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REAL ESTATE INVESTOR®

MAGAZINE AUGUST 2025 #182



OFFPLAN PROPERTY INVESTING
Avoid these 6 costly mistakes in 2025

REDEFINING RENTALS
Why medium-term is beating the market

PROPTECH START-UPS IN SA
What they don't tell you

EXP REALTY
100 Reasons it's SA's #1 Estate Agency

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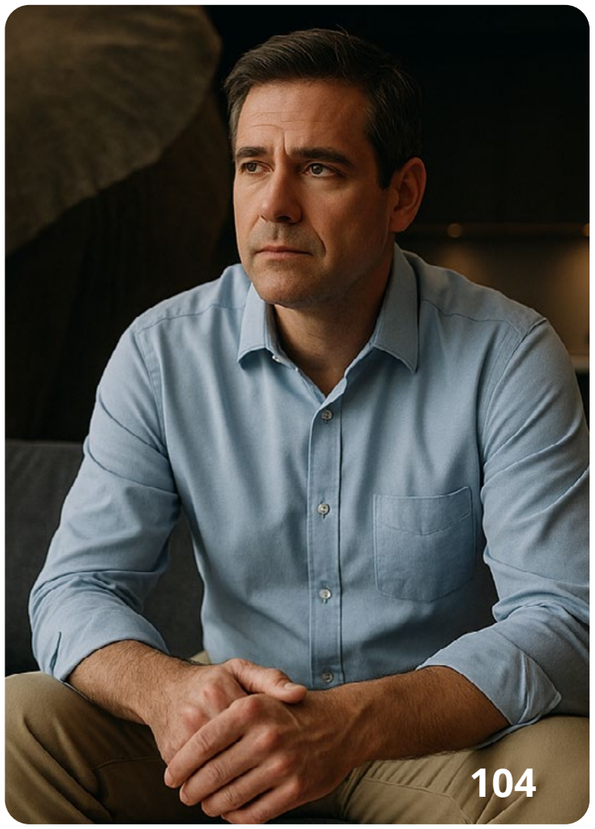
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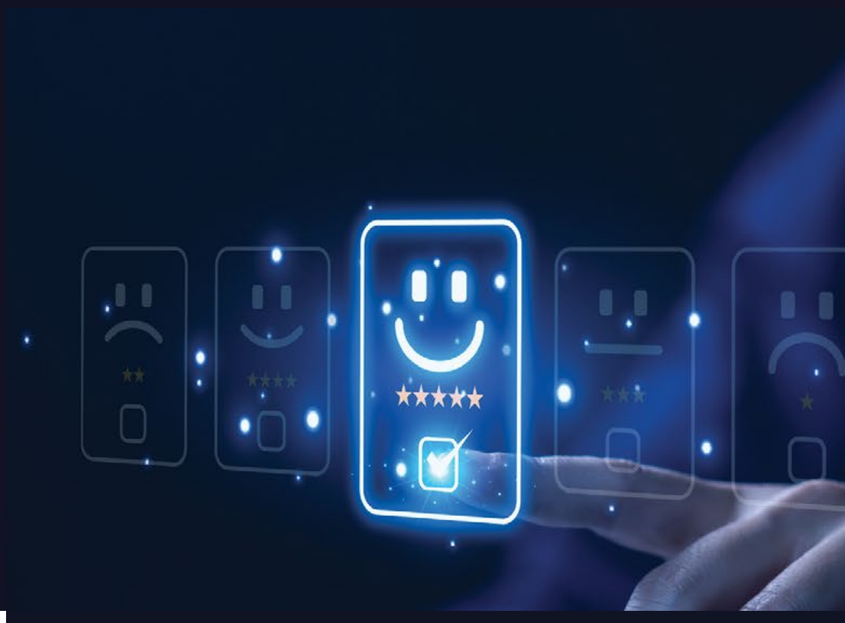
eXp REALTY | OFFERS

Boost Your Earnings with Exclusive After-Sales Services

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







What's in It for You?

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

Service Partners:

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

Why eXp Offers?

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

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

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

Editor's Viewpoint

2025: The window smart SA Property Investors can't miss

In this issue, we spotlight opportunities, strategies, and warnings that could make or break your property moves in 2025. It's a year where courage, clarity, and calculated action will define the winners.

From off-plan property pitfalls that can drain returns, to the medium-term rental boom reshaping global markets, our stories unpack where the risks lie and how to turn trends to your advantage. Murray Clark's Neighbourgood story shows how flexibility in rentals is paying off from Cape Town to San Francisco.

We shine a spotlight on eXp Realty, the cloud-based brokerage making big inroads into South Africa's estate agency sector. With its low-overhead, high-commission model and global reach, eXp is attracting top agents looking for flexibility, technology, and ownership opportunities a clear sign of how the industry is rapidly evolving.

We also explore the new face of property management with Ross Fitzcharles of Preferental, proving that smart tech and proactive protection are the future of stress-free rentals. And if you've ever underestimated tenant default risk, our feature on Xpello will make you rethink how you budget for the downside.

Entrepreneurs will enjoy Wesley Roos's candid look at building a PropTech startup in South Africa the grit, the grind, and the game-changing moments. Plus, we bring you NSFAS accreditation insights from Retha van Rooyen, and Lightstone's Esteani Marx on the power of property data to make better, bias-free decisions.

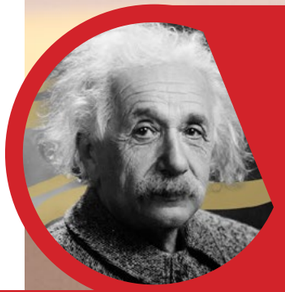
The theme? 2025 is not a year to sit on the sidelines. It's a year to build, protect, and adapt. The tools, trends, and stories in these pages are your blueprint.

Best Advice for Investors
Be decisive when others hesitate. Use data to cut through noise. Secure your downside before chasing the upside. In uncertain markets, speed without strategy is gambling, but strategy with speed is wealth-building.

Stay sharp. Stay focused. Keep building your empire.

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





MASTER QUOTE

In the middle of difficulty lies opportunity.

ALBERT EINSTEIN

UNLOCK YOUR PROPERTY'S POTENTIAL

WITH EXPERT STUDENT ACCOMMODATION RENTAL MANAGEMENT



Many student accommodation landlords and start-up student accommodation owners don't really understand the complexities of student accommodation like we do.

At My Student House, we're not just property managers – we're seasoned professionals dedicated to taking your rental accommodation management to new heights. With our innovative approach, we redefine student living experiences, ensuring both landlords and tenants thrive.

Our hands-on approach to student rental management gives landlords peace of mind, knowing their properties are in expert hands. From handling maintenance requests to ensuring timely rental returns, we're committed to maximising your investment.

PARTNER WITH US FOR NEXT-LEVEL RENTAL MANAGEMENT THAT DELIVERS RESULTS

STUDENT LIVING

We prioritise your student's wellbeing above all else. Our dedicated team ensures house rules are not just enforced but upheld with care, and consistency. With vigilant supervision, we provide a safe and supportive environment.

PROPERTY MANAGEMENT

With us you become a partner in hassle-free ownership. From navigating accreditation requirements, day-to-day maintenance issues, seamless internet connectivity, annual work updates, and ready to tackle any emergency that may arise.

RENTAL MANAGEMENT

Simplify your rental experience with expert management services. Leave the complexities of student placements, rent collection, and legal matters to us. Trust our team to manage it all – from liaising with universities, handling evictions and organising seamless legal handovers.

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POTCHEFSTROOM
GQERBERTHA
BLOEMFONTEIN

www.mystudenthouse.co.za **084 575 1000** **getinfo@mystudenthouse.co.za**

Ask the Experts

How Lightstone Turns Data Into Smarter Property Decisions



MEET OUR GUEST EXPERT

ESTEANI MARX

Business Development Executive

Question

How has Lightstone's data and reporting toolkit helped you solve specific property challenges or make better investment decisions for investors and property practitioners. Also, what makes your data insights stand out in terms of accuracy, depth, and impact your day-to-day operations or long-term strategy?

Answer from Esteani Marx

Twenty years ago, the depth of real estate and property investment insights we now take for granted would have been unimaginable Today, platforms like Lightstone have transformed the way we operate—not just as estate agents, but as informed investors.

Lightstone enables faster, smarter decisions by delivering accurate, data-driven insights that save time and money.It empowers both property investors and professionals to offer clients—from first-time buyers to seasoned investors—reliable, fact-based advice tailored to their unique strategies or real estate needs.

In real estate, mistakes can be financially devastating due to unavoidable costs like transfer duties and registration fees. Lightstone helps mitigate these risks by closing knowledge gaps with comprehensive market analysis, property trends, and area-specific data—supporting informed decisions and reducing the chance of costly errors.

Crucially, platforms like Lightstone remove personal bias from the decision-making process. Its data-driven approach ensures choices are based on facts rather than assumptions or emotion. This has strengthened my own investments and deepened my understanding of the South African property landscape.

With this broader perspective, I'm better equipped to assess local market performance against global benchmarks and guide decisions accordingly. Lightstone is more than a tool—it's an enabler of smart, strategic property decisions in a dynamic and often complex market.

***Esteani Marx is the Business Development Executive at Lightstone**, where she's been driving real estate solutions since 2016.*
Got a Property Question? Ask the Experts!

Got Questions? We've got Answers!
Send your queries to info@rei.co.za

Enquire here

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Cover Story

eXp Realty South Africa
Powered by Women, Built on Purpose

By Zayaan Meyer





“At the heart of eXp Realty South Africa lies a powerful engine — built on innovation, driven by collaboration, and led by exceptional women.

In honour of Women’s Month, we open the doors to what makes this company South Africa’s number one real estate agency — from our operational heartbeat to our agents in the field, and the stories that make us who we are.”

A Journey with Purpose

I joined eXp South Africa drawn to its revolutionary cloud-based model and a sense that this wasn't just a company — it was a movement. Coming from the banking sector, where you often feel like just another number, I found in eXp something deeply personal: purpose, alignment, and the freedom to serve agents in a meaningful way.

Being part of the onboarding and operations team has been nothing short of transformative. Each day, I have the honour of guiding agents through their first steps with eXp — making sure they feel supported, empowered, and part of a team from day one.

Behind the Screens, a Sisterhood

The collaboration between the women in our management team, more fondly referred to as the leadership team, is a standout feature of our success. I work closely with exceptional women like Nyarai Mubaiwa, our Transactions Support Lead, whose guidance and open-door approach elevate our standard of service. More recently, I've had the joy of working with Robyn Ferreira, who brings energy, clarity, and incredible support to our daily interactions.

Together, we function like a seamless virtual team — efficient, responsive, and values-driven.

We Live Our Values

At eXp South Africa, we don't just speak about values — we embody them. Integrity and Collaboration are part of our DNA. Integrity shapes our decisions, and collaboration fuels our solutions.

Working virtually means fewer distractions and more meaningful output. We connect daily, across provinces and time zones, delivering exceptional support to our agent community.

Agents at the Centre

What sets eXp apart is how we treat our agents — not as clients, but as partners. We walk their journey with them, from onboarding to milestone moments. We celebrate their growth, we stand :with them in challenges, and we equip them with everything they need to succeed — from systems training to emotional encouragement.

A Spotlight on Standout Women

Women like **Sharon Moodley** (66 and still soaring), **Kelly Brown, Lizna Nel, Lydia Vorster, Shene Vorster**, and **Cathy Hoogenhout** and so many more, represent the strength of oura network. These are women who've reinvented themselves, who lead with courage, and who uplift others through mentorship, innovation, and authentic excellence.

Sharon Moodley – Most Sponsored Agents: A connector and mentor, growing the business by empowering others. As Sharon says:



Sharon Moodley – Top Sponsored Agents

A connector and mentor, growing the business by empowering others.

"At 66, I joined eXp with excitement and a hunger to grow. It gave me wings. With tools, support, and heart — this platform turned my silver into gold. Joining eXp was more than a business decision — it was a turning point in my life and career. I was drawn to eXp Realty's innovation, but what I discovered was something even more meaningful: unbelievable support, genuine collaboration, and endless possibility.

What amazed me most was how manageable and exciting the learning curve was. The tools, training, and mentorship at eXp made growth feel not just possible, but energizing — even at a stage of life where many might hesitate to start something new. Age didn't limit me; it empowered me to lead with experience and heart.

This platform truly lifts women of all backgrounds and life stages. Whether you're starting out or starting fresh, eXp gives you the freedom to build your business your way — with a network that genuinely wants to see you win. To anyone wondering if it's too late — it's not. You belong here. Your voice, your journey, and your dreams still matter. And at eXp, you'll never have to walk the path alone."



Kelly Brown – Top Unit Sales

Consistently delivering volume and value with her razor-sharp focus on clients.

"I came from 25 years in sales. Real estate was never the plan — now I can't imagine doing anything else. eXp transformed my career completely. With over 25 years in sales — from luxury skincare to high-end pet nutrition, pharmaceuticals, and even electrical components — I've experienced just about every side of the selling world. It wasn't always glamorous, and it certainly wasn't always easy, but I've always pushed myself to succeed. Real estate, however, was never on my radar. The long hours, weekend commitments, and commission-only pay seemed daunting. Yet, what began as a "temporary" trial quickly turned into a fulfilling career that has now spanned eight incredible years.

After five years in the property industry, I found myself at a crossroads. I was ready to branch out and start my own agency. Then, during my studies, I was introduced to eXp. Initially skeptical, I decided to give it a chance — and it was a decision that changed everything. eXp offered the unique opportunity to build my own business while benefiting from world-class support, high commissions, and unmatched freedom. No office politics, no red tape — just a powerful platform built by agents, for agents. Joining eXp was more than a career move; it was a complete professional transformation, and hands down, the best decision I've ever made."



Lydia Vorster – Top All-Rounder

A true all-in-one achiever — consistent, strategic, and always on target.

"I needed a better way to live and work — eXp gave me that. I'm building wealth, freedom, and legacy all at once. When I joined eXp, I wasn't just looking for a new agency — I was searching for a better way to live and work. What caught my attention was the exit strategy — a chance to build a retirement plan through multiple income streams, all within the same industry I love. I didn't want to live from commission check to commission check anymore. I wanted freedom, legacy, and long-term security.

As a woman in real estate, I've worn many hats — mom, wife, business owner — and eXp's flexible, cloud-based model has allowed me to grow without limits. It's more than a business model; it's a lifestyle supported by a global company with heart. I'm building wealth while staying fully present for the moments that matter most. What makes eXp powerful for women is how it celebrates, equips, and uplifts us. Here, you are seen, supported, and set up to succeed — no matter your age, background, or stage of life. To every woman considering this path: Take the leap. eXp offers more than a place to sell homes — it's a place to build the life you dream of, with purpose and possibility."

Thandeka Sibanyoni – Top CAP Agent



Breaking limits with every transaction, earning recognition at every level.

"Real estate is my saving grace."
When I started my journey in real estate, I had no idea just how much it would change my life.
What began as a career move has become my calling — a space where I can grow, lead, and break through limits I once thought impossible.
As a CAP Agent with eXp South Africa, every transaction is more than just a deal — it's a step toward something greater. I've been recognised at various levels, but for me, the real reward is knowing I'm building a future for myself and serving clients with excellence and heart.

eXp has given me the platform, the tools, and the belief to reach higher. And through it all, real estate has truly become my saving grace.



Kym Clephane – Top Revenue Generator



A powerhouse of precision and results, leading from the front with unmatched earnings.

"When I joined eXp Realty, I was searching for a business model that allowed me to operate independently while still being part of a collaborative and forward-thinking community. eXp Realty has delivered exactly that, and more. It's not just a real estate company; it's an innovative platform where professionals, especially women, are empowered to lead, grow, and succeed on their own terms.

One of the most rewarding parts of my work is meeting incredible buyers and sellers, and helping them through one of life's most exciting transitions; buying or selling a home. eXp Realty fosters a culture rooted in collaboration over competition, where agents support one another by sharing knowledge, tools, and strategies for success. What sets eXp apart is the environment of encouragement and growth.

I've found mentors, friends, and colleagues who genuinely want to see each other succeed. My advice to new agents entering the real estate industry is this: be curious, stay humble, and never stop learning. Take every opportunity to gain experience, ask questions, and absorb insights from those around you. And above all, be honest and transparent with your clients; integrity is the foundation of a lasting and successful career in real estate.

Marketing in Motion: Elevating the Brand

By Khanya Gundwana



Marketing Coordinator
eXp Realty South Africa

This year, eXp Realty South Africa claimed a major industry milestone — winning Residential Real Estate Agency of the Year at the prestigious Reside Summit Awards 2025. A testament to the strength of our business model, this win reflects the excellence and dedication of our agents, staff, and leadership.

In July, we launched the North Coast Corporate Classic powered by eXp — hosted at Zimbali Country Club and broadcast on SuperSport Golf. It was a proud moment that merged sport, business, and community — showcasing eXp as a premier player on every stage.

Our partnership with Laureus Sport for Good continues to evolve, with our agents actively supporting youth through the likes of the 9Miles Project in Cape Town and St Francis Bay.

This is marketing with heart — where our management team and agents are not just seen, but felt, in the communities we serve.

Events with Impact

By Bongi Budaza



Events Marketing Coordinator
eXp Realty South Africa

From the Eastern Cape to the Western Cape, the Free State to Gauteng — our 2025 roadshows have created powerful moments of agent connection, business growth, and brand elevation. These events are more than meetups — they're catalysts for inspiration, collaboration, and recruitment. This is exactly what makes eXp South Africa the #1 real estate agency - it continues to empower women and all to thrive with unmatched support, innovative systems, and a culture of collaboration that celebrates success. Looking ahead, we're thrilled to announce eXpcon Cape Town 2026, set to take place in the

Mother City:
Event Schedule:

- Tuesday, 17 February 2026: Laureus Sport for Good Fund Run powered by eXp
- Wednesday, 18 February 2026: Day 1 – Conference & VIP Cocktail Evening
- Thursday, 19 February 2026: Day 2 – Conference & Annual Awards

Expect immersive sessions, regional breakouts, leadership panels, excursions, and unforgettable networking. Cape Town 2026 will be where vision becomes momentum.



EXP REALTY

100+ Reasons eXp is #1 – Voices of Women in eXp South Africa

"Why is eXp the #1 real estate agency in South Africa?"

Here's what the women of eXp South Africa had to say:
Uncapped Earning Potential – Scale faster, smarter, and on your own terms

• Marike Wilkinson, Transactions Senior Analyst (Western Cape): "*Support isn't a department here — it's our culture.*"

•Nolitha Zwane (Gauteng): "*At eXp, women don't need to ask for a seat — we build our own tables.*"

•Fiso Thwala (KwaZulu-Natal): "*eXp gave me freedom, global opportunity, and the best training in the industry.*"

•Kim Schoeman (Eastern Cape): "*I'm growing faster, serving better, and dreaming bigger with eXp.*"

• Nadia Hurter (Gauteng): "*eXp gave me freedom, passive income, and the power to build my brand.*"

•Thea Calitz (KZN): "*eXp empowers women to lead businesses and build legacies from anywhere.*"

•Patricia Ann Judd (WC): "*Even in a quiet sales month, revenue share ensured I still got paid.*"

•René Botha (GP): "*eXp empowers women to lead, be heard, and thrive whilst fostering strong teamwork and support.*"

•Jeanette Smit (KZN): "*With the best support and training, eXp helps agents win.*"



Driving Growth with Future-Forward Technology

As a forward-thinking real estate agency, eXp Realty leverages cutting-edge technology and AI to empower agents, boost productivity and spark creativity in the metaverse. This is just one of the reasons why eXp Realty South Africa has grown from zero to more than 1,300 agents in less than four and a half years. At eXp, we're not just building careers - we're creating a community where the best in the business can thrive.

eXp REALTY

Truly, it's #WhereTheProsGoToGrow!

expsouthafrica.co.za

• Azraa Shabangu (KZN): "*eXp offers global tools, unmatched commissions, and tech that delivers.*"

• Sorena Cornelius (WC): "*I've built my business on my terms — surrounded by women who uplift.*"

•Surene Palvie, eXpert Care Desk Concierge (WC): "*Here, collaboration and integrity aren't buzzwords — they're the culture.*"

•Delicia van Wyk (WC): "*eXp supports agents with tools, flexibility, equity, and global reach.*"

•Nyarai Mubaiwa, Transaction Support Lead (WC): "*Collaboration is the heartbeat of how we serve our agents.*"

•Shelley Conyers (EC): "*The global eXp culture is ethical, uplifting, and one of a kind.*"

•Marilyn Fillis (EC): "*A cloud-based, global leader with unlimited growth and earning potential.*"

•Ashleigh Rodda (GP): "*eXp is a powerful platform with unmatched collaboration and opportunity.*"

•Noma Mhlungu (GP): "*At eXp, innovation is a way of life.*"

•Koketso Rasebopye (GP): "*We are elite practitioners, powered by innovation and personal service.*"

•Marié Combrink, Transaction Settlements Analyst (Free State): "*As a mom, eXp gives me the freedom to work flexibly and still achieve.*"




eXp
REALTY

Commercial

Mastering NSFAS Accreditation for Student Housing Success

By Retha van Rooyen



- A mismatched floor plan can derail your NSFAS approval - accuracy and preparation are essential.
- Legally shared rooms may not align with student preferences - design for demand.
- NSFAS pays biannually, not monthly, cash flow planning is non-negotiable.

Why NSFAS Accreditation Matters

Navigating NSFAS accreditation can feel like a bureaucratic labyrinth. As student housing investors and landlords, we often face a mountain of paperwork, shifting compliance standards, and student expectations that don't always align with the rules.

That's why I hosted a recent webinar "NSFAS Accreditation 101: Setting Your Property Up for Success" featuring expert consultant John-Claude Prins, who's helped dozens of landlords secure NSFAS approval.

Here's a breakdown of what you need to know to turn complexity into confidence and ultimately, into compliance and cash flow.

1.Compliance Starts with Documentation and Precision

NSFAS accreditation requires a detailed paper trail that must match the physical property. This includes:

- Fire compliance certificates
- Zoning approval
- Floor plans
- Lease templates

Key insight

If your paperwork doesn't align with what inspectors see on-site, you risk rejection. Even minor inconsistencies, like mislabelled rooms, can create red flags.

Pro tip

Be present during inspections. In-person engagement helps clarify property features and can smooth over grey areas.

2. Know Your Room Sizes - Legal vs. Logical

While NSFAS provides room-sharing guidelines based on square meterage, actual demand tells a different story.

Legal Guidelines

19m²+ → 3 students
14m² – 18.9m² → 2 students
Below 14m² → 1 student

But what works on paper doesn't always work in practice. "Student preferences vary widely," I shared during the session. "In some areas, 3-bed rooms fill up fast. In others, we had to scale back to 2-bed setups to avoid vacancies."

Takeaway

Let demand shape your room configurations, the legal maximum capacity doesn't guarantee marketability.

3. Grey Areas: En-suites, Cupboards & Floor Space

What counts as floor space isn't always clear.

- **Built-in cupboards**: Some inspectors deduct their footprint, others don't.
- **En-suite bathrooms:** Often counted, but not always consistently.
- **Measurement method:** Varies — some go wall-to-wall, others exclude fittings.

Bottom line

Until NSFAS enforces standardised guidelines, your best move is to prepare detailed floor plans and be ready to justify them in person.



4. NSFAS Payment Schedule: Cash Flow is King

This is one of the most misunderstood parts of the process and can make or break your finances.

- **Payments are made twice a year, not monthly.**
- **First tranche usually lands in March/April, covering Feb - May.**
- **Following payments often pre-fund the next period (e.g. May covers June).**

Plan to float expenses for 2–3 months upfront — including utilities, staffing, and maintenance. If you don't account for this lag, your operations may take a hit early in the year.

5. On-Site Presence = Approval Advantage

Every inspection brings nuance. Sometimes, being there makes all the difference. As John-Claude explained:

"There's no hard rule on measuring space or what counts — but being there to explain your setup helps a lot."

Your action step

Get to know your accreditation agents and meet them on-site. This builds rapport and allows you to defend your design and compliance choices in real time.

6. Your Success Checklist

To increase your odds of approval (and long-term occupancy), tick off these essentials:

- Accurate, updated documentation
- Floor plans that match your actual layout
- Room sizes designed for both legal limits and student preference
- Budgeting for delayed payments
- Relationships with accrediting agents
- Presence during inspections



Prepare, Don't Panic

Whether you're a seasoned landlord or just entering the student accommodation sector, NSFAS accreditation isn't impossible, but it does require a strategic, proactive approach.

At My Student House, we've seen how the right systems and preparation can lead to fully accredited, high-demand properties that serve students and deliver consistent returns for investors.

Ready to go deeper?

Watch the full webinar replay here.

Let's keep learning and building a stronger, more student-centric property sector, together.

Retha van Rooyen is a student accommodation investor, author, and coach. She is the Founder & CEO of My Student House, a platform that helps property investors navigate the student housing market with clarity, compliance, and confidence.



rei Education

My Student House

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RETHA VAN ROOYEN

Property Management

Revolutionising Property Management: How Preferental is changing the rental game

By Neale Petersen



More than 1,000 landlords across South Africa (and from 7 other countries) are turning to Preferental, the country's leading digital property management platform, to simplify renting, protect their income, and gain peace of mind. With smart tech, integrated services, and powerful protection products, Preferental is fast becoming the preferred way of renting.

"Our mission is simple - to reduce the stress and risk of property letting through smart, integrated solutions," says Ross Fitzcharles, Founder and CEO of Preferental.

A Complete platform built for Landlords and Agents

Preferental offers an end-to-end digital solution that includes:

- Property Listings
- Tenant Screening
- Digital Leases
- Deposit and Rental Collection
- Maintenance Management via Fixify
- Rental Income Protection
- Eviction Support via Xpello
- Deposit Plus – allowing tenants to pay deposits over 10 months while landlords get the full deposit certainty from day one.

Preferental manages a growing portfolio of 1,500+ rental properties, generating thousands of tenant leads each month, backed by technology and risk mitigation products that take the hassle out of day-to-day landlord management.

Smarter, Faster, and Safer Tenant Screening

“Tenant vetting is one of the most time-consuming and risky parts of property management,” says Fitzcharles. “We’ve reduced the screening process from over two hours to real-time results in seconds.”

Preferental’s advanced Tenant Screening solution integrates with:

- **TPN and Experian for credit data**
- **SARS for real-time employment verification**
- **Home Affairs for ID validation**
- **Google Cloud AI to identify document tampering**

With a single link, prospective tenants complete the applications and upload their required documents, and within seconds, landlords and agents receive a complete risk profile. The platform even detects if bank statements have been tampered with, a growing concern in today’s AI-enabled world.

preferental
the preferred way of renting

REVOLUTIONISING PROPERTY MANAGEMENT WITH SMART TECHOLOGY

The **complete property management solution** for landlords & agents who want less stress, and **more control.**



- AI + Real-time tenant vetting
- Integrated with TPN, SARS, Home Affairs
- Tenants pays Deposit over 10 months
- Landlords get full deposit up front
- Income protection included
- Property Listings
- Digital leases
- Maintenance & rent collection
- Eviction & legal cover

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SCAN ME

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> **“Our system checks everything, from fake bank statements to real-time employment, while providing immediate affordability results based on verified information.”**

Fitzcharles explains.

Tackling the AI Arms Race

While AI empowers agents to work faster, it also enables fraudsters. Fitzcharles warns that nearly 40% of tenant applications show signs of fraud, from doctored documents to false employment histories.

Preferental’s solution counters this with metadata checks, real-time scraping, document authentication, and affordability insights, giving landlords a powerful edge in spotting high-risk tenants before they sign the lease.

Deposit Plus: Solving the deposit dilemma

In a tough economy, tenants struggle to afford large deposits, while landlords need protection against damage or default.
Preferental’s Deposit Plus product solves both sides:

- Tenants can pay their deposit over 10 months
- Landlords receive full deposit certainty from day one

Even more impressively, Deposit Plus covers the full balance of the lease against death and disability while providing 4 months’ protection in cases where a tenant is involuntarily retrenched.

> **“It’s designed to protect everyone, the tenant, the landlord, and the agent,” says Fitzcharles. “This is where the future of renting is going, deeply integrated value.”**



Maintenance Made Easy

Through Preferental’s partnership with Fixify, clients can request repairs directly on the platform. Service providers are notified, dispatched, and our partners provide an obligation-free quote. Once approved, the repairs are handled.

Built for Scale, Designed for Peace of Mind

The platform is especially useful for student accommodation, where applications peak just before move-in dates. Preferental helps agencies process dozens of applications in minutes, not hours.
Landlords and agencies can also add multiple team members, centralising their entire screening and management process.

Preferred by Pros

Backed by Guardrisk, OMART, and YARD, and now fully integrated with Property24, Preferental is positioning itself as a disruptor in the rental industry offering powerful tools that save time, reduce fraud, and protect income.

“We’re not just building software, we’re delivering true peace of mind,” says Fitzcharles.

To learn more or book a demo, visit
www.preferental.com

Property Management

Is your property budget breach-ready?

By Neale Petersen

When it comes to property investing, most landlords focus on the upside rental returns, capital growth, and yield. But few are truly prepared for the downside risk: what happens when a tenant stops paying or refuses to vacate? Eviction is not only emotionally draining but also financially crippling if you're caught off guard. In South Africa, residential evictions are governed by the Prevention of Illegal Evictions Act (PIE), which prioritises tenant rights and makes the legal process complex and time-consuming.

A single breach in the lease can spiral into months of lost income and tens of thousands in legal fees, especially if the matter ends up in court. And in an environment where economic strain is rising, these scenarios are becoming increasingly common.

Armand Nel
Chief Operating Officer

Who is your Eviction Management Partner in Property Protection?

Enter Xpello, a residential eviction and breach management solution designed to protect landlords and property managers from exactly this risk.

For just R250 a month, Xpello offers a streamlined, legally compliant process that intervenes early, resolves issues fast, and covers the legal costs if eviction is required.

This article unpacks how Xpello works, compares real-world scenarios with and without it, and shows why proactive protection is now essential for smart property investors.
When you crunch the numbers on an investment property, you calculate returns. But do you calculate risk? Yield, bond coverage, and ROI matter but what happens when a tenant stops paying? Or refuses to leave?

Most investors don't budget for legal breaches and the result can be financially devastating.

R250 that could save you R161,000

Let's break it down with two real-world scenarios one with protection, and one without.





Eviction and breach management made simple.
Full legal support, nationwide reach, and zero hidden stress.

At Xpello, we take the stress out of breach and eviction management for property owners and rental agents across South Africa. Our experienced legal team handles everything — from breach notifications to court proceedings — so you don't have to.

With residential and commercial solutions tailored to suit your needs, we act efficiently on your behalf and protect your property with confidence — every step of the breach process. Xpello operates nationwide and is trusted by rental professionals across the country to handle the tough stuff — legally, reliably, and with care.

Prevention is protection.
Protect your rental property from the beginning — partner with Xpello from the start.

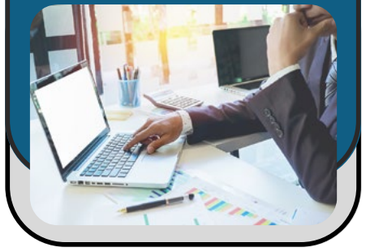
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Scenario 1: Tenant Defaults - No Xpello

Let's say you're earning R12,000 per month rental income, enough to cover your bond and basic costs. At month 6, your tenant defaults.

You send the standard 20 business day demand letter. Two months' rent already gone. You try to resolve it yourself, but by month 3 or 4, you're still unpaid and now you need an attorney.

Scenario 1: Cost Breakdown

Item	Amount
Lost rent (8 months)	R96,000
Legal eviction costs	R65,000
Total Loss	R161,000

And that's assuming an unopposed eviction.

Scenario 2: Tenant Defaults - With Xpello

For just R250 per month (R1,500 over 6 months), you're covered by Xpello, South Africa's leading eviction management solution.
The moment your tenant misses a payment and you submit a letter of demand (cc: breach@xpello.co.za), Xpello takes over, fast.

"We aim to stop the spiral early. Our model focuses on resolution, not just eviction," says Elize le Roux, CEO of Xpello.

- 98% of tenant breaches are resolved without court action
- Zero legal fees, even if eviction is necessary
- Average eviction time: 4 months or less

Scenario 2: Typical loss with Xpello (No eviction needed)

Item	Amount
One month's lost rent	R12,00
Xpello Subscription	R1,500
Total Loss	R13,500

If eviction is required

Item	Amount
Lost rent (6 months)	R72,000
Legal fees	R0 (fully covered)
Xpello subscription	R1,500
Total Loss	R73,500

Why Xpello Is a Game-Changer for Landlords & Agents

With evictions governed by the PIE Act, delays, backlogs, and red tape are the norm. Xpello eliminates this complexity. Here's what R250 per month gets you:

- Immediate breach response with legal oversight
- No legal fees for unopposed or opposed evictions
- National eviction attorney panel ready to act
- High success rate: 98% of breaches resolved without court
- Lower risk of prolonged vacancies and legal limbo
- Cashflow protection and better sleep at night

How it Works: A Simple 3-Step Process

1. Tenant defaults? Send a letter of demand and cc breach@xpello.co.za

2. Xpello activates: Legal engagement begins immediately

3. Resolution or eviction: Handled by specialist attorneys - you're informed, but not burdened

If the tenant vacates, and you want to pursue arrears or damages, Xpello can connect you to a partner attorney at a 15% discounted rate.

Xpello is not insurance. It's prevention.

“This isn’t just legal coverage — it’s risk management for landlords. We’re here to protect your income stream, not just react to crisis,” says Armand Nel, Head of Legal at Xpello.

For Property Investors & Rental Managers, here’s the Bottom Line

Without Xpello	With Xpello
Losses up to R161,000	Max loss around R13,500–R73,500
Legal costs R40,000–R65,000+	Legal costs fully covered
No structure or legal partner	98% resolution success rate
Slow timelines, confusion	Fast action, clear outcomes

Who Should Use Xpello?

- Private landlords
- Property managers and agents
- Portfolio investors
- Anyone leasing property to residential tenants

Pricing & Criteria

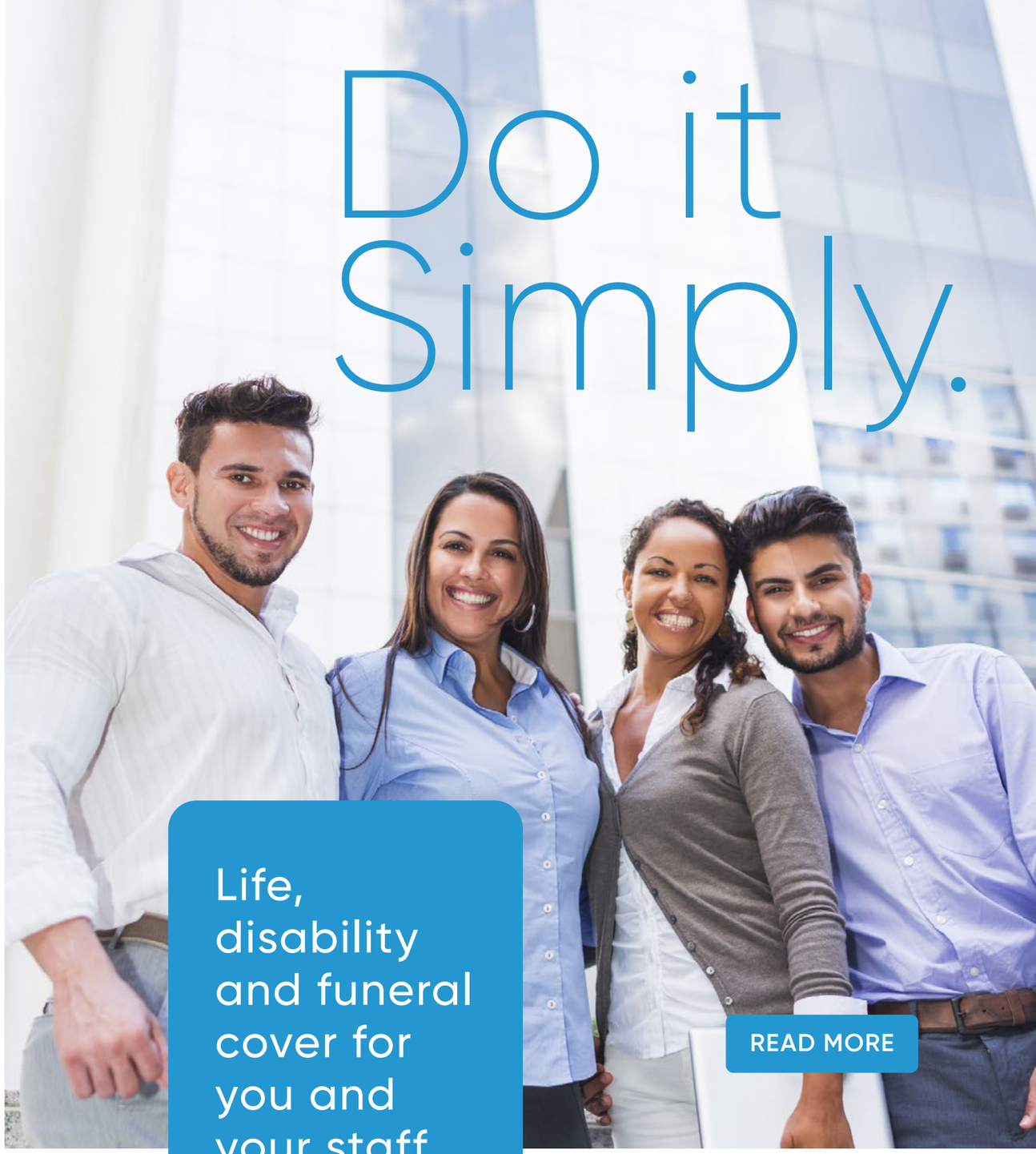
- R250 per month (incl VAT) or R2,760 per year
- Tenants must pass affordability and credit checks
- No cover if tenant is already in breach or defaulted in last 4 months

Don’t just budget for growth - Budget for Risk

Every investor focuses on profit. But smart investors plan for what can go wrong. With Xpello, you protect your cash flow, avoid legal shocks, and stay in control, even when tenants don’t pay.

Get protected today: **chat@xpello.co.za**
More info: **www.xpello.co.za**

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Rental Portfolios

Built on the Power of One

for Scalable, Profitable Growth



www.weconnectu.co.za

WeconnectU™



At WeconnectU, we're driven by a powerful mission: creating more valued and valuable property managers. We understand that to thrive in the South African rental market, property managers need the best tools to streamline their operations and communicate their unique value to clients.

In a crowded market, it takes more than routine administration to stand out. Property investors are no longer just looking for basic services – they want rental asset managers who can grow, protect, and optimise their investments.

This shift is why we ensure our solutions ecosystem goes beyond administration to support true asset management. WeconnectU empowers rental asset managers to exceed investor expectations with proactive, technology-driven strategies that enhance value, reduce risk, and drive profitability.

In a competitive market with massive fee pressure, any chance to create a wow experience for clients should be welcomed with arms wide open. The more responsibility and risk you can take off your clients' shoulders, the more value they perceive in your service, and the more secure your business (and income) will be. But how do you keep wowing your clients while you and your teams are worked to the bone?

That answer is easy. You don't.

A Fully Connected End-to-End Ecosystem That Works as One

That is where the Rental Asset Management Ecosystem from WeconnectU changes the game. At its core is the seamless union of RAMS and RedRabbit – now operating as a single, fully-connected ecosystem. What were once separate platforms have evolved into a purpose-built environment where leases, inspections, maintenance, financials, and compliance all work in sync.

No duplication. No version conflicts. No double capturing.

Real-time syncing across every workflow means fewer errors, faster turnarounds, and complete visibility across your portfolio. Managers gain clarity. Teams stay aligned. Investors get instant answers. And business leaders finally have the tools to scale operations without scaling complexity.

This isn't a third-party integration. It is a unified ecosystem – intelligent, intuitive, and ready for growth. From your business-critical tools to effectively manage and scale, through reporting that helps you manage your business with insight, to various forms of communication designed to effectively convey your value, WeconnectU supports you in becoming a truly valuable and valued property manager.

Safe, Secure and Trusted

At the core of the solution is the bank integration, giving you the efficiency to effectively manage

and scale without having to worry about the safety and security of your trust accounts.

Zero transactional fees on trust accounts with real-time reconciliation, backed by bank-grade encryption and audit trails, give you peace of mind while ensuring compliance with all regulatory requirements.

You have access to view your trust accounts directly on the online banking profile and can pull statements for extra peace of mind. Security is built in at every level, with segregation of duties at every step to protect the integrity of your profile. A hard-coded audit trail captures every action, ensuring full traceability.

Multi-factor authentication secures your login process, preventing sharing of login details and protecting your account from unauthorised access.

We've designed the receipting and payment process to be not only safe and secure but also as easy as possible, so you can focus on growing your business with confidence.

Managing Your Business at scale

Tenant Onboarding with Built-In Credit Checks

Integrated credit screening enables rapid, confident tenant selection, reducing the risk of defaults and stabilising income streams.

Compliance at Every Step

For the first time, you can effectively manage your compliance with clear visibility into whether your tenants and investors are FICA compliant, while ensuring your business stays fully compliant as well.

Audit-ready reporting with online auditor login allows easy access to information and a streamlined audit process, reducing time and costs. Timestamped records and automatic logging are embedded into every workflow, transforming compliance from a chore into standard practice.

Lease Management That Never Misses a Beat

Lease changes — whether renewals, escalations, or terminations — automatically sync across inspections, maintenance schedules, communications, and financial workflows, ensuring nothing is missed and timelines stay accurate.

Inspections

Powered by our seamless RedRabbit integration, inspections come with easy-to-access templates that make incoming, mid-term, and outgoing inspections faster and more compliant than ever before.

Tenants and investors receive access to online inspection reports that automatically sync with the rental account, ensuring transparency and up-to-date information.

Rental Account Management at Scale

Comprehensive account management for residential and commercial property with automation and bulk processing at every step. From easy-to-understand investor statements to full-spec building statements, all the way up to trial balance.

AI-powered automation streamlines invoice reading, document management, and billing cycles across residential and commercial portfolios. This reduces manual admin, increases accuracy, and supports scalable growth.

Our state-of-the-art billing schedule is designed to help you shine — never again forgetting to bill tenants for recoveries or to pay third parties.

Most advanced collection methods

Our most advanced collection methods feature EFT debit order collections and PayNow functionality through seamless Netcash integration, enabling tenants to pay via click-to-pay, debit and credit cards, QR codes, and more — giving tenants every possible way to settle their accounts.

With our intuitive and accurate billing engine, collections are precise and considerate, reducing disputes and improving cash flow. This also makes reconciliation an automated process — streamlining your financial workflows and making collections more efficient and effective than ever before.

Comprehensive Arrears Management

Built-in dashboards to easily manage, bulk personalised payment reminders as well as custom branded or attorney branded letter of demands, adverse listings accelerate arrears recovery and protect your cash flow, all on one intuitive dashboard.

Maintenance Management

Tenant maintenance requests trigger simple, easy-to-manage workflows that ensure timely and compliant maintenance. Issues flagged during inspections or raised by tenants become measurable, manageable work orders.

With cost tracking, timeline visibility, and communication logs, your maintenance service is reliable, transparent, and scalable — turning maintenance from a reactive task into a proactive value driver.

Communication That Builds Relationships

Communicating your value has never been easier. Personalised and bulk communication, combined with brand-aligned templates, fosters trust and professionalism with investors and tenants alike. Every communication is audit-trail enabled and date-stamped, enhancing transparency and confidence in your service delivery.

Powered by world-leading email delivery technology, your messaging reliably reaches its intended destination — ensuring your communications are timely, consistent, and effective.

Communicating Your Value

REPORTING THAT TELLS THE FULL STORY

Detailed income and expense reports broken down by category help you ensure you're capturing the full value your business delivers.

This insight supports smarter pricing and positions you as a more valuable and valued property manager — a core part of our mission to help you differentiate and grow.

ASSET MANAGEMENT REPORTING THAT ELEVATES YOUR VALUE

Investment-grade reporting transforms raw operational data into strategic insights, helping you unlock and communicate the true value within your portfolio.

By turning complex data into clear, actionable intelligence, you position yourself as the asset manager driving growth and maximising returns — far beyond traditional property management.

Conclusion: The Shift From administrator to Strategic Partner

WHEN YOUR SOLUTIONS SCALE WITH YOU, THE POSSIBILITIES ARE ENDLESS.

WeconnectU delivers a complete rental management end-to-end ecosystem that goes beyond administration to empower strategic growth, operational efficiency, and trusted relationships.

With integrated workflows, AI automation, and powerful reporting, you're equipped to scale profitably, reduce risk, and communicate your true value to investors and tenants alike.

Communicating Your Value

Detailed income and expense reports broken down by category help you ensure you're capturing the full value your business delivers.

This insight supports smarter pricing and positions you as a more valuable and valued property manager — a core part of our mission to help you differentiate and grow.

Experience the future, today

The fact is that the property landscape isn't changing. It's already changed. And WeconnectU is the only solution on the market to address all the challenges of this new environment.

You can slave away using outdated tools, paying for extra features and integrations, or you can upgrade to the ultimate one-to-end ecosystem that really does it all.

This is the shift from reactive management to proactive growth.

It is no longer about managing properties.

It is about managing performance, relationships, and returns that truly make you a more valued and valuable property manager.

This is the shift **from reactive management to proactive growth.**

Get in touch

WeconnectU™

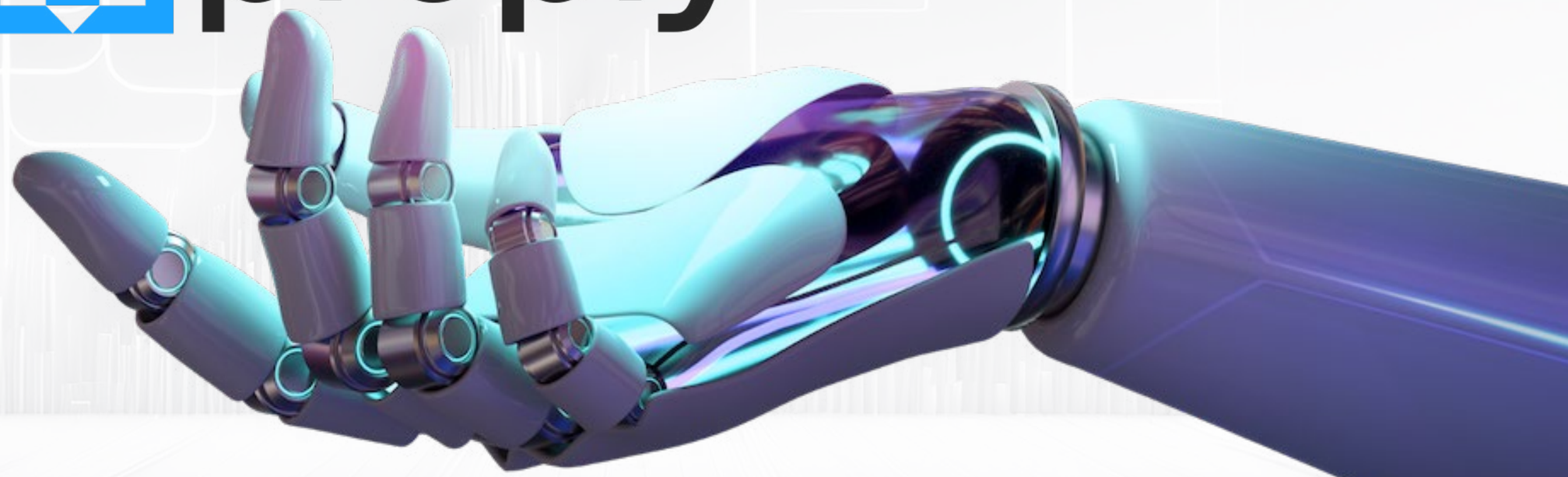
Technology

What no one tells you about building a Proptech start up in South Africa

By Wesley Roos



proply



Let me start with this: I've started a lot of businesses. Most of them failed.

But when I started Proply, it wasn't just another startup idea. It came out of a very real problem I had. My business partner and I were trying to build a property portfolio in Cape Town, specifically short-term rentals on Airbnb.

The idea was simple: the yields were better. Higher income relative to bond repayments. So we went all in on this model: no big deposits, just careful financial modelling to make sure every property was cash-flow positive from month one. And that's where the pain started.

It turns out, if you want to properly analyse a property deal in South Africa, good luck! The data you need is either locked behind expensive paywalls, tied up with agents, or simply not available in a single place. You can find it, if you have subscriptions, relationships, and time to dig.

But it's not easy. And it's not made for people like me or the thousands of other regular people trying to make smart investment decisions.

So I did what I usually do: I built the tool I needed. And that's how Proply started.

First as a rough solution to help us run numbers. Then as a data aggregation platform. And eventually, as a suite of tools for buyers, insurers, and real estate platforms that put the power of clean, accessible property data into the hands of people who actually need it.

From solo spreadsheet to Software Platform

I never had a fear of starting something. I've always been biased toward action. But these days, I look for validation. I don't build for the sake of it anymore. What gave me the green light with Proply was simple: other people started asking me for help.

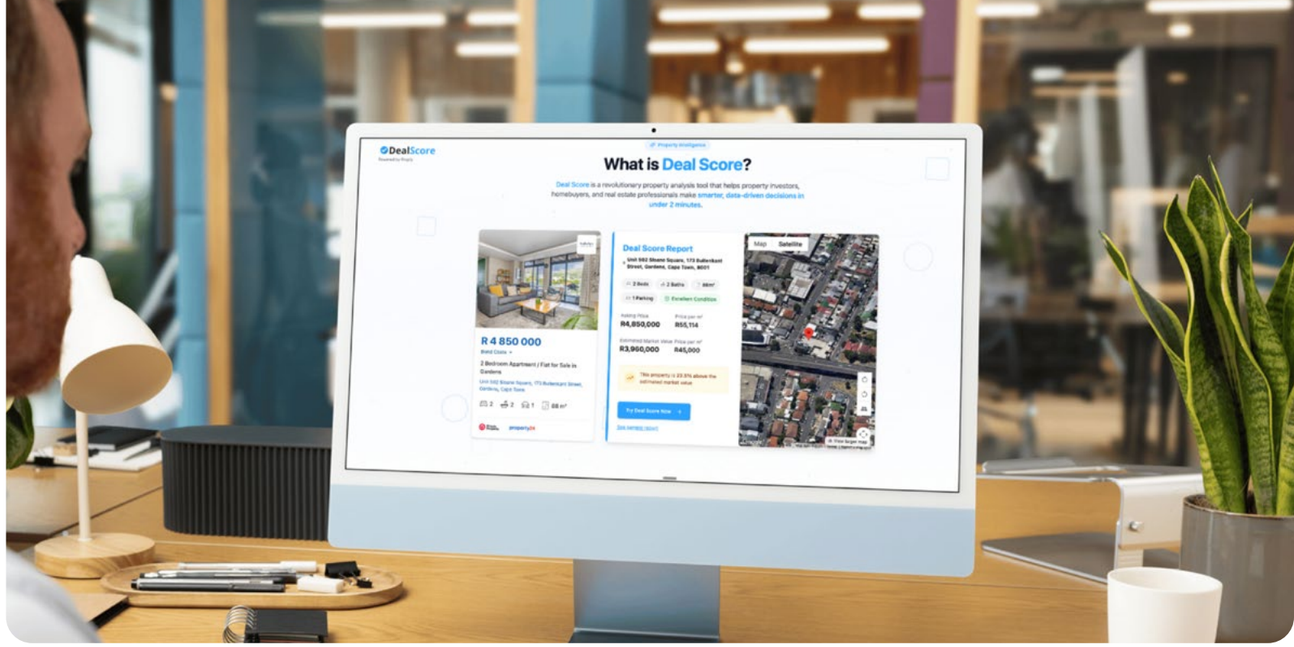
Friends. Family. Friends of friends. They all wanted to know, "Is this a good investment?" I realised I wasn't the only one flying blind.

And that became the core idea: make decision-grade data accessible to everyone. Not just banks. Not just agents. Everyone.

The Consulting Phase (aka: the part that didn't scale)

At first, Proply wasn't a tech product. It was a hands-on buyer advisory service. We'd analyse properties, make recommendations, and charge a fee based on the accepted offer price. Kind of like a financial advisor, but for property investment. And it worked. For a while.

But we quickly hit a ceiling. Even with a small team, we couldn't handle more than 5 - 10 clients a month. It was human-limited. Not scalable. That's when we pivoted away from a service business and into a proper tech-first product. And here's where things got real.



The Real Estate Industry Is... Complicated

If you think building a B2B Proptech product in South Africa is hard, try doing it as a solo founder with no VC funding, trying to sell into the insurance and real estate industries, while also trying to prove that your product deserves to exist. It's not just hard. It's brutal.

I wasn't warned about this, exactly. But I did get a lot of "What you're building isn't going to work... but let us know when it's finished so we can use it." That weird mix of criticism and curiosity is something I've come to appreciate. It means you're building something interesting enough to watch, even if people don't believe in it yet. And then there were the agents.

Agents vs. Proply

Real estate agents have not been our biggest fans.
To be fair, I get it. Our Deal Score reports give buyers access to pricing data, comps, yield insights, and risk metrics; things agents have traditionally held close to the chest. So when we came along with a transparent, R89 report that bypasses the gatekeeping, it ruffled feathers. Some agents have actually told us, "Are you sure this email was meant for me?" Yes. It was.

But here's the plot twist: the best agents, the ones doing real volume, are the ones using Deal Score themselves. They run reports for their clients. Some even pay out of pocket. They understand that better data makes their advice more credible, not less.

Still, the resistance is real. And in some ways, it's a signal that we're doing something right.

Getting punched in the face, then getting back up

There's no version of building a company that doesn't involve getting hit. A few weeks ago, I had what might have been the worst day yet at Proply: three VC rejections in one day, a failed client pitch, technical issues on the B2C product, and about two weeks of cash left in the bank.

We'd already raised a round, but we weren't profitable yet, and every day felt like we were inching toward the edge. And somehow, I loved it.

Because the product was live. People were using it. They were paying for it. It wasn't done, not even close, but it was real. And that's the part I love. I love that we've built something that's useful enough that people are willing to use it while it's still rough around the edges. That gives me the roadmap. That gives me purpose.

The loneliness of a solo Founder

The hardest part of all of this? Doing it alone.

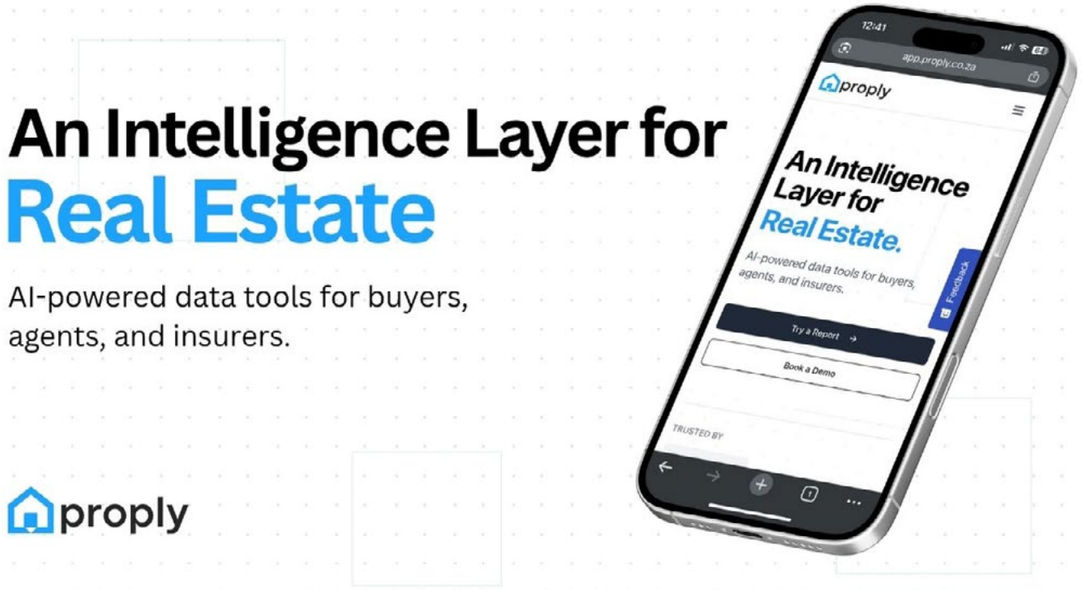
Being a solo founder means making 100 decisions a day and second-guessing half of them. It means not having someone to bounce ideas off or challenge your thinking when you're too deep in your own head. It also means nobody really sees what's going on behind the scenes, not just the logistics, but the mental load.

It's like being an iceberg. People see the top 10%. The rest happens silently, below the surface.

Product Lessons and User Truths

One of the most surprising things we learned is how much a great user experience can compensate for imperfect data, at least temporarily. When we launched Deal Score, we knew some of the valuation accuracy still needed work. But users loved it anyway. Because the of experience; clean, fast, intuitive, gave them confidence. It bought us time.

Still, UX only goes so far. You have to get the data right. That's why we're rolling out a new valuation model this month. It's our biggest improvement yet, and I honestly think it's going to take Deal Score to the next level.



What's Next

Right now, our focus is on getting the valuation model sharp. With new data integrations from one of our partners, we're about to offer the most accurate property value ranges we've ever had, with confidence bands and clear midpoint pricing.

After that? Retention. Layering value. Possibly tiered pricing. Possibly integrations. But all of it anchored around one goal: helping people make smarter property decisions with better, more accessible data.

Why I'm still here

People ask me why I keep going. The answer's simple: purpose.
Not because this one business is "the one." But because building things that solve real problems, even if it's messy, even if it fails - that's the work I want to be doing. And right now, I genuinely believe Proply has a shot at changing how South Africans think about property decisions.

Not with buzzwords. Not with pitch decks. With actual tools that actually work. And I'm just getting started.

CLICK HERE to book a demo https://app.proply.co.za/

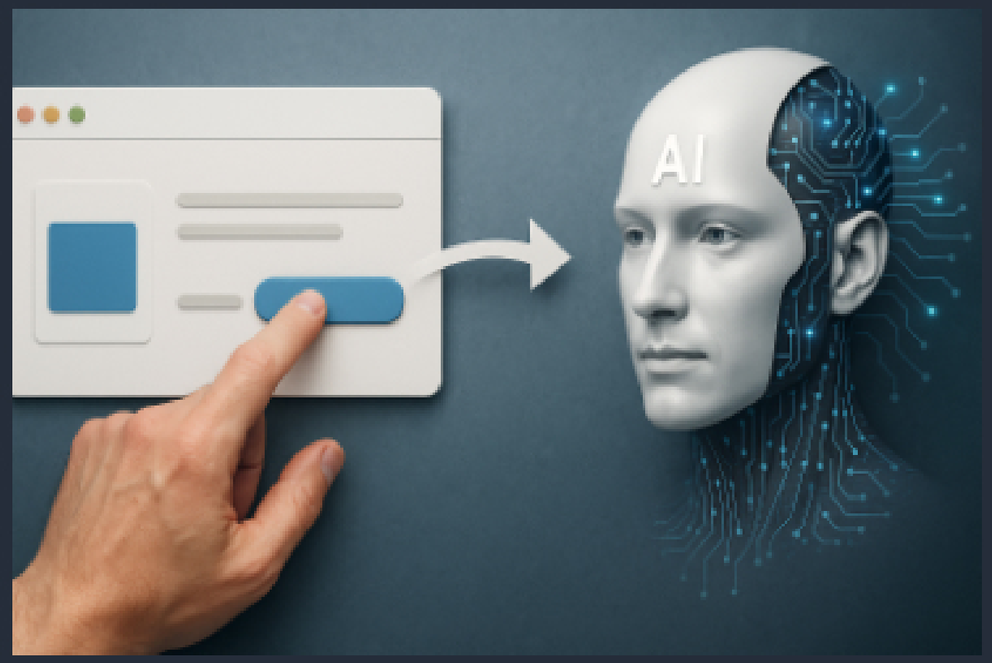
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Technology

Vibe coding with AI: Lessons from a Team Hackathon

By Eric Nienaber





It was a cold winter morning when our team gathered for our quarterly offsite, a chance to break from the routine and work on something that excites us. This time, we were setting out to push the boundaries of what AI could do in software development.

The plan was simple: one day, one team, one project. We'd use AI tools to code collaboratively in a style we call vibe coding - loose, fast, exploratory development driven by instinct and improvisation rather than rigid planning.

We'd all heard the hype: AI generating code at the speed of thought, spotting bugs instantly, building entire apps in minutes. But what really happens when you put it to the test in a real-world setting, with real developers, on a real application?

We were about to find out.

The Project

We chose to build a shared whiteboard app - an infinite digital canvas where you can draw, share files, screen-share, and add just about anything you like. The idea was perfect: simple enough to start quickly, flexible enough to split into many parallel tasks.

Each team member used their own tools and approaches: some used Gemini, others Claude, some worked with Kilo Code or Cursor. Prompt styles ranged from bare-minimum instructions to highly detailed briefs. We even integrated our own IntelliWeave AI actions into the mix.

The first prompts came back in minutes. To our surprise and disbelief, we had working whiteboard prototypes almost immediately. For a moment, it felt like the rumours were true: maybe this really was the end of traditional development teams. Time for coffee.

The Highs and Lows

At first, AI felt like magic. It could scaffold an entire project, create components on demand, and even suggest fixes for obvious bugs. If you wanted a sidebar for tool selection, you could ask for it and get something functional right away.

But as soon as we layered new features on top, asked AI to work on already-modified code, or tried merging outputs from different prompts, the cracks appeared. AI had no real sense of the bigger picture. Each prompt was treated as an isolated request, with no memory of what came before.

It quickly became clear that AI still needs a steady human hand. Without precise guidance, structure, and consistent naming, the results could become messy and unmanageable. We realised prompting isn't just about asking for something, it's about thinking like an architect and briefing the AI with the same clarity you'd give a junior developer.

We also saw just how unpredictable AI can be. The same prompt in the same and different models produced wildly different results. Even using the same tools, individual developers got different outcomes because of their own style and interpretation.

Where it worked

Despite the limitations, there were moments when AI really shone. It handled repetitive boilerplate code quickly, generated starting points for complex features, and even surprised us by smoothly configuring our IntelliWeave AI actions in the whiteboard app.

Where AI excels today is in getting you from zero to something tangible very fast. It's perfect for prototyping, scaffolding projects, and catching small issues. But for complex integrations, large-scale architecture, or merging multiple strands of code, it still struggles.

For the property sector, this rapid prototyping could be a game-changer. Imagine creating interactive sales dashboards, virtual property showcases, or tenant portals in days rather than weeks, testing ideas in front of clients before committing to full builds.

Lessons Learned

By the end of the day, we had gone from awe to realism. AI wasn't replacing us (yet...), but it was changing how we work.

We left with Three Big Takeaways

1. **Prompting is a skill**
   Writing good prompts is as important as writing good code. You need to specify structure, naming conventions, folder layouts, and state handling if you want clean, maintainable results.

2. **Use AI where it shines**
   Setup, boilerplate, and isolated components are its strengths. Expect to step in for deep integration work.

3. **Human review is non-negotiable**
   You must guide, inspect, and often rewrite AI output before it's production ready.



We're now building "prompt libraries" so we can reuse and refine instructions that work well. We're also trialing "AI huddles", short collaborative sessions where the team designs prompt together before anyone starts coding.

Looking Forward

The hackathon left us both grounded and excited. We know AI will play a big role in our future development work, but we're approaching it with a clear understanding of its limits.

The technology is improving fast. We'll keep experimenting with UI generation, IntelliWeave AI integrations, and structured prompt strategies. But we won't lose sight of the fundamentals: architecture, maintainability, and human oversight.

For property developers and real estate agencies, these lessons matter. AI-assisted "vibe coding" can shorten the journey from concept to interactive tools, whether it's a 3D property explorer embedded on a website or a custom CRM for managing listings and leads.

Some final thoughts

The hackathon left us both grounded and excited. We know AI will play a big role in our future development work, but we're approaching it with a clear understanding of its limits.

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Investing

Why 2025 is a rare window for SA Property Investors

By Jaco Grobbelaar



Savvy investors are seizing low prices and high yields while fear drives others out of South Africa's property market.

- **Low property prices and high rental yields make 2025 a prime time for savvy investors to build cash-flowing portfolios.**
- **Leverage other people's money - banks, sellers, tenants to build long-term wealth through smart property deals.**
- **While others panic, strategic investors are quietly acquiring undervalued assets and running them like disciplined, income-generating businesses.**



There's a growing narrative that South Africa is falling apart, that it's a failing state where property investment is a dead-end and bricks and mortar are no longer a safe bet.

Political instability, interest rate hikes, and unemployment dominate headlines. And as fear spreads, many are selling off their properties and pulling out of real estate altogether.
But I'm doing the opposite.

While others are running, I'm buying as many properties as I can get my hands on. Why? Because I follow one of Warren Buffett's most powerful principles: "Be fearful when others are greedy, and greedy when others are fearful.

Right now, the South African property market is full of fear. And in that fear, I see one thing: opportunity.

Property Is cheap but the yields are not

In many parts of South Africa, property prices have remained flat or even declined in real terms over the past decade. For the fearful, this is a sign to exit. But for the informed investor, this is the moment to strike.

Unlike in overheated markets where yields are compressed and you're buying at the top of a bubble, South Africa currently offers a rare combination: low entry prices and high rental yields.

You can acquire a well-located apartment, student room, or multi-let unit at a significant discount and in some areas, achieve rental yields of 12% or higher. Try getting that in other popular asset classes. Most of them are propped up by hype, speculation, and emotion.

In property, you can make your money on the day you buy, not just the day you sell. Buy right, renovate wisely, manage smartly and you've got a cash flow machine.

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You Can Get Rich Using Other People's Money

One of the most underrated truths in property is this: you don't need to be rich to get started but you can become wealthy by doing it right.

Property, unlike many investments, allows you to use leverage, so you can:

- **Use the bank's money to fund 90% or even 100% of your purchase.**
- **Use a seller's finance to delay or structure payment.**
- **Use investors' money to raise capital for deposits and renovations.**
- **Use your tenants' rent to repay your bond, month after month.**

In essence, you're using other people's money to build a portfolio that you own and control and which pays you while it grows in value.

Now add a strong internal rate of return (IRR) to that equation, especially when your personal cash input is low and you begin to see why property outperforms many traditional investments when done correctly. The IRR on property, when leveraged smartly, is almost impossible to beat.



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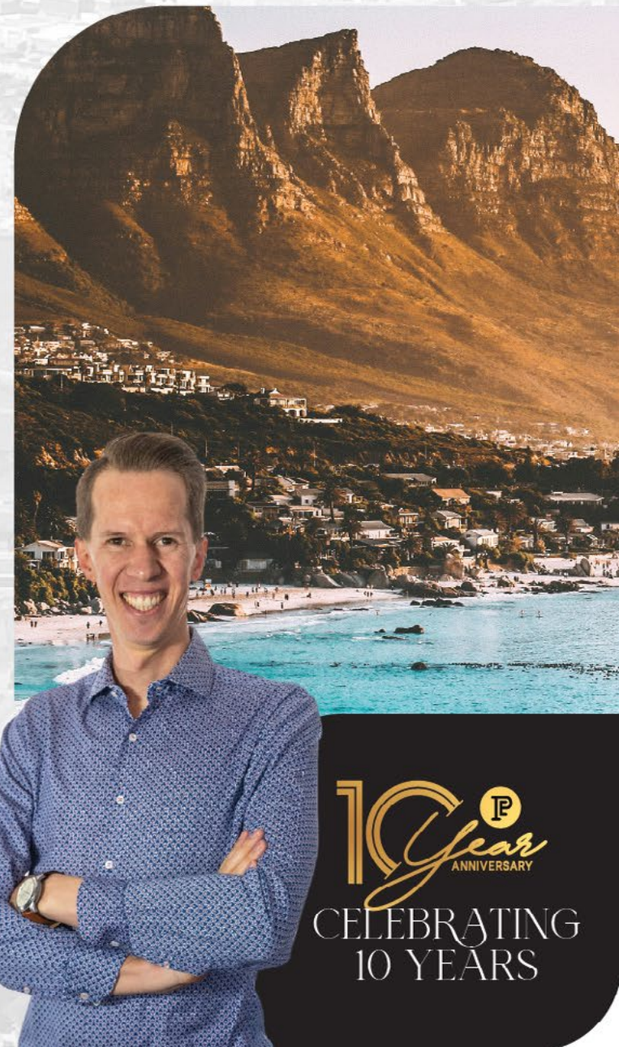
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The best opportunities are often found in the worst of times

History shows that the biggest wealth-building opportunities come not during times of stability, but during times of chaos.

This is exactly one of those times.

Fear has clouded the market. Many are selling at a loss, exiting real estate entirely, convinced that South Africa has no future. And yet, urbanization continues. People still need places to live — and preferably near where they work. Demand for affordable housing remains strong. Rents are still rising in well-located areas. And while politicians debate policies, the fundamentals of property remain:

- People pay for shelter.
- Tenants repay your bond.
- Cash flow can be predictable and passive.
- Property is real, not a number on a screen.

In tough times, good deals are abundant. But only if you know what to look for and have the courage to act.

You must treat it like a Business

Let's be clear: this is not a get-rich-quick scheme.
Building a property portfolio is building a business. And businesses require systems, discipline, and wise decisions.

- **If you want to win in property, you must:**
- **Buy below market value. Never overpay. Use Lightstone, negotiate hard, and know your numbers.**
- **Renovate smartly. Don't overcapitalize. Renovate with purpose, not emotion.**
- **Rent with care. Vet your tenants. Use a reliable lease. Protect your cash flow.**
- **Manage well. Track your income and expenses. Automate where you can. Stay compliant. Stay informed.**

Run it like a tight ship. Because even the best investment can sink if poorly managed.

The Asset Class no one talks about, but should

There's a lot of noise right now about new-age investments. Assets you can buy with a click, store in a wallet, and speculate on through hashtags and hype.

But many of these asset classes, while popular and "hot," don't generate predictable income. They don't offer tangible security. And many will fade as quickly as they rose.

Without naming names, I'll say this: I'm not chasing the trends. I'm building long-term wealth. Quietly. Strategically. With bricks, cement, rental agreements, and tenant debit orders.

I'm not alone, but I'm in the minority

Those of us who are quietly acquiring properties during this season are not blind to South Africa's challenges. We see the infrastructure gaps, the governance concerns, the financial pressure on the middle class.

But we also see what others don't:

- **That properties are undervalued.**
- **That good tenants still pay good rent.**
- **That interest rates will stabilize.**
- **That properly structured property portfolios create generational wealth.**

And that while many are sitting on the sidelines, waiting for someone to "fix the country", we're building empires one property at a time.



This is a once-in-a-decade opportunity

I truly believe that in 10 years' time, we will look back at this season and see it for what it is: a window of opportunity that too many missed because they were too afraid to act.

They'll say: "I should have bought in 2025 when the market was soft." I don't want to be in that group.

I want to be in the group that acted. That bought. That built. That created cash flow and capital appreciation through wise investments and strategic structure.

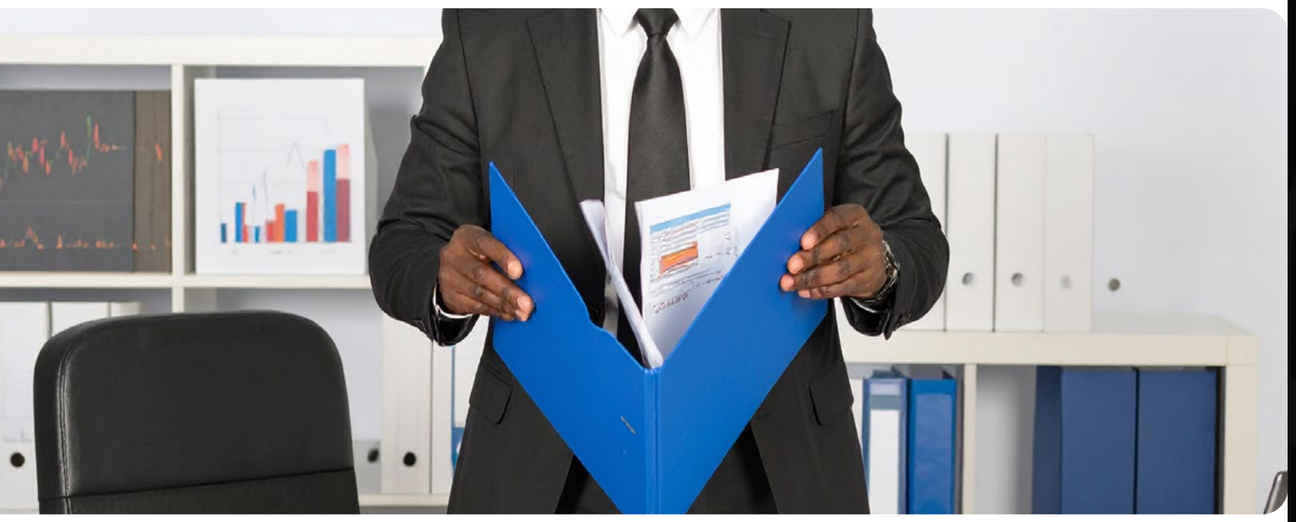
Final Thoughts: It's still a yes, if you do it right

To those asking whether it still makes sense to invest in property in South Africa, my answer is this:

Yes, absolutely. But only if you do it right.

Structure your entities correctly. Buy at the right price. Use leverage wisely. Manage your portfolio like a business. And stay the course when others are losing faith.

It's in the chaos that the builders thrive.
And I, for one, am still building.





Investing

6 Off-Plan property pitfalls investors must know in 2025

By Jason Lee



Buying off-plan can be lucrative, but only if you know the risks.

- **Off-plan contracts often favour developers, protect yourself legally before signing**
- **Deposits may be locked up or lost, insist on refund clauses and interest**
- **Delays and market shifts can kill returns — stress test your finance early**

With the announcement of a decrease in repo rate of 25 basis points on 31 July 2025, the South African Reserve Bank is setting a trend contrary to what central banks are doing in major markets.

This is good news for the property development industry in South Africa as nothing ignites pre-sale actively more than lower interest rates.

The pros of buying off -plan from developers is the subject of another article, but in this article, I would like to look at what you need to know to protect yourself before signing on the dotted line.

Here's 6 things every investor must check before signing a developer's contract.

1. The offer to purchase agreement is not on your side

Developers pay expensive lawyers to draw up offer to purchase agreements that protect the developer at every turn. These agreements may contain several clauses that do not benefit the buyer. Some examples are the following:

- Developers right to cancel the agreement. Sometimes developers sell out projects in a slow market and then realise they can get more for the units when conditions change. These clauses allow the developers to cancel the deal without penalty and resell the units at higher prices.
- Similar clauses may allow the developer to cancel if construction is not completed by a certain date also without penalty. The developer can then resell the unit at a higher price if the market has changed even though the original purchaser helped the developer reach its presale requirements.
- There will be clauses that allow material substitutions and design changes without buyer consent. These clauses will also specifically

state that all imagery created for websites, social media and print are for illustrative purposes only – in other words you could be shocked when you compare what is delivered to what was promised in a glossy advertising package.

As a buyer, it is crucial that you read and understand every word and every annexure to the agreement. It is also crucial to have an experienced real estate lawyer review the agreement and add clauses that protect you in the agreement.

If you protect yourself in the agreement, you will have recourse to the developer and your purchase price if you are delivered a different floorplan with different finishes, lower ceilings, smaller windows, inferior appliances etc.

To this end the offer to purchase agreement should contain a detailed finishes specification schedule and you must insist on the right to inspect the unit before registration of transfer.

2. You could lose your deposit or have it tied up for years

Developers typically take a 10% deposit upon signing the offer to purchase agreement. This deposit is usually held in a trust account by the developer's attorneys and goes towards payment of the purchase price on registration of transfer. This means if construction takes 3 years you will have no access to the money for 3 years.

If your finance for the purchase of the unit is not approved, the offer to purchase agreement may provide that your deposit is not refundable. Also, if the developer cancels the project because of delays in construction or poor market conditions, you could be delayed in getting your deposit back and in the process lose interest on your money and opportunity costs of investing elsewhere.

To protect yourself and your deposit always ensure the following:

- That the developer is NHBRC registered and that the lawyers trust account is legitimate. Never pay a deposit directly to a developer.
- Make sure that the deposit is refundable under certain conditions, for example if your finance is not approved or if the developer terminates the contract for any reason without fault of the purchaser.
- Make sure that the deposit earns interest in the trust account and that you are entitled to that interest.



3. Only buy from reputable developers

Before committing to a deal, you need to do your due diligence on the developer. Ask your conveyancing attorney to research their track record and advise on their completion history and warranty coverage. Talk to independent realtors and other property professionals about the developer's reputation for quality and delivering what they promise on time.

If you buy from a developer that cuts corners and delivers poor workmanship, your recourse is often very limited, and you could be stuck with a unit that you cannot rent or resell.

4.Construction delays are common

Even reputable developers can only guess and not guarantee the completion date of the project. Developers can face delays such as permitting issues, labour supply shortages, weather disruptions etc. The offer to purchase agreement will protect the developer in the event of delays and will allow for extensions that can go on for years. If your life plans are tied to a specific completion date because you are relocating or have sold your home or you have locked in financing, then you could find yourself in a bind.

It is important that you protect yourself in the offer to purchase agreement with a firm outside completion date that allows you the right to cancel without penalty if the project is not delivered by the outside date.

5. Market conditions may change

Another problem with construction delays is that presale agreements lock you in at today's price. This can be very advantageous in a rising market but catastrophic in a slowing market.

This will not be a problem if you are planning to live in the unit. But if you are looking to flip the unit then slowing conditions coupled with rising interest rates and shrinking demand could have you closing on a unit that is worth less than you paid for it.

6. Mortgage financing is not guaranteed

Banks may give you a nonbinding preapproval, but they will not give you a mortgage on a property that is not yet built. Banks will normally issue final approvals within 90 to 120 days of closing, not years in advance of closing.

If there are delays and your personal financial situation changes it could affect your ability to quality when it is time to close. As mentioned above, in a slowing market the banks appraised value may come in lower than your purchase price which will leave you short on the funding for the unit.

As a buyer, you need to stress test your ability to finance the property in a declining property market. You also need to make the offer to purchase agreement conditional upon a final approval for financing from your bank and not just a nonbinding preapproval.

Best way forward

Buying off plan from a developer can reap enormous rewards and profits if you get it right. Always keep an eye on market conditions and prepare for the worse.

Do your due diligence on the developer, and make sure that the offer to purchase agreement and annexures are watertight and ensure that you are delivered what you are promised and what you have paid for. Happy investing.

Residential

Medium-Term Rentals: The sweet spot for Property Investors

By Neale Petersen

In the rapidly evolving global rental landscape, medium-term rentals, typically 1 to 6 months are fast emerging as the smart middle ground between long-term leases and short-term holiday lets.

Driven by remote work, digital nomadism, and lifestyle flexibility, this growing asset class is thriving in dynamic global cities like Cape Town and San Francisco, thanks in part to trailblazers like Neighbourgood, founded by Murray Clark and St John Gardner.

Since launching in July 2020, Neighbourgood has redefined hybrid hospitality by transforming underutilised properties into high-quality, flexible co-living and working spaces, designed for the way people want to live and work now.



The Market: Flexibility is the Future

- Medium-term stays blend high returns with lower turnover and risk
- Cape Town and San Francisco lead this global flexibility shift
- Neighbourgood offers a hybrid model tailored for remote lifestyles

According to Global Citizen Solutions, the number of remote workers has surged from 10.9 million in 2020 to 35 million in 2024, a 224% increase. And it's only accelerating: by 2030, the World Economic Forum predicts 90 million remote-capable jobs globally.

This shift is fuelling demand for housing that fits flexible lives, furnished, well-managed, centrally located, and commitment-light.



"Bridging the gap between long-term stability and short-term flexibility, medium-term rentals give landlords better income with less hassle," says St John Gardner, co-founder and commercial director at Neighbourgood.

Cape Town and San Francisco offer the perfect backdrop. They're tech- and travel-savvy cities with fluctuating housing needs and seasonal population flows, making them ideal for adaptable rental strategies.

Neighbourgood: Innovating in the Hybrid Space

Neighbourgood's model is simple but powerful:

- Acquire and renovate well-located properties
- Operate them as co-living, co-working, lifestyle spaces
- Share value and returns with co-investors on each asset

Their buildings offer hotel-style amenities, flexible stay options, and curated community living designed for remote workers, digital nomads, business travellers, and urban professionals.

"For decades, luxury amenities were limited to hotels," says Murray Clark, CEO and co-founder. "But renters now want that same experience in residential living. We're merging the two worlds."

Neighbourgood currently operates properties in Cape Town and San Francisco, with investment opportunities from R500,000, offering rental periods of 1 - 6 months and investment terms of 5 - 10 years.



5 Reasons why medium-term rentals work for investors

This growing segment offers strong fundamentals:

1. Premium Pricing with Lower Turnover
Medium-term leases can command rates higher than traditional rentals, with fewer changeovers than short-term stays.

2. 85–90% Occupancy vs. 65–75% for Short-Term
Occupancy rates remain high, especially in cities with seasonal trends, business travel, and transient workforces.

3. Reduced Wear & Tear
Fewer guests = less cleaning, maintenance, and staff costs — and longer-lasting furnishings.

4. Agile, Data-Driven Pricing
Rental rates can be adjusted with market trends more frequently than fixed 12-month leases.

5. Predictable Cash Flow
Unlike short-term stays with variable booking windows, medium-term leases offer contractual income and lower vacancy risk.

“Medium-term rentals give us the flexibility to meet market demand while offering investors consistent returns and lower operational risk,” adds Gardner.

Location, location, location - Cape Town & San Francisco: Global Hubs of Hybrid Living

Cape Town

- A lifestyle capital for remote workers and creatives
- Seasonal tourism boosts rental demand
- Long-stay travellers prefer fully furnished, flexible options

San Francisco

- Constantly shifting tech sector housing needs
- Medium-term rentals suit relocating professionals and global nomads
- Higher occupancy and pricing power vs. long-term leases

These markets are evolving and investors who adapt early stand to gain the most.



The Investment Opportunity: Why Now?

With global mobility rising and traditional leasing losing ground, medium-term rentals offer an unbeatable blend of:

- Higher monthly income
- Lower management strain
- Consistent tenant demand
- Resilience against tourism slumps or long-term lease rigidity

“The future is flexible,” says Clark. “Hybrid living is no longer fringe, it’s how the next generation wants to live. And it’s how smart investors will grow.”

Medium-Term Is the New Long-Term

As the lines between work, travel, and lifestyle continue to blur, real estate investors need models that adapt to human behaviour, not outdated lease terms. Medium-term rentals meet this need — blending income, occupancy, and tenant satisfaction.

Neighbourgood is at the forefront of this evolution, offering a proven, scalable model in two of the world’s most sought-after cities.

To learn more, email hello@neighbourgood.co
or call +27 (0)21 140 6778

Finance

The Investor's Guide to securing the best Property Finance

By Neale Petersen



Property investment remains one of the most reliable wealth-building strategies, offering both passive income and long-term capital growth. But your returns depend as much on how you fund the deal as on the deal itself. The right financing can boost cash flow, free up capital for multiple acquisitions, and position you to scale - while the wrong approach can erode profits before you've even begun.

In South Africa, 2025 presents a rare window for investors and entrepreneurs: from up to 100% commercial property finance to joint venture funding, home equity solutions, and specialised development programs the options are wider than ever. This guide explains the most effective property finance strategies, how to qualify, and the process to follow to secure the funding you need.

Six most effective Property Finance Solutions

1. 100% Commercial Property Finance - Business Partners

As one of South Africa's leading financiers for entrepreneurs and investors and operating with the agility of a family office Business Partners Limited offers up to 100% financing for commercial properties.

Ideal for established entrepreneurs with a viable business who want to purchase or refinance owner-occupied premises without tying up cash reserves.

- Finance up to 110% of purchase price (including costs).
- Business must be at least two years old, profitable, and occupy 50%+ of the property.
- No deposit required in qualifying cases.
- Loan range: R500,000 – R50 million | Term: up to 10 years.

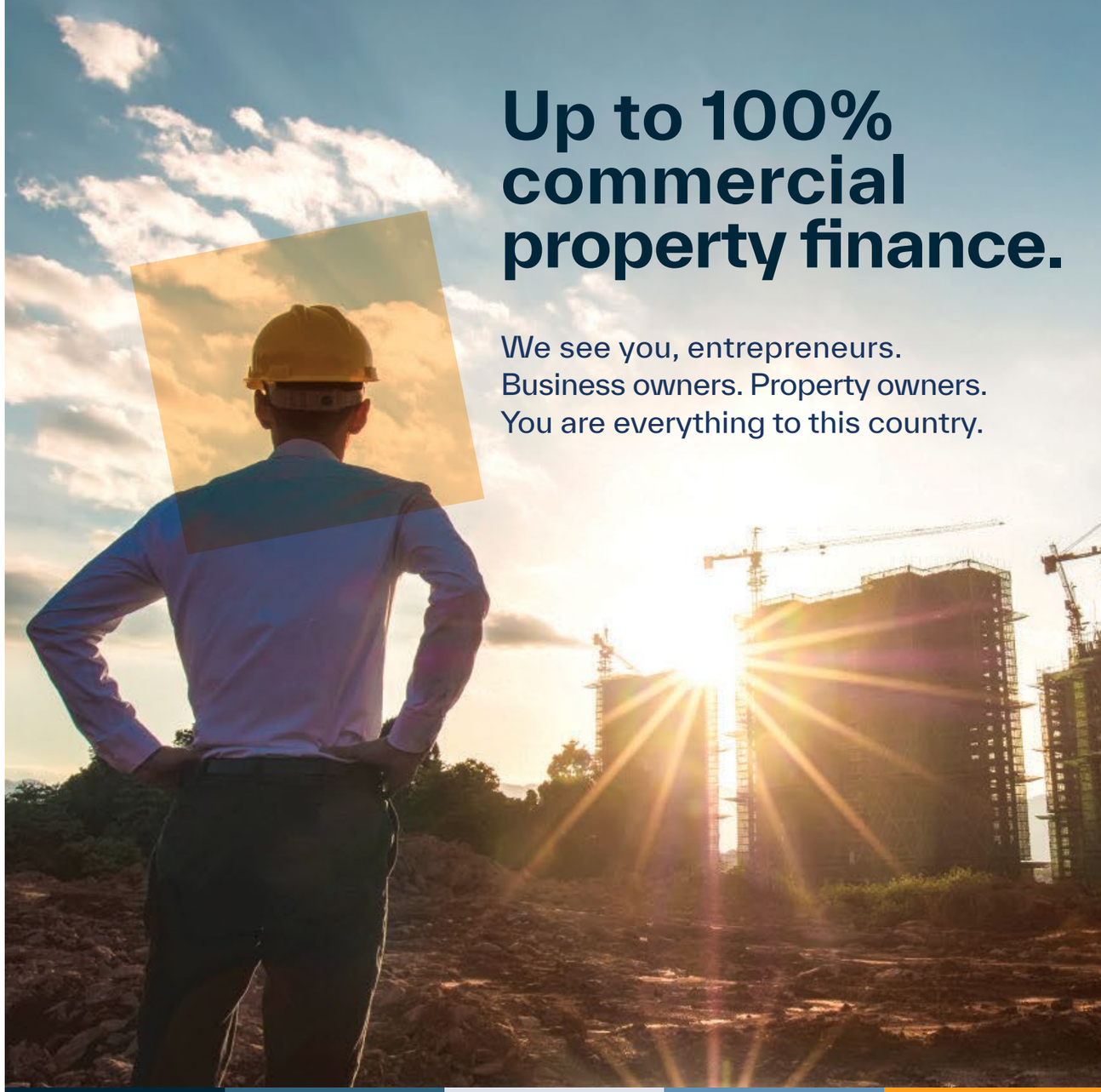
2. Property Joint Venture Fund - Business Partners

As one of South Africa's leading financiers for entrepreneurs and investors Perfect for adding multi-tenanted commercial, retail, or industrial properties to your portfolio.

- Co-investment model shares risk and reduces equity requirements.
- Ideal for investors who can't or won't commit the full deposit.
- Supports projects valued from R2 million to R120 million.
- Loan range: R500,000 – R50 million | Term: up to 10 years.

3. Traditional Investment Property Mortgages - Mortgage Originator

- The most common route, but stricter than home loans for primary residences:
- 20–30% down payment, higher interest rates (+0.5–1%).
- Banks rarely count projected rental income unless you have landlord history.
- Best for: First-time investors with strong credit and savings.





4. Home Equity Financing - Mortgage Originator

Leverage existing equity in your primary residence:

- Home equity loans, HELOCs, or cash-out refinancing.
- Lower interest rates as property serves as collateral.
- Best for: Homeowners with 30–40% equity or more.

5. Partnership Investment Structures – Business Partners

Pooling capital and skills through JVs, LLCs, or investment groups:

- Clearly define roles, profit splits, and exit plans.
- Best for: Investors with strong networks but limited personal capital.

6. Private Lending & Specialised Finance – Business Partners

- Private lenders, family offices (including Business Partners Limited), and niche funding programs (e.g., TUHF, green building loans, conversion finance).
- Faster approvals, flexible criteria, but higher interest rates (8–15%).
- Best for: Experienced investors or unique properties that don't fit bank criteria.

Modern Innovations in Property Finance

- Crowdfunding Platforms - minimums from R5,000.
- Fractional Ownership - own part of a property for lower capital outlay.
- Rent-to-Own Models - especially in emerging markets.
- Sustainability Finance - preferential rates for eco-friendly builds.

How to Approach the Process as an Investor

- Step 1: Assess your financial position - credit score, equity, and cash reserves.
- Step 2: Match the right finance type to your investment strategy.
- Step 3: Prepare your documentation - business plan, financials, property details.
- Step 4: Apply with multiple funders - compare offers and negotiate terms.
- Step 5: Secure pre-approval to strengthen your buying power.
- Step 6: Close the deal - with funding structured to protect cash flow and reduce risk.



Investor's Takeaway

Financing isn't just about getting the money, it's about structuring the deal so the property pays you, not the other way around. In a market where speed matters, having your finance strategy in place before you find the deal is your biggest competitive advantage.

Call to Action - Apply for Funding Now

If you're ready to grow your property portfolio or secure premises for your business, Business Partners Limited can help you access up to 100% commercial property finance with the flexibility and partnership mindset of a family office.

Apply today and take the first step toward your next property acquisition:

https://bplsmefundapp.businesspartners.co.za/BPL-application-assessment/





South African Interest Rates

Date	%	Date	%	Date	%	Date	%
2025/07/31	10.50%	2007/07/01	13,00%	1993/12/01	15,25%	1981/08/01	16,00%
2025/05/29	10.75%	2007/01/01	12,50%	1993/03/01	16,25%	1981/07/01	14,00%
2025/01/30	11,00%	2006/11/01	12,00%	1992/12/01	17,25%	1981/06/01	13,00%
2024/11/21	11,25%	2006/09/01	11,50%	1992/08/01	18,25%	1981/04/01	11,50%
2024/09/19	11,50%	2006/07/01	11,00%	1992/05/01	19,25%	1981/03/01	11,00%
2023/05/25	11,75%	2005/05/01	10,50%	1991/11/01	20,25%	1981/02/01	10,00%
2023/03/30	11,25%	2004/09/01	11,00%	1991/05/01	20,00%	1979/09/01	9,50%
2023/01/26	10,75%	2004/01/01	11,50%	1989/11/01	21,00%	1979/04/01	10,00%
2022/11/24	10,50%	2003/11/01	12,00%	1989/06/01	20,00%	1979/03/01	11,00%
2022/09/22	9,75%	2003/10/01	13,50%	1989/03/01	19,00%	1978/10/01	11,50%
2022/07/21	9,00%	2003/09/01	14,50%	1988/12/01	18,00%	1978/09/01	12,00%
2022/05/19	8,25%	2003/07/01	15,50%	1988/08/01	16,00%	1976/07/01	12,50%
2022/03/24	7,75%	2002/10/01	17,00%	1988/06/01	15,00%	1975/11/01	12,00%
2022/01/27	7,50%	2002/07/01	16,00%	1988/04/01	14,00%	1975/09/01	11,50%
2021/11/18	7,25%	2002/04/01	15,00%	1988/02/01	13,00%	1975/08/01	11,00%
2020/07/23	7,00%	2002/02/01	14,00%	1987/02/01	12,50%	1974/11/01	12,00%
2020/05/21	7,25%	2001/10/01	13,00%	1987/01/01	12,00%	1974/09/01	11,00%
2020/04/14	7,75%	2001/08/01	13,50%	1986/10/01	13,50%	1974/06/01	10,00%
2020/03/19	8,75%	2001/07/01	13,75%	1986/09/01	14,00%	1974/03/01	9,00%
2020/01/16	9,75%	2000/02/01	14,50%	1986/06/01	14,50%	1973/12/01	8,00%
2019/07/18	10,00%	1999/11/01	15,50%	1986/02/01	15,50%	1973/08/01	7,50%
2018/11/22	10,25%	1999/09/01	16,50%	1985/12/01	16,50%	1973/05/01	8,00%
2018/03/28	10,00%	1999/08/01	17,50%	1985/11/01	18,50%	1972/09/01	8,50%
2017/07/20	10,25%	1999/07/01	18,00%	1985/10/01	19,50%	1971/05/01	9,00%
2016/03/17	10,50%	1999/05/01	19,00%	1985/08/01	21,00%	1971/04/01	8,50%
2016/01/28	10,25%	1999/04/01	20,00%	1985/07/01	22,00%	1970/10/01	8,50%
2015/11/19	9,75%	1999/03/01	21,00%	1985/06/01	23,00%	1968/09/10	8,00%
2015/07/23	9,50%	1999/02/01	22,00%	1985/02/01	25,00%	1967/07/01	8,50%
2014/08/01	9,25%	1999/01/01	23,00%	1985/01/01	24,00%	1966/07/15	8,00%
2014/02/01	9,00%	1998/12/01	23,50%	1984/12/01	23,00%	1965/03/08	7,00%
2012/08/01	8,50%	1998/11/01	24,50%	1984/09/01	25,00%	1964/12/12	6,50%
2010/12/01	9,00%	1998/09/01	25,50%	1984/08/01	22,00%	1964/07/24	6,00%
2010/10/01	9,50%	1998/08/01	24,00%	1984/04/01	21,00%	1962/12/01	5,50%
2010/04/01	10,00%	1998/07/01	22,25%	1984/01/01	20,00%	1962/07/01	6,00%
2009/09/01	10,50%	1998/04/01	18,25%	1983/12/01	19,00%	1962/01/01	6,50%
2009/06/01	11,00%	1997/11/01	19,25%	1983/09/01	18,00%	1961/05/15	7,00%
2009/04/01	13,00%	1996/12/01	20,25%	1983/07/01	16,00%	1960/08/19	6,50%
2009/03/01	14,00%	1996/11/01	19,25%	1983/04/01	14,00%	1959/01/22	6,00%
2009/01/01	15,00%	1996/08/01	19,50%	1983/03/01	16,00%	1958/06/01	6,50%
2008/07/01	15,50%	1996/06/01	20,50%	1983/02/01	17,00%	1955/10/01	6,00%
2008/05/01	15,00%	1996/05/01	19,50%	1982/12/01	18,00%	1952/04/01	5,50%
2008/01/01	14,50%	1995/08/01	18,50%	1982/04/01	20,00%	1949/10/17	5,00%
2007/11/01	14,00%	1995/03/01	17,50%	1982/03/01	19,00%	1948/12/31	4,50%
2007/09/01	13,50%	1994/10/01	16,25%	1982/01/01	17,00%		

MortgageMax
The future of home loans

Wealth

Retire 15 years sooner: Make your capital work harder

By Gerhard Van Der Westhuizen



We've all been sold a dream: retire at 65, enjoy life, and relax with your finances in order. But for most South Africans, that's simply not the case anymore.

At a recent investor session, data from Sanlam's Corporate Division revealed that most South Africans only have around 25% of what they need saved by age 65. That means to retire comfortably, they'd need to work and invest for another 15 years, pushing the real retirement age closer to 80.

And with one partner in a typical couple expected to live past 90, this is a critical financial reckoning. The old retirement roadmap is broken. It's time for a new plan.

Your Retirement Plan may be 15 years off track

- Most South Africans face a 15-year retirement shortfall
- Smart property investing can halve your capital requirements
- Earn high yields without landlord stress or risk

The issue isn't lack of effort, it's that most retirement investments aren't pulling their weight. You can't win today's investment race with yesterday's tools. Traditional rental property may only deliver an 8% net yield. But what if you could safely earn 13.75%?

Instead of needing R4.5 million in assets to earn R30,000 per month, you could need just R2.6 million. That's a game-changing R1.9 million difference.

Achieve Higher Yield, without the Headaches

We get it - more return usually means more risk. But not here. Wealth Assist's Recovery and RE-Start products are structured to protect you.

- Properties bought 25% below market value = instant equity
- All costs covered by the tenant (ex-homeowner)
- Rental for the full lease term secured upfront in trust

You earn consistently, with no landlord duties, no midnight phone calls, and no rental arrears risk. "That's the beauty of this investment," says Ferial, one of our international investors. "I don't stress, Daniel handles it all."

A Better Retirement Solution

Forget "retirement age"focus on your retirement number. The real question is: How much capital do you need, and how hard can it work for you?

With the right structure, you can

- Earn more from less capital
- Eliminate maintenance and vacancy stress
- Build lasting, predictable income, without being a landlord



Take Action: Schedule a Session Today

Don't let outdated investment strategies delay your future. Schedule a free strategy session with the Wealth Assist team.

We'll show you exactly how our hands-free, high-yield property investment model can bridge your retirement gap and help you take back control of your financial future.

Stop waiting. Start building. Retire on your terms

Schedule a one-on-one strategy session with our team. Let us show you precisely how our hands-free investment model can bridge your retirement gap and help you build lasting wealth, without the stress.

Email: gerhardvdw@wealthassist.co.za
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Events

Celebrating Excellence:
2025 Reside Award Winners

RESIDESUMMIT



- REI and Reside celebrate the visionaries shaping South African housing
- Record entries reflect transformation and momentum in residential property
- 17 award categories honour innovation, sustainability, and impact

South Africa's residential property sector took centre stage at the **3rd Annual Reside Awards**, a glittering gala at the Sandton Convention Centre during the 2025 Reside Summit. Co-hosted by Real Estate Investor (REI) and the Reside Summit, the evening brought together the industry's brightest minds to recognise innovation, transformation, and community impact.

Recognising Purpose, Celebrating Progress

Seventeen award categories, spanning developments, property services, innovation, and leadership, were judged by 23 independent experts. Criteria included innovation, social value, community contribution, sustainability, and real-world outcomes, setting a national benchmark for excellence in housing.

"The Reside Awards are about honouring individuals and organisations building a better South Africa, one development, one home, one innovation, and one bold idea at a time,"

NEALE PETERSEN, REI Founder and Awards Chairperson.

"These awards are more than recognition, they're a call to action to reshape both property and futures."

DEBBIE TAGG, Chair of the Reside Summit

Honouring a Living Legend

The night's most prestigious accolade, the Lifetime Achievement Award went to Dr Chris Mulder, visionary environmental planner and founder of CMAI. With over four decades of pioneering work, including Thesen Island and Crossways Farm Village, Dr Mulder has shaped some of South Africa's most iconic urban and ecological spaces.



Platinum Winners of the Year 2025

- **Lifetime Achievement Award 2025** - Dr Chris Mulder, CMAI (Crossways Farm Village)
- **Affordable Housing Development 2025** - Lethabong Lifestyle Estate, Set Square Developments | Circa Illovo, IHS
- **BNG Development 2025** - Maroela South Housing Project Phase 3, Nokhanyo & Partners
- **Social Housing Development 2025** - Ekhaya Gardens, Johannesburg Social Housing Company
- **Community Scheme 2025** - Makhulong A Matala, Johannesburg Housing Company
- **Contributor of the Year: Individual 2025** - Keilen Ndlovu
- **Contributor of the Year: Company 2025** - Blockpower
- **Lifestyle Estate 2025** - The Maverick, Africrest Properties
- **High Density Urban Living 2025** - The Rubik, dhk Architects & Abland Property Developers
- **Proptech Innovator 2025** - Artificial Intelligence Valuation Model, Lightstone Property
- **Residential Development 2025** - Barlow Park Lifestyle Estate, Divercity
- **Property Practitioner 2025** - Lynette Pretorius, Calgro M3
- **Retirement Village Development 2025** - La Vie Nouvelle, Calgro M3
- **Student Accommodation: NSFAS 2025** - Luhambo Students, Colfin Projects
- **Student Accommodation: Private Market 2025** - Paton House, Respublica Student Living
- **Residential Estate Agency 2025** - eXp Realty
- **Multifamily Residential Development 2025** - Barlow Park Lifestyle Estate, Divercity
- **Residential Property Management Company 2025** - Ithemba Property, Divercity Property Group
- **SMME / Small Business 2025** - Nova Pearl Holdings t/a Rawson Properties

Building on Momentum

As South Africa faces both housing challenges and opportunities, the Reside Awards are more than a celebration, they're a platform to recognise achievement, inspire innovation, and amplify the voices of those transforming lives through property.









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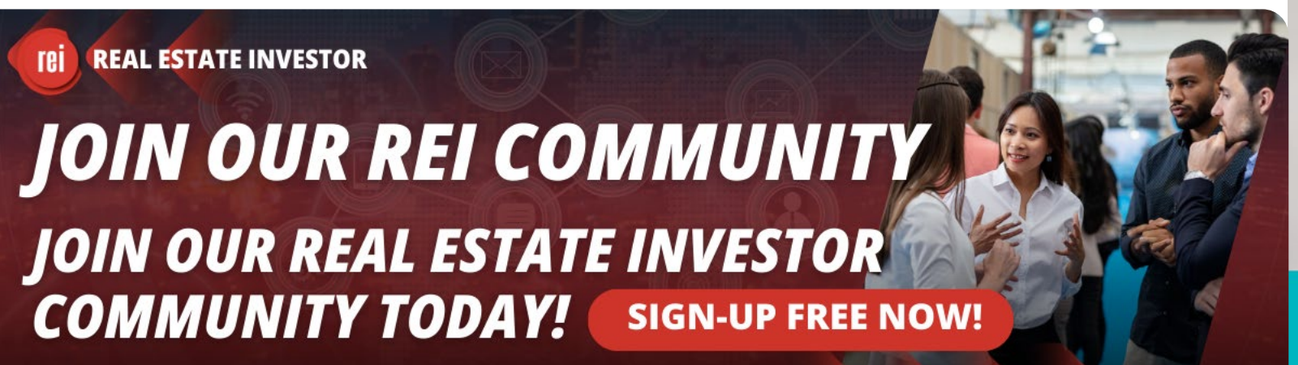
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