FundRoof

Fast-tracking Homeloans

Filling in the Links Along Namibia's Small Towns

AUHF – WIndhoek
2023

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Company Overview

We are a Namibian company with global vision and technical expertise in the area of financial technology, financing, strategic consulting, business planning, and market intelligence.

Our Intelligence suite offers an advanced and efficient automation of the housing-acquisition process for both applicants and lenders.

We go beyond the financial process of home acquisition by understanding the human aspect of democratising mortgages.

Digitised Mortgages

Digitised mortgage application and document submission.

Quick loan pre-approval and instant live support for applicants.

Active negotiations of best rates and loan terms for applications.

Easy administrative access to application and data analytics for lenders.

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Digital Access:

Public Servants Population

Employer	Average Salary	Pension Contributors
OFFICE OF THE ATTORNEY GENERAL	$268.392	233
ANTI-CORRUPTION COMMISSION	$258.119	77
MINISTRY OF FOREIGN AFFAIRS	$256.003	342
OFFICE OF THE PRIME MINISTER	$245.161	327
NATIONAL ASSEMBLY	$241.153	78
MINISTRY OF PUBLIC ENTERPRISES	$240.980	21
NATIONAL COUNCIL	$230.622	66
MINISTRY OF HIGHER EDUCATION, TRAINING AND INNOVATION	$221.600	61
MINISTRY OF MINES AND ENERGY	$216.491	244
MINISTRY OF TRADE AND INDUSTRY	$211.967	227
MINISTRY OF REGIONAL & LOCAL GOVERNMENT & HOUSING & RURAL DE	$211.141	250
ELECTORAL COMMISSION	$191.835	40
OFFICE OF THE PRESIDENT	$188.590	530
MINISTRY OF LABOUR AND SOCIAL WELFARE	$182.521	323
MINISTRY OF FINANCE	$178.974	1.735
MINISTRY OF INFORMATION, COMMUNICATION & TECHNOLOGY	$178.874	226
MINISTRY OF JUSTICE	$177.260	886
MINISTRY OF VETERANS AFFAIRS	$177.035	120
MINISTRY OF EDUCATION	$173.155	32.148
MINISTRY OF LANDS AND RESETTLEMENT	$169.282	449
MINISTRY OF FISHERIES AND MARINE RESOURCES	$166.708	501
MINISTRY OF GENDER EQUALITY AND CHILD WELFARE	$151.564	508
MINISTRY OF HOME AFFAIRS AND IMMIGRATION	$135.289	917
MINISTRY OF POVERTY ERADICATION AND SOCIAL WELFARE	$134.179	123
MINISTRY OF YOUTH, NATIONAL SERVICE, SPORT & CULTURE	$131.795	537
MINISTRY OF HEALTH AND SOCIAL SERVICES	$125.112	12.186
MINISTRY OF SAFETY AND SECURITY	$124.998	20.267
MINISTRY OF WORKS & TRANSPORT	$122.910	2.198
MINISTRY OF DEFENCE	$113.770	22.820
MINISTRY OF AGRICULTURE, WATER AND FORESTRY	$113.499	3.528
MINISTRY OF ENVIRONMENT AND TOURISM	$111.554	1.187

Top 4 Ministries by Population

Employer	Average Salary	Pension Contributors
OFFICE OF THE ATTORNEY GENERAL	$268.392	233
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Population Distribution by Ministry

Distribution Breakdown

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Market Concentration

Ministry of Education

Ministry of Defence

Ministry of Safety and Security

Ministry of Health and Social Services

Aprox. 87,000 public servants

85% of public pensioners

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Urban vs. Rural

Urban Population
66%

Rural Population
34%

Urban	Rural
1,721,422	865,922
Total Population 2,587,344	

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Internal Migration

Evolution of internal migration in Namibia from rural areas to urban centers. 2012-2021

Range of Salaries

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Opportunities for Homebuyers

<u>The problem we're solving:</u>

Homebuyers lack access to finance and endure a lengthy and frustrating process

Application
Paper-based, sent by courier, untraceable

Document Preparation
Hard to identify, collect, get signatures

Timelines
No transparency on dates for processing

Discrimination
Subjective decision-making & processing

Costs
High transport, application & prep costs

Timeline and Process

Loan Origination Timeline	FundRoof INNOVATIVE HOUSING FINANCE	Traditional Mortgage
Client Identification	Same Day	± 21 Days
Pre-Approval	Same Day	± 21 Days
Property Identification	Same Day	Same Day
Loan Approval	2 - 3 Days	40 Days
Property Valuation	2 - 3 Days	21 Days
Bond Registration	7 - 10 Days	15 – 21 Days
Land Registration / Deed		
Fire / Life Insurance	2 - 3 Days	15 Days
Documentation	2 – 3 Days	15 Days
Post-Closing Subsidy Docs	2 – 3 Days	7 – 15 Days
Welcome Package	2 Days	N/A
Onboarding / Servicing	1 Day	15 Days
TOTAL	**21 – 29 Days**	± 185 Days

- **FundRoof segmented the value chain into 10 relevant sections of action**
- **Our platform gives a self-service, transparent & auditable trail to all stakeholders**
- **Access, edit and submit your application at every step, anytime, anywhere**

Opportunities for Lenders

Traditional Mortgage Market

- **Application is paper-based, and incurs high transport and preparation costs**
- **Hard to identify clients, collect signatures and submit application**
- **No transparency on dates for processing or accountability**

New Digital Mortgage Market with FundRoof

- **All data is stored digitally reducing admin costs and is readily accessible**
- **Digital Demand, online processing and instant communication with buyers**
- **Auditable every step of the way from listing to closing**

Opportunities for Developers

Traditional Mortgage Market

- **Limited housing market data to build strategy and access new markets**
- **Lengthy and costly client acquisition**
- **Inability to optimise revenue due to lack of demand data and unclear timelines**

New Digital Mortgage Market with FundRoof

- **Digital Demand with geographic, demographic and financial data**
- **Quick client identification, and seamless application processing**
- **Enable developers to sell properties faster to top qualifying buyers**

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Opportunities for Regional and Local Government

Traditional Mortgage Market

- ***Limited access to housing demand data, affordability and viable solutions***
- **Ineffective partnerships with developers for implementation**
- **Stagnant growth and impeding factors to attract investment and developers**

New Digital Mortgage Market with FundRoof

- **Digital Demand data empowers municipalities to find Public Sector Finance**
- **Faster client processing mitigates developers risk and converts availed land into homes**
- **Job creation, improved social mobility and quality of life. Incentives investment**

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TRACK & FIELD

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THANK YOU!

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