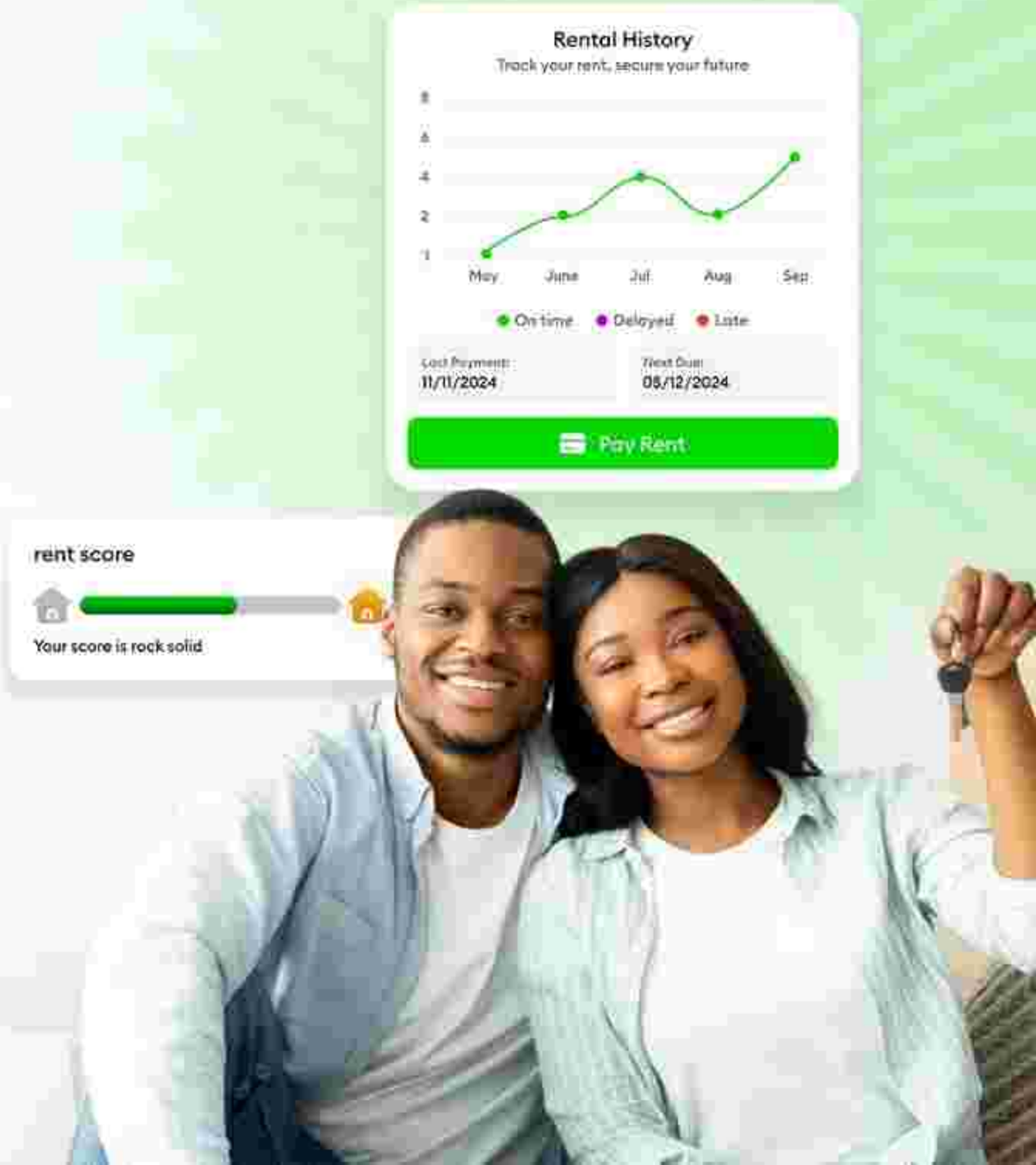
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Proptech

We’re turning **rent** into a **credit building tool**.



Problem

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The Invisible Borrower

Baraka the Entreprenuer



Imani the Contract Worker



Naya the Freelancer



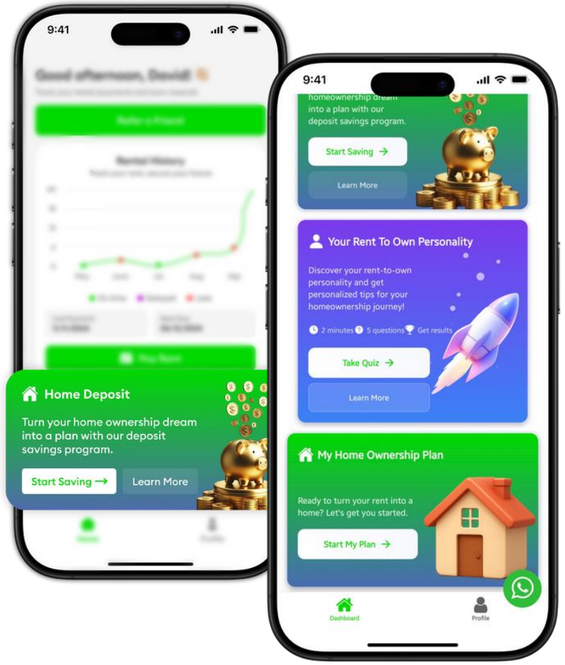
689m Africans in urban areas → 70% renting → 85% in the gig economy

No formal payslip → High credit risk → No mortgage

Solution

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RentScore =Verified financial asset



1. Rent payment on nesti app
2. Financial coaching & deposit saving
3. Access TPS homes
4. Boost mortgage eligibility
5. Switch from tenant to homeowner

Partnerships

MVNOs & Banks: M-PESA, EQUITY BANK

Fund Managers: Sanlam, ICEA LION GROUP

CRBs & Financiers: CREDITINFO

Developers: MI VIDA MY HOME, MY LIFE, mwalimu asset management

Customer

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We’re building for the

Frustrated Renter

23-35 yr old, paying upto $350 rent per month

Living in urban areas

Wants value for rent



Competition

nesti has uniquely tailored a solution for the rent ecosystem

Buysmallsmall BY SMALLSMALL TECHNOLOGY

Nawy

TPN CreditBureau



Competitive Edge

Behavior-Based Credit Signal	Tenants build their RentScore for eligibility
Property-Agnostic	Several use cases of a RentScore
Deposit Savings and financing	Embedded savings and finance
Ecosystem Approach	AI powered financial coaching and CRB integration to add rent in formal credit files

Business Model

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We're creating **multiple revenue streams**



Transaction fees

$1 from tenants per rent payment



Tenant Screening

$2 per screen



Commission from Lenders

1.5% commission on financing

Team

Deep real estate and technology experience with proven execution

David Kimani.
Co-Founder & CEO

- 14+ yrs in tech and business analysis
- Alumnus of Alibaba Global Initiatives



Christabel Ojuok
Co-Founder & COO

- 14+ yrs in property and asset management
- Registered Estate Agent & Member of the Institution of Surveyors of Kenya

Traction

Proven traction since 2022

Dec 2022

Launched a **property and mortgages marketplace**

Dec 2024

$2.8m
value of homes sold

June 2025

Launched nesti

Oct 2025

- **2,000+** downloads
- **$50,000+** rent processed
- **94%** MOM growth in 3 months

Q4 2025

Plans in progress:

- M-Pesa launch to access 13.5m of their subscribers
- Property Manager partnership to access over 30,000 tenants
- Credit bureau integration

Backed by Baobab NETWORK

Impact

How Blended Finance Multiplies Impact:

Pathway	Mechanism	Scalable Outcome
Rent as a De-risking Signal	nesti's verified RentScore allows lenders and developers to assess tenant risk using actual rent behavior, reducing default probability by 40–60%.	**10X increase in creditworthy profiles** for housing finance.
Credit Unlock through Blended Capital	DFI-backed guarantees can enable banks to extend small home loans ($10K–$30K) to verified renters.	**100,000+ new homeowners** within 5 years.
Public-Private Allocation Efficiency	RentScore can serve as an allocation tool for public affordable units (e.g., Boma Yangu's 547,000 applicants).	Objective, data-backed allocation and reduced post-handover defaults.
Financial Inclusion for Gig Workers	RentScore integrated with CRB fills the "missing data" gap for 86% of informal earners.	Expands access to credit and savings products to **5M+ new users across Africa.**

The Bigger Picture: Why Blended Finance +nesti =Scalable Impact

Metric	Impact
Users reached (5 years):	**2 million** renters tracked
Rent value digitized annually:	**$360 million** in transactions
Affordable homes allocated:	**50,000–100,000** under Tenant Purchase Schemes
Financial inclusion impact:	**5+ million** individuals generating alternative credit data

Market

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Current focus is on **Kenya's market of 5.2m renting households**

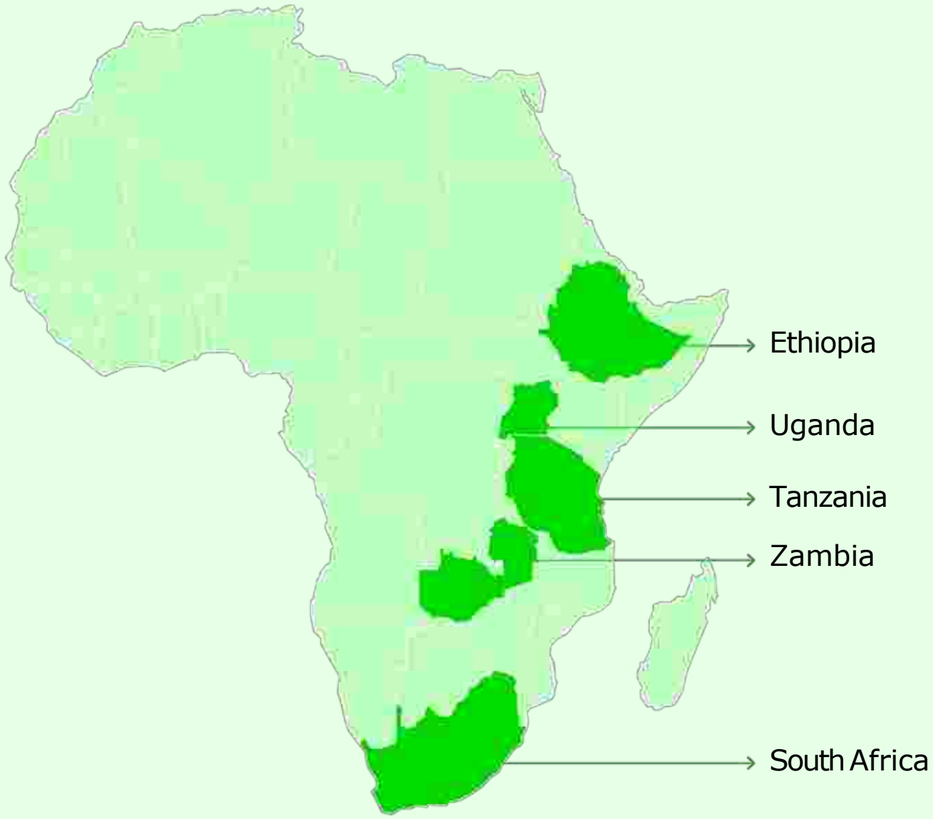
$36bn
TAM

$13bn
SAM

$3.9bn
SOM

Value Oppotunity Based on the demand for savings, affordable homes, and financing.

Future Target Markets



Ask

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Financing

$400,000 pre-seed to achieve $100,000 MRR in 15months

- Customer Acquistion
- Talent Acquisition
- Product enhancement

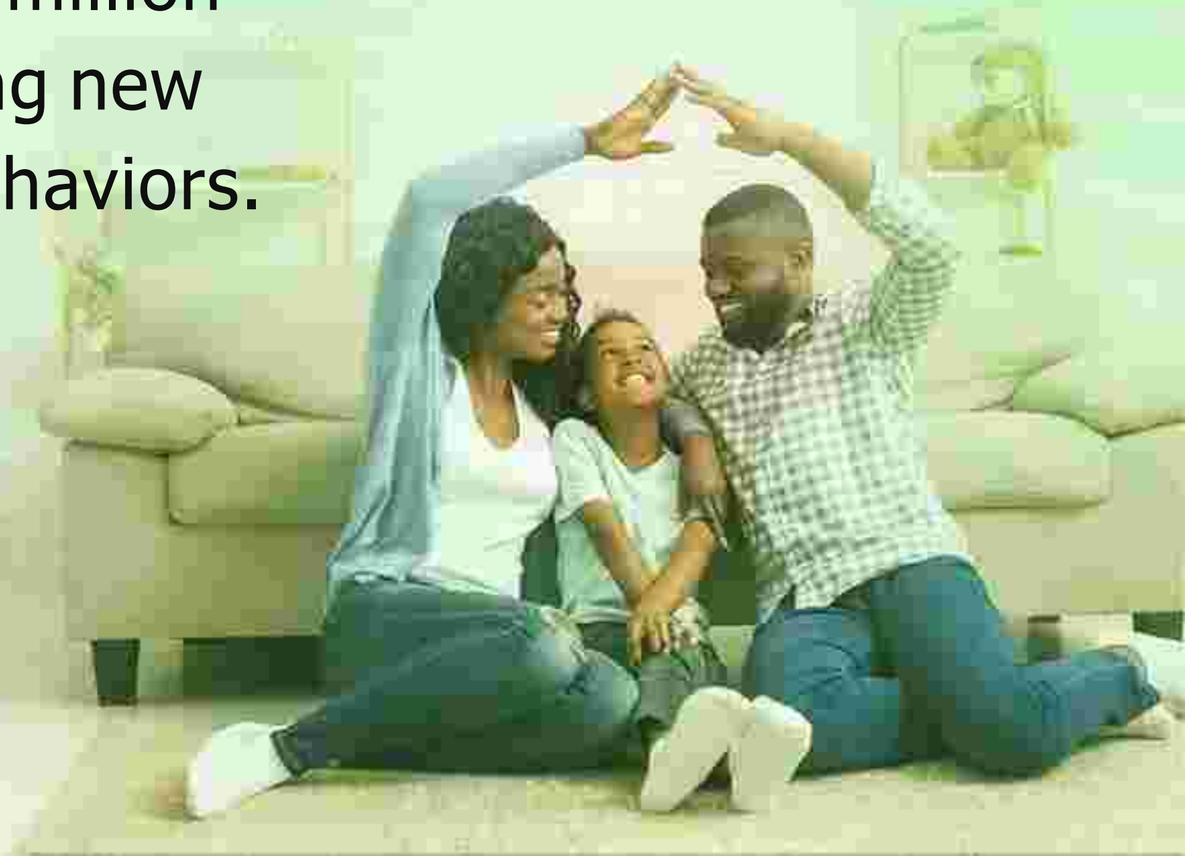


Financier Partnerships

- Pilot with banks to increase the pool of eligible borrowers for the affordable home loans.

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Blended finance can unlock the next 1million homeowners in Africa - not by inventing new products, but by rethinking existing behaviors.



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