



# VIRIDIUS

Putting ideas into action

# ABOUT US

VIRIDIUS means bringing clarity and control to complex community governance. That's exactly what we do for Homeowners Associations (HOAs) and Sectional Title Schemes across South Africa: we take policy off the page and put it to work.

We specialize in the hard-edged, high-stakes parts of community governance—MOI | rules drafting and enforcement frameworks, KYC onboarding, and credit-bureau listings (including adverse/default listings)—so trustees and directors can lead with confidence, clarity, and compliance.



# THE MARKET PAIN

There's no integrated, monthly "compliance-ops-as-a-service" that combines Rules drafting/enforcement, KYC, POPIA data handling, and disciplined Credit Bureau submissions with audit-ready evidence—especially tailored to volunteer-led schemes.



THE GAP

# THE MARKET GAP

## FRAGMENTED SUPPLY

Managing agents focus on admin & maintenance, not rigorous KYC/CREDIT BUREAU/POPIA workflows.

Legal route is too costly and time consuming

Personal involvement may cause conflict – no arms length situation.

PROBLEM

# THE MARKET GAP

## VOLUNTEER DIRECTORS | TRUSTEES

Governance intent exists, but monthly execution is inconsistent.

Director / Trustee lack of continuity of portfolio management due to time lapse of directorships

PROBLEM

# THE MARKET GAP

## POPIA | CREDIT BUREAU RISK AVERSION

Many schemes avoid listings for fear of process mistakes;  
others list incorrectly (exposure risk).

No one “owns” accuracy + evidence end-to-end.

PROBLEM

# THE MARKET GAP

## DATA QUALITY DEBT

Owner/tenant registers are stale; proof-of-address and ID trails are incomplete;

change-control is ad hoc—making enforcement frail at CSOS/court.

PROBLEM

# WHO FEELS THE PAIN MOST

## SMALL – MID HOA | BC

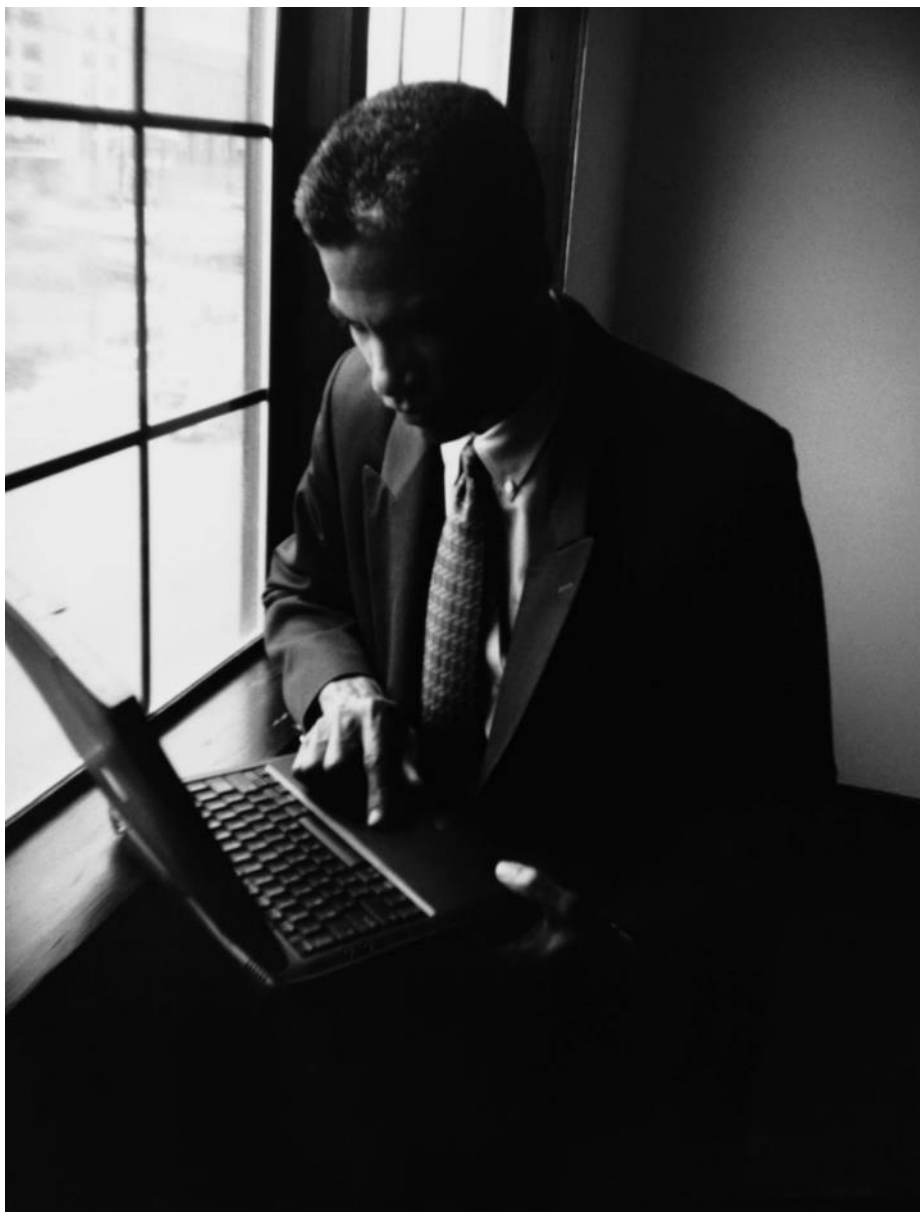
**(30–250 units)** with volunteer trustees and light-touch managing agents.

## NEW DEVELOPMENTS

needing first-time rule sets, mass onboarding KYC, and levy discipline from month one.

## CHRONIC ARREARS

where prior listings failed or were never attempted due to POPIA / costs / accountability



# SOLUTION

## **ENFORCEABILITY**

Rules + notices + evidence that stand up at CSOS/court.

## **INCREASED CASH FLOW**

Predictable CREDIT BUREAU cycles that reduce arrears and repeat defaults by case-on-case situations.

## **ASSURANCE**

POPIA-safe data lifecycle with defensible access/retention logs.

## **CLARITY**

Dashboards and trustee-ready reports (KYC coverage %, listings submitted, disputes resolved).

# VIRIDIUS THESIS



## MONTHLY

SLA-driven cycles: KYC refresh, arrears workflow, pre-listing notices, Credit Bureau submission, dispute handling.

## AUDIT-PROOF TRAIL

Single vendor responsible for *documents + process + proofs*, not just advice.

## LOCALISED PLAYBOOKED

Calibrated to Companies Act 71/2008, CSOS, POPIA, Credit bureau rules, and scheme rules.

# HEADLINE BENEFITS

## Fewer arrears, faster:

- disciplined Credit Bureau cycles
- airtight notices reduce repeat defaulters
- shorten time-to-payment.

BENEFITS

# HEADLINE BENEFITS

## **Enforce with confidence:**

- rules,
- Standard Operation Procedures,
- evidence packs that hold up at CSOS or in court.



BENEFITS

# HEADLINE BENEFITS

## Clean data, zero drama:

- POPIA-safe KYC with renewal reminders keeps registers current and defensible.





# SUMMARY

An “operations-as-a-service” partner for HOAs and Sectional Title schemes in South Africa, turning policy into practice.

We run the monthly grind: **rules & enforcement frameworks, KYC, POPIA-safe data handling, and Credit Bureau listings/blacklistings** with full, audit-ready evidence.

SUMMARY



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## THANK YOU

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