

# 4Me

## Part 2/2

# PROFILE & PROPERTY DEVELOPMENT OFFERING

POWERED BY



**BetterBond**

our name says it all



**4me.tech**



**my bond fitness**



**HELP ME BUY MY HOME**

**r2b**

rent 2 buy

**mdw**

Attorneys, Notaries and Conveyancers  
Cape Town | Bloubergstrand

**Mortgage**



The Future of HomeLoans

MOST RECENT  
DEVELOPMENTS

END-USER  
DEVELOPMENT  
FINANCES FACILITATED  
&  
ALTERNATIVE  
FINANCE SOLUTIONS

A-Z PROPERTY  
SOLUTIONS





# MILL PARK BREDASDORP

## END-USER DEVELOPMENT FINANCES FACILITATED



KAAP AGULHAS MUNISIPALITEIT  
CAPE AGULHAS MUNICIPALITY  
U MASIPALA WASECAPE AGULHAS



Mill Park Development

Sign Up

Properties

Home Loan

Rent To Own

### BACKGROUND:

<https://www.millpark.co.za/>

The Mill Park housing project is the Deferred Ownership Pilot Project being developed in Bredasdorp, by the Cape Agulhas Municipality. Deferred Ownership is also known as 'Rent-to-Own' or 'Rent-to-Buy'. The project is part of the Finance Linked Individual Subsidy Programme (FLISP) where households with an income between R3 501 to R22 000 per month may qualify for the FLISP subsidy if they meet the relevant criteria.

If, as a prospective purchaser, you are considered creditworthy, you will be assisted to apply for a mortgage bond and a FLISP subsidy to buy your first home.

If you are not able to qualify for a mortgage bond due to your credit score, you can register for the 'Rent-to-Own' option. This will allow you as a prospective home-buyer to rent a new house for 24 months, after which you will have the option to purchase the property. If your credit score is too low, you may not qualify immediately and first have the opportunity to improve your credit score and affordability.

### HOW TO BUY YOUR OWN HOME:

1. TO QUALIFY FOR A HOME LOAN

2. TO QUALIFY FOR A FLISP SUBSIDY

#### RENT TO OWN:

##### WHAT IS RENT TO OWN?

Rent To Own enables the first time buyer to enter into a lease agreement and rent the house and at the same time receive an

##### WHAT THEN?

If the Rent To Own buyer is then able to obtain a home loan before the expiry of the 24-month rental term, the full deposit saved



Western Cape  
Government

FOR YOU



COVID-19 Vaccine Information and Dashboard

[View Vaccine information](#)

TB Information and Dashboard

[View TB information](#)

News

News

2023

2022

December

November

October

September

**August**

July

June

May

April

March

February

January

2021

## Deferred ownership pilot project a breakthrough into the home-ownership market

18 August 2022



Six weeks since its launch, the Mill Park Home Ownership Project in Bredasdorp, Cape Agulhas is proving to be a welcomed breakthrough into the home ownership market for aspirant buyers.

On June 21, the Minister of Infrastructure Tertuis Simmers, conducted a sod turning ceremony for the 106 units affordable housing programme project. The project is aimed at assisting aspirant first time homeowners, through either a home loan or a Help Me Buy A Home (FLISP) subsidy. A first of its kind, the Deferred Ownership (rent to own) structure was launched through this project. To date, the project already has eight (8) buyers pre-approved through sale, home loan and Help



The Rent to Own qualifying applicants will be able to rent their future home for a period of 6 to 24 months. This is combined with consumer housing education and financial literacy. The Help Me Buy A Home subsidy and 24 months' deposit savings will be deducted from the purchase price as a price reduction mechanism after the 24 months rental period.

Minister Simmers said: "the project is proving to be the catalyst we anticipated. The show house is nearly completed, and we will be unveiling it in due course to the public. The department has been inundated with enquiries and I am certainly delighted that some of these have been converted into applications and pre-approved sales. Through this project the Western Cape Government continues to create an inclusive society with equal opportunities for all."

The qualifying criteria for the Mill Park Deferred Ownership /Rent to Buy Project, include:

- Applicants need to reside in Bredasdorp or the broader Cape Agulhas Municipal Area;
- Earn between R 3 501 to R 22 000 gross combined income per month;
- Have not previously owned property;
- Have not previously received a government housing subsidy;
- Must be a South African citizen or have a permanent residency; and
- Be married, cohabitating or have a financial dependent.

For further enquiries regarding the Cape Agulhas project (again use a uniform naming convention for the project), visit: <https://www.millpark.co.za/>

**OR CONTACT:**

Anele Matakane 021 461 0065 or 079 224 4090

Olivia Bell 021 461 0065

For more information on the Help Me Buy a Home / FLISP subsidy programme, visit:

<https://www.westerncape.gov.za/dept/human-settlements/services/1793/17555>

Media Enquiries:

**Ntobeko Mbingeleli**

Spokesperson for Minister Tertuis Simmers

**Tel:** 021 483 2872

**Mobile:** 061 447 7851



# Home Financing

## Home Financing

Garden Cities has made financing the ownership of a home less complicated for qualified buyers.

Find out how we can help you to have a new Garden Cities home, check your options here and get all the information you need.

Fill in the Greenville back to you.

### Finance Linked Individual Subsidy Programme (FLISP)

#### How do I qualify for a FLISP Government subsidy?

- If you're a first-time buyer who has never owned a house before
- If your total gross household income is between R3 501 – R22 000 per month
- If you have a child or spouse
- Your home loan must be approved

#### How do I apply for the compulsory home loan approval to get the FLISP Subsidy?

- First check if you qualify for a home loan with this [free credit check](#) and you will hear from our home loan team.
- If you meet the qualifying criteria, go ahead and apply for a home loan, and then we can help you with your FLISP subsidy application.

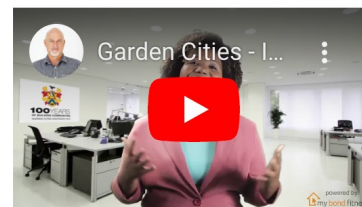
[Click here to watch the Flisp Subsidy video](#)

[Calculate your potential subsidy – click on our Flisp Subsidy Calculator](#)

[CLICK HERE TO DO A CREDIT CHECK](#)

## Resources: Educational Videos

How to buy a home

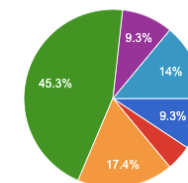


[MORE VIDEOS](#)

### More information

Who will be living in the new house?

86 responses

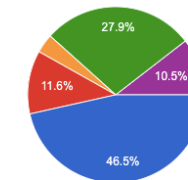


- Myself
- Myself and my spouse/partner
- Myself and my spouse/partner and 1 child
- Myself and my spouse/partner and 2 or more children
- Myself and 1 child
- Myself and 2 or more children

### Property Finance

Your credit score - Step 1 for a home loan application

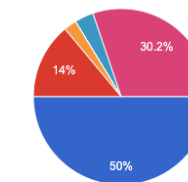
86 responses



- I checked recently and I am in good standing
- We are two buyers and both in good standing
- We are two buyers and one in good standing and one not so good
- My credit score is low or bad
- I am not sure - can I find out how to get my own credit score?

Home Loan Repayment - How much do you want & can afford to pay back each month?

86 responses



- Between R4 500 to R5 000 per month
- Between R5 000 - R5 500 per month
- Between R5 500 - R6 000 per month
- Between R6 000 - R6 500 per month
- Between R6 500 - R7 000 per month
- More than R7 000 per month
- I am not sure - can you please assist me to do the calculations?





# Communicare

## BACKGROUND

### Introduction:

Communicare appointed MDW INC and My Budget Fitness to assist aspiring home buyers to get their foot in the door to own their own homes.

## PROCESS FLOW

HEREWITH THE RENT2BUY PROCESS FLOW [Such to be adjusted from time to time, in consultation with Communicare]:

### STEP 1

We receive the information of a prospective buyer from Communicare.

This usually contains the details of the client.

Communicare is to provide the property and price of the property to be acquired with client details.

### STEP 2

We then contact the client with a discussion that we need to conduct a financial viability, credit score and debt vs income ratio repayment analysis.

### STEP 3

We provide the client with an application form and request the required supporting documents [bank statements, consent for a credit check, budget breakdown]

### STEP 4

On receipt of the information, our Rent2buy Team executes the required background and affordability checks and provide the outcome to Communicare – usually within 48 hours.

A TPN report forms part of this analysis.

We prepare a letter to Communicare with the outcome of the analysis.

Communicare will consider and then either accept the application or decline such.

### IF ACCEPTED

- We prepare a letter to the client with the approval and the terms and conditions.
- The client can schedule an online meeting to discuss the process and obtain more information.
  - <https://calendly.com/mdw-inc/book-a-r2b-online-discussion-with-meyer->
- If the client accepts, we notify Communicare and proceed with the drafting of the legal documents.
- We proceed and hand over to our legal team MDW INC Attorneys to prepare the required documents. Option, Lease, Deed of Sale and Exercise of Option.

## Communicare - Report

Transaction:	Confirmed property on Rent 2 Buy :	Update
1 Peter	Erf 3801 Epping Garden Village/14 Saldanha Street ( Purchase price: R568 000.00)	Client paid November Rental.
2 He	8 PAUL KRUGER AVENUE, RUYTERWACHT (Purchase Price : R773 900.00).	Hein - busy with Personal Training with client.
3 He	25 SALDAHNA. The purchase price of the property is R757 800.	Await signed documents from Communicare
4 Jo	11 AGAPANTHUS CLOSE,RUYTERWACHT ( Purchase Price : R769 800.00).	Client paid the December Rental
5 Or	48 Dromedaris Street ( purchase price R 662 000.00)	Hein busy with Personal training with client
6 Jo		Client paid November month rental
7 Pr		Hein - busy with Personal Training with client.
8 M		Await signed documents from Communicare
9 Pr		
10 Ba		As per meeting with communicate - client will apply for home loan. Not proceeding with R2B
11 Ve		Advise the client to give feedback if the African bank account is paid to date and to provide evidence
12 Ve		Rent 2 Buy option will be considered if above can be provided. Client haven't provided the above
13 Ad		Meyer & Juanita correspond with client - client is still under sequestration - won't qualify if not rehabilitated
14 Fc		Await the feedback from client as to when rehabilitated, haven't received any feedback
15 M		Await signed documents from Communicare
16 M		Await the clients documents and application - self employed person . Awaits the client budget, forecast for 12 month and breakdown of income / breakdown sent in December. Followed up with client again.
17 Ulrich		Final outcome client is declined due to huge arrears on rental ( not paying rental )
	Ms Barends	Send the outcome to client - placed on waiting list first till debt review status is removed and credit scores and affordability improved
		Client advised that she will rent from the council - not proceeding
		Client was declined - gave final outcome to client for debt repair and also to get arrears rental up to date and pay regular rental
		Client was delined and we inform the client ( is under debt review )
		Final outcome client was declined - file is closed
		The client send the application but affordability at this stage not enough as per income /await updated & refreshed application from client. Followed up again with client - await for the above to review. No feedback from client



# Hessequa Online Research Report

Version 1

<p>Hessequa Munisipaliteit is besig met 'n opname om vas stel hoeveel inwoners wil graag hul eie eiendom besit.</p> <p>Ons nooi u uit om in te teken en die aanlyn opname te voltooi</p> <p>Die inligting wat u verskaf sal streng vertroulik hanteer word en slegs gebruik word vir die navorsing vir die doeleindes</p>	<p>Hessequa Municipality is busy with survey to establish how many occupants are keen to own their own property.</p> <p>We invite you to sign up and complete the online process.</p> <p>The information that you will provide will only be used for these purposes and for this research.</p>
---	--

Jou eerste naam Your first name	
------------------------------------	--

Jou van Your surname	
-------------------------	--

Beste manier om jou te kontak – gee aub die besonderhede Best way to get hold of you – pse provide the details	Mobile Nr
	WhatsApp Nr
	Email adres

Hoe oud is jy? How old are you?	
------------------------------------	--

Is jy getroud? Are you married?	Yes		Ja	
	No		Nee	
	Living together		Leef saam	

Vir hoeveel mense moet jy verblyf verskaf For how many persons must you provide accommodation?	1	4	7
	2	5	8
	3	6	9

<b>Werk jy tans?</b> Do you work at the moment?	Ja	Nee
	Yes	No
	Waar/vir wie werk jy For who do you work?	Werkgewer Someone else
	Werk nie	Not working

<b>Hoeveel verdien jy per maand?</b> As jy per week betaal word x 4 per week	R
<b>How much do you earn per month?</b> If paid per week x 4 per week	R

<b>Totale huishoudelike inkomste per maand?</b> As jy per week betaal word x 4 per week	R
--	---

Initial here .....

END-USER  
DEVELOPMENT  
FINANCES FACILITATED



**WE HELP YOU BUY YOUR HOME AT THE  
BEST PRICE & ARRANGE YOUR PROPERTY  
FINANCE WITHOUT ANY HASSLE...**

**START NOW**

press Enter ↵





# MOST RECENT DEVELOPMENTS

# PETRA MINES HOMEOWNERSHIP PROGRAMME



# Petra Diamonds



## Begin Your Journey to Homeownership with Blue Diamond Mines

## Begin jou reis na Huiseienaarskap met Blue Diamond Mines

## Qala Leeto la Hao la ho ba le Lehae la Hao le Blue Diamond Mines

- Koffiefontein Diamond Mine (KDM)

### Who can apply?

- Current permanent employees on the care and maintenance team
- Permanent Employees retrenched on 22 June 2022 and 15 March 2023
- Permanent employees who retired on/after 1 January 2022
- Permanent employees transferred from KDM to other Petra Diamond operations

### Wie kan aansoek doen?

- Huidige werknemers op die versorging- en onderhoudspan
- Permanente werknemers wat op 22 Junie 2022 en 15 Maart 2023 weens besnoeiing afgedank is
- Permanente werknemers wat op of ná 1 Januarie 2022 afgetree het
- Permanente werknemers wat van KDM af na ander Petra Diamond-bedrywighede oorgeplaas is

### Ke mang ya ka etsang kopo?

- Basebetsi ba hajwale ba ka dinako tsohle ba sehlopheng sa tlhokomelo le tokiso
- Basebetsi ba ka Dinako Tsohle ba fokoditsweng mosebetsing ka la 22 Phupjane 2022 le ka la 15 Hlakubele 2023
- Basebetsi ba ka dinako tsohle ba tlhoteheng mosebetsi ka la/ka mora la 1 Pherekgong 2022
- Basebetsi ba ka dinako tsohle ba tlotsitweng KDM ho iswa mosebetsing e meng ya Petra Diamond.



### How to apply

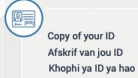
- Complete the application form online.
1. Scan the QR code and fill out the electronic form
  2. In person at the KDM office, room 22, on weekdays from 08:00 – 14:00

<https://www.home4me.co.za/koffiefontein/>

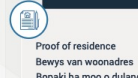
### Application process

It starts on 02 May 2023 and closes on 14 May 2023  
No application = no opportunity to participate

### Documents you will need



Copy of your ID  
Afskrif van jou ID  
Khophi ya ID ya hao

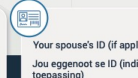


Proof of residence  
Bewys van woonadres  
Bopaki ba moo o dulang teng

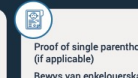
### What happens next?

1. All applicants will be listed
2. All applicants will be invited to training and receive more information on the home ownership process and program

### Dokumente benodig



Your spouse's ID (if applicable)  
Jou eggenoot se ID (indien van toepassing)  
ID ya molekane wa hao (haeba e ameha)

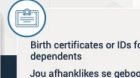


Proof of single parenthood (if applicable)  
Bewys van enkelouerskap (indien van toepassing)  
Bopaki ba ho ba motswadi a le mong (haeba e ameha)

### Wat gebeur volgende?

1. Alle aansoekers sal op 'n lys geplaas word
2. Alle aansoekers sal na opleiding uitgenooi word en sal meer inligting oor die huiseienaarskapsproses en-program ontvang

### Ditokomane tseo o tla di hloka



Birth certificates or IDs for your dependents  
Jou ahanthikes se geboorte-sertifikate of IDs  
Mangolo a tlhaho kapa di-ID tsa batho bao o ba hlakomelang



### Ho etsahalang ka mora moo?

1. Bohle ba entseng dikopo ba tla ngoiwa
2. Bohle ba etseng dikopo ba tla memelwa thupelong mme ba fumane dintlha tse eketseleng hlabile mehato ya ho ba le lehae le lenaneo

Apply before 14 May 2023 to join this fantastic opportunity.  
No application = no opportunity to participate

Doen aansoek voor 14 Mei 2023 om by hierdie fantastiese geleentheid aan te sluit.  
Geen aansoek = geen geleentheid om deel te neem nie

Etsa kopo pele ho la 14 Motsheanong 2023 hore o kenele monyetla ona o babatsehlang.  
Ha o sa etsa kopo = ha o fumane monyetla wa ho nka karolo

**Note:** The application process is only open for KDM and ex-employees. Community member(s) participation will be available later and widely communicated.

**Let wel:** Die aansoekproses is slegs beskikbaar aan KDM- en eks-werknemers. Gemeenskapslede sal op 'n later stadium di sal wyd gekommunikeer word.

**Temoso:** Ke basebetsi ba mehlang le ba KDM feela ba lokelang ho etsa kopo. Ho nka karolo ha (di)setho sa setjhaba ho tla etswa hamorao mme ho tla phatlalatswa tsebiso.

\*Your information will be treated as confidential and only be used for this home ownership process.

\*Jou inligting sal as vertroulik hanteer word en sal slegs vir hierdie huiseienaarskapsproses gebruik word.

\*Boitsebiso ba hao ho tla bolokwa le lekunutu mme ho tla sebediswa feela bakeng sa morero ona wa ho ba le lehae.

### Hoe om aansoek te doen

- Voltooi die aansoekvorm aanlyn.
1. Skandeer die QR-kode en voltooi die elektroniese vorm
  2. Persoonlik by die KDM-kantoor, kamer 22, op weekdae vanaf 08:00 – 14:00

### Ho etswa kopo jwang?

- Tlatsa foromo ya kopo inthaneteng.
1. Skena khoutu ya QR code ebe o tlatsa foromo ya elektroniki
  2. Ka sego ofising ya KDM, kamore ya 22, ka matsatsi a beke ho tlaha ka 08:00 – 14:00

### Aansoekproses

Open op 2 Mei 2023 en sluit op 14 Mei 2023  
Geen aansoek = geen geleentheid om deel te neem nie

### Tshebetso ya ho etsa kopo

E qala ka la 02 Motsheanong 2023 mme e kwala ka la 14 Motsheanong 2023  
Ha o sa etsa kopo = ha o fumane monyetla wa ho nka karolo



# CRITERIA FOR HOUSING

1 and 2 will run concurrently

### FIRST PHASE OF APPLICATIONS

1st Stage \*  
Current Vacant  
Houses

Only A and B Band Employees (non-Technical C 1 and C 2 nders)

Over 55 years old or 10 years or more service  
Single Parents given preference

2nd Stage \*  
Houses Currently  
Occupied: Occupants  
given 1st Option  
(all Bands)

Employees currently residing in company houses up to and including 01 Jan 2022. (Employees and Ex-employees who moved into a company house on or after 01/01/2022 does not qualify during selection stage 2)

\* stages 1 and 2 run concurrently.

3rd Stage  
Houses not sold  
in 2 Phases as  
above

Only C Bands with preference given to A and B Bands

Greater than 5 years of service  
Single parents given preference

4th Stage  
Houses not sold  
in 3 Phases as  
above

• All employees (all Bands) & Ex-employees who were in A and B Bands  
• Single Parent given preference

### SECOND PHASE OF APPLICATIONS

5th Stage  
Remaining  
Houses

Open to community (LLM)  
Transferred Employees, as a result of retrenchment during June 2022 and March 2023 (including Group Employees)

### Definition of Employee

- All current BDM employees who are part of the care and maintenance crew
- BDM Ex-employees, retrenched during the 30 June 2022 and 15 March 2023 section 189A processes
- BDM Retired employees (normal and voluntary early retirees) who took retirement during the aforesaid retrenchment processes

**Note:** The principle of one house per employee/household will apply



Petra Diamonds

# END-USER DEVELOPMENT FINANCES APPROVAL LETTERS



## EXAMPLES – END USER FINANCE APPROVALS



Home Loans Gauteng  
2nd Floor, Quadrum Office Park Building  
50 Constantia Boulevard, Constantia Roof  
Florida  
7106  
Swift Address: ABSA ZA, JJ  
http://www.absa.co.za

28 June 2022

The Directors  
D H P CONSTRUCTION PTY LTD  
Dear Sir,

**HOME LOAN PACKAGE: 120 ON 13TH AVE FAIRLAND**  
Development Code: 2206-447  
Property Type: Sectional Title  
Erf: Erf 343-120, 13th Avenue  
Sectional Title Development Scheme Name: 120 ON 13TH AVE FAIRLAND  
Township: Fairland  
City: Johannesburg  
Province: Gauteng

Portion: N/A  
Phase 1 and 20 Units  
Suburb: Fairland

ABSA Home Loans has assessed and approved the said development subject to the following terms and conditions:

- Percentage Financial Property Type – Sectional Title / Loan Type – Ordinary Loans**
  - All applications for Mortgage Finance will be considered in line with the Banks Credit Policy at the time of application.
- Interest Rates**
  - Competitive Interest Rates will be negotiated per individual client.
- Transaction Fees**
  - Standard Initiation fees to apply to all applications.
- Development Exposure:**
  - A total exposure of 30% (6 units) has been set and approved in this development and is subject to review.
- Documentation Required with Applications**
  - Offer to Purchase, Copy of Plans & Tenders (if applicable).
  - Acceptable Proof of Income.
  - ID & FICA documents.
- General and Valuers conditions**
  - All loans granted will be subject to the ABSA Group Home Loans Credit Policy.
  - ABSA reserves the right to withdraw or amend this package approval without prior notice.
  - ABSA reserves the right to review all approved end user applications older than 180 days (from approval) and may extend these reviews up to lodgement of the individual transaction.
  - Any material change to the development proposal without notification to the Bank will void this preapproval.
  - Developer must be registered with NHBRC.
  - All relevant NHBRC & Engineers certificates to be handed in prior to registration.
  - All services (bulk & internal) to be inspected by valuers prior to any registrations taking place.
  - Subject to pre-valuations from two other financial institutions.
- Attorneys**
  - The Attorney firm appointed by Absa to attend to the Transfer: Victor and Partners 3081
  - The Attorney firm appointed by Absa to attend to the Registration: Victor and Partners panel code 3081
  - It is of utmost importance that the bond instructions are issued to above-mentioned firm. In order to ensure excellent customer service and the correct allocation of attorneys, please ensure this letter accompanies every application submitted to Absa.
  - The mentioned Attorney Firm must advise Absa two or three months prior to the expected registration date.

We wish you every success with your marketing endeavours and assure you of our best service at all times.

Please ensure that the approval letter is attached to every application submitted to ABSA

Kind Regards,

Natasha Hopkins | Key Account Manager - Developments | Absa Home Loans Gauteng  
Tel +27 (0)10 211 3439 | Mobile +27 (0)82 451 6146 | Email natashahop@absa.co.za  
2nd Floor | Block 2, Quadrum Office Park | 50 Constantia Boulevard | Constantia Kloof | 1709

13 May 2022

Dear Business Partner

**Mill Park**

We are pleased to let you know we have approved the above development for end user finance.

Here are the details of this approval:

<b>Development name:</b>	Mill Park
<b>Development location:</b>	Erf 1148, Bredasdorp, Western Cape
<b>Developer's details:</b>	Turnkey Asla Construction Pty Ltd
<b>Development pack submitted by:</b>	My Bond Fitness – Anele Matakane
<b>Development code:</b>	2205-015
<b>Number of Units:</b>	106
<b>Package price:</b>	467 600/43m² to R590 950/55m²
<b>Maximum exposure:</b>	30%
<b>Completion date:</b>	October 2022
<b>Attorney details:</b>	TBA

Thank you for submitting this development to us for approval. We based this approval on the information you gave us and reserve the right to withdraw it at any time and at our sole discretion.

We look forward to providing end user finance to your clients.

Kind regards

Nedbank

Home Loans | Direct Sales and Distribution |  
2nd Floor Nedbank Lakeview Campus 16 Constantia Boulevard Constantia Kloof Roodepoort 1709 P O Box 1144 Johannesburg 2000 South Africa  
T 011 495 8713 F 086 616 4615

Directors: V Naidoo (Chairman) MNT Brown (Chief Executive) HR Brody BA Dames MN Davis (Chief Financial Officer) NP Dongwana EM Kruger RAG Leth L Makalima  
PM Mawana Phof T Mawala Dv MA Mntsoane MC Ntshu (Chief Operating Officer) S Subramoney  
Company Secretary: J Katzin 26.05.2021.

nedbank.co.za

**NEDBANK**

## Development

# SERVICE OFFERING

**01**

Dedicated consultant/s will be allocated your office

**04**

Unique paperless & online service  
We will pre-approve the client's affordability upfront. Branded web link for pre-qualifications for your company.

**07**

Our application is submitted electronically to the banks upon receipt of all documentation from the client.

**02**

We have offices nationally with experienced consultants and a full administration and support structure.

**05**

FLISP Voucher issued to first time home buyer

Specialist FLISP service available through MOU with the NHFC and Department of Human Settlements

**08**

Escalation: 3 tiered escalation and arbitration process.

**03**

All purchasers will be interviewed in person or telephonically by the Help Me Buy A Home consultant.

**06**

Multiple bank submissions and single point of access to all banks.

Versatile application form that can be used across the various banks.

Rent2Buy/Instalment sale finance – from R400 000 – R2,9 mil available

**09**

On average the bank turnaround time is 3 days to approve in principal and another day to final grant. All applications are pro-actively driven.



## Development

# SERVICE OFFERING (CONTINUED)

**10**

Weekly feedback provided to all parties throughout the bond application process.

**11**

Dedicated Developer reports at all times

**12**

Consultant ensures that all conditions stipulated on the bank grant are correct and in line with the development.

**13**

We are able to send your development out to our Prequalified buyers who fall within the price range.

**14**

Visibility at expo's, launches as well as on site to assist buyers with questions on their applications.

**15**

Attend Developer meetings as and when required.

**16**

We work inline with your pre-sale deadlines and targets.

**17**

Manage re-assesement prior to lodgement.

**18**

Credit improved clients returned to the development to buy in later phases of the development

# IT STARTED IN 2007:

## RENT2BUY ENABLES

- Buy property at a fixed price.
- Rent a home for the option period whilst enjoying the benefits of occupying it.
- Assists a prospective buyer to restore his or her almost good credit rating and prove affordability over a period of time.
- Save for a deposit.
- Build up an affordability track record.
- Apply for a bond prior to the exercise of your option to buy plus a FLISP subsidy.
- Receive Home Ownership Education – an easy to understand 7-step programme on how to become a Home Owner.
- An evaluation of your credit record and affordability
- Software and web-based progress tracking
- Assistance with a home loan application as soon as you qualify
- Manage your budget digitally .

## ADVANTAGES OF R2B:

- Rent2buy clients are profiled and vetted with cutting edge budget and affordability software and processes.
- Payments are secured with 3 months worth of underwriting.
- Typical profile is**
  - someone who almost secured a home loan but due to strict implementation of NCR by the Bank did not qualify for a home loan.
  - Credit score just “cleaned up”
  - Self-employed buyer
  - Non RSA Citizen buyer
- Fulfilment of social responsibility

# IN A NUTSHELL:

## A turn-key Rent To Buy & Instalment Sale Finance Solution

We re-invented the journey to own your own home

We offer an innovative approach to traditional home ownership and home loan property finance solutions, incorporating FLISP subsidies:

### Combined with:

- Consumer Housing Education
- Budget, Debt and Scorecard Repair
- My Budget Fitness Personal Trainer & Mentorship
- Legal Services, Structure & Support
- Rent2buy
- Rental Management
- End user property finance assistance
- Flisp subsidies – Now incorporated into the National Housing Code for R2B and ISA sales
- Cutting Edge Fintech Tools
- Integrated CRM Systems
- API Integration



# WHY OUR SOLUTIONS MAKE SENSE FOR YOU:

- Digital solutions ensure less friction, instant feedback, reporting and adaptability.
- FLISP Vouchers are issued before pre qualification, meaning more clients NOW.
- Aggregation of budget & debt repair services means all online leads are managed and creates a client for life.
- Digital management reporting means quick identification of drop off through the customer journey and enables instant strategy updates.
- Platform allows direct integration into consumer education initiative's enabling improved budget utilisation. This means affordable housing and financial access budgets can be used and targets met.
- New revenue sources through additional data like Financial education budget, learning and debt repair aggregation.

**Home Owner Centric Solutions”** and a closed eco system means even bad leads become clients.

**CREATING A BIGGER BASE =  
MORE CLIENTS IN FUTURE**

# ADDITIONAL BENEFITS:

**We make better business easy by giving you the tools to improve performance from your existing client base, stakeholders and new customers.**

- Complement your offer with additional financial services that your client will benefit from such as instant debt analysis and repair
- Accredited Financial education which enables BBBEE scorecard, ensuring improved budget utilisation or integration with your existing programs
- Financial access approved, ensuring consumer education and that targets are met
- Verified Income Estimation
- Credit Bureau Data Aggregation
- Digital Instant MI reporting
- Goal setting and tracking
- Reduce the risk of reckless lending
- Speed up & enhance approval processes
- Retain more customers
- Boost revenue
- Cross and upsell
- Improve your underwriting & data capabilities
- Easy Integration through API
- Debt and Affordability Algorithms



# The Property Game

What would it look like if it was easy?

**"I WANT TO BUY A HOME OR SELL A HOME"**

**SIGN UP ONCE**

**4CLICKS AND UNDER 4MINUTES**



**WE FIND YOUR FINANCE**

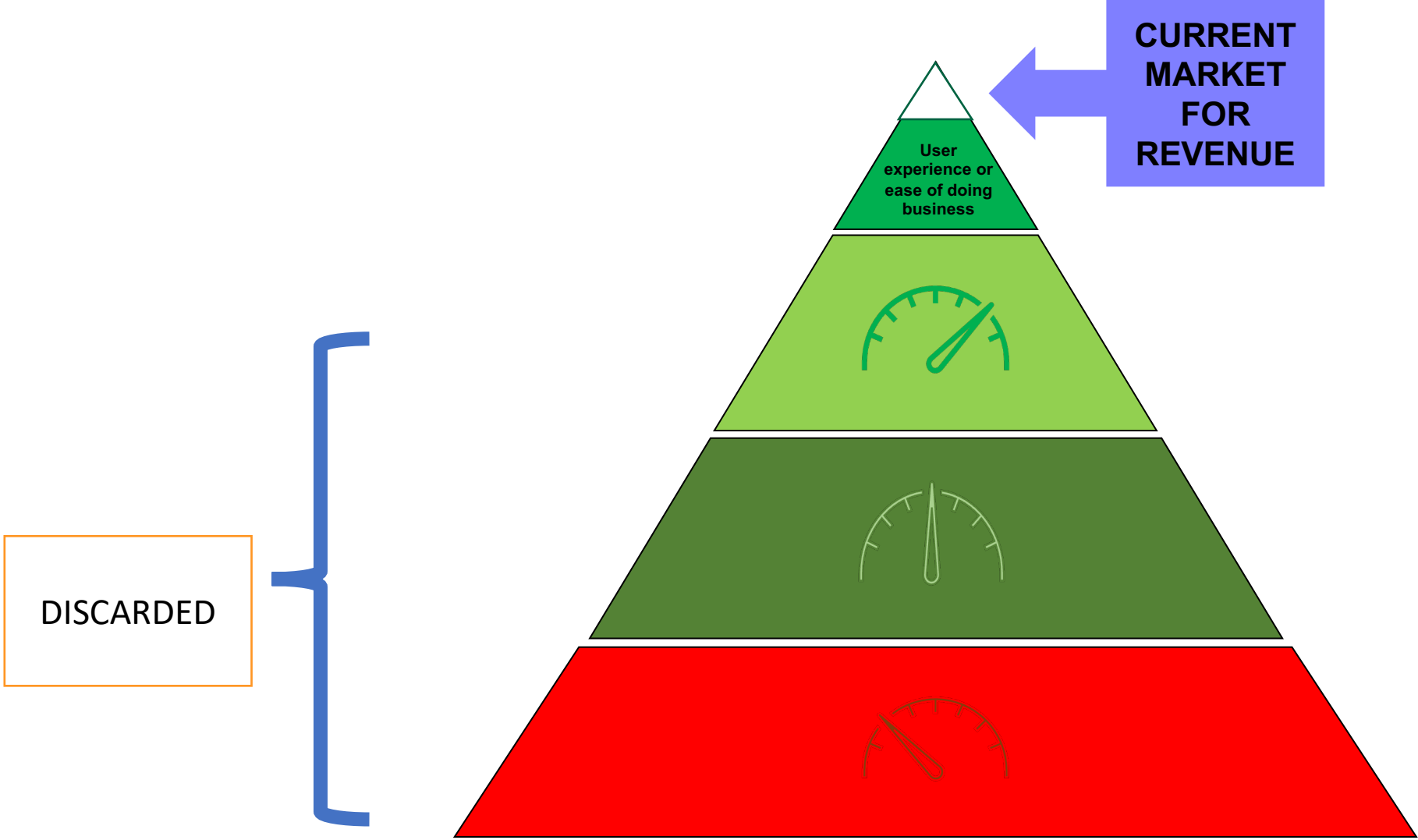
**WE FIND YOUR HOME**

**WE FIND YOUR BUYER**



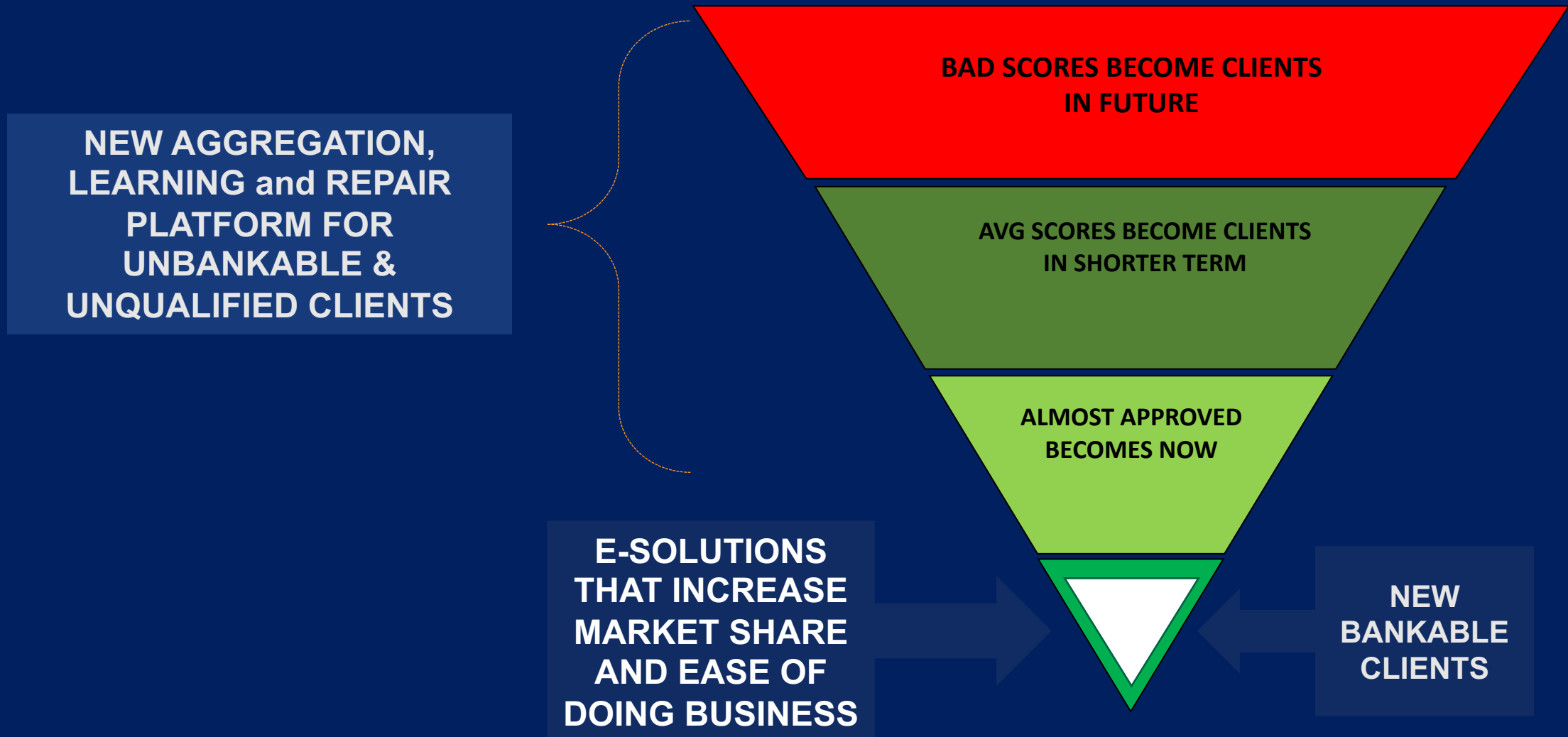


# HOW IT USED TO WORK:



# BUDGET & DEBT REPAIR HOW IT WORKS NOW:

TRANSFORM UNBANKABLE CLIENTS INTO CLIENTS INSTANTLY:



# PROPERTY SALES & MARKETING



Attorneys, Notaries and Conveyancers  
Cape Town | Bloubergstrand



HOME BUY RENT RENT 2 BUY

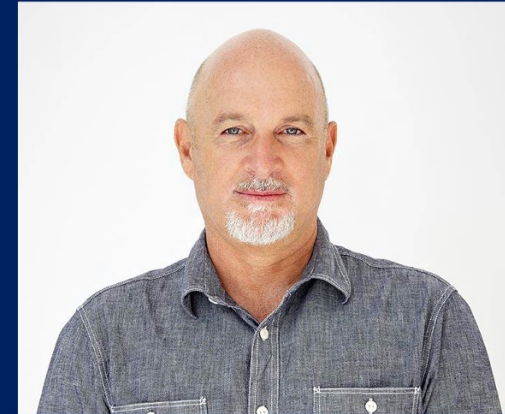
**Be Smart. Trust your attorney to sell your property.**

You trust your attorney with all your major life decisions, especially where a contract is involved - whether it's your marriage contract, setting up your business, drafting your Will or getting legal advice on other matters. Now, you can also trust your attorney with what will probably be the biggest transaction of your life - buying or selling your home

20 Participating Attorney Offices  
More than 70 Estate Agents



Development



## MEET THE TEAM

Patrick  
Ngondweni

Gauteng Development  
Manager

083 408 3737  
Patrick@mybondfitness.co.za

Hein Pienaar

National  
Home Loans  
Manager

082 566 4509  
Hein@mybondfitness.co.za

Verna Pugin

Western Cape  
Development  
& Home Loans  
Manager

082 788 3537  
Verna@cm2group.co.za

Jacques Theron

IT & Product Manager

082 889 9672  
Jacques@4me.tech

Meyer de Waal

Product & Legal Manager

083 653 6975  
meyer@mybondfitness.co.za



# CONTACT DETAILS FOR THIS PROJECT

Meyer de Waal

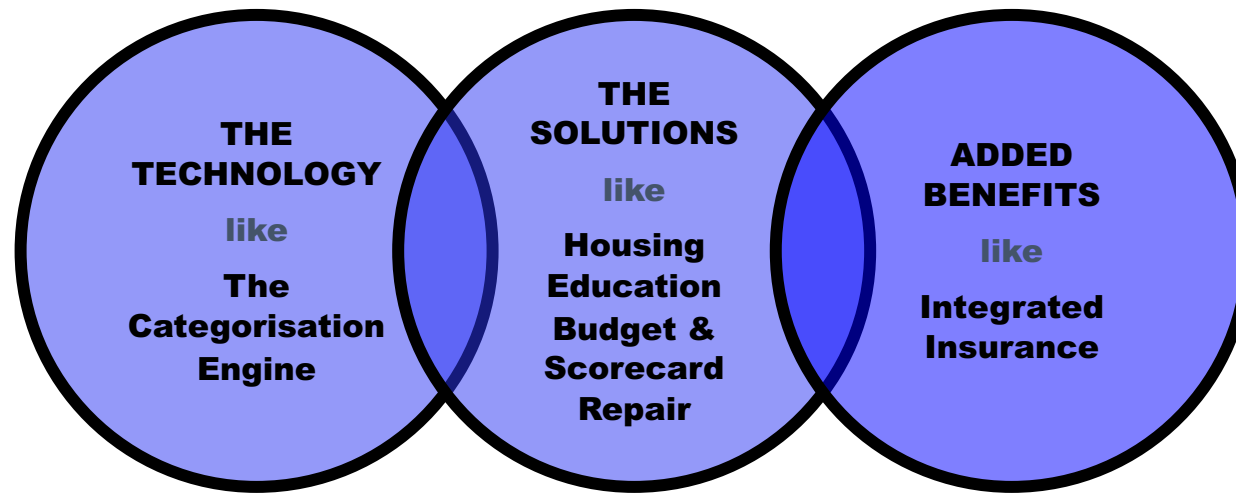
083 408 37 37

Meyer de Waal

[Meyer@mybondfitness.co.za](mailto:Meyer@mybondfitness.co.za)

National Head Office: 2<sup>ND</sup> Floor, Block C  
Boulevard Office Park, Searle Street,  
Woodstock Cape Town 021 461 0065

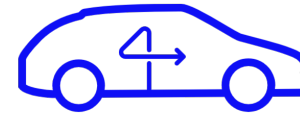




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**4me.tech © 2019 | website flisp.4me.tech| Telephone: 021 461 0065  
| 2nd Floor, Block C, The Boulevard Office Park, Searle Street,  
Woodstock, Cape Town**

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