

INVESTING IN RURAL AND TOWNSHIP SHOPPING CENTRES

PENSION FUND MEMBERS



Pension fund money flows into Future-growth's Community Property Fund.

PENSION FUND MONEY

FUTUREGROWTH COMMUNITY PROPERTY FUND

BUYS SHOPPING CENTRES IN TOWNSHIPS AND RURAL AREAS

Both financial and non-financial factors e.g. environmental, social and governance are taken into account when deciding to buy, develop or manage existing properties e.g.:

- Number of shoppers and spending potential
- Potential for capital growth
- Potential rental income
- Proximity of public transport
- Availability of services in the area



Investing in township and rural shopping centres benefits pension funds and their communities both socially and economically.

Long-term, stable financial returns with low correlation to, and less volatility than, other asset classes.

SOURCES OF RETURNS

- 1 RENTAL INCOME
- 2 CAPITAL GROWTH
- 3 INDOOR AND OUTDOOR PROMOTIONS AND ADVERTISING



COMMUNITY BENEFITS

ONGOING PROPERTY MANAGEMENT



SOCIAL BENEFITS TO THE COMMUNITY

- Creates employment before and after construction.
- Provides access to key retailers, which has cost, time and social implications.
- Offers a wider choice of stores with higher quality goods and lower prices.
- Provides services e.g. banking and social grant pay points.
- Stimulates entrepreneurship.
- Reduces transport costs due to close proximity of transport infrastructure.

RELATED DEVELOPMENTS

- Transport infrastructure (taxi ranks and bus terminals) and infrastructure such as electricity, water and sewerage services.
- Petrol service stations, additional shopping centres and municipal services.
- Municipal infrastructure through rate payments by the new shopping centre.

Each centre is a catalyst for related developments such as:



Futuregrowth appoints a specialist asset and property management company to handle asset management and financial administration and day to day operational management. This includes the leasing and marketing of the centres and assisting with acquisitions, expansions, refurbishments and the disposal of properties.

The Fund also contributes to local education and community development through initiatives such as school academic prize sponsorships for school children, lap desk donations and sporting activities.