

Unlocking the Financial Power of the Home

A new way to save, grow wealth & access credit, starting at KES 50, with the AKRE - Affordable Key to Real Estate

The AKRE represents an economic right in a particular property

WHY the AKRE?



Mobilize domestic capital



Green affordable rental homes



Save & build wealth



Access to credit

Mao Mukuria
Co-founder & CEO
Product development and digital finance

Graeme Reid
Co-founder & CCO
Former CEO, Johannesburg Development Agency

Brian Kimutai
Co-founder & CTO
Technical lead

Raising USD 1M for 25% equity

How the AKRE works

A finite real estate asset. Rental income invested. Value compounded.

1 SPV & Finite AKREs



2 Rent into bonds



3 AKRE value grows

- Asset appreciation
- Rent invested in bonds
- Interest reinvested

Proof of Concept: One Studio, 58,681 AKREs

2024	2025	2026	2027	2028	2029
KES 50	KES 57.50	KES 70.94	KES 80.09	KES 91.93	KES 102.28
			Forecast →		

Hodhi everywhere

Property-backed investing inside the financial apps Kenyans already use.

PRE-LAUNCH DEMAND

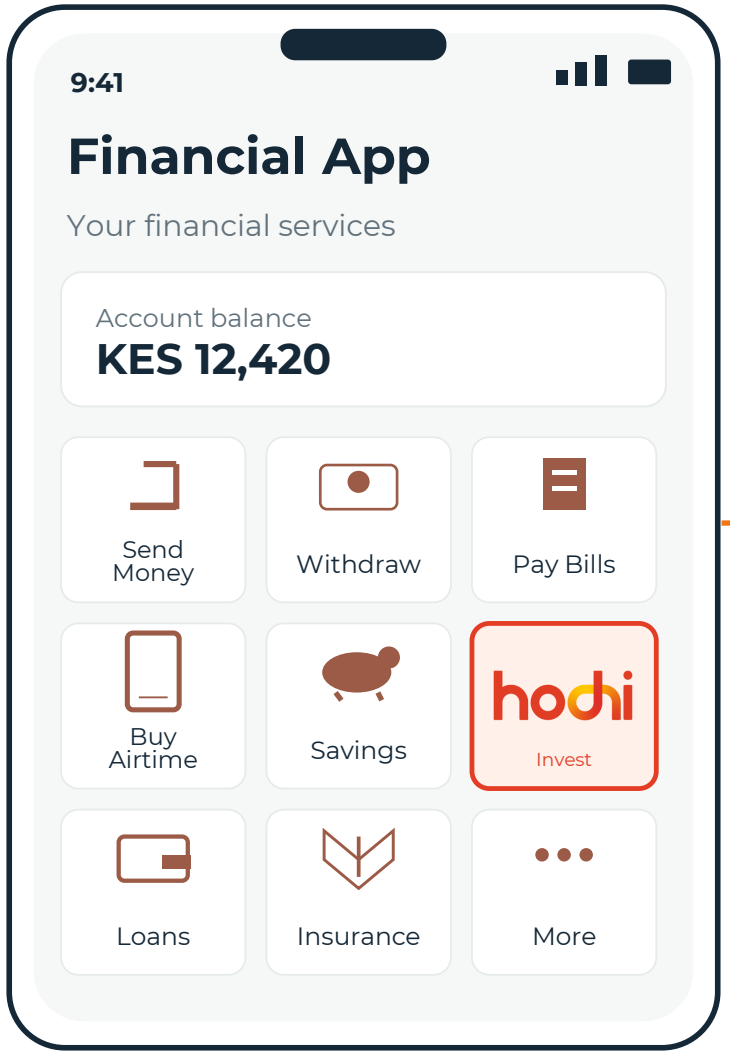
100,000+

POC AKRE bookings
77% oversubscription

Indicative demand ahead of regulatory authorisation

CUSTOMERS

- Individuals
- Formal and Informal Investment Groups
- Corporates & Small Businesses



ONE SERVICE. MANY APPS.

BANK APPS
Banking platforms

SACCO APPS
Member platforms

MOBILE MONEY
Digital wallets

How Hodhi makes money

KES 5
fee on each AKRE sold

POC PROPERTY EXAMPLE

Property Value (One Unit)

KES 2,640,650 (USD 20,310)

58,681 AKREs × KES 5

KES 293,405 (USD 2,200)

Gross revenue per unit

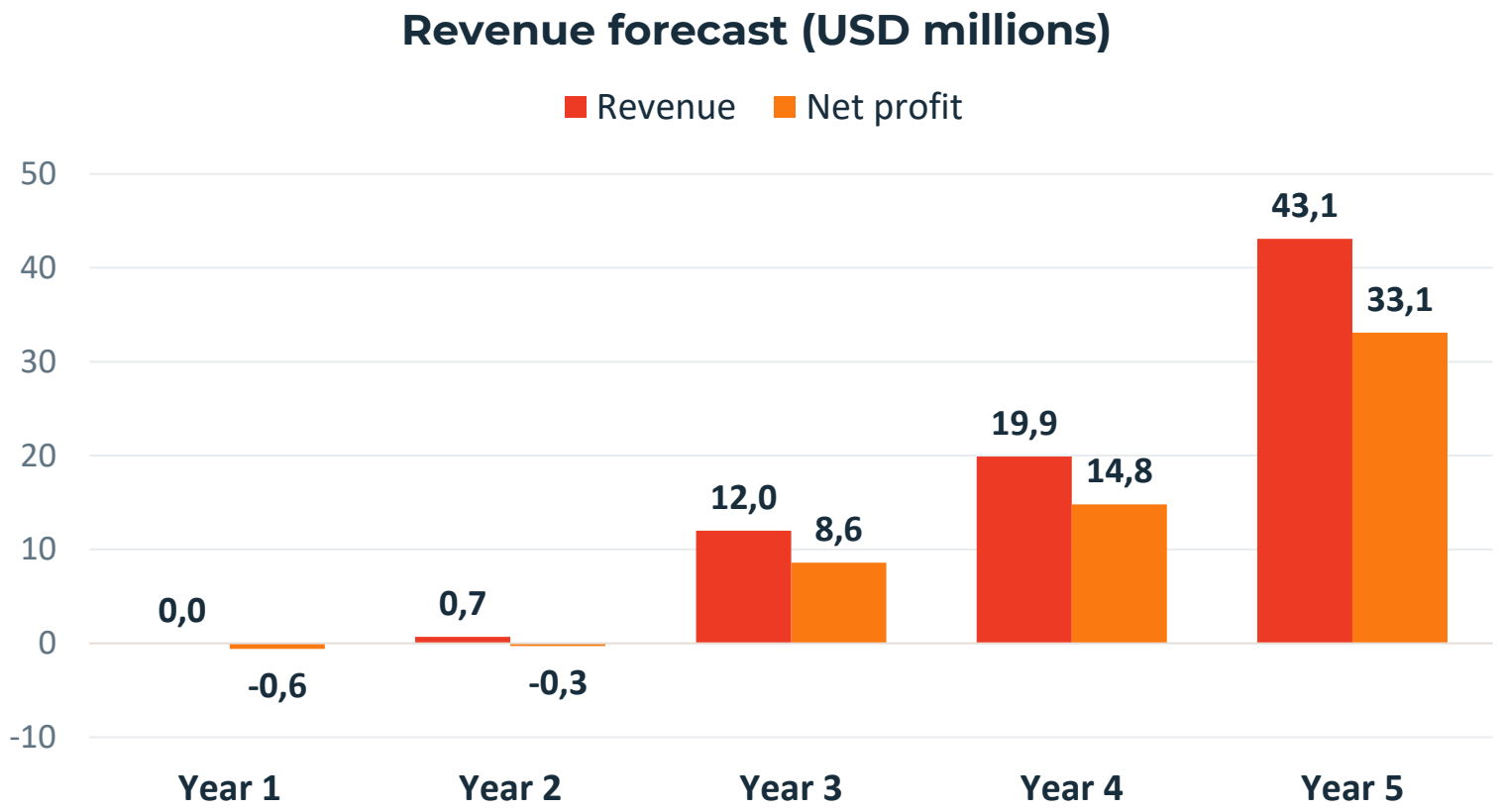
THE HODHI OPPORTUNITY

90,000+ Nairobi units developed 2020–2025

KES 677B in value

25,000

Hodhi's target over 5 years



Base case: 55% revenue realisation

Year 3: first positive annual EBITDA

Financing better homes. Building better communities. Making property-backed wealth creation accessible at scale.

hodi

USD 1M

25% equity offered

First-year plan

USD 581k	Setup, operations and regulation
USD 27k	Capital expenditure
USD 392k	Year 1 ending cash balance

Potential 5 Year Exit

Potential secondary sale to a strategic or institutional investor

USD 12m	Illustrative value of 25% stake*
12X	Gross Investor Return

*Based on an illustrative USD 48M company equity valuation; assumes no dilution

FINANCIAL INCLUSION

Start with KES 50

BETTER HOMES

Better urban living

ACCESS TO CREDIT

Unlock credit

