

INTRODUCING

Property

Property X - Pay As You Go Property Acquisition Fund

Licensed By
The Securities
& Exchange
Commission
Of Zimbabwe



NO Deposit !
NO Credit Checks !
NO Monthly Installments !

Design your own payment plan &
Pay As You Go!

Buy, Own, & Enjoy Your Property



Trustee



Property Valuers



Legal Advisors



Auditors



Bankers



Asset Managers



Property Developer

BELOW ARE THE OBJECTIVES OF THIS INSTRUMENT

- ✘ We aim to eliminate the barriers to property ownership, such as the need for substantial cash deposits, high monthly installments, and credit checks, while still maintaining the requirement for Know Your Customer (KYC) verification.
- ✘ Make buying property simpler and accessible to everyone. **2**
- ✘ ***Mari haichengeteki, imali kayigcineki*** - This instrument makes it possible for you to direct your money towards a lifetime asset such as property, as and when you get money. The alternative is that you try to save your money towards a deposit, that is if you choose the traditional route of buying property. However, we all know that savings end up going to life's problems and consumption. This Instrument allows you to deploy your money on the GO and towards an Important Asset. **THIS LITERALLY MEANS YOU CAN NOW CHOOSE TO BUY PIZZA OR BUY PROPERTY. 3**
- ✘ Make it possible for you to build your own portfolio of properties over your lifetime **a dollar at a time** without having to do the usual monumental leaps that the traditional method of buying property requires. How fast you get to your property remains in your hands. **4**
- ✘ This Instrument is **your payment plan towards your property.** . Our unique innovation lies in connecting you directly to the property purchased with your funds.
- ✘ You can use this instrument as a bridge to transition from a corporate to building your own portfolio of properties and becoming a self-sustaining entrepreneur.
- ✘ You can use this instrument as a bridge to help you transition from the diaspora back home by slowly building up dollar by dollar and sqm by sqm towards a portfolio of your own properties while you are still in the Diaspora. Additionally, you can use this instrument to hold properties for your post-retirement life. **7**
- ✘ At any one time you are always holding property units. **8**
- ✘ Unlike the traditional pension funds, you are holding the actual property underlying this instrument. You own the property which is bought by this fund instrument. **9**

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- ✘ The property unit is tradeable which means you can liquidate it through the asset manager in the event that you do not want to continue. ¹⁰
- ✘ This tool is suitable for institutions and individuals, enabling them to acquire properties without worrying about high capital requirements for projects. Companies can utilize this option for staff-assisted housing and asset preservation, avoiding the challenges associated with major construction projects and significant capital investment.
- ✘ Institutions can now also do pension payouts in property (Units or actual separate properties) ¹²
- ✘ Parents can now start building towards their kid's properties. ¹³
- ✘ This instrument also enables students to start as early as they want to build their square meters towards the properties of their choice. ¹⁴
- ✘ The Property Units that you hold during your payment plan will earn property development profits from the projects in which you hold the property units. These distributed profits are added onto your capital contributions to accelerate you towards the purchase price of your own property. Your eventual exit in specie may be from within our portfolio of projects or we liquidate your property units and get your desired property from next door. ¹⁵
- ✘ ¹⁵

THE ONE MAIN OBJECTIVE IS TO PROVIDE AN ALTERNATIVE WAY FOR PEOPLE TO ACQUIRE PROPERTY & DO SO IN A FINANCIALLY SECURE WAY (HOLDING PROPERTY AS PROTECTION OF YOUR VALUE PLUS USE A LICENSED & REGULATED VEHICLE WHICH HAS THE NECESSARY GOVERNANCE STRUCTURES TO PROTECT PUBLIC FUNDS) ¹⁶