

An aerial photograph of a large-scale housing development, likely a social housing project. The image shows numerous small, uniform houses arranged in rows, with roads and green spaces interspersed. The houses have light-colored walls and dark roofs. The surrounding area appears to be a mix of developed and undeveloped land.

Nigeria Integrated Social Housing

Brochure

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1. BACKGROUND

Nigeria Integrated Social Housing (NISH) is a private sector led initiative of NISH Homes designed to provide a one-stop shop for promoting synergy among stakeholders in the delivery of affordable housing to teeming Nigerians in the formal and informal sectors of the economy. NISH Housing Initiative promotes interests of housing stakeholders through interactions and networking among policy makers, offtakers, investors, financiers, developers, cooperatives, insurance providers, commercial and mortgage bankers, manufacturers of building materials, service providers, infrastructure companies and other professionals in the housing industry.

2. NISH LEGAL STATUS AND INSTRUMENT

NISH Initiative is a duly registered savings and housing cooperative operating with the full legal name of Nigeria Integrated Social Housing Cooperative Society Limited with registration number 26514 under the Nigeria Cooperatives Societies Act 2004.

3. NISH STRATEGIC THRUST

The provision of social housing is a strategic activity requiring well laid plans and initiatives to guarantee viability and sustainability. NISH is managed by seasoned individuals who have clearly articulated NISH's focus.

3.1. Vision

To become a trusted leader and partner in the provision of affordable and sustainable social housing solutions across Africa.

3.2. Mission

To make a positive impact in people and communities by providing affordable, sustainable, safe and quality housing in a social manner.

3.3. Goals and Objectives

- To deliver quality housing in good locations to bridge housing deficit
- To provide affordable housing at single digit interest rates
- To stimulate the use of modern and sustainable housing techniques with social impact
- To develop housing clusters that contribute to socio-economic development

4. PRINCIPLES AND PHILOSOPHIES

4.1. Social Inclusiveness

We provide the foundations for bringing together social interactions across all social classes and foster diversity that supports peaceful co-existence through safe housing clusters.

4.2. Community Development

The provision of social housing, we promote development across communities by building much needed infrastructure that improve quality of life including roads, water, electricity, recreation and other social amenities in the communities we build.

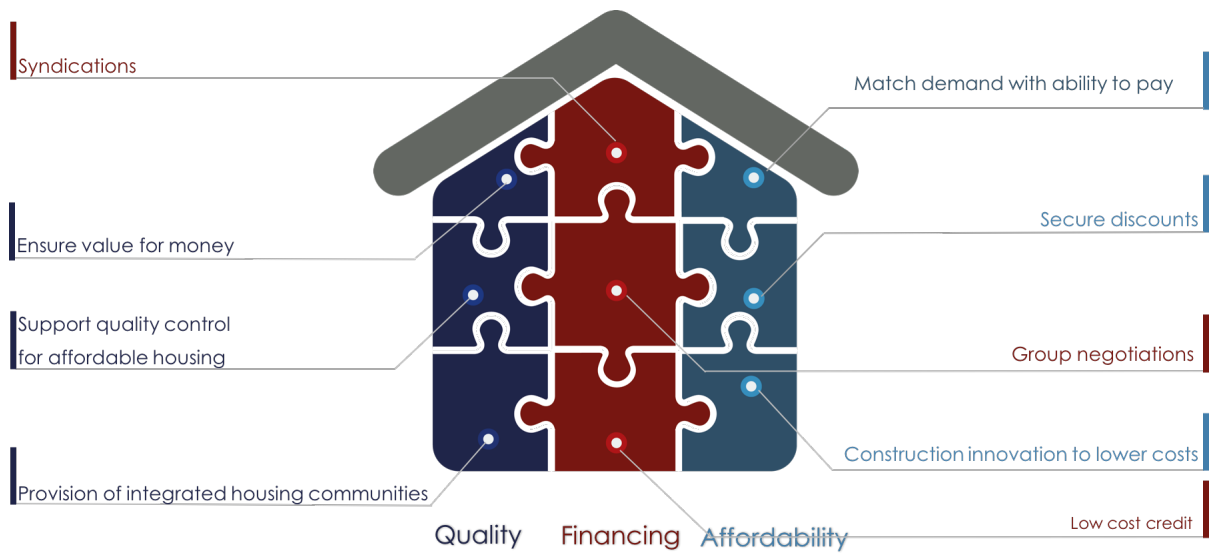
4.3. Shared Progress

We strongly believe that shared advancement supersedes individual success. Which is why we build communities that progress together both socially and economically not just by developing houses but also by building homes and creating social experiences.

4.4. Value Contribution

We evaluate our success not in monetary terms but by how much value we add to lives, communities, societies and the nation as a whole through the homes we build. Our success will be complete when every working adult can afford a home to call their own.

4.5. Nish Value Proposition



5. NISH SERVICE MODEL



6. ADHERENCE TO RULES AND REGULATIONS

NISH is a law-abiding institution and has put in place rules and regulations for members to ensure smooth and crisis-free operations. All members of NISH are expected to adhere to these rules and regulations when transacting with NISH and other members on NISH initiatives. A copy of approved bylaws is attached for reference and can be downloaded at www.nishousing.com.

7. NISH MEMBERSHIP

NISH Housing membership is open to all Nigerian individuals, organizations and cooperatives with verifiable sources of income, record of consistent savings, and ability to provide equity contributions towards acquiring desired properties including those in public and private employment, artisans, self-employed and retirees.

7.1. Membership Types

NISH has the following classes of members:

 Individual Member	 Corporate Member	 Partner Member
<p>Persons in public, private and self-employment seeking to own homes</p> <ul style="list-style-type: none"> • Affordable housing in good locations • Genuine ownership and property titles • Single digit interest rate • Flexible acquisition plans <ul style="list-style-type: none"> • Discounts from participating property develop • Regular NISH Updates, and other events. <ul style="list-style-type: none"> • Opportunities for networking and career development <p>Registration: N2,000 Dues (Annual): N10,000</p>	<p>Groups, associations and entities aiming to provide homes for their members.</p> <ul style="list-style-type: none"> • All of preceding + your logo and name displayed on NISH website and other widely-disseminated materials demonstrating your support of affordable housing solutions and alleviation of urban housing scarcity; • Participation in NISH topical webinars. • Opportunities to be featured on NISH website or other publications. • Co-branding and co-sponsoring opportunities. <p>Registration: N5,000 Dues (Annual): N20,000</p>	<p>Entities seeking to collaborate and invest social housing. Includes mortgage and commercial banks, housing offtakers, development institutions</p> <ul style="list-style-type: none"> • All of preceding + exclusive events with other key affordable housing decision-makers • Invitations to Board-related events and presence on NISH website • Invitations to NISH roundtables <p>Registration: N20,000 Dues (Annual): N20,000</p>

7.2. Membership Eligibility

To be eligible as a member of NISH the following applies:

Individual Member - must be 18 years and above and have a source of income that can be verified

Corporate Member - duly registered with the appropriate authorities in Nigeria

Partner Member - registration with appropriate authorities and evidence of involvement in social housing

7.3. Membership Database and Portal

NISH maintains a secure electronic database of all members. The database holds individual member information including status of individual projects they have signed up for, their savings and investments, upcoming projects and their membership status and details. Statements are printed to members on request.

7.4. Members' Affordability Profiling

To be fully confirmed as a member of NISH, individuals and corporate bodies will be required to give their consent to NISH to prepare an affordability profile and provide the necessary documentation to assist with this such bank statements, appointment and promotion letters, and other necessary documents to be determined by NISH from time to time.

7.5. Members' Equity and Investment Savings

NISH has flexible savings and investment opportunities for members to accumulate funds towards their equity contribution in NISH housing projects and for investment in NISH Value Chain Ventures. Members who voluntarily invest will earn returns in accordance with the profitability of the investments.

8. NISH STRUCTURE

To deliver on the vision and mission of NISH, the following structure and entities have been implemented under NISH:



8.1. NISH Housing Cooperative Society Limited

This is a savings and housing cooperative society that acts as the vehicle for aggregating housing needs and structuring social housing projects for members. The Cooperative is responsible for obtaining land and allocation of plot to members. Matters relating to location and logistics, ownership and liaison with public authorities, and eventual handover of homes.

8.2. Savings Housing and Credit Cooperative Society (SAHCCOS) Nig. Ltd

SAHCCOS is the vehicle for mobilizing savings towards investment in value chain activities. Members accumulate savings towards investment and are advised on available investments and potential returns when they achieve a minimum savings level. Members are at liberty to choose their preferred investment from available options.

8.3. NISH Homes

NISH Homes is mortgage provider of social housing and is the vehicle for implementing the various initiatives of NISH Cooperative that enable members to own houses. Actual property development designed and structured by NISH Cooperative will be executed by NISH Homes. This guarantees quality of homes and timely delivery of projects.

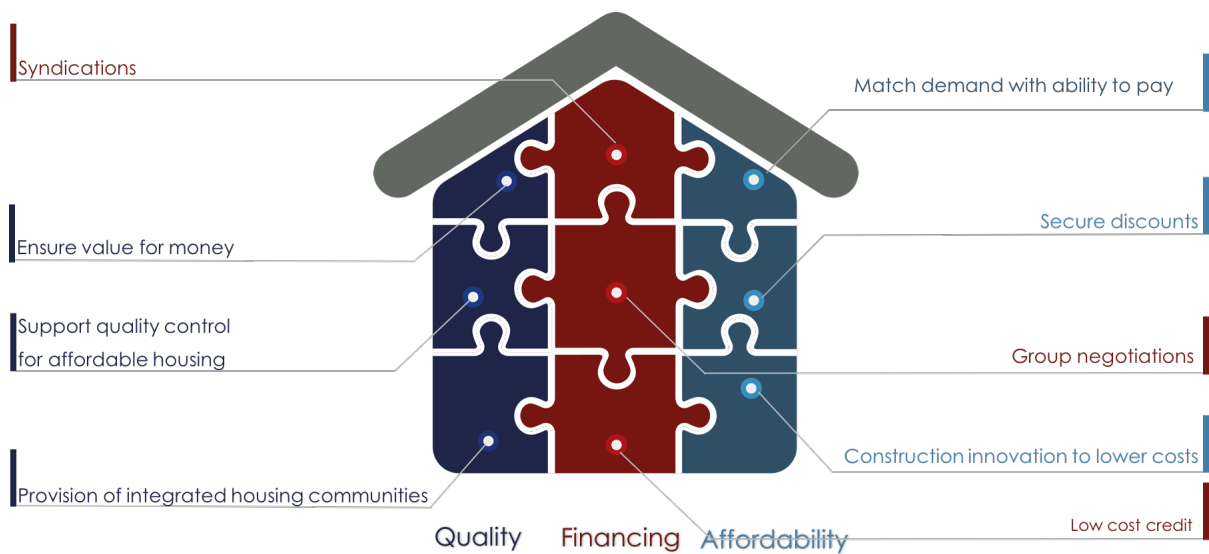
8.4. Nish Value Chain Ventures

At the centre of providing affordable housing is a whole host of supporting activities that require careful management to ensure the objective of providing low cost housing can be met. NISH Value Chain Venture manages commercial innovations in housing value chains including sustainable building materials, infrastructure provision such as water, sanitation, power and other investment opportunities.

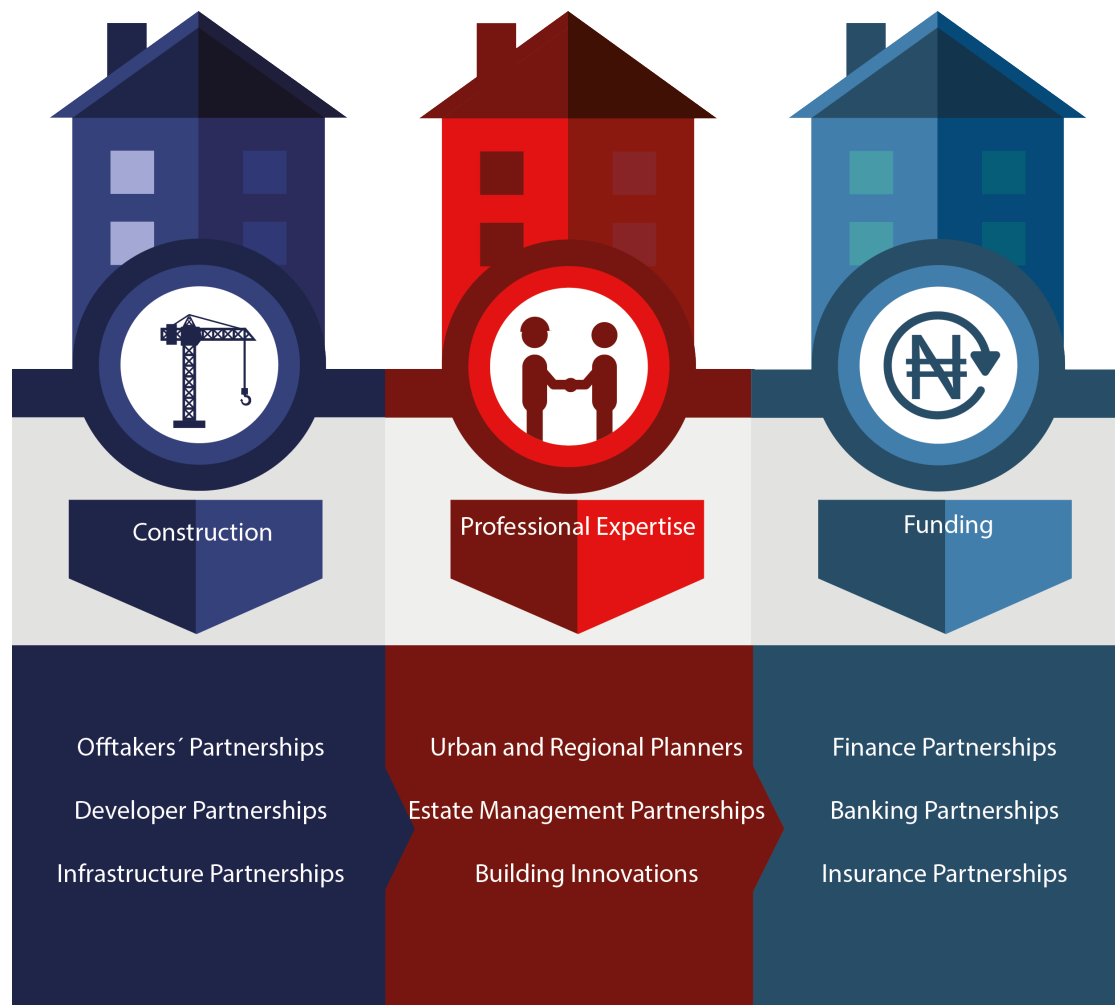
8.5. Nish Micro Finance

NISH Microfinance is responsible for the provision of micro-credit towards affordable housing for members at low cost interest rates. The target is to provide finance for social housing at single-digit interest rates to make housing affordable.

9. NISH PROCESSES



10. STRATEGIC ALLIANCES



11. CONTACT DETAILS

For additional information and enquiries, please contact us:

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12. FORMS AND DOWNLOADS

www.housingfinance.ng, info@nishhousing.com

NISH registration and membership forms, as well as other forms, are available for download at www.nishhousing.com



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