



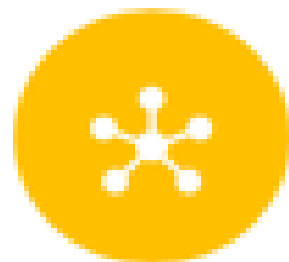
Are you in...or are you out?

Transparency.

PRESENTED BY: LEW SCHULMAN | AUHF CONFERENCE | 11.4.19



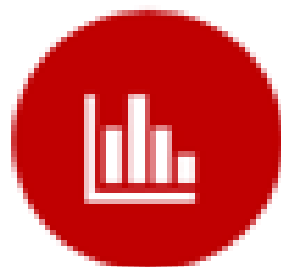
COST TRANSPARENCY TO INCREASE AFFORDABILITY



**END-TO-END
ACCOUNTABILITY**



**TRANSACTION
TRACEABILITY**



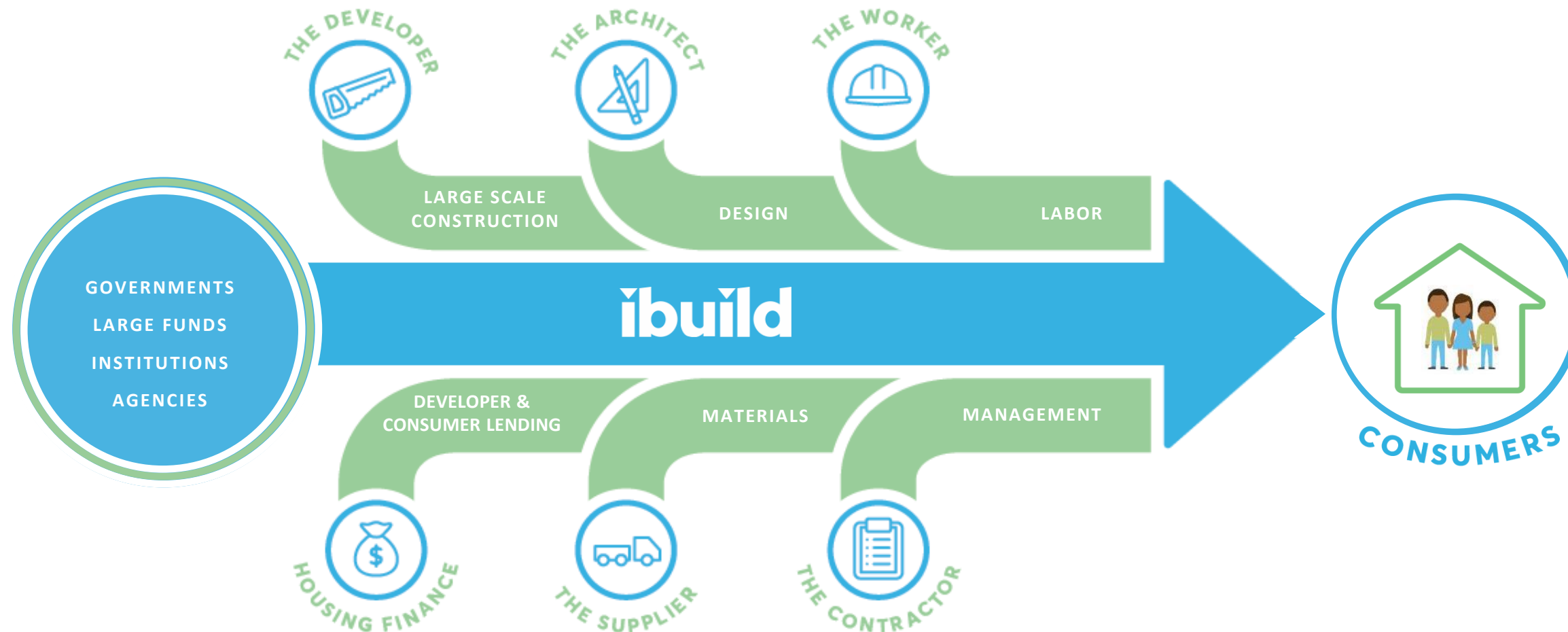
**UNPARALLELED
DATA &
ANALYTICS**



**BREAK-
THROUGH
TECHNOLOGY**

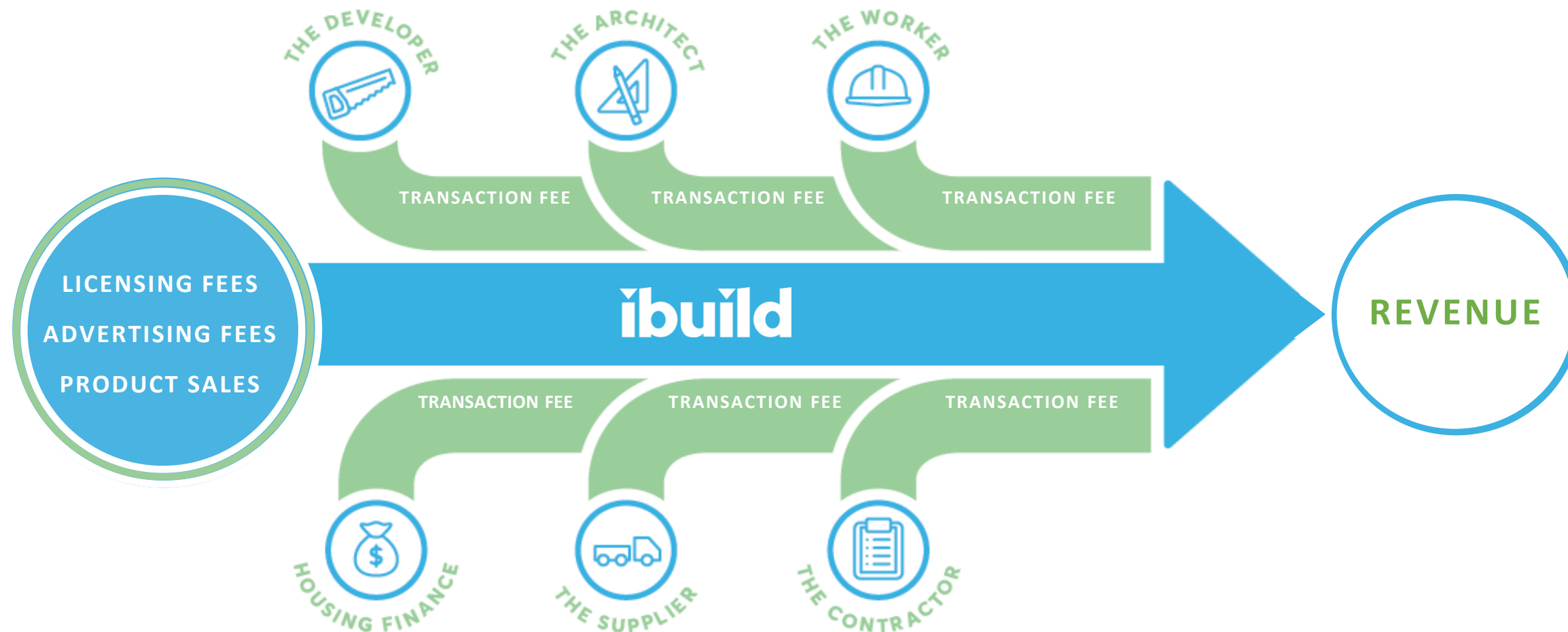
Our Platform

The iBUILD^(R) platform touches every constituent, and seamlessly tracks and facilitates the flow of money through the entire construction ecosystem. Combining the best of mobile technology, payment technology, and advanced data analytics, iBUILD[®] is the first true end-to-end solution dedicated to help solve the housing crisis.



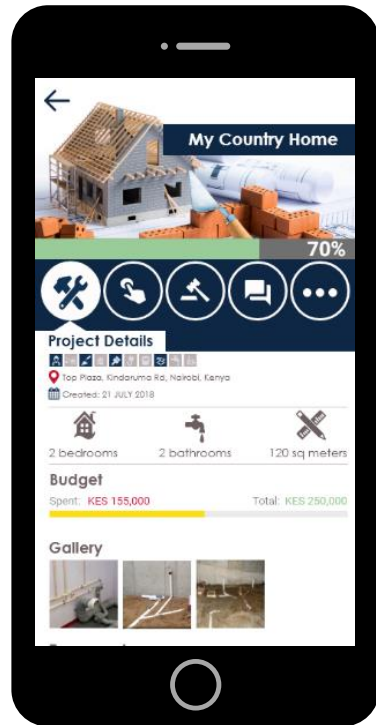
How We Generate Revenue across the Ecosystem

Revenue is derived from multiple sources. The primary revenue is generated through the app from licensing and e-wallet transaction fees. There are many secondary revenue sources such as job posting fees, advertising banner revenue, and third party product sales.

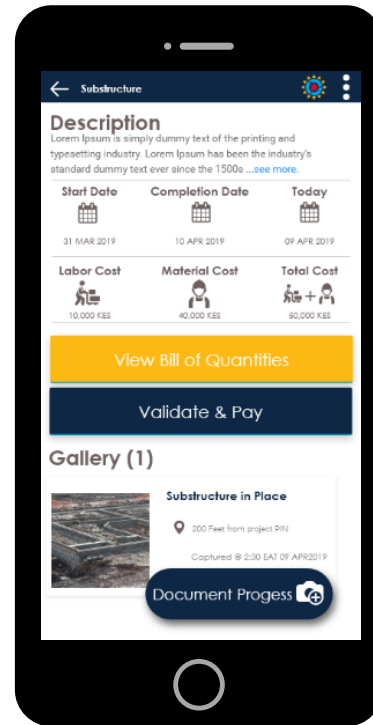


Platform Features – Project Management

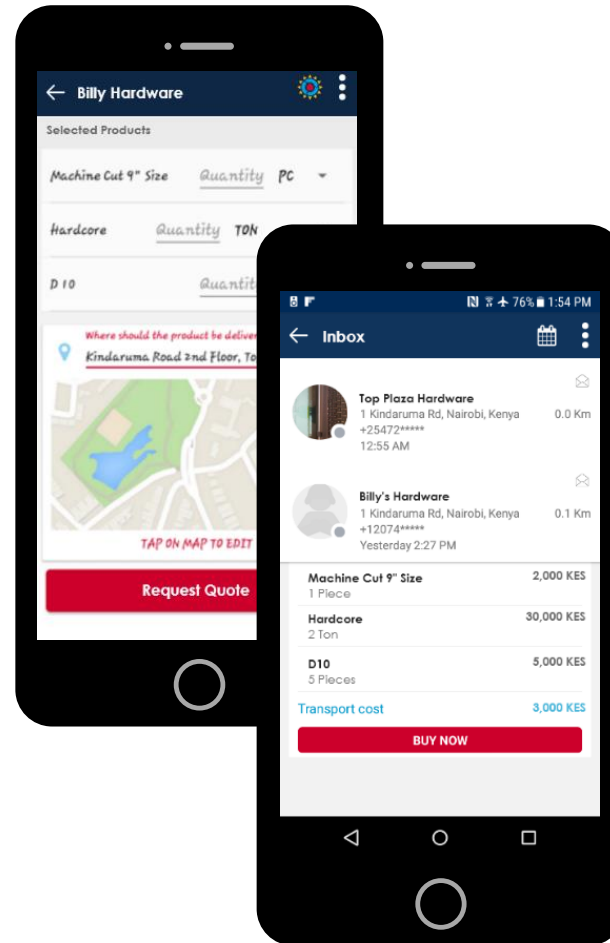
Project Overview



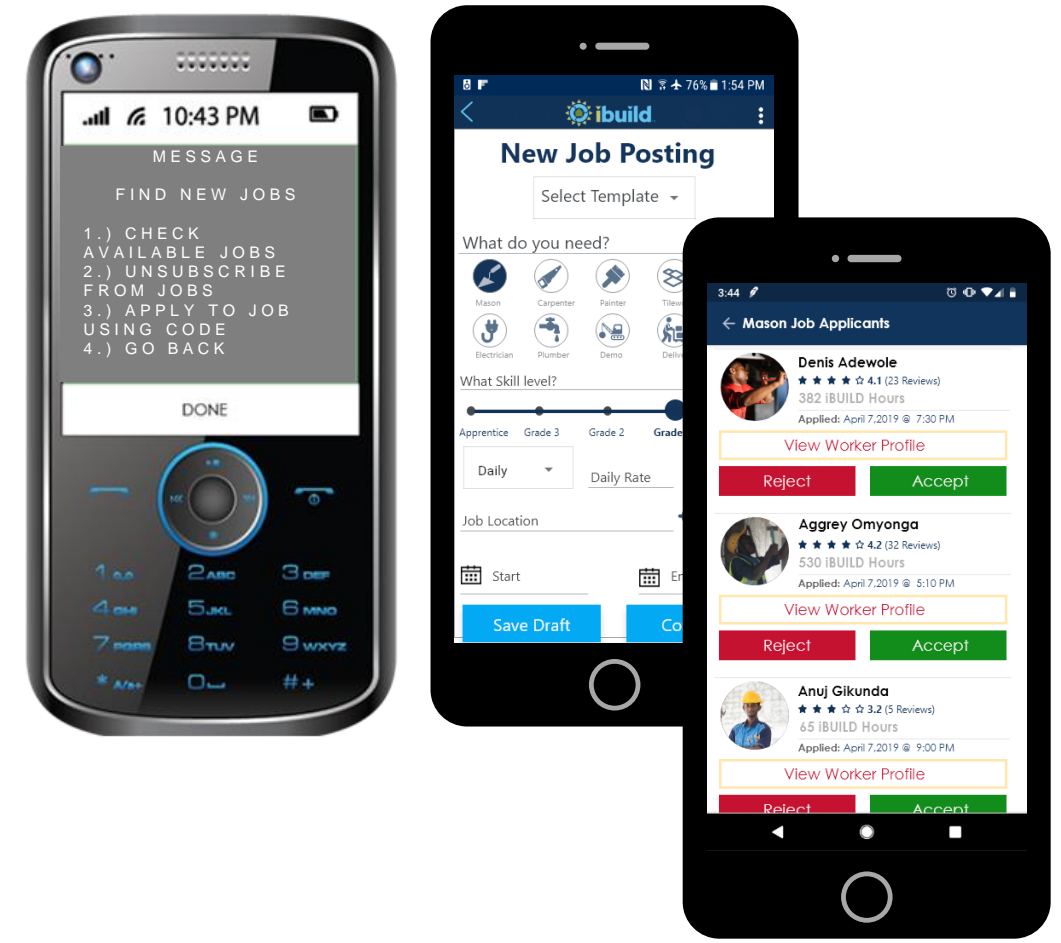
Payment Tracking



Management of Materials and Supplies

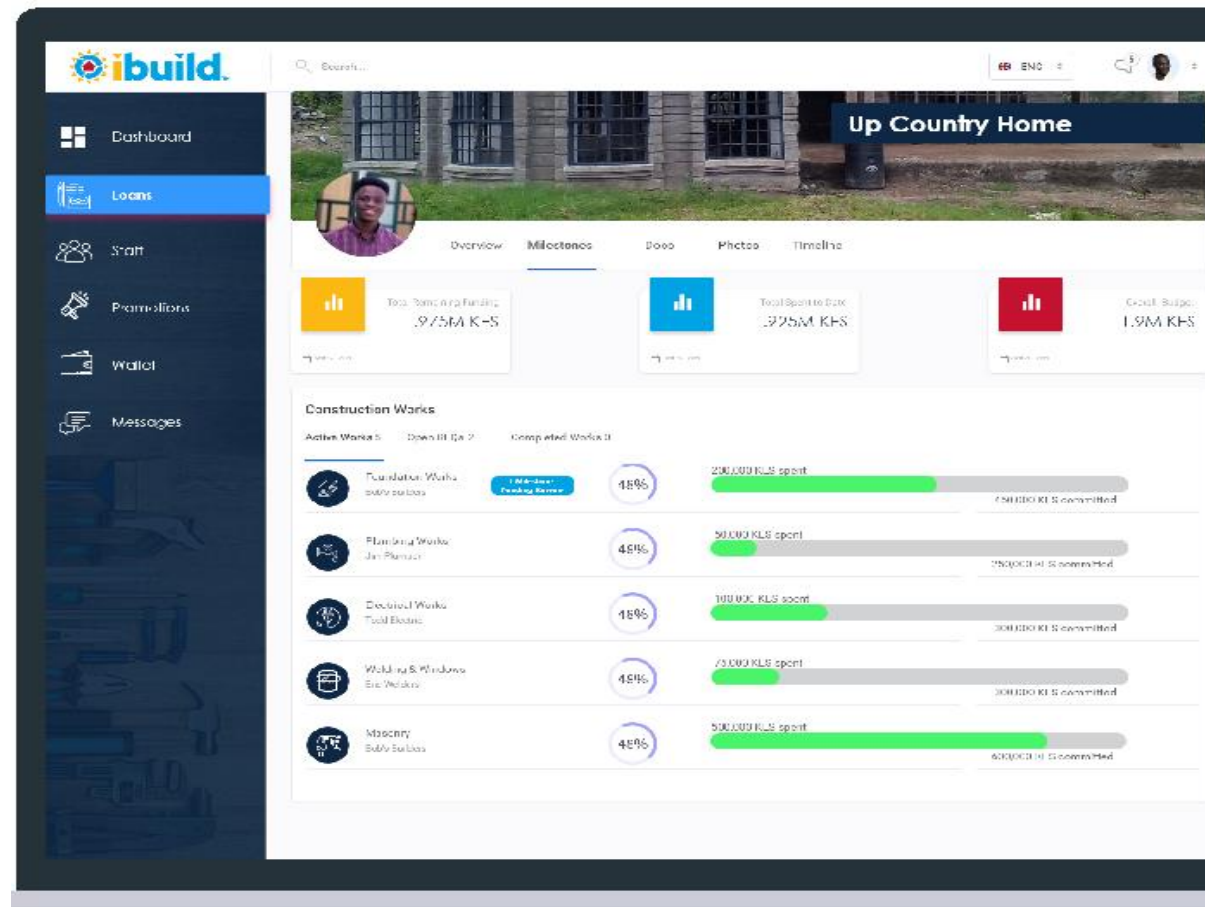


Worker Employment and Management

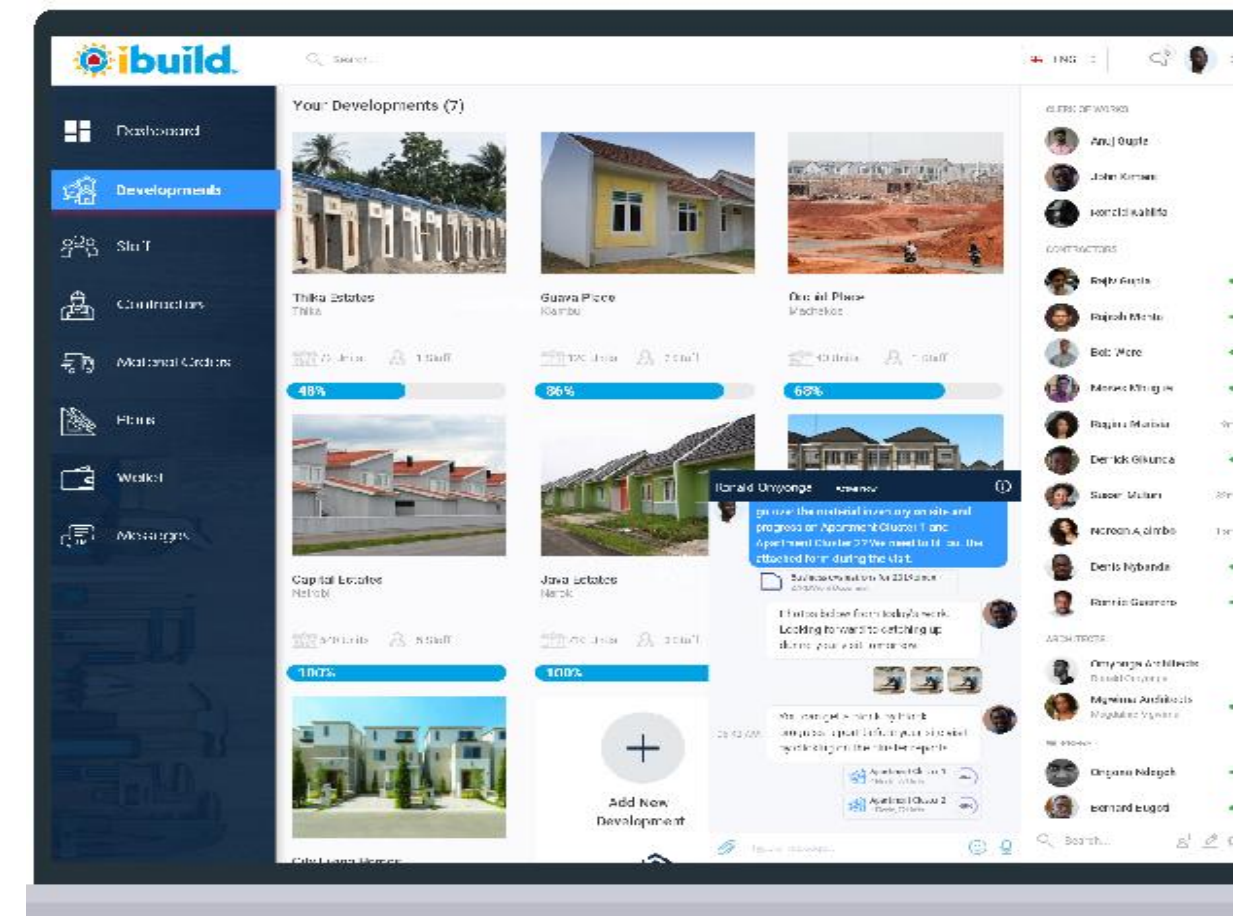


Platform Features – Lender and Developer Portals

Manage your loan portfolio across different projects with features such as viewing of loan disbursements and tracking of key construction milestones, loan documents, bills of quantity and construction progress geo-photos.



Manage your project budgets, payments and overall progress. Track project hiring and purchase details, manage communication with all key stakeholders within the app and control purchase/delivery of materials.



IBUILD IN ACTION: LENDER VIDEO DEMONSTRATION

Platform Features – Data Analytics

Development Map View

Inventory management using GIS climate data

Home Loan Overview

View all home loans filtered by lender, customer, contractor and geography



Construction Workforce Flow

View construction workforce profile at country, province and city levels

Construction Activity View

Map view of all construction activity across country with summary statistics by type of construction

Our Global Partners



Flutterwave
Payment Technology Solutions



Habitat for Humanity
Affordable Housing Non-Profit



IBM
IT and Analytics



Mahindra Group
Indian Multinational Conglomerate



MasterCard Labs
Innovative Payment Solutions R&D



Terwilliger Center for Innovation in Shelter
Affordable Housing Innovation Solutions



Oracle Corporation
Database Software and Technology



Miyamoto International
Earthquake and Structural Engineering



The World Bank
Development Finance and Advisory



Sofala Capital
Mortgage Financing and Underwriting



Kenya Federation of Master Builders
Contractors' Association of Kenya



Kenya Engineering Technology Registration Board
Engineering and Technical Standards



Kenya National Construction Authority
Construction Licensing and Accreditation



Nigeria Mortgage Refinance Company
Mortgage Financing



M-Pesa
Mobile Money



Centre for Affordable Housing Finance in Africa
Affordable Housing Non-Profit



African Union for Housing Finance
Affordable Housing Industry Body



International Finance Corporation
Development Finance

Patents, Trademarks and other Protections

1. U.S. Provisional Patent Application no. 62/780,047, filed Dec. 14, 2018
2. International Patent Application PCT/US2019/040827 filed July 08, 2019
3. United states trademark registration March 18, 2019; classes: 9,35,42
4. Foreign trademark filings for IBUILD (our ref. 89054-6001.000),classes: 9,35,42
 - a) Madrid Protocol designated countries: Indonesia, India, Kenya
 - b) Separate government TM filings: Nigeria, South Africa
5. Instituted Policies and Processes:
 - a) Anti-Money Laundering and Anti-terrorism Policy
 - b) Automated KYC process
 - c) Fraud, Bribery and Anti-Corruption Employee standards of conduct



Thank You