



ALMA PROJECT - Proposed Residential Apartment Development in Ruaka
Payment Plans

CASH PRICE

		10.0%	90.0%		
Months		9/30/2016	12/30/2016	Total	
1 Bedroom Unit	5,500,000.00	550,000	4,950,000	5,500,000	

		10.0%	90.0%		
Months		9/30/2016	12/30/2016	Total	
2 Bedroom Unit	7,700,000.00	770,000	6,930,000	7,700,000	

		10.0%	90.0%		
Months		9/30/2016	12/30/2016	Total	
3 Bedroom Unit	11,300,000.00	1,130,000	10,170,000	11,300,000	

INSTALMENT PRICE

		10.00%	20.00%	20.00%	20.00%	20.00%	10.00%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
1 Bedroom Unit	5,800,000.00	580,000	1,160,000	1,160,000	1,160,000	1,160,000	580,000	5,800,000	

		10.00%	20.00%	20.00%	20.00%	20.00%	10.00%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
2 Bedroom Unit	8,500,000.00	850,000	1,700,000	1,700,000	1,700,000	1,700,000	850,000	8,500,000	

		10.00%	20.00%	20.00%	20.00%	20.00%	10.00%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
3 Bedroom Unit	12,400,000.00	1,240,000	2,480,000	2,480,000	2,480,000	2,480,000	1,240,000	12,400,000	

MORTGAGE PAYMENT OPTION

		10.00%	0.00%	0.00%	0.00%	0.00%	90.0%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
1 Bedroom Unit	6,916,500.00	691,650	-	-	-	-	6,224,850	6,916,500	

		10.00%	0.00%	0.00%	0.00%	0.00%	90.0%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
2 Bedroom Unit	10,300,000.00	1,030,000	-	-	-	-	9,270,000	10,300,000	

		10.00%	0.00%	0.00%	0.00%	0.00%	90.0%		
Months		9/30/2016	2/28/2017	7/31/2017	1/31/2018	7/31/2018	12/22/2018	Total	
3 Bedroom Unit	15,100,000.00	1,510,000	-	-	-	-	13,590,000	15,100,000	

ZERO DEPOSIT MORTGAGE PAYMENT

		1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	90.0%		
Months		9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	12/22/2018	Total	
1 Bedroom Unit	7,210,451.25	120,174	120,174	120,174	120,174	120,174	120,174	6,489,406	7,210,451	

		1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	90.0%		
Months		9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	12/22/2018	Total	
2 Bedroom Unit	11,100,000.00	185,000	185,000	185,000	185,000	185,000	185,000	9,990,000	11,100,000	

		1.67%	1.67%	1.67%	1.67%	1.67%	1.67%	90.0%		
Months		9/30/2016	10/31/2016	11/30/2016	12/31/2016	1/31/2017	2/28/2017	12/22/2018	Total	
3 Bedroom Unit	16,300,000.00	271,667	271,667	271,667	271,667	271,667	271,667	14,670,000	16,300,000	

MONTHLY PAYMENT PLAN

Monthly Payment (1 Bedroom)

	Amount (Kshs)
Principal amount	5,800,000.00
Initial Installment	580,000.00
Amount outstanding after PO	5,220,000.00
Interest charge p.a	15.00%
Interest charge p.m	1.25%
No. of periods per year	12.00
Years	2.50
Total periods	28.00
Monthly Payment	222,103.86
Total monthly payments	6,218,908.18
Total paid (monthly + deposit)	6,798,908.18

Monthly Payment (2 Bedroom)

	Amount (Kshs)
Principal amount	8,500,000.00
Initial Installment	850,000.00
Amount outstanding after PO	7,650,000.00
Interest charge p.a	15.00%
Interest charge p.m	1.25%
No. of periods per year	12.00
Years	2.50
Total periods	28.00
Monthly Payment	325,497.04
Total monthly payments	9,113,917.16
Total paid (monthly + deposit)	9,963,917.16

Monthly Payment (3 Bedroom)

	Amount (Kshs)
Principal amount	12,400,000.00
Initial Installment	1,240,000.00
Amount outstanding after P0	11,160,000.00
Interest charge p.a	15.00%
Interest charge p.m	1.25%
No. of periods per year	12.00
Years	2.50
Total periods	28.00
Monthly Payment	474,842.74
Total monthly payments	13,295,596.79
Total paid (monthly + deposit)	14,535,596.79