ZDFin

COMMUNITY SCHEME FINANCE

SPECIALIST FINANCIAL AND PROPERTY SOLUTIONS FOR BODIES CORPORATE, HOAS AND SHARE BLOCKS

Administration Services • Equipment Finance • Executive Managing Agent • Insurance • Levy Finance and Specialist Collections • Loans and Project Finance • Overdraft Facility • Unfinanced Levy Collection

www.zdfin.co.za +27 (0) 10 020-3228

ZDFin
COMMUNITY SCHEME FINANCE

OUR SERVICES

Tailored solutions for community schemes

1 EXECUTIVE MANAGING AGENT

Professional EMA services with full accountability and R5M indemnity cover.

2 INSURANCE

Competitive premiums from leading insurers with expert claims management.

3 LOANS AND PROJECT FINANCE

Flexible funding for maintenance and capital projects - no personal sureties.

4 LEVY FINANCE AND SPECIALIST COLLECTIONS

Guaranteed income stream with legal oversight and full transparency.

5 UNFINANCED LEVY COLLECTION

Levy recovery with no upfront costs. Our legal team manages collections end-to-end, protecting your cash flow and reputation.

6 OVERDRAFT FACILITY

Same-day access to revolving credit when you need it most.

7 EQUIPMENT RENTAL FINANCE

Rent security systems, backup power and building equipment without upfront capital costs.

8 ADMINISTRATION SERVICES

Full management authority. Legal and regulatory accountability.

Let us build stronger communities together.

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COMMUNITY SCHEME FINANCE

WHY ZDFIN?

Solutions designed for Community Schemes

FSP 50767	NCRCP 13610	100%
Licensed Financial Services Provider	Registered Credit Provider	Focused on Community Schemes

WHAT SETS US APART?

- **Industry Expertise**
  Deep experience in property management and community scheme finance across South Africa.
- **Tailored Solutions**
  Products designed specifically for Bodies Corporate, HOAs and Share Block companies.
- **In-House Legal Team**
  Dedicated specialists managing collections and ensuring full compliance.
- **No Personal Sureties**
  Loans secured against the scheme, not individual trustees.

Contact us today for tailored solutions.

ZDFin
COMMUNITY SCHEME FINANCE

EXECUTIVE MANAGING AGENT

Professional management under the STSMA

FULL ACCOUNTABILITY
No indemnification under STSMA.

OBJECTIVE DECISIONS
Impartial handling of disputes.

R5M INSURANCE COVER
Professional indemnity protection.

FULL-TIME PROFESSIONALS
Dedicated qualified experts.

MONTHLY REPORTING
Consistent informative reporting.

WHY CHOOSE AN EMA?

- **Budget And Financial Management**
  Full control of Community Scheme finances and levy collection.
- **Rule Enforcement**
  Consistent compliance and dispute resolution.
- **Legal Compliance**
  Full STSMA adherence and accountability.
- **Maintenance Oversight**
  Coordinated upkeep and regular inspections.
- **Owner Protection**
  Owners retain control via quarterly reports.
- **Transparent Fees**
  No hidden charges, clear fee structure.

100+ Years combined experience which can be appointed via special resolution under PMR 28(1).

Professional Community Scheme management for Bodies Corporate, HOAs and Share Block companies.

Professionalise your Community Scheme today.

ZDFin
COMMUNITY SCHEME FINANCE

INSURANCE SERVICES

Authorised Financial Services Provider (FSP 50767 | NCRCP 13610)

BUILDING INSURANCE

INSURANCE ADVICE

POLICY ADMINISTRATION

CLAIMS MANAGEMENT

POLICY REVIEWS

WHY CHOOSE ZDFIN FOR INSURANCE?

- **Expert Advice**
  Tailored solutions for your scheme's unique needs.
- **Risk Management**
  Proactive strategies to reduce future claims.
- **Compliance**
  Full regulatory compliance and peace of mind.
- **Cost Savings**
  Competitive premiums from leading insurers.
- **Long-term Partnership**
  Dedicated relationship management.
- **Claims Efficiency**
  Fast, effective claims processing and support. No claim forms with minimal administration involvement from the client.

Comprehensive Coverage • Competitive Rates • Specialised Knowledge

Custom-designed insurance solutions for
Community Schemes across South Africa.

Professionalise your Community Scheme today.

ZDFin
COMMUNITY SCHEME FINANCE

LOANS AND PROJECT FINANCE

Community Scheme Finance Solutions

LOANS

Straightforward loans to schemes on competitive terms, repayable over an agreed period to suit your budget.

PROJECT FINANCE

Fixed-term loans to fund large maintenance, redecoration, or capital projects tailored to your cash flow.

KEY BENEFITS

- **Favourable Interest Rates**
  Competitive terms designed for Community Schemes.
- **No Long-term Contracts**
  Flexible arrangements without lock-in periods.
- **Effective Budgeting**
  Plan your finances with predictable repayments.
- **No Personal Sureties**
  No personal guarantees required from Trustees.
- **No Early Settlement Penalties**
  Pay off your loan early without extra costs.
- **Fast Turnaround**
  Guaranteed processing times with minimal fuss.

Smart financial solutions for Sectional Title Bodies Corporate, Homeowners' Associations, and Share Block companies with competitive terms and favourable interest rates.

Consult our experts for viable alternatives — we provide loan finance with minimal fuss and guaranteed turnaround times.

Fund your next project with confidence.

Administration Services | Executive Managing Agent (EMA) | Equipment Rental Finance | Insurance | Levy Finance and Specialist Collections | Loans | Overdraft Facility | Project Finance | Unfinanced Levy Collection

ZDFin
COMMUNITY SCHEME FINANCE

LEVY FINANCE & SPECIALIST COLLECTIONS

Solving Levy Arrears for Community Schemes

LEVY FINANCE

Same-day withdrawals for urgent operational expenses, unexpected repairs, or cash flow gaps.

SPECIALIST COLLECTIONS

Draw, repay, and redraw as needed. Your credit limit replenishes as you pay back.

KEY BENEFITS

- **Immediate Cash Injection**
  Upfront advance for existing levy arrears.
- **Guaranteed Monthly Income**
  Predictable levy payments every month.
- **Legal Fees Funded**
  ZDFin covers legal costs, recovered from defaulters.
- **Monthly Legal Reporting**
  Transparent updates on all collection matters.
- **No Long-term Contracts**
  Cancel anytime with full settlement option.
- **Protect Paying Owners**
  Fair treatment for compliant Community Scheme members.

Financial and legal solutions to help Community Schemes manage levy arrears, improve cash flow, and maintain property value with upfront advances and professional collections.

Keep your existing NAMA-registered Managing Agent.

Recover your levy arrears and stabilise cash flow.

ZDFin
COMMUNITY SCHEME FINANCE

UNFINANCED LEVY COLLECTION

Professional Collections Without Financial Advances

LEGAL MANAGEMENT

In-house legal team manages all levy debt recovery with pre-legal collection and attorney oversight.

TRANSPARENT REPORTING

Monthly reporting to trustees and managing agents with regular meetings and fee reviews.

IDEAL FOR COMMUNITY SCHEMES THAT

- **Have Sufficient Cash Reserves**
  No need for upfront financial advances.
- **Need Professional Collections**
  Expert legal management of arrear accounts.
- **Want Fee Transparency**
  Regular review of legal fees to prevent overcharging.
- **Require Monthly Updates**
  Detailed reporting on all collection matters.
- **Prefer No Finance Commitment**
  Collections service without loan obligations.
- **Need Quick Debt Recovery**
  Effective processes to prevent Community Scheme collapse.

For Community Schemes that do not qualify for or require levy finance but still need professional legal management of arrear collections and debt recovery.

Professional debt recovery without financial advances — ideal for Community Schemes with cash reserves or those not viable for levy finance.

Recover arrears with professional legal support.

COMMUNITY SCHEME FINANCE

OVERDRAFT FACILITY

Flexible Revolving Credit for Community Schemes

IMMEDIATE ACCESS

Same-day withdrawals for urgent operational expenses, unexpected repairs, or cash flow gaps.

REVOLVING CREDIT

Draw, repay, and redraw as needed. Your credit limit replenishes as you pay back.

KEY BENEFITS

- **No Fixed Monthly Fees**
  Pay only for what you use, when you use it.
- **Flexible Repayments**
  Repay at your own pace within agreed terms.
- **Transparent Process**
  Approval by special resolution for full compliance.
- **No Termination Dates**
  No pre-determined end date or lock-in periods.
- **Fast Approval Process**
  Quick turnaround with minimal documentation.
- **Fully Licensed Provider**
  FSP 50767 and NCRCP 13610 authorised.

A flexible, revolving credit product designed for Community Schemes. Access funds when you need them with same-day withdrawals for operational needs.

Manage cash flow gaps and unexpected expenses with a trusted, transparent credit facility designed for Community Schemes.

Access funds when you need them the most.

ZDFin
COMMUNITY SCHEME FINANCE

EQUIPMENT RENTAL FINANCE

Essential equipment without capital outlay

SECURITY SYSTEMS

Access control, CCTV, electric fencing, and intercom systems financed over manageable terms.

BACKUP POWER

Generators, inverters, and solar solutions to keep your community scheme running during load shedding.

KEY BENEFITS

- **No Large Capital Outlay**
  Spread the cost over affordable monthly payments.
- **Quick Turnaround**
  Fast approval and installation process.
- **Flexible Terms**
  Rental periods tailored to your budget.
- **Fully Licensed Provider**
  FSP 50767 and NCRCP 13610 authorised.
- **End-to-End Service**
  We source, install, and finance the equipment.
- **Maintenance Included**
  Optional maintenance packages available.

From security upgrades to power solutions — we make essential equipment accessible for every community scheme.

Quick and efficient sourcing, installation, and financing of essential equipment for community schemes.

Equip your Community Scheme without the upfront cost.

ZDFin
COMMUNITY SCHEME FINANCE

ADMINISTRATION SERVICES

Court-Appointed Administration for Distressed Community Schemes

FULL MANAGEMENT AUTHORITY

The administrator assumes all functions of the Trustees and Managing Agent, with full control of finances, levy collection, building maintenance, and safety compliance.

LEGAL AND REGULATORY ACCOUNTABILITY

Appointed under Section 46 of the STSMA via CSOS or court order, the administrator acts under judicial oversight with full fiduciary responsibility.

WHAT IS A COURT-APPOINTED ADMINISTRATOR?

A Sectional Title Scheme is placed under administration when it runs into financial difficulty, suffers mismanagement, compliance failures, or governance breakdown amongst owners.

The intent of the administration order is to restore the scheme to a fully functional entity with healthy cash flow, proper building maintenance, and full compliance with all safety and legislative requirements.

Historically, there has not always been accountability and transparency on the part of court-appointed administrators.

ZDFin is different. We report quarterly to both the Body Corporate and CSOS, comply with all legislative prescripts, and keep current with any changes in legislation — ensuring full accountability and transparency to owners throughout the administration period.

Stabilise. Rehabilitate. Hand back.

Expert court-appointed administration for Bodies Corporate, HOAs, and Share Block companies — delivering financial stability, regulatory compliance, and restored governance.

Restore governance, protect owners, rebuild your Community Scheme.

ZDFin
COMMUNITY SCHEME FINANCE

ADMINISTRATION SERVICES

Court-Appointed Administration for Distressed Community Schemes

IDEAL FOR COMMUNITY SCHEMES WITH

TRUSTEE DEADLOCK OR ABANDONMENT
Trustees unable or unwilling to fulfil their statutory duties.

SEVERE FINANCIAL DISTRESS
Persistent levy arrears, creditor defaults or insolvency risk.

GOVERNANCE COLLAPSE
Failure to hold AGMs, maintain records or meet CSOS obligations.

CSOS OR COURT DIRECTION
A formal order or adjudication requiring administration intervention.

BUILDING SAFETY NON-COMPLIANCE
Safety and maintenance requirements not being met or enforced.

OWNER PROTECTION REQUIREMENT
Where owners' investments and rights are at material risk.

WHAT ZDFIN ACTIONS?

- **Building and Safety Compliance**
  Ensuring all building maintenance, safety requirements and specifications are properly met and fully maintained.
- **Financial Rehabilitation**
  Full control of scheme finances, levy collection, arrears recovery and creditor management to restore healthy cash flow.
- **Governance Restoration**
  Regularisation of statutory records, CSOS compliance and all meeting obligations under current legislation.
- **In-House Legal Expertise**
  ZDFin's dedicated legal team oversees the appointment process and ensures compliance with all legislative prescripts.
- **Quarterly CSOS and Owner Reporting**
  Transparent quarterly reports to CSOS and the Body Corporate on the running of the scheme throughout administration.
- **Structured Exit Strategy**
  Handover to a reconstituted trustee body or newly appointed managing agent once the scheme is stabilised and cash-flow positive.

Correct. Strengthen. Return control.

Trusted court-appointed administration for Bodies Corporate, HOAs, and Share Block companies — guiding schemes back to financial health, compliance, and stable governance.

Restore governance, protect owners, rebuild your Community Scheme.

Administration Services | Executive Managing Agent (EMA) | Equipment Rental Finance | Insurance | Levy Finance and Specialist Collections | Loans | Overdraft Facility | Project Finance | Unfinanced Levy Collection

COMMUNITY SCHEME FINANCE

CONTACT US

SMART FINANCE. STRONGER COMMUNITIES.

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