

THE SMART FINANCE COMPANY FOR COMMUNITY
SCHEMES ADDING VALUE, ONE SOLUTION AT A TIME



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LEVY FINANCE
AND
SPECIALIST
COLLECTIONS

WHO ARE WE?

ZDFin is a specialist finance company providing smart solutions for Community Schemes, be they **Sectional Title Bodies Corporate, Homeowners' Associations or Share Block companies** ("Community Schemes") on competitive terms and at a favourable interest rates.

HOW CAN WE HELP YOU?

ZDFin's team has a wealth of practical experience in both property management, finance and financial management pertaining to Community Schemes.

At ZDFin we understand the unique challenges Community Schemes face and have various financial products which have been formulated, tried and tested, to assist Community Schemes.

OTHER SERVICES ZDFIN OFFERS:

- Executive Managing Agent (EMA)
- Insurance
- Levy Finance & Specialist Collections
- Loans
- Unfinanced Levy Collection Services

ABOUT OUR LEVY FINANCE AND SPECIALIST COLLECTIONS SERVICES

ZDFin understand that **cash flow budgeting** is notoriously complex, taking into account arrear levies and the associated legal costs necessary to collect these outstanding levies. Over the past few years, levy non-payment has become a wide-spread problem for body corporates and other community schemes.

The impact of this all too often means spiraling cash flow pressures and plummeting values in affected schemes, which is to the detriment of all owners. The dwindling functioning of schemes sees a physical deterioration of buildings that directly impacts owners daily, not to mention the massive erosion of value for all owners alike.

ZDFin's Levy Finance and Specialist Collection services allows for a predictable and guaranteed levy income stream at preferential rates while all associated collection and legal work is overseen and managed directly by ZDFin's in-house legal team. Importantly, fees are negotiated with ZDFin's panel of attorneys and financed per product mechanics.

Why use our Levy Finance Service?

- Initial, and often much needed, cash injection of the levy arrears to the scheme.
- Advancement of schemes levies on a monthly basis, which guarantees both the amount and timing of levies paid to the scheme.
- Legal fees associated with levy collections, are funded on the schemes behalf to ensure uninterrupted legal action without financially burdening the scheme.
- Enable accurate forecasting and budgeting.
- Eliminate cash flow pressures.
- Provide protection to the scheme as well as protecting the paying owner.
- Strong legal oversight and management, with monthly reporting to the scheme.
- No long-term contracts and easy termination.
- No need to change your Managing Agent (MA), provided they are members of NAMA and are in possession of a valid Fidelity Fund Certificate.
- Maximum transparency and engagement with trustees.

If you have any questions, please don't hesitate to contact us:

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