



# ESWATINI PROPERTY REVIEW

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VOL 1 | ISSUE 2 | JUL - SEPT 2018

## Phumelele V. Motsa

Property Entrepreneur & Philanthropist

## Regulation Of Real Estate Agents

The Legal Perspective



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Eswatini Property Review  
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## SPECIAL REPORT

The Launch of Sectional Title In Eswatini

# DRIVING SOCIO-ECONOMIC GROWTH THROUGH PROPERTY INVESTMENT

We Speak To SNPF GM Finance & Business Development Langalakhe Dlamini

Construction: Siphofaneni Bride Wins Award

LIFESTYLE LIVING: Tee & Jay Investments



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ALTERNATIVE INVESTMENT PROPERTY

# Available Investment Opportunities

## Granite House: Liverpool, England



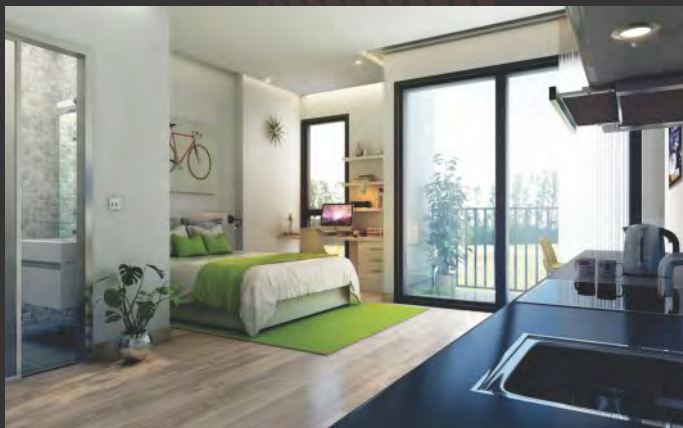
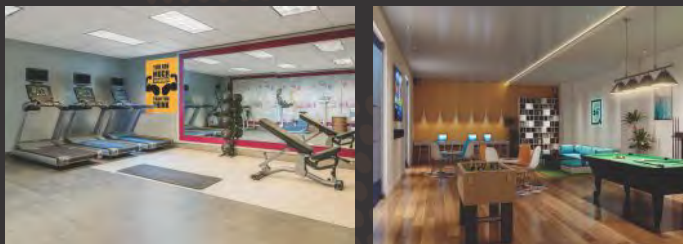
### Why invest in Granite House?

Granite House will comprise 39 self-contained units with en-suite bathrooms and integrated kitchens. A range of communal facilities will also be readily available for tenants, such as a communal gymnasium, break out areas with TVs and recreational areas with comfortable furniture. The studios will also be furnished to the highest specification.

### Key Investment Highlights

Invest from £1,106,596.48 • 7.9% net assured for 3 years • 5% Interest on deposited funds • Renovation of Grade II listed building  
Desirable L1 postcode • Estimated completion date: Q3 2018

## #47: Leicester, England



### Why invest in #47 Leicester?

Ideally located in the heart of Leicester City Centre, it will provide luxurious "47 Student flats", offering a mix of Studios, 1, 2 and 3-bedroom flats. #47 is also conveniently located just 700m from De Montfort University and will offer superior communal facilities for tenants, including Games Room, laundry, roof terraces, bicycle storage and much more.

### Key Investment Highlights

Developer Assured Rental Return of 7% Net for 5 years • 3% interest paid on deposit (£5000.00) • 250-year leasehold  
Landmark project in the city of Leicester • Fully managed by reputable management company • Estimated completion date: Q4 2018

**INVESTMENT OPPORTUNITIES ALSO AVAILABLE IN  
PLYMOUTH, ENGLAND AND REPUBLIC SOUTH AFRICA**



# FROM THE EDITOR

*Sawubona (Greetings),  
and a very warm welcome  
to the second edition of  
Eswatini Property Review!*

Eswatini Property Review is a GPS compass towards finding your 'Property promised land' in all sectors of the market. I trust that you enjoyed the first issue and it gave you a glimpse of what the publication aims to achieve, and which is being a mouth- piece for the local property market.

To introduce ourselves to the reader who may have this edition for the first time and further refresh our readers who endeavor to ride the cascading wave of the property space: Eswatini Property Review is a quarterly publication aimed at not only real estate, but all sectors affiliated to property. So whether you are in banking, insurance, engineering, construction, architecture, infrastructure development, investment, property development, interior design, leisure and hospitality, own or aspire to own property or are an entrepreneur, then Eswatini Property Review is for you.

This edition carries a special report on Sectional Title, which is now in operation. I must say, it was great to witness during its

launch, the many numbers that are part of the property industry in the country. Our coverage encompasses everything you need to know about this new Act which is surely set to change the local property landscape forever. As the Swaziland National Housing Board (SNHB) CEO stated during the launch, this is a 'New Dawn' and we could not agree with him more. This Act will be beneficial to both aspiring residential and commercial property owners.

It would be remiss of us to talk about property and not mention the Swaziland National Provident Fund (SNPF). This is why our cover story features SNPF, the pioneers of property in the country. From a distance, you can only think they are in it for the returns...well of course...but most importantly it's for the social good of the country. The institution's GM Finance & Business Development, Mr Langalakhle Dlamini, unpacks this and more.

*Ufundze Kahle (Enjoy Your Read)*

*Ntokozo Nkambule*

Editor: Eswatini Property Review

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**ESWATINI PROPERTY REVIEW**

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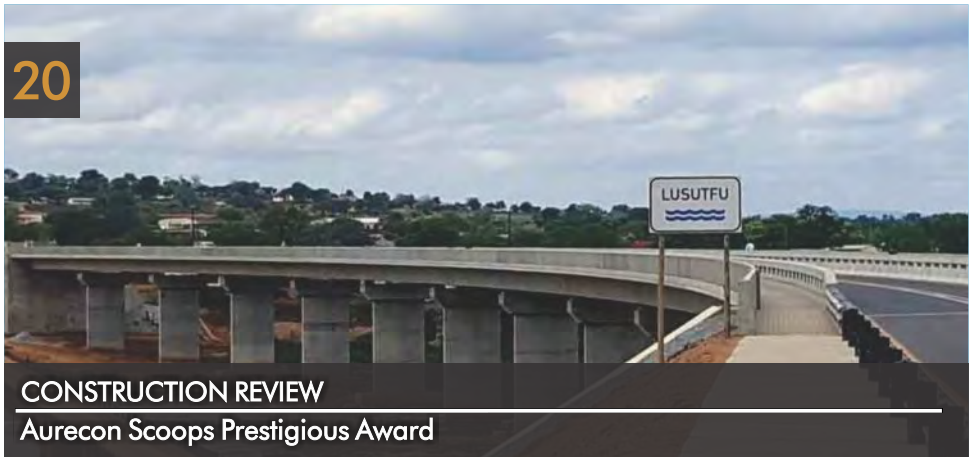


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**CENTRAL BANK  
OF ESWATINI**  
Umntsholi Wemaswati

## Decrease In Prime Lending Rate Leads To More Home Loans Taken By Emaswati

### Central Bank of Eswatini

**DATA RELEASED BY THE BANK REVEALS THAT CREDIT EXTENDED TO THE HOUSING SECTOR CONTRIBUTES THE LARGEST SHARE OF TOTAL HOUSEHOLD CREDIT FOLLOWED BY LOANS EXTENDED FOR OTHER UNSECURED LOANS SUCH AS EDUCATION AND PERSONAL.**

A paper compiled by the Central Bank of Swaziland, entitled; The Relationship between Household Debt and Economic Growth in Swaziland has uncovered that a decline in prime lending rates has led to more people taking loans for housing and building purposes. The paper also states that household credit has a long run negative impact on economic growth in the country.

The paper which was compiled by the bank's economic analysts, Ntobeko Dlamini and Zana Mabuza, used a quarterly time series data over the period of 2006 to 2015. Total household debt in Eswatini comprises of three components; which include, credit extended to the housing sector, motor vehicles, and other unsecured loans. Data released by the bank reveals that credit extended to the housing sector contributes the largest share

of total household credit followed by loans extended for other unsecured loans such as education and personal loans.

Furthermore, the paper unearthed that a one per cent increase in building plans translates into 0.23% in household debt. This means that the desire for households to own urban residential properties is facilitated through the acquisition of mortgage which translates into an increase in household debt. "A one per cent increase in the consumer price index (CPI), and building plans approved in the immediate short run is likely to lead to household debt increasing" says the bank.

The Central Bank notes that the major attributing factors towards the increase in household credit include a decline in prime lending rates from a high of 9 per cent in 2006, to a low of 5.8 per cent in 2015

combined with the competitive credit products aggressively offered by commercial banks to the household sector. The paper does however, indicate that the Central Bank is aware of this problem. "The 2007/2008 recession saw Central Bank of Swaziland adopting restrictive monetary policies to discourage household liquidity" notes the Bank. The authors recommend that the likely solution to this problem would be government intervention and close monitoring of the household credit market and the control of excessive households exposure to credit.

*Report By: Ntokozo Nkambule  
Photo Cred: www.smartbrokers.co.nz*

## EFFECTS OF VAT ON THE PROPERTY AND REAL ESTATE INDUSTRY



**VAT (Value Added Tax) is a tax instrument on consumption of final goods and services used by countries all over the world to increase the total amount of money collected by government. With the current implementation of the 15% hike on VAT in the Kingdom of Eswatini, it shapes a new trajectory for the economic climate of the country. Speaking of the Property industry which generates billions annually in the country, the question is what are the possible changes that are likely to take place as result of the hike in VAT?**

According to Swaziland Economic Policy Analysis And Research Centre (SEPARC) in their analysis of the 15% hike on electricity they report: If government

# SNHB INVESTS £700 MILLION IN INSTITUTIONAL HOUSING

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# DEEDS REGISTRY OFFICE OF ESWATINI

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

WELCOME TO THE INAUGURAL COLUMN FROM THE DEEDS REGISTRY OF ESWATINI. THIS OPPORTUNITY EXCITES US A GREAT DEAL FOR WE RECOGNIZE IT TO BE A PLATFORM TO SHARE RELEVANT AND TOPICAL INFORMATION RELATING TO OUR WORK WITH EMASWATI. TODAY, WE WILL BE GENERALLY INTRODUCING THE OFFICE.

## THE DEEDS OFFICE

This is a government department established in terms of Section 3 of the Deeds Registry Act No. 37/1968. We are under the Ministry of Resources and Energy. The office has a staff compliment of twenty-five (25) people with the Registrar of Deeds at the apex. Seventeen (17) of the 25 are core to the examination, execution and registration of Deeds. We are going to try and increase the number especially in the face of an anticipated increased workload consequent to the imminent implementation of Sectional titles after the Act of 2018 by the Minister of Housing and Urban Development. The office was re-established in the country on the 25th June 1973. Hitherto deeds registration for the country was done in Pretoria, South Africa. This did not serve the country's property and business needs as records were returned both physically and administratively to it. Be rest assured one and every liSwati, all the original copies of land registers, deeds, bonds and other related documents were returned in a coherent, verifiable and legible manner. We are physically found in the second ground floor Audit building. This location is just below the government hospital, immediately adjacent to the Ministry of Education Building. Our telephone numbers are 24041813/15 and 24041633. We are found on [www.gov.sz](http://www.gov.sz), once there, go to Ministries and click Ministry of Natural Resources and Energy and thereat click Deeds under departments. The Registrar of Deeds can be emailed at [gcweta@yahoo.com](mailto:gcweta@yahoo.com) on any deeds business concerns/questions and feedback.

## WHAT DOES THE OFFICE DO?

The mandate of the office is set out in

Sections 5 of the Act. Our main functions include taking charge and preserving all records of the Deeds Registry. This is important as deeds and documents registered under certain circumstances are crucial to the functioning of the country. Examined documents include mortgages, amongst other things, mortgages and notarial bonds, grants, cessions,

The public in terms of Section 8 has the right to inspect and be supplied with a copy of any document registered in the Deeds Registry Office primarily registers transactions that alienate, limit or create an interest in land (a thing) and is however, do also register personal rights that are inextricably linked to land such as the personal right to allow a person to use, occupy or extract fruit/profit from your land.

## DOCUMENTS WE REGISTER

The most comprehensive real right a person can have over a thing is the right to ownership. It is, however, not absolute as government power can limit it. For instance, legislation can allow power cables, a public road or even a forced sale if it is in the public interest to occur over land you own. Legal documents we examine and register or otherwise deal with include:

- 1. Deeds of Transfer, Deeds of Donation

- Transfer, Deeds of Exchange Transfer, Deeds of Partition Transfers and Crown Grants;
- 2. Certificates of Registered Title and Certificates of Consolidation;
- 3. Different types of mortgage and notarial bonds;
- 4. Long leases, subleases, servitudes and powers of attorney.

Confused by these terms? Do not despair and read on. We will dedicate an entire article to explain the meaning of these documents and how to register them.

## HOW LONG DOES IT TAKE TO REGISTER

The truth of the matter is that once a document is lodged with our offices and it is accepted for registration, it takes even less than 3 days of lodgment and your simple sale Deed of Transfer, within 7 days of lodgment. Delivery of the physical document happens soon thereafter. We have noted from experience that sometimes deeds and documents lodged at the Deeds Registry are returned to the conveyancer or conveyancers. Other times, those lodged but found to have certain deficiencies are returned back to the conveyancer to remedy. If, however, any member of the public is in doubt as to the status of their transaction, feel free to enquire from the public office, your office, the Deeds registry. This is until such time we deploy an electronic system that will not only allow you to track your transaction digitally but will allow your conveyancer to lodge and conclude a transaction online, as much as possible if not completely.

Photo Cred: [www.jufa.co.za](http://www.jufa.co.za)

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# THE REGULATORY ROLE OF THE CONSTRUCTION INDUSTRY COUNCIL

## LEGISLATIVE FRAMEWORK

The Government of the Kingdom of Swaziland enacted the Construction Industry Act No 14 of 2013 that provides for the establishment of the Construction Industry Council and outlines its functions. The Council is now operational and implementation of the provisions of the legislation is underway. All companies and persons involved in construction are required by law among other things, to be registered with the Council.

## VISION

"To be the most competitive construction industry regulator in the region".

## MISSION

To regulate, develop and promote the construction industry for the benefit of all stakeholders through transformation for sustainable growth, monitoring industry performance, research and empowerment, thus improving the socio-economic status of the country.

## OBJECTIVES

- Promote the construction industry in meeting national construction demand;
- Provide strategic leadership to construction industry stakeholders to stimulate sustainable growth, reform and improvement of the construction sector;
- Promote best practice through the development and implementation of appropriate programmes and measures aimed at best practice and improved performance of public and private sector clients, contractors and other participants in the construction delivery process;
- Promote uniform application of policy with regard to the construction industry throughout all spheres of the industry including Government, parastatals and the private sector;
- Promote, establish or endorse uniform and ethical standards that regulates the actions, practices and procedures of parties engaged in construction contracts;

- Promote sustainable growth of the construction industry and the participation of the emerging enterprises;
- Promotes appropriate research on any matter related to the construction industry and its development;
- Implement policy on construction industry development;
- Facilitate the attachment on internship bases of persons who have

completed training in construction or activities related to construction:

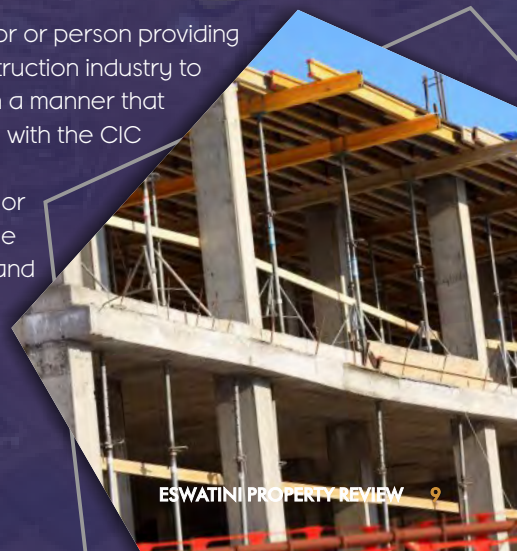
- Advise the Minister on policy and programmes which impact on construction industry growth and development and
- Promotes any other Construction Industry related objective

## FUNCTIONS OF THE COUNCIL

- Promote and develop the construction industry in Swaziland, give priority to Swazi Contractors.
- Facilitate for Swazi Contractors to have access to resources for the development of their operations.
- Assess the performance of contractors in the execution of contracts and thus provide a performance record for contractors.
- Regulate the behaviour and promote minimum standards and best practice for contractors.
- Provide data and the size and distribution of contractors operating within the industry.
- Promote research, development and the use of competitive local materials and appropriate construction material.
- Set and promote health and safety standards in the construction industry.
- Prescribe the categories and grades for the registration of persons engaged in the construction industry.
- Monitor and evaluate, from time to time, the capacity and progress of persons engaged in the construction industry.
- Regulate activities in the construction industry through the appropriate institutions, Boards and other authorities, as the case may be.
- To keep and maintain a register for each category of persons engaged in the construction industry.
- Recommend to the Minister, the conditions under which a foreign firm or foreign company may be registered and permitted to operate in Swaziland.
- Exercise disciplinary control for wrongful conduct of any person engaged in the construction industry and practicing in Swaziland.
- Establish structures for dispute and conflict resolution.

## POWERS OF THE CIC

- Direct any contractor or person providing services in the construction industry to deliver its services in a manner that ensures compliance with the CIC Act;
- Require any person or contractor to provide necessary records and information that will enable the Council to monitor the performance of the contractor.



## INDUSTRY NEWS

- Require any person or contractor to provide necessary records and information that will enable the Council to monitor the performance of the contractor.
- Consider any matter affecting the construction industry and make necessary recommendations to the Minister.
- Obtain information related to the industry from any person engaged in the construction industry in Swaziland.
- Obtain and collate information concerning any existing or proposed projects and where necessary, advise persons engaged in the construction industry on the project.
- To work together with the bodies in Swaziland and elsewhere on matters affecting the construction industry.

### PROVISIONS OF THE CIC ACT NO.14 OF 2013.

- A contractor shall not undertake, carry out or complete any construction works for either public or private sector contracts unless the contractor is registered with Council and holds a valid certificate issued by the Council and a person who contravenes this commits an offence section - 38 (1) and 38 (2)
- A person shall not award a contract for any construction works of any value to another person unless that other person is registered under the Act and a person who contravenes commits an offence - section 39(1) and 39 (2)
- A person shall not award a contract for any construction works to a foreign company or foreign firm unless the foreign company undertakes the construction works in partnership or jointly with a Swazi company, and a person who contravenes this section commits an offence - section 41(1) and 41(2).
- A contractor registered under the Act shall not undertake construction work in a category in respect of which that person is not registered for (section 28).
- The Council shall establish, keep and maintain a national register of contractors who are registered with the Council (section 29).

### REGISTRATION

- The CIC registers contractors, keeps and publishes contractors' grades and categorises according to financial and works capability. It is mandatory for public sector clients to consult the Register of Contractors and further demand the Certificate of Registration when considering construction works tenders. The CIC register of contractors facilitates public sector procurement and provides a platform for contractor development.
- The CIC registers all institutions that have a construction component within their functions.
- The CIC registers all public projects and all private projects of all values. 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. The projects are then assessed for levy which determines if a project is eligible to pay construction levy or not.

### REGULATED WORK DISCIPLINES

- General Building works;
- General Civil works;
- General Electrical works;
- General Mechanical works;
- Specialist works: (Building Specialists, Civil Specialists, Electrical Specialists and mechanical Specialists.
- Individual artisan works;
- Manufacturers and Suppliers
- Consultancy practices in the construction industry that include but not limited to:
  - Civil/Structural Engineering;
  - Architecture;
  - Quantity Surveying;
  - Electrical Engineering;
  - Mechanical Engineering; and
  - Allied Professionals (i.e. Project Managers, Interior Designers, Environmentalists, Property Valuers, and Town Planners).

#### FOR MORE INFORMATION PLEASE CONTACT

Construction Industry Council | RHUS OFFICE PARK | Carl Grant Street

P.O. Box 5020 | Mbabane | Swaziland

T: +268 404 9848/ 8481/ 1497 | F: +268 404 8527 | E: info@cic.co.sz | W: www.cic.co.sz

# HOW TO SPOT A BARGAIN PROPERTY

How do you know if a property is a bargain? There are some of the criteria that buyers can use to find a cheap property.

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# NEDBANK RURAL HOME LOAN

PHOTO: [www.travelground.com](http://www.travelground.com)

**HAVING A HOME IS A LIFETIME INVESTMENT AND SHOULD REMAIN A PRIORITY, ESPECIALLY IF YOU ARE RENTING RESIDENTIAL PREMISES. NEDBANK SWAZILAND WILL ENSURE THAT YOU BUILD YOUR HOME EVEN IN THE RURAL AREAS (ON SWAZI NATION LAND) THROUGH ITS RURAL HOME LOAN OFFERING**

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Your Nedbank Rural Home Loan offers the finance you need to build your Home in the rural areas. Over and above building, you can even use it to renovate and or finish your already existing home in the rural areas.

Our loan terms are negotiable for up to 10 years, and the interest rate you pay is market-related and always competitive. As a general rule, your monthly repayment may not exceed 35% of your gross monthly cash income, with joint income considered where appropriate. The bank will finance you not more than 60% of your accumulated withdrawal pension.

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- Renovations of an already existing house
- Finishing off an already existing house

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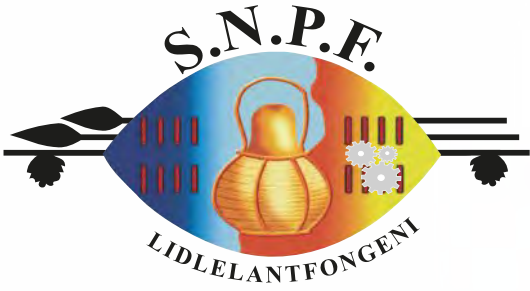
- Valid Swazi identity document
- Current pay advice/pay slip
- Confirmation of employment
- Letter from Chief (confirming land)
- Guarantee letter from Treasury (if you are a civil servant)
- Quotations – Cost of Building
- Pension statement

\*The Nedbank Rural Home Loan only applies to employees of companies or organisations that have the Rural Home Loan Scheme with the bank, including government.

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# S.N.P.F. PAST, PRESENT & FUTURE

**DRIVING THE KINGDOM'S SOCIO-ECONOMIC  
GROWTH THROUGH PROPERTY INVESTMENT**



***“...SNPF was established as a retirement savings scheme, but as we grew we added the line to say we want to contribute to the socio-economic development of the country.”***

**You can't mention property in the Kingdom of Eswatini without the inclusion of the Swaziland National Provident Fund. For a state owned enterprise to invest 20% into property as part of their portfolio reveals their commitment into this market. To qualify their pioneering rising status in property investment, they have a 9% return annually in that space. To unpack for us what SNPF has been doing and plans to do going forward in the Property industry, we had an interview with the Fund's General Manager Finance and Business Development Mr Langalakhe Dlamini.**

**Q:** The Swaziland National Provident Fund (SNPF) was established in 1974, as a retirement savings scheme. The Fund however is largely associated with property investments in the country, could you unpack that for us?

Yes, it is true that SNPF was established as a retirement savings scheme, but as we grew we added the line to say we want to contribute to the socio-economic development of the country. This is what actually pushed us to participate in property. So what

property gives us are two critical things, that being, a good return and the contribution that we make to the nation at large.

**Q:** And by contribution to the nation you mean...

This contribution comes in the form of providing housing to residents in the country at large. Historically, there was a time when there was a shortage of housing for Eswatini, this is when we decided to enter the fray. The houses at Moneni in Manzini City, which are about sixty units are a perfect example of how, and why we entered the property space. There was also a growth in Matsapha Industrial site where companies were bringing in expatriates and no one at that moment provided accommodation. We then came in because we did not want investment to go elsewhere just because people could not find accommodation.

**Q:** So the investment into property by the Fund emanated from a need you identified?

Precisely. As we state in our vision that we want to contribute to the socio-economic development of the country, and that cannot happen if people in the country lack proper housing. So yes, we came in to address that need, but also not forgetting that we wanted to make a return on investment, which would benefit our members.

**Q: Nowadays, SNPF offers Institutional housing loans to entities such as the Swaziland National Housing Board and SBC Limited, what prompted this move?**

There are two major reasons we do that. The first one being the fact that we do not want to take business from retail banks, as much as we would also want to make a sizable return. And the second reason is that institutions come to us in need of finance after they have exhausted all other channels, this was the case with SNHB for instance.

**Q: There have been media reports that have stated that SNPF is revising its property investment strategy, how true is that?**

It is true, but to some extent, however, there are two reasons that have led to us taking that decision. The reason I say to some extent is because we have noted that when it comes to residential housing, there are a lot of Emaswati who have ventured into that space. As a result, as a Fund we then asked ourselves if it's fair that we should compete with individuals, and the answer was a resounding No. The other factor is our portfolio, we do not want to make the Fund a property fund. *On the size of our investment portfolio, only twenty per cent can go to property.*

**Q: Does this apply to commercial property as well, or are you focusing less only on residential property?**

We are still participating in commercial property, and are actually quite active. That is a space we believe has so much potential. But, I also need to qualify the residential property aspect, because it might cause confusion. We are in the process of developing Farm 319 in Madonsa, which is residential. Our approach is actually different in that project, because what we will do is develop infrastructure, build the houses and then sell them. That is a space which has not yet been tapped by individual property developers in the country. So, we will continue participating in residential property but only in terms of infrastructure development, as this is positive for the country.

**Q: The development in Madonsa is an interesting one in itself, could you tell us about the objective and vision behind. Is it for your members specifically, or there is a certain market you are targeting?**

That is an interesting one because you have actually highlighted members in your question. We have actually moved away from a member's mind-set, we now look at ourselves more nationally. This is however, not to the detriment of our

members, but the way we see our members is more collective. Our members are Emaswati and they have relatives in the country, which means they cannot disassociate themselves from what happens nationally. So to answer you, it will be open to everyone not just our members. Regarding our target market, we will cover all the markets, this is low income, middle income and the high end market. We will provide smaller plots which will target the lower-end market, plots in this group will range from E150 000. For the middle income group we are looking at prices ranging from E750 000 to around E1.5 million, with higher-end being above the E1.5 million bracket.

**Q: The houses at Madonsa will be free standing, where a person owns their own house compared to Sectional Title. How will the SNPF make a good return yet at the same time offering housing to the lower end market?**

Let me first commend government for passing the Sectional Title Property Act, because this will free the property market and lead to more people owning houses. In terms of making a good return yet making houses cheap, we have resolved that at the low end, we will build those houses in bulk, so we can also sell them in bulk.

**Q: In terms of Sectional Title Property in the country, what will be the Fund's strategy going forward?**

We already own quite a number of flats in the country, such as ProFund Flats in Mbabane. And yes, we will be players in that space and are considering selling some of our units, but nothing has been finalized as yet.

**Q: Following the mandate by the Retirement and Insurance Funds Act of 2005, that at least thirty per cent should be invested locally, SNPF has actually set the trend for local retirement funds, how has that journey panned out?**

Firstly, Eswatini is bringing us better returns than we would get elsewhere, but most importantly, what is crucial for us is developing the country. If you look at developed economies, you will note that they have built their countries using local funds

**“...we believe that we are the ones who should drive our economy, not necessarily foreign companies. ...as of June 30, 2018 we are sitting at 52 per cent, local investment..”**

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# SAVING ON YOUR HOME

INSURANCE PREMIUMS

Article Written by the Chief Executive Officer (CEO) of Phoenix of Swaziland Assurance Co. Ltd. **Abhijit Ghose**

Risks shouldn't break  
you down...



  
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Phoenix of Swaziland Assurance Company, Chief Executive Officer, Abhijit Ghose, points out measures that homeowners should take to ensure that they save on their home insurance premiums.

**M**ost people nowadays have their homes insured, which is something that has to be undoubtedly, commended. However, homeowners should be cognisant of the home insurance they choose and what they should really be insuring. This usually plays a significant role in the premium that homeowners end up paying to insurance companies. While the goal of home insurance is to make sure your property is protected, should we really be insuring everything that comes with the property? One of the most interesting misnomers that we note in home insurance for instance is people insuring their homes along with the land. While something catastrophic is likely to happen to

your house, what are the chances of something happening to the land? Insuring the land however, leads to an increase in your home insurance premiums. Homeowners then need to think about this, can anything happen to the land, can it be stolen, can it be hit by an earthquake, and can it burn down, and can anything happen to the land. So when you are insuring your home, ensure that you only value the building and the contents. Homeowners should therefore, clearly state in their proposal that value of land is not insured. Here are a few measures that homeowners can take to ensure they save on their insurance premiums.

## Value Contents Accurately

Homeowners should ensure that they value their contents accurately. If you round up or add on extra unnecessary costs then the total you need to insure will increase and your premiums, as well.

## Upgrade Your Security

Any upgrades to your home's security can reduce your monthly premium by as much as 5 per cent, so it's a good idea to make these improvements to your home sooner rather than later. Advanced security includes measures such as an alarm and electric fencing with burglar bars on the doors and windows. Installing security is also likely to save you from hassles of relocating due to security concerns. When you install security make sure that it is maintained and in working order. If your home is broken into and your security was not in working order, the insurer will not process the claim and will consider you in breach of contract.

## Annual Increases

Most consumers will simply accept an increase on their insurance policies every year, however, it's worth investigating this increase further. Contact your insurance company and make sure that your current policy is still the best option

## Contingency Fund

Premium rates are given to homeowners with little or no claim history. So another option is to pay for small incidents from a contingency fund and leave your insurance policy for when it's really needed.

## Group your Insurance

Often an insurer will give customers a discount if they insure their car and home contents with their home. You are likely to get a big discount on your premiums if you group your insurance.

## Higher Excess

You can opt for a higher excess and pay lower monthly premiums, but this option needs to be carefully weighed up as it would require a larger contingency fund.

## Maintain Your Home

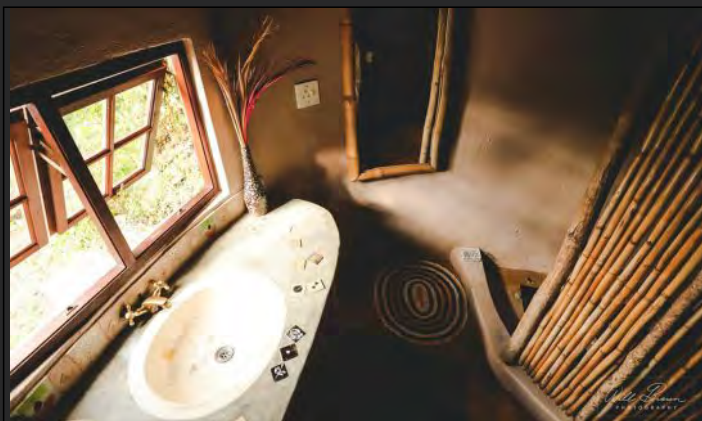
When determining your risk, your insurer will evaluate the condition of your home first. If the home is in a poor condition the premiums will be higher. An evaluator will be sent to your home to evaluate the wear and tear and the integrity of the electrical and plumbing systems. They will also evaluate the type of home and its construction to calculate the risk. Well maintained homes have cheaper home insurance.

# Will Brown

PHOTOGRAPHY

In this quarter's edition we showcase property focused imagery from local photographer Willam Brown. This young visual artist as a great photographer eye and specializes in the following photographic options:

Wedding Photography | Fashion & Editorial | Adventure & Sport | Commercial & Product  
Architectural & Real Estate | Landscapes & Fine Art Photography



To view more of his amazing works follow Will Brown on these online handles.

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Tel: +268 7665 6123 or 7945 9870



# PVM

PHUMELELE V MOTSA

## PROPERTY PIONEER, ENTREPRENEUR & PHILANTHROPIST

Story By: Thabo Mwanza

***This confident entrepreneur with a passion for property collecting, business, networking and mentorship can be characterized as an individual with an insatiable hunger to learn and share information with fellow entrepreneurs who possess the same propensity as himself to take over the world! Meet Phumelele V. Motsa the brains behind Velekhaya Investments (Pty) Ltd, The HIVE, and a number of other property ventures in the country.***

Velekhaya Investments (Pty) Ltd initially began as an installer of quality carports, shade ports and Industrial roofs. This business model was conceptualized as a supplier to offer a wide variety of aesthetically pleasing designs to satisfy the needs of individuals with varying tastes. Since its establishment in 2002, this entity has grown to incorporate home refurbishments to its service offering, resulting in the founder being affectionately referred to as “Mr Velekhaya” by many that he comes into contact with.

In an interview with Eswatini Property Review, the husband and father of three discloses “I have always been passionate about property and business, and knew from a young age that my investments and legacy would owe it's amass to the property collection side of my interests.

Paying credence to his sharp business acumen and leadership, Phumelele was awarded Entrepreneur of the Year in 2009 by the Ministry of Commerce, Industry and Trade, leading to Phumelele embarking on a diversification strategy and establishing another business which he called The HIVE. A completely new concept within the Swazi market, The HIVE offers co-working space, live answering services and meeting rooms for budding entrepreneurs, and corporates, as well. It provides all business facilities and is easily accessible, being positioned in a prime location in

Mbabane, at The New Mall, and a second branch soon to be launched in Matsapha. He says it offers great solutions to individuals or corporates to operate their business unimpeded. There's a tranquil creative atmosphere, anyone who uses the boardroom or offices, and indeed, people do make a lot of 'Honey' courtesy of The HIVE. Phumelele certainly has an arsenal of ideas to unpack in the business and entrepreneurship field as he can turn an ordinary space into a place beaming and buzzing with activity giving a platform for visionaries and businesses to perform at their prime.

Apart from his property exploits, this family man enjoys playing golf, and has an ardent passion for motorsport. Success is not a utopian mystery to Phumelele as his name spells (it means success), he has bent the laws of space and time to achieve empirically in a short space of time. Having been appointed Chairperson of the Swaziland Contractors Association, indeed he is what Lewis Hamilton is to the Formula One Sport, and that is a winner who challenges others to catch up with his hunger to succeed beyond human ability. He also sits on the Swaziland Beverages Kick Start Judging Panel, and on the Junior Achievement Judging Panel. Venture Capitalist, Philanthropist, Swazi MTN Brand Ambassador, there are endless accolades and titles attributed to Mr Motsa, you'd swear he is a reincarnation of the Legend Merlin the Sorcerer, he has that magic touch in all he does.

Going forward Phumelele says he will continue to grow his property portfolio. "This is actually the beginning, as our growth story entails property acquisition and purchasing commercial property for investment purposes", he posits with excitement. The pioneer is also an avid believer in new technology, and believes the country should take advantage of the Fourth Industrial Revolution. As the world has transcended to Industry 4.0, which is a fusion of the physical biological and digital worlds, Motsa has found a way to mix it up into one crucible and managed to produce a harmonizing staccato to the way business is done nowadays.

Time is the greatest resource we have as the human species; the sum total of what we do with our time determines what we reproduce of ourselves. Phumelele is so conscious of that truth, which is why he kept his antennas on high alert to catch the direction of the fourth industrial revolution. Part of this revolution will involve emerging technology breakthroughs in fields such as Artificial Intelligence (AI), Robotics, The Cloud, and Augmented Reality, the Internet of Things (IOT), autonomous vehicles, 3D printing, quantum computing and nanotechnology. This era creates an opportunity to reinvent the workplace.

Investing is all about having that longing desire to shape the world through what you see it become as you contribute to its growth. That is why one of the pinnacles of Mr Motsa's vision is not to only inspire any start up entrepreneur to not only have a dream, but to become a visionary with a practical plan and a step by step approach. Moreover, to be an exemplary icon for established businesses through the expansion of his own business interests, despite the global conditions across the economic, political, and environmental landscapes.

His Majesty King Mswati III's vision of seeing Swaziland attaining first world status by the year 2022, has stirred industrial revolution

champions in the calibre of Phumelele to achieve great feats not only for the country of Eswatini, but to eventually achieve global success. Klaus Schwab buttresses the ideals of achieving Great things as a people 'Let us shape a future that works for all by putting people first , empowering them and constantly reminding ourselves that all of these new technologies are first and foremost tools made by people for people'.





# aurecon

## SCOOPS PRESTIGIOUS TRANSPORT ENGINEERING AWARD

**GLOBAL ENGINEERING AND INFRASTRUCTURE ADVISORY FIRM AURECON IS HONOURED TO HAVE BEEN AWARDED THE “TRANSPORTATION ENGINEERING AWARD” FOR 2017 BY THE SOUTH AFRICAN INSTITUTION OF CIVIL ENGINEERING (SAICE) FOR THE ROLE IT PLAYED IN THE CONSTRUCTION OF THE SIPHOFANENI BRIDGE.**

What distinguishes one infrastructure advisory company from another? Or one project from the other? Its people. When their passion, expertise and creativity is poured into a project, the sky is the limit. From bringing ideas to life through state-of-the-art designs, to demonstrating the characteristics of true leaders, Aurecon's success is built on the ingenuity and passion of its people.

This year's SAICE Awards – which took place on 20 October 2017 – recognised not just the Siphofaneni Bridge project but also our people. Aurecon employees scooped “Project Manager of the Year” and “Young Civil Engineer of the Year”.

The prestigious awards provide an opportunity for companies and individual engineers to showcase their achievements by giving recognition to well-engineered civil projects that portray the art and science of civil engineering.

### THE SIPHOFANENI BRIDGE

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At the official inauguration of the Siphofaneni Bridge, King Mswati III of Swaziland said it would help set the standard for infrastructure projects in the country, describing it as innovative and world-class.

Suspended over Swaziland's Usutu River, the impressive 375-metre-long incrementally launched bridge forms part of the 23-km St Phillips Road upgrade project. The bridge's construction is significant; it will help reduce transportation costs for local sugar cane farmers, and transform the community by providing safer and easier access to schools, clinics and other places.

"In designing the bridge, the team used a design thinking approach which resulted in cost savings and a simpler construction method. That creative thinking is evident, from basing the design on the incremental launch method, to incorporating innovative features such as the use of reinforced concrete as opposed to post tensioned concentric cables during the construction stage," says Ferdi Nell, Aurecon Managing Director – Africa.

Aurecon carried out the preliminary and detailed design, assistance with tender evaluation and construction supervision for the project, which formed part of a larger agreement between Swaziland and the European Union, to develop the transportation infrastructure for the sugar industry. It included the development of approximately 11 105 ha of smallholder sugar cane farms.

***"In designing the bridge, the team used a design thinking approach which resulted in cost savings and a simpler construction method."***

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*"This Act will help stimulate the economy as it will lead to more people participating in the economic activity of the country."*

# SECTIONAL TITLE SPECIAL REPORT

Report Compiled By Ntokozo Nkambule

**O**n the 12th of July, 2018, the Minister of Housing and Urban Development, Phiyayinkhosi Mabuza officially launched the Sectional Title Act in the country at an event held at the Royal Swazi at eZulwini. Sectional Title refers to the separate ownership of units or sections within a complex or development. When a person buys into a sectional title they are simply purchasing a section or sections and an undivided share of the common property.

In his address, the minister acknowledged the crafters of the sectional titles legislation, stating that this was long overdue in the country. Mabuza stated that it was government's dream that all emaSwati get an opportunity to own property in the country. "The constitution of the Kingdom of eSwatini states that all emaSwati have the right to own property in the country, however, the Sectional Title Act goes a step further by making the ownership of property a realistic dream through its affordable mechanism" the minister noted.

The minister noted that the owning of property by emaSwati would unlock the economy of the country, as emaSwati would now be able to leverage on it and start building their own wealth. "This Act will help stimulate the economy as it will lead to more people participating in the economic activity of the country. It is also no secret that land in general has value, which I believe when unlocked will transform the property landscape in the country" Mabuza posited. He said that when emaSwati own property it would then be easier for them to

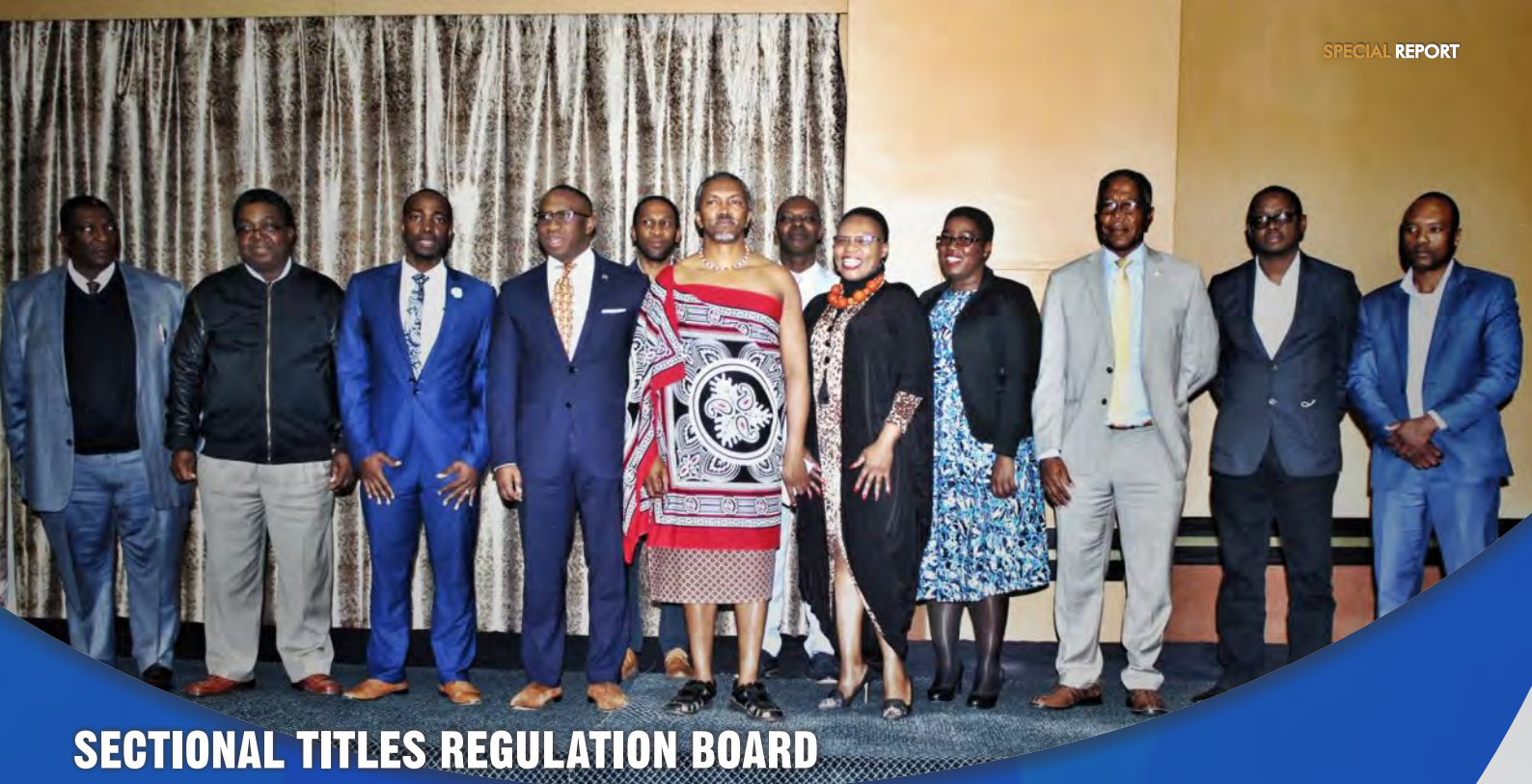
access loans from banks for instance, since they would now have collateral. Before concluding his speech the minister suggested that the country should also have Sectional Title on Swazi Nation Land (SNL), as at the present moment it will only be available on Title Deed Land. He also said in stimulating the economy it would be advisable to open up the ownership of property to foreigners, as they would be bringing capital to the country.



**THIS IS A NEW  
DAWN  
SNHB**

On the 1st of April, 2018 the Swaziland National Housing Board (SNHB) adopted a new five year Strategic Plan which is "Promoting Homeownership and Developing Human Settlements". The institution's states that government has made homeownership a key driver of socio-economic development.

The institution's Chief Executive Officer (CEO) Mduduzi Dlamini during the launch of the Sectional Titles Act confirmed that SNHB will participate in this new dawn by selling and developing property in the country. He said there were other functions they were looking at, such as project management.



## SECTIONAL TITLES REGULATION BOARD

### CHAIRMAN

- **Thabiso Masina:** Registrar of Deeds

### MEMBERS

- **Clifford Mamba:** PS of the Ministry of Housing & Urban Development
- **Mabandla Manzini:** Law Society of Swaziland
- **Derek Hopf:** - Architects, Engineers & Surveyors Association
- **Sydney Simelane:** Surveyor General
- **Buyisile Dlamini:** Human Settlements Authority

- **Ishmael Ndwandwe:** Eswatini Environment Authority
- **Gideon Mhlongo:** Local Authorities Managers Association of Swaziland (LAMAS - Executive organization for Municipalities)
- **Nelsiwe Bulunga:** Director - Asakhiwe Property Developers
- **Nhlanhla Maphanga:** Director - Maphanga Mitchell Associates
- **Bhekithemba Matsebula:** Director of Housing & Human Settlements

“We are government's developer so we will develop sectional units, and also offer project management services as well. We are actually in discussions with many of our local authorities where we are going to offer them project management services for construction work that they need to do” he noted during his address. He said going forward local authorities or body corporates may decide to engage the SNHB in property management and facilities management, which are the opportunities they have earmarked.

The CEO further noted that the SNHB has a major role to play in the institutional strengthening of the recently passed legislation. He said this includes ensuring that all agencies that are in office are capacitated and trained because sectional title is a new phenomenon in the country. Dlamini further noted that they would also embark on a journey of ensuring that they educate, inform and create

awareness to the public. He made an example of a body corporate, which is the collective name given to the owners of the units and common property within a sectional title scheme and this comes to being when the developer transfers the units to the owners. “This will be a new culture for most of us, we have for instance not been part of a body corporate before, and so education is tantamount in this regard. In effect, the body corporate will be subject to the requirements of the Companies Act which has responsibilities and obligations that people must understand. You cannot just go out about painting your flat red and your neighbour paints it yellow” he noted, which was met by laughter from the floor.

He said another role that would be played by the SNHB is policy development and stakeholder engagement. The CEO noted that there are conversations that still have to take place between property

stakeholders to ensure that the process is seamless. In terms of policy support Dlamini said it was imperative that they engaged government in terms of regulation. He observed that as much as regulation was a good thing, its increased costs affected their project lead times and other factors.

Concerning the delivery of Sectional Title by the SNHB, the CEO said for it to take place they required funding from the government, because without a subsidy the cost would be then likely passed to the consumer. He pointed out that lack of funding would affect the entire project because the goal is to make homeownership affordable for the middle income and low- end market. In conclusion, the SNHB CEO stated that as much as they would want to sell Mobeni flats they cannot do that at the present moment, but they would certainly do that later.



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**EMPOWERING SECTIONAL TITLE  
WITH THE DIRECTOR OF  
HOUSING AND HUMAN  
SETTLEMENTS**

The Director of Housing and Human Settlements, Ministry of National Development, has announced the release of the new issue of the Sectional Title Act, 2008 (STA) 2018, which will be published in the next few weeks.

The new issue of the STA 2018 will be published in the next few weeks. It will be available in print and digital formats. The new issue will be available in print and digital formats. The new issue will be available in print and digital formats.

## REAL ESTATE PERSPECTIVE

The Real Estate industry is undoubtedly going to be very key in the rolling-out of Sectional Title property in the country. Their core function may be the selling and buying of property for their respective clients, but they will also play a great deal in educating and enlightening potential home owners and sellers about this legislation.

So what does Sectional Title mean exactly for the real estate industry? Well, according to Musa Nhleko, the founder of well-known real estate agent company Mgilija Properties, Sectional Title will change the industry for the better. His assertion emanates from the fact that more people will be interested in buying property, which translates to them making more money. Nhleko, however, is quick to point out that estate agents who presently have access to property that can be sold under Sectional Title will be the biggest beneficiaries in the beginning. He also cautions that the Sectional Title legislation can be confusing, as a result it is critical that estate agents educate themselves on this Act.

There was, however, an anomaly during the announcing of the Sectional Title Regulation Board, and this was that there is no representative from Estate Agents. Nhleko's reaction to this, is less than pleasing "Greed is preventing estate agents in the country in coming together and forming an association, so that government can recognise the profession. I have personally tried to bring estate agents together in a bid to form the much needed association, but politics always come to play" he exasperated.

Nhleko notes that Sectional Title will undoubtedly be positive for the country as a whole "This new Act will address the high priority housing problem in the country and in the process boost the already subdued economy. With more sales on one property government stands to benefit more in transfer costs" he opined. When asked where they anticipate making more returns between commercial and residential property, he stated that both are as crucially important, as the most important thing is sales and more sales.

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# NEED FOR THE REGULATION OF ESTATE AGENTS IN ESWATINI

## ~ PART 1 ~

Article By: Sibusiso Gama

**T**he property market is slowly booming in the small Kingdom of Eswatini, where transactions are finalized daily for the sale, purchase and lease of immovable property. In so far as the law of real estate stands in the country, the authority or mandate for the selling, purchasing and leasing of property is still open to any person. The country does have registered estate agency companies duly registered and empowered to sell property on behalf of owners. On the other hand, ordinary people in the streets and the owners themselves are not barred to sell, lease or hire property for themselves. The widening of the scope of the power and or authority to sell may be a recipe for disaster as people are likely to transact with unskilled estate agents who are likely not properly equipped with the skills to execute the mandate with utmost due care likely to prejudice the innocent parties in the transactions. The paper is aimed at making a case for the need for a proper legal mechanism for the regulation of estate agents in Swaziland.

### What is an Estate Agent?

The definition of an estate agent is always standard save for jurisdictions with no adequate laws on the subject. For example, in

South Africa, an estate agent is defined as any person who for the acquisition of gain for his own account or in partnership, in any manner holds himself out as a person who, or directly or indirectly advertises that he is acting on the instructions or on behalf of any other person, either

- i. Sells or purchases or publicly exhibits for the sale of immovable property or any business undertaking or negotiates in connection therewith or canvasses or undertakes or offers to canvass a seller or purchaser thereof; or
- ii. Lets or hires or publicly exhibits for immovable property or any business undertaking or negotiates in connection therewith or canvasses or undertakes or offers to canvass a lessee or lessor therefor; or
- iii. Collects or receives any monies payable on account of a lease of immovable property or any business undertaking.

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## A Comparative Analysis of South Africa

The Republic of South Africa long enacted its own statute regulating estate agents in the republic. The Act is so elaborative and deals with numerous aspects of estate agents which are crucial activities of estate agents for public interest and related matters.

### The Estate Affairs Board

The Act establishes the Estate Affairs Board which shall be a juristic person. The objectives of the Board shall having due regard to the public interest maintain and promote the standards of conduct of estate agents and regulate the activities of estate agents. The Act further establishes a fidelity fund which shall be held and applied to reimburse persons who suffer pecuniary loss by reason of theft of trust money by an estate agent- of any money or other property entrusted by or on behalf of such estate agent or of any monies collected or received by him and payable on account of purchase and sale in respect of immovable property or by failure of an agent to comply with the Act.

### Registration and Fidelity Certificates

The Act calls for the registration of estate agents to be issued with registration and fidelity certificates in accordance with the Act. No person shall act as an estate agent unless a valid fidelity fund certificate has been issued to him or her and to every person employed by him or her as an estate agent and if such person is

- a) Company, to every director of such company
- b) Close corporation, to every member of the definition of 'estate agent' in that corporation.

The Act further provides that no fidelity fund certificate shall be issued to any estate agent who has at any time by reason of improper conduct been dismissed from a position of trust, has at any time been convicted of an offence involving an element of dishonesty, is an unrehabilitated insolvent of whom the trustee of such insolvent estate has not certified as a fit and proper person to assume a position of trust and be issued with a fidelity fund certificate, is of unsound mind or does not have the prescribed practical experience.

The Act further provides for punishable transgressions of estate agents which includes, among others.

### The Position of Estate Agents in Swaziland

There is currently no legislation or any instrument governing agents in Swaziland and much authority is derived from common law principles when other jurisdictions have gone much further than that. However, there is some form of recognition of the said business of estate agents in some statutory instruments though not definitive. In one statute, 'business' means a concern carrying the occupation of; inter alia, a regulated trade, importing or exporting goods, commission agent, manufacturer's representative and estate agents (my own emphasis).

The mentioning of this kind of businesses in the said Act basically implies that all business concerns carrying on the mentioned businesses must apply for and be in possession of trading licenses

tenable with the Ministry of Commerce for them to carry on business in the country. The main concern of this paper is whether this piece of legislation or any source document for estate agents in the Kingdom of Eswatini provides effective and necessary checks and balances for the innocent seller or owners of land seeking to dispose of their properties through the auspices of estate agents in the country.

*Sibusiso Gama is a Crown Prosecutor for the Ministry of Justice in Mbabane, and a Part-Time lecturer at the University of Swaziland. He holds an LLB from the University of Swaziland (UNISWA), and an LLM from the University of Pretoria and writes in his own personal capacity.*

#### Reference List:

\*LLB (UNISWA) LLM (University of Pretoria)

<sup>1</sup> Estate Agents Affairs Act 1976 definition section.

<sup>2</sup> Estate Agents Affairs Act 1976 as amended

<sup>3</sup> The preamble of the Estate Agents Affairs Act 1976.

<sup>4</sup> Estate Agents Affairs Act 1976 section 2

<sup>5</sup> Estate Agents Affairs Act 1976 section 7

<sup>6</sup> Estate Agents Affairs Act 1976 section

<sup>7</sup> Estate Agents Affairs Act 1976 section 16

<sup>8</sup> Estate Agents Affairs Act 1976 section 26

<sup>9</sup> Estate Agents Affairs Act 1976 section

<sup>10</sup> Trading Licenses Order 1975

<sup>11</sup> Trading Licenses Order 1975 section 2

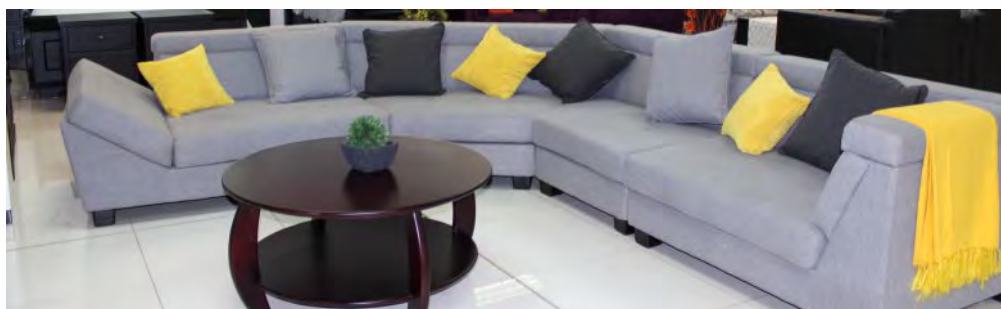
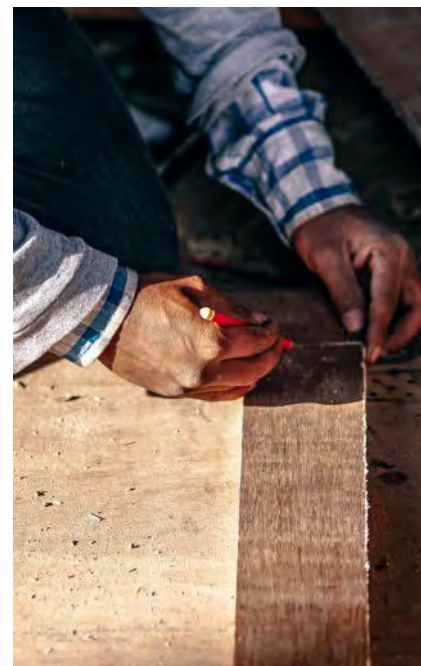


# PROUDLY SWATI WOODWORK, FURNITURE, FITTINGS & MORE

**Tee and Jay is a leading brand in the woodworking and furniture manufacturing industry. Most 21st century start ups were birthed in the garage or university dormitory, but as for Mr Thembinkosi Mndzebele (founder and major shareholder of Tee & Jay) it was a more of an 'African folklore' (Inganekwane) kind of beginning.** He started the company in 2001 using E800 he had saved from his job as a waiter. Before starting the business, he earned a living working as a waiter by night and a fruits and vegetable vendor by day. Fast forward a few years later, we speaking of a man who runs a huge business and was recognized by His Majesty King Mswati III as one of the major contributors to economic development in the Kingdom of ESwatini and was conferred with the 45th Independence Anniversary medal together with 200 other influential emaSwati.

The proudly Swati owned company manufactures and supplies high quality products and selects only the finest wood to design furniture; pine, saligna supawood and melamine amongst others. Tee & Jay boasts a wide array of skill as the company provides expert services in office, school and home furniture, boards, wrap doors, ATM installations, drywall partitions, electrical installations, plumbing, flooring and tiling, suspended ceilings, shop fronts, granite cutting, wallpapers and construction (Category C). As our vision entails 'to become the leading manufacturer and supplier of quality products in Africa and beyond; prioritizing on unmatched quality, innovation and customer service excellence', and with what we have achieved so far, we can reach utopian heights indefinitely.





Our subsidiary Company, Tee Tools and Furniture Fittings supplies furniture fittings and accessories, boards, woodworking machinery, hand tools and diesel generators amongst others. Tee and Jay recently opened shop in Mpumalanga, South Africa where we are registered as Tee & Jay Furniture. Tee & Jay Furnitures can be found at the budding town of Nhlazatje, Elukwatini and our customer base extends as far as the province of Limpopo. Having already opened shop in Africa's biggest economy (South Africa), we believe this milestone will create more opportunities for us in the region as a whole. South Africa is more of a springboard point to launch ourselves to the world, combining that with what we have done so far in eSwatini, we can only focus our lens as far as the eye can see, and that is the rest of Africa and the world.

Tee & Jay prides itself on always delivering quality products and services. In 2012, we were crowned Swaziland's Enterprise of the Year during the prestigious Entrepreneur of the year awards. Then in 2014, we were awarded the international Arch of Europe for Quality and Technology Award under the Gold Category by a Spanish based company known as Business Initiative Directions (BID) during the international Quality Convention held in Frankfurt Germany. This award, which comes with a quality symbol known as QC 100, ensures that we not only pay particular attention to the things that keep a customer happy but also the wellness of our staff members. As such, TEE & Jay continually works around the clock to ensure that our staff constantly works in a safe and healthy environment while we continue to seek innovative ways of developing our business. We have invested millions of Emalangenzi in state of the art machinery that will definitely revolutionise the furniture and manufacturing industry on the Southern Part of Africa. This investment into modern technology extends to our sister company Tee Tools and Furniture Fittings in Matsapha.

Customer Service satisfaction remains our core mandate. As such, we constantly conduct staff training to ensure our employees far exceed customer expectations. With Tee & Jay, you are guaranteed unmatched quality, durability and reliability at all times. Our proven track record has seen us gaining confidence from a number of blue-chip organisations in the country. Our clientele includes financial institutions, schools (some funded by Micro Projects); corporate entities, parastatals and individuals to name but a few. Some of the organisations that we have worked and provided services for are Nedbank Swaziland (shop fittings, ATM installations, wall partitions, carpeting wall papers and electrical installations), Swazi MTN (shop fittings, wall partitions, carpeting wallpapers and electrical installations, Sincephetelo MVA Fund (furniture) and the US Embassy (furniture) amongst others. Some of the schools we have worked with also provided services for are Sifundzani High School (computer rooms and furniture), Bhunya High School (computer lab, furniture) and Dvumbe Primary School (school desk, school plastic chairs, stationery cabinets) amongst others. Moreover, we have also worked with Tinkhundla, Clinics and Individuals. As Alexander sat at the feet of Aristotle, preparing himself for the conquest of nations, Tee & Jay prides itself in having a visionary leader of Mr. Thembinkosi Mndzebele's calibre, who sees Tee and Jay's "conquest of the world" as an attainable reality.

## FOR MORE INFO CONTACT US ON

Phone: +268 2416 1446

Email: info@teejay.co.sz

## OR VISIT ONE OF OUR SHOWROOMS

**Mbabane:** Glass House (Swazi Mobile HQ), Gwamile St

**Ezulwini:** Shop no:36 Gables Shopping Complex

**Manzini:** Shop no:1,12 Riverstone Mall

**South Africa:** Elukwatini Main Road, Nhlazatshe, Mpumalanga



**ROUTE  
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CONSULTANTS**

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# PROPERTY DEVELOPMENT CONSULTANTS

We profile experienced Property Development firm Route Geographic Consultants - An internationally established firm with a local footprint.

## ABOUT RGC

### HISTORY

Route Geographic Consultants (RGC) is a multi-national organization of geospatial disciplines practising world-wide. RGC emerged from the MnS Group (founded in 1998) and has taken over its survey work. Expanding on its MnS roots, RGC is now opening up exciting new relationships such as with Ordnance Survey International, the Asian Development Bank and accessing large geodetic projects and hydro projects previously outside of MnS Group's grasp

### SERVICES

Route Geographic Consultants has two arms:

- Route Geographic Consultants Ltd - Based in the UK and operating globally.
- Route Geographic Consultants Swaziland (Pty) Ltd - Based in Swaziland and focused on Swaziland and nearby African countries.

### RGC offers three key services:

- Engineering surveys (incl. LiDAR & drone mapping) -
- Property Development Consultants -
- Geographic Information Systems and other services -

### WEALTH OF EXPERIENCE

RGC has experience in 36 different African countries, South America, the Pacific Islands and both United Kingdom and continental Europe, encompassing five world regions. Using the latest in survey equipment and techniques, RGC's highly qualified and skilled staff offer an internationally assured and regulated quality survey service.

### PROFESSIONAL EXCELLENCE

RGC has professional affiliations with the Royal Institution of Chartered Surveyors (UK) and several other professional bodies world-wide.

### B-BBEE (BROAD-BASED BLACK ECONOMIC EMPOWERMENT) LEVEL I

RGC teams up with Inkundki Investments (Pty) Ltd, a B-BBEE Level I Survey and Consulting firm based in South Africa and owned by a Director of Route Geographic Consultants Swaziland (Pty) Ltd

## What we do

RGC Chartered Land Survey provides high quality, professional land advice backed by experience, training and a commitment to international property standards. We offer clients leading edge technology and highly accurate data with professional and ethic practice.

We partner with you providing a personal development service by taking a vacant land parcel and transforming it through planning (both physical and economic) into a development ready to sell. We process projects from inception, through presentation and negotiation with financiers, site management and final product.

### RGC specializes in:

- Land legal consulting
- Land use consulting
- Land development consulting
- Economic planning for developments
- Engineering Survey
- As Built survey

### RGC's Key Capabilities are:

- Client liaison
- Development economics
- System data integration

RGC are registered Professional Members of the Royal Institution of Chartered Surveyors in the United Kingdom and employ registered South African and Swaziland Land Surveyors in Sub-Sahara Africa.



### THE SWAZI CAN FACTORY AND HOUSING IN MALKERNS, SWAZILAND

RGC (then MnS) mapped the external building footprints in relation to the Cadastral Boundaries of the factory and all other structures. MnS also then mapped all machines bolted in position both outside and inside all buildings; including pipe layouts and multi-storeyed. Produced a three dimensional GIS system for the factory and surrounds to an accuracy of 2.5 centimetres



### VALUATION AT NGWENYA, SWAZILAND

A new highway was being constructed from Oshoek border post to Mbabane. An existing filling station along the old road was separated from the main flow of traffic. The Government valuer did not take this into account when they calculated compensation for the land actually taken. Robinson Bertram Lawyers asked us to survey the affected land, produce plans showing egress and ingress from the filling station and to quantify the impact the new road was having on the original business turn over. The original valuation for compensation was adjusted by over four times the value.

Woodlands Ext.2

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