

FBC Building Society



FBC Insurance

FBC Reinsurance

MicroPlan

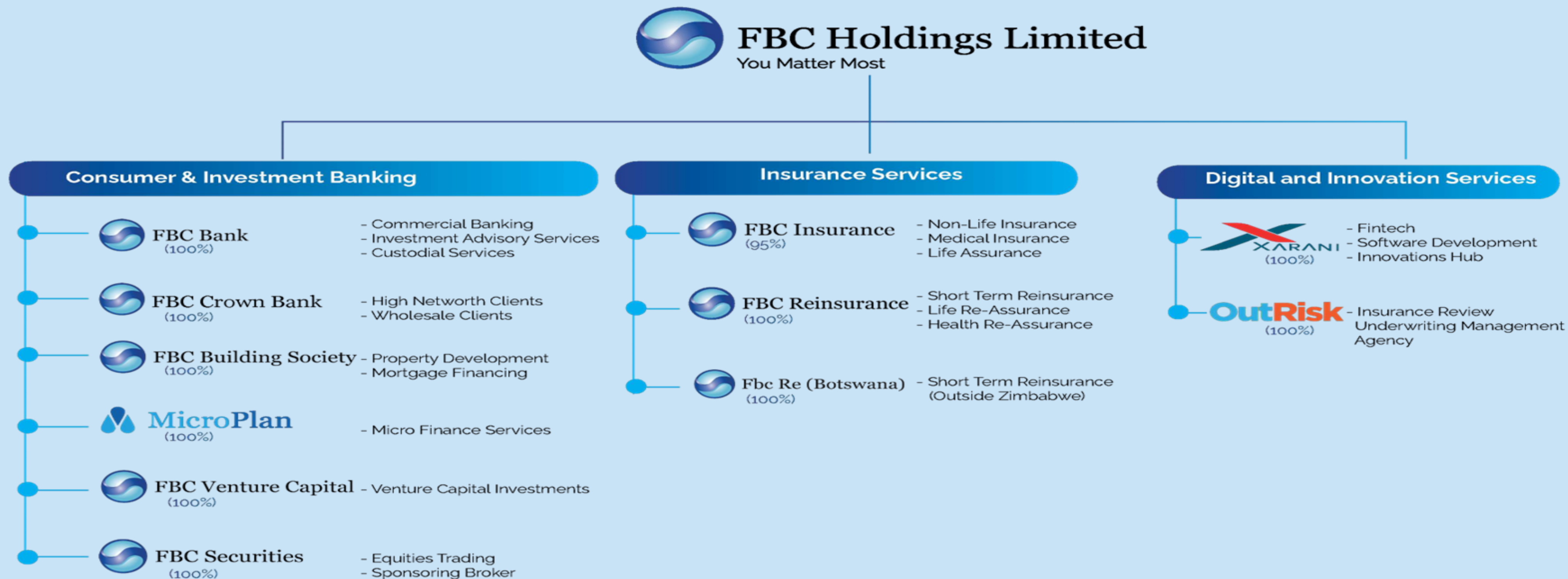
FBC Bank

FBC Building Society

FBC Securities

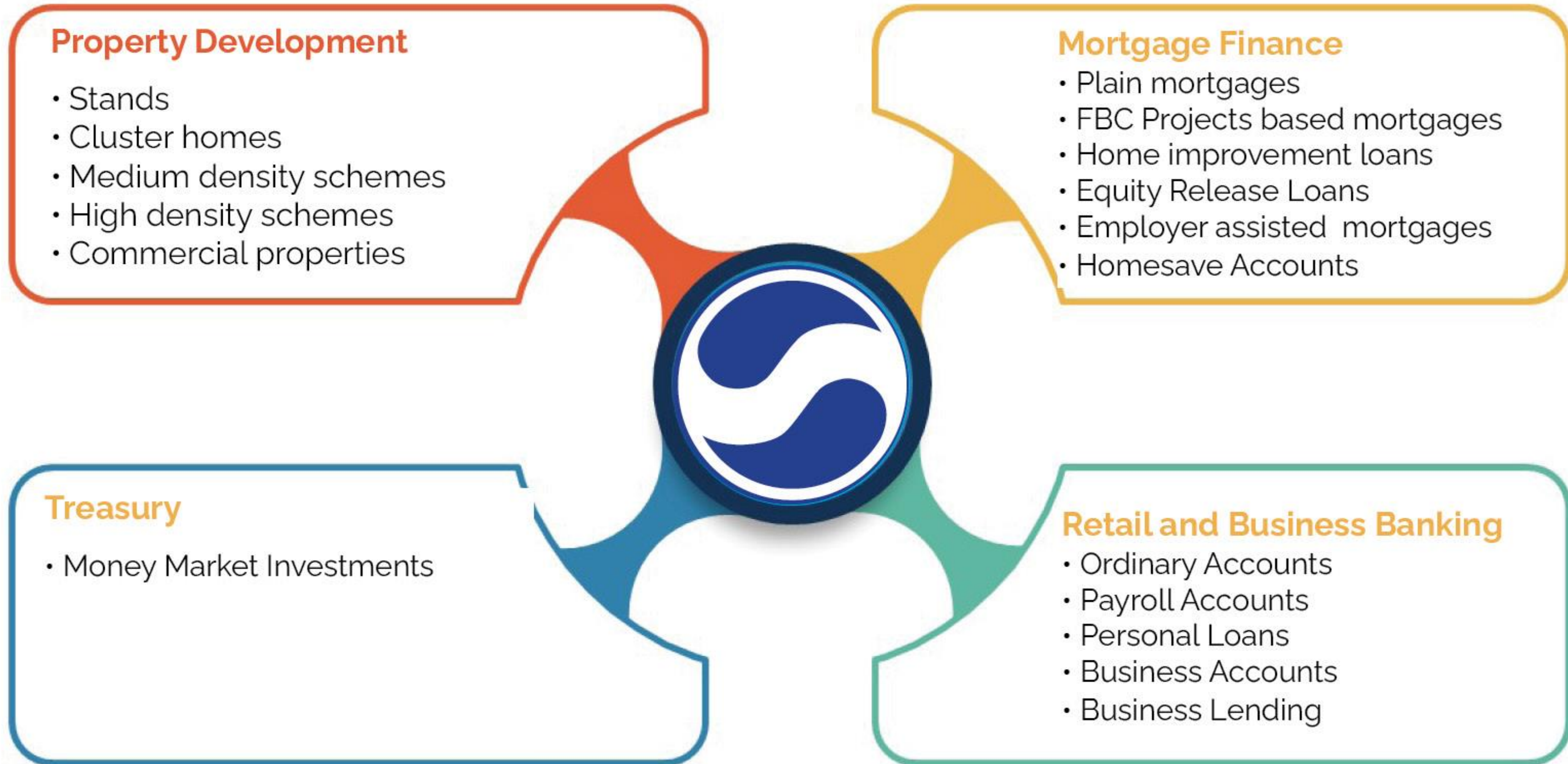
XARANI

Background – Who are we?

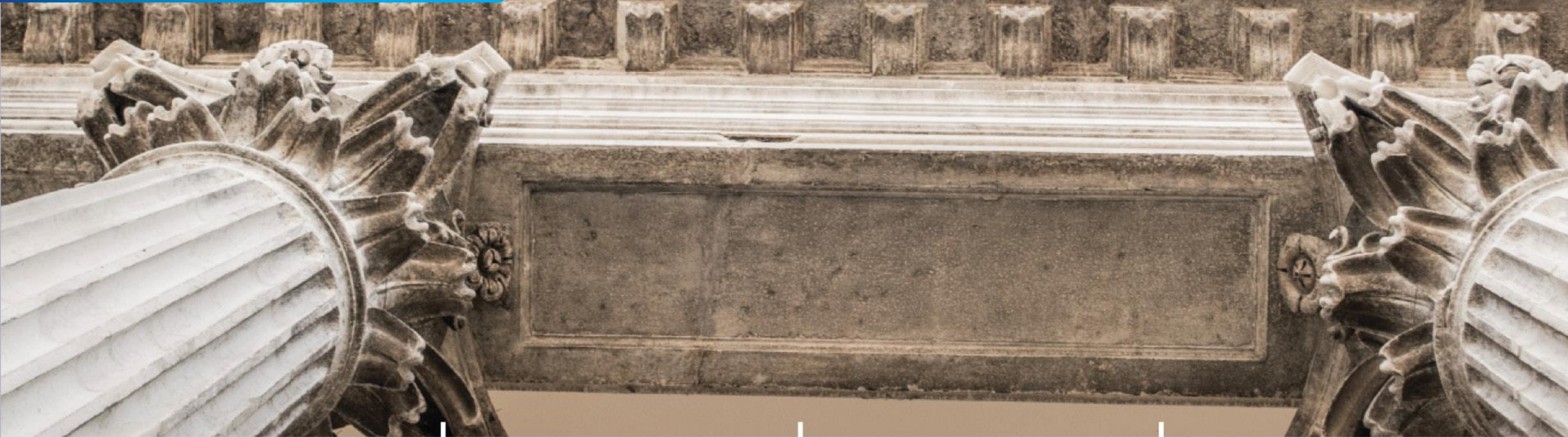


Background – FBC Building Society

- **FBC Building Society is a mortgage finance institution mandated to mobilize savings and promote home ownership in Zimbabwe.**
- **The building society is also directly involved in residential property development for low, medium and high-income market group segments.**
- **FBC Building Society is passionate about empowerment and believe in deep seated partnerships to unlock mutual value and benefits.**
- **Since 2009 to date, the Building Society has established itself as a property development powerhouse with the construction of more than 2 400 new housing units in Zimbabwe across the high, medium and low density suburbs**



Technical Competencies



Town Planning



Infrastructural servicing of land



Architectural services



Construction of Houses



Engineering services



Valuation and property management



PAST LOW-COST HOUSING PROJECTS

KWEKWE MBIZO 9 PROJECT

Number of Units

- FBC Building Society did 157 high density houses

Project Features:

- 2 and 3 bedroom core houses
- Title deeds
- Stand Alone Units

Prices:

- 3 bed houses: US\$27,000
- 2 Bed houses :US\$16,500



Number of Units

- FBC Building Society did 203 high density houses

Project Features:

- 2 and 3 bedroom core houses
- Title deeds
- Stand Alone Units

Price:

- 3 bed houses: US\$27,000
- 2 Bed houses :US\$16,500



CURRENT PROJECTS

MARONDERA FLATS

Located in Ruware Suburb 2km from Marondera CBD

Project Features:

- 2 and 3 bedroom flats
- Sectional Title
- Gated community

Price Incl. VAT:

- 3 bed flat US\$75,000
- 2 Bed flat US\$55,000

Mortgage Terms available at:

- 25% deposit
- 5 year mortgage



ZVISHAVANE FOUR MILES PROJECT

On offer are ready to build, serviced residential stands at Four Miles Suburb located 4km from Zvishavane CBD along Masvingo Highway.

Features:

- Stand sizes ranging from 200 square metres to 1,000 square metres
- Water Reticulation
- Sewer Reticulation
- Tarred main feeder roads

Selling Price: US\$33 per square metre including VAT

Mortgage Terms available at:

- 35% deposit
- 5 year mortgage



UPCOMING PROJECTS

UPCOMING HOUSING PROJECTS

1. RUWA PROJECT

- FBC owns 375 ha land in Ruwa where development of over 1,900 residential stands, cluster homes, commercial centres and industrial/warehouse is targeted to commence Q1 2026.
- The development of stands will be done in a Phased approach.
- Mixed Residential stands ranging from high, medium and low density stands with sizes ranging from 300sqm – 2,000 sqm.
- The project is located off the Harare - Mutare Highway, 28.4 km from the Harare main post office.
- The land is surrounded by housing developments, small holdings, schools and farms stands, golf course.



2. HWANGE EMPUMALANGA PROJECT

- FBC owns 764 stands at Empumalanga Project in Hwange
- Stand sizes averaging 200 square metres
- Servicing of the stands is being done in Phases starting with 145 stands targeted to complete by June 2025.

3. MASVINGO PROJECT

- 688 stands to be developed in Rujeko a Suburb 3.5 km from Masvingo Main Post Office
- Stand sizes ranging from 200sqm to 500sqm
- Project targeted to commence Q2 2025



SCOPE FOR COLLABORATIONS

1. Financing Options

FBC Building Society will assist PSC staff members through mortgage finance on the following term and conditions :

2. JV Partnerships on PSC Land Banks

- Collaborate on win-win joint venture partnerships on current or future land banks for the benefit of PSC staff accommodation .

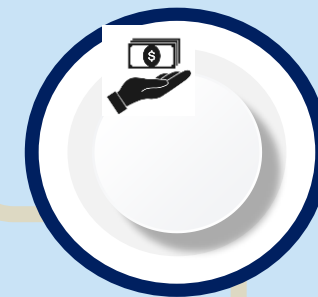


Mortgage Financing Options



Ordinary Mortgage

- Designed to assist customers to access mortgage loans for purchase or construction of residential or commercial property e.g.) purchase of property on the open market



Equity Release

- This facility allows customers to make home improvements as well as new project developments at affordable rates and terms against immovable assets.
- capital injection for SMEs
- Borehole drilling
- Solar installations
- Any other legal use



FBC Projects

- The Society is into real estate and construction of residential properties. Properties are available from high density to medium and low density
- Zvishavane, Marondera and Glen Lorne projects currently available on the market



Employer Assisted Mortgage Financing

- A means of attracting, retaining and empowering critical skills of the company
- The facility is offered in both RTGS and USD
- short term or long-term loan product options
- Customized products



Mortgage Requirements



Individual

- Pay slip/Proof of income
- Copy of title deed
- Supporting letter from employer
- Certified copy ID
- Proof of residence
- 3 months' bank statements
- Work Permit/ Residents permit/Visa (Zimbabweans Residing outside the country)
- 2 passport sized photos
- Approved plan for construction
- Quotations for home improvement
- Agreement of sale for open market purchases



Company

- Company Profile
- Copy of title deed
- Directors copy IDs-certified
- Directors Proof of residence
- Board resolution to borrow
- 2 years' financial statements
- 1-year cash flow projection, management accounts
- 12 months' bank statements
- CR 14, CR6, Certificate of Incorporation, Memorandum & Articles of Association (CR2 or shareholding certificates where shareholders in the Memo and Articles differ from CR14).



Joint Venture Collaborations

- Collaborate on PSC current or future land banks for the benefit of PSC staff accommodation.
 - PSC identifies landbanks where housing developments for staff can be undertaken
 - FBC comes in with
 - Funding for land development
 - Project management services
 - Infrastructural development service
 - This arrangement is intended to benefit staff through concessionary sales terms that meets their incomes as opposed to buying on the open market.

Want to hear more from us?

For more information contact our Sales Team on

Cell Numbers: +263 772744111; +263 775196610; +263 772900769

Direct Lines: 0242- 772732 / 757 904 / 772731

Email: mortgageenquiries@fbc.co.zw



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You Matter Most

Thank You



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