

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



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**LOANS  
AND  
PROJECT  
FINANCE**

## **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 rate.

## **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:**

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

## ABOUT OUR LOANS AND PROJECT FINANCE SERVICES

At ZDFin, we understand that schemes requirements are different, and for this reason we have designed different product offerings to assist schemes when their needs arise.

ZDFin offers the following when it comes to **straight loans**:

- **Loans**

This is a loan to the scheme, on competitive terms, which the scheme will repay to ZDFin over an agreed period.

- **Project Finance**

This is a fixed-term loan to the scheme, to fund in full or part (typically), large maintenance and redecoration or capital projects. ZDFin is able to tailor-make a workable solution matching the scheme's cash flow constraints.

### How to navigate this tricky terrain?

It is best to turn to experts who can give viable alternatives to consider. Loan finance is available with minimal fuss, on favourable terms (no personal sureties) and guaranteed turnaround times.

### The benefits of our products and services:

- Enables immediate restoration of required work(s).
- Allows for effective budgeting and financial management.
- Eliminates cash flow pressure and enables effective budgeting and forecasting.
- Favourable interest rate.
- No personal sureties.
- **No long-term contracts nor penalty for early settlement.**

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

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