

# Menu



# Our Company

First Mauritian-based SE Company to be registered on the Main Market of the on the Main Market of the London Stock Exchange

#### Grit Real Estate Income Group Limited Pioneers in African Real Estate

- Grit Real Estate Income Group ("Grit") is a multi-listed real estate income group operating in carefully selected African countries.
- Grit is currently listed on the Main Market of the London Stock Exchange ("LSE"), the Main Board of the Johannesburg Stock Exchange Limited ("JSE") and the Official Market of the Stock Exchange of Mauritius Limited ("SEM").
- We optimise our structural investments underpinned by solid property fundamentals to achieve compelling US Dollar returns.
- Our ability to sustain distribution is supported by predominantly US Dollar and Euro-denominated long-term leases, with blue-chip multinational tenants delivering strong sustainable income.
- Grit has a robust property portfolio with diversification across sectors and geography, backed by comprehensive risk mitigation policies and procedures.
- Grit has a strong management team with broad African experience and exposure, supported by in-country asset and property management teams.
- Grit has supportive anchor key shareholders committed to growing the platform.





## Timeline

#### Acquisition of Assets

**DEC 2016 JUL 2014** Leaseback **AUG 2018** Acquired acquisition of a **JUN 2019 JAN 2020 APR 2016** Acquisition of 44.4% stake in Commodity House Acquisition of Acquisition of Acquisition of Beachcomber a 50% stake in Phase 1 as its first 80.1% stake in an additional Club Med Cap **JUN 2017** Skirring Hotel asset for US\$32.5m Buffalo Mall Hospitality **NOV 2017** Acacia Estate **DEC 2018** 20 units and Acquisition of 5th development land for EUR16.2m (Mozambique) **MAY 2015 DEC 2015** (Kenya) & Bollore Investments Acquisition of Completion of (Maputo) for Commodity House US\$23.5m (BHI), owner of a 50% stake in at VDE Housing Acquired Kafubu Warehouse Avenue Building (with subsequent Acquisition of Acquired the for US\$20.5m in AnfaPlace Mall Vodacom Building and Mukuba Malls (Mozambique) 3 luxury resorts Phase II at a Estate in Tete for redevelopment Cosmopolitan (tenanted by US for US\$114.7m for US\$49.0m for US\$40.6m for US\$83.4m Mall for US\$37.2m value of US\$8.5m US\$3.6m scheme capped at for US\$14.8m Embassy) Accra (Morocco) (Mozambique) (combined) (Mauritius) (Ghana) EUR28m) (Senegal) (Zambia) (Mozambique) (Mozambique) (Mozambique) (Zambia) **MAY 2018 APR 2015 AUG 2015** FEB 2016 **SEPT 2016 MAR 2017 AUG 2017 SEPT 2018 MAR 2019 NOV 2019** Acquisition of VDE Acquisition of Acquired 47.5% of Acquisition of Acquisition Acquisition of Acquisition of Leaseback Acquisition Acquisition of an Capital Place for Hollard Building Zimpeto Square Absa House CADS II Building of additional Housing Estate for acquisition of of Imperial additional 25% for US\$10.2m for US\$14.9m for US\$13.6m US\$33.1m Distribution US\$12.2m (Ghana) for US\$10.5m in equity stake in 23.75% interest in Tamassa Resort (Mozambique) (Mozambique) (Mauritius) (Mozambique) (Mauritius) from Center for Mukuba Mall in Botswana-listed Accra Lux Resorts US\$18m (Kenya) Kitwe for US\$8.2m Letlole La Rona (Ghana) for US\$40m & Acquisition of a (Zambia) Limited (LLR) for acquisition of 6.25% stake in US\$13.8m Mall de Tete Letlole La Rona (Botswana) (Mozambique) (Botswana)





Retail Assets



Commercial Offices

for US\$24.2m



Hospitality



Corporate Accommodation





## Timeline

#### Key Events

Market Activity

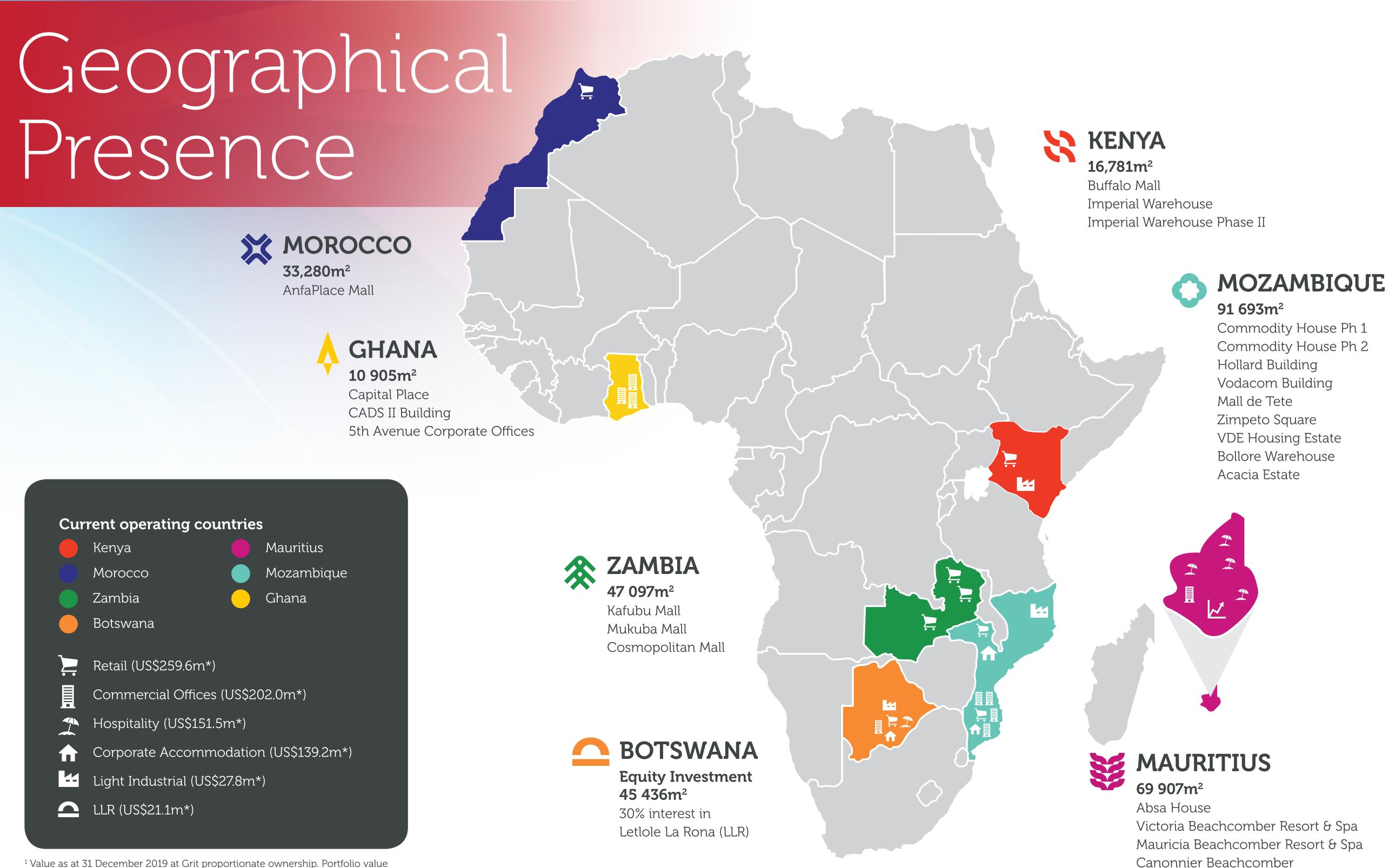
**APR 2015 JUL 2017** OCT 2016 **JUN 2017** Shareholders Introduction of the **NOV 2018 NOV 2019** Paid distribution Public Investment **AUG 2015 MAR 2016** Distribution – approved Grit's **JUL 2014** Paid distribution Paid distribution of **SEPT 2019** Paid distribution of Corporation Paid distribution of of US\$5.58cps, clean out dividend rebrand and name **JUL 2018** US\$4.65cps, taking US\$6.95cps, taking Completion of as anchor of US\$6.17cps taking FY2016 for period 1 Jan change, reflecting Grit successfully US\$6.12cps, taking US\$140m debt FY2015 distribution for six month 17 to 30 Apr 17 of raised US\$132m FY2018 distribution facility in respect inward listing on shareholder in distribution to a the Group's current OCT 2017 FY2019 distribution the JSE Limited's US\$42.0m capital to a total of total of US\$11.75 US\$4.57cps prior to reality and future Inclusion into the in London Listing to a total of of Mozambique to a total of period ended 31 growth ambitions ALT-X board US\$11.29cps Capital Raise US\$12.19 cps. US\$12.20 cps. December 2015 Rights Offer SEM-10 Index portfolio refinance raise cps (000) **A MAR 2015 NOV 2015 MAY 2016 MAR 2017 JUN 2017 OCT 2017 MAR 2018 JUL 2018 APR 2019 APRIL 2020 JUN 2015 SEPT 2019** Maiden issue of Delta Africa Paid distribution of Paid distribution of Grit becomes Paid distribution of Successful Delta Africa and Paid distribution Raised US\$121m Paid distribution of Debut on US\$1.38cps, taking US\$6.07cps for the the first Pan-US\$5.25cps for the Mauritius Stock shares on the officially becomes of US\$6.12cps for by way of a US\$5.25 cps for the completion Pivotal announces FY2017 distribution six months ended African Real Estate Exchange (SEM) SEM Mara Delta – the six months ended Rights Offer at six months ended and launch of business six months ended largest pan African 31 December 2016 an issue price 31 December 2017 Income Group 31 December 2018 AnfaPlace Mall 31 December 2019 and migration to a total of agreement to from BSX. Maiden become Mara income fund listed of US\$1.40 per US\$12.07 cps & first Mauritiusrenovation at a capital cost of distribution of Delta on the JSE and share, significantly domiciled US\$6.64cps SEM US\$25m (Morocco) increasing company to list on the Main Market market cap and asset value to of the London c.US\$600m Stock Exchange. Introduction of **UK Investors into** share register.

Paid Distribution

Raised Capital

Company Development

Asset Development



<sup>&</sup>lt;sup>1</sup> Value as at 31 December 2019 at Grit proportionate ownership. Portfolio value includes land values for Imperial Ph2 and Buffalo Mall Ph2.



Resort & Spa

Tamassa Resort

<sup>&</sup>lt;sup>2</sup> LLR reflected separately to enable comparable analysis of portfolio against prior reporting period

## Investment Case

Delivering attractive, stable & sustainable shareholder returns through selective risk mitigated investments.

#### **TALENTED** Team

Experienced, well-resourced team, in-country management, alignment of interests

#### **CONSISTENT** Performance

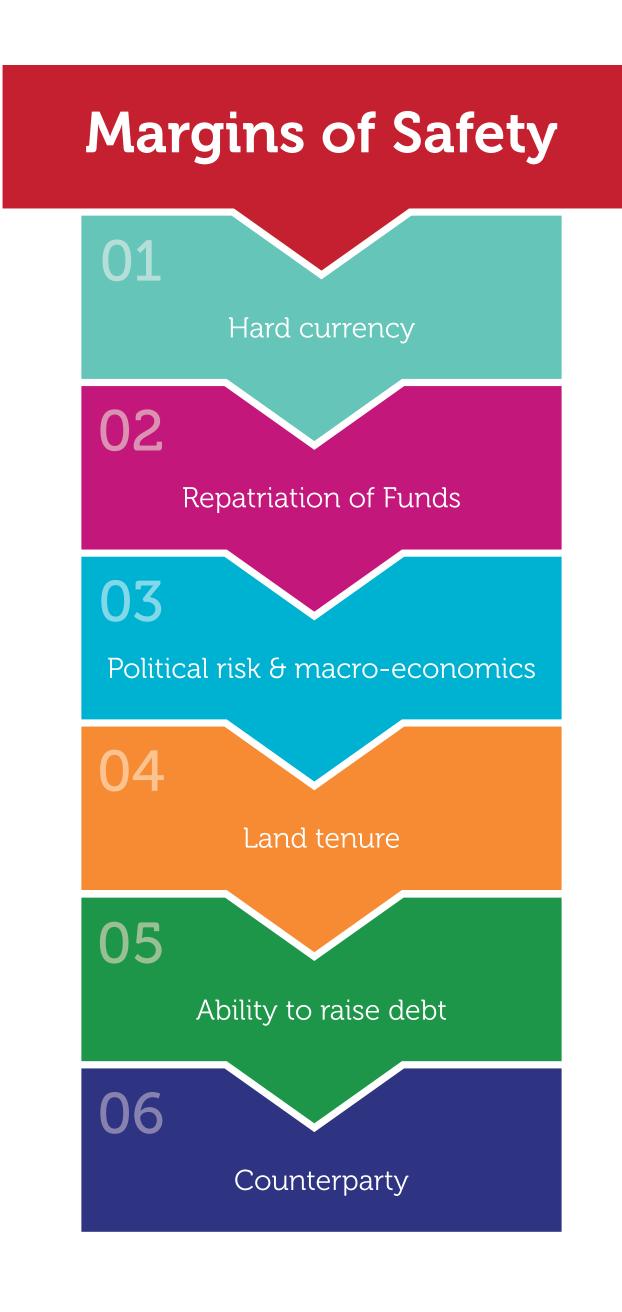
11 consecutive dividend payments (as of November 2019)

#### **QUALITY** Portfolio

Diversification, investment grade

#### **RELATIONSHIP** Strength

Joint ventures, access to pipeline



STRONG & broad African management exposure

ROBUST risk mitigation

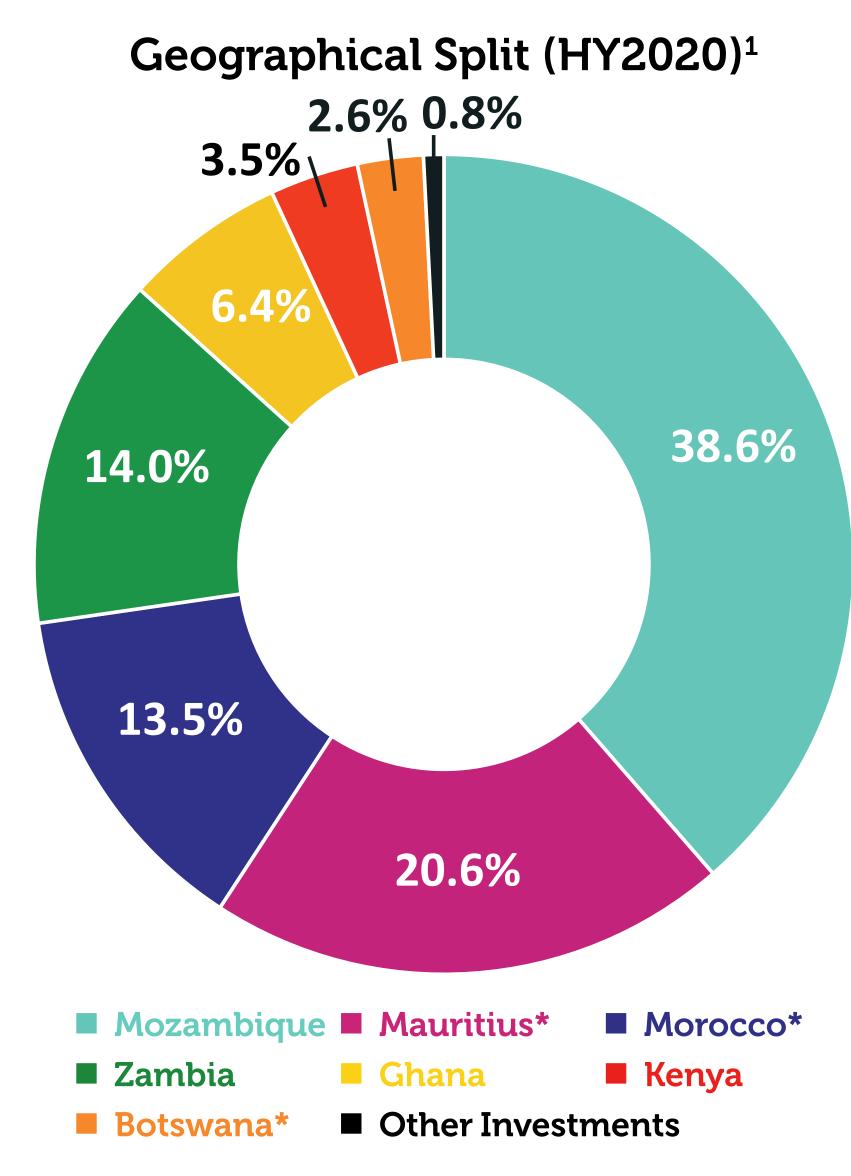
**COMPELLING USD** returns

High quality long-term HARD CURRENCY income

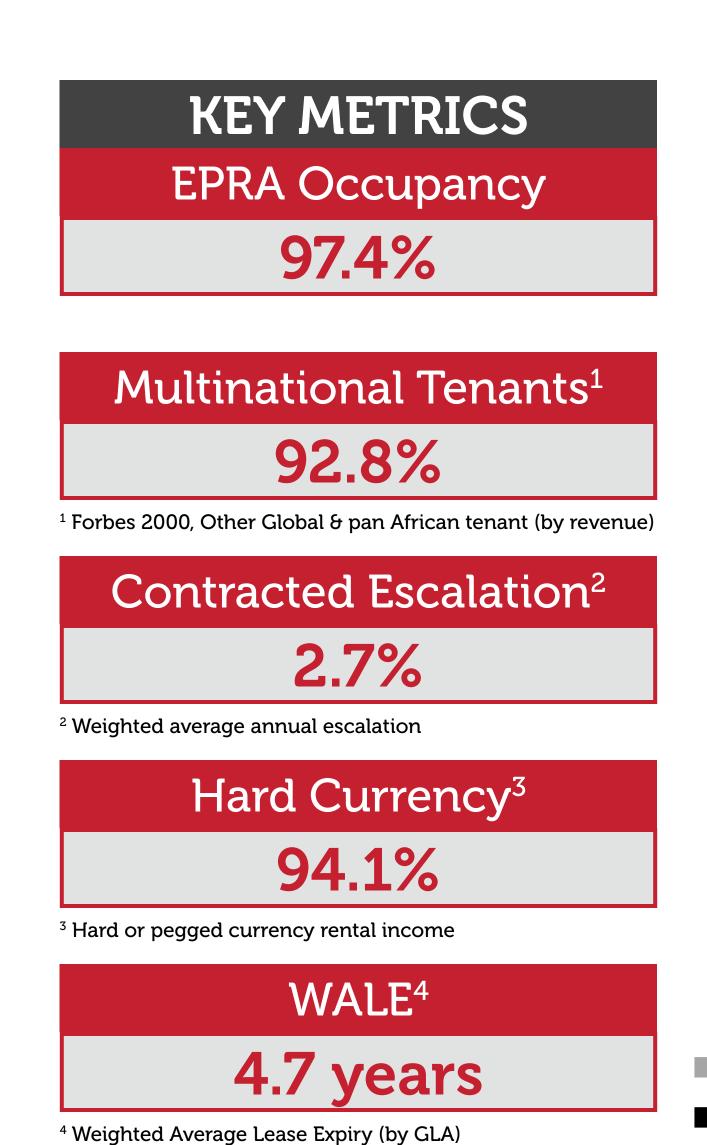
BLUE-CHIP multinational tenants

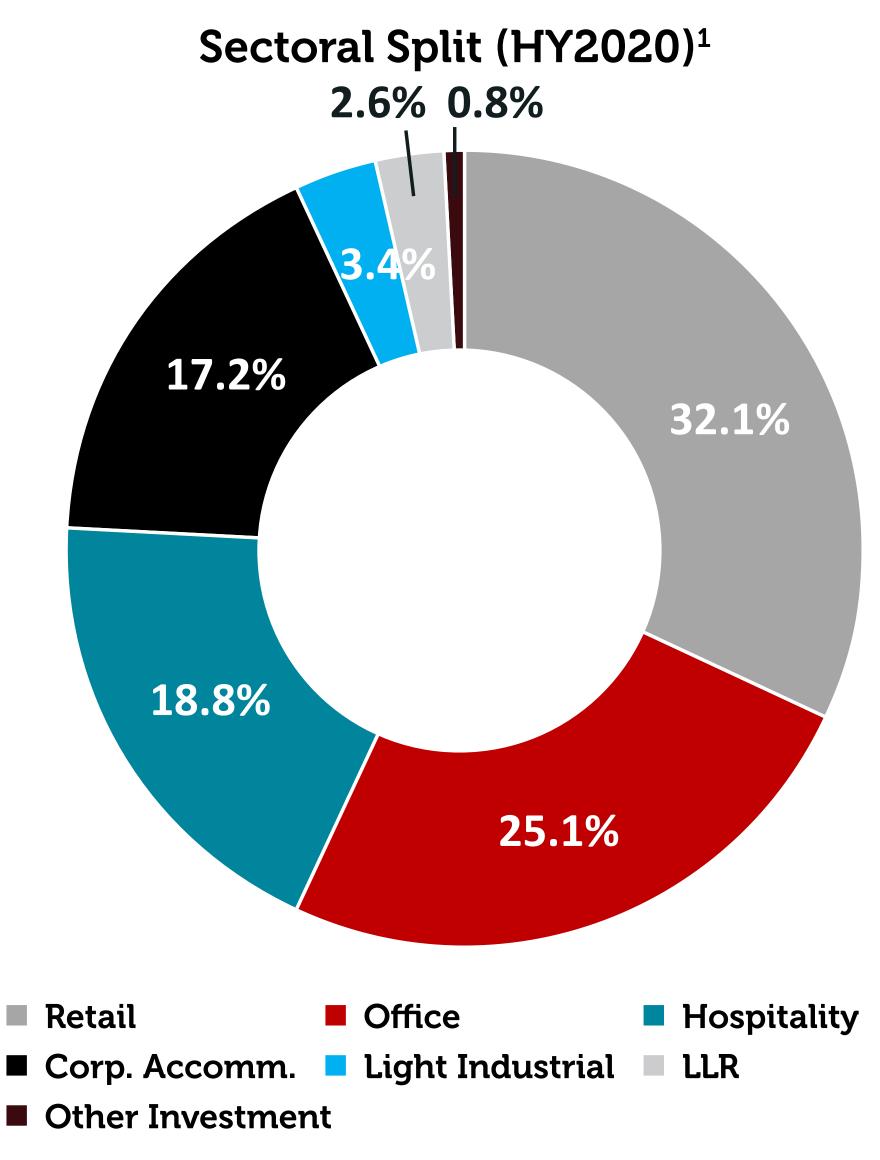
## Portfolio Characteristics

Ongoing sectoral & geographic diversification to optimise returns & mitigate risk









<sup>&</sup>lt;sup>1</sup> Split by Asset Value, Grit proportionate ownership

# Group Highlights (HY2020)

#### Robust financial and operational performance

Total Income Producing Assets<sup>1</sup>

US\$ 860.1m

HY2019: US\$796.4mln

1. A 7.9% increase with the property Portfolio increasing to 46 assets

EPRA NAV<sup>2</sup>

US\$1.447

HY2019: US\$1.431

2. EPRA NAV excludes deferred tax on Property

Dividend Yield<sup>3</sup>

SEM - 9.6%

JSE - 10.3%

LSE - 9.6%

3. Based on minimum dividend target of US\$12.25cps, 31 Dec 2019 exchange rates and share prices on respective exchanges

Growth in Profit from Operations<sup>4</sup>

+47.3%

FY2019: +75.7%

4. US\$10.7m (HY2019) vs. US\$7.3m (HY2018) driven by escalations & acquisitions

Property LTV<sup>5</sup>

41.9%

HY2019: 40.5%

5. Excluding corporate facilities

First Prefunding Project<sup>6</sup>

Additional VDE units
delivered profit
attributable to Group of
\$6.1mln

6. Inclusive of development profit share and property revaluation growth

Adjusted EPRA
Earnings Per Share
Growth<sup>7</sup>

+5.8%

HY2019: +20.6%

7. Includes adjustments for deferred tax, unrealised FX movements and straight line leasing adjustments

WACD<sup>8</sup>

6.07%

FY2019: 6.44%

8. Driven by reductions in Libor past Refinance, WACD has dropped to 5.98% by December 2019



# Financial Highlights (HY2020)

#### Robust performance

Adjusted EPRA Earnings<sup>1</sup>

**US\$5.67cps** 

HY2019: US\$5.36 cps (+5.8%)

1. Includes adjustments for deferred tax, unrealised FX movements and straight line leasing adjustments

EPRA NAV
Growth<sup>2</sup>

+1.1%

HY2020: US\$1.447 HY2019: US\$1.431

2. EPRA NAV excludes deferred tax on Property

WACD<sup>3</sup>

6.07%

FY2019: 6.44%

3. As a result of movements in LIBOR and Mozambique refinance. At 31 Dec, WACD is at 5.98%

Debt Refinance<sup>4</sup>

US\$140m Mozambique facility

4. On Mozambique portfolio, effective interest rate reduced by 1.14%

Gross Rental Income Growth

+29.9%

HY2020: US\$24.3m HY2019: US\$18.7m Dividend

**US\$5.25cps** 

HY2019: US\$5.25cps

Admin Cost to Total Asset Value<sup>5</sup>

2.1%

FY2019: 1.7%

5. Increased headcount and increase in professional fees, costs weighted in first half

EPRA Property Cost to Income<sup>6</sup>

18.6%

HY2019: 15.6%

6. EPRA cost ratio incl associates



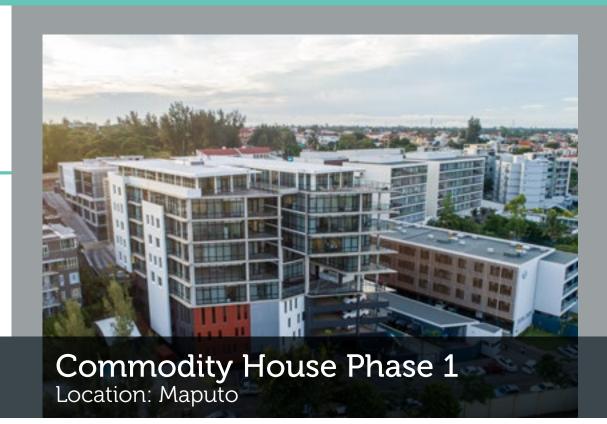
# Investment Asset Lifecycle Status

#### Portfolio benefits from varied asset lifecycles

		<u> </u>					
	% Contribution to Portfolio Valuation	% Income Contribution to Top 15	% Lease Expiry last 12 months by GLA	% Tenant Retention last 12 Months	% Lease Expiry next 24 Months by GLA	Anticipated Tenant Retention	Valuation Trend ↑↓
Retail			16.0%	94.0%	47.0%	88.0%	
Mall de Tete	2.9%	1.2%	5.9%	92.9%	6.0%	100.0%	•
Zimpeto Square	0.8%	0.1%	44.4%	100.0%	17.0%	82.0%	•
Kafubu Mall	1.4%	0.3%	60.5%	92.2%	3.0%	100.0%	-
Mukuba Mall	7.9%	0.0%	3.6%	105.6%	95.0%	89.0%	•
Cosmopolitan Mall	4.7%	1.4%	5.7%	97.3%	83.0%	82.0%	•
Buffalo Mall	0.8%	0.0%	3.4%	100.0%	13.0%	71.0%	-
AnfaPlace Mall	13.5%	0.0%	20.4%	99.2%	20.0%	100.0%	•
Corporate Accommodation			49.4%	100.0%	9.0%	100.0%	
VDE Housing Estate	8.9%	0.0%	99.0%	100.0%	9.0%	100.0%	•
Acacia Estate	8.3%	11.9%	3.3%	100.0%	9.0%	100.0%	•
Light Industrial			0.0%	0.0%	30.0%	82.0%	
Bolloré Warehouse	0.8%	0.0%	21.6%	0.0%	100.0%	82.0%	•
Imperial Phase 1	2.6%	0.0%	0.0%	0.0%	0.0%	0.0%	•
Hospitality			0.0%	0.0%	0.0%	0.0%	
Beachcomber	12.2%	11.4%	0.0%	0.0%	0.0%	0.0%	•
Tamassa Resort	6.6%	0.0%	0.0%	0.0%	0.0%	0.0%	•
Office			21.2%	96.9%	29.0%	0.0%	
Commodity House Phase 1	5.8%	0.0%	25.4%	100.0%	18.0%	0.0%	•
Commodity House Phase 2	2.4%	0.0%	0.0%	0.0%	9.0%	100.0%	
Vodacom Building	6.0%	7.6%	0.0%	0.0%	100.0%	100.0%	•
Hollard Building	2.6%	1.1%	35.2%	0.0%	2.0%	100.0%	•
Absa House	1.8%	1.7%	85.5%	100.0%	0.0%	0.0%	•
Capital Place	1.4%	1.0%	0.0%	0.0%	23.0%	100.0%	•
CADS II Building	2.3%	2.7%	0.0%	0.0%	0.0%	0.0%	•
5th Avenue Offices	2.7%	0.0%	5.3%	100.0%	53.0%	100.0%	•
Botswana LLR			21.2%	96.9%	29.0%	0.0%	
LLR	2.6%	0.0%					<b>(-)</b>
Other							
Held for development	0.4%						
Other Investment	0.4%						

### Mozambique





Key tenant:	Total
EPRA Vacancy (GLA) (%):	0.0
Sector:	Office
GLA (m <sup>2</sup> ):	7 528
Valuation (US\$):	46.9m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	35.45
WALE (GLA) (years):	7.03
WALE (Income) (years):	6.43

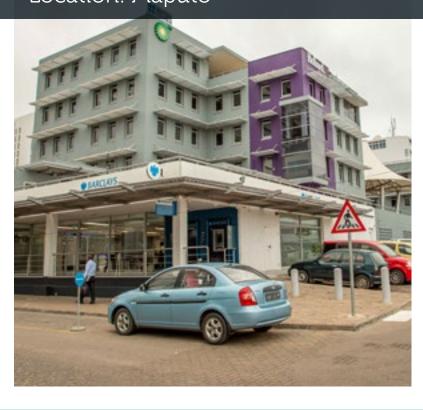


Key tenant:	Exxon Mobil
EPRA Vacancy (GLA) (%):	0.0
Sector:	Office
GLA (m²):	3 168
Valuation (US\$):	17.3m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	29.32
WALE (GLA) (years):	4.25
WALE (Income) (years):	4.25



Key tenant:	Vodacom
EPRA Vacancy (GLA) (%):	0.0
Sector:	Office
GLA (m²):	10 659
Valuation (US\$):	48.3m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	29.33
WALE (GLA) (years):	1.00 *
WALE (Income) (Years):	1.00 *

#### Hollard Building Location: Maputo



Key tenants:	KPMG, British
	Petroleum and Hollard
EPRA Vacancy (GLA) (%):	6.2
Sector:	Office
Sector.	Office
GLA (m²):	5 051
Valuation (US\$):	21.3m
Valuer:	REC
Weighted average rent	25.74
per m² (US\$):	23.74
WALE (GLA) (years):	4.47
WALE (Income) (Years):	4.44

Acacia Estate Location: Maputo



Key tenants:	US Embassy and Total
EPRA Vacancy (GLA) (%):	0.0
Sector:	Corporate Accommodation
GLA (m²):	18 400
Valuation (US\$):	67.2m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	25.45
WALE (GLA) (years):	3.80
WALE (Income) (years):	3.81

<sup>\*</sup>Lease renewal in process

### Mozambique







Key tenants:	Vale and Barloworld
EPRA Vacancy (GLA) (%):	0.0
Sector:	Corporate Accommodation
GLA (m²):	25 717
Valuation (US\$):	72.1m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	19.47
WALE (GLA) (years):	3.69
WALE (Income) (Years):	3.60

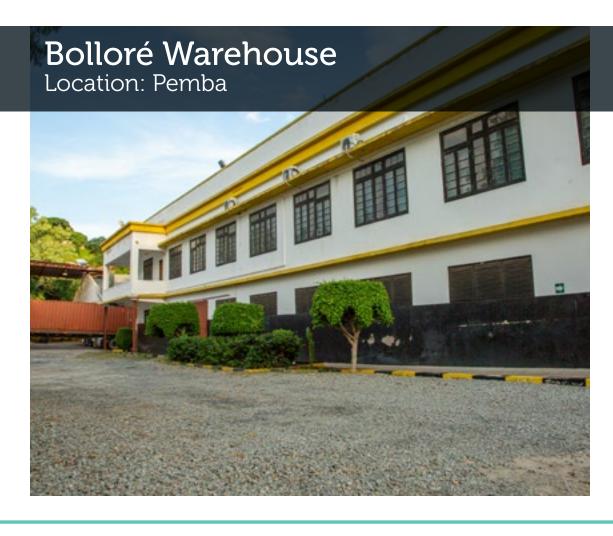


Key tenant:	VIP Spar Mocambique
EPRA Vacancy (GLA) (%):	33.4
Sector:	Retail
GLA (m²):	4 771
Valuation (US\$):	6.6m
Valuer:	REC
Weighted average rent per m² (US\$):	15.80
WALE (GLA) (years):	2.19
WALE (Income) (years):	3.00



Mall de Tete Location: Tete

Key tenants:	Shoprite, Jet and Pep
EPRA Vacancy (GLA) (%):	34.0
Sector:	Retail
GLA (m²):	11 581
Valuation (US\$):	23.7m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	17.75
WALE (GLA) (years):	3.30
WALE (Income) (years):	5.14



Key tenant:	Bollore
EPRA Vacancy (GLA) (%):	0.0
Sector:	Light Industrial
GLA (m²):	4 817
Valuation (US\$):	6.7m
Valuer:	REC
Weighted average rent per m <sup>2</sup> (US\$):	12.46
WALE (GLA) (years):	0.25 *
WALE (Income) (years):	0.25 *

<sup>\*</sup>Lease renewal in process

#### Ghana







5th Ave Corporate Offices
Location: Accra

Key tenant:	Hollard
EPRA Vacancy (GLA) (%):	25.0
Sector:	Office
GLA (m²):	4 639
Valuation (US\$):	23.5m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	39.15
WALE (GLA) (years):	2.88
WALE (Income) (years):	3.64

Key tenant:	GC Net
EPRA Vacancy (GLA) (%):	0.0
Sector:	Office
GLA (m²):	5 070
Valuation (US\$):	22.0m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	28.24
WALE (GLA) (years):	4.44
WALE (Income) (years):	4.52

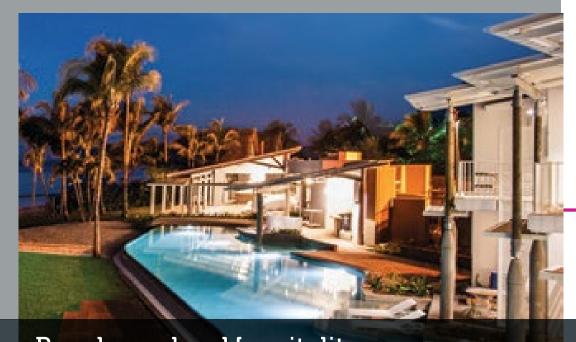
#### CADS II Building (50% ownership) Location: Accra



Key tenant:	Tullow Oil
EPRA Vacancy (GLA) (%):	0.0
Sector:	Office
GLA (m²):	7 262
Valuation (US\$):	36.5m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	35.00
WALE (GLA) (years):	3.42
WALE (Income) (years):	3.42

#### Mauritius





Beachcomber Hospitality
(44.4% ownership)
Location: Canonnier Resort and Spa
Mauricia Resort and Spa
Victoria Resort and Spa

Absa
0.0
Office
8 269
14.7m
Knight Frank
11.39
7.53
8.17

Key tenant:	Beachcomber
EPRA Vacancy (GLA) (%):	0.0
Sector:	Hospitality
GLA (m²):	90 210 (816 rooms)
Valuation (US\$):	221.6m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	13.75
WALE (GLA) (years):	11.92
WALE (Income) (years):	11.92

#### Tamassa Resort Location: Bel Ombre



Lux Island Resorts
0.0
Hospitality
21 567 (214 rooms)
53.1m
Knight Frank
12.76
7.17
7.17

### Kenya



Key tenant:	Tusky's
EPRA Vacancy (GLA) (%):	2.6
Sector:	Retail
GLA (m²):	6 158
Valuation (US\$):	13.7m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	20.15
WALE (GLA) (years):	7.98

6.05

### Morocco



AnfaPlace Mall Location: Casablanca

Key tenant:	Carrefour, Al Shaya Morocco, International Retail Morocco, Alpha 55, Virgin, Marks & Spencer, LC Waikiki
EPRA Vacancy (GLA) (%):	11.7
Sector:	Retail
GLA (m²):	33 280
Valuation (US\$):	109.2m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	39.30
WALE (GLA) (years):	3.71
WALE (Income) (years):	4.59

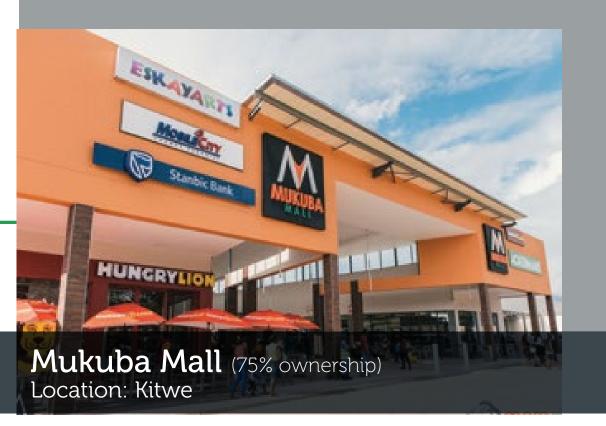
#### Imperial Warehouse Location: Nairobi

WALE (Income) (years):



Key tenant:	Imperial Health Sciences
EPRA Vacancy (GLA) (%):	0.0
Sector:	Light Industrial
GLA (m²):	13 702
Valuation (US\$):	21.1m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	9.72
WALE (GLA) (years):	7.58
WALE (Income) (years):	7.58

#### Zambia



Key tenants:	Shoprite, Pick n Pay, Game
EPRA Vacancy (GLA) (%):	2.1
Sector:	Retail
GLA (m²):	28 236
Valuation (US\$):	64.0m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	18.80
WALE (GLA) (years):	0.50 *
WALE (Income) (years):	0.54 *
Valuation (US\$):  Valuer:  Weighted average rent per m² (US\$):  WALE (GLA) (years):	64.0m Knight Frank 18.80 0.50 *



Cosmopolitan Mall (50% ownership)
Location: Lusaka

Key tenants:	Shoprite, Edgars, Game
EPRA Vacancy (GLA) (%):	2.6
Sector:	Retail
GLA (m²):	25 799
Valuation (US\$):	75.9m
Valuer:	Knight Frank
Weighted average rent per m <sup>2</sup> (US\$):	21.37
WALE (GLA) (years):	1.47 *
WALE (Income) (years):	1.46 *

#### Kafubu Mall (50% ownership) Location: Ndola



Key tenants:	Shoprite, Jet
EPRA Vacancy (GLA) (%):	2.5
Sector:	Retail
GLA (m²):	11 923
Valuation (US\$):	22.6m
Valuer:	Knight Frank
Weighted average rent per m² (US\$):	12.78
WALE (GLA) (years):	3.90
WALE (Income) (years):	3.93

<sup>\*</sup>Lease renewals in process

#### Botswana

Letlole La Rona (30% interest) Location: Botswana

Key tenants:	Kromberg & Schubert Botswana (Pty) Ltd, Metrofile Records and Information Systems, The United States of America, The Government of the Republic of Botswana, Shoprite, Choppies Distribution Centre (Pty) Ltd, Dulux Botswana (Pty) Ltd
EPRA Vacancy (GLA) (%)	2.7
Sector:	Mixed Portfolio
GLA (m²):	151 452
Valuation (US\$):	73.2m
Valuer:	Directors' Valuation
Weighted average rent per m <sup>2</sup> (US\$):	7.29
WALE (GLA) (years):	2.1
WALE (Income) (years)	2.4

### Senegal



#### Club Med Cap Skirring Location: Cap Skirring

Club Med
0.0
Hospitality
16 462
17.9m
Knight Frank
-
12.75
12.75



# For More Information

#### **Key Contacts**



**Darren Veenhuis** Head of Investor Relations

darren@grit.group



**Adam Nisbet** Head of Investment

adam@grit.group



Kai Marini Business Development Manager

kai@grit.group

## Disclaimer

This report has been prepared by Grit Real Estate Income Group Limited ("Grit" or the "Company") solely for your information and should not be considered to be an offer or solicitation of an offer to buy or sell or subscribe for any securities, financial instruments or any rights attaching to such securities or financial instruments. In particular, this report does not constitute an offer to sell, or the solicitation of an offer to acquire or subscribe for, securities in any jurisdiction where such offer or solicitation is unlawful.

All information and statistics provided in this presentation relating to targeted acquisitions or post-targeted acquisitions status is predicated on information available to the Company at the time of printing of this presentation. Such information may be subject to change depending on final negotiations and documentation related to such targeted acquisition.

None of the directors, officers or employees of Grit make any representation or warranty, express or implied, as to the accuracy or completeness of the information or opinions contained in this report.

This report is a summary only, and does not include all material information about Grit. This report contains certain statements which are, or may be deemed to be, 'forward-looking statements'. By their nature, these forward-looking statements and the facts contained therein are subject to a number of known and unknown risks, uncertainties and contingencies, many of which are beyond Grit's control or influence, and actual results and events could differ materially from those currently being anticipated as reflected in such statements. These forward-looking statements speak only as of the date of this publication. Past performance should not be taken as an indication or guarantee of future results and no representation or warranty, express or implied, is made regarding future performance. Except as required by any applicable law or regulation, the Company expressly disclaims any obligation or undertaking to release publicly any updates or revisions to any forward-looking statements contained in this publication to reflect any change in Grit's expectations or any change in events, conditions or circumstances on which any such statement is based. Accordingly, undue reliance should not be placed on any such forward-looking statements.

Forward-looking statements have not been reviewed by external auditors and are the responsibility of the Board of Directors of the Company.

All targets mentioned in this presentation are targets only and are not guaranteed. These targets are based on a number of bases and assumptions which may or may not materialize and have not been assessed or validated by the auditors. Nothing in this presentation should be construed as a profit forecast.

Nothing in this report should be viewed, or construed, as "advice", as that term is used in the South African Financial Markets Act, 2012, and/or Financial Advisory and Intermediary Services Act, 2002 and/or the equivalent legislation in the United Kingdom, United States of America or in the Republic of Mauritius.







+230 269 7090 ir@grit.group 3rd floor, La Croisette Shopping Mall, Grand Baie, Mauritius

5th Avenue Corporate Offices
Ghana

