

Overview; **THE GROUP INVESTMENT Package:**



Consists of a group of 12 people investing together to receive a loan. The loan is used to buy land and build a sample home. The group's savings and the land act as security for the loan. The goal is to sell all the units within two years.



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OMOH SAVERS
INVESTMENT SCHEME

The GROUP **INVESTMENT Package**



Step 1: Sign Up

- ✓ Homeowner registers for the investment scheme by paying a non-refundable fee of Ksh 5,000 payable by each member of the group.

Step 2: Loan Facility for the Group

- ✓ Each 12 member group qualifies for a group loan of 75,000 usd.
- ✓ Each group member receives as a downpayment \$6250 to secure each a unit.

Step 3: Collateral and Land Purchase

- ✓ The completed unit serves as collateral for the 70% loan.
- ✓ Alternatively, the homeowner can get 100% mortgage financing through an off-taker (mortgage partner) to cover the costs.

Step 4: Land and Show House Construction

- ✓ The funds are used to secure 1 acre of land and build a three-bedroom bungalow (master en suite) as a show house.
- ✓ The show house is used to promote the sale of the remaining 11 units.

Step 5: Selling Strategy

- ✓ Units are sold using an Off Plan model or through a mortgage financing plan.
- ✓ The selling price for each unit is Ksh 8,500,000.

Step 6: Timeline

- ✓ The entire project is expected to be completed within 24 months - 36 months.

