

## Overview: **CORPORATE INVESTMENT Package:**



Allows the homeowner to invest a tidy sum in order to join the investment scheme. They then receive a loan to secure a home. The savings account is used as leverage to secure a construction loan. The loan is repaid within a flexible time frame that ensures favourable return of investment for the lender.



## Get In Touch



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**OMOH SAVERS**  
INVESTMENT SCHEME

## The **CORPORATE INVESTMENT Package**



## Step 1: Sign Up



The SME/MSME registers for the investment scheme by paying a non-refundable fee of Ksh 10,000.

## Step 2: Loan for construction



A liquidity provider (Omoh Lender) gives a loan covering 70% of the unit's selling price for the home's construction.



The SME/MSME needs to contribute 30% of the unit cost on a monthly basis, through their OMOH cooperate savings account held by the sacco.

## Step 3: Security for the Loan



The SME/MSME cooperate shares in the sacco act as sufficient collateral for the 70% loan.



Alternatively, the SME/MSME can deposit 20% of the unit cost to secure 100% mortgage financing.

## Step 4: Sales Strategy and Payback



Units are sold through the Off Plan model.



This ensures a quicker return on investment period for the investor within 24-36 months.



Flexible monthly payments of upto 10 years.

