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INVESTOR REPORT – April 2020

Well, well, well. We did not see this one coming. It's often difficult to discern between what is a real threat and what is just simple panic and hysteria. In the absence of words of wisdom during this COVID crisis perhaps some perspective will have to do. Rationally, perspective is all we have.

From our perspective this is a great time to be in your and our position of strength!

Why is this the case?

Just take a look at history. Those who grew their wealth exponentially acted on the opportunities presented when others were fearful in uncertain times.

How did they do this?

1. By identifying the opportunities that presented good value.
2. Taking a longer-term view knowing that the opportunities would exponentially grow and unfold.
3. Always sticking to the fundamentals, e.g. good areas.
4. Most importantly, they had the funds to act quickly! This is where our relationship and structure is going to set us apart from the rest. We can now compete in this environment that was historically only possible for the few who had very deep pockets.

We need to harness the flexibility and capital power of our Investor financing model to secure opportunities that only present themselves in times like these. We will elaborate more about this in immediate future communications. In the meanwhile, let us know whether you'd want to be involved with us in securing our future growth pipeline.

Project update - Southwark Village

As mentioned in our previous report the first owners have moved into their homes and the complex is officially up and running. **The great news is that almost all of the last remaining units (except one) have been sold during lockdown.** Before we get too excited let it be said that that the bonds/finance on these sales have to be approved and the Purchasers have 5 days after lockdown ends to view the property in order to make their final decisions. Even so, what incredible work by the Sale Agents to utilise video footage and related technology in order to achieve this. All these sales, bar one, were done by our internal Sales Division. This result is testament to their tenacity, perseverance and creative methods adopted to quite simply, get the job done!



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Now, it remains for us all to be patient while we wait for the lifting of all restrictions so that the lengthy approval and transfer process of the sold units can get underway.



New Investment - Endulini

The Investment window linked to the Endulini project opened in March. The first stages of the development were due to get underway in May. Due to the lockdown this has been delayed and with the proposed 'opening of the economy in stages' post hard lockdown, we cannot predict when this start date will be.

Yes, this is not ideal. However, it is not catastrophic either. While Investor funds will not be able to be drawn into the project yet in order to start earning the projected returns of 18% per annum, they will be accruing returns at a **guaranteed interest rate** while the funds are in the **STBB Attorneys Trust Account**. (This guaranteed rate is linked to the Bank Repo rate and will fluctuate accordingly). The interest rate on our clients' funds in the Attorneys Trust account is currently 8% per annum. As of 1 May 2020, it shall be calculated at 7% per annum due to the further Repo rate drop announced in April.

This is a highly competitive rate of return in the current climate while the funds are kept safely on Attorneys Trust.

The Endulini project will get underway as soon as is realistically possible at which time the security for the investments will be in place for the release of your funds from STBB Trust account into the transaction. At this point the interest rate on your investment will increase to 18% per annum.



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We wish to bring your attention to the fact that all our business processes are in the cloud and the entire team is working as normal (whatever that now means). As such please contact us should you have any queries.

NOTE: Please find your quarterly Lender Statement attached.

We wish you and your close ones all the best during this unprecedented period.

Yours in progressive investing,

Opportunity Private Capital