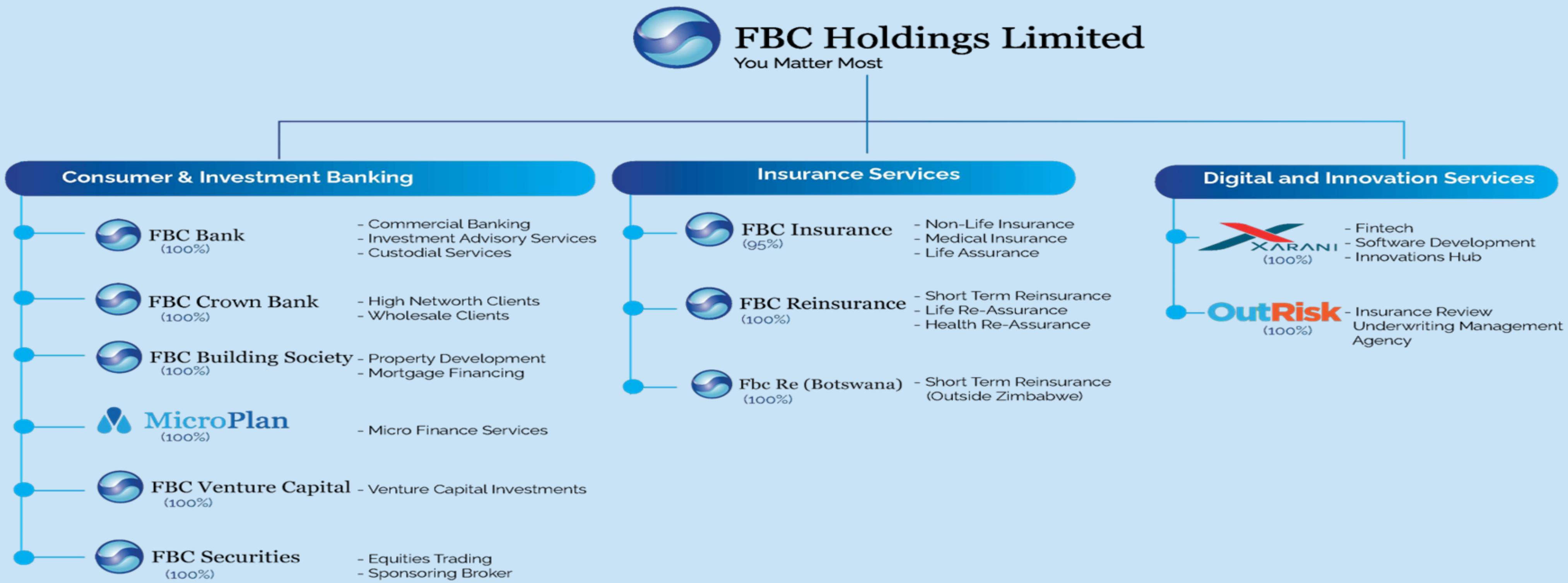


# FBC Building Society



# 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**

## Property Development

- Stands
- Cluster homes
- Medium density schemes
- High density schemes
- Commercial properties

## Mortgage Finance

- Plain mortgages
- FBC Projects based mortgages
- Home improvement loans
- Equity Release Loans
- Employer assisted mortgages
- Homesave Accounts

## Treasury

- Money Market Investments

## Retail and Business Banking

- Ordinary Accounts
- Payroll Accounts
- Personal Loans
- Business Accounts
- Business Lending

# Technical Competencies



- Town Planning
- Architectural services
- Engineering services
- Infrastructural servicing of land
- Construction of Houses
- 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



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(Registered Building Society)  
You Matter Most

# GWERU, MKOBA 14

## 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



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## 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



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# 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



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## 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 .



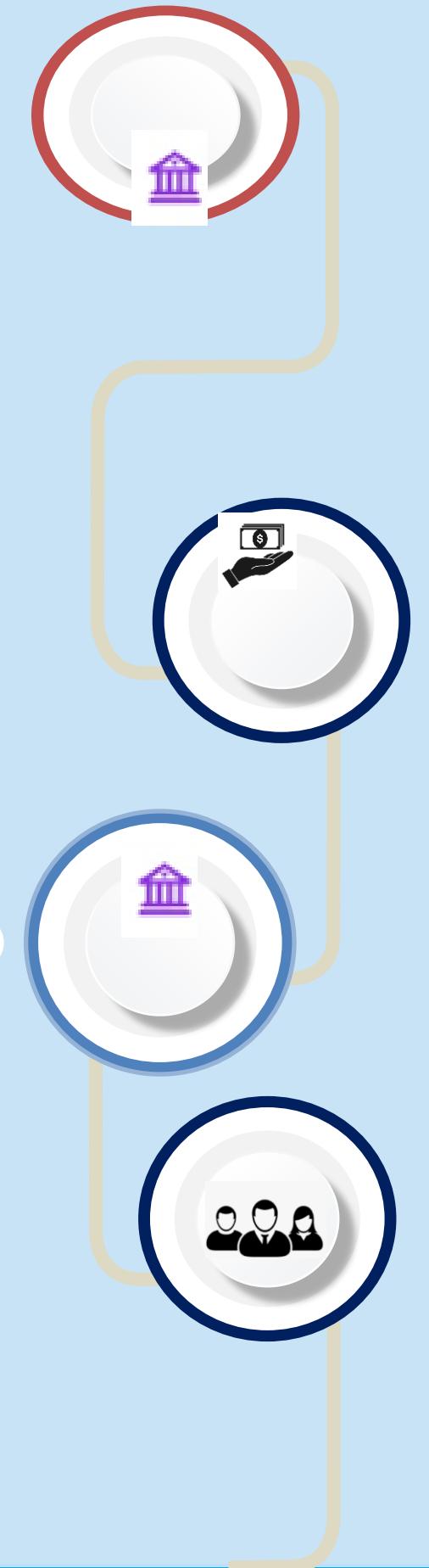
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# Mortgage Financing Options



## 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?**

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# Thank You



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