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Unlocking the Financial Power of the Home

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Financial inclusion is not a privilege. It's a right.

Co-Founder

Mao Mukuria

Fintech & real estate entrepreneur, Kenya

Co-Founder

Graeme Reid

20+ yrs finance & property, Africa

The Ask

USD 7M

Offer

25%

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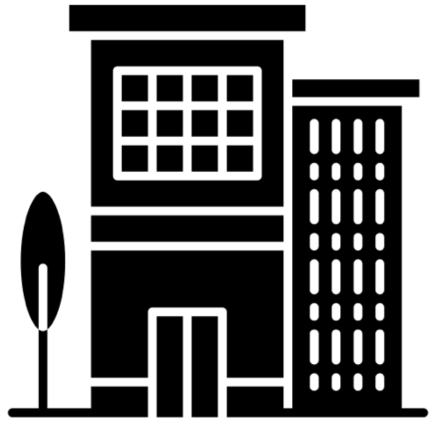
Millions of Kenyans remain shut out of real estate as a pathway to saving, investing, and building wealth.

High cost of Saving

No accessible low-risk product for the base of the pyramid.



Urban rental Demand

Urban rental demand is growing faster than supply.

Accessing credit

People lack the assets and systems that let them qualify for credit.

Introducing AKRE — Affordable Key To Real Estate a regulated, affordable and secure savings product

A single AKRE = KES 50
Buy as many as you can afford.

ALIGNED WITH UN SDGs

13 CLIMATE ACTION
17 PARTNERSHIPS FOR THE GOALS
1 NO POVERTY
3 GOOD HEALTH AND WELL-BEING
5 GENDER EQUALITY
6 CLEAN WATER AND SANITATION
8 DECENT WORK AND ECONOMIC GROWTH
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
10 REDUCED INEQUALITIES
11 SUSTAINABLE CITIES AND COMMUNITIES

Mobile First
Easy Access

Affordable
Small amounts that can invested over time

Liquid
Tradeable on the NSE - USP

Access To Credit
Can be leveraged as collateral too access credit

New Source of Capital
Finances Affordable Rental Housing

Hodhi turns high-barrier real estate into smaller, compounding AKREs, making property investment accessible through mobile.

How it works

1. **Forward Purchase Agreement** — Developer commits to sell property upon completion
2. **AKRE Sales** — Hodhi sells AKREs, funds are held in an interest earning account
3. **Property Acquired** — Developer paid, AKREs & interest distributed
4. **Rental Income Reinvested** — Rent collected is reinvested in govt securities
5. **Government Securities** — Interest from securities is reinvested in similar securities
6. **AKRE Value Grows** — The compounding effect allows the AKRE to grow in value

Asset Value + Rent + Interest from Securities = AKRE Value

Proof Of Concept

Year	2024	2025	2026	2027	2028	2029
AKRE Maturity Value	KES 50	KES 56	KES 69	KES 77	KES 87	KES 102

We’re not reinventing the wheel, just unlocking it for everyone.

Target Market

Individuals

For long term savings and access to credit

e.g. MSMEs, entrepreneurs, informal workers, women and young adults

Formal and Informal Investment Groups

Investors such as fund managers, SACCOs and Chamas looking to diversify their investment portfolios, retain liquidity & access credit for members

Corporates & Small Businesses

For employee benefits and customer rewards

Traction

- **NSE - Ibuka**
- **NIFC Category B License**
- **104,000 Expressions of Interest**

Why Now?

- **Urban rental demand is rising.**
- **People want financial security.**
- **Developers need new sources of domestic capital.**
- **The market infrastructure already exists.**

We've validated the model, now we scale with confidence

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Use Of Funds

Growth Equity

USD 2M

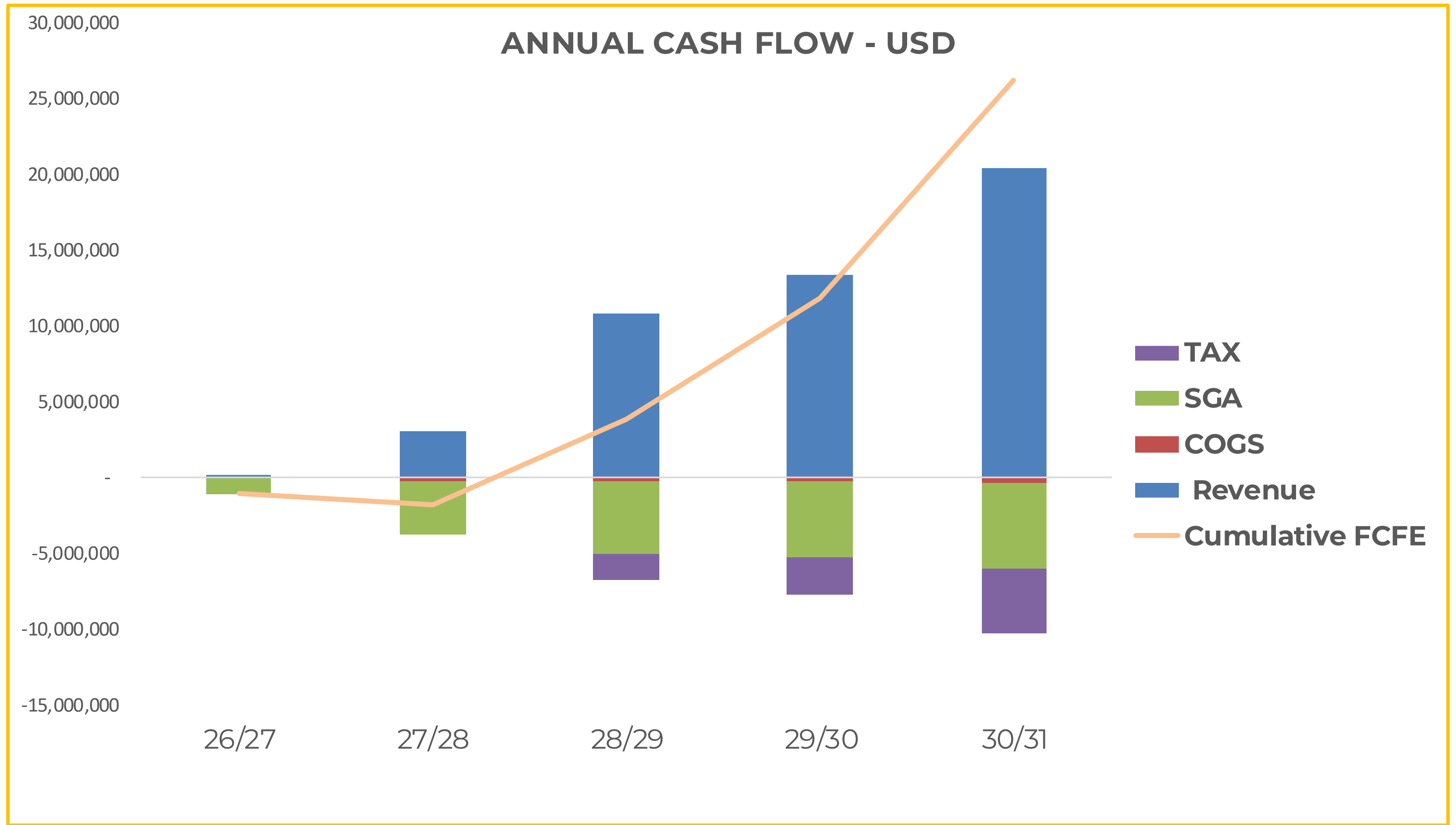
Guarantee Fund

USD 5M

Distribution Of Growth Equity

Platform	Compliance	Operations	Marketing
15%	20%	25%	40%

Revenue Model	
Primary Revenue	Once off fee of KES 5 (USD 0.039) per AKRE sold.
A single residential unit priced at USD 20,000 with 58,000 AKREs generates ~ USD 2,000 in revenue	
Future Revenue Streams	Transaction fees on secondary trading Fees linked to credit enablement and related financial services Other platform-based income.



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We leverage existing regulated infrastructure to scale faster and execute with lower risk.

nairobi securities exchange

Discover Opportunity

Hodhi AKREs are going to be exclusively bought and traded on the Nairobi Securities Exchanges' - Unquoted Securities Platform

Institutional Partners

- Brokers
- Trustee
- Custodian
- Property Manager

Competition

- M-Akiba
- REITs
- Direct Real Estate Ownership
- Zidii, Ndovu, Etica

Category	Risk	Probability	Mitigation Measures
Financial	Liquidity Risk	Medium	Trading on the NSE promotes liquidity
	Cash Flow Interruptions	Low	Invest in high-demand rental areas, tenant vetting, rental deposits, experienced property managers
	AKRE sales velocity	Medium	Hodhi's regulated structure and NSE trading framework provide the transparency, governance, and market credibility needed to attract institutional investors.
Regulatory	regulatory approval risk	Medium	Licensing by NIFCA which is regulated by the CMA, full compliance,
Sector	Title/Ownership Risk	Medium	Thorough due diligence
	Developer completion risk	Medium	Payment to developer on completion
Operational	Property Maintenance	High	Inspections during construction and post construction, planned maintenance, capex reserves in service charge, warranties

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C-Corp Delaware

Raising

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Hodhi makes real estate accessible through AKREs — affordable, mobile-first savings that help people build wealth and access credit – and finances affordable rental housing

— one AKRE at a time

Product

AKRE