



GOLDEN TIGER REALTORS

You say Sell! we say Sold!!

Golden Tiger Realtors (GTR)

The GTR Way Framework



Introduction: How to Use the Golden Tiger Realtors (GTR) Property Practitioner Training Framework (in alignment with the Golden Tiger Group Back-Office Platform)

Welcome to the Golden Tiger Realtors Property Practitioner Training Framework – your comprehensive roadmap to excellence in the South African real estate industry.

This document has been carefully designed to serve as both a training manual and an ongoing reference guide for every Candidate and Full-Status Property Practitioner at Golden Tiger Realtors. It reflects our brand values of courage, integrity, and excellence while ensuring full compliance with the Property Practitioners Regulatory Authority (PPRA) and the Property Practitioners Act.

How This Framework Works Hand-in-Hand with the GTR Back-Office Platform

The Golden Tiger Group Back-Office Platform is your central digital hub and “single source of truth”. Every topic, checklist, template, policy, script, and training resource referenced in this framework is housed, updated, and instantly accessible on the platform. Think of this document as the map and the Back-Office Platform as the live, breathing territory it describes.

When you see references such as:

- “GTR Corporate Culture document”
- “GTR Agent Checklist” or “Mandate Checklist”
- Operations Manual
- Sales scripts & templates
- Thank-you letters, mandates, OTPs, FICA documents, etc.
- Golden Tiger Learning Academy (GTLA) portal links

...these are all live documents and resources stored in your personal GTR Folder and the broader Back-Office library.

Getting Started – Your First Steps on the Platform

1. Log in to the GTR Back-Office Platform using your official GTR email address and password (issued during onboarding).
2. Access your personal Dashboard – this is your command centre.
3. Locate and “Obtain Your Folder” (detailed in Section 3 – Systems Training). Your folder is your digital workstation where you will store mandates, Offers to Purchase, weekly diaries, training records, and all transaction-related documentation.



How to Navigate This Framework Document

The framework is structured to mirror your career journey and day-to-day activities:

- 1–2 → Introduction to the Golden Tiger Group and GTR culture
- 3 → Systems & Back-Office Platform training (your first practical session)
- 4–5 → Corporate culture, legal requirements and PPRA compliance
- 6 → Your step-by-step career pathway (Candidate → Full-Status → Principal)
- 7 → GTR Property Practitioner sales and administration training (the famous “You Say Sell, We Say Sold” roadmap)
- 8 → Golden Tiger Learning Academy (GTLA) orientation and QCTO qualifications
- 9 → Time-management and productivity tools

Each section contains references to the corresponding live resources on the Back-Office Platform. Whenever policies, fee schedules, templates, or legislation are updated, the platform version supersedes the printed or downloaded copy of this framework. You will always be notified via email and dashboard alerts when critical updates occur.

By combining this framework with daily use of the Back-Office Platform, you will have everything you need to operate professionally, remain 100 % PPRA compliant, close deals faster, and accelerate your career from Candidate Practitioner to Principal – all while upholding the fearless Golden Tiger standard.

Let’s get started and begin building your success, one mandate at a time.

“You Say Sell – We Say Sold!” Welcome to the pride.

Golden Tiger Realtors Management



1. Introduction to Golden Tiger Realtors

The following section is linked to the GTR Corporate Culture document available on the Back Office Platform.

Welcome to Golden Tiger Realtors, a brand built on courage, integrity, and excellence.

This manual has been designed to introduce every Agent to The Golden Tiger Culture, the fearless way we do business, lead with purpose, and look after our people.

It serves as your guide to understanding the values, expectations, and professional standards that define who we are and how we operate within the South African real estate industry. Through this manual, you'll gain clarity on your roles and responsibilities as a Golden Tiger Agent, while ensuring continuous compliance with the Property Practitioners Regulatory Authority (PPRA).

At Golden Tiger Realtors, we pride ourselves on creating an environment that is organised, supportive, and empowering — one that encourages both personal and professional growth. We believe that when our Agents thrive, our brand shines even brighter.

As a dynamic and progressive company, we continuously evolve. This means that from time to time, policies and procedures outlined in this manual may be reviewed, updated, or refined to reflect our growth and the ever-changing real estate landscape.

All Agents will be informed of such updates as they occur. Through open communication, shared vision, and fearless commitment, we continue to strengthen the pride that is Golden Tiger Realtors.

Tigertude

Golden Tigers remain calm, patient, and calculated, even in moments of pressure or pursuit. Every move is intentional, every decision guided by focus and precision, to ensure the ultimate goal is achieved.

Golden Tigers never need to shout their Tigertude or proclaim their dominance. The Golden Tiger Way is built on action, not arrogance. We let our achievements speak for us. We work hard in silence, and let our success be our roar.

Golden Tigers do not seek the easy way out. They embrace the path that demands strength, resilience, and courage. True Tigers see obstacles not as barriers, but as lessons and opportunities for growth. This is how the Golden Tiger rises, this is how we ROAR.

The Golden Tiger Way is also about keeping the mind sharp. Mental strength is as essential as physical energy. We are never intimidated by competition or challenge, regardless of size or status.





Instead, we meet them head-on, informed, prepared, and fearless, always striving to lead the industry through knowledge, strategy, and innovation.

Finally, the Golden Tiger Way is to Lift as You Rise.

Every team deserves a strong leader, one who provides direction, values collaboration, and welcomes ideas. A true Golden Tiger leader gives credit where it is due, uplifts others, and takes ultimate responsibility for their team. Together, we grow stronger, braver, and bolder, united in the fearless spirit of Golden Tiger Realtors.

Rising Above Challenges

At Golden Tiger Realtors, we do not give up easily. We rise above challenges with unwavering determination and fearless focus.

The tiger's resilience reminds us to face adversity head-on, to grow through setbacks, and to never lose sight of our goals.

Together, we overcome obstacles, adapt, and thrive, because every challenge is simply another opportunity to prove our strength.

Excellence in Execution

Golden Tiger Realtors values intellect, insight, and strategic execution.

Just as a tiger strikes with precision, we believe in sharp thinking and smart action. We encourage our team to learn continuously, think critically, and innovate boldly.

By combining intelligence with decisive action, we achieve excellence in execution — and deliver results that stand above the rest.

Embracing Challenges, Embracing Growth

Like the tiger that ventures fearlessly into the unknown, we embrace challenges as gateways to growth.

At Golden Tiger Realtors, we step beyond our comfort zones to unlock our full potential, individually and collectively.

Through courage, adaptability, and persistence, we cultivate a culture of continuous improvement and fearless evolution.

Ownership and Initiative: Making an Impact

At Golden Tiger Realtors, we believe in taking ownership and leading with initiative.

Like the tiger, we do not wait for opportunities, we create them.

We encourage every member of our team to act decisively, contribute ideas, and make a meaningful impact.



Together, we move with purpose, integrity, and ambition, shaping success the Golden Tiger way.

A Circle of Excellence

Surrounding yourself with excellence leads to collective growth and shared success.

Just as tigers thrive among others that bring out their best, Golden Tiger Realtors fosters a collaborative environment where each team member's unique strengths are valued, respected, and leveraged.

Together, we form a Circle of Excellence, united by purpose, driven by ambition, and committed to achieving greatness as one.

The Heart of Golden Tiger Realtors

At Golden Tiger Realtors, we believe that true strength comes from compassion and accountability.

Like the tiger's deep sense of fairness and loyalty, we strive to build an inclusive, respectful, and supportive environment where every individual feels valued.

We lift one another, prioritise teamwork, and ensure that every member of the Golden Tiger family is empowered to grow and succeed.

Unleashing Individual and Company Success

We encourage every member of Golden Tiger Realtors to discover their passion and purpose within the brand.

When you pursue what ignites your enthusiasm, you unlock your true potential, contributing to our shared vision and collective success.

Let your passion be the force that drives you forward, and together, we will continue to propel Golden Tiger Realtors to new heights of excellence and achievement.



Meet the team

External Suppliers	
a. VM Agency	Jignesh Patel
b. Conveyancer	David Swanepoel
c. Bond Originator - Better Bonds	Lynton
d. Photographers	Carlista Jamie
e. ThinkTility	Dary Petersen
Internal Suppliers	
a. The CEO	Aladia Moodley
b. The principal	Gonaseelan Moodley
c. Franchise Manager	Lynn Ahshene
d. The CFO	Sagie Moodley
e. IT- Design & Marketing	Anesh Bhika
f. Administrator	Abongile Matola
g. Training and Development	Adrian Petersen

2. Systems Training

In this session we will focus on providing the Practitioner with practical training on how to navigate the GTR Back Office Platform. Systems and Software Training

Understanding Company Systems and Software: this training will highlight the following aspects that will assist the Candidate Practitioner with the knowledge and skills to navigate the resources available, this will include:

1. Obtaining a GTR email address and password
2. Instructions on how to access the GTR web portal
3. Instructions on how to log into the GTR dashboard
4. Instructions on how to Obtain a Folder: The folder becomes the property practitioner's workstation.



- a) The folder contains: The property practitioner will store all mandates, OTPS, weekly diary, training in the respective folder.

Practitioners will also be introduced to the following systems:

1. Propcrtl
2. Virtual Agent

3. Legal and Compliance Training

In the next section we will review the PPRA and GTR Legal requirements for Property Practitioners.

Property Practitioners Regulatory Authority (PPRA) Compliance

The **PPRA** is the **official regulatory body** overseeing the property industry in South Africa. Established under the **Property Practitioners Act (PPA)**, its primary mandate is to ensure **Professionalism, Consumer protection, and Transformation within the property sector.**

It is **Mandatory** for every property practitioner to be registered with the **PPRA**. On registration every property practitioner will receive a **FFC** number that will allow him/her to practice as a Candidate Property Practitioner.

Every Property Practitioner is governed by the **PPRA and its Code of Conduct**. (The code of conduct is available on the PPRA website: <https://theppra.org.za/>)

PPRA ACT – Code of Conduct

Summary of the Code of Conduct for Property Practitioners (Published under Government Gazette No. 45735, **14 January 2022 – effective 1 February 2022, Property Practitioners Act 22 of 2019**)

This is the official Code of Conduct that **Governs every property practitioner** (including estate agents) in South Africa.

It is **Binding** on all **holders of a valid Fidelity Fund Certificate** and is designed to **Protect Consumers** while maintaining the highest **Ethical and Professional Standards** in the industry.

A. Purpose & Applicability

- The Code exists to **Protect consumers** and to ensure property practitioners act with **Integrity, Competence** and **Fairness**.
- It **Applies** to all **Property practitioners** as defined in section 1 of the Act (**estate agents, bond originators, property managers, bridging financiers, etc.**).
- Every practitioner **must, on request, provide a consumer with a copy of this Code**.



B. Key Definitions

“**Property Practitioner/Estate Agent**” is very widely defined and includes:

- Anyone who sells, lets, or markets immovable property for reward,
- Directors, managers, employees and trustees of entities that do so,
- Anyone previously guilty of sanctionable conduct (even if no longer practising).

C. General Duties Applicable to ALL Property Practitioners (Reg 34.2)

Practitioners must:

- **Never** act in a way that **Harms** the integrity of the profession.
- **Protect** their **Client’s Interests** while respecting the interests of all other parties.
- **Only accept mandates They are Competent to Perform** (or disclose if they will use a qualified assistant).
- Perform all **Duties** with reasonable **Care and Skill**.
- **Comply with the Act**, regulations and by-laws.
- **Not use** companies, close corporations or third parties to do **indirectly what they may not do directly**.
- Not solicit interest on **Trust Money** for **Themselves**.
- **Disclose** to parties that, unless otherwise agreed, **interest on trust money accrues to the Property Practitioners Fidelity Fund**.
- **Invest trust money** at the best available rate and pay all interest earned to the entitled party.
- **Never divulge confidential** client information without just cause.

D. Specific Duties Applicable to Estate Agents (Reg 34.3)

Mandates

- **No marketing**, offering or canvassing of immovable property **without a mandate**.
- **Sole mandates** must be **in writing, signed**, have a **specific expiry date (calendar date)**, and the agent must explain in writing:
 - **the implications** of the client **selling privately** or via another agent during or after the sole mandate period,
 - **what marketing the agent will do**.



- **No sole mandate** may contain an **automatic extension** option or post-expiry continuation clause.
- **No misrepresentation of market value** to obtain a mandate.

Duty to Disclose

- Must disclose **all material facts about the property** that are or ought to be known to them.
- If trading under a trade name, must **disclose full name on all documents**.
- Must disclose **conflicting mandates to new clients**.

Prohibition on misrepresentations & harmful practices

- **No false** or misleading statements, false records, or claiming expertise one does not have.
- **No advertising at a price different** from the **mandated price**.
- **No harmful** or misleading **marketing techniques**.
- **No fake offers or boards** without mandate or consent.
- **No boards on municipal property without permission**.

Offers & Contracts

- **All offers received before** a sale **must be presented** unless expressly instructed not to.
- Must not present competing offer's in a way that unduly **pressures the seller**.
- **No amendment** of offers/mandates **without consent**.
- **Must explain material clauses** to clients before signature (or refer to someone who can).
- Promptly **notify** if an offer is **accepted/rejected** and provide copies of documents on request.

Remuneration

- No commission if subject to **suspensive** condition until fulfilled.
- No claim that **commission is fixed** by law or anybody.
- No introduce buyer already introduced by another agent if it **risks double commission**.
- No clause **forcing payment if buyer cannot pay**.
- **No deduction from deposit unless** entitled and money actually paid over.



- Early payment of deposit only with good cause + written consent + full explanation + signed by all parties.

E. Undesirable Business Practices" (Reg 35 – Prohibited")

- Franchisors may **not force franchisees to use only certain agents.**
- Developers / bodies corporate / HOAs may not:
 - demand kickbacks for preferred agents,
 - force sellers to use only their chosen agent,
 - exclude or disadvantage other agents.

F. Sanctionable Conduct" (Section 62)"

- Acting for both parties without written consent,
- Failing to explain acts when required,
- Non-payment to Authority,
- Non-disclosure of contact details,
- Discrimination,
- Undesirable practices,
- Dishonesty,
- Contravening the Code or Act.
- Penalties: fines up to Magistrate's Court max, FFC withdrawal, reprimand, reprimand" (can be suspended on conditions".

This Code is the minimum standard – practitioners are encouraged to exceed it. It replaced the old EAAB Code" and is the current, enforceable rule book for every agent in SA as at November 2025.

The PPRA safeguards consumers against unethical practices by enforcing transparency, fair dealing, and proper disclosure in property transactions

Investigates complaints and takes disciplinary action against misconduct

Should any property practitioner not be compliant in terms of the PPRA, then he/she will not be allowed to carry out any duties as a property practitioner.

The PPRA offers professional development & training- it implements occupational qualifications (e.g., NQF Level 4 for agents, Level 5 for principals) and requires Continuing Professional Development (CPD) to maintain industry standards. The PPRA administers exams like the Professional Designation Examination (PDE) to certify practitioners



The PPRA is involved in Dispute Resolution & Enforcement, mediates conflicts between consumers and practitioners, ensuring compliance with ethical codes, takes action against fraud, such as misuse of digital signatures or false property valuations.

GTR Compliance

1. Company Compliance

GTR must ensure that each company is registered with the PPRA as a Realtor. To ensure that this process is compliant, the following is required:

- Auditors Acceptance letter
- Bank confirmation letter
- Letterhead with the company details to be signed
- Trust account letter
- FIC compliant (a compliance letter will be issued after application. A FIC number will then be allocated).

Compliance with the above will ensure that the Company will be able to practice as a Real Estate Agency.

2. Property Practitioner compliance

GTR must ensure that all Property Practitioners are compliant with the PPRA rules and regulations.

Mandatory Documents Expected from every Candidate/ Property Practitioner to submit include the following:

1. ID Copy (Certified if required).
2. Proof of Address (Utility bill/lease agreement < 3 months old).
3. Bank Letter (Confirming account details for commissions).
4. Signed Employment Contract (Includes commission split, clauses, etc.).
5. FFC (Fidelity Fund Certificate) – Must be valid before operating.
6. PPRA Registration – Administrator assists with application.

To work for a real estate company every Property Practitioner must become compliant in terms of the PPRA by acquiring an **FCC Number**.

- Who will assist in this process?
 - The administrator.



- What is the process?
 - Signed employment letter by the principle,
 - A certified copy of your id not older than 3 months,
 - PPRA Application form to be completed
 - POP that the PPRA was paid its joining Fee.
 - The payment schedule changes every year and is available on the PPRA website.
- Note: It is the responsibility of every Property Practitioner to renew his/her FFC every three years and not the company

3. Academic Requirements

It is compulsory for every Candidate Property Practitioner complete his/her NQF4 Qualification in Real Estate.

The PPRA in conjunction with the real estate sector adopted practical training modules which align with the workplace experience modules contained in the Occupational Certificate: NQF4 Real Estate Agent (ID:118714) qualification. Enrolment of candidates on this qualification will be with effect from 1 July 2024.

Every Candidate Property Practitioner is required to enrol with a certified learning academy that provides NQF4 Real Estate Agent (ID:118714) qualification.

GTR in partnership with Golden Tiger Learning Academy (GTLA) provides the following learning interventions:

QCTO accredited Real Estate qualifications:

1. Occupational Certificate: Real Estate Agent – SAQA ID 118714 - NQF Level 04 - 150 Credits
2. Higher Occupational Certificate: Principal Real Estate Agent – SAQA 121691 – 160 Credits

Learning is delivered through a hybrid model which consists of online training through the GTLA learning portal and includes work-based practical learning. Practical experience, systems and documentation training is provided through our real estate company.

Registration fees apply to all agents joining the learning academy.



4. Career Pathway

Step 1: Secure Entry-Level Employment and Register as a Candidate Property Practitioner

- Obtain employment as a Candidate (Intern) Property Practitioner with a registered agency (e.g., GTR or similar; must have a mentor/principal).
- Register with PPRA for a Candidate Fidelity Fund Certificate (FFC): Submit ID, proof of residence, employment letter, criminal record check, and pay fees (according to the PPRA fees Schedule).
- Complete agency orientation (e.g., GTR's learner guide covers etiquette, brand identity, and duties).
- Entry Requirements: Matric (NQF Level 4) or equivalent; no prior experience needed.
- Timeline: The practical training course which will constitute a maximum of six modules must be completed over a maximum period of six months. This provision must be read together with the provisions of sub-regulation 33.4.5 which bars any person from being a candidate property practitioner in excess of 180 days (six months) unless they make an application to the PPRA and show worthy cause why they should be a candidate property practitioner in excess of 180 days.

Step 2: Enrol in and Complete the Qualification

- Enrol with GTLA for a NQF4 Real Estate Agent (ID:118714) qualification.
- Complete your practical training at GTR, covering the following: covering sales/rentals processes (e.g., lead gen, mandates, viewings, OTPs, transfers).
- Every Candidate property practitioner will be under the supervision of a principal property practitioner or a qualified property practitioner and has experience of over 6 months in that capacity.
- The theoretical Module bellow must be completed with the practical training at GTR:
 - Knowledge Modules: Real estate environment, Code of Conduct, client relationships, brand building, management, business principles.
 - Practical Skills: Apply ethics, develop databases, market properties, manage operations.
 - Work Experience: Include mandates, valuations, marketing, OTPs, rentals
- Focus on tasks: Identify property environment, apply Code of Conduct, build client databases, manage functions, apply business principles.



- Timeline: 6 months
- On completion of your NQF4, The Principle will submit a Confirmation letter to the PPRA confirming completion and your status changes to **Property Practitioner**

Step 3: PDE 4 Status

- The Property Practitioner must be a practicing realtor employed by a real estate company.
- All exam candidates must be in possession of a valid FFC for the current year to be allowed to enrol/register for PDE.
- Register with the PPRA for your Professional Designation Exam (PDE4).
- The PPRA offers 3 **Enrolment** dates, that is April, July, October. Pay the necessary fees.
- Receive the relevant study material for the PPRA.
- Exams dates are May, August, November
- Visit <https://theppra.org.za/> for more information, click the Education tab.
- On completion of exams, you will receive the designation Non-Principal/Full-Status Property Practitioner.
- Upon passing the PDE4, you can update your status with the PPRA from Candidate Property Practitioner to Non-Principal/Full-Status Property Practitioner.

Step 4: Full Status Principle (PDE5)

- All exam candidates must be in possession of a valid FFC for the current year to be allowed to enrol/register for PDE.
- Every candidate must have completed his/her NQF5.
- Passed the Professional Designation Examination (PDE 4) administered by PPRA
- Register for your PDE5 exams with the PPRA
- The PPRA offers 3 Enrolment dates for the, that is April, July, October. Pay the necessary fees.
- Receive the relevant study material for the PPRA.
- Exams dates are May, August, November
- Visit <https://theppra.org.za/> for more information, click the tab Education.



- Upon passing the PDE5, you can update your status with the PPRA from Non-Principal/Full-Status Property Practitioner to Full-Status Principle.

Step 5: Maintain Status and Advance

- On becoming a Principal, Renew FFC every 3 years; complete annual CPD (e.g., 15 points via training).
- A Practicing Principle can open his/ her own Realtors Company and must complete 2 years' experience before receiving the designation of Full Status Principle.

GTR Tip: Focus on ethical practices, client relationships, and business principles from day one for success.

5. GTR ADMINISTRATION TRAINING

1. GTR Agent Checklist
 - The purpose of this document is to verify that all relevant compliance documents have been submitted.
2. GTR Agent Orientation Checklist
 - The purpose of this document is to ensure that Practitioners are orientated and familiar with their work environment.
2. Mandate Checklist
 - The purpose of this document is to provide the Practitioner with guidance on the requirements for inclusion in the Mandate file.
3. Operations Manual
 - This manual sets out guidelines that allow the Employee to understand their roles and responsibilities as employees of the Company and to remain compliant with the Property Practitioners Regulatory Authority (PPRA) at all times, which governs every Property Practitioner.



SALE AND PURCHASE DOCUMENTS – PRACTICAL TRAINING

Mandate Documents

1. Sole Mandate
2. Shared Mandate
3. Open Mandate
4. Business Mandate
5. Declaration by Seller
6. Spousal Consent of Seller
7. Sellers Directors Resolution
8. Thank you Letter to Seller
9. Agent Commission Split

Property Info Documents

1. Information from Conveyancer
2. Property Information Sheet
3. FICA Requirements
4. Property Condition Report
5. Property Checklist

Buyer Documents

1. Offer to Purchase Agreement (OTP)
2. Spousal Consent of Purchaser
3. Thank You Letter to Purchaser

Rental Documents

1. Sole Rental Mandate
2. Request to give Tenant Occupation
3. Schedule of Landlord's Personal Particulars
4. Welcome Letter to Tenant



4. GTR PROPERTY PRACTITIONER TRAINING

Sales Journey – Session 1

1. Mandate Training
2. Initial contact & qualification
3. Mandate signing
4. Offer to Purchase (OTP)
5. Bond Origination
6. Conveyancing

Sales Journey – Session 2

1. Ways to get mandates
2. What is prospecting?
3. What is lead generation?
4. Importance of prospecting & lead generation

Sales Journey – Session 3

1. Generate quality leads and secure mandates

Sales Journey – Session 4

1. Cold Calling
2. Door to Door Training
3. Networking
4. Referrals Training
5. Scripts and templates

Sales Journey – Session 5

1. Marketing & exposure



5. GOLDEN TIGER LEARNING ACADEMY (GTLA) ORIENTATION

In the following section we will provide an overview of the Golden Tiger Learning Academy real estate training offerings. The following will be discussed:

- a. Introduction to the Academy
- b. Overview of the Real Estate QCTO Qualifications
 - i. Occupational Certificate: Real Estate Agent – SAQA ID 118714 - NQF Level 04 - 150 Credits
 - ii. Higher Occupational Certificate: Principal Real Estate Agent – SAQA 121691 – 160 Credits
- c. GTLA registration and enrolment requirements

