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Andrew Thompson



OUR 220 MILLION SHOPPER VISITS A YEAR CREATE SUSTAINABLE GROWTH AND SUPERIOR VALUE.

This is Lebo J, aged 19. He shops twice a month, usually at weekends. He arrives at our mall in the mid-afternoon when it's really buzzing. Many of his friends are there too.

On average, after 2.3 hours of shopping and browsing, Lebo leaves from the east wing and takes a taxi home to his family, a drive of around 40 minutes.

Lebo's mother will ask him about the discounts and special offers he spotted as he ambled around both floors of the centre. This helps her to plan her weekly grocery shop, which she does before lunch on Mondays.

We know all this and more about Lebo J and our other visitors too. Our multi-faceted consumer behaviour research, combined with our deep understanding of the needs and desires of the communities we serve, leads us every step of the way.

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Siya Ndzimande

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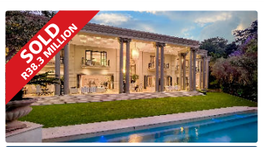
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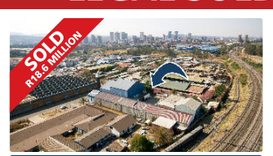


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Editor's Viewpoint

Reflections: A bright future for South Africa's Real Estate market

Can you believe it's already November? What a year it's been for South Africa—full of challenges, resilience, and a strong sense of progress. As we move toward the end of 2024, there's a renewed sense of optimism, especially with the positive momentum generated by the Government of National Unity (GNU) and the prospect of interest rate cuts from the Reserve Bank. It's clear that we are setting the stage for an exciting 2025!

The future of South Africa's real estate market is intrinsically tied to the broader economic landscape. Understanding the impact of interest rates, inflation, government policies, and global economic shifts will be key for investors looking to navigate the market.

While we face ongoing inflationary pressures, largely driven by "administered prices" from state-controlled entities like Eskom, it's encouraging to see a shift in the national conversation. Dawie Roodt, Chief Economist at the Efficient Group, notes that lowering the SARB's inflation target will make it harder for monopolistic price hikes to go unchecked, especially from institutions like Eskom. This, in turn, will create a more stable environment for investors and consumers alike.

Despite challenges such as high electricity costs and strained municipal services, there's an increasing recognition that these issues must be addressed head-on. Real estate professionals and property owners are becoming more proactive in implementing innovative solutions to safeguard investments and improve service delivery. This adaptive mindset will be crucial in driving growth and maintaining confidence in the market.

On a positive note, the year has also brought pride to the nation through sporting victories—from the Springboks to our local heroes. These successes remind us of the immense potential within our communities, and they offer a powerful reminder that, together, we can overcome challenges and build a brighter future.
As we wrap up 2024, let's commit to pushing forward, embracing new opportunities, and laying the groundwork for success in 2025.

Here's to a future filled with growth and possibility!

Founder & Editor-In-Chief

Neale Petersen



MASTER QUOTE

Real estate is an imperishable asset, ever increasing in value. It is the most solid security that human ingenuity has devised. It is the basis of all security and about the only indestructible security.

RUSSELL SAGE *– Financier, Railroad Executive and Whig politician from New York, United States.*

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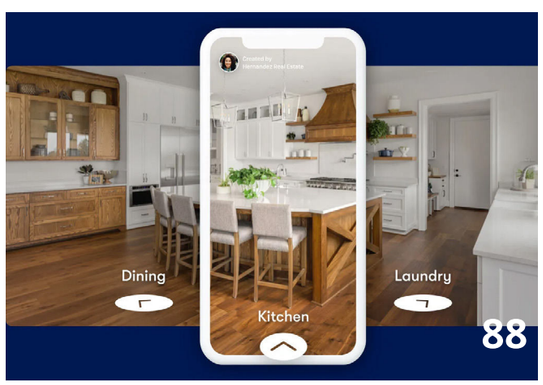
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Ask the Experts

Wealth Beyond Money:
How Property Can Secure Your Financial Future and Lifestyle



MEET OUR GUEST EXPERT

PAUL STEVENS
CEO
Just Property

I've inherited R650,000 and am considering investing in property, shares, or other options. Given the current trend of more people renting, is property still a good investment?

For me, it's not just about financial returns, but also long-term stability, personal security, and improving my lifestyle. What are the key wealth-building advantages of investing in property?

As many South Africans are relocating and adjusting their lifestyles due to changing work environments, now could be the ideal time to invest in property. Real estate offers not only financial returns but also emotional, social, and personal benefits. Here's how property can enrich your life:

1. **Emotional Wealth**
   Owning property provides stability and security, offering peace of mind and the ability to create lasting memories. Homeownership has been linked to higher life satisfaction and self-esteem, providing a sense of permanence and pride.

2. **Community Wealth**
   Owning a home helps you establish roots in a community, fostering relationships and a sense of belonging. It encourages engagement with neighbours and local initiatives, which can also increase your property's value over time.

3. **Environmental Wealth**
   Investing in property allows you to make eco-conscious choices, such as installing solar panels or using energy-efficient systems. These upgrades not only reduce your carbon footprint but can also increase your home's market value, with a 2023 study showing a 16% price increase for homes with lower reliance on municipal services.

4. **Legacy Wealth**
   Property is a stable, long-term investment that can appreciate over time. Since 1994, residential property in South Africa has increased by over 830%, outpacing inflation. Real estate can help create a lasting financial legacy for future generations.

5. **Personal Development Wealth**
   Investing in property teaches valuable skills like financial management, strategic planning, and decision-making. These experiences build confidence and financial literacy that extend to other areas of life.

6. **Lifestyle Wealth**
   Homeownership gives you the freedom to design a living space that suits your personal style and needs. Whether through custom interiors or energy-efficient upgrades, owning property enhances your quality of life and overall well-being.

Before investing, assess your financial situation, research the property market, and consult with experts to ensure you're ready for this transformative step towards long-term wealth.

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Got Questions? We've got Answers!
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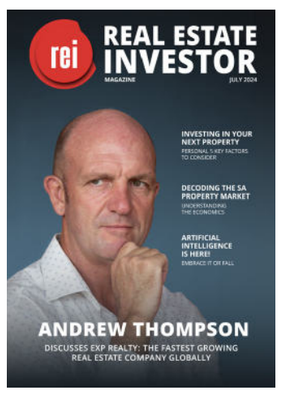
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The Inspiring Journey of Siya Ndzimande: Empowering success at eXp Realty

By Neale Petersen





Siya Ndzimande's journey from his childhood in Gqeberha to becoming a pivotal figure at eXp Realty South Africa is a testament to the power of passion, resilience, and innovation in the ever-evolving world of real estate.

Early Life and Education

Born in Gqeberha, located in the Eastern Cape, Siya's educational journey began at Summerwood Primary School. He later moved to Pearson High School, completing grade 8 before transferring to Queenstown. It was at Queens College Boys' High School, where he spent four transformative years in the Whitson House Hostel, that his character was truly shaped. Here, Siya engaged in various sports, forming lifelong friendships and learning the values of teamwork and perseverance.

After graduating high school, Siya pursued a BA degree in Media, Communication, and Culture at Nelson Mandela University, followed by an Honours degree in Corporate Communication. His academic background, combined with a strong foundation in sports, laid the groundwork for a career that would merge his passions for storytelling and strategic communication.

Career Foundations

Born in Gqeberha, located in the Eastern Cape, Siya's professional journey began at a digital marketing agency, where he managed clients like Continental and Spar. This role provided him with invaluable experience in brand management and marketing strategies. He soon transitioned to The Ironman Group, serving as a media and communications specialist. Over six years, he advanced to a regional public relations role for Europe, the Middle East, and Africa (EMEA), enhancing brand visibility across various sports disciplines.

Working with high-profile partners such as Standard Bank and Red Bull, Siya learned to navigate complex corporate landscapes and develop effective communication strategies. His experience in both corporate and agency environments equipped him with a global perspective and the skills needed to lead cross-border campaigns.

Joining eXp Realty

Today, Siya serves as the Marketing Coordinator at eXp Realty in South Africa, where he plays a vital role in communicating the company's mission and vision. eXp Realty has revolutionized the traditional real estate model by operating entirely in the cloud. This innovative approach allows agents to work flexibly and efficiently, accessing training and resources from anywhere in the world.

As a marketing specialist, Siya ensures that the company's values are reflected in all marketing efforts, promoting eXp's innovative tools and engaging with agents and clients alike. His work is crucial in advancing eXp Realty's vision of being the most agent-centric brokerage, fostering a supportive community where agents can thrive.

Exciting Innovations on the Horizon

Looking ahead, Siya is particularly excited about the introduction of HomeHunter in South Africa. This Chrome extension will transform how homebuyers interact with the real estate market by seamlessly integrating eXp listings and agent services directly into popular property portals. HomeHunter brings everything into one convenient dashboard, eliminating the need to juggle multiple search portals. Homebuyers can effortlessly track, save, and revisit every property they've considered, while agents gain better insights into client preferences, enabling them to tailor their support more effectively. This collaboration through HomeHunter enhances the client-agent relationship, ensuring that the search process is both streamlined and personalized.
Additionally, eXp Realty recently announced an exciting initiative: all eXp agents will receive complimentary access to Canva Pro! With Canva Pro's powerful design tools, agents can now elevate their personal branding, creating high-quality, eye-catching marketing materials for their listings and themselves.

This initiative showcases the eXp Realty marketing team's dedication to providing agents with innovative resources that amplify their reach. From beautifully designed social media posts to polished listing presentations, this Canva Pro access, combined with the AI tools that eXp Realty provides, is set to be a game-changer in real estate marketing. Canva Pro will only be available from 6 Dec 2024 for our Agent Team

Finally, Siya is also enthusiastic about eXp iBid and eXp Offers, platforms that simplify the transaction process. eXp iBid brings transparency to online bidding, fostering fair competition for buyers and sellers, while eXp Offers streamlines access to essential after-sales services like home security and insurance. These platforms reflect eXp's ongoing mission to support agents in boosting income and enhancing client experiences simply by continuing to do what they do best: selling homes and building their brand.



SIYA NDZIMANDE PROFILE

Name: Siya Ndzimande

Company: eXp Realty

Current Position: Marketing Specialist

Qualifications: BA Honours: Corporate Communication

Family: Married to Emily Ndzimande, we reside in Gqeberha and are expecting a baby boy in March 2025.

Hobbies: Running, Tennis and occasional touch rugby session.

Best Book you read lately: "If I had to recommend a book currently, it would be "Rise – Siya Kolisi". I don't read as much as I should anymore since taking more of a liking to podcasts and documentaries.

Personal Motto: "If only our eyes saw souls instead of bodies, how very different our idea of beauty would be."

Inspiration and Leadership

Siya's decision to enter the property industry was deeply influenced by eXp Realty's forward-thinking approach and the innovative tools it provides to agents. Recognizing the transformative potential of technology in real estate, he felt compelled to join a company that empowers agents to succeed in unprecedented ways.
He draws inspiration from leaders like Glenn Sanford, the founder of eXp Realty, whose vision transcends personal gain. Glenn's commitment to changing lives and ensuring that every employee feels valued aligns with Siya's own leadership philosophy. He admires Sanford's approachability and dedication to serving others, qualities he strives to embody in his role.

Andrew Thompson, Principal and Country Leader for eXp Realty South Africa commented on Siya's value: " Siya brings immense value to every facet of our operations, from bolstering leadership and fostering agent relationships to amplifying social media presence. He navigates the global landscape we operate in with remarkable innovation, leveraging cutting-edge tech tools and AI to propel our reach and impact. Beyond his impressive skill set, Siya is a truly pleasant and personable young gentleman who deeply values the bonds of friendship and family."

Another source of inspiration for Siya is Rassie Erasmus, the renowned Springbok rugby coach. Like Glenn Sanford founder of eXp, Rassie fosters an environment where individuals are trusted and empowered, promoting a culture of success and collaboration.

Career Highlights

Siya's journey at eXp Realty has been marked by numerous milestones. He recalls the satisfaction of leading the launch of platforms like eXp iBid and eXp Offers, which have transformed the way agents and clients interact. Witnessing firsthand how technology can enhance transparency and efficiency in real estate has been particularly rewarding for him.

What excites Siya most is the impact he has on empowering agents with cutting-edge tools. HomeHunter, for instance, is not just a product; it represents a new way for eXp to connect with clients and enhance its brand on a global scale.

Conclusion

Siya Ndzimande's career is a compelling narrative of dedication, innovation, and leadership. His journey from a young boy in Gqeberha to a pivotal role at eXp Realty illustrates the importance of embracing change and leveraging technology to empower others.

Key highlights include

- **Innovative Marketing Leadership:**
  As Marketing Coordinator at eXp Realty, Siya plays a pivotal role in promoting the company's agent-centric vision and innovative tools.
- **Transformational Projects:**
  He successfully led the launch of eXp iBid and eXp Offers, enhancing transparency and efficiency in real estate transactions.
- **Empowering Technology Initiatives:**
  Siya is excited about HomeHunter, a Chrome extension that revolutionizes property searches and strengthens connections between agents and clients.

As he looks to the future, Siya remains committed to pushing boundaries in real estate, driven by a desire to create opportunities for agents and clients alike. His story serves as an inspiration to anyone looking to make a mark in their chosen field, reminding us that with passion and perseverance, anything is possible.

Contact Us

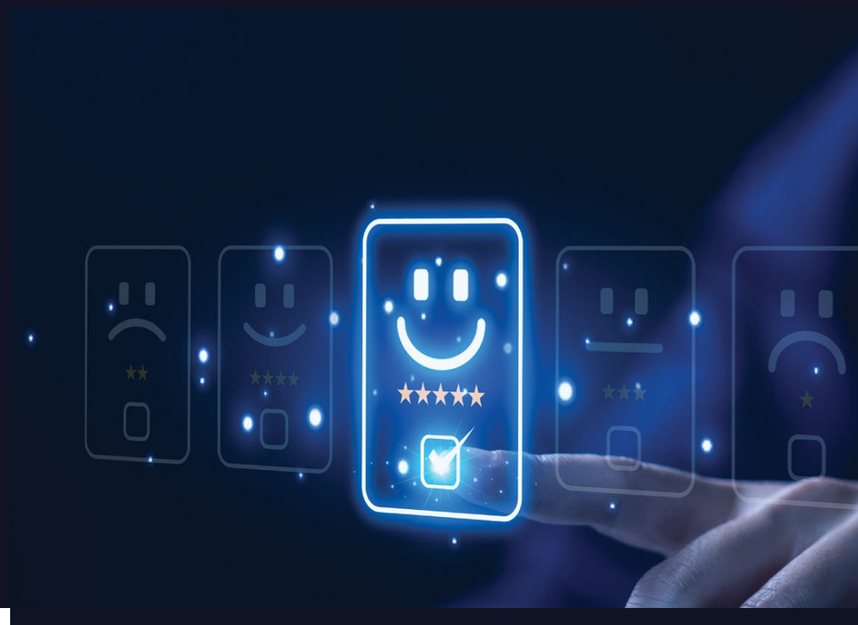


Boost Your Earnings with Exclusive After-Sales Services

At eXp Realty, we're constantly evolving to bring you innovative ways to enhance your real estate business and increase your income. With the launch of eXp Offers, you can now provide your clients with a wide range of essential after-sales services, adding value to their property exchange experience while earning referral fees or commissions!







What's in It for You?

- ✓ **Earn referral fees or commissions** when your clients utilise services offered through eXp Offers. You introduce the services, and we handle the rest.
- ✓ **Strengthen your relationship with clients by offering** them access to trusted partners, from insurance and banking to home services like construction and maintenance.
- ✓ **No extra work for you!** Simply introduce the services and the client takes it from there – all managed seamlessly through our customer portal.

Service Partners:

- ✓ **Discovery and CTRL:** Your clients can access more than eight live insurance quotes, while you earn a referral fee for each successful policy.
- ✓ **Discovery Bank:** Offer clients exclusive banking services and earn commissions on referrals.
- ✓ **Currency Direct:** Help clients manage international transactions with ease and earn while doing so.
- ✓ **Vitality:** Connect clients with South Africa's leading wellness and rewards programme.
- ✓ **Schmidhauser:** Provide access to 24-hour construction, electrical, and plumbing services, giving your clients peace of mind in their new homes.

Why eXp Offers?

- ✓ You provide more than just real estate; you offer a full suite of essential services, increasing client satisfaction and loyalty.
- ✓ Monetise your network effortlessly – it's another way to boost your revenue while enhancing the client experience.
- ✓ Build lasting relationships by offering post-sale support through our trusted partners.

Make the most of **eXp Offers** and elevate your business while providing unmatched value to your clients.

The future of real estate is here – and you can earn from every step!

Welcome to eXp Offers

your one-stop solution for making your property journey as smooth and convenient as possible. Whether you're buying or selling a home, we've partnered with leading service providers to ensure that every step of your experience is effortless.

With eXp Offers, you have access to essential after-sales services that simplify moving into or maintaining your new home. Our easy-to-use customer portal allows you to take care of everything from home security to financial solutions, all in one place.

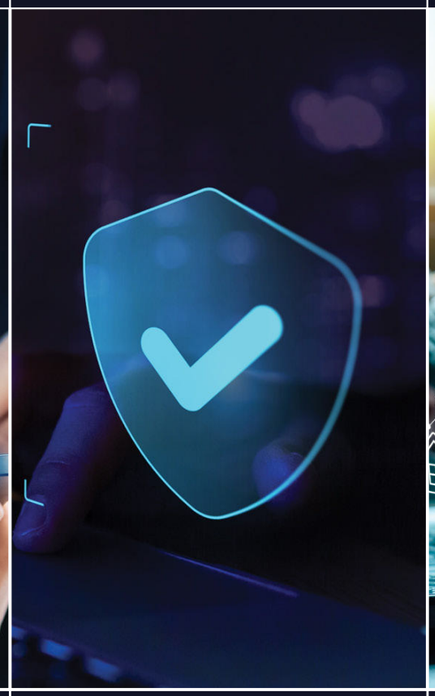
What We Offer:

Home Security



Secure your property with top-notch alarm systems available at the click of a button.

Insurance Coverage



Get real-time quotes with our partners at Discovery and CTRL – compare more than eight live insurance offers to choose the best coverage for your home and assets.

Improved Mortage Offers



Looking for a better deal on your mortgage? Explore exclusive financing options with Discovery Bank.

Currency Exchange



With Currency Direct, managing international property transactions is now easier than ever, offering competitive rates and seamless transfers.

Wellness and Rewards



Access Discovery Vitality, South Africa's leading wellness and rewards programme, to enjoy exclusive health benefits and incentives.

24-Hour Home Services



Need home repairs or upgrades? Our partner Schmidhauser provides 24-hour access to reliable construction, electrical, and plumbing services whenever you need them.

At eXp Offers, we understand that buying or selling a property is more than just a transaction. That's why we provide you with the tools and services to make the transition to your new home stress-free, safe, and convenient.

Take advantage of eXp Offers today and enjoy peace of mind knowing that we've got every detail covered – from securing your home to managing your finances, all through trusted service providers. Let us make your property experience as effortless as possible!

eXp REALTY

Revolutionizing Real Estate: eXp Realty South Africa unveils eXp offers for enhanced after-sales support

By Neale Petersen





eXp Realty and Overo collaborate to revolutionize the South African real estate landscape with the launch of eXp Offers, an after-key services platform for property buyers and sellers working through eXp Realty South Africa property professionals

Summary of eXp Realty South Africa Launching eXp Offers

eXp Realty South Africa has launched eXp Offers, a comprehensive after-sales platform aimed at enhancing the property transaction experience for buyers and sellers.



Key Features:

- **User-Friendly Portal:**
  Simplifies access to a variety of essential after-sales services.
- **Home Security:** Offers top-quality alarm systems.
- **Insurance Coverage:**
  Provides real-time quotes from multiple insurance providers.
- **Mortgage Solutions:** Improved mortgage offers for clients.
- **Currency Exchange:**
  Competitive rates for international transactions through Currency Direct.
- **Wellness Programs:**
  Access to Discovery Vitality's rewards and wellness offerings.
- **24-Hour Home Services:**
  Reliable access to repairs and upgrades via Schmidhauser.



Agent Benefits:

Agents can enhance client relationships and earn additional income through referral fees and commissions for the services provided.

Gawie Rossouw, Operations Manager, emphasizes that eXp Offers represents a commitment to innovation and customer satisfaction, positioning it as a significant advancement in the South African real estate market.

For more details, visit eXp Realty South Africa

For more information on eXp Realty South Africa, visit
https://www.expsouthafrica.co.za/About-us.





Driving Growth with Future-Forward Technology

As a forward-thinking brokerage, eXp Realty leverages cutting-edge technology and AI to empower agents, boost productivity and spark creativity in the metaverse. This is just one of the reasons why eXp Realty South Africa has grown from zero to more than 1,250 agents in less than four years. At eXp, we're not just building careers - we're creating a community where the best in the business can thrive. Truly, it's where the pros go to grow!

https://www.expsouthafrica.co.za

Investing

Why your first Property should be an Investment: Unlocking financial growth for young South Africans

By Grant Smee



First is the engagement, then the wedding, then the house, and then the baby. We all know the drill. When it comes to purchasing your first property, conventional wisdom often points towards buying a home to live in.

However, making your first property purchase an investment rather than a personal residence could be a gold nugget of advice. This strategy, particularly relevant for young South Africans, can set you on the path to financial growth and long-term wealth.

Start Early
Living at home allows young adults to invest in entry-level properties, generating rental income while minimizing living expenses.

Financial Focus
Approach investment property purchases with a numbers-driven mindset, prioritizing rental yield and capital appreciation over emotional attachments.

Current Market Advantage
With interest rates potentially decreasing and a thriving rental market, now is an opportune time for young investors in South Africa.

Start early: Invest while you can stay at home

As a young adult, you may still have the opportunity to live with your parents or guardians, significantly reducing your living expenses. This is an ideal opportunity for purchasing an entry-level property with the intention of renting it out. It's a no-brainer and will set you up for your journey as a property investor at a relatively low cost. The property can generate rental income, which, if managed well, can cover mortgage repayments and even provide beer money.

Make it a financial decision, not an emotional one

Purchasing an investment property should be driven by financial smarts rather than emotional attachments. Unlike buying a home, where factors like aesthetic appeal and location convenience play a significant role, an investment property is all about the numbers.

The focus should be on rental yield, capital appreciation potential, and the ability to manage the property effectively. This pragmatic approach helps ensure the property generates a return on investment (ROI) over time.

Current Market Conditions

Interest rates in South Africa are currently high, with the repo rate only recently reduced to 8.00%, after a 15-year peak at 8.25%. The South African Reserve Bank (SARB) maintained this level for over a year to control inflation.

However, there is growing anticipation that rates may start to decrease further, as inflation eases and approaches the midpoint of the SARB's target range. This shift could make financing a property purchase more affordable than in recent years.

The thriving SA residential rental market

The rental market in South Africa is off the charts, particularly in major metropolitan areas like Johannesburg and Cape Town. Johannesburg is in high demand due to its status as an economic hub. At the same time, Cape Town offers lucrative opportunities in both the long-term and short-term rental markets via platforms like Airbnb.

However, it's important to note that managing an Airbnb property requires significant time and effort. If you choose this route, consider whether you can dedicate the necessary resources or if you'll need to hire a management service.

Buy what you can afford, not what you'd like to live in

One key difference between buying a home and an investment property is that you need to base your decision on affordability and ROI rather than personal preference. When buying a home, getting carried away with features and locations that suit your lifestyle but stretch your budget is easy. With an investment property, the goal is to purchase something within your financial means that will generate steady income and appreciate in value over time.

An investment property as a way to build wealth allows young buyers to enter the property market with a lower financial commitment while gaining valuable experience in property management. The income generated can help fund future purchases, including your dream home, when the time is right. The key is to stay disciplined and focused on your long-term financial goals, avoiding the temptation to overspend on your first property.

Starting with an investment property is a smart way to build financial stability. By focusing on ROI and market opportunities, you can take advantage of South Africa's property market to generate income and secure your financial future.

CLICK HERE FOR MORE INFO



INVESTING

Seize the moment: Position yourself now for success in the recovery phase of the market

By Jason Lee



“As a young man I was very privileged to travel to the Kennedy Space Centre in Florida and watch NASA launch a space shuttle.

On the day of the launch, the shuttle was already on the launch pad so all I witnessed was the awe inspiring visual of it taking off.”

On the day following the launch I toured the space center and was amazed to learn about the time and preparation it takes to get the shuttle to the launch pad. The most interesting aspect was the vehicle known as 'The Crawler Transporter' that moves the shuttle from the warehouse to the launch pad at one mile per hour.
So, what does this have to do with real estate?

It is all about the importance of preparation and having a plan particularly on the horizon of a recovering property market. Markets can change quickly and if you are not prepared for what is coming then you may lose out on the opportunities that present themselves.

- **Preparation is Key: The recovery phase of the property market demands a solid plan to seize emerging opportunities before they vanish.**
- **Know Your Investment Style: Determine if you're an active or passive investor to focus your efforts on the right types of deals.**
- **Leverage Your Network: Build connections with real estate professionals to access valuable insights and uncover distressed properties at bargain prices.**

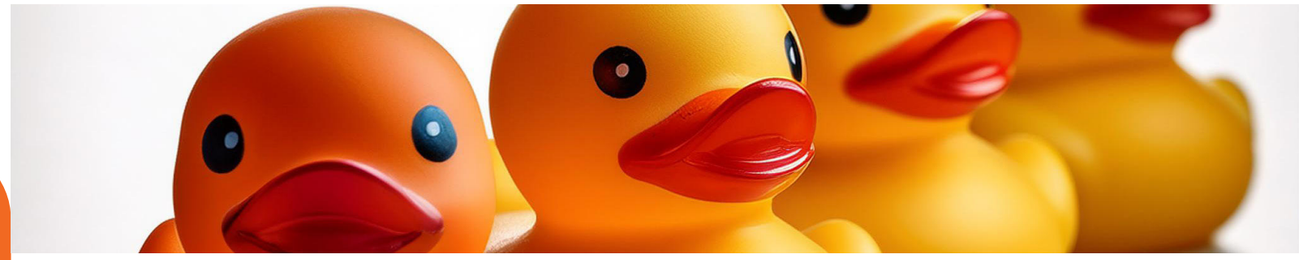
Although no one has a crystal ball or the ability to 100% predict or ascertain what phase of the property cycle we are in, with interest rates peaking and starting a downward trajectory, it is fair to assume that we are in what is known as the recovery phase of the market.

The recovery phase represents the bottom of the trough and is crucial for two reasons:

1. It's the perfect time to prepare and get ready to seize the right opportunities.

2. It's an opportunity to buy bargain-priced properties and reposition them for the upcoming boom and expansion phase of the market.

"Getting Your Ducks in a Row: Your essential first step to define your investment strategy"



To start successfully, you need a clear plan of action: Identify Your Investment Style.

Identify what type of investor you are and the deals you want to pursue. Without a clear focus, you risk jumping from opportunity to opportunity without knowing when to commit.

Five key questions to guide you

1. **Am I an active or passive investor?**
2. **Active investors tackle renovation or development projects for short-term gains.**
3. **Passive investors prefer to buy income-generating properties and hold them for long-term growth.**
4. **Am I interested in residential or commercial properties?**
5. **Now is the time to understand the differences between these property types so you can invest confidently.**
6. **Do I have the funds to invest alone, or will I need partners?**

Build connections with real estate agents, attorneys, developers, architects, and planners. They can provide valuable information and help you find distressed properties at bargain prices.

Once you have put your plan in place and you know the direction you want to take it is time to start actively pursuing opportunities. As a buyer, this is still a buyers' market so don't be afraid to push hard on deal terms. Always start with low ball offers. The expression "you make money when you buy" all comes down to what price you get the property for. I was at a Halloween party this week and was talking to a real estate agent who was horrified to hear that I start my offers at 30% below asking price. She told me she would be too embarrassed to present offers that low and that confirmed that she was not the right agent for me. In my mind, the seller can only say no or counter my offer with one that is typically still below asking price.

This market also presents opportunities to be creative with your offer. Given that the market is only slowly starting an upward swing, and interest rates may drop again in the next few months, ask for a delayed transfer date.

I would ask for six to nine months to close on a rental property so that you get the benefit of any further rate cuts and get the benefit of the property possibly being worth more than you paid for it in a rising market. If you don't have enough equity to close on the property, ask for a vendor take back mortgage so that seller helps you finance the deal. There is a small window currently to push sellers very hard on deal terms, but that window will close once the expansion or boom phase of the cycle kicks in.

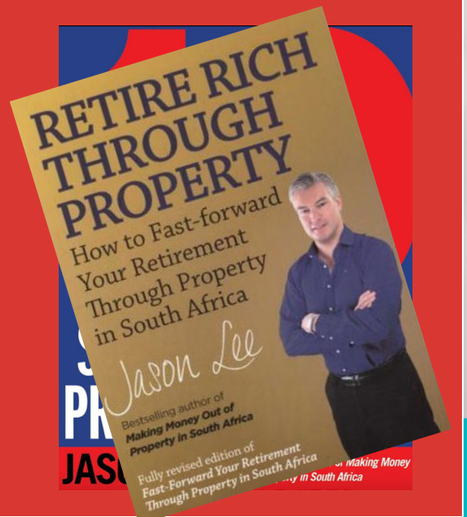
For more ideas and strategies, I have used for the past 25 years to tie up bargain properties and get the financing in place.
Happy investing!

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RISK PROFILE

LOW	LOW MEDIUM	MEDIUM	MEDIUM HIGH	HIGH

INVESTMENT TERM
(PROJECTED)

1 YR	2 YRS	3 YRS	4 YRS	5 YRS

INVESTMENT OBJECTIVE

The aim is to provide private investors with alternative diversification by offering access to investing in residential property projects. The result being formidable returns based on reasonably predictable timeframes with assets employed to protect invested funds.

INVESTMENT SECURITY

- The investor's capital is protected by the property.
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- Properties are located in high-demand areas in Cape Town.
- Proven track record.

IMPORTANT FACTORS

- Capital Guaranteed.
- Secured investment structure.
- Limited investment offering.
- Estimated 24-month investment period.
- New property, recently constructed.

Opportunity Private Capital was founded in 2006 and is a boutique investment company located in Cape Town. Secure investment opportunities are provided for private investors to invest capital in residential properties and developments.

LEARN MORE

Opportunity Private Capital (Pty) Ltd is a licensed Financial Services Provider. Number FSP53400.

Residential

Standing out in a competitive Airbnb Market: The Power of a Themed Listing

By Robin Booth



When I first started investing in Airbnb over a decade ago, it was relatively easy to stand out and achieve impressive returns. The market was less crowded, making high profits much simpler to attain.

Now, with the Airbnb boom in full swing, the short-term rental market is more competitive than ever. While it's still possible to generate high returns, standing out and commanding premium rates now requires refined skills and innovative strategies.

AIRBNB

One of my most effective approaches has been theming my Airbnb listings.

- **Themed Airbnb's create memorable experiences, attracting guests seeking unique stays that stand out in a competitive market.**
- **Choosing a location-aligned theme enhances guest satisfaction and improves property reputation through immersive design and local authenticity.**
- **High-quality photos and detailed descriptions showcase your theme, helping to attract bookings and justify premium rates for your listing.**

A themed Airbnb offers guests a memorable, immersive experience that goes beyond just another place to sleep. Travelers increasingly seek stays that have personality and unique design features, which makes themed units highly appealing.

By creating a cohesive and thoughtful theme, you can transform your space into an experience that guests can't wait to book and share. For instance, I recently themed one of my listings around precious gemstones, adding marble headboards and custom stone cabinets to bring the concept to life. This distinctive theme makes the listing one-of-a-kind, allowing me to charge a premium and set it apart from competitors.

How to Theme Your Airbnb Listing

Creating a successful themed listing begins with understanding your target guests and the area your property is located in. A well-chosen theme can increase bookings, improve guest satisfaction, and even enhance your property's reputation.

Actionable Steps & Ideas to help you get started on themed listings

1. **Consider Your Location**
   Choose a theme that aligns with the local culture or geography. For example, a coastal or nautical theme works perfectly for a beachfront property, while a vineyard-inspired design would suit properties in wine regions. These themes not only resonate with guests but also provide a natural extension of their surroundings, enhancing their travel experience.
2. **Add Unique Features and Details**
   Features make a theme come alive. Invest in decor that reflects your chosen theme, like vintage posters, specific lighting, or locally-sourced decor items. Guests will appreciate these personal touches, which add depth and authenticity to the experience. For example, a retro-themed listing might include a record player and vintage vinyl records, while a literary-inspired Airbnb could feature bookshelves, cozy reading nooks, and classic novels.



1. **Experiment with Classic and Popular Themes**
   If you're unsure where to start, certain themes tend to be broadly appealing and adaptable. For example, "Boho Chic" creates a warm, inviting space using earthy tones, natural textures, and eclectic decor.

   A "Modern Minimalist" theme emphasizes clean lines and open spaces, appealing to guests seeking a calming and clutter-free environment. These themes are versatile, relatively affordable to implement, and work well in a variety of property types.
2. **Go Bold with Specialty Themes**
   For those wanting to create a truly standout listing, consider more adventurous themes. A movie-inspired unit, like a Star Wars or vintage Hollywood theme, can attract fans looking for an unforgettable experience.

   Family-friendly themes, such as a nature or jungle theme, are especially popular with parents and children, offering playful and interactive elements that turn a simple stay into a family memory.
3. **High-Quality Photos and Listing Descriptions**
   Once your theme is complete, be sure to invest in professional photography. Photos are the first impression guests have, and high-quality images can capture the essence of your theme beautifully.

   Pair the visuals with a detailed description that conveys the experience your property offers. Emphasize any unique or luxury elements and use keywords that resonate with your target guests

AIRBNB

A well-chosen theme can transform a listing from ordinary to extraordinary, creating an experience that attracts bookings, increases nightly rates, and encourages positive reviews.

By focusing on a theme that resonates with the area, thoughtfully decorating with unique touches, and capturing the design through quality photos, Airbnb hosts can set their property apart in the competitive market.

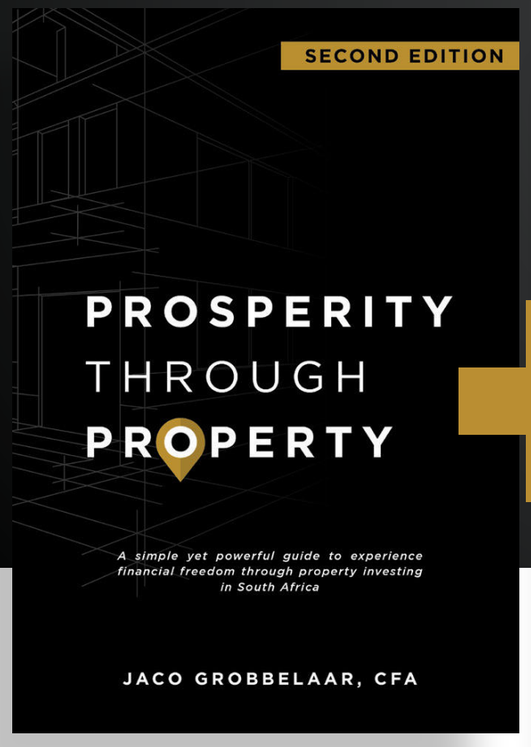
For those looking to invest in a way that's both creative and profitable, themed Airbnb units offer an effective strategy that keeps guests coming back for more.

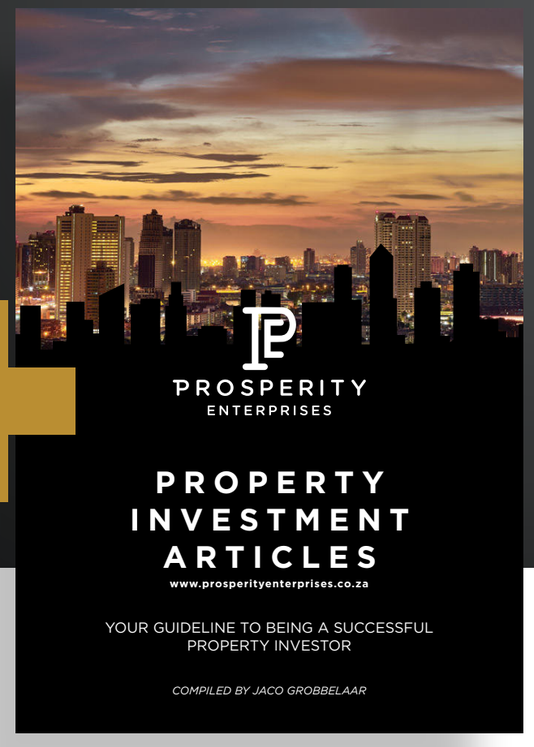
About the Author
Robin Booth is an experienced property investor and educator specialising in Airbnb mastery. With a proven track record of success in short-term rentals, Robin offers online trainings and courses designed to help both new and seasoned investors maximize their returns through Airbnb.

His courses cover everything from optimizing listings and mastering pricing strategies to leveraging Airbnb's algorithms and rental arbitrage techniques. Robin's practical approach and deep industry knowledge provide invaluable insights, empowering investors to build profitable and scalable Airbnb portfolios.



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INVESTOR STORY

Inspiring Story of Robert Teboho Tsekoa: A Journey in Property Investment

By Neale Petersen



Robert Teboho Tsekoa, affectionately known as Rob T, grew up in the vibrant community of Dawn Park in the East Rand, where his childhood experiences laid the foundation for a life marked by ambition and leadership.

Surrounded by the dynamic energy of his peers, Rob immersed himself in various sports and community activities, fostering a strong sense of responsibility and teamwork.

School played a pivotal role in shaping his character, with Rob standing out as a natural leader from a young age. His early recognition as captain of the Scholar Patrol team and later as Vice Chairperson of the Representative Council of Learners showcased his ability to inspire others and advocate for positive change.

These formative experiences instilled in him a deep understanding of the importance of community, setting the stage for his future endeavours in the property industry and beyond.

PROFILE ROBERT TEBOHO TSEKOA

- **Position: CEO, Hashtags Properties Group**
- **Qualifications: BA Management & Psychology, University of the Witwatersrand**
- **Background: Robert, or Rob T as he is affectionately known, was born and raised in Boksburg, Gauteng. Growing up in a vibrant community, he developed strong leadership qualities early on. As a child, he was involved in various school activities, where he learned the importance of teamwork and community engagement—values that would later shape his approach to business and property investment.**

Career Background
Rob began his professional journey in the banking sector, spending seven years developing his skills in coaching and sales. During this period, he honed his ability to present ideas clearly and effectively, making him a sought-after business coach. However, as he climbed the corporate ladder, Rob felt a strong desire to make a more significant impact on his community and industry.

In 2016, while working in marketing and business coaching with NGL Attorneys, Rob noticed a pressing need for transformation within the property industry. His observations of the lack of representation among people of colour in property ownership sparked a fire within him. He envisioned a franchise model that would empower individuals to take ownership of their real estate agencies. This vision led to the founding of Hashtags Properties Group, a company dedicated to creating opportunities and fostering diversity in the real estate sector.



Entering the Property Industry
Rob believes that the property industry chose him. His extensive experience in sales, marketing, and coaching provided a solid foundation for his new venture. However, starting Hashtags Properties was not without its challenges. Navigating the red tape and compliance requirements within the real estate industry was a steep learning curve.

One significant hurdle was the process of registering a principal for the agency—an essential step for compliance. Despite having a degree in Business Management from the University of the Witwatersrand, Rob found himself starting from scratch, needing to build a reputation in a competitive industry where credibility is key

Building Hashtags Properties Group
Despite these initial setbacks, Rob was determined to succeed. He hired Jackie Craig as the agency principal, allowing him to focus on the strategic vision of Hashtags Properties while learning from experienced industry professionals. The franchise model he developed was designed to empower agents, particularly those from underrepresented communities, equipping them with the skills and tools needed to own their own real estate companies.

Under Rob's leadership, Hashtags Properties Group has grown exponentially. The company currently boasts over 60 agents nationwide, and the collective value of properties sold by these agencies has reached a staggering R1 billion. Rob's mission is clear: to create lasting change in the real estate landscape, helping aspiring entrepreneurs thrive in an industry that has historically excluded many.

Key Property Deals
Rob's journey is marked by strategic property deals that exemplify his vision for growth and empowerment.

Here are a few key deals that highlight his approach:

1. **Residential Developments**
   Recognising the potential in undervalued neighbourhoods, Rob invested in residential properties that could be renovated and leased. He focused on areas with strong rental demand and growth potential. By making strategic improvements to these properties, he was able to increase their market value significantly, creating a reliable stream of passive income.
2. **Commercial Properties**
   Rob also ventured into commercial real estate, targeting properties in bustling areas. He identified opportunities to lease these spaces to small businesses and startups, maximizing returns while supporting local entrepreneurs. This strategy not only provided financial gains but also contributed to the economic vitality of the communities he invested in.
3. **Franchise Expansion**
   The growth of Hashtags Properties Group is perhaps Rob's most significant achievement. By empowering individuals to become franchise owners, he has created a network of successful real estate agents who are contributing to the transformation of the industry. Each new franchise represents an opportunity for personal and financial growth, reinforcing Rob's commitment to community empowerment.

Overcoming Challenges
Throughout his career, Rob has faced significant challenges, including scepticism from potential investors and the need to build credibility in a competitive market. Many doubted the potential of a young black entrepreneur in the property sector, but Rob persevered. He understood the importance of building relationships and gaining the trust of those around him.

One of the critical lessons he learned was the value of networking. By connecting with seasoned professionals and attending industry events, Rob expanded his circle and gained invaluable insights into navigating the complexities of the real estate market. He emphasizes the importance of having trusted associates who can provide sound advice in areas where one may lack expertise.

> **“Do good until you know how to do better. This motto reflects his commitment to personal growth and the betterment of others”**

Achievements and Future Aspirations
Rob's achievements are numerous, but one of his proudest moments came when Hashtags Properties Group reached the milestone of over R1 billion in property sales. This success not only validates his vision but also showcases the potential for diversity within the property industry.

Looking ahead, Rob has set ambitious goals for the future. He aims to expand Hashtags Properties to reach 1,000 franchises by 2030. This vision is rooted in his desire to create a lasting impact on the real estate landscape, ensuring that future generations have the opportunity to thrive.



Lessons for Aspiring Investors

For those looking to enter the property market, Rob shares three essential factors to consider:

1. **Location Matters:** When evaluating potential investments, the location of a property is crucial. Look for areas with growth potential, strong rental demand, and favourable market conditions.
2. **Understand the Market:** Whether residential or commercial, knowing the nuances of the market is vital. Evaluate property types and consider zoning laws, projected returns, and market trends.
3. **Due Diligence is Key:** The process of buying or investing in property may not always be smooth. Trust your instincts and conduct thorough due diligence to ensure a sound investment.

Rob's journey serves as an inspiration to aspiring investors. His story illustrates the importance of resilience, strategic planning, and community empowerment in real estate. As he puts it, "Do good until you know how to do better." This motto reflects his commitment to personal growth and the betterment of others.

Conclusion

Robert Teboho Tsekoa's inspiring journey from a young leader in Boksburg to the CEO of Hashtags Properties Group showcases the potential for change within the property industry. By embracing challenges, empowering others, and making strategic investments, Rob has built a thriving business that not only benefits him but also uplifts his community.

As Rob continues to push the boundaries of what is possible in real estate, his story encourages others to take action, invest in their dreams, and create a legacy of empowerment and success. The future looks bright for Rob and Hashtags Properties Group, and with their vision, they are paving the way for a more inclusive and diverse real estate industry.



Finance

A Comprehensive Guide on protecting your Assets: Legal pathways for victims of Property Investment Scams

By Simon Dippenaar



In 2020 alone, South Africans lost over R1.5 billion to banking and card fraud, and this figure has likely escalated in recent years. Fraud is an insidious issue that affects all areas of life, especially in the realms of investment and property.

Defined as "wrongful or criminal deception intended for financial gain," fraud comprises four key components: unlawfulness, misrepresentation, intent, and prejudice.

As the cost of living continues to rise, many South Africans are seeking ways to grow their wealth. Unfortunately, this desire can make individuals more susceptible to scams.

A prime example is the recent United African Stokvel scandal, where over 600 people lost their retirement savings, homes, and discretionary funds to an unlawful scheme promising unrealistic returns. This highlights a crucial fact: if an investment opportunity seems too good to be true, it probably is.

Understanding the Landscape of Fraud

Fraud is becoming increasingly sophisticated, often leveraging modern technology to appear more legitimate. In particular, the rise of artificial intelligence (AI) tools has enabled scammers to create convincing schemes that lure unsuspecting victims. For instance, in the U.S., 2022 saw a staggering 128% increase in investment fraud, largely attributed to the misuse of AI.

The landscape is complicated further by the rise of online platforms that facilitate scams, making it essential for potential investors and property buyers to remain vigilant. The warning signs are there, but recognizing them can be challenging.

- **South Africans lost over R1.5 billion to banking and card fraud in 2020, with scams affecting various aspects of life, including investments.**
- **The recent United African Stokvel scandal illustrates the dangers of investment schemes, with over 600 people losing their savings due to fraud.**
- **Red flags for potential scams include pressure to recruit new investors, lack of clear underlying assets, and promises of guaranteed returns.**



To protect yourself from falling victim to fraud, it's crucial to be aware of the red flags associated with investment schemes and property scams.

Indicators that should raise alarm bells

1. **Recruitment Pressure:** If an investment requires you to recruit new investors to earn returns, it's likely a pyramid scheme. Genuine investments should not rely on recruitment for profitability.
2. **Lack of Transparency:** Be wary of investment platforms that lack clear underlying assets or mechanisms for generating returns. If you can't understand how your money will grow, proceed with caution.
3. **Sense of Urgency:** Scammers often create a false sense of urgency, pressuring investors to commit quickly without proper research. Legitimate opportunities allow for due diligence.
4. **No Proven Track Record:** Investment platforms should have a history of performance. If they cannot provide evidence of consistent returns, it's a red flag.
5. **Unregistered Platforms:** Verify that the investment platform is registered with regulatory bodies, such as the Financial Sector Conduct Authority (FSCA). Unregistered platforms are often fraudulent.
6. **No Real Asset Backing:** Ensure that the investment is tied to actual funds or assets. If it seems like a bubble, it likely is.

Immediate actions to take if you've been scammed if you suspect that you've been a victim of fraud, which can significantly improve your chances of recovery.

Follow these steps:

1. **Contact Your Bank:** The first step is to notify your bank's fraud department. Time is critical; banks often have a limited window to halt transactions or initiate chargebacks. Be prepared to provide them with details of the fraudulent activity.
2. **Reach Out to the South African Fraud Prevention Service** (SAFPS): Call 0860 101 248 or email SAFPS@safps.org.za. They specialize in helping victims of fraud and can guide you through the reporting process.
3. **Report to the South African Police Services (SAPS):** File a report and obtain a case number. This is crucial for any legal recourse you may pursue later.
4. **Notify Regulatory Bodies:** If applicable, inform regulatory bodies like the FSCA or the National Credit Regulator (NCR). These organizations have the authority to investigate fraudulent operations and take action.

Exploring Legal Recourse

While pursuing legal action can be complex and expensive, it is often necessary for recovering lost funds.

Here are your options:

1. **Delictual Claims:** If fraud is proven, you can file a civil claim for compensation. To succeed, you must demonstrate that the fraudster acted wrongfully, caused you harm, and that you suffered quantifiable losses.
2. **Breach of Contract Claims:** If you entered into an agreement where the scammer failed to deliver, you can sue for breach of contract. This may involve seeking specific performance (forcing the scammer to fulfill their obligations) or damages for your losses.
3. **Criminal Prosecution**: Reporting the fraudster to authorities can lead to criminal charges. However, recovering your losses through this route is uncertain. Even if the fraudster is convicted, you may not see any restitution unless their assets are seized and liquidated.

Preventative Measures: Staying One Step Ahead

While it's essential to know what to do after being scammed, prevention is always better than cure.

Here are some proactive steps you can take to safeguard your investments:

- **Do Your Research**
  Always investigate the credibility of any investment or property opportunity. Check reviews, ask for references, and consult with financial advisors.
  Educate Yourself on Investment Fundamentals
- **Understanding the basics** of investing will help you recognize what constitutes a legitimate opportunity versus a scam.
- **Stay Updated on Scams**
  Familiarise yourself with common scams and tactics used by fraudsters. Knowledge is your best defence.
- **Use Trusted Platforms**
  Stick to well-known, reputable platforms for any investments or property transactions. Avoid platforms with unclear ownership or lack of regulation.

Fraud can have devastating financial and emotional consequences, but you can take steps to protect yourself. Awareness is your first line of defence. If you suspect you've been scammed, act swiftly to report the fraud and seek legal advice. While legal remedies exist, they can be costly, and recovery is not guaranteed.

Ultimately, the best approach is vigilance and education. Consult with qualified professionals and stay informed about the evolving landscape of fraud. Remember, if something seems too good to be true, it probably is. Stay alert, stay informed, and safeguard your financial future.

CLICK HERE FOR MORE INFO



Finance

How to Insure-Proof your Property:
A Step-by-Step guide for Property Owners

By Neale Petersen



Protecting your home and belongings from risks is essential.

With unpredictable weather, infrastructure challenges, and rising crime rates in South Africa, having the right insurance in place is crucial.

- **Buildings Insurance:**
  Ensure your home is insured for replacement value, covering re-building costs, demolition, and professional fees.
- **Home Contents & Portable Possessions Insurance:**
  Protect personal belongings and valuables, including power surge coverage and items taken outside your home.
- **Regular Maintenance & Quality Construction:**
  Use accredited builders, conduct regular property inspections, and maintain your home to prevent costly repairs and denied claims.

Here's a clear, step-by-step guide to ensure your property is fully covered as recommended by King Price Insurance:

1. Buildings Insurance

Buildings insurance covers the physical structure of your home, including walls, roof, permanent fixtures (like plumbing and electrical systems), and even damage from incidents like a leaky geyser. If you have a home loan, you're required to have buildings insurance, but you don't have to settle for the bank's policy. Shop around for a plan that suits your needs.

Tip: Always insure your home for replacement value, not market value. This ensures you're covered for the full cost to rebuild your home, including demolition, waste removal, and professional fees. To determine this, check the current construction cost per square metre in your area. For example, in 2023, the average cost was R10,000–R20,000 per square metre.

2. Home Contents Insurance

Your home contents insurance protects your personal belongings—everything inside your house. If something happens (e.g., fire, theft), this insurance ensures your items are replaced.

Tip: Consider adding extra cover for power surges, especially for expensive appliances. Don't forget to insure portable possessions (cell phones, laptops, jewellery) that you take with you outside the home. With high crime rates, this is essential for peace of mind.

3. Liability for Domestic Workers

As a homeowner, you're liable for injuries that happen to domestic workers on your property. Ensure your insurance covers liability for accidents, providing protection if something goes wrong while they're working in or around your home.

4. Quality Construction

Building quality is crucial in protecting your home from future risks. Always work with NHBRC-accredited builders and engineers to ensure your home is built to last. If you're purchasing an existing property, hire a professional building inspector before you commit to assess its structural integrity.

5. Regular Maintenance

Your insurance won't cover damage caused by neglect or poor maintenance. Regularly inspect your property and make necessary repairs to avoid claims being denied. For example, in coastal areas, salt air can cause wooden floors to warp or discolour if not properly maintained. Stay on top of minor repairs to avoid bigger issues down the road.

6. Review Your Policies

Insurance needs change over time. Review your buildings, contents, and liability insurance annually to ensure your coverage reflects the true value of your property and possessions. Update policies as needed—especially if you make renovations or acquire new valuables.

In summary, ensure your home is protected by having buildings, contents, and liability insurance in place. Focus on replacement value, maintain your property regularly, and work with quality contractors. A proactive approach to insuring your property will safeguard your home, your belongings, and your financial security in uncertain times.



Property Management

How Short-Term Rentals are reshaping South Africa's real estate landscape: Pioneer a new path forward

By Miguel Martins



"In recent years, Short-Term Rentals (STRs) have significantly reshaped the real estate landscape in South Africa. Driven by platforms like Airbnb and Booking.com, STRs have emerged as a vital component of the accommodation market, providing unique and affordable lodging options.

This evolution allows everyday South Africans to engage in the tourism sector, creating new economic opportunities."

PROPERTY MANAGEMENT

Short-Term Rentals (STR's): Opportunities and Challenges for South Africa's Real Estate Industry

Key Points:

- Growth of STRs: STRs have become a dominant force in South Africa's accommodation market, offering flexible and personalized alternatives to traditional hotels and guesthouses.
- Tourism Contribution: In 2023, the tourism sector contributed 8.3% to South Africa's GDP, supporting approximately 1.7 million jobs. STRs play a crucial role in this economic landscape.

Current Landscape:

- STRs enable both domestic and international travellers to experience unique accommodations, which often provide a more personalized stay compared to hotels.
- For South Africans, STRs represent an accessible entry point into property investment, allowing individuals to rent out spare rooms or investment properties, thereby participating in the tourism economy.

Challenges:

- Despite their benefits, the rapid growth of STRs has led to various challenges, including noise complaints from neighbours, conflicts with body corporates, and concerns over unfair competition with regulated accommodation providers.
- The increasing attention from government regulators is highlighted in the 2024 White Paper on Tourism, which addresses the opportunities and challenges associated with STRs.

The White Paper on Tourism

Comprehensive Strategy: The White Paper outlines a strategic framework aimed at fostering sustainable growth in South Africa's tourism sector while recognising the importance of STRs.



Policy Proposals for STRs:

1. **Digital Integration Framework**

   Develop a framework that enhances the digital presence and operational efficiency of tourism businesses.

2. **Differentiated Regulation**

   Implement a tailored approach to regulate STRs, acknowledging their unique impact on the market.

3. **Adopt Best Practices**

   Consider international best practices, such as limiting the number of properties a host can list and setting caps on rental durations.

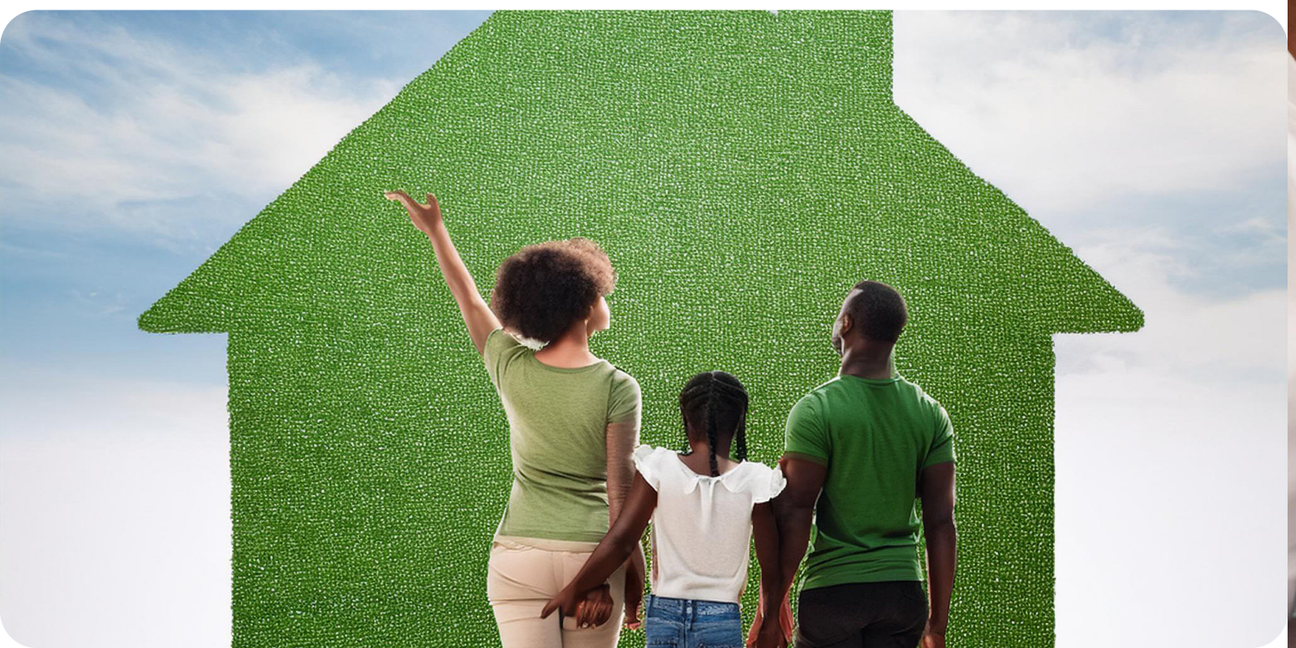
Impact of Regulation

- **International Examples:** Cities like London, Amsterdam, and New York have introduced stringent regulations on STRs, providing valuable lessons for South Africa.
- In London, STRs are capped at 90 days per year, while Amsterdam restricts rentals to just 30 days in certain areas. New York requires hosts to register their apartments and limits stays to under 30 nights.
- These regulations have had mixed outcomes; for instance, in New York, hotel rates increased by 7% year-on-year, while London faced challenges with illegal markets emerging due to stringent rules.
- **Lessons for South Africa:** As South Africa contemplates its regulatory approach, it is essential to balance the need for competition and sustainable growth without overly protecting traditional accommodation providers.

A Balanced Approach

One of the key narratives emerging from the White Paper is the need for a balanced regulatory approach. South Africa must avoid overregulation that could stifle the growth of the STR market and limit opportunities for small operators. At the same time, regulation is crucial to ensure safety, quality, and sustainability within the tourism accommodation sector.

Discussions around STRs should not detract from broader national issues, such as the urgent need for affordable housing. It is vital to ensure that regulations do not disproportionately burden average South African hosts, many of whom rely on rental income for their financial stability.





> **“Regulation is crucial to ensure safety, quality, and sustainability within the tourism accommodation sector.”**

Why This Matters to South Africans

STRs have long been a part of the accommodation landscape, but the rise of digital platforms like Airbnb has brought them into the spotlight. They offer affordable, flexible lodging options for business and leisure travellers, allowing South Africans to participate actively in the tourism economy.

In rural or less developed areas, STRs provide travellers with accommodations that traditional hotels may overlook, fostering tourism in regions that may not support a full-scale hotel but can benefit from STRs.

Call to Action: Join SASTRA

To ensure that the voices of STR operators are heard in these important regulatory discussions, I encourage you to register with the South African Short-Term Rental Association (SASTRA). SASTRA is dedicated to representing the interests of hosts, owners, employees, and other stakeholders in the STR industry. By registering at www.SASTRA.org.za, you can provide valuable input and receive regular updates on the evolving regulatory landscape.

By exploring the insights from the White Paper and global trends, and by getting involved with organizations like SASTRA, you can play a pivotal role in shaping the future of short-term rentals in South Africa. Together, let’s ensure that this dynamic sector continues to thrive, offering lucrative opportunities for hosts and unforgettable experiences for travellers alike.

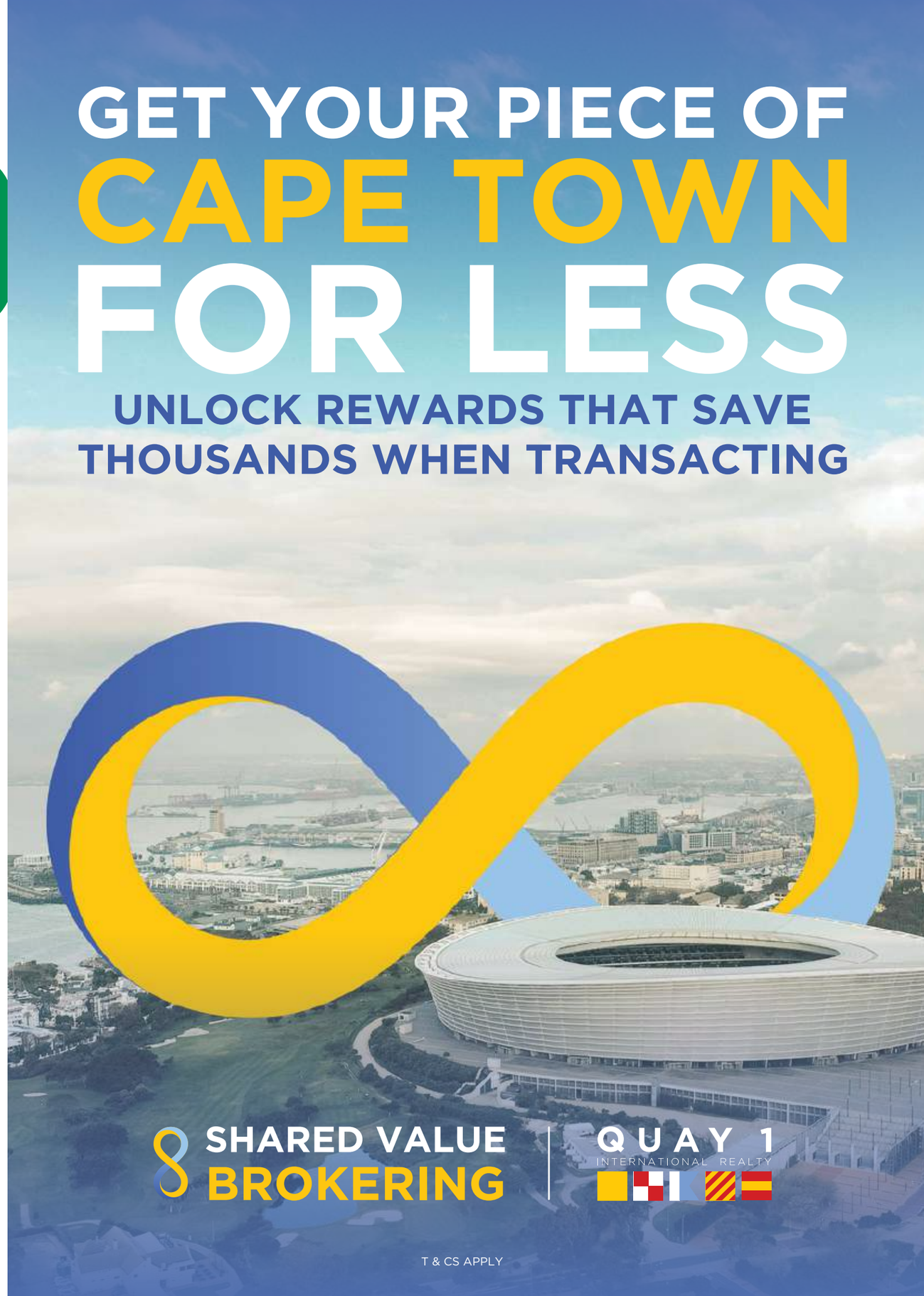
About the Author

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CLICK HERE TO REGISTER

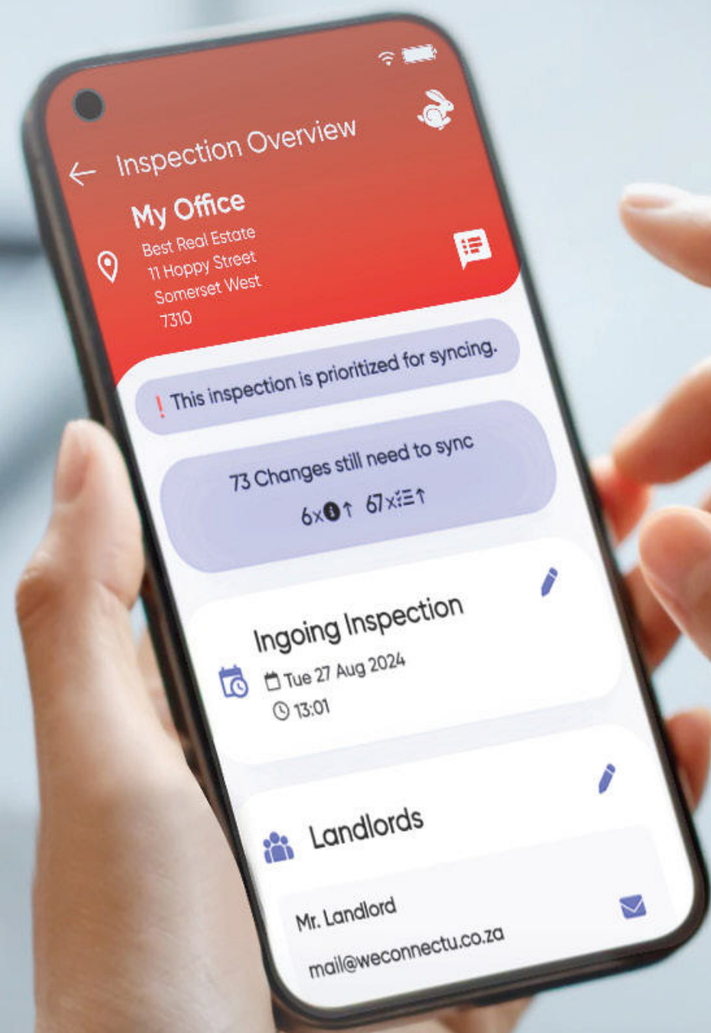
ENQUIRIES



Rental Inspections
just levelled-up

by **Schalk van der Merwe** & **JP Pretorius**





RedRabbit
Powered by WeconnectU

WeconnectU



Rental Inspections just levelled-up

From left to right:
JP Pretorius, Schalk van der Merwe

At WeconnectU, we're committed to turning industry feedback into powerful solutions that redefine what's possible in property management. That's why we're thrilled to announce the launch of our brand-new RedRabbit Inspections App.

We've taken all the insights, suggestions, and wish lists from our loyal clients and channelled them into creating an app that takes property inspections to a whole new level, designed specifically with your needs in mind.

The next level of Inspections & Maintenance

RedRabbit, WeconnectU's innovative Inspection & Maintenance Management Solution, has already received international acclaim for its ability to streamline workflows and eliminate time-wasting activities. Thanks to its intuitive design, RedRabbit has become an essential tool for property managers across South Africa, making it easier to handle inspections and maintenance with precision and efficiency.

Our Game-changing Features

We're now building on that success with the introduction of our RedRabbit Inspections App, bringing you game-changing features like:

Multi-Shot Picture Capture
Efficient and effortless.

Capture multiple high-quality photos in one go, providing comprehensive visual documentation for each inspection. This feature enhances accuracy and efficiency, helping you capture the full picture in less time.

HD Pictures
No compromise on quality.

Get crystal-clear, high-definition images that capture every detail without compromise.

Live Syncing with the Portal
Save time on the go.

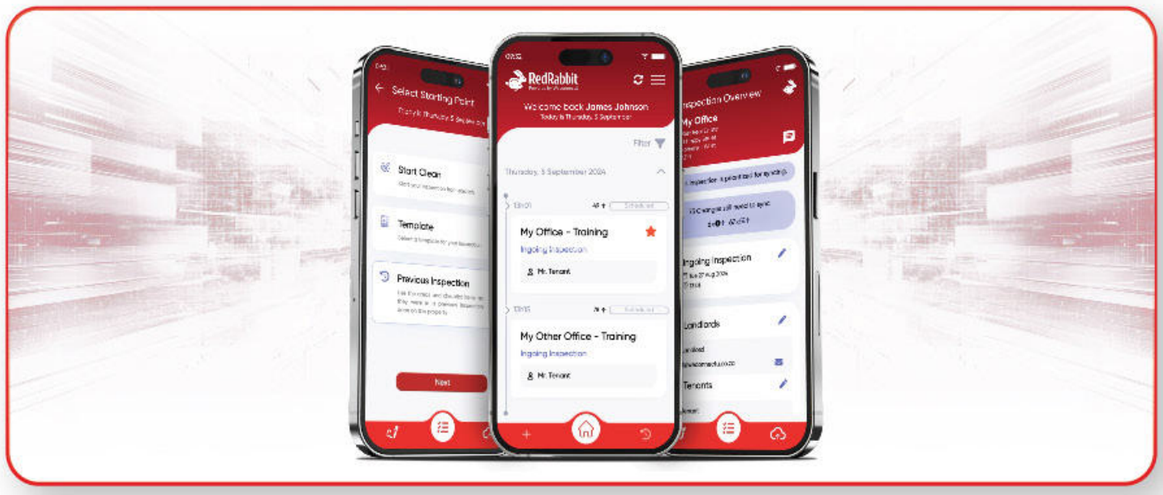
Your inspection data syncs automatically with the portal in real-time (unless disabled to save data), ensuring that your work is backed up and secure. This feature also minimises upload times, so you can move on to your next task without delays.

Fully Offline Inspections
No Wi-Fi? No problem.

The new app allows you to create assets and schedule inspections even when you're offline, ensuring your workflow remains uninterrupted.

Portal Functionality in Your Palm
Full control from anywhere.

Access the full capabilities of the RedRabbit portal directly from your mobile device. This means you can manage inspections, review reports, and make updates instantly, wherever you are.



Back-to-Back Inspections
Streamlined workflow for time savings.

Streamline your workflow by scheduling and conducting multiple inspections in quick succession. For example, you can now use data from an outgoing inspection to populate an incoming inspection, saving you hours of redundant work.

Priority Syncing
Critical data, uploaded instantly.

Need to prioritise certain data? Mark critical inspections for priority syncing, ensuring that the most important information is uploaded first.

Industry-Leading Templates
Faster, more accurate inspections.

Saving you time with pre-defined templates designed to make your property inspections quicker and more compliant.

Why it Matters

The RedRabbit Inspections App isn't just an added convenience that ticks all the compliance boxes – though it certainly does that with ease. It's a significant leap forward in property management technology.

Advanced features like offline functionality, multi-shot photo capture, and live syncing to your mobile device enable you to conduct inspections with more efficiency and greater precision than ever before.

These enhancements not only save time but also improve the quality of your reports, helping you take inspections beyond the ordinary to deliver value that wows your investors every time.

The RedRabbit Journey

Our journey to releasing our new app has been one of collaboration, and we're proud to announce that we've now surpassed the 1,000-client mark for RedRabbit. This makes it the largest Inspections and Maintenance tool in South Africa – an achievement that would not have been possible without the support and loyalty of our clients. RedRabbit isn't just the biggest, however; it's also the only solution worldwide that combines Inspections and Maintenance management into one integrated workflow. Each function has its own unique set of powerful features, yet they work together seamlessly to create an unparalleled experience in rental portfolio management.

And since RedRabbit is fully integrated with our Rental Asset Management Solution (RAMS), our clients enjoy the ultimate end-to-end ecosystem for managing residential and commercial rental properties. This integration doesn't just make your work easier; it repositions your role from Rental Administrator to Rental Asset Manager – a title that truly reflects the strategic value you bring to investors. And a title you can now maintain effortlessly, on the go.

As we celebrate a decade of innovation, the journey is far from over. At WeconnectU, our mission remains clear: to provide solutions that simplify, streamline, and solve the biggest challenges rental asset managers face. RedRabbit is still the only solution that seamlessly integrates both inspections and maintenance into one powerful platform, ensuring you stay compliant and efficient. With features designed to save time and enhance accuracy, you're not just managing properties – you're transforming them into high-performing assets. Your role as a Rental Asset Manager has never been more valuable, and RedRabbit ensures it stays that way. Keep leading the way with the tools that lead the industry.

Contact us:
086 999 0756
james@weconnectu.co.za

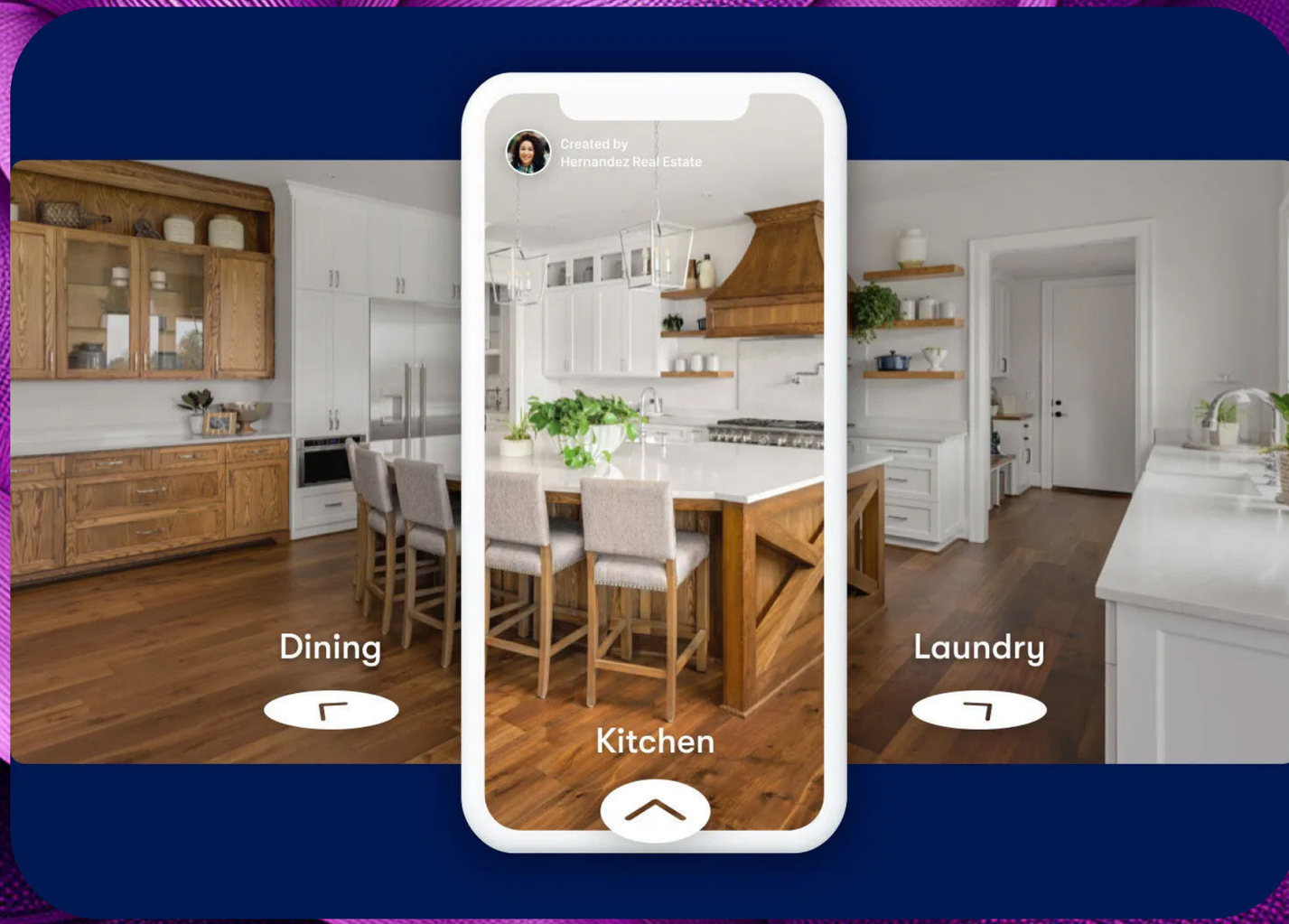
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Technology

Embracing the Third Dimension: How the Web can revolutionise Property Visualisation

By Eric Nienaber





The digital landscape is continuously evolving, revolutionising tools and technologies across various industries. In the property sector, the web's ability to support high-quality 3D applications is particularly transformative for property developers in the off-plan market, reshaping our perception and interaction with architectural spaces. Today, the web is primed for 3D experiences.

For years, a misconception lingered: that the web couldn't meet the demands of 3D rendering with adequate visual fidelity. This belief arose from earlier web technologies with bandwidth limitations and less sophisticated graphics, which made true 3D experiences cumbersome.

However, modern web technologies have changed these constraints. Advanced JavaScript libraries like Three.js and Babylon.js enable the creation of rich, interactive 3D environments that run smoothly in standard web browsers. These tools leverage WebGL, a web standard for rendering 3D graphics without the need for plug-ins. Moreover, the introduction of WebGPU is a game-changer.

- **Modern web technologies like WebGL and WebGPU enable high-quality, interactive 3D environments, transforming how we visualize and interact with properties.**
- **Immersive 3D models enhance client engagement, allowing prospective buyers to explore properties at their own pace and grasp spatial nuances.**
- **Web-based 3D applications are universally accessible, eliminating hardware barriers and expanding market potential for international property exploration.**

As the successor to WebGL, WebGPU is a new web standard that provides modern graphics capabilities and high-performance computation directly in browsers. It allows developers to harness the full power of GPU hardware for graphics rendering and general-purpose computation. With WebGPU, web-based 3D applications can achieve even higher levels of visual fidelity and performance, enabling more complex scenes and realistic rendering without sacrificing speed.

In property and architecture, visual fidelity is crucial, but it's not the only factor and some trade-offs in the regard may worthwhile making. A sense of space and place—how a person feels within an environment—is essential. 2D images and videos can only convey so much.

Interactive 3D models allow clients to explore a property at their own pace, gaining a deeper understanding of the layout, scale, and ambiance. This immersive experience can be the difference between a client feeling indifferent about a property and envisioning it as their future home or investment.

Applications in the Property Sector

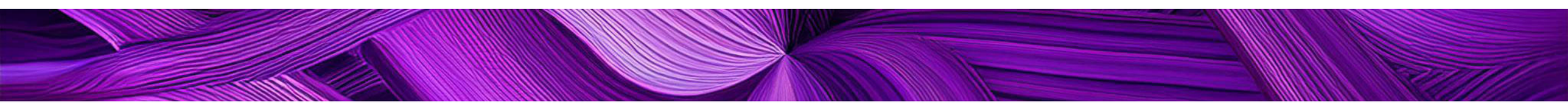
The integration of 3D Web technologies offers numerous possibilities:

1. **Virtual Property Tours**
   Prospective buyers can navigate properties remotely, examining details without physical visits.
2. **Interactive Development Showcases**
   Developers can present entire projects online, allowing stakeholders to explore units, amenities, and surroundings cohesively.
3. **Enhanced Sales Interactions**
   Sales teams can guide clients through virtual properties in real time, addressing questions as they would during in-person tours.
4. **Contextual Information Overlays**
   Embedding data within the virtual environment provides clients immediate access to relevant information.

A significant advantage of web-based 3D applications is their accessibility. Unlike standalone software or VR experiences requiring specific hardware, web applications can be accessed from any device with a modern browser.

This universality ensures a wider audience can benefit from immersive 3D content, whether on desktop computers, tablets, smartphones or VR Headsets. The web's reach also eliminates geographical barriers, allowing international clients to explore properties from anywhere, expanding market potential.

Creating high-quality 3D web experiences have become a lot easier using MetaPress as an example. Various platforms and tools offer user-friendly solutions for bringing 3D models to the web.



3D ENVIRONMENTS

Effortless 3D Web Experiences: Drag-and-Drop simplicity with MetaPress.

1. **Export Existing Models**
   Use 3D models created in design software, exporting them to web friendly formats like GLTF or GLB.
2. **Optimise for Performance**
   Adjust model details to ensure smooth performance in web environments without compromising essential visuals. This can be time consuming depending on the nature of the models, but the benefits are worth it.
3. **Drag & Drop**
   Simple drag a model from your file storage application into MetaPress and you're ready to go.

The web's readiness for 3D is a present reality reshaping the property industry. Embracing these technologies offers tangible benefits: enhanced client engagement, competitive advantage, cost efficiency, and global reach.

With accessible platforms, powerful libraries, and emerging standards like WebGPU, creating immersive, engaging, and effective property visualisations is within reach. It's time to embrace the third dimension and unlock new possibilities in presenting and perceiving architectural spaces.

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Technology

Harnessing AI and Data Analytics: Transform your business with no tech skills required!

By Warren Bonheim



Artificial Intelligence (AI) and data analytics aren't just for tech experts or large corporations.

These tools are increasingly accessible and can revolutionize your business—whether you're a small startup or a growing enterprise.

6 ways on how you can harness your power without needing to be a tech genius.

1. Make Smarter Decisions with Data Analytics
Businesses generate tons of data, but raw data is only useful if you can turn it into actionable insights. Data analytics helps you do exactly that. Tools like Google Analytics and Power BI make it easy to track key metrics like sales trends, customer behaviour, and website performance.

By analysing this data, you can predict customer needs, stay ahead of market trends, and make more informed decisions. The best part? No technical expertise required—these platforms do the heavy lifting for you.

2. Automate Routine Tasks with AI
AI can save your team valuable time by automating repetitive tasks. AI chatbots, for example, can handle common customer queries like order tracking and appointment scheduling, allowing your team to focus on more complex issues.

Tools like Zapier and Automate.io can also help automate workflows—everything from data entry to inventory management—without needing any coding skills.

3. Personalise the Customer Experience
AI is also a game-changer for personalization. By analysing customer data, AI can help you tailor marketing messages, product recommendations, and promotions to individual preferences.

Platforms like HubSpot track customer interactions and automatically deliver personalized content at the right moment, increasing engagement and boosting sales. This level of personalization helps build stronger customer relationships and loyalty.

4. Save Time and Money
AI and data analytics can cut costs and improve efficiency across your business. AI-powered tools like predictive maintenance for machinery can identify issues before they become costly problems, saving you from expensive repairs and downtime. Data analytics can also reveal areas where you can reduce waste, optimize energy usage, and streamline operations, giving you the insights needed to make smarter, cost-effective decisions.

5. Scale Your Business with Ease
As your business grows, AI and data analytics grow with you. Whether you're adding new team members, expanding into new markets, or increasing customer queries, these tools are scalable.

For example, you can easily scale up your AI chatbot service to handle higher volumes of customer interactions, ensuring smooth operations without overburdening your staff.

6. Getting Started Is Easy
Starting with AI and data analytics is simpler than you think. Most platforms are user-friendly, with intuitive interfaces and free trials or demos available.

Begin by identifying a few areas in your business that could benefit from automation or data insights—whether it's improving customer service or making more data-driven decisions. From there, explore platforms like Google Analytics, Power BI, and HubSpot to find the right tools for your needs.

Conclusion
AI and data analytics are no longer reserved for tech experts. These tools are now accessible to businesses of all sizes and can drive efficiency, profitability, and a better customer experience. Start small, experiment, and watch your business transform—without needing any advanced technical skills.

About Warren Bonheim

Warren is the Managing Director of Zinia, a leading IT technology group and Managed Services Provider



Commercial

Unlock your Business Potential:
A 5-Step Guide to reaching Peak Productivity

By Gidgette Osborne



You know the feeling when you are so busy at work that you don't have time to get any of the actual work done? Productivity has been highlighted as one of the big issues in Microsoft's new Work Trend Index Annual Report.

It says that the constant flow of emails, meetings and instant messages – or 'busywork', as it's been coined – can often prevent us from engaging in what we might call 'actual work'– the tasks that move projects forward, deliver value to clients, or contribute to our professional growth.

- **Keep Your Team Happy:** Happy workers can be 10-12% more productive. Offering flexibility, such as hybrid work, enhances well-being and productivity.
- **Make Time for Uninterrupted Focus:** 68% of workers lack enough focus time. Allocate specific times for deep work and reduce unnecessary meetings to boost creativity.
- **Embrace AI:** AI can manage busywork, freeing up time for creativity. This new technology serves as a “co-pilot” to enhance employee productivity.



To enhance team productivity, consider these five key strategies:

1. Keep Your Team Happy

A positive work environment directly correlates with productivity. Research from the University of Warwick reveals that mood-boosting activities, such as watching comedy clips or enjoying treats, can increase productivity by 10-12%. Furthermore, IWG research highlights the advantages of hybrid working, which allows employees to work closer to home. This flexibility leads to improved well-being; 79% of hybrid workers report increased productivity post-lockdown due to better exercise, sleep, and family time.

2. Make Time for Uninterrupted Focus

Data from Microsoft indicates that communication often overshadows creativity, with 68% of workers lacking sufficient focus time. To combat this, organizations should allocate dedicated time for deep work, establish rules for meetings, and provide access to conducive workspaces. Reducing distractions—whether from busy offices or home environments—enables employees to concentrate effectively.

3. Embrace AI

The role of artificial intelligence (AI) in the workplace is growing. Microsoft’s Work Trend Index highlights AI as a “co-pilot” that helps manage busy work and frees up time for creative tasks. According to Microsoft CEO Satya Nadella, AI tools can alleviate digital clutter, enhance productivity, and empower employees, making them essential for modern work environments.

4. Foster a Culture of Learning and Development

Investing in employee training and development is crucial for retention and engagement, especially among younger generations like Gen Z. Offering opportunities for personal growth signals that management values their staff. Encourage knowledge sharing within teams and consider bringing in external experts to provide diverse perspectives.

5. Curated Meetings

Traditional meeting formats often lead to “meeting fatigue.” To counter this, IWG’s Chief Commercial Officer suggests implementing curated meetings that foster idea generation and team cohesion. Effective meetings should have clear goals, encourage active participation, and include a facilitator to guide discussions. Additionally, they should incorporate enjoyable elements to maintain engagement. Assessing outcomes after each meeting ensures that objectives are met and next steps are clearly defined.

By implementing these strategies, organizations can boost productivity and create a thriving work culture. As Joanne Bushell, MD of IWG South Africa, emphasizes, productivity is not accidental. Providing employees with the necessary space, energy, and time—such as reducing commuting hours—allows them to focus on meaningful work, ultimately benefiting everyone involved.

CLICK HERE TO PARTNER WITH IWG

COMMERCIAL

Subleasing in South Africa: A lasting trend in the Commercial Property Sector?

By Justin Thom



South Africa's commercial office sector is experiencing a steady recovery, with vacancy rates dropping to 14.2% in Q2 2024 according to the SAPOA Office report, marking the eighth consecutive quarter of improvement.

This positive trend reflects not just a return to pre-pandemic levels, but also the adaptability of landlords and tenants in navigating new economic realities.

While the commercial property sector as a whole is recovering, subleasing remains a critical tool in helping businesses and property owners adjust to the changing landscape.

- **South Africa's office sector shows strong recovery, with vacancy rates dropping for 8 consecutive quarters, boosting rental growth.**
- **Subletting has become essential, allowing businesses to manage costs and offering smaller companies access to prime office spaces.**
- **Innovative income strategies, including non-GLA assets and subleasing, have contributed to office REIT investor Redefine Properties' 4.1% increase in office portfolio income.**

Subleasing: A Solution for a Changing Market

The COVID-19 pandemic dramatically shifted how businesses use office space. With many companies reducing their physical footprint or adopting hybrid work models, demand for office space dipped.

As a result, subleasing emerged as a lifeline for businesses that still needed office space but could no longer afford or justify large floorplans. This trend has been beneficial for both tenants and landlords, offering a flexible solution to a challenging environment.

Subleasing works by allowing tenants to sublet part of their leased space to other businesses. This allows the original tenant to share the costs of their lease, while landlords benefit by keeping their properties occupied and reducing vacancy rates. In a climate where businesses are looking to cut costs, subleasing has proven to be a win-win solution for both parties.

The trend has gained traction as landlords, who are often under pressure to maintain occupancy and cash flow, are increasingly open to subleasing arrangements. By allowing tenants to sublet, they can ensure that their properties are filled while maintaining long-term, anchor tenants. Smaller companies, in turn, are gaining access to prime office locations that they may not have been able to afford otherwise, especially in sought-after business districts like Sandton, Rosebank, Cape Town CBD, and Umhlanga.

How Subleasing is Reshaping the Commercial Property Sector

In addition to the traditional subleasing model, property owners and Real Estate Investment Trusts (REITs) like Redefine are finding innovative ways to generate income from underutilized spaces. For example, Redefine has found new revenue streams by leasing out non-GLA (Gross Lettable Area) assets.

Common non-GLA areas in our retail portfolio includes rooftops, parking areas, parking lots, basements, undeveloped land, etc.

Other income generators include media, kiosk space, venue hire, promotional spaces and rooftop leases to Mobile Network Operators (MNOs).

This diversification has paid off, with Redefine seeing a 4.1% increase in net operating income from its office portfolio.

Such strategies demonstrate the broader shift in the market towards flexibility and innovation. Property owners are no longer relying solely on traditional lease models; they're exploring alternative income sources and maximizing the value of every square meter of their buildings. This approach is proving to be successful, especially as companies look to downsize or adapt their office needs in response to the ongoing economic uncertainty.

The Legalities and Challenges of Subleasing

Despite its benefits, subleasing does come with some complexities, particularly around the legal responsibilities. In a subleasing arrangement, the original tenant (the sublessor) retains responsibility for the lease, meaning that if the sublessee defaults on payments or damages the property, the primary tenant is liable to the landlord.

Therefore, while subleasing provides a short-term solution for tenants, it also requires careful management of contracts and relationships between the tenant, landlord, and subtenant.

Tenant contracts typically require landlords' approval before a sublease can take place, and landlords retain the right to refuse subleasing requests on reasonable grounds, such as concerns over affordability or the suitability of the subtenant. Moreover, subleasing agreements must ensure that the terms align with the primary lease, particularly around issues like rent payments, maintenance responsibilities, and property damage.

The Future of Commercial Leasing: Short-Term Options

Another related trend gaining traction in South Africa is the rise of short-term commercial leases. Traditional commercial leases typically span three to ten years, but with many businesses, especially small and medium-sized enterprises (SMMEs), seeking greater flexibility, short-term leases have become an attractive option. This model allows companies to scale up or down based on their current needs without being locked into long-term commitments.

This shift towards shorter leases is especially relevant for B-grade properties, which are often leased by growing businesses that are still finding their feet. In contrast, A-grade and P-grade office spaces, typically occupied by larger, more established companies, may be less likely to adopt short-term leases due to the specialized fit-outs and long-term customization that these spaces often require. However, the demand for flexibility is pushing landlords to consider offering more adaptable leasing terms across the board.

Action Steps for Tenants and Landlords

For Landlords
Embracing subleasing as part of a broader strategy for occupancy can help mitigate financial risk in uncertain times. Additionally, diversifying income through non-GLA assets or offering short-term leases could provide more flexibility for tenants, ultimately enhancing the attractiveness of the property.

For Tenants
Subleasing can be an effective strategy to manage office space costs while retaining a presence in prime locations. Tenants considering subleasing should ensure they understand the terms of their lease agreements and work closely with landlords to ensure compliance with contractual obligations.

Collaboration is Key to sustained recovery
As South Africa's commercial property sector continues to recover, subleasing is expected to remain a central component of the market. It offers tenants the flexibility they need while helping landlords maintain occupancy and manage risks.

The trend toward flexible leasing arrangements and innovative income strategies is helping to revitalize the office space market, providing opportunities for both established businesses and smaller companies. As the market evolves, continued collaboration between landlords and tenants will be essential for sustaining the recovery and fostering long-term success in the commercial property sector.

About the author
Justin Thom is a Director at Galetti Corporate Real Estate



DIVE INTO THE SECRETS OF
STUDENT ACCOMMODATION SUCCESS
MY STUDENT HOUSE
CREATING WEALTH WITH STUDENT ACCOMMODATION IN SOUTH AFRICA
RETHA VAN ROOYEN
RETHA VAN ROOYEN
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Discover Mauritius: The emerging Paradise for Digital Nomads and Young Investors

By Neale Petersen



Long celebrated for its idyllic beaches and serene lifestyle, Mauritius is now transforming into a dynamic hub for young professionals, digital nomads, and families seeking a vibrant and modern way to live and work.

With robust infrastructure, innovative smart city developments, and a welcoming expat community, this island paradise offers an exciting blend of relaxation and opportunity, all while providing a more affordable cost of living than many home countries.

Why Choose Mauritius?

1. **A Modern Work Environment:**
   The allure of Mauritius lies not just in its stunning scenery, but also in its evolving real estate landscape. Investors are increasingly drawn to apartments and villas that serve as inspiring workspaces. With home loans available for up to 60% of the purchase price at competitive interest rates around 4.75%, it's an opportune time to invest. Properties priced between $400,000 and $900,000 are particularly popular, alongside luxury villas designed to cater to remote working needs.

2. **Smart City Developments:**
   Emerging smart cities are reshaping the island's real estate market. These integrated communities combine residential, work, and leisure spaces, making them ideal for modern professionals. Expect to find apartments and penthouses that feature coworking spaces, offering convenience and comfort at accessible price points.

3. **A Rich Lifestyle: Life in Mauritius extends beyond work.**
   The island boasts vibrant farmer's markets, trendy cafés, music festivals, and outdoor activities like hiking and water sports. With English and French widely spoken, newcomers can seamlessly integrate into the local culture, enriching their experience.

4. **Quality Education for Families:** For those relocating with families, Mauritius provides access to excellent educational institutions, including Middlesex University and Charles Telfair Institute. Families can enjoy an active lifestyle, with fitness clubs and nature reserves contributing to a well-rounded living experience.

5. **Safety and Stability:**
   Mauritius is renowned for its safety, offering peace of mind to those making the move. A key incentive for relocation is the favourable tax regime: personal and corporate tax rates are set at a competitive 15%, with no capital gains or inheritance tax. These financial advantages, combined with the growth of smart cities, position Mauritius as an attractive long-term investment.

Click Here



Steps Forward: How to Make the Move

1. **Research and Connect:**
   Begin by exploring the various regions of Mauritius to find the area that best suits your lifestyle and investment goals. Connect with local real estate agents and expat communities to gain insights.

2. **Financial Planning:**
   Understand your financial options. Consult with financial advisors about securing home loans and navigating the local tax system.

3. **Visit Mauritius:**
   Schedule a visit to experience the island firsthand. This will help you assess properties and the local lifestyle.

4. **Start Your Investment Journey:**
   Once you've identified the right property, work with a local real estate agent to navigate the purchase process. Take advantage of the supportive infrastructure available for foreign buyers.

5. **Plan Your Relocation:**
   Prepare for your move by researching schools for your children, healthcare facilities, and other essential services to ensure a smooth transition.

MAURITIUS

Mauritius offers an unparalleled combination of lifestyle, opportunity, and financial security. Whether you're embarking on a new chapter, advancing your career, or building a future for your family, this island provides the foundation for a fulfilling life. Embrace the possibilities that await you in this emerging paradise!

Introducing top Mauritius Property Developments with three key developers – Mont Choisy, MJ Dévelopement and Cap Tamarin



Development highlights blend of leisure, outdoor living & premium amenities.

Location
• Situated on the fringe of Grand Baie, a renowned tourist destination.

Amenities
• Close to restaurants, bars, nightclubs, and water sports activities.

Climate
• Enjoys warm summers and mild winters, making it an ideal year-round destination.

Development
• Built on a former sugar estate, featuring well-planned and landscaped outdoor living spaces.

Golf Course
• Includes an 18-hole Championship golf course designed by Peter Matkovich.

Clubhouse
• Offers a relaxing atmosphere with a terrace overlooking the fairway, perfect for post-golf relaxation.

Dining
• On-site restaurants with refined specialties crafted by reputable chefs.

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Luxurious Apartments for Sale at The Signature, Mont Choisy Smart City
Experience luxury living and promising returns at The Signature!
Your dream lifestyle awaits.

Location
Prestigious address opposite C Care Clinic on Mont Choisy Boulevard.

Investment Opportunity
Strategic location within Mont Choisy Smart City.
High growth potential for investors.
"Lock-up and go" concept for easy property management.

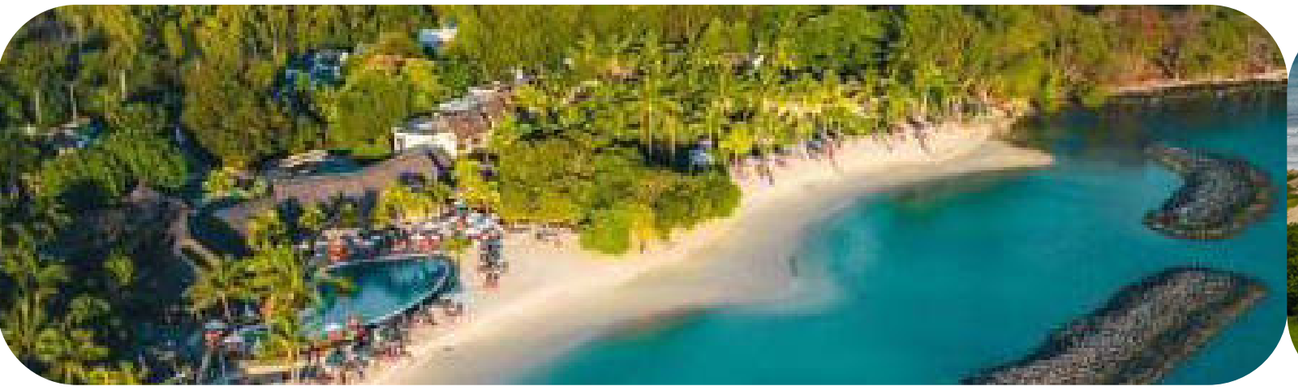
Resident Benefits
Modern living environment with exceptional comfort.
Close proximity to shopping malls, gyms, and local markets.

Ideal Setting
Near renowned golf courses and pristine beaches.
Combines tranquility with luxury living.

Lifestyle Investment
More than just an apartment; it's about embracing a sophisticated lifestyle in a vibrant community.

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MAURITIUS



Serena Residences by Sands combines luxury living with savvy investment, offering both a tranquil retreat and a lucrative opportunity.

Location
Prestigious Wolmar area, near Flic en Flac and Tamarin on Mauritius' west coast.

Property Overview:
24 apartments and 6 penthouses.
Open-plan living with spacious terraces.
Some units offer views of gardens and communal pool.

Amenities:
Access to Sands Suites Resort & Spa facilities: gym, restaurants, spa, sports, and Wolmar beach.

Investment Potential:
Strong rental returns (6-8% projected net).
Hassle-free management by Sands Hotel.

Homeowner Benefits:
Personalised concierge services.
Up to 120 nights per year for personal use.

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Experience smart city living at its finest! Stay tuned for updates on our exciting new projects at Cap Tamarin.

Location
Nestled on Mauritius' west coast, surrounded by mountains and stunning sunsets.

Amenities
Includes shops, a modern hospital, RM Club gym, Super U, and more for ultimate convenience.

Unique Features
Water taxi barge to Tamarin beach
Family picnic park
Pet-friendly walking areas

Living Options
Diverse choices from luxurious residences to innovative commercial spaces.

Investment Potential
Explore boundless opportunities in this landmark development.

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Wealth

Building Your Real Estate Empire:
10 Essential Steps

By Jaco Grobbelaar



> **If you dream of creating a thriving real estate portfolio, it's important to understand that building your property empire requires careful planning and execution.**



Here are ten essential steps to guide you on your journey to wealth through real estate investment.

1. View multiple properties

To make informed investments, familiarise yourself with the market. Regularly visit properties, even if you're not ready to buy. This will help you understand pricing trends, average rental incomes, and market dynamics, enabling you to spot good deals when they arise.

Consider creating a checklist to evaluate each property's condition, location, and potential return on investment.

2. Understand local demographics

Knowledge of local demographics is crucial. Analyse the population, employment opportunities, and the types of residents in the area—students, young professionals, families, etc. Tailor your property search to meet the needs of these groups, ensuring long-term viability and rental demand.

> **"You might even conduct surveys or focus groups to gather insights directly from potential tenants."**

3. Set up Trust Structures

Establish Family Trusts, Holdings Trusts, and Property Companies before making offers. Buying in your name can expose you to risks and limit future financing options. Proper structures will protect your assets and improve tax efficiency, allowing for more strategic growth of your portfolio.

Consulting with a legal expert in property investment can provide personalised advice on the best structures for your situation.

4. Build Your Credit Record

A strong credit score is vital for securing financing. Pay bills on time, avoid bounced debit orders, and maintain a mix of credit accounts. Regularly check your credit report for accuracy; small errors can adversely affect your score.

Consider utilising credit monitoring services to keep track of your financial health and receive alerts about changes to your credit report.

5. Bank Wisely

Choose a bank that offers 100% financing for entities. Understand their policies to ensure they align with your investment goals.

Develop a good relationship with your banker, as they can facilitate approvals and financing for future properties. It may also be beneficial to compare different lenders to find the best terms for your investment strategy.

6. Earn a salary on a payslip

Banks prefer borrowers with a stable income. Ensure you have a payslip that reflects a gross salary at least three times your desired bond payment.
If self-employed, be prepared to provide comprehensive income documentation. Creating multiple income streams can also enhance your financial profile and increase your borrowing capacity.

7. Have a financial safety net

Before investing, establish a financial cushion for unexpected expenses. Aim for at least six months' worth of expenses in savings to manage vacancies or maintenance without financial stress.

This safety net allows you to make strategic decisions without the pressure of immediate cash flow issues.

8. Research tax Implications

Understand the tax responsibilities of owning multiple properties, including rental income taxes and capital gains taxes. Consult a tax expert to learn about deductions and legal strategies to minimize your tax burden.

Staying informed about tax incentives for real estate investors can also provide additional savings.

9. Network with other Investors

Join property investment groups or attend networking events. Learning from other investors can provide valuable insights, introduce you to reliable service providers, and uncover off-market opportunities.



> **“Consider forming or joining a mastermind group where you can share strategies and support each other’s growth.”**

10. Stay updated on Property Law changes
The real estate landscape is constantly evolving. Stay informed about changes in property laws, tenant rights, and financing rules. Awareness of these changes will help you adapt your strategies and mitigate risks. Subscribing to industry newsletters or following relevant online forums can help you stay current on trends and legal updates.

Conclusion

With these ten essential steps, you’re well on your way to building your real estate empire. Remember, the journey requires commitment, research, and strategic planning.

Next Steps for Success

Set Goals
Define your short-term and long-term investment goals. Are you aiming for quick cash flow, long-term appreciation, or a mix of both? Having clear objectives will guide your investment decisions.
Create a Business Plan

Draft a comprehensive real estate investment plan that outlines your strategy, target markets, financing methods, and exit strategies. A solid plan will not only keep you focused but also serve as a roadmap for growth.

Continuous Education:
The real estate market is dynamic. Consider enrolling in courses or workshops on real estate investment, property management, and market analysis to enhance your knowledge and skills.

Leverage Technology
Utilise property management software and real estate analytics tools to streamline your operations and make data-driven decisions. These technologies can help you track performance and identify new opportunities more efficiently.

Now, armed with these steps and strategies, it’s time to take action. Your property empire awaits—get started on your path to investment success!



Wealth

Revitalising Retirement Living:
Five Design Trends Transforming Modern Living Spaces

By Gus van der Spek



“Modern retirement developments are shaking off their bland reputation, embracing innovative design principles that cater to today’s discerning retirees.

As individuals leave their multi-million-rand family homes, they seek environments that match their expectations for tasteful design and modern comforts.”

Five Transformative Design Trends Reshaping Retirement Living:

1. Safety Meets Aesthetics:
Thoughtful design for accessibility is essential as mobility often declines with age. Beyond traditional features like wheelchair ramps, forward-thinking developers are incorporating wide doors, step-free entrances, and strategically placed grab bars.

This attention to detail ensures that living spaces remain both beautiful and functional, allowing residents to move with ease.

2. Wellness-Centred Environments
Recognising the importance of health, many retirement communities now include on-site amenities such as gyms, yoga studios, and croquet lawns.

These facilities encourage daily exercise, which is vital for both physical and cognitive health. Biophilic design trends, like living plant walls and water features, further enhance wellness by maximizing natural light and promoting emotional wellbeing.

3. Smart Technology Integration
Smart technology is revolutionizing retirement living, providing residents with greater control over their environments. Features like remote-controlled lighting, temperature settings, and voice-activated assistants enhance comfort and convenience. High-speed internet is crucial, supporting not only leisure but also work-from-home opportunities for those who wish to maintain their independence and financial security.

4. Eco-Friendly Living Solutions
With challenges like loadshedding affecting South Africa, retirement developments are investing in renewable energy sources such as solar panels and generators. These eco-friendly solutions ensure uninterrupted power for essential services, enhancing safety for residents. Moreover, sustainable design principles reduce the overall carbon footprint while lowering energy costs, aligning with the values of today's retirees.

5. Inter-Generational Connections
To combat isolation, modern retirement communities are incorporating features that foster inter-generational connections. By adding boutique hotel rooms for visiting family and including mixed-use spaces with dining and retail options, these developments encourage interactions between residents and their younger family members. This not only enriches the lives of seniors but also enhances community engagement.

These emerging trends reflect a holistic approach to retirement living, prioritizing the physical, emotional, and social needs of residents. As developers innovate, they create vibrant, inclusive environments that enhance the quality of life and ensure that retirement is truly a time for enjoying the Golden Years.

About the author
Gus van der Spek, owner of upmarket retirement lifestyle development Wytham Estate in Cape Town's Southern Suburbs.





Education

Percy Madiba: From Electrical Engineering to Property Entrepreneurship Glory – A Journey of dedication and dignity

By Neale Petersen



Percy Madiba's path to becoming a respected winner in the beginner category at the Investor of the Year Awards 2024 was not conventional.

Born and raised in Ga Mashashane, Limpopo, Percy's early life was grounded in a community where resources were scarce, but dreams were plentiful. His childhood memories shaped his unwavering commitment to creating better living conditions for others, particularly when it came to providing affordable and dignified housing.

- **Percy Madiba transitioned from Electrical Engineering to property investment, using self-education and YouTube to fuel his entrepreneurial journey.**
- **Overcoming early setbacks, Percy developed an abundance mentality, learning from losses and building momentum in real estate investment.**
- **Through his company, MSP Property Solutions, Percy aims to provide affordable, dignified housing, while also educating buyers and sellers through his books.**

In 2017, Percy took a bold step toward a brighter future, enrolling at the University of Johannesburg to study Electrical Engineering. Although his academic background is in engineering, it was during his university years that Percy's entrepreneurial mindset began to take shape. With exposure to the internet and platforms like YouTube, Percy self-educated in areas that were far removed from his degree, particularly property investment. He began to see the potential of real estate as a vehicle for financial freedom—not just for himself, but for others, especially the underprivileged.

After graduating with a Bachelor of Electrical Engineering in 2020, Percy transitioned into the property industry. His decision to dive into this field was fuelled by the desire to create long-term wealth for himself, his family, and future generations. But like most entrepreneurs, his journey was not without challenges.

Percy's first major hurdle came in the form of closing his first property deal. It took him two long years to seal his first investment, a period marked by a steep learning curve. In those early days, he faced significant setbacks due to a lack of experience and knowledge—he lost several deals, often because he did not fully understand property contracts or the speed at which decisions needed to be made in real estate. The pain of these failures was intense, but Percy's mindset soon evolved.

"Losing deals used to hurt a lot, but I learned to develop an abundance mentality," Percy explains. "If I lose one deal, I know there will be another one around the corner. There is always an abundance of opportunities in the property market, and the ones meant for me will eventually come." This change in perspective allowed him to push through the tough times and continue pursuing his goals.

One of the defining moments in Percy's journey was the successful closure of his first deal. That deal proved to him that success in property was achievable. From there, he built momentum, gradually expanding his property portfolio while also diversifying into real estate sales. He began helping property sellers navigate the sometimes overwhelming process of selling homes while guiding first-time buyers through the complexities of purchasing property—ensuring they avoided common mistakes that could prove costly in the long run.



Today, Percy's business, MSP Property Solutions, is not just focused on flipping properties for profit. His vision is to build self-contained multi-let units that provide affordable, dignified housing to South Africans. "I'm passionate about creating housing that gives people dignity," Percy shares. "Affordable accommodation is a basic right, and I want to contribute to giving ordinary South Africans better living conditions."

As his business grew, Percy's achievements in the property world started to gain recognition. In 2024, he won the Youth & Emerging Investor of the Year award, a significant milestone in his career. Additionally, he was a runner-up in the Township Property Investor of the Year category and in the overall Investor of the Year finalists. These accolades were not just personal victories; they were proof that Percy's vision of providing dignified housing was resonating with others in the industry.

Percy's current projects include expanding his portfolio of multi-let properties and further developing his real estate sales business. One of his most exciting initiatives is the publication of two books aimed at educating both property buyers and sellers. These books will guide individuals through the property transaction process, helping them avoid costly mistakes and making property investment more accessible.

Looking back, Percy has learned many invaluable lessons from his experiences. "The most important thing is to run the numbers," he says. "Make sure you've accounted for all expenses before committing to a deal. And always get a lawyer to review your contracts to protect your interests." He also emphasizes the importance of using reputable builders when managing renovations, as quality workmanship is key to ensuring a successful investment.

The best investment Percy ever made, however, was in himself. In 2019, while still in university, he invested in a self-development course that profoundly shifted his mindset. "That course changed my life," Percy reflects. "It helped me see the world differently, and it taught me the habits of successful people—things like reading, journaling, and setting goals. This transformation played a major role in shaping the entrepreneur I am today."

Percy credits much of his success to his mentor, a coach based in the United States. Through his mentorship, Percy learned the importance of self-reliance, resilience, and the power of believing in oneself. Today, Percy not only motivates and guides others but is also working to leave a legacy through his property ventures and personal development initiatives.

He is driven by the desire to inspire others, particularly those from disadvantaged backgrounds, to believe in themselves and pursue their dreams, regardless of how daunting the journey may seem. "I want to help others unlock their potential and achieve their dreams, just as I did," he says.
Looking ahead, Percy's focus remains on making a difference. Through his multi-let projects, real estate sales business, and books, he aims to provide affordable housing solutions while empowering others to succeed in property investment. Percy Madiba's journey is a testament to the power of perseverance, self-belief, and the transformative impact of investing in both knowledge and people.



API Event Cape Town: Technology-driven disruption in real estate is shaped by market demands, not just innovation. and dignity

The 15th Annual Africa Property Investment (API) Summit in Cape Town featured a standout panel discussion titled *"Tech in Real Estate: Top-Down Influence: How Technology is Influencing Listed and Private Real Estate."* Industry leaders explored how technology is reshaping decision-making processes and transforming the real estate sector.

Senior leadership plays a crucial role in driving PropTech adoption across organisations. PropTech solutions should provide deeper insights, enhancing operational efficiency and informed decision-making.

Key Takeaways from Proptech Panel Discussion

Market-Driven Disruption
Panelists agreed that while technology is often credited with disrupting real estate, it's the market that drives these changes. Factors such as COVID-19 and energy load shedding have accelerated the adoption of technologies, such as communication tools and utility management systems, developed in response to real-world needs.

Macro-Trends Shaping the Future
Malcolm Horne*, CEO of Broll Property Group, identified key challenges, including volatile USD-linked rentals in Africa. While PropTech alone cannot solve these issues, technologies that track tenant payment trends can help landlords mitigate risks by identifying early signs of financial distress.

Evaluating PropTech Solutions
The panel emphasized that effective PropTech must address real, pressing issues rather than offering superficial enhancements. *Malcolm Horne* pointed out that while existing apps help connect landlords with service providers, deeper insights, such as property verification and regulatory compliance, are necessary to truly enhance decision-making.

Leadership's Role in Adoption
A key theme was that senior leadership plays an essential role in the adoption of PropTech. Although younger employees are typically more tech-savvy, executives must champion these technologies and shift mindsets to see them as strategic assets rather than threats.

Empowering the Workforce
Rather than replacing jobs, PropTech enhances workforce efficiency. *Malcolm Horne* highlighted how smart facilities management systems have improved operations at Broll Property Group, enhancing resource allocation and service delivery.

Collaborative Future
The panel stressed that PropTech's success depends on collaboration between property professionals and tech innovators. With leadership support, the real estate industry can unlock the full potential of technology, creating a more efficient and resilient future.

As the African property market evolves, Broll Property Group continues to lead with technology-driven solutions that address current challenges and capitalise on emerging opportunities.



News

Balwin expects better second half amid Interest Rate cuts

Balwin Properties, a leader in sustainable residential development, has released its interim results for the six months to 31 August 2024, showing a challenging start to the year.

The company's revenue dropped by 28% to R852.7 million, and profit fell by 57% to R76.9 million. This performance was influenced by higher interest rates, slow economic growth, and lower demand in the housing market.

Despite these challenges, CEO Steve Brookes expressed optimism for the second half: "Improved consumer sentiment, lower interest rates, and a more stable political environment position us well for recovery in the second half of the year." He added that while rate cuts were not reflected in current results, the recovery in forward sales, which increased to 743 apartments (up from 688 last year), signals potential growth.

Key highlights

Revenue: Down 28% to R852.7 million.
Profit: 57% decrease to R76.9 million.
Pre-sold apartments: 743 for future periods.
Cost savings: Operating costs reduced by 7%.
Sustainability: 903 green bonds secured, saving clients R44.5 million over 20 years.
Annuities: Revenue up 17%, contributing 7.7% to group income.

Balwin remains focused on strategic growth and cost management to drive performance moving forward.



Redefine Properties launches industry-leading R27.7 Billion secured funding structure

Redefine Properties has successfully restructured its funding model with an industry-leading R27.7 billion secured arrangement, setting a new benchmark for the South African listed property sector.

The innovative evergreen structure allows Redefine to streamline operations and leverage a diversified portfolio, enhancing its flexibility in sourcing capital across market cycles.

Key highlights

R27.7 billion secured funding: Largest of its kind in South Africa's property sector.
127 properties: Valued at R46.3 billion, representing 72% of Redefine's direct South African portfolio, will be used as a common security pool.
11 funders: Including major South African banks and institutional investors.
Evergreen structure: Allows for seamless participation by lenders, with no lifetime limitations.

CEO Ntobeko Nyawo commented: "This structure gives us the flexibility to price debt sustainably through market cycles, enhancing our ability to execute strategic priorities, including capital sourcing and asset management."

He added that the new funding model supports Redefine's long-term growth strategy, enabling both organic and inorganic expansion opportunities.
By simplifying its debt process and diversifying the funding base, Redefine is better positioned to manage risks and reduce concentration, ultimately strengthening its financial flexibility and market competitiveness.



Until our next edition of REAL ESTATE INVESTOR Magazine

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