

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



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## OVERVIEW OF SERVICES OFFERED

### 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 while also offering professional **Executive Managing Agent (EMA)** services via ZDMgt.

### HOW CAN WE HELP YOU?

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.

At ZDMgt, we offer an independent **Executive Managing Agent (EMA)** service. A fully supported and supplemented service supported by our full team with its collective technical and practical expertise. ZDMgt only offers **Executive Managing Agent (EMA)** services and works with your Managing Agent (MA) of choice ensuring a healthy segregation of duty and responsibility.

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

**We don't just talk, we do it. We have over 50 years of practical experience in the property industry.**

## **EQUIPMENT RENTAL FINANCE**

ZDFin (Pty) Ltd ("ZDFin") offers an Equipment Rental Finance ("ERF") service to any Scheme, which does not have the immediate financial capacity to, or otherwise does not want to, outright purchase any assets (examples being security equipment, back-up power equipment or the like) yet ideally require this equipment to optimise daily operations including safety needs and efficiency of and for the Scheme. ZDFin's ERF service offers Scheme Executives a quick and efficient mechanism to source, install and provide all members with the immediate benefit of related equipment.

## **EXECUTIVE MANAGEMENT AGENT (EMA)**

The Executive Managing Agent (EMA) assumes the roles and functions that would otherwise be the responsibility of a board of Trustees, thereby becoming the trustees and assuming the full responsibility and function; such functions include budgeting and all related financial affairs, maintenance, levy collections and associated procedures, rule enforcement, housekeeping issues and any other tasks on behalf of other owners in a scheme; these all being critical to ensure optimisation of value for which trustees are ultimately liable. The traditional role of a Trustee has become increasingly difficult and complicated, exacerbated by the part-time and all too often non-professional nature of related capability.

## **INSURANCE**

ZDFin is an authorised Financial Services Provider (FSP 50767). We provide specialist intermediary services and advice to Body Corporates, Homeowners' Associations and Property-Owning Companies. We offer highly competitive premiums from the leading insurers in the market and fast, effective, and convenient claims management.

## **LEVY FINANCE AND SPECIALIST COLLECTIONS**

Cash flow budgeting is notoriously complex, this taking arrear levies and the associated legal costs necessary to collect these outstanding levies into account. Over the past few years, levy non-payment has become a wide-spread problem for bodies corporate and other community schemes. The impact of this all too often means spiralling cash flow pressures and plummeting values in affected schemes, which is to the detriment of all owners.

## **LOANS**

We offer straight forward loans, which includes assisting with the planning and financing of large maintenance projects, whether long or short-term, on competitive terms. As well-meaning volunteers, scheme trustees and directors, tasked with the fiduciary duty to ensure that the schemes are optimally run and maintained, don't always possess the skills or have the time, to dedicate to what is often complex work(s) requiring specialist knowledge and technical expertise, and this is where ZDFin step in to assist.

## **UNFINANCE LEVY COLLECTIONS**

Our in-house legal team will take over and manage the collection of the Levy Arrears for a Scheme. We manage both the pre-legal and handed-over collection and use our practical experience (from working in both Litigation and Property Management) to manage the external panel of attorneys to collect the levy arrears as quickly and as cost-effectively as possible.