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EMPOWA

Climate-Resilient Affordable Housing Finance for Africa

Innovative Technology of the Year (2024 & 2025): African Union for Housing Finance

Innovation Award (2024): Nigeria Affordable Housing Finance & Innovation Summit

Blockchain for Good Award (2022 & 2024): Cardano Foundation

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THE INVESTMENT THESIS

Africa has a $1 trillion green housing finance gap

- >85%+ of income is informal
- Mortgages do not work with informal income
- Banks cannot serve this market
- Climate-resilient housing is urgently needed
- Institutional capital is not reaching this sector

- This is not a poverty problem
- It is a **financial systems failure**
- **Empowa addresses this failure**

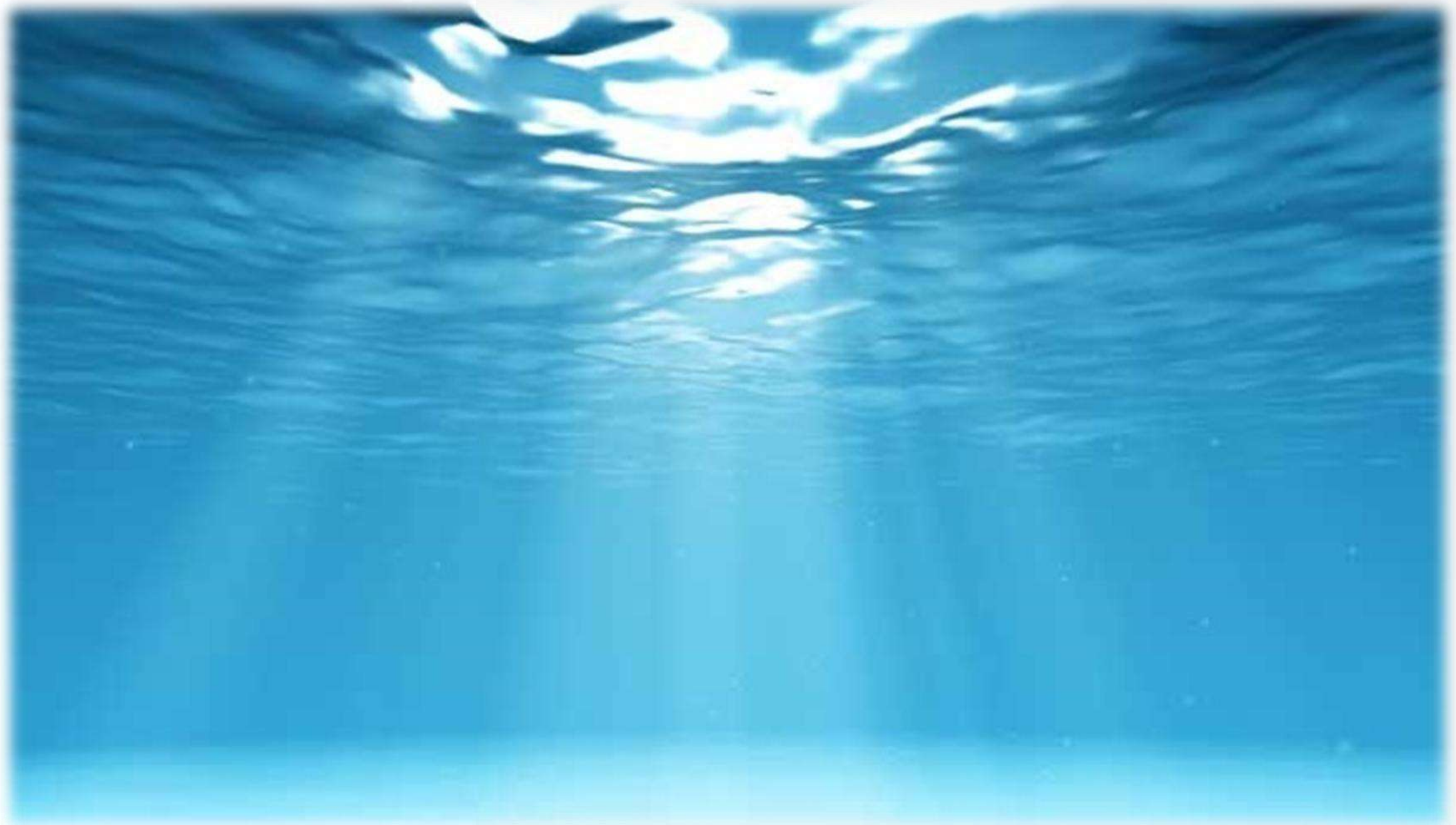
Construction worker Beira; Mozambique

- Affordable housing is one of the highest employment multipliers in emerging markets
- According to the World Bank, each home built generates an estimated 4–5 direct and indirect jobs across construction, materials, transport, and services

THE OPPORTUNITY

A Blue Ocean Market

- > 10 million addressable units in Africa
- Housing finance-to-GDP in Africa: ± 3%
- Housing finance-to-GDP in Europe: > 40%
- Explosive urban growth
- Climate resilience mandatory
- Africa has the youngest population in the world
- Lack of housing & youth unemployment are the continent’s largest systemic risks



This is one of the largest untapped asset classes and job creators in emerging markets.

THE SOLUTION


Proof of Concept - Beira, Mozambique

Empowa enables:

- Asset-backed rent-to-own housing finance
- For mortgage-excluded households
- Delivered through vetted local SME developers who expand, hire & professionalize as capital scales
- Focused on climate-resilient housing

- We do not lend to consumers.
- We finance structured housing-finance portfolios.

Homes are:

- Climate-smart / Solar-ready / Resilient / Built to EDGE standards or higher

SME developers are:

- Supported / Enabled / Expanded / Professionalized

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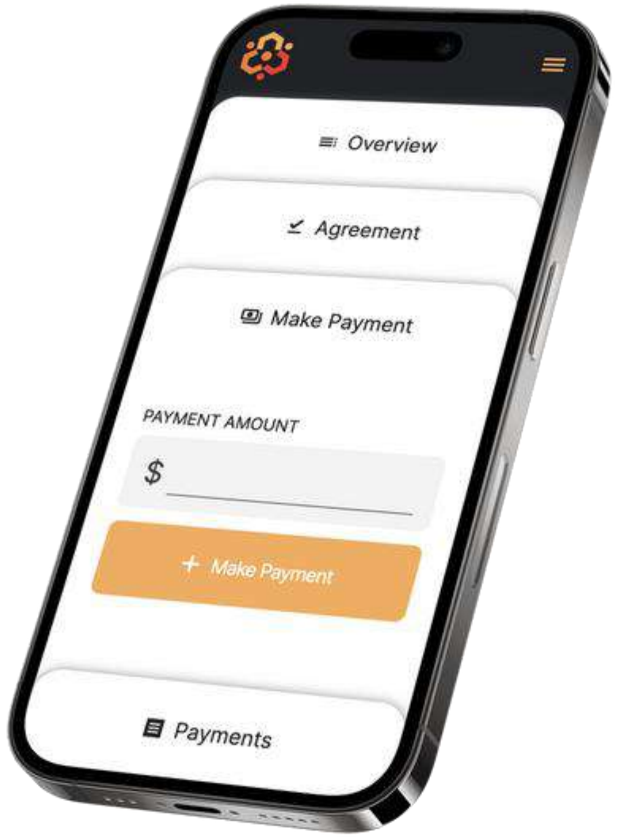
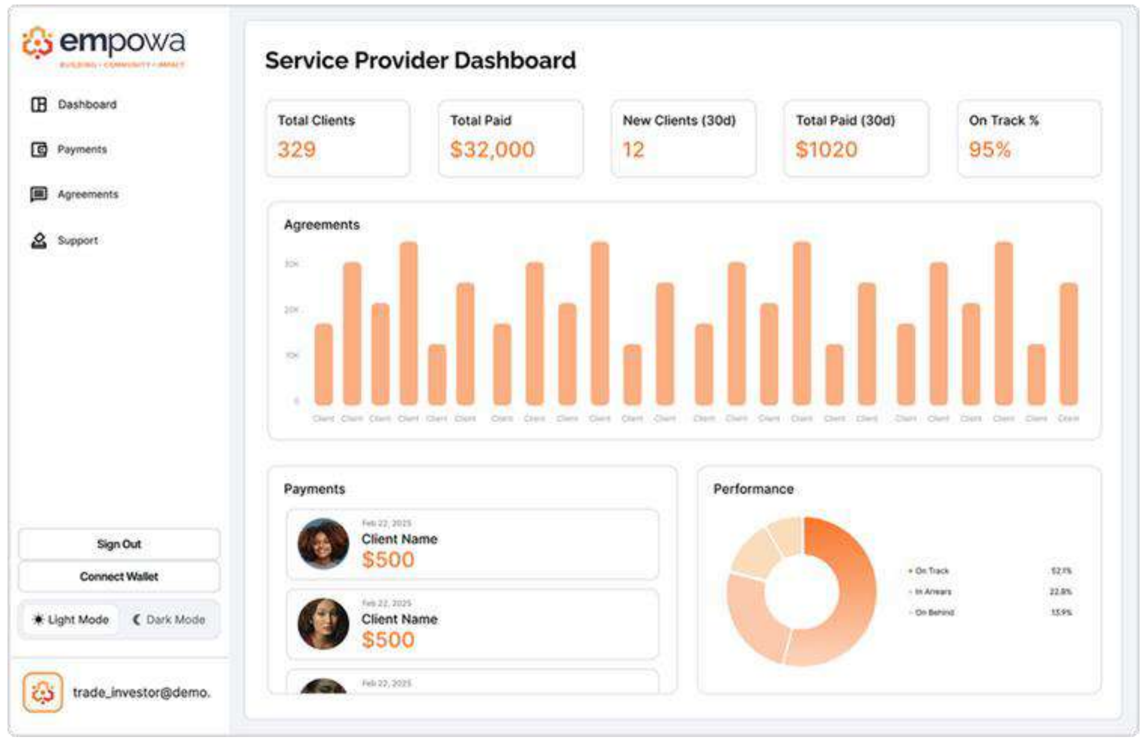
OUR PRODUCT

AN ACCESSIBLE WEB-BASED MOBILE APPLICATION FOR THE ECOSYSTEM





For rent-to-owners

- Enables the making and tracking of payments
- Monitors ownership status

For property developers

- Tracks, records and validates housing payments from formal and informal sources on the blockchain
- Captures client applications

For investors

- Manages & verifies returns
- Enables liquidity through real-time pricing and trading
- Reduces project and currency risk

THE SECRET SAUCE

Empowa operates a proprietary housing finance platform that:

- Structures and manages rent-to-own portfolios
- Tracks asset-backed cashflows
- Assesses and manages risk
- Enables transparent capital deployment
- Aggregates portfolios for scale

Think of it as an:

Affordable housing neo-bank and risk engine

Rent-to-Own Family in Proof of Concept, Beira, Mozambique

By making the informal investable, Empowa unlocks predictable revenue streams that allows developers to scale operations & employment & investors to deploy capital confidently

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PROOF OF CONCEPT

Rent-to-own family Beira, Mozambique

Beira, Mozambique

- **95%** on-time payment of monthly lease
- **100%** fully up to date after 36 months.
- **33%** of the house sales price saved by clients after 36 months of occupancy
- **50% women-led households**
- **100% climate-smart** homes
- **Independent impact verification** (60Decibels)

This demonstrates:

- Credit performance
- Demand
- Climate resilience
- Gender inclusion
- Scalability
- SME development

50% of rent-to-own clients are female-led households

The Beira POC activated local construction teams, materials suppliers, and proved the business case - demonstrating the employment multiplier effect of structured housing finance.

CLIMATE IMPACT

Empowa financed homes deliver

- Reduced embodied carbon
- Solar integration - lower household energy costs
- Heat resilience
- Climate-resilient materials
- Safer urban expansion
- Adaptation infrastructure at household level

Affordable housing is climate infrastructure.

Climate-resilient housing strengthens local economic resilience — protecting livelihoods from climate shocks.

Each investment:

- Prevents slum expansion
- Reduces disaster vulnerability
- Supports resilient urbanization

This is adaptation + mitigation

Proof of Concept Beira, Mozambique

WHY THIS IS ATTRACTIVE TO INVESTORS

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- Asset backed exposure
- Strong payment performance
- Strong measurable returns
- Climate resilience
- Blue ocean market
- Gender inclusion
- Institutional scalability
- Real economy impact
- High employment multiplier
- Youth job creation
- SME ecosystem growth
- Local economic resilience

This is secure, structured investment

Nairobi, Kenya

THE BIG VISION

Empowa:

- The pan African platform for climate-resilient housing finance and inclusive economic growth
  - Aggregating thousands of homes
  - Creating securitizable portfolios
  - Attracting institutional capital at scale
  - Converting informal income into bankable performance data
  - Scaling jobs, skills and enterprise

Empowa is building bridges between

global capital
&
mortgage-excluded families

AI generated

We unlock climate-resilient homes immediately, and build the foundation for institutional capital to scale this to tens of thousands

- Africa's urban population will *triple* by 2050
- Climate shocks are increasing
- Jobs are required
- Mortgage systems are not adapting

Empowa is ready - *now*

- # Empower families today – join our journey

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