



NEDBANK
CIB

ROLE OF BANKS IN PROMOTING TRANSFORMATION IN COMMERCIAL PROPERTY SECTOR IN SOUTH AFRICA

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“Transformation” means various different things to different people

Black property owners and landlords

Black property professionals and practitioners

Access to deals and opportunities

Access to employment and education

Improvement of services and infrastructure

Improvement of communities and societies

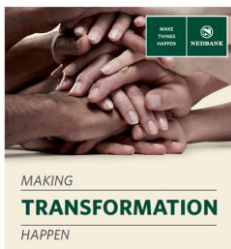
Promotion of equity and sustainability

Promotion of societal and cultural change



Banks can contribute to different ends to differing extent.

- Banks as lenders**
- Banks as corporate advisors**
- Banks as facilitators**
- Banks as equity providers**
- Banks as employers**
- Banks as service procurers**
- Banks as trendsetters**
- Banks as education providers**
- Banks as lobbyists**
- Banks as industry players**



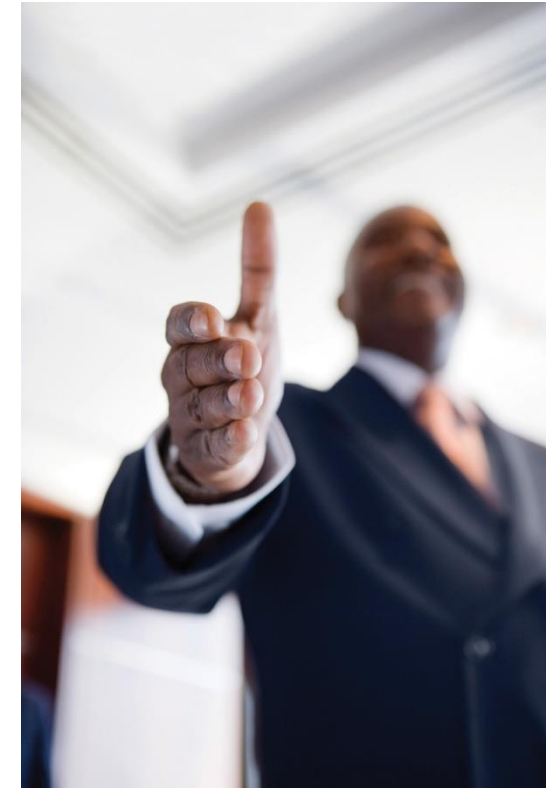
BANKS AS LENDERS

BEE transaction financing

Black SMME financing

Lease discounting transactions

Transformation infrastructure funding

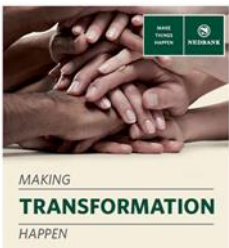


BANKS AS CORPORATE ADVISORS

Deal structuring

Capital raising

Transaction management



BANKS AS FACILITATORS

Introduction of deals and participants



Matching of opportunities to skills and capital

Brokering of joint ventures and partnerships



BANKS AS EQUITY PROVIDERS

Equity in addition to senior debt

Pure equity and mezzanine funding

Joint ventures and partnerships

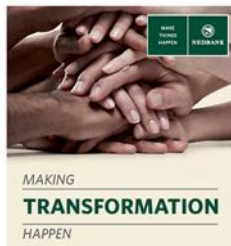


BANKS AS EMPLOYERS

Employment equity goals and targets

In-house training and professional development

Bursaries, scholarships and internships



BANKS AS SERVICE PROCURERS

Preference to BEE service providers

Influencing of clients and borrowers

Development of BEE entrepreneurs



BANKS AS TRENDSETTERS

Sustainability practices and green buildings

Rural and peri-urban retail development

Affordable housing and student accommodation



BANKS AS EDUCATION PROVIDERS

Internal training courses and academies

Support of universities and colleges

Sponsorship of industry conferences



BANKS AS LOBBYISTS

Within property sector

Within banking industry

Within trilateral structures



BANKS AS INDUSTRY PLAYERS

Membership of industry bodies

Support of industry initiatives

Profiling of industry achievements



Nedbank Property Finance
Nedbank Property Partners
Nedbank Property Finance Academy
Nedbank-UCT Urban Real Estate Research Unit
Nedbank industry memberships
Nedbank conference sponsorships
Nedbank Fairshare 2030 strategy
Nedbank Foundation
Nedbank Affinity programme
Nedbank transformation ranking





THANK YOU