



# Housing4Tech

Innovative Living supporting Innovative Thinking

# The Reality of Youth & Housing in Nigeria

- 90% of Nigerians live on less than \$1/day (₦47,700/month).
- Saving 100 percent of this income for 10 years equals ₦5.7 million (in today's rate).
- Even with a zero percent interest mortgage, it would take 10 years to save for a ₦5 million naira house.
- This is without expenses on food, clothing, or other essentials.
- Young people form x% of this population.





HIS EXELLENCY  
**BOLA AHMED TINUBU** GCFR  
PRESIDENT, COMMANDER-IN-CHIEF OF THE ARMED FORCES  
FEDERAL REPUBLIC OF NIGERIA

## A Presidential Priority

"Data is valuable to our development. We are ready to cooperate on technological advancements."

"It is the only way to go. We need a collaboration that will be a win-win for all."

*— Speaking when he received a delegation from Meta Platforms Incorporated, led by Sir Nick Clegg, former UK Deputy Prime Minister and Meta's President of Global Affairs on March 21, 2024.*

# Addressing Complex Challenges with Innovative Strategies

Governments at all levels face a range of complex challenges:

- Poor education
- Inadequate healthcare
- Dilapidated infrastructure
- Insufficient housing (housing crisis)
- Rising youth unemployment

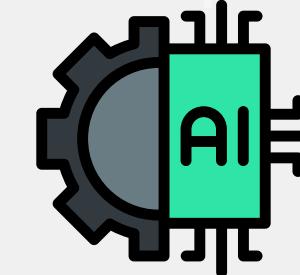
Now, more than ever, we must embrace innovative thinking and explore solutions that go beyond the conventional — solutions that are effective, sustainable, and precisely targeted.

# By designing and executing this solicitous, we are...



## Empowering the Remote Workforce

By creating opportunity and infrastructure



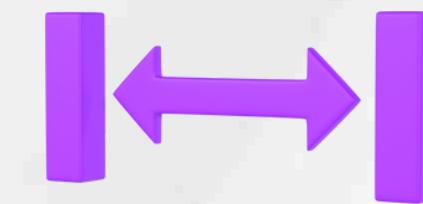
## Encourage Innovation and Technological Advancement

By providing access to and policy climate



## Foster Entrepreneurship and Economic Growth

By encouraging an ecosystem that holds the USP up



## Bridge the Talent and Opportunity Gap

By Incubating talent and connecting residents with opportunities



## Support Global Competitiveness

By innovative projects that place at the forefront of the global tech landscape.



Introducing  
**Housing4Tech**

Innovative Living Supporting Innovative Thinking

# By designing and executing this solicitous, we are...



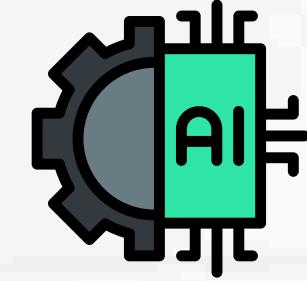
## Provide Sustainable and Tech- Optimized Living

By Promoting eco-friendly practices  
and energy-efficient designs



## Support Global Competitiveness

By innovative projects that place at the  
forefront of the global tech landscape.



# H4T Clusters

The H4T model offers modern apartment clusters embedded in a nature-focused, energy efficient and tech-optimised ecosystem. These clusters come with co-working spaces where residents can live, work, and provide BPO services for global businesses. This creates an ecosystem that benefits organizations looking to outsource functions, while benefiting mobile talent in need of flexible housing. It targets the salient needs to Africa's technology talent- **Housing, Power & Connectivity in an intentionally designed ecosystem.**

## Key Benefits

- **Self Sustaining Model:** This model promotes economic independence through diverse revenue streams
- **Integrated Living and Working Environment:** Creating a seamless environment where residents can live, work, and collaborate without the need to commute.
- **Attraction of Skilled Professionals and Economic Growth:** Creates an ecosystem that caters specifically to tech talent and BPO services
- **Support for Mobile Talent and Flexible Housing Solutions:** Offers flexible and fully serviced living options with flexible payment structures and productivity support.

## Trends Driving this Model in Nigeria

- **Remote Work Adoption:** Post-pandemic, more companies and professionals are embracing remote work, creating demand for housing that supports both living and working needs.
- **Rise in Freelancing and Outsourcing:** The Nigerian gig economy is booming, with more individuals opting for flexible work arrangements. Businesses are also increasingly outsourcing non-core functions.
- **Urbanization and Local Economic Growth:** Secondary cities like Uyo are emerging as attractive destinations for professionals due to lower living costs and improving infrastructure, presenting a unique opportunity for growth and innovation, leveraging its infrastructure and community-driven growth.



# Summarizing The Value Proposition

- **For Businesses:** The Clusters provide hybrid (physical-digital) infrastructure for technology - enabled businesses to scale rapidly. Players in the Business Process Outsourcing (BPO) sector can also leverage the integrated solutions to improve delivery.
- **For mobile tech talent:** increasing demand for flexible, affordable, and well-located housing that accommodates both work and living needs means we have a viable market to engage.
- **Local Economy Ambitions:** The need to attract and retain skilled professionals who can drive innovation and economic development at State and Regional levels creates an enabling environment to design, curate and deliver this unique solution.
- **For Government:** This targeted housing solution underscores Mr president's premium placed on the youth and technology communities in Nigeria, while offering a new and commercially viable stream of revenue for clients with forex earning potential.

# Our Target Technology BPO Services

**We have considered services that are in high demand globally, can be efficiently managed in a remote environment, and align with the available skill sets in our pilot locations.**

## 1 Customer Support (Voice and Non- Voice)

**Profitability:** The global Customer Service BPO market was valued at USD 78.6 billion in 2022 and is anticipated to reach USD 116.73 billion by 2029, witnessing a CAGR of 5.8% Percent during the forecast period 2022-2029.

## 2 Virtual Assistance and Executive Support

**Profitability:** The Global Virtual Assistant Market was valued at USD 2054.5 Million in 2023 and is anticipated to reach USD 8613.5 Million by 2030, witnessing a CAGR of 22.3% during the forecast period 2024-2030

## 3 IT Support and Helpdesk Services

**Profitability:** IT Service Desk market size was valued at US\$ 2318.98 million in 2022 and is expected to expand at a CAGR of 17.06% during the forecast period, reaching US\$ 5966.59 million by 2031.

## 4 Data Entry and Management Services

**Profitability:** According to a report by Technavio, the data entry outsourcing services market share is expected to increase by USD 552.63 million from 2021 to 2026, and the market's growth momentum will accelerate at a CAGR of 6.1%.

## 5 Social Media Management and Digital Marketing Support

**Profitability:** The global social media management market was valued at USD 23.50 billion in 2023. The market is projected to be worth USD 28.49 billion in 2024 and reach USD 134.07 billion by 2032, exhibiting a CAGR of 21.4% during the forecast period (2024-2032).

# An Integrated Solution

## Looking more closely at the Housing4Tech + BPO Model in practice

- **Housing Units:** Furnished apartment Clusters, designed for mid-to-long term stays. Each unit includes solar power, high-speed internet, utilities, and basic smart home features to support remote work.
- **Onsite Co-Working Spaces:** Shared workspaces within the H4T Cluster equipped with reliable power supply, private meeting rooms, and tech infrastructure that supports business processes like customer service, data processing, and administrative tasks as well as learning and development spaces.
- **Resident Employment Integration:** H4T residents are onboarded into an internal BPO network. Their skills are matched to client needs, allowing them to provide services such as software development, virtual assistance, customer support, IT helpdesk services, and data entry for Nigerian and international businesses.
- **Client-Focused BPO Services:** Businesses, particularly SMEs, can leverage the H4T talent pool for outsourced functions. Companies in Lagos, Abuja, and across Africa can access skilled professionals without the overhead of setting up physical offices in these cities.

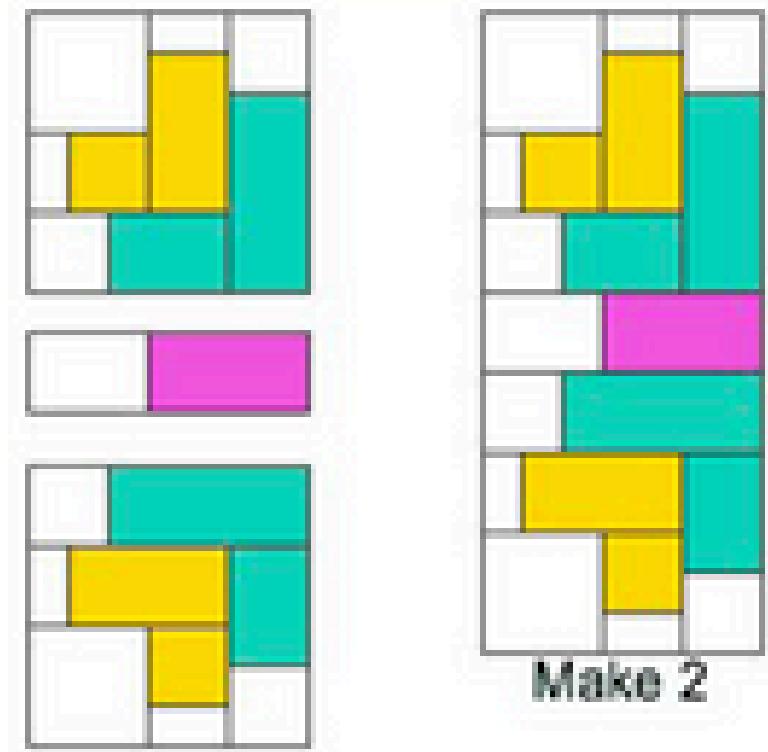


**H4T**  
Innovative Living supporting  
Innovative Thinking

XXXX.....

# Design Considerations

## MODULAR LAYOUTS

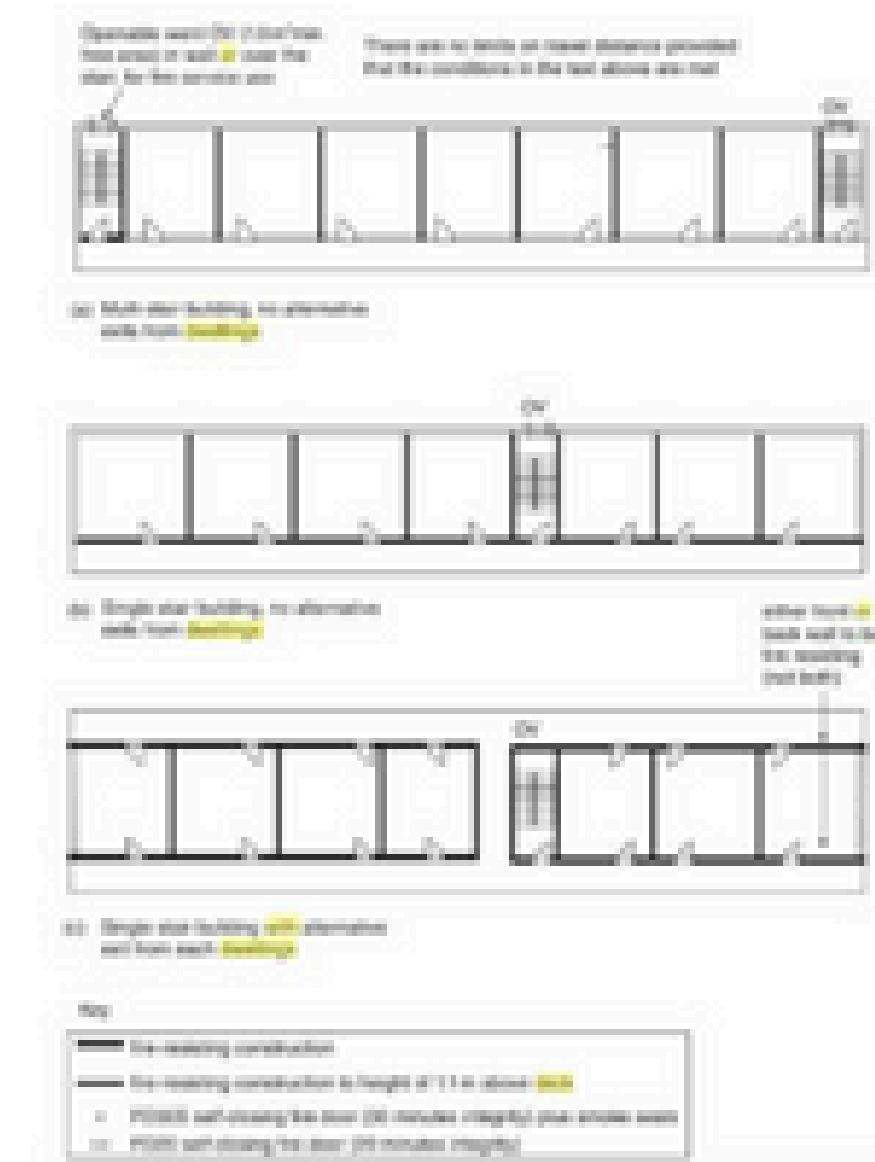


For ease and speed of construction the units are designed to join in a modular manner. In some instances the elements are prefabricated and assembled on site to improve construction economics and delivery time.

## FIRE ESCAPE & SAFETY

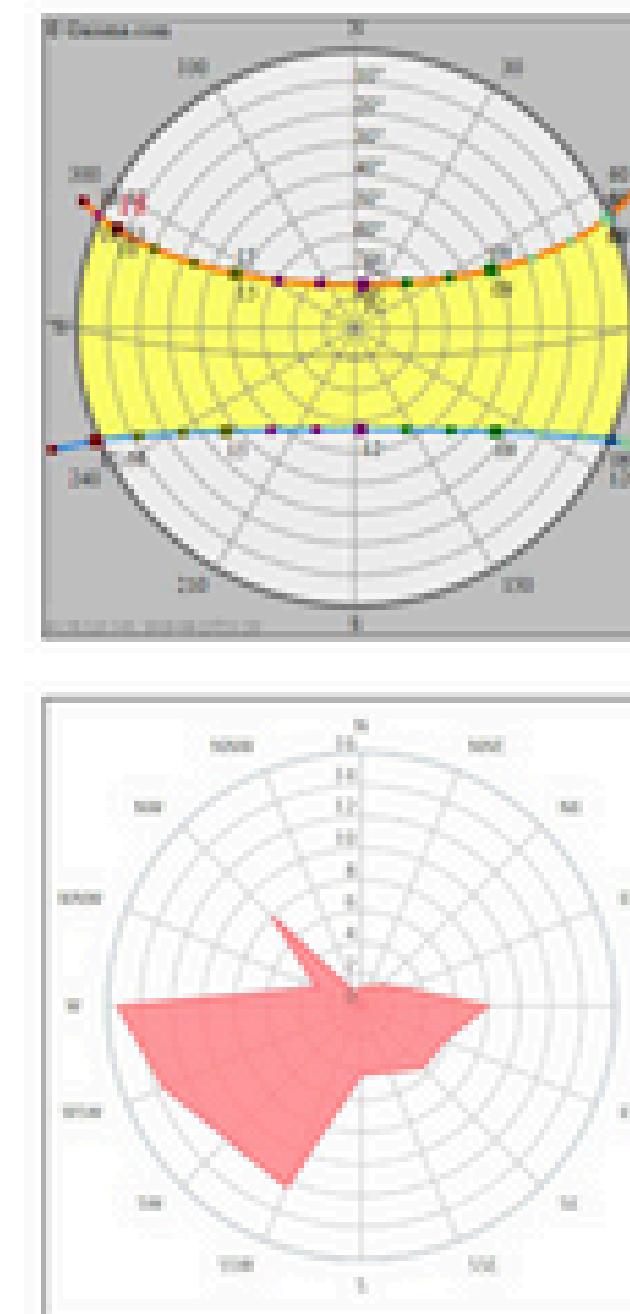
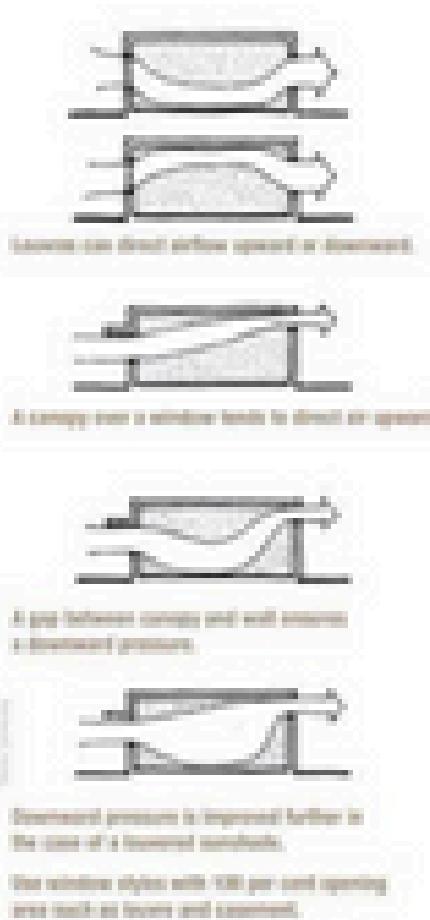
Fire escape strategy for dwellings with balcony or deck approach include consideration for minimum corridor widths, vehicle access for fire service pumps and fire rated external facade.

Downstand beams are useful for smoke logging and prevent lateral spread along the deck and decks above.

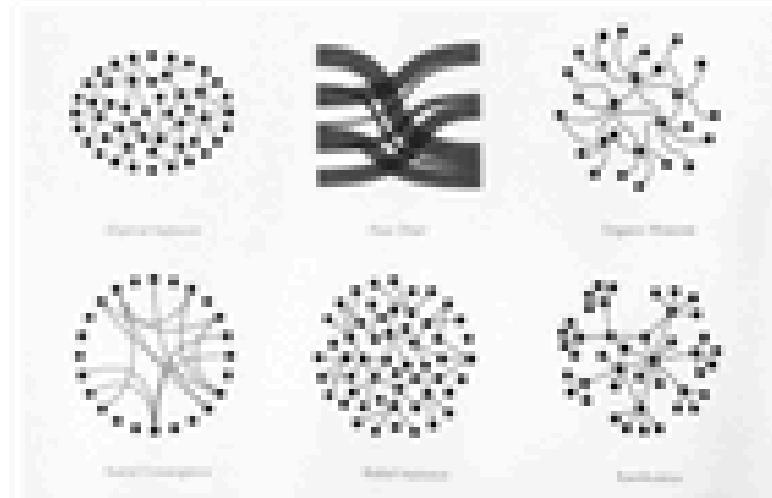


## MICRO-CLIMATE

Micro-climate studies of the immediate environment helps design for sun-shading and radiated heat gains through the building to optimize HVAC loads. Also studies of wind direction provide a guide to harness prevalent winds for natural cross ventilation through the dwellings.



## SOCIAL INTERACTION

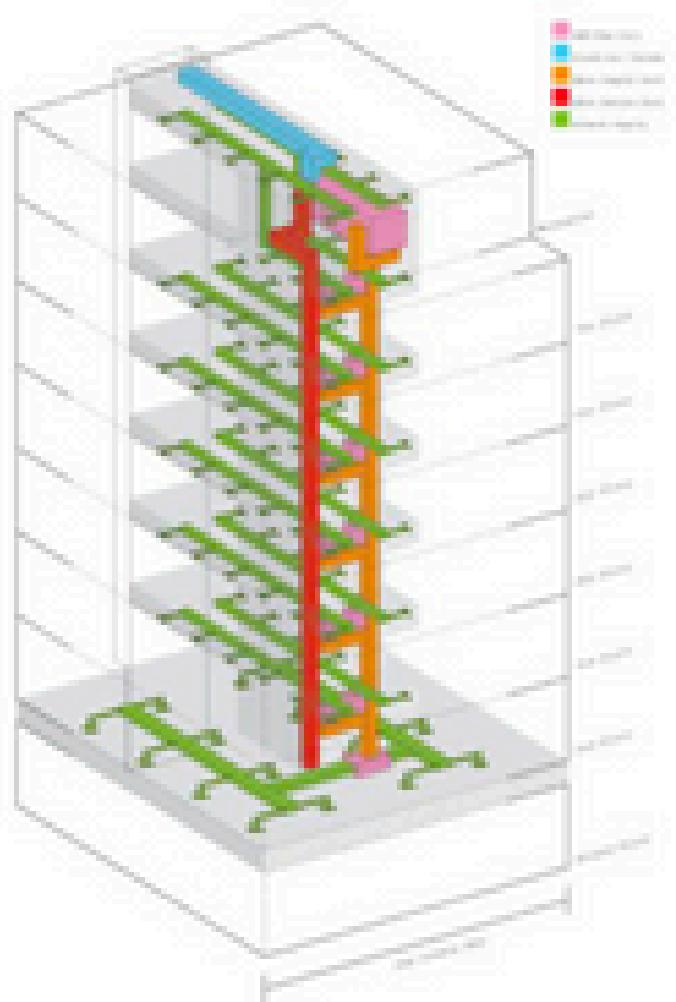


Studies have shown social/communal interaction play a vital role in the level of accommodation satisfaction. The vision was to link building blocks with green areas where outdoor activities can be carried out.

The facilities in the proposed design (student lounges, common room, sport facilities etc.) provide a structure for student activity and social life, nurturing conditions for an active community campus.

## MEP SERVICES

Planning an efficient MEP system affects the immediate use and longevity of the structure. Creating direct and accessible stacks for future maintenance.



## GREEN BUILDING



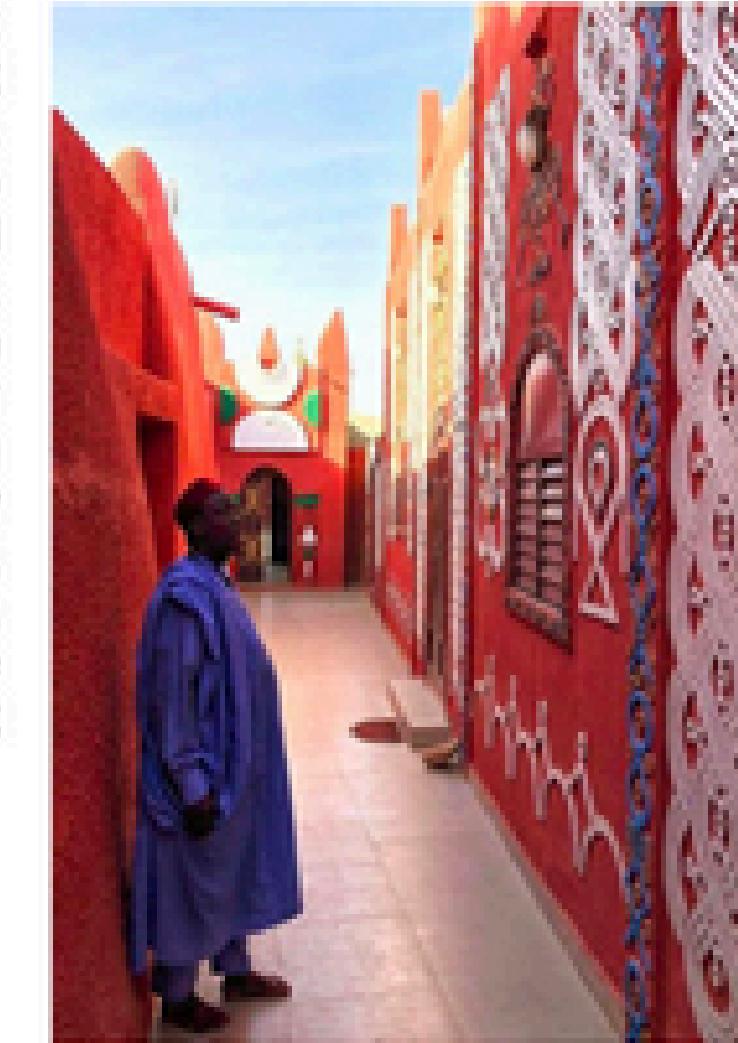
A high-density residential project can often feel like a bustling urban hub, lacking the tranquility of nature. However, incorporating green areas can dramatically enhance the quality of life for residents. Vertical gardens on building facades not only add aesthetic appeal but also help regulate indoor temperatures, reducing energy consumption. Horizontal green spaces, such as rooftop gardens and communal courtyards, provide residents with opportunities for relaxation, recreation, and social interaction. These green areas also contribute to improved air quality, noise reduction, and biodiversity, creating a more sustainable and pleasant living environment.

## RENEWABLE ENERGY

Housing for tech residential development significantly reduce its environmental impact by embracing renewable energy sources. Solar panels can be installed on rooftops to generate electricity, offsetting reliance on fossil fuels and reducing greenhouse gas emissions. Additionally, rainwater harvesting systems can be implemented to collect and store rainwater for irrigation and non-potable uses, reducing dependence on municipal water supplies. By adopting these renewable energy solutions, the project can promote sustainability, reduce operating costs, and create a more environmentally conscious living environment for its residents.



## LOCAL CONTEXT



By employing traditional materials and construction techniques, the project can integrate seamlessly into the surrounding environment, preserving cultural heritage and fostering a sense of place. Local materials often have superior durability and sustainability characteristics, reducing the project's environmental impact. Furthermore, incorporating local building methods can leverage the expertise and skills of local craftsmen, supporting the local economy and creating a more authentic and meaningful living experience for residents.



**H4T**  
Innovative Living supporting  
Innovative Thinking

# Cluster Arial View

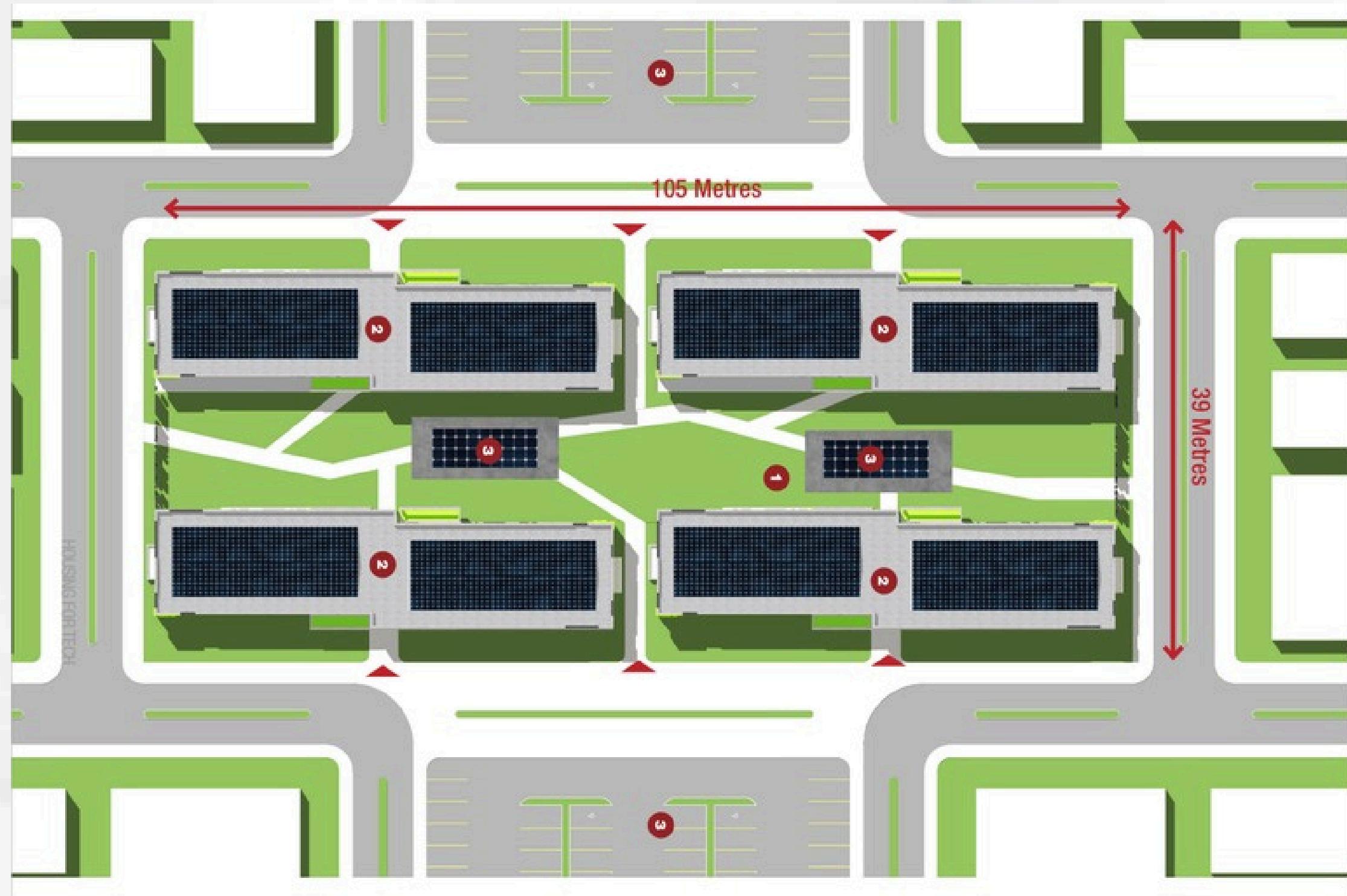




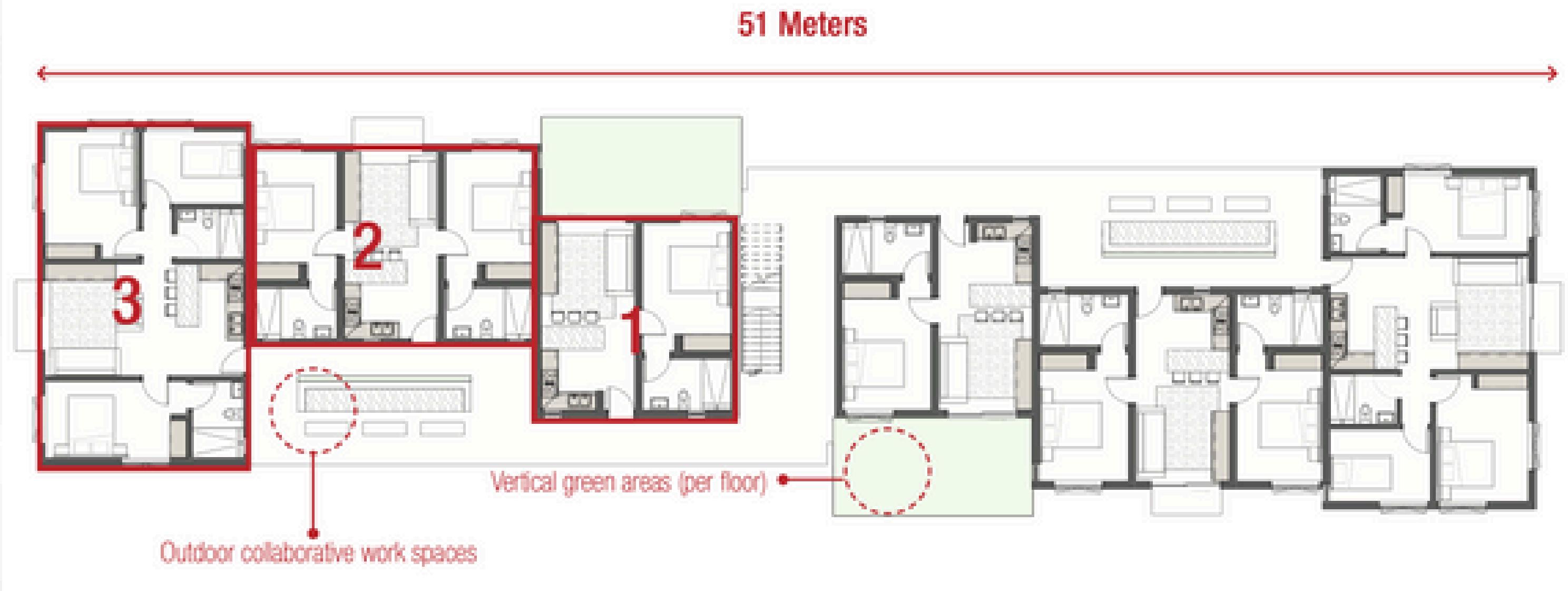
# Site Plan

## Legend

1. Green Area
2. Residential Blocks
3. Communal Spaces
4. Parking Spaces



# Cluster Floor Plan



# 1 Bedroom Unit

**45 SQM**

1. Kitchen/Dining  
Area
2. Living Room
3. Bedroom
4. Barhroom



**1 BEDROOM MODULE**  
**45SQM**



# 2 Bedroom Unit

## 67.5 SQM

1. Kitchen/Dining Area
2. Living Room
3. Bedroom 1
4. Bathroom 1
5. Bedroom 2
6. Bathroom 2





# 3 Bedroom Unit

## 90 SQM

1. Kitchen/Dining Area
2. Living Room
3. Bedroom 1
4. Bedroom 2
5. Bathroom 1
6. Bathroom 3
7. Bathroom 2



3 BEDROOM MODULE  
90 SQM



# Deployment Costs

DESCRIPTION	AREA (in sq.m)	RATES (in Naira/sq.m.)
Total Built-Up Area	<b>7,101 sq.m.</b>	
Sub Total 02		<b>N3,215,350,931.19</b>
Home Area Network		<b>N1,978,700</b>

# Projections & Profitability Analysis

Assumptions and premise:

# Revenue Streams

## Assumptions

- 65 Clients in the first year of the BPO services
- 72 Units in the property for the residential Sale
- 90% capacity in the first year
- 144 co-working Desks

Revenue	Year 1 (₦'000)	Year 2 (₦'000)	Year 3 (₦'000)	Year 4 (₦'000)	Year 5 (₦'000)
BPO services	<b>₦885,768</b>	<b>₦967,691</b>	<b>₦973,511</b>	<b>₦1,157,558</b>	<b>₦1,362,200</b>
Co-Working spaces	<b>₦154,440</b>	<b>₦178,634</b>	<b>₦1,198,895</b>	<b>₦215,370</b>	<b>₦222,263</b>
Residential Sale	<b>₦2,268,000</b>	<b>₦174,888</b>	<b>₦70,056</b>	<b>₦0</b>	<b>₦0</b>
<b>Total</b>	<b>₦3,308,000</b>	<b>₦1,321,213</b>	<b>₦3,537,924</b>	<b>₦1,372,928</b>	<b>₦1,584,463</b>



# Cost Structure

## Assumptions

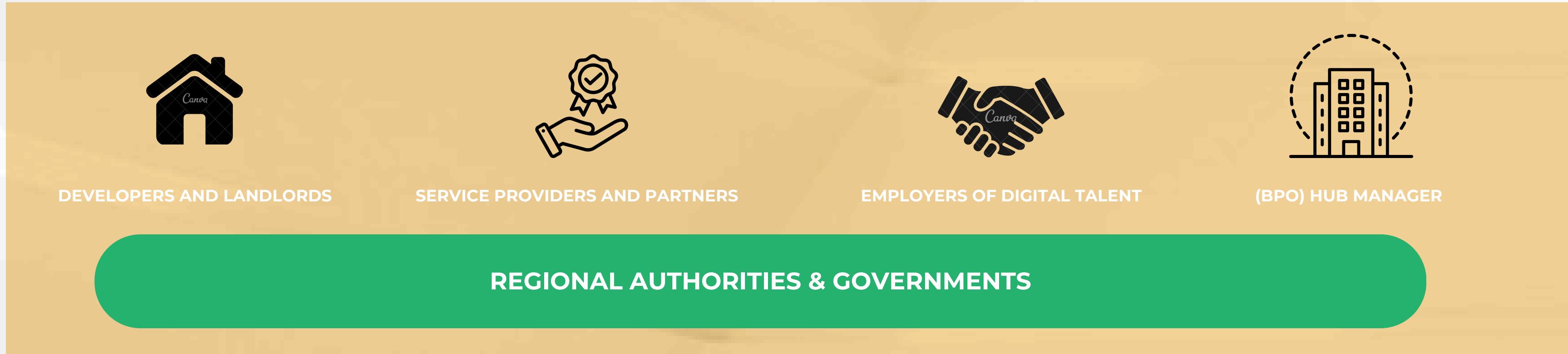
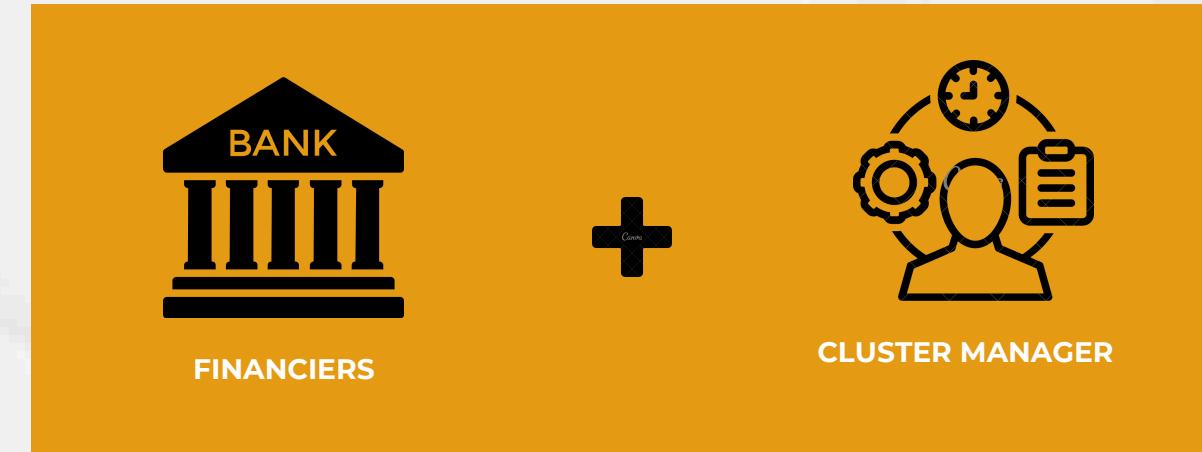
- 90% capacity first year
- Full capacity by year 3

Costs	Year 1	Year 2	Year 3	Year 4	Year 5
Operational Costs	₦31,085,200	₦37,427,216	₦38,692,716	₦38,692,716	₦38,692,716
Employee Costs	₦15,170,329	₦16,340,130	₦16,858,922	₦16,858,922	₦16,858,922
<b>Total</b>	<b>₦50,143,792</b>	<b>₦53,007,875</b>	<b>₦55,713,992</b>	<b>₦55,713,992</b>	<b>₦55,713,992</b>



**H4T**  
Innovative Living supporting  
Innovative Thinking

# Mapping Out the Relationships To Deliver



# The Cluster Manager

## Safeguarding our USP

- The Facility Manager will be responsible for the development of the estates with the necessary support from the Government.
- Also, the Facility Manager will not only play the role of coordinating the project execution, but will also be responsible for ensuring optimal physical value and functioning of the housing structures and ancillary facilities after construction.
- He will be responsible for administering the tenancy concerns, monitoring compliance of tenants with contracts, and **overseeing the remuneration cycle between tenants and Facility Managers.**



# Hub Operations Manager (HOM)

## Focusing on Community & Productivity

The T.C.O. would be a large manufacturing concern that requires the output from the estates as components of his production.

The T.C.O. will in turn:

- Provide technical support to the tenants;
- Ensure regular supply of required inputs to the tenants;
- Ensure controlled quality of their outputs;
- Purchase their outputs at a fixed but competitive bulk market price for his final production/processing; and
- Provide apprenticeship/entrepreneurial trainings for the tenants.



# Project implementation Timeline



**H4T**  
Innovative Living supporting  
Innovative Thinking

## For partnership:

Contact us at:  
[www.Housing4Today.com](http://www.Housing4Today.com)  
[comms@mosaichci.com](mailto:comms@mosaichci.com)