Opportunity in the Time of Uncertainty

Wynand Haywood & Nick Morgan

NICHOLA LOOCK

Panic, uncertainty and economic hardships serve as unwanted unifiers for the world currently. Despite this, history has shown that opportunity is there for those that seek it. The dynamic duo of Nick Morgan and Wynand Haywood continue to offer investment stability, security and opportunity.

Nick Morgan and Wynand Haywood co-founded Opportunity Private Capital 14 years ago sharing a similar vision and combining their experience in investment banking, property sales, marketing, project structuring and development. This experience combined with their perceptiveness and ability to adapt has led to their success. Over the last 14 years this specialist investment company has established a secure investment structure for private individuals to earn high fixed returns on capital investments to finance property developments. With their secure investment structure their clients are thriving and the Company is perfectly positioned to identify and take advantage of the Opportunity the current and future property market will offer, a distant concept for many during lockdown.

NICK MORGAN

Position: Co-founder & Managing Director

Company: Opportunity Private Capital

Years company has operated: 14 years

Age: 50

Marital Status/Family: Married with 2 daughters

Books you are currently reading: The 10X Rule, Grant Cardone

Role model: Gary player – high achiever, great businessman, family man, fastidious about his health & exemplary in most aspects of his life!

Life motto: Never, ever give up.

Wynand Haywood has always gravitated towards property development. From 1994 he was an agent with Seeff Properties, exposed to development sales. When he left them in 1998 he ventured into various disciplines of property development including virtual reality, marketing, investment and development structuring, which all contributed to an in-depth understanding of the many aspects which influence property development.

"From 2004 I started to focus on developing projects myself -it was at this time that Nick and myself met up and Opportunity was born".

Morgan spent almost a decade in the investment banking sector, of which seven years he spent with HSBC Investment Bank in London. He made the decision to leave investment banking 15 years ago and go into the property sector, which he had always felt an affinity towards.

"It's being in this corporate environment that led me to get increasingly frustrated with being part of a global juggernaut. I wanted to be an architect for change. My drive was to be an integral part of something that had a direct positive effect on the market - to add value in an arena that I could exercise an element of creativity and control."

It's at this time that he met Haywood. Both were frustrated with the lack of access for individuals to participate in the "big cash" arena of property development finance. "Being able to participate in such opportunities was traditionally accessible only to institutional finance houses and very high net worth individuals."

"We both agreed that the average middle-income Capital investor had no access or vehicle to leveraging or extracting the enormous value to be found from developing. There was a gap to be explored in this sector."

"Change is constant and constantly increasing its pace. You have to keep your attention on it to stay relevant."

This is when they founded Opportunity Private Capital, uniquely offering high yielding fixed asset-backed investments to private individuals at a time when very few such alternatives existed.

"Our experience led us to identify that the best way to offer our clients ultimate security in financing property developments was to continue without the use of institutional financing. Our developments are financed solely by our private clients. There is no institutional finance involved therefore enabling our investors to hold all the security until

NICK MORGAN
10 Investment Tips

PROPERTY INVESTMENT

1. Stay focused, become very knowledgeable in a particular sector of the real estate industry & invest therein.
2. Diversify within your chosen arena of knowledge with combination of capital generating and asset building investments
3. Don't panic & allow herd mentality to influence your actions in market downturns. Fluctuations are part of the long-term cycle.
4. Property is a long-term investment. Never forget that.
5. The right time to buy property is when you can afford to.

CAPITAL INVESTMENT

6. Stick to investments in regions that can sustain economic growth for the long term.
7. Always establish what security you have for your investment.
8. Do the investments have a historically consistent track record.
9. Are the investments located in high demand areas of their sector.
10. Does the investment product have solid fundamentals in place.

WYNAND HAYWOOD

Position: Co-founder

Company: Opportunity Private Capital

Years company has operated: 14 years

Age: 48

Marital Status/Family: Married with 2 daughters

Books you are currently reading: The Trigger – David Icke

Role model: Jordan B. Peterson, in-depth knowledge and understanding of most relevant topics with the ability to communicate such in well-articulated way.

Life motto: Manage your perception

their investments mature. This is the perfect scenario in which investors (a) get ALL the available security for their capital and (b) get to participate in the value extracted from developing by receiving high fixed annual returns. Our clients have averaged returns of 18% - 21% per annum consistently for over half a decade."

"The Coronavirus has illustrated that the economy and related market investments are arguably fragile in times of crisis. Real estate offers a tangibility that investors will be drawn to."

"We have founded and own a number of companies in the real estate industry and have hands-on experience in all the different disciplines and facets of the residential sector. We enjoy being able to leverage our expertise and knowledge to the benefit of our clients and investments. We have over a very long period developed financial and legal structures to successfully enable what we do with Opportunity Private Capital. Those that come along with us not only get a transparent understanding of their investment and how it manifests, but more importantly achieve significant financial gain, consistently and predictably." Morgan and Haywood have invaluable expertise and insight to share not only with their clients, but with investors and entrepreneurs struggling to operate during the lockdown.

Business survival during a crisis

The Covid-19 pandemic is not the first blow to the global community and economy, and it will not be the last. The Global Financial Crash (GFC) of 2008 was a period of panic where sales dried up and Banks were reluctant to lend money. For Morgan and Haywood, the crash emphasized the power of stable and secure investments. At a time when most would retract, the Opportunity Private Capital co-founders monitored the markets and adapted their business model accordingly for themselves and their clients.

"We hit the Global Financial Crash head on! Even though property sales and ownership in general suffered significant stagnation, properties were still occupied. People still required a roof over their heads, hence rentals continued. This demonstrated to us the underrated power and stability of residential property in the lower-middle to middle income sector."

"This insight has defined our direction and vision going forward. It might not always be sexy, but there is relative investment safety with residential property in high demand urban areas."

It might not be the answer that most are looking for, but the answer to thriving in times of uncertainty is to offer stability. This is why the pair have worked towards better access for more individuals to financial safety-nets. Investments in residential developments, in hot spot areas, offer this economic stability. An ideal which seems foreign during the Covid-19 pandemic.

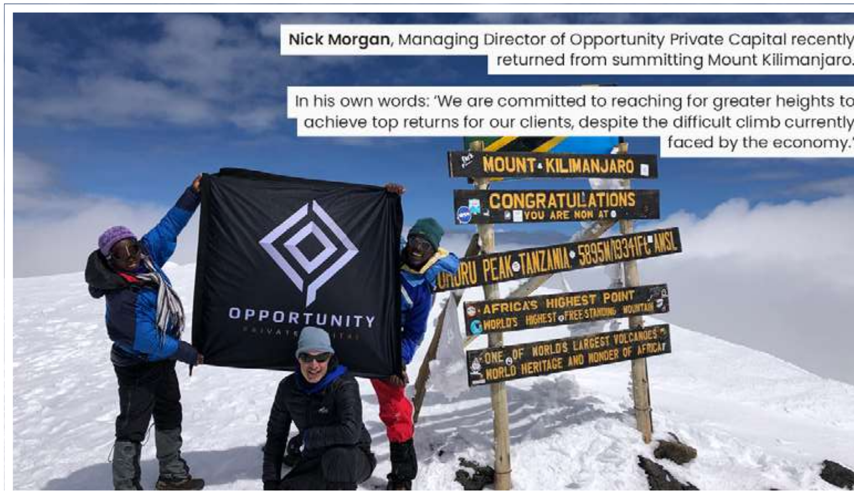
The pair also offers entrepreneurs advice on not only getting businesses through the lockdown, but on how to thrive in a difficult economy. "Change is constant and constantly increasing its pace. You have to keep your attention on it to stay relevant." This requires planning the way forward and approaching hardships from different perspectives. These are the basic principles which has seen Opportunity Private Capital successfully evolve and be well-positioned in the current environment.

"This is not a quick turn-around industry and you work with a sea of variables which require daily focus. You must always stand in the shoes of your investor and buyer. Look through their prism. Planning, planning, planning for any possible surprise and the flexibility in your business to adapt within days. The long-term cycle of developments means you can potentially go through a ups and downswings in the market. So plan for both."

Solutions & opportunities during lockdown

An already fragile economic environment has worsened drastically in a matter of months due to the Covid-19 lockdown. While the full effects on the property industry are not ascertainable just yet, Morgan and Haywood continue to remain hopeful and find opportunities where others only see obstacles.

"With the new economic environment we find ourselves in, there will be sellers of properties and developments who would be more negotiable on their selling prices. Its times like this that we harness the flexibility and capital power of our investor financing model to secure well-priced opportunities that may become available. Thus, our structure compliments this environment as a vehicle for our clients to participate in and reap the rewards. The answer is in our name! We are in the perfect position to act on these opportunities with our clients"



Nick Morgan, Managing Director of Opportunity Private Capital recently returned from summitting Mount Kilimanjaro.

In his own words: 'We are committed to reaching for greater heights to achieve top returns for our clients, despite the difficult climb currently faced by the economy.'

With their focus on the future, they predict a shift towards the stability offered by fixed assets. "Contrary to what some commentators predict, we feel that investors may start gravitating towards the relative safety of fixed assets. The Coronavirus has illustrated that the economy and related market investments are arguably fragile in times of crisis. Real estate offers a tangibility that investors will be drawn to."

WYNAND HAYWOOD
10 Investment Tips

PROPERTY INVESTMENT

1. **Be clear on your strategy, capital growth or yield this will impact your investment area.**
2. **Identify all possible impacts on area investing in for next 5 -10 years.**
3. **Triple check your tenant it will save you money & head ache down the road.**
4. **Motivate your tenant to look after your investment**
5. **Request access facility on your bond for saving and cash flow flexibility**

CAPITAL INVESTMENT

6. **Make sure you don't need the cash prior to repayment date on Contract.**
7. **Ensure you understand every facet of the Contract**
8. **Check developer history and track record**
9. **Get references from other investors where possible**
10. **Don't assume anything - ask all relevant questions.**

"Thus, with a young population in this country, anticipated growth of Sub-Saharan economies and the gravitation towards 'working from home', we see demand for residential property increasing dramatically over the next decade - particularly in lower-middle to middle income sector. Opportunities to fund and develop this need will abound."

While to many security and stability allude to smaller rewards, the co-founders of Opportunity Private Capital aim to change this misconception. "We have been turning the general perception, which assumes that high returns equal high risk, on its head! Our secure structures offer tangibility to the security of investor capital. This gives our clients comfort. The bonus of course are the high returns as private individuals are getting to share in the upside of the value being unlocked by developing."

The duo offers more than just secure fixed-asset backed investing. They offer something more valuable – certainty and hope during difficult times. The pair continue to look for gaps in the markets and to help individuals survive economic crashes. Morgan and Haywood balance their aspirations with the needs of their clients, just as they perfectly balance their partnership.

"With the evolution of our current alternative investment structure and the fusion of technology we aim to create our own business economy in which external macro influences do not fundamentally affect our business or our clients. To create an investment model where individuals can survive economic shocks and in so doing, protect their financial momentum. Basically, empowering the individual investor. So, watch this space!"

SOURCE Opportunity Private Capital