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MAY 2024



DECODING THE METAVERSE
Play or pass?

REVEALING REAL ESTATE WEALTH
Robert Kiyosaki's Top 5 Strategies Exposed

RENT OR BUY
Unveiling the Options & Pros & Cons

CYPRIOT REALTY
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FRONT COVER IMAGE: Jenny Ellinas - Founder and CEO of Cypriot Realty

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EDITOR'S VIEWPOINT

Essential Insights: Elon Musk and Robert Kiyosaki's unmissable advice for entrepreneurs and investors

In a world inundated with motivational speeches, inspirational quotes, fake messages, and teachers about breaking boundaries and chasing dreams, arguably the world's wealthiest person Elon Musk emerges as a beacon of unvarnished truth. As the mastermind behind SpaceX, Tesla, and an array of groundbreaking ventures, his unapologetic honesty cuts through the noise.

Instead, he likened starting a company to "eating glass and staring into the abyss. If you are wired to do it, then only do it, not otherwise. So, think of it this way - if you need inspiring words, don't do it!" It's a stark reminder that the path to success is fraught with challenges and sacrifices.

In the realm of real estate investing, where risks abound and challenges are par for the course, his wisdom holds relevance. Success in this arena demands not only financial acumen but also a willingness to weather storms and navigate uncharted territory.

Robert Kiyosaki, renowned investor, and author of the groundbreaking 'Rich Dad Poor Dad' series is poised to challenge and revolutionize financial mindsets during his visit to South Africa this month. With his bold declaration that the world is awash with counterfeit currency, misleading guidance, and deceptive assets, Kiyosaki advocates for a radical shift towards knowledge and financial literacy as the true keys to prosperity.

Meir Ezra, esteemed businessman and coach, unveils a profound truth: knowledge is not merely a collection of facts, but the sum of accurately defined words and symbols. Conversely, fake realities lurk as deceptive shadows, leading astray those who unknowingly embrace them. If we don't spot our own fake realties and shed light on any misunderstood words and symbols on the subject we are doomed to fail.

So, as we reflect on this sage advice, let us remember that while the path to success may be fraught with obstacles, it is those who persevere in the face of adversity who ultimately triumph.

Successful investing!

Founder & Editor-In-Chief

Neale Petersen



MASTER QUOTE:
"It's not how much money you make, but how much you keep, how hard it works for you, and how many generations you keep it for."
- ROBERT KIYOSAKI

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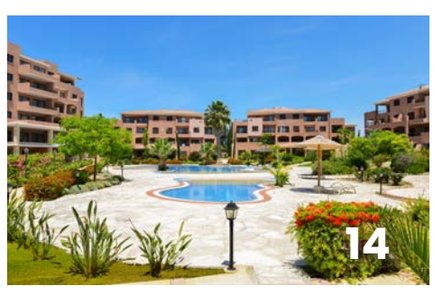
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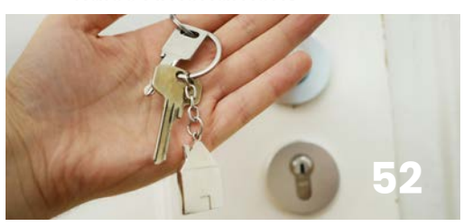
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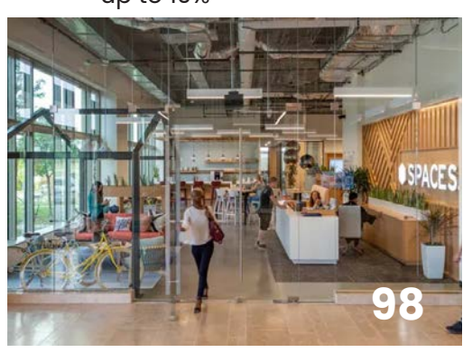
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ASK THE EXPERTS

Got Questions? We've got Answers! Send your queries to info@rei.co.za or drop them on our vibrant community on Facebook or LinkedIn. Our team of experts is ready to assist you.

Ensuring Fiscal Responsibility: Addressing maintenance fund misuse and upholding HOA regulations

MEET OUR GUEST EXPERT



MARINA CONSTAS
Attorney, Sectional Title Specialist & Author
BBM Law

What recourse do I have when most HOA trustees decide, without proper procedure, to varnish doors and windows despite earlier agreements? They bypassed the required notice and vote yet claim majority support based on a simple YES/NO poll.

Additionally, they're pushing for costly changes like aluminum replacements without proper owner consent. How can I address this misuse of maintenance funds and ensure adherence to HOA regulations?

A Homeowners' Association does not fall under the Sectional Titles Schemes Management Act 8 of 2011, but rather under the Companies' Act 71 of 2008, having a Memorandum of Incorporation (MOI) which governs scheme.

Without seeing the exact clauses of the MOI, it is difficult to reply to this question. If we assume that there are no clauses in the architectural guidelines clause and the MOI is silent on whose responsibility it is to varnish doors and window frames, then it would be the responsibility of each homeowner to varnish their own doors and window frames.

The homes in an HOA are freehold and the Directors handle the funds in respect of common property areas. This would not stop them making policies about what the specifications for the work undertaken would be. Perhaps the rationale for the HOA taking over this responsibility is that individual owners are not keeping up the varnishing, rendering the scheme shabby and unkempt.

The way that the Directors have gone about things, however, is irregular and illegal. Firstly, there would have had to be a meeting for agreement to take place around delegating this work to the HOA.

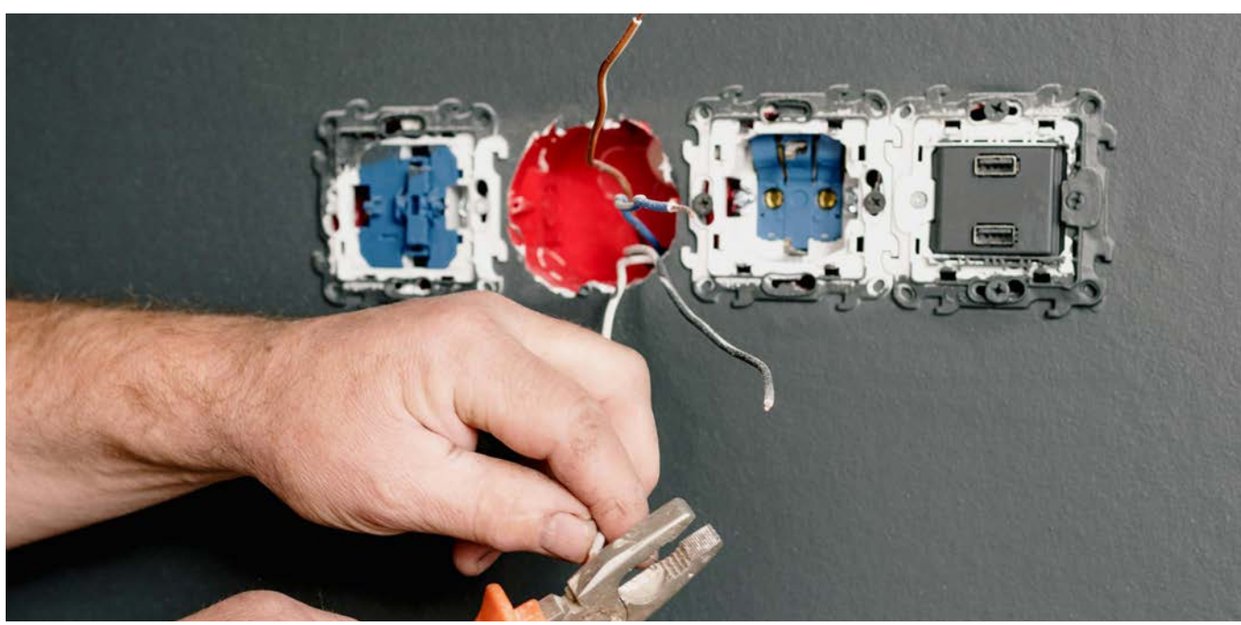
Secondly, any work from a corporate governance point of view requires three quotations. It is also an obvious error to move ahead with the work where voting on any level has not taken place. According to the Directors, they had made their minds up already.

It was a fait accompli. In respect of being compensated, I think that the Directors should not be compensating anyone for work that each homeowner by law should be undertaking themselves. Dependant on what the provisions of the MOI are, the Directors usually involve the homeowners in the decision around painting the scheme, e.g. paint colour.

They should also have a written policy, pursuant to a meeting with a special resolution around the phased change to aluminium frames. Most of my clients in HOA's who are alive to the gradual modernisation of the schemes, will, within their policy document, set out the exact specification, colour of the frames and even service providers who owners are permitted to use.

The best way forward in this building would be to appoint a mediator to become involved in attempting to mediate the way forward and attempt to assist the Directors in understanding the law. The Community Schemes Ombud Service could be approached for dispute resolution, however, the prayer for relief would have to be carefully crafted to fall within the realms of Section 39 of the Community Schemes Ombud Service Act 9 of 2011.

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NEWSSTAND ARCHIVES



MAY 24



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MARCH 24



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OCT/NOV 23



SEPT/OCT 23



AUG/SEPT 23



JULY/AUG 23



JUNE/JULY 23



MAY/JUNE 23



APR/MAY 23

MEET JENNY ELLINAS: A Trailblazer in Cyprus Real Estate balancing success, family & adventure

By Neale Petersen



Born in Johannesburg and raised in the vibrant suburb of Bedfordview, Jenny Ellinas embodies the spirit of adventure and resilience. Her childhood was a tapestry of diverse experiences, from studying at Bedfordview Primary to later attending St. Mary's School in Waverley. Encouraged to embrace independence and diversity, she immersed herself in activities ranging from modern dance to tennis, shaping her into the confident, adventurous individual she is today.

Jenny's journey into entrepreneurship began with a diverse career path, from sales roles to managing teams in prestigious corporations, culminating in a successful tenure in the finance industry. Armed with a visionary mindset and a wealth of experience, she founded Cypriot Realty, a beacon of innovation in the real estate landscape of Cyprus. Leveraging her expertise, she has transformed Cypriot Realty into a trusted authority, specializing in offering investors a Plan B in Europe through strategic property investments in Cyprus.

Jenny embodies the spirit of determination and self-reliance in all aspects of her life. This mantra reflects her proactive approach to challenges, her unwavering commitment to success, and her belief in the power of personal responsibility.

Her first paycheque of R950 in 1991 marked the beginning of her journey towards financial independence, a journey that has since seen her navigate through various challenges with grace and determination.

Cypriot Realty's Mission
At Cypriot Realty, Jenny and her team are on a mission to redefine real estate investment in Cyprus. Their motto, "Your key to living in beautiful Cyprus," underscores their commitment to providing investors with comprehensive solutions for permanent residency, property investment, immigration, retirement, and starting an EU-based business. Their client-centric approach ensures personalized services tailored to each investor's needs, fostering long-term relationships built on trust and integrity.

Passion for Property Entrepreneurship:
Jenny's passion for property entrepreneurship stems from her love for Cyprus, ignited during a property inspection trip in 2008. Captivated by the island's charm, she founded Cypriot Realty to help fellow South Africans realize their dreams of owning a slice of Mediterranean paradise. With 16 years of experience and a deep understanding of the local market, she navigates the complexities of property investment with ease, offering investors unparalleled opportunities for growth and prosperity.

Innovative Strategies
Jenny's innovative strategies set Cypriot Realty apart from its competitors. From pioneering representation at trade shows and information seminars to customizing inspection tours, she continuously explores new avenues to educate investors and



JENNY ELIINAS PROFILE DETAILS

Name: Jenny Ellinas
Company: Cypriot Realty
Position: Founder & CEO
Qualifications: Sales & Marketing Diploma, Certified Estate Agent.
Family: Married with two adult sons and two grandchildren, family remains at the heart of her life. Her eldest son, along with his wife and children, resides in Cape Town, while her youngest son lives in Cyprus.
Hobbies: From entertaining friends to socializing, she thrives in the company of loved ones. A lover of puzzles, she enjoys the mental challenge of Sudoku and Wordle. But her true passion lies in immersing herself in the beauty of the out-doors, particularly relishing walks along the tranquil shores of the Mediterranean.
Recent Reads:
"The Psychology of Money," exploration of wealth, greed, and happiness.
"How Not to Die," a persuasive advocacy for the virtues of veganism.
"The Icon Hunter," a testament to Tasoula Hadjitofi
Personal Motto: Guided by a simple yet powerful motto, "If it is to be, it's up to me"

promote Cyprus as an investment destination. Her relentless pursuit of excellence has earned her recognition as a Cyprus specialist, setting the standard for excellence in the industry.

Key Achievements

Jenny's dedication to excellence has been recognized through prestigious awards, including the Real Estate award at the CYDIA Awards 2024 and the Best Permanent Residency Programme in Europe 2020 by BUILD Magazine. These accolades underscore her unwavering commitment to excellence and innovation in the real estate industry.

Leadership Philosophy

As a transformative leader, Jenny fosters a positive and productive work environment, empowering her team to achieve their full potential. Her charismatic leadership style motivates her team to become their best selves, while her guidance and inspiration drive them towards shared success.

Outlook

Looking ahead, Jenny remains committed to pushing the boundaries of innovation in real estate. With a keen focus on technology integration and sustainability practices, she continues to lead Cypriot Realty towards a future defined by growth, prosperity, and sustainable development.

Jenny Ellinas is not just a real estate entrepreneur; she's a visionary leader, a trailblazer, and a beacon of inspiration in the industry. Through her unwavering determination and innovative spirit, she continues to redefine the landscape of real estate investment, one success story at a time.



FOUR KEY QUESTIONS WITH JENNY ELLINAS

1. Is there someone's work you admire & who could be a good guide?

I've always admired Christine Lagarde and consider her a beacon of inspiration. Her journey, from smashing glass ceilings to becoming the first woman in prestigious positions like Executive Committee member at Baker & McKenzie, Finance Minister of France, and President of the European Central Bank, is truly remarkable. Lagarde's ability to navigate complex financial landscapes with grace and decisiveness while remaining calm in chaos is something I aspire to emulate.

2. Where and how do you find your sources of Inspiration?

I find inspiration from a variety of sources, including conferences, seminars, and webinars, as well as through subscription to industry newsletters and curated content. Keeping abreast of developments in Cyprus and my industry through platforms like Google Alerts allows me to stay informed and continuously inspired by new ideas, innovations, and trends.

3. What Lasting Legacy would you like to leave in the world?

My philosophy has always been centered around uplifting and inspiring those around me to realize their dreams. I strive to leave a legacy of empowerment, encouraging clients, staff, suppliers, and all those I interact with to be brave and pursue their aspirations. In terms of a tangible legacy, I aim to revolutionize the short-term rental tourism industry in Cyprus by championing eco-friendly practices and promoting local culture and artisans, thereby offering guests an immersive and sustainable experience.

4. Presidential Action

If I were the President of South Africa, my immediate focus would be on combating corruption at all levels of government and State-Owned Entities (SOEs). Transparency and accountability are paramount, and I would initiate measures to ensure that politicians, SOE management, and heads of political parties declare their assets and business interests. By rooting out corruption and fostering trust and confidence in governance, we can pave the way for social and economic development, instilling a sense of optimism and progress in the nation.

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CYPRIOT REALTY – Your gateway to Cyprus real estate excellence



CYPRIOT Realty

Established in 2008, Cypriot Realty is a leading offshore marketing company with a strong presence in both South Africa and Cyprus. Our commitment to excellence and personalized service sets us apart in the real estate industry. In 2019, we expanded our services to include Cypriot Realty Rentals, a short-term property rentals and management company.

For over 16 years, Cypriot Realty has been a trusted partner in helping investors find their perfect home in Cyprus. With a proven track record of excellence, we specialize in facilitating the permanent residency application process and assisting in the seamless relocation to Cyprus.

Personalised Property Exploration

Embark on a personalized property inspection trip to Cyprus with Cypriot Realty. Our tailored tours allow you to explore diverse property opportunities while also arranging essential meetings with attorneys, banks, schools, and other crucial services. We ensure your experience is not just productive but also pleasant and memorable.

Pioneering Excellence

Since 2008, Cypriot Realty has been at the forefront of actively promoting Cyprus as an ideal destination for South Africans. With offices in Cape Town and Sandton, we have earned recognition as Southern Africa's authoritative investment specialist in Cyprus. Our expertise spans permanent residency acquisition, property investment, immigration, retirement, and establishing European-based businesses.

Exceptional Service, Global Reach

From our humble beginnings in Cape Town, Cypriot Realty has grown into an international team of offshore property specialists dedicated to delivering exceptional client service. Our physical presence in South Africa gives us a unique advantage in understanding local market trends, political landscapes, and the South African mindset, allowing us to offer sage advice and assistance tailored to your needs.





Guiding Your Investment Journey

Navigating the complexities of international investment can be daunting, but with Cypriot Realty, you're in safe hands. We're committed to helping you make informed decisions by showcasing the myriad benefits of owning property and doing business in Cyprus. From a thriving economy to attractive residency options, we'll guide you every step of the way towards realizing your "Plan B" with confidence.

Unlock the Door to Opportunity

With Cypriot Realty, your dream of owning property in Cyprus becomes a reality. Contact us today to begin your journey towards a brighter future filled with endless possibilities.

Cypriot Realty, an international offshore marketing company, has an impressive 16-year track record of assisting many investors in finding their perfect home, assisting in facilitating the permanent residency application process and in the physical relocation to Cyprus.

We arrange personalized property inspection trips across to Cyprus to view properties opportunities, set up meetings with attorneys, the bank, schools etc. in Cyprus; and offer a full turnkey service to make your experience pleasant and memorable.

Cypriot Realty is a pioneer in actively and consistently promoting the opportunities in Cyprus to South Africans; and has successful been doing this from their Cape Town and Sandton offices since 2008. As a result, Cypriot Realty is recognised and respected as Southern Africa's authoritative investment specialist for promoting Cyprus as an ideal destination for acquiring permanent residency, property investment, immigration/ retirement and starting a European-based business.

Cypriot Realty has grown from strength to strength from humble beginnings in Cape Town and now boasts a international team of experienced offshore property specialists dedicated to deliver



exceptional client service. And being physically based in South has a distinct advantage in being able to understand the local market & political trends, understand the South African mindset and being able to offer sage advice and assistance.

With many countries offering attractive benefits to South Africans, the choice of where to invest can be daunting. The complexities of understanding the multitude of legal and tax implications coupled with language & cultural issues makes even thinking about a "Plan B" a non-starter. Cypriot Realty opened its doors with the intention of assisting clients to make informed decisions about considering Cyprus by showcasing the many benefits of owning property, opening a business and being exposed to a thriving economy.

Our Uniqueness
At Cypriot Realty, we pride ourselves on offering a true 360-degree personalized service to our clients. With over 16 years of experience, we have assisted numerous families in finding their ideal properties in Cyprus.

Our personalized property inspection tours provide clients with an immersive experience, showcasing the diverse property opportunities available in Cyprus.

We highlight the benefits of living in a country with a thriving and stable economy, coupled with a superlative lifestyle and exceptional safety standards.

Our Services
With an extensive network in Cyprus, we specialize in assisting clients in finding their perfect property, whether it's apartments, townhouses, seafront villas, estates, or free-standing homes. Additionally, our expertise extends to property management and rental services, catering to both long-term tenants and short-term holiday makers.

Why Choose Us
Personalized Service: We tailor our services to meet the unique needs and preferences of each client.

Extensive Experience
With over a decade of experience in the industry, we have a proven track record of success.

Comprehensive Support
From property search to rental management, we provide end-to-end support throughout the entire process.

Expertise in Cyprus
Our deep understanding of the Cyprus real estate market ensures that clients make informed decisions and find their dream properties.

Get in Touch
Discover the possibilities with Cypriot Realty and embark on your journey to finding your perfect property in Cyprus. Contact us today to learn more about our services and how we can assist you in realizing your real estate goals.

They offer a bespoke advisory service to assist you with investing abroad. They have extensive understanding of the international real estate markets and offer a select portfolio of international real estate opportunities. They source the best possible properties from cities with secure markets through extensive research.

Contact Jenny Ellinas
Tel : +27 83 448 8734
Email: jenny@cypriotrealty.com
Visit: www.cypriotrealty.com

LEARN MORE



WHY INVEST IN CYPRUS

With many permanent residency programmes in Europe no longer available or changing their investment criteria to be more expensive, there are fewer and fewer options to consider.

Cyprus is the *only* English-speaking country in Europe with an affordable and attractive programme that is still available.

There has never been a better time to explore investing in Cyprus to realise your Plan B while this programme is still open!



Please find more information on the features and benefits of the Fast Track programme and what you would need to do in order to qualify.

A note to highlight is that in Cyprus you *do not* have to buy in 'special designated areas' or in 'ex-pat zones'. You can buy any *type* of residential property *anywhere* and you CAN rent your property out to earn a Euro-based income.

Key Changes to other Programmes

- **PORTUGAL** has **closed** their GOLDEN VISA programme for investors purchasing real estate;
- **GREECE** on 31st March 24 **increased** the minimum investment amount to **€800,000** in high demand areas
- **IRELAND** has **abolished** their RESIDENCY by INVESTMENT scheme
- **MALTA** requires **proof of assets** of at least **€500,000** with *at least* **€150,000 in financial assets**
- **SPAIN** is considering **doubling** the minimum investment amount (currently €500,000) or **abolishing** the programme altogether
- **AUSTRALIA** has **recently scrapped** their GOLDEN VISA.



OPPORTUNITY

PRIVATE CAPITAL

Opportunity Private Capital is an 18-year-old boutique investment company that has been operating since 2006. We offer solutions that are suited for any private investor looking to invest capital in residential property developments in Cape Town. The offerings allow investors to invest in the early stages of the property development cycle or in fully completed units (with tenants) once the construction is concluded. Historically, consistent marketing-beating returns have been achieved while simultaneously prioritizing protection of invested capital.

How is investors capital protected?

The primary foundation of the investment offerings is the protection of investor's capital in the form of the development assets. Investors hold the property as security until their capital is repaid.

In addition, strict protocols are in place for the utilisation of the investor funds, with independent professional parties checking and authorising the flow of any funds into the developments, and these parties are involved in this process until investors safely exit the investment.

Investment opportunities have been successfully completed for development projects in Gauteng, KZN and Western Cape with a market value of over R800 million. However, during the past 9 years the company's focus shifted to involvement in developments located in high demand areas of Cape Town.

The current available investment offerings differ from one another in that they suit investors with varied investment appetites:

1. Capital Investment (during development phase):
   - Projected returns once invested capital is deployed into developments are from 14% - 18% per annum.
   - Protection is in place for invested capital.
   - Last 5 Years – Average Returns to investors of 15.45% per year.
2. Monthly Income and Growth Investment (Capital invested in completed, tenanted units):
   - Receive monthly income plus capital growth on invested capital.
   - Protection in place for invested capital.
   - The Internal Rate of Return (IRR) over 5-year period: 14.03% [Estimated Income Yield & Estimated Capital Growth over period combined, less costs]

Both these investment opportunities provide private investors access to investments in property developments located in Cape Town.

See what investors have to say:

"Like many other investors I look for certain things: security, attractive returns, track record and transparency. Opportunity ticks all these boxes with their innovative offering providing exceptions fixed returns and regular communication and updates from Nick and the team. As a repeat investor with Opportunity, I've enjoyed their professional approach and would recommend them highly!" David E.

CLICK HERE TO SEE MORE INVESTOR TESTIMONIALS



OPPORTUNITY

PRIVATE CAPITAL

Monthly Income and Growth Investment

Are you looking to invest in property, and have access to the growing Cape Town property market, without the risk associated with carrying a bond, or the hassles associated with managing tenants, or dealing with unforeseen maintenance problems?

Capital investments from R100 000.



The Internal Rate of Return (IRR) over 5-year period: **14.03%**
[Estimated Income Yield & Capital Growth over period combined, less costs]
Average Net Income Return: 9.04% p/a
[Estimated Ave. Annual Rental Income Returns over period, paid monthly, less costs]

- **Monthly income** paid to investor.
- **Appreciation on capital growth** of the asset received by investor upon exit.
- **Protection** on your capital secured by the asset.
- Invest in new properties located in **Cape Town**.
- **Minimum Investment** required of R 100 000.

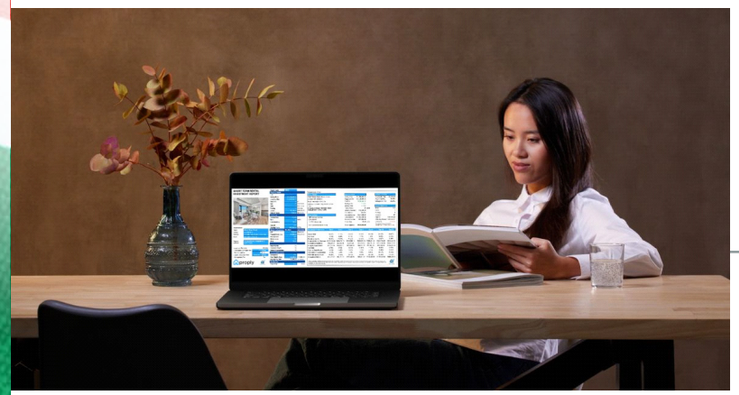


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INVESTING



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Unlock high-profit Short-Term Rental Properties: Property selection secrets from the Pros



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Craft your Real Estate journey: Robert Kiyosaki's Top 5 Wealth Strategies

TRENDING ONLINE

Cape Town CBD Property Scene: 2024's Positive Momentum Unveils Top 9 Trends



UNLOCK HIGH-PROFIT SHORT-TERM RENTAL PROPERTIES: Property selection secrets from the Pros



BY WESLEY ROOS
Founder
Proply

Are you looking to maximize your returns in the South African real estate market? With the potential to generate up to 30% more income compared to traditional long-term rentals, high-profit short-term rental properties are a lucrative opportunity worth exploring. But how do you navigate this dynamic market and select the right properties to unlock their full potential? Enter Proply Insights – your gateway to expert analysis and data-driven insights that can revolutionize your property selection process.

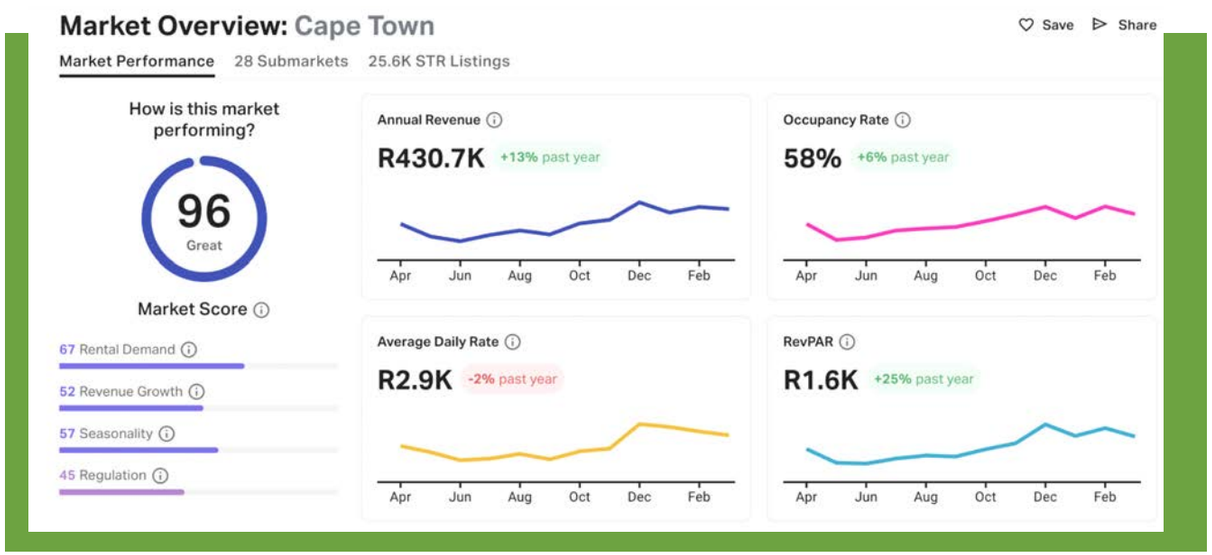
Understanding the Potential: Key Takeaways

1. **Maximizing Income**
   High-profit short-term rental properties have the potential to increase your income by up to 30% compared to long-term rentals.
2. **Informed Decision-Making**
   Proply Insights provides expert insights and data-driven analysis to empower you to make informed investment decisions.
3. **Secrets to Success**
   Understanding the key factors in property selection can significantly impact your returns in the South African market.

The Power of Proply Insights

In the fast-paced world of short-term rental investments, time is of the essence. With Proply, you can access valuable insights into potential property investments instantly. These comprehensive reports offer data-driven analysis and strategic recommendations, saving you time and giving you a competitive edge in the market.

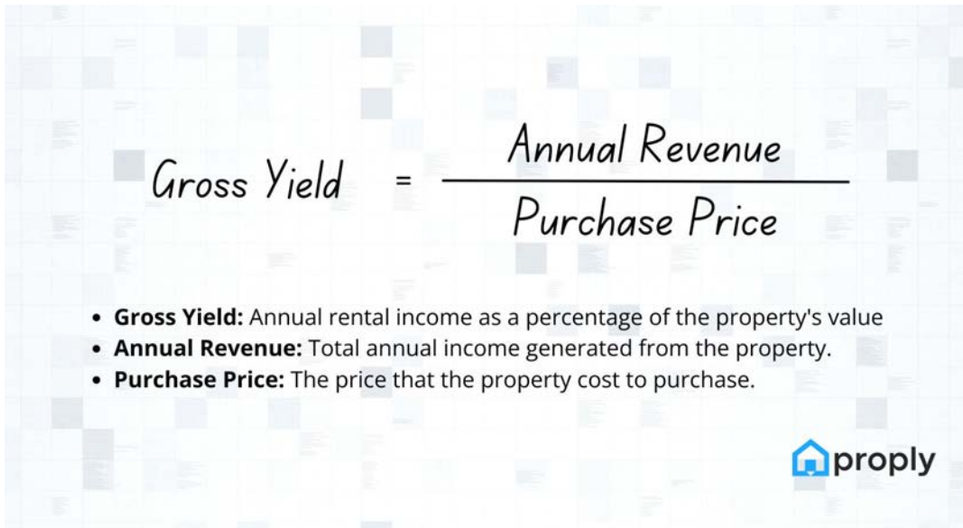
It goes beyond basic property information, providing detailed analysis on yield, annualized cashflow, return on equity, and various ROI calculations. Armed with this information, you can assess the potential profitability of a property and make well-informed investment decisions aligned with your financial goals.



Key Metrics for Success

When evaluating short-term rental properties, understanding key metrics is essential. Proply Reports offer a range of metrics, including:

- **Gross Yield**: Annual rental income as a percentage of the property's value.
- **Net Yield**: Annual profit generated by an investment property as a percentage of its total cost.
- **Annualized Cashflow**: Net income received after deducting expenses.
- **Return on Equity (ROE)**: Return generated on the owner's investment.
- **ROI (With/Without Capital Growth)**: Comprehensive understanding of the return generated by the investment.



Empowering Real Estate Agents and Individual Investors

Whether you're a real estate agent or an individual investor, Proply is your trusted partner in short-term rental investment analysis. For real estate agents, it provides personalized property journeys for clients, enabling you to make strategic recommendations and serve your clients better.

As an individual investor, it offers a personalized property journey tailored to your unique goals and preferences. With data-driven insights and strategic decision-making tools, you can confidently

navigate the market and maximize your returns.

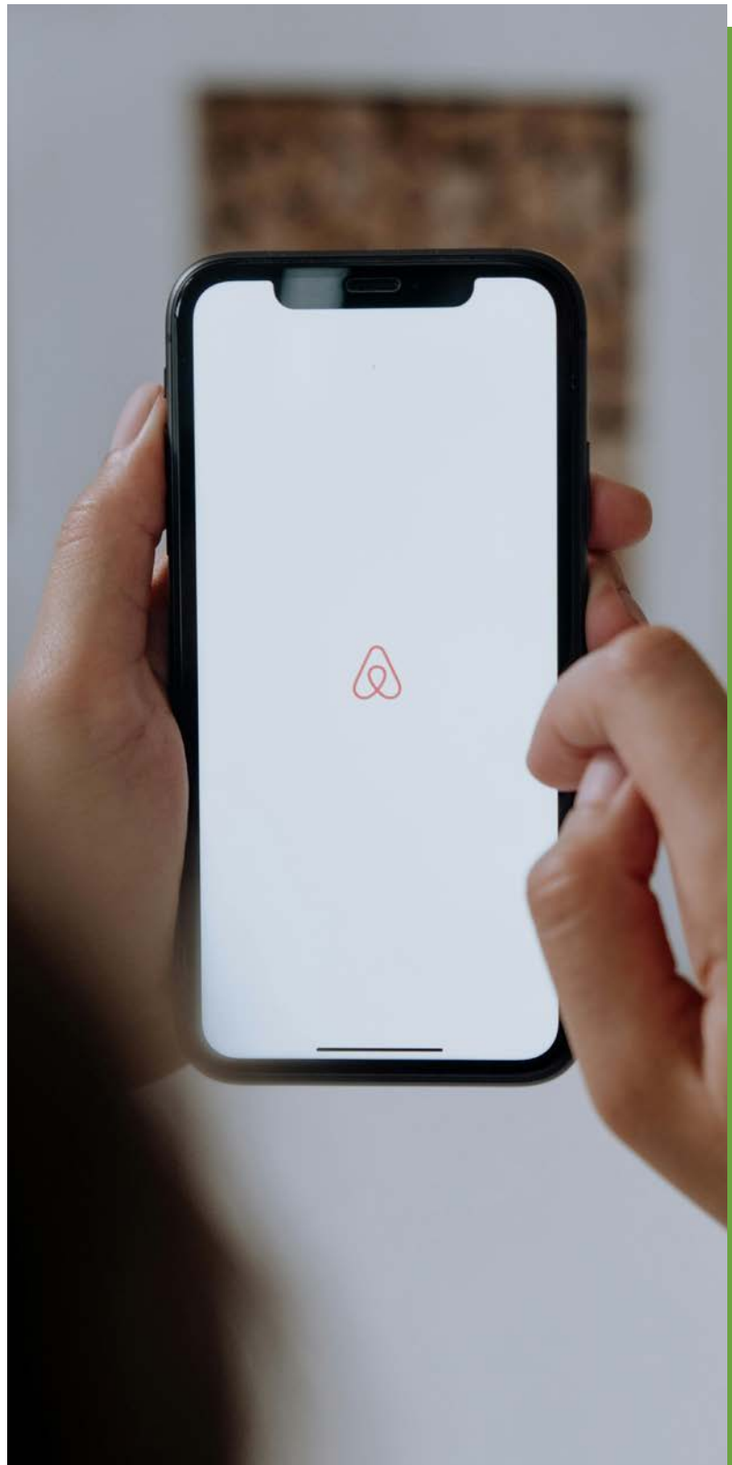
The Value of Informed Decision-Making

In the world of short-term rental investments, making well-informed decisions is crucial. Proply empowers you with comprehensive insights and analysis, enabling you to evaluate properties effectively and identify high-profit opportunities.

By leveraging the software's expertise and insights, you can stay ahead of the competition, maximize your returns, and achieve success in the short-term rental market.

Informed decision-making is the cornerstone of successful investment strategies, particularly in dynamic markets like real estate. Practically speaking, informed decision-making looks like the following:

1. **Minimizing Risks:** Making decisions based on accurate information helps minimize risks associated with investments. By understanding market trends, property performance metrics, and potential challenges, investors can mitigate unforeseen risks and protect their investments.
2. **Maximizing Returns**: Informed decisions enable investors to identify high-profit opportunities and capitalize on them effectively. By analyzing data and market insights, investors can allocate their resources strategically, optimizing their returns and maximizing profitability.
3. **Building Confidence**: Knowledge breeds confidence. When investors have access to comprehensive insights and analysis, they feel more confident in their investment decisions. This confidence allows them to act decisively, seize opportunities, and navigate market fluctuations with resilience.
4. **Long-Term Success**: Informed decision-making sets the foundation for long-term success. By consistently making well-informed choices, investors can build a robust investment portfolio, achieve sustainable growth, and weather market uncertainties over time.
5. **Adaptability**: Markets are constantly evolving, and informed decision-making equips investors with the adaptability to respond effectively to changing conditions. By staying informed and proactive, investors can adjust their strategies, capitalize on emerging trends, and stay ahead of the competition.



Unlock Your Potential with Proply Insights

Proply is your key to unlocking high-profit short-term rental properties in the South African market. With expert analysis, data-driven insights, and a time-saving advantage, It empowers you to make informed decisions and achieve success in your investment journey.

Don't miss out on the opportunity to maximize your returns. Partner with Proply and revolutionize your property selection process.

LEARN MORE

CRAFT YOUR REAL ESTATE JOURNEY: Robert Kiyosaki's Top 5 Wealth Strategies



BY ROBERT KIYOSAKI

Real estate investors defy the conventional mould. While some settle into the routine of a 40-hour workweek, they chart a different course. They embrace autonomy and embrace both the triumphs and pitfalls of their journey.

Success in this realm isn't just about transactions; it's about mindset. The truly successful ones adopt the mindset of the wealthy. They recognise that breaking free from the confines of the Employee and Self-Employed quadrants demands a shift in perspective.

Unlocking the door to real estate success isn't reserved for a select few—it's a skill anyone can master. Dive into this article to discover five powerful strategies that will reshape your thinking and align you with the mindset of seasoned real estate investors who've paved the way to financial freedom.

Unlocking Real Estate Wealth: Five Strategies to Success

- **Strategy #1: Define Your Goals**
  While many focus on what they don't want, successful investors are crystal clear on what they aim to achieve. Rather than dwelling on pay cheque-to-pay cheque living, they meticulously plan to surpass financial milestones. They know the exact monthly income needed, the properties required, and when to scale up for passive cash flow.

- **Strategy #2: Prioritise Cash Flow**
  Distinguish between real investing and gambling. While TV glamorizes quick flips, true investors prioritize consistent cash flow over unpredictable gains. In volatile markets, cash flow acts as a safety net, shielding investors from market fluctuations.

- **Strategy #3: Plan for Contingencies**
  Hope for the best but prepare for the worst. Thorough due diligence minimizes risks and prevents unforeseen setbacks. Beyond financial metrics, consider legalities and property-specific regulations to safeguard investments.

- **Strategy #4: Tenant Attraction and Retention**
  Create properties that tenants are proud to call home. Strategic upgrades, without over-improvement, foster tenant satisfaction and loyalty. By maintaining properties to a standard above the competition, investors reduce turnover and maintenance costs.

- **Strategy #5: Always Be Proactive**
  Success in real estate demands constant vigilance. Establish multiple avenues for finding opportunities and consider leveraging birddogs—local individuals who scout properties on your behalf. By expanding your network and always staying on the lookout, you increase your chances of finding lucrative deals.

In Summary

Successful real estate investors don't follow the crowd. They craft their own path, armed with clear goals, a focus on cash flow, thorough planning, tenant-centric property management, and an unwavering commitment to staying ahead of the curve. Embrace these strategies to unlock your potential in real estate investing.

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RESIDENTIAL



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To Rent or Buy: Deciphering the Residential Property Dilemma in South Africa - Unveiling Options, Pros & Cons



PAGE 60

Cape Town's Smart Journey towards a Smart City Revolution

TRENDING ONLINE

Is your Complex suffering from a leaky maintenance, repair and replacement plan?



TO RENT OR BUY: Deciphering the Residential Property Dilemma in South Africa – Unveiling Options, Pros & Cons

By Editorial



The decision to rent or buy a residential property in South Africa hinges on several factors. It's not a one-size-fits-all situation. Your current life stage, financial situation, and personal circumstances all play a crucial role. Paul Stevens, CEO of Just Property, looks at the options and weighs up the pros and cons.

Many South Africans dream of owning their own homes. The sense of pride and the ability to build equity by paying off a bond holds significant appeal. Yet, renting offers flexibility and convenience that better suits certain periods in our lives and certain lifestyles. Ultimately, the choice boils down to your individual needs and priorities, but let's take a deeper dive.

The Rental Option: Advantages and Considerations

For many South Africans, renting provides a secure and comfortable living situation without the immediate commitment of homeownership. Renting avoids the significant upfront costs that buyers face, such as deposits, transfer duties and bond repayments. Additionally, renters are relieved of the responsibility for rates, taxes, insurance, maintenance, and repairs, freeing up resources for other priorities. For these reasons, renting is appealing to families establishing themselves in a new city, those with fluctuating incomes, youngsters at the start of their careers and contract workers who move from place to place.

Affordability and the Savings Advantages

The biggest advantage of renting lies in its affordability. By strategically choosing a rental property below your maximum budget or sharing with housemates, you can unlock significant savings potential. While these choices might involve some discipline and effort, they are smart sacrifices that pay off in the long run. If your dream is to own a home one day, I strongly recommend that our tenants look to the future and, for a few years, focus on building up a deposit so they can buy their own home one day.

Discipline is Your Ally

Develop a strict savings plan and allocate a predetermined portion of your income specifically towards your homeownership goal. Remember, discipline is key. Treat your savings like a fixed expense, as important as rent or groceries.

It's also a good idea to consult a financial advisor about crafting a personalised savings and investment strategy that will consider your risk profile and accelerate your path to homeownership.

Far from being a financial dead-end, renting can be a launchpad for future homeownership. This approach allows you to build your financial security while enjoying the flexibility and convenience that renting offers during your young and adaptable years.

The Benefits of Owning a Home

The residential property market is subject to economic fluctuations; however, purchasing a well-located property remains a sound long-term investment that can offer resilience even during economic downturns.

Generating Wealth: Location and Leverage

Property ownership offers another significant advantage: the ability to leverage your equity for future endeavours. Owning a substantial asset can unlock financing options when you require a larger or more expensive home. This highlights the importance of choosing the right property from the outset.

I advise our first-time buyers to buy a modest property in a great suburb with a history of stable value growth rather than fall for a larger home in a less established area.

Remember, your first home can be a stepping stone to a property portfolio.



As your financial situation improves, you can "trade up" to a larger home to accommodate growing families or evolving needs. And if you again buy prudently, you could retain your starter property as an investment. This strategy can generate capital growth over time and provide valuable rental income that can assist with future bond repayments.

With good advice from an agent who understands the buy-to-rent market, you can slowly build a property portfolio that will generate a steady income stream for your retirement and secure assets to leave to your children.

Beyond the financial advantages, owning a home unlocks a unique set of lifestyle benefits. You can personalise the space to your taste, invest in improvements that enhance your comfort, and enjoy the stability of having your own place.

Apartments vs Sectional Title Homes

While your dream may be to own a stand-alone home, apartments and sectional title homes often present attractive entry points for first-time buyers and young professionals. Here's a breakdown of both options to help you choose the one that best suits your lifestyle and priorities:



Sectional Title Ownership

Sectional title ownership is typically associated with townhouses, apartments, and some cluster developments. In this structure, you own the interior of your unit, including the walls, floors, and ceilings. The exterior of the building, the land it's built on, and common areas like pools, gardens, and hallways are jointly owned by all homeowners through a Body Corporate.

Advantages: Many sectional title developments offer security features like controlled access and on-site security personnel. Upkeep of common areas is shared among all homeowners through Body Corporate levies. Sectional title properties can often be more affordable than freehold homes and may offer access to amenities you may not be able to afford to add to a freehold home, such as a swimming pool.



Disadvantages: Sectional title comes with Body Corporate rules governing everything from exterior aesthetics to noise levels. You're financially responsible for the Body Corporate's debts and potential shortfalls. Living in close quarters with neighbours can have its drawbacks, particularly if noise or privacy is a concern.

Freehold ownership

Freehold ownership grants you complete ownership of the land and everything built on it, offering greater autonomy and control over your property.

Advantages: Unless your home is part of a development with a homeowners' association, you have the freedom to renovate and alter your property as desired, subject to municipal regulations. Freehold homes generally offer more privacy. It is also generally easier to enjoy the companionship of pets in a freehold home.

Disadvantages: You're solely responsible for rates, taxes and insurance, as well as all maintenance, repairs, and improvements to the property, which can be costly and time-consuming. The condition of your neighbours' properties can impact your property value. Freehold properties generally require more individual security measures compared to secure complexes.

By carefully considering your priorities – from the desired level of control to the cost and responsibilities of maintenance – you can choose the ownership structure that best aligns with your long-term goals and lifestyle.

Informed Decisions

The decision to rent or buy ultimately rests with you. Do your research and make choices that are aligned with your specific life situation, but keep your long-term goals in mind always. Consulting a trusted property advisor with expertise in both buying and renting will help you make an informed decision that sets you on the right path towards your housing goals.

LEARN MORE

TRANSFORMING TOMORROW Cape Town's Smart Journey towards a Smart City Revolution

By Editorial



Embark on a journey with Jacques van Embden, CEO of Blok, a trailblazing property developer shaping Cape Town's urban landscape for nearly a decade. With an insider's perspective, Jacques delves into the profound impact of technology on the city's evolution. Discover how Cape Town has emerged as a pioneer in the smart city revolution, harnessing data and innovation to elevate the quality of life for its residents while championing sustainable urban growth and environmental stewardship.

At the heart of the smart city concept lies the notion of accessibility to information. Historically, understanding how citizens interact with their city was based largely on assumptions and intuition, given the sheer complexity that comes with trying to track the movements of millions of residents. But that's starting to change thanks to the concept of the Smart City.

By harnessing data analytics, we can gain valuable insights into various aspects of urban life, from optimising commuting patterns to improving energy efficiency. Through sensors and interconnected devices, we can now delve into the intricacies of city life like never before, allowing us to make informed decisions that benefit both residents and the environment. Turning this sort of data into action, quite literally, is what underpins the notion of a city being 'smart'.

One of the key pillars of Cape Town's smart city vision is its commitment to sustainable urban development. Recognising that density is a city environment's friend, Cape Town has embraced a vertical approach to growth, maximising space and promoting efficient land use by encouraging more apartment-based living. This approach also helps the city in its transit-oriented corridor development, with its expansion of the MyCiti bus and train routes, which further encourage density and accessibility, enabling residents to enjoy a higher quality of life within a 15-minute radius of their homes.

On that note, the idea of the '15-minute city' is critical to the development of smart cities. As the name suggests, this is a form of urban development where your entire life can be lived within 15-minutes of everything you need, meaning never having to travel more than roughly 2km for work, life, and play. This encourages a pedestrian-oriented lifestyle, which contributes to a more sustainable urban culture.

Another critical way Cape Town is promoting itself as a Smart City built on sustainable development is through stringent building codes. From energy-efficient designs, such as use of passive heating and cooling, to water-saving technologies, new developments in the city are required to adhere to strict environmental standards, ensuring that Cape Town remains a leader in green building practices. In addition, it's been codified that a building's energy efficiency must be 'through the line' — from its lifts to its light bulbs. These strict regulations, while costly to implement, mean Cape Town is helping set the global standard for sustainable architecture.

Innovative architectural and design features further contribute to Cape Town's Smart City ethos. Pedestrian thoroughfares, co-working spaces and bicycle racks in our buildings promote live-work-play lifestyles, reducing commute times and fostering community interconnectedness. Meanwhile, advancements in smart infrastructure, such as digital check-in systems and facial recognition technology, enhance security and streamline building management processes. In the last few years we've witnessed this shift first-hand in Cape Town's city centre, as previously commercial buildings have become residential. I believe we'll continue to see this take place, as people seek out the '15-minute city' lifestyle.

As we look to the future, Cape Town stands poised to continue its journey towards becoming a model Smart City, where innovation, sustainability, and quality of life converge. By harnessing the power of technology and embracing progressive urban planning principles, we can ensure that Cape Town remains a vibrant, resilient, and inclusive city – for generations to come.

LEARN MORE



UNLOCKING SUCCESS - 10 Habits of High-Performing Property Investors

By Editorial



Investing in real estate demands a strategic approach that navigates through ever-changing markets, regulations, and opportunities. Jacques Van Embden, CEO at Blok, shares invaluable insights into the habits that underpin successful real estate investors, offering a roadmap to prosperity.

1 Do your market research
Informed decisions stem from thorough market analysis, encompassing trends, demographics, and economic indicators. Staying ahead of market shifts is key to unlocking growth potential.

2 Develop a long-term vision
Rather than fixating on short-term gains, focus on sustainable wealth creation through strategic acquisitions and portfolio diversification.

3 Solid investment exit strategies
Anticipate various scenarios and have contingency plans in place to adapt to changing market conditions.

4 Buy on facts, not emotion
Base decisions on data, analysis, and due diligence rather than impulsive impulses.

5 Never stop networking
Build a strong network with industry professionals to uncover opportunities and forge valuable partnerships.

6 Keep happy partners
Prioritize maintaining positive relationships with stakeholders to leverage long-term benefits.

7 Understand the risk landscape
Conduct thorough risk assessments and implement mitigation strategies to protect investments.

8 Chase referrals
Prioritize exceptional service to encourage referrals, leading to new opportunities and growth.

9 Location over convenience
Prioritize prime locations with strong growth prospects over convenient options.

10 Learn from failures
Turn setbacks into learning opportunities and adapt strategies for future success.

In the volatile world of real estate investment, disciplined habits form the cornerstone of success. While the landscape may be unpredictable, a strategic approach grounded in these principles ensures a steady path towards prosperity.

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6 WAYS TO MAKE YOUR BOND WORK FOR YOU

Have you been diligently paying your home loan for years? Has the current economic situation affected your liquidity or cashflow? Are you looking for relief?

Your home loan may hold the key. The options open to you will differ from bank to bank but these 6 options are worth investigating.

01

Take a holiday

A 'payment holiday' is an agreement with your loan provider that allows you to miss up to 3 monthly payments.

02

Access your access bond

If you have an access bond then you can draw on the extra funds you've paid into your bond.

03

Apply for a readvance

You can apply to access the equity of the bond payments already made, and reduce monthly repayments if your home has gone up in value.

04

Take out a further home loan

It is suggested to take the extra loan over a much shorter period of time, such as 5 years, to attract less interest.

05

Restructure your current home loan

The options available differ from bank to bank and may involve the renegotiation of interest rate and an extension of original term.

06

Switch!

It is possible to move your bond from one institution to another, but you will have to go through a new application and credit vetting process.

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FINANCE



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Protect Your Business: Understanding the Risks of Uninsured Employees



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7 Steps to Financial Wealth: Insights from Robert Kiyosaki

TRENDING ONLINE

Empower Your Home: A 5-Step Guide to affording Solar Solutions



PROTECT YOUR BUSINESS: Understanding the Risks of Uninsured Employees

By Editorial



simply

In South Africa's competitive market, business owners must stay ahead of the curve to succeed. However, overlooking a crucial aspect, like providing life insurance for employees, can have far-reaching consequences. Failing to offer this essential benefit can negatively impact your business, from talent retention to economic stability.

Employee Loyalty and Morale
Employee satisfaction is crucial for delivering excellent customer service and driving business growth. By providing life insurance, you demonstrate your investment in your employees' well-being and future security, increasing loyalty and job satisfaction. This, in turn, translates to better customer service, improved productivity, and enhanced business reputation.

Talent Retention and Acquisition
Attracting and retaining top talent is vital. A flexible benefits package, including life insurance, sets you apart from competitors and makes your business more attractive to skilled professionals. Neglecting this benefit can result in losing out on talented individuals who can drive your business forward.

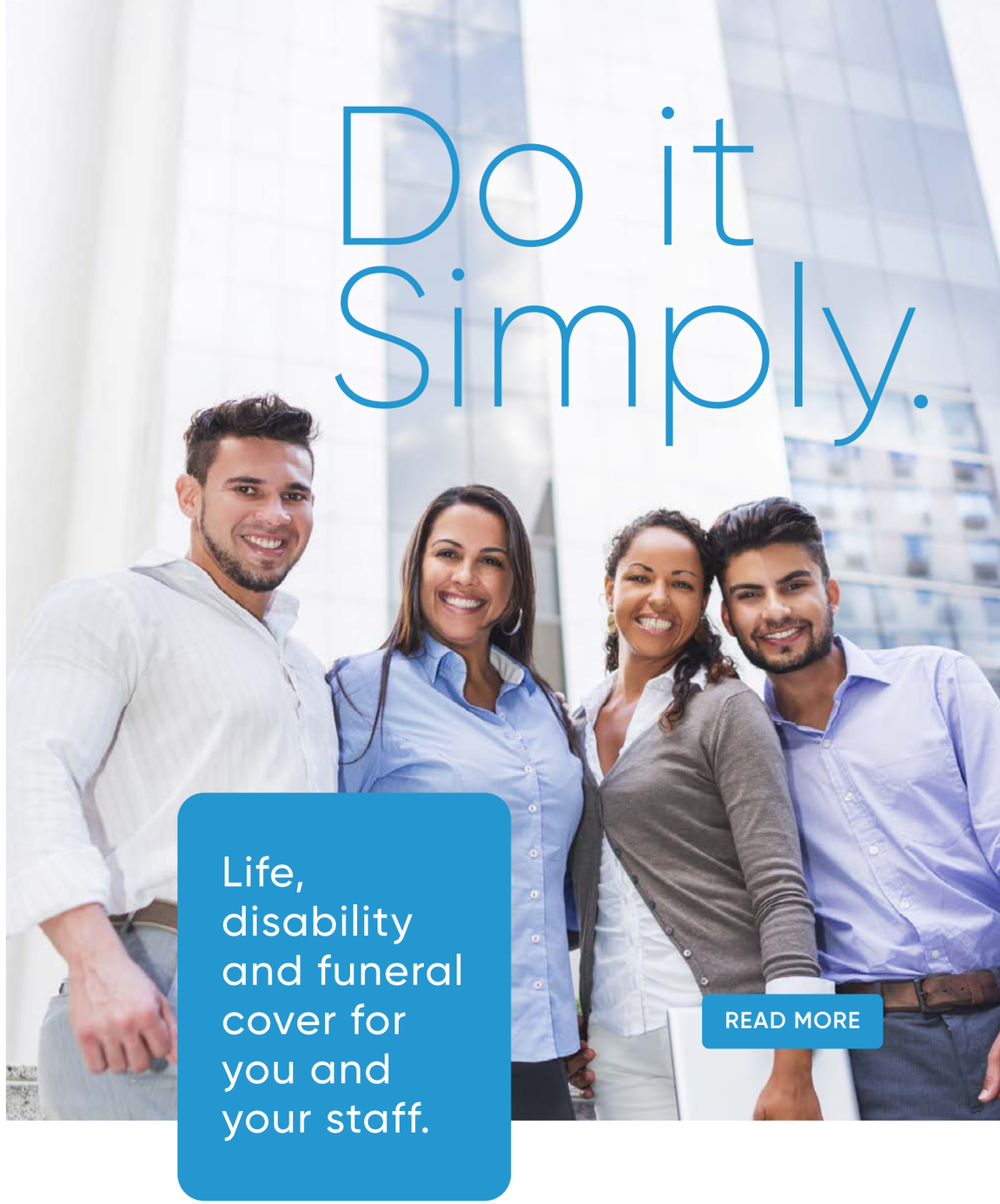
Workforce Stability and Continuity
Team continuity is crucial for maintaining client relationships and ensuring business stability in the real estate industry. By providing life insurance, you demonstrate your commitment to your employees' long-term welfare, reducing their likelihood of seeking alternative opportunities. This stability is essential for long-term planning, project continuity, and business growth.

Economic Stability and Social Responsibility
Life insurance provides financial security and peace of mind. By offering life insurance, you contribute to building a more resilient community and demonstrate your commitment to your employees' welfare and the socio-economic fabric of South Africa.

Take Action
While providing life insurance may seem like an additional expense, the long-term benefits to your business are undeniable. By investing in your employees' well-being, you enhance employee satisfaction, improve talent retention and attraction, and contribute to economic stability.

Don't overlook this essential benefit – invest in your employees' future and secure your business's success.

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7 STEPS TO FINANCIAL WEALTH: Insights from Robert Kiyosaki



BY ROBERT KIYOSAKI



Achieving financial wealth is a journey, not a destination. Yet, many delay embarking on this journey until it's too late, shackled by excuses and misconceptions. In "7 Ways to Build Your Financial Wealth," inspired by lessons from Rich Dad, Robert Kiyosaki lays out a roadmap to prosperity.

1 Savers Are Losers
Saving alone won't make you wealthy. The interest earned is often eclipsed by inflation. To truly prosper, shift focus to educated investing.

2 Pay Yourself First
Commit to setting aside a portion of your income for income-producing assets before meeting other financial obligations. This instills discipline and fosters wealth-building habits.

3 Expand Your Means
Living below your means stifles growth. Instead, focus on expanding your means by acquiring assets that generate income, transforming desires into investments.

4 Focus on Moving to the Right Side of the CASHFLOW Quadrant
Transition from being an employee or self-employed to an investor or business owner. This shift unlocks avenues for creating and sustaining wealth.

5 Pay Taxes Like the Rich
Leverage tax laws to retain more of your earnings. Understand how taxes differ across income quadrants and align your financial activities accordingly.

6 Mind Your Own Business
Shift from trading time for money to creating scalable systems. Build assets that generate passive income, freeing you from the constraints of traditional employment.

7 Diversify Your Portfolio
True diversification extends beyond asset classes. Invest in real estate, commodities, businesses, and paper assets to spread risk and capitalize on market fluctuations.

Your financial future rests in your hands. Whether you're destined for poverty, middle-class comfort, or riches depends on your choices and actions. Follow the path outlined by Robert Kiyosaki to unlock the doors to financial prosperity. The journey begins with the first step.

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Thinking of buying property?

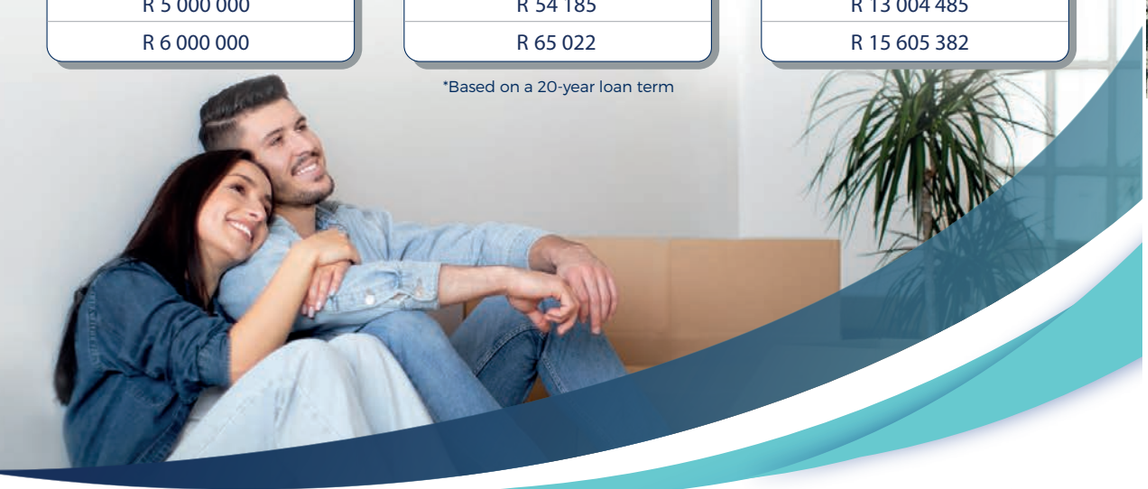
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When you pre-qualify with us, we help you set a homebuying budget so that you can house-hunt with confidence. We even factor in future rate increases to ensure that your home loan repayments remain affordable. And we do it all free of charge.

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BOND AMOUNT	MONTHLY INSTALMENT AT AN INTEREST RATE OF 11.75%	20-YEAR REPAYMENT
R 250 000	R 2 709	R 650 224
R 500 000	R 5 419	R 1 300 448
R 750 000	R 8 128	R 1 950 673
R 1 000 000	R 10 837	R 2 600 897
R 1 250 000	R 13 546	R 3 251 121
R 1 500 000	R 16 256	R 3 901 345
R 2 000 000	R 21 674	R 5 201 794
R 3 000 000	R 32 511	R 7 802 691
R 4 000 000	R 43 348	R 10 403 588
R 5 000 000	R 54 185	R 13 004 485
R 6 000 000	R 65 022	R 15 605 382

*Based on a 20-year loan term



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PROPERTY MANAGEMENT



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Customer Experience: The Future of Rental Asset Management



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Expert warns of Risks in excluding Audits via Unanimus Resolutions in Sectional Title Management Rules Amendment

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Customer Experience:

THE FUTURE OF RENTAL ASSET MANAGEMENT



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Managing Director,
WeconnectU



Neale Petersen
Editor in Chief, ***Real Estate Investor Magazine***



Barry Davies
Chief Operating Officer,
Chas Everitt



Allen Usher
Business Owner,
Property World



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Rental Portfolio Management:
The Market Forces Shaping the Future of Rental Asset Management

RedRabbit

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INTELLIGENT PROPERTY MANAGEMENT SOFTWARE

Customer Experience:

THE FUTURE OF RENTAL ASSET MANAGEMENT



The rental property industry is not a new one. People have been renting homes and business premises for literal centuries. As a result, most people are very familiar with the rental process. Unfortunately for rental managers, this means their services are frequently underestimated, underappreciated, and (very often) underpaid.

A big part of the problem is that there are countless agencies out there offering the same rental management services: placing tenants, managing tenancies, and handling basic financials. As essential as these are to a successful rental investment, they're not service differentiators and they don't help anyone stand out of the crowd.

So, what can rental asset managers do to make customers sit up and take notice of the considerable value they add? The key lies in focussing on customer experience.

The power of a good customer experience

FOR INVESTORS

Customer experience is subjective, relying on a customer's perception of a service or engagement. Ensuring that perception is positive first requires understanding the needs and expectations the customer brings to the table.

When it comes to landlords/investors, these needs are frequently misunderstood. We hate to break it to you, but very few investors actually care about the nitty gritty of tenant particulars, rent collection dates or trust account balances. As a result, the traditionally admin-focussed rental management experience invariably falls short of expectations (even if the investor isn't consciously aware of this fact).

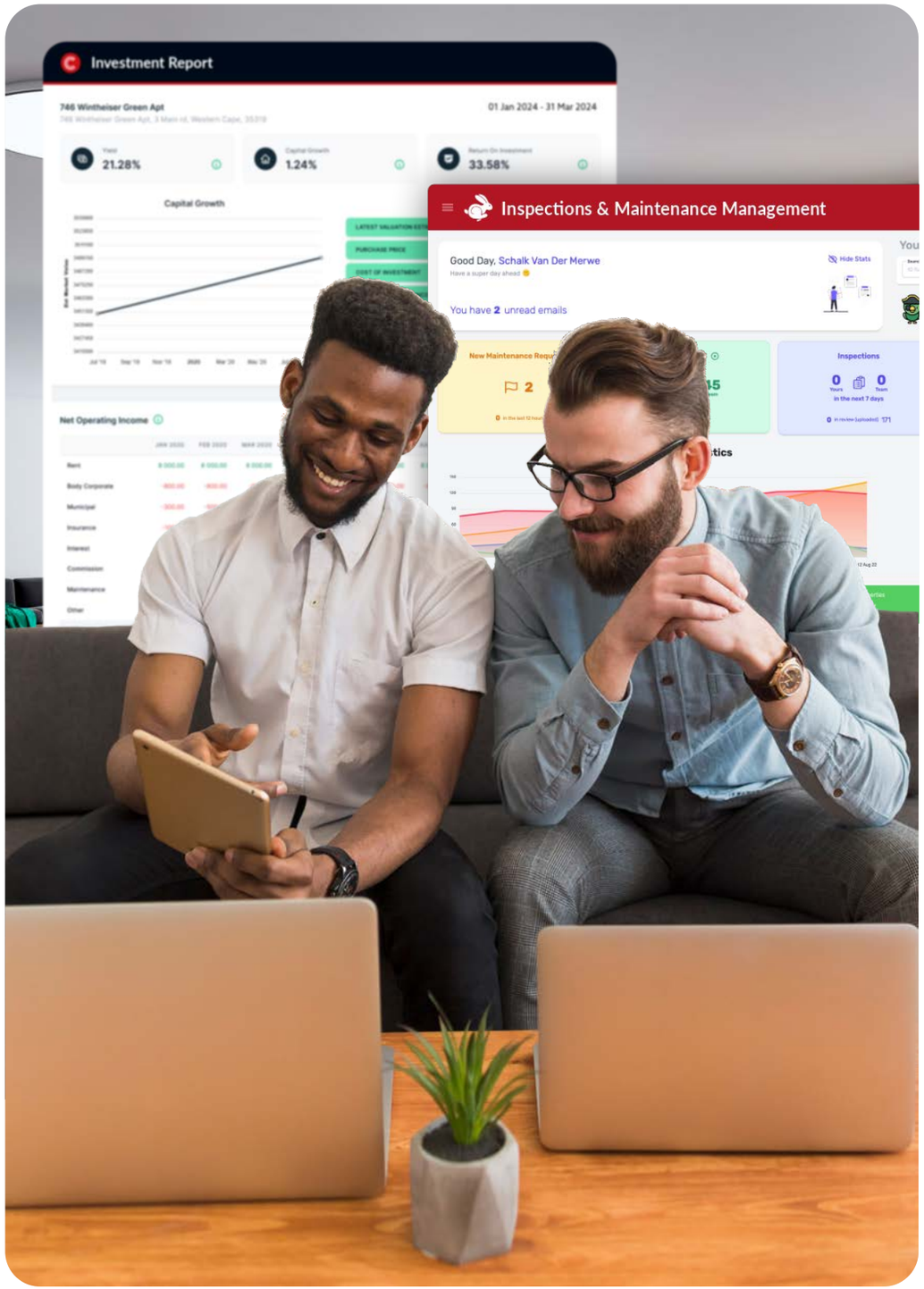
So, what do investors care about? What are their core needs and expectations?
It's simple: turning their rental property – likely one of the largest individual assets in their investment portfolio – into a profitable, appreciating and low-risk asset.

Rental asset managers who can refocus their customer experience to spotlight the fulfilment of these needs – in a clear and visible manner – stand to create a far superior customer experience. An experience that closes the gap between investors' needs (strategic asset management) and their perception of rental managers' services (administration). An experience that is, therefore, "out of the ordinary" and "above expectations" and deserving of above average compensation.

FOR TENANTS

It's also important to remember that investors are not the rental asset manager's only customers. Creating a good tenant experience is equally important in today's day and age.

Tenants who feel heard, valued and supported throughout their tenancy are more likely to renew their leases, pay rent on time, collaborate over property maintenance and improvements, and accept fair rental escalations.



This, in turn, can be presented to rental investors as successful risk reduction, asset protection, and growth maximisation, adding to their own customer experience and perception of their rental manager's value.

Technology's role in creating a better customer experience

Of course, it's all very well saying rental managers need to focus on customer experience when many are struggling to get through the basic administrative workload as it is. Goodness knows that workload has grown exponentially in recent years. Thankfully, so has technological support.

Solutions like WeconnectU have been proven to reduce manual workloads, minimise errors, keep better records, and deliver an all-round smoother and more efficient service to investors and tenants alike. This enables rental asset managers to spend more time, more energy and more resources on applying the strategic aspects of their skillset to create a new kind of customer experience.

A customer experience that shines a light on the true professionalism and skill of this age-old industry, and the invaluable nature of the modern services its members provide.

WeconnectU's Goal

To rekindle property managers' passion for their business by solving their most critical challenges & cultivating an environment in which professionals are paid for the value they add.

We work tirelessly to achieve this goal, collaborating with clients and industry contacts to continuously improve and enhance our ecosystem of solutions. Join the conversation and be part of the solution. Together, we can create a more resilient, sustainable and professional property management industry for all.

RedRabbit

WeconnectU
INTELLIGENT PROPERTY MANAGEMENT SOFTWARE

Expert warns of Risks in excluding Audits via Unanimous Resolutions in Sectional Title Management Rules Amendment

By Editorial



Proposals being made to sectional title property owners to amend their Management Rules by way of unanimous resolution to obtain an independent review and not a proper audit could have disastrous consequences for sectional title schemes and the sector. This is the contention of specialist sectional title attorney and BBM Law director Marina Constas and other concerned sectional title role players.

Constas asserts that should the Community Schemes Ombud Service (CSOS) allow Prescribed Management Rule 26(4) to be amended by unanimous resolution, the growing sectional title sector will be detrimentally affected. She explains that some property industry stakeholders have engaged with the CSOS and have alleged that these amended rules have received compliance certificates.

However, that when the Ombud's office was approached for comment, they denied that such a rule had been amended. "This suggested management rule change would allow schemes to avoid having their financial statements audited, and to opt for an independent review instead. This would likely be by a bookkeeper as opposed to a professional audit firm. While proponents of the move state that it will save money for smaller sectional title schemes, it will undoubtedly jeopardise the value, integrity and growing popularity of sectional title living and investments," she stresses.

She reveals that she has been inundated with calls from



concerned owners, trustees, managing agents and other role players. “Sectional title is booming in South Africa, with more and more property buyers and investors choosing sectional title homes for their affordability and security. In 2013, sectional title accounted for 44.6% of all residential property sales in South Africa’s major centres. In 2023, the market share of sectional title property sales had reportedly risen to 53.1%. More than half of all homes sold today are in sectional title, and it is vital that there is no compromise when it comes to good governance, transparency and integrity in an industry that has been marred by fraud allegations in the past. Never before have we seen so much fraud in our schemes,” says Constas. “We need complexes audited. It is not negotiable. “

“Rather than saving small schemes money, there may be grave, costly consequences in permitting this change in an industry that presents opportunities for the misappropriation of shared funds,” she states. Revising this Prescribed Management Rule would also be a step backwards for sectional title. “Prior to October 2016 and the implementation of the Sectional Titles Schemes Management Act, 8 of 2011, only sectional title schemes with ten or less units were excluded from an audit. They were entitled to obtain the services of an accounting officer to present their financial statements.

The long-awaited revisions to the laws governing community housing schemes like townhouse complexes, retirement villages and residential estates that became effective on 7 October 2016 brought positive changes in the way that sectional title developments are run. The law made it compulsory for all schemes to be audited. The changes were good news for owners, investors and all stakeholders. These included improved governance and financial management. Owners and investors could be more confident that there was a reasonable level of protection against theft or fraud, and that the financial affairs of the body corporate are effectively managed.”

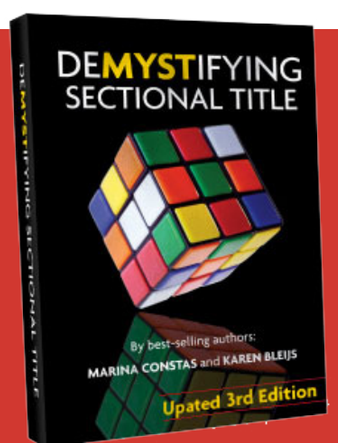
Constas reports that she has been working with the legal department of CSOS on amendments that will be ready in 18 months. “CSOS is looking at allowing schemes of 10 units or less to go back to using an accounting officer. That is the very least that would be acceptable. For all other sectional title schemes, one would hope that auditors continue to play a role. This is a potential crisis that should be at the top of the agenda for everyone involved in sectional title in any way,” she concludes.



Marina Constas

LEARN MORE

Marina Constas is a specialist sectional title attorney and a director at BBM Law, which has branches in Houghton, Bedfordview, Pretoria, Umhlanga Rocks and Cape Town. Marina is 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.



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Landlord Cash Flow: Automated Rental payment platform introduces Billing of interest on Rent Arrears



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DECODING THE METAVERSE: To Play or not Play?

TRENDING ONLINE

Revolutionising Adtech: How a South African Scale-Up Leads the Charge



LANDLORD CASH FLOW: Automated Rental payment platform introduces Billing of interest on Rent Arrears

By Editorial



South Africa's leading rental payment platform for property practitioners PayProp, has unveiled its new automated arrears interest billing feature, available to all users in SA, the UK, and US at no extra charge. They serve a large and diverse customer base of property professionals, processing over R53bn in rental payments annually on behalf of thousands of rental agents.

The eagerly awaited feature gives rental agencies using even greater control over timely tenant payments and will help earn landlord confidence by protecting their cash flow – failing which daily interest can automatically be levied for the landlord's account.

In December 2023 Reapit and PayProp announced that the two companies were merging, signalling a long-term strategic move towards offering clients greater functionality. Launched in South Africa in 2004, the company has grown quickly to become a leading processor of rental payments for residential properties in SA, the United Kingdom, and North America.

Duty of care

Having been entrusted with processing agencies' client funds securely, quickly, and reliably since 2004, PayProp takes this custodial duty very seriously.

The platform already enables agents to place only the most reliable tenants through its integrated Tenant Assessment Report and credit checks; sends automated payment reminders to late payers; and automates arrears recovery right up to legal proceedings, if need be – backed by a permanent auditable transaction log that can be used as evidence in court.

Adding automated interest on arrears billing to this formidable set of protections will give landlords the confidence of another line of defence against defaults.

The PayProp Rental Index, published quarterly and based on live payment data, is one of South Africa's most valued sources of rental market data.

Handle with care

Jan Davel, Managing Director of PayProp SA and Group Head of Regulatory Compliance and Risk, cautions that a rental agency can only charge interest on rent arrears if this is provided for in the lease agreement. He emphasises that it is only payable to the landlord: an agency may not take this interest as their own fee.

Under their End User Licence Agreement, the feature may at any rate not be used for debt collection in terms of the Debt Collectors Act (114 of 1998), even if an agency is registered as a debt collector.

The amount of interest must further be reasonable and not contravene any applicable legislation.

How it works

The new interest on arrears billing feature automatically calculates and applies interest on overdue rent payments, based on flexible rules set by the agent.

Users can choose a billing start date and set the percentage interest to charge daily, after which billing will automatically happen on the total outstanding amount at month-end, along with the new due rent.

Freeing up your time to do more

By streamlining the payment recovery process, property businesses can redirect valuable resources towards core operations and growth initiatives, while incentivising prompt payment and improving landlord and agency commission cash flow.

Sarah Fourie, Head of Client Services in South Africa, is excited about what the new feature represents: "With each new feature, the platform continues to empower the residential rental industry and add value through innovative solutions that empower businesses."

"We constantly strive to make property managers' work easier by automating as many of their payment administration tasks as possible," says Bruce Jackson, PayProp's Chief Technology Officer. "We are confident that the automated interest on arrears billing feature will save you time and allow you to focus on your business's real priorities, rather than on time-consuming payment administration."

LEARN MORE



DECODING THE METAVERSE: To Play or not Play?



BY ERIC NIENABER
Co-Founder
Y-DANGLE APPS

The concept of the Metaverse often conjures up visions of a singular, all-encompassing digital realm— a space where we socialize, conduct business, buy, and sell goods and services, enjoy immersive entertainment, and move seamlessly from one virtual place to another. While that may be the long-term vision, the current reality of the Metaverse is markedly different, featuring a broad spectrum of technologies, platforms, and business models.

The onset of COVID-19 and events like Facebook changing its name to Meta have given the public glimpses of what our future digital life could look like, suggesting that a comprehensive digital universe might soon be upon us. This sparked a proliferation of Metaverse companies, each proposing its version of the future. However, the landscape today reveals a Metaverse that is not a monolith but a mosaic, composed of diverse ecosystems, each supported by different technologies and serving various purposes.

In such a diverse and fast-evolving world, deciding whether and how to engage with the Metaverse can seem daunting. It's crucial to start by understanding the Metaverse not as a single entity but as a series of converging technologies. This perspective makes it easier to see how one might participate. The array of platforms available today integrates these technologies in myriad ways, each tailored to different user experiences—from gaming and social interaction to professional development and virtual commerce.

When considering participation in the Metaverse, it's important to match the choice of platform with your specific needs and goals. Each platform combines technologies like immersive 3D software, augmented reality, blockchain, NFTs, identity verification systems, and artificial intelligence in unique ways that are suited to types of interactions and activities. For example, Vatom stands out with its scalable solutions that efficiently integrate virtual environments with augmented reality and NFT technology, making it especially suitable for large-scale events and brand engagements.

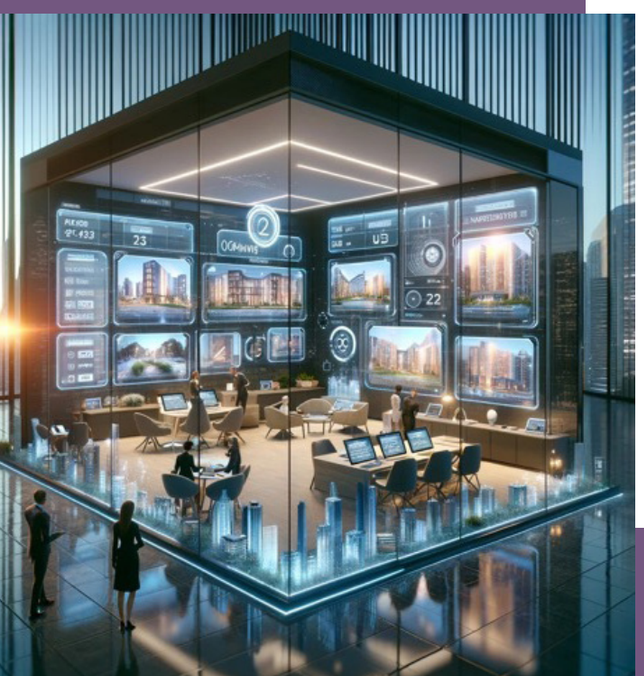
Another key consideration is cost. The expenses associated with different Metaverse platforms can vary significantly, influenced by the sophistication of the technology used, the level of customisation required, and the professional skills needed to create and manage virtual environments. These costs must be carefully weighed against the expected benefits, as they can impact the return on investment and the scalability of your Metaverse initiatives.

Focusing on the experience you aim to create is crucial. Whether









it's enhancing brand engagement, offering innovative educational tools, or providing immersive real estate tours, the success of your Metaverse presence depends on how well the experience meets the needs of your target audience. Given the rapid pace of technological change, particularly with the integration of AI, the capabilities of Metaverse platforms are continually expanding, offering new ways to captivate and interact with users.

Starting small is advisable—pilot projects or initial small-scale engagements can offer valuable insights and allow you to iterate before making larger commitments. This approach reduces risk and helps build a deeper understanding of what works best for your specific context.

From a marketing perspective, we see major brands making strategic decisions about their involvement in the Metaverse, aligning their platform choices with market targets and desired brand associations. For instance, some brands are drawn to crypto-centric platforms like Decentraland and The Sandbox for their decentralised nature, while others might choose Roblox for its massive, game-savvy audience. Vatom's platform is particularly noted for its ability to host large, interactive events that engage thousands of participants in rich, brand-centric narratives.

As a new player in the field, MetaPress is taking a different approach by enabling a Metaverse layer for all websites, thus transforming the web by adding a metaversal layer to standard online experiences. This method lowers entry barriers and democratises access to Metaverse technologies, allowing businesses and individuals to start small and scale as needed.

In conclusion, the question is not whether to engage with the Metaverse, but how. By understanding the diverse technologies and platforms available, carefully considering costs, and focusing on the desired user experience, businesses and individuals can make informed decisions that align with their goals. As the digital landscape evolves, those who take thoughtful, measured steps today will be well-positioned to capitalise on the opportunities of tomorrow.

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Eric Nienaber, co-founder of ydangle apps and MetaPress, is a technology leader with extensive experience in the application development and metaverse space.

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COMMERCIAL



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Navigating the Triad of Risk: Premises, People and Privacy: 3 Vital challenges for modern businesses



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Office Evolution: Adapting for South Africa's hybrid workforce

TRENDING ONLINE

Commercial Property Crunch: How mismanaged Municipalities impact demand and investment



NAVIGATING THE TRIAD OF RISK: PREMISES, PEOPLE AND PRIVACY: 3 Vital challenges for modern businesses

By Editorial



Threats to business continuity come in many forms, but they all share one common trait—their unpredictability. Still, businesses can prepare for disasters. As a business owner, you can equip your employees to stay up and running in the face of the three main risks to uninterrupted service: physical threats to brick-and-mortar premises, public health crises, and cyber attacks

Let's delve into each aspect and explore how you can offer valuable support to your employees.

1. **Premises: Physical Threats to Business Infrastructure**
   No business is immune from the potential of physical threats to its infrastructure. Whether it's building damage through fire, flooding, natural disasters or an unexpected utility outage, the impact on business operations and continuity, and the resulting productivity outages, can be severe. Research shows that more than half of such incidents now cost firms hundreds and thousands of rands, indicating that it's vital to have a contingency plan in place.

   In the uniquely South African situation where load-shedding is a regular event, sitting for hours without power to charge a laptop or maintain a basic internet connection can be maddening. As power utility Eskom has confirmed load shedding will continue for some time, and people are unable to operate under these conditions, leading to a backlog of work and a decrease in overall productivity.

   One strategy for premises recovery is to be able to relocate in a timely manner. While emergency home working is one answer, not everyone will have the equipment and set-up required to work from home. Access to well-equipped, safe alternative workspaces provides peace of mind while replacing lost hardware or other equipment. With IWG's Workplace Recovery plans, businesses are able to recover and carry on as usual in times of crisis, with access to a global network of fully furnished, serviced workspaces in as little as four hours.

2. **People: Preparing for Public health crises**
   The COVID-19 pandemic sharply focused on the potential impact of health crises, leaving many businesses to realise how unprepared they were to cope with the sudden sweeping changes required to combat the spread of the virus. The high cost to businesses due to staff sickness, empty office space, and supply chain disruption still impacts many, bringing home the need to better prepare for future crises.

   If home-working is challenging for a business, yet its headquarters is limited, organising employees into smaller groups and working from a network of local workspaces is a solution.



When the pandemic set in, the best solution that was universally incorporated was to provide workspaces close to the employees. This helped cut down commuting time and reduced exposure to viruses while providing fully equipped offices that offered collaborative working and helped lower stress levels.

3. **Privacy - Cyber threats and Data security**
It's never been more critical for businesses to factor in and mitigate privacy risks due to cyber-attacks and data loss. Statistics show that ransomware attacks can result in an average of 23 days lost, with downtime and recovery costing firms an average of $1.85m.

Having access to IWG's powerful IT infrastructure can make your clients' businesses more resilient to cyber threats. When employees work from home, they may not have the security needed to maintain an appropriate level of privacy, but when they work from a shared workspace, they can do so safely in the knowledge that IWG's secure, business-grade WiFi is regularly and vigorously tested as part of a £50m a year IT spend.

Building Business Resilience
'We are seeing employees flock to our flexible workspaces to use our set-up, which is designed to maintain power through load-shedding. These centres offer much more than just office tools and supplies. They provide a service that improves the way people live, and the strategy to position them in suburban centres now provides the basis for a simpler life-work balance", says Joanne Bushell, MD, IWG, South Africa.

The ever-present threat of premises damage, blackouts, health crises, and cyber-attacks makes a robust recovery plan essential to any business. As a leader, you can ensure business continuity plans by providing employees access to a global network of workspaces and bespoke workplace recovery plans tailored to their needs.

LEARN MORE



OFFICE EVOLUTION: Adapting for South Africa's hybrid workforce



BY SCOTT THORBURN
National Asset Manager
Redefine Properties

In the evolving South African built environment, the debate on the future of office spaces is intensifying, particularly considering a growing number of South African companies requiring their workforce to either return to the office or be in the office for a minimum of three days a week. This local hybrid trend echoes a global shift to a hybrid work model, spotlighting the need to adapt office spaces to these new working patterns.

Hybrid work models transforming

Hybrid work models – blending remote and in-person collaboration – are transforming organisational strategies. As a result, this shift is altering office space demand, prompting organisations to rethink their Gross Leasable Area (GLA) strategies. Amidst this change, the need for more engaging and flexible work environments becomes paramount.

The transition towards hybrid work models and the accompanying shift in organisational strategies has resulted in an industry-wide anticipation of reduced traditional office space requirements. However, the expected decrease in GLA is being balanced by the intention to ensure office workplace environments entice workforces to choose to be at the office. This intention can often lead to GLA requirements increasing or remaining constant.

Office planning decisions need to be carefully considered, considering the nature of the company's industry and their workforce preferences. The layout of each company's workspace will need to be reflective of their workforce preferences and output requirements to ensure improved productivity, collaboration, and office attendance.



The hybrid model necessitates the correct mix of personal space, hot desking, and communal collaborative and relaxation areas. It is often the case that individuals prefer their own personal constant environment, including desks, to attract them back to the office. Hot desking is not suitable for all job types and may not be preferred by all employees.

The integration of this refined approach to GLA into the evolving narrative of office space utilisation, highlights the industry's capacity to adapt to the changing needs of the workforce. Additionally, the adoption of activity-based working (ABW), offering various spaces for different tasks, supports the hybrid workforce's diverse needs, promoting a flexible and vibrant office environment. This strategy emphasises the importance of a flexible and resilient approach to office space management.

The focus on workplace flexibility now includes not only adaptable working hours but also versatile spatial configurations and operational practices. Such flexibility involves the provision of office layouts that can be

reconfigured for different activities and the integration of technology that facilitates both in-office and remote collaboration. Moreover, it involves policies that balance individual and collaborative work, allowing office spaces to evolve with the changing needs of businesses and their employees.

Addressing infrastructural challenges, such as loadshedding, is essential, underscoring the need for office environments that can maintain operational continuity during power outages. For many, particularly those without adequate remote work setups, the office acts as a crucial base of operations, emphasising the need for spaces that offer both design flexibility and operational resilience.

Re-evaluation of property and spaces

The re-evaluation of real estate priorities has placed a renewed emphasis on health, safety, and flexibility. Properties that meet these evolving demands, offering health-oriented features and adaptable communal areas, are becoming increasingly sought after, reflecting a shift towards workspaces that support holistic well-being.

As the industry navigates the adoption of hybrid work models and addresses infrastructural challenges, the focus for office landlords is on creating environments that meet the diverse needs of tenants, ensuring the long-term sustainability and growth of office assets.

Office resurgence optimism

Despite initial uncertainties about the future of office spaces, optimism remains high regarding their resurgence. The anticipated growth of the office market, fuelled by strategic investment in high-quality properties, points to a positive trajectory for the sector. Strategic asset management plays a pivotal role in this context, where the refurbishment of existing properties in strong nodes is essential to retain and improve the value of the current portfolio.

As the property sector faces significant changes, driven by hybrid work models and evolving market dynamics, the emphasis on quality, adaptability, and tenant well-being grows stronger. Redefine is committed to innovation and collaboration. We are actively engaging with the changing needs of our tenants to ensure our office environments enhance productivity and well-being. Our goal is to create sustainable workspaces that meet the future of work's demands.

We encourage all stakeholders and tenants to join us in shaping work environments that set new industry standards.

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2024

Tour 1
APR
27th - 5th

April/May

Su	Mo	Tu	We	Th	Fr	Sa
22	23	24	25	26	27	28
29	30	1	2	3	4	5
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SOLD OUT

September

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22	23	24	25	26	27	28
29	30					

Tour 4
SEP
14th - 21st

Tour 2
JUN
15th - 22nd

June

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*Youth Day SA

September

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*Heritage Day SA

Tour 5
SEP
21st - 28th

Tour 3
JUL
20th - 27th

July

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October

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27	28	29	30	31		

Tour 6
OCT
5th - 12th

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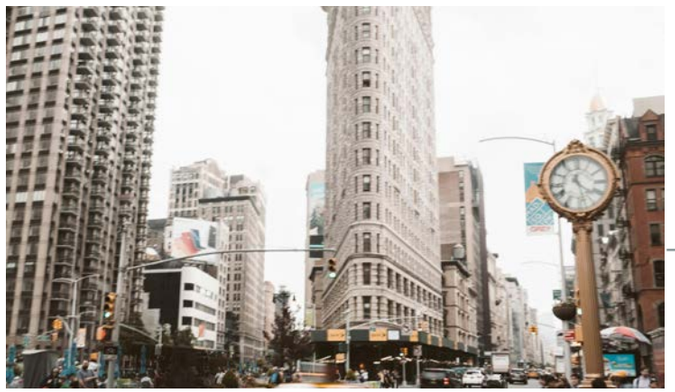
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OFFSHORE



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South Africans embrace the EB-5 Program for a new life in the United States



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3 Reasons to Invest in UK Affordable Housing: Prefabricated Buy-to-let Prefabricated Homes for returns up to 10%

TRENDING ONLINE

Pam Golding Properties Shatters Records: Luxury Home in Mauritius Sells for a Whopping USD 13.6 Million



South Africans embrace the EB-5 Program for a new life in the United States

By Editorial



Amidst certain ongoing challenges in South Africa, the EB-5 Regional Center Investment Program has emerged as a beacon of hope for South Africans seeking a fresh start in the United States. FirstPathway Partners, a leading EB-5 fund manager, is at the forefront of facilitating this transformative 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, observes the growing uncertainty in South Africa's economic and political landscape, prompting many to explore alternative options. South Africa grapples with persistent unemployment and declining service delivery, fueling frustration and unrest. In response, an increasing number of South Africans are considering the United Statesas a destination for a second residency.

Clarke emphasizes the opportune timing of the EB-5 program for South Africans. Permanent U.S. residency through EB-5 offers flexibility, enabling investors to remain in South Africa or migrate to the U.S. amidst the current uncertainties.

In her view, "While we aspire to restore South Africa to its former prosperity, change is imperative for a brighter future. Amidst the complexities facing our nation, EB-5 provides South African families with the flexibility to secure their future with a life in the U.S."

The EB-5 program presents a compelling opportunity for South Africans seeking to safeguard their family's future in the United States.

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3 REASONS TO INVEST IN UK AFFORDABLE HOUSING: Prefabricated Buy-to-let Prefabricated Homes for returns up to 10%

By Neale Petersen



At its financial core, affordable housing just makes sense for property investors. During an economic downturn especially, affordable housing will always be a necessary and potentially lucrative resource. According to a 2023 UK Real Estate Market Outlook by CBRE, the affordable housing sector has not only remained strong despite recent financial uncertainty but is also likely to see an increased amount of partnerships between housing developers and private capital due to the growing gap between sector demand and government supply.

CONCEPT CAPITAL GROUP

Concept Capital Group's affordable buy-to-let prefabricated homes start at only £42,999 (just over R1 million) and are built, let, and managed by them through exclusive partnerships. Meanwhile, you have full ownership of a UK home and receive a minimum monthly income of £358.33 or £4299 (around R100,000) per annum guaranteed with returns of up to 10%.

HOME WALKTHROUGH VIDEO

Though 2019 saw the Conservative government establish a target of 300,000 homes a year by the mid-2020s, in its manifesto, current evidence suggests that it is not on track to meet that goal. Moreover, housing affordability has remained a problem, with only 5% of private rentals affordable on the country's frozen housing benefits. This obstacle to affordable housing has only been compounded by a decades-long fall in social housebuilding leading to an ongoing social housing deficit.

The road for those seeking affordable housing and rents during this housing crisis is a rocky one, but private investors have the potential to help address some of the persistent issues holding the affordable housing sector back while netting a healthy profit in the process. Interested in building more affordable housing into your portfolio but not sure if it's the right move for you?



3 Reasons why Affordable Housing Investment in the UK is a worthy investment

1. **Meeting Skyrocketing Demand**
   Despite recent increases in affordable home completions, the demand for such housing far exceeds the available supply. With millions in England alone struggling to secure suitable housing, investors in affordable housing projects stand to reap significant and recession-resistant returns.

2. **Addressing Sector Shortcomings:**
   The private rented sector often fails to provide quality housing at affordable rates. Rising costs and subpar living conditions have left many renters burdened and dissatisfied. By investing in affordable housing initiatives, investors can bridge critical market gaps while future-proofing their portfolios against evolving legislation.

3. **Seizing Opportunity**
   The landscape of affordable housing investment is evolving, with government initiatives and increased funding opening new doors for investors. With modern construction methods and heightened quality standards on the horizon, there has never been a better time to explore opportunities in this sector.

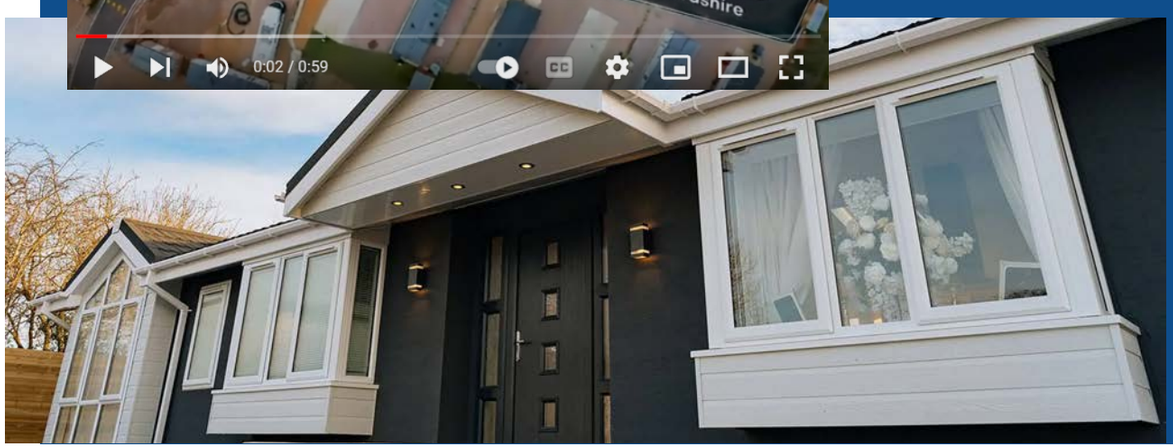
Concept Capital Group, offer a streamlined approach to affordable housing investment, utilizing cutting-edge modular construction techniques to deliver cost-effective and energy-efficient homes. With our comprehensive property and tenancy management services, investors can enjoy passive income without the hassle, while ensuring their properties meet the highest standards of quality and comfort.

Introduction to the Homes

- Concept Capital Group has over 136 sites to choose from in the UK
- Homes are beautifully built and offer an excellent quality of life to tenants
- Each home comes fully furnished and contains integrated white goods
- The home is designed to meet anyone who needs an affordable home to rent including students, families and care-home residents. Homes are built in alignment with the British Institutions Standard BS3632, guaranteeing that they are suitable to live in all year round.
- A maintenance team is available 24/7 to ensure that homes are well kept and maintained at all times

SITE EXAMPLE
Active Government site Rickmansworth Park Home





Benefits for Investors

1. **FULL OWNERSHIP**
   Once-off cash purchase allows you to receive the ownership certificate to ensure that the property is legally yours.

2. **STRAIGHT FORWARD INVESTING**
   No additional costs after the purchase. You own a mortgage-free buy-to-let modular home.

3. **STABLE ASSET**
   Full ownership of a physical asset within the UK with a secure 12 year non-depreciating insurance valuation at a minimum yield of 10%

4. **HASSLE FREE PROPERTY MANAGEMENT**
   All Properties come with fully managed services for the property and tenants to keep your investment hassle free wherever you are located.

5. **FULLY TENANTED**
   All tenants are pre-vetted and approved therefore there is no tenant risk for investors.

6. **GOVERNMENT ASSURED**
   Rental income fixed reliable passive income paid by the UK Government directly to Concept Capital which makes it a low risk investment.

7. **BUILT TO BRITISH STANDARDS**
   Homes are built to regulated standards BS3632 assuring that they are fit for residential purpose for 25 years

8. **SECURE EXIT STRATEGY**
   Multiple flexible guaranteed buy back available every 2 years at your original purchase price

9. **DEDICATED ACCOUNT MANAGER**
   You will be allocated a dedicated Account Manager who is always directly contactable – no bots or chat boxes

EXAMPLE - INVESTMENT TABLE BREAKDOWN
Profit after 12-year term

- **TOTAL RENT:** £51,599.52 (Over 12 years)
- **EXIT IN YEAR 12:** Plus Buy-Back amount = £42,999 (In year 12)
- **TOTAL RETURN:** £94,598
- **MINUS INITIAL INVESTMENT:** £42,999
- **TOTAL PROFIT over 12 years** £51,599.52
- **TOTAL ANNUAL PROFIT:** £4,299.96 BEFORE TAX: 10.0 %

The Investment Process in 4 Easy Steps

1. **INITIAL DISCUSSION**
   With one of consultants once you have clicked on the ENQUIRE NOW button below.

2. **BACKGROUND CHECKS**
   To ensure that you are eligible to purchase a UK modular home includes:
   - Anti-money laundering checks
   - Overview of purchase and payment options
   - Flexible exit options available to you
   - Finalising of contract and details of the rental income specifications

3. **PURCHASE CONFIRMATION**
   The team of experts will gather all relevant documentation and legal requirements. Following your deposit of your funds, the production of your prefabricated home will begin.

4. **PASSIVE RENTAL INCOME**
   Following the confirmation of your purchase and provision of your equity, and completion of the prefab home production, we will then match a suitable tenant and place them in your home. Each month your rental returns will be sent to you through BACS based on your preferred mode of payment.

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BROKERING
UNLOCK UP TO
75%
OFF VARIOUS PROFESSIONAL FEES ASSOCIATED
WITH THE SALE OF YOUR PROPERTY
SHARED VALUE BROKERING
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WEALTH



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Protect your Primary Residence: Why an Ownership Structure really matters



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Understanding Sectional Title Properties: A Lucrative Investment Opportunity

TRENDING ONLINE

10 Essential considerations for Prospective Buyers: What you need to know



PROTECT YOUR PRIMARY RESIDENCE: Why an Ownership Structure really matters



BY JACO GROBBELAAR
CEO & Founder
Prosperity Enterprises



For many people, their primary residence is not just a property. It's a sanctuary, a symbol of security, and one of their most treasured assets. Many advisors will suggest you keep your primary residence in your own name because of tax reasons. But this is a big mistake! Your home is your haven; therefore, you must ensure that one of the assets you want to protect most has proper structuring in place.

Your primary residence and capital gains tax

As mentioned above, the reason why most advisors suggest that clients keep their home in their own name is for the capital gains tax savings they will achieve, if they sell their primary residence. There is a R2 million capital gains exclusion on your primary residence.

Practically, this means that if you have a R2 million capital gain if you sell your primary residence and are in the highest tax bracket, you will save R360 000 in capital gains tax.

Busting the Myth: Capital Gains Tax Savings in Personal Ownership!

= R2 million (Capital Gain) x 40% (Inclusion Rate) x 45% (Tax Bracket).

This is the most you can save by keeping the property in your own name. But this benefit comes at a cost...

Most people don't think that anything will happen to them financially. Yet, people are losing their homes daily because of financial distress. Protecting your home is thus a priority.

How to protect your primary residence with the correct structures

When it comes to safeguarding your primary residence, proper structuring is key. Trusts are an attractive choice for property investors because they are such powerful protection tools.

I always suggest putting your primary residence in one of two places:

1. In a Company with a Holdings Trust - Holding the shares in the company
2. Your Family Trust - Each structuring option offers several advantages, and deciding which one to use depends on your unique circumstances and financial goals.

Navigating Pitfalls: Why keeping your Primary Residence in your own name can lead to 4 Critical Risks

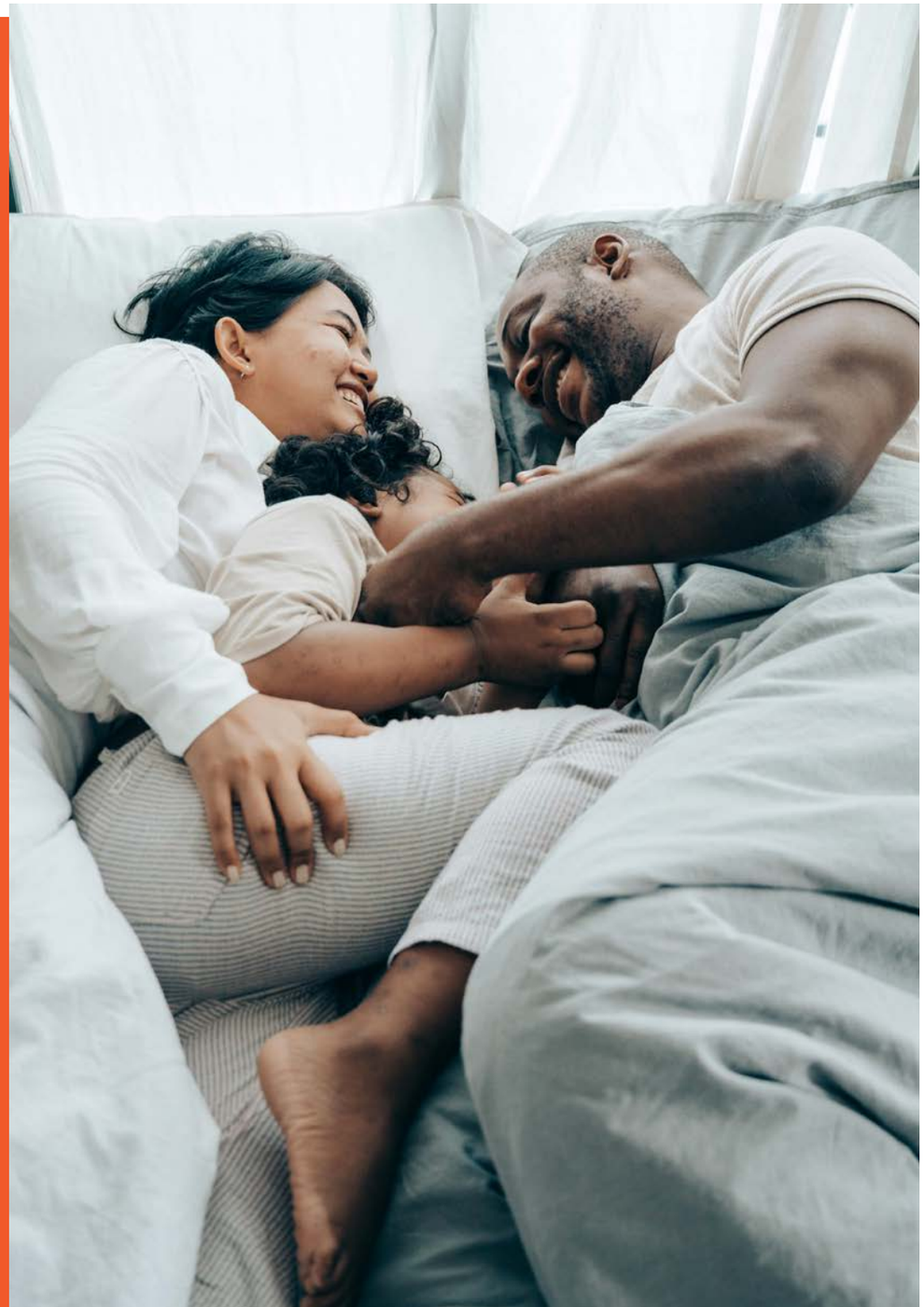
1. **No Asset Protection** - Your property won't be protected if anything happens to you financially, as you don't benefit from total asset protection in the same way Trusts do.
2. **No Estate Planning Protection** – Understanding the cost implications when your primary property becomes part of your Deceased Estate.
3. **Unlocking More Finance** – Avoiding limitations on Investment Property Financing due to personal residence Bond/Mortgage exposure.
4. **Missed Tax Opportunities** – Understanding the potential downsides of not leveraging tax benefits for your primary residence.



Company Ownership
With company ownership, you can treat the property as an investment and enjoy tax benefits while living in it. Moreover, your property will be shielded from personal financial liabilities. It won't form part of your estate or be subject to inheritance tax, and may enable better financing opportunities for other investment ventures.

Company ownership also works well if you intend to change your primary residence to an investment property that will be rented out. Simply put the property in a company with a Holdings Trust holding the shares and rent it out to yourself.

In this way, you will probably have tax savings in the first few years while you are living in the property. Your property will also be protected, will not form part of your deceased estate, and you will be able to get better financing in your other entities. One day, when you move out, you simply put another tenant in your property and continue with the property as an investment property structured correctly in a property company.



Family Trust
If you plan to stay in your home long-term or sell the home when you move out, then it makes sense to put the property in your Family Trust. Again, your property will be protected, will not form part of your deceased estate, and you will be able to get better financing in your other entities for investment properties.

When you put your primary residence in your Family Trust, consider paying extra into your bond to pay this property off as soon as possible. If you must sell the property, you can use the conduit principle in the Family Trust to drastically reduce your capital gains taxes. By keeping your primary residence in a separate Family Trust, you can also be rest assured that your property is more protected if something happens to you or your property investment portfolio for which you signed surety.

Proper structuring of your primary residence is paramount for long-term financial security. And while the allure of capital gains tax savings may tempt you to keep your primary residence in your own name, the potential risks and limitations far outweigh the benefits.

They say home is where the heart is. By placing your home into the proper structure, you can safeguard your home, optimise your property portfolio, and keep the heart of your family beating strong.

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UNDERSTANDING SECTIONAL TITLE PROPERTIES: A Lucrative Investment Opportunity



BY RENIER KRIEK
Managing Director
Combined Finance

In South Africa's dynamic property market, sectional title sales are now surpassing freehold properties, marking a significant shift in investment trends. Sectional titles accounted for 54% of total property sales in Q4 2023, up from 44% in 2013. As the popularity of sectional title ownership grows, purchasers and investors stand to benefit from this long-term trend.

What sets sectional titles apart is their distinct ownership structure. Unlike freehold properties, where buyers own both land and buildings, sectional title owners only possess a defined space within a building. The underlying land, known as common property, is jointly owned by all scheme members. This fundamental difference underscores the importance of understanding the intricacies of sectional title schemes.

Several factors contribute to the popularity of sectional titles. Rising property prices relative to salaries have made traditional freehold properties less accessible, making sectional titles an attractive alternative. Additionally, communal amenities such as swimming pools, gyms, and security features enhance the appeal of sectional title living.

For buyers and investors considering sectional title properties, thorough due diligence is essential. Here are some key tips to consider:

For Buyers

- **Financial Assessment:** Review the scheme's financial statements to ensure its solvency and prudent management practices.
- **Trustee Evaluation:** Assess the competence and management style of trustees, as they play a crucial role in the scheme's governance.
- **Exclusive Use Areas:** Clarify ownership rights to exclusive use areas like garages or carports.
- **Location Considerations:** Evaluate proximity to amenities and potential resale value drivers.
- **Property Improvements:** Understand any restrictions on property modifications, such as installing solar panels.

For Investors

- **Rule Analysis:** Ensure scheme rules align with your investment objectives, especially regarding rental policies and property modifications.
- **Rental Regulations:** Consider potential restrictions on short-term rentals like AirBnB and assess the likelihood of rule changes.
- **Legislative Risks:** Stay informed about legislative changes that could impact rental operations, such as restrictions on AirBnB listings.

As sectional title properties continue to gain momentum in the market, buyers and investors must conduct thorough research and due diligence to make informed decisions. By understanding the nuances of sectional title ownership and adhering to prudent investment practices, stakeholders can unlock the full potential of these properties in South Africa's evolving real estate landscape.

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EMPOWERING PROPERTY OWNERSHIP: Khaya Lam Land Reform Project 110 transfers 110 title deeds to new homeowners

In a significant milestone for property rights, the Free Market Foundation (FMF) recently facilitated the transfer of 110 title deeds to homeowners in Heilbron, Free State, through its Khaya Lam (My Home) Land Reform Project.

The FMF extends its gratitude to its partners, Absa (78), Reinet Foundation (17), and BetterHome (15), whose support made this handover ceremony possible. Together, they have tangibly contributed to expanding private home ownership in South Africa.

Tshepo Mashashane, Head of Strategy and Positioning at Absa, expressed the bank's commitment to housing the nation and shaping the property industry. He emphasized Absa's ongoing support for Khaya Lam and its newly added partnership with the Phiritona Municipality. Through financial literacy programs tailored for Khaya Lam title deed recipients, Absa aims to empower South Africans to reclaim homeownership dignity and actively participate in the economy.



The Khaya Lam Project has distributed over 14,000 title deeds to former council tenants to date, thanks to collaborative efforts from sponsors, conveyancers, and municipalities like Absa Home Loans and Phiritona Municipality. Each partner has played a crucial role in providing dignity and security through property ownership to recipients and their families.

By facilitating the transfer of municipal homes to rightful owners, Khaya Lam addresses the lack of ownership that prevents residents from securing properties for their families' future. The project's bulk transfer approach significantly reduces costs, with sponsors contributing just R3,250 per title, covering administrative, legal, and handover expenses.

David Ansara, CEO of the Free Market Foundation, underscores the importance of supporting property rights. He commends the dedication of partners like Absa Home Loans and pledges the FMF's continued efforts to ensure all South Africans can own their homes.



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