



Investment partnerships



**SHARE
YOUR
WEALTH**

WHAT IS AN INVESTMENT PARTNERSHIP?

An investment Partnership is a joint venture between shareholders in a ring-fenced property investment company. This partnership can provide shareholders access to a bigger and faster growing property investment opportunity, where the rewards are split collectively and according to shareholding contribution.

WHAT ARE THE KEY FEATURES & BENEFITS?

- ✓ Low risk property investment partnership opportunities
- ✓ Current markets are favourable to grow property value aggressively
- ✓ Impressive track record, reaching cumulative investment results
- ✓ Suitable for entry level and advanced property investors
- ✓ How to use structures/entities ie own liability vs Trusts, Companies, etc.
- ✓ Currency fluctuations are hugely beneficial
- ✓ Nation wide property investment opportunities to grow your portfolio
- ✓ Access to an online Growth Portal valuable property investment resources

WHAT IS THE HISTORICAL INVESTMENT PERFORMANCE?

Shareholders enjoyed portfolio performances exceeding projections and assuming the market conditions remain the same, we can expect similar growth as our portfolio is heavily residential property based. With current market trends, the need for residential use is in high demand, resulting in low risk and maximum shareholding growth.

“This platform is the ideal for start-up or first time property investors wanting to get their feet wet in the property market”

- Hannes Dupper, CEO of Share Your Wealth

WHO SHOULD INVEST IN THIS PLATFORM?

- ✔ Participation with limited upfront capital
- ✔ Investors opting for limited liability
- ✔ Advanced investors looking for portfolio diversification
- ✔ Investors who have reached a ceiling in terms of bond or mortgage acquisition

DJV PROPERTY TWENTY-ONE (PTY) LTD?

DJV Property Twenty-one (PTY) Ltd is a legally structured company adhering to the Companies Act of South Africa and serves as the vehicle to house the shareholders contribution and growing the property investment portfolio. This an initiative to assist individuals to offer an alternative from institutionally managed investment funds. Often these type of investment vehicles, the bulk of the proceeds need to cover operational expenses, whereas with DJV Property Twenty-One (PTY) Ltd, the share capital contributes directly to the buying of property and reinvesting all proceeds for a minimum of 60 months.

Company Registration Details:

DJV Property Twenty-One (PTY) Ltd

Registration number 2014/120053/07



FREQUENTLY ASKED QUESTIONS

1. HOW LONG HAS THE COMPANY BEEN IN OPERATION?

This joint venture has been initiated by Share Your Wealth (Pty) Ltd who has been trading since 2011. DJV Property Twenty-One (Pty) Ltd was registered in 2014 and has been dormant since.

2. HOW DO I TEST THE LEGITIMACY OF THIS IDEA?

This business model has been tried and tested from multiple angles in its sister operation over the last 5 years and has proven to be successful. The company documents are available at the CIPC and on personal request.

3. WHAT IS MY ROLE AS A SHAREHOLDER?

Shareholders are required to attend one Annual General Meeting (AGM) . Currently, Mr. Hannes Dupper has been appointed as the Director and oversees the growth of the company without any drawings or benefits from the company, besides that originating from the shareholding held by Share Your Wealth (Pty) Ltd. Any shareholder risks are limited to their pre-prescribed contribution.

4. LIFE AND OTHER INSURANCE?

Standard Buy and Sell Insurance will be taken up by The Company to settle your remaining contribution and pay your estate at then market value should you pass away. This is a cost incurred by The Company.

5. WHO OWNS THE PROPERTY?

You will own a share in a company, buying property. You will not own any specific property or section thereof.

6. WHAT ARE THE RISKS?

Over centuries, property investment has proven to be one of the most consistent and low risk investment vehicles available. In principle, the business model refrains from applying shareholder contributions to cover operational expenses. It is mainly used as a deposit to purchase property. This ensures that the capital will always be protected by the underlying asset. This also keeps the company solvent and limits risk as much as possible.

7. WHAT HAPPENS WHEN OTHER SHAREHOLDERS CEASE THEIR CONTRIBUTION?

Protection measures have been put in place to protect the liquidity of the company. If shareholders are unable to pay any of their responsibilities, the company will be allowed to sell their shares at a discounted rate to replace any shareholder.

8. HOW ARE YOU PROTECTED AS A SHAREHOLDER?

As a shareholder, you will have the right to transparency and responsible management of your common interest. The Companies Act describes and protects shareholders rights comprehensively. As a protection mechanism, we also partner with a credible and independent corporate trust attorney, to audit, as well as manage compliance and share releases.

9. MAY I OPT OUT BEFORE THE TERM IS OVER?

Participation is mandatory for 60 months and early sale of shares are associated with penalties.

10. HOW DO I GET MY RETURN ON INVESTMENT?

The value of your shareholding is imbedded in the value your share. After 60 months you will be allowed to sell your share portfolio at the future market value. This value is determined by an independent valuation of the company as well as independent audit of the financial affairs of the company. Shares will firstly be offered to the Share Your Wealth Group, secondly to other shareholders and thirdly to an open market.

11. WHAT IF I NEED TO STOP CONTRIBUTING BEFORE THE TERMS IS OVER?

In times of real financial difficulty your contribution can be stopped for up to 6 months, with enough evidence to support your circumstances. Otherwise, the Shareholders Agreement makes provision for a discounted sale of your share value. Please note that return on your contribution is not interest, but an increase in equity of the company and captured with its increase or decrease of market value.

12. COMPANY STRUCTURE AND PROCESS?

- A Brand new company is registered each time.
- A comprehensive structuring process follows, which includes signing a letter, adopting a new Memorandum of Incorporation, plus Shareholder and Trust Agreement (Good faith).
- Shareholders obtain voting rights as prescribed in the Share Holders Agreement.
- Shareholders will be entitled to rights prescribed in The Companies Act such as transparency, as well as any feedback on business operations and reviewed financial statements.
- Only one share class exists and will be described in the Share Holders Agreement.
- One thousand shares will be issued and taken up as follows:
 - 300 shares by Share Your Wealth (PTY) Ltd
 - The balance of 700 shares will be taken up by individuals that can purchase a single share or more, with a maximum of 140 share holders in total.

13. HOW IS THE SHAREHOLDER EQUITY PROTECTED?

Contributions are only used towards a deposit on a property/s, no refinancing of equity will be allowed and all bonds are paid off in 20 years.

14. WHAT ABOUT TAX?

Every share holder will be required to seek their own tax advice. Should you need a tax advisor, we can offer recommendations.

15. WHAT PROPERTIES DO WE BUY?

In South Africa, the focus is on gap housing i.e. typically entry level two-bedroom apartments between R600 000 and R900 000. Depending on available surety, current legislation and market conditions, the company will aim to increase its asset base with R30 million per annum.

16. WHAT ABOUT SHAREHOLDERS AGREEMENTS?

Shareholder Agreements are available on request.

17. WHAT RETURNS CAN I EXPECT?

Our projections aim at a fair profit growth on paying off bonds and accompanying equity growth on the value of the portfolio annually. Conservatively we can accurately foresee a substantial return in 5 to 10 years. We do however manage multiple variable factors that could and should increase maximum returns in 5 to 10 years. These factors are:

- Subscriber contributions: upfront payments enable us to accelerate the purchase process
- Inter-company loans: depending on the profitability of the serviced apartments we foresee to double up on subscriber income from proceeds on profits in these serviced apartments.
- Refinancing: properties can be refinanced as soon as the equity growth exceeds 20% initial contribution allowing more purchases.

18. CONTRIBUTIONS & PAYMENT OPTIONS?

Contributions

DJV Property Twenty-One investments will set up the company and its infrastructure, as well as oversee management of the said company. Contributions are as follows:

- **Initiation fee:**
R6 000,00 Excl.VAT
- **Share price** (per single share):
R24 000,00

Payment Options

- An initiation fee upfront and monthly payments which are paid in advance or
- An initiation fee in 4 equal payments and contributions that are paid in advance or
- An initiation fee is consolidated into 60 equal monthly payments in advance

“As a DJV Property Twenty Investment shareholder, I receive updates every semester with Lightstone reports showing how the properties acquired are performing. It makes my heart sing that the company has seen phenomenal growth in the last year. This is an educational company which will lead the way in practicing “Ubuntu” and teaching people how to gain financial freedom with very little to start with and with what you already might have.”

-Ms Carol Werth, DJV Property Twenty Share Holder

HOW DO I JOIN?

- ✔ Complete the letter of intent and Share Holder Information Form
- ✔ The relevant payments will be initiated
- ✔ The representative attorneys will draft the structuring documents and liaise with every shareholder regarding FICA compliance and to get the contracts signed.

CONTACT US

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Connect with us on social media at [@sywealthza](https://twitter.com/sywealthza) or [#sywealthza](https://www.instagram.com/sywealthza)

DISCLAIMER

- Neither Share Your Wealth (PTY) Ltd or DJV Property Twenty-One (PTY) Ltd or any of its shareholders or employees will solicit partnerships publicly.
- This is a once-of invitation after our informal networking endeavours.
- Neither the Share Your Wealth (PTY) Ltd. or DJV Property Twenty-One (PTY) Ltd or any of its share holders or employees provide financial advice.
- Every potential investor must do proper market research and reach out to their own legal and financial advisors before entering into any agreement.