Innovative Investments

APPLIED AI · SOFTWARE · PROPERTY

COMPANY PROFILE · 2026

Rights in software that already *works*.

Innovative Investments holds intellectual property and marketing rights across a portfolio of proven African enterprise software — systems already installed, audited and running. Our second mandate, income-producing property, is open and actively acquiring.

An owner of rights, not a builder of software.

Most technology investors fund a promise. We buy into products that have already survived procurement, audit and daily use — and we hold the commercial rights that decide how far they travel.

Innovative Investments is a South African holding and investment company, incorporated in 2017 and a B-BBEE Level 1 contributor. It runs two mandates: intellectual property positions in enterprise software, and direct investment in property assets. Both are focused on Africa, with South Africa as the operating base and SADC as the first ring of expansion.

Our software positions are co-owned IP and marketing rights in systems built by established engineering teams and already deployed in government, development funding and commercial environments. We do not carry development risk on unproven code. We carry commercial risk on proven code — which is a risk we can actually manage, because distribution, licensing and market access are what we do.

The property mandate runs on the same logic. We acquire only assets that produce income from day one, in nodes where tenant demand is demonstrable rather than forecast. Property is intended to give the balance sheet a hard floor; software gives it the growth.

PILLAR ONE

Software & applied AI

Co-owned IP and exclusive marketing rights across six enterprise platforms — all in market — serving public finance, development funding, investigation and oversight, cross-border transport regulation, fleet compliance and township retail credit.

PILLAR TWO

Property

An open mandate to acquire income-producing property for yield and long-term capital growth, directly or through co-investment. Acquisition criteria and mandate status are set out on page 05.

EVIDENCE IN THE PORTFOLIO

25+	$620.7m	13 544	12 yrs
YEARS THE UNDERLYING PLATFORMS HAVE BEEN IN OPERATION	GRANTED THROUGH A SINGLE PORTFOLIO PLATFORM	APPLICATIONS PROCESSED ON ONE FUNDING PROGRAMME	UNDER AUDITOR-GENERAL SCRUTINY, NO SYSTEM AUDIT IRREGULARITIES

FIGURES RELATE TO THE PERFORMANCE OF PORTFOLIO SOFTWARE IN CLIENT ENVIRONMENTS, NOT TO THE FINANCIAL RESULTS OF INNOVATIVE INVESTMENTS.

The portfolio, position by position.

Six platforms, every one of them in market. Each was engineered by a specialist team, is deployed in live client environments, and is licensed to us for commercialisation.

ASSET	MARKET	POSITION HELD
Praxis GMS-Web End-to-end grant management: application, adjudication, disbursement, monitoring and close-out, with explainable AI across the funding lifecycle.	Development funders, national agencies, foundations	Co-owned IP 00% + marketing rights
Praxis ITS-Web Invoice tracking built to MFMA and PFMA rules — supplier portal, CSD synchronisation, workflow approvals and AI duplicate detection, holding payment to the 30-day clock.	Municipalities, state entities, creditors departments	Co-owned IP 00% + marketing rights
CaseTrace Evidential intelligence on the POLE model — every person, organisation, location and event linked and sourced, with on-premise AI and stamped, court-ready dossiers.	Anti-corruption units, prosecutorial directorates, commissions of inquiry	Co-owned IP 00% + marketing rights
Cross-Border Management Platform Permit issuance and operator accreditation with ISO/IEC 20248 digital permits, verifiable offline at the roadside, plus GIS route management and enforcement reporting.	Road transport regulators, cross-border agencies	Co-owned IP 00% + marketing rights
FleetInspect Offline-capable mobile field inspection for fleet compliance. Time-, location- and identity-stamped records that lock on submission and hold up with a regulator.	Transport operators, provincial regulators	Co-owned IP 00% + marketing rights
Spaza Credit Platform Digital credit ledger for spaza shops and taverns, replacing handwritten books and surfacing the cross-vendor credit exposure no single shop owner can see today.	Informal retail, wholesalers, township economy	Co-owned IP 00% + marketing rights

03 — PROOF OF PERFORMANCE

National scale, under audit, for twelve years.

The clearest evidence in the portfolio sits with GMS-Web at the Presidential Jobs Fund — a National Treasury programme matching private-sector job creation with grant funding.

Treasury needed to select recipients against strict criteria, disburse and track funds accurately, and produce detailed reporting and audit on demand. Following a market analysis and formal acquisition process, GMS-Web was selected. Requirements were aligned to the system over three months and the base platform configured to the agreed specification.

PRESIDENTIAL JOBS FUND · NATIONAL TREASURY

13 544	213	$620.7m	$412.0m
APPLICATIONS RECEIVED	PROJECTS APPROVED	TOTAL GRANTED	TOTAL DISBURSED

Leakage closed

Automation removed the manual gaps that had allowed leakage in the funding environment, and irregular activity is now actively managed by built-in controls.

Clean audit history

Twelve years of operation under Auditor-General scrutiny with no system audit irregularities recorded.

> *The client rated the supplier a solid and reliable partner and specialist in grant management, and recommended them for future work in the ICT grant-making space.*
>
> CLIENT TESTIMONIAL · PRESIDENTIAL JOBS FUND ENGAGEMENT

OTHER INSTITUTIONS RUNNING PORTFOLIO SOFTWARE

National Arts Council · Technology Innovation Agency · SAB Foundation · National Heritage Council · NIHSS · IUCN SADC Transfrontier Conservation Areas Financing Facility · Nelson Mandela Children's Fund · National Film and Video Foundation. Signed reference letters are held on file and available on request.

Where the revenue comes from

Annual licence fees, configuration and implementation work, and ongoing support and hosting. Contracts in the public sector run multi-year and renew on performance.

Why these six

Each solves a problem a public body is already legally obliged to solve — grant governance, 30-day payment, evidential integrity, cross-border permitting, fleet compliance — or one the informal economy pays for daily in bad debt.

What we add

Market access, bid capability, channel partners and capital for scale. The engineering teams stay on the product; we carry the commercial load.

An open mandate for assets that pay their own way.

Property is intended as the ballast in the balance sheet. The mandate is active and no assets have been acquired to date — which means the criteria below are still criteria, not a description of what we already own.

We are deliberate about this. A young investment vehicle that buys badly to look busy spends years working the mistake out of its balance sheet. We would rather deploy on the right asset than on the next one.

ACQUISITION CRITERIA

- **Income from day one.** Tenanted or immediately lettable. We do not underwrite speculative vacancy or development risk.
- **Proven nodes.** Established residential estates and commercial corridors in Gauteng and KwaZulu-Natal, with selected SADC opportunities.
- **Clean title and compliance.** Full title, zoning, municipal accounts and rates verified before transfer.
- **Structure.** Held directly or through co-investment, with the operating and letting mandate contracted to a managing agent.
- **Deal parameters.** Ticket size R0.0m – R00.0m per asset, target net initial yield 0.0%, hold period 0–0 years.

Why we hold both

Software returns are high-growth but contract-dependent. Property returns are lower-growth but contractual and asset-backed. Held together, one funds the other through the gaps — which is why the property mandate is being opened off the back of software revenue rather than ahead of it.

Where they meet

Property operations will be a live testing ground for the applied-AI work in the portfolio. Tenant credit, arrears management and facilities compliance are the same problems our software already solves for municipalities and funders.

From rights held to revenue earned.

01

Acquire the position

We take co-ownership of the intellectual property and secure marketing and distribution rights for defined territories, with the originating engineering team retained on the product.

02

Package for the market

Positioning, collateral, pricing and reference material — the work that turns a working system into something a procurement committee can buy.

03

Win the mandate

Bid and tender execution across public sector, development funders and enterprise, supported by an installed base and signed references.

04

Hold and compound

Licence, support and implementation revenue is retained and recycled — into the next software position, or into property.

CORPORATE INFORMATION

REGISTERED NAME	Innovative Investments (Pty) Ltd
REGISTRATION NO.	2017 / 195146 / 07
INCORPORATED	8 May 2017 · Private company · February year end
INCOME TAX NO.	9913407160
DIRECTOR	Y Naidoo
B-BBEE STATUS	Level 1 contributor · 135% procurement recognition
REGISTERED OFFICE	27 Denise Road, Buccleuch, Johannesburg
AUDITORS	E Lockatt and Associates

Innovative Investments

APPLIED AI · SOFTWARE · PROPERTY

GET IN TOUCH

Talk to us about a *position*.

Whether you are a funder assessing the software portfolio, an institution looking at one of the platforms, or a co-investor on the property side — start here.

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