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INVESTOR PROSPECTUS

Institutional Growth & Portfolio Expansion

Issuer: LBBM Investments Pty Ltd (t/a The Finance Corporation)

Date: June 2026

Target Capital Raise: R 100,000,000

1. Executive Summary

The Finance Corporation is a premier South African property development group specializing in affordable housing. We are seeking R 100,000,000 in capital to consolidate our market position by acquiring controlling stakes in high-growth developments and scaling our internal construction and agency service entities to support an institutional-grade delivery model.

2. Allocation of Funds

The capital raise is structured to ensure vertical integration and operational control across our development value chain:

Allocation	Amount	Strategic Objective
Development Pipeline	R 98,000,000	Equity stakes, infrastructure, and construction financing for Cloverdene, Amani, and New Modder.
TPC International	R 1,500,000	25% equity stake; Scaling national sales team and marketing capacity.
Molemane Construction	R 500,000	25% equity stake; Capital for essential tools, machinery, and site tech.

3. Operational Strategy & Risk Mitigation

Our model mitigates traditional development risks through **Direct Vertical Integration**:

- **Construction Control:** By holding 25% of **Molemane Construction** and mandating 75% of all construction volume, we maintain direct oversight of project timelines and material procurement, preventing cost overruns.
- **Sales Velocity:** By holding 25% of **TPC International** and mandating 75% of sales mandates, we control the marketing strategy, ensuring rapid absorption and liquidity for our developments.
- **Margin Retention:** We capture the value chain from development to sale, effectively preventing fee leakage to third-party vendors and improving overall project ROI.

4. Portfolio Financial Highlights (Projected)

Cloverdene Lifestyle Estate

- **Total Projected Sales:** R 77,616,000.00
- **Projected Development Profit (35%):** R 27,165,600.00
- **Projected Construction Revenue (75% of 65% revenue share):** R 37,837,800.00
- **Projected Agency Commission (75% of 5% commission share):** R 2,910,600.00

Amani & New Modder Developments

- **Strategic Objective:** Bulk service installation and phased residential delivery.
- **Revenue Potential:** Project-specific modeling is available upon request for institutional partners conducting due diligence.

5. Service Entities: Earnings Capture

As a 25% shareholder in our service partners, The Finance Corporation participates directly in the revenue generated by these entities:

- **Molemane Construction:** Our 25% equity interest entitles us to a proportional share of the projected **R 37,837,800.00** construction revenue generated at Cloverdene alone.
- **TPC International:** Our 25% equity interest entitles us to a proportional share of the projected **R 2,910,600.00** agency commission generated at Cloverdene alone.

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6. Investment Thesis

1. **Vertical Integration:** We control the builder, the agent, and the developer, maximizing profit retention.
2. **Portfolio Diversification:** Spreading R 98M development capital across three nodes (Cloverdene, Amani, New Modder) mitigates asset-specific risk.
3. **REIT Readiness:** This capital deployment builds the operational track record and balance sheet strength required for future JSE REIT institutional listing.

7. Contact & Disclaimer

This document is for information purposes and does not constitute an offer to sell securities. Prospective investors are advised to seek independent legal and financial advice.

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