



uMaStandi

Building rental property entrepreneurs in townships

www.uMaStandi.co.za

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member of the **TUHF** group



ARE YOU INTERESTED IN BECOMING A SUCCESSFUL uMASTANDI? IF YOUR ANSWER IS YES, WE CAN WORK WITH YOU TO BUILD THIS DREAM USING YOUR EXISTING PROPERTY.

Working with the uMaStandi programme will help you increase your monthly income and grow the value of your property using our training and new mortgage loan facility for township based property owners.

uMaStandi offers training, mentorship and finance to qualifying entrepreneurs who show potential and have passion to run a profitable, sustainable and legal township based rental business that covers the monthly repayments, and provides decent and affordable accommodation for tenants.

DID YOU KNOW?
 Our parent company, TUHF, has a proven track record spanning 14 years, having financed over 500 buildings owned and run by over 350 successful property entrepreneurs in the inner cities of Johannesburg, Tshwane, Cape Town, eThekweni and Nelson Mandela Bay. We now want to share our knowledge and success with township entrepreneurs!

uMaStandi helps township home owners to become real property entrepreneurs. Offering well-managed, quality and affordable rental units in your community ensures your business success and profit.



I'M INTERESTED, WHAT DO I DO NEXT?

Complete the form below and hand it in to an uMaStandi representative (Please write clearly).

Full Names: _____

Nationality: _____

Identity Number: _____

Cellphone Number 1: _____

Cellphone Number 2: _____

Email (if applicable) : _____

Physical Address: _____

- Check boxes:
- I want to attend Money fo' Sho Training
 - I want to attend iKhaya fo' Sho Training
 - I own my property and have the Title Deed
 - I want to be uMaStandi
 - I want to be considered for uMaStandi Training

Other: _____

WHAT DOES UMASTANDI OFFER?

We know that your hard work and entrepreneurial drive combined with our investment in you will make your business successful, enabling you to repay your loan in full and on time, every month.

In order to support your success, uMaStandi will:

- Assess your unique entrepreneurial skills
- Provide training and share information on what it takes to run a successful rental property business
- Work with you to design and build good quality, affordable rental units on your property
- Help you to get your development approved by the Municipality and compliant with all by-laws
- Finance your rental development with an uMaStandi rental entrepreneur mortgage loan
- Mentor you through the difficult first months of constructing and operating your rental business
- Support your business to generate sustainable income streams over time, until you have repaid your uMaStandi mortgage and you get the full income from your investment.

Our purpose is to make sure you succeed, as a rental entrepreneur. But, there are real risks associated with any business venture. In the case of property, you may lose your house if you cannot repay the mortgage loan. Therefore, uMaStandi chooses its potential entrepreneurs carefully to ensure the success of our chosen entrepreneurs and uMaStandi, for a win-win relationship. But, a well-run uMaStandi will make a profit over time.

DO YOU HAVE WHAT IT TAKES TO BE UMASTANDI RENTAL PROPERTY ENTREPRENEUR?

Could you be one of our selected uMaStandi?

- Are you driven and committed to your business success?uMaStandi wa ngempela!
- Do you own the property on which you wish to build?
- Do you have the Title Deed for your property in your possession?
- Do you have a good credit record? – ungabi nezikweleti eziningi.
- Do you have enough space in your yard to accommodate new rental units? ungabi nemikhukhu eminingi.
- Do you want to build good quality units with proper bathroom and kitchen facilities?
- Are you committed to rent out your accommodation only to those that can pay rent regularly so you can repay your loan (therefore not allow family members to live for free)?

ANSWERS TO SOME OF THE QUESTIONS YOU MAY HAVE:

Q: How does uMaStandi's finance work?

A: Through our training programme, we will show you how to use your own property as security for an upfront mortgage loan from uMaStandi. This loan is used to build between four and eight rental rooms with access to proper toilets, showers and cooking facilities. You can pay off this loan over an agreed period of time using the income from the room rentals. We will also help you to learn how to manage your rental business profitably.

Q: Why should I use uMaStandi's money when I can use my own cash sources such as pension fund?

A: South Africa's township home owners have a long history of building backyard rooms, shacks and dwellings and renting them to people needing affordable accommodation. These projects are often not approved by the municipality, are mostly self-funded with long drawn out timelines to completion; and are often not of good quality and may not provide adequate facilities.

uMaStandi assists township home owners to become profitable property entrepreneurs by building and managing good quality, municipal-approved, affordable rental accommodation on their properties. We work with potential entrepreneurs to make sure they become good landlords.

An uMaStandi backyard rental development will improve the value of your property and help you create a steady source of long-term income.

Q: Can anyone qualify for an uMaStandi loan?

A: We will carefully select, train and mentor only a few, township property owners who have what it takes to build a successful uMaStandi rental business.

Q: What makes uMaStandi different from other loans?

A: At uMaStandi, we finance people, not buildings. Because of our approach we rely on honest, effective relationships with property owners. Our relationship of trust with you as entrepreneur is very important, and is the foundation of our ability to lend money to you. Because our success as a property finance company is based on your business success, we are committed to walk the journey with you every step of the way, to give you the best chance of success. You, uMaStandi and tenants... a partnership for success!

Q: Will I need to repay the loan from my salary?

A: Unlike a normal bank loan, you don't need to be able to afford the repayments on the loan from your personal salary or income. We make sure that your property business is able to generate enough rental income to pay for all its running costs, INCLUDING the monthly repayment of your uMaStandi rental entrepreneur mortgage loan as well as making a profit.

SIX STEPS TO UMASTANDI

There are six steps to qualify for an uMaStandi loan. These steps are designed carefully for YOU - as a future uMaStandi - to learn how to plan, finance, build and manage your new rental property business.



Step 1: uMaStandi Basics (Basic Training):

We will take you through two training programmes. Money fo' Sho (one day) teaches you important financial literacy skills, and eKhaya fo' Sho (three hours) covers all you need to know about being a good property owner and managing your property. At the end of this training, you will be asked if you are interested in being uMaStandi.



Step 2: Can I be uMaStandi? (Eligibility)

If you qualify from the training, you will be invited to a workshop where uMaStandi is explained to you in detail. At the end of the workshop we will check if you qualify to go through uMaStandi training and mentorship.



Step 3: Learning to be uMaStandi (Suitability / Simulation)

If you have qualified, we will invite you to attend a two-day session, where we will develop your uMaStandi entrepreneurial skills. We will show you how to plan and cost your rental development, how to develop a financial feasibility, how to appoint a builder to have your project constructed, and how to find and manage tenants. Following this session, selected people will be invited to apply to become part of the uMaStandi programme.

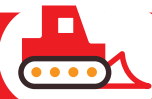


Step 4: Planning my uMaStandi project (Feasibility)

We will work with you to properly design, cost, complete a financial feasibility and write an application for financing. At the end of this planning, you will be able to answer these questions:

- How many units should I build with how many ablutions (toilet, shower and kitchen facilities)?
- How does the layout fit on my property, how much will it cost to build?
- How will I repay the loan?
- What will my running costs be?
- How much profit will I make?

You will then submit an application for an uMaStandi Rental Entrepreneur Mortgage loan and find out if you are approved as uMaStandi. If you do not qualify, you will still learn valuable business skills.



Step 5: Building my uMaStandi rental units (Construction)

Now the hard work starts. We will support you to have your plans approved by the relevant municipality, find a builder and manage the construction of your development.



Step 6: I am uMaStandi! (Operation)

Once construction is complete, you will be able to sign up tenants and run your uMaStandi rental property business. Successful operation will ensure you make a profit, over time and uMaStandi's loan gets paid on time. When the loan is paid off, all the profit is yours.

REMEMBER, ONLY A FEW WILL QUALIFY FOR AN UMASTANDI LOAN, BUT EVERYONE WILL BENEFIT FROM THIS TRAINING IN THEIR DAILY LIVES.

.....BUILDING YOU TO SERVE THE COMMUNITY.



uMaStandi is a member of the TUHF Group
TUHF Limited is a registered credit provider.



At TUHF we take dishonesty, corruption and theft very seriously. If you have noticed anything suspicious in connection with our business or related parties, please contact our anonymous, independent toll free hotline 0800 000 840

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