

DIASPORA UNIVERSITY TOWN



TOWNHOUSE DEVELOPERS REPORT

**PERIOD ENDING
31st MARCH 2023**

By

Diaspora University Trust

EXECUTIVE STATEMENT

Diaspora University Town (DUT) Townhouse Developers Plan is one of the Diaspora University Master Development Plans.

A person who becomes a Townhouse Developer becomes a Diaspora University and Diaspora University Town founder and developer.

The Townhouse Developers Plan goals are:

- a. Supply the Diaspora University Plan with residential property for faculty, staff and students.
- b. Develop a Town with a sustainable environment and achieve the clean and health environment constitutional right in Kenya Constitution 42.
- c. Enable Diaspora Kenyans and Kenyans to participate in Kenya property development and grow their income and wealth.
- d. Produce 3,500 Townhouses and achieve the Kenya constitution right to housing and clean water for about 20,000 Kenyans through these houses.
- e. Create jobs for Kenyans through the design and building of the townhouses. Thereafter create jobs through maintenance, utilities, services, and environment sustenance.

The Townhouse Developers Plan is achieved through:

- a. Town House Investment and Development Agreement (THIDA).
- b. 1,500 acres plan. 403 acres are allocated for 3,500 Townhouses development.
- c. Master Development Plan for university and town development.
- d. Design-Build Plan of 3,500 Townhouses production at Ksh 24.5 billion budget.

The Townhouses Developers Plan, by March 2024, is progressing in the project site in Taita Taveta County through the following plans and systems.

1. Diaspora University Town Capital Input Plan
2. Diaspora University Town 1,500 Acres Plan
3. Diaspora University Plan
4. Diaspora University Town – THIDA System
5. 3,500 Townhouses Capital Input and DUT Credit Ltd.
6. 3,500 Townhouses Design-Build Plan
7. 3,500 Townhouses Construction and Mortgage Finance
8. 3,500 Townhouses usage and sale.
9. Integrated Sustainable Production and Development Plan.

Thank You



Dan Kamau

Diaspora University Trust – *Executive Trustee*

Diaspora University Town – *Project Director*

(Formerly of Worcester, MA)

1. DIASPORA UNIVERSITY TOWN CAPITAL INPUT

The capital input is through intellect, time, cash and land. The table shows the capital input by 31st March 2024.

1.1. PLANS, SYSTEM AND CAPITAL INPUT 2006 – MARCH 2024

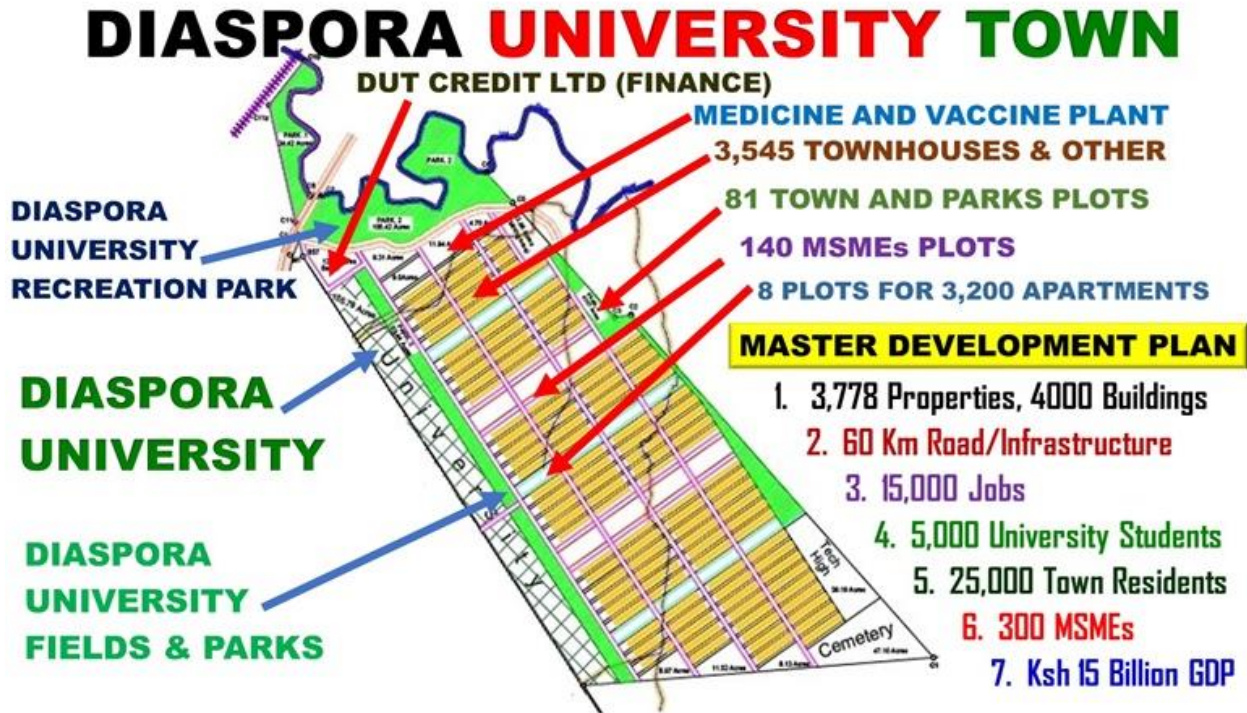
YEAR	PROGRESSIVE CAPITAL INPUT IN PLANS/SYSTEMS
2006 - 2009	<ul style="list-style-type: none"> • University Development Plan (UDP) <i>by WPI University Professors</i> • Housing Development Plan (HDP) <i>by Diaspora Kenyans</i>
2009	University Town Development Plan (UDP & HDP combined)
2009 - 2011	Master Development Plan (MDP) based on: <ul style="list-style-type: none"> • University Endowment Approach through 9 Primary Resources. • Kenya Constitution 2010 Incorporation
2012- 2017	<ul style="list-style-type: none"> • 9 Primary Resources development <i>by Founders.</i> • Institution Town Development Plan Approval <i>by County Assembly</i> • 1,500 acres Land Grant <i>by Ndara B Community</i> • Diaspora University Trust Registration <i>by Founders</i>
2018- Mar 2024	<ul style="list-style-type: none"> • Voi Offices Open. • Townhouse Developer Plan open. • Jobs Creation started • Diaspora University Trust incorporation • NEMA – Strategic Environmental Assessment and Approval • Designs, Site Planning, Human Resource & Materials Plan • Resources, Plans and Systems Development. • 3,778 Plots & 60 km roads Physical Plan • NEMA ESIA ongoing • Design – Build System and Plans. • DUT Offices Open at Site • DUT Credit Ltd open 2020 and operation. • Daktari Biotechnology Ltd. open and operational. • Other MSME Plans progressing. • Ndara B 28 Companies Plan • 1,215 Townhouse Plots allocated to Townhouse Developers.

1.2. MARCH 2024 CAPITAL INPUT VALUATION

The Capital input is valued and held as follows:

- a. Ksh 3.2 billion university assets are valued and held through 2,563 apportioned as follows:
 - i. 2,285 unallocated Townhouses Plots.
 - ii. 5 plots for university, university fields, Recreation Park and Technical high school.
 - iii. 138 plots for MSMEs, schools and organizations
 - iv. 8 plots for 3,200 apartment’s development
 - v. 45 plots for other residential.
 - vi. Other Assets
- b. Ksh 612.5 million Townhouse Developers are valued through 1,215 plots.
- c. Ksh 1.2 billion MSMEs Capital is the value of Daktari Biotechnology Ltd. and DUT Credit Ltd.
- d. Total Capital Valuation Ksh 5 Billion

2. DIASPORA UNIVERSITY TOWN 1,500 ACRES PLAN



PLOTS AND ROADS ALLOCATION

Plots/Usage	Plots	ACRES	Allocation
University Campus	1	155	Diaspora University Trust
University Fields and Parks	1	69	Diaspora University Trust
University Recreation Parks	2	139	Diaspora University Trust
Tech High School	1	39	Diaspora University Trust
Town Parks	69	16	Diaspora University Trust
Town Administration & Services	12	111	Diaspora University Trust
3,500 Town Houses	3,500	403	Individuals/MSMEs (THIDA)
Other Residential Houses	45	10	Individuals/MSMEs/DUT
3,200 Apartments	8	47	Individuals
Schools/Fields/Parks	6	36	MSMEs
MSMEs/Organizations	132	193	Individuals/MSMEs
60 km Roads (Approx.)		282	
Total	3,778	1,500	

3. DIASPORA UNIVERSITY PLAN

The Diaspora University Plan applies an integration sustainable system that establishes a Master Development Plan (MDP) in accordance with Kenya Constitution 2010 to develop a university and a town.

The MDP incorporates:

- a. Diaspora University development as follows:
 - i. To apply the WPI Plan.
 - ii. To grow to 5,000 students.
 - iii. To have a Medical hospital.
 - iv. To achieve an endowment of Ksh 20 billion.
- b. Diaspora University Town development as follows:
 - i. To grow to 25,000 residents.
 - ii. To support the Diaspora University.
 - iii. To reach GDP of Ksh 15 billion as first four year university class graduates.
- c. Residential houses for the 25,000 residents and 5,000 students development as follows:
 - i. 3,500 Townhouses through the THIDA system
 - ii. 3,200 Apartments through the ADA system
 - iii. Other Residential houses through the RHDA system
 - iv. University student’s hostels.
- d. MSMEs establishment as follows:
 - i. MSMEs affiliated with the university. (*Example: Daktari Biotechnology Ltd.*)
 - ii. MSMEs supplying the university.
 - iii. MSMEs meeting students, faculty and town resident’s daily needs.
 - iv. MSMEs for sustaining the environment.
 - v. MSMEs offering Professional Services.
- e. 15,000 Jobs Creation through the University and MSMEs as tabulated:

BUSINESS	JOBS
Diaspora University (<i>Faculty and Staff</i>)	1,000
Diaspora University Medical Hospital (<i>Doctor’s Nurses & Others</i>)	2,000
Town	400
Daktari Biotechnology Ltd (<i>Medicines & Vaccines</i>)	500
DUT Credit Ltd.	300
Design – Build MSMEs	2,000
Other MSMEs	8,800
TOTAL	15,000

4. DIASPORA UNIVERSITY TOWN – THIDA SYSTEM

The DUT Townhouse Investment and Development Agreement (THIDA) establishes the system for developing 3,500 Townhouses through persons executing the THIDA.

The THIDA system is created in accordance with Kenya Constitution Article 1 Exercise of sovereign power directly.

1. Introduction

- 1.1. *This agreement is established for Town House Investment and Development at the Diaspora University Town per set Master Development Plan and Institution Town Development Plan approved by Taita Taveta County per Kenya Constitution 185 (4)*
- 1.2. *This agreement shall be executed by the person signing and Diaspora University Trust.*

5. 3,500 TOWNHOUSES CAPITAL INPUT AND DUT CREDIT LTD.

5.1. CAPITAL INPUT PLAN

THIDA, Article 2, establishes the capital input.

2. Developer Terms

- 2.1. *The Developer of the Town House is the person signing this agreement as written and executed.*
- 2.2. *The Developer shall invest a minimum of Kshs 500,000 under the terms of this agreement as Town House Developer’s Capital.*
- 2.3. *The maximum development is 4 units per individual.*
- 2.4. *Each investment shall be allocated a plot measuring approximately 50ft x 100ft.*
- 2.5. *Each investment shall be allocated shares of a Development Corporation (Clause 18).*
- 2.6. *The money shall be deposited in Diaspora University Trust Account in Kenya for allocation Clause 2.4 and Clause 4.2 (c).*

5.2. CAPITAL INPUT

The Current Capital input plan in THIDA

22.7. Capital Deposit

*I will put in **Kshs 500,000** for _____ unit/s (Max 4) a total of Kshs _____*

- a) *In Cash.*
- b) *Through Loan Issued by DUT Credit Ltd for total amount.*

22.8. Loan Issue.

- a) *I will deposit a minimum of 5% of total amount at:
Equity Bank
DUT Credit Ltd
0790280245673*
- b) *A DUT Credit Ltd. account shall be open once deposit made.*
- c) *A loan shall be issued per terms set by DUT Credit Ltd and DUT Loan Guarantee*

5.3. THIDA PLOTS ALLOCATION

The allocated and unallocated as of 31st March 2024

ALLOCATION	3,500 PLOTS	CAPITAL VALUATION	KSHS
Allocated (484 Files Open)	1,215 Plots	500,000	612,500,000
Unallocated	2,285 Plots	500,000	1,137,500,000
TOTAL			1,750,000,000

6. 3,500 TOWNHOUSES DESIGN-BUILD PLAN

6.1. THIDA DESIGN-BUILD ARTICLE

THIDA, Article 6, establishes the townhouses design, building and development approach.

6. House Design-Build Contract, Finance & Development Cost

6.1. The draft plans for all plots, town houses and infrastructure to houses shall be designed by professional designers and consultants contracted by Diaspora University Trust.

6.2. The plan shall be further approved by professional consultants appointed by Diaspora University Trust.

6.3. Diaspora University Trust shall organize all construction through Design-Build Contracts.

6.4. Diaspora University Trust shall establish finance for Design-Build contract financing.

6.5. Each person allocated a plot(s) shall get progress reports on construction.

6.6. House Development Cost (HDC) shall be established for a completed house to include:

- a) House Construction Cost
- b) Public Infrastructure (Roads, Sewage, Street Lights, Cable and Wi fi) Costs
- c) Solar Power Generation Technology and Installation Cost
- d) Development Plan Service and Finance Costs

6.2. DESIGN

The townhouse's plot and house design is complete

TOWN HOUSE FEATURES

- Plot 50ft x 100ft
- Double House
- 5 Bedrooms
- 4 Bathrooms
- 2 Lounges
- 2 Inside Parking
- 3 Outside Parking

Provisions for Improvement

- Swimming Pool
- Storage
- Gazebos
- Trees



Top Floor



OVER 100 VARIED DESIGNS OF TOWNHOUSES



The design varies the houses through:

- Roof designs and color based on materials applied.
- Wall construction materials and designs.
- Window and doors designs.
- Wall Painting
- Entrance Pouch design

6.3. DESIGN-BUILD CONTRACTS/PRODUCTION PLANS AND DEVELOPMENT

The Trust has set-up 175 design-build contracts/production plans of 20 houses development.

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DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

195 Design-build Contracts/Productions: 175 Townhouses and 20 Roads and Infrastructure

PRODUCTION/CONTRACT		PERIOD	SCHEDULE	HOUSES MORTGAGE
1	Roads & Infrastructure (B) – 1	12 Weeks	Week 1 - 12	
2	20 Town Houses – 1	16 Weeks	Week 5 - 20	20
3	20 Town Houses – 2	16 Weeks	Week 7 - 22	40
4	20 Town Houses – 3	16 Weeks	Week 9 - 24	60
5	20 Town Houses – 4	16 Weeks	Week 9 - 24	80
6	20 Town Houses – 5	16 Weeks	Week 11 - 26	100
7	20 Town Houses – 6	16 Weeks	Week 11 - 26	120
8	20 Town Houses – 7	16 Weeks	Week 13 - 28	140
9	20 Town Houses – 8	16 Weeks	Week 13 - 28	160
10	Roads & Infrastructure (B) – 2	12 Weeks	Week 13 - 24	
11	20 Town Houses – 9	16 Weeks	Week 15 - 30	180
12	20 Town Houses – 10	16 Weeks	Week 15 - 30	200
13	20 Town Houses –11	16 Weeks	Week 17 - 32	220
14	20 Town Houses – 12	16 Weeks	Week 17 - 32	240
15	20 Town Houses – 13	16 Weeks	Week 19 - 34	260
16	20 Town Houses – 14	16 Weeks	Week 19 - 34	280
17	20 Town Houses – 15	16 Weeks	Week 21 - 36	300
18	20 Town Houses – 16	16 Weeks	Week 21 - 36	320
19	20 Town Houses – 17	16 Weeks	Week 23 - 38	340
20	20 Town Houses – 18	16 Weeks	Week 23 - 38	360
21	20 Town Houses – 19	16 Weeks	Week 25 - 40	380
22	20 Town Houses – 20	16 Weeks	Week 25 - 40	400
23	Roads & Infrastructure – 3	12 Weeks	Week 25 - 36	
24	20 Town Houses – 21	16 Weeks	Week 27 - 42	420
25	20 Town Houses – 22	16 Weeks	Week 27 - 42	440
26	20 Town Houses – 23	16 Weeks	Week 29 - 44	460
27	20 Town Houses – 24	16 Weeks	Week 29 - 44	480
28	20 Town Houses – 25	16 Weeks	Week 31 - 46	500
29	20 Town Houses – 26	16 Weeks	Week 31 - 46	520
30	20 Town Houses – 27	16 Weeks	Week 33 - 48	540
31	20 Town Houses – 28	16 Weeks	Week 33 - 48	560
32	20 Town Houses – 29	16 Weeks	Week 35 - 50	580
33	20 Town Houses – 30	16 Weeks	Week 35 - 50	600
34	Roads & Infrastructure – 4	12 Weeks	Week 37 - 48	
35	20 Town Houses – 31	16 Weeks	Week 37 - 52	620
36	20 Town Houses – 32	16 Weeks	Week 37 - 52	640
37	20 Town Houses – 33	16 Weeks	Week 39 - 54	660
38	20 Town Houses – 34	16 Weeks	Week 39 - 54	680
39	20 Town Houses – 35	16 Weeks	Week 41 - 56	700
40	20 Town Houses – 36	16 Weeks	Week 41 - 56	720
41	20 Town Houses – 37	16 Weeks	Week 43 - 58	740
42	20 Town Houses – 38	16 Weeks	Week 43 - 58	760
43	20 Town Houses – 39	16 Weeks	Week 45 - 60	780
44	20 Town Houses – 40	16 Weeks	Week 45 - 60	800
45	20 Town Houses – 41	16 Weeks	Week 47 - 62	820
46	20 Town Houses – 42	16 Weeks	Week 47 - 62	840
47	20 Town Houses – 43	16 Weeks	Week 49 - 64	860
48	20 Town Houses – 44	16 Weeks	Week 49 - 64	880
49	Roads & Infrastructure (B) – 5	12 Weeks	Week 49 - 60	

DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

50	20 Town Houses – 45	16 Weeks	Week 51 - 66	900
51	20 Town Houses – 46	16 Weeks	Week 51 - 66	920
52	20 Town Houses – 47	16 Weeks	Week 53 - 68	940
53	20 Town Houses – 48	16 Weeks	Week 53 - 68	960
54	20 Town Houses – 49	16 Weeks	Week 55 - 70	980
55	20 Town Houses – 50	16 Weeks	Week 55 - 70	1,000
56	20 Town Houses – 51	16 Weeks	Week 57 - 72	1,020
57	20 Town Houses – 52	16 Weeks	Week 57 - 72	1,040
58	20 Town Houses – 53	16 Weeks	Week 59 - 74	1,060
59	20 Town Houses – 54	16 Weeks	Week 59 - 74	1,080
60	Roads & Infrastructure (B) – 6	12 Weeks	Week 61 - 72	
61	20 Town Houses – 55	16 Weeks	Week 61 - 76	1,100
62	20 Town Houses – 56	16 Weeks	Week 61 - 76	1,120
63	20 Town Houses – 57	16 Weeks	Week 63 - 78	1,140
64	20 Town Houses – 58	16 Weeks	Week 63 - 78	1,160
65	20 Town Houses – 59	16 Weeks	Week 65 - 80	1,180
66	20 Town Houses – 60	16 Weeks	Week 65 - 80	1,200
67	20 Town Houses – 61	16 Weeks	Week 67 - 82	1,220
68	20 Town Houses – 62	16 Weeks	Week 67 - 82	1,240
69	20 Town Houses – 63	16 Weeks	Week 69 - 84	1,260
70	20 Town Houses – 64	16 Weeks	Week 69 - 84	1,280
71	20 Town Houses – 65	16 Weeks	Week 71 - 86	1,300
72	20 Town Houses – 66	16 Weeks	Week 71 - 86	1,320
73	Roads & Infrastructure – 7	12 Weeks	Week 73 - 84	
74	20 Town Houses – 67	16 Weeks	Week 73 - 88	1,340
75	20 Town Houses – 68	16 Weeks	Week 73 - 88	1,360
76	20 Town Houses – 69	16 Weeks	Week 75 - 90	1,380
77	20 Town Houses – 70	16 Weeks	Week 75 - 90	1,400
78	20 Town Houses – 71	16 Weeks	Week 77 - 92	1,420
79	20 Town Houses – 72	16 Weeks	Week 77 - 92	1,440
80	20 Town Houses – 73	16 Weeks	Week 79 - 94	1,460
81	20 Town Houses – 74	16 Weeks	Week 79 - 94	1,480
82	20 Town Houses – 75	16 Weeks	Week 79 - 94	1,500
83	20 Town Houses – 76	16 Weeks	Week 81 - 96	1,520
84	20 Town Houses – 77	16 Weeks	Week 81 - 96	1,540
85	20 Town Houses – 78	16 Weeks	Week 81 - 96	1,560
86	20 Town Houses – 79	16 Weeks	Week 83 - 98	1,580
87	20 Town Houses – 80	16 Weeks	Week 83 - 98	1,600
88	20 Town Houses – 81	16 Weeks	Week 83 - 98	1,620
89	20 Town Houses – 82	16 Weeks	Week 85 - 100	1,640
90	20 Town Houses – 83	16 Weeks	Week 85 - 100	1,660
91	20 Town Houses – 84	16 Weeks	Week 85 - 100	1,680
92	Roads & Infrastructure (B) – 8	12 Weeks	Week 85 - 96	
93	20 Town Houses – 85	16 Weeks	Week 87 - 102	1,700
94	20 Town Houses – 86	16 Weeks	Week 87 - 102	1,720
95	20 Town Houses – 87	16 Weeks	Week 87 - 102	1,740
96	20 Town Houses – 88	16 Weeks	Week 89 - 104	1,760
97	20 Town Houses – 89	16 Weeks	Week 89 - 104	1,780
98	20 Town Houses – 90	16 Weeks	Week 89 - 104	1,800
99	20 Town Houses – 91	16 Weeks	Week 91 - 106	1,820
100	20 Town Houses – 92	16 Weeks	Week 91 - 106	1,840
101	20 Town Houses – 93	16 Weeks	Week 91 - 106	1,860
102	20 Town Houses – 94	16 Weeks	Week 93 - 108	1,880

DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

103	20 Town Houses – 95	16 Weeks	Week 93 - 108	1,900
104	20 Town Houses – 96	16 Weeks	Week 93 - 108	1,920
105	20 Town Houses – 97	16 Weeks	Week 95 - 110	1,940
106	20 Town Houses – 98	16 Weeks	Week 95 - 110	1,960
107	20 Town Houses – 99	16 Weeks	Week 95 - 110	1,980
108	20 Town Houses – 100	16 Weeks	Week 97 - 112	2,000
109	20 Town Houses – 101	16 Weeks	Week 97 - 112	2,020
110	20 Town Houses – 102	16 Weeks	Week 97 - 112	2,040
111	Roads & Infrastructure (B) – 9	12 Weeks	Week 97 - 108	
112	Roads & Infrastructure – 10	12 Weeks	Week 97 - 108	
113	20 Town Houses – 103	16 Weeks	Week 99 - 114	2,060
114	20 Town Houses – 104	16 Weeks	Week 99 - 114	2,080
115	20 Town Houses – 105	16 Weeks	Week 99 - 114	2,100
116	20 Town Houses – 106	16 Weeks	Week 101 - 116	2,120
117	20 Town Houses – 107	16 Weeks	Week 101 - 116	2,140
118	20 Town Houses – 108	16 Weeks	Week 101 - 116	2,160
119	20 Town Houses – 109	16 Weeks	Week 103 - 118	2,180
120	20 Town Houses – 110	16 Weeks	Week 103 - 118	2,200
121	20 Town Houses – 111	16 Weeks	Week 103 - 118	2,220
122	20 Town Houses – 112	16 Weeks	Week 105 - 120	2,240
123	20 Town Houses – 113	16 Weeks	Week 105 - 120	2,260
124	20 Town Houses – 114	16 Weeks	Week 105 - 120	2,280
125	20 Town Houses – 115	16 Weeks	Week 107 - 122	2,300
126	20 Town Houses – 116	16 Weeks	Week 107 - 122	2,320
127	20 Town Houses – 117	16 Weeks	Week 109 - 124	2,340
128	20 Town Houses – 118	16 Weeks	Week 109 - 124	2,360
129	Roads & Infrastructure (B) – 11	12 Weeks	Week 109 - 120	
130	Roads & Infrastructure – 12	12 Weeks	Week 109 - 120	
131	20 Town Houses – 119	16 Weeks	Week 111 - 126	2,380
132	20 Town Houses – 120	16 Weeks	Week 111 - 126	2,400
133	20 Town Houses – 121	16 Weeks	Week 113 - 128	2,420
134	20 Town Houses – 122	16 Weeks	Week 113 - 128	2,440
135	20 Town Houses – 123	16 Weeks	Week 115 - 130	2,460
136	20 Town Houses – 124	16 Weeks	Week 115 - 130	2,480
137	20 Town Houses – 125	16 Weeks	Week 117 - 132	2,500
138	20 Town Houses – 126	16 Weeks	Week 117 - 132	2,520
139	20 Town Houses – 127	16 Weeks	Week 119 - 134	2,540
140	20 Town Houses – 128	16 Weeks	Week 119 - 134	2,560
141	20 Town Houses – 129	16 Weeks	Week 121 - 136	2,580
142	20 Town Houses – 130	16 Weeks	Week 121 - 136	2,600
143	Roads & Infrastructure (B) – 13	12 Weeks	Week 121 - 132	
144	Roads & Infrastructure – 14	12 Weeks	Week 121 - 132	
145	20 Town Houses – 131	16 Weeks	Week 123 - 138	2,620
146	20 Town Houses – 132	16 Weeks	Week 123 - 138	2,640
147	20 Town Houses – 133	16 Weeks	Week 125 - 140	2,660
148	20 Town Houses – 134	16 Weeks	Week 125 - 140	2,680
149	20 Town Houses – 135	16 Weeks	Week 127 - 142	2,700
150	20 Town Houses – 136	16 Weeks	Week 127 - 142	2,720
151	20 Town Houses – 137	16 Weeks	Week 129 - 144	2,740
152	20 Town Houses – 138	16 Weeks	Week 129 - 144	2,760
153	20 Town Houses – 139	16 Weeks	Week 131 - 146	2,780
154	20 Town Houses – 140	16 Weeks	Week 131 - 146	2,800
155	20 Town Houses – 141	16 Weeks	Week 133 - 148	2,820

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156	20 Town Houses – 142	16 Weeks	Week 133 - 148	2,840
157	Roads & Infrastructure (B) – 15	12 Weeks	Week 133 - 144	
158	Roads & Infrastructure – 16	12 Weeks	Week 133 - 144	
159	20 Town Houses – 143	16 Weeks	Week 135 - 150	2,860
160	20 Town Houses – 144	16 Weeks	Week 135 - 150	2,880
161	20 Town Houses – 145	16 Weeks	Week 137 - 152	2,900
162	20 Town Houses – 146	16 Weeks	Week 137 - 152	2,920
163	20 Town Houses – 147	16 Weeks	Week 139 - 154	2,940
164	20 Town Houses – 158	16 Weeks	Week 139 - 154	2,960
165	20 Town Houses – 149	16 Weeks	Week 141 - 156	2,980
166	20 Town Houses – 150	16 Weeks	Week 141 - 156	3,000
167	20 Town Houses – 151	16 Weeks	Week 143 - 158	3,020
168	20 Town Houses – 152	16 Weeks	Week 143 - 158	3,040
169	20 Town Houses – 153	16 Weeks	Week 145 - 160	3,060
170	20 Town Houses – 154	16 Weeks	Week 145 - 160	3,080
171	Roads & Infrastructure (B) 17	12 Weeks	Week 145 - 156	
172	Roads & Infrastructure – 18	12 Weeks	Week 145 - 156	
173	20 Town Houses – 155	16 Weeks	Week 147 - 162	3,100
174	20 Town Houses – 156	16 Weeks	Week 147 - 162	3,120
175	20 Town Houses – 157	16 Weeks	Week 149 - 164	3,140
176	20 Town Houses – 158	16 Weeks	Week 149 - 164	3,160
177	20 Town Houses – 159	16 Weeks	Week 151 - 166	3,180
178	20 Town Houses – 160	16 Weeks	Week 151 - 166	3,200
179	20 Town Houses – 161	16 Weeks	Week 153 - 168	3,220
180	20 Town Houses – 162	16 Weeks	Week 153 - 168	3,240
181	20 Town Houses – 163	16 Weeks	Week 155 - 170	3,260
182	20 Town Houses – 164	16 Weeks	Week 155 - 170	3,280
183	20 Town Houses – 165	16 Weeks	Week 157 - 172	3,300
184	20 Town Houses – 166	16 Weeks	Week 157 - 172	3,320
185	Roads & Infrastructure – 19	12 Weeks	Week 157 - 168	
186	Roads & Infrastructure – 20	12 Weeks	Week 157 - 168	
187	20 Town Houses – 167	16 Weeks	Week 159 - 174	3,340
188	20 Town Houses – 168	16 Weeks	Week 159 - 174	3,360
189	20 Town Houses – 169	16 Weeks	Week 161- 176	3,380
190	20 Town Houses – 170	16 Weeks	Week 161- 176	3,400
191	20 Town Houses – 171	16 Weeks	Week 163- 178	3,420
192	20 Town Houses – 172	16 Weeks	Week 163- 178	3,440
193	20 Town Houses – 173	16 Weeks	Week 165- 180	3,460
194	20 Town Houses – 174	16 Weeks	Week 165- 180	3,480
195	20 Town Houses – 175	16 Weeks	Week 167- 182	3,500

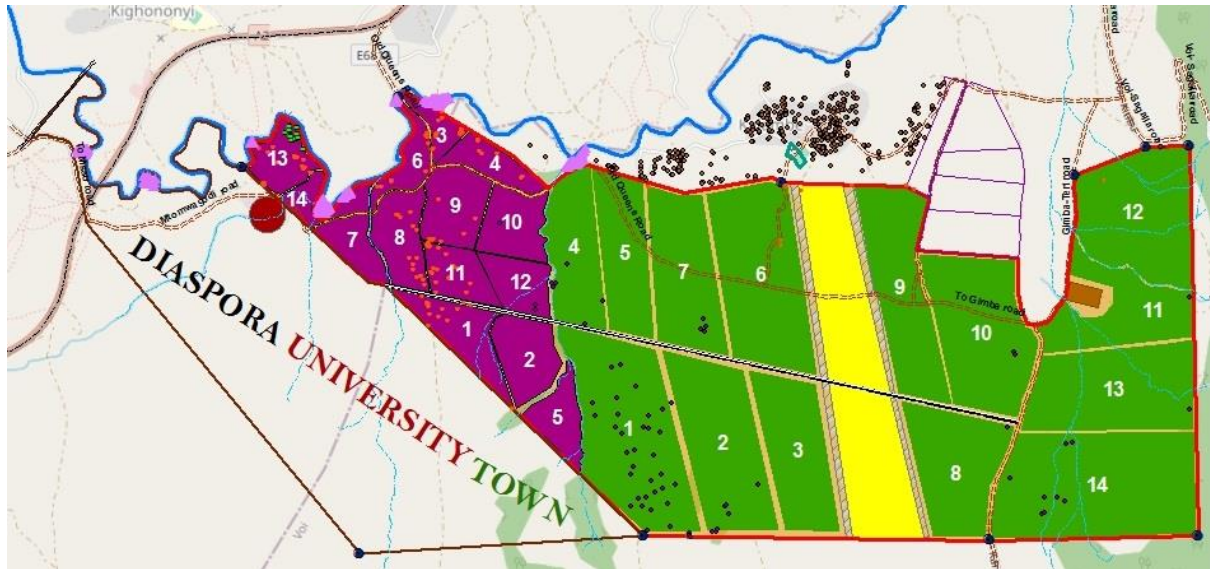
The roads and infrastructure construction will be implemented alongside the houses construction to facilitate material delivery.

6.4. JOBS

	JOBS BASED ON ONGOING CONTRACTS DURING A WEEK			
	20THs & 1 Road	40THs & 1 Road	40THs & 2 Road	60THs & 2 Road
Townhouses	660	1,320	1,320	1,980
Roads/Infrastructure	360	360	720	720
TOTAL	1,020	1,680	2,040	2,700

The faster the pace of production the more jobs created.

6.5. NDARA B 14 COMPANIES BUILDING MATERIALS



Ndara B is opening 14 industrial companies next to DUT. The companies will supply the project with building materials as tabulated below.

PRODUCTS		COMPANIES MATERIALS WEEKLY PRODUCTION PLAN														
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	TOTAL
1	Interlocking (SS)	1200	1200	1200	1200	1200										6,000
2	Interlocking hollow						1200	1200	1200	1200	1200					6,000
3	Hollow Blocks						720	720	720	480	480					3,120
4	Concrete Column						10	10	10	10	10					50
5	Concrete Beam						10	10	10	10	10					50
6	Kerbs	500	500	500	500	500										2,500
7	Sand	25	25	25	25	25	25	25	25	25	25	25	25	25	25	350
8	Aggregates								200							200
9	Ballast								200							200
10	Stone Dust								200							200
11	Pavers - Brick						900	900	900	600		600				3,900
12	Pavers - Zigzag	630	630	630	480	480										2,850
13	Pavers Dumble						500	500		500	500	500				2,500
14	Pavers - Fan	500										500	500	500	500	2,500
15	Pavers Hexagon	500	500	500	500	500										2,500
16	Pavers R Dumble									500	500	500	500	500		2,500
17	Pavers - Mirror	500	500	500	500	500										2,500
18	Pavers - Trihex		500	500	500						500				500	2,500
19	Pavers Trihex R	500	500	500	500	500										2,500
20	Pavers Trihex G				500					500			500	500	500	2,500

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21	Pavers - Square					500	500				500		500	500	2,500	
22	Pavers Octagon				500		500				500	500		500	2,500	
23	Pavers Triangle	500	500	500					500					500	2,500	
24	Pavers - Arc	500	500	500					500					500	2,500	
25	Hollow Pot	360	360	360									360	360	1,800	
26	Wall Panels					10	10	10	10			10			50	
27	Pillar Copping	100	100		100	100	100								500	
28	Culverts	50						50	50				50	50	250	
29	Fencing Posts		100	100			100				100			100	500	
30	Doors Wood								10	10	10	10			10	50
31	Doors Aluminum	10	10	10	10	10									50	
32	Doors Metal						10		10	10	10	10			50	
33	Windows Wood								10	10	10	10		10	50	
34	Windows - Al	10	10	10	10	10									50	
35	Windows - Metal						10		10	10	10	10			50	
36	G Panels Wood								10	10	10	10	10		50	
37	Panels Aluminum		10	10	10	10								10	50	
38	G Panels-Metal						10			10	10		10		10	50
39	Stairs - Wood				10			10					10	10	10	50
40	Stairs - Metal							10				10	10	10	10	50
41	Cabinets Kitchen					10		10					10	10	10	50
42	Cabinets Br					10		10					10	10	10	50
43	Marble					10	10			10			10	10		50
44	Tiles			10	10	10		10				10				50
45	Vents							10			10		10	10	10	50
46	Marram	100														100
47	Roof							1	1	1	1	1				5

ABOUT 60,000 PIECES OF MATERIALS PRODUCED A WEEK BY 1,500 PERSONS/JOBS.

7. 3,500 TOWNHOUSES CONSTRUCTION & MORTGAGE FINANCE

7.1. THIDA

The Trust is developing the houses based on THIDA 6.6 and 11

6.6. House Development Cost (HDC) shall be established for a completed house to include:

- a) House Construction Cost*
- b) Public Infrastructure (Roads, Sewage, Street Lights, Cable and Wi fi) Costs*
- c) Solar Power Generation Technology and Installation Cost*
- d) Development Plan Service and Finance Costs*

11. House Development Cost & Mortgage

- 11.1. The House Development Cost (HDC) (Clause 6.6) shall either be paid in Cash by the Town House developer or through an establishment of a Mortgage.*
- 11.2. The Diaspora University Trust shall facilitate the development of Mortgage based on best terms available in market.*
- 11.3. In development and establishing mortgage based on House Development Cost (HDC) becoming a mortgage, the Diaspora University Trust lease agreement shall on a best endeavor basis be established such that the lease amount per month by Diaspora University Trust substantially covers the monthly mortgage payment during development period (Clause 9.4).*

7.2. FINANCE

The Trust is establishing the following finance

a. Construction Finance

The Trust is working on achieving a Ksh 1.2 billion construction loan for the construction of the houses.

The Trust will borrow loan once all units are allocated to townhouse developers.

b. Mortgage Finance

The Trust is working on the financing of the completed houses through mortgages issued to the completed houses based on the following:

- i. Townhouse Developer/Owner income.*
- ii. Townhouse usage through the 15,000 jobs creation plan and 5,000 university students.*
- iii. Usage budget of Ksh 65,000 to be applied toward mortgage repayment.*

Illustration of Construction and Mortgage issue. Loan interest and repayment

		Withdraw	Receipts	Closing Balance
DUT Construction Account Loan			1,200,000,000	1,200,000,000
Week 1-2	Construction Pay	11,000,000		1,189,000,000
Week 3-4	Construction Pay	21,000,000		1,168,000,000
Week 5-6	Construction Pay	37,600,000		1,130,400,000
Week 7-8	Construction Pay	51,200,000		1,079,200,000
Week 9-10	Construction Pay	76,400,000		1,002,800,000
Week 11-12	Construction Pay	113,600,000		889,200,000
Week 13-14	Construction Pay	89,800,000		799,400,000
Week 15-16	Construction Pay	121,400,000		678,000,000
Week 17-18	Construction Pay	176,600,000		501,400,000

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Week 19-20	Construction Pay	194,000,000		307,400,000	
	20 Townhouses	6,500,000	130,000,000	430,900,000	20
Week 21-22	Construction Pay	236,600,000		194,300,000	
	20 Townhouses	6,500,000	130,000,000	317,800,000	40
Week 23-24	Construction Pay	256,000,000		61,800,000	
	40 Townhouses	10,400,000	260,000,000	311,400,000	80
Week 25-26	Construction Pay	211,000,000		100,400,000	
	40 Townhouses	10,400,000	260,000,000	350,000,000	120
Week 27-28	Construction Pay	216,000,000		134,000,000	
	40 Townhouses	10,400,000	260,000,000	383,600,000	160
Week 29-30	Construction Pay	226,000,000		157,600,000	
	40 Townhouses	10,400,000	260,000,000	407,200,000	200
Week 31-32	Construction Pay	226,000,000		181,200,000	
	40 Townhouses	10,400,000	260,000,000	430,800,000	240
Week 33-34	Construction Pay	231,000,000		199,800,000	
	40 Townhouses	10,400,000	260,000,000	449,400,000	280
Week 35-36	Construction Pay	246,000,000		203,400,000	
	40 Townhouses	10,400,000	260,000,000	453,000,000	320
Week 37-38	Construction Pay	211,000,000		242,000,000	
	40 Townhouses	10,400,000	260,000,000	491,600,000	360
Week 39-40	Construction Pay	216,000,000		275,600,000	
	40 Townhouses	10,400,000	260,000,000	525,200,000	400
Week 41-42	Construction Pay	226,000,000		299,200,000	
	40 Townhouses	10,400,000	260,000,000	548,800,000	440
Week 43-44	Construction Pay	226,000,000		322,800,000	
	40 Townhouses	10,400,000	260,000,000	572,400,000	480
Week 45-46	Construction Pay	231,000,000		341,400,000	
	40 Townhouses	10,400,000	260,000,000	591,000,000	520
Week 47-48	Construction Pay	246,000,000		345,000,000	
	40 Townhouses	10,400,000	260,000,000	594,600,000	560
Week 49-50	Construction Pay	211,000,000		383,600,000	
	40 Townhouses	10,400,000	260,000,000	633,200,000	600
Week 51-52	Construction Pay	221,000,000		412,200,000	
	40 Townhouses	10,400,000	260,000,000	661,800,000	640
	Interest Pay	150,000,000		511,800,000	
Week 53-54	Construction Pay	236,000,000		275,800,000	
	40 Townhouses	10,400,000	260,000,000	525,400,000	680
Week 55-56	Construction Pay	236,000,000		289,400,000	
	40 Townhouses	10,400,000	260,000,000	539,000,000	720
Week 57-58	Construction Pay	246,000,000		293,000,000	
	40 Townhouses	10,400,000	260,000,000	542,600,000	760
Week 59-60	Construction Pay	256,000,000		286,600,000	
	40 Townhouses	10,400,000	260,000,000	536,200,000	800
Week 61-62	Construction Pay	211,000,000		325,200,000	
	40 Townhouses	10,400,000	260,000,000	574,800,000	840
Week 63-64	Construction Pay	221,000,000		353,800,000	
	40 Townhouses	10,400,000	260,000,000	603,400,000	880
Week 65-66	Construction Pay	236,000,000		367,400,000	
	40 Townhouses	10,400,000	260,000,000	617,000,000	920

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Week 67-68	Construction Pay	236,000,000		381,000,000	
	40 Townhouses	10,400,000	260,000,000	630,600,000	960
Week 69-70	Construction Pay	246,000,000		384,600,000	
	40 Townhouses	10,400,000	260,000,000	634,200,000	1,000
Week 71-72	Construction Pay	256,000,000		378,200,000	
	40 Townhouses	10,400,000	260,000,000	627,800,000	1,040
Week 73-74	Construction Pay	211,000,000		416,800,000	
	40 Townhouses	10,400,000	260,000,000	666,400,000	1,080
Week 75-76	Construction Pay	216,000,000		450,400,000	
	40 Townhouses	10,400,000	260,000,000	700,000,000	1,120
Week 77-78	Construction Pay	226,000,000		474,000,000	
	40 Townhouses	10,400,000	260,000,000	723,600,000	1,160
Week 79-80	Construction Pay	227,600,000		496,000,000	
	40 Townhouses	10,400,000	260,000,000	745,600,000	1,200
Week 81-82	Construction Pay	246,200,000		499,400,000	
	40 Townhouses	10,400,000	260,000,000	749,000,000	1,240
Week 83-84	Construction Pay	274,800,000		474,200,000	
	40 Townhouses	10,400,000	260,000,000	723,800,000	1,280
Week 85-86	Construction Pay	243,400,000		480,400,000	
	40 Townhouses	10,400,000	260,000,000	730,000,000	1,320
Week 87-88	Construction Pay	251,000,000		479,000,000	
	40 Townhouses	10,400,000	260,000,000	728,600,000	1,360
Week 89-90	Construction Pay	259,000,000		469,600,000	
	40 Townhouses	10,400,000	260,000,000	719,200,000	1,400
Week 91-92	Construction Pay	291,600,000		427,600,000	
	40 Townhouses	10,400,000	260,000,000	677,200,000	1,440
Week 93-94	Construction Pay	301,000,000		376,200,000	
	60 Townhouses	15,600,000	390,000,000	750,600,000	1,500
Week 95-96	Construction Pay	301,000,000		449,600,000	
	60 Townhouses	15,600,000	390,000,000	824,000,000	1,560
Week 97-98	Construction Pay	321,000,000		503,000,000	
	60 Townhouses	15,600,000	390,000,000	877,400,000	1,620
Week 99-100	Construction Pay	336,000,000		541,400,000	
	60 Townhouses	15,600,000	390,000,000	915,800,000	1,680
Week 101-102	Construction Pay	361,000,000		554,800,000	
	60 Townhouses	15,600,000	390,000,000	929,200,000	1,740
Week 103-104	Construction Pay	361,000,000		568,200,000	
	60 Townhouses	15,600,000	390,000,000	942,600,000	1,800
	Interest Pay	150,000,000		792,600,000	
Week 105-106	Construction Pay	376,000,000		416,600,000	
	60 Townhouses	15,600,000	390,000,000	791,000,000	1,860
Week 107-108	Construction Pay	399,400,000		391,600,000	
	60 Townhouses	15,600,000	390,000,000	766,000,000	1,920
Week 109-110	Construction Pay	305,800,000		460,200,000	
	60 Townhouses	15,600,000	390,000,000	834,600,000	1,980
Week 111-112	Construction Pay	307,200,000		527,400,000	
	60 Townhouses	15,600,000	390,000,000	901,800,000	2,040
Week 113-114	Construction Pay	318,600,000		583,200,000	
	60 Townhouses	15,600,000	390,000,000	957,600,000	2,100

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Week 115-116	Construction Pay	311,000,000		646,600,000	
	60 Townhouses	15,600,000	390,000,000	1,021,000,000	2,160
Week 117-118	Construction Pay	318,000,000		703,000,000	
	60 Townhouses	15,600,000	390,000,000	1,077,400,000	2,220
Week 119-120	Construction Pay	310,400,000		767,000,000	
	60 Townhouses	15,600,000	390,000,000	1,141,400,000	2,280
Week 121-122	Construction Pay	221,000,000		920,400,000	
	40 Townhouses	10,400,000	260,000,000	1,170,000,000	2,320
Week 123-124	Construction Pay	236,000,000		934,000,000	
	40 Townhouses	10,400,000	260,000,000	1,183,600,000	2,360
Week 125-126	Construction Pay	261,000,000		922,600,000	
	40 Townhouses	10,400,000	260,000,000	1,172,200,000	2,400
Week 127-128	Construction Pay	261,000,000		911,200,000	
	40 Townhouses	10,400,000	260,000,000	1,160,800,000	2,440
Week 129-130	Construction Pay	276,000,000		884,800,000	
	40 Townhouses	10,400,000	260,000,000	1,134,400,000	2,480
Week 131-132	Construction Pay	301,000,000		833,400,000	
	40 Townhouses	10,400,000	260,000,000	1,083,000,000	2,520
Week 133-134	Construction Pay	221,000,000		862,000,000	
	40 Townhouses	10,400,000	260,000,000	1,111,600,000	2,560
Week 135-136	Construction Pay	236,000,000		875,600,000	
	40 Townhouses	10,400,000	260,000,000	1,125,200,000	2,600
Week 137-138	Construction Pay	261,000,000		864,200,000	
	40 Townhouses	10,400,000	260,000,000	1,113,800,000	2,640
Week 139-140	Construction Pay	261,000,000		852,800,000	
	40 Townhouses	10,400,000	260,000,000	1,102,400,000	2,680
Week 141-142	Construction Pay	276,000,000		826,400,000	
	40 Townhouses	10,400,000	260,000,000	1,076,000,000	2,720
Week 143-144	Construction Pay	301,000,000		775,000,000	
	40 Townhouses	10,400,000	260,000,000	1,024,600,000	2,760
Week 145-146	Construction Pay	221,000,000		803,600,000	
	40 Townhouses	10,400,000	260,000,000	1,053,200,000	2,800
Week 147-148	Construction Pay	236,000,000		817,200,000	
	40 Townhouses	10,400,000	260,000,000	1,066,800,000	2,840
Week 149-150	Construction Pay	261,000,000		805,800,000	
	40 Townhouses	10,400,000	260,000,000	1,055,400,000	2,880
Week 151-152	Construction Pay	261,000,000		794,400,000	
	40 Townhouses	10,400,000	260,000,000	1,044,000,000	2,920
Week 153-154	Construction Pay	276,000,000		768,000,000	
	40 Townhouses	10,400,000	260,000,000	1,017,600,000	2,960
Week 155-156	Construction Pay	301,000,000		716,600,000	
	40 Townhouses	10,400,000	260,000,000	966,200,000	3,000
	Interest Pay	150,000,000		816,200,000	
Week 157-158	Construction Pay	221,000,000		595,200,000	
	40 Townhouses	10,400,000	260,000,000	844,800,000	3,040
Week 159-160	Construction Pay	231,000,000		613,800,000	
	40 Townhouses	10,400,000	260,000,000	863,400,000	3,080
Week 161-162	Construction Pay	251,000,000		612,400,000	
	40 Townhouses	10,400,000	260,000,000	862,000,000	3,120

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Week 163-164	Construction Pay	251,000,000		611,000,000	
	40 Townhouses	10,400,000	260,000,000	860,600,000	3,160
Week 165-166	Construction Pay	261,000,000		599,600,000	
	40 Townhouses	10,400,000	260,000,000	849,200,000	3,200
Week 167-168	Construction Pay	289,400,000		559,800,000	
	40 Townhouses	10,400,000	260,000,000	809,400,000	3,240
Week 169-170	Construction Pay	184,200,000		625,200,000	
	40 Townhouses	10,400,000	260,000,000	874,800,000	3,280
Week 171-172	Construction Pay	157,000,000		717,800,000	
	40 Townhouses	10,400,000	260,000,000	967,400,000	3,320
Week 173-174	Construction Pay	129,800,000		837,600,000	
	40 Townhouses	10,400,000	260,000,000	1,087,200,000	3,360
Week 175-176	Construction Pay	108,600,000		978,600,000	
	40 Townhouses	10,400,000	260,000,000	1,228,200,000	3,400
Week 177-178	Construction Pay	93,000,000		1,135,200,000	
	40 Townhouses	10,400,000	260,000,000	1,384,800,000	3,440
Week 179-180	Construction Pay	52,400,000		1,332,400,000	
	40 Townhouses	10,400,000	260,000,000	1,582,000,000	3,480
Week 181-182	Construction Pay	10,900,000		1,571,100,000	
	20 Townhouses	10,400,000	130,000,000	1,690,700,000	3,500
	Loan Interest	50,000,000		1,640,700,000	
	Loan Repay	1,200,000,000		440,700,000	
	Trust (Developer)	440,700,000		-	
		23,950,000,000	23,950,000,000		

Payment Budgets	Ksh
Construction Budget	20,891,500,000
Mortgage & Registration Budget	917,800,000
Interest Pay Budget	400,000,000
Loan Repay	1,200,000,000
Trust Developer Fee	390,700,000
TOTAL	23,950,000,000

Receipts Budgets	Ksh
Loan	1,200,000,000
3,500 Townhouses Mortgages	22,750,000,000
TOTAL	23,950,000,000

NOTES

- The Ksh 1.2 billion borrowed by the Trust and the interest would be repaid back as all houses are issued mortgages or paid in cash by developers/owners.
- Mortgage and Registration budget would be applied in: Trust property development office costs, mortgage issue costs and property registration and title issue costs.

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7.3. TOWNHOUSE DEVELOPMENT COST

The Trust sets the House Development Cost (HDC) at Ksh 6.5 million a townhouse.

	BUDGET
1 House Budgeted Development Cost	6,500,000
3,500 Townhouses Development Cost	22,750,000,000

7.4. TOWNHOUSE LEASE AND MORTGAGE

Diaspora university lease to cover mortgage is set at Ksh 65,000 a month.

7.5. MORTGAGE AND CASH PAYMENT

- a. Developer/Owner shall upon completion pay the house in cash or through mortgage.
- b. Diaspora University Trust and Townhouse Developers have started **DUT Credit Ltd** with a goal to make it a financial institution that issues loans and mortgages.
- c. Diaspora University Trust shall before completion of a house have the mortgage established through the growing Kenya Bank Deposits and Loan Advances that Diaspora remittances play a role in growth.

	KENYA BANKS DEPOSITS	KENYA BANKS LOAN ADVANCES	DIASPORA REMITTANCES	CUMULATIVE REMITTANCES
2004	378,751,000,000	252,593,000,000	\$338,326,000	
2005	503,900,000,000	338,399,000,000	\$382,157,000	\$720,483,000
2006	597,874,000,000	396,149,000,000	\$407,593,000	\$1,128,076,000
2007	709,757,000,000	495,417,000,000	\$573,643,000	\$1,701,719,000
2008	864,010,000,000	631,159,000,000	\$611,241,000	\$2,312,960,000
2009	1,006,021,000,000	721,615,000,000	\$609,155,000	\$2,922,115,000
2010	1,236,549,000,000	876,357,000,000	\$641,943,000	\$3,564,058,000
2011	1,488,168,000,000	1,152,011,000,000	\$891,110,000	\$4,455,168,000
2012	1,707,834,000,000	1,296,452,000,000	\$1,170,894,000	\$5,626,062,000
2013	1,935,661,000,000	1,532,387,000,000	\$1,290,574,000	\$6,916,636,000
2014	2,292,198,000,000	1,881,024,000,000	\$1,428,482,000	\$8,345,118,000
2015	2,485,920,000,000	2,091,361,000,000	\$1,548,032,000	\$9,893,150,000
2016	2,618,390,000,000	2,182,631,000,000	\$1,724,303,000	\$11,617,453,000
2017	2,899,993,000,000	2,013,610,000,000	\$1,946,904,000	\$13,564,357,000
2018	3,259,484,000,000	2,318,071,000,000	\$2,697,462,000	\$16,261,819,000
2019	3,531,373,000,000	2,494,006,000,000	\$2,796,607,000	\$19,058,426,000
2020	4,011,316,000,000	2,658,712,000,000	\$3,094,272,000	\$22,152,698,000
2021	4,451,734,000,000	2,920,670,000,000	\$3,717,893,000	\$25,870,591,000
2022	4,761,702,000,000	3,349,400,000,000	\$4,027,882,000	\$29,898,473,000

8. TOWNHOUSE USAGE AND SALE

The Master Development Plan establishes the usage and sale plan as follows.

a. **15,000 Jobs**

Person's taking up the 15,000 jobs created will be able to rent or buy the townhouse and be financed through mortgage.

b. **5,000 Students**

The university will lease townhouses to be applied in providing residence for students.

c. **Owner**

The owner/developer can use the house.

THIDA Articles 12 - 15

12. Completed House Sale During Development Period

- a. *During the 5 years Development Period the only buyer of houses shall be the Diaspora University Trust.*
- b. *The Diaspora University Trust, Board of Trustees shall set the house buying price.*
- c. *Restrictions shall end after the 5 Year Development Period.*

13. Completed House Occupancy During Development Period

- a. *Owner of constructed house if working on the site can occupy his or her house.*
- b. *The Diaspora University Trust will lease houses not occupied by House Owners.*
- c. *The Diaspora University Trust will be the only entity leasing any housing space in the site during the 5 Year Development Period.*

14. House Lease During Development Period

- a. *The Diaspora University Trust shall lease house property developed at an amount set by board.*
- b. *The amount set shall on a best endeavor basis be such that the lease substantially covers the mortgage and property rate.*

15. House Rights after 5 Year Development Period

- a. *The Property Developer can sell property at market price.*
- b. *The Property Developer can establish lease agreement with Diaspora University Trust or current tenant.*

9. INTEGRATED SUSTAINABLE PRODUCTION & DEVELOPMENT PLAN

	Finance Plan	Town Residents, Jobs Property & SMEs Plans	University Plan & Med-Hospital Plan	Design-Build Plan
To Aug 2024	<p>Systems & Plans</p> <ul style="list-style-type: none"> • Trust Endowment • 3,500 Townhouse Developers Capital • MSME Developers Capital • 3,200 Apartments Developers Capital • DUT Credit Ltd. • Kenya Banks • County Incentives • Special Economic Zone License. • Bonds Finance • Venture Capital • Other Finances <p>Trust Capital</p> <ul style="list-style-type: none"> • Endowment Ksh 3.5B <p>Developers Capital</p> <ul style="list-style-type: none"> • Property...Ksh 2 Billion <p>Finance (Funds/Banks)</p> <ul style="list-style-type: none"> • MSMEs...Ksh 3 Billion ➤ Ksh 1 billion, Trust 	<p>Systems & Plans</p> <ul style="list-style-type: none"> • Land • Budget • Town Departments • Security Plan • Water Plan • SMEs Plans • Environment Plan <p>Town Departments</p> <ul style="list-style-type: none"> • Project • Budgets/Capital • Property/Residents • Environment/Trees • Security • Marketing • Water & Sewage • Supplies/Equipment • Transport • MSMEs <p>SMEs</p> <ul style="list-style-type: none"> • 20 MSME's • 1,000 Jobs 	<p>Systems & Plans</p> <ul style="list-style-type: none"> • WPI Plan • Scholars Founders • Administration Plan • Academic Plan • ICT Plan • Students Plan • Finance Plan • Registration System • Alumni Plan • Medical Hospital Plan <p>US</p> <ul style="list-style-type: none"> • WPI Plan Consultancy <p>Kenya</p> <ul style="list-style-type: none"> • Property • ICT & Website • Stage 1. Application for Letter of Interim Authority from CUE (Commission of University Education) 	<p>Systems & Plans</p> <ul style="list-style-type: none"> • Contracts • Production • Professionals • Jobs • Material • Equipment • Water • Trees • Environment • Permits <p>DB Materials</p> <ul style="list-style-type: none"> • Production of Building Materials • Approvals <p>DB Contracts</p> <ul style="list-style-type: none"> • 7 Contracts • 3 Completed • 4 Ongoing
Sep-Dec 2024	<p>Trust Capital</p> <ul style="list-style-type: none"> • Endowment Ksh 4B <p>Developers Capital</p> <ul style="list-style-type: none"> • Property..Ksh 2 Billion <p>Finance (Funds/Banks)</p> <ul style="list-style-type: none"> • MSMEs...Ksh 5 Billion ➤ Ksh 1.5 Billion, Trust ➤ Ksh 1 Billion, MSMEs ➤ Ksh 1 Billion Residence 	<p>Town Plan</p> <ul style="list-style-type: none"> • 10 Departments • 50 MSME's • 140 Town Houses • 2,000 Jobs • 1,000 Residents 	<p>US</p> <ul style="list-style-type: none"> • WPI Plan Consultancy <p>Kenya</p> <ul style="list-style-type: none"> • DU Administration System • DU Academic System • Students Plan • Medical Clinic • Stage 2. CUE Review 	<p>DB Contracts</p> <ul style="list-style-type: none"> • 40 Contracts • 16 Completed • 24 Ongoing
Jan-Apr 2025	<p>Trust Plan</p> <ul style="list-style-type: none"> • Endowment Ksh 5 Billion <p>Developers Capital</p> <ul style="list-style-type: none"> • Property .Ksh 3.5 Billion <p>Finance (Banks/Funds)</p> <ul style="list-style-type: none"> • MSMEs...Ksh 10 Billion ➤ Ksh 2 Billion, Trust ➤ Ksh 1 Billion, MSMEs ➤ Ksh 3 Billion Residence 	<p>Town Plan</p> <ul style="list-style-type: none"> • 10 Departments • 100 MSME's • 500 Town Houses • 3,000 Jobs • 4,000 Residents 	<p>US</p> <ul style="list-style-type: none"> • WPI Plan Consultancy <p>Kenya</p> <ul style="list-style-type: none"> • DU Plan • Temporary Hospital • CUE Approval – Letter of Interim Authority 	<p>DB Contracts</p> <ul style="list-style-type: none"> • 68 Contracts • 40 Completed • 28 Ongoing

DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

	Finance Plan	Town, Residents, Jobs Property & SMEs Plans	University Plan & Med-Hospital Plan	Design-Build Plan
May-Aug 2025	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 6 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 6.5 Billion • MSMEs...Ksh 15 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➤ Ksh 3 Billion, Trust ➤ Ksh 2 Billion, MSMEs ➤ Ksh 6 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 150 SME's • 920 Town Houses • 4,000 Jobs • 6,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 1,000 Student's 	DB Contracts <ul style="list-style-type: none"> • 97 Contracts • 67 Complete • 30 Ongoing
Sep-Dec 2025	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 7 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 6.5 Billion • MSMEs...Ksh 20 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➤ Ksh 4 Billion, Trust ➤ Ksh 3 Billion, MSMEs ➤ Ksh 9 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 180 MSME's • 1,280 Town Houses • 5,000 Jobs • 7,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 1,000 Student's 	DB Contracts <ul style="list-style-type: none"> • 129 Contracts • 118 Complete • 31 Ongoing
Jan-Apr 2026	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 8 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 7 Billion • MSMEs...Ksh 22 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➤ Ksh 6 Billion, Trust ➤ Ksh 4 Billion, MSMEs ➤ Ksh 12 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 200 MSME's • 1,600 Town Houses • 6,000 Jobs • 8,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 1,000 Student's 	DB Contracts <ul style="list-style-type: none"> • 165 Contracts • 137 Completed • 28 Ongoing
May-Aug 2026	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 9 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 8 Billion • MSMEs...Ksh 24 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➤ Ksh 6.5 Billion, Trust ➤ Ksh 5 Billion, MSMEs ➤ Ksh 15 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 220 MSME's • 2,000 Town Houses • 7,000 Jobs • 10,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 2,000 Student's 	DB Contracts <ul style="list-style-type: none"> • 193 Contracts • 180 Completed • 30 Ongoing
Sep-Dec 2026	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 10 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 9 Billion • MSMEs...Ksh 26 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➤ Ksh 7 Billion, Trust ➤ Ksh 7 Billion, MSMEs ➤ Ksh 18 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 230 MSME's • 2,400 Town Houses • 8,000 Jobs • 12,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 2,000 Student's • Hospital Building complete. 	DB Contracts <ul style="list-style-type: none"> • 227 Contracts • 203 Completed • 24 Ongoing

DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

	Finance Plan	Town, Residents, Jobs Property & SMEs Plans	University Plan & Med-Hospital Plan	Design-Build Plan
Jan-Apr 2027	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 11 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 10 Billion • MSMEs...Ksh 28 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 7.5 Billion, Trust ➢ Ksh 9 Billion, MSMEs ➢ Ksh 22 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 240 MSME's • 2,800 Town Houses • 9,000 Jobs • 14,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Pplan • 2,000 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 254 Contracts • 237 Completed • 17 Ongoing
May-Aug 2027	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 16 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 12 Billion • MSMEs...Ksh 30 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 8 Billion, Trust ➢ Ksh 11 Billion, MSMEs ➢ Ksh 25 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 250 MSME's • 3,200 Town Houses • 11,000 Jobs • 16,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 3,500 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 278 Contracts • 264 Completed • 14 Ongoing
Sep-Dec 2027	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 17 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 14 Billion • MSMEs...Ksh 32 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 8.5 Billion, Trust ➢ Ksh 14 Billion, MSMEs ➢ Ksh 29 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 260 MSME's • 3,500 Town Houses • 640 Apartments • 12,000 Jobs • 18,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 3,500 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 286 Contracts • 275 Completed • 11 Ongoing
Jan-Apr 2028	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 18 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 16 Billion • MSMEs...Ksh 34 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 9 Billion, Trust ➢ Ksh 16 Billion, MSMEs ➢ Ksh 33 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 270 MSME's • 3,500 Town Houses • 1,280 Apartments • 13,000 Jobs • 20,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 3,500 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 300 Contracts • 283 Completed • 17 Ongoing
May-Aug 2028	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 16 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 18 Billion • MSMEs...Ksh 36 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 9.5 Billion, Trust ➢ Ksh 18 Billion, MSMEs ➢ Ksh 36 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 280 MSME's • 3,500 Town Houses • 2,560 Apartments • 14,000 Jobs • 23,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 5,000 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 300 Contracts • 293 Completed • 7 Ongoing

DUT TOWNHOUSE DEVELOPERS REPORT - MARCH 2024

	Finance Plan	Town, Residents, Jobs Property & SMEs Plans	University Plan & Med-Hospital Plan	Design-Build Plan
Sep- Dec 2028	Trust Plan <ul style="list-style-type: none"> • Endowment Ksh 20 Billion Developers Capital <ul style="list-style-type: none"> • Property .Ksh 20 Billion • MSMEs...Ksh 40 Billion Finance (Banks/Funds) <ul style="list-style-type: none"> ➢ Ksh 10 Billion, Trust ➢ Ksh 20 Billion, MSMEs ➢ Ksh 40 Billion Residence 	Town Plan <ul style="list-style-type: none"> • 10 Departments • 300 MSME's • 3,500 Town Houses • 3,200 Apartments • 15,000 Jobs • 25,000 Residents 	US <ul style="list-style-type: none"> • WPI Plan Consultancy Kenya <ul style="list-style-type: none"> • DU Plan • 5,000 Student's • Hospital Plan 	DB Contracts <ul style="list-style-type: none"> • 300 Contracts • 300 Completed • 0 Ongoing

MASTER DEVELOPMENT PLAN RESULTS

1. 15,000 Jobs Created.
2. 25,000 Residents Town Developed.
3. 3,500 Town Houses and 3,200 Apartments Completed.
4. Ksh 20 Billion Diaspora University Endowment Developed.
5. 5,000 University Students Enrolled.
6. Diaspora University Medical Hospital with Specialty Clinics.
7. 300 Micro Small & Medium Enterprises and Organizations.
 - a. Medicine Vaccine Plant.
 - b. Technical High School
 - c. Recreation and Water Park
 - d. Basic Education Schools
 - e. Religious Organizations
 - f. Others
8. 300 Design-Build Contracts Completed.
9. 3,700 properties with 1.5 million Square Meters of Built Space.
10. 60 km Road & Infrastructure Network.
11. 2 million liters of clean water a day. 700 million liters a year.
12. Ksh 15 billion Gross Domestic Product (GDP) Developed.
13. Ksh 150 Billion New Assets/Wealth
 - a. Ksh30 billion University Assets. *(Property and Students Finance Fund.)*
 - b. Ksh 60 billion Residential *(3,500 Townhouses, 3,200 Apartments.)*
 - c. Ksh 80 billion MSMEs *(Daktari Biotechnology, DUT Credit and other 300 MSMEs.)*
14. Ksh 70 billion Property Mortgage Finance & MSME Loan Finances.
15. 200,000 Trees Planted in Town.