Nyumba Bora Initiative

By Onsite ICF

AUHF Annual Conference 2025 - Blended Finance for Affordable Housing

ONSITE ICF

Nyumba Bora Initiative by Onsite ICF

ONSITE ICF
Build Better



There is a Big Problem!!!

Housing Shortage in Kenya!!

Kenya faces a housing shortage 2M+ units, with the deficit increasing by 200,000 units annually.

Housing Shortage – 2 Million with 200,000 Units Increasing Annually

- ✓ Urbanization leading to overpopulation in cities
- ✓ Focus on urban areas
- ✓ Government's limited reach
- ✓ Insufficient decent affordable housing

Affordability Gap – 61% + of Urban Dwellers Living in Informal Settlements

- ✓ Over 61% of urban households leave in slums
- ✓ Economically disadvantaged
- ✓ Developers focusing in the up-market
- ✓ Little or No Housing development in the Rural & Peri-Urban areas.



High Cost of Construction.

- ✓ High cost of construction material
- ✓ Insufficient alternative construction material or solution
- ✓ Over-dependence on traditional systems

Exclusion from Mainstream Financial Services

- ✓ Selective/Bias qualification for bank loans
- ✓ Little or no financing institutions for non-salaried citizens/Blue collar workers
- ✓ High cost of borrowing

ONSITE ICF

About



Mixer | 2 Pumps | Hose & Gun | Power Transformer

Molds | Generator | Compressor | Air Regulator | Manifold



RIM Systems



Nairobi Workshop



Mobile Unit - Kisumu



Mobile Units – Nairobi Ready To Deploy



Mobile Unit - Laikipia



ONSITE ICF

Building with Onsite ICF

The Onsite ICF RIM System changes how we build. We are building better and in a more efficient and economical way.



Great Savings

Great Benefits

50%
Time to Build

Building with Onsite ICF System has been shown to take half the time compared to traditional stone and block construction

33%
Manpower

Onsite ICF walls are being built with 1/3 the manpower compared to traditional methods

30%
Cost Saving

Building with Onsite ICF System is showing cost saving of up to 30% at the project level.

25%
Less Weight

Onsite ICF walls weigh ¼ that of traditional stone and block walls. We are getting out of the Stone age!

The Nyumba Bora Initiative

- We’re leveraging our Insulated Concrete Form (ICF) Technology to build durable, sustainable, and affordable homes for communities that need them most.

- Nyumba Bora Initiative is a partnership between Onsite ICF and various registered Sacco and Community-Based Organizations (CBOs) with organized memberships seeking to build quality affordable homes.

- Onsite ICF collaborates with concessional funders and impact investors to provide a revolving housing fund at below-market interest rates catering for a group that would otherwise not qualify for mainstream loans.

- This fund enables Sacco and CBOs to access affordable housing loans while Onsite ICF provides turnkey construction solutions using our advanced ICF technology, guaranteeing quality and completion

- The end-to-end model empowers members to own safe, resilient and affordable homes within 5 – 7 years, transforming lives and strengthening communities.

ONSITE ICF



Below market financing for Sacco and CBOs

Nyumba Bora Initiative

IMPACT INVESTING

investments made with the intention to generate social and environmental impact alongside a financial return.

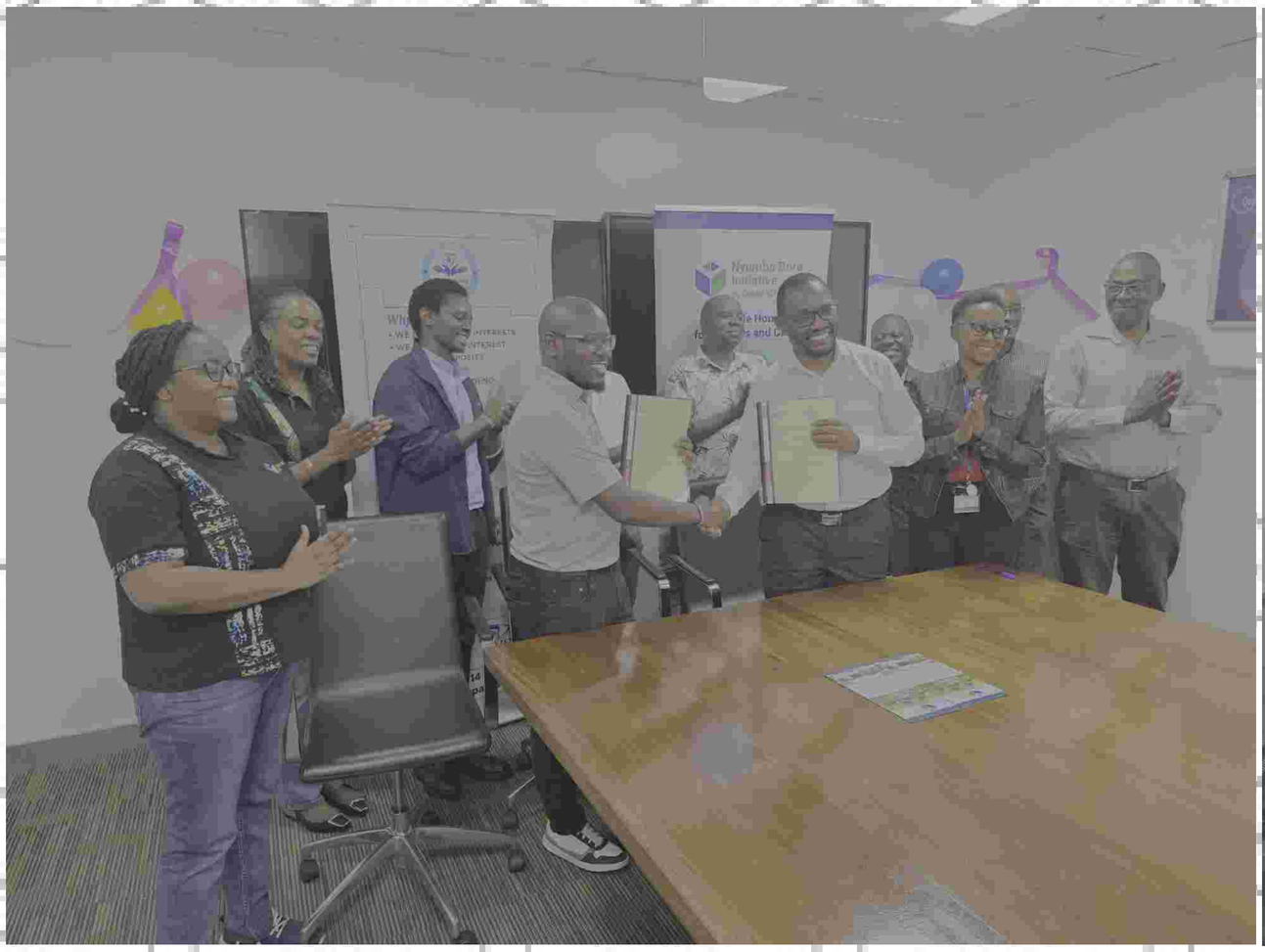
Concessional Capital + Commercial Capital

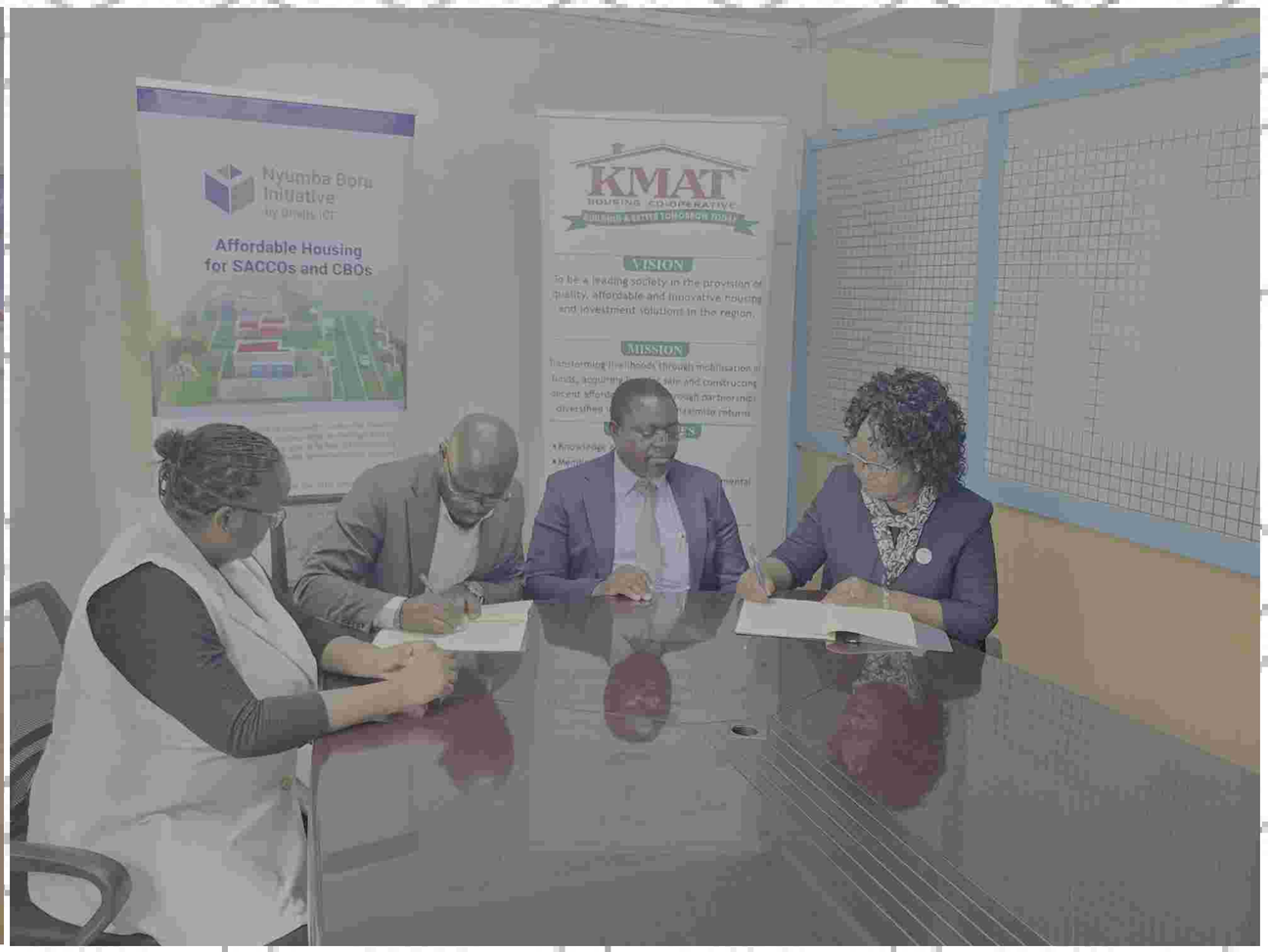
ONSITE ICF

Home Loan @ 6% Interest

Financed Homes - 8% Interest

Nyumba Bora Housing Fund | ICF Technology | Sacco | CBO | Sacco Members





Year	Total Fund Target (USD)	Allocation – Homes ≤30,000 USD (80%)	Allocation – Homes ≤50,000 USD (20%)	Avg. Unit Cost USD)	Target Units	Expected Partner Sacco	Key Goal / Outcome
2025 (Q4 Pilot) Funds In Place	1,000,000	800,000	200,000	19,000	50 – 60	4	Introduce blended finance with concessional funders, Launch phase 1 of the Nyumba Bora Initiative model and prepare for Scale in 2026.
2026	20,000,000	16,000,000	4,000,000	19,000	1,100 – 1,500	10–15	Scale year — Implement large-scale community housing through Sacco partnerships. Establish revolving fund & build Homes.
2027	28,000,000	22,400,000	5,600,000	19,000	1,800 – 2,200	20–25	Scale up partnerships with regional Saccos, and strengthen fund sustainability.
2028	36,000,000	28,800,000	7,200,000	19,000	2,500 – 3,000	30+	Achieve regional expansion and deepen affordability impact — demonstrating proof of concept for wide-scale replication.

















Milestones

Housing

200+ Homes

1200+ People

Education

45+ Classrooms

2700+ Students

Hospital

100+ Families

Warehousing

30+ Women in Coffee farming

ONSITE
ICF



THANK YOU

Onsite ICF
Onsite Building Systems Ltd
Ex- Yana Tires Factory, Sameer Africa,
P.O BOX 30429 – 00100,Nairobi.

Mombasa Road | Enterprise Road – Junction | Nairobi – Kenya.
Email: kmunyendo@onsite-icf.com | Mobile: +254711913114