



TUHF - Trust for Urban Housing Finance

GPF – Property Entrepreneur Seminar 17 Sept'14

Paul Jackson, TUHF CEO

Providing Access to Finance for SME's

- Central role of the small and medium enterprise
- By supporting them we address many social challenges by eradicating poverty through business and profit
- We provide financial inclusion for ordinary South Africans – recognizing their education in life and the inner city
- Provide financial inclusion to businesses that drive employment creation





Changing Lives,

One person at a time

Regenerating the cities, one building at a time



TUHF – Leaders in Inner City Property Finance

Specialists in:

- Independent Commercial Property Finance
- Affordable rental housing in inner cities facing urban decline
- Landlords engaged in profitable rental housing businesses from small 2 flat (starter clients) to large 2800 flats properties
- Loan book of R2 billion

Focus on Inner City:

- Multi-sector Economies
- Existing Infrastructure & Services



TUHF – Leaders in Inner City Property Finance

One stop finance shop for:

- Mortgage Finance – up to R30m per deal Family Housing and Student Acc.
- Bridging Finance
- Construction Finance
- Equity Partnership – in partnership with Gauteng Partnership Fund (GPF)

Offices in:

- Gauteng
- Eastern and Western Cape
- KwaZulu Natal

*TUHF was awarded the African Banker Award for
Mortgage Bank of the Year 2013/14*



What makes TUHF different?

- Longer Loan Terms
- Easier loan conditions
- People from various backgrounds
- A single term facility
- Look at the person not the deal exclusively
- We are not a micro lender nor a home loan financing company
- Induction Training
- Mentorship Program



We speak your language and engage at your level and through our connected network we keep you well informed

TUHF – Products

Mortgage Finance

- Single term loan over 15 years
- Purchase only or Purchase plus refurbishment to existing buildings
- Residential Refurbishment only
- Conversions & New Build
- Construction (6 – 18 Months)
- Less strenuous conditions

In just over decade of operation, TUHF has financed over 20 000 inner city residential property units



TUHF – Products

Intuthuko Equity Fund (IEF) in partnership with GPF



- Supports previously disadvantaged South Africans in selected lower income occupations and groups to enter the residential property market
- Acts as a partner, by contributing to the deposit or equity necessary for loan approval
- The prospective business should earn enough money to repay the loan and make a profit for the entrepreneur



TUHF – Products

Intuthuko Equity Fund (IEF) in partnership with GPF



Characteristics of an Intuthuko Entrepreneur:

- Be mature with a flair for business
- Prepared to contribute own money
- Hard working & solutions oriented
- Familiar with inner city
- Determined to make a better life
- Proud to own a clean & well-run building



IEF aims to help new investors enter the inner city residential property market, boosting new business & supporting emerging entrepreneurs

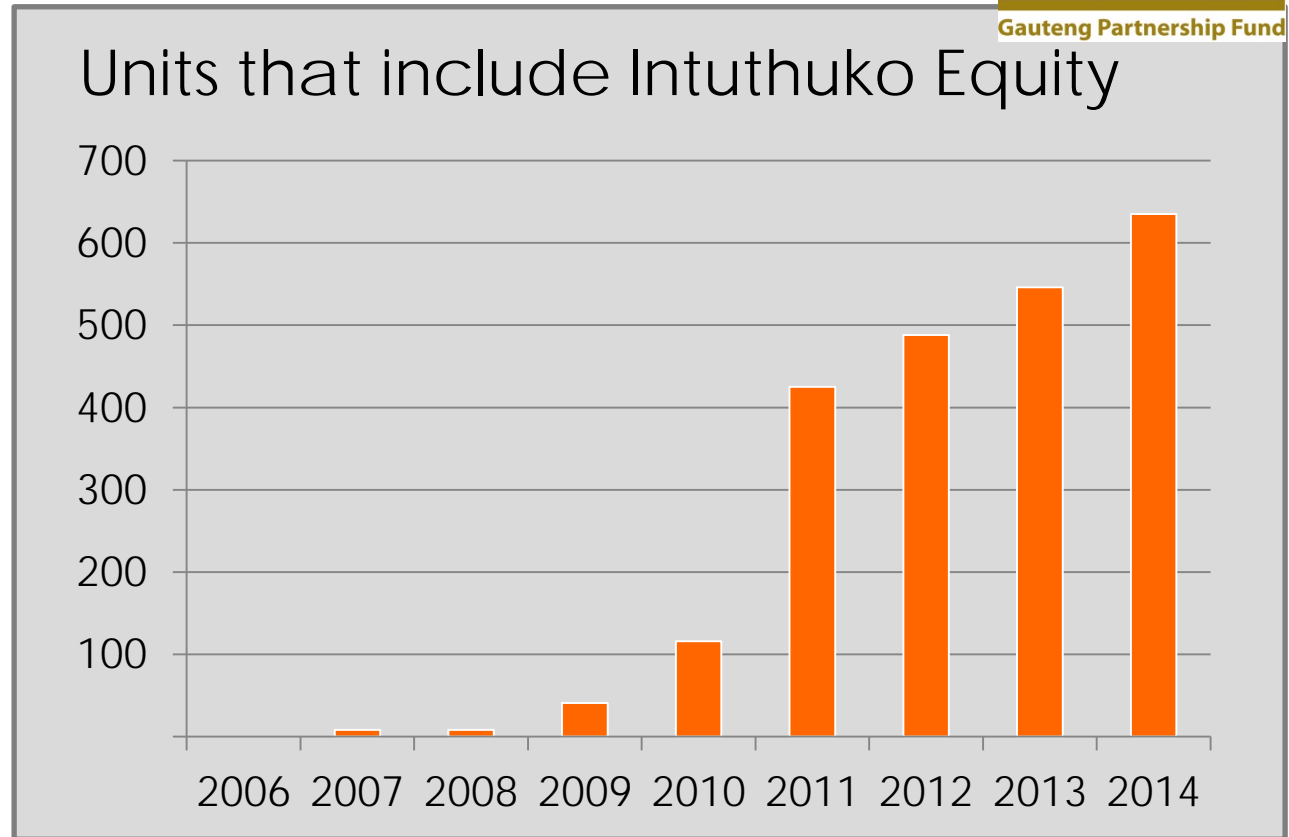
TUHF – Statistics

Intuthuko Equity Fund (IEF) in partnership with GPF



Since 2006:

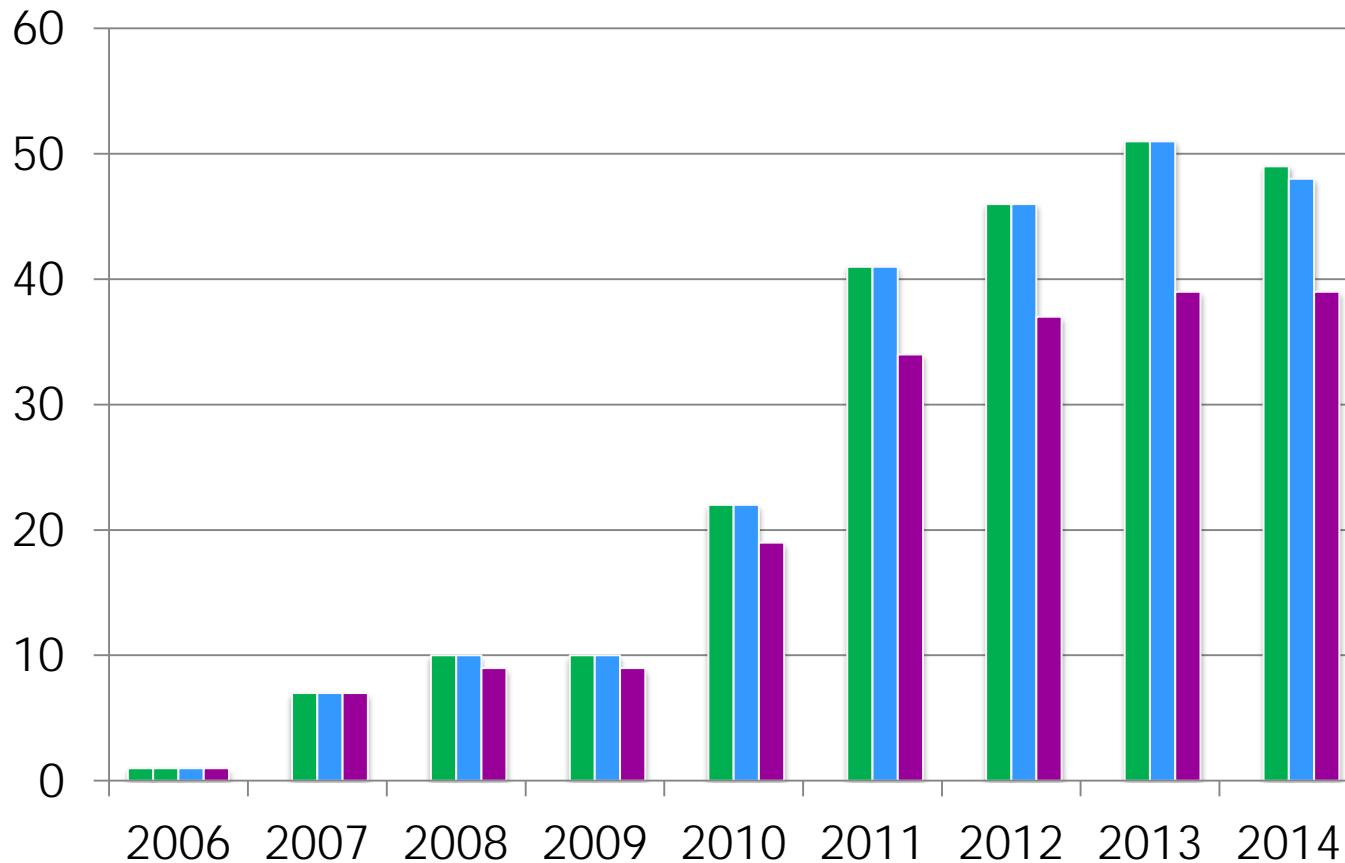
- 48 Buildings
- 39 Clients
- 635 Units
- R8 827 174



Changing the complexion of ownership

TUHF – Products

Intuthuko Equity Fund (IEF) in partnership with GPF



	Loans
	Buildings
	Clients

TUHF – Partnerships

- We have very important relationships.
- NHFC is one of our partners and we cooperate with them at a range of levels
- Equally important is the GPF for the Intuthuko Equity Fund



What does Inner City Residential Property Ownership mean?

- Urban Densification
- Right side of urban regeneration
- Right side of energy and transport efficiencies
- Right side of technology
- High demand
- Secure lending
- Good service / firm credit control

What does Residential Property Ownership mean?

Benefits

- Ideal for first time property investors
- Increased cash flow
- Tax deductions
- Leverage one building as security to buy the next building
- Appreciating Investment
- Pride of ownership

Responsibilities

- Managing Tenant Payments
- Managing Vacancies
- Proactively limiting liability for injuries and damages of tenants and their properties
- Ongoing preventative maintenance
- Unexpected Maintenance Expenses
- Hands on approach!

TUHF – Products and Services

We speak your language

TUHF Products

- 15 Year Loan Terms
- Fewer conditions
- Grace periods or payment holidays during construction and rent up
- Tailor-made finance solutions with quick decision making
- No lease requirements
- Quick & efficient draw down process
- Payments in advance for construction projects considered
- Single facility including purchase and construction

TUHF Services

- Training and mentoring
- Expertise in a niche market
- Extensive market knowledge
- Well networked and connected staff
- We take on eviction risk
- Good turnaround times
- Hand-holding for emerging entrepreneurs and rookies
- Street Level Approachability
- Low customer ration per portfolio manager / loan officer

Thank you



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 TUHF Group of Companies

 @TUHFpty

 TUHF