



## Itallo Dlamini

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## VIP Property Planning Consultants

Nomvuyo Hlophe Speaks To Us About Her Real Estate Entrepreneurship Journey & Insights On Town & Regional Planning.

## Industry News

Real Estate Agents Commissions, Skyrocketing Rentals & More.



# MATATA ESTATE PROJECT

## OWNERSHIP OPPORTUNITIES FOR EMASWATI

Matata Group CEO Hans Steffen Unpacks Opportunity For Emaswati To Own A Piece Of Matata & Pays Tribute To The Pioneer & Father Of Matata - Herman Steffen.

ARCHITECTS CORNER: Volmink Group

DEEDS OFFICE: Land Concession In Eswatini



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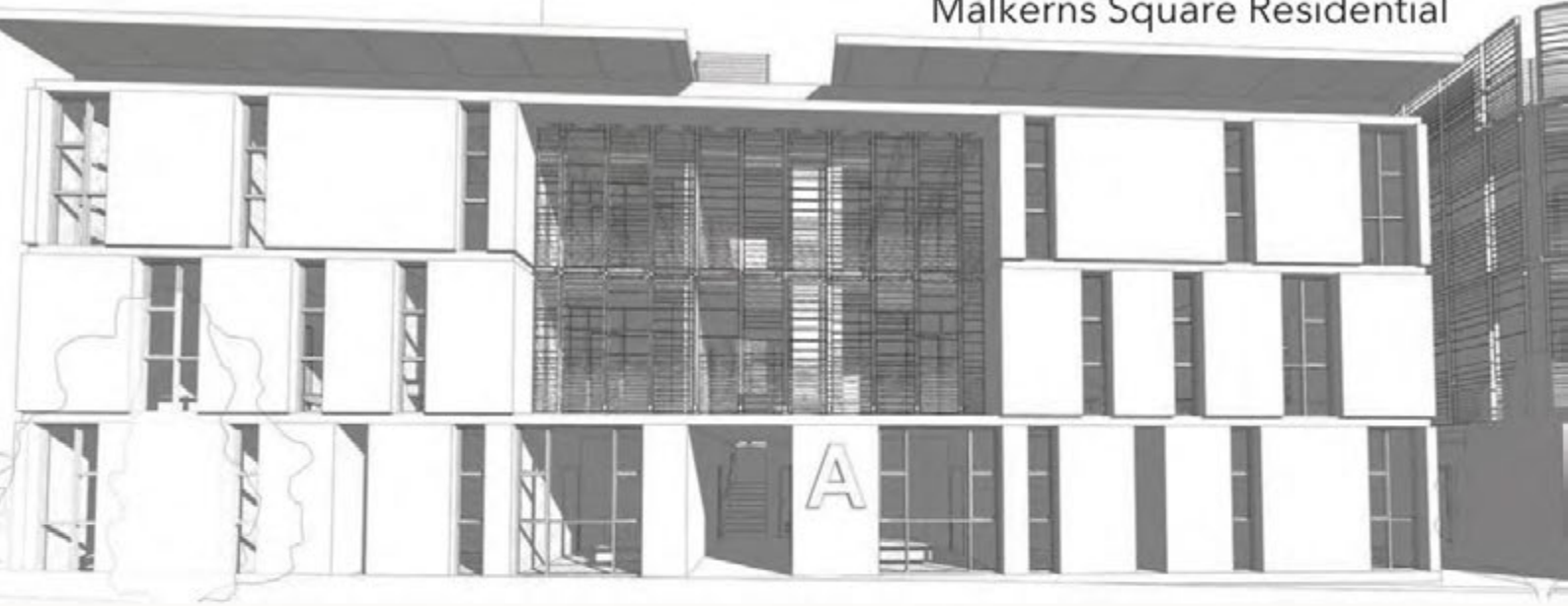
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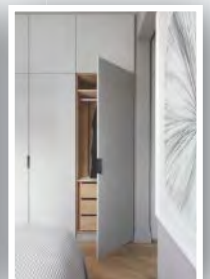
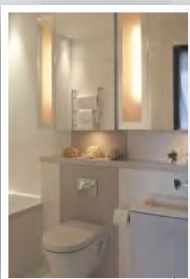


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# FROM THE EDITOR

## As we investigate & talk to more stakeholders we have unearthed the biggest challenge facing the property sector in the country; **The Lack of Regulation.**

*Greetings and a very warm welcome to yet another edition of Eswatini Property Review. We also take this opportunity to thank our readers who have been offering suggestions on issues that must be tackled in the property space.*

Readers have raised interesting topics such as asking us to look into issues of commission fees charged by estate agents in the country. We have done a bit of research which will hopefully answer most readers' questions. As we investigate and talk to most stakeholders we have unearthed that the biggest challenge facing the property sector in the country; is the lack of regulation. Take the issue of spiraling rental fees, yet accompanied by lacklustre maintenance from landlords. The lack of regulation means landlords and "brief case" estate agents are doing as they please in the sector. Regulation is needed and very quickly.

On a positive note this edition also features people doing phenomenally well in the property space. We have featured Itallo Dlamini, a veteran in the property space. The big take out from the interview is Dlamini's entrepreneurial flair. He is not just a property expert but also a great entrepreneur. Nomvuyo Hlophe, the founder of VIP Property Consultants is also doing well, running a Town and Regional Planning Company.

Our cover story featuring Hans Steffen is nothing short of a remarkable tale by the Steffen's who come all the way from Germany and have made Matata home to a number of EmaSwati. The beauty of this article is that it details the past as well as the future. Matata is headed for a total facelift. Read more in this information packed edition.

*Ntokozo Nkambule*  
Editor: Eswatini Property Review

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Ntokozo Nkambule

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# IS 7.5% COMMISSION CHARGED BY ESTATE AGENTS IN ESWATINI THE RIGHT PRICE?

Report By: Ntokozo Nkambule

**E**state Agents in the country normally charge 5% to 7.5% in commission fees to clients but there isn't a regulation that stipulates that fee. It is however an international commission fee used in countries like South Africa. The question however remains is the commission fair for Eswatini?

It is no secret that Estate Agents are not regulated in the country, this means that in most cases they get away with a number of things in their trade. As things stand most Estate Agents in the country charge 5% to 7.5%.

So to put in into context the 5% to 7.5% commission is a price which is imported from South Africa and other countries and levied on local home buyers. Musa Nhleko from Mgilija Properties states that the lack of regulation is the cause of this problem or lack of clarity in commission fees. Commission comes in two forms; the first one being rental commission and buying commission. He notes that as things stand we aren't really sure if this amount is the right one for the local market. "The problem is we are benchmarking from South Africa because most franchise estate

agents are South African, but is that price fair for the local market? One thing is certain we would only know if the sector was regulated and the commission price was set after research is conducted in its feasibility in the country" he says.

SEEFF Eswatini's Licensee, Anthony Mcguire states that the typical commission charged in the country for sales ranges from 5% to 7.5% plus VAT. In terms of rental commission Mcguire says the amount covers an amount typical to a one month rental. A managed lease would attract a monthly management fee of 10%. "The commission price in the country is not governed in any way but the rates that are being charged at the moment are pretty standard rates. The prices are being charged across the board, South Africa and other areas. This does not of course include brief case estate agents, who end up charging unscrupulous prices" the Licensee noted.

Mgilija is quick to point that as Mgilija properties they charge 5.6% on sales then charge 5.6% on rental commission. He also says there are cases where estate agents in the country have charged 10% commission

when selling a property. The founder of Mgilija Properties exasperates the fact that the challenge is that most people aren't aware of how much they should be paying in commission fees, which unfortunately leads to them sometimes paying more than they should be.

**"The problem is we are benchmarking from South Africa...but is that price fair for the local market?"**

Ekhaya Properties' Nobantu Lebona states that the standard amount in the county is 5% to 7.5% plus VAT for property sales and she feels that this is a fair price. Nobantu mentions that there are a number of factors that people do not take into account when it comes to the commission price. "I believe the commission price is perfect for the local market as it's largely an international price. The price is fair because we should take into account that the property of a seller should be marketed and advertised, this amount is calculated in the commission price, there is petrol of driving interested buyers to that said property, which is a cost" she stated.

**THERE IS NO REGULATION STATING COMMISSION PRICE**

**I**nvestigations have actually unearthed that there is no regulatory price for commission fees, at least in South Africa.

According to private property a leading property portal in South Africa, 5 to 7% is the standard price charged by estate agents but there is no regulatory fixed price. The news website states that the fees fluctuate as they can go to 4% at times and even 8% for luxurious properties. This all depends on negotiations.

There are however, tech start-ups who have been charging less. A tech start up in South Africa by the name of HouseME charges a 2.5% management fee which is way below the market rate. The portal states that in South Africa here biggest challenge is the lack of transparency in how the fees are calculated.

**THERE ARE NO RULES**

# ONLY YOU CAN SAVE YOURSELF FROM SKYROCKETING RENT FEES

Report By: Ntokozo Nkambule

*...because landlords in the country aren't regulated the price is likely to continue shooting up...*

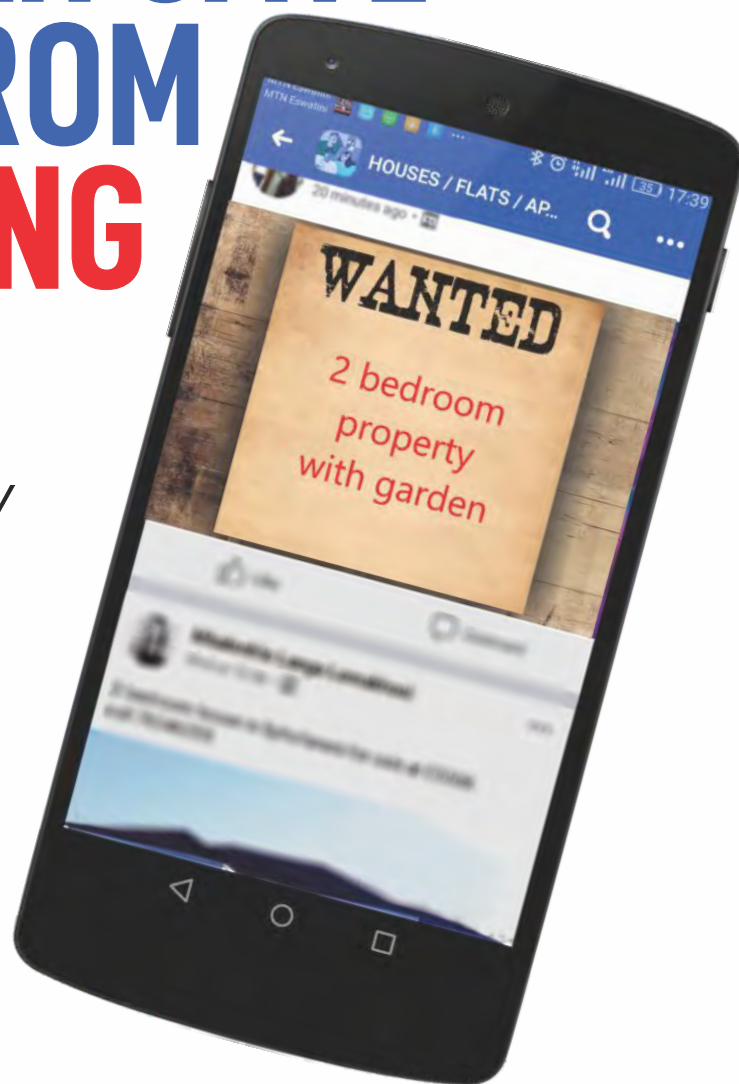
**A** number of people have openly complained about the skyrocketing rent fees in the country, particularly in Mbabane and Manzini where rent fees appear to go up every day

A post from popular local Facebook Group HOUSES/FLATS/APARTMENTS TO SWAP RENT OR LET IN ESWATINI generated a heated debate on the price of rent in the country.

The post read as follows, "Good People, I don't mean to be rude, but some of the houses rented out by the so called landlords aren't worth the money. They are a total disgrace, very bad, and you ask yourself, why they are charging such exorbitant fees. Owners please look after your house first before charging such fees."

Musa Nhleko from Mgilija Properties states that because landlords in the country aren't regulated the price is likely to continue shooting up. He however notes that there is a silver lining because as much as Landlords charge as the feel tenants are not forced to take an apartment. "The reality is that most landlords in the country do not even understand the function and role of a landlord. Most houses are in poor conditions yet they continue charging high rental fees because of the demand. Most people work in Mbabane so they have to rent there, which presents good business opportunity but this does not mean the people should be exploited" he remarked. He advised and cautioned tenants to take their time when looking for a house to rent. He says if people are patient and do their homework they will get a reasonably priced house at a good location.

Another post read as follows, "Am I the only one who feels that the property market in Eswatini needs to undergo a serious correction? The prices of land and houses are astronomical and way beyond the capabilities of the average employee/family. Your first struggle is getting a mortgage within your income range, and by the time your income meets your desires you will be told you are too old for



*"Am I the only one who feels that the property market in Eswatini needs to undergo a serious correction? The prices of land and houses are astronomical and way beyond the capabilities of the average employee/family..."*

*financing. There is low demand but prices are stagnant...Did we learn the same economic principles"*

There were various responses to this comment where people felt government should step up and help EmaSwati in their efforts to afford property in Title Deed Land. Others felt that Sectional Title which has been passed in the country but is not yet fully operational will be the solution for most people as they will get an opportunity to own property on Title Deed Land.

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- Swaziland National Association of Teacher's Co-ops Buildings.
- Simunye Plaza.
- Bhunu Mall.
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# LAND CONCESSIONS



Now and again the office of the Registrar of Deeds receives enquiries with respect to land concessions. The nature of the enquiry varies from “my parents left us a concession and we are interested in having it registered in our name”, “can I register a bond over my concession” to “I’m interested in purchasing this property with property description LC...” It is, therefore, important that the subject matter of land concessions be dissected and today’s article purposes to do that.

Column By: **Thabiso Mabandla Masina** (Registrar of Deeds in the Kingdom of Eswatini)  
Photo Cred: mentalfloss.com

## WHAT IS A LAND CONCESSION?

The Oxford English dictionary, 4th edition, provides, amongst others, the following definition to the word concession:

*“A right to use land or some other property for a particular purpose, granted by a government.”*

This definition most fittingly describes a land concession, for a land concession is a temporary right to use land belonging to another person. It is akin to a land lease. The concessionaire or person acquiring the land concession does not obtain ownership of the land. They instead acquire the right to use the land and enjoy its fruits for a defined period in exchange for paying rent. At no time during the concession period does the owner lose its right of ownership over the land.

## HOW LAND CONCESSIONS CAME ABOUT IN ESWATINI

Historically, Eswatini, like most African countries only knew communal land tenure as a means of holding land rights. The land belonged to the community as opposed to individuals. Individuals within the community were, and on Eswatini Nation Land are still, given what is called usufructuary rights. This English word combines the Latin words usus [use] and fructus [fruit]. So a person who acquires a usufructuary right obtains the right to use the land and enjoy its fruits, for instance, housing, crop and rental benefit.

A land concession in the Kingdom was granted,

for the first time, on 11 July, 1846, when the Afrikaners of Lydenburg approached King Mswati II for what is now known as the 1st Lydenburg concession. They returned in 1855 and were granted the second Lydenburg concession. The final concession King Mswati II granted was in 1860 to one Conroed Johannes (C.J.)Vermaak,. It remains a sad historical fact that these three vast land concessions no longer form part of Eswatini’s territory.

The land concessions found within Eswatini’s current geographical boundaries, were granted by King Mbandzeni, between 1875 and 1889. Notwithstanding that King Mbandzeni, in minutes prepared by the then European Committee, informed the concessionaires at Nkhanini in May 1887, that he was not selling them the land concessions nor alienating his sovereign rights over it, the British colonial government passed a law in 1904 called the Concessions Act No. 3 of 1904 whose main purpose was to:

*“... to provide for the grant of freehold and other rights to persons holding concessions...”*

The effect of this Act was to declare every square inch of Eswatini’s territory to be freehold or title deed land as the Chief Court of 1890 had confirmed the length and breadth of country to be subject to land concessions. As they had always done, EmaSwati protested this larceny. Their protests led to the passing of the Concessions Partitions Act No. 28 of 1907 which sought to:

*“...provide for the setting apart of land for the sole and exclusive occupation by Swazis, and the grant of freehold or other rights to*

*persons holding concessions in respect of land not so set apart....”*

Through this Act, 1/3 of every concession was set aside for the exclusive use by indigenous EmaSwati. The other 2/3 was what was converted into the freehold farms that we have today in the country.

## WHAT IS THE STATUS OF LAND CONCESSIONS TODAY?

A majority of the 2/3 reserved for concessionaires was converted into farms between 1907 and 1968 through applying to the then Resident Commissioners for issue of a Crown Grant. About 60,000 hectares of such land was not converted into farms during this period and still remains in our books as land concessions. By virtue of the Land Concessions Order of 1972, land concessions between 1968 and 2005 were held at “the will and pleasure of the King”. Section 211(1) of the Constitution, however, annulled land concessions as a land tenure category in the country. It now vests in the “iNqwenyama in trust for the Swazi nation”. As such the land that used to be known as land concession:

- \* Is not title deed land and therefore is not a farm;
- \* It cannot be bought or sold or mortgaged;
- \* Nor bequeathed to one’s heirs.

The office patiently awaits a legal instrument that will formally ordain the removal of land concessions from our registers whilst simultaneously addressing how, if any, persons who presently believe themselves to have rights in or on them are catered for.



# WILL TECH DISRUPT THE REAL ESTATE INDUSTRY IN ESWATINI?

The reality is that there is a huge need for a platform which can offer people the opportunity to be able to purchase a house or get a rental online. It however, remains to be seen if the country is ready and who can come up with a perfect business case for this opportunity

Story by **Sibusiso Dlamini** | Stock Photo from **Shutterstock**

**I**t is no secret that technology has disrupted most industries globally and to some extent locally. The property sector is no different. In neighboring South Africa, property24, which is owned by Naspers has done that in a massive way with reports indicating that six in ten properties bought happen through Property24 and Private Property another tech company operating in the property space.

Locally, there are a number of property apps that have been developed by property practitioners, tech people and even entrepreneurs in general. In essence, Property24 and Private Property are advertising platforms for estate agents and individuals interested in selling their properties or rentals. According to Private Property they make money from advertising and also a certain fee when a property is sold since it is listed on their platform. The property Apps that have been developed locally really haven't taken off for a number of reasons. One of those reasons being trust, a strong brand, poor marketing and the lack of understanding property from people developing those Apps. In an interview with the founder of Propito Eswatini, an App that allows you to view property listings, it is evident that most people can build the App but have not really figured the business case as yet. "I

developed it to help people identify property at no cost. When we asked him if he had partnered with estate agents, he said no but was keen to.

Hopemat a property App developed by a former Eswatini College of Technology student (ECOT) and Limkokwing University of Technology student attempts to bridge the gap between consumers and service providers in various aspects. Like others Hopemat does not charge users any fee when listing their property. Celumusa Thusi one of the developers of the App states that the App when is readily available on the Google Store and targets anyone above the age of sixteen and above. This can be students to the working personnel who are looking for houses / property to rent or buy. The need identified here he elaborated, "it is very difficult to find a streamlined source of information on available property or houses to rent or buy and be able to compare those prices using the information at your disposal. This situation is even worse for students joining tertiary institutions which do not provide accommodation like the Eswatini Christian University and the Limkokwing University.

Hopemat has certainly identified a need in the market but the question remains

have they ticked all boxes and crossed all their ts because real estate is quite complex. The reality is that this is more of a marketing and distribution game. Naspers has spent billions marketing and hiring the best tech people to ensure they become the success they are. One of the well-known estate agents who spoke on condition of anonymity said the country cannot run away from technology and the possibility of a big centralized player running a platform that advertises their listings. "Technology is the future in South Africa they already have platforms that list properties and have crazy traffic. So yes we are open to that as estate agents, anything that makes our work easier is highly welcome" she said. With the size of our economy the likely won't be a number of players but those that do their homework may be the next big thing.

***"It is very difficult to find a streamlined source of information on available property or houses to rent or buy and be able to compare those prices using the information at your disposal"***



# MATATA ESTATE PROJECT

In an exclusive interview with the Director of Matata Group Holdings, Hans Steffen, he details how his father, Herman Steffen created Matata and why he feels it's time to move on. The group will soon be selling their Matata businesses.

Interview & Article: Ntokozi Nkambule | Photo Cred: Nkosinathi Masilela (Inyatsi Construction Group Holdings)

# HERMAN STEFFEN: THE FATHER AND PIONEER OF MATATA



**“The Vision has always been to be bigger than Big Bend and also provide quality of life for the people of Matata”**

was building a store where people could come and buy. Herman succeeded in building the shop together with a Filling Station. “My father just kept on building and trading, I am not sure he was even aware of how much he had done. He did everything from selling sheep to being a carpenter, I can safely say, he was a Jack of All Trades. The Spar Group was however instrumental for our growth and in entering the retail space. We have actually been in partnership with Spar for fifty years, up until 2018, when we sold the businesses” he posts.

According to Hans, the most important thing to his father was that people would trade, it was not essentially profit but the creation of jobs and empowerment of the people in the area. This is evidenced by the fact that he was also able to bring government services to Matata, these included; issuance of birth certificates, Identity documents and others. *The Vision has always been to be bigger than Big Bend and also provide quality of life for the people of Matata*

**H**ans Steffen Office in Matata smells of a rich heritage. The family first made their inroads into Africa in the 1800s when Hans Steffen's great grandfather made his way into the country from Germany. Matata is a Swahili name which means problem, it belonged to Hans Steffen's great grandfather, who operated in the Coast during the 1800s.

In an exclusive interview with the Director of Matata Group Holdings, Hans Steffen, he details how his father, Herman Steffen created Matata and what his vision for the town was. The Director of the Group goes on to unpack why they have decided to sell most of their assets.

It was the late Herman Steffen however who has shaped Matata to be the busy town it is today. Herman was born in Swaziland, in the year 1939. He went to school in Ermelo together with his siblings. Hans speaks passionately about his father stating that he was a hard worker, working strictly six days a week as he was a firm believer in God. Hans tells a story of how one day his father lost his shop to fire but rebuilt it in three days. “So to give you a picture how hard my father worked, one day his store caught fire and most things were ruined. In an interesting twist of events, the people of Matata donated food and

other things which touched him so much that he rebuilt the store working three days flat without resting, but on that third day he collapsed hahahah” he notes with laughter. He later became a mechanic in the South African Air force, where he was a mechanic. In 1964 Herman decided to come back to Eswatini to take care of his parents who were ageing.

Hans notes that the first ever dream his father had regarding Matata



**“...the most important thing to his father was that people would trade, it was not essentially profit but the creation of jobs and empowerment of the people in the area...”**



# MATATA PRESENTS OPPORTUNITY FOR ESWATI TO OWN PROPERTY



**M**atata's Hans Steffen unpacks opportunity for EmaSwati to own a piece of Matata as they have disclosed that they will be selling most of their properties. These properties comprise of plots, already built properties and the Matata Shopping Centre. The Property Group has catered for a diverse range as they will be selling residential, commercial and industrial plots and properties. Residential properties will range from E115 000 to E1 990 000 for residential properties and E89 000 to E4 500 000 for commercial properties.

**1) FIRSTLY, COULD YOU GIVE US A DETAILED BACKGROUND ON THE MATATA ESTATE PROJECT, WHO OWNS IT AND THE RATIONALE FOR SELLING THE PLOTS?**

The Matata Estate Project falls under the

Matata Group meaning it's owned by Steffen Holdings. The reason we are selling the plots and some of our properties is mainly because we are looking at branching and diversifying our investments. We also believe people residing in Matata and Big Bend deserve to also own a part of the town in the form of property, as they will get preference in the sale of the properties.

**2) ARE YOU ARE OFFERING COMMERCIAL AS WELL AS RESIDENTIAL PLOTS FOR SALE?**

We would firstly love to clarify that the intention is to sell but at the present moment we will not be selling as we are currently awaiting permission from the Human Settlements Authority (HSA). We however, seeking an agreement with the authority where we can sell a certain number of plots. In terms of our target, we will be offering residential, commercial and industrial plots, so we have actually catered for everyone.

**3) IN TERMS OF PRICING, HOW MUCH**

**WILL THE PLOTS COST ASPIRING BUYERS AND WHAT ARE THEIR SIZES?**

The sizes range from 436m<sup>2</sup> to 12844m<sup>2</sup> for residential properties and 947m<sup>2</sup> to 12105m<sup>2</sup> for commercial properties. Prices range from approximately E115 000 to E1 990 000 for residential properties and E89 000 to E4 500 000 for commercial properties.

**4) WHO IS YOUR TARGET MARKET WHEN IT COMES TO THESE PLOTS?**

Everyone, but most importantly people working and residing in Matata and Big Bend will get first preference. We have also catered for first time property owners, property developers, investors and business owners. The availability of residential and commercial properties

caters for a wide range of property owners.

**5) ARE YOU SELLING THE ENTIRE MATATA VILLAGE?**

Once we get permission, we will sell most of the plots and already built properties but not all. There are businesses which will not be sold as yet. In terms of the Matata Complex, we are looking at suitable property development and management companies, who can purchase and run it more productively.

**6) ARE THE PLOTS ON TITLE DEED LAND OR ESWATINI NATIONAL LAND?**

Properties are on Title Deed Land.

**7) WHO HAVE YOU PARTNERED WITH FOR THE SUCCESS OF THE PROJECT?**

We have partnered with Inyatsi Construction as they are a seasoned construction company. They will be responsible for project management, infrastructure and Civil Works. Sales and marketing will be handled by Ekhaya Properties.

**“...people residing in Matata and Big Bend deserve to also own a part of the town...”**

**8) WHERE CAN INTERESTED BUYERS GET FUNDING, WHICH FINANCIAL INSTITUTIONS HAVE YOU PARTNERED WITH?**

We work closely with Eswatini Building Society, however we are still working on finalizing the Matata Estate funding partnership with them. Clients are however not limited to this specific financial institution, Bank guarantees from any bank such as FNB, Nedbank, Eswatini Bank and Standard Bank Eswatini are welcome.

**9) YOU HAVE ALREADY HOSTED AN OPEN DAY REGARDING THE PROJECT, HOW HAS THE RECEPTION BEEN?**

As stated earlier we are not yet allowed to sell the properties but in terms of gathering interest from the public, we can safely say there has been sufficient interest. We are not yet selling the properties, but are taking down expression of interest. There is also some good publicity we have got from word of mouth and good media coverage.

**10) HOW MANY PROPERTIES HAVE BEEN ALLOCATED FOR MATATA ESTATE?**

In total there are one hundred and fifty seven (157) properties inclusive of residential, commercial, vacant and developed properties.

We have applied to HSA, requesting their consent to dispose of approximately eighty properties. Pre-sale is important because it keeps the project liquid.

**11) IS THERE ENOUGH BUSINESS ACTIVITY IN BIG BEND FOR THOSE LOOKING AT PURCHASING COMMERCIAL PLOTS AND THOSE LOOKING AT RESIDENTIAL PROPERTIES, BUT FOR RENTING PURPOSES?**

There is sufficient business activity. Matata is the business hub of the Lowveld region. The town has a number of people working and living there. People working in the sugar belt and neighboring towns pass through the town to and from work as well. The development of tourism in this region brings foreign visitors and local tourist to Nisela Safaris, this influx has a positive impact on the economy of the region. The development of LUSIP II will also aid in developing the area and bring in more investors and enable farming activities in this region. There are also big companies such as USA Distillers who employ a lot of people if someone is interested in buying to rent for instance.

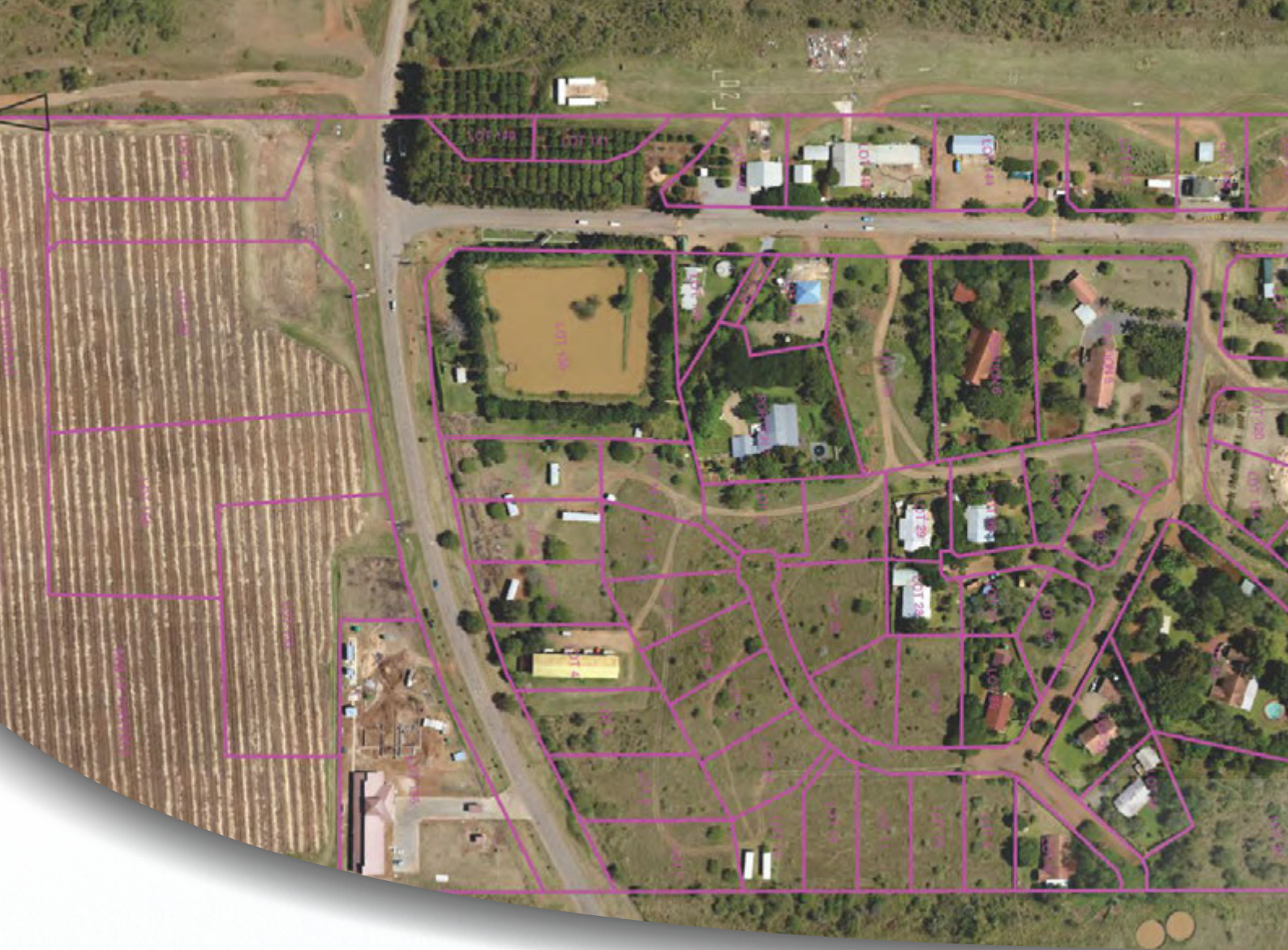
**12) WHAT IS THE PROJECTED TIME FRAME FOR COMPLETION?**

We anticipate that we will need eight months to complete the project. The start date is dependent on when we get approval to sell from the Human Settlements Authority.

**13) HOW DO INTERESTED BUYERS CONTACT MATATA PROPERTIES?**

People can contact our offices by calling 76780729/ 24042482 or by sending us an email at [info@ekhaya.co.sz](mailto:info@ekhaya.co.sz). They can also visit our offices in Mbabane at the Embassy House opposite Emsakatweni.





# MATATA ESTATE

Plots | Houses | Commercial Property | Industrial Property

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For More Info Contact Ekhaya Properties

M: +268 7678 0729 | T: +268 2404 2482 | E: [info@ekhaya.co.sz](mailto:info@ekhaya.co.sz)



**Inyatsi Construction  
Group Holdings**





# ITALLO

## ON ENTREPRENEURSHIP, CHALLENGES, MUSIC AND MAKING MONEY THROUGH PROPERTY

Interview & Story by Ntokozo Nkambule | Photo: iheart.com

As I enter locally renowned property expert Itallo Dlamini's house on a Monday morning, I am greeted by the Home Channel, which is a property channel that airs on DSTV. As if that's not enough, on his coffee table is a Real Estate book written by well-known property mogul Robert Kiyosaki (*The Real Book About Real Estate*). This is probably one of the reasons Dlamini has been so successful in the property space. The man breathes, talks and eats property.

### Tell us about who Itallo Dlamini is and how you got into the property industry?

That is an interesting question because I also often ask myself how I ended up in property. But to cut a long story short, my journey in property started way back in 1992 when Bhunu Mall in Manzini offered me a job as the first Property Manager for the shopping centre. Now, the interesting thing is I had not trained in Shopping Centre management nor in Facilities Management then, I was trained in Agricultural Economics, and so this was all new to me. I recall that during the job interview there were more than two hundred people who had come for the interview and I was the third one to be interviewed. After they had interviewed me, everyone had to be turned back because they had got their man...hahaha (he chuckles)...This was a very complicated situation as I was, when I was now managing Bhunu Mall, the one who was also tasked with the responsibility

for writing letters of regret to the people I was queuing with on the day of the interview.

### And how challenging was this position for you, considering that you had no experience in property?

It was tough, it required me to learn on the job, which is what property management and real life is all about. Remember that schools and universities does not teach you about entrepreneurial mindset, common sense and attitudes, they teach us about theories, processes and principles. The theory is definitely important and can never be sidelined, but the practical side of the business carries more weight because that is where all the real learning takes place. Also bear in mind that this was 1992, so there wasn't really much available in terms of Property Education Courses. However, a bit later educational institutions such as the University of Witwatersrand and University of Pretoria introduced Facilities Management, which was a Course I later enrolled in through the support of my employer;

which really widened my horizon in property investment and facilities management..

### But that is not where your story ends, you then started a Facilities Management company, tell us how that came about?

Yes, that's true, the reality is I'm an entrepreneur and I easily get bored doing the same thing over and over. But most importantly after working for Bhunu Mall for more than six years, I felt it was time I started my own business, which is when I started Millenium Properties. If you are an entrepreneur you are always looking for innovative ways to improve your product or service. This is what transpired while I was working for Bhunu Mall, I got to the point where I wanted to improve the business but could not, even though I had been promoted to a General Manager position. I got more frustrated as I was very restricted in implementing innovative ideas. So in 1999, I decided it was time I "fire my boss" by starting my own company. I have never looked back and I do not regret the decision I took despite the

good pay I was getting..

### This must have been a daunting decision...

It was, but you know one of the biggest mistakes we make as people is outsourcing our independent thinking and creativity, instead of using our God given talent and ability. This, I believe is caused by fear and ignorance of what people have gone through to be where they are in life. We tend to fear failure and challenges so much, it stops us from achieving our dreams. Challenges offer opportunities and we have to be on top of our game to carefully create an opportunity from them. My entrepreneurial journey over the past twenty years has taught me that failure is inevitable, but it is also as necessary to your growth as an entrepreneur. I am still to hear from an entrepreneur who says they have never failed in business. Actually, chances are if you haven't failed, sooner or later you will. In this journey, it is all about failing, picking yourself up and using the situation as a future reference. The failing makes you better...

## What was the core focus of your company Millenium Properties?

Millenium Properties was established for two main reasons; Facilities Management and Property Development. The latter was critical because at the time a number of emaswati had properties in good locations, but they did not have the expertise of making them viable so they could have value and generate money. The property development aspect largely dealt with nurturing and educating property owners on how they could get more value from their properties. But the challenge we always face is, conscientizing and trying to explain to our clients "the benefits of adding value" to their assets.

## Did local people buy into this concept considering that this was in 1999?

To be honest with you, it was very tough to convince people as this was relatively new and a large portion of property owners did not understand why they had to pay someone for such an exercise. The corporates on the other hand, such as pension funds quickly bought onto the idea as they understood the benefit it offered. Corporates formed a big clientele for Millenium Properties. There were however, commercial property owners who also bought into the idea but it was only a lityany. But this hurdle still persists today as people do not see the value of property being professionally managed which is a pity.

## What do you think is the cause of people not being able to see the value in facilities management and property management?

That is simply caused by lack of enlightenment, most of us are educated but not enlightened, and these two things aren't the same. We still haven't understood what facilities and property management is and the benefits it offers. There are a lot of disciplines involved such as economics, architecture, and even politics, but often people liken it to being an estate agent, which is misleading. In our case for instance, pensioners who sat in boards of our clients felt that their organization was wasting a

lot of money in outsourcing property and facilities management to firms without making a comparative and opportunity cost analysis.

## I understand you now focus more on buying your own properties which you then manage as well...

Ownership is critical. Entrepreneurs should understand that it is important to own the things we do. When companies decided to use in-house facilities and property management this is when I realized that while I was I was running a relatively successful company I owned nothing. This setback is what led to me re-strategizing and changing the way I had been operating. So from the year 2008 we started developing residential rental units, which we also manage. Our initial focus was on residential property and we are gradually entering commercial investment. The strategy is two-fold for our company; we buy land and develop residential units, we also buy complete rental units, mostly outside of the country owing to the availability of property through sectional and fractional title, as rental units offshore are more reasonably priced with above average yields.

## Tell us more about how one can invest and make money out of property because most people fall short when it comes to that?

Well, I can write a book on that, but you are right, most people fall short and there are numerous of reasons behind that. One of those reasons is that most people have not identified the difference between an asset and a liability. People tend to purchase property to stay, not rent, which defeats the whole purpose of property being an asset. Property should put money in your pocket at the end of the month. The property you live in is not an asset, it is a liability because you spend money to maintain the property which includes rates, water, electricity and any other expense associated with maintaining your resident. On the other hand a buy to rent is an asset as it brings in income to you which services your bond. It also does attract

expenses but if you have done your mathematics properly, you should be able to offset the expenses from the income leaving you with a positive variance. The positive variance and capital growth qualifies you for more refinancing. Then there are also those that make the mistake of purchasing property, rent it out, but do not break even. The trick is ensuring that the rental amount should be able to cover for the monthly bond payment and then also leave you with small change for maintenance of the unit.

## Tell us more about this...

There is something called Capital Growth which most people never take into account. So when purchasing a house or plot it tends to appreciate every year, this is of course dependent on a number of factors such as the location of your property. Capital Growth is the increase in the value of an asset over time minus what you currently owe. So I use that difference to acquire more properties, this may be to build more flats or just buying units both locally and in another country, preferably South Africa. I have actually used the first property I bought as leverage more than eight times. Capital growth enables banks to actually re-finance your next property project without you forking out a cent. Having followed a lot of property investors and the way they carry out their property business, one has concluded that "money is not the problem, it is the belief that you need the money that is the problem". It is lack of knowledge, lack of creativity and mind set issues that stops most people from playing the property game. The banking institutions are there to lend you the money if you tell them the right story and make them believe and see that you know how to use what you want and you have the potential to grow with them because they are also in business. Actually they need you as much as you need them.

## This is quite a lot to take in, do you perhaps assist locals in making money through property?

Yes, apart from managing my own property units and a few commercial properties I offer

**"...In this journey, it is all about failing, picking yourself up and using the situation as a future reference..."**

property consulting or coaching to interested people who want to venture into property and make money, or use property as an investment vehicle. I however often advise my clients that property investment is not a get rich quick scheme. You have to be patient, get proper advice and read as much as possible in the subject to keep in touch and relevant with the trends.

## What can you attribute to your success in entrepreneurship and property management?

Networking. This is very critical for entrepreneurs to understand networking should be part of their business. We all need each other to grow each other in the property business. It is sad that I understood this quite late in my journey, but networking is critical. Let me also clarify that networking is not just the exchange of business cards but striking strategic relationships with key people in your sector and even people that aren't in your sector is very critical. Your breakthrough may just be with the person next to you. This is why I strictly dedicate my Fridays to networking.

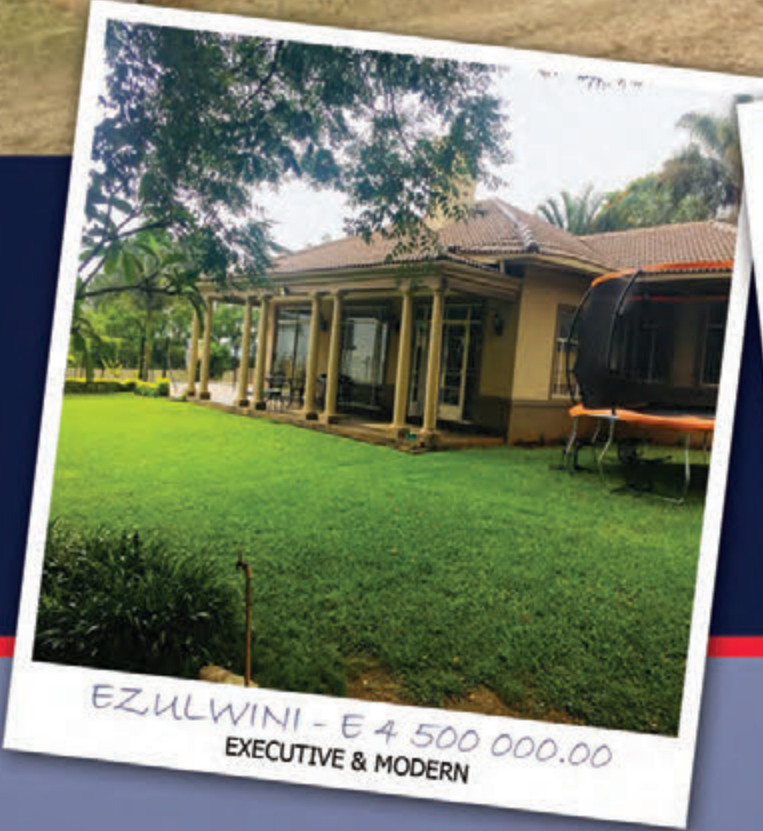
## So we have spoken a lot about property but there is another side that you are mostly known for in the country, which is music.

Music is one of my strongest passion and I have always loved it. Actually music is in my DNA, I recall growing up where my father and mother always singing and danced to jazz, kwela and township music at home. When I got to high school at Salesian we were fortunate to have a cocktail of music instruments and our educators allowed us to use our creativity to express ourselves through music. There were no boundaries in our young creative minds. I guess that is why I have such a challenge on repetitive tasks. So music plays a big part in my sanity and drive. It is my muse and keeps me going in many situations when things get tough. I have also been privileged to be able to break even from something I passionately enjoy.

**"...It was tough, it required me to learn on the job, which is what property management and real life is all about..."**

The Seeff logo consists of the word "Seeff" in a white, serif font, underlined with a thin red line, set against a dark blue square background.

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SOUGHT-AFTER AREA

# HOT TOPICS IN THE SWATINI PROPERTY MARKET EXPLAINED

With significant activity in all areas of the commercial property sector in Eswatini and continued high levels of activity and trade in Matsapha Industrial site, the uncertainty regarding foreign ownership laws in The Kingdom has moved to the foreground.

Story by **Sibusiso Dlamini** | Photos courtesy of **Seeff Properties Eswatini**



SEEFF Eswatini Licensee Anthony McGuire with achiever agents Anne Wilson, Winile Mahlobo and group Chairman Samuel Seeff



SEEFF Licensee Anthony McGuire posing with group Chairman Samuel Seeff

**S**EEFF Eswatini's Licensee Anthony McGuire spoke to the Registrar of Deeds Thabiso Masina regarding Property Issues in the country, which includes Sectional Title, Foreigners ownership of property and various opportunities provided by the sector.

**RESIDENTIAL PROPERTY**

Even though non-citizens or companies majority owned by non-citizens cannot own residential property in Eswatini, this does not bar non-citizens from acquiring registered long term leases ranging from 10 to 99 years over residential property.

Mr Masina adds that this is an avenue that some non-citizens are actively becoming alive to and are using to get into the residential property market in Eswatini.

*"Save for the right of ownership, lease-holds offer all the other freehold benefits such as mortgaging, subleasing, cession and/or alienation".*

Commercial Property & Agricultural land With regard to commercial property, Eswatini continues to attract investment from inside and outside the country's borders, especially along the Mbabane Manzini Corridor.

Anthony McGuire, Seeff's Licensee in Eswatini, says there is significant appetite for this type of property within The Kingdom - even when compared to larger economies in Africa.

*"The demand for commercial property is largely fuelled by nationwide infrastructural developments, good returns and improved confidence in Eswatini as a whole.*

*When priced correctly, commercial property in Eswatini is snapped up quickly regardless of the transaction amount".*

Mr Masina says according to the constitution an existing or new legitimate business undertaking can be owned by a non-citizen or a company majority owned by non-citizens provided that "land is a signif-

icant factor or base" of that business.

*"Foreigners are allowed to purchase commercial and/or agricultural property provided there is proof that the letter and spirit of the subsection will be complied with within a stated reasonable time - especially where the property is vacant".*

**SECTIONAL TITLE**

McGuire says while the average residential property in Eswatini is typically priced higher when compared even with exclusive suburbs such as Sandton in South Africa, this is mainly due to the absence of a functional competitive sectional title market.

*"Developers are anxiously awaiting the introduction of sectional title. Not only will this unleash opportunity in the Kingdom, but most importantly it will also allow home ownership to those for whom owning a home seemed impossible in the past".*

Mr Masina says with regard to sectional title, all necessary amendments have been effected on the Act itself and the Act was passed in February 2018.

*"The major hurdle that needs to be overcome is the promulgation of the Sectional Titles Regulations. The Sectional Titles*

*Board concluded drafting the same early this year and it was vetted and approved by the office of the Attorney General at the end of May 2019.*

*Once passed by Cabinet, the regulations will be submitted to Parliament which will be the final destination.*

*Parliamentary processes conceivably include public consultations, so it is difficult to provide an accurate time line for these*

***"The demand for commercial property is largely fuelled by nationwide infrastructural developments, good returns and improved confidence in Eswatini as a whole.***

*regulations to pass into law, but we are hoping it will be toward the end of this year".*

**MARKET OVERVIEW**

McGuire says there has been demand from foreign entities looking to set up sizeable operations in Matsapha Industrial site, but they are struggling to find suitable properties to suit their requirements and he requests land owners with properties of 5000 sqm and above to make contact with Seeff.



Located in an up and coming development at Ngwenya, these, 2 bedroom, 2 bathrooms free standing houses situated on 505 square metres of landscaped garden.



All Seeff Licensees at the 2019 Seeff Convention held at the Arabella in Eastern Cape

*“Developers are anxiously awaiting the introduction of sectional title. Not only will this unleash opportunity in the Kingdom, but most importantly it will also allow home ownership to those for whom owning a home seemed impossible in the past”*

“Ezulwini remains a hive of activity from a residential and commercial perspective. Large corporates and the like are grabbing the remaining tracts of land available, specifically road frontage, which has seen a spike in land prices over recent months.

Speculators continue to hold on to and grab as much land as possible due to the upcoming development of the ICC, 5 star hotel, referral clinic, and numerous corporate headquarters due to set up shop over the next few years as they anticipate further capital growth as supply dwindles and the area continues to improve.

Planned development in Ezuwini has already seen an effect on market sentiment and appetite for office development in Mbabane, as developers predict an oversupply in years to come as headquarters relocate and new office space and office parks are made available to the market.

We continue to have a high demand for rental property country wide but struggle with well-priced quality housing.

Much of the rental stock in the country is of a poor build and finish; however landlords continue to enjoy relatively high rentals due to a lack of options in the market. There is certainly opportunity for developers in this space country wide but especially along the Mbabane Manzini

corridor”.

**GOLF AND LIFESTYLE ESTATES ATTRACTIVE INVESTMENT OPPORTUNITIES**

Lifestyle estates such as Nkonyeni Golf estate continue to be in demand.

Inyatsi’s Nkonyeni Lifestyle Estate does not only offer plot and plan options at attractive prices, but also ensures a stress-free building process to prospective buyers.

Nkonyeni offers a number of activities to residents and visitors including a golfer’s paradise boasting a magnificent 18-hole golf course designed by Phil Jacobs, a restaurant, beautiful chalet lodges for guests, spa treatments, golf cart hire, a putt-putt course, game drives, tennis courts, squash courts and a swimming pool with a club house amongst others.

A supermarket and filling station are also within close proximity.

With bushveld plots ranging from a generous 1742m<sup>2</sup> to a massive 7393m<sup>2</sup>, the Inyatsi Nkonyeni Lifestyle Estate caters for all tastes and budgets.

Owned by the Inyatsi Group, the properties are sold on plot and plan basis with a choice of plans varying from two bedroom to four bedroom homes designed in a modern eco-friendly fashion made to fuse with the bushveld environment and

built for a lifetime by the professionals in construction.

Prospective buyers are spoiled for choice and can choose between 126 plots ranging in size from 1742m<sup>2</sup> to 7393m<sup>2</sup> located on the southern end of the Nkonyeni Golf Estate.

The Inyatsi Nkonyeni Lifestyle Estate is separate from the existing Nkonyeni Residential Golf Estate, offering flexibility and options in land use, plot sizes and building plans to suit personal preference and budget.

Plots sell from E385,000 with Turnkey home options selling at E2,150,000.

Seeff is also involved with selling of sites at the Mbuluzi Game Reserve Development, as well as Dombeya Wildlife Estate.

Each of these developments have a unique offering for the discerning wildlife and bush enthusiast. Dombeya is a residential free hold title deed development in the Mafutseni area where residents typically would buy a 2 ha property inside the game reserve (there are limited sites available priced from E1.1m ).

Mbuluzi Game Reserve is a share block scheme in the Simunye area. At Mbuluzi Game reserve Seeff has one site available at E165,000.00 as well as the last lodge of three on the market, available for E1.3m.



The View of one of the Properties on available at Nkonyeni, which features an Outdoor entertainment area, swimming pool, bar , koi pond, rolling landscaped garden and much more.



This incredible well thought out design offers 4 spacious bedrooms, 4 bathrooms, modern fitted open plan kitchen lounge and dining room



# PSPF

**IN PARTNERSHIP WITH NEDBANK ESWATINI & ESWATINI BANK OFFER MEMBERS OPPORTUNITY TO BUILD THEIR DREAM HOME.**

Story By: Ntokozo Nkambule | Photo: lendcor.co.za

**I**n a bid to ensure that their members get to build their dream homes in rural areas, the Public Service Pensions Funds has partnered with two local banking institutions to ensure that this is a reality.

The Fund which has a property investment portfolio worth more than E1.4 billion (PSPF 2017 Annual Report) has partnered with

**“...rural home loans are secured at 100%... freehold land properties are secured at 20%...”**

Nedbank and Eswatini Development and Savings Bank. In this agreement the Fund acts as a guarantee for its members.

According to Nedbank's Acting Head of Strategy, Marketing and Corporate Affairs, Penuel Gwebu, in 2005, the Eswatini Government, PSPF and the bank signed an agreement of a home loan scheme. The home loan scheme enables all permanent and pensionable civil servants to be able to build their dream home through sixty per cent of their contributions to the Fund. When asked on why they decided on such an initiative, Gwebu noted that they have actually done the same

across most of their home loan products. “In 2005, the Eswatini government, PSPF and Nedbank signed an agreement of a home loan scheme. The home loan was to be secured with 60% of the pension government employees who are members of PSPF in line with the Retirement Funds Act of 2005. The rural home loans are secured at 100% and the freehold land properties are secured at 20% of the value of the sale price” he posited.

Eswatini Bank is another partner of the Fund, in a questionnaire that was sent to the

Communications and Marketing Department of the bank, they stated that they decided to partner with PSPF because they realized that most of EmaSwati were interested in building their homes in rural areas, not necessarily in Title Deed Land. “We took on this partnership because we wanted to enable civil servants to build decent homes in their rural areas of abode so that they retire gracefully and leave government houses without any hassles.

You may be a civil servant or a member of PSPF and wonder what the aforementioned banks offer in detail? Well, the banks help in financing the building of a new house, renovations or completing an already existing house. In terms of repayment of the loan Eswatini bank states that the loan period is 15 years or up to 2 years to retirement, but most importantly retirement does not go beyond 58 years.

Nedbank Eswatini states that “For Rural Home

Loan, the loans are repayable over 120 months (10 years) subject to retirement time left. Moreover, all loans must be paid up 2 years before retirement. In the Urban or Title Deed property finance, the repayment is up to 25 years (300 months) or within the time left before retirement. Here, depending on the individual profile, the bank does allow payment to continue until exit date because of the security offered which is 20% and the mortgage bond which is registered in favour of the bank” states the bank.

Both banks revealed to this publication that they do not have any plans of halting the agreement as it has assisted most EmaSwati in attaining their dream homes. The Head of Strategy, Marketing Corporate Affairs at Nedbank states that the agreement is for an indefinite period and as things stand they intend continuing with the agreement as they believe both parties are satisfied that it is being carried out for the purpose for which it was

**“...we wanted to enable civil servants to build decent homes ...”**

established and remains in conformity with the law. Eswatini Bank echoed the same sentiments stating that this scheme is for civil servants who want to build or buy houses in rural areas and until such time there are changes to the current arrangement, it will remain in place.

# CENTRAL BANK ISSUES OUT REVIEW IN MORTGAGE SECTOR

Bank notes that it has observed with concern the challenges that are faced by consumers in the mortgage sector. It states that these challenges have led to consumers purchasing property and having that property quickly repossessed by mortgage lenders

Story by **Sibusiso Dlamini** | Stock Photo from **Shutterstock**, [www.centralbank.org.sz](http://www.centralbank.org.sz)

**T**he Central Bank of Eswatini (CBE) will conduct a review as well as an investigation into mortgage lenders processes, how they fund consumers and in some cases, how they repossess people's properties.

The Governor of the CBE, Majozi Sithole issued out a press statement stating that he had noted with serious concern the challenges that are faced by consumers in the sector. The CBE is responsible for overseeing commercial banks in the Kingdom of Eswatini, which means that most of the mortgage lenders which will be investigated are commercial banks. It must also be noted that financial micro- lenders also do provide home loans to members of the public. The bank states that there are two reasons which may cause these challenges faced by consumers today "These challenges are there either because the available tools to help consumers make effective decisions, when choosing a mortgage, do not fully meet their needs or because of commercial relationships that exist in the sector that may lead to conflict of interest or misaligned incentives to the detriment of consumers" notes the bank. It further states that these challenges manifests itself through the rate and manner in which mortgaged properties are acquired and sometimes quickly repossessed and disposed of in the country.

According to the institution the review will include the investigation of allegations of irregular practices by key stakeholders in the mortgages sector. The Bank notes that it has a responsibility to ensure that market players' conduct and competition in the mortgage sector is healthy and working to the benefit of consumers. Because of this reason they have deemed it appropriate and essential to conduct a review into the mortgages sector, to look at the general conduct of mortgages market participants, particularly lenders and their duly authorized agents.

The CBE observes that Mortgage loans for many consumers represent the biggest financial commitment of their lives. The bank has also cautioned consumers on the importance of understanding financial commitments. "It is important that customers understand the ramifications of such financial commitments and appreciate the wider responsibilities and rights that they have as homeowners. The mortgages sector invariably plays a vital role in Eswatini's economy, so it is important that the conduct of market players in this sector is equitable and fair to ensure that competition works effectively" it stated in its report.



Central Bank Governor Mr Majozi Sithole

***"It is important that customers understand the ramifications of such financial commitments and appreciate the wider responsibilities and rights that they have as homeowners"***

# SHARE YOUR CONCERNS

## Review of Mortgage Loan and Mortgage-based Funding Processes

- Have you been a victim of irregular practice in the repossession of your property?
- Do you have evidence to support this?
- Do the available tools to help you choose a mortgage option fully meet your needs?

The Central Bank of Eswatini is keen to hear from all market participants about their experiences and hereby invites any member of the public who has information or evidence concerning any misconduct/malpractice in the mortgages sector by any bank or the Eswatini Building Society (including their duly authorized agents) to provide that information or evidence, on or before **29 August 2019**. To submit your information or evidence, please use one of the options below;

- **Post:** The Central Bank of Eswatini, P.O. Box 546, Mbabane
- **Email:** mortgages.investigation@centralbank.org.sz
- **Hand-deliver:** The Central Bank of Eswatini, Mahlokohla Street, Mbabane

**DEADLINE  
NOW**

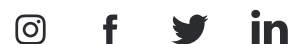


**AUGUST  
29**

[www.centralbank.org.sz](http://www.centralbank.org.sz)



**CENTRAL BANK  
OF ESWATINI**  
Umntsholi Wemaswati



# NOMVUYO HLOPHE ON TAKING TOWN AND REGIONAL PLANNING TO THE NEXT PHASE

HAVING WITNESSED A GAP IN THE TOWN AND REGIONAL PLANNING SPACE, FOREVER SMILING AND LAUGHING NOMVUYO HLOPHE IS A YOUNG SWATI WOMAN WHO IS NOT EASILY FAZED BY CHALLENGES. SHE SET OUT TO START HER OWN BUSINESS AFTER AMASSING YEARS' EXPERIENCE IN THE TRADE. IN AN INTERVIEW WITH ESWATINI PROPERTY REVIEW THE CONFIDENT ENTREPRENEUR LAY BARE HER DREAMS AND ASPIRATIONS FOR THE PROPERTY PLANNING CONSULTANCY COMPANY SHE CO-FOUNDED.

Interview and Story by Ntokozo Nkambule | Photos courtesy of VIP Property Planning Consultants





**Who is Nomvuyo Hlophe, tell us about your educational background, your qualifications, companies you have worked for and what excites you?**

I did my undergraduate degree at the University of Pretoria known as Tuks where I studied Town and Regional Planning as well as my Honours Degree in the same field. After completing in the year 2009, I found a job, at the Ministry of Housing and Urban Development where I worked as an Assistant Physical Planning Officer. I worked at the Ministry for three years before joining the Matsapha Municipality at the end of 2012, where I spent the next three years. While employed, I got an opportunity to go to Japan and do a short Programme on Highway and Trunk Road Management and Design. In 2016, I enrolled for an MBA in South Africa, which I completed and graduated in 2018. I am now planning to start my Master's Degree in Urban Studies at the University of Witwatersrand (Wits), which I am so excited about. In terms of what excites me, I can boldly say that business and innovation, providing solutions gets my blood running.

**So you have actually fused your practical career expertise with business?**

As much as I love my profession, which is Town and Regional Planning I am fascinated by the world of business and always have been. This is because both my parents have always been business people. The ultimate goal is to have multiple streams of income, not just from property but also the financial services sector, which I am strongly passionate about. For instance, we are currently exploring the integration of Urban Planning and Geographic Information Systems (GIS) into a complete Geo Spatial platform integrating many digital technologies which will enable all stakeholders the ability to interact across multiple spheres. What gives us confidence is that we have partnered with a South African company currently rolling out the system in that country and other different countries.

**You founded a company VIP Property Planning Consultants in 2016, tell us about your company and why you started it?**

Having worked for years in the Town and Regional Planning space, I realized that most of the services utilized locally were being outsourced to South African companies, yet the skills and expertise was available in the country. We linked up with a well-established Town and Regional Planning Firm in South Africa that has done extensive work in the southern region including the Kingdom of Eswatini as a means of creating professional synergies where they would play a mentor role. Fortunately for us they agreed to be our mentors as we navigated our way through the business space. The advantage of linking up with them was that not only did they have immense experience but were familiar with the local market.

VIP Property Planning Consultants was founded in 2016 and was based in Matsapha. The company is essentially a property company that offers Town and Regional Planning, Geographic Information Services (GIS) and Property Management and Sales as well. The ultimate goal is to be a one Stop Shop Property Company, in the property space.

**“HAVING WORKED FOR YEARS IN THE TOWN AND REGIONAL PLANNING SPACE, I ACTUALLY REALIZED THAT MOST OF THE SERVICES UTILIZED LOCALLY WERE BEING OUTSOURCED FROM SOUTH AFRICAN COMPANIES, YET THE SKILLS AND EXPERTISE WAS READILY AVAILABLE IN THE COUNTRY.”**

**Tell us about the aspect of real estate which you introduced late in the company and, don't you think this dilutes your focus?**

As previously mentioned the vision of the Company aims to be a one stop property development service center and as such I don't think it dilutes our focus because all these components link with each other, one way or the other. What we really offer in real estate is property management and sales. We introduced this division because a number of previous clients and new ones were asking us to manage their properties, residential and commercial. This is when we decided to get a professional and experienced person in that area to look at that side of the business.

**Wasn't starting a company daunting for you?**

It was, but fortunately our very first project was quite significant, which meant we started on the right footing. We got a contract to formalize Mhlambanyatsi Village, so we created the layout for the entire village which was more than seven hundred hectares. That was a major vote of confidence for us as we collaborated with strong industry players which is essential for market growth for any start-up company. Most importantly, going forward, our strategy was to collaborate with seasoned professionals in the property development field, which could assist in opening a number of doors for us.

**You operate in a male dominated field, how has it been?**

Hahaha....good question. The reception from people and males in the industry has actually been good, I have barely come across resistance. I am very comfortable working in the space.

**How has the journey been for you as an entrepreneur for the past four years?**

It has been a sharp learning curve because

you have to manage a number of variables such as cash flow, key stakeholders', and other components that ensure business growth. This is very challenging but I have been learning. As with any start-up one of the biggest challenges is always to grow market share revenue growth. We are experiencing the common economic factors that are challenging towards start-up companies such as ours, as projects are few and far in-between.

**Tell us about the state of Town and Regional Planning and GIS in the country?**

It's actually a niche market with only a few registered, there aren't a number of companies in this space, however they do exist. I am however, not certain if all companies in the space are professionally registered and accredited. In South Africa for instance, you cannot practice as a private serviced provider in urban planning if you are not professionally registered with a body that holds you to a high standard in terms of quality of services provided. Our team is professionally registered both in Eswatini and South Africa. It is important for any company to be accountable for the quality of work produced.

There are jobs that I have actually done in South Africa, but I have done them in my personal capacity not as VIP Property Planning Consultants. Also contributing to the challenges in the Town Planning field is that we do lose projects to other disciplines due to the overlapping nature of our business. This is why it is pivotal that we form a Town Planning Association, which I am part of and I am glad to say that the ground work is well underway. The biggest challenge is that our field is not regulated locally, but forming an association would alleviate most of the challenges faced by the profession locally.

**Does this affect the work, if it's not being done by the right professional?**

I'm not really sure, but more than once we

have been requested by clients to evaluate work carried out by who belong to other disciplines and we have found errors. The gap is bound to be there.

**How big is the market locally?**

The local market is growing, not as fast as we would love but it is definitely growing. People are starting to appreciate Town Planning and GIS services, this is mostly spread through the quality of work we produce.

**Who is your target market?**

We target both the public and private sector. We currently have GIS projects for two of the biggest Municipalities in the country. We also have successfully completed works such as commercial/precinct designs, housing schemes, township establishments and sectional title schemes for large corporates varying in the different industries. Furthermore we have prepared a variety of land use queries for individuals in general who wish to submit rezoning application, special consent application, variance applications or even township establishment application in all the different jurisdictions of the Kingdom. There are instances where groups of people buy farms/properties jointly but later face challenges when they need individual Title Deeds, this is where we come in and assist with the Human Settlements Authority (HSA).

**Which towns do you mostly carry out your work?**

We do projects in all the towns of Eswatini, these are towns recognized by the Urban Government department under the Ministry of Housing and Urban Development. This could be residential or commercial work, but I must state that the residential component is the focus of many of our individual clients; whereas the corporates use our expertise mainly for new commercial nodes they wish to develop, or any new rail or road developments. We are currently working on a number of Town Planning Schemes which we have joint ventured with the South African partner mentioned above.

**What does one have to study in order to enter this field and what personality traits are required?**

They have to work really hard, extremely hard. They can study Town and regional Planning under the faculty of Built Environment. Those interested should also get good grades in Mathematics and Physical Sciences. A passion for Geography is a huge advantage. You can study it in most Universities in South Africa such as the University of Pretoria, University of Cape Town and Witwatersrand, amongst others. Patience, Confidence, and Experience is critical.

**What is the future of VIP Property Planning Consultants?**

We are taking it one step at a time. We are a start-up company looking for good repute and market share growth in the services we offer to our clients. We want to expand the company outside our borders and ultimately tap into resources beyond the country and grow.



**"WE TARGET BOTH THE PUBLIC AND PRIVATE SECTOR. WE CURRENTLY HAVE GIS PROJECTS FOR TWO OF THE BIGGEST MUNICIPALITIES IN THE COUNTRY"**



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- ◆ Living room
- ◆ Open Plan kitchen

**Total Floor Area**  
52.828m<sup>2</sup>

### TYPE 1B



E472 440.00

#### House Specifications

- ◆ 1 Bedroom
- ◆ 1 Bathroom
- ◆ Living room
- ◆ Open Plan kitchen

**Total Floor Area**  
62.632m<sup>2</sup>

### TYPE 2B



E780 520.00

#### House Specifications

- ◆ 2 Bedrooms
- ◆ Lounge
- ◆ 1 Bathroom
- ◆ Open - plan Kitchen
- ◆ Dining Area
- ◆ Single garage

**Total Floor Area**  
108.309m<sup>2</sup>

### TYPE 3B

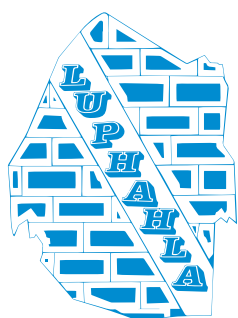


E980 762.00

#### House Specifications

- ◆ 3 Bedrooms
- ◆ Dining Area
- ◆ 2 Bathrooms
- ◆ Open-plan Kitchen
- ◆ Lounge
- ◆ Scullery

**Total Floor Area**  
137.998m<sup>2</sup>



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# SHAPING THE BUILT ENVIRONMENT SECTOR IN ESWATINI

In April 2019, CAD Pro, a division of Volmink Group was selected as the Eswatini Winner for the Women In Africa Summit 2019 held in June 2019, Marrakech, Morocco. CAD Pro is a social enterprise working in the Architecture, Engineering and Construction industry, founded by Karmen Volmink in 2015.

Article by **Sibusiso Dlamini** | Photography courtesy of **Volmink Group**

**L**ocal Architecture Firm, Volmink Group through one of its divisions; Computer Aided Design (CAD) has garnered much needed experience and exposure through a recent summit they attended in Marrakech, Morocco known as The Women in Africa Summit. Computer Aided Design is the use of computers to aid in the creation, modification, analysis, or optimization of a Virtual Building Model. CAD software is used to increase the productivity of the designer, improve the quality of design, and improve communications through 3 dimensional documentation with all stakeholders of the project.

The Women in Africa Summit is an initiative that strives to support the new generation of leading, high potential African women and to guarantee their impact in the service of an Africa anchored in its era, innovative and inclusive. Volmink Group founder and CAD Pro Eswatini Training Centre Facilitator Karmen Volmink states that the trip to Morocco enabled them to promote CAD Pro Eswatini in the Technology and Information sector as a response to bridge the skills gap for professionals and aspiring ones in the Built Environment Sector. "It was incredible! A most notable remembrance was a UK Financial Times Journalist walking through our VR Building Experience, and an Architect from Northern Africa getting involved in discussions to improve workflow and co-ordination with other AEC industry professionals using the Building Information Modelling (BIM) method, and empowering their teams through training. It was a dynamic, fast paced week" she noted. The Women in Africa 54, Class of 2019 were

offered a full scholarship for MBA degree in their partner universities under the Honoris Education system.

The company is no stranger to success as in December 2017, CAD Pro was awarded Kickstart Entrepreneur 2017 Winner by Eswatini Beverages for the CAD Pro Training Center. CAD Pro is energized and highly motivated to grow and develop its services to impact the professionals within the Development Industry.

However, it has not all been smooth sailing for Karmen since starting the company. "It's tough. No start-up business is ever easy. Bootstrapping is both a blessing and a curse. Three years down the line, we've reached a significant milestone. We've

grown our team from a one-man-band to five intelligent and dedicated individuals. We have experienced an increase in revenue and we continue to expand our market share in Eswatini, and the Southern African Development Community (SADC)" the energetic entrepreneur notes. Karmen says partnerships are critical when growing your enterprise, in 2015 Volmink Group obtained the opportunity to partner with GRAPHISOFT SA with the objective of facilitating support for the ARCHICAD Clients in Eswatini. GRAPHISOFT ARCHICAD is part of a global company The Nemetschek Group that designs virtual building solutions for the Global AEC Industry. These solution range from ARCHICAD (Architects) TEKLA (Engineers) Solibri (Co-ordination) Maxon (Digital Presentations), Navaris, All Plan,



Volmink Group founder - **Karmen Volmink**



Karmen Volmink at the Women in Africa Annual Summit in Marrakech, Morocco



Karmen Volmink posing with some of the delegate



The Women In Africa Annual Summit 2019 Delegates

Precast Software Engineering and Vector Works among others.

She encourages everyone to go out there and apply for opportunities. "Network and be hungry to grow. The Women in Africa Summit is just one of the many incredible opportunities out there to help African Women Entrepreneurs. As an entrepreneur the goal may start as self-sustenance, but when you broaden your perspective, you will inevitably shift and see an opportunity for larger impact, and develop a bigger vision" she posits.

**BUILDING INFORMATION MODELLING ESSENTIAL FOR BOOMING DEVELOPMENT IN ESWATINI**

Karmen says CAD Pro Eswatini's vision is to bridge the skills gap in Building Information Modelling (BIM) Workflow and Collaboration, by training 3D Virtual Building Modeling, to up skill and empower the future generations in the development of Eswatini and Africa. BIM is the future of Construction. BIM is a process of working, managing information, and sharing it in a team environment, enabling everyone to understand a building through the use of a digital

(virtual) model. The digital model holds all the information needed to design, construct and maintain that building. BIM software is used globally by individuals, businesses and government agencies, to plan, design, construct, operate and maintain diverse physical infrastructure, such as buildings, roads, railways, bridges and ports. The dig-

ital model is quantifiable, can be shared on various BIM compatible software to increase collaboration.

**The International Organization for Standardization (ISO) has published the first global Building Information Modeling (BIM) standards. ... ISO 19650**

She says the rate of development in the country requires BIM. "Development is booming as Eswatini is making huge efforts to improve the current infrastructure through development of the built environment. Since 2015 we have engaged in training professionals, teams and scholars in 3D modeling and Computer Aided Design of Virtual Buildings. Our goal is to train future generations in 3D Virtual Building Modeling, to up skill and empower them in the development of Eswatini and Africa.

**For more info on CAD Pro, Email: [info@volminkgroup.co.sz](mailto:info@volminkgroup.co.sz) OR [cadpro@volminkgroup.co.sz](mailto:cadpro@volminkgroup.co.sz)**



**In April 2019, CAD Pro was selected as the Eswatini Winner for Women In Africa Summit 2019 which would be held in Marrakech, Morocco.**



# Out & About

## at Sibebe Resort...



Located in the outskirts of Mbabane (Pinevalley), Sibebe Resort is the ideal place for all your needs and wants. From offering accommodation, conferencing facilities, a swimming pool, restaurant, hiking and quad biking; this is the place to be.

Article by **Sibebe Resort** | Photography courtesy of **Sibebe Resort**

**S**ibebe Resort is said to be the best Swazi owned holiday destination lying adjacent to one of Southern Africa's most impressive geological features, the majestic Sibebe Rock! This immense three-billion-year-old volcanic slab rises to a height of 1,488m and covers some 16,500ha and is the world's largest granite dome.

Part of the Drakensberg Escarpment the ecosystem hosts a wide variety of habitats and also supports a diversity of endemic and endangered flora and fauna, the endangered blue swallow being one of these. The castle kopjes, tors, boulders and gleaming slopes of exfoliating granite will take your breath away. Trails radiate in all directions, leading to caves, waterfalls and hidden pockets of indigenous forest making this destination top of your bucket list!

Our tranquil Resort provides the perfect get-away from city life of polluted air and noise and provides you with inner peace and a soul healing experience.

### Accommodation

We have a wide range of accommodation facilities to suite your needs

### Chalets

We have spacious thatched Chalets and our rooms have an African touch and a 5 star feel! They are designed to keep you warm in winter and cool in summer. We have rooms suitable for individuals, couples as well as families.

### Tent, Caravan Camping and Backpackers (Under construction)

We have amazing camping sites where our



visitors can pitch up their tents or hire them from the Resort. The sites are also suitable for caravan camping where groups or families can come and enjoy the star gazing, moon watching, sunrise and sunset viewing! This facility will be up and running by the summer of 2019.

### Conferencing

The Sibebe Resort Conference Room can accommodate up to 200 delegates and is designed to meet all your conference needs. It is the perfect venue for meetings, team building, seminars, training and workshops. A private function/dining area is made available to conference groups.

### Restaurant

Sibebe Resort offers an a la Carte menu (buffets on arrangement) with tasty breakfasts, light meals, pizza, sea foods, umg-cwembe and hearty dinners. An assortment of desserts is also available. Open daily from 07:30 until 22:00, a meal at Sibebe Resort restaurant is highly recommended.

### VIP Lounge

For smaller groups (20 – 60) that want privacy our exclusive, VIP area will provide such an environment overlooking our pool

area. We have couches set up on the deck outside if you wish to be outdoors and enjoy the cool breeze. Sibebe Resort Pool bar

### Swimming pool

Enjoy our outdoor swimming pool which is located close to our conference center. To ensure that our guests continue to enjoy our pool despite cool climate that prevails at the resort, we have a heating system.

### Activities

- SWIMMING
- HIKING
- QUAD BIKING
- ROCK CLIMBING

### Contacts for Bookings

**Phone:** (+268) 3402 0406

**Mobile:** (+268) 7602 9903

**Email:** [reservations@sibeberesort.com](mailto:reservations@sibeberesort.com)  
[info@sibeberesort.com](mailto:info@sibeberesort.com)

**Web:** [www.sibeberesort.com](http://www.sibeberesort.com)

# INDUSTRY PROFILE

## NOMVUYO HLOPHE

VIP PROPERTY PLANNING  
CONSULTANTS

### WHO ARE YOU AND WHAT DO YOU DO?

My name is Nomvuyo Hlophe, a Professionally Registered Town and Regional Planner. I am also the founder of a company called VIP Property Planning Consultants Pty Ltd, which offers Town and Regional Planning, Geographic Information systems (GIS) and Property Management Services to the public and private sector.

### WHAT DID YOU STUDY AND WHERE?

I am an MBA holder with an Honors Degree in Town and Regional Planning from the University of Pretoria (Tuks). The program is still not available in local tertiary institutions but, is available in most South African Universities such as Witwatersrand (WITS), University of Cape Town, (UCT), University of Johannesburg and others.

### WHICH SUBJECTS SHOULD ONE BE GOOD AT FOR THIS FIELD?

Mathematics, Physical Sciences and a love for Geography goes a long way.

### WHAT TRAITS SHOULD ONE POSSESS TO BE A TOWN AND REGIONAL PLANNER?

Resilience, should be strong mentally and physically, because we mostly work outdoors and the WILL to never give up.

### WHAT IS THE ONE QUALITY REQUIRED TO BE AN ENTREPRENEUR?

Confidence. This is so critical because as an entrepreneur you are always selling and convincing potential clients.

### WHAT INSPIRES YOU?

Business and Innovation. I'm fascinated by the idea of solving everyday problems while offering solutions at the same time.

### WHERE WILL YOU BE IN THE NEXT FIVE YEARS?

I will have obtained my Master's Degree in Urban Studies from the University of Witwatersrand and will also have expanded VIP Property Planning Consultants beyond our borders.





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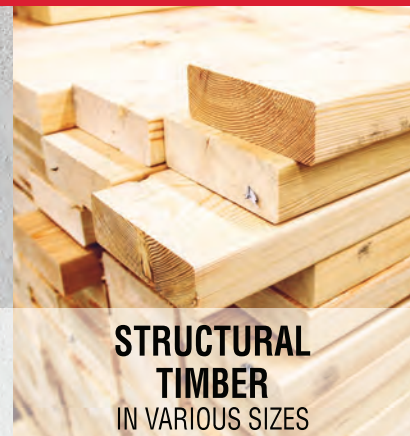
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