

# An Easier Way to Buy Property

A unique REIT licensed by the Securities & Exchange Commission

# About the Promoter – Southland Regional

## SOUTHLAND'S 22 YEARS OF PROPERTY DEVELOPMENT SECTOR EXPERIENCES

### PROPERTY DEVELOPMENT

22 YEARS

Tried, Tested  
& Counting

  
SOUTHLAND REGIONAL PROPERTY  
[www.southlandregional.com](http://www.southlandregional.com)



# About the Promoter – Southland Regional

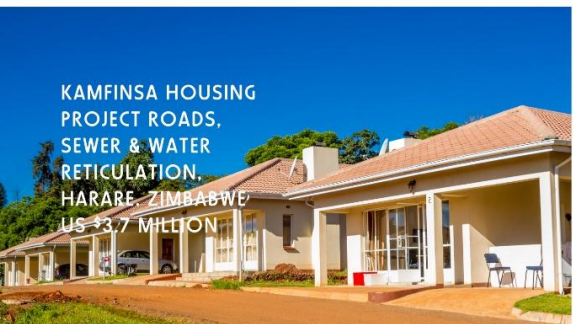
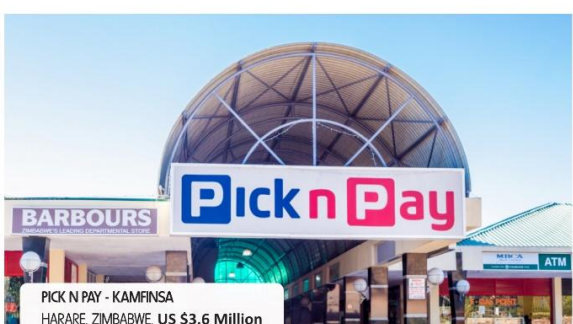
## **Southland Regional Core Business;**

- ❖ **Property Development and,**
- ❖ **BoT Concessions**

**We Identify, Prepare, Engineer, Capital Raise & Construct Property Development Projects.**



# About the Promoter – Historic Flagship Projects





# About the Promoter – Current Flagship Project



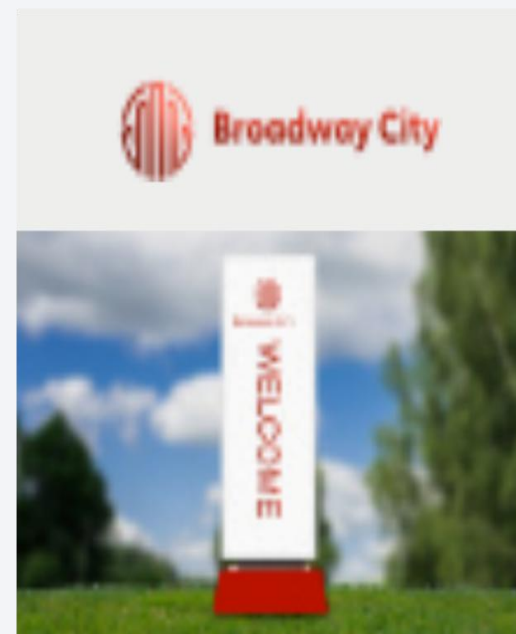
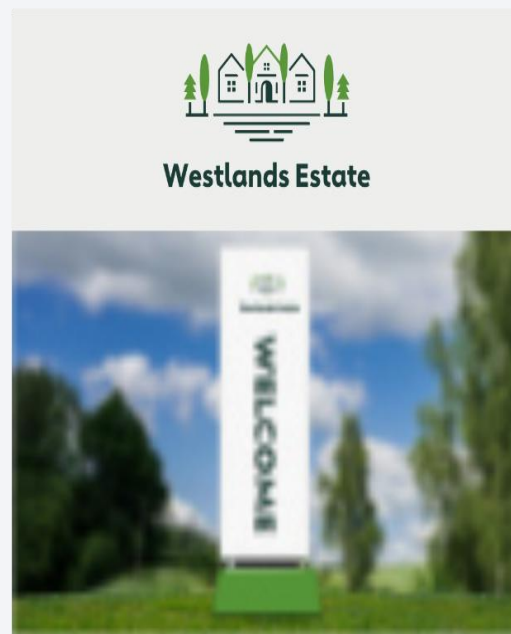
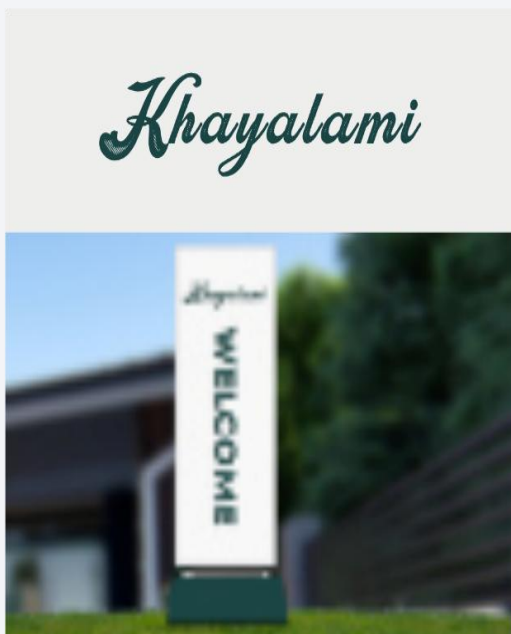
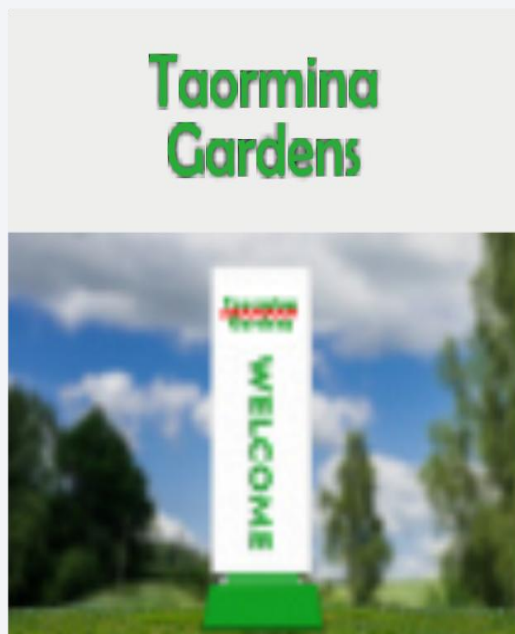
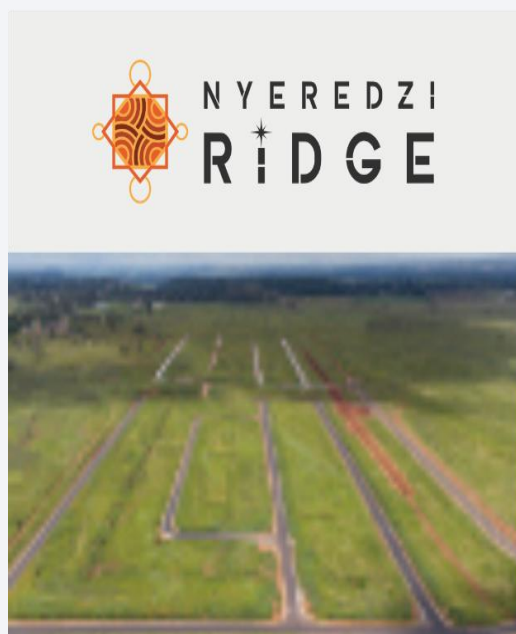
## AMENITIES

- Biodigester
- Full Surfaced Roads
- Hospital
- School
- Club House
- Sports Arena
- Shopping Center
- Multi Family Housing
- Office Park



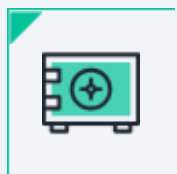


# About the Promoter – Ongoing Projects



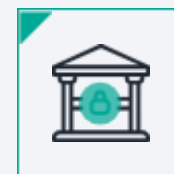
# Understanding Market Pain Points in Buying Property

WHAT SUBSTANTIAL PROBLEMS DO PEOPLE ENCOUNTER, WHEN BUYING REAL ESTATE PROPERTY?



## Huge deposits and hefty monthly instalments requirements

Buyers face large deposits and high monthly payments barriers. An instrument that avoids huge deposit and strictly monthly installments is necessary



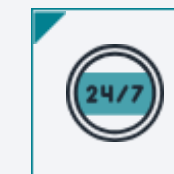
## Strict Bank Loan Credit Checks Barriers

Banks impose strict loan qualifications, making property access difficult. A solution that focuses on KYC and not credit checks is necessary



## Irregular incomes

Monthly payment requirements rarely match irregular incomes, especially for many in the informal economy. A solution where people can pay whatever they can as and when they can is required



## Consumption competes with saving

Daily expenses consume most earnings, limiting savings for property investment. A solution that is readily available for on-demand investment is required



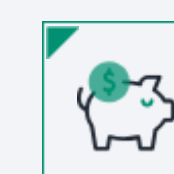
## Inflation eroding savings

Inflation reduces the value of savings over time, discouraging long-term savings, thus making it harder for people to save for deposits. Better savings are those that are underwritten by property to hedge against inflation



## Buying property can be a complex process

Property acquisition can be a complex & lengthy process often needing experts like lawyers, surveyors, planners, which comes with extra costs. A solution that gets all these checks done in advance so that investor can enter without having to do these checks



## Inability to use small amounts to buy property

People are forced to spend their few dollars on consumption as opposed to investment because they can not enter the property ladder with those small amounts.

# Introducing Property X: Our Unique Real Estate Investment Trust (REIT) Solution that is designed to make it easier for people to buy real estate property





# The Property X REIT's Governance Structure



Licensed by the Securities & exchange Commission of Zimbabwe



Licensed by the Securities  
& Exchange Commission  
of Zimbabwe



Trustee



Property Valuers



Legal Advisors



Auditors



Bankers



Southpeople Capital  
Asset Management

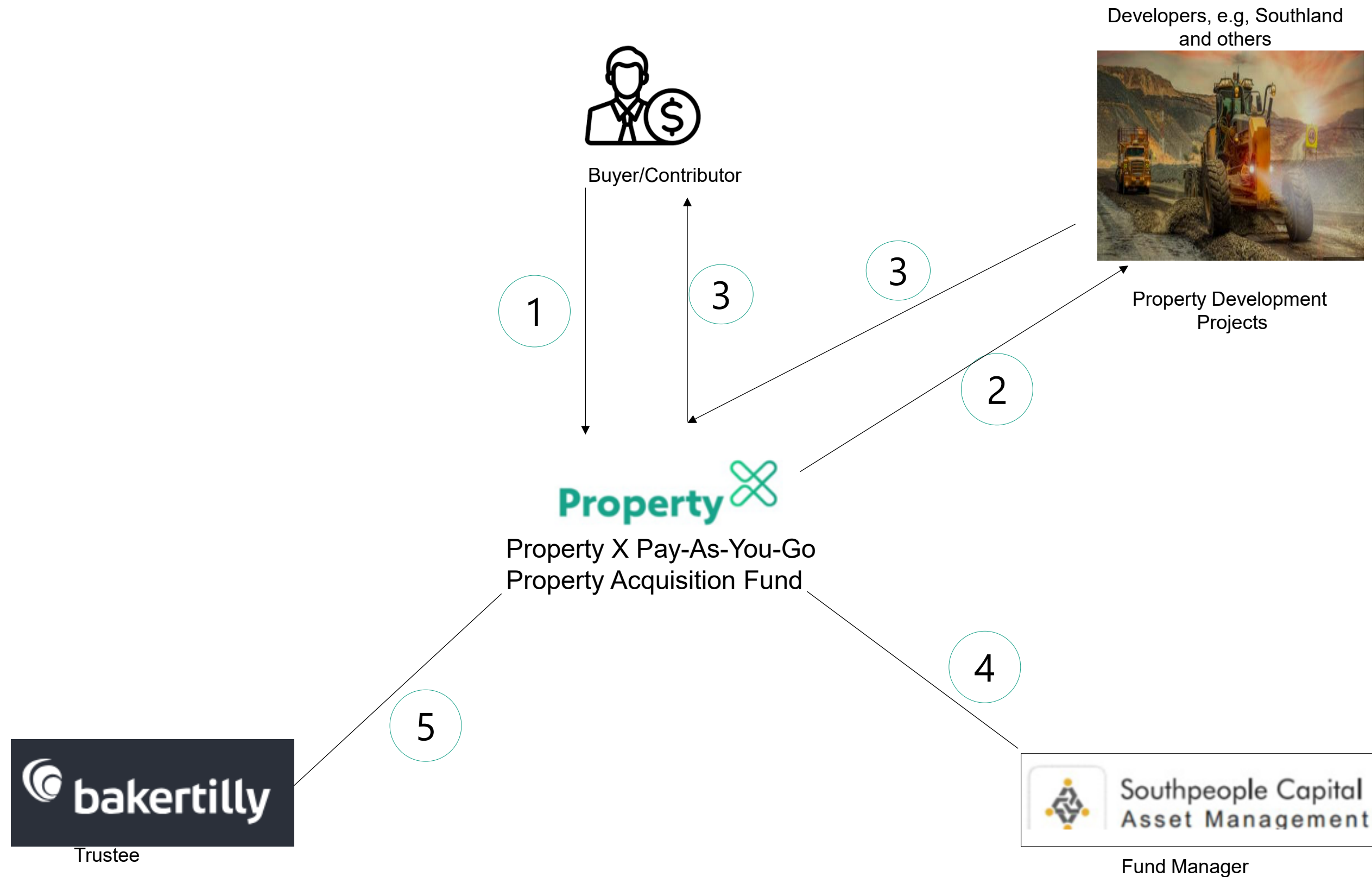
Asset Management Company



Property Developer



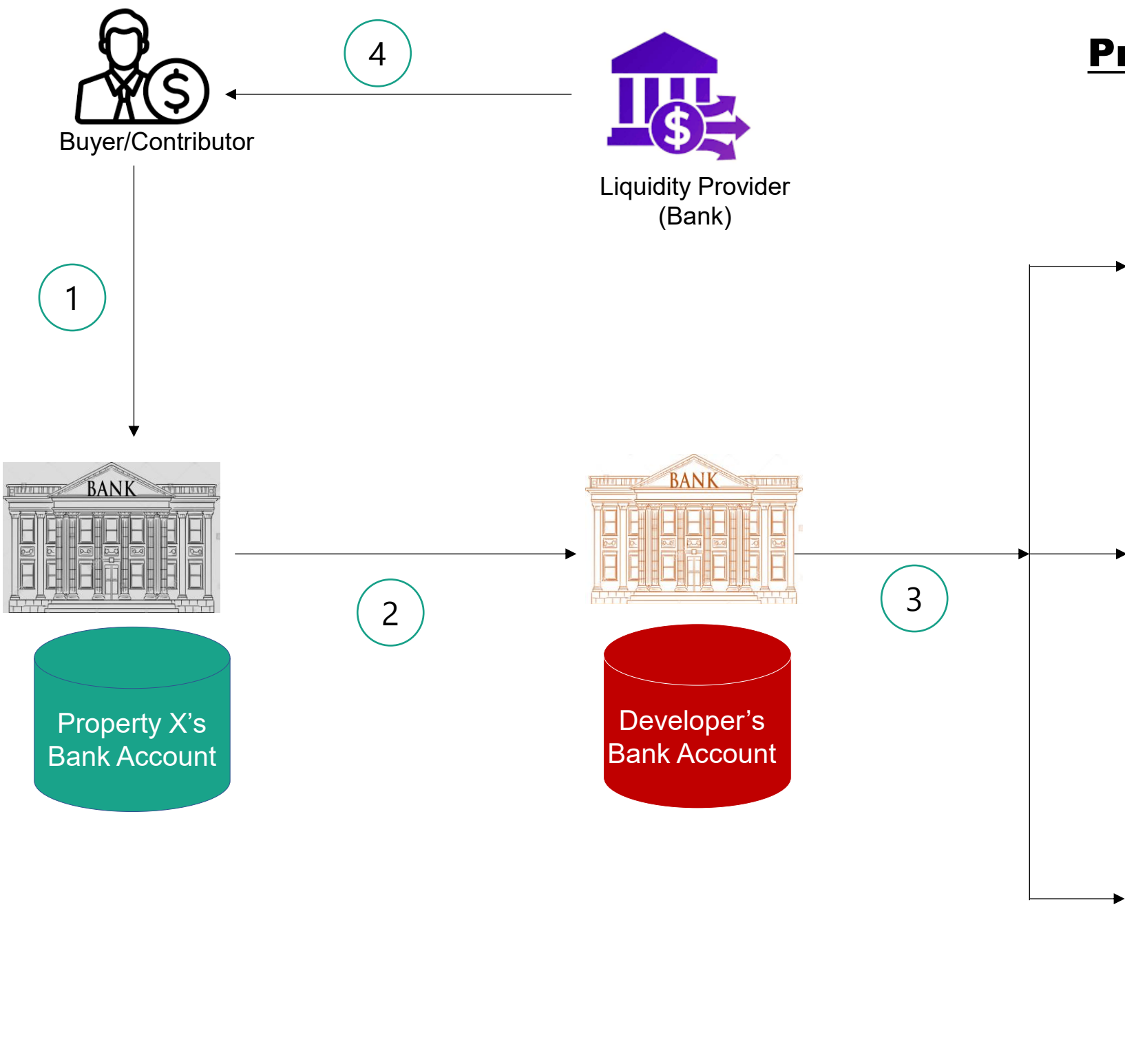
# HIGH-LEVEL TRANSACTION STRUCTURE



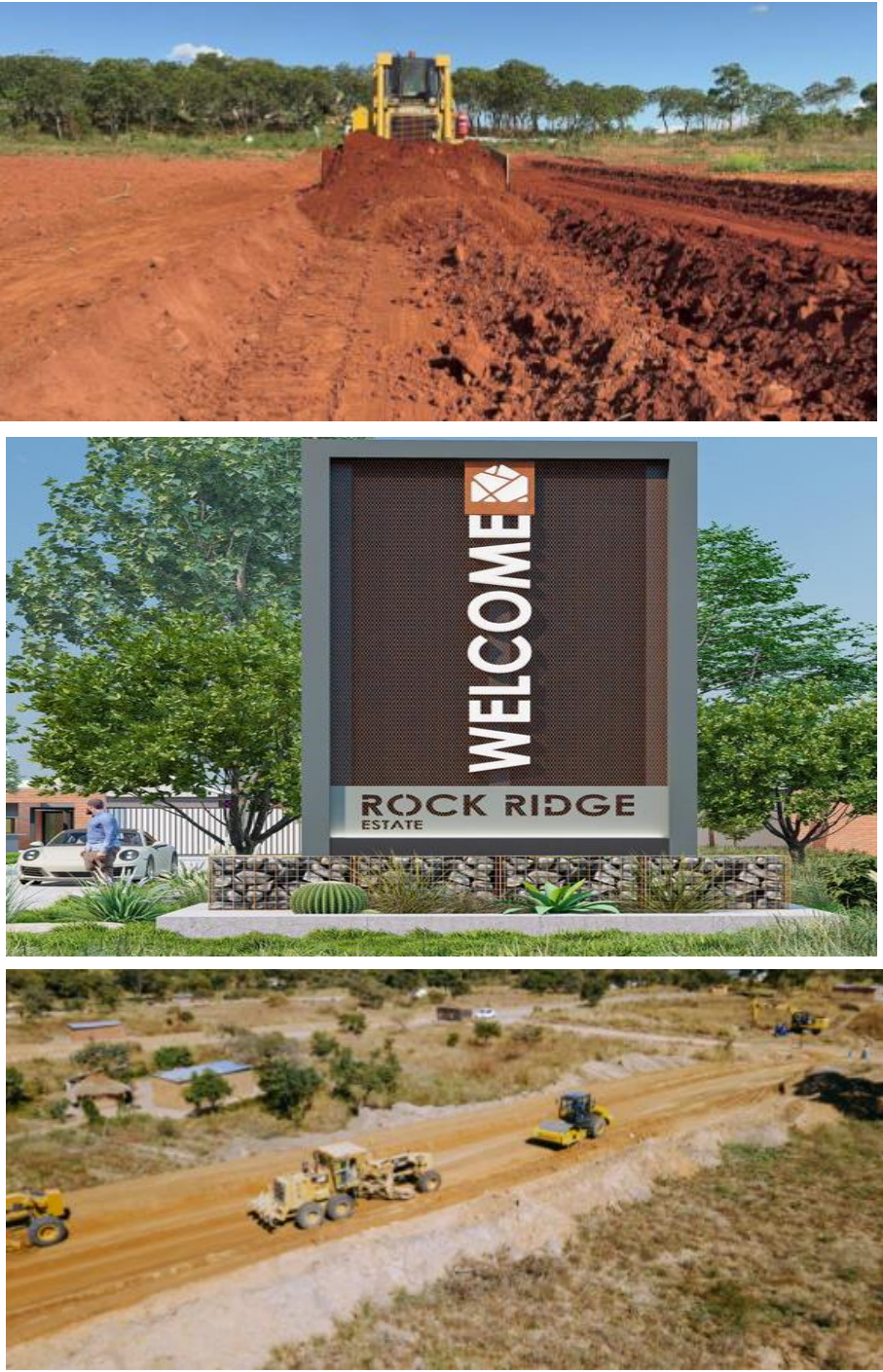
1. Buyer/Contributor purchases Property X Units and obtains Deal Note & Property Unit Trust Certificate.
2. The Fund purchases specific stands/other underlying assets in property development projects
3. Buyer/Contributor redeems their property units (capital plus profit) in specie (separate property)
4. Fund Manager issues & manages the investment assets, performs due diligence on property development projects & monitors portfolio & fund performance
5. The Trustee administers the Fund solely in the interests of the buyer/contributor/beneficiary, maintains the Fund's register of units, monitors all fund activities to ensure statutory & regulatory compliance, and ensures the safekeeping of fund assets



# FLOW OF FUNDS



## Property Development Projects

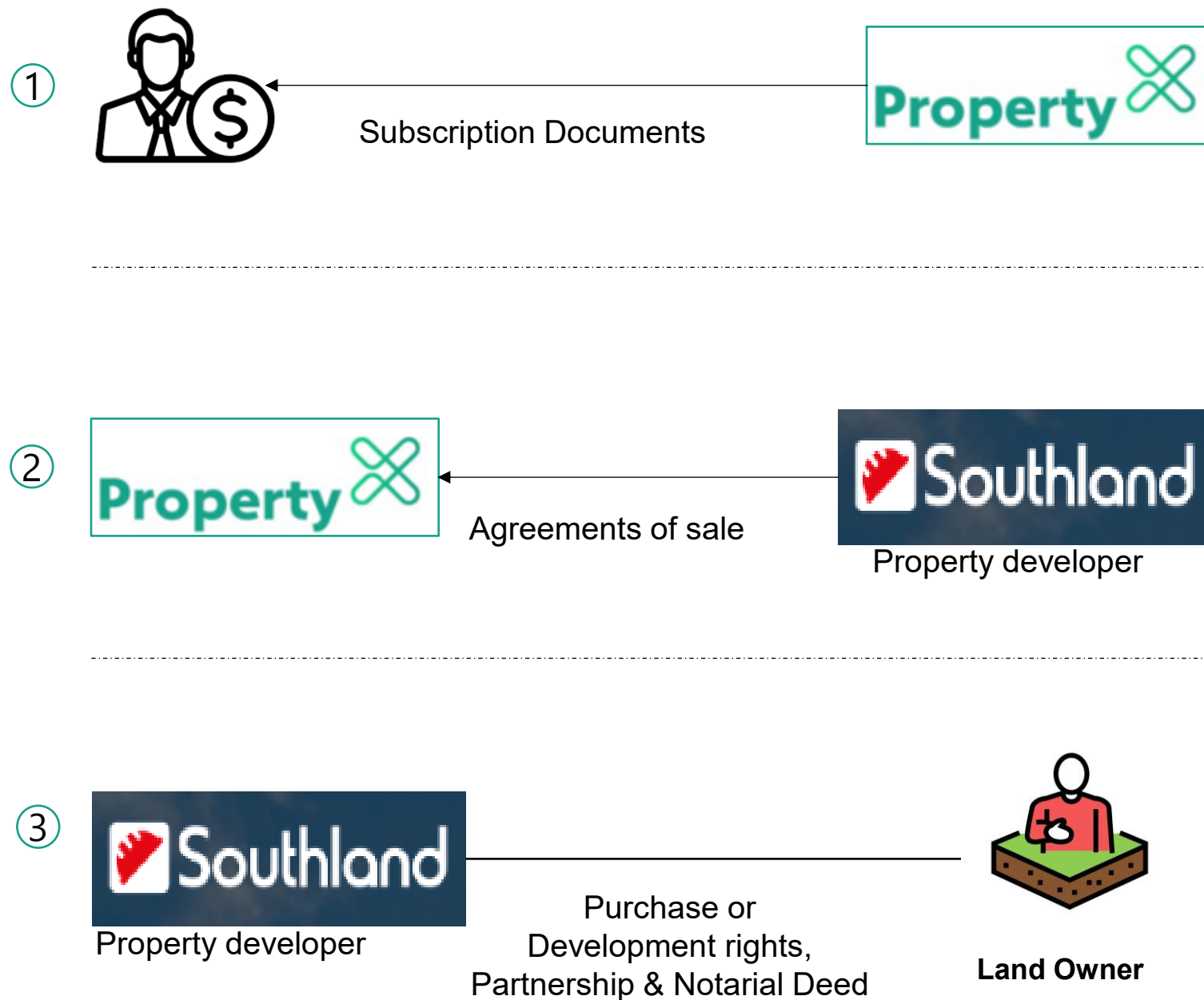


1. Buyer/Contributor buys Property X Units in and obtains Deal Note and Property Units Certificate. These funds go into Property X Bank Account
2. Property X Fund buys properties in property development projects. This money goes to Developer's Bank Account
3. Funds are deployed into the de-risked, investor- and shovel-ready projects to earn development profits without construction risk exposure.
4. Buyer/Contributor redeeming in cash. The Fund will also have covenants with Liquidity Providers who will buy units from unit holders who wish to exit in cash. In return, the liquidity provider will benefit by earning a discount on the sell of units. This discount is accrued to the Liquidity Provider from the Fund's Valuation Reserve.



# CONTRACTUAL, DOCUMENTARY & REGULATORY SCHEMA

## Documents Flow



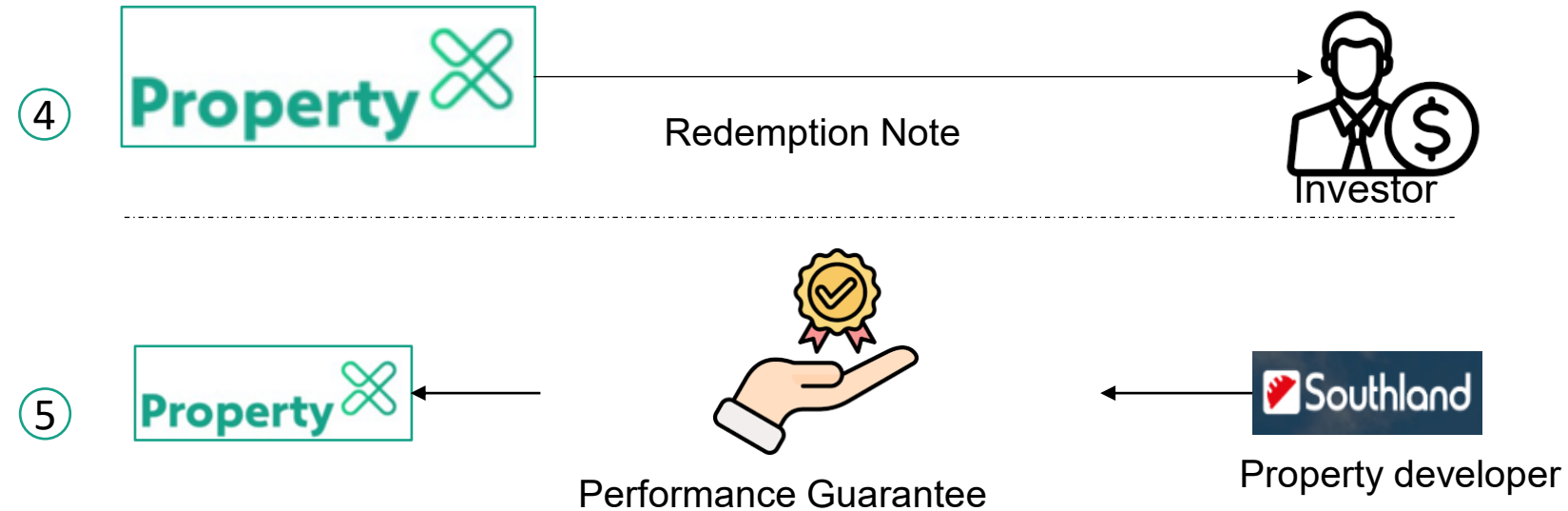
## Commentary

- ① Buyer/Contributor's investment in the Fund is confirmed through Deal Notes, and Property Unit Certificates for every amount invested. Investor will also receive periodic statements of account and redemption notes for any units redeemed.
- 
- ② Property X Fund buys specific properties in property development projects and obtains agreements of sale. The mechanism to deliver profits is the property development process. As such in order for the Fund to earn profits it must invest in properties that are under development (value addition). It is for this reason that the fund is legally a property development fund.. Investing in properties that are complete is meaningless because these cannot deliver profits other than nominal revaluation gains
- 
- ③ The property developer purchases or enters into Joint Venture plus Development Rights Partnership to develop a landowner's property using the international best practice of Development Rights Agreement. It then goes into partnership with the landowner wherein the project's outcome is modelled and shared upfront between the landowner and developer in the ratio of their capital contribution.
- The developer then ring-fences its own outcome from the project through a Notarial Deed , a type of bonding which creates a caveat on the title deed. The Notarial Deed provides a legal guarantee that the developer has a legal right to sell the property and that the property is free from any legal encumbrances.



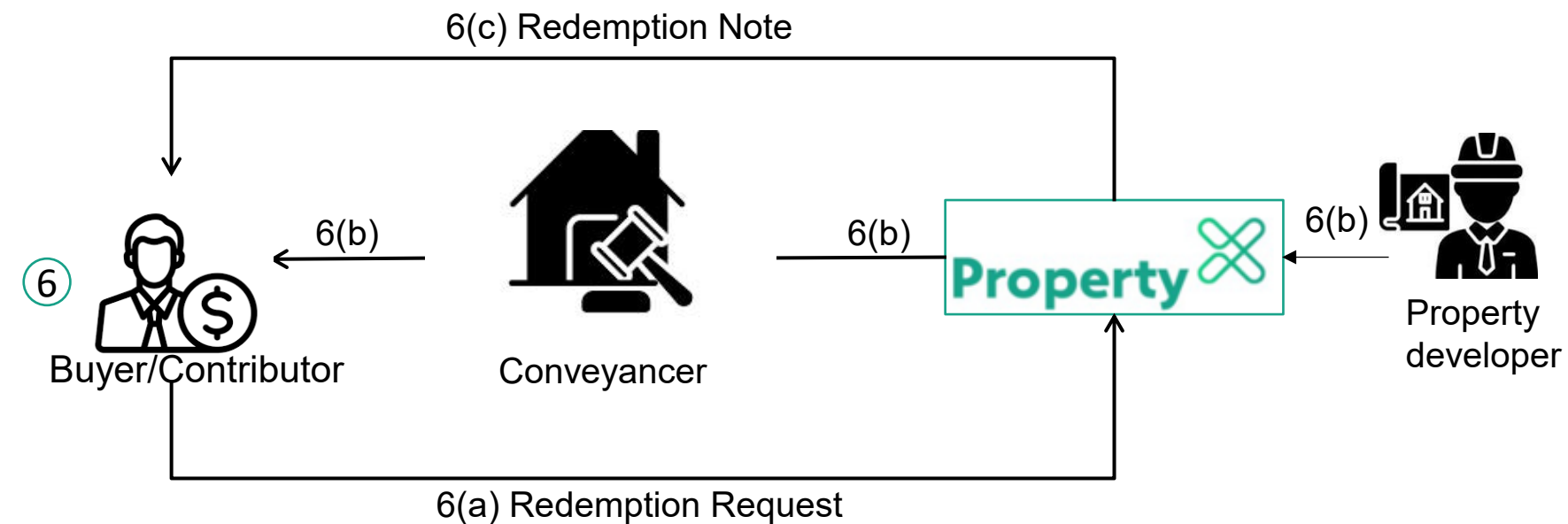
# CONTRACTUAL, DOCUMENTARY & REGULATORY SCHEMA

## Documents Flow



## Commentary

- ④
- A Redemption Note is issued to Investor when they exit the Fund.
- ⑤
- A reputable insurance company will issue a performance guarantee in favour of the project investors including Property X Fund, assuring the Fund and its participants that the projects the Fund invested in will be completed, thereby protecting them against possible default by the property developer.
  - The performance guarantee will remain in effect until the projects the Fund invested in have been fully developed and delivered.



- ⑥
- **Redemption in Specie Type 1** – where the property being redeemed by the Buyer is coming from the assets in the Fund
  - **Redemption in Specie Type 2** – Where an Buyer exits in cash and buys a property from Developer's other projects or elsewhere outside the ecosystem of both the Fund and the Developer. In that case the Fund Manager may liquidate the Contributor's units and buy property next door or use the units as payment to someone else in exchange for a property.
  - **Redemption in Specie Type 3** – Where a Buyer/Contributor uses property x to build up their deposit to the traditional way of buying property. At a certain point when their value is equivalent to the deposit they require for a traditional way of buy property they then transition to the traditional way.

6(b) – Redemption in Specie (obtain own separate property)

# Getting Started Towards Your Own Separate Property

<u>Buyer/Contributor Property Acquisition Account.</u>	<u>Buyer/Contributor Property Development Account.</u>
<i>Describe the property you eventually want to own</i>	<i>Your payment plan towards the property you want</i>
<div>(a) Inputs<div><div>Type of Property</div><div>Size of The Land (sqm) (D)</div><div>Size of the Building on the Land</div><div>Location</div></div></div>	<div>Cumulative Amount Tendered: \$</div> <div>Third Party System Charges To date: \$</div> <div>Cumulative Capital amount Received By The Fund: \$</div> <div>Cumulative Fund Management Charges to date: \$</div> <div>Cumulative Property Development Payments to Date (B): \$</div> <div>Profits From My Development Activities (C): \$</div> <div>Capital Payments Plus Property Development Profits(B+C): \$</div>
<div>(b) Outputs<div><div>Current Market rate valuation of the property location per sqm. \$ (A)</div><div>Current Market Price for Your Target Property \$</div></div></div>	
<div>My Property Acquisition Statement of Account</div> <div>Square Meters Credited From My Capital Payments (B/A)</div> <div>Square Meters Credited From Profits From My Property Development Activities (C/A)</div> <div>Current Total Accrued Towards My Own Property (sqm) (B+C)/(A)</div> <div>Balance Remaining Towards My Final Journey (sqm) [D - (B+C)/(A)]</div>	



# Buy property on Demand from Your Phone. You can buy from your mobile phone Anytime, and from Anywhere

EcoCash

InnBucks®

paynow

O'mari

Property X



## Leverage mobile payment platforms for property investment

Property X app can be integrated with banks platforms and mobile money wallets for mobile payment options  
We have already integrated with InnBucks, O'mari, Ecocash, and Paynow to facilitate seamless transactions.

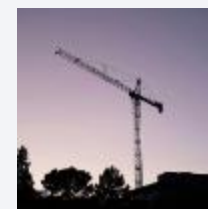
# Who Can Benefit from Property X?

Property X is literally for everyone



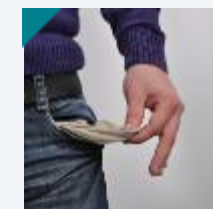
**People who want to make money from property development but without bearing the construction risks**

Earn property development profits **without** the construction headaches



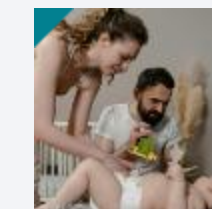
**People aspiring to build property portfolios over time.**

Ideal for people building a **diverse** property portfolio gradually.



**People who want to buy property but have irregular incomes.**

Property X offers **access** to real estate for those who don't qualify traditionally



**Parents who want their children to have own properties by the time they are 18.**

This may also include educational funds that are real estate property backed



**Diasporans who want to build property assets and use them as a bridge to transition back home**

People abroad invest **confidently** in their home real estate market.



**Savings clubs that want to help their members buy property**



**Companies that want to do staff housing schemes.**



**Pension Funds that want to do pension payouts in real estate property or property units**



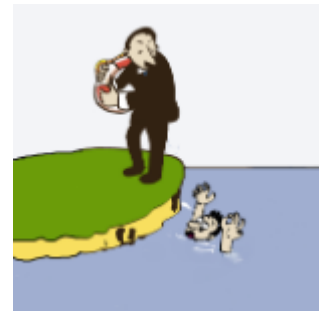
**Retirees who need to protect and grow their savings.**

Retirees safeguard savings by investing in real estate property.



# Why Choose Property X?

Making it easier for people to buy property



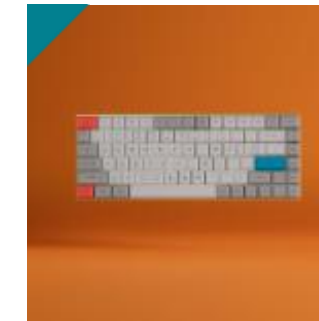
## Governance

Your investments are safeguarded under proper licensing and regulation by Securities & Exchange Commission and overseen by a Trustee



## Make money through property development

Your money grows through property development profits, not just savings.



## Buy Property in An Easier Way

You can start even with a few bucks. Enter the property market at your own pace and within your budget.



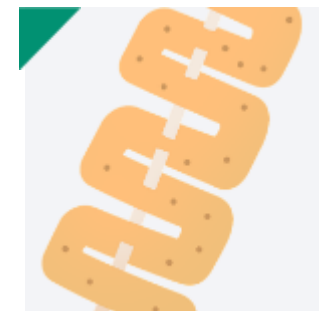
## Track your property development investments in real time

Track your investments anytime with an easy-to-use mobile app providing up-to-date info.



## Track your journey towards your own separate property in real time

Track property acquisition account anytime. Know how many sqm you have accrued towards your property anytime with an easy-to-use property x mobile app.



## Flexible Way of Buying Property

Start your property investment without hefty upfront payments or fixed monthly instalments. You design own plan



## Hedge against inflation and Market Policy Changes

Grow your wealth steadily while protecting your money's value against inflation via property investments.





# Make homeownership a reality – start today with our Pay As You Go REIT

- ❑ Download the Property X App on Google Play Store, Apple Store or visit <https://property-x.biz/>
- ❑ Follow the prompts to create your account