

**WELCOME
TO TUHF**



TUHF

**FINANCING
PROPERTY ENTREPRENEURS
DOWNTOWN**

OUR PRODUCTS

PROPERTY FINANCE

- Single loan facility over 15 years for acquisition and development
- Prime-linked interest rate
- Once-off raising fee
- No monthly service fees
- Financial structuring such as grace periods to accommodate the property development and tenanting stages

FINANCING FOR:

- Purchase only – Finance for the acquisition of the property only. No construction or refurbishment finance necessary.
- Purchase plus construction, including refurbishment – Finance for the acquisition of the property including construction work thereafter.
- Construction only – Finance for refurbishment or a new build project. No acquisition finance necessary.
- Conversion only – Finance for the conversion of office space or light industrial to residential. No acquisition finance necessary.
- Equity release - A loan against increased or residual value of your existing property towards the improvement or purchase of a property.
- Refinance - An increase on an existing loan or release of a third-party bondholder of the property.

INTUTHUKO EQUITY FUND

Starting with the entrepreneur's own equity contribution, this fund provides the balance of the equity required to obtain Property Finance from TUHF. The fund is only available to previously disadvantaged individuals for realising opportunities of first time property investment.

BRIDGING FINANCE

Our bridging finance loans are short term unsecured loans that assist you in covering short term expenses while acquiring the property - such as obtaining the rates and clearance certificates, covering the payment balance of the purchase price, construction loans and for the rehabilitation of sectional title projects in the medium term.

HOW WE WORK



STEP 1

Select an inner city area in which you would like to invest.



STEP 2

Find a building or site for a new building.



STEP 3

Identify the owner or agent and request building information.



STEP 4

Contact TUHF to evaluate the project and apply for finance.



STEP 5

Credit review.



STEP 6

Meet the conditions of the approval & sign loan agreement. Guarantees are issued.



STEP 7

Registration of property takes place. Construction starts when construction compliances such as plan approvals are met.



STEP 8

Construction complete, rent up, cyclical processes, loan repayments & property management.



Please keep in contact throughout the process. We can help you make informed decisions and support you with helpful information.

OUR REQUIREMENTS

TUHF ENTREPRENEURS:

- have a minimum of 20% of the total project cost to put down as equity
- have an honest and reliable character
- know the inner city
- have the property management skills and network of contacts for their project's size
- can provide good customer service and firm credit control
- are proud of owning well-maintained, clean buildings
- will make sufficient profit
- have the interests of urban regeneration at heart

TUHF PROJECTS:

- are in major city centres that are in urban decline
- are close to schools, transport systems and places of work
- are economically sustainable - able to generate sufficient income to repay expenses, as well as service the loan and make a profit
- will upgrade buildings in the selected inner city area providing affordable and decent residential rental units
- have a positive effective on the areas in which they are based.

WHAT MAKES US DIFFERENT ?

We walk right beside you on your property investment journey. We provide advice in finding the correct building and area that's a good fit for you. We support you regarding the decision-making of your service providers such as building contractors and property managers. We also inspect the work and ensure everything is completed to the highest standard.

OUR AREAS OF FINANCE

GAUTENG

- Arcadia
- Auckland Park
- Bellevue
- Bellevue East
- Benoni
- Berea
- Bertrams
- Bezuidenhout Valley
- Boksburg North
- Braamfontein
- Brakpan
- Brixton
- City and Suburban
- Cleveden
- Denver
- Doornfontein
- Fairview
- Florida
- Forest Hill
- Germiston
- Hatfield
- Highlands
- Highlands North
- Hillbrow
- Jeppestown
- Johannesburg CBD
- Joubert Park
- Judiths Paarl
- Kempton Park CBD
- Kenilworth
- Kensington
- Krugersdorp
- La Rochelle
- Langbaagte
- Lorentzville
- Malvern
- Marshall Town
- Melville
- New Doornfontein
- Newtown
- North
- Doornfontein
- Orange Grove
- Pretoria CBD
- Pretoria West
- Primrose
- Randburg CBD
- Roodepoort
- Rosettenville
- Rouxville
- Selby
- Silverton CBD
- Springs CBD
- Sunnyside
- Troyeville
- Turf Club
- Turffontein
- Vanderbijlpark CBD
- Westdene
- Witpoortjie
- Yeoville

KWAZULU NATAL

- Albert Park
- Bluff
- Durban Central
- Overport
- Pietermaritzburg Central
- Pinetown Central
- Umbilo
- Warwick Avenue

EASTERN CAPE

- Central
- Korsten
- North End
- Port Elizabeth Central
- Richmond Hill
- Sidwell
- Uitenhage
- East London Central

WESTERN CAPE

- Brooklyn
- Observatory
- Rugby
- Salt River
- Ysterplaat
- Woodstock
- Voortrekker Corridor from Koeberg to Bellville

BLOEMFONTEIN

- Navalsig
- Bloemfontein Central
- Oranjesig

OUR BRANCHES

GAUTENG

12th Floor, Libridge Building
25 Ameshoff street
Braamfontein
Johannesburg, 2001
+27 (10) 595 9000

KWAZULU NATAL

27th Floor, Embassy Building
199 Anton Lembede Street
Durban, 4001
+27 (31) 306 5036

EASTERN CAPE

2nd Floor, BCX Building
106 Park Drive
St. George's Park
Port Elizabeth, 6000
+27 (41) 582 1450

WESTERN CAPE

Unit 4B, Cecil Road
97 Durham Street
Salt River,
Cape Town, 7925
+27 (21) 204 8843

FREE STATE

Unit 1, 17 Barnes Street
Westdene
Bloemfontein, 9300
+27 51 011 8843



TUHF

086 000 8843 (TUHF) • www.tuhf.co.za • info@tuhf.co.za



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