



Prittworld Properties & Mortgages Limited

- Feasibility study
- Home loan designing & construction (Nyumba Smart)
- Project Management
- Mortgage brokerage
- Construction financing
- Sales & marketing
- Property management

FINANCE ARRANGEMENT PROPOSAL

“Finance arrangement Proposal”

<p><i>Prittworld Properties & Mortgages Limited</i></p>	<p>Prittworld Properties & Mortgages Limited is a one-stop shop in real estate sector providing financing, construction and marketing solutions.</p> <p>Having been in existence since 2013, we have managed to arrange financing for small projects as well as the most complex projects in size and financial outlay.</p>
<p><i>Our scope of engagement in finance arrangement</i></p>	<p>Prittworld Properties & Mortgages Limited has a fully-fledged finance & investment department.</p> <p><u>Construction financing unit</u> The department is tasked with the following responsibilities:</p> <ul style="list-style-type: none"> ● Feasibility study, market survey & recommendations; ● Cashflow modeling; ● Financial structuring; ● Negotiations with the partner banks on the best terms of financing; ● Managing the post-approval financing conditions; ● Proving financial report during the project implementations; ● Ensuring prompt loan serving after the project completion; <p><u>Mortgage financing Unit:</u></p> <ul style="list-style-type: none"> ● Arranging for the best mortgage financing for those wishing to purchase a property (land or building); ● Follow up on the post-approval financing conditions to fast-track on the disbursement;
<p><i>Why Prittworld Properties & Mortgages Limited as your preferred finance arrangers</i></p>	<p>We have managed to be the premier finance arrangement firm in Kenya and in East Africa:</p> <ul style="list-style-type: none"> ● Vast experience in finance structuring both in Kenya and in entire Africa; ● Competent team with in-depth understanding on project financing & mortgages; ● PPML has earned a positive reputation in the real estate market;

Timelines	<p>The following are the timelines for the various forms of our finance arrangements:</p> <p><i>Construction financing</i></p> <table border="1" data-bbox="456 289 1421 575"> <thead> <tr> <th>Activity</th> <th>What it entails</th> <th>Time (Weeks)</th> </tr> </thead> <tbody> <tr> <td>Documentation stage</td> <td> <ul style="list-style-type: none"> As per project financing checklist; </td> <td>1 week</td> </tr> <tr> <td>Financing review upto approval process</td> <td> <ul style="list-style-type: none"> Cashflow modeling; Funding proposal; Finance negotiations; Signing of the bank's approval letter; </td> <td>3 weeks;</td> </tr> </tbody> </table> <p><i>Mortgage financing/Equity Release</i></p> <table border="1" data-bbox="456 642 1421 928"> <thead> <tr> <th>Activity</th> <th>What it entails</th> <th>Time (Weeks)</th> </tr> </thead> <tbody> <tr> <td>Documentation stage</td> <td> <ul style="list-style-type: none"> As per the mortgage checklist; </td> <td>1 week</td> </tr> <tr> <td>Financing review upto approval process</td> <td> <ul style="list-style-type: none"> Review of the documents; Investment paper documentation; Approval for financing; </td> <td>1 weeks;</td> </tr> </tbody> </table> <p>However, the timelines are due to vary subject to other factors relating to the application.</p>	Activity	What it entails	Time (Weeks)	Documentation stage	<ul style="list-style-type: none"> As per project financing checklist; 	1 week	Financing review upto approval process	<ul style="list-style-type: none"> Cashflow modeling; Funding proposal; Finance negotiations; Signing of the bank's approval letter; 	3 weeks;	Activity	What it entails	Time (Weeks)	Documentation stage	<ul style="list-style-type: none"> As per the mortgage checklist; 	1 week	Financing review upto approval process	<ul style="list-style-type: none"> Review of the documents; Investment paper documentation; Approval for financing; 	1 weeks;
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Fees	<p>Prittworld Properties & Mortgages Limited do charge a finance arrangement fee of 2% of the amount of finance being arranged.</p> <p>Our fee is due for payment once the offer letter has been issued by the financing bank;</p>																		
Regional Presence	<p>Prittworld Properties & Mortgages Limited has its head office located in Mountain Mall, Thika Road, 2nd floor, Suite C21.</p> <p>The diaspora office is in Pennsylvania, USA, Pittsburgh, PA 152016.</p> <p>Our official numbers are 0722 721 525/0700 345 440</p> <p>The company's official email address is nyumba@prittworldproperties.co.ke</p>																		

Thank you for the mutual business opportunity.

Yours faithfully,



Daniel K. Maina
Managing Director
Prittworld Properties & Mortgages Limited

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