



Steve Hall Interview

*Undertaking Projects
Without Remuneration
& Eswatini's State Of
Architecture.*

Sectional Title Talk

*Sectional Title To Be
Operational By
April 2019.*

Renewable Energy: The Future Lifblood Of Society

*Ecolibri Expands On
Green Energy For
Africa.*



BUSIE MAYISELA TALKS PROPERTY & BUSINESS

Pam Golding Eswatini's Franchise Owner Shares Her Views On
Property Regulation, Business Ethics & Passion For The Industry.

REAL ESTATE REVIEW: Affordable Prestige: Tubungu Estates **HOSPITALITY:** The George Hotel



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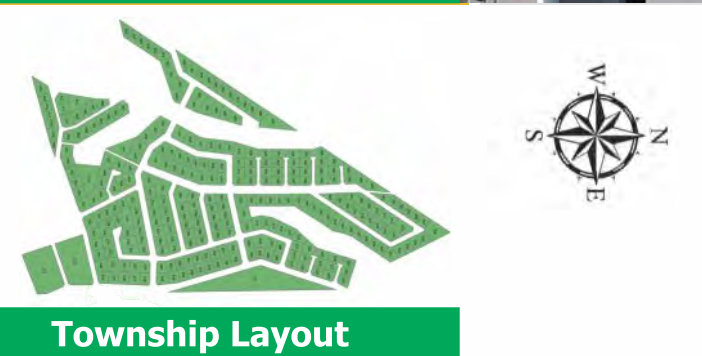
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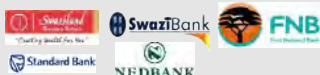
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FROM THE EDITOR

FOREIGN PROPERTY INVESTMENT AS YOUR NEW YEAR'S RESOLUTION

Welcome to our very first issue of the year, which is our fourth issue. YES ISSUE NUMBER 4!

It has not been an easy ride, but one we are enjoying because of the lessons we have learnt along the way. We are also eternally grateful for the support we received from all stakeholders, an overwhelmingly great response in our first year in operation, the magazine flying off the shelves and we also realized an increase in the number of subscribers.

As the investment world progresses, so do investment instruments, we have seen the emergence of bitcoin, being categorised as investment asset classes in 2018. The proliferation of asset classes means more options for investors, which is a good thing. As we start the year 2019, ensure that property investment is one of those investments you will make. This may start from just reading about property, the benefits, how to make money and the like but get you into property.

Eswatini Property Review would also like to advice our readers to consider foreign property investment. We have it on good

authority that property is considerably cheaper in South Africa compared to Eswatini, and not just any City in South Africa, but Johannesburg, Sandton and Cape Town. Well, a good friend of mine educated me on the difference between Sandton and Johannesburg Sandton is apparently an independent town in Gauteng with its own Central Business District. Anyways, back to the issue at hand, property is reasonable priced in South Africa and with President Cyril Ramaphosa's drive for foreign investment this is probably the ideal time to consider owning a portion of that country. Compared to Eswatini, who has banned foreigners from owning land, South Africa is pushing for them to invest.

This issue contains an exhaustive article on investing in Purpose Built Student Accommodation (PBSA). The author of the article Delisile Dlamini, espouses the opportunities brought by investing in such a market class. The article is tailored on PBSA investment in the United Kingdom.

Enjoy your read and may you have a great 2019!!!!!!!

Ntokozo Nkambule
Editor: Eswatini Property Review

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ESWATINI PROPERTY REVIEW

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FOREIGN PROPERTY OWNERSHIP INCREASES IN SOUTH AFRICA

Photo Cred: www.engelvoelkers.com

While Eswatini has taken a decision to ban foreigners from owning property in the country, South African is swinging on the opposite direction, with more foreigners purchasing property in that country.

Research from Lightstone Property, a South African company that specialises in providing comprehensive data and analytics for the property sector states that there was an increase in foreign ownership. The company reveals that most purchases took place in the Gauteng and Western Cape Provinces the most. Data reveals that 47% of foreign transactions were in Gauteng and 36% in the Western Cape. The report states that the growth is likely to continue because of South African President Cyril Ramaphosa's drive to increase economic growth and create jobs through increased Foreign Direct Investment. Furthermore, the report notes that both Johannesburg and Cape Town will continue to see improved ownership of property by foreigners,

because of what they offer. "Gauteng and Cape Town are at the top of the pile: Cape Town due to its cosmopolitan ambiance and multi-cultural inclusiveness, and Gauteng because of the thriving industrial and business hubs which offer many employment opportunities" explains Lightstone Property in their report. The study further observes that Gauteng will continue being the premier hotspot for property by foreign buyers.

Johannesburg and Cape Town will continue to see improved ownership of property by foreigners, because of what they offer.



REGULATION OF LANDLORDS ON THE CARDS

Photo Cred: www.realtor.com

There is a lot of talk in the country concerning the regulation of estate agents, but we hardly converse about the regulation of landlords.

Presently, landlords are not regulated in the country, which means at any particular point in time they can decide to hike rent fees. There are reported instances when landlords have hiked the price of rent three times in one financial year. They have been able to do this because there is no law that stops them from doing so. The Director of Housing and Human Settlements, in the Ministry of Housing and Urban Development, Bhekithemba Matsebula says they have

actually noted this anomaly and will ensure that they rectify it. Matsebula noted that however, the only way landlords can be regulated is if estate agents are regulated themselves "We are working on a legislation to regulate landlords, but firstly we have to finalize the regulation of estate agents. For us to regulate landlords, estate agents have to come to the party and ensure that they form an association. We are aware that they are facing difficulty, but we are here to assist them" he posited. It is worth noting that there is a real estate association in the country which was launched last year, known as Eswatini Realtors Association.



REAL ESTATE ACCOUNTS FOR 25% OF BANK LOANS IN ESWATINI

Photo Cred: Freepik.com

The 2018 Financial Stability Report conducted by the Central Bank of Eswatini (CBE) reveals that 25.3% of bank loans in the country are directed towards Real Estate.

The CBE defines Financial Stability as a condition in which the financial system- comprising of financial intermediaries, markets and market infrastructures is capable of withstanding internal and external shocks such that participants have confidence in the system. The report notes that the loans are both for residential property and commercial property. The CBE advises in its report that banks should focus more in providing loans that improve the economy, these are loans such as those afforded to the real estate sector. The sector was closely followed by the distribution and tourism sectors at 14.9%, the agriculture and forestry industry on the other

hand accounted for 6.6% of total loans.

The Financial Stability Report also notes that the real estate sector recorded a 45% decline in performance over the financial year under review. Construction also witnessed the same fate declining by 63.6% over the year under review. The report also further notes that most micro enterprises in the country are concentrated in the real estate sector, as they constitute 28% of the micro small enterprises sector. "The overall performance of the Micro Small Medium Enterprise Industry (over the year declined. The poor performance was reflected in 20% contraction in MSME profits to E644 million in 2018, which is a decline compared to E800 million in 2017" notes the report. This means that MSME in real estate for 2018 accounted for just above E180 Million (E180 320 00) in the year under review.



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ESWATINI WOMEN NOT LAGGING BEHIND IN PROPERTY OWNERSHIP



Column By: Thabiso Mabandla Masina
Registrar of Deeds in the Kingdom of Eswatini

As we enter the new year period and emaSwati, take time to plan for the year 2019, I thought it opportune to highlight a very positive, but largely unknown or celebrated property registration fact relating to the women of Eswatini.

There is a perception that women in Eswatini either don't own property or are not well represented in the property ownership stakes. It might have initially been spoken in the context of communal or Swazi National Land, but soon the discourse transcended into title deed or freehold land. Today's article seeks to clear this misconception, especially when it comes to title deed land.

There are just above 20,000 registered title deed land parcels in the country. Of these 798 are registered in Trusts or trustees for the time being of such trusts, 2814 are registered in the name of Companies, 8200 or thereabout are registered in the name of Males and 7300 are

in the name of WOMEN and just above 2000 the electronic system does not identify but are perfectly known when searched on the manual system and electronic archiving system.

So statistically, it is incorrect to portray women freehold property ownership in Eswatini as being non-existent or grossly lacking behind, particularly when compared to men. 7300 or thereabout, land parcels are registered in the name of women in the country. This is not the end of the story, as some of the land registered in the name of Trusts and Companies, belongs to trusts and companies owned by women. So substantively, their property ownership numbers are certainly higher than 7300.

Surely, this is a feat to be celebrated for we all know the importance of and utility derived from owning land. That notwithstanding a lot of head winds such as lower income, lower representation in the upper echelons of the corporate world and public sector, legal impediments such as the pre-2012 clause that prevented women married in community of

property from owning immovable property in their own name, more than 7300 of our sisters, mothers and grandmothers own immovable property to the exclusion of all others. For avoidance of any doubt even before 2012, women married under Swazi Law and Custom and those married out of property could and still are able to purchase and register title deed land in their personal names.

May such continue for Charles Dudley Warner, 1870, once said No human but feels more of a human in the world than when they have a bit of ground they can call their own. Furthermore, it is well known that with property ownership comes economical emancipation, the ability to leverage ones property and gain access to credit either for business or personal development. It also makes for a more confident people that exhibit a higher sense of personal dignity.

In conclusion, I wish all and sundry a happy and productive new year. We look forward to receiving and processing more of your property transactions in the new year and beyond.

Men in Eswatini own 8200 of registered title deed land parcels, whilst women own 7300 registered title deed land parcels.



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QUICK GUIDE TO THE CIC REGISTRATION PROCESS

CONTRACTOR REGISTRATION

The Construction Industry Council (CIC) registers all contractors and provides database of registered contractors to the public. At registration, contractors are categorised then graded according to **BEST ANNUAL TURNOVER** (accessed from financials), **LARGEST CONTRACT** (Completion certificates) and **AVAILABLE CAPITAL** (accessed from financials).

Contractors are registered according to the following categories

1. Construction Firms

- Building Works
- Civil Works
- Electrical Works
- Mechanical Works

2. Specialist Works Contractors

3. Individual Artisans

4. Consultancy Practices

- Architects
- Engineers
- Quantity Surveyors
- Allied Professionals (Project Managers, Construction Managers, Environmental Managers, Evaluators, Town Planners, Land Surveyors, Interior Decorators)

5. Building Material Manufacturers and Suppliers

6. Joint Ventures

GRADING CALCULATOR

Weighted Averages are allocated to the grading factors. Largest and completed construction projects carry more weight for grading:

- Best Annual Turnover - 10
- Largest Contract - 70
- Available Capital - 20

PROJECT REGISTRATION

The register of Projects gathers information on the nature, value and distribution of projects. When clients register projects, the track records of contractors are updated and the information is available to stakeholders through the CIC website. All public and private projects, irrespective of location have to be registered with CIC. At Registration, all projects are accessed for levy. Public and Private projects form EI, are liable for the levy whereas, residential projects above E1 Million are liable for the levy.

How to Apply

Application forms must be completed in full and sent to the Construction Industry Council (CIC) together with all required supporting documents. All applications must be submitted on an approved registration form, which may be collected at any of our CIC Offices at RHUS Park Carl Grant Street or downloaded from our website at www.cic.co.sz

Follow The Steps Below When Applying For Registration At The CIC

- Read all the information provided on the application form.
- Ensure that you understand what is required for the grade that you are applying for.
- Complete the relevant sections of the application form.
- Use the checklist in the application form to see if you have attached all the required documents.
- Submit the form together with supporting documents and proof of payment.

How Long Does It Take To Register?

The maximum turnaround time for registration or annual renewal is five (5) working days. Application forms that are not properly filled in and that do not have all the supporting documents will not be processed.

A Guide To Compliance

Always ensure that your supporting documents are valid. A certified copy must always have an original stamp and signature of the commissioner of oaths.

To enable the CIC to process applications timeously, please ensure that your application is accompanied by all documents required for the specific grade for which you are applying for and the correct particulars are provided.

How Much Must You Pay For Registration?

Fees are calculated in line with the Category and Grade registered for.

Applications must be accompanied by proof of payment of administration fees (for all grades) as well as annual registration and or renewal fees. A contractor applying for different categories needs to pay the relevant administration, annual registration and or renewal fees.

Fees And Tender Value Ranges

All applications attract the following fees:

- Registration Fees - Fees that are paid once at registration/once off
- Renewal Fees - Fees paid annually
- Administration Fees - Fees for administration costs paid annually

General Rules For Registration

The Registration of construction firms and specialists shall be done at the Construction Industry Council (CIC) offices.

- The CIC will register each contractor in the category in which they qualify for, based on the information provided.
- A contractor may be registered in more than one class of works but may only hold one category in relation to a particular works discipline.
- In the case of any changes in the Partners/Directors, the construction firm shall be required to report to the CIC within one month of the date of such change.
- Change of Shareholding and Mergers shall only be approved by the Council after the authorization of the Swaziland Competition Commission.
- The name, address and other particulars of the Firm/Company should exactly match with those mentioned in all the License/Registrations/Certificates issued by various authorities. It is construction firm's responsibility to keep all the

Licenses/Registrations/Certificates issued by various authorities up to date. A construction firm should produce all the renewed Licenses/Registrations/Certificates to the CIC well before their expiry.

- A construction firm shall not be registered in the event that the required documentation is incomplete. In this instance, a construction firm will be allowed two (2) weeks to correct or submit the required documentation; thereafter a penalty of 20% will be imposed.
- Construction firms should be registered with Ministry responsible for company registration either as a limited liability company, partnership or sole proprietorship.
- It is mandatory for a construction firm to have a Technical Director as a requirement for registration. The Technical director shall be a share-holder, partner or sole-proprietor with certain minimum technical qualifications in the requisite field of application. For purposes of verification, the contractor will have to submit the necessary academic and professional certificates, Memorandum and Articles of Association in the case of limited liability companies.
- Construction firms will be required to have operational facilities.
- A construction firm that wishes to change categories is free to apply to the Council, and the Council shall grade the construction firm to determine eligibility at the prescribed registration intervals.
- Unfair competition practices within the construction industry will be investigated and penalized accordingly.
- No holding company shall be registered in the same class of works and/or category wherein a subsidiary is already registered and no subsidiary company shall be registered in the same class of works and/or category wherein its holding company is registered.
- Subsidiary Companies shall not be graded and categorized with the grading information of a holding or sister company.
- Compliance in terms of the registration of all projects undertaken and being up to date with the remitting of construction levies shall be a pre-requisite for annual registration.
- The Council shall have no authority to issue a certificate of renewal of registration to a contractor who has not paid the appropriate amount of levy in the previous financial year.
- In the event that a construction firm is not satisfied with their new category as decided by Council in the grading process, the construction firm will be allowed to appeal to the Minister responsible for Public Works.
- Late renewal by contractors will carry a penalty of 10% of the renewal fees.

FOR MORE INFORMATION CONTACT US HERE

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“PROPERTY & BUSINESS IS A CALLING TO ME”

Interview & Article: Ntokozo Nkambule | Photo Cred: PAM Golding Eswatini



PAM GOLDING

PROPERTIES

Well renowned theoretical physicist, Albert Einstein once said when you combine passion with skill you are bound to create magic. Pam Golding Eswatini franchise owner, Busie Mayisela espouses just that. If there is one thing that Buise is about; its passion, skill, laughter and insight. She is passionate not only about property, but people in general. Eswatini Property Review had the rare privilege of interviewing this intellectually stimulating woman whom we believe has a lot to offer the country, especially, women in entrepreneurship.

YOU ARE A WELL-KNOWN BUSINESSWOMAN IN THE KINGDOM OF ESWATINI, TELL US ABOUT YOURSELF, WHO IS BUSI MAYISELA AND WHAT MAKES HER TICK?

Well, I am a mother of three, an Accountant by profession and actually spent the first eight years of my professional life working for the First National Bank (FNB). What really excites and makes me tick is helping and serving people. Property of course is what I'm passionate about, I love what I do and whenever I wake up in the morning the biggest driver is my love for property and serving people.

YOUR SUCCESSFUL STORY OF FIRST BEING A REAL ESTATE AGENT FOR PAM GOLDING THEN BEING A FRANCHISE OWNER IS WELL DOCUMENTED. HAS IT ALWAYS BEEN PART OF YOUR PLANS TO BE A FRANCHISE OWNER OF A WELL-KNOWN REAL ESTATE AGENCY?

Actually, no, this was not my life plan. My biggest dream growing up was to work in the banking industry, and I realized it as before joining Pam Golding as a real estate agent I was employed by FNB. Looking back I realize that my banking dream was driven by the way women in

banking dress up. They just always looked so smart and successful, and I wanted to be a part of them. However, while I was employed by the banking institution, I bought my first property for E60 000 and just generally got interested in property. From that day I never looked back, and I'm glad I followed my heart and went straight into property.

RUNNING A BUSINESS IS NO EASY TASK, YET YOU HAVE MANAGED TO RUN ONE FOR MORE THAN FIFTEEN YEARS. AS A WOMAN, IN A MALE DOMINATED COUNTRY WHAT HAS ASSISTED YOU TO ENSURE YOU NOT ONLY SURVIVE AS A BUSINESS OWNER, BUT ALSO THRIVE?

Passion has been critical, I love property. There have been instances when it has been really tough, but the passion for what I do, has got me through it. I have also tried my level best to ensure that I run a business based on a good code of ethics. I believe that people invest and do business with you because they trust you, so being ethically sound is critical, especially in our industry, as property is a sensitive investment. What has also contributed to my success is the good networks I have been able to create and forge in my business journey.

THERE ARE A NUMBER OF SECTORS YOU COULD HAVE CHOSEN, WHY DID YOU DECIDE TO VENTURE INTO PROPERTY?

Honestly, I believe that property and business is a calling to me because as I mentioned earlier, I never saw myself in business growing up but once I got exposed to it, I just never looked back. And I cannot really put it in words but I am just in love with property, to such an extent that I see myself retiring in property. I also believe that property is an investment that everyone should make in their lifetime, so to make a living out of it is a big plus for me.

YOU ARE NOT ONLY IN REAL ESTATE BUT PROPERTY AS A WHOLE THROUGH YOUR HOLDING COMPANY MPENTJISI GROUP OF COMPANIES, WHICH RUNS A CONSTRUCTION COMPANY, TELL US MORE ABOUT THAT VENTURE.

Yes, under the Mpentjisi group there is a construction company, I ventured into construction because I love property as I earlier mentioned. However, operations of that company have been halted at the present moment as my focus is on Pam Golding Properties.



“...The lack of regulation affects the property space economically as well as ethically...”

AS A FRANCHISE OWNER HOW WOULD YOU ADVISE PEOPLE WHO ARE INTERESTED IN VENTURING INTO REAL ESTATE? SHOULD THEY CONSIDER A FRANCHISE OR START A REAL ESTATE AGENCY FROM SCRATCH?

I would advise them to go for a franchise because a strong brand base is critical as you grow your business. We have realized that people most of the time do business with us because of the brand. Sometimes, they do not even know me personally, but they trust the Pam Golding brand. A franchise has a number of advantages apart from a good brand presence, but also training workshops, where you get to understand the business. So you get to learn from people who have done it already, which I must say is critical. Having said that anything is possible if you put your mind into something. We must be cognisant that even the Pam Golding Group was started by a person with a dream, even though the dynamics have changed nowadays. The most important thing I would say is understanding the business by educating yourself.

DOES THAT MEAN THAT A PROPERTY FRANCHISE IS MOST LIKELY TO SUCCEED IN THE COUNTRY?

It is likely to succeed than an estate agency opened from scratch, but I must point out that there is lot of work that you must do as well to ensure that it

succeeds. We should also bear in mind the size and population of the country. Eswatini is relatively small, so a proliferation of well-known estate agencies might just work against us.

THE SECTOR IS STILL NOT REGULATED LOCALLY, THERE HAVE BEEN REPORTS THAT THERE HAVE ATTEMPTS IN THE PAST, BUT NOTHING FRUITFUL HAS MATERIALISED. HOW IMPORTANT IS IT THAT REAL ESTATE AGENTS GET TO BE REGULATED?

It is critical. The lack of regulation affects the property space economically as well as ethically. The lack of regulation has led to many unfortunate incidents such as people robbed of their hard earned money because anyone can just decide to open an estate agency tomorrow, yet not having the requisite knowledge of running one. As a result of such, regulation of the property space is so necessary, but the focus should not be on real estate agents only but all property stakeholders. An interesting phenomena right now is that people open estate agents and sell property on Eswatini Nation Land, which is interesting because you ask yourself how this is structured. So it is essential that the space becomes regulated so we can actually deal with such issues in a transparent and open manner.

The lack of regulation has also led to a number of issues affecting the sector not

being discussed because there is no regulatory body. This means government cannot actually talk to anyone when they want to amend or introduce an Act. So the lack of a regulatory body leads to no consultation on important issues. Economically, once there is a regulatory body, government will also benefit through increased tax collections, as it will be clear as to who the players are in the industry.

WHAT WOULD YOU SAY THE FIRST STEP IS IN ENSURING THAT THERE IS A REGULATORY PROPERTY BODY?

The first thing is us organizing ourselves, which is in effect long overdue. Once we do that then we will have a unified voice. Our biggest challenge is that we are not united. So that actually makes us weaker and just derails the entire industry. To be honest government is actually waiting for the sector to organize itself.

THERE HAVE BEEN SWEEPING CHANGES IN THE PROPERTY SPACE, SUCH AS THE PASSING OF THE SECTIONAL TITLES ACT. WHAT OPPORTUNITIES DO YOU SEE THIS NEW ACT BRINGING TO STAKEHOLDERS?

The Sectional Titles Act is probably the biggest development that the local property sector has witnessed in a long time. I say this because the promotion of home ownership is what should be championed the most in the country. Currently, most people in the country are excluded from home ownership which is not good for socio-economic growth. It is encouraging for instance to see what

“...The entrepreneurial journey is tough which is why most people in business are humble, the process has humbled them to become better people...”

the Eswatini National Housing Board is doing in terms of promoting home ownership. So sectional Title addresses this problem we had for a long time where people in the country simply cannot afford to own. Most people in the country are middle income earners and do not afford to purchase a house costing E1, 2 million for instance. As a sector we are really hopeful that sectional title will lead to quality apartments costing reasonable amounts that the populace can afford.

The Act also presents opportunities for property developers, property financiers, institutional funding institutions and other relevant stakeholders.

PROPERTY DEVELOPERS HAVE DECRIED THE LACK OF SUPPORT FROM GOVERNMENT WHEN ATTEMPTING TO DEVELOP A PARTICULAR AREA IN THE COUNTRY, WHAT IS YOUR TAKE ON IT?

I concur with them, because the lack of financial support from key government institutions actually leads to costs falling on consumers. People are not aware that in the country, when you develop an area you incur the costs. These are costs such as road infrastructure, power generation and the likes. What this leads to is a steeper price for houses, whether it be renting or buying a house. If key government institutions can also come to the party and support financially in the development of areas then prices would be reduced, thereby leading to more people owning property in the country. So I strongly feel support is critical because at the end of the day, the same key government institutions get to benefit as rates are paid, electricity is paid and water costs.

WHAT ARE YOUR FUTURE PLANS FOR PAM GOLDING PROPERTIES ESWATINI, WHERE TO FROM HERE?

As a company we definitely have our eyes on property development. The passing of the Sectional Titles Act by government means more people will now opt to buy than rent. So the strategy going forward is definitely property development, that is the space we want to play in. Operationally, we want to go digital because this is where the sector is headed. As a result the person who will take over from me should be tech savvy, as well. They should be able to find innovative ways of doing things within the company. We have played our role of taking the company to where it is today but business is more digital and our competitors are not only local but global, so it is critical that we adapt.

IN CLOSING, WHAT WOULD YOU SAY TO ASPIRING ENTREPRENEURS IN PROPERTY AND ANY OTHER INDUSTRY IN GENERAL?

Simply follow your passion. Understand that it takes time to actually find your passion, but eventually you will find it, and once you do give it everything you have. Passion is critical because there are some days when business does not go well, during that period only passion will see you through. Also be patient to the process of entrepreneurship, you will not be rich overnight, it's a process, but the beauty is if you stick through it hard enough, you will eventually make it. Lastly, entrepreneurship may be to some about the hunger to acquire wealth and riches but most importantly, it is about serving people. So if aspiring entrepreneurs understand that they are likely to succeed because running a business is tough. *The entrepreneurial journey is tough which is why most people in business are humble, the process has humbled them to become better people.*



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TYPES OF BONDS OFFERED BY PHOENIX OF SWAZILAND FOR CONSTRUCTION PROJECTS

Article by Phoenix of Swaziland Assurance Company Limited

Surety bonds are purchased by principals to protect third-parties from a failure to meet contractual obligations. There are 4 main types of surety bonds. Contract surety bonds and commercial surety bonds protect private and public interests and are the most common. Fidelity surety bonds and court surety bonds protect against theft and litigation and are less common.

Some surety bonds are required by law – such as the case with larger commercial projects and government projects – while other types of surety bonds are required by private project owners. We discuss the different surety bond coverages and their use in the table below, including what they protect against, why they're important, and how much they cost

However, business performance can also be taken into account. For example, when calculating a surety bond premium, sureties can also look at such business information as the following:

- ◆ Company Financial Performance – Past 3 year's financial statements, including the amount of business's liquid assets and working capital.
- ◆ Existing Business Lines of Credit – Higher credit limits is seen as a benefit since it decreases the likelihood of financial distress during a project.
- ◆ Industry Experience – The past experience of both the business owner as well as the company is assessed, including the number of similar past projects completed.

All surety bond premiums are paid annually by the principal. Contract surety bonds can either have terms between 1 – 4 years or be "continued until cancelled," which means there is no expiration. Regardless, bond premiums are assessed as a percentage of the bonded amount of each individual contract bond.

Sureties that offer contract bonds typically have caps on individual bonds as well as a company's total bonding capacity. For example, a surety like Nationwide has a cap on individual bonded amounts equal to \$5 million.

They will then also have a cap on the aggregate bonding amount, typically between 10x – 15x of a company's equity and require 10% of the total bonded amount in working capital. This, of course, constrains the types of contracts and construction projects you can bond, making it more difficult to win bids.

Finally, some contract surety bonds can be guaranteed by the SBA. The SBA guarantee fee is currently 0.729% of the bonded amount, paid annually. While this increases the cost of a contract bond, it reduces the risk of a surety and makes it easier to qualify for a contract surety bond, helping you win more business.

If you work in construction, you probably know that surety bonds are frequently used to help reinforce industry regulations. If you don't know how exactly bonding works, don't worry because you're not alone. Even contractors who are required to purchase surety bonds know little about these insurance products until they're told they have to purchase them.

To better understand the role of surety bonds, construction professionals should familiarize themselves with the four most frequently requested contract bonds types that help regulate the industry. All construction projects require bid bonds, but they're frequently requested alongside the financial proposals contractors provide to project owners. If needed, project owners will require contractors to obtain a bid bond before they accept the bid and award the construction contract. This bond guarantees that the contractor will enter into a contract for the original amount bid if the contract awarded. The surety places good faith in the bidding contractor and guarantees the contractor will, upon award, fulfil the contract to the bid terms.

1. Bid Bond

A bid bond is a contract surety bond that guarantees a contractor will comply with a bid contract. A bid bond assures a project owner that the contractor has the ability to complete a project to the specifications outlined in the submitted bid. This stops contractors from backing out from a bid after the work has been won.

Bid bonds typically only cost \$100 per bid. However, the bonded amount is usually equal to 100% of the bid cost. If a contractor wins a bid and then backs out, a project owner can claim financial damages up to 100% of the agreed contract. This ensures that contractors have "skin in the game" and protects project owners against bids that fall through after awarded.

Bid bonds are typically required on any federal and/or commercial projects. Further, private residential projects might also require a bid bond at the discretion of the project owner. A bid bond reduces a project owner's risk and makes him or her more likely to accept the bid of a new contractor.

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2. Maintenance Bond

A maintenance bond protects a project owner against financial losses due to defective workmanship or faulty materials used during a construction project. The typical length of a maintenance bond is between 12 – 24 months. A maintenance bond is only required at the discretion of the project owner. The typical cost is between 1% – 15% of the bonded amount.

If a project owner experiences problems with the workmanship within the 12 – 24 month period, they can either request that the contractor fixes the problem or they can file a claim for damages. This type of bond puts a project owner's mind at rest regarding the use of cheap materials or inexperienced contractors

3. Advance Payment Bonds

The federal Miller Act requires contractors to furnish payment and performance bonds before they can be awarded contracts that exceed \$100,000. These bonds are also required for any publicly funded project that includes the alteration or repair of a building that costs \$100,000 or more.

Payment bonds ensure subcontractors and material suppliers get paid for their contributions to a project. The financial guarantee provided by a payment bond also keeps the project owner from assuming these costs if the contractor cannot pay.

The surety is ultimately liable for reimbursing the unpaid party for their loss by appropriating the surety bond amount. However, indemnification clauses used on bond forms typically outline that the contractor or construction firm will be required to reimburse the surety for the costs associated with claims.

4. Performance Bonds

Performance bonds are often coupled with payment bonds because both protect the project owner from incurring loss due to contractor shortcomings. Performance bonds ensure quality completion of the project as outlined in the contract. Furthermore, the time allotted to complete construction must also be upheld. If the project takes longer than anticipated or is completed in an unsatisfactory condition, the owner can make claim on the bond. Granted the claim is valid, the bond amount can be used to compensate the owner because the contractor failed to uphold the contract's terms.

Bonding companies only issue surety bonds to contractors who they believe will uphold contractual terms. As such, qualifying for contract bonds can be a frustrating aspect of the business for many construction professionals. Fortunately, having a general understanding of how contract bonds work and why they're required allows contractors to better understand the bonding process.

SECTIONAL TITLES ACT TO BE FULLY OPERATIONAL BY APRIL 2019

Story by Ntokozo Nkambule | Photo Credit: www.century.co.za

NOTWITHSTANDING THE PASSING OF THE SECTIONAL TITLES AMENDMENT ACT IN 2018, THE PIECE OF LEGISLATION IS YET TO BE OPERATIONAL. AS A RESULT, PROPERTY DEVELOPERS AND INVESTORS FOR NOW CAN ONLY RENT OUT THEIR PROPERTIES OR SELL THEM AS A PACKAGE.

Lunched by the Ministry of Housing and Urban Development on 12th July 2018, the Sectional Titles Amendment Act of 2018 is expected to be operational by April 2019. This is according to an estimated timeline from the Director of Housing and Human Settlements, Bhekithemba Matsebula from the Ministry. In an interview with this publication, the Director pointed out that in order for the piece of legislation to be operational, a number of due processes need to be undertaken. Top of this list is the approval of the Sectional Titles Regulations accompanying the piece of legislation. These Regulations play a pivotal role in the implementation of the piece of legislation as they establish the Sectional Titles Examination Committee (STEC) tasked with setting and examination for Sectional Titles Practitioners and registering them. Furthermore, the Regulations stipulate the fees to be paid in respect of the different transactions under the Act. These include Application Fees, Conveyancer Fees, etc. Similarly, the Regulations are deemed critical

in the implementation of the Act as they also spell out the specific measurements to be used on Sectional Titles development. The Director assured this publication that the draft Sectional Titles Regulations are in place since 2003 when the piece of legislation was initially approved. However, given the number of years lapsed, there is a need to review them in particular the fees to be in line with the present times. Similarly, the measurements proposed then may need to be reviewed by the respective stakeholders.

Whilst the Ministry is desirous for the piece of legislation to be operational as soon as possible, however, stakeholders should note that the approval process of the Regulations accompanying the Act still need to go through a number of processes. These include review by the Sectional Titles Regulations Board (STRB), announced by the Honourable Minister during the launch whose Chairman is the Registrar of Deeds; legislative drafting by the office of the Attorney General; Cabinet approval; and piloting in both Houses of Parliament. The foregoing processes will be carried out side by side with other necessary processes such as

training workshops for the Sectional Titles Regulations Board membership and the key Government Departments, namely: Housing and Human Settlements; Survey; and Deeds Registry respectively.

Funds permitting, training workshops also need to extend to the Sectional Titles Practitioners such as Surveyors, Architects, Conveyancers, etc. Other equally important stakeholders include property developers and financiers. To demonstrate the seriousness the Eswatini Government attaches to the implementation of Sectional Titles, which is a new phenomenon, through funding from Eswatini Housing Board, the first training workshop was held in December 2018. Its rationale was to sensitize STRB members, the three respective Government Departments, Eswatini Housing Board Personnel, Conveyancers and financial institutions on the operations of Sectional Titles. An expert from the Republic of South Africa was engaged for the three day sensitization workshop.

“...the Regulations stipulate the fees to be paid in respect of the different transactions under the Act...”

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SECTIONAL TITLE UNLIKELY TO BE AN IMMEDIATE HIT IN ESWATINI

Story by Ntokozo Nkambule | Photo Credit: damkaproperties.co.ke

Despite the hordes of advantages presented by Sectional Title compared to freehold, the uptake may not necessarily be immediate in the country.

It tends out that freehold is likely to continue upstaging sectional title, this is, at least according to Lightstone Property, a property company in South Africa that provides property information, valuations and market intelligence. It should be noted that the research was based on the South African market. The company states that most people are not really keen on trading space for price which is what sectional title provides, a lower price but reduced space and communal ownership. It should also be noted that most of EmaSwati are now building their homes in rural areas as well, which is something Sectional Title has to contend with, not just Freehold. There are a number of factors that have made rural home ownership appealing, such as that most banks in the country offer financing to people interested in building their homes in rural areas

Lightstone Property reports that in South Africa, sectional title only has twenty two per cent of the housing market, with Freehold still dominating. It states that it takes time for people to get to understand the value of sectional title apart from its reduced price and the fact that it tends to be an investment as you can buy and rent it out or re-sell again. This is however, a phenomenon which the country awaits to see on how it plays out. One thing is certain the property market is about to get interesting.

“...It should also be noted that most of EmaSwati are now building their homes in rural areas as well, which is something Sectional Title has to contend with, not just Freehold...”



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TUBUNGU ESTATES PRESTIGE MEETS AFFORDABILITY

Story by Ntokozo Nkambule | Photo Credit: Sun Star Properties & www.master-design.cz

“...THE VERY REASON OUR PLOT PRICES ARE REASONABLY PRICED COMPARED TO OTHER AREAS IS BECAUSE TUBUNGU ESTATES WAS CONCEPTUALIZED BY MR FIGUEREIDO WITH THE MIDDLE CLASS IN MIND...”

Locally renowned property development company, Sun Star Properties says their growth strategy has always been premised on the middle class.

Founded by Mr Figueiredo, Sun Star Properties is located within Tubungu which is an area they have developed to the nines. Sun Star Properties Operations Manager Mlamuli Maseko in an interview with this publication says Tubungu Estates was conceived with the middle income market in mind because it's the largest market in the country. “The very reason our plot prices are reasonably priced compared to other areas is because Tubungu was conceptualized by Mr Figueiredo with the middle class in mind”, he posits.

Nestled in Matsapha, Tubungu Estates and has been sold in Extensions over the years, with Extension 1, 2, 3 being sold out already. Maseko reveals that Extension 4 is already running out. The Extensions themselves comprise of phases. He says they have been extremely overwhelmed by the demand of the plots which speaks to the interest of property ownership in the country by the middle class.

The best news for Tubungu Estates homeowners and aspiring owners is

undoubtedly that a shopping centre is on the cards for the Estate, which will lead to a better quality of life, as well as increase in the value of the area. The shopping centre will comprise of a filling station, a grocery shop and also offices. The company thus invites interested companies to submit their proposals for the development.

The development of Tubungu Estates has not solely come from Sun Star Properties as they have also partnered with other property stakeholders such as local retail banks, with the likes of FNB Eswatini and Eswatini Building Society. The latter is currently involved in the sale of Extension 4 plots. “Partnerships with banks have been critical in our goal of selling affordable plots to EmaSwati. Take our previous partnership with FNB Eswatini which yielded E8 million in sales which was pretty impressive” he noted. The manager further stated that he hopes banks will continue supporting EmaSwati by offering them home loans so that they can develop houses of their dreams. He said they always look forward to owners constructing their dream homes as this is when they feel they have really succeeded.

Maseko is however, not shy of stating the



challenges they have come across as a property development company. He says the biggest challenge has been infrastructure development financing, which is a major problem in the country for investors and property developers. Currently, in the country as a developer or investor when developing an area all infrastructure costs fall on you which is what contributes to increased prices for consumers. Sun Star Properties has for instance had to ensure that the road is tarred and also incurred development costs on water and electricity for the area.



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8 WAYS TO SAVE MONEY WHEN PAINTING



Article By: Roberto Russo
Photo Credit: Star Paint

Painting your home or business can be a costly activity. The good news is that there are plenty of ways to make sure you save money and stay in budget. There are many tips, but we've focussed on 8 ways you can make sure you don't spend more than you need to when painting.

HERE'S HOW TO SAVE MONEY ON PAINT PROJECTS

1. PLAN

Like anything in life, it's always good to have a plan before you get into action. Don't purchase a single thing until you know exactly what you want to achieve with this particular paint project. Avoid impulse purchases! Figure out exactly what areas you would like to paint and stick to it. You don't need to paint everything all at once.

2. BARGAIN

Now that you have a plan, take your time to find a great deal on the paint that you need to purchase. Now that doesn't mean going for the cheapest paint you can find because that can often end up costing you more in the long run as it may cause issues. This simply means being patient enough to get your paint when it's at the best price. This could mean waiting for a sale, bargaining with the sales assistant helping you or buying in bulk so that your cost per litre is less.

3. CALCULATE

Make sure you've correctly calculated how much you are going to need for your paint project. You definitely don't want to purchase too much paint (and overspend)! Read our article, which provides 7 questions that will help you determine how much paint you will need. Please also make use of our free paint calculator tool.

4. DIY

Professional painters can be expensive. It can work out a lot more reasonable if you do the paint job yourself (if you know that you won't mess it up as this could end up costing you more in the end). Instead of calling on professionals, why not call on your friends to lend you a helping hand so that you can do the paint job yourselves. That way, the paint job will get done quicker and you'll get in some quality time together.

5. SWATCHES AND SAMPLES

A colour may look marvellous in the paint store, but when you put it on your walls at home it could have a completely different look and feel. The moral of the story is never to buy paint impulsively. It is always best to get colour swatches and samples that you can take home to test on the areas

you want to paint. Leave them on your wall for a while so that you can think about it.

6. SOME NOT ALL

One way to save money is to use less paint. You can do this by not painting all the walls in your home, but select just some rooms to do first or focus on doing one wall in a room that can become an accent wall. You can also make use of paint stencils that can give your walls a lift without using too much paint at all.

7. RIGHT SUPPLIES

Even though you may think that you're saving money by buying the cheapest supplies, equipment and paint, you're not! Rather invest in good quality supplies for your paint job and don't skimp on anything. An excellent paintbrush and the best paint will make the world of difference.

8. ONE COLOUR

A straightforward way to save heaps of money when painting is to use one colour instead of multiple. That way you can purchase it in bulk, which will most likely be discounted. Just make sure you choose a neutral colour that works across your whole home.

For more great painting & DIY tips like & follow Star Paint on Facebook or visit www.starpaint.co.za.



Eswatini Water Services Corporation

“Nans’oyakho” Water Conservation Campaign

Article By: EWSC | Photo Credit: EWSC & www.wsportal.org

As a key player in the water sector, Eswatini Water Services Corporation is implementing a water conservation campaign to persuade residents and businesses to change their water use behaviour. Nans’oyakho Water Saving Campaign is to be the catalyst for this change. With exploding urban growth, aging infrastructure, the warming of our planet and intermittent drought, the campaign is created to provide a powerful, customisable conservation outreach effort that allows all organisations large or small to implement a proven campaign and leverage each other's efforts through an effective co-branded approach.

BUILDING A SUSTAINABLE WATER FUTURE THROUGH WATER CONSERVATION

The impact of climate change will not be experienced decades from now; it is already happening and its effects are clearly visible. The erratic weather, extreme droughts all present prospects of a drier future. While government oversees protection of water sources through legislation, adoption of voluntary water conservation practises is necessary to ensure sufficient water supply for both present and future generations. Water saving is a good idea but the general impression is that it's not necessary to adopt as a habit. Who is doing water saving anyway?

The country has reached a point where all individuals need to change their relationship with water, realising that it is a scarce, vital and precious resource deserving utmost respect and care. Water conservation offers a limitless and effective solution to building a sustainable water future.

NANS'OYAKHO- "A CALL TO ACTION"

Nans’oyakho water conservation campaign will be used to improve adoption and maintenance of water saving behaviours, for citizens to not only be informed and engaged on water issues but also act to ensure water access for future generations, and mobilising political commitment and resources for water security.

The campaign is based on an ancient Nans’oyakho Swazi game played in a circle (unity) by children regardless the age. Meaning all can participate. Once the circle is formed, one of the team members must stand off the circle to initiate the game. EWSC has initiated and is further challenging companies, Leaders and individuals to be part of the water conservation revolution. The campaign highlights the simple things people can do in and around their homes to reduce daily water consumption.

Water Saving Tips

- Don't leave taps dripping. Fix leaks immediately and replace leaking washers. A slow dripping tap can waste up to 30 litres of water per day
- Don't put anything down the toilet besides toilet paper. Don't use your toilet as an ashtray or wastepaper basket
- Fill a kettle only with the amount of water you need. It will help cut on water and electricity bills
- A washing machine uses up to 700 litres of water. Make sure that you wash a full load, every time to reduce water usage.
- Report all significant water losses, such as broken pipes, leaking water meters, open hydrants, and leaks in the streets to SWSC 24 hour call line -800 5000
- Store drinking water in a bottle, in the refrigerator instead of opening the tap every time you want to drink water
- Install washbasins taps with aerator outlets. The aerator mixes air with the water; resulting in a lower flow rate
- Invest in a dual flush toilet. Install toilets that have cisterns with a maximum flush capacity of nine litres
- It is far better to shower than to run a bath. A bath uses about 200 litres of water while a shower cuts down on water usage by 66%
- Using a watering can instead of a hose will reduce water demand. A water sprinkler in the garden uses almost as much water in an hour, as a family of four will in a day.
- About 90 000 litres of water fall on a typical roof every year. That's enough to fill 450 200 litres of water. Installing a water drum will save water and garden plants prefer rain water to tap water.
- Vegetable and fruits should be washed in a bowl, rather than a running tap. Re-use this water for cleaning or watering houseplants.
- Don't leave the tap running when you wash your teeth, shave or wash your hands. This can waste up to 5 litres of water every minute. Use a glass of water to rinse when brushing your teeth
- Wash your car on grass, this will water your lawn at the same time.
- Wash the pets outdoors in an area in need of water.
- If you wash dishes by hand, rinse the dishes off in a sink partially filled with water instead of running water



RENEWABLE ENERGY WILL BE THE LIFEBLOOD OF ANY SOCIETY

ECOLIBRI
Off Grid Energy - Better Future

Article by Marcelino Silveira | Image: Freepik
Marcelino Silveira is the Managing Director of SADC-ECOLIBRI

Africa, filled with many developing nations, provides the ideal opportunity for the application of renewable energy solutions and technologies. About 635 million Africans still live without electricity and demand for energy is rising rapidly. Given the lack of power supply, especially in the rural regions of the continent, the growth and demand for applications of small-scale solar, wind and geothermal technologies providing power to people and business, is rapidly expanding.

The use of renewable technologies is especially useful in the further and outlying areas as it is easier to install a more cost-effective solution in order to be less reliant on transporting electricity from power plants via transmission lines, which becomes very expensive. Renewable energy has the potential to substantially assist many African countries and their people to have access to energy, essential for the reduction of poverty and to ensure economic growth.

Energy is "the lifeblood of any society and the passport to economic transformation".

According to the International Energy Agency (IEA), the global energy demand will be 30 per cent higher with renewable energy facilitating almost half of sub-Saharan Africa's power generation growth by 2040. Africa's demand for electricity is expected to increase by more than two-thirds between 2016 and 2040. Herein lies the business opportunity for the private sector participation. Added to this, renewable energy reduces carbon emissions, has the potential to supply cheaper electricity, and is becoming more affordable while coal and nuclear are likely to be more expensive. The IEA states that solar PV is expected to lead capacity additions as it has become the cheapest source of electricity generation.

Research indicated that Africa's potential energy generation capacity is up to 1.2

terawatts excluding solar, and more than 10 terawatts including solar. Africa has solar in abundance and can provide almost 10 terawatts of new energy. By 2040, it has been estimated that more than 25% or Africa's total energy will originate from geothermal, hydro, solar and wind, indicating a more than four-fold increase from only 5% in 2013.

The opportunity for private sector involvement and access to renewable energy projects in Africa been a focused feature in all past African Energy Indaba (AEI) and unpacked these critical issues pertinent to African renewable energy implementation.

Africa is the continent of opportunity for the serious energy investor. With vast natural energy resources ranging from coal, oil, gas, hydro, solar, wind and geothermal, there is ample choice for the discerning energy entrepreneur. Lack of access to electricity means that there is an opportunity for regional governments, energy businesses, organizations and investors to unlock electricity access to millions of people who don't have power. This includes the kingdom of Eswatini as it depends on importation 80% from the neighboring SA. I am optimistic that the kingdom of Eswatini by implementing the launched energy master plan by the ministry of mineral resources and energy it will enhance His Majesty King Mswati the III's vision 2022 desire to attain a first world status.

"...Africa's demand for electricity is expected to increase by more than two-thirds between 2016 and 2040. Herein lies the business opportunity for the private sector participation..."



Building a sustainable **WATER FUTURE** through **WATER** **CONSERVATION**

Nans'oyakho water conservation campaign will be used to improve adoption and maintenance of water saving behaviours, for citizens to not only be informed and engaged on water issues but also act to ensure water access for future generations, and mobilising political commitment and resources for water security.

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Steve Hall

UNDERTAKING PROJECTS WITHOUT REMUNERATION

AND THE STATE OF ARCHITECTURE IN ESWATINI

INTERVIEW BY: NTOKOZO NKAMBULE | IMAGES: STEVE HALL DEVELOPMENT CONSULTANTS

In an eye opening and frank interview, legendary architect, and Managing Director of Steve Hall Development Consultants, Steve Hall opens up about the state of architecture in the country, the challenges and opportunities, as well as his passion for the country and the profession.

Q: Steve Hall Development Consultants is a consultancy for Architects, Projects Managers and Environmentalists. Tell us more about this, what it means exactly?

A: It is a semi multi-disciplinary practice based around the three areas of expertise. We see the three being mutually interdependent; architecture embraces green principles and we involve our environmentalist in the design process and each architectural project requires an environmental analysis so we can provide a seamless service in this regard. At the same time, Project Management is an extension of what architects used to do, so it is a natural extension – by default – of the architects duties, which has been enhanced by the demands of modern day development and constructional modalities.

Q: Your portfolio indicates that you are involved in Residential Architecture as well as Corporate and Government, where is your key focus market as a company?

A: I don't believe it is possible to specialise in Eswatini, only to undertake single sector building types. Over my career, I have been involved in a vast variety of projects, from Residences for His Majesty, to clinics from prisons to cash centres, from embassies to offices, from hotels to retail centres. It is this variety that is stimulating and challenging and it is this diversity that makes practising architecture in Eswatini so exciting. I use the word practising, as we never stop learning and a project like the new Hilton Garden Inn Hotel – where we joint ventured with Paragon Architects from Johannesburg, South Africa – exposed us to a lot of new concepts and processes and was a great experience just to be involved in.

Key focus? I think it's considering each project on its merits with its own set of parameters, and trying to produce a design or building which is uplifting, functional and practical, resolved in its planning and appearance, is cost effective, environmentally sensitive, and that enhances people's lives; all done in a professional manner as possible. It's often a tall order!

Q: You boast more than thirty years' experience in Architecture in the Kingdom of Eswatini, what do you make of the state of architecture in the country at the present moment compared to our neighbouring countries and even globally?

A: I think the future of architecture in Eswatini will be challenging to say the least. Everyone is aware that

there are financial restraints at the moment, which obviously affect development. This is true here and regionally. At the same time, I perceive a dwindling level of respect or appreciation for what consultants – not just architects – bring to development projects. Without these consultants there would be no projects, but we are now viewed more as service providers rather than professionals. Increasingly, consultants are being asked to produce design schemes at risk and on reduced fees, with no guarantee that the projects will actually proceed. It is particularly difficult for architects, as they are at the forefront of the design process and have to shoulder the majority of the work in producing these design schemes. Sometimes this process can take 2 to 3 years, at the end of which an architect has undertaken some 75% of his duties without any remuneration, in the hope that the project will proceed. So, do we live in Eswatini? Yes, but we also live in hope!

Four of our last projects of substance were worked on under these conditions, and it is extremely difficult to run a business on this basis. It seems this applies across the region. In essence, we are adopting the developers risk for no cost.

Globally, having talked to an architect friend in France recently, I'm not sure if this situation is the same. In France, there is no "at risk" work, and architects get remunerated for the services provided.

Q: Technology has revolutionized the way industries operate. How much will technology impact on the future of architecture locally and globally?

A: I don't think the question is "will"; technology already has had a fundamental impact. Sometimes we forget that the computer is really a drawing board on steroids; it cannot design, and we, as architects, still need to feed in the hard information. However, allied to great advances in building materials and means of construction, we are now able to produce building forms and structures of amazing complexity and shapes. The Hilton Garden Inn Hotel in Mbabane is evidence of this. The challenge is whether the local construction industry has the skills to meet the demands of these new ways of building, or whether, as is the case now, we continue having to import these skills. Certainly, technical advancements can produce more energy efficient buildings and we try to incorporate such performance enhancing installations

wherever we can. However, simple, passive, environmentally aware design provisions should not be ignored; it doesn't always have to be high tech to be of benefit.

Q: Is there space or a market for young aspiring entrepreneurial architects in the country, as there have been assertions in the past that the market is closed and it's tough to penetrate as an up and coming architect?

A: It is always difficult, in any country, for a young architect to break into the market. I worked for other companies for twelve years, building up a reputation and building relationships, and learning about running an architectural company, before I eventually joined another practice as a Director. Architecture is a marriage of many parts; we need to be creative, but we need to understand financial aspects, how to run a business, contract law, construction modalities, be good communicators and disseminators of information, we need to be able to market ourselves, deal with people from many walks of life. Many of these skills are not taught at University, but are garnered through experience. So I'm a great believer in obtaining a foundation in the architectural world by learning from others, establishing yourself in the market place, and then being able to set out on your own. It took me 37 years before I finally flew solo!

Having said that, there is a place for young, aspiring architects, and we have recognised this, and are actively entering into joint ventures with some of Eswatini's rising stars on some sizeable and interesting projects.

Youthful vitality and design skills amalgamated with experience and capacity is a win-win situation, and we see the mentoring aspect of this scenario being really important to the development of the architectural profession in Eswatini.

Q: You have been in the game for a long time. What does it really take for a person to actually succeed in architecture, entrepreneurially and generally as a practitioner?

A: Hard work, commitment, dedication, more hard work! Going the extra mile is important. Respect for the people you have to deal with, whether they be the client, other consultants, the building contractor or the building users, I think is fundamental.



“...this process can take 2 to 3 years, at the end of which an architect has undertaken some 75% of his duties without any remuneration...”

Q: Environmental conscious design is the theme nowadays, what has Steve Hall Development Consultants put in place to ensure that you pioneer or adapt to these changing trends?

A: Being environmentally aware has been part of my design crede since university days in Liverpool, and as mentioned earlier, starting with more passive controls are easy to incorporate and are cost effective. Careful orientation, providing shading to present solar gain, high levels of roof insulation, using thermal mass for heating and cooling are all aspects in my house built in 1989, along with solar hot water geysers and photovoltaic cells for reserve power. At a lodge built in the Mbuluzi Game Reserve, we have used a green roof along with an earth berm wall for insulation, deep roof eaves for shading, solar water heaters, plus local, in-situ materials, and recycled insulation from the fridge factory in Matsapha. Such careful design can minimise the need for or size of energy consuming air conditioning. Being environmentally conscious for us is the norm, and our in-house environmentalists are evidence of our awareness in this respect.

Q: Our neighbours South Africa, has under its belt quite a number of green buildings it has designed. Where is the country in terms of green buildings? Are we likely going to see a green building anytime soon in Eswatini?

A: Steve Hall Development Consultants is a member of the Green Council of South Africa and we are always keen to follow what is being done the world over in respect of green architecture. In Eswatini, the only truly green building of note is the new American Embassy, although I'm aware that the new housing development in Malkerns is also green rated. Our experience is that whilst many clients want to pursue the green route, economics often prohibit the full application of their intentions in this respect. However, the long-time benefits of energy responsible buildings are becoming more apparent, and there is no doubt that people are becoming more environmentally aware, so we hope to see more commitment to green ideals by clients.

Q: You have been involved in a number of iconic buildings in the country. If you had to pick the best projects you have worked on, which one would they be and why?

A: I'm afraid to say that three of the best projects I've worked on are the houses I have built in Mbabane (1989), Ezulwini (2013) and in the Mbuluzi Game Reserve (2014). I had free reign to incorporate all the architectural features that excite me; spatial interplay, the kinetic flow of movement within the building, the concept of "the space beyond", the interface of in and out, and the use of natural light as punctuation. The interior of the NERCHA offices in Mbabane also incorporate these traits, and I still like the Ingcamu Building for PSPF, especially as the client displayed such confidence in the design which, when it was built, was quite different from anything else in Mbabane. My other favourite is the Sports Centre at UNESWA which is quite funky.

"...the long-time benefits of energy responsible buildings are becoming more apparent, and there is no doubt that people are becoming more environmentally aware..."





OFFSHORE PROPERTY INVESTING

UK 2019 PURPOSE BUILT STUDENT ACCOMMODATION (PBSA) OUTLOOK: WHAT 2019 LOOKS TO OFFER

ARTICLE BY: DELISILE DLAMINI | IMAGE: thinkandgrowrich.co.za

In recent years, UK student accommodation investment has proven its value for investors looking to Great Britain as an asset class in the alternative investment property sector that presents a source of strong, consistent and long-term returns, with the market experiencing exponential growth in investment volumes in recent years, significant rental demand from students as well as ongoing development activity.

Looking ahead to 2019, these positive trends appear set to continue due to the following sector fundamentals;

STRONG INVESTMENT TRENDS.

Investors from within the UK and overseas have continued to gravitate toward the PBSA market of the UK, despite the economic and political uncertainty caused by Brexit. According to Knight Frank, PBSA investment over a three period was £4.07 billion in 2017, £3, 1 billion in 2016 and £5.1 billion in 2015. By the end of 2018, the cumulative value of PBSA investment transactions in the UK was expected to reach £4.5 billion, marking an increase of more than ten percent from 2017. The PBSA sector will have an estimated £50 billion asset net worth to the UK economy by end of 2019 fiscal year.

FUNDAMENTAL CHARACTERISTICS AND DRIVERS.

In a report published 11 July 2018, Law firm Taylor Wessing highlighted the following fundamental characteristics and drivers that have made UK PBSA such an attractive investment over the last five years (2013-2018);

- The supply/demand dynamic
- The sector's stability and resilience to economic downturns
- Relatively low risk of tenant default and
- The reputation of UK academic institutions

Taylor Wessing also noted that these factors "remain compelling" and will continue to drive growth and investment volumes in the market in the coming years.

SUPPLY VERSUS DEMAND.

Student demand for rental property is the fuel that powers the sector and delivers strong occupancy levels and rental yields for investors. Furthermore, questions about the UK's current and future relationship with the European Union has done nothing to damage the reputation of British educational standards and institutions. This was proven by an article in the times higher education World University ranking, in which two UK universities were featured at the top of the list for the first time and ten more featuring in the top 100 list.

Real estate services firm, Cushman & Wakefield noted in its UK student accommodation report 2017-18 that there are now more students in higher education than ever before, with some 1.7 million full time students studying in the UK. Moreover, there has been a visible increase in the number of students pursuing their studies outside of their home regions, increasing the need for PBSA close to

university campuses.

The growth in the UK student population is particularly evident in locations such as Newcastle and Liverpool which are currently offering investment opportunities in Opto Student Newcastle and Aura. These cities have witnessed significant increases in student numbers in recent years, owing to the choice of higher education institutions and lifestyle benefits that young people are looking for. Strong demand from tenants is an encouraging factor for investors in PBSA, especially when coupled with tight sight supply.

Analysis of property development data across more than 60 university towns and cities, points to approximately 23,000 PBSA beds due to be completed by the 2018/19 academic year, increasing stock availability by 4.3 percent. However, this is not enough to address the current supply/demand imbalance where full-time student numbers outweigh available bed spaces by three to one. For investors, this means strong demand, an excellent rental value proposition and reliable yields from the UK PBSA investment sector.

"...The PBSA sector will have an estimated £50 billion asset net worth to the UK economy by end of 2019 fiscal year..."

2019 and UK PBSA investment.

With a full Brexit withdrawal deal yet to be finalized, there remains a degree of uncertainty for the UK economy in 2019 but the PBSA market has positively demonstrated its ability to withstand macro-economic pressures in times of uncertainty. It is set to be one of the safest bets for investors in the coming years, particularly because of the robust demand that underpins rental returns. In a recent survey of 155 leading investors by Knight Frank, four out of ten respondents identified alternative investment property assets such as automotive (car dealerships), healthcare and PBSA as their primary investment targets for a three to five-year hold. Moreover, Knight Frank identified emerging markets such as Cardiff which offers good quality universities to attract students but relatively low PBSA stock. The firm also noted that cities fitting this description have tended to outperform the UK average in rental growth and are likely to continue to do so because of the supply/demand imbalance.

As the New Year commences, investors should be on the lookout for the best projects and developments offering a route into the thriving UK student accommodation investment market.

Acknowledgements: Experience invest, Knight Frank, Cushman & Wakefield, Taylor Wessing.

The author of the article, Delisile Dlamini is the Business Development Manager of Shandaai Global (Pty) Ltd, a Property Marketing Company in Real Estate. For more information on UK PBSA investment Opportunities, contact Delisile Dlamini at shandaaiholdings@gmail.com

aurecon

POWERING LUSIP II PROJECT

Article & Images: Aurecon Eswatini

“...This development is aimed at the development of 5,750 ha predominantly sugarcane development stretching from Matata covering chiefdoms comprising approximately 20, 000 people. In addition to the agriculture development, potable water supply and sanitation for about 3,000 people will be provided through the project...”

The Lower Usuthu Smallholder Irrigation Project Phase II (LUSIP II) is the second phase of the large LUSIP Project targeting smallholder farmers in the lowveld of Eswatini.

The first phase of the LUSIP Project comprised the construction of an off-channel storage of 155 million m³ which is better known as the Lubovane Dam on the Mhlathuzane River. This dam is supplied by a feeder canal from a weir in the Usuthu River, at the Bulunga Poort.



Figure 1: LUSIP II Syphon

The project is implemented by the Eswatini Water and Agriculture Development Enterprise (ESWADE), an Eswatini Government owned company tasked with the responsibility of developing water and infrastructure to support rural

agriculture smallholder farmers, particularly the poorest communities.

Following the successful implementation of the LUSIP I project comprising 6,500 ha of mainly sugar cane development, ESWADE engaged Aurecon in association with Bosch and Bicon to undertake the construction monitoring based on a detailed design of the LUSIP II infrastructure done by another consultant team. This development is aimed at the development of 5,750 ha predominantly sugarcane development stretching from the Matata area covering the Ngcampalala, Mngometulu, Matsenjwa, Myeni and GasawaNgwane chiefdoms comprising approximately 20, 000 people. In addition to the agriculture development, potable water supply and sanitation for about 3,000



Figure 2: LUSIP II Canal

people will be provided through the project.

Based on the assessment of the detailed design, Aurecon reported a higher cost estimate for the project and this resulted in the Client making changes to the project specifications. Aurecon was instructed to adapt the current design to suit the change in project specifications. With the changes done, Aurecon developed a new set of tender documents and submitted that to the Client and the financier, the African Development Bank (AfDB)

The LUSIP II Project infrastructure comprises the main and secondary conveyance systems to edge of field. The designers from ESWADE were responsible for the infield distribution designs. The main conveyance comprises a 5.8km inverted syphon of 2.44m diameter across the Mhlathuze River joining the Main Canal South that forms part of the LUSIP I Project (Figure 1). The syphon discharges into the main canal.

The main canal is a 29.6 km long trapezoidal canal with a bottom width of 2m and a depth of about 1.5m (Figure 2). The canal has an average slope of 1:3000 over its length with a capacity of about 3.89m³/s.

The secondary distribution network comprises five off channel balancing earth dams along the main canal. Some of the balancing earth dams are lined and range in size from 90,000m³ to 580,000 m³. The balancing dams are used for flow management during the operation of the scheme. They also help to minimise transmission losses as well as provide the necessary storage for farmers during the maintenance of the main canal when it is out of service.



Figure 3: Typical siphon section of pipe being laid and welders welding the pipes together.



Figure 4: An aerial view of the typical pipelaying in a very rocky environment.

The infield irrigation was designed in-house by ESWADE while Aurecon (in association with Bosch and Bicon) was responsible for field surface drainage design. The initial design of the infield irrigation system was based on a combination of sprinklers and centre pivots. However, due to the scarcity of water ESWADE is now considering introducing the use of drip irrigation systems.

The entire LUSIP II system will be controlled through a SCADA system that will monitor the entire LUSIP scheme including LUSIP I. The SCADA system will be used for the management of the water including releases from the Lubovane Dam and the flow diversion from the Usuthu River at Bulunga Poort.

The LUSIP II project is estimated to be completed in 2022.

CURRENT STATUS

The construction tender for the main conveyance system consisting of the siphon pipeline, the concrete lined canal and the five balancing dams was advertised and tendered on during the period September 2016 to December 2016. There was an initial pre-qualification tender period before the final tender stage, to select international tenderers based on

experience of projects of this nature and the required financial means to handle a project of this magnitude.

Tenders were received back, and Aurecon supported the Client to evaluate the tenders and in the end the Client appointed the joint venture INES JV which consisted of two Southern Africa

companies i.e. Inyatsi (Eswatini Company) and ESOR (a South Africa company). The JV was appointed on 15 March 2017 and the contractor started to mobilise the teams during the period March 2017 to May 2017.

Construction started on two fronts i.e. the construction of the canal section and the construction of the large diameter steel siphon (Figure 3). In preparation for large diameter steel pipes (ND 2.4m), the route along the pipeline was cleared and levelled where possible. The large diameter pipes started to arrive during October 2017 and were positioned on the cleared and level sections along the pipeline route.

Due to the very undulating and very rocky terrain found along the route of the siphon and canal sections, the contractor

is faced with various problematic sections. So, it happens that for most of the pipeline work to date, blasting along the pipeline route is a weekly occurrence. Any of the images of the siphon will give a clear indication of the rocky environment found along the route (Figure 4).

In the case of the canal section, a level road bed was firstly prepared (Figure 5) and thereafter the Contractor came back to excavate the canal section inside the roadbed (Figure 6), correct or prepare the compactions of the canal section (sides and bottom) and then cast the concrete lining (Figure 7). Blasting for the first 20 kilometres of the canal section was a frequent occurrence along the canal route.

The project also has a small length of siphon section to cross below a railway track (Figure 8). This consisted of jacking some 30 meters of ND 2.0m steel pipe at an invert depth of about 4m. The process involved circular blasting about 1.5m of rock, excavating and removing the rock and then jacking concrete sleeve sections for that distance.



Figure 7: Preparation for concrete canal lining and casting of panels.



Figure 5: Road bed preparation before cut of a canal section.



Figure 6: Canal section being excavated in the formed roadbed.



Figure 8: Concrete sleeve jacking below railway track.





The George Hotel

The best place to stay in Swaziland

WELCOME TO THE GEORGE HOTEL

Content sourced from The George Hotel, www.thekingdomofeswatini.com, [google.com](https://www.google.com) | Image: The George Hotel

Located right in the centre of Manzini, amid commercial and residential properties on a tree-lined street, The George Hotel is one of the finest establishments that cater to the needs of business and leisure customers.

With 110 well-appointed room options equipped with satellite television, air-conditioning, tea and coffee making facilities and in-room safe, the hotel aspires to meet and exceed its customers' diverse set of needs and wants.

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The George Hotel is a Limited Liability Company and owned solely by astute businessman Mr. Moses B. Motsa. Through the leadership of Mr. Motsa, The George Hotel continues to grow in leaps and bounds and is set to bring greater innovations, services and products to the market with some of the on-going developments at the Hotel. The Hotel has over the years established itself as a leader in the hospitality industry due to the strategic position with a reputation for excellence in quality, productivity and service to our local and international clientele.



THE GEORGE GARDENS

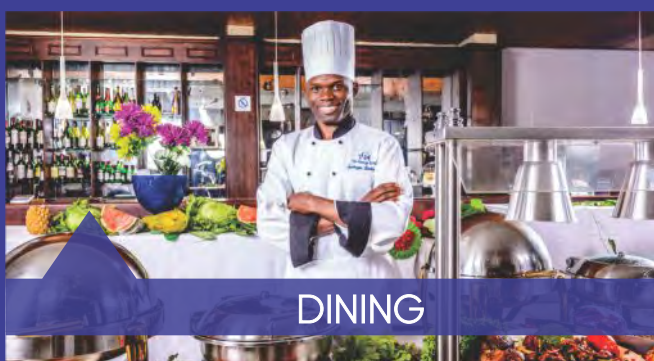
This outdoor events venue that can be used for large-scale performances, customized events and intimate gatherings. The facility has a well-kept lawn, outdoor furniture and restroom facilities. Water proof stretch tents, stage, audio equipment, restaurant and bar facilities are made available on request.



CONFERENCING



ACCOMODATION



DINING



WELLNESS SPA

THE LAST SUPPER: AT HAVANA LOUNGE (STATE CAPTURE)

Image: staticflickr.com; Havana Lounge; ft.com



SIZIBA THE CHEF



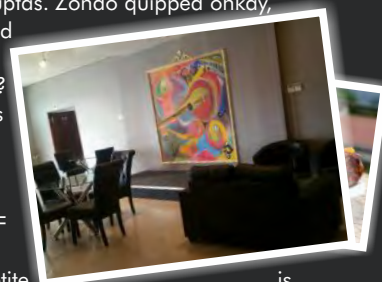
At the State Capture Inquiry, politicians, personalities and former pals and enemies of former President Jacob 'Gedleyihlekisa' Zuma are spilling the beans against the former President. I guess the 'Beans' in this case caused them too much constipation and stomach problems, they decided to change the 'Gupta' diet which made Zuma pals fatter and the public purse suffering from a 'corruption induced anorexia'.

What is State Capture? The efforts of a small number of people aiming to benefit from the illicit provision of private gains to public officials in order to profit from the workings of a government. The power to appoint Cabinet Ministers and the boards of state owned enterprise comes standard. Is state capture a political hocus pocus or a reality?

To answer this question, I, chef Siziba invited the former President, Jacob Zuma, Julius Malema, Barbara Hogan, the Guptas, Mmusi Maimane and Justice Zondo at the Plush Havana Lounge in Manzini, next to Carson Motors, just behind the Total Garage. As they made themselves comfortable at the Havana VIP lounge, I gave Julius Malema the Menu, and he ordered Peri Peri Chicken Livers, a Greek Salad and a Punch. Before the gentlemen could greet each other, Julius was overheard on his phone calling Mbuyiseni Ndlozi saying 'labafana sebefikile, mara u Gigaba akekho, bengimphatele le phone yakhe, Nokia 3310, Phuthuma Ndlozi'. Tracey Mabuza, the warm and welcoming manager of Havana Lounge shared the spirit of Havana Lounge as music was playing softly in the background 'Bob Marley' Redemption song. The City of Havana was founded by the Spanish in the 16th century and due to its strategic location, it served as a springboard for the Spanish conquest of the Americas, becoming a stopping point for treasure-laden Spanish galleons returning to Spain. Due to Havana's almost five hundred year existence, the city boasts some of the most diverse styles of architecture in the world, from castles built in the late 16th Century to Modernist present day high rises. Havana Lounge is not just a place to chill, have meetings and enjoy yourselves, but it is also a place to share beautiful moments and create history. As I was sharing about the name Havana and its essence at that moment, the Gupta Brothers Ajay and Atul peered at Zuma with an expectant look on their faces and Zuma looked at me Chef Siziba and said, 'where is the food, this may be our Last Supper'. To which I replied, in Cuban flair, 'Fidel Castro Flair', we would like you all to investigate the 'ingredients' of your political differences before you allow the media to add 'Aromat' because you politicians like Aromat, save for you, Justice Zondo.

We brought Havana Cuba to Africa through Havana Lounge, it's the kind of food the Che Guevarra would have, our Waitresses, the lovely Thando and Thandi served our guests Umgwaja (Rabbit Meat) on a platter, Impala, and Inkhukhu yase Makhaya. When everything was all prepared on the table, Justice Zondo stood up to Bless the food and prayed 'Father, this food smells good, it is well cooked and savoured, as well cooked and toothy this food is, may you cook the integrity and character of our leaders' Amen. After the Amen, Justice Zondi was appalled and shocked

when he opened his eyes, all the food on the table was gone, even his plate was wiped clean. In the 'State Capture Last Supper' he was found to be the only righteous man, and when he asked who took his plate, the whole table pointed at Atul and Ajay Gupta, Zuma said, you see, everything you blame Zuma and the Guptas. Zondo quipped ohkay, I can hear that, but make me understand now, How did the Whole Impala get Finished in just a few seconds of prayer? Then they started pointing fingers, Julius said the DA took it (Mmusi Maimane), Jacob said me and the Guptas are still 'hungry' we haven't eaten everything, he was interrupted by Mbuyiseni Ndlozi EFF who had come in by then who said, 'we know you didn't eat anything' your appetite



only filled when eating 'State funds', ah Zuma mara, your problem is you eat alone, no wonder State Capture Inquiry. Before the issues regarding their gathering at Havana lounge were discussed, the Impala had disappeared. Julius Malema stood up and said, I will prosecute the people who took our food, it is the Impala of the people by the people for the people, and I know where it is, Pravin Gordhan hid it in Canada. Justice Zondi was starting to be confused now and asked, 'Pravin was never here' how could he steal the Impala and hide it in Canada, to which Malema boldly responded, 'he used blue tooth'. Mmusi Maimane said, Julius, you have made lies to be your mother tongue, during your time as ANCYL (African National Congress Youth League President) Zuma taught you well neh, no wonder during his rape trial, the 'shower' defence got him scot free, but as for the blue tooth one, I doubt you will get away with this one.

The tension was so palpable in the Havana VIP room, Chef Siziba was all quiet watching the events, the name-calling and accusations these political rivals were embroiled in, to which I thought to myself 'the Impala must have been so delicious', all thanks to my secret recipe, Love, I do everything with Love, and these politicians love themselves so much, they never give a chance to love others, when they could smell the aromatic fragrance of Love in the Impala, they thought "Jackpot", but not at Havana Lounge. To put my mediation, arbitration and dispute resolution skills to the test, I first had to find the culprit responsible. Going through the CCTV footage to investigate the matter digitally and forensically, I discovered that all of the people eating at the table were guilty save for 'Justice Zondo'. In the footage it showed the Guptas cutting half of the Impala for themselves and all the other parties were left with the other half to share amongst themselves. Justice Zondo, was left with nothing, which for him, the whole incident gave him a practical example what State Capture means in practical terms, he knows from experience, he indeed will serve the South African Republic diligently in the State Capture Inquiry, he said to me 'that was the Last Supper' he will ever share with politicians ever again in his life.



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