

Unlocking the Property Sector for Black Entrepreneurs and Empowering Transformation through Alternative Funding Methodologies

EDPF Crowdfund & CobaltBlox



www.edpf.co.za





Our Organisation

EDPF is an **IMPACT Fund** with a mission to empower historically disenfranchised entrepreneurs who wish to enter the property sector and, in so doing, transform this R7 trillion sector that has been slow to be part of the transformation process.

With its large collaborative network EDPF has the ability to develop, train and mentor numerous individuals in the skills required to build successful property companies.

Nigel Adriaanse
Founder & CEO Of EDPF Academy





Access to Capital

Access to capital remains one of the biggest barriers to entry for emerging property developers in South Africa.



Legacy of Apartheid

Legacy of Apartheid and limitations of BBBEE have kept many developers excluded from traditional funding.



**Exploring alternative funding models such as
Stokvels, Crowdfunding and Tokenisation.**

The Legacy of Exclusion

- Apartheid policies denied property ownership and generational wealth to black South Africans.
- Today, most emerging developers are first-generation and lack collateral, equity or credit history.



BBBEE – A Good Start, But Not Enough

- BBBEE aimed to create economic transformation, but access to capital is still limited.
- Most financial instruments benefit only those already in the system.



The Funding Gap



**Banks require
security and
experience**

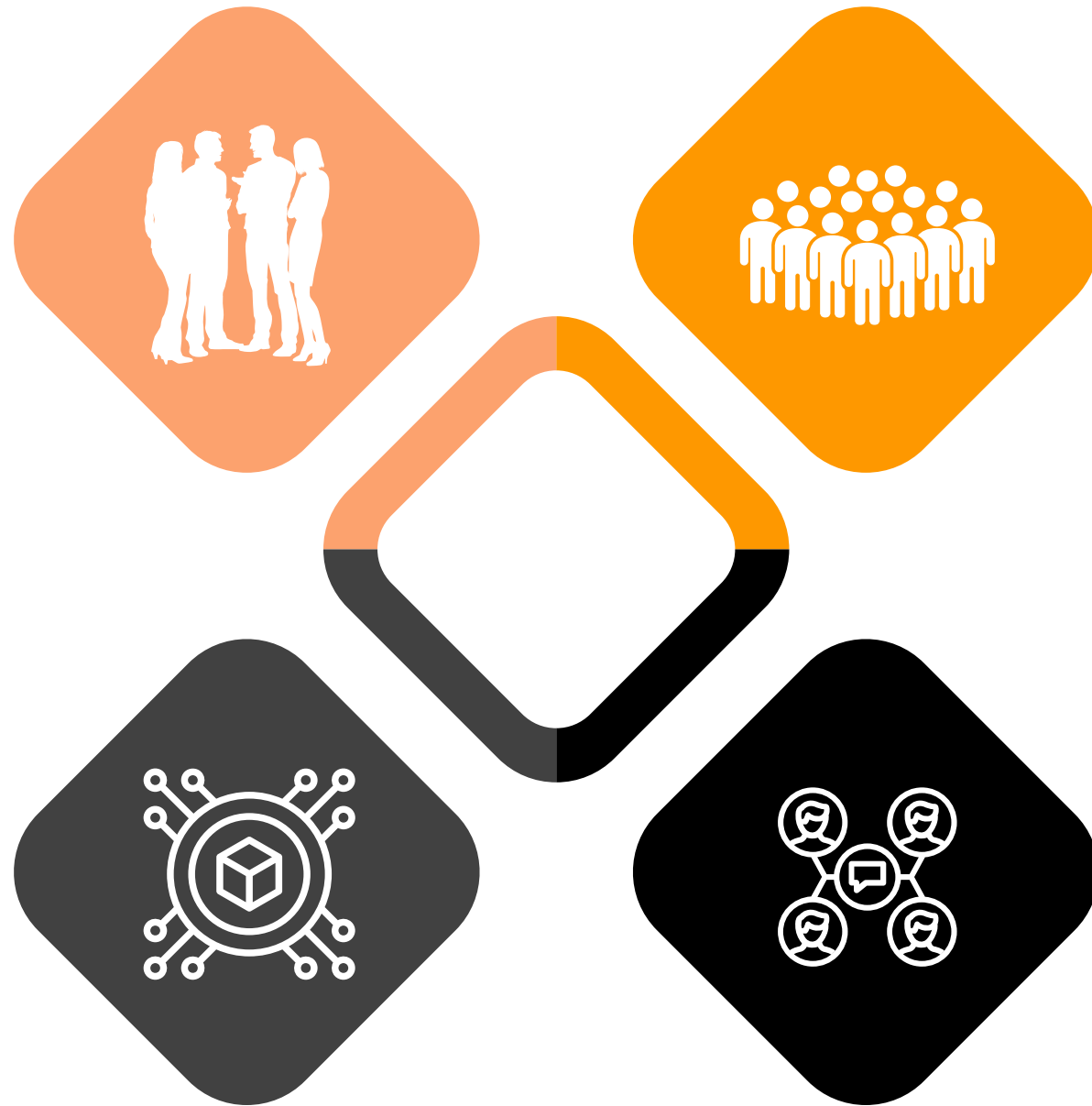


**Government
funding is
slow**



**Private equity
favours
established
developers**

Fractionalisation – The Foundation of Inclusive Investment



Breaking property into smaller, affordable investment units allowing more people to participate in the property market.

Stokvels

Communal savings scheme where a group of people contribute regularly to a shared fund, and then each member receives a portion of the accumulated funds in rotation. A popular way for South Africans to save money, often used for specific purposes like big purchases or festive season expenses but is now being used for **property investments**

Crowdfunding

Property crowdfunding allows individuals to invest in real estate projects by pooling funds through online platforms, rather than needing large upfront investments. Instead of purchasing a whole property, investors can buy a fraction of ownership, like shares, and share in the property's profits or rental income.

Real Estate Tokenization

Real estate tokenization is the process of representing ownership or rights to a physical property through digital tokens on a blockchain. These tokens, often fungible or non-fungible, represent fractional ownership, or specific rights to income streams, allowing investors to participate in real estate with varying degrees of capital.

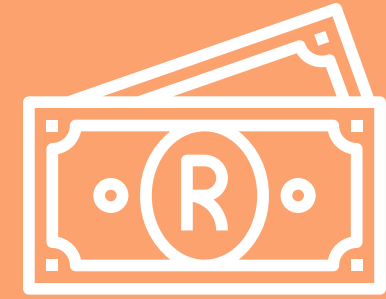
STOKVELS – SA'S Community Banking



**ENABLES GROUP
OWNERSHIP**



**BUILD TRUST &
FINANCIAL DISCIPLINE**



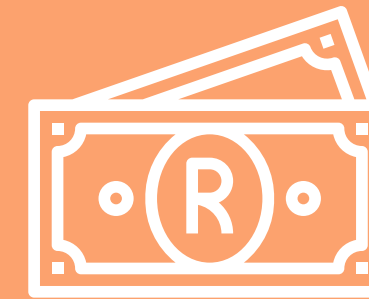
**FUND COMMUNITY
DEVELOPMENT**

R50,000,000,000

Crowdfunding – Digital Capital Raising



**EQUITY BASED
RECEIVING DIVIDENDS**

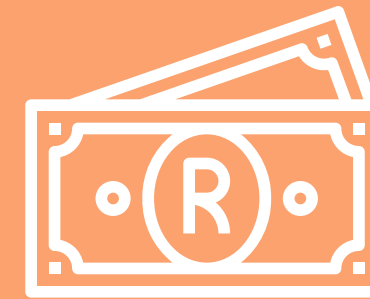


**DEBT BASED
RECEIVING INTEREST**

Crowdfunding – Digital Capital Raising



**Crowdfunding uses
online platforms to
raise funds from
many individuals**



**Scalable and
transparent method
for small-scale
developments**

Real Estate Tokenisation – The Future of Funding



**Micro-investment
access**



**Provision of
Liquidity**



**Smart contracts for
transparency & automation**

**Tokenisation converts property into tradable
digital tokens on a blockchain**

Call to Action



1

Government

Enable policies for these models

2

Corporates

Channel ESD/SED funding here

3

Investors

Support inclusive development

4

Developers

Leverage these tools to build

The Time is Now



- **Fractionalisation turns EXCLUSION into INCLUSION.**
- **These alternative funding models can rewrite the rules of property funding in South Africa.**

Contact Us



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