Smith comments, “smart homes require electricity to function so local adoption is primarily reserved for those who can afford to go ‘off-grid’”.

“The Proptech trends that will see the most the most success in South Africa are not the most futuristic technologies – as our digital infrastructure is not yet equipped to handle them - but rather those that offer tangible practical benefits to consumers,” Smith explains.

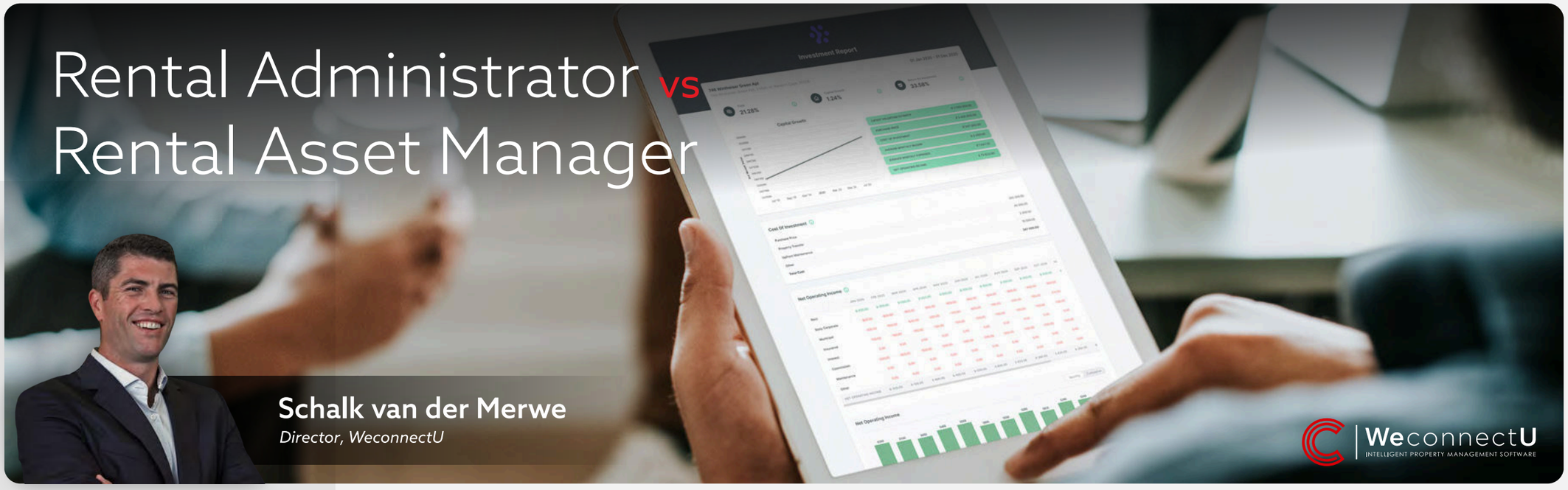
Tools that feature a simple user interface, require minimal data and allow users to have greater control over how their personal data and financial investment are managed will have the most long-term success.

“If South Africa is able to overcome current infrastructure limitations and fully harness these emerging technologies, the property sector will experience a host of productivity and profitability gains that could revitalise our dynamic industry,” she concludes.

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Rental Administrator vs Rental Asset Manager



At WeconnectU, we are on a mission to create more valued and valuable property managers, and one of the ways we are doing so is by helping to reposition them as Rental Asset Managers, rather than Rental Administrators. This may, at first glance, seem like superficial semantics, but closer inspection quickly reveals the potential of this seemingly small change.

What's in a name?

The first thing to understand is that "Rental Administrator" and "Rental Asset Manager" are not two names for the same thing. Each of these roles has a very different set of responsibilities and scope of involvement in the rental management process, and both are equally important.

Both are vital for the success of a rental property. But one tends to be more highly valued than the other.

Let's take a closer look.

RENTAL ADMINISTRATORS

Rental Administrators focus on tenants and the day-to-day operations of running a rental property – the "nuts and bolts" administrative tasks that (ideally) keep the rent cheques coming in. They typically offer little in the way of future-focussed strategic planning or investment optimisation, keeping their eye firmly on more immediate/short-term needs and challenges.

Core responsibilities include:

- Securing tenants: Advertising vacancies, coordinating property showings, processing rental applications, drafting lease agreements and managing tenant documentation.
- Managing tenants: Tenant communications/concerns/issues, rent collection, maintenance requests.
- Basic financials: Tracking rental payments, and generating financial reports.

RENTAL ASSET MANAGERS

Rental Asset Managers take a much longer-term view of rental property management, extending their services beyond the administrative to also focus on the strategic side of the equation.

Core responsibilities include:

- Strategy: Overseeing and actively working to enhance the performance and value of each property asset within a portfolio, as well as the overall value and yield of the portfolio as a whole.

- Analysis and Planning: Analysing financials, market research, property trends and opportunity forecasts to develop proactive strategies to optimise rental income, minimise expenses, and maximise ROI.
- Advisory Services: Providing regular performance reports, financial analyses and personal recommendations while building trusted relationships with investors to help capitalise on emerging opportunities and minimise risk.
- Proactive (long-term) Planning: Developing long-term maintenance schedules and property improvement projects to protect and enhance asset growth while evaluating insurance needs and monitoring long-term trends to ensure ongoing viability and profitability.

Why does it matter?

As we hinted a little earlier, Rental Administrators are seldom as highly valued – or highly paid – as Rental Asset Managers. The reason for this ultimately boils down to perception. Specifically: the investor's perception of the problem(s) being solved, and the value they associate with those solutions.

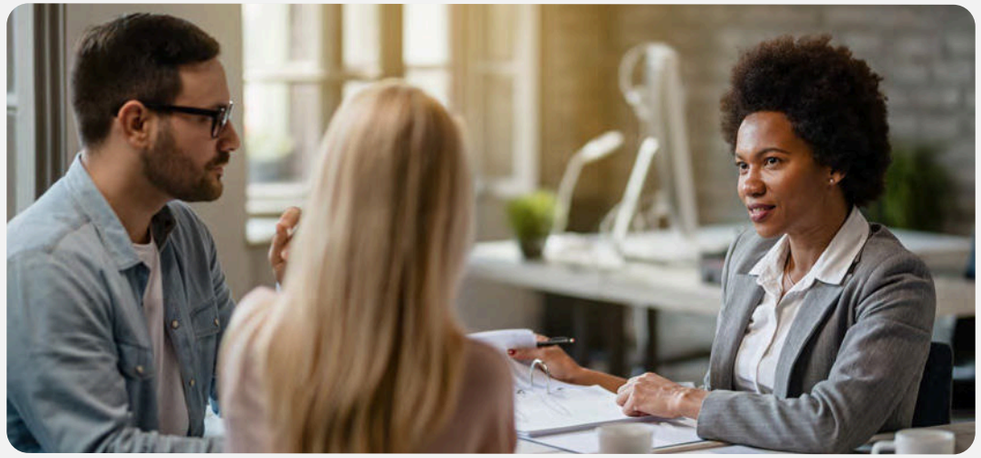
Rental Administrators are typically perceived to be solving a host of time-consuming, often mundane, but not terribly specialised administrative chores. Many landlords believe (likely mistakenly) that they could easily fulfil the role themselves – particularly with the help of modern technology. As a result, they are seldom willing to pay more than a token amount for what they view as a very basic set of services.

Rental Asset Managers, on the other hand, are perceived to be solving a much greater problem – the problem of building a secure, profitable and growing property investment. This leverages a skillset that is much harder to replace or replicate and stands to deliver more tangible rewards. As such, investors tend to value – and therefore compensate – these services far more highly.

Technology's role in empowering change

There was a time that Rental Administrators could only dream of being Asset Managers. A time when the administrative burden was simply too heavy to permit anything more. Thanks to the rapid evolution of technology in the rental management space, however, this roadblock is history.

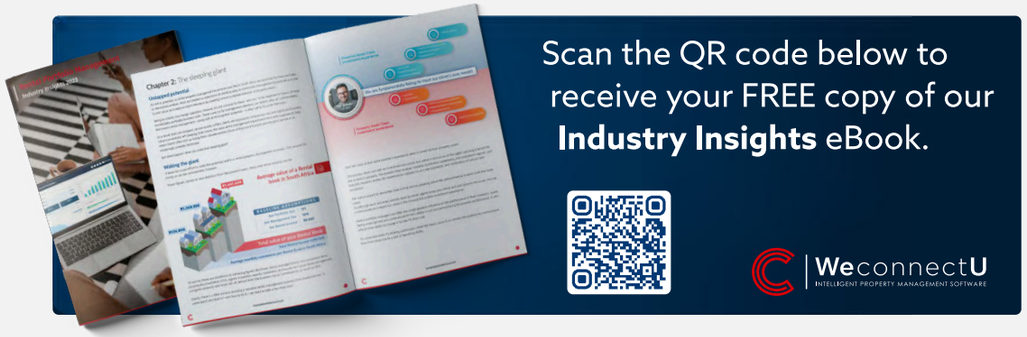
With its ability to automate mundane administrative tasks, improve workflows, and foster collaboration across departments, technology has reshaped the way rental businesses operate. It offers Rental Administrators the opportunity to dramatically lighten their administrative load, empowering them to spend more time and energy on the asset management services that today's investors value so highly. In other words, technology has made it possible for Rental Administrators to transition into Rental Asset Management – and finally reap their fair share of recognition and reward.



How to (successfully) make the transition

Technology has made transitioning from Rental Administration to Rental Asset Management easier than ever, but success requires change on a much deeper level. Here are a few ways to help make the transition an effective one and unlock your full potential within the new role.

1. **Expand your expertise:** Hone your understanding of residential market trends, industry regulations, and best practices to a fine edge, and expand your knowledge of asset management principles.
2. **Foster investor relationships:** Build trusted relationships by demonstrating your expertise and value to your investors, highlighting your strategic capabilities and substantiating claims with measurable results.
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A ONE-OF-A-KIND SOUTH AFRICAN BOOK

By Retha van Rooyen – Student Accommodation investor and property management specialist



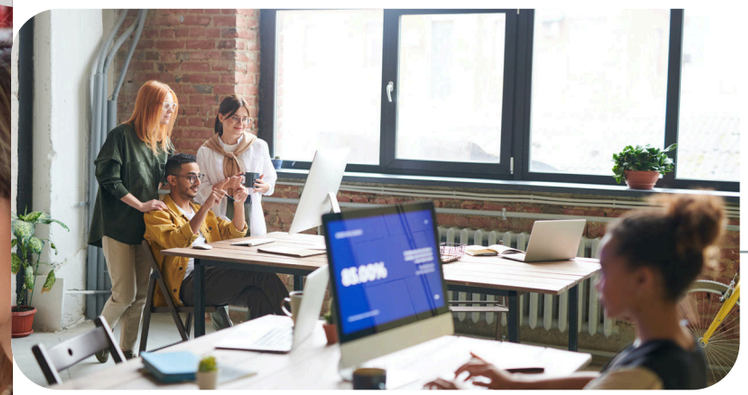
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PAGE 75

5 Ways how hot desking can supercharge workplace productivity



PAGE 81

SAPOA acknowledges outstanding property success and development innovation

TRENDING ONLINE

10 Ways to Harness Coworking Spaces for Business Expansion

10

5 Ways how hot desking can supercharge workplace productivity

By Editorial



Over recent years, the hot desking model has emerged as more than just a fleeting workspace trend. Now, businesses see it as an efficient way to optimise workspaces and promote productivity.

In this guide, we'll explore the concept of hot desk offices, the benefits of working with hot desks, and five ways it can improve productivity in your workplace.

What is hot desking? Hot desking offers workers a flexible and dynamic work environment, unlike traditional workspaces. By freeing employees from being confined to a single, fixed desk, they can experience greater flexibility.

Instead, they can choose different office areas daily to match their tasks, mindset and who they want to interact with. This fosters a sense of autonomy and paves the way for organic collaborations.

In essence, hot desking creates an environment where people can quickly adapt and share ideas.

Defining productivity in the modern workplace

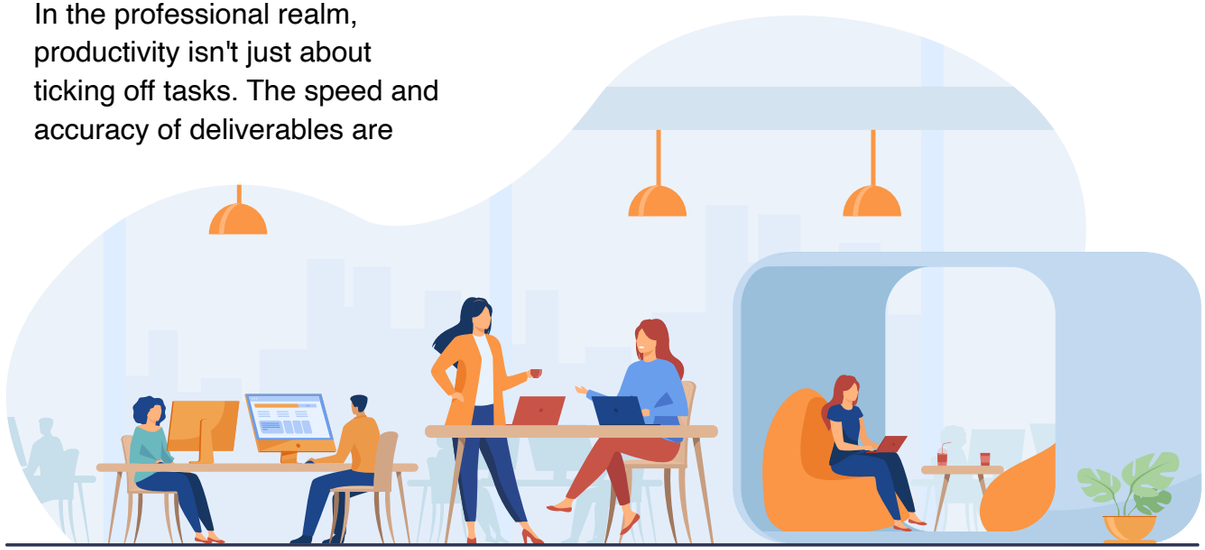
In the professional realm, productivity isn't just about ticking off tasks. The speed and accuracy of deliverables are now necessary measurements for productivity levels.

Fostering a productive and motivated workplace culture can also result in greater commercial success. But to promote productivity, a workplace needs motivated, engaged, and empowered employees.

The successes of the business are more than just numbers. The accomplishments should show how individuals and teams worked together and were flexible.

Five ways hot desking improves productivity

Flexible working encourages efficiency, but are people who hot desk more productive? Here are five ways hot desking can improve productivity to help you learn about the benefits:



1. **Encourages collaboration between employees**
   Hot desking is about more than just flexible seating. It's an invitation for diverse minds to converge and exchange ideas.

   These dynamic workspaces can exceed the collaborative constraints of traditional office settings. Team members can engage and collaborate more easily when not stuck at desks. The environment encourages movement and open dialogue.

2. **Offers access to a range of amenities and resources**
   Hot desking provides more than just a place to work. It offers an opportunity to enjoy the value and comfort of a modern office at a fraction of the cost.

   Hot desking offers flexibility and adaptability. It gives access to equipment and services for business growth.

   These can include essentials like high-speed WiFi, collaborative breakout areas, meeting rooms and ergonomic furniture.

   You can also join network events and seminars on-site. These will help embed you in the local business community and improve your business skills.

3. **Enhances flexibility and adaptability**
   Hot desking supports a more agile and adaptable workplace culture. Teams can move to different workspaces depending on their daily tasks when teams and projects change.

   Organisations can become more flexible and adaptable by using hot desking in their workforce. This means you can handle changing priorities and demands without the costs of hiring a whole office.

4. **Provides a dynamic and vibrant work environment**
   Workplace burnout is another common challenge faced by both businesses and individuals alike. Working in a hot desking office can prevent burnout by providing a different scene every day.

   It also immerses professionals into a mix of entrepreneurs

across a diverse range of sectors. These interactions with varied experts can spark fresh perspectives and encourage cross-industry collaboration.

5. **Minimising clutter and distraction**
   Fixed desks have a knack for accumulating clutter. With hot desking, there's an incentive to keep spaces clear, promoting a more organised and efficient work environment.

   Not only does this create a workspace that individuals would be proud to work in, but it also helps to remove distractions and opportunities to procrastinate.

Potential drawbacks of hot desking

- Hot desking promotes flexibility but may only suit some businesses as the best workspace solution. For instance, some prefer the certainty of knowing where they'll work each day or having a consistent set of colleagues around them.
- For those who value this predictability, reserving a dedicated desk might be the ideal solution. This will offer the stability of a designated workspace while retaining the vibrancy of a dynamic environment.
- Larger organisations might also struggle to reap the benefits of hot desking. Bigger teams may have trouble working together if they don't have a shared workspace. This makes hiring an entire serviced office a more appropriate solution for businesses looking to provide a flexible workspace for their employees.
- These not only offer a static work environment but also offer features like breakout areas and meeting rooms. This means there's plenty of space for collaboration.
- Privacy can also be another key concern in open, dynamic spaces. Some workers may want a separate area if they deal with private information or important customers. In these situations, renting a private office will be the first choice for any discerning organisation. They provide essential confidentiality while allowing individuals to enjoy the surrounding office amenities.

How to make hot-desking work

The transition from fixed workspaces to hot desks can take time. To make the process smoother, here are several tips that can help:

If you're a business

- Ensure your chosen space has enough room to accommodate hot desks
- Make sure all hot desking areas are tidy and free from clutter
- Collect feedback on how your employees feel about working in a hot desk office space and consider their suggestions to make any necessary adjustments

If you're a professional

- You're unlikely to work at the same desk every day, so it's essential to adapt to new locations and areas
- Be open to networking and sharing your office space with like-minded individuals
- If you're in a quiet space, be respectful of those around you and try to keep noise to a minimum
- Make use of the available breakout areas and meeting rooms to facilitate your brainstorming sessions and share ideas with others.

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SAPOA acknowledges outstanding property success and development innovation

By Neale Petersen



The 2023 annual SAPOA awards recognised some of the most innovative property developments that enhance the country's-built environment as well the annual journalism awards. Interest in the property development awards is always high, and this year was no different, with 49 entries across the various categories received.

SAPOA says the quality of the entries was exceptional and showcased some of the best property developments in the country.

"SAPOA is constantly interrogating the categories and improving the criteria to acknowledge all building types. The interest in the awards shows that they are serving a purpose in ensuring that we not only acknowledge the best property designs and developments but also showcase the growth of the commercial property sector despite the economic challenges we face in the country" says Neil Gopal Chairman of SAPOA.

SAPOA Judges

- Zinon Marinakos - DSA Architects
- Anthony Orelowitz - Paragon Group
- Christian Roberg - Abland
- Craig Sutherland - Sutherland Multidisciplinary Engineers
- Dean Narainsamy – The Think Box Built Environment Solutions
- Itumeleng Mothiball - Vukile Property Fund
- Melinda Isaacs – Liberty2Degrees
- Nonku Ntshona – NNAQS
- Pieter Engelbrecht – Growthpoint Properties
- Sandi Mbufuma – Azzaro Quantity Surveyors

Judging Criteria

Awards were made on the basis of the overall excellence of the development under the following categories:

- Economic and financial considerations
- Design concept
- Functionality/Fit for purpose/Impact
- Facilities/User satisfaction
- Tenant covenants
- Environmentally sustainable design
- Social transformation
- Overall impact



Hasso Plattner d-school Afrika

PROPERTY DEVELOPMENT INNOVATION EXCELLENCE WINNERS - OVERALL WINNER

Award - Hasso Plattner d-school Afrika

The overall winner for the 2023 SAPOA Property Awards for Innovative Excellence was awarded to Hasso Plattner d-school Afrika in Cape Town.

TRANSFORMATION Award - Dr Pixley Ka Isaka Seme Memorial Hospital

The criteria for the transformation award were based on community enhancement, empowerment, job creation and financial viability, and the winner was Dr Pixley Ka Isaka Seme Memorial Hospital i n KwaMashu.

SUSTAINABILITY Award - Hasso Plattner d-school Afrika

The recipient of the sustainability awards demonstrated the extent to which the project has incorporated environmentally sustainable principles in the design and design process. Hasso Plattner d-school Afrika in Cape Town was recognised for this award.



Dr Pixley Ka Isaka Seme Memorial Hospital

HERITAGE Award - Peak Studios

Peak Studios was the winner of the Heritage Awards, which is awarded to individuals who have given unstintingly of their time and expertise to conserve South Africa's heritage resources and who have, by example, nurtured and conserved the legacy of their buildings so that they may be bequeathed to future generations.



Peak Studios

PROPERTY DEVELOPMENT WINNERS BY PROJECT CATEGORY

1. **COMMERCIAL OFFICE DEVELOPMENT Award**
   - 110 Oxford Road, Houghton Estate, Rosebank, Johannesburg
   - **Paragon Architects**

2. **CORPORATE OFFICE DEVELOPMENT Award**
   - FirstRand Offices, 8 Merchant Place, 1 Fredman Drive, Sandton, Johannesburg
   - **Eris Property Group**

3. **INDUSTRIAL DEVELOPMENT Award**
   - Pick 'n Pay Super Distribution Centre – Eastport Logistics Park, R21 Glen Marais, Kempton Park, Ekurhuleni
   - **Fortress Real Estate Investments**

4. **INNOVATIVE Award**
   - Hasso Plattner d-school Afrika, Corner Campus & Woolsack Drive, UCT Middle Campus, Rondebosch, Cape Town
   - **KMH Architects**

5. **INTERIORS Award**
   - Deloitte, The Ridge: Portswood Precinct, 19 Dock Road, V&A Waterfront, Cape Town
   - **V & A Waterfront**

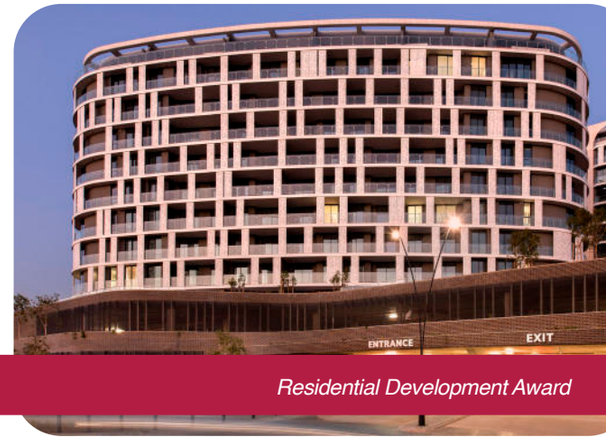
6. **INTERNATIONAL DEVELOPMENTS Award**
   - Radisson Blu Mosi-oa-Tunya, Livingstone Resort, Zambia
   - **DSA Architects International**

7. **MIXED USE DEVELOPMENTS Award**
   - Oceans Umhlanga, 6 Lagoon Drive, Umhlanga, KwaZulu-Natal
   - **Oceans Umhlanga**

8. **OTHER DEVELOPMENTS**
   - Dr Pixley Ka Isaka Seme Memorial Hospital, KwaMashu, KwaZulu-Natal
   - **Enza Construction**

9. **REFURBISHMENTS Award**
   - Boardwalk Mall, Marine Drive, Summerstrand, Gqeberha
   - **MDS Architects**





Residential Development Award

10. **RESIDENTIAL DEVELOPMENTS Award**
    - Ellipse Waterfall, Karkloof Crescent, Waterfall City, Midrand, JHB
    - **Tricolt & Attacq**

11. **RETAIL DEVELOPMENTS Award**
    - Merino Mall, Corner Voortrekker & Nederlandse Roads, Ermelo
    - **MDS Architects/ Moolman Group**

12. **STUDENT ACCOMMODATION Award**
    - Apex Studios, 10 Jorissen Street, Braamfontein, Johannesburg
    - **Growthpoint Properties**



Student Accomodation Award



Student Accomodation Award

SAPOA LIFETIME ACHIEVER AWARD

The objective of this Award was to honour and celebrate the exceptional contributions made by an individual who has changed the face of the Commercial Property Sector in South Africa.

Ian Watt former Managing Director of Old Mutual Properties, collected the SAPOA Lifetime Achiever Award for 2023. Watt had a more than 40-year stint at Old Mutual and was one of the past Presidents of SAPOA.

Watt said in his acceptance speech that SAPOA helps get people and businesses established and builds powerful relationships. He said, 'The relationships we built over the years overseas was a direct result of the help and support of SAPOA.'

Nominees were judged on the following criteria:

1. Their sustained leadership in the industry
2. Their contribution and service on any of SAPOA structures as well as Affiliated structures of SAPOA
3. Outstanding achievements to the South African Property Industry and the Community as a whole



SAPOA Lifetime Achiever Award



WATCH: Ian Watt Lifetime Achievement Video Interview:

SAPOA JOURNALISM AWARD WINNERS 2023

PROPERTY PUBLICATION OF THE YEAR

- **Winner:** +Impact Magazine
- **Runner-up:** Real Estate investor Magazine



Runner-up: Real Estate investor Magazine

PROPERTY NEWS JOURNALIST OF THE YEAR

- **Winner:** Londiwe Buthelezi
- **Runner-up:** Joan Muller

PROPERTY FEATURE JOURNALIST OF THE YEAR

- **Winner:** Allistair Anderson
- **Runner-up:** Londiwe Buthelezi

PROPERTY NEWS WEBSITE OF THE YEAR

- **Winner:** Property Wheel

The SAPOA awards committee congratulates all the winners, thanks the sponsors, suppliers and entrants and all the stakeholders for their role in the success of the awards.

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PROPERTY DEVELOPMENT AWARDS FOR INNOVATIVE EXCELLENCE


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EB-5 VISA

Immigration to the U.S. by Investment

FPP

USCIS APPROVED REGIONAL CENTER

- Permanent Residence Green Card includes spouse and children (dependents under 21)
- Ability to continue to live and study anywhere in the U.S.
- Qualified candidates gain employment authorization, or do business within a few months
- Opportunity to obtain U.S. Citizenship (after 5 years of residency)
- U.S. Citizens can travel visa-free to 180+ countries

SONJA CLARKE

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OFFSHORE



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Unlocking UK Property Investment: A novice guide for South African investors.



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EB-5 Programme attracts interest in the United States



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Tailored Success solutions for South Africans

FROM TRY LINES TO PROPERTY LINES Bryan Habana's triumph in the UK Real Estate arena

By Sophie Gamborg



Sophie Gamborg, Leading Property Investment Specialist and Head of LIO International, interviews Bryan Habana about his United Kingdom (UK) property investment journey. Sophie explores Bryan's personal insights on UK property investment and his experiences.

I've been a dedicated REI editorial contributor for over a year, and while my passion for UK property investment runs deep, I must admit that writing about bricks and mortar isn't always the most thrilling and captivating topic. However, it was an absolute pleasure to sit down with Springbok Rugby icon Bryan Habana, delving into his fascinating journey through UK property investment. We explored the compelling factors that led him to choose this asset class and the UK as a destination for his investments.



Not only did Bryan Habana graciously spare his valuable time for this interview, but I was also deeply impressed by his wealth of knowledge and experience in the realm of UK property investment. He shared his insights in a captivating and relatable manner. It was a stroke of luck to have this insightful conversation with such a talented individual, particularly as it coincided with the 2023 Rugby World Cup in France.

SOPHIE: Bryan thank you so much for joining me, as you know I work for LIO International, and we offer UK investment properties to South Africans, and it is good to have this opportunity to talk to you. You and I have been speaking a bit about UK property and it would be great to understand the reasons why you decided to invest in UK Property and the process of what was involved?

BRYAN: Thanks Soph, from the outset it is a very scary process and one that you do grapple with, especially if you do not have any context or knowledge of that market. If you have people like yourself that can help with the process it does make it an easier process to navigate.

SOPHIE: You are proudly South African and have travelled extensively t hroughout your career and I wondered why you decided to choose UK property as an investment option?

BRYAN: Towards the end of my career, I was looking at ways to diversify my own financial portfolio. I had made a couple of property investments through certain equity type stakes in terms of shareholdings and investments, trying to move a bit of capital out of South Africa, understanding the high volatility which the South African economy currently rests in.

This was about 5 years ago, and load shedding had already been around for some time. I made the mistake of not investing in overseas based property in my first year or two (whilst living in Toulon) given the fact that Toulon (rugby club) were paying a large portion of my rent, and I could have then invested in a very small property which a third party (rental tenant) could have paid off, so there is a lot of regret. However, there was an idea to come back to South Africa.

In my opinion UK property is a very stable asset class that has shown incredible growth over a long period of time and due to the rand/sterling component your growth potential is twofold due to the decreasing rand value. I wanted to understand how to diversify my portfolio and what areas of asset class to look at and for me it was property in the UK that offered stability.

I initially looked at London because as a South African I did not understand the UK property environment, but it cost more to own a 2-bed flat in Wimbledon than it did to own a 5-bed house in Cape Town and that didn't sit right with me. It was brilliant to be able to understand the opportunity offered by an interest only bond (available to South Africans from UK lenders), particularly if you do not have an immediate sum of disposable income.

SOPHIE: There is a lot of information to take on board when considering buying a UK property investment, especially as a South African living here. The idea of buying a UK property for people who may have never been to the UK is a daunting prospect, which is why it is important (at my company) to give as much information as possible; to be there for the whole process, that is what we offer to our investors.

Most people think 'let's buy in London' because it is the capital city, but it is expensive, especially when converting from rands. Five years ago, when you first starting investing in UK property did you think of other areas that might be good for investment?

Were you aware that northern UK cities for example like Manchester and Birmingham are doing incredibly well (from a property investment sense), had you considered these as options?

BRYAN: I did go with what I knew. Manchester and Birmingham are great and there are other spots in the UK that are more fruitful from an investment sense. But I didn't look at the total investment because one of the considerations I had was that if myself and my family were to leave South Africa, if it were to ever capitulate (hopefully never), where could we see ourselves living.

I made the decision not to go to the likes of Wimbledon (London) that are extremely expensive but rather look at somewhere outside the city where it would be a bit cheaper to live.

SOPHIE: So, buying the investment property in the UK was with a mindset that this was a sort of safety net for family should anything go wrong within South Africa? Many South Africans I am speaking to want to get their rands into a hard currency, so was another consideration along with the safety aspect, long term wealth generation and protecting capital?

BRYAN: It was, it was to protect capital. Even if you invest in stocks or certain other financial environments there is volatility. We saw in the past 5 years property prices in the UK fluctuate. You need to be comfortable





in the knowledge that you have and with whatever financial investment decision you make.

I wanted to diversify my portfolio, I didn't just want shares, stocks, or pension funds. To have a physical, tangible asset where you can go and physically see it was important to me and being able to safeguard in a very stable asset class; making sure that asset class was on a growth trajectory.

One of the other considerations was that I couldn't afford to be paying into a property so an interest only repayment plan was important to me. The UK was a market that offered interest only bonds, that made a massive difference for me, knowing that I didn't have to overcompensate or over fund something.

SOPHIE: Many South Africans are not aware they can get interest only bonds, we are very lucky in the UK to have that opportunity to leverage capital. When you started investing in UK property were there any "watch outs" that you had, i.e., working with a reputable company or anything that was concern at the time?

BRYAN: It was the knowledge base. I understood the South African property market having owed a place there, so it was upskilling myself and understanding the UK market. I never saw the UK property before I bought it, so I had to be heavily reliant and trusting on a reputable person.

This could be 20-30% of your wealth and it is not an easy decision to make. It does become easier when you have people/ companies around you that you can trust, who are reliable and give you as much sound, information as possible on which to base your decision.

SOPHIE: It is incredibly important to provide all the information and be completely transparent with people in what they are investing into and to provide all the costs involved and the different taxes. Overall, have you been happy with the investment properties that you have got in the UK?

BRYAN: I have been very happy. There has been phenomenal growth, and I didn't expect that. The best time to invest was 10 years ago and the next best time is now. I am very grateful I got into that market 5 years ago, it was a decision of trying to diversify my portfolio with a stable, solid asset class that was showing some growth, and it has gone and done exceptionally well.

SOPHIE: So, buying a UK investment property as a South African was a good decision?

BRYAN: Yes. As long as you are aware of all the implications involved and have all of the information in order to make an informed decision.



WATCH THE VIDEO INTERVIEW WITH BRYAN HABANA & LIO

This interview has been shortened from its original version – to watch the full interview please click on the video below.

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INTERNATIONAL PROPERTY COLLECTION

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Sophie Gamborg
Property Specialist
LIO Global SA

BIRMINGHAMAM, UK





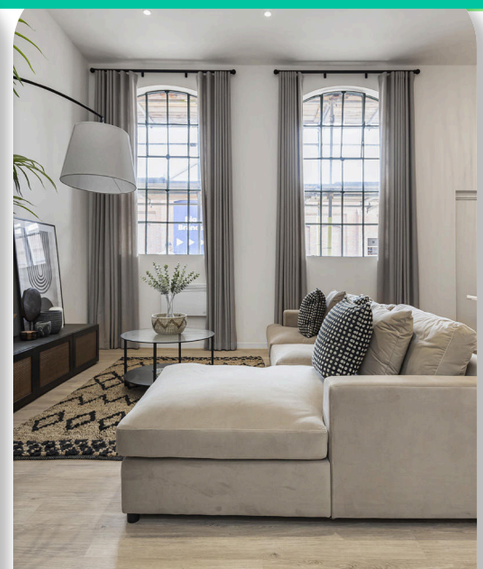
PRICING: From £245,000

CONSORTIA PROPERTY

- **TYPE:** Flat, one bedroom, bathrooms, amenities
- **SIZE:** 581 sq ft (53,97m2)
- **RENTAL INCOME POTENTIAL:** £1300- £1500 (1 bed) 6% Gross Yield
- **ROI:** 149% over 10 years based on a 25% deposit (75% from a UK bond)
- **FINANCE:** South Africans can borrow up to 70% LTV from UK Lenders

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NEWARK, NOTTINGHAMSHIRE, UK





PRICING: From £135,000

THE TEXTILE BUILDING

The Textile Building in Newark is a collection of 39 properties - comprising studios, one and two-bedroom apartments, through to two-bedroom penthouses.

- **DEVELOPER:** JYD GROUP
- **TYPE:** Flat
- **SIZE:** 1 bed example 56.1sqM
- **RENTAL INCOME POTENTIAL:** (1 bed) £775 per month 5.5% Gross Yield
- **FINANCE:** South Africans can borrow up to 70% LTV from UK Lenders

ENQUIRE NOW

JEWELLERY QUARTER, BIRMINGHAMAM, UK



PRICING: From £245,000

SETL PROPERTY

SETL is located near St. Paul's Square in Birmingham's vibrant Jewellery Quarter, renowned for its creative atmosphere with 700 jewellery-makers, indie shops, studios, and excellent dining options. Residents have easy access to New Street and Snow Hill stations, Grand Central, and nearby workspaces on Colmore Row and Paradise

- **DEVELOPER:** Henry Boot of Companies (HBD)
- **TYPE:** Flat
- **SIZE:** 1 bed example 581 sq ft (53,87m2)
- **RENTAL INCOME POTENTIAL:** £1250 (6% Yield)
- **ROI:** 128% year 10 based on 30% deposit (total return £124,041 year 10)
- **FINANCE:** South Africans can borrow up to 70% Loan to Value (LTV) from UK Lenders

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AFFLUENT SOUTH AFRICANS EXPLORE NEW HORIZONS

EB-5 Programme attracts interest in the United States

By Editorial



What is EB-5?

This program is known as EB-5 for the name of the employment-based fifth preference visa that participants receive. Congress created the EB-5 Program in 1990 to stimulate the U.S. economy through job creation and capital investment by foreign investors.

Amidst political and economic turbulence in South Africa, the EB-5 Regional Center Investment Program has emerged as a favored choice for South Africans seeking a new life in the United States. FirstPathway Partners, a top EB-5 fund manager, plays a crucial role in facilitating this journey.

The EB-5 Regional Center Program offers U.S. green cards to immigrants who invest $800,000 USD in specific projects, generating at least 10 jobs. This investment covers the investor, their spouse, and unmarried children under 21.

Sonja Clarke, Regional Director for South Africa at FirstPathway Partners, notes the increasing uncertainty in South Africa's economic and political landscape, prompting many to look elsewhere. South Africa grapples with high unemployment and deteriorating service delivery, creating frustration and unrest. This instability drives South Africans to consider the United States as a destination for a second residency.

Chris Hattingh, a Senior Policy Analyst, suggests that emerging markets like South Africa face inflationary pressures, making diversification a prudent choice. The U.S. is poised to weather potential economic storms better than most, despite forecasts of a 2023 recession. The International Monetary Fund expects the U.S. to grow at 1.6% next year, outperforming the global average.

Hattingh emphasizes that South Africa may witness coalition politics, leading to increased instability and uncertainty. To enhance their prospects, many South Africans consider international access, a stronger currency, and a larger pool of skilled individuals available in the United States.

Clarke believes that the EB-5 programme's timing is ideal for South Africans. Permanent U.S. residency through EB-5 offers flexibility, allowing investors to stay in South Africa or migrate to the U.S., given the current uncertainties.

In her words, "We all want to make South Africa the prosperous nation it once was, but change is necessary for that bright future. With many moving parts in our country, EB-5 provides South African families the flexibility to secure their future, whether in South Africa or the U.S."

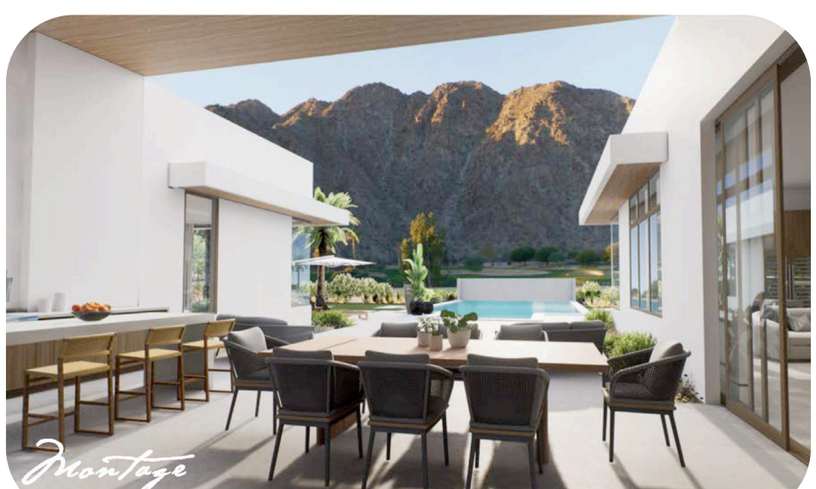
The time is ripe for South Africans looking to secure their family's future in the United States through the EB-5 programme.



ENQUIRE NOW

Sonja Clarke
Regional Director
South Africa
FIRST PATHWAY PARTNERS







SMART PROPERTY INVESTMENT IN MALTA Tailored Success solutions for South Africans

By Editorial



Malta, is a European archipelago nestled in the heart of the Mediterranean Sea, which is renowned for its rich history, vibrant culture, and breath taking landscapes. Comprising of three main islands Malta, Gozo, and Comino which boasts a blend of diverse influences, from Roman to British, reflecting its strategic location and historical significance.

Key Benefits of Living in Malta

EU Membership: As a member state of the European Union since 2004, residents of Malta enjoy the benefits of free movement, trade, and the security of being part of a larger political and economic entity.

- English-Speaking Nation: For South Africans looking to move abroad, Malta's official bilingual status, with English as a primary language, eases the transition. This not only facilitates day-to-day interactions but also makes business, education, and administrative processes straightforward.
- Climate: Malta enjoys over 300 days of sunshine each year, with mild winters and warm summers— perfect for outdoor enthusiasts.
- Rich Culture: From ancient Megalithic Temples to the Baroque architecture of Valletta (Malta's capital), the country is a treasure trove of history
- Lifestyle: With a thriving nightlife, excellent dining options, and regular festivals, there's always something happening.
- Safety: Malta consistently ranks among the safest countries in Europe, with a low crime rate and friendly locals.
- Healthcare: Benefit from Malta's world-class healthcare system, replete with state-of-the-art hospitals and clinics, ensuring quality care for all residents.



Why is Malta Attractive for Property Investment

Malta's property market has consistently proven to be a lucrative venture for investors, both local and international. Here are some compelling reasons why Malta stands out as an attractive destination for property investment:

- **Proven Return on Investment:** Over the years, Malta's real estate market has demonstrated substantial and consistent growth. With the island's strategic EU location and increasing demand for property there, investors can be assured of a strong return on their investments.
- **High Rental Yields:** With an influx of tourists and expats, rental properties, especially in prime areas, have seen substantial returns.
- **Favourable Tax Regime:** Malta boasts a tax system that's advantageous for property investors. Notably:
- **No Ownership or Wealth Tax**: Investors can hold property without incurring annual wealth taxes.
- **No Inheritance Tax:** Property passed down through generations remains untaxed, allowing families to preserve their assets without additional financial burdens.
- **Simple Tax on Sale:** Property sales are subject to a final withholding tax ranging between 5%-8%. There's no additional Capital Gains Tax to worry about.
- **Reasonable Stamp Duty:** A moderate stamp duty rate of 5% applies, making property transfers more cost-effective.
- **Beneficial Rental Income Tax:** Rental predictability for property owners.
- **No VAT on Property Transfer:** Adding to the list of financial incentives is the absence of VAT on the transfer of immovable property. This further reduces the costs associated with buying and selling real estate in Malta.
- **Strong Legal System:** Malta's legal system, rooted in British law, ensures the protection of property rights, giving investors peace of mind.

Given these attractive financial incentives, combined with Malta's stable economy, thriving tourism sector, and the inherent charm of the island, it's no wonder that property investment in Malta is seen as a promising and profitable endeavour.

Types of Properties in Malta

Malta offers a diverse range of properties to suit every investor's needs:

- **Historical Townhouses:** Located in the heart of Malta's ancient cities, these properties are often adorned with traditional Maltese balconies and courtyards.
- **Luxury Apartments:** Especially prevalent in areas like Sliema and St. Julian's, these modern apartments offer sea views and top-notch amenities.
- **Farmhouses:** Mainly found in Gozo, these rustic properties are perfect for those looking for a tranquil retreat.
- **Villas:** Scattered around the island, villas in Malta often come with a pool and spacious gardens, perfect for families.
- **Maisonettes:** These are single-story residences, often with their own entrance, similar to a small house.

Residency & Citizenship Schemes

For non-EU nationals, Malta presents an abundance of residency and citizenship options, providing a gateway to the European Union, the Schengen Zone, and a high standard of living. Citizenship by Investment in Malta



Residency Options in Malta for Non-EU Nationals:

- **Global Residence Programme (GRP):** Tailored for affluent individuals from outside the EU, Switzerland, or the European Economic Area, the GRP offers a special tax status. Beneficiaries are not taxed on income arising outside Malta unless it's received in Malta, and a flat rate of 15% tax applies to income received in Malta.
- **Nomad Visa:** This visa is perfect for remote workers and digital nomads. It allows individuals to live and work in Malta while being employed by companies located outside the country.
- **Retirement Programme:** Malta's Retirement Programme is designed for EU, EEA, and Swiss nationals who are not in an employment relationship and are in receipt of a pension as their regular source of income. Beneficiaries under this program are subject to a flat rate of 15% tax on foreign income received in Malta. The Retirement Programme (RP) has recently also been made available to individuals who want to relocate to Malta and are not citizens of an EU Member State, European Economic Area (EEA) or Switzerland (e.g., South Africans).

Citizenship by Investment in Malta

The Citizenship by Investment for Exceptional Services by Direct Investment program allows individuals and their dependents to acquire Maltese citizenship through a direct investment. Key requirements include a significant government contribution, a property investment or lease in Malta, and a donation to a registered NGO.

Benefits of obtaining Maltese Citizenship are manifold. They include visa-free travel to over 170 countries, the freedom to live and work in the EU, and access to the Schengen area, among others.



MALTA PROPERTY: A SMART INVESTMENT WEBINAR



Delve deep into the rewarding realm of property investment in Malta. Explore the multitude of financial benefits, such as impressive ROI, no inheritance tax, and more.

Understand Malta's enticing residency and citizenship schemes, which offer many advantages for potential investors. Whether you envision retirement or an investment in Malta, this session is tailored to equip you with the knowledge to turn those dreams into reality.

ENQUIRE NOW

About Malta Lifestyle

Malta Lifestyle serves as your bridge to the enchanting Mediterranean oasis of Malta. Established by Merle Whale, a South African expatriate with over ten years of experience in Malta, our team is dedicated to offering in-depth guidance on every aspect of Maltese life. From relocating and property investment to enhancing your lifestyle, or growing your business. Trust in Malta Lifestyle for a hassle-free experience.

Merle, with her rich corporate and hospitality background, has facilitated numerous families in their move to Malta. Her vast expertise and connections ensure unparalleled support during your transition. Additionally, as the founder of SAFFAS in Malta's expat community, Merle guarantees a warm welcome and a robust support system upon your arrival in Malta. Dive into a new chapter filled with Malta's allure and myriad of opportunities, with Malta Lifestyle by your side.



Wealth Assist
Real Estate Investment Advisory

Invest in Distressed Properties at 75% or less of market value

Property owners are looking to engage in Joint Venture Sales, offering investors the opportunity to participate in a Buy-to-Sell (Flip) Transaction with a Predetermined Contractual Return of 18% per annum.

The Owner provides the property, and the investor provides the cash to invest in the joint venture sale creating a win-win outcome for all parties involved.

www.wealthassist.co.za

Discover Our Latest Real Estate Investment Opportunities

	Investment Amount	Market Value	Exposure to Market Value	Contractual Predetermined Returns at Sale of 90% of Market Value		Annualised Return %
PAR92 Parkview, Gauteng	R150 151	R314 850	47,69%	3 Months 6 Months	R13 514 R20 270	18%
ELS10 Wilkoppies, Klerksdorp	R1 343 238	R1 996 500	67.28%	3 Months 6 Months	R120 891 R181 337	18%
MAP26 Pomona, Gauteng	R578 735	R837 000	69.14%	3 Months 6 Months	R52 086 R78 129	18%
AVI8 Birdhaven, Johannesburg	R1 690 739	R2 412 000	70.10%	3 Months 6 Months	R152 167 R228 250	18%
FOU10 Fountain Heights, Johannesburg	R451 318	R667 038	67.66%	3 Months 6 Months	R40 619 R60 928	18%
PET12 Florida, Johannesburg	R150 151	R290 000	51.78%	3 Months 6 Months	R13 514 R20 270	18%

18% Annualised Return (1.5% per month)

More available on our website

View Opportunities

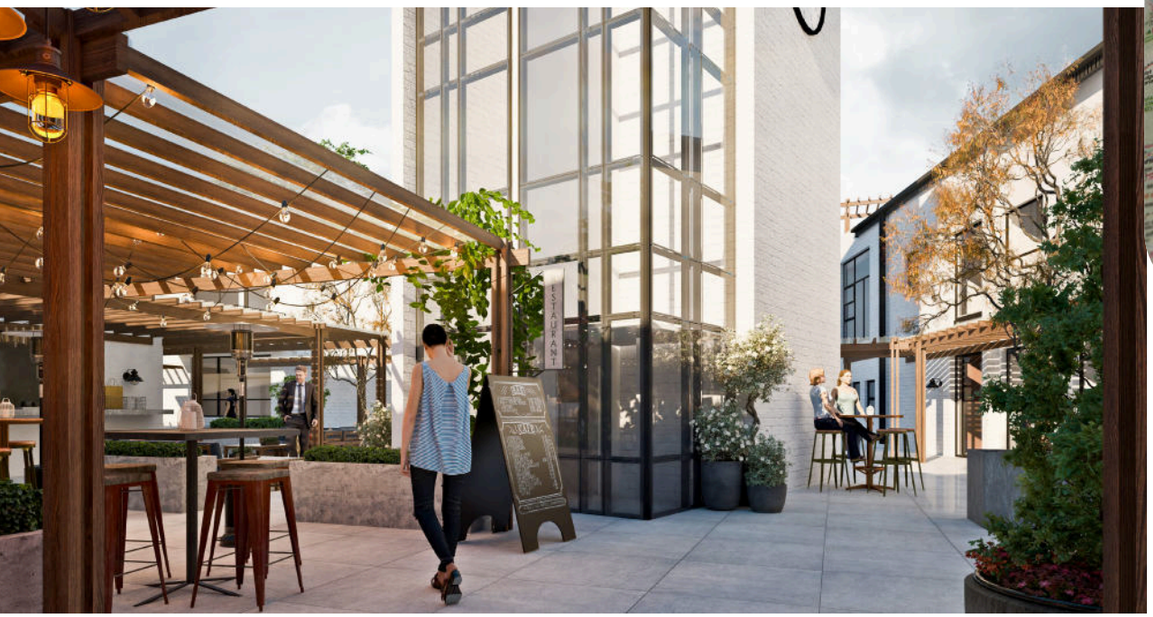
DE ZWARTLAND WERK

ONLY 5 OFFICE UNITS LEFT!

SELLING FROM **R3 545 000**

INCL.VAT + PARKING

De Zwartland Werk forms part of the exciting 11ha mixed-used development, De Zwartland Werf, located in Malmesbury. De Zwartland Werk will offer A-grade office space ranging from 90m^2.







DE ZWARTLAND WERF

SCAN HERE

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Juanita Blaauw
082 438 1369
juanita.blaauw@kwsa.co.za
www.dezwartland.co.za

DEVMARK PROPERTY GROUP

RETIREMENT



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10 Essential Tips for a Secure and Happy Future

TRENDING ONLINE

What You Need To Know For Retirement



Six Trends That Will Define Retirement Property in 2023



CRAFTING YOUR RETIREMENT ROADMAP 10 Essential Tips for a Secure and Happy Future

By Editorial



According to a an article published by City Press, results from a recent survey showed that about 21% of the respondents over 60 are fully retired, about 38% still work full time, 7% part time and another 33% are retired with a secondary income source. So while the growing norm is to not approach retirement at the same age and in the same way, it is still essential to make informed decisions regarding your living arrangements and investments to ensure a seamless transition into this next phase of life – at whatever age that will be.

In an episode of Rainmaker Marketing's Key To Property podcast on East Coast Radio, industry experts Brad Winstanley, DEVMCO Portfolio Manager, and Jeremy Bentham, Capri Village Project Manager, shared their insights into retirement property; with Capri Village being a smart investment opportunity that is a coastal estate for active seniors over 50.

Situated in a picturesque and tranquil location, Capri Village presents a plethora of amenities and activities aimed at keeping residents healthy, engaged, and connected. Whether one seeks a serene coastal escape or a community bustling with social engagements and recreational opportunities, this estate offers the perfect opportunity to create a fulfilling retirement experience.



Here are 10 tips for achieving a truly rewarding retirement.

1. Look for Proximity to Essential Amenities

Consider retiring in an area close to shopping centres, medical facilities, and loved ones. Easy access to these amenities can enhance your convenience and quality of life.

2. Opt for Low-Maintenance and Stepless Homes

When selecting a retirement property, prioritise low-maintenance units with stepless designs. This ensures a comfortable and hassle-free living environment, reducing physical strain.

3. Safety and Security Features Are Essential

Retirement communities with robust security measures provide peace of mind. Look for gated communities, surveillance systems, and emergency response services to ensure your safety and well-being.

4. Healthcare Access

Investigate retirement options that prioritise healthcare services. Communities offering home-based care or on-site medical facilities ensure prompt assistance and comprehensive healthcare support.

5. Embrace Active Lifestyles and Amenities

Retirement should be a time of exploration and engagement. Choose communities that offer a range of amenities such as fitness centres, wellness programs, outdoor activities, and social events to keep you active and connected.

6. Consider Pet-Friendly Communities

If you have furry companions, seek out retirement communities that accommodate pets. Having your beloved pets by your side can bring joy, companionship, and a sense of purpose during retirement.

7. Financial Planning and Stability

Ensure your retirement savings and investments are properly managed. Seek professional financial advice to secure your financial future and make informed decisions about your retirement income.

8. Embrace Lifelong Learning and Hobbies

Retirement is an excellent opportunity to pursue new interests or continue existing hobbies. Look for communities that offer educational programs, workshops, and recreational activities tailored to your passions.

9. Connect with Like-Minded Individuals

Consider retirement communities that include a sense of community and social interaction. Surrounding yourself with like-minded individuals can lead to lifelong friendships and shared experiences.

10. Take Time to Reflect and Plan

Before making any retirement decisions, take the time to reflect on your goals and aspirations. Create a detailed retirement plan that outlines your lifestyle preferences, financial objectives, and desired activities.

ENQUIRE NOW



REI MAGAZINE ARCHIVES



SEPT 2023



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MAY 2023



APR 2023



MARCH 2023



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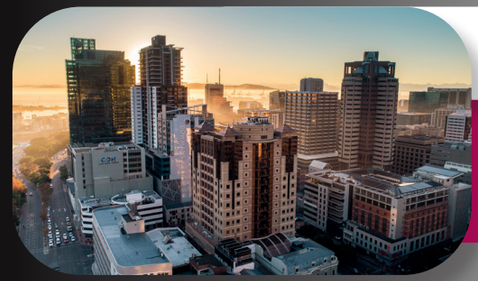


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EXCITING INVESTMENT OPPORTUNITIES Residential Property Developments



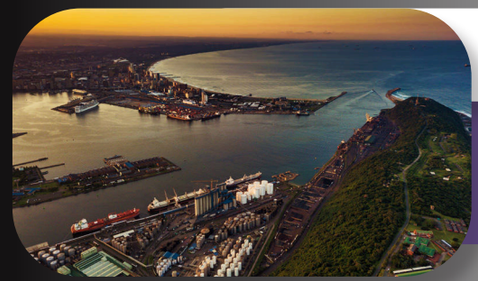
Western Cape

Cape Town

Gauteng

Johannesburg





KwaZulu-Natal

Pietermaritzburg

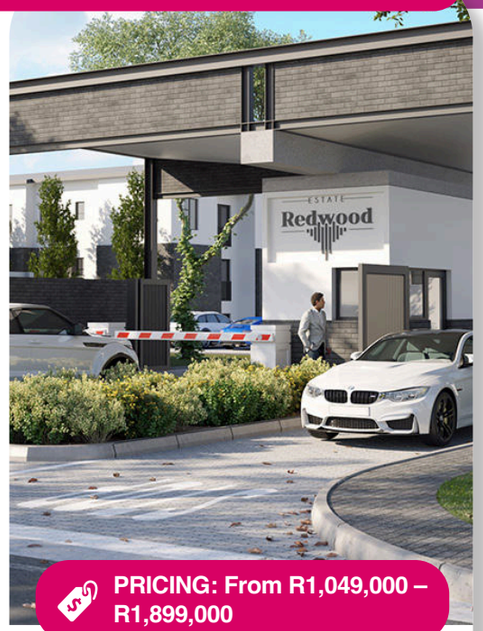
Eastern Cape

Bhisho



Free State - Bloemfontein
Limpopo - Polokwane
Mpumulanga - Mbombela
North West - Maphikeng
Northern Cape - Kimberley

STELLENBOSCH, Cape Town



PRICING: From R1,049,000 – R1,899,000

REDWOOD ESTATE

Redwood Estate is a secure boutique estate located in the Stellenbosch Winelands offering an array of homes that ensure comfort and easy living. Redwood is a gated community, providing residents with top security, focused on the community designed to provide a sustainable connected living environment.

- **DEVELOPER:** Haw & Inglis & Combined Developers
- **TYPE**: Apartments and Duplexes
- **KEY FEATURES:** Investor friendly benefits; 24-hour Security; Communal green spaces; Lock-up & go; Pre-paid water & Electricity; Fibre-ready; Outdoor gym; Solar power back-up battery & generator; No transfer duties

ENQUIRE NOW

KUILS RIVER, Cape Town



PRICING: From R2 million upwards

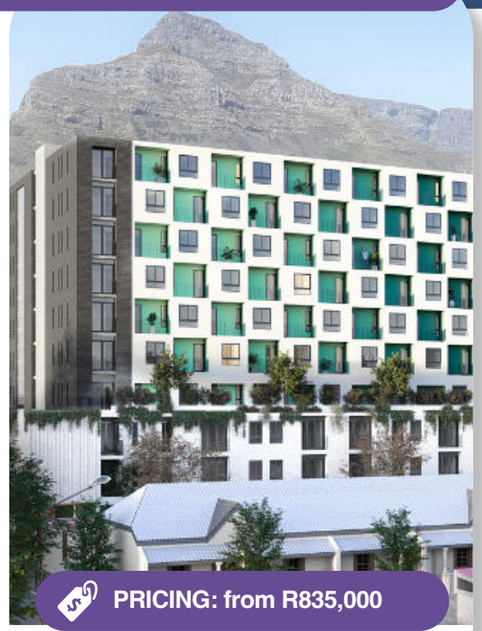
STONEPINE CRESCENT

Stonepine Crescent is a beautifully landscaped, secure estate situated in Neethlingshof street, Kuils River, in an established family focused neighbourhood with convenient access to shopping centres and schools.

- **DEVELOPER:** Rabie Property Group (Trinity Projects in conjunction with Kloof Capital)
- **TYPE:** Free standing turnkey houses in combinations of single & double storey
- **KEY FEATURES:** Secure private estate; 24-hour security; CCTV; Perimeter electric fences; Green spaces; Exclusive Gardens; Modern finishes; Viewing decks over ponds; Pet friendly; No transfer duties

ENQUIRE NOW

SALT RIVER, Cape Town



PRICING: from R835,000

THE SPECTRUM

An exciting new lifestyle offering set out to create a variety of affordable urban apartments suited to all types of investors. Salt River is now a healthy competitor to the likes of Observatory, Woodstock, and to some degree, the CBD. 226 of 306 has already been sold.

- **DEVELOPER:** Revo Property
- **TYPE**: Micro-apartments, studio, one- and two-bedroom units on offer
- **KEY FEATURES:** Contemporary apartments, Back-up generator, on-site coffee bar, Coworking space, on-site gym, pool with a deck area appealing to tenants looking for live, work and play area, 24/7 security, on-site parking and storage facilities, pet friendly, no transfer duties.

ENQUIRE NOW

CAPE TOWN, CBD



PRICING: from R2,15 million

THE RUBIK

Comprises 88 luxe, light-filled residential units, 4,871 square metres of premium office space, and 403 sqm of retail space. Of 27 floors, two are for retail, with ample parking. The prized upper floors have their own entrance dedicated to the apartments, all with extraordinary views of the city.

- **DEVELOPER:** Abland Property Developers
- **TYPE:** Apartments with one and two bedrooms and nine exclusive penthouses
- **KEY FEATURES:** 24-hour concierge security, cutting-edge technology, top-notch fixtures, and minimalist aesthetics fences; Ideal central location in the city.

ENQUIRE NOW

GEORGE, Garden Route, Western Cape





PRICING: From R1,995 million for 2 Bedroom Apartments & R2,895 million for 3 Bedroom Houses

ARBOUR NATURE ESTATE

Arbour Nature Estate in George is set along a beautiful riverside site, just a stone's throw from Fancourt Golf Estate. It has a lavish, resort-style Lifestyle Centre set to redefine Garden Route living.

DEVELOPER: Signatura

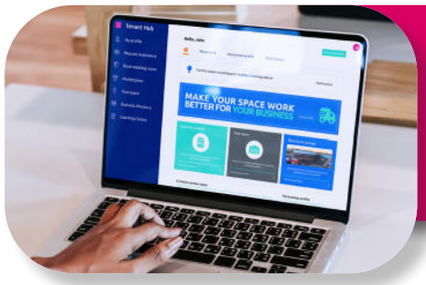
TYPE: 2-Bedroom Apartments and 3-Bedroomed Houses

KEY FEATURES:

- No transfer duty
- Lifestyle Centre with gym, heated pool & open-air cinema
- Backup generators for the entire estate
- Glass-walled padel court
- 5-hectare Nature Park on the Malgas River
- Children's play park
- Dog parks for both large & small breeds
- On-Site Estate Manager
- 24-hour security & manned Gatehouse
- Secure parking or garaging for two cars per home

ENQUIRE NOW





PROPTECH: Game-changing Proptech smart leasing platform Lisa launches in SA



Dutch-based technology platform Lisa BV will launch its smart leasing platform in South Africa after acquiring its core leasing technology platform from Inospace, South Africa's largest last-mile logistics operator.

Lisa is a leasing, marketing, asset management and tenant experience platform for the commercial real estate industry. Its tenant-lifecycle leasing software helps property owners, managers, brokers and tenants align in a unified platform to execute leasing transactions. Several South African property companies have already contracted with Lisa, which is rolling out its solutions to listed and unlisted property companies with portfolios of more than 200,000 sqm and 200 tenants.



Rael Levitt, founder and CEO of Inospace, confirmed that Inospace has entered into a three-year license agreement for Lisa to manage its half-a-million-square-metre property portfolio.

Levitt says, it is a misconception that real estate owners are old-fashioned and resistant to new technology. "That is not our experience. SA property funds may have been slow to adopt new technology in the past, but they are embracing it like never before.

A significant digital shift in commercial real estate is disrupting the SA market, which, in a rising interest rate environment, is driving property funds to seek out technology that lowers operating costs, increases rental rates and brings them much closer to their customers."

RESIDENTIAL DEVELOPMENTS: Balwin Properties hands over new R94-million Hazeldean Road development to City of Tshwane



Speaking at the launch, Steve Brookes, CEO of Balwin Properties commented: “We have a proud track-record of developing beyond our fence line, and benefiting the communities in which we operate. The newly constructed Hazeldean Boulevard is an important link between Mamelodi and Silver Lakes that will take significant pressure off Silver Lakes drive.

“I’m proud to hand over this important piece of infrastructure to the City of Tshwane today, as part of our ongoing commitment in terms of the Special Infrastructure Project (SIP) works Gazetted by Government some time ago.”

Councillor Cilliers Brink, Executive Mayor of Tshwane commented: “As government we’re in a constant partnership with the private sector. We’re simply not going to be able to build the infrastructure to generate the electricity, without very direct involvement of the private sector, and without creating the mechanisms that gives the private sector and investors some measure of assurance that their money will be well spend.

“This road is to the benefit of the City and the people, it will relieve a great deal of congestion. I wish to thank our partners in the private sector for their contribution to our shared infrastructure.”



GBCSA's 1000th Certification Signals Exponential Growth for SA's Green Buildings Sector



From left to right: *Prof Stan du Plessis (Stellenbosch University); Dannica Pedro (Stellenbosch University); Lisa Reynolds (GBCSA); John de Wet (Stellenbosch University); Leane de Wet (Imbue Sustainability); and Oliver Bumstead (Imbue Sustainability) with GBCSA's 1000thCertification plaque awarded to the Visual Arts building at Stellenbosch University.*

Green Building Council South Africa (GBCSA) recently signed-off on its 1000th green building certification since the organisation's inception in 2007. The 1000th certification, awarded to the Visual Arts Building at Stellenbosch University, is a milestone that's been 15 years in the making, reflective of a growing appetite for sustainable and resilient green buildings in the South African built environment sector. Notably, the certified structure is a heritage building constructed in 1905, epitomising the transformational capacity of the green buildings' movement.



Advancing Sustainability: South African Property Sector Marks Net Zero Carbon Milestone

From left to right: *Dash Coville (GBCSA Technical Manager – Special Projects), Anelisa Keke (Redefine Properties CSO), Andrew Robinson (WeWork Executive Director) and Andrew Konig (Redefine Properties CEO*

Redefine Properties has successfully achieved a Net Zero Carbon Level 2 Measured certification by the Green Building Council South Africa (GBCSA) for three of their existing properties in Gauteng: 90 Rivonia, 2 Pybus, and Rosebank Link. This milestone marks the first time that commercial buildings at scale in South Africa have attained a 'measured' rating, based on actual performance data, including tenant consumption.

RESIDENTIAL DEVELOPMENT ANNOUNCEMENT: Calgro M3 Group delivers another robust set of results



JSE-listed Calgro M3, property investment company specialising in development of Integrated Residential Housing Developments and Memorial Parks announced their interim results for the period until end 31 August 2023. They delivered improved revenue growth of 13.5% to R688.9 million and an improvement in profits of 22.5% to R84.8 million.

Wikus Lategan, the CEO of Calgro M3, indicated that management was proud of this performance, given the current challenging economic conditions in the broader South African landscape. He attributes the results to Calgro M3's "deep understanding of the Living Standards Measure ("LSM") markets we serve, the prioritisation of long-term sustainability, expanding market share, and rolling out existing pipeline opportunities in a controlled but adaptable manner."

The Residential Property Development segment, which remains the largest revenue source (97%), operates in Gauteng and the Western Cape, with eight active projects.

Lategan explained, "We handed over 949 opportunities in the current period (August 2022: 1 193 opportunities), 2 118 opportunities are under construction, with more than half set for hand-over by February 2024. Currently, the Group has 1 937 serviced opportunities whilst servicing a further 3 398 opportunities. The revenue pipeline is more than R15 billion, representing 22,357 opportunities."



The support we have garnered from banks, exemplified by the continued granting of 100% mortgage bonds, is a testament to our solid standing. In line with the goal of having a wider memorial parks presence we intend to expand its footprint into a new province within the current financial year. We have sufficient liquidity to fund market growth and satisfy demand in both business segments".



new magazine

info@rei.co.za

Don't miss our next edition

November/December 2023