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# REAL ESTATE INVESTOR®

MAGAZINE
APRIL 2025 #178



## REAL ESTATE VS SHARES, BONDS & CRYPTO
Which Investment Wins?

## RETAIL GROWTH MOMENTUM
Set to continue strongly in 2025

## MASTER REAL ESTATE
Thrive in Uncertainty, Control your Future

## HIGH STREET AUCTION CO
Greg Dart talks about SA's premier auction company set for growth in 2025

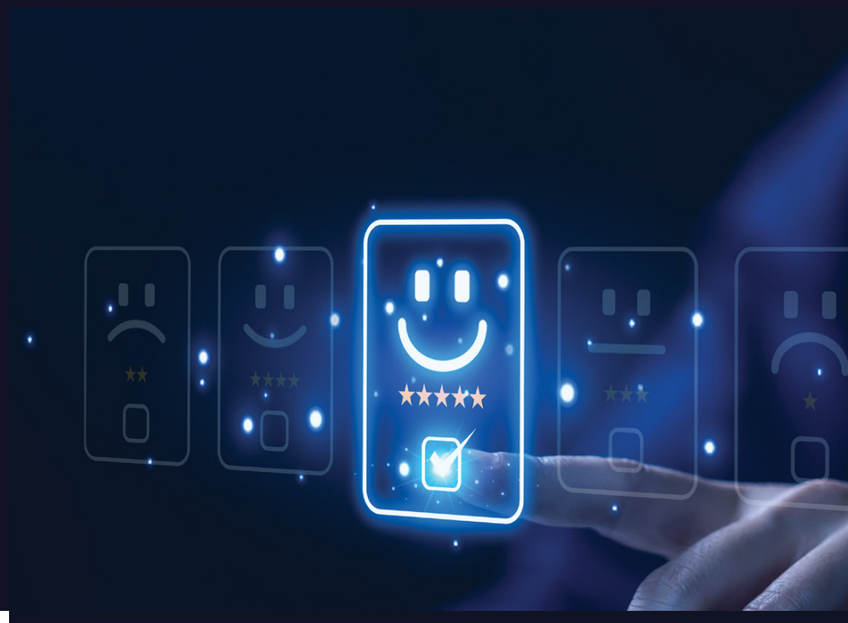
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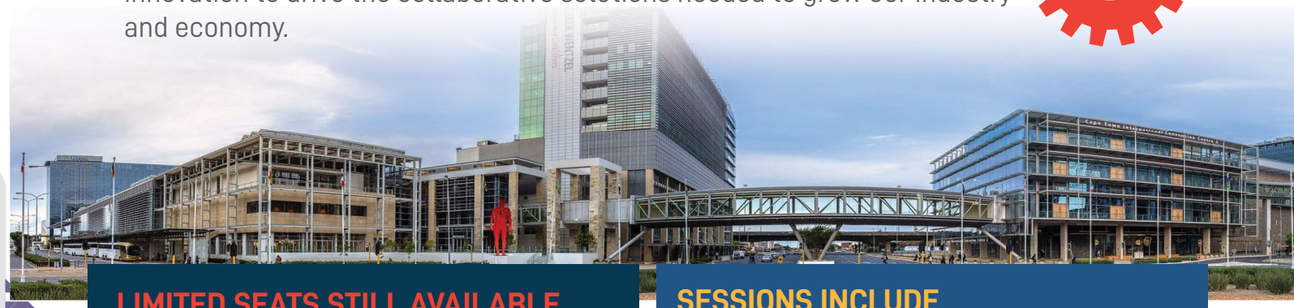
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*REImag April 2025 - Greg Dart, Director, High Street Auctions Co*


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Editor's Viewpoint

# The Best Way to Predict the Future is to Create It – Peter Drucker

As we navigate changing times, adaptability and resilience are crucial. The world is facing a significant shift, and President Trump's recent tariffs are expected to impact South Africa and the global economy. Many economists warn that these tariffs could slow global growth and raise inflation in the US, potentially leading to recessions. With trade wars intensifying, we may be entering a new economic reality where traits like foresight, innovation, and resilience become key to success.

This month, we're excited to feature Greg Dart of High Street Auctions. In uncertain times, investors often seek refuge in stable assets like property, or in non-traditional options like collectibles, gold, and scarce assets that tend to perform independently of conventional investments. Greg shares insights on capitalizing on these opportunities in today's market.

At BNC#7 in Hermanus, Discovery Group CEO Adrian Gore delivered a powerful speech on the leadership needed to thrive in South Africa's complex socio-economic landscape. He emphasized the country's untapped potential and the need for economic growth, urging collaboration between business and government to shift the narrative from crisis to opportunity. Growth, job creation, and positive sentiment are essential.

Gore also highlighted the importance of entrepreneurial optimism in tough times. Entrepreneurs focus on building something new, making an impact, and not letting macroeconomic challenges hinder progress. His advice is simple: don't let complexity stop you. Stay focused, keep your purpose, and always think long-term to make your mark.

We hope this edition inspires you to embrace your entrepreneurial mindset and seize the opportunities ahead. Enjoy the read, happy investing, and let's create the future we want.

*Neale Petersen*
**Founder & Editor-In-Chief**





## MASTER QUOTE

Your time is limited, so don't waste it living someone else's life. Don't be trapped by dogma, which is living with the results of other people's thinking. Don't let the noise of other's opinions drown out your own inner voice.

And most important, have the courage to follow your heart and intuition. They somehow already know what you truly want to become. Everything else is secondary.

***STEVE JOBS***

# CONTENTS


**EDITOR'S VIEWPOINT** 8 - 9
- 8 - Neale Petersen

**ASK THE EXPERTS** 12 - 13
- 12 - Retha van Rooyen

**MASTER INVESTOR** 16 - 25
- 16 - Greg Dart

**INVESTING** 26 - 40
- 26 - Real Estate vs Shares, Bonds, and Crypto
- 36 - Controlling the Controllables in Real Estate

**RESIDENTIAL** 41 - 62
- 41 - Mastering the Airbnb Game
- 52 - Investing Estate Living in South Africa
- 58 - eXp Realty Unites for Little Leo

**FINANCE** 64 - 77
- 64 - Q&As Before Buying Your Dream Property
- 72 - Greying out SA's Greylisting

**PROPERTY MANAGEMENT** 78 - 99
- 78 - Setting Up a Lease Agreement
- 86 - Nox Cape Town
- 94 - Ticketing on the Go

**TECHNOLOGY** 100 - 110
- 100 - Unlocking Multi-Million Rand Savings
- 106 - Revolutionising Business

**COMMERCIAL** 112 - 124
- 112 - Retail's strong growth momentum
- 120 - From fire sales to strategic restructuring

**OFFSHORE** 126 - 133
- 126 - Guide to Buying Holiday Home in UK

**WEALTH** 134 - 145
- 134 - SA's Land Reform Challenges or not?
- 139 - Risks vs Opportunity

**EVENTS** 148 - 169
- 148 - WCPDF 2025
- 154 - Reside Summit & Awards 2025
- 164 - Durban Investors Came, Connected & Conquered















Ask the Experts

# Maximising NSFAS Accreditation: Tips for Successful Student Accommodation

MEET OUR GUEST EXPERT

**RETHA VAN ROOYEN**

*Author & Founder of My Student House*

## Question

**‘What key strategies do you recommend for property owners to maximise NSFAS accommodation accreditation and ensure their student accommodation investment achieves good cash flows, rental success and long-term investment viability?’**

To maximize NSFAS accreditation and ensure the long-term success of your student accommodation investment, it’s crucial to fully understand both NSFAS and DHET requirements. Use the Minimum Norms and Standards for Student Housing as your framework, remembering that while core guidelines stay the same, specific requirements may change. Keeping up-to-date with these changes is essential for maintaining accreditation and optimizing rental income.

When designing your property, prioritize the student experience. Invest in durable, low-maintenance furnishings, create well-lit study areas, and offer functional communal spaces. Focus on comfort and practicality while staying within budget—luxury isn’t necessary, as a quality environment can be achieved without overspending.

Market your accommodation early through social media, referral programs, and partnerships with universities or colleges. Many students secure spaces before the academic year ends, so early marketing is key to securing bookings.

A smooth property management system is vital for success. Ensure prompt maintenance and, for larger properties, appoint caretakers or house parents to manage day-to-day operations, including student conduct. Addressing these issues helps prevent any risk to your accreditation.

Building strong relationships with university housing offices and NSFAS representatives is also essential. This ensures you’re informed about any policy or payment changes, allowing you to stay ahead of potential issues.

Consider reinvesting profits into property upgrades or green solutions like solar power to reduce operational costs. You might also diversify your tenant mix by accommodating students from different institutions, which helps to stagger rental payments and improve cash flow.

Finally, protect your investment by securing appropriate insurance, creating clear leases, and having contingency plans for NSFAS payment delays or defunded students. Keep at least six months’ worth of operational costs saved as a buffer to avoid financial distress from unexpected issues. Planning ahead is crucial for long-term success in this sector.

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Master Investor

# **Greg Dart:** A Leader focused on Teamwork and Excellence at the High Street Auction Co

*By Neale Petersen*



**Greg Dart's career trajectory shows remarkable adaptability, growth, and a commitment to excellence. From his first position as an area sales manager at a snack company to his current role as a Director of the High Street Auction Co, Greg's unique blend of leadership, strategy and commitment to building teams dedicated to the pursuit of excellence and innovation is evident.**

**With over 20 years of experience in diverse industries, Greg has consistently embraced new challenges and capitalised on them, creating a career path that has ultimately helped to contribute to his success leading the real estate division of High Street Auction Co.**

This feature article delves into Greg's career evolution within the High Street Auction Co and his approach to navigating both business opportunities and challenges. It explores the company's growth, milestones, and the impact Greg has made within the real estate industry. his career evolution, and his approach to navigating both business opportunities andchallenges. It explores the company's growth, milestones, and the profound impact Greg has made within the industry.

## Early Life and Professional Beginnings

Greg's roots are in KwaZulu-Natal, where he attended Westville Boys High School and competed his studies at the University of KwaZulu-Natal. This formative period of his life, marked by strong values and a determination to succeed, helped shape the successful businessman that he has become.

He credits his family and the people he grew up with for his strong moral compass, instilling in him the importance of always giving of his best in everything he does.

**"I have great memories of people I studied with who all wanted to do their best every day - whether it was academically, on the sports field or giving to the local community" Greg recalls. "That's something that has stuck with me throughout my career. I always strive to give my best for everyone around me."**

After completing his BComm degree at the University of KwaZulu-Natal, Greg began his professional journey with Simba (Fritolay International) as an area sales manager in his home province. This proved a crucial steppingstone in Greg's career, helping him learn the value of building relationships and gaining the trust of both customers and colleagues both in South Africa and globally.

He quickly made an impact in area sales, beating sales targets and driving market share. As a result, he was promoted to head office where he played a role in brand management. It was here that he was exposed to the international best practices in marketing.

## GREG DART PROFILE HIGHLIGHTS

**Company:** High Street Auction Co

**Position:** Director

**Education/Qualifications:** Westville Boys High; BComm, University of KwaZulu-Natal

**Personal Motto:** "I always try and finish a day thinking that I've made some impact somewhere, that I have been productive and that I have delivered on milestones."

**Best Book You've Read Lately:** *All In* by Chris Bertish, a South African ocean adventurer whose 93-day solo Atlantic crossing on a stand-up paddle board raised funds for children needing cleft palate surgery.



## Lessons from Simba: Building a Strong Foundation

Even the smallest perks proved to be a learning curve. Greg fondly remembers how, as marketers, they were given boxes filled with a variety of different products to share with friends and family.

This enabled him to not only promote the brand and its products but also to glean valuable feedback on product preferences and customer satisfaction.

“Being able to share our brand with friends and family was a weekly highlight for us. It wasn’t just about getting the product out there; it was about learning from real-time feedback. If a product was still left in the box by the end of weekend, we knew there was something wrong,” he shares.

This early exposure to real-world customer insights was an eye-opener for Greg, teaching him the importance of constant testing and learning. He learned to work with diverse teams, gain insights into market dynamics, and understand the importance of innovation and adaptability – skills that have stood him in good stead as his career quickly moved beyond the food and fast-moving consumer goods sectors.

## Entrepreneurial Ventures and Property Development

After leaving Simba, Greg worked at a variety of companies. He says that two of his biggest learning experiences included time as an entrepreneur and almost a decade working within an internationally owned group based in the Middle East on a diverse portfolio of businesses across Sub-Saharan Africa.

This not only enabled him to travel but also to be agile and tailor his work to suit the needs of different countries’ ways of doing business.

Working for the international company based in the Middle East, he was responsible for several assets, including real estate.  This necessitated the deployment into the business development role on a high-end gated community development.

He soon discovered that this development had not been run optimally and, as part of its turnaround, his customer centric outlook came to the fore as he actively engaged with stakeholders on the ground – namely, the homeowners. Cultivating strong relationships and focusing on service delivery enabled him to deliver on all the development milestones for homeowners over a two-year period.

**“This experience taught me a lot about the importance of building trust and delivering excellent service. It wasn’t just about meeting development milestones - it was about making sure people were happy with their investments,” he recalls.**

Another milestone in Greg’s career was his entrepreneurial role within a cutting-edge technology company and being a part of a management buy-out. As part of this team, Greg was tasked with rebranding the company and his team secured large contracts with clients – but this came with its own stresses.

He admits that this venture taught him valuable lessons when it came to risk management, decision-making, and business ownership.  They ultimately sold to a large global organisation.

These diverse experiences, combined with Greg’s keen strategic mindset, paved the way for his eventual move to the High Street Auction Co, where he grew to take on a leadership role as part of a team that would help shape the company’s future.

## A Decade at High Street Auctions: Building Success

Greg joined the High Street Auction Co almost ten years ago, bringing with him not only a wealth of experience but a fresh perspective. Since his arrival, he has been part of an innovative team that has shaped the company’s strategy, growth, and success.

“I started out as a sales broker and have had the privilege of having been on the Executive for the last two years. My passion for the business and what I enjoy most culminate in the same thing - the people within my team focused on real estate, the external brokers with which we work and the other professionals with which I work every day or at each auction,” he explains.

Over the past 15 years, the High Street Auction Co has established itself as a premier brand within the real estate space, breaking auction records and notching up significant milestones which have included the sale of some of the most expensive residential and commercial properties in South African history.



The High Street Auction Co team has encountered its fair share of challenges, most notably during the COVID-19 pandemic. During this period of disruption, the company was forced to adapt quickly to stay relevant in an increasingly competitive market.

“The group had to be innovative during the pandemic,” Greg says. “Business disruption forced us to think differently about how we operate, and that meant embracing new technologies and ways of working. This agility has allowed us to thrive, even in tough times.”

Since then, it has been nothing like business as usual as companies have had to not only recover from the fall out of Covid-19 but also protracted load shedding and economic turbulence. The chief challenge has been to position the High Street Auction Co as a partner to businesses wishing to unlock liquidity or embark on successful business rescue.

Using a similar approach to the one taken by the real estate arm of the business, the High Street Auction Company has recently announced its intention to diversify and sell other assets, including high end luxury goods, fleet, and machinery.

## Leadership Philosophy and Company Culture

At the heart of Greg’s leadership philosophy is a commitment to personal and collective growth. He firmly believes in leading by example and motivating his team to strive for greatness.

**GREG DART**

Greg’s daily goal is to ensure that he makes a positive impact, whether it’s through achieving business milestones, mentoring his team, or making personal strides towards self-improvement.

He sets himself goals every day. “If I haven’t ticked off meaningful tasks that contribute to the business, my family, or myself, I don’t feel like I’ve achieved what I set out to do,” he admits.
He applies the same approach from behind his desk.

“I believe in motivating everyone to be driven, to want to improve and set high standards. We are all responsible for these and everyone needs to play their part. It always starts with small – but many – steps in making improvements that contribute to the overall success of our organisation,” he points out.

Greg’s leadership style emphasises accountability, recognition, and continuous improvement. He has extended this to High Street Auction Co’s clients through a thought leadership programme.

Industry leaders are invited to share their opinions and knowledge during webinars and as guest speakers at auctions – an approach that is already making a huge impact.

“High Street is creating a culture of collaboration in thought leadership whilst also being a partner that gives strategic advice and keeps pace with innovation. To do that, you must constantly be in the orbit of people who challenge you to think differently to innovative, disrupt and pivot,” he says

## Challenges and Milestones: Navigating the Competitive Landscape

The High Street Auction Cooperates in a highly competitive auction landscape and, with more auction houses entering the market, the team has had to adapt to ensure they maintain their position as industry leaders.

The company’s response to these challenges has been swift and strategic, with a strong focus on upskilling its team and enhancing its ability to provide tailored solutions for clients.

**“We’ve had to stay nimble and agile, especially during tough times,” Greg reflects. “But competition makes us stronger. It keeps us on our toes and drives us to be better.”**

He credits the company’s agile and innovative board and a strong team with many successes along the way: “I am proud of the work we have done. Adapting to the landscape – where turnarounds, liquidations and insolvencies are a constant reality – requires a dedicated and skilled team that needs to find the right solutions for companies looking for assistance.”

One of Greg’s recent achievements with High Street Auction Co has been to be participate in the business rescue plan of The Success Academy, with George Nell and Gideon Slabbert of Corporate Business Rescue.  The company’s assets, principally Real Estate, with a calculated replacement value of R3bn+, could evolve into an important case study for the future.

## Looking to the Future: Innovation and Expansion

Going forward, the High Street Auction Co’s board’s vision is one of continued growth, innovation and diversification. While real estate remains at the core of the business, the company is expanding its offerings.

**“The real estate business has underpinned what we do. With active shareholders who are invested in the success of the business and bring innovation to our thinking, we have an even greater future ahead.**

**We have new ventures lined up that will build on our existing foundation and take us into new ecosystems that will allow us to deliver value to our clients. We’re anticipating our new divisions to be an enormous success!” he says.**

## Personal Reflections: Legacy and Leadership

As Greg continues to prove, he likes to shoot for the stars when it comes to business and sports – and especially when it comes to his family.

Beyond his professional achievements, he is deeply committed to his personal legacy. For him, success goes beyond numbers and the falling of the gavel after yet another successful auction.

He admits that he constantly strives to provide his children with the tools they need to not only meet life’s many challenges but to have a positive impact.

**“My lasting legacy will be equipping my children to be happy and successful,” Greg says. “I want them to have the confidence to take on new challenges and approach life with the right attitude. If I can leave that as a legacy, I’ll be proud.”**

## The future looks bright

Right now, the High Street Auction Co is on a strong path to continued success. Greg Dart’s journey from sales manager to part of the High Street Auction Co executive has been the result of dedication, growth, and innovation. The role that Greg and his real estate division has played has helped the group overcome significant challenges and seize new opportunities.

Greg’s commitment to excellence, both in business and in life, serves as an inspiration to his team and to those who have had the privilege of working with him.

As High Street Auction Company continues to expand and evolve, Greg remains focused on the future and Greg’s passion for property will undoubtedly help shape the future of the real estate auction industry for years to come.

Investing

# Real Estate vs Shares, Bonds, and Crypto: Which Asset Class Delivers the Best Returns?

*By Jaco Grobbelaar*



**When it comes to building wealth, one of the most important decisions you'll make is which asset class to invest in. Should you buy property? Invest in shares? Consider bonds? Or take a chance on cryptocurrency?**

**Each asset class has its pros and cons - but today, let's focus on how the returns of property investment compare to other asset classes, and how to calculate those returns effectively. Whether you're a new investor or growing your portfolio, this is for you.**



## The Highlights

- **Property compares favourably to other assets: With combined returns of 10 - 20% per year, property offers higher stability and control than shares, bonds, or crypto.**
- **Property investment offers dual income streams: Rental income and capital growth, providing powerful returns through both cash flow and asset appreciation.**
- **Leverage boosts property returns: Using borrowed funds can dramatically increase your ROI, with annual IRR typically ranging between 15 - 25%.**

## Comparing Property to Other Asset Classes

Let's compare four key investment asset classes - property, stocks, bonds, and cryptocurrency - each with its own set of advantages and disadvantages, to help you make informed investment decisions.

### SHARES

- **Typical Returns:** 7 - 10% per year (average over time)
- **Pros:** High liquidity; Steady dividends; Diversification can reduce risk; Growth potential for substantial capital gains

**Cons:** Market volatility & fluctuations; Economic factors, political events & company performance impact share prices; Complexity of understanding markets, and lengthy analysing

### BONDS

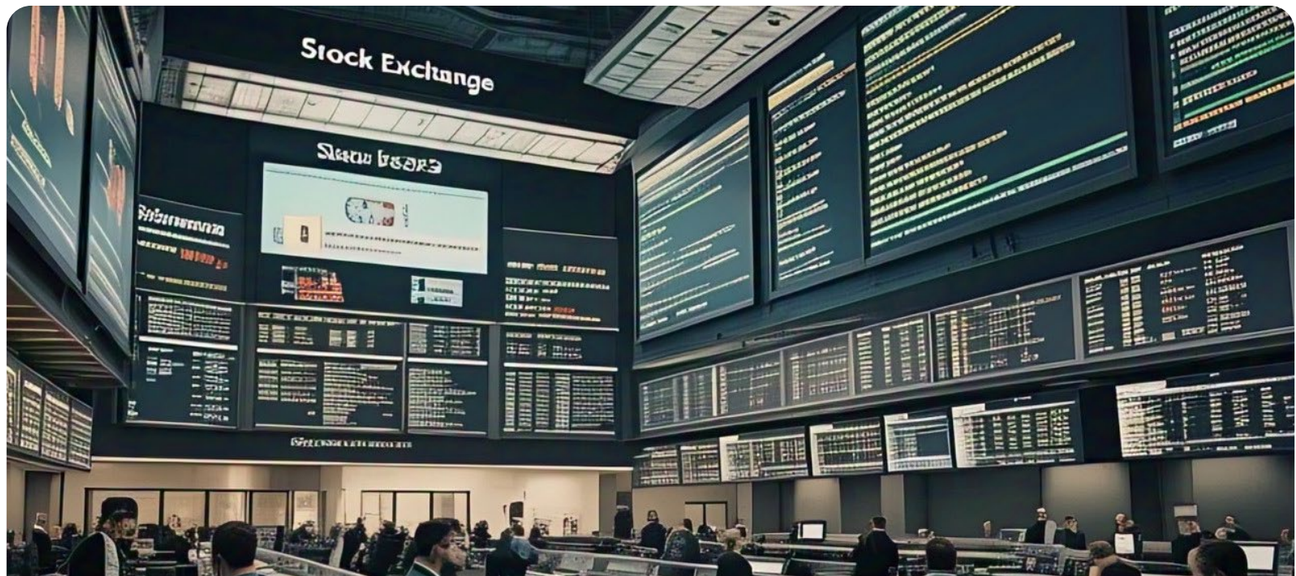
- **Typical Returns:** 3 - 6% per year
- **Pros:** Stable & predictability; Offers a fixed interest rate, stable income; Diversification can reduce portfolio risk; Cushion against market volatility provides a more balanced investment approach
- **Cons:** Challenges with interest rates; Highly responsive with interest rate changes; Complexity, requires time & effort to understand markets

### CRYPTOCURRENCY

- **Typical Returns**: Wildly variable (some years 100%+, others -80%)
- **Pros:** Huge upside growth potential & substantial returns; Decentralisation offers security & transparency recorded on blockchain not controlled by a single entity; Innovation & utility in financial services & beyond with new avenues for usage
- **Cons:** High volatility with significant swings in a short timeframe leafing to potential losses; Regulatory uncertainty in many jurisdictions; Potential for future regulations or bans poses a risk to traders; Security risks on cryptocurrency exchanges & Wallets subject to hacks & thefts

### PROPERTY

- **Typical Combined Return:** 10 - 20%+ per annum (rental + growth, excluding leverage)
- **Pros:** Steady rental income & cash flow; Capital appreciation; Leverage borrowed capital or debt to boost returns; Tax incentives & deductions; Control over property management & improvements to increase the value of the property
- **Cons:** High upfront costs (deposits, transfer costs, renovation expenses); Illiquidity (selling takes time); Time consuming property management - tenant, maintenance challenges & management effort & may need hiring a property manager.



**Understanding the Different Types of Returns on Property**

When you invest in property, you earn money in two main ways:

**Rental Income** - the monthly cash flow you receive from tenants.
**Capital Growth** - the increase in the property's market value over time.

This dual - income stream is what makes property so powerful. And the best part? You can calculate each of these returns quite easily to assess performance.

## 1. How to Calculate Rental Yield

Rental yield gives you a percentage return on your investment based on rental income. It's one of the simplest ways to evaluate the income performance of a property.

### RENTAL YIELD FORMULA

Rental Yield = (Annual Rental Income / Property Purchase Price) × 100

### RENTAL YIELD EXAMPLE

**Property Purchase Price** = R1,000,000
**Annual Rental Income** = R100,000
**Rental Yield** = (100,000 / 1,000,000) × 100 = 10%

A 10% rental yield is considered excellent in most markets. Even a 7 - 8% yield can be very strong depending on the location and other factors.

## 2. How to Calculate Capital Growth

Capital growth is the increase in your property's value over time. It shows how your asset is appreciating and helps build long-term wealth.

### CAPITAL GROWTH FORMULA

Capital Growth Rate = ((New Property Value - Original Purchase Price) / Original Purchase Price) × 100

### CAPITAL GROWTH EXAMPLE

**Original Purchase Price** = R1,000,000
**New Property Value** (after 5 years) = R1,500,000
**Capital Growth Rate** = ((1,500,000 - 1,000,000) / 1,000,000) × 100 = 50%

To calculate the annual average capital growth rate, just divide the total capital growth rate by the number of years:

**Annual Capital Growth Rate** = 50% / 5 = 10% per annum

## 3.Calculating Total ROI (Return on Investment)

Your Total ROI includes both rental income and capital growth over a period. It's the best way to evaluate your property's overall performance.

### ROI FORMULA

Total ROI = (Capital Growth + Total Rental Income) / Property Purchase Price) × 100



### ROI EXAMPLE

**Capital Growth** = R500,000
**Total Rental Income over 5 years** = R500,000
**Property Purchase Price** = R1,000,000

**Total ROI** = ((500,000 + 500,000) / 1,000,000) × 100 = 100%

So, over 5 years, your total return is 100% - you've doubled your investment.

## 4. Using Leverage: Geared Internal Rate of Return (IRR)

One of the most powerful features of property investing is leverage. By using the bank's money (via a mortgage or bond), you can control a large asset with a relatively small upfront investment. This significantly boosts your return on the amount you personally invest.

### IRR EXAMPLE

**Property Value** = R1,000,000
**Your Capital Investment** = R200,000 (20% deposit)
**Over 5 years, Capital Growth** = R500,000
**Total Rental Income** = R500,000

That's a return of R1,000,000 on R200,000 invested:
**Return** = (1,000,000 / 200,000) × 100 = 500%

Now, to understand the **true annual return**, especially when there are multiple cash flows over time, you use the **Internal Rate of Return (IRR).** This calculation factors in:

Your upfront capital
- Your bond repayments
- Rental income each year
- Final sale price or market value

IRR is best calculated using Excel or a financial calculator using the IRR function.

Sophisticated investors often aim for geared IRRs of 15 - 25% annually on well-structured deals.



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## Why Property can be so Powerful

Beyond the numbers, here's why property investing remains a favourite among wealth builders:

- **Leverage** - Banks finance 80–90% of the deal, but you get 100% of the growth.
- **Stability** - Property markets generally move slower and are less volatile than stocks or crypto.
- **Control** - You can increase your returns through renovations, better management, and negotiation.
- **Tax Efficiency** - Interest deductions, depreciation, and smart structuring can significantly reduce your tax bill.
- **Cash Flow** - Monthly rental income can cover your bond and expenses - and often leave you with profit.

## Property Risks to Consider

Every investment comes with risks, and property is no exception. Some key ones to note:

- **Vacancy Risk** - If you can't find tenants, you still owe the bond.
- **Maintenance and Repairs** - Properties need upkeep.
- **Interest Rate Increases** - Can eat into your cash flow.
- **Market Cycles** - Property values don't always go up.

However, these can be mitigated with due diligence, professional management, and long-term strategy.

## Is Property a Better Investment than the other 3 Key assets?

There's no universal answer all assets have their pros and cons. But when you look at the **real, measurable returns** from rental income, capital growth, and the ability to **leverage other people's money**, property investment can outperform many traditional asset classes - especially over the long term.

It's about more than numbers. It's about control, strategy, and building generational wealth.







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WHAT OUR CLIENTS SAY

*We want to thank High Street Auctions for handling the **disposal of various shopping centres** owned by us during the past couple of years. We come from an era where sales of properties are done behind closed doors, and **we were sceptical whether auctioning properties would improve the selling price**. **We are pleased that we decided to give High Street Auctions the opportunity to market and sell various properties**. Not only did their **expertise** and **professionalism** make the process easier, **but it also resulted in higher yields for us**. Thanks again.*

Eben Mouton, On Behalf of Shoprite Checkers Properties

Investing

# **Controlling the Controllables in Real Estate:** How to Thrive in Times of Uncertainty

*By Jason Lee*



**In a world dominated by volatility, market uncertainty, and global challenges, it's easy to feel overwhelmed.**

**The recent political climate, from tariff wars to economic instability, has created a sense of fear and confusion for many investors. Yet, amidst this chaos, there's a solution: Control the controllables.**

**While we cannot dictate the outcome of international crises or market fluctuations, we can take charge of certain aspects of our lives and investments. In this article, we'll discuss three powerful strategies for maintaining focus and resilience in uncertain times, ultimately helping you come out stronger on the other side.**

**The Gist**

1. **Maintain a Positive Mindset: Stay solution-focused to identify opportunities in crises, like distressed properties, and turn adversity into wealth - building chances.**
2. **Stay Match Ready: Use downtime to prepare - sharpen skills, secure financing, and build relationships so you're ready when the market shifts.**
3. **Control the Controllables in Your Portfolio: Focus on property upkeep, customer service, marketing, and integrity to maximise value and stand out in uncertain times.**

## 1. Maintain a Positive Mindset

In difficult times, negativity can consume us, leading to stress and missed opportunities. Yet, staying positive isn't just about mood - it's about perspective. Embrace Winston Churchill's wisdom:

Historical crises, such as recessions or market crashes, have often led to the creation of great wealth.

Right now, distressed properties are being acquired at a discount, providing savvy investors with unique opportunities. By keeping a solution - focused mindset, you'll be more attuned to these chances and ready to seize them when the time comes.

## 2. Stay Match Ready

When faced with adversity, it's tempting to retreat and wait for things to improve. However, like an athlete on the bench, this is the time to prepare for your moment. Use this period to sharpen your skills, expand your network, and strengthen your financial strategies.

Get your financing in place, organise your tax structures, and build relationships with other investors and real estate professionals. Bear markets don't last forever, and when the bull market returns, you'll be ready to pounce, having positioned yourself as a top - tier investor.

## 3. Build Resilience and Long-Term Vision

Resilience is crucial when things aren't going according to plan. In tough times, adapting to changing circumstances is essential.

Problems don't disappear if you ignore them - rather, they often worsen. This is the perfect opportunity to reimagine your strategies, experiment with new approaches, and remain creative in the face of adversity.

Remember, the strategies that work in a booming market often don't hold up in a downturn. By pivoting and evolving, you'll increase your chances of success when the market turns.

## 4. Control the Controllables in Your Portfolio

Your portfolio, like your mindset and strategy, is within your control. Take a hard look at your properties and ask yourself:

Are they well - maintained and more attractive than competing properties?

Are you offering the best service to your tenants or buyers?

Are your marketing efforts up to date and utilizing all available platforms?

Do you have integrity in your dealings, ensuring a positive reputation in the market?

In times of uncertainty, the businesses that focus on quality and customer experience come out ahead. Make sure you are providing the best value, have the right technology in place, and have surrounded yourself with a reliable team.



**Way Forward**

The key to navigating uncertain times is focusing on what you can control - your mindset, preparedness, and portfolio. By maintaining a positive attitude, staying ready for opportunity, and adapting to the challenges ahead, you will not only weather the storm but position yourself for success when the market shifts.

Act today, assess what's within your control, and move forward with confidence. The future belongs to those who are prepared to make the most of the opportunities that arise from adversity.

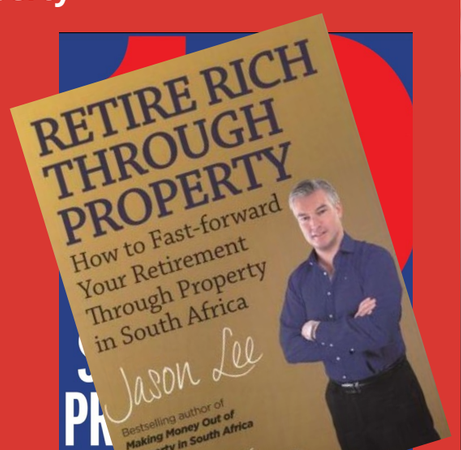
***About the Author***

*Jason Lee is a property investor, developer, and author now based in Vancouver, BC, Canada. He invests in multi-million rand property deals in South Africa and Canada. He is also a best-selling author of 4 Property Investment books in South Africa.*


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Residential

# **Mastering the Airbnb Game:** Key Global and Local Trends every Host needs to know.

*By Robin Booth*



**In an increasingly interconnected world, local Airbnb investors cannot afford to ignore what's happening globally. From New York to Lisbon, from Tokyo to Cape Town, the short-term rental (STR) landscape is rapidly shifting due to changes in guest behaviour, technology, city regulations, and platform policies.**

**South African investors - particularly those operating in Cape Town, one of Airbnb's most vibrant markets - need to stay informed and responsive.**

**This article explores global short-term rental trends, analyses how they are already affecting - or could soon affect South Africa and provides practical insights for adapting investment strategies.**

## Why Global Airbnb Trends Matter in South Africa

**With over R23.5 billion contributed to the South African economy by Airbnb in 2022, and Cape Town hosting over 700,000 Airbnb guests in 2023, the short-term rental economy is more than a trend—it's a crucial part of real estate investing.**

## 1. Regulatory Reforms: From Crackdowns to Compliance

### What's Happening Globally

Cities like Barcelona, Lisbon, Berlin, and New York are grappling with the dual challenges of housing shortages and over-tourism.

## The result? Heavy restrictions on Airbnb listings:

- **Barcelona** has banned new short-term rental licenses and is moving toward banning entire-home rentals by 2028.
- **New York City** now requires hosts to register and live on-site for rentals under 30 days.
- **Lisbon** froze new Airbnb licenses in several neighborhoods to stop rising rent prices.
- **Ibiza** removed 638 illegal Airbnb listings in 12 months, improving quality but reducing STR supply.



## What it means for South Africa

In South Africa, the Department of Tourism is developing new national legislation that may include:

- Mandatory host registration
- Health and safety compliance
- Tourism levies or taxes
- Zoning restrictions, especially in residential areas

Airbnb has publicly supported a national host registry to level the playing field and legitimize operations. For investors, this could mean upfront compliance costs - but also the potential for long-term sustainability and credibility.

**Investor Tip:** Begin preparing your documentation now - proof of property ownership, zoning permissions, health & safety compliance so that you're ahead of the curve when the legislation comes in.



## 2. The Rise of Longer Stays: Capitalising on Remote Work

**Global Trends:**

- 23% of Airbnb bookings globally are now for stays of 28+ days.
- Digital nomads and remote workers are seeking well-furnished, fast Wi-Fi-equipped homes with flexible cancellation.
- Booking.com and Vrbo have both seen growth in extended business travel and temporary relocation stays.

### South African Opportunity

Cape Town has seen a notable influx of digital nomads, many from Europe and North America, drawn by the weaker rand, good infrastructure, and quality of life. With the average cost of living still significantly lower than in major cities globally, Cape Town is a remote worker's dream.

**Investor Tip:** Convert one or more listings into "digital nomad friendly units" offer a desk, ergonomic chair, high-speed fibre, Nespresso machine,

## 3. Economic Impact: Airbnb's Role in local Economies

**Global Observations**

- In 2023, Airbnb claimed it supported $150 billion USD in economic activity worldwide.
- Hosts are no longer "just locals" - many are property managers, developers, and investors building professional hospitality businesses.
- Airbnb is investing $200–$250 million into platform expansion and new services (announcement expected mid-2025).

### The Local Picture

- Airbnb contributed R23.5 billion to the South African economy in 2022.
- Airbnb claims to have supported nearly 50,000 jobs - cleaners, co-hosts, photographers, handymen, and managers.
- In Cape Town alone, guests spent R14.4 billion in 2023, making it one of the most valuable STR markets in the Southern Hemisphere.

**Investor Tip:** Think beyond accommodation. Could you bundle experiences, offer airport transfers, or partner with a local cafe or tour guide?



## 4. Technology & AI: The Future Is Automated

### Global Shifts

Airbnb, Expedia (Vrbo), and Booking.com are integrating AI tools:

- Dynamic pricing algorithms
- Auto - messaging & guest support bots
- Smart trip planning and upsell systems
- Expedia reports higher guest satisfaction and lower host workload with these tools.

### Adoption Here at Home

Most South African hosts still manage manually. This creates opportunity. By automating now, you can outperform:

- Use PriceLabs or Wheelhouse for automated pricing.
- Sync your calendars across multiple platforms with tools like Lodgify or Hospitable.
- Automate guest messaging with templates (arrival info, Wi-Fi, checkout instructions).

**Investor Tip:** You don't need to be tech-savvy - just start with one automation tool. Less time managing = more time scaling.

## 5. Housing Affordability vs STR Profitability: Finding the Balance

### City Pushback

Many urban areas are now blaming STRs for housing shortages.

- Lisbon's locals were being priced out due to investor - owned Airbnbs
- In Berlin, STRs must have a special permit and can't operate more than 90 days per year.





### What's Brewing in Cape Town

- Cape Town's long-term rental market is tight, with vacancy rates below 2% in many areas.
- STRs offer higher returns, tempting landlords away from long-term leases.
- With 23,500+ listings in the city, authorities are being pressured to act.

**Investor Tip:** Diversify your listings - have some Airbnb, some medium-term (1–3 months), and some student or multi-let accommodation to hedge against regulatory risk.

## 6. The Platform Wars: Airbnb vs Vrbo vs Booking.com

### Big Moves

- Vrbo's cheeky billboard campaign outside Airbnb HQ called itself "Airbnb's cooler twin."
- Booking.com now attributes 35% of its bookings to STRs, growing rapidly.
- Airbnb is doubling down on brand trust and experiences.

### Why It Matters

- Many South African investors rely solely on Airbnb.
- Yet, Booking.com is growing fast in the STR market - and often attracts a different guest demographic (older, non-English-speaking, higher-budget).
- Vrbo focuses on entire-home rentals and family stays.

**Investor Tip**: Don't limit yourself to one platform. Cross-listing = more bookings, better revenue, and less dependency.

## 7. Global Events Create Local Booking Surges

**Event-Driven Demand:**

- Beyoncé's 2025 world tour triggered a 620% increase in Airbnb searches in concert cities.
- The 2024 Paris Olympics led to a doubling of listings within a year.

**Local Application**

**Cape Town's annual events like:**

- The Cape Town Cycle Tour
- International Jazz Festival
- New Year's Minstrel Carnival
- All drive spikes in bookings.

**Investor Tip:** Use Airbnb's "custom price" tool to raise rates around events. Also, update your listing titles to include event keywords (e.g., "Perfect Stay for Jazz Festival!").

## From Global Insights to Local Wins

The global short-term rental industry is evolving fast and not just because of regulation. Travelers are staying longer, demanding more amenities, booking from more platforms, and rewarding hosts who adapt with higher revenue and loyalty. In South Africa, these shifts are already underway.







**The most successful AirBnb investors are those who:**

- Monitor global trends and respond locally.
- Diversify their listings and guest types.
- Embrace automation and digital tools.
- Stay compliant with upcoming legislation.
- Think like hospitality professionals, not just landlords.

As the world of travel continues to change, the question is no longer "Will Airbnb work in South Africa?" but rather, "Are you working your Airbnb strategy for what's next?"

Whether you're managing one flat in Green Point or scaling a portfolio across Cape Town, Durban, and Johannesburg, the roadmap is clearer than ever: watch the world, act locally, and stay ahead.

***About the Author:***

*Why I Wrote This Piece: When I started investing in property over a decade ago, it was with the simple goal of generating passive income. I had no idea then that I'd one day find myself coaching other investors, managing a growing portfolio of short-term rentals across Cape Town, and helping shape how we think about Airbnb as a serious investment vehicle in South Africa.*

*My name is Robin Booth, and over the past 20 years, I've grown from a single-property owner into an educator, mentor, and investor working at the intersection of technology, hospitality, and real estate. I've won both national and international awards for innovation in education and entrepreneurship, but the truth is - my passion lies in building smarter, more resilient property strategies. Airbnb has given me the flexibility to do that like no other model can.*

*I wrote this article not because I'm a journalist, but because I'm in the trenches with you. I've felt the ups and downs of seasonality, adapted to regulations, built systems, and scaled with a long-term vision in mind. I stay up-to-date on global shifts, not out of curiosity, but because those changes are already shaping our future here in South Africa. My aim with this piece is to bring those signals to you and explore how we, as local investors, can act on them wisely.*

*Whether you're already running a few listings or just exploring the idea of Airbnb investing, I hope this piece gives you clarity, foresight, and a few powerful tools to stay ahead of the curve.*

Residential

# **Essential Insights** for Investing in Estate Living in South Africa

*By Neale Petersen*



**Estate living is becoming increasingly popular in South Africa, offering benefits such as enhanced security, shared amenities, and a sense of community.**

**However, before investing in a property within an estate, prospective buyers should carefully evaluate several important factors.**

## Main factors

**Thorough Research:** Visit the estate and talk to residents to understand its features and community dynamics before making a purchase.

**Architectural Guidelines:** Know the restrictions on design and construction to ensure compliance and avoid future frustrations with property modifications.

**Financial Considerations:** Factor in approval fees, monthly levies, and potential resale restrictions when budgeting for your estate investment.

Wickus Klopper, Senior Architectural Technologist and Technical Team Leader at BPAS Architects, states, “An estate offers a holistic lifestyle with curated amenities and enhanced security. Unlike a complex focused mainly on housing units, an estate integrates recreational facilities, green spaces, and even elements like schools and shops for residents’ convenience.”

While these features are attractive, potential homeowners must consider specific guidelines and costs associated with estate living.

**Step-by-Step Considerations**

Klopper emphasises the importance of exploring the estate and its surroundings firsthand. “Relying solely on marketing materials can be misleading,” he cautions.

- **Observe Spacing:** Check how close homes are situated. Are they packed closely together, or is there adequate privacy?
- **Assess Outdoor Spaces:** If pets or children are a consideration, ensure the estate has sufficient garden space.
- **Evaluate Security Measures:** Some estates may have restrictions on perimeter fencing, which can impact families and pet owners.

Additionally, Klopper suggests engaging with current residents to gain insights into both the advantages and potential drawbacks of living in the estate.

All house plans in an estate typically require approval from the homeowners’ association (HOA) or a controlling architect before construction begins.

Klopper advises buyers to ask critical questions regarding these guidelines:

- **What restrictions** exist beyond paint colours, such as roofing styles and materials?
- **Are there specific landscaping** and building requirements to maintain uniformity?
- **What are the limits on height**, storey, coverage, and floor area for homes?
- **What is the approval process** for building plans, and what fees are associated?
- **Are additions or alterations** permitted later, such as adding a pool or covered patio?

Klopper explains. Understanding these restrictions upfront can prevent future frustrations.



Purchasing property in an estate often comes with higher costs than standalone homes.

**Buyers should consider**

- **Approval Fees:** Costs related to architectural plan approvals.
- **Monthly Levies:** Fees for communal maintenance.
- **Resale Restrictions:** Potential limitations on selling the property.

Klopper notes the importance of the construction timeline, as some estates require buyers to build within a specific period to avoid vacant plots.

Investing early in a well-planned estate can lead to significant property value appreciation. “We’ve seen instances where strategic investments yield both lifestyle and financial returns,” Klopper states. However, early buyers should research the developer’s track record and visit completed projects to mitigate risks.

## Way Forward

“Buying property in an estate is not just about securing a home; it’s about investing in a lifestyle and community,” Klopper advises. Prospective buyers should:

- Conduct thorough research.
- Ask the right questions about guidelines and fees.
- Engage with professionals to navigate the purchasing process effectively.

In summary, while estate living offers many benefits, it is crucial for buyers to be well-informed and prepared. By understanding the landscape and conducting due diligence, they can make confident, informed decisions about their property investments.





Residential

# eXp Realty South Africa Unites for Little Leo: A Call to Save a Life

*By REI Editorial*



**“At eXp Realty South Africa, we’re more than just a global real estate powerhouse. We’re a connected, agent-centric community that rises together with purpose, heart, and bold action. Today, we’re rallying that global strength behind something far more important than any deal or transaction.**

**We’re standing up for Little Leo.”**

**A Life on the Line**

Leo, the young son of one of our own Andrew Parker, a proud member of eXp Realty South Africa who is facing an incredibly rare and life-threatening bone marrow disorder. His only hope for survival is a stem cell transplant. The chances of finding a genetic match? Just 1 in 100,000. But at eXp, we know a thing or two about beating the odds.

**A Father's Plea, A Community's Power**

Andrew Parker is more than just an eXp agent. He's a father, a community builder, and a changemaker. As the founder of Parker Properties, powered by eXp, he brings a people-first mindset to everything he does—donating a portion of each sale to his nonprofit, Hear2Speak, which supports children with hearing challenges.

Now, Andrew's asking for something even more personal: help to save his son's life.

**You Might Be the Match**

Becoming a stem cell donor is surprisingly simple. No needles. No hospital visits. Just a quick cheek swab and a few minutes of your time that could save a life.

If you're between the ages of 17 and 55, you can join the donor registry through DKMS Africa. They'll deliver a swab kit to your door, handle the testing, and cover the costs.

This isn't just about Leo it's about countless others waiting for a second chance at life. And your swab could be the match they've been hoping for.

**Here's How to Help:**

Visit dkms-africa.org/help-save-leo
Request your free swab kit
Swab. Return. Share.
Spread the word and multiply the hope




And we show up.
Because at eXp, it's not just about selling homes - it's about opening hearts and making impact.

**Let's Swab for Leo**

Let's show the world what's possible when business meets compassion, when technology empowers community, and when a global network becomes a global force for good.

Be the match. Be the hope. Be the hero.
Join us. Swab for Leo. Share his story. Save a life.

**Do you have up-to-date plans for the home?**

You need to know about any structural changes or renovations to the home. Bendall recommends asking for council-approved architectural plans so that you can see what changes have been made and what permissions are in place.

Ask whether the home has heritage status as this could affect any renovation plans you may have. It may also mean that the home will require more maintenance and upkeep.

**What are the zoning regulations in the area?**

You don't want to buy your dream home only to find that your neighbour in front of you has permission to build up to 50 metres, which would obstruct your views.

Your neighbourhood may seem quiet, but if a surrounding plot is zoned for commercial use, you may soon find it home to a shopping centre or business. Be mindful of applicable zoning regulations and the implications for you.

**Are there HOA rules and restrictions?**

If your home is in a communal living estate managed by a Homeowners' Association (HOA), ask about the rules and regulations. HOAs usually have rules for property maintenance - how the exterior of the home should look and the way the garden should be maintained, the number of pets allowed, the use of communal areas such as the pool and gym, how many people may live in the home and noise levels at certain times of the day.

The HOA will also collect fees or levies from each homeowner towards maintenance, security and other related costs, says Bendall. Ask upfront about these costs.

**What fittings can I keep when I buy the home?**

Some of the home's fittings may be included in the sale price. There could be bespoke outdoor furniture, for example, or a standout light fixture that you would like to keep. Ask if you can keep these as part of the sale conditions.

**Can I visit the home a few times?**

Get a feel for the property by visiting more than once and at different times of the day. "While a road may seem quiet during the day, it could turn into a thoroughfare for school traffic during peak hours. Chat to the owners and ask them what they loved about the home. Hopefully they will also be honest about any issues they encounter. You could also ask them about safety.

**Can I lift up the carpets and look through the cupboards?**

It's not rude to ask to see the floors that may be under carpets or to open cupboards to look for signs of damp or beetle damage. On that note, ask if the home is prone to damp or mould. You could also request a professional home inspection to detect major faults, dampness or non-compliant electrical wiring or geyser installations.

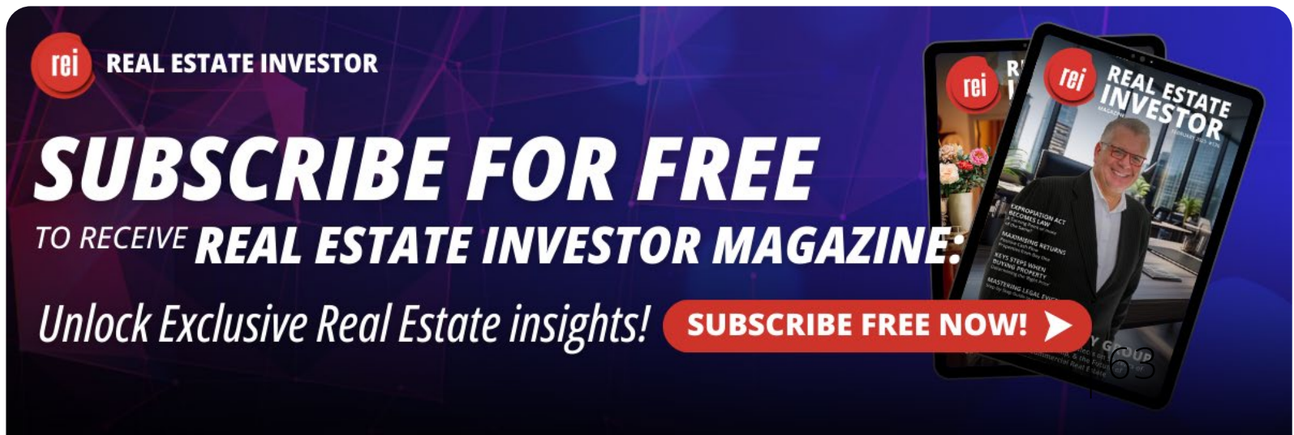
**Have there been any recent claims for massive damage from floods or fire?**

You should know if there has been recent damage that could have caused structural changes to the home or allowed toxic gases inside.

**What are the estimated costs of monthly utilities and are there energy-efficient features?**

Utility bills are an unavoidable cost of owning a home. Find out how much the seller pays each month on water and electricity to factor these costs into your budget planning.

You should ask if there are energy-efficient features such as solar power, rainwater harvesting or boreholes, for example. Ask about LED lighting and water-wise fittings which could also save on your electricity and water bills.



Finance

# **Essential Q&As Before Buying Your Dream Property:** Expert Tips for a Smart Investment

*By Bradd Bendall*



**Buying a home or investment property is an exhilarating step and a big decision, so before you sign on the dotted line, make sure you have most of the answers to these important questions.**



**How much can I afford?**

Your dream property may come with an unrealistic price tag. To avoid heartache further along the bond application journey, it's advisable to use an online affordability calculator to work out how much you can afford.

Better yet, work with a bond originator and apply for bond pre-approval so that you have a firm idea of what you can spend each month on your bond repayments. It can be done online, at any time and at no cost. Also, pre-approval improves your approval rate and speeds up the application process because all your important documents are already in the system.

Always consider the hidden costs associated with buying a property. You have to budget for more than just the monthly bond payments. There will be initial transfer costs and other associated fees, and once you are a homeowner you have to make sure you have funds available for ongoing maintenance and repairs. It is therefore important to ask yourself some honest questions about your budget, your income and your monthly financial commitments when buying a home.

**Is this the best location?**

Bear in mind the real estate motto of "location, location, location". Before you start browsing online for homes, make a list of things you expect or need from your neighbourhood. Do you have young children that will have to attend a nearby school, for example. Is access to public transport important? Find out as much as you can about the area you are thinking of buying in while you are looking at properties.



**What do I need to know about the area?**

Once you have found a possible home, chat to real estate agents in the area to find out about the benefits of living there. To get a more comprehensive picture, scan relevant social media platforms and neighbourhood groups to see what other people are saying about the area. If you pick up comments about recent crime spikes, or frustration about poor municipal service delivery, it may not be an ideal suburb to live in.

**Why is the home on the market and how long has it been listed?**

Don't be afraid to ask the seller why the home is on the market and how long it has been listed. If the home is in a sought-after area, but has been on the market for a while, there could be issues with the property that you need to be aware of.

Perhaps the property is priced incorrectly. Have a look at online listings to compare prices of similar properties in the area. This gives you a good idea of the value of the home you would like to buy, says Bendall.

**Do you have up-to-date plans for the home?**

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You should ask if there are energy-efficient features such as solar power, rainwater harvesting or boreholes, for example. Ask about LED lighting and water-wise fittings which could also save on your electricity and water bills.



**Property compliance certificates?**

Ask for the following certificates so that you can have some peace of mind that the home complies with regulation standards. These are legally required before transfer of property, but you can request them sooner if you have any doubts about any of these aspects.

- Electrical Certificate of Compliance
- Electrical Fence Certificate
- Water Installation Certificate
- Gas Certificate of Compliance
- Beetle-free certificate

**When can I move in?**

You need to ask whether occupation will be immediate once the sale is finalised. If not, the seller may need to pay occupational rent until they move out, says Bendall. If the seller needs to move into another home, they will be eager to sell and finalise the transfer as quickly as possible.

Ideally, you need to know whether the home will be vacant and ready for occupation as soon as transfer is finalised.

Buying a home is a decision not to be taken lightly, so don’t be afraid to ask questions so that you can make an informed choice.

***About the author***
*Bradd Bendall is BetterBond’s National Head of Sales.*



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Finance

# **Greying out SA's Greylisting:** The Smart Technology Being Built in the Era of Sophisticated Financial Crime

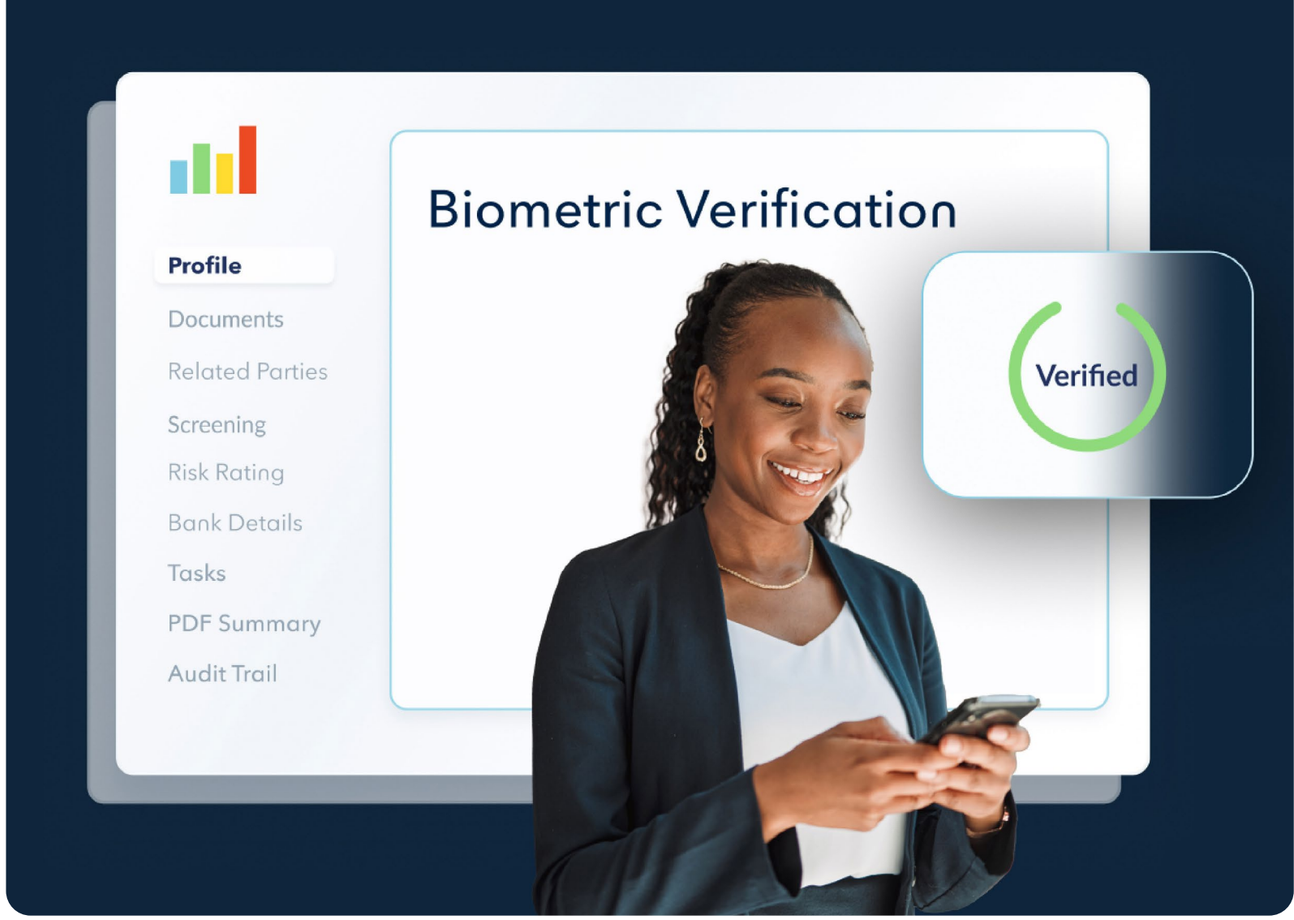
*Hawken McEwan*



**In an era where financial crimes are becoming increasingly sophisticated, Greylisting evidenced South Africa faces significant challenges in combating money laundering and terrorist financing.**

**Criminals are constantly changing their methods, using advanced technologies and intricate networks to hide their identities and illegal actions. This calls for businesses and regulators to take a proactive, tech-savvy approach to protect the financial system.**






## Case Study

An example includes the saga of Mozambican Zingai Dhliwayo, who stole the identity of South African Bethal Ngobeni by replacing the photograph on his ID. Under his newly assumed identity the alleged illicit gold trader went on a shopping frenzy — splashing R4,2 million on six cars and two homes, hoarding the other R2,4m in his bank account.

Within just seven months Dhliwayo allegedly spent millions of rands he ‘earned’ through buying stolen gold-bearing materials from mineworkers in Carletonville and selling them at inflated prices on the black market. And potentially all of this could have been avoided through a proper check his (falsified) ID document.

## Repercussions of Non-Compliance in South Africa

South African regulatory authorities have demonstrated a renewed commitment to enforcing compliance with anti-money laundering (AML) and counter-terrorist financing (CFT) legislation, and the Financial Intelligence Centre Act (FICA), in a bid to remove the country from the international Greylist.

This places great pressure not only on the government, but also on institutions on the ground - where failing to adhere to FICA compliance regulations will greet them with substantial penalties.

Similarly, the South African Reserve Bank imposed administrative sanctions, whose ramifications even extended beyond South Africa’s own borders, on the State Bank of India in August 2024. The bank faced a financial penalty that totaled R10 million for failures in customer due diligence and cash threshold reporting obligations. These incidents highlight the critical importance of robust compliance programs to prevent financial misconduct.

Leveraging Smart Technology to Combat Financial Crime
As criminals adopt more sophisticated methods, businesses must employ even more advanced technologies to detect and prevent illicit activities. Software solutions like nCino KYC offer comprehensive tools designed to enhance compliance and protect against financial crime.

nCino KYC provides third-party data checks against reputable databases and, perhaps more importantly, secure digital liveness verification, ensuring that individuals are physically present during onboarding processes.

## The Role of Biometric Verification and Authentication

Biometric authentication, combined with liveness testing, has emerged as a critical component in enhancing security and compliance. These technologies verify a person's identity based on unique biological traits and ensure that the individual is physically present during the verification process.

Liveness detection analyses biometric features such as skin texture, pupil movement, and facial expressions to distinguish between a live person and fraudulent representations like using deepfakes, digital or printed photos or even masks. This process, then, significantly reduces the risk of identity fraud during digital onboarding.

## Implementing biometric authentication and liveness testing offers several benefits:

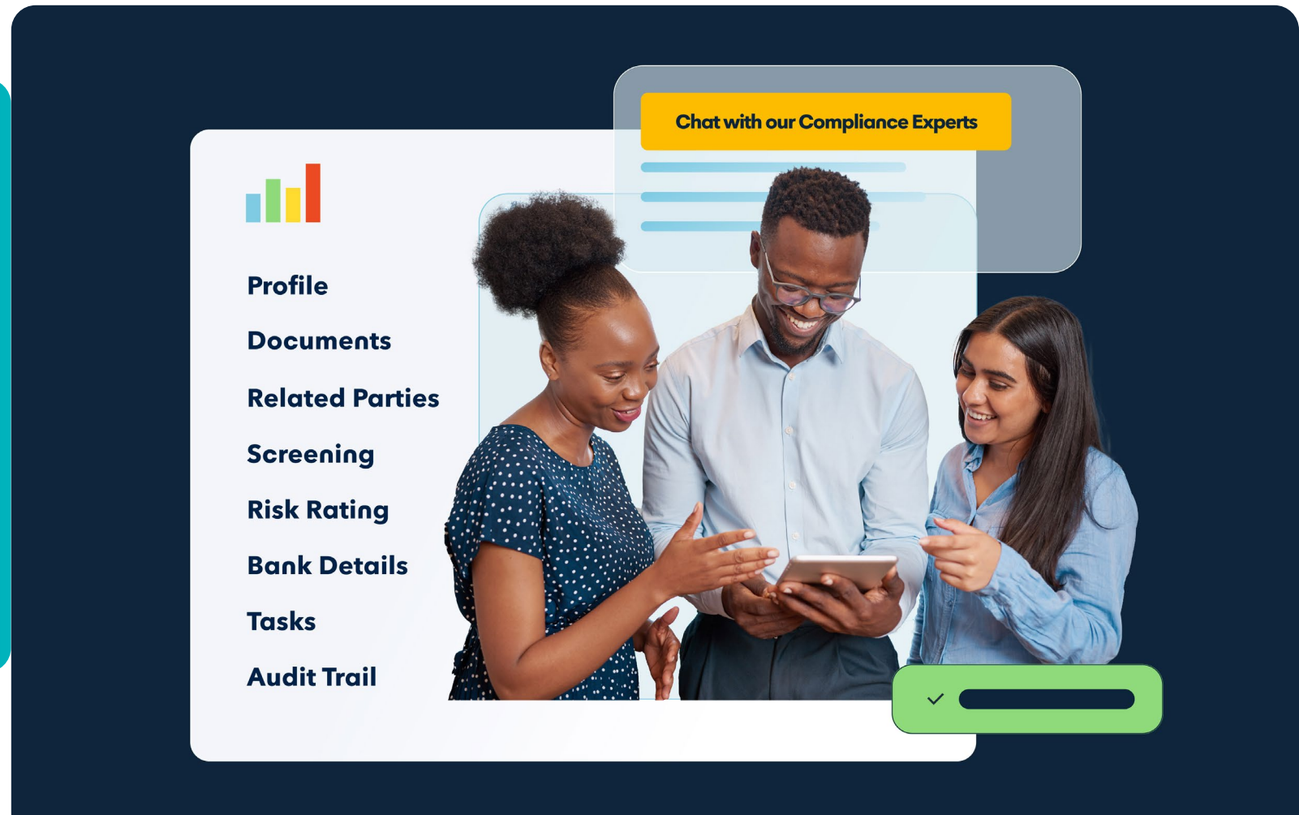
- **Enhanced Security:** By ensuring that only legitimate individuals can access services, these technologies protect against unauthorised account access and fraudulent activities.
- **Regulatory Compliance:** Accurate identity verification helps businesses meet AML and CFT regulatory requirements, minimise the risk of involvement in financial related crime and reduce the risk of non-compliance penalties.
- **Improved Customer Experience:** Streamlined and secure verification processes enhance customer trust and satisfaction, fostering better business relationships.

In response, South African businesses and regulatory bodies must, therefore, adopt advanced technologies and robust compliance measures to protect the financial system. Solutions like nCino KYC, which incorporate biometric authentication and liveness testing, offer effective tools to detect and prevent financial crimes. By embracing these innovations, organisations can enhance security, ensure compliance, and contribute to the integrity of the financial sector.

**To discover how our nCino KYC's biometric liveness and facial authentication feature can help your business simplify your client onboarding and ensure FICA compliance.**

Enquire here

***About the author***
*Hawken McEwan is a Director of Risk & Compliance at nCino KYC Africa*



Property Management

*By Neale Petersen*

# **Setting Up a Lease Agreement:** A Comprehensive Guide to Safeguarding Your Property Investment

**The South African rental property market continues to thrive, offering strong returns for buy-to-let investors who are capitalizing on steady rental demand and recent interest rate cuts.**

**Over the past decade, the national average rent has surged by 45.8%, with high-demand areas like the Western Cape seeing monthly rentals rise to around R11,141, according to the PayProp Rental Index. With this upward trend, many investors are turning to rental properties as an attractive asset for 2025.**



However, as more investors dive into this market, it becomes crucial for property owners to protect their investments by ensuring that lease agreements are meticulously drafted. Grant Smee, CEO of Only Realty Property Group, emphasizes that a well-constructed lease agreement is essential for protecting both landlords and tenants under the provisions of the **Rental Housing Act.**

## Why Lease Agreements Are Crucial

According to Smee, the **Rental Housing Act** is in place to protect both tenants and landlords, but it requires a written lease agreement that clearly outlines the rights and responsibilities of both parties. “Without a lease agreement, landlords expose themselves to unnecessary risks and costly legal disputes,” Smee warns. Even if the tenant is a close friend or family member, relying on a handshake deal does not provide the necessary legal protection.

A solid lease agreement can serve as a guide in the event of any disputes or misunderstandings, making it easier for landlords to take appropriate legal action when necessary. This might include pursuing court action through the **Rental Housing Tribunal** if a tenant defaults on their rent or damages the property.



**Essential Elements of a Lease Agreement**

To avoid confusion or legal complications, Smee outlines several key elements that every lease agreement should include:

- **Rent Payment Terms:** Clearly state the rent amount, escalation clauses, due dates, and accepted payment methods. This eliminates potential confusion or disputes about payment.
- **Deposit Terms**: Specify the deposit amount, the conditions for returning it, and how it should be held, in accordance with the Rental Housing Act. Deposits must be placed in an interest-bearing account, with proof of the deposit available to the tenant upon request. The deposit must also be refunded within a reasonable timeframe, minus any deductions for damages.
- **Maintenance and Repairs:** Outline the landlord’s responsibility for maintaining the property and the tenant’s obligation to report any issues promptly.
- **Termination and Notice Periods:** Clearly define the notice periods for both parties when terminating the lease.
- **Lease Duration and Subletting Rules:** Specify whether the lease is fixed-term or month-to-month, as well as the rules regarding subletting and short-term rentals. Landlords should explicitly prohibit services like Airbnb unless consent is granted in advance.

As Smee explains, subletting or short-term rentals often lead to disputes if they are not clearly addressed in the lease.

## The Pitfalls of Free Lease Templates

In an attempt to save money, many landlords opt for free lease agreement templates available online. While these templates may be legally binding, Smee cautions that they often fail to meet South African legal requirements.

“Free templates are typically generic and may not cover specific scenarios or comply with South African legislation, such as the **Consumer Protection Act (CPA)** and the **Prevention of Illegal Eviction from and Unlawful Occupation of Property Act (PIE)**,” he says.

While free templates may provide a basic framework, they often lack the detail necessary to protect the landlord’s interests fully. To ensure full legal protection, Smee recommends having the lease agreement professionally drafted by a property attorney or estate agent, as this offers more certainty and is likely to withstand legal scrutiny.

## Tenant Screening: A Critical Step

A robust lease agreement is only one part of the equation; tenant screening is just as vital in protecting a landlord’s property investment. “Even when renewing a lease, don’t assume the tenant’s circumstances remain the same,” says Smee. Reassessing the tenant’s financial standing and past behaviour can help prevent future issues.

**Key tenant screening steps include:**

**Credit Checks:** Assess the tenant’s current financial standing and ability to pay rent.

**Employment Verification:** Confirm that the tenant has a steady income source.

**Rental History Checks:** Review the tenant’s previous rental behaviour to gauge reliability.

Effective tenant screening can save landlords from potential headaches down the road, ensuring a smoother leasing experience for both parties.





## Protecting Your Property Investment

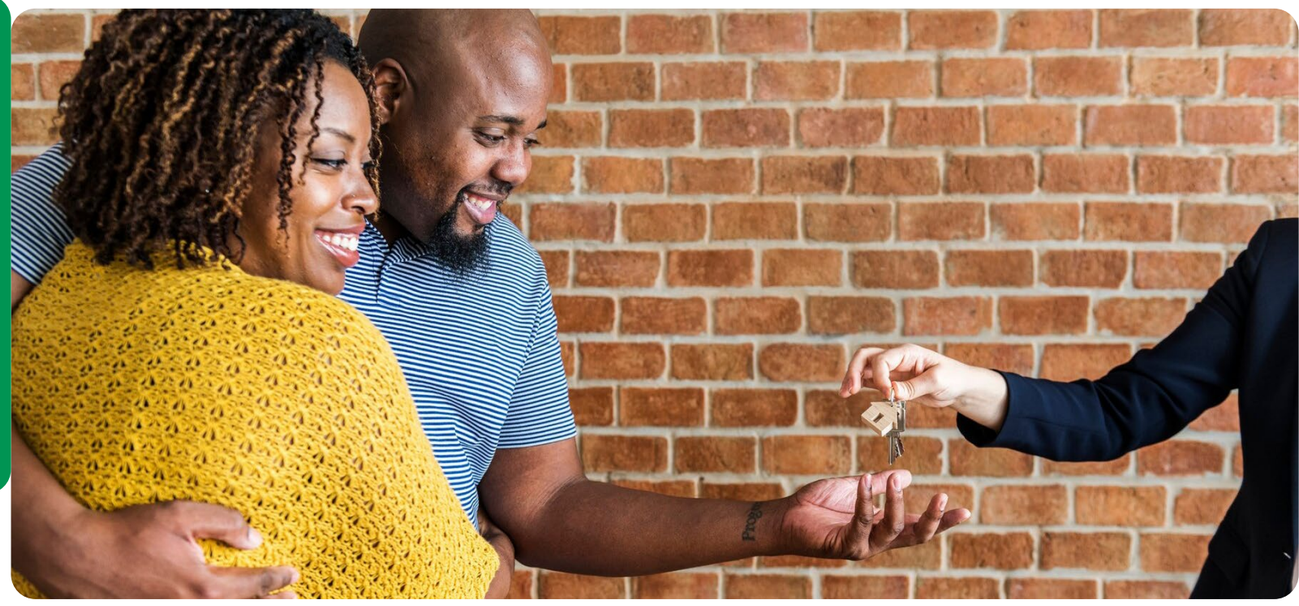
With South Africa’s rental market expected to continue growing, Smee stresses the importance of ensuring that lease agreements are both legally compliant and properly structured.

*concludes Smee.*

Taking the time to have a professional draft or review your lease agreement will ensure both peace of mind and the protection of your long-term investment.

## Landlord Dos and Don’ts: What You Cannot Do

Along with drafting a solid lease agreement, landlords must be aware of their legal rights and responsibilities under South African law, particularly under the Rental Housing Act and Consumer Protection Act.
Certain actions are explicitly prohibited to avoid legal repercussions says Seeff Southern Suburbs.



## Rental agents highlight key things landlords cannot do:

**Cut Off Essential Services:** Landlords cannot cut off electricity, water, or other essential services, even if the tenant is behind on rent. Legal procedures must be followed to deal with rent arrears.

**Increase Rent Unilaterally:** Rent increases must adhere to the lease terms and legal guidelines. Landlords cannot increase rent without following the correct procedures, even if they've incurred costs for repairs.

**Discriminate Against Tenants:** Landlords must treat all tenants fairly, as discrimination based on race, gender, religion, disability, or sexual orientation is illegal under the Promotion of Equality and Prevention of Unfair Discrimination Act.

**Enter Without Permission:** Landlords cannot enter the property without providing notice, except in emergency situations. They must respect the tenant's privacy and legal rights.

**Neglect Property Maintenance:** Landlords are required to maintain the property in a habitable condition, ensuring repairs are promptly made.
Evict Unlawfully: Landlords cannot lock tenants out or proceed with eviction without going through the legal process.

**Cancel the Lease Arbitrarily:** Landlords must follow the correct legal procedures for cancelling a lease and cannot do so without just cause.

By being mindful of these legal constraints, landlords can avoid costly disputes and maintain a healthy landlord-tenant relationship.

## Conclusion

As the rental property market continues to grow, securing your investment with a well-structured lease agreement is more important than ever. With proper tenant screening, adherence to legal requirements, and a clear understanding of both landlord and tenant rights, you can safeguard your property and ensure a successful, stress-free rental experience.



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Buying a home is one of the most significant – and life-changing – investments you'll ever make, which is why you need a home loan expert to guide you through the homebuying journey.

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- It is TIME SAVING as the application is submitted electronically and simultaneously to all banks. This not only saves the client time from visiting each bank but also client will complete ONE APPLICATION FORM, as opposed to completing each bank form
- An originator will assist the client with an overall assessment of their FINANCIAL SITUATION, CREDITWORTHINESS and AFFORDABILITY
- It INCREASES THE LIKELIHOOD OF OBTAINING A HOMELOAN due to the originator's knowledge of the different banks' lending criteria
- The multiple-quote model enables originators to NEGOTIATE INTEREST RATES with banks depending on what other banks have offered.
- There is CONTROL and COORDINATION around the application process which also benefits theseller as this creates certainty that everything possible is done to assist on the transaction.



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Property Management

# **Nox Cape Town unveils Micro-Seasons:** Revolutionising year round profit potential for Property Investors

*By Gwen Sparkes*



**Nox Cape Town, Atlantic Seaboard property management specialists, are witnessing a significant booking surge that is expanding Cape Town's traditional summer leisure travel season by several months, effectively transforming the city into a year-round travel destination.**

**According to recent data from Nox, demand for shorter-than-usual stays outside traditional high seasons (December to Easter) has been steadily growing and creating lucrative new "micro-seasons" throughout the year.**

NOX

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## NOX

- **Nox Cape Town's "micro-seasons"** are extending Cape Town's travel season, creating year-round demand for shorter stays outside traditional high seasons.
- **Improved air access and influx of visitors** from the USA, Europe, Saudi Arabia, and UAE are fuelling consistent year-round property rental growth.
- **Camps Bay shows significant demand,** with occupancy rates increasing to 88% in February 2025, driven by conference tourism and micro-seasons.

Two key structural changes fuel this sustainable growth: significantly improved direct air access routes from the USA and Europe, bringing thousands of conference delegates to the Mother City year-round, and a notable influx of visitors from Saudi Arabia and the UAE seeking refuge from their summer heat (which occurs during South Africa's traditional off-peak periods).

With more than 15 confirmed and anticipated conferences drawing global attention this month and another 12+ in April, from the tech-driven SiGMA Africa to the trade-focused GTR Africa and WTM Africa, the city is poised to host diverse events attracting thousands of global visitors.

## SHORT-TERM RENTALS

"In the past, our goal was to secure longer stays during high season with a minimum stay of 10 nights to convert to higher revenue for homeowners. While this remains true for leisure travel, we've noticed that shorter stays are in higher demand during these micro-seasons and becoming more profitable," says Nox Cape Town founder Richard Marshall.

The data also revealed that location plays a huge role in demand. Of all the suburbs Nox manages properties for, Camps Bay stands out as the preferred destination, showing distinct occupancy trends alongside broader Nox property patterns.

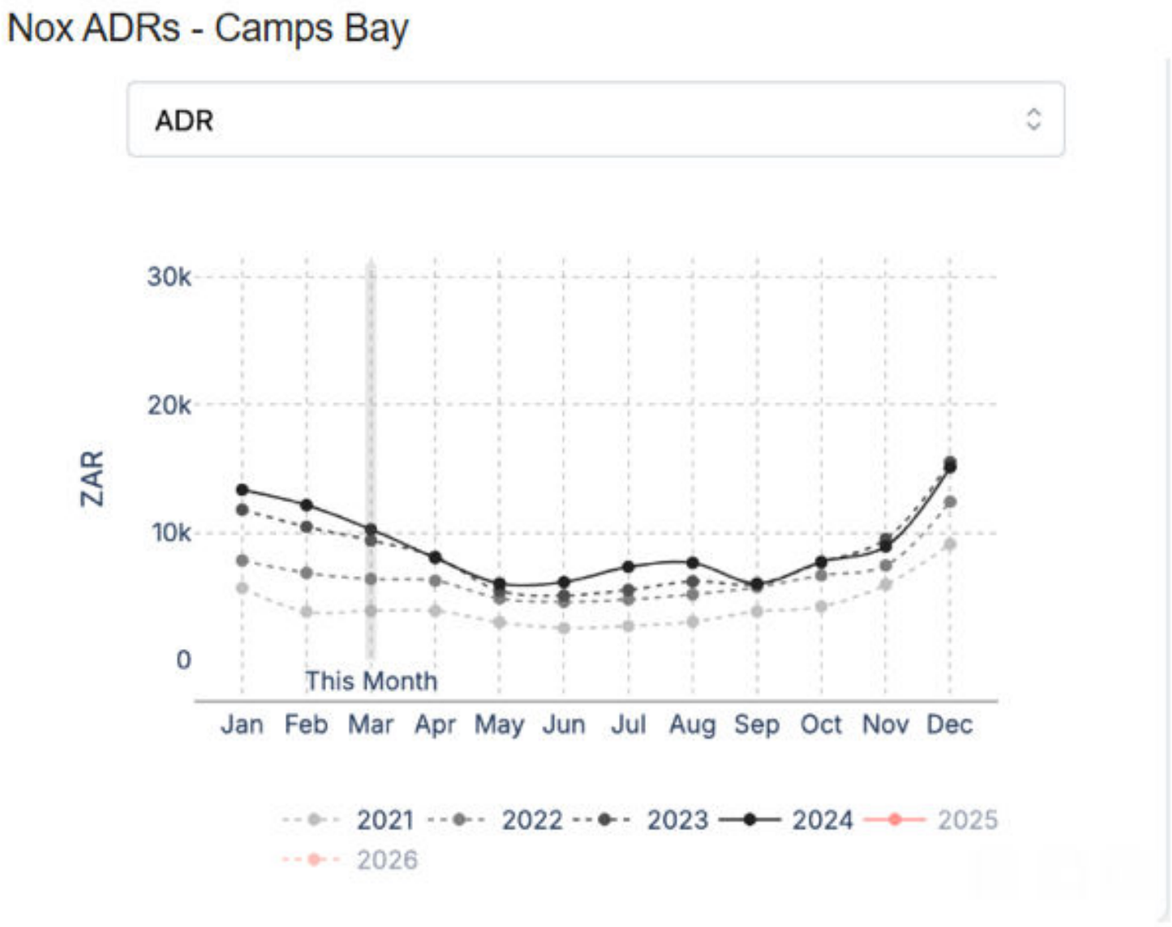
Across all Nox-managed properties, data reveals an occupancy rate of 85.2% during the start of the conference season in February 2025 - up from 77.8% in January 2025 and 72.09% in December 2024, the typical high season for leisure trave



In Camps Bay specifically, occupancy soared to nearly 88% in February 2025, with 93 more listings than in February 2024, as conference demand peaked, compared to 75% in December 2024, with the suburb averaging 56.3% occupancy between July and September 2024, due to visitors from the Gulf region.

Camps Bay's stunning beachfront location, vibrant nightlife, upscale restaurants, and proximity to other iconic attractions like Table Mountain and Lion's Head, as well as Cape Town's city centre, makes it an ideal location for both leisure and conference travellers.

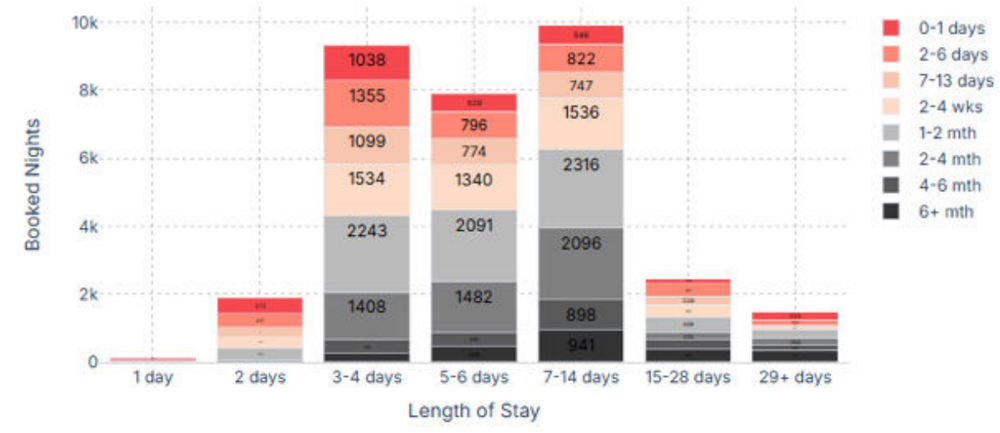
Other popular Atlantic Seaboard suburbs like Sea Point, Greenpoint, Mouille Point, (The Points) all recorded increased occupancy rates of 91% during February 2025 versus 79% in December 2024.



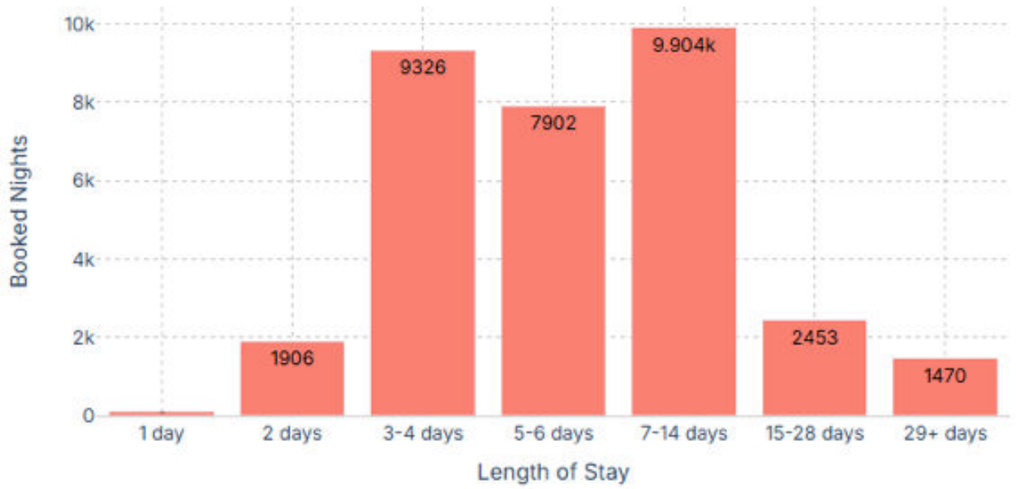

Calendar factors also influence demand significantly. In 2024, the season ended relatively early due to Easter falling in March; however, this year, Easter falls in mid-April, thus extending the season by several weeks.

Christmas 2023 in particular saw a last-minute booking window, it's Monday placement meant the entire weekend before that, formed part of the Christmas vacation period. "By constantly analysing the market well in advance, we can implement rate adjustments to secure the best returns for our clients," explains Marshall.






As a founding member of SASTRA (South African Short-Term Rental Association), Nox Cape Town's Managing Director, Nick Taylor, maintains a direct connection to the evolving guidelines that will eventually govern Cape Town's short-term rental market.

SASTRA provides valuable insights into the developing regulatory landscape. SASTRA aims to promote, represent, and enhance the interests of short-term rental property owners and operators in South Africa, fostering industry collaboration, advocating for favourable regulatory conditions, and establishing best practices within the short-term rental sector.

For More



Inspections & Maintenance

Introducing your new superpower:

# *Ticketing on the GO*

RedRabbit
powered by WeconnectU™

WeconnectU™




In property management, time is everything. Between inspections, tenant queries, investor expectations, and maintenance coordination, inefficiencies aren't just frustrating – they're costly.

At WeconnectU, we know that maintenance management has long been one of the biggest challenges for property professionals. Disjointed processes, endless admin, and miscommunication slow everything down. So, we built a solution.

We started by streamlining inspections and maintenance, giving property managers full control, keeping tenants informed, and ensuring nothing falls through the cracks.
And it all began with a major breakthrough that laid the groundwork for today's ultimate upgrade…

**STEP 1**

## The First Breakthrough – Integrated Maintenance Management Portal

Before RedRabbit's Integrated Maintenance Management Portal, maintenance management was a frustrating, disjointed process. Property managers were constantly fielding WhatsApp messages, emails, and phone calls from tenants, investors, and contractors – trying to keep track of requests, follow-ups, and approvals across multiple platforms.

This led to:

- Lost or delayed maintenance requests due to scattered communication channels.
- Frustrated tenants and investors waiting for updates.
- Inefficiencies in managing contractors, causing delays and additional costs.
- A reactive approach, where maintenance issues escalated before being addressed.

We knew property managers needed a centralised solution to handle maintenance seamlessly, so we built the Integrated Maintenance Management Portal – a real-time maintenance dashboard that brings everything together in one place.

Now, property managers can:

- Track all maintenance tasks in real time – No more digging through emails or spreadsheets.
- Receive automated alerts for outstanding tasks – Nothing slips through the cracks.
- Communicate seamlessly with investors and tenants – Automatic SMS and email updates keep everyone informed.
- Assign jobs to contractors instantly – No more back-and-forth to get quotes and approvals.
- Speed up approvals and repairs – Investors can review and approve maintenance requests with a single click.

This was a game changer. For the first time, property managers could manage maintenance efficiently from one central hub, cutting admin time, improving service levels, and keeping properties well-maintained with minimal effort.

But we knew there was still another gap to close…

## STEP 2
## Empowering Tenants – The Tenant Maintenance Request Portal

While the Integrated Maintenance Management Portal put property managers in control, there was still a pain point: tenants had no structured way to report maintenance issues.

Typically, tenants would send WhatsApp messages, emails, or make phone calls – often providing incomplete information at inconvenient times. This led to back-and-forth communication, delayed fixes, and unnecessary contractor call-out fees.

Our solution? The Tenant Maintenance Request Portal – a simple, intuitive online portal where tenants can:

- Log maintenance issues 24/7 – No waiting for office hours or callbacks.
- Attach photos and descriptions – Clear information speeds up diagnosis and quoting.
- Track request progress – Tenants stay informed, reducing follow-ups and frustration.
- Connect directly to the right service provider – Eliminating unnecessary delays.

By giving tenants a structured, efficient way to report maintenance, we reduced admin for property managers, improved tenant satisfaction, and accelerated repair times – often preventing minor issues from turning into costly disasters.

And yet, we knew we could push the boundaries even further.

## STEP 3
## The Ultimate Upgrade – *"Ticketing on the Go"*

With inspections and tenant maintenance requests running smoothly, one final challenge remained:

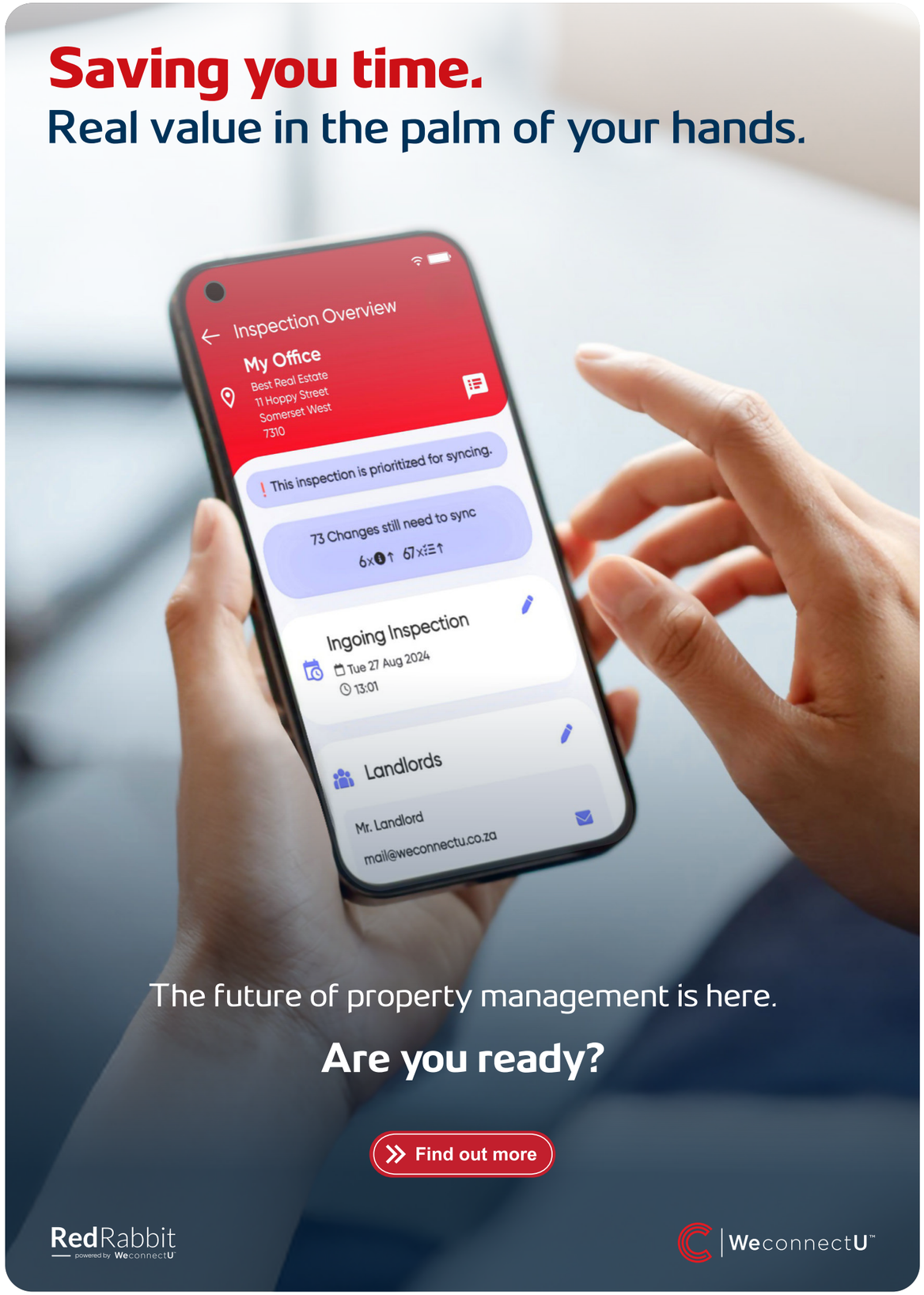
***What if an agent could log a maintenance ticket instantly – on-site, during an inspection?***

No more scribbling notes. No more remembering to log requests later. No more admin bottlenecks.

With "Ticketing on the Go", property managers can:

- Create maintenance tickets instantly – No need to wait until you're back at a desk.
- Log issues in real-time – Preventing further damage and minimising repair costs.
- Sync instantly with your team and service providers – Ensuring swift action and resolution.
- Attach photos on the spot – Providing full clarity for investors and contractors.

This is maintenance management redefined – seamless, efficient, and built for today's busy property professionals.



Technology

# Unlocking Multi-Million Rand Savings: How Banks can accelerate Property Transactions through Automation

*By Clive Bredenkamp*





**The property transfer process is an intricate web of communications and approvals, historically bogged down by legacy systems and paper based interactions. Thanks to the digital transformation and solutions that automate cumbersome processes, property transfers happen much faster and far more efficiently than ever.**

**One of the most compelling advantages of this evolution is the substantial financial impact for banks. Every single day shaved off the property registration timeline can translate into savings and early revenue recognition in excess of R10 million per day.**

## Top 3 Bullet Points:

- **Faster property transfers lead to R10M+ daily revenue:**
  Each day shaved off the property transfer process can result in millions in early revenue for banks.
- **Automation eliminates bottlenecks:**
  Digital solutions like AutoVerify and ProSign streamline processes, minimising errors and reducing time spent on manual tasks.
- **The future is fully digital and integrated:**
  With ongoing digitisation and Straight-Through Processing (STP), property transfers will become more efficient, cost-effective, and customer-centric.

For banks, reducing this timeline means earning interest sooner, improving cash flow, and freeing up operational resources. For attorneys, a streamlined process allows room to handle more transactions more efficiently. And of course, for buyers and sellers, the ability to sell up and move into a home faster alleviates stress and logistical challenges.

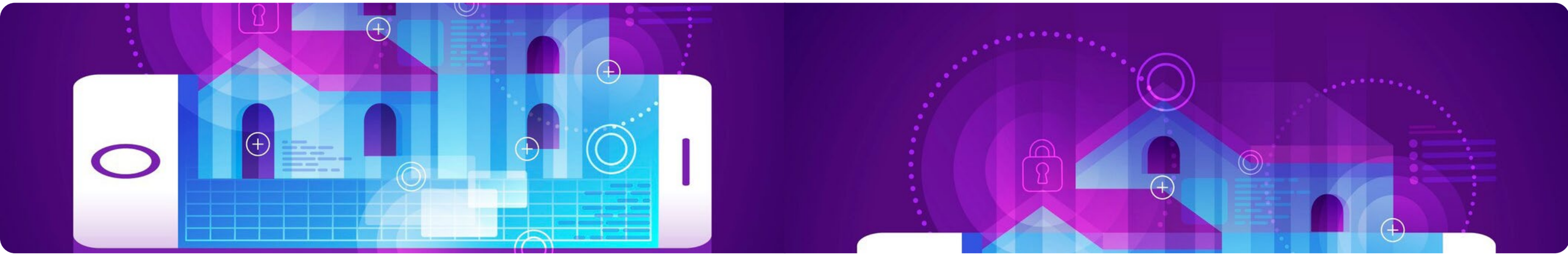
All stakeholders in the property transfer process benefit from increased speed and transparency. Through intelligent automation, banks can ensure a seamless, truly digital home loan experience for their customers and reinforce a competitive edge in a market that demands more digital-first solutions.

## Automation as the Engine of Transformation

Automation has already transformed the South African property sector for the better, and e4 has been at the forefront of this revolution for over two decades. By layering digital solutions on top of each other, it's possible to create a seamless, integrated approach to property transfers.

**Key solutions that automate processes, reducing manual intervention and errors for faster, more secure transactions include:**

- **AutoVerify**
- **ProSign**
- **Guarantee Exchange**
- **AutoDeed Search**



By way of example, **AutoVerify** eliminates the need for manual document verification by automatically checking and confirming key home loan data, saving valuable time.

**ProSign** facilitates electronic signing of documents, reducing delays caused by couriering and physical signing requirements.

**Guarantee Exchange** allows guarantees to be issued and verified electronically, bypassing traditional bottlenecks that slow down the process.

The cumulative impact of these solutions is a property transfer process that is not only faster but also significantly more efficient and cost-effective.

## Where to next?

While automation has already reshaped the property transfer process, the journey is far from over. The digitisation of the Deeds Office, currently a work in progress, will mark the final step in creating a fully digital property transfer ecosystem. When this happens, the efficiencies created by digital solutions will become even more pronounced.








The concept of Straight-Through Processing (STP), a fully automated home loan origination and fulfilment process with minimal human intervention is also gaining traction. The closer the industry moves towards STP, the more financial institutions will benefit from reduced processing costs and improved service delivery.

Investing in solutions that integrate seamlessly across the home loan and transfer lifecycle is the path to improved profitability and the delivery of better, faster, and more transparent services to banks' and attorneys' end customers. e4's suite of digital solutions makes this possible.

The future of property transfer is fully digital and fully integrated. For lenders that are leading the way, that future is today.

***About the author***

*Clive Bredenkamp is a Proptech IT Executive at e4. e4 is a technology company specialising in digitalisation.*

*By understanding the complexity of a digital journey, e4 partners with its clients to provide innovative solutions that suits their unique needs. Using an omni-channel platform approach, e4 offers a range of digitally inspired services as well as solutions.*

Technology

# **Revolutionising Business:** Embracing AI for a New Era of Efficiency

*By Eric Nienaber*





**Back in the mid-90s, Business Process Reengineering (BPR) emerged as a powerful response to rapid technological change. The internet was in its infancy, communication technologies were evolving fast, and businesses were starting to radically rethink how they operated.**

**These shifts led to innovations like the call centre - love them or hate them they brought significant improvements in cost reduction, customer service, lead times, and productivity.**

**The Summary**

- **Reimagine Processes:** Transform business operations by redesigning processes from the ground up, leveraging AI to meet strategic goals beyond mere automation.
- **Integrate AI Holistically:** AI should influence every aspect of your business model, from management systems to culture, rather than just enhancing existing structures.
- **Enhance Customer Engagement:** Utilise AI to create intuitive, seamless customer experiences through natural language interfaces and chat interactions, reshaping internal processes accordingly.

As we now witness the AI revolution unfold, I can't help but recall the seminal book Reengineering the Corporation: A Manifesto for Business Revolution by Michael Hammer and James Champy. Their central argument was clear: rather than simply automating existing processes, companies should redesign them from the ground up - leveraging new technology and fresh thinking to create better, more customer-focused operations.

That idea was revolutionary in 1993 - and it is just as relevant, if not more so, today.

This isn't about squeezing AI into your existing structure. It's about reimagining your core business processes through the lens of AI. Traditionally, a company's product and strategy inform key metrics, which in turn drive the design of its processes - including its organisational structure, management systems, technology stack, and culture.

We are entering a time where the AI technology itself may become the process - deciding, predicting, acting, and even interacting with customers. This shift demands a complete rethink of how we design and manage businesses. The challenge for leadership is to evolve existing systems not in isolation, but as an interconnected whole to harness the full potential of AI and maintain competitiveness.

AI can now do things that once required human judgement: making decisions, personalising experiences, predicting outcomes, and triggering actions. So, what does that mean for your current organisational model? How do your management systems adapt? What happens to your existing technology stack - and, perhaps most importantly, how is your culture affected?

What we optimise is changing too. The value of a company's knowledge base including transactional data, product information, customer profiles, sales and marketing messaging, procedures, compliance guidelines, and metrics - is becoming a central asset in AI-powered process design and needs to be managed as such.



Cloud and data infrastructure will play a foundational role. How your business configures and integrates cloud services will determine how effectively AI can be embedded in day-to-day operations. It's not just about data access, it's about enabling intelligent, responsive systems that work in real time.

Another fundamental shift is in how customers engage with your business. Natural language interfaces, voice assistants, and chat-based interactions are becoming the new front doors to your services. AI can now enable more intuitive, seamless customer experiences and these, in turn, reshape the processes behind them.

It is not just about adopting AI. Redesign your business around it.




Commercial

# Retail's strong growth momentum to continue in 2025, say Industry Leaders

*By Neale Petersen*

**South Africa's retail property sector has entered 2025 with strong momentum, following a year of solid performance, rising trading densities, and growing retailer demand for space.**

**Major retail property executives expect these trends to continue, driven by economic stabilisation, improved energy security, and evolving consumer spending patterns.**






## Clur Connect launches to spotlight SA's Retail Strength and Global Influence

### Top 3 Key Takeaways

- **Retail property is on a strong upward trajectory,** driven by lower interest rates, reduced loadshedding, and stable political conditions.
- **Consumers are returning to shopping centres for experiences,** with demand for retail space and trading densities continuing to rise.
- **Retailers investing in store refurbishments and innovation** are seeing sales growth of up to 30%, reinforcing the value of customer experience.

These insights were shared in the first edition of Clur Connect, a new video-based retail property performance report launched by Clur International. This initiative, part of the Clur Collective, aims to showcase South Africa's world-class retail sector, track economic trends, and highlight the industry's global leadership.

The Clur Collective currently monitors more than **5.4 million square metres of retail space across 130 shopping centres** in South Africa and Namibia.

**We have world-class and forward-thinking shopping centres, asset managers, and retailers in this country. South Africans often undersell themselves on the global stage.**

**We need to shift our thinking to a position of strength rather than weakness. When it comes to retail, we have much to teach the world.**

***Belinda Clur, Managing Director, Clur***



## A Booming Festive Season Fuels Optimism

**The November-December 2024 festive season outperformed expectations**, with a notable increase in trading densities across shopping centres. Executives pointed to **Black Friday's expanded influence**, strong consumer demand, and the impact of reduced loadshedding as key drivers.

**Black Friday is no longer a single-day event. Shopper patterns have stretched over a week, leading to stronger performance.**

***José Snyders, CEO, Liberty Two Degrees***



COMMERCIAL

Old Mutual Property's **Muhammad Paruk** reported a **vibrant retail environment**, with **entertainment, beauty, healthcare**, **and athleisure** leading sales growth. He noted that dwell times and foot traffic had increased, with shoppers seeking **immersive and experiential retail.**

**Retail therapy is back. Consumers want to be in shopping centres, looking for unique experiences. Retailers are aggressively expanding their store footprints.**

***Muhammad Paruk, CIO, Old Mutual Property & Vice President, SA Council of Shopping Centres***

Similarly, **SA Corporate Real Estate's Mark Mac Kaiser** highlighted a **strong continuation of Black Friday momentum into Christmas**, with grocery, pharmacy, and liquor sales leading the way. **Athleisure and outlet stores also experienced an uptick**, reinforcing the demand for brand-driven, experiential shopping.

**Retailers kept pricing attractive, which encouraged higher spending levels throughout the festive season.**

***Mark Mac Kaiser, Retail Asset Manager, SA Corporate Real***

RETAIL

## Retail Space Demand & Investment Trends for 2025

Looking ahead, **2025 is expected to see continued retail rental and trading density growth**, albeit at a steady pace rather than a boom.

**We expect continued stable growth in 2025. While it may not be as accelerated as landlords would like, consumers have money to spend, and we have the right brands to attract them.**

***José Snyders, CEO, Liberty Two Degrees***

**Leemisa Tsolo, Asset Manager at Attacq**, noted that store refurbishments had proven to be a major revenue booster, with tenants often seeing **20-30% growth** in sales after revamping their spaces.

**Our strategy is to incentivize tenants to keep refurbishing stores. A fresh, modern look makes a significant difference.**

***Leemisa Tsolo, Asset Manager, Attacq***






**Ben Kodisang, Founder & CEO of ALT Capital Partners**, emphasised the importance of **social impact** retail in underserved communities. His firm's **REimagine Social Impact Retail Fund** is set to invest an additional **R1 billion** in convenience retail development.

**Retail plays a critical role in community upliftment. By bringing economic activity closer to people, we're addressing social challenges like gender-based violence and unemployment.**

***Ben Kodisang, CEO, ALT Capital Partners***

### Small Centres Take the Lead in Growth

A key trend emerging in 2024 and set to continue in 2025 is the **rising dominance of smaller shopping centres.**

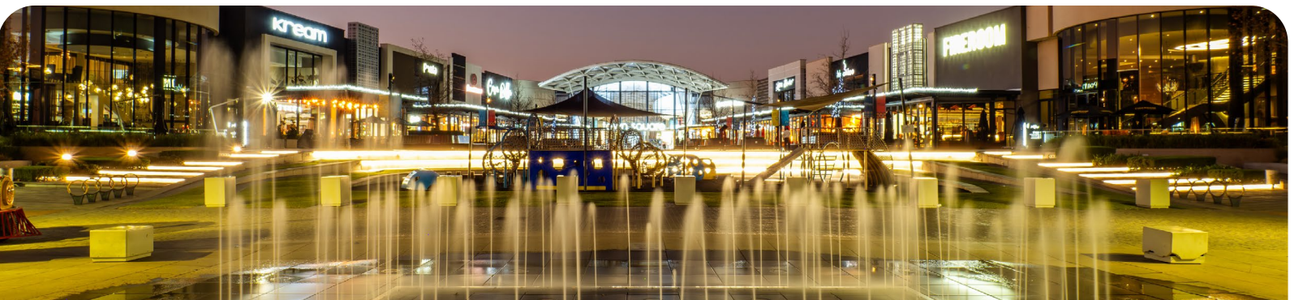
**Smaller centres have taken over as the dominant growth segment. This reinforces the significance of social impact retail and community involvement.**

***Belinda Clur, Managing Director, Clur International***

This shift aligns with the growing preference for convenience -focused retail, where consumers favour smaller, well-located centres that offer essential and experiential shopping in one place.

### What's Next for Retail in 2025?

With market risk stabilising and the rent-to-sales ratio remaining at its **lowest level in five years, 2025 is poised for further retail growth**. While executives do not foresee a property boom like the **2004-2008 period**, they expect **trading densities, foot traffic, and rental performance to outpace inflation.**




**Retailers and landlords who focus on innovation, experience, and convenience will see the biggest gains in 2025.**

***Belinda Clur, Managing Director, Clur***

As Clur Connect continues to track these trends, South Africa's retail property sector remains a pillar of economic resilience—ready to lead the way in global best practices, innovation, and consumer engagement.

### Retail Resilience & Innovation Drive Growth

The outlook for 2025 is positive, driven by lower interest rates, reduced loadshedding, and stable consumer spending. Key trends shaping the sector include:

- **Black Friday** evolving into a week-long event, boosting seasonal sales.
- **Retailers** prioritising experiential shopping and store refurbishments to enhance sales.
- **Smaller shopping** centres emerging as key growth drivers, reflecting shifting consumer preferences.
- **Social** impact retail gaining momentum, attracting investment into underserved communities.

With Clur Connect now offering a dedicated platform to showcase South Africa's retail excellence, the industry is well-positioned to reinforce its global leadership while continuing to evolve in response to economic and consumer shifts.

**South Africa's retail sector is resilient, innovative, and forward-thinking. We must embrace this strength to drive future growth.**

***Belinda Clur, Managing Director, Clur International***

Commercial

# From fire sales to strategic restructuring: The High Street Auction Co rethinks disposal of assets in the modern age

*By Shirley le Guern*



**Companies like The High Street Auction Co – better described as a structured sale specialist – have an invaluable role to play when disposing of an asset and restoring liquidity through business rescue.**

**It is in this spirit that Greg Dart has led High Street Auction Co to work closely with George Nell and Gideon Slabbert of the Corporate Business Advisory in what has up until now been referred to as 'Project X' – the now approved business rescue plan for The Success Academy which has a corporate portfolio with a replacement value in excess of R3 billion.**

**This major project in the turnaround space is being viewed as something of a case study when it comes to achieving realistic market value rather than simply embarking on a fire sale.**

Slabbert explains that partnering with an involved and knowledgeable auction house like The High Street Auction Co is a cardinal part of not only having an accurate restructuring plan on the table but avoiding the very real risk of underdelivering on pre-agreed targets.

**When I look at traditional selling methods versus modern auctions, the extent of the marketing is far reaching. The old stigma of an auction was just to liquidate the asset for what you can get. There is so much value that companies like High Street Co offer in terms of a disposal strategy.**

**The daily business of auction houses is assets, and they have built up a client portfolio that is constantly looking for transactions. News of assets coming to the market can go 100 or 150 interested buyers, as opposed to only perhaps ten in the past.**

**The modern auction specialist provides business rescue practitioners like Corporate Business Advisory with the flexibility of knowing where we are heading with an asset. This provides a lot of comfort for us, the company, and its creditors,** says Slabbert.

He believes that what takes the modern-day process beyond the bargain hunting of yesteryear is the support as well as the ability to put in place a reserve price that is subject to confirmation.

“There is a structured approach. I don’t think that there is any other process that is better than a tailor-made, bespoke process for selling an asset,” Slabbert says.

**Greg Dart, director of The High Street Auction Co, agrees that the business rescue process is a critical factor within the Turn Around, Restructuring and Insolvency (TRI) space. Up until recently, liquidation was seen as a forced shut down demanded by the courts.**

**Now there are many grey areas as businesses have far more say and can either opt for voluntary liquidation or even go into business rescue in a bid to bring in experts that can free up much needed equity to realign a business in a bid to survive in current uncertain and even treacherous market conditions.**

In light of this – and the fact that business rescue is likely to become a very real part of South Africa’s overall economic restructuring – Dart says that The High Street Auction Co has positioned itself to make this a centre of excellence.

According to Stats SA, there were more than 140 liquidations in February 2025 alone, 1.4% above February 2024. Whilst the first quarter of 2025 appeared to be better than its predecessor, this dip may be short lived in the wake of massive uncertainty sparked by South Africa’s budget debacle as well as US president Donald Trump’s tariff assault.




*Caption:Adrian Saville Economist with Gordon Institute of Business alongside Greg Dart, Director with High Street Auctions Co.*

**Adrian Saville, economist, investment specialist, and professor at the Gordon Institute of Business, agrees that business unusual at times of intense uncertainty will require a smarter way of doing business, especially in the TRI space.**

Partnering with the right auction company not only frees up liquidity but enables a company and its business rescue practitioners to optimise the returns on an initial investment at a time when this is most needed.

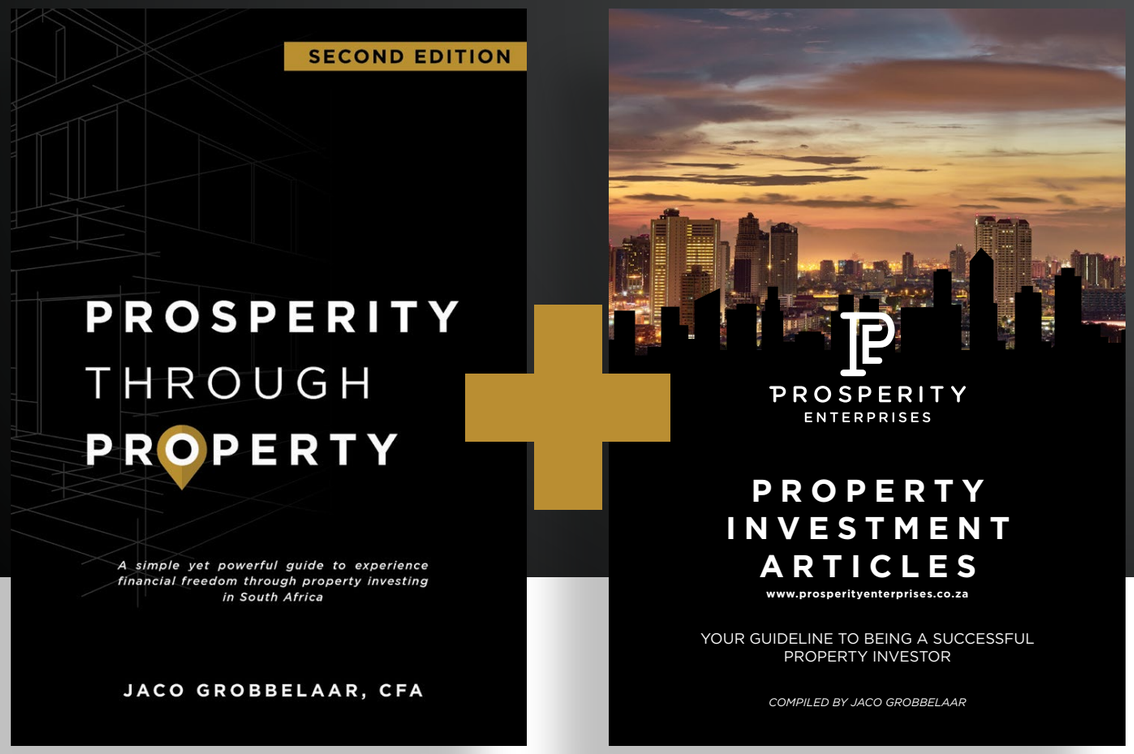
**The role of business practitioners and auction platforms is realising liquidity. So, the ability to quickly convert assets into cash through a transmission mechanism that involves an auction can be a lifeline for companies that are undergoing restructuring. A business like The High Street Auction Company that has deep expertise in this area enables business rescue practitioners to focus on what they do best - restructuring,** Saville adds.

"You need trusted and reliable partners and you need things to be done in good time so that you can get through a very stressful and challenging process with certainty and confidence, reliability and clarity. That's what this type of partnership or combination would help facilitate," he concludes.





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Offshore

# The Ultimate Guide to Buying a Holiday Home in the UK

*By Thomas Goodman*



> **Perhaps the most important question to ask yourself when thinking of buying a holiday home is why. Do you want a holiday bolt hole for you and your family, or are you looking to invest in a holiday let?**
>
> **The reason for buying the property will have a direct impact on the location as well as the type of property.**

**Why Buy a Holiday Home?**

**Define Your Purpose:** Determine if your holiday home is for personal use or investment, as this affects location and property type.

**Consider Rental Management:** If renting out, assess your ability to manage lettings or the cost of hiring a property management company.

**Evaluate Location Factors:** Choose a location with strong demand, accessibility, and amenities to maximize rental potential and enhance your experience.

## Why is the UK the holy grail for investors?

As a cyclical value market, the UK responds well to falling interest rates (the environment we are now entering), which means cash is less attractive, tipping the balance back towards investing and boosting financial markets.

**What type of rental property is most profitable in the UK?**
Normally, the most profitable type of income property properties in where multiple tenants can reside will offer the most profit potential.

## Renting Out Your Holiday Home

For those looking for a second home as a getaway, unless you plan to use it throughout the year, it will stand empty for months at a time. You may want to consider renting it out for these periods. This not only generates income but also prevents the house from getting damp and potential problems going unnoticed.

If you do decide to let out the property, consider whether you have the time to manage the lettings. Hiring a property management company will reduce your profit; fees are approximately 20-30% of your rental income. However, it does remove a lot of the work from your shoulders.

Remember, with a holiday let, guests will want to stay during peak holiday times, which can restrict your own use of the property. You may not get to enjoy it at the times you'd like to or be restricted to off-peak periods only.

You should also ask yourself whether you really want strangers staying in your home, even if they are paying guests.





## Using Your Holiday Home Yourself

Before buying a holiday home, think about whether you want to spend every holiday in the same place.

You may be thinking that a holiday home will save money on accommodation when you want a break. However, a second home will have significant costs associated with it. In most cases, this typically outweighs any benefit of saving on hotel bills.

Even if it will be purely for use by you and family or friends, there will still be times when it's sitting empty, particularly in the winter months.

Depending on how far from your home it is, you may have to go and check on the property yourself or hire someone to do that for you. Either way, you need to consider the costs of either travel or paid help.



**While there are many similarities between buying a primary residence and a holiday home, there are important differences.**

- If you are buying a property as a holiday let, the location is of paramount importance. Remember, your idea of a holiday retreat may not be the same as paying guests.
- To attract as many visitors as possible, you'll need to choose a location that is popular. However, bear in mind that these areas will also be more expensive.
- Alternatively, you could consider somewhere off the beaten track and market it as a peaceful retreat. However, this may appeal only to a niche market.
- Wherever your holiday let is, you must consider local amenities such as supermarkets, local shops, restaurants and local attractions.
- When you have found a property, you should visit at alternative times of the day, various days of the week and ideally, at different times of the year.
  This will give you a more complete idea of what the property is truly like.
- Popular choices for holiday home locations are often childhood holiday spots or areas that are less than two hours from your primary residence.
- Whichever location you choose, if you are deciding to let the property, make sure there is demand and check if that is growing, static or declining.
- An important consideration is access to the area. Are there good road and train links, and what are they like at different times of the year, on weekends, or during holiday periods?
- Before you decide on a location, make sure you're aware of any new or upcoming regulations regarding second homes. For example, some





## What to Look for in a Holiday Home

Think about the size of holiday home that you want, either to accommodate your family and friends or to maximise rental income. For letting, a good ratio of bathrooms to bedrooms is important. Ground-floor bedrooms, which are access-friendly, are a good idea.

Weigh the pros and cons of different types of property, such as a stone farmhouse, barn conversion, or modern flat. Consider all aspects, including potential rental, ongoing maintenance and future value. This can also help you decide between a unique property or something more traditional.

Do your research regarding house prices in your chosen location. Are they rising, steady or falling? This helps you negotiate when you have found a property that you like. Set up alerts for the area you are searching so you're aware when a new property becomes available.

Even if you fall in love with a potential purchase, make sure there are no issues before committing yourself. This could be problems specific to the property or something in the general area that may have an impact on property prices or even the view.

A fast internet connection is essential, so check the speed of the property. Most people expect this feature when renting a holiday let, but it will also be important for you and your family.

Year-round heating is essential for most properties in the UK. Also, make sure, if you're letting, to include parking areas, an enclosed garden and features that will help your property stand out, such as a hot tub or outdoor bar.

If you purchase a flat, it's important to check if there is anything in the leasehold preventing you from subletting. You also need to enquire with the local authority if there are any planning issues you should be aware of which could affect your ability to rent out the property.

## Is a Holiday Home a Good Investment?

Perhaps you are considering a holiday home as an investment. In this situation, consider whether this is a short or long-term investment.
If your intention is to invest in a holiday home as a business, make sure the numbers add up and that it's the best option for your situation.

When buying an established holiday business, it's important to be clear about what's included and what isn't. Things like a website, client database and even equipment may be included, so remember to ask.

Make sure you calculate the potential income and how it stacks up against costs. You will also need to be sure that there is room in the local market for your property. It may be that the holiday rental market in that area is already saturated.

For a personal-use holiday home, you should also think about capital growth and whether there is room for development. Always bear in mind the cost of repairs as well as ongoing running costs and the possibility of a lack of rental.

### *About the author*

*Thomas Goodman has worked as a property and construction expert for MyJobQuote for six years and has worked in the construction industry for over twenty years. Thomas continues to work on building projects while providing expert construction and property advice to industry professionals and DIY enthusiasts.*









FirstPathway Partners helps foreign investors become U.S. permanent residents through the EB-5 immigrant investor visa program. We have a 100% success rate of securing permanent Green Cards for our investors. An $800,000 investment into our project, TALUS could provide you and your dependents a path to permanent residency.

## EB-5 BENEFITS

The EB-5 Visa Program offers numerous benefits, including the opportunity for investors and their families (spouse and unmarried dependents under 21) to live, work, and study anywhere in the U.S. It provides a clear path to permanent residency and eventual citizenship, without requiring sponsors or specialized skills. By investing in job-creating projects, investors contribute to the U.S. economy while diversifying their investment portfolio. The program offers flexibility in residency requirements and opens doors to world-class education, healthcare, and lifestyle opportunities. Not to mention, U.S. Citizens can travel visa-free travel to over 180 countries. With its unique advantages, the EB-5 Visa Program is an appealing choice for those seeking a prosperous future in the U.S.

## QUALIFICATIONS

The EB-5 Visa Program requires a capital investment of $800,000 in a TEA-designated area. Investors must demonstrate a lawful source and path of their investment funds. Additionally, the investment must lead to the creation of at least 10 full-time jobs for U.S. workers within two years of obtaining residency.

## EB-5 PROCESS

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STEP 2
**I-526E APPROVAL PROCESS**
- SUBMIT I-526E

STEP 3
**CONDITIONAL GREEN CARD**
- I-526E APPROVAL
- RECEIVE A "CONDITIONAL" GREEN CARD GOOD FOR 24 MONTHS

STEP 4
**I-829 APPROVAL PROCESS**
- SUBMIT I-829

STEP 5
**GREEN CARD**
- I-829 APPROVAL
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Wealth

# **Beyond numbers:** A Solution to South Africa's Land Reform Challenges or not?

*By Miyelani Holeni*



**"A national budget is often dismissed as a series of promises and colossal figures recited by a country's Minister of Finance. Yet, for many South Africans, the annual budget represents a transformative instrument that can be used to redress historical injustices, create job opportunities and secure a more equitable future.**

**A "good budget" tackles healthcare, housing, education and infrastructure, balancing industry-specific incentives with broad-based grants. Although this year's national budget has been marred by delays and fundamental disagreements over financing methods, its significance remains undiminished."**

## A budget of redress for citizens

South Africa's post-apartheid journey has been defined by a mission to heal a deeply divided society. Early efforts like the Reconstruction and Development Programme invested billions of rands in housing, healthcare and education, resulting in the construction of millions of homes and marked improvements in basic services.

- **Investing in Human Potential:** Budget allocations for education and job creation are vital, yet modest GDP growth limits job creation for a growing labour force.
- **Strategic Investments for Global Competitiveness:** South Africa must invest in manufacturing, tech, and renewables to secure its place in the global economy and enhance industrial capabilities.
- **Rethinking Fiscal Priorities:** South Africa must diversify revenue streams beyond taxes, exploring tariffs, licensing fees, and a dedicated revenue-generation program for long-term growth.

Today, the National Development Plan 2030 continues this legacy with ambitious allocations such as R259-billion for education in the 2023/24 budget. These funds are earmarked for upgrading infrastructure, training teachers and expanding early childhood development.

## Economic mobility: investing in human potential

A nation's budget should lift its citizens out of poverty and set them on a path to economic contribution. Economic mobility is a cornerstone of sustainable development, and South Africa's fiscal plan reflects this ambition through significant investments in education and job creation.

Initiatives like the National Student Financial Aid Scheme and the Youth Employment Service programme aim to equip young people with the skills necessary to break the cycle of poverty. However, modest GDP growth has limited job-creation impact: a 1% increase in GDP generates only 30 000 to 50 000 new jobs – far too few to absorb a rapidly growing labour force.

International examples reinforce the need for robust human capital investment. Singapore's SkillsFuture programme and Germany's dual education system illustrate how focused educational investments can yield measurable economic outcomes.



## Competitive advantage: strategic investments for global relevance

With an estimated GDP of US$405-billion, South Africa's economy is modest compared to powerhouses like China (US$17-trillion), India (US$3.7-trillion), Brazil (US$2.3-trillion) and Russia (US$2.2-trillion). South Africa contributes roughly 1.4% of the combined GDP of the original BRICS nations.

To secure a meaningful role in the global economy, the country must strategically invest in sectors that build a competitive advantage – especially manufacturing, industrial capabilities and technological innovation, with renewables emerging as a key area.

A decisive reallocation of budget resources towards structural reforms and industrialisation could spark medium- to long-term growth and enhance global competitiveness.

## Economic growth: rethinking fiscal priorities



Social grants have served as a vital safety net for over 28-million citizens, yet they cannot drive long-term economic expansion. The recent budget impasse – sparked by plans to increase VAT by 2% to fund the Social Relief of Distress programme, among others – underscores the risks of a consumptive budgeting approach.

Data from the South African Revenue Service (SARS) reveals that just 100 companies contribute 90% of the nation's tax revenue, indicating an overreliance on taxing a narrow base. South Africa must urgently diversify its revenue sources and shift from its reliance on taxing its way out of sticky situations.

To mitigate these risks, the National Treasury must reconfigure fiscal financing by expanding revenue streams beyond taxes. Proposals include increasing tariffs, licensing fees and service charges and establishing a dedicated revenue-generation programme.

Such a programme, modelled after reforms at SARS, could initially generate an estimated R500-billion over the Medium-Term Revenue and Expenditure Framework, potentially rising to R1-trillion annually by the fifth year and boosting total revenue to R3-trillion.

Budgeting for the future we want

South Africa's budget should be far more than a record of fiscal balances; it must serve as a strategic roadmap for national renewal. Shifting from consumptive social spending to targeted investments in innovation and industrialisation represents a promising way forward.

***About the author***

*Miyelani Holeni, group chief advisor at Ntiyiso Consulting Group. Founded in 2005, the Ntiyiso Consulting Group is an authentically African and globally wired management consulting firm which "seeks to empower institutions that enable Africa's development.*



Wealth

# Risks vs Opportunity:

## Why Pre-Vetted Investments with Wealth Assist are the Smart Choice

*By Daniel Lombard*





The air crackles with anticipation as the auctioneer's rhythmic cadence builds excitement. A sea of hopeful faces watches as bids rise each one a chance to secure a prime property investment at a remarkable value. Property auctions, including sheriff and public auctions, present intriguing opportunities that can attract eager investors looking for their next big win.

While the allure of immediate gains is enticing, it's essential to navigate the various types of investment opportunities properly and get to understand auctions and their unique challenges and benefits. Understanding the landscape can transform potential pitfalls into informed decisions.

# Navigating the Auction Landscape

## SHERIFF AUCTIONS (Sales in Execution – court ordered):

These auctions are court ordered and often sell properties at significant discounts, sometimes up to 50% below market value as they aim to recover debts. However, they can come with complexities that require proper due diligence.

**PROS**
- Potential for lower prices
- Less competition compared to the open market

**CONS**
- Hidden costs and legal responsibilities for unpaid rates and levies
- Properties sold “as is,”
- This requires thorough inspections before bidding
- Risks of current occupants making eviction difficult




## PUBLIC AUCTIONS (Voluntary):

Public auctions offer a wider array of properties, often in better condition, but usually at more competitive prices.

**PROS**
- More transparent processes
- Greater selection of properties, not limited to distressed sales

**CONS**
- Higher competition may drive prices up
- Auctioneer commissions apply, typically around 10%

## Key Differences Between Auction Types

| Feature | Sheriff Auctions | Public Auctions |
|---|---|---|
| Purpose | Debt recovery | Selling property |
| Price | Potentially lower | Potentially higher |
| Competition | Potentially less | Potentially more |
| Transparency | Less transparent | More transparent |
| Risk | Higher | Lower |

## The Importance of Due Diligence

Despite the excitement, due diligence remains critical. Imagine purchasing a complex machine without inspecting it first, this is akin to entering an auction without adequate preparation.

**Time Constraints:** In sheriff auctions, the window for thorough inspections is often limited, making it challenging to uncover issues like structural problems or hidden debts.

**Financial Implications:** Many properties may come with substantial arrears. Buyers must be aware of these potential liabilities to avoid unexpected costs.

## Emotional Dynamics of Bidding

The competitive nature of auctions can create an emotionally charged environment. Bidding wars often lead to “auction fever,” where rational decision-making gives way to adrenaline. It’s easy to overbid, leading to a financial hangover later on.

## The ‘Voetstoots’ Trap

In South Africa, auction properties are typically sold voetstoots, meaning buyers accept the property in its current state without guarantees. While this can offer great deals, it also means buyers assume all risks associated with potential repairs.

Property auctions can be lucrative if approached with care and insight. Whether considering sheriff or public auctions, understanding the distinct risks and benefits of each type empowers investors to make informed choices, ultimately transforming the auction experience from a gamble into a strategic investment opportunity.

## A Smarter Way to Invest: Risk-Free Property Acquisition

The thrill of auctions is undeniable. But for investors seeking sustainable wealth-building, it’s often the wrong arena. The risk of financial missteps can be too high without the knowledge.

Imagine an alternative - a path where the uncertainty and risk are already navigated for you.







### The Wealth Assist Advantage:

Pre-Vetted, Risk-Mitigated Opportunities

Wealth Assist offers curated investment opportunities where the heavy lifting is done such as:

**Rigorous Due Diligence:** Every property undergoes thorough inspections, financial assessments, and legal vetting. We uncover potential risks before they become your problem.

**Risk Mitigation:** We identify properties with strong fundamentals, clear financial standing, and real growth potential - no hidden debts, no structural nightmares.

**Transparency:** Forget voetstoots uncertainty. Our investment packs provide full disclosure, allowing informed decisions based on facts, not adrenaline.

**Hassle-Free Process:** No frantic inspections, high-pressure bidding wars, or financing nightmares—just streamlined, strategic investments.
Strategic Selection: We focus on properties that align with sound investment principles, ensuring long-term success in the South African market.

## Invest with Confidence

Property investment should build wealth, not cause financial distress. While the option of an auction hammer might promise a quick win, there is potential for loss in both financial and emotional without following the right steps.

Wealth Assist provides the antidote: carefully selected, pre-vetted property investments that eliminate unnecessary risks. We replace the gamble with certainty and expert guidance.

Ready to build a secure property portfolio?
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# Events & Webinars 2025 REAL ESTATE EVENTS CALENDAR

## UPCOMING WEBINARS

View all Events




**Thursday, 10 April 2025 | 12:00 - 13:00**

Property Market Outlook 2025: Trends, Challenges & Opportunities

Register now!




**Thursday, 10 April 2025 | 18:30 - 19:30**

15 Lessons We've Learned About Property in the Last 15 Years One - Hour Webinar

Register now!




**Wednesday, 16 April 2025 | 12:00 - 13:00**

Expert Strategies for Property Management: Mastering Residential, Student & Commercial Real

Register now!




**Thursday, 15 May 2025 | 12:00 - 13:00**

Unlocking Tax-Free Wealth: Property Investment Strategies with Specialised Trusts

Register now!

## UPCOMING LIVE EVENTS




**May 8, 2025 | 18:00 - 21:00**

Property Investors Evening - Pretoria

Register now!




**Wed 04 & Thurs 05 June 2025**

Recalibrating the development conversation:

Register now!




**Wed 09 - Thurs 10 July 2025**

RESIDE SUMMIT - Conference

Register now!




**Wed 9 - Thurs 10 July 2025**

RESIDE SUMMIT - EXPO

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**Fri 10 July 2025**

RESIDE SUMMIT Awards & Gala Dinner

Register now!

Events

# **Risks vs Opportunity:** Why do we need to recalibrate the development conversation?




**“The 12th Annual Conference of the Western Cape Property Development Forum (WCPDF) is happening on Wednesday 4 and Thursday 5 June at the Cape Town International Convention Centre.**

**Its theme of “Recalibrating the development conversation” has become crucial. The world is changing fast; in South Africa alone, we’ve seen the formation of the GNU, and the private property development and construction sector now needs to recalibrate its discussions with the public sector.”**

**The 2025 Conference sessions have therefore been carefully crafted to bring these important sectors together to stimulate solutions for collaborative growth.**

## The Highlights of 2025 WCPDF Conference

**Recalibrating Public and Private Sectors:** The conference will explore how the private development sector can collaborate with a constrained public sector for growth solutions.

**Sustainability in Development:** The 2025 conference will address how to balance sustainability and financial viability for both public and private sector budgets.

**Innovating Financing and Infrastructure:** Discussions will focus on creative housing finance solutions, such as private equity, crowdfunding, and infrastructure capacity for global events.

For example - given current public sector resource constraints - how do we “State Proof” ourselves, and which government entities yet understand they also need to have “skin in the game”? Government needs to renegotiate its place at the table, especially if its own income streams can no longer be guaranteed.

Building future sustainably is critical, especially in the face of infrastructure constraints, but it must also make rands and ‘sense’ to both private and public budgets, so how do we recalibrate sustainability to sustain development?

The 2025 conference aims to highlight experimentation and innovation, from wastewater treatment to wheeling energy, but will also go beyond to the question of maintaining sustainability among social constructs, once the cranes are gone.








WCPDF
WESTERN CAPE PROPERTY DEVELOPMENT FORUM

RECALIBRATING
the development conversation

12th ANNUAL CONFERENCE ⚙ 4 & 5 JUNE 2025 ⚙ CTICC ⚙ wcpdfconference.org.za



## What role can (and do) City Improvement Districts (CIDs) play in this recalibration? Cape Town CIDs have already proven highly successful, in contributing to investor confidence. Could they do even more if given the further mandate to do so?

The financial sector also needs to recalibrate; while a handful of banks are starting to think creatively around housing finance, much work still needs to be done to innovate the traditional banking system and its Statutory environment.

In the vacuum of system change, private equity, crowd funding and asset tokenism are making strides to fill the space.

And, finally, which international stages exist for presenting our industry? Where are the latest world-wide trends revealed and how is AI changing our access to the world?

## On the flip side, with Cape Town fast positioning itself as a prime tourist and international event destination, how will we ensure we actually have the infrastructure capacity that these will require, from eventing venues and hotels to public transport?

These are all important conversations to have, and will be happening during the WCPDF's 2025 Conference.

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**Reside Summit 2025: Real Conversations, Real Solutions for a Residential Sector in Transition**

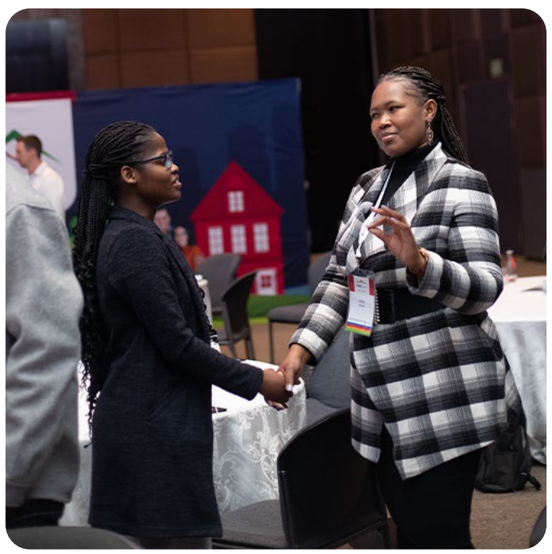
As South Africa's residential property sector enters a new era of opportunity and disruption, Reside Summit 2025 returns with a renewed focus: tackling the complex realities of a changing market while driving inclusive and sustainable housing solutions.

The summit, now in its third year, has become a vital convening point for the people shaping Southern Africa's residential investment and development space. And this year, the stakes are higher—and the conversations deeper.

**While the recent reduction in the repo rate offers considerable prospects for both buyers and sellers within South Africa's residential property market, it simultaneously presents inherent risks that necessitate careful management,**

notes Marius Muller, Chief Executive Officer of Soho Properties and Reside Committee Member.














**As stakeholders navigate these transformations, strategic planning will be imperative to cultivate sustainable growth within this vital sector of the economy**

**This statement sets the tone for Reside 2025:** we cannot afford to be reactive. The sector needs insight, foresight, and coordination. And that's exactly what the Summit promises to deliver.

## 1. The Politics of Land: Reform or Power Grab?

With land reform debates reigniting, Reside opens a timely conversation around the implications of South Africa's Expropriation Act.

**The Expropriation Act is not rote reform; it is a power grab dressed up as justice," says Martin van Staden, Head of Policy at the Free Market Foundation (FMF), who will unpack the tension between constitutional rights and political expediency in his keynote titled "South Africa's Post-Apartheid Crossroads: Expropriation Act or Constitutionalism?**

This session invites developers, financiers, and public sector leaders to interrogate how legal uncertainty could impact investor appetite and development delivery.

## 2. PropTech & AI: Evolution, Not Fear

Across the world, real estate is embracing digital transformation—and South Africa must not lag.

**Smart solutions aren't a luxury anymore—they're a necessity," says Jess Moyer, Director: Strategy & Research at Cushman & Wakefield, Broll Properties, who will lead the session "PropTech Evolution: Smart Solutions to Drive Efficiencies and Scale.**

The digital transformation theme continues with Ross Fitzcharles, Founder and Chief Executive Officer of Preferental, joined by two of the country's leading PropTech pioneers:

- **Schalk van der Merwe, Chief Executive Officer of WeConnectU**
- **Waldo Marcus, Chief Executive Officer of TPN Credit Bureau and MRI Software South Africa**

**Schalk asserts: "Meeting the needs of the always -connected customer is essential. It's inevitable embrace tech or become irrelevant."**

**Waldo adds: "By striking this balance and implementing robust data protection measures, organisations can harness the power of AI while preserving brand authenticity and competitive edge.**

Together, they'll explore how technology is reshaping ownership, tenant relationships, and the economics of residential development.

## 3. Student Accommodation Crisis: Time for a System Reset

Delayed NSFAS payments are no longer just a student issue they're destabilising the private student accommodation sector, threatening investor confidence and disrupting education.















**A comprehensive solution needs to be found immediately," says Kagisho Mamabolo, Chief Executive Officer of the Private Student Housing Association (PSHA), who will lead a session on urgent collaboration between landlords, government, and financial administrators.**

Without intervention, the country risks a student housing collapse that could ripple through the entire residential market.

### 4. Rethinking Community: Not Just Building Units, But Building Belonging

Housing is more than a physical structure it's a social foundation. Innocent Mabusela, Communications and Stakeholder Relations Manager at Jozi My Jozi, leads a crucial discussion on designing for belonging and well-being, particularly in urban and inner-city environments.

This session will explore the concept of housing as a connector, not just a commodity.

### 5. Short-Term Rentals: Opportunity or Overreach?

The explosive growth of short-term rentals has drawn both entrepreneurial interest and regulatory scrutiny. The Department of Tourism is finalising a national policy framework that could reshape the landscape entirely.

**Miguel Martins, Head: Policy & Stakeholder Engagement, SASTRA representing the South African Short Term Rental Association (SASTRA), will tackle the complex tension between short- and long-term models in his session**

**"Short-Term vs. Long-Term Rentals: Balancing Market Trends, Investment Opportunities, and Regulatory Hurdles.**









With new rules on the horizon, this conversation comes at a critical moment for hosts, investors, and policymakers alike.

## 6. Public-Private Partnerships: Time to Deliver

The call for private-sector participation in public housing isn't new - but action has lagged.

**The private sector being patriotic would answer this call of partnership," said Mr Albert Mammoga Seabi, Chairperson of the Portfolio Committee on Human Settlements in the National Assembly, during a recent engagement hosted by the CSIR and Moladi.**

At Reside 2025, this call to action takes center stage with contributions from:

- **George Phiri, General Manager:** Lending Division at the National Housing Finance Corporation (NHFC)
- **Karabelo Pooe, General Manager** at the National Association of Social Housing Organisations (NASHO)
- **Motebang Matsela, Construction Project Manager** at the Department of Human Settlements
- **Zodidi Meyiswa, Senior Advisor:** Human Settlements at the South African Local Government Association (SALGA)

Together, they'll explore the mechanics, risks, and ROI of PPPs that can deliver scale, quality, and speed.





## 7. Multi-Family Rental: A Rising Star in Residential Investment

With 23% of South African households renting, and institutional appetite growing, the multi-family sector is gaining real traction.

**Myles Kritzinger, Chief Executive Officer of the South African Multi-Residential Rental Association (SAMRRA)**, will share insights from their latest research compiled in partnership with the **Centre for Affordable**

**He will discuss:**

- **High occupancy rates**
- **Strong rental collections**
- **Growing transparency attracting institutional capital**

The exclusive VIP Investor Breakfast will offer deeper analysis and deal-flow conversations for serious stakeholders in this resilient asset class.

## A Vision for All: Housing That Works Across the Spectrum

From social and affordable housing to student living, multi-family rentals, and retirement accommodation, **Reside Summit 2025** continues to prioritise housing for all.

This year's theme reflects a sharpened focus - not just on ideas, but on action.

**We're not here to admire the problem. We're here to solve it with partners who are ready to build, invest, regulate, and innovate," says Debbie Tagg, Chief Executive Officer of SAHARA (Southern African Housing and Residential Alliance) and Convenor of the Reside Summit.**

With a packed programme, influential voices, and a strong foundation of collaboration, Reside 2025 promises to move the needle.

Events

# Durban Investors Came, Connected & Conquered



> The coastal skyline of Umhlanga set the perfect backdrop for an unforgettable gathering of property professionals, as Prosperity Enterprises hosted its April Property Investors' Evening, a night dedicated to equipping both emerging and experienced investors with knowledge, strategy, and industry connections.

## Premier Property Investment Event to Durban's Coastline

Spearheaded by **Jaco Grobbelaar,** Founder and CEO of **Prosperity Enterprises**, the evening offered a dynamic program designed to spark action and empower attendees on their property investment journeys. From powerful talks to live jazz performances, the event fused sophistication with substance.

### A Celebration of Knowledge, Strategy & Growth

The evening kicked off with a heartfelt welcome from Jaco Grobbelaar shared powerful insights on how successful investors structure their portfolios and scale sustainably.

**Neale Petersen**, founder of **Real Estate Investor magazine**, gave a candid talk about what it takes to win in both business and real estate especially in times of uncertainty. His stories and lessons from the field resonated with everyone in the room, from first-time buyers to full-time investors.

**Esteani Marx** from **Lightstone** brought the data to the discussion, walking attendees through current market trends and growth hotspots across the country. Her presentation sparked plenty of note-taking and lightbulb moments as she demonstrated how to use property analytics to make smarter investment decisions.

Financing expert **Marleze Moller** of **My Home Loans** followed with a powerful session on securing funding, making the often-intimidating bond application process feel a lot more approachable. Her practical tips and financing hacks were especially valuable for those looking to grow their portfolios without getting stuck at the bank.

The legal side of investing was unpacked with grace and clarity by **Annabelle Da Costa** of **Da Costa Incorporated**, who walked the audience through the conveyancing process and what to watch out for in real estate contracts. Her ability to simplify complex legal matters made her a firm favourite of the evening.

When it came to property management, **Ana Roberts** from **Just Property** offered a refreshing perspective on keeping tenants happy and income flowing. Her advice on systems, communication, and tenant retention was a game-changer for many landlords in the room.






Closing off the expert lineup, **Elize Le Roux** from **Xpello** took the stage to talk about legal eviction management. While often an uncomfortable topic, Elize handled it with insight and confidence - offering attendees a clear roadmap for protecting their investments and ensuring long-term ROI.

The vibe throughout the evening was vibrant and professional, with a touch of elegance. Guests sipped on refreshments, networked during breaks, and connected to the rhythm of the saxophonist playing smooth jazz and lo-fi grooves. It wasn't just another real estate event - it was an experience.

As the event wrapped up, one thing was clear: the Prosperity Enterprises Property Investors' Evening is more than a night of talks - it's a movement. A place where investors come to grow, connect, and build the future.

## Upcoming Prosperity Investors Evenings for 2025

- **8 May – Pretoria**
- **19 June – Bloemfontein**
- **14 August – Port Elizabeth**
- **9 October – Johannesburg**

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