



OPPORTUNITY PRIVATE CAPITAL

INVESTOR REPORT Q4 – November 2020

An unbelievably strange year is fast coming to its end. For the most part, wherever one looks it's been a time of frustration and 'wasby'. A time of negative news for the most part. On a macro level the SA economy is in dire straits and business sentiment is at an all time low. When one takes time to evaluate this, only one conclusion is possible - pay special attention, heightened focus and absolute effort on that which is within your control. We cannot do anything about the rest. This is what we as a business have done. And so far, this has served our clients well. Yes, some of our investor exits have been delayed on our Southwark project, but the security for their investments and their projected returns never wavered which we feel under the circumstances has been a great result.

Below are brief updates about the progress of our projects and investments.

Project update - Southwark Village

As you are aware from our previous communication, Southwark Village is sold out. However, the investment exit process has been severely compromised by matters out of our control. Please accept our apologies for the delayed exits and any inconvenience it may have caused you. Delays caused by the Deeds Office and other state stakeholders has been frustrating beyond belief and we sincerely hope that we have seen the worst of the COVID-related excuses from them. Suffice to say, many investors have exited and most, if not all, will have exited their investment before the end of the year. Important to note that you will have continued to earn interest calculated at 18% p/a during the delayed period.

Project update - Endulini

To confirm, as per our last report, the Development Finance investment cycle for Endulini was **fully subscribed** as at end July. The project was scheduled to commence in August. However, there have been unforeseen delays, again out of our hands, with the progress hereof. In short, Attorneys have been waiting for documents out of the Master's Office (another State controlled entity), since June. These documents are required in order that we can proceed with the development, but unfortunately we are compelled to exercise great patience while the backlog in the Masters Office is cleared. Investor funds are thus still held in the STBB Attorneys Trust account in which the current interest rate is 6.25% p/a.

We are as yet unsure when this delay shall be resolved, but we estimate, based on information received, that it will be by end of the year.



Project Update - Heron View

We opened up the Development Finance investment cycle for the next project, Heron View, in September. As mentioned in our last Report, the development site is located in Langeberg Ridge which is a popular, sought-after middle-income suburb in the Northern Suburbs of Cape Town. For further information hereon please request a brochure or visit our website www.opportunity.co.za.

The projected investment returns are in tiers, dependent on the level of investment. As follows:

1. 15% p/a for Investments of R 100 000 - R 499 000
2. 18% p/a for investments of R 500 000 upwards.



Important information relating to your lender statement

Note that we shall no longer be emailing your statements on a quarterly basis. **All your financial information will in due course be available on the Investor Portal - accessible via the Opportunity website.**

The launch of the portal will be an ongoing process throughout the first few weeks of November in which testing in batches will take place. **Please keep a lookout for emails from Debbie Landsberg in our office. These emails will prompt you to click on a link, create your own password for login, thus enabling you to check your investment status on your personal profile.** Once you have been activated you shall be able to access your information as often as you like. The financial data will be updated daily.

But wait, there's more: Over the course of the next few months all your investment-related documentation will also be loaded onto your individual profile in the Investor Portal. You will ultimately therefor have the ability to access your ongoing investment progress and related documentation in one place.

Please bear with us during the initial process as there may be some teething issues. Kindly let us know whether any problems exist in using the facility.

Yours in progressive investing.

Opportunity Private Capital