Nyumba Bora Initiative

By Onsite ICF

AUHF Annual Conference 2025 - Blended Finance for Affordable Housing

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Nyumba Bora Initiative by Onsite ICF

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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

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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



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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.

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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

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Home Loan @ 6% Interest

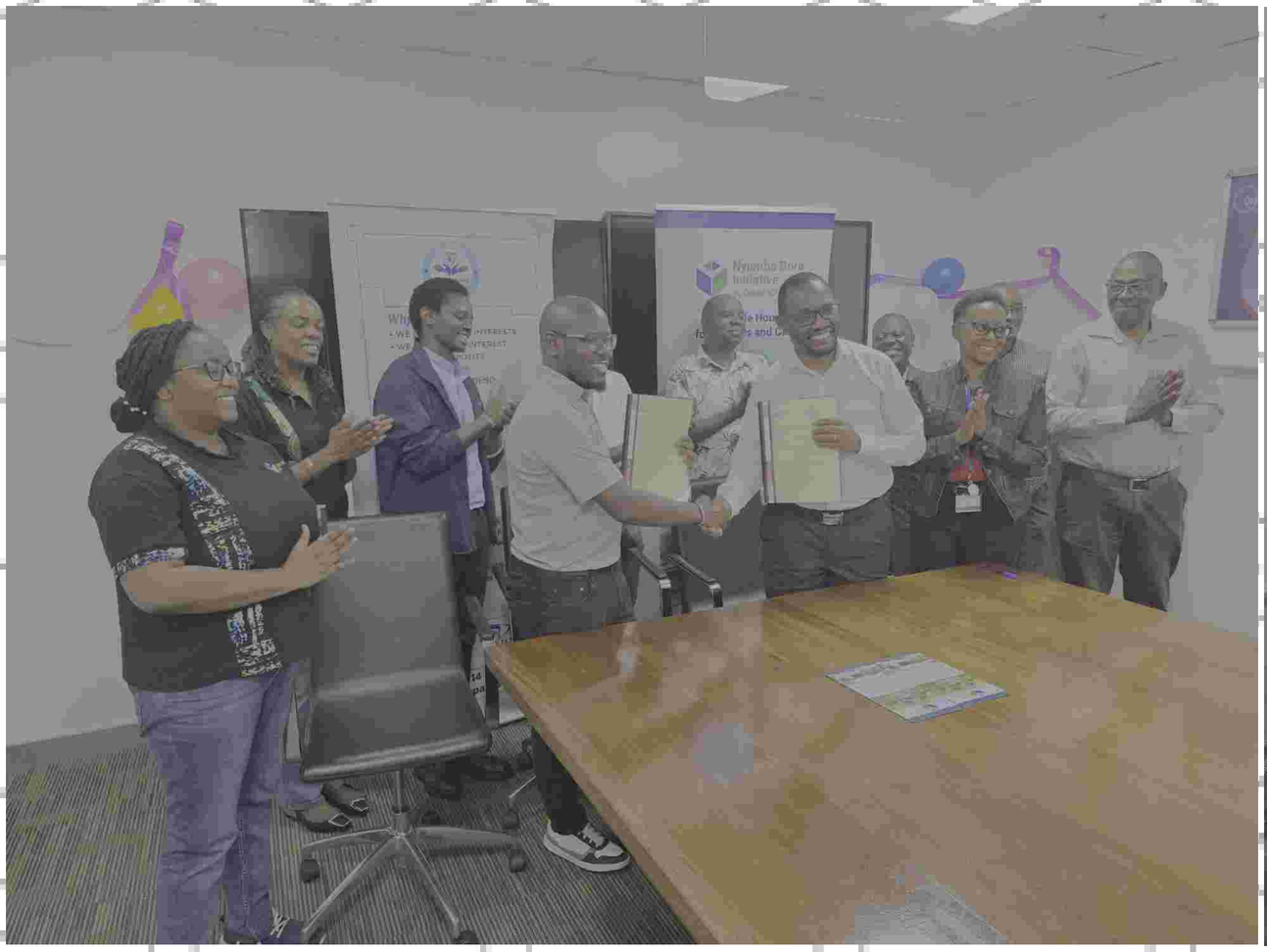
Financed Homes - 8% Interest

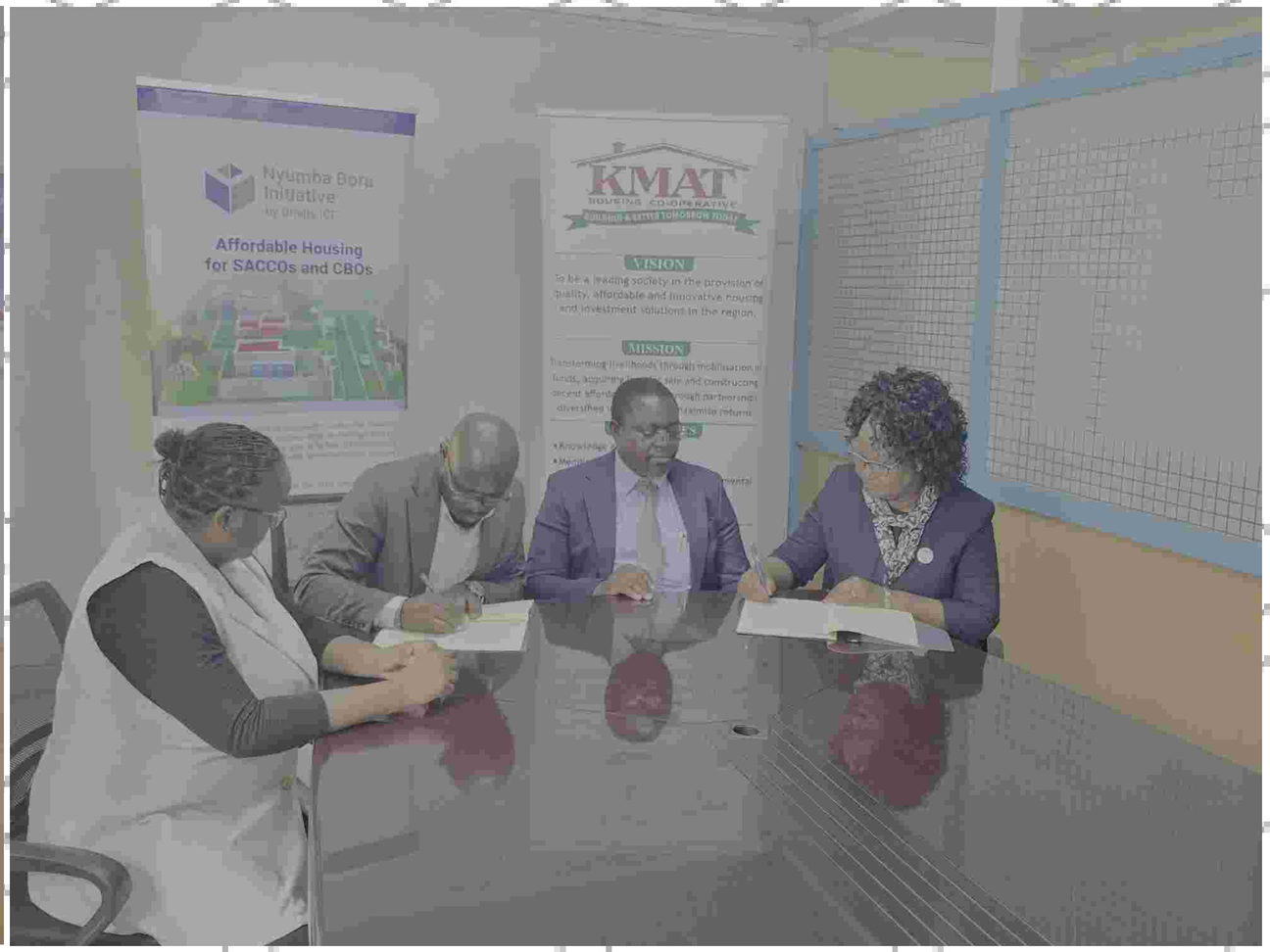
Nyumba Bora Housing Fund

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

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ICF



THANK YOU

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