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INVESTOR QUARTERLY REPORT – November 2019

Well done. You've made it into the final stretch of 2019. A strange year for the most part in which the sun failed to rise on Cyril's 'new dawn'. This paved the way for even more political shenanigans and an extremely stale economy. Winning the rugby World Cup may provide the only highlight. That's a big IF at this stage…

South Africans seem to find opportunity in chaos however and those with an attitude and appetite to win regardless of circumstance often have a good story to tell. We opened the Construction Finance phase of the Southwark Village project a few months ago. This final window for investment was due to close at end October. However, demand for the investment was high with fixed returns calculated at 18% p/a and the **full funding capacity was reached before anticipated closing date**. We welcome the 42 new Investors who have participated in this Investment and look forward to bringing you returns that our seasoned investors have become accustomed to.

During the last couple of months many of our Development Finance Investors who came on board last year for the Southwark Village project reached their exit points with **fixed returns calculated at 21% p/a.** A few investors took the option to exit at this point, but the **vast majority (87%) elected to rollover** into the Construction phase of the project. We anticipate that the bulk of investors will exit the Southwark Village investment in time to participate in our next investment window which should open in the first quarter of 2020.

Project update - Southwark Village

The construction is going well and maintaining pace with the pre-determined timelines. Facets such as the external walls, entrance gate, electric fencing and green area are on track to be completed by end November. This will be in time to welcome the first owners who will be moving into their new homes in early December.

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Despite a dull property sector, sales in the project have proceeded at a satisfactory rate with half of the units now sold. The aim is to have all units sold by March 2020 and it certainly looks as though all is in track to achieve that.

Future investments

As mentioned in the previous quarterly report two new developments are coming on stream next year. The larger project of 190 units has been named Heron View and is in the heart a high demand residential node in the northern suburbs of Cape Town, close to Durbanville and the Cape Gate regional shopping centre. The other project, named Endulini, will comprise 61 units and is in a popular middle-income residential area of Brackenfell, also in the northern suburbs of Cape Town. Both are exciting developments comprising 2 bedroom apartments and are located in sought-after areas of Cape Town. These are fantastic additions to our investment stable and we look forward to opening the funding hereof in the first quarter of 2020. We shall keep you closely informed hereof.

Find attached your Lender statement as at 31 October 2019. Please contact us should you have any queries about this.

All the best in significant investing.

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