



Consolidation in Kenya's Banking Sector to Continue, & Cytonn Weekly #06/2019

Company updates

- Following the completion and handover of Amara Ridge, we have now launched Applewood, our Kshs 2.5 bn residential development located in Miotoni, Karen. This signature development shall comprise luxury homes, each sitting on 1/2 acre. We invite you to the exhibition of Applewood, which will be at the Amara Ridge Clubhouse (Location pin: <https://goo.gl/maps/B3GVnu8pHyn>) from 9:00 am to 5:00 pm daily and will end on 28th February 2019. Call 0709 101 000 or email resales@cytonn.com to reserve a villa! See Video [here](#);
- Ground breaking for Applewood shall be on Tuesday, 19th February 2019;
- David King'oo, Cytonn Procurement Manager, discussed the journey towards buying land and houses, and the factors to consider on Sema by Citizen T.V. Watch David [here](#);
- We continue to hold weekly workshops and site visits on how to build wealth through real estate investments. The weekly workshops and 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. Watch progress videos and pictures of **The Alma**, **Amara Ridge**, and **The Ridge**. 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 weekly Private Wealth Management Training (largely covering financial planning and structured products). 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 training for their teams. Cytonn Foundation, under its financial literacy pillar, runs the Wealth Management Training. If interested in our Private Wealth Management Training for your employees or investment group, please get in touch with us through wmt@cytonn.com. 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**;
- We continue to beef up the team with ongoing hires for Financial and Real Estate Advisors for our offices in Nairobi, Nakuru, Kisumu, and Nyeri. Visit the **Careers Section** on our website to apply;
- Are you looking for the perfect Valentine gift? Reserve a unit at The Alma in Ruaka and get your loved one a fully fitted kitchen with modern appliances and accessories. Having delivered Amara Ridge in 2018, we are delivering The Alma in 2019! To book a unit, visit: the-alma.com/introduction/FB.

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