

Maskani Catalogue

let us help build you a house that you can call home





CONTENTS

About Bamburi Cement	3
About Maskani	4
Maskani Value Proposition	5
How Maskani Works	6
Maskani Assumptions	7
Sample House Designs	8
Sample Bill of Quantities	18
Sample Schedule of Materials	19
Home Building Start To Finish	20
Building Activity Plan	21
Our Flagship Brand Nguvu 32,5 R	22
Building Tips	24
Construction - Best Practices / Health and Safety Checklist	29
Storage & Usage Information	30
Choosing Materials	31
Budget Percentages	32
FAQs	33
Contacts	37

ABOUT BAMBURI CEMENT LIMITED

Bamburi Cement is the largest cement producer in East Africa and operates two cement plants: an integrated plant in Mombasa and a grinding station in Athi-River. Throughout the company's legacy of more than 60 years and backed by LafargeHolcim's 180 years of expertise, Bamburi's brands have commanded market leadership in all the markets they operate in. It is the only integrated one-stop shop offering the widest range of cement and concrete solutions with a clear dedication to innovation and sustainability.

Bamburi Cement Limited is a subsidiary of LafargeHolcim, the world leader in building materials and is listed on the Nairobi Securities Exchange.

LafargeHolcim's commitment to Affordable Housing

Lafarge launched the Affordable Housing initiative in the year 2010 to address the housing needs of low income families. The key objective is to make an impact in the housing sector for 2 million people by 2020 globally.

Our definition of Affordable Housing is: "Housing for people who do not have access by usual financial ways to decent housing"

We have developed different types of business models, around microfinance, technical assistance and construction materials, which share the same goal: answering the needs of these customers, wherever they live; anywhere from the narrow streets of the informal settlements of India and Brazil, to the fast growing peri-urban areas of Morocco or Kenya, to the rural areas of Malawi.

Bamburi Cement has partnered with various financial institutions here in Kenya to offer this unique program which combines construction loans, technical assistance, linking borrowers to our network of building material retailers and finally access to alternative construction technologies.





ABOUT MASKANI

Maskani is Bamburi Cement's Affordable Housing initiative targeted at the Individual home builder, developer and contractor.

Under Maskani, Bamburi partners with lending institutions to provide financing to the target audience for renovating, extending or constructing their homes or commercial premises. The target audience in return benefits from pre construction technical services such as designs and attendant costs. The customer also benefits from free on site construction technical services during critical stages of construction and access to a countrywide retail network, provided they purchase Bamburi Cement products.

Target Audience

- Individual Home Builder
- Contractors (Small, medium and large)
- Developers (Saccos, Chamas, Private developers, County & National Governments)

MASKANI VALUE PROPOSITION



* Terms and conditions apply





HOW MASKANI WORKS



provided a sample contract to sign with his fundi/contractor Stages covered include setting out, foundation, walling, roofing, select finishes

visits sites to offer

critical stages

Customer concludes construction Customer follows up on statutory documentation with countycompletion certificate and occupation certificate

Customer occupies home



Assumptions:

- 1. Land is available
- 2. Materials are available locally (sand, building stone and aggregate)
- 3. The construction will be based on an 'Owner-built concept' with the owner employing a qualified full time On-Site Supervisor (fundi) to manage the construction works
- 4. The cost of financing is not included
- 5. The cost of local statutory approvals is not included

These services are available upon purchase of Bamburi Cement products

Materials:

- 1. Roofing: Corrugated sheet roofing
- 2. Walling: Masonry block walling
- 3. Internal finishing: Plaster and paint
- 4. Floor finish: Ceramic tiling
- 5. Windows: Steel casement windows
- 6. Kitchen: Ceramic finish and MDF cupboards
- 7. Bathroom: Ceramic finish
- 8. Bedrooms: Blockboard fixed wardrobes

Costings:

The costings are based on average costs of construction per square meter area. The costs will vary as per the finishes, the location of construction site, the soil conditions, local regulatory approvals and cost of individual items during purchase.

NB: The price range provided is a factor of land conditions, choice of building materials and availability of auxiliary services.





One Bedroomed Bungalow







PRICE: 1.3 - 1.5 M Kshs SIZE: 50sq m

- Lounge cum dining room
- 1 bedroom with built-in wardrobes
- Kitchen with built-in cupboards
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)



Two Bedroomed Bungalow





PRICE: 1.8 - 2.2 M Kshs SIZE: 71sq m

- Lounge cum dining room
- 2 bedrooms with built-in wardrobes
- Kitchen with built-in cupboards
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)





Three Bedroomed Bungalow





PRICE: 2.9 - 3.2 M Kshs SIZE: 115sq m

- Separate lounge and dining area
- 2 bedrooms with built-in wardrobes
- 1 master ensuite bedroom with built-in wardrobes
- Kitchen with built-in cupboards & splash area
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)

Four Bedroomed Bungalow





PRICE: 3.5 - 4.0M Kshs SIZE: 135sq m

- Separate lounge and dining area
- Visitors cloakroom
- 3 bedrooms with built-in wardrobes
- 1 master ensuite bedroom with built-in wardrobes
- Kitchen with built-in cupboards, pantry & splash area
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)





Two Bedroomed Maisonette







Upper Floor

- 2 bedrooms with built-in wardrobes
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)

Ground Floor

- Lounge cum dining area
- Kitchen with built-in cupboards, pantry & splash area
- Visitors cloakroom

PRICE: 2.6 - 3.2 M Kshs SIZE: 88sq m

First Floor Plan

Three Bedroomed Maisonette



PRICE: 3.5 - 4.2 M Kshs SIZE: 130sq m

Ground Floor

- Separate lounge and dining area
- Kitchen with built-in cupboards, pantry & splash area
- Visitors cloakroom

First Floor

- 2 bedrooms with built-in wardrobes
- Master ensuite with built-in wardrobes
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)











Four Bedroomed Maisonette







First Floor Plan

PRICE: 4.5 - 5.2 M Kshs SIZE: 150sq m

Ground Floor

- Separate lounge and dining area
- Kitchen with built-in cupboards, pantry & splash area

Visitors cloakroom

 Visitors bedroom with built-in wardrobes

Upper Floor

- 2 bedrooms with built-in wardrobes
- Master ensuite with built-in wardrobes
- Cloakroom with ceramic tile finish
- Additional finishes as per Maskani Assumptions (page 7)

BIT BY BIT DESIGN



Bit by Bit design (Growing home concept)





TWO BEDROOM BUNGALOW

PHASE 1: Approximate Cost: 2.3M - 2.8M

PHASE 2: Approximate Cost: 0.3M - 0.4M

TOTAL Phase 1 & 2 Approximate Cost: 2.6M - 3.2M





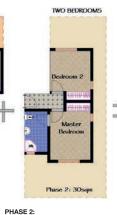
BIT BY BIT DESIGN

Three Bedroomed Bungalow



Bit by Bit design (Growing home concept)





THREE BEDROOM BUNGALOW



TOTAL Approximate Cost: 3M - 3.4M

Approximate Cost: 2.2M - 2.5M

Approximate Cost: 0.8M - 0.9M

Part 1: First stage of construction Part 2: Second stage of the construction

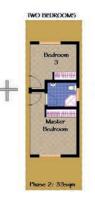
BIT BY BIT DESIGN

Four Bedroomed Bungalow



Bit by Bit design (Growing home concept)





TOTAL Phase 1& 2 Approximate Cost: 2.6M - 3.2M Phase 3 Approximate Cost: 0.8M - 1M FOUR BEDROOM BUNGALOW



17

Total Construction Cost Approximate Cost: 3.4M - 3.8M





SAMPLE BILL OF QUANTITIES

PROPOSED THREE BEDROOM BUNGALOW BILL OF QUANTITIES

ITEM	DESCRIPTIONS	QTY	
	PROPOSED THREE BEDROOM BUNGALOW		
	ELEMENT NO. 1 - SUBSTRUCTURES		
	All Provisional		
	The quantities and nature of work indicated are provisional. The actual work done shall be ascertained, valued and adjustments made accordingly		
	Excavation and earthworks		
Α	Clear the site of all bushes shrubs small trees and burn the arising spoil	154	SM
В	Excavate to remove top vegetable soil not exceeding 1.5metres deep (average 200mm	154	SM
С	Excavate to reduce levels not exceeding 1.5 metres from reduced levels for foundation trenches	77	СМ
D	Ditto to columns	2	CM
	Disposal of excavated material		
Е	Cart away surplus excavated material	34	СМ
F	Return, fill and rum selected excavated material around foundations	43	CM
	Disposal of water		
G	Allow for keeping foundations free from water, mud, fallen materials		Item
	Planking and strutting		
Н	Allow for planking and strutting to sides of all excavations and keeping the same free		Item
	Carried to collection		

SAMPLE SCHEDULE OF MATERIALS

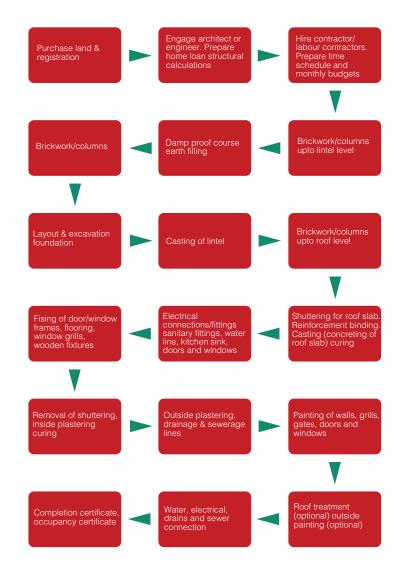
TWO BEDROOM BUNGALOW

	Description	Material	Unit	Qty
	<u>SUBSTRUCTURES</u>	SUBSTRUCTURES		
А	Approved hardcore filling	Hardcore	Tons	34
В	Quarry waste Blinding	Quarry waste	Tons	3
С	Damp-proof Membrane	Polythene Gauge 1000	Rolls	2
D	Mass Concrete Blinding under foundations	Cement - 50 Kgs	Bags	8
		Sand	Tons	2
		Aggregate	Tons	3
	Reinforced Concrete 1:2:4 in:-			
E	Foundations	Cement - 50 Kgs	Bags	44
		Sand	Tons	5
		Aggregate	Tons	7
F	Column bases	Cement - 50 Kgs	Bags	5
		Sand	Tons	1
		Aggregate	Tons	1
G	Foundations columns	Cement - 50 Kgs	Bags	5
		Sand	Tons	1





HOME BUILDING START TO FINISH



														В	uil	diı	ng	A	cti	vit	y I	Pla	an																												
Activity	Who's involved																									Ti	meli	ne																							
		1 2	2	3	4 8	6	7	8	9	10	11	12	13	3 14	1 18	5 16	6 17	18	3 19	20	21	1 22	2 2	3 2	4 2	5 2	26 2	7 2	8 2	9 3	3.	1 32	2 33	3 34	35	36	37	38	39	40	41	42	43	44	45	46	47 4	8 4	9 50	0 5	1 52
Planning	Architect/ Engineer																											T																							
Sanctioning	Architect/ Engineer																																																		
Layout	Contractor/ Mason															T			T									T	T		T	1																			
Excavation	Labourer																																																		
Levelling	Mason/Labourer															1																																			
Anti-termite treatment	Contractor/ Mason																		1									T	1		T																				
Plain concrete	Mason/Labourer																																																		
Raft/brick in foundation up to plinth level	Mason/Labourer		1	1			t	1	1								Ĺ		T	1		1		1	1			T	T		1	T	ĺ	1						1			1			1	1				1
Hardcore damp proof course	Mason/Labourer																																																		
Hardcore earth filling in foundation	Labourer																																																		
Brick work/columns up to roof level	Mason/Labourer																																																		
Casting of lintel	Mason/Labourer																						1																												
Fixing of doors/window frames	Carpenter/ Labourer																							T				T																							
Brick work/columns up to rood level	Mason/Labourer																																																		
Roof slab shuttering	Mason/Labourer																														I																				
Roof slab centering/rod blinding	Mason/Labourer																														Γ																				
Roof slab casting	Mason/Labourer																																																		
Grill & gates fixing	Mason/Labourer																																																		
Doors & windows	Carpenter/ Labourer																																																		
Curing	Labourer																																																		
Chipping of ceiling & inside plastering	Mason/Labourer																																																		
Sanitation and plumbing	Plumber																																																		
Electrical wiring	Electrician																																																		
Outside plastering	Mason/Labourer																																																		
Flooring	Mason/Labourer															1			1									T	1																						
Tile fixing	Mason/Labourer																																							1											
Lime Whitewash	Painter						1										ĺ																																		1
Wardrobes, kitchen cabinets	Carpenter/ Labourer																																							ĺ											
Painting & colouring	Painter						t										ĺ					1			1								ĺ							ſ											1
Roof treatment	Mason/Labourer			+		+			1							1			1			+			1	1						1	1		1				1												1





OUR FLAGSHIP BRAND NGUVU 32,5 R





Characteristics

Product type: All-Purpose cement. Minimum compressive strength of 32.5 Mpa (N/mm²)

Conformity: Manufactured to harmonised EA standard KS EAS18-1 as adopted from EN197-1 (European Norm) standards

Constituents: Clinker, gypsum, limestone or pozzolana

Technical names: Pozzolanic Cement CEM IV/B-P 32,5 R (Ex-Nairobi Grinding Plant) or Portland Limestone Cement CEM II/B-L 32,5 R (Ex- Mombasa Plant)

- Packaging: Brown strong WPP bag
- Weight: 50kg

Benefits

- Fast setting: Develops early day strength rapidly
- Strong: Achieves the desired final day strength for concrete
- Gives desired bonding and stick-ability in concrete and masonry works
- Consistent performance
- Easy to mix and apply
- Smooth plastering
- Available countrywide at retail, wholesale and distributor outlets

Applications

の時の時間の一般のないという。

- Structural applications
- Slabs, beams and columns
- Water retaining structures
- Foundations, footings and domestic floors
- Poles and post foundations
- Mortar for brick laying and plastering
- Brick and block making





Home Building Decisions, Step by Step

The whole process of home building becomes easier if you know what decisions you need to take and when. If you are clear about your own priorities and preferences at each step, you can't go wrong.

STEP 1: Identify your needs

Discuss your needs with your family

Consider your family/household size, present and future

How many rooms, bathrooms, store rooms, verandah, any other facility of what size, for what purpose

Example: Let's say you are clear that you want a 2 bedroom bungalow with a small garden, for this, you may require at least 1500 square feet (sq ft) of land, of which 750 sq ft is the built up area.

All this make budgeting and planning that much easier.

STEP 2: Make your budget estimate

Your two major components are land and construction costs.

A: Find out approximate cost of land in the area of your choice

This price would be determined by the following factors;

Locality (neighborhood)

Services available (piped water, electricity, access road, etc.)

Security in the area

Minimum plot size

B: Make an approximate construction cost estimate

Estimate (Kshs)= built up area (sq m) x cost per sq m (Kshs/sq m)

Therefore, the total cost of your home would be A+B).

Example: if the cost of land you have identified is 550,000

A: If the cost of construction with a basic finish (see following chart) is 20000 and you need 100 sq m. Your cost would be (100 X 20000) =2,000,000 (B) Total of your home would be (A+B) 550,000+2,000,000) Kshs 2,550,000.

Type of Finishes

Type of Finish	Description
Superior finish	High quality flooring, electrical and sanitary fittings, paints, timber, kitchenware etc.
Medium finish	Medium quality flooring, electrical and sanitary fittings, paints, timber etc.
Basic finish	Ordinary quality finishes such as neat cement finish

Construction cost varies with quality of interior finishes and fixtures. Costs for each level of finish varies year on year and may increase by up to 10-15%.





Step 3: Plan your funds

You can generate funds through;

Own savings Borrowing Combination of the two

The services of a quantity surveyor will come in handy as he is able to cost the construction including labor and materials. The quantity surveyor is also able to provide a Schedule of Materials, which is a guide as to which materials will be required at each point, therefore providing a guide of how much money will be required at each stage.

Step 4: Revise budget estimate (if need be)

If the cost of construction is higher than your budget sum, you can work with the following options

Ask your architect to design your house to allow phase wise construction, so that you can build part of it now and add rooms later, when you have the funds

Reduce land requirements for instance, instead of 100sq m on one floor, opt for two floors of 50sq m each. This will not only reduce your land requirement, It will also save on your construction costs by 10 to 20%

Reduce the built up area, or the number of rooms

Note: Budget some funds as contingency to cater for unplanned expenses.

Key players in the construction process

Family, friends, relatives, the professionals that plan and build your home and a lot of other people are involved in the process. It helps to know who does what, who can help you, how and on what terms.

Friends/Relatives: People who have recently built homes can be of great help. Talk to them. They'll only be too happy to share their experiences with you.

Broker: A middle man with resources to locate land according to your needs for a fee (generally 1 to 2% of the land cost)

Lawyer: Conducts the search process for verifying the legal status of the land you want to purchase. Draws up the necessary documents of sale and registration.

Architect: The professional who analyses your requirements, prepares first sketches, then the home plans. He designs your home to make it look beautiful. He may guide you through the entire process. His technical skills and experience can help you cut costs on land, building materials and save you time and money.

Engineer: Works with the architect in designing the foundation and structure. He may be involved in the entire project to oversee construction work. His inputs are critical for the safety and durability of your home

Contractor: Takes up a contract for building your home from organizing labour, building materials and equipment to getting the construction work done. The scope of his responsibilities may vary widely. Consult your architect about hour contractor's scope of work and terms of payment.

Labour Contractor: Takes up the contract for supplying skilled and unskilled workers for construction. His payments terms could be on a per square foot basis or per man day basis (the former is preferable).

Mason: Lays the bricks and concrete, makes the foundation, makes the slabs and does other such work. Often called the fundi

Carpenter: Handles all the woodwork-doors, windows, frames, furniture and so on.

Electrician: Ideally a licensed electrical contractor who lays the electric lines for your home. Also plans layouts for concealed wiring and electrical accessories in consultation with the architect and you. May also help in getting you the power connection.

Painter: Does the priming and finishing jobs in painting exterior and interior walls, wood work and is involved in other such areas.

Labourer: Does the manual jobs such as fetching and carrying materials-bricks, concrete, light structures. Usually hired in teams and paid by the contractor/labour contractor.

Plumber: One who lays the water pipes and helps in setting up the sanitary fittings and sewerage connections.





Note: Professional bodies such as Architectural Association of Kenya (AAK), Institute of Engineers in Kenya (IEK) and Institute of Quantity Surveyors in Kenya (IQSK) provide good sources of information about Architects, Engineers, Quantity Surveyors and Contractors. The directories such as yellow pages can give you more information about building material suppliers, hardware stores, paint stores, labour, contractors, painters, electricians, plumbers and other suppliers.

Who do you hire and on what terms?

Getting the best from your Architect

The key to a successful home plan and project is clear communication with your architect.

Give him a realistic budget to work with. A good architect can modify a plan to fit the budget

Take time to decide on the important details and share these with your architect e.g. flooring for rooms, bathrooms, furniture and cabinets, especially built in items, storage lofts, kitchen table tops, electrical and sanitary fittings and placement of appliances

Discuss future needs, extensions, possible partitioning, conversions for renting out, additional fixtures etc.

Fix the rates and terms of payment before work starts and discuss all important issues

Note: Payment terms are usually fixed on the basis of Ksh per sq ft. of built up area or a certain percentage of the overall construction cost.

Selecting contractors / Labour contractors

Check out the current commercial terms, the terms quoted to you and compare with rates from at least three or four sources

Discuss with your architect the scope of the contractor's responsibilities, the kind of materials he will supply, the kind of equipment he has, such as the quality of shattering material, the concrete mixer, vibrator and other equipment because later these could become sources of dispute

Before deciding on the cost of materials from the contractor, visit the market and find out comparative costs

Check contractors/ sub contractor's registration license

CONSTRUCTION -BEST PRACTICES / HEALTH AND SAFETY CHECKLIST

Brick-Laying

Lay blocks one course at a time using a string-line Fill joints completely with mortar at the time the blocks are laid Joints spacing between blocks should be consistent Do no leave joints too thick as this will weaken the wall Stagger vertical joints and do not use broken block

When handling cement

When dealing with cement, the following safety measures should be adhered to at all times;

Avoid contact with cement (skin, eyes, mouth) and wear gloves

Skin exposed to wet concrete should be washed as soon as possible

Medical attention should be sought in cases of excessive inhalation or eye contact

Wear protective dust masks

While on site

Wear the appropriate protective gear

Store tools in good order and in a designated area to avoid accidents

Always have a clear marked entry and exit to your site

Store waste neatly for proper disposal

Ensure that electrical cables and water pipes are visibly and clearly marked

When working at height, take precaution

Ensure that the existing structure is sound before continuing your construction

Make strong connections between joining elements such as beams and columns to avoid collapse of the structure Always use the correct proportions of the material for the specific application. Too much or too little of any material may make your structure weak

Store all your material in a cool dry place to avoid damaging them





STORAGE & USAGE INFORMATION

	STORAGE Store bagged cement by stacking on raised timber platforms or plastic sheeting to prevent rising dampness. Avoid contact with external walls. Use the cement in the order you have received it i.e first in first out.
OT OT	MIXING Accurately measure all materials with a suitable container (wheelbarrow or bucket). Mix thoroughly until a uniform colour is obtained. Add water whilst mixing but avoid adding too much water.
	WATER In general, the more water used for a given quantity of cement, the weaker the concrete or mortar will be. It is therefore important to use the minimum amount of water required to make the mix workable.
	CURING Concrete or plaster should be kept moist for at-least 7 days to prevent cracking and to ensure that its strength increases. Spray gently with water or protect it with plastic sheets (or wet hessian) to prevent it from drying out.



Aggregates (Kokoto)

Use hard and angular agrregates and gravel. Avoid rounded agrregates as this will weaken the concrete.

Sand

Use clean sand for mortar and concrete. You can test the cleanness by putting it in a cup or bottle, add water and shake it. The water should not get too dirty, as this is a sign that the sand contains mud, which may compromise the mix.

Steel

Use ribbed steel for reinforcement. Avoid using recycled or rusty steel in your construction.

Stones

Ensure that stones have no cracks and chips. Stones should be square and not wavy or curved and the sizes of the stones should not vary too much.

Cement

It is important to use the right type of cement and correct proportions when mixing cement depending on the application and job to be performed. All Lafarge cement bags show this information on the back of the bag.





	Budge	et P	erce	ntag	es							
Activity	Part of the Total				Mon							
		1	2	3	3 4	 5 (6	7	8 !	9 10) 1 [.]	12
Planning, Sanctioning & Architects Q.S & engineer Fees	3-12.5%											
Contractor (main or labour)	5-30%											
Cleaning, Layout & Excavation	2-4%											
Arrangement of water	1-3%											
Purchase of stones	10-14%											
Cement	12-18%											
Sand	4-6%											
Doors & Windows	5-9%											
Stone chippings	5-7%											
Shuttering	2-3%											
Reinforced Steel	3-4%											
Water confirmation	4-6%											
Sanitary fittings	1-4%											
Electrical wiring	3-7%											
Flooring	4-6%											
Lime	2-4%											
Fitting fixtures	5-12%											
Painting	5-12%											
Earth filling, dressing & finishing	2-4%											
Unplanned expenses	10-15%											
Grand Total	100%											



Q: How does the Maskani loan work?

A: Under Maskani, a Financial institution partners with Bamburi Cement to offer value added services for renovating, extending and constructing homes or commercial premises. The Financial institution provides financing, while Bamburi Cement offers building materials through its network of retailers.

Q: Who is Maskani targeted at?

A: Maskani is targeted at the individual home builder, developer (Saccos, Chamas, Private developers, County & National Governments) or contractors.

Q: Who are the players in Maskani?

A: Financial institution, Bamburi Cement and participating retailers.

Q: How can I participate in the Maskani?

A: Visit a participating Financial institution offering the Maskani loan to get further details. The Financial institution will take you through the requirements and loan application process.





FREQUENTLY ASKED QUESTIONS

Q: What are the requirements to access a loan?

A: Each Financial institution will have different requirements. However the basic requirements will include;

- 1) An existing account with the Financial institution or one will be required to open an account
- 2) Proof of income
- 3) Bank statements for 6 months (duration may vary between institutions)

Q: What is the interest rate for this loan?

A: Each Financial institution will offer a different interest rate, however for each, it is an annual rate.

Q: Can I repay my loan earlier?

A: The Central Bank of Kenya has abolished penalties for early repayment of loans, which allows an individual the ability to repay their loan earlier.

Q: What value added services do I receive as a loan applicant?

A: As a loan applicant under Maskani, one will be entitled to:-

- a. Pre construction services such as design and attendant costs
- b. Free technical assistance & construction advice
- c. Access to a wide retail network
- d. Access to best quality building materials

FREQUENTLY ASKED QUESTIONS

Q: What will the Technical Assistance entail?

A: The technical assistance will entail an initial visit to your building site, to adopt the designs to your land, the attendant costings for the entire project will then be developed.

The technical assistant will visit your site at critical stages of the construction process to offer advice.

The technical assistant will however offer construction advice and tips throughout the construction process.

Q: Is the Technical Assistance really free?

A: Yes it is, there are no upfront or hidden costs for the technical assistance.

Q: How can I access building materials?

A: The Financial institution in partnership with Bamburi Cement has vetted a number of retailers to act as building material suppliers. As a loan applicant, part of the loan advanced will be channeled to the building material supplier. For each of the materials supplied to a building site, one will be expected to sign off, as proof of receipt.

Q: Where can I access building materials?

A: Only approved retailers will be able to offer building materials under the Maskani loan. A full list of participating retailers will be available from the Financial institution or from Bamburi Cement.





FREQUENTLY ASKED QUESTIONS

Q: What products does Bamburi Cement Ltd. offer?

A: Bamburi sells cement and has 3 strong brands;

Nguvu CEM IV/B(P) 32,5N is a Pozzolanic Cement with wide range of applications from domestic concrete to large building projects. Its good strength performance makes it suitable for both general purpose and structural concrete applications.

PowerPLUS 42,5 N cement is traditionally known as Ordinary Portland Cement. Powerplus cement is utilized very efficiently in medium to large construction projects to optimize performance. These applications require good technical ability, quality control and experience to design concrete mixes.

PowerMAX 42,5 is a premium cement that combines excellent strength performance at all ages with versatility and enhanced durability benefits. PowerMAX 42,5 combines high technical performance for large projects with all round versatility for the small user.

Bamburi Special Products- Ready Mix concrete, Paving blocks, fencing posts, Inverted block drains, kerbs, channels. For more information, visit Bamburi's website on **www.lafarge.co.ke**

Q: Is this service available countrywide?

A: The service is available countrywide, subject to availability of a participating retailer.

Nairobi Customer Service Centre

 Location:
 Nairobi Grinding Plant, Athi River

 Telephone:
 +254 020 8091109

 Fax:
 254 020-2710581/2 or 020- 8091109

 SMS:
 22857

 Bamburi M-service Log In: *857#

Email: ke-customer.service@lafarge.com

Mombasa Customer Service Centre MSAP

 Location:
 Mombasa Plant, Mombasa

 Telephone:
 +254 020 8091109

 Fax:
 254 020 – 2434118 / 041- 2004134

 SMS:
 22857

 Bamburi M-service Log In: *857#

Email: ke-customer.service@lafarge.com

Corporate Office

Location:6th floor, Kenya-Re Towers, Upper Hill, off Ragati RoadTelephone:254 (020)2893000 / 2710487Email:corp.info@lafarge.com

Hours of operation

The Customer Service Centres

Athi River and Mombasa

Monday - Sunday, 24 hours

The Corporate Office - Upper Hill, Nairobi

Monday - Friday 08:00am - 5:00pm Weekends and Public Holidays - closed







