PUTTING GOOD HOUSING WITHIN REACH.

Affordable construction technology + Accessible housing finance = A scalable pathway to homeownership.



Millions of African households need affordable pathways to quality homeownership.

Munyendo Kennedy · East Africa Regional Director | Onsite ICF | AUHF 2026 Capital Sprint

CAPITAL STRUCTURE AND INVESTMENT ASK

USD 3 MILLION TO SCALE AFFORDABLE HOMEOWNERSHIP

USD 4 MILLION TOTAL CAPITAL STRUCTURE



80% · USD 2.4M

IMPACT CONCESSIONAL CAPITAL

10% · USD 300K

GRANT FUNDING

10% · USD 300K

COMMERCIAL DEBT

USD 1M EXISTING SPONSOR CAPITAL + USD 3M ADDITIONAL CAPITAL SOUGHT = USD 4M TOTAL
TO Deliver 250 Single Family Homes in 2027

ONSITE ICF TECHNOLOGY

PROVEN TECHNOLOGY. FASTER DELIVERY. BETTER HOUSING.



01 MANUFACTURE

Lightweight insulated concrete form blocks are manufactured using Onsite ICF technology.





02 BUILD

Blocks are assembled, reinforced and filled with concrete to create durable structures.



03 DELIVER

Complete, insulated and energy-efficient buildings are delivered through an integrated process.

MANUFACTURE → BUILD → DELIVER

PROVEN TECHNOLOGY, REAL HOMES

BUILT. DELIVERED. TRUSTED.

Onsite ICF technology has already been used to deliver residential housing and community infrastructure across Kenya.



MULTI-STOREY RESIDENTIAL HOME



COMPLETED FAMILY BUNGALOW





SOCIAL HOUSING

250+ Homes Delivered | 1500+ People

52+ Classrooms | 3120+ Students

Onsite ICF cumulative achievements across Kenya

The NYUMBA BORA INITIATIVE.

ONE TECHNOLOGY - TWO HOMEOWNERSHIP PATHWAYS

PATHWAY 1 | NYUMBA BORA

SACCO-enabled financed homes

1 SACCO + MEMBER

Onsite ICF Partner with Sacco (MOU Driven B2B Partnership). Sacco mobilize Member who own land and have savings. SACCO vets the member and confirms eligibility.

2 LAND + SAVINGS AS SECURITY

Eligible land and savings support the security package. SACCO arranges the land charge

3 CONCESSIONAL IMPACT FUNDING

Concessional impact capital supports the housing-finance facility. Reduce cost of borrowing. support accessibility.

4 ONSITE BUILDS THE FINANCED HOME

Member contributes 15 – 20% equity through deposit. Onsite ICF finance home construction at 8% interest p.a. over 8 years. Homes delivered in 2 – 3 Months.

5 OCCUPY, THEN REPAY

Member occupies the completed home first. SACCO collects instalments and remits repayments to Onsite ICF.

PATHWAY 2 | DIRECT CUSTOMER

Turnkey construction for landowners

1 LANDOWNER / CUSTOMER

Customer owns the land and uses own funds or independently arranged financing.

2 FREE DESIGN + BOQ

Onsite provides design, Bill of Quantities (BOQ) and project management.

3 TURNKEY CONTRACT

Agree scope, price, milestones and payment terms before construction starts.

4 COMPLETE CONSTRUCTION

Onsite delivers the home using its ICF technology and integrated construction process.

VALUE ENGINEERING + FLEXIBLE BUILDING

Alternative materials • Potential cost reduction of up to 20% • Speed and efficiency • Incremental building

SHARED ONSITE ICF PLATFORM

Design | Engineering | Quantity Surveying | ICF Technology | Construction | Project Management

VALUE PROPOSITION

WHY THE NYUMBA BORA MODEL WORKS

Combining existing household assets, institutional trust, accessible finance and efficient construction.



LAND ALREADY EXISTS

Members and SACCOs already own eligible land.



TRUSTED INSTITUTIONS

SACCOs organize demand and vet members.



SECURED, ACCESSIBLE FINANCE

Eligible land can secure financing, subject to lender approval.



FASTER, COST-EFFICIENT DELIVERY

Onsite ICF integrates design, manufacturing and build.

SCALING THROUGH EXISTING INSTITUTIONAL NETWORKS

Nyumba Bora leverages established SACCO and banking relationships to reach organized groups of prospective homeowners.

STIMA SACCO

241,324 reported members (2025)

FORTUNE SACCO

140,811 reported members (2024)

KENCREAM SACCO

1,621+ reported members

TETRA PAK SACCO

1,214 reported members

KMAT HOUSING CO-OPERATIVE

2,012 reported members

ST. JAMES ACK SACCO

400 reported members

APPROXIMATELY 387,382+ REPORTED MEMBERS

BANKING PARTNER

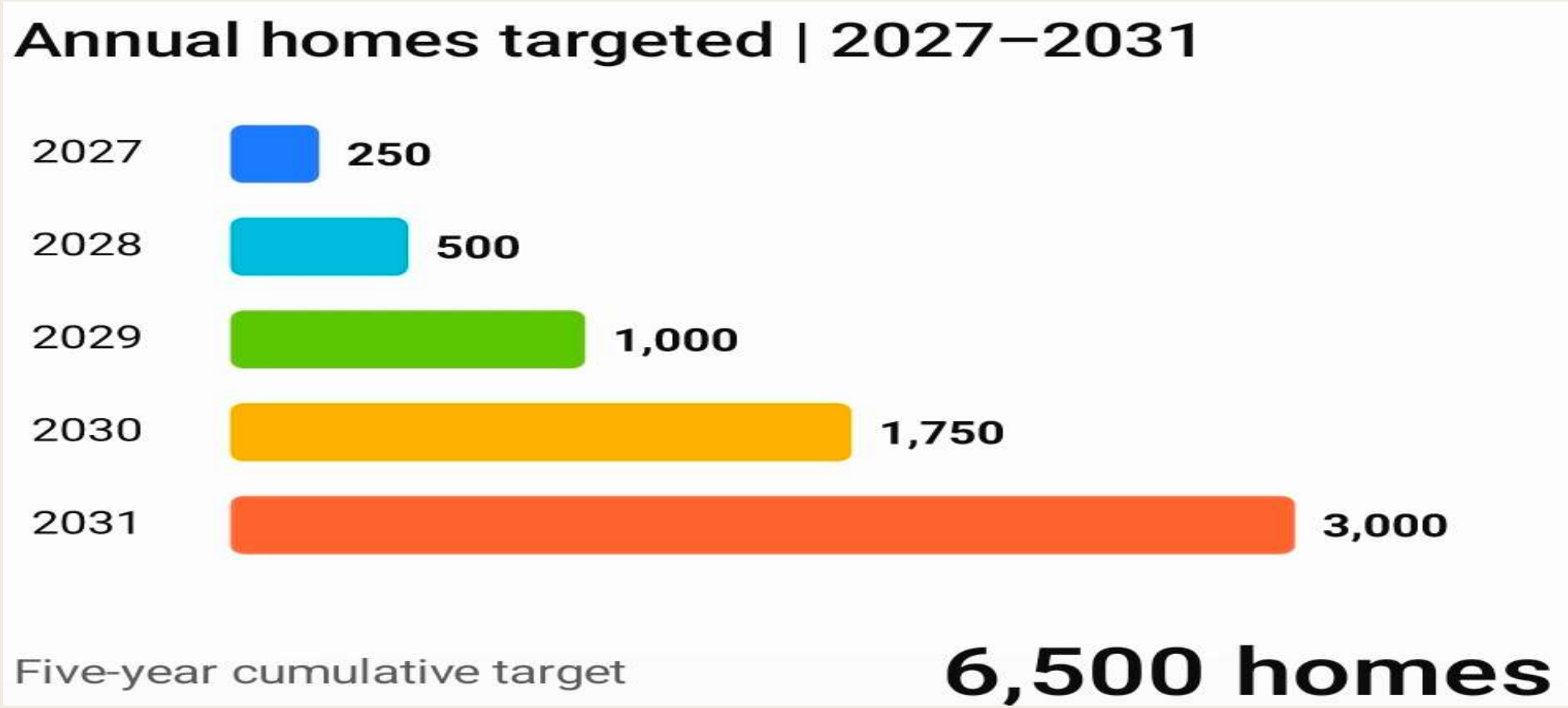
ABSA BANK KENYA

BANKING PARTNER

DIAMOND TRUST BANK

WE ARE LEVERAGING EXISTING INSTITUTIONS, NOT BUILDING A NEW DISTRIBUTION NETWORK FROM ZERO.

FROM 250 TO 3,000 HOMES ANNUALLY



REVOLVING CAPITAL

LICENSE BUILDER MODEL

EXPANDING SACCO & BANK REACH

EXISTING INSTITUTIONAL FRAMEWORKS

Initial distribution base: approximately 387,382

TARGET MARKETS AND DELIVERY OPPORTUNITY

ONE TECHNOLOGY. MULTIPLE HOUSING MARKETS.

SACCO & CO-OPERATIVE MEMBERS

Farmers, Factory workers, low and Middle income organized households with regular incomes.

LANDOWNING HOUSEHOLDS

Affordable single-family homes on their owned land.

SOCIAL & COMMUNITY HOUSING

Rural & Peri-urban residential and community homes.

USD 3 MILLION

250

Homes in 2027

EXISTING DELIVERY AND CONTRACTED PIPELINE

1

KMAT Nyumba Bora home handed over, June 2026

5

SACCO customers with signed contracts, incl. Tetra Pak home (Ongoing Oct 2026)

4

Bank-financed homes under construction


ONSITE
ICF





Home Size : 82 Square Meters

3-bedroom bungalow
Master ensuite
Complete family living
Construction: 45 to 90 days

COMPLETED NYUMBA BORA HOME

Nyumba Bora Initiative
by Onsite ICF

SACCO & CBO HOUSING PARTNERSHIP

Putting Good Housing Within Reach

THE NYUMBA BORA INITIATIVE

- Uses ICF technology to build durable, efficient and affordable homes for communities that need them most
- Partners with registered SACCOs & CBOs with organized membership seeking to build homes
- Mobilizes a revolving fund through funders and investors, at rates below prevailing bank and mortgage rates
- Combines housing finance and turnkey construction through a rent-to-own model, enabling ownership within five years

THE HOME

- 82 m^2 • 3 bedrooms • master ensuite
- Kitchen • dining • living room • shared toilet & bath
- Tiled floors • internal paint • electrical & plumbing fixtures
- Textured exterior finish • paving slabs around the house

CURRENT PRICE

KES 3.50M

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