

2 October 2020



TUHF

Bonga Xulu

JPOMA PRESENTATION



Where others see decline, we see investment opportunities

086 000 TUHF (8843) • www.tuhf.co.za

Our Vision

Impact Through Scale

Who We are

Leading **provider of residential commercial property finance** for in the inner cities of South Africa through non-bank financial services



43 911
units financed



598
buildings



17 Years
in operation



5 Offices
in SA



141
suburbs



400
borrowers



Regulatory Framework

- All TUHF entities are registered with the NCR and subject to quarterly and annual returns
- Lending practice covered under the National Credit Act
- TUHF extends mostly large credit agreements to juristic entities
 - Such transactions fall outside of the National Credit Act in terms of applicability
 - excludes 10% of the book (individuals) in which case NCA applies
- Pricing in terms of interest rates and fee charges for all secured and unsecured lending
- Non-bank financial services provider
 - Not deposit taking
 - Not governed by the Banks Act
 - Not regulated by the SARB in terms of Regulatory Capital
 - Capital is managed through covenants
- TUHF does not fall under the FSB (Conduct Authority)
- Credit extensions fall under the Financial Intelligence Centre (FIC)
 - FICA and KYC checks apply to all credit extension
- TUHF Limited changed its legal status through its MOI to a public company
 - As a debt issuer listed on the JSE, TUHF is required to comply with JSE Debt Listing Requirements



TUHF-Programme for Property Entrepreneurship (TPPE) is a comprehensive in-house property training programme that seeks to promote the expansion of knowledge of TUHF clients in property. Developed and delivered jointly by TUHF and the University of Cape Town (UCT), one of Africa's leading teaching and learning institution. The training programme is customised for TUHF clients and its focus is on sharpening skills and knowledge of the industry and an interchange of ideas with fellow clients. This partnership ensures that clients are provided with a premier property education programme.

TPPE is aimed to equip clients with an in-depth understanding of the various aspects of property including the following:-

- ❑ Property Entrepreneurship and Property Investment;
- ❑ Principles of Economics;
- ❑ Drivers of Real Estate Market;
- ❑ Property Valuation Techniques;
- ❑ Property Law;
- ❑ Property Finance, Feasibility Studies
- ❑ Interest Rate and Hedging;
- ❑ Property Management and Leasing;
- ❑ Construction Management;
- ❑ Green Building ;
- ❑ Corridors of Freedom;
- ❑ General Business Management; including Business and Personal Financial Management, Tax, HR, etc;
- ❑ The Role of Municipalities: Town Planning, Utilities, Rates and Taxes among others.

Programme Logistics

The programme is a six-day course, spread over six months with **only one day** in each month that is dedicated to attending the training session. **Attendance to the programme is compulsory.**

During the training programme participants enjoy well prepared presentations and quality training which provides new perspectives of the property industry. Through these engagements, clients gain a better understanding and appreciation of the roles and responsibilities of the various property disciplines.

Course Convenor

Professor Francois Viruly of the University of Cape Town is one of our facilitators and Programme Director. Other experienced and knowledgeable lecturers are periodically invited to present lectures in their fields of expertise. It is this infusion of the variety of minds in various disciplines that makes TPPE a rich learning experience.

Project

The culmination of the course is the application on the principles learned on the course to a theoretical property development case study in and around Johannesburg CBD. The programme participants are divided into syndicates for the final project. The various syndicates will then present their project to a panel of judges, chaired by Professor Francois Viruly for assessment.



Mentorship Programme

In addition to the formal training programme, clients are provided with a personal mentor to guide and support them with regard to their existing facilities and future projects by tailoring an individualised mentorship plan to suit their needs. The mentorship programme entails on the job training at the time and place that suits the client.

Certification

On completion and attendance of **ALL** the planned course sessions, delegates will be awarded a certificate of completion from The University of Cape Town during a certification dinner hosted by TUHF.



Thank You

