



# The Total Cost of Credit Post Rate Cap., & Cytonn Weekly #02/2018

## Company updates

- As part of our regional expansion strategy, Cytonn Investments on Friday launched the Mt. Kenya Region Office, located in Nyeri Town, on the 3rd floor of Sohan Plaza. The office is aimed at helping to serve our clients from the region better and undertake real estate developments. The event was presided over by the Governor of Nyeri, H.E Mutahi Kahiga. See the event note [here](#)
- Our Investment Analyst, Dennis Kariuki, discussed the expected impact of Kenya Airways direct flights to USA. Watch Dennis on CNBC [here](#)
- We continue to showcase our real estate developments through weekly site visits. Watch progress videos and pictures of **The Alma**, **Amara Ridge**, **The Ridge**, and **Taraji Heights**. The site visits target both investors looking to invest in real estate directly and those interested in high yield investment products to familiarize themselves with how we support our high yields. Key to note is that our cost of capital is priced off the loan markets, where all-in pricing ranges from 16.0% to 20.0% and our yield on real estate developments ranges from 23.0% to 25.0%, hence our top-line gross spread is about 6.0%. If interested in attending the site visits, kindly register [here](#)
- We continue to see very strong interest in our **Private Wealth Management Training** (largely covering financial planning and structured products). Due to increased demand, we have changed the trainings to weekly from the bi-weekly schedule. The training is at no cost and is open only to pre-screened participants. We also continue to see institutions and investment groups interested in the trainings for their teams. The Wealth Management Trainings are run by the Cytonn Foundation under its financial literacy pillar, and if interested in the training for your employees or investment group please get in touch with us through [clientservices@cytonn.com](mailto:clientservices@cytonn.com) or book through this link [Wealth Management Training](#). To view the Wealth Management Training topics, click [here](#)
- For recent news about the company, see our news section [here](#)
- We have 10 investment-ready projects, offering attractive development and buyer targeted returns of around 23.0% to 25.0% p.a. See further details here: [Summary of Investment-Ready Projects](#)
- To invest in any of our current or upcoming real estate projects, please visit [Cytonn Real Estate](#)
  - Cytonn Towers, where we are only selling residential units in the first phase of residential apartments, is currently about 20.0% sold. See [Cytonn Towers](#)
  - The Alma, which is 55.0% sold. See [The Alma](#)
  - Amara Ridge has currently 100.0% uptake. See [Amara Ridge](#)
  - Situ Village is currently 22.0% sold. See [Situ Village](#)
  - The Ridge (Phase 1) is currently 31.0% sold. See [The Ridge](#)
  - Taraji Heights is currently 14.0% sold. See [Taraji Heights](#)
  - RiverRun Estates (Phase 1) is currently 11.0% sold. See [RiverRun Estates](#)
- With over 10 investment ready projects worth over Kshs 82.0 billion of project value, we shall be very selective on new real estate projects going forward, only focusing on Joint Ventures and real estate opportunities with deep value. We are increasingly focused on private equity deals. Should

you have any deals in banking, insurance, education, hospitality and technology sectors, kindly email a teaser to [PE@cytonn.com](mailto:PE@cytonn.com).

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