

# Overview; **INDIVIDUAL INVESTMENT** Package:



Allows the homeowner to invest a small amount to join the scheme. They then receive a loan to build a home. The completed home or additional security is used to guarantee the loan. The loan is repaid within a specific timeframe, and insurance is required to protect the lender.



## Get In Touch



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**OMOH SAVERS**  
INVESTMENT SCHEME

## The **INDIVIDUAL INVESTMENT** Package



## Step 1: Sign Up

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

## 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 homeowner needs to contribute 30% of the unit cost on a monthly basis, through their OMOH individual savings account held by the sacco.

## Step 3: Unit as Collateral / Mortgage

- ✓ The completed unit serves as collateral for the 70% loan which now converts into a mortgage.
- ✓ Alternatively, the homeowner can deposit 20% of the unit cost to secure 100% mortgage financing.

## Step 4: Sales Strategy and Payback

- ✓ The units are sold using an Off Plan model.
- ✓ Flexible monthly payments of upto 10 years.

