



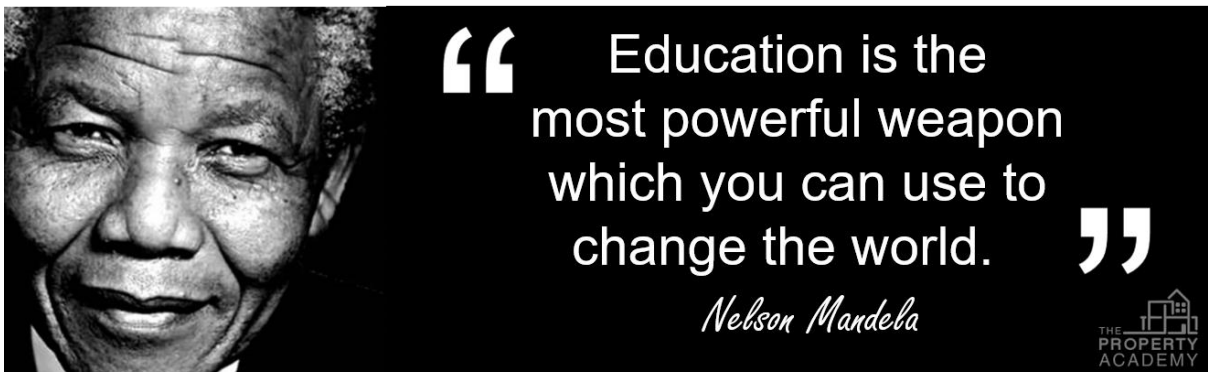
PROPERTY INVESTMENT IN SOUTH AFRICA

DISCLAIMER;

It is fully understood that during any training, mentoring or coaching provided

by any representative of the property academy that: no representative of the property academy is appointed as your independent financial advisor and any discussions regarding the raising of any finance will be expressed as “opinion” and not advice or recommendation to be acted upon by you.

Any references or introductions made to individual professionals or otherwise by any representative of the property academy is made based on good experiences with said service providers. Nevertheless, if you engage anyone that we have referred to or introduced to you, it will be by your own decision to do so based on your own evaluation and any dissatisfaction must be taken up by you with them.



MESSAGE FROM THE PROPERTY ACADEMY'S FOUNDER MR ANDREW WALKER

First of all, Congratulations on taking your first step to building wealth in property. I wish we could teach you everything in 1 Day but unfortunately that's not going to happen. We will however do our best to give you as much practical knowledge as we can today. My advice for today is to keep an open mind, take lots of notes, write your questions down at the back of the book and enjoy the day. You may decide that you need further help via one of our coaching packages, whether you do or don't either way I want to wish you all the success in your property journey.

THE PROPERTY ACADEMY'S MISSION

The Property Academy is a property investment education company. We take pride in delivering only up to date information that is relevant to the current market. The knowledge we relay has tremendous practical applications for any and all South Africans who strive to increase the quality of their lives through property investing. Our employees are all actively involved in the property investing industry and are passionate about empowering others. We provide excellence in education available for different social economic classes through the variety of offerings like online courses, group coaching as well as one on one coaching. We strive to produce additional courses on a continuous basis to inspire, educate and empower our students. The Property Academy is also zealous about upliftment programs within communities and reaching out to the less fortunate.

THE PROPERTY ACADEMY'S VISION

Our vision at The Property Academy is to assist thousands of South Africans to create wealth through property. We want to empower South Africans to be self-sufficient and independent from the social system and economy in South Africa. We aim to inspire and enable them to continue to help others on their journey, within their own communities and outside of that. We want to act as a catalyst that ignites a mindset shift, in order to assist in building a society of proud South Africans who transform the economy from within. Our education will stretch far beyond the boundaries of our country in order to diversify the income our students generate. Therefore, the impact that our students can have in uplifting our beautiful country is amplified and limitless.

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STUDENT TESTIMONIAL

“

Thanks Andrew! Your patience and positive attitude are great assets!

- Frederick & Nicci Malleson -

”



1 WHY PROPERTY?

1. Real and tangible
2. **CASHFLOW TODAY!**
3. Long term wealth
4. 100% LEVERAGE
5. Accessible to everyone
6. Create a legacy

2 MY PROPERTY COACH'S 7 GOLDEN RULES

1. You make your money when you BUY.
2. TWO exit strategies.
3. Buy for a QUALIFIED DEMAND.
4. FOLLOW the Money.
5. Become a MONEY RAISER.
6. Be SAFE, Be LEGAL.
7. Take MASSIVE ACTION.

3 DIFFERENT PROPERTY INVESTMENT STRATEGIES

Six strategies you can consider:

1. Flipping
2. Student Accommodation
3. Buy To Let
4. Development
5. Air BNB
6. Mutli-Lets



4 POWER TEAMS

It is essential for your success as a property investor to surround yourself with key professionals who will handle certain aspects of your business. These include:

1. Property Coach
2. SAPIN Network
3. Sourcing Agents
4. Property Mastermind
5. Property Accountant
6. Structure Specialist
7. Rental Insurance
8. Private Finance Investors
9. Conveyancer / Eviction Attorney

5 CASE STUDY – RICHARD BRANSON



British entrepreneur Richard Branson launched Virgin Records in the early 1970s, eventually building his business into the multinational Virgin Group.

Who Is Richard Branson?

Born on July 18, 1950, in Surrey, England, Richard Branson struggled in school and dropped out at age 16—a decision that ultimately led to the creation of Virgin Records. His entrepreneurial projects started in the music industry and expanded into other sectors, including the space-tourism venture Virgin Galactic, making him a billionaire. Branson is also known for his adventurous spirit and sporting achievements, including crossing oceans in a hot air balloon.

Young Entrepreneur

Richard Charles Nicholas Branson was born on July 18, 1950, in Surrey, England. His father, Edward James Branson, worked as a barrister. His mother, Eve Branson, was employed as a flight attendant. Richard, who struggled with dyslexia, had a hard time with educational institutions. He nearly failed out of the all-boys Scitcliffe School, which he attended until the age of 13. He then transferred to Stowe School, a boarding school in Stowe, Buckinghamshire, England.

Still struggling, Branson dropped out at the age of 16 to start a youth-culture magazine called Student. The publication, run by students, sold \$8,000 worth of advertising in its first edition, launched in 1966. The first run of 50,000 copies was disseminated for free, with Branson afterward covering the costs through advertising.

By 1969, Branson was living in a London commune, surrounded by the British music and drug scene. It was during this time that Branson had the idea to begin a mail-order record company called Virgin to help fund his magazine efforts. The company performed modestly but well enough for Branson to expand his business venture, with a record shop on Oxford Street, London.

With the success of the new store, the high school dropout was able to build a recording studio in 1972 in Oxfordshire, England.

Virgin Records

The first artist on the Virgin Records label, Mike Oldfield, recorded his single "Tubular Bells" in 1973 with the help of Branson's team. The song was an instant smash, staying on the UK charts for 247 weeks. Using the momentum of Oldfield's success, Branson then signed other aspiring musical groups to the label, including the Sex Pistols. Artists such as the Culture Club, the Rolling Stones and Genesis would follow, helping to make Virgin Music one of the top six record companies in the world.

Business Expansion

Branson expanded his entrepreneurial efforts yet again, this time to include the Voyager Group travel company in 1980, the Virgin Atlantic airline in 1984 and a series of Virgin Megastores. However, Branson's success was not always predictable, and by 1992, Virgin was suddenly struggling to stay financially afloat. The company was sold later that year to Thorn EMI for \$1 billion.

Branson was crushed by the loss, reportedly crying after the contract was signed, but remained determined to stay in the music business. In 1993, he founded the station Virgin Radio, and in 1996 he started a second record company, V2, which signed artists such as Powder Finger and Tom Jones. The Virgin Group eventually reached 35 countries around the world, with nearly 70,000 employees handling affairs in the United Kingdom, the United States, Australia, Canada, Asia, Europe, South Africa and beyond. He has expanded his businesses to include a train company, a luxury game preserve, a mobile phone company and a space-tourism company, Virgin Galactic.

Branson is also known for his sporting achievements, notably the record-breaking Atlantic crossing in Virgin Atlantic Challenger II in 1986, and the first crossing by hot-air balloon of the Atlantic (1987) and Pacific (1991). He was knighted in 1999 for his contribution to entrepreneurship, and in 2009, he landed at No. 261 on Forbes' "World Billionaires" list with his \$2.5 billion in self-made fortune, including two private islands.

Virgin Galactic

In recent years, the ever-adventurous Branson has focused much of his attention on his space-tourism venture. He partnered with Scaled Composites to form The Spaceship Company, which set to work developing a suborbital spaceplane. In April 2013, the project made an impressive leap forward with the test launch of SpaceShipTwo.

Branson was delighted by the success of his spaceship's first test, telling NBC News that "We're absolutely delighted that it broke the sound barrier on its very first flight, and that everything went so smoothly." By April 2013, more than 500 people had reserved tickets to ride on a Virgin Galactic spaceship.



In 2015, Branson announced the launch of Virgin Voyages, a new cruise line. On October 31, 2017, the company commemorated the milestone of laying down the keel for its first ship. Virgin's cruise ships, designed to hold 2,800 guests and a crew of 1,150, remained on track to debut in 2020.

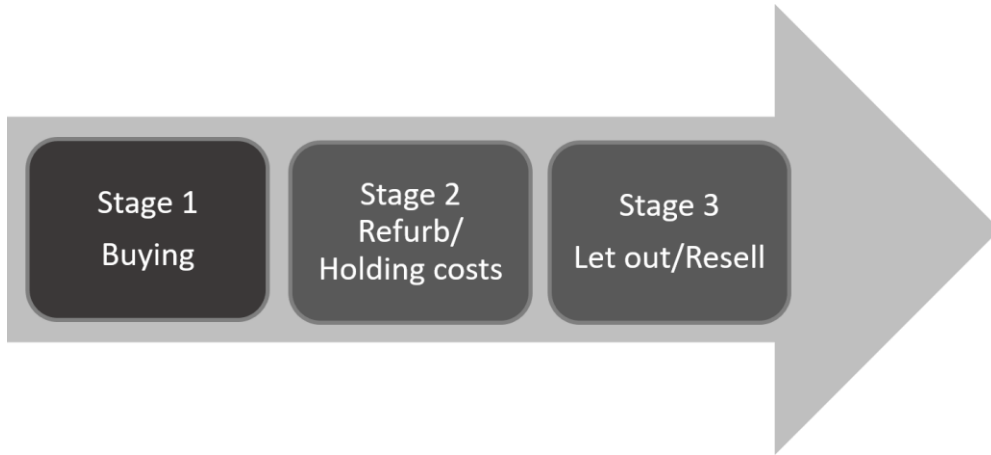
Key learnings

Richard owes his success today to the many mentors and power teams to help him build his empire. He had many struggles, fears, worries and disappointments throughout his journey but those did not stop him.

What if he had believed that he was never going to achieve anything due to his school grades??
What if he had given up when his first magazine failed?

6 RUNNING THE NUMBERS

Before we can do any calculations (known as running the numbers) we need to know what costs are involved. There are three cost stages to consider in property investing:



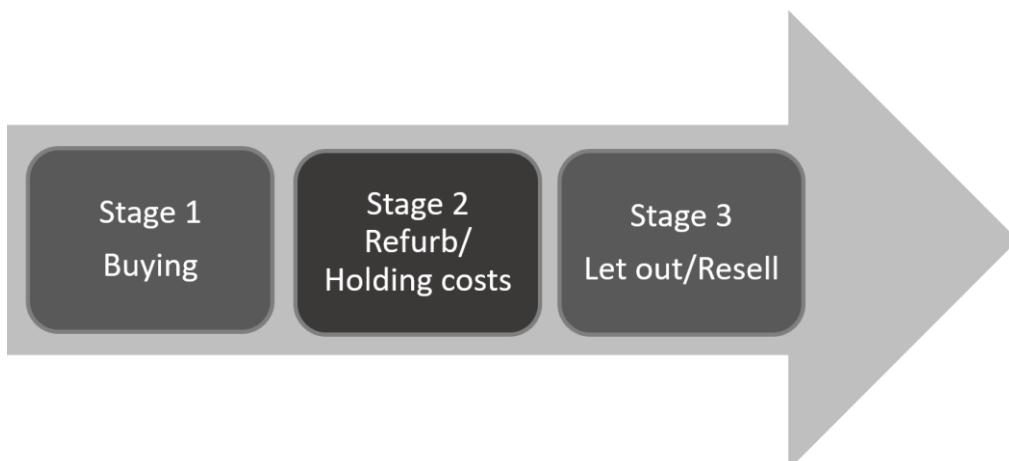
6.1 STAGE ONE – CAPITAL COSTS

Capital costs include everything it costs me to buy the property.

1. Transfer attorney fees
2. Transfer duty
3. Bond attorney fees
4. Deposit
5. Outstanding Rates and Taxes
6. Sheriffs Commission
7. Private Auctioneer Commission

Go to [ooba.co.za](https://www.ooba.co.za) to get a breakdown of all the costs involved in taking out a bond on a property:

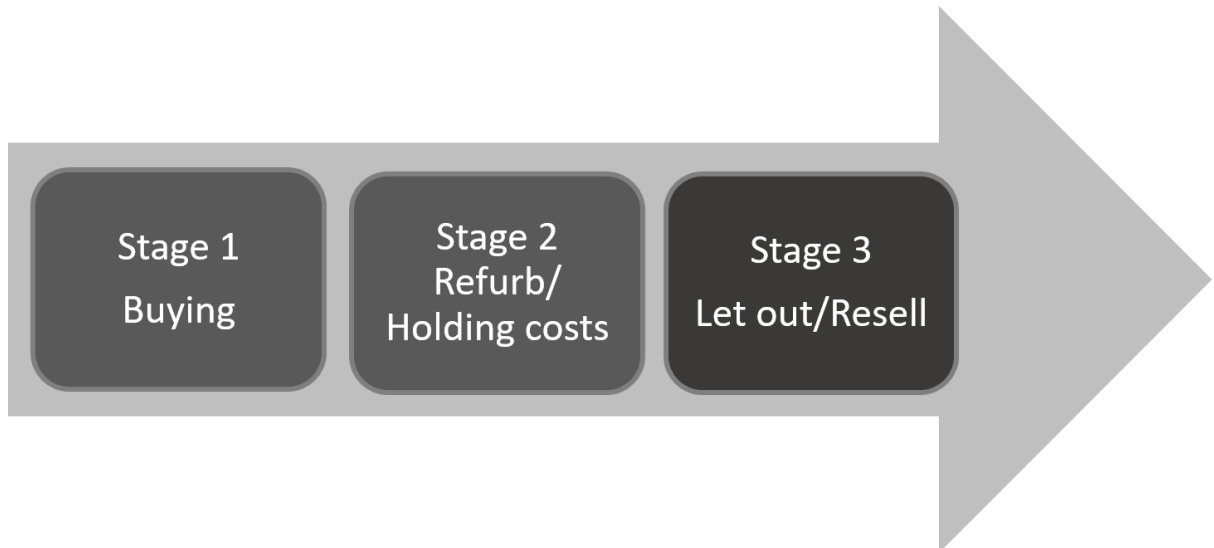
[HTTPS://WWW.OOBA.CO.ZA/CALCULATORS](https://www.ooba.co.za/calculators)



6.2 STAGE TWO - REFURB OR HOLDING COSTS

What did it cost me to refurb the property? Don't forget to include holding costs!

1. Rates and Taxes
2. Electricity
3. Water
4. Other municipal costs
5. Bond repayment
6. Investor Interest
7. Refurbishment
8. Levies
9. Rental Insurance (Household and Content)



6.3 STAGE THREE – RENT OR RESELL?

Costs related to letting and selling the property:

1. Bond or Interest
2. Insurance
3. Rates and taxes
4. Levies
5. Maintenance
6. Management
7. SELL - EA Commission

7 CALCULATIONS & FORMULAS

We are going to cover the following calculations:

1.1. Cash Flow (Used in ROI)

Cash flow is the total amount of cash that is generated and received by an investment, in other words all income generated minus all expenses that is incurred by securing the property and continuous running costs.

1.2. Gross Yield

The gross yield is the yield on an investment before the deduction of taxes and expenses. Gross yield is expressed in percentage terms. It is calculated as the annual return on an investment prior to taxes and expenses, divided by the current price of the investment.

1.3. Capital Cost (Used in ROI)

Capital costs are fixed, one-time expenses incurred on the purchase of land, buildings, construction, and equipment used or in the rendering of services. In other words, it is the total cost needed to bring a project to a commercially operable status.

1.4. Return on Investment (ROI)

Return on investment (ROI) is a performance measure used to evaluate the efficiency of an investment. ROI tries to directly measure the amount of return on a particular investment, relative to the investment's cost.

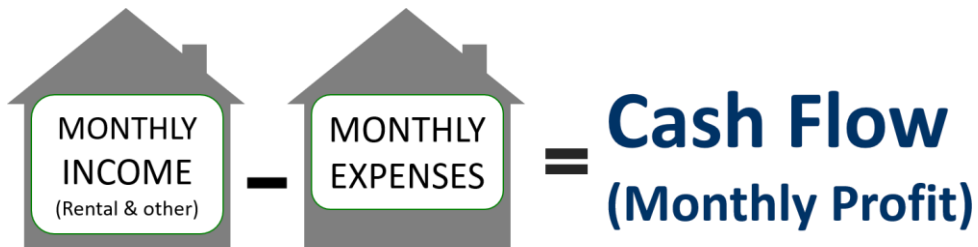
1.5. Offer Price Calculation for Capital Flip (Back to Back Vs Conventional)

In order to calculate the offer price, one must start with the end in mind. You would have to know what the property can sell for once it is refurbished and from there deduct all costs incurred during the before mentioned 3 stages.



7.1 CASHFLOW ANALYSIS (Profit analysis)

Cash flow is the total amount of cash that is generated and received by an investment, in other words all income generated minus all expenses that is incurred by securing the property and continuous running costs.



Monthly Expenses include:

R10 000 Gross Rent

- Bond Payment
- Rates and Taxes
- Levies
- Management Fees
- Operating Cost (maintenance / voids)
- = _____ **Monthly Profit - known as Cash Flow**

STUDENT TESTIMONIAL


“ I enjoyed my time with Andrew, we got through some sensible financial modelling, created practical plans and visited a network of people to see the program in practice. ”

- Chad Pope -



7.2 GROSS YIELD

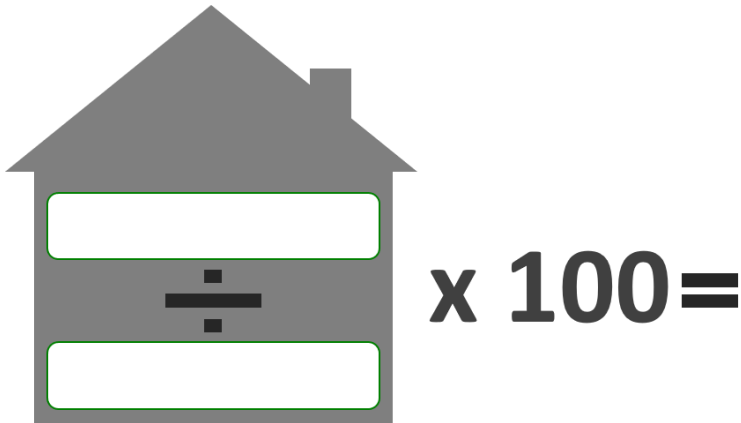
The gross yield is the yield on an investment before the deduction of taxes and expenses. Gross yield is expressed in percentage terms. It is calculated as the annual return on an investment prior to taxes and expenses, divided by the current price of the investment.



$$\frac{\text{Annual Gross Rent}}{\text{Property Price}} \times 100 = \text{Gross Yield}$$

For example;
if you bought a property for _____

and were to rent it out for _____ per month,
your gross yield will be calculated as follows:

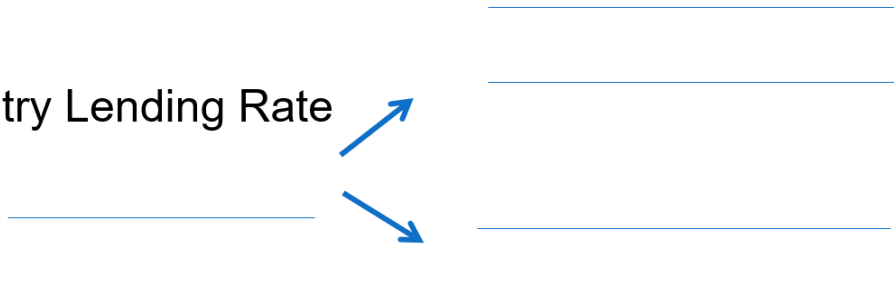


$$\frac{\text{Annual Gross Rent}}{\text{Property Price}} \times 100 =$$

Interpreting the results:

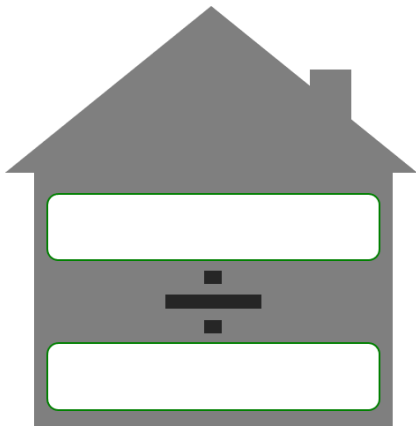
Gross Yield is just an indicator

Country Lending Rate



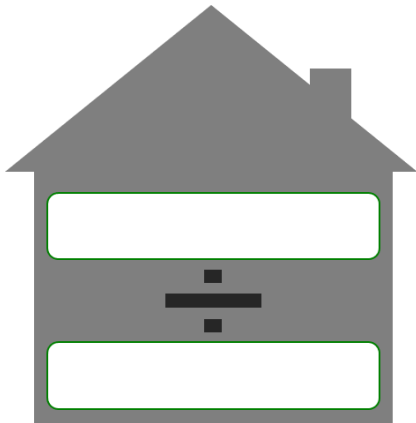


Area 1:



$\times 100 =$

Area 2:



$\times 100 =$

7.3 CAPITAL COST

Capital costs are fixed, one-time expenses incurred on the purchase of land, buildings, construction, and equipment used or in the rendering of services. In other words, it is the total cost needed to bring a project to a commercially operable status.

Capital cost would include for example: (Refer to stages 1 and 2)

1. Transfer attorney fees
2. Transfer duty
3. Bond attorney fees
4. Deposit
5. Sheriffs Costs
6. Refurbishment
7. Any other Capital Costs

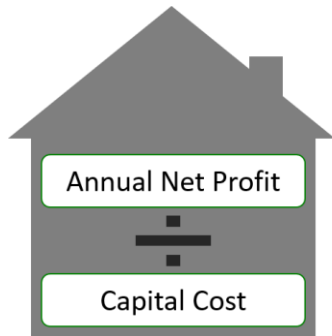
For example:

• <u>Transfer cost & Bond Registration Cost</u>		R 40 000.00
• <u>Transfer duty</u>	+	R 0.00
• <u>Deposit</u>	+	R 0.00
• <u>Refurbishment</u>	+	R 60 000.00
<u>Total</u>	=	<u>R100 000.00</u>



7.4 RETURN ON INVESTMENT CALCULATION

Return on investment (ROI) is a performance measure used to evaluate the efficiency of an investment. ROI tries to directly measure the amount of return on a particular investment, relative to the investment's cost.

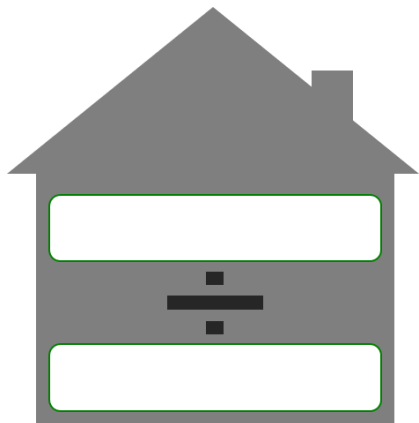


The diagram shows a house-shaped calculator with two input fields: 'Annual Net Profit' in the top window and 'Capital Cost' in the bottom window. A division symbol (\div) is in the middle. To the right of the house is the formula:

$$\text{Annual Net Profit} \div \text{Capital Cost} \times 100 = \text{ROI}$$

Below the ROI text, it says 'Return On Investment'.

For example, if a property fetched a monthly cash flow (profit) of R1000 and the capital costs calculated to an amount of R100 000,00 then the ROI would be calculated as follows:



The diagram shows a house-shaped calculator with two empty input fields: the top window and the bottom window. A division symbol (\div) is in the middle. To the right of the house is the formula:

$$\text{ } \div \text{ } \times 100 =$$

7.5 CALCULATION FOR CAPITAL FLIP (BACK TO BACK VS CONVENTIONAL)

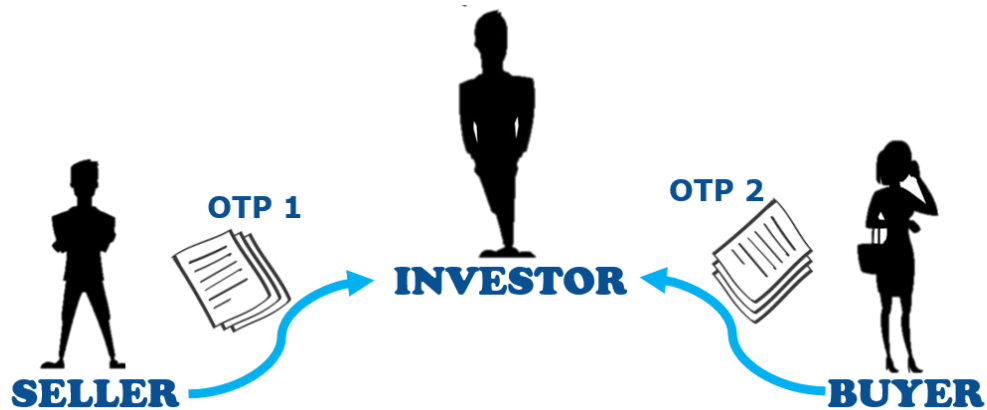
In order to calculate the offer price, one must start with the end in mind. You would have to know what the property can sell for once it is refurbished and from there deduct all costs incurred during the before mentioned 3 stages.

For example

R1 000 000	(Sale price after refurbishment)	
-	(20% Profit)	STAGE 3 COSTS
-	(5% of Sale price)	
<hr/>		
-	(Cost of Money???)	STAGE 2 COSTS
-	(Refurbishment Cost)	
-	(Holding Cost)	
<hr/>		
-	(Buying Cost)	STAGE 1 COSTS
<hr/>		
=	(Estimated Offer Price)	



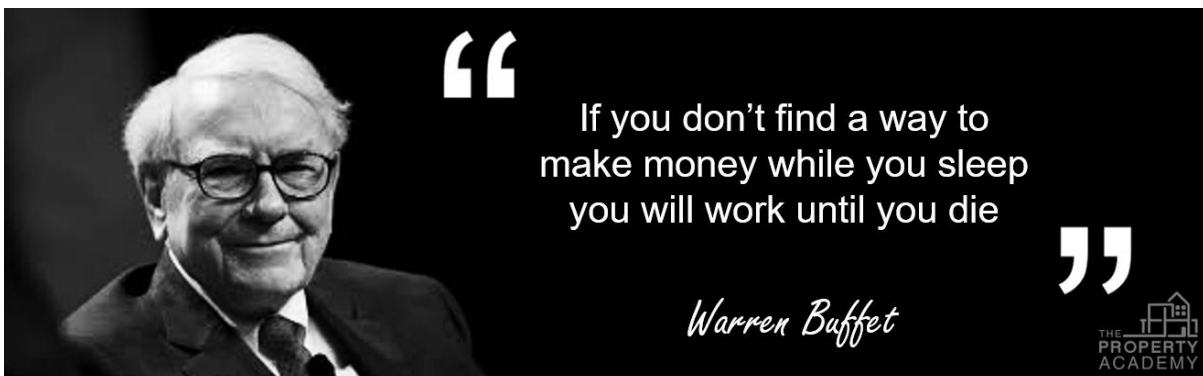
8 CREATIVE FINANCE PART 1 (BACK TO BACK)



Andrew's criteria for a Back to Back is:

1. Private Seller
2. Early Occupation
3. No refurb or small refurb
4. May need to pay money upfront (cross t's & dot i's)
5. Plan B
6. Timeframe AIM for +- 4 months

Special terms to keep in mind:



[illegible]

9.2 WHAT?

Which Strategies Will Help You To Achieve Your Goals Fastest?

- ☐ FLIPPING
- ☐ STUDENT ACCOMMODATION
- ☐ BUY TO LET
- ☐ DEVELOPMENT
- ☐ AIR BNB
- ☐ MULTI-LETS

9.3 HOW?

- ☐ **Group Coaching Package**
 - 4-Months Group Coaching
 - 12-Week Fundamentals Course
 - Flipping Short Course - OR - 8-Week Deal Finding Work Group
 - 12-months SA Property Investors Network Intermediate Membership
- ☐ **Online Package**
 - 12-Week Fundamentals Course
 - Flipping Short Course - OR - 8-Week Deal Finding Work Group
 - 6-months SA Property Investors Network Intermediate Membership



10 CONTINUOUS EDUCATION PACKAGES

GROUP COACHING PACKAGE

If you are sure property investing is the key to your future, the group coaching package is designed to take you from where you are today to where you want to be. The fundamental content from the online package is included to cement your knowledge base.

On top of that, we facilitate 4 x half-day group coaching sessions, led by our expert coaches. Here you will meet other investors who are on the same journey as you. The coaching is practical and hands on where you will be assigned tasks to practically apply to your property business.

ONLINE PACKAGE

Are you on a tight schedule but you want to learn more about property investing or start optimizing your investment strategies? This course was specifically designed for those who want to learn while on the move. We will give you the tools to build the foundations of your property business in a practical 12-week fundamental course led by Andrew Walker, a JHB investor with over a decade of experience along with more than 100 transactions.

You will choose between the Deal Finding Work Group or The Online Flipping course. The Work Group is a practical experience on how to find deals in an intense step-by-step workgroup led by Dave McGlashan who has had over 1000 leads in the past year. In the online intense Flipping course, Andrew shows you the step-by-step process of doing a flip.

ONLINE TRAINING

12 Week Fundamentals Course: 12-week Online Coaching course covering the fundamentals of property investing. Many practical tools and downloads and monthly support webinars hosted by our advanced coaches.

Property Flipping Course: An online intensive course designed to show you the practical & creative steps involved in flipping properties. Many practical tools, downloads and monthly support webinars hosted by our advanced coaches.

8 Week Deal Finding Workgroup: An eight-week practical online coaching experience, designed to help you build a deal finding system for you to implement. Run by advanced coaches. Tutorials of how to use the best tools in the industry and guidance on how to automate the lead process.

SPECIALISED ONLINE TRAININGS

Flipping
Multi-let
Airbnb

SAPIN MEMBERSHIPS

Foundation
Intermediate
Professional

11 SPECIAL ONSITE PACKAGES

		Investment Value	Today's Investment
SELF START PACKAGE	<ul style="list-style-type: none"> • 12-Week Fundamentals Course • Flipping Short Course • 8-Week Deal Finding Work Group • 12-months SA Property Investors Network Intermediate Membership 	R24,458 (Single) R48,916 (Couple)	
COACHED INVESTOR PACKAGE	<ul style="list-style-type: none"> • 4-Months Group Coaching • 12-Week Fundamentals Course • Flipping Short Course • 8-Week Deal Finding Work Group • 12-months SA Property Investors Network Intermediate Membership 	R74,455 (Single) R148,910 (Couple)	



12 CREATIVE FINANCE PART 2

What are the considerations that I should keep in mind?

1. Understand how to raise money
2. Understand how to structure deals
3. Should you go to a bank or a private investor or both?
4. If you borrowing money from an individual how to do repay them?
5. What happens if the deal goes wrong?

Which methods to raise finance can I use, or do I have available to me?

12.1 INSTITUTIONAL

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

12.2 PRIVATE

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____

What should be included in an Investor Business proposal?

1. Introduction _____
2. About the development _____
3. Market Analysis _____
4. Financing required _____
5. Our Power Team _____
6. Company Information _____
7. OTP _____
8. Lightstone Report _____
9. Risks _____
10. Photos _____
11. Plans / Drawings _____
12. Financials _____



13 LIVE DEAL ANALYSIS TACTICS

“

The biggest reason most people don't learn to invest in property is because they think they need a lot of money. YOU DON'T.

”

Andrew Walker



14 DETERMINING TRUE MARKET VALUE

14.1 TPN Report:



The most comprehensive property report available for the South African market

Property Valuation Report

Generated by SAPIN

- 1 **Property Information**
- 2 **Comparable Sales**
- 3 **Area Demographics**
- 4 **Area Prices**
- 5 **Area Rentals**

Property Selected

3 UMVOTI STREET, MINDALORE, KRUGERSDORP



TPN Property Valuation Report



Property Characteristics

The below section provides you with the known characteristics for this property

SG Code	T0IQ02540000183400000
Property Description	ERF 1834, MINDALORE, GAUTENG
Property Address	3 UMVOTI STREET, MINDALORE, GAUTENG
Property Type	FULL TITLE
Stand Size	1320 [sqm]
Longitude	27,8188643327
Latitude	-26,1441389692
Valuation Zoning	RESIDENTIAL



Property Value

The below section provides you with the estimated value of the property. This value is a statistically calculated value based on various sources of information. This value is to be used as an indication only as it does not explicitly take into account the condition or structure of the property.

The confidence level indicates to what level of certainty these values can be relied upon.

Estimated Value	Market Low	Market High
R 1 070 040		R 1 111 810
Confidence ● ● ● ● ●	R 893 617	

TPN Property Valuation Report



Transaction History

The below section provides you with the transaction history for this property

Date	Buyer Name	Buyer ID	Type	Amount	Title Deed No
2018-05-22	MOSEKI	Info Block	Transfer		Info Block
2018-01-01	MOSEKI		Council Valuation	R120 000 000	
2014-05-09	MOSEKI		Transfer	R880 000	
2001-06-01	KUNENE		Transfer	R98 000	
1995-07-17	RANDFO		Transfer		



Bond Information

The below section provides you with the bond history for this property

Bond Registration Date	Bond Amount	Bond Number	Institution
2014-05-09	R 797 700	Info Block	NEDBANK LTD
2007-05-10	R 300 000		FIRSTRAND BANK LTD
2001-06-01	R 120 000		ABSA BANK LTD

TPN Property Valuation Report



Comparable Sales

The below section provides you with comparable sales around this property



ID	Street Address	Erf	Portion	Property Size (sqm)	Purchase Date	Purchase Price (R)
1	038 STUMKE STREET	1077	0	1051	2019-01-30	1 050 000
2	7 MORTON AVENUE	937	0	991	2019-01-20	1 050 000
3	6 SEEHOFF STREET	1024	0	1001	2019-01-17	1 030 000
4	12 THORNTON AVENUE	991	0	991	2018-12-09	850 000
5	1 MORTON STREET	940	0	997	2018-09-17	960 000
6	4 SEEHOFF STREET	1023	0	1001	2018-09-10	1 150 000
7	013 THORNTON STREET	1037	0	1000	2018-07-15	1 150 000
8	023 STUMKE STREET	799	0	991	2018-04-11	672 000
9	031 STUMKE STREET	795	0	991	2018-03-26	1 040 000
10	011 FLETTNER STREET	872	0	1054	2018-02-18	980 000
11	011 FLETTNER STREET	852	0	991	2018-02-14	875 000
12	27 SHINGWEDZI STREET	1815	0	1170	2018-01-29	400 000
13	11 THORNTON STREET	1804	0	1506	2018-01-10	1 080 000
14	036 THORNTON STREET	1049	0	1463	2017-12-31	895 000
15	41 SHINGWEDZI STREET	1808	0	1120	2017-10-08	660 000
16	31 SHINGWEDZI STREET	1813	0	1165	2017-08-25	860 000
17	038 STUMKE STREET	1077	0	1051	2017-02-14	930 000
18	22 SHINGWEDZI STREET	1859	0	1068	2017-01-24	770 000
19	33 SHINGWEDZI STREET	1812	0	1171	2015-12-19	650 000
20	14 SHINGWEDZI STREET	1855	0	1137	2015-10-13	650 000

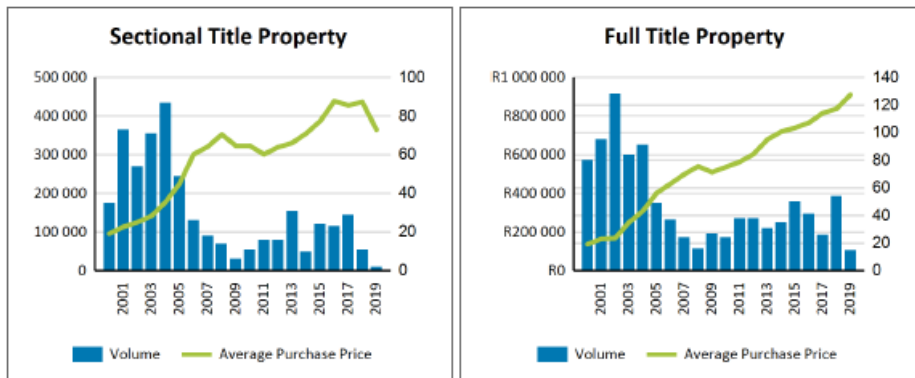


TPN Property Valuation Report



Property Transactions

The section below provides you with an indication of purchase price and volume trends within the area.

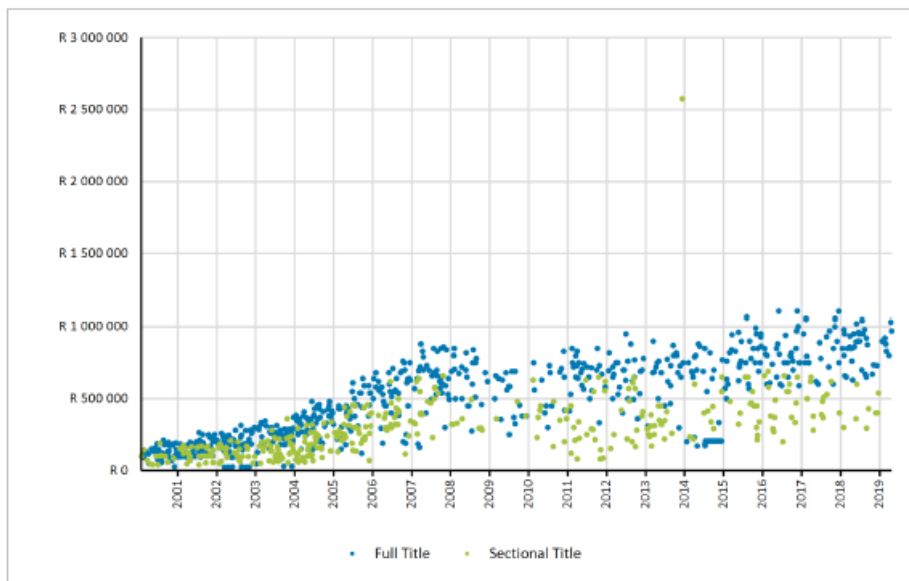


Source: Deeds Office



Area Transactions

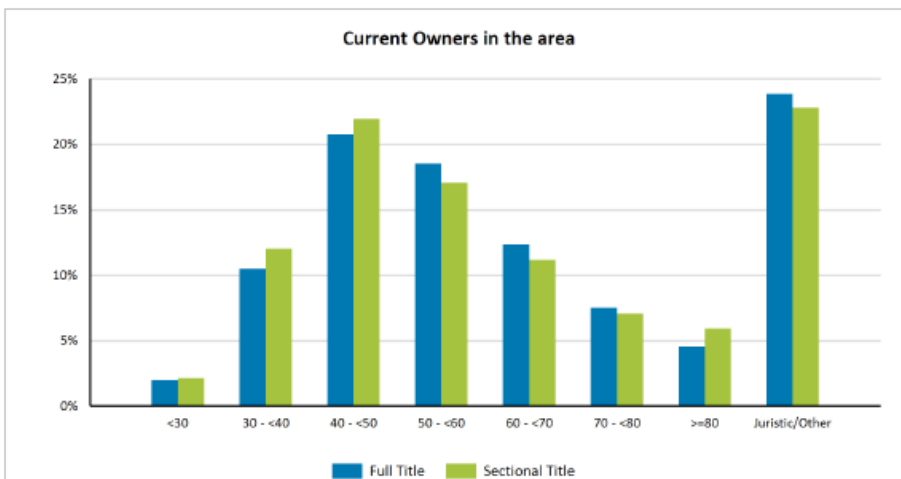
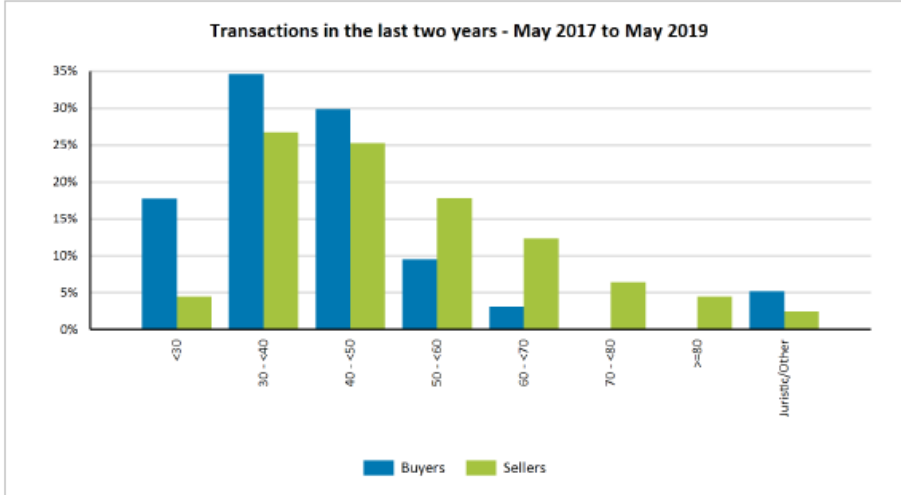
The below section provides you with a random sample of the property transactions in the suburb





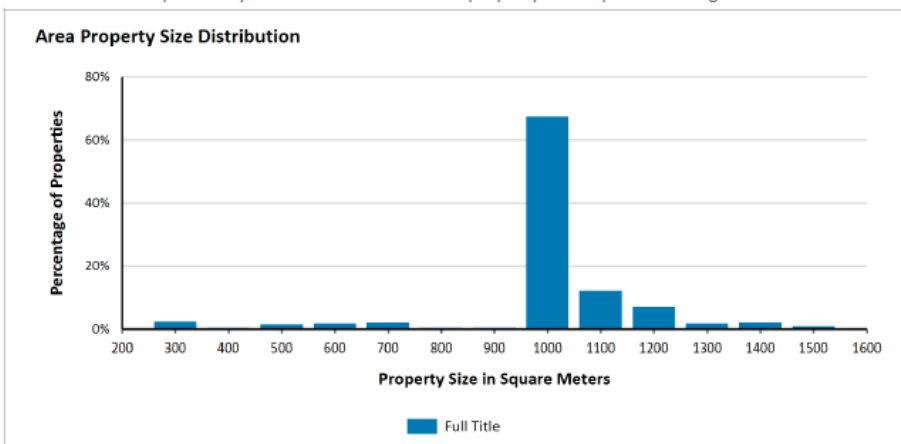
Area Demographics

The below section provides you with insight to the age of buyers and sellers within the area



Area Property Sizes

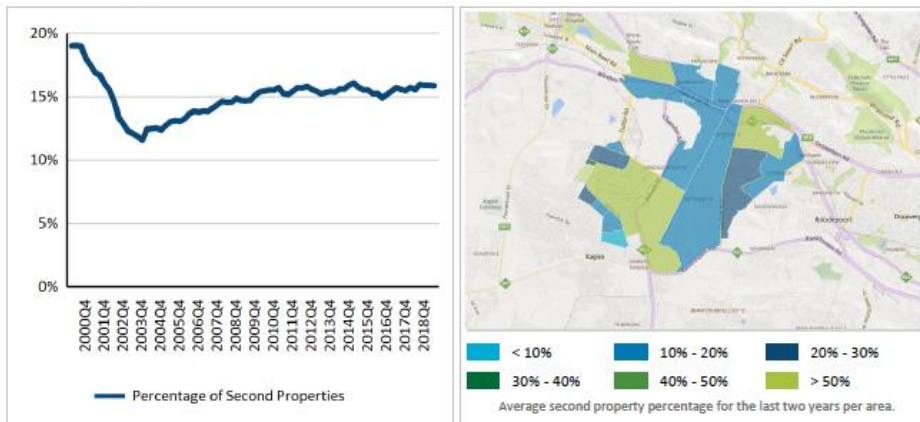
The below section provides you with the distribution of property sizes square meterage in the area





Investment Properties

The below section provides you with an indication of the ratio of primary residences and investment properties at a given point in time.



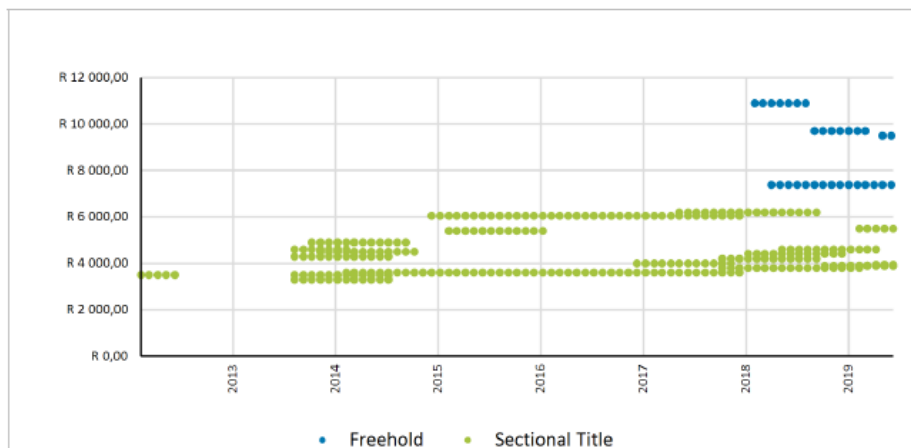
Source: Deeds Office

TPN Property Valuation Report



Area Rentals

The below section provides you with a random sample of rental transactions in the area



14.2 LIGHTSTONE REPORT:

Property Report



Client:
User:
Tracking #:
Report Date:
Report #:

Info Block

Property Details

Property Type: FREEHOLD
Province: GAUTENG
Township: MINDALORE EXT 8
Portion #: 0
Suburb: MINDALORE
Street #: 3
Last Sales Date: 0
Land Size (Registered): 1320 m²
Land Size (Cadastral): 1327 m²
Estimate Size Under Roof: Not Available

Legal Description: Erf 1834 MINDALORE EXT 8 MOGALE CITY LOCAL MUNICIPALITY GAUTENG
Municipality: Mogale City
Erf #: 1834
Street: Umvoti STREET
Last Sales Price: Not recorded in Deeds Registry
Coordinates (Lat Long): [Google Maps: -28.1441, 27.8189](#) | [Street View](#)
SG Code: T01Q02540000183400000

Owner Details

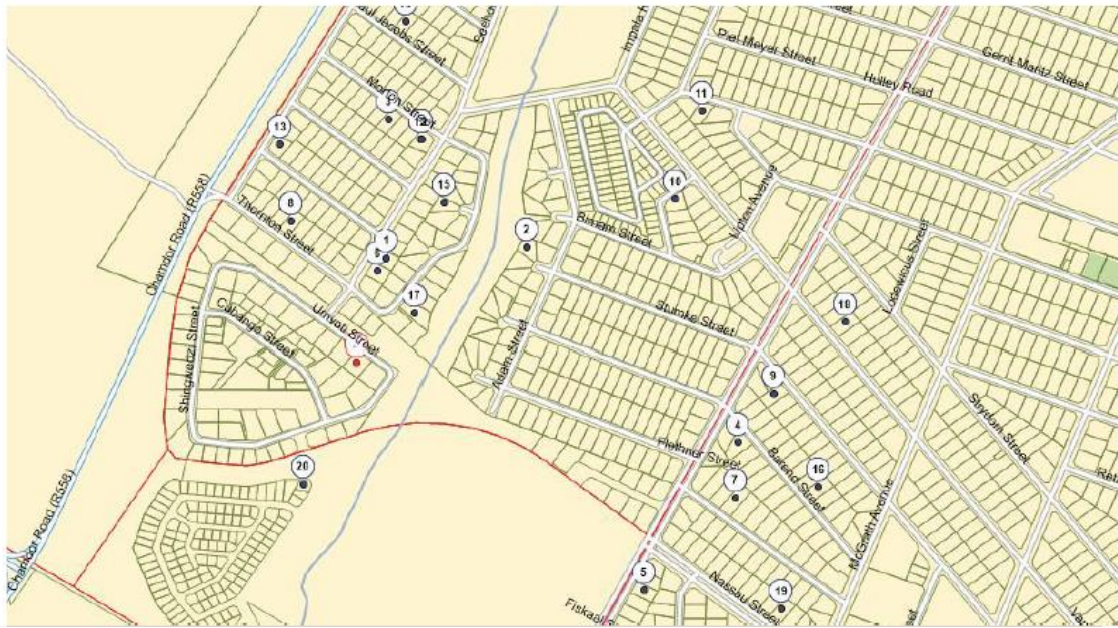
Owner Name	ID / Registration Number	Title Deed No	Share	Marital Status
MOSEKI	Info Block	Info Block	33%	Not Available
MOSEKI			33%	Not Available
MOSEKI			33%	Not Available

Imagery



Property Investment in South Africa

Comparable Analysis



	Street Address	Township	Erf Portion	Sales Date	Reg Date	Sales Price	Size	R/m2	Distance	Cash
1	8 SEEHOFF AVENUE MINDALORE	MINDALORE EXT 3	1024 0	20190117	20190415	R 1 030 000	1001 m ²	R 1 029	203	<input type="checkbox"/>
2	38 STUMKE STREET MINDALORE	MINDALORE EXT 3	1077 0	20190130	20190411	R 1 050 000	1051 m ²	R 999	364	<input type="checkbox"/>
3	7 MORTON STREET MINDALORE	MINDALORE EXT 1	937 0	20190120	20190322	R 1 050 000	991 m ²	R 1 060	465	<input type="checkbox"/>
4	4 BAREND STREET WITPOORTJIE	WITPOORTJIE EXT 1	1008 0	20181227	20190222	R 980 000	1299 m ²	R 754	676	<input type="checkbox"/>
5	114 TREZONA AVENUE WITPOORTJIE	WITPOORTJIE EXT 5	1684 0	20190401		R 1 080 000	966 m ²	R 1 118	658	<input type="checkbox"/>
6	4 SEEHOFF AVENUE MINDALORE	MINDALORE EXT 3	1023 0	20180910	20181206	R 1 150 000	1001 m ²	R 1 149	176	<input type="checkbox"/>
7	7 FLETHNER STREET WITPOORTJIE	WITPOORTJIE EXT 1	1001 0	20181213	20190311	R 1 015 000	1397 m ²	R 727	702	<input type="checkbox"/>
8	12 THORNTON STREET MINDALORE	MINDALORE EXT 1	991 0	20181209	20190225	R 850 000	991 m ²	R 858	291	<input type="checkbox"/>
9	4 STUMKE STREET WITPOORTJIE	WITPOORTJIE EXT 1	958 0	20190123	20190304	R 940 000	1115 m ²	R 843	722	<input type="checkbox"/>
10	10 BALNEY STREET MINDALORE	MINDALORE EXT 1	757 0	20190430		R 850 000	991 m ²	R 858	631	<input type="checkbox"/>
11	25 PAYNE STREET MINDALORE	MINDALORE EXT 1	689 0	20190411	20190427	R 900 000	991 m ²	R 908	763	<input type="checkbox"/>
12	17 SEEHOFF AVENUE MINDALORE	MINDALORE EXT 1	940 0	20180917	20181126	R 960 000	997 m ²	R 963	437	<input type="checkbox"/>
13	8 TINDALL AVENUE MINDALORE	MINDALORE EXT 1	973 0	20181122	20190503	R 775 000	997 m ²	R 777	434	<input type="checkbox"/>
14	16 SAUL JACOBS AVENUE MINDALORE	MINDALORE EXT 1	905 0	20181120	20190415	R 1 050 000	991 m ²	R 1 060	654	<input type="checkbox"/>
15	13 THORNTON STREET MINDALORE	MINDALORE EXT 3	1037 0	20180715	20190313	R 1 150 000	1000 m ²	R 1 150	338	<input type="checkbox"/>
16	19 BAREND STREET WITPOORTJIE	WITPOORTJIE EXT 1	973 0	20190306		R 900 000	1115 m ²	R 807	832	<input type="checkbox"/>
17	36 THORNTON STREET MINDALORE	MINDALORE EXT 3	1049 0	20171231	20180523	R 895 000	1463 m ²	R 612	136	<input type="checkbox"/>
18	9 VAN LILL STREET WITPOORTJIE	WITPOORTJIE	861 0	20190220	20190520	R 1 170 000	1115 m ²	R 1 049	846	<input type="checkbox"/>
19	21 NASSAU STREET WITPOORTJIE	WITPOORTJIE EXT 1	1032 0	20181210	20190315	R 1 090 000	1115 m ²	R 978	871	<input type="checkbox"/>
20		MINDALORE EXT 7	2453 0	20190301		R 1 021 575	300 m ²	R 3 405	250	<input type="checkbox"/>

Offer to purchase

Comparable Valuation

Comparable Average Sales Price: R 995 329

Municipal Valuation

Municipal Valuation: R 1 200 000
Year of Valuation: 2018

Rating Period: 2018/2019
Estimated Monthly Rates: R 1 555

Usage Category: RESIDENTIAL
Usage: RESIDENTIAL

Sales In Execution and Properties In Possession

No data for Sales In Execution and Properties In Possession

Bond Details

No bonds registered on the selected property

Other Endorsements

No endorsements info on the selected property.

Servitudes

No servitudes info on the selected property.

Transfer History

Buyer	Seller	Reg Date	Purchase Date	Purchase Price	Title Deed No
MOSEKI	MOSEKI	20180522			T19150/2018
MOSEKI	KUNENE	20140509	20140122	R 880 000	T16153/2014
KUNENE	RANDFO	20010601	20010424	R 98 000	T32021/2001

Transfer Summary for past 3 months

Max Transfer in the Suburb: R 1 130 000
Min Transfer in Suburb: R 225 000
Total Transfers: 28

Street Transfer History

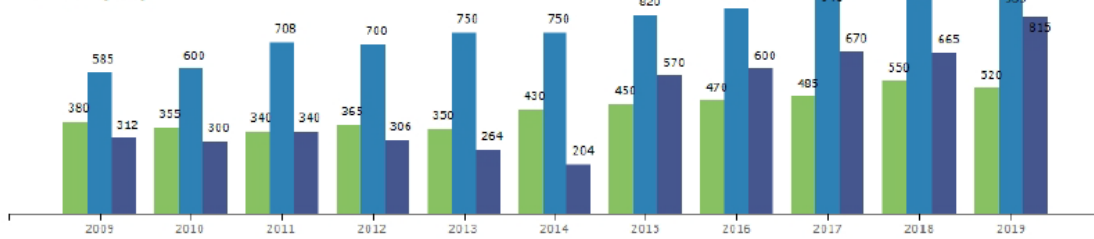
Buyer	Seller	Reg Date	Purchase Date	Purchase Price	Title Deed No	Street	Number
MOSEKI M	MOSEKI	20180522			T19150/2018	Umvoti	3
HLOPHE	TAYLOR	20150529	20150215	R 890 000	T19033/2015	Umvoti	11
MAHLANG	MQINA LI	20150219	20140828	R 450 000	T5151/2015	Umvoti	4



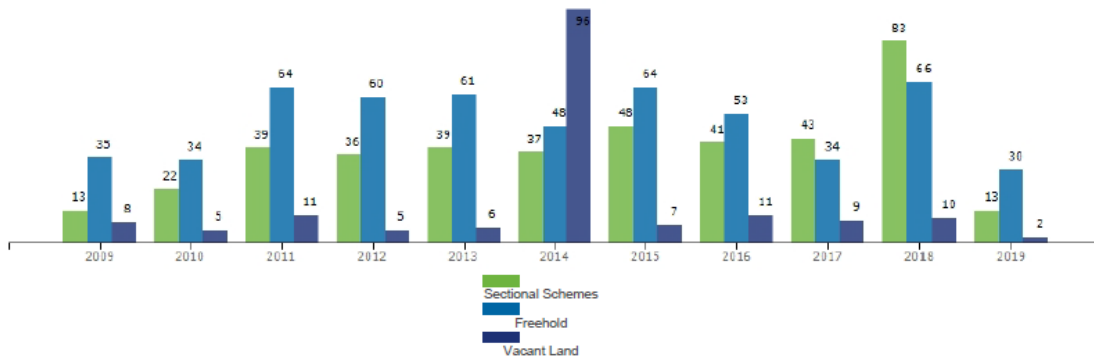
Property Investment in South Africa

Suburb Trends - MINDALORE

Median Price (R'000)



Number of Transfers



Amenities


Amenity	Type	Distance (km)
BP Guys Service Centre	FillingStation	1.09 km
Total - Koop Swart Motors	FillingStation	1.89 km
Engen Basson's Service Station	FillingStation	1.94 km
Rapha Medical Centre	Hospital/Clinic	2.65 km
MediCross Roodepoort	Hospital/Clinic	3.28 km
Police Saps - Vehicle Safeguarding Unit - Chamdor	PoliceStation	1.57 km
Police Saps - Kagiso	PoliceStation	3.21 km
SAPS - Kagiso	PoliceStation	4.29 km
Karliën & Kandas Pre Primary School	PrePrimarySchool	1.55 km
Princess Primary School	PrimarySchool	1.21 km
Hoorskool Bastion	SecondarySchool	0.75 km
Shopping Centre	ShoppingCentre	1.39 km
Village Shopping Centre	ShoppingCentre	1.93 km
Convenience Centre	ShoppingCentre	2.11 km
Louis Art	TertiaryInstitution	2.35 km
Foate Firearmtraining	TertiaryInstitution	2.65 km
Ono Skills Centre	TertiaryInstitution	2.74 km

Disclaimer

Please note that Lightstone obtains data from a broad range of 3rd party sources and – despite the application of proprietary data cleaning processes – cannot guarantee the accuracy of the information provided in this report. It is expressly recorded that information provided in this report is not intended to constitute legal, financial, accounting, tax, investment, consulting or other professional advice. This report does not contain any confidential information relating to the property owner or any owners residing in the suburb. All bond, home loan and property registration information in the reports is from the Deeds Office where information on all property registrations, property transfers as well as all registered bonds / home loans are kept. This is public domain information and accessible by any person.

14.3 ADVERTISED PROPERTIES

PRIVATE PROPERTY Sale Prices for 4+ bedroom properties in Mindalore:



R 870 000

4 Bedroom House


Mindalore

1996 Letaba Road, Mindalore


The right home for the right price. Move out of that flat today! Move into a brand new ...

4 2 350 m²

NO TRANSFER DUTY








R 999 000


4 Bedroom House

Mindalore


This is the right property that is located in a quite lovely tree lined suburb with so much balanced ecosystem. The property is close ...

4 1 1 1 000 m²





Listed by 5 Estate Agencies




R 1 050 000

4 Bedroom House

Mindalore

This family house consist of 4 well sized bedrooms with built-in cupboards, 2 bathrooms (one en-suite). Big kitchen with lots of ...

4 2 3 1 057 m²





R 1 180 000

4 Bedroom House

Mindalore

89 Mainreef Road

A perfect home home for your perfect family. It's good to dream especially when they ...

4 2 3 1 048 m²







Property Investment in South Africa



R 1 200 000

4 Bedroom House

Mindalore


42 Richardson Avenue

This BEAUTIFUL property consists of: 4 bedrooms, 2 bathrooms, lounge, dining room, TV ...

 4  2  5  1 154 m²







Listed by 2 Estate Agencies





R 1 390 000


4 Bedroom House


Mindalore

11 Adam Street

VIBRANT STYLISH this magnificent home offers: 4 spacious bedrooms, 2 full bathrooms ...

 4  2  2  1 008 m²







R 4 800 000

Commercial Property

Mindalore

9 Voortrekker Road

Make your entrepreneurial dreams come true with this perfectly located property on a ...

 750 m²





How do you Calculate Market Value?

- _____
- _____
- _____

14.4 CALCULATE THE OFFER PRICE

R 1 150 000 Done up Value			
- R		(20% Profit)	3 SELL
- R		(5% Estate Agent fees incl vat)	
Plan for holding period of 9 months			
-R		(Renovation Cost) On the wall	2 HOLD &FIX
-R		(Interest – next step) Can't calculate yet	
-R		(Other Holding Cost)	
-R		(Estimate Transfer Attorney Fees) What is the figure on your calculator? Go to Ooba & round off to the higher price	1 BUY
=R		(Estimated Offer Price)	

Specific Learnings?



14.5 COST OF INVESTOR MONEY & YOUR PROFIT

R		(Purchase Price)	
+ R		(Transfer Fees)	1 BUY
+ R		(Renovation Cost)	
+ R		(Other Holding Cost)	2 HOLD & FIX
Capital to be raised is			
R _____ x 15% = R _____			
R _____ / 12 = R _____ x 9 =			
+ R		(Investor Interest)	
+ R		(Estate Agent Fees)	3 SELL
= R		(Total cost in deal)	
R _____ (Selling Price) - R _____ (All costs) = R _____ (Profit)			

15 GAIN MOMENTUM

3 Success habits to implement to keep momentum, for example staying in touch with my property coach on a weekly basis, attend monthly mastermind sessions, stay involved with the network:

1. _____
2. _____
3. _____

16 EXCEL

Realistic Goals you want to achieve in the next 3 months:

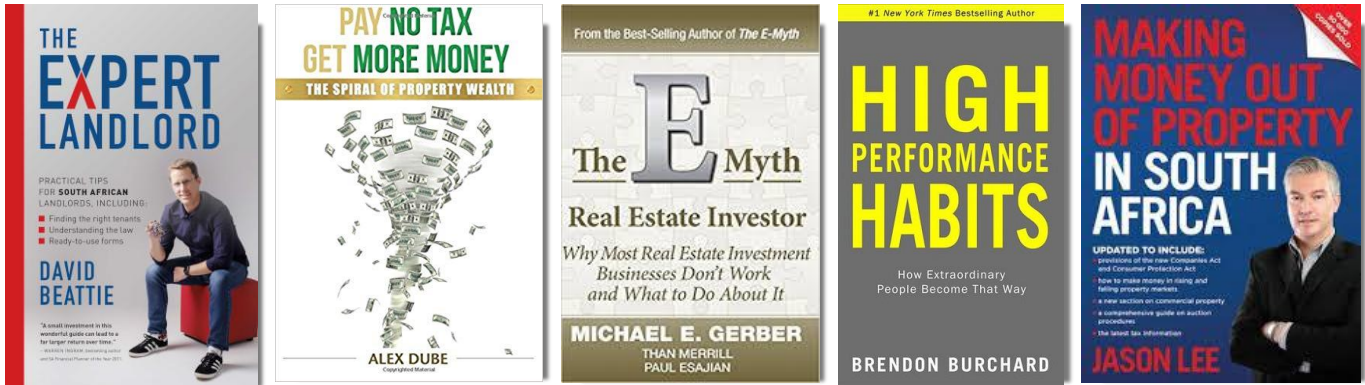
1. _____
2. _____
3. _____

17 USEFUL WEBSITES

- bridging-loans.co.za
- easysell.co.za
- experian.co.za
- gpf.org.za.
- hipbonds.co.za
- lightstone.co.za
- myroof.co.za
- nhfc.co.za
- privateproperty.co.za
- property24.co.za
- propertypick.co.za
- **sapropertynetwork.com**
- saptg.co.za
- sars.gov.za
- sasheriff.co.za
- **thepropertyacademy.co.za**
- tpn.co.za
- transunion.co.za
- tuhf.org.za
- windeed.co.za



18 SUGESTED READING



THE EXPERT LANDLORD - David Beattie

PAY NO TAX GET MORE MONEY - Alex Dube

THE E-MYTH REAL ESTATE INVESTOR - Michael E. Gerber

HIGH PERFORMANCE HABITS - Brendon Burchard

MAKING MONEY OUT OF PROPERTY IN SA - Jason Lee

STUDENT TESTIMONIAL

“The contacts & networking are invaluable and they don't stop because the programme has ended. Felt accountable to Andrew to go out and take action.”

- Mike & Pam Van Jaarsveld -

”



GLOSSARY OF TERMS

Access Bond	An access bond is a type of home loan that allows borrowers who have paid extra money into their bond, to withdraw the extra money should they need it.
Bad debt	Bad debt takes money out of your pocket, and spends it on liabilities like a car and material items like clothes and electronics.
Carrying Costs	How much you spend on the property from the time it is listed until the time it is sold and typically includes bond payment, taxes and insurance, utilities, and any maintenance and repair which must be done on the property.
Cash Flow	$\text{Income Less Expenses} = \text{Cash Flow}$
Cost of Money	How much it costs you to get the money required for the property transaction.
Good debt	Good debt makes money for you. It involves taking out a loan or using Other People's Money (OPM) to invest in assets that pay for themselves.
Gross profit	Profit made before any expenses have been deducted.
Gross rent	Rental income earned before any expenses have been deducted.
Gross Yield	$\text{Annual Gross Rent} / \text{Property Price} \times 100 = \text{Gross Yield}$
Legals	All expenses related to the legal transactions that are involved in any property deal are referred to as 'legals'
Levies	Within a sectional title ownership scheme, every owner is required to pay a monthly contribution to the body corporate - known as the levy, which essentially funds the day-to-day maintenance and management of the sectional title development.
Net profit	Profit made after all expenses have been deducted.
Net rent	Rental income earned after all expenses have been deducted.
OPM	Other People's Money
Rates & Taxes	Rates and taxes are fees paid to the municipality that services your property.
Refurb	Improvement and modernisation of a building falling short of rebuilding or redevelopment and thus not normally requiring planning permission (other than for alterations to the external appearance)
ROI	$\text{Annual Net Profit} / \text{Capital Cost} \times 100 = \text{Return On Investment}$



20

MY COACH'S SEVEN GOLDEN RULES

1. You make money when you **BUY**
2. **TWO** Exit Strategies
3. Buy for a **QUALIFIED DEMAND**
4. Follow the Money
5. Become a **MONEY RAISER**
6. Be **SAFE**, Be **LEGAL**
7. Take **MASSIVE ACTION**

21 ANDREW'S GOLDEN NUGGETS

[illegible]

[illegible]

Notes:

[illegible]

[illegible]

