



#### OVEREND CONSULTING INCORPORATED

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## HOUSE PROGRAM BRIEF

Please find herein a quick overview of our House Program. Any of our technology and logistic solutions for low cost mass housing developments could be built on a LEASE AGREEMENT with the various Governments throughout Africa and/or backed by a Purchase Order and Trade Finance Guarantee from the National Bank of each country. We would establish locally a mega home manufacturing plant in each Country customized to supply the local demand for low cost housing structures. As discussed, we can build and manage all community developments as "turnkey solutions" to enable the local Government to create any housing program you wish without major out of pocket expenses.



Besides the live product demonstration with the water and fire tests you will see on your visit to the United States, I would like to personally show you how any Government we would build for can increase their benefits.

We are a manufacturer of the patented Building System across USA and our mission is to help Government Departments and developers to **combat the rising costs** of building materials. The System is a stay-in-place or 'cast in situ' permanent concrete formwork, which includes a range of custom manufactured modular walls that can be made to suit any design or architectural requirements, whether it's residential, industrial or commercial.

It is a pre-engineered and pre-fabricated modular load-bearing concrete construction system with up to 3.000 PSI, which dramatically reduces the time of construction, save costs and provides a better, safer and highly durable masonry option than those available in the market today. The result is a building system that is very strong, predictable, energy efficient, extremely cost effective and 300% faster than conventional concrete construction systems.

Benefits of this Building System are:

- Provides 50% - 75% energy savings
- Be constructed 300% faster than conventional concrete construction
- Withstands up to 250 mph Hurricane Winds
- Withstands Earthquake forces up to 7G's
- Resist effects of floods & moisture

- Not support the grow of black mold
- Be Termite & Insect resistant
- **Not burn under Fire**
- Sound proof
- Protect the environment & **last for 100 years**

#### **Further Advantages:**

- Ratings and testing:
  - Fire-resistant (UL 055 and ASTM-Tested and A-Rated)
  - Waterproof (Freeze/Thaw-Tested for 36 months)
  - Mold/fungus/bug free (non-nutritious to mold, fungus, insects ASTM G-21)
  - Impact-resistant (ASTM D-5628)
  - NYC Approved (MEA # 359-02-M)
  - Silica/asbestos free
  - STC-Rated 53-54

Also ideal for:

- All load bearing walls up to 3.000 PSI
- All infill non-load bearing walls especially in high rise buildings
- Floor Slabs
- Fencing and retaining walls.

#### Building Code Approvals:

This Building System is approved across the world! It complies with:

- American Building Codes according to ACI 318M 2005 - American Concrete Institute
- British Building Codes
- Philippines National Building Codes
- UAE Building Codes
- Australian Building Codes
- ICC Building Codes

#### PRODUCT DESCRIPTION

#### **Fireproof Permanent Concrete Formwork & Load Bearing Wall and Floor System**

Specifications:

- 1) Flame proof: Resistant to combustion at 800 degree and remains flameless at 1, 200 degree
- 2) Non-flammability: GB8624 -1997 grade A
- 3) Waterproof: Resistant to deformation in wet environments
- 4) Weight: Light weight, (volume weight: 0.9 - 1.1g/cm<sup>3</sup>)
- 5) Strength: Bendable and impact resistant
- 6) Invariability: Resistant to deformation in wet, hot and dry conditions
- 7) Sound insulation: Sound loss through a 6mm thick Tolar TM plate - 29dB
- 8) Heat Resistance: Thermal conductivity of 0.216W/mK
- 9) Durability: Resistant to halogen accumulation, long lasting strength

- 10) Cold resistance: Can be used at -40 degree
- 11) Installation: Easy to cut, saw, nail, stick, paint and veneer
- 12) Environmental friendly: Free of asbestos, formaldehyde and ammonia

**What other incentives does it offer?** Should the local Government order at least one million (1.000.000) square feet of our Panels, we establish a turnkey Plaswall Manufacturing Plant in their country and make them 49% co-owner in the plant, without any out of pocket expenses from their side. They can use the plant to build all future projects at factory cost prices and as additional profit center by selling the Building System to other developers within your territory.

### **LEASING SOLUTIONS TO YOUR GOVERNMENT FOR MASS HOUSING DEVELOPMENTS**

With our USA factory we can build and deliver for example the first 1,000 to 5,000 turnkey homes based on a purchase order from any Government and deliver further 100,000 homes or more per year into any country BY SETTING UP A LOCAL PLANT OR VARIOUS HOME MANUFACTURING PLANTS.

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*Our strategic partnership with your Government will be based on a [Leasing Agreement](#), where we would finance the construction of all homes and afterwards, we lease the infrastructure and all homes build to your Government for a number of years until we have achieved our return on investment. After the lease term, this will be between 10 to 25 years, your Government will then own the infrastructure.*

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With our **Leasing Program** your Government has no major out of pocket expenses and is able to have all their infrastructures built. Together with your firm, we would become a PREFERRED STRATEGIC GOVERNMENT PARTNER in your country and offer our mass housing leasing program.

Our company is able and ready to deliver these payment solutions anytime attached to our Government Home Ownership Programs.

Homes could be for all Government civil servants as well as private sectors including:

- Army Personnel
- Police Force
- Ex Fighter Veterans
- Ministry of Woman's Affairs
- Ministry of Housing
- Community & Infrastructure Developments

**STANDARD FACTORY SETUP FOR THE BUILDING SYSTEM.**

Each factory can be tailor made based on your annual production capacity requirements The 'Standard Factory' has a daily production capacity of 25 houses running on one shift only, which equals to an output of 650 homes/per month.

**This enables our partners to manufacture up to 1,300 houses per month based on two shifts or up to 14,300 homes per year based on 11 working months!**

**DELIVERY TIME OF A TURNKEY HOME MANUFACTURING PLANT:**

The manufacturing plants can be delivered and commissioned 3 to 4 months from placement of order. The timing will depend on the location of your factory building, size of plant and shipping time. Training and full backup support is included in the technology transfer and License fee. On placement of order for a manufacturing plant a program of works is issued to the licensee. This creates a timeline for delivery and installation. There are guarantees in place for all events within our control, however events outside our control, such as workers strikes, natural disasters, etc., would result in delays. **We have not experienced delays in delivery of plants to date.**

**SPEED AND SIMPLICITY OF CONSTRUCTION:**

Our turnkey factory package offers equipment and full technology that complies with all Building Codes across the world. We include assembly of the equipment and full training. We can offer turn-key operation.



**"We can build and manage all community developments as "turnkey solutions" to enable the local, state or federal Government to create any housing program without major out of pocket expenses."**

With our projects, thousands of jobs can be created in the locality where the construction sites are based. We have successfully trained staff in Asia and Latin America and would do the same in Africa and anywhere across the globe. Our residential housing projects assure long-term and sustainable solutions to problems of (a) inadequate residential houses (b) homelessness and (c) lack of access to home ownership.

We can go as far as establishing locally a mega home manufacturing plant in each Country customized to supply the local demand for low cost housing structures. We can build and manage all community developments as "turnkey solutions" to enable the local, state or federal Government to create any housing program without major out of pocket expenses.

*Our signature line range includes:*

- 1-bedroom, incl. kitchen & bathroom
- 2-bedroom medium, incl. kitchen & bathroom
- 2-bedroom large, incl. kitchen & bathrooms
- 3-bedroom, incl. kitchen & bathrooms
- 4-bedroom, incl. kitchen & bathrooms



***With our Leasing Program your Government has no major out of pocket expenses and is able to have all their infrastructures build.*** With this option, government is expected to provide the landed property for the project.

Other Options:

- 1) Outright contract for construction of low cost mass housing developments backed by a Purchase Order and Trade Finance Guarantee.
- 2) 100% Ownership of manufacturing plant for mass housing under license agreement.
- 3) 49% Ownership of manufacturing plant for
- 4) mass housing under license agreement.



**Negotiating team:** As with all our international projects and partnerships, we recommend that a delegation of your Government arrange an official visit to United States to meet with all the parties involved, to discuss and negotiate the terms of the project(s).

## **SUMMARY: Residential Housing**

- 1) We provide mass residential housing for YOUR Government under a leasing agreement.
- 2) Government would determine the location(s) of the project. This can be one location or multiple locations.

- 3) Government would provide the landed property or properties for the location(s). Existing infrastructures (such as road, electricity, water) or lack of them in or close to the landed property or properties would determine the final project cost.
- 4) Government determines the quantity, types and sizes of homes or housing units needed.
- 5) Based on (3) and (4) above, the Consortium determines the cost of the project which by all standards would be cheaper than average cost of comparable homes in your State or in the United States.
- 6) Upon agreement by Government and Consortium, the Consortium puts in place, project management body and construction team begins construction work.
- 7) Government is not required to make any down payment.**
- 8) If the number of units of homes to be built is equal to or more than 1,000 units, the Consortium would ensure that a production plant for materials is established close to the housing projects' site. The plant's operations in your State would reduce drastically the cost of the homes.
- 9) While construction is going on (including production at the plant if more than 1,000 housing units), Government with the help of the Project management team, determines people that the homes would be allocated to on lease-to-own basis or outright sale. These may be people in the payroll of the Government. These people may also include professionals and middle-level income earners in the private sectors. These may also include State's indigenes living in other States who may choose to have homes in the State through Government's program without going through the hassles of relatives and unreliable petty contractors.
- 10) Government facilitates the monthly collection of housing dues through direct deduction from payroll, from people to whom the homes are allocated. Government may also determine to assist some people to make payments for their homes and as such can make provision for this in the annual national budget for housing.
- 11) Property Management team assists in recruiting Property Maintenance Team to ensure that the homes are well maintained and well kept. The quality of the homes guarantees 100 years life span.
- 12) Property Management team assist in recruiting Waste Water System Treatment Partner for the property.
- 13) Government pays the Building Partners monthly from the total collection made from the housing projects based on the Lease Agreement. The monthly payment to the Building Partners would depend on a number of factors including: the number of months it takes to recover the total cost of the project as agreed by Government and Consortium; the total cost of the project.
- 14) Based on (11) above, once the total cost is recovered, which going by similar projects currently being executed, could be between 10 to 25 years, the housing infrastructures are fully transferred to Government. People may choose to pay off the loan on the homes allocated to them and become homeowners without the need for monthly payment of housing dues.

**FOR MORE INFORMATION, PLEASE CONTACT:**

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WRITE YOUR NOTES BELOW