

# GROWING SUSTAINABLE HOUSING MICROFINANCE OPTIONS IN SUB- SAHARAN AFRICA: TURNING LOANS INTO HOMES

## WORKSHOP REPORT



Rooftops Canada is the international development program of co-operative and social housing organizations in Canada. Rooftops Canada works with partner organizations to improve housing conditions, build sustainable communities and develop a shared vision of equitable global development. Rooftops Canada's focus is on disadvantaged communities in Africa, Asia, Latin America, the Caribbean and Eastern Europe. [www.rooftops.ca](http://www.rooftops.ca)



Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. Habitat partners with people of all backgrounds, races and religions throughout Africa to find innovative ways to address shelter needs for poor and marginalized people. [www.habitat.org/ame](http://www.habitat.org/ame)



FinMark Trust was established in March 2002 with funding from the UK's Department for International Development (DFID). Our mission is summarised in our slogan: "[Making Financial Markets Work for the Poor](#)". FinMark Trust aims to promote and support policy and institutional development towards the objective of increasing access to financial services by the un- and under-banked in Africa. [www.finmark.org.za](http://www.finmark.org.za)

From 12-15 April 2010, in Nairobi, Kenya, the Centre for Affordable Housing Finance (a division of FinMark Trust), Rooftops Canada, and Habitat for Humanity International co-hosted their 2nd workshop on housing microfinance, following on from the [Dar es Salaam workshop in 2008](#). Supported by a variety of organisations, the workshop hosted 96 participants from 23 countries in Africa and around the world. Practitioners from Central America, who presented case studies from Nicaragua, Costa Rica and Mexico, enriched the workshop. Participants included housing microfinance institutions (HMFIs), microfinance institutions (MFIs) with housing loan products, and NGOs working in the field, as well as investors, financiers, donors, and government officials.

Under the theme of "Turning Loans into Homes", the primary task of the workshop was to address the role of housing support services (HSS) – non-financial services offered by lenders to support their borrowers in accessing quality housing – in the housing micro lending process.

The three days of workshop sessions involved [29 presentations](#) and six breakaway sessions, structured around the following themes:

- The challenge: joining housing microfinance and housing support services
- Defining the right housing support services to offer
- Funding sustainable housing support services in HMF lending.

Site visits to initiatives in Nairobi were organised on the fourth day. A special meeting for support agencies was also held on the fourth day.

This report briefly summarises the very rich debate and presents some key conclusions of the workshop. For more detail, please review the workshop presentations, available on FinMark Trust's website on [www.finmark.org.za](http://www.finmark.org.za)

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### OVERVIEW

Housing microfinance (HMF) is not a new trend in Africa. Historically, it has been known that shelter needs in the continent are largely met when households use their own savings and other informal funding sources to finance and build their homes

incrementally. Many housing NGOs recognized the need and started to provide complementary forms of housing finance. A new dimension was added when microfinance lending grew in the continent, and lenders saw that up to 30% of microfinance loans for small business and other uses were diverted for housing purposes. Noting this, some microfinance lenders have started, or are considering to provide loans for HMF as an explicit product line. Increasingly, MFIs, banks, NGOs, community based shelter funds, savings and credit cooperatives (SACCOs) and even newly established dedicated HMF lenders are moving into or diversifying into HMF lending across the continent.

A key constraint to the growth of the HMF industry relates to limitations in the systems necessary to facilitate the incremental housing process that HMF finances.

As HMF becomes more explicitly available, a key constraint to the growth of this industry relates to limitations in the systems necessary to facilitate the incremental housing process that HMF finances. Access to secure tenure, a plot of land on which a borrower can safely build without fear of eviction, is a key condition. Even with this, however, the construction process is not an easy one. Building processes vary from one locality to another, involve multiple parties and service providers, and demand complex decision-making and fairly detailed expertise on the part of the borrower. There is often little support available for households to undertake the housing construction process independently.

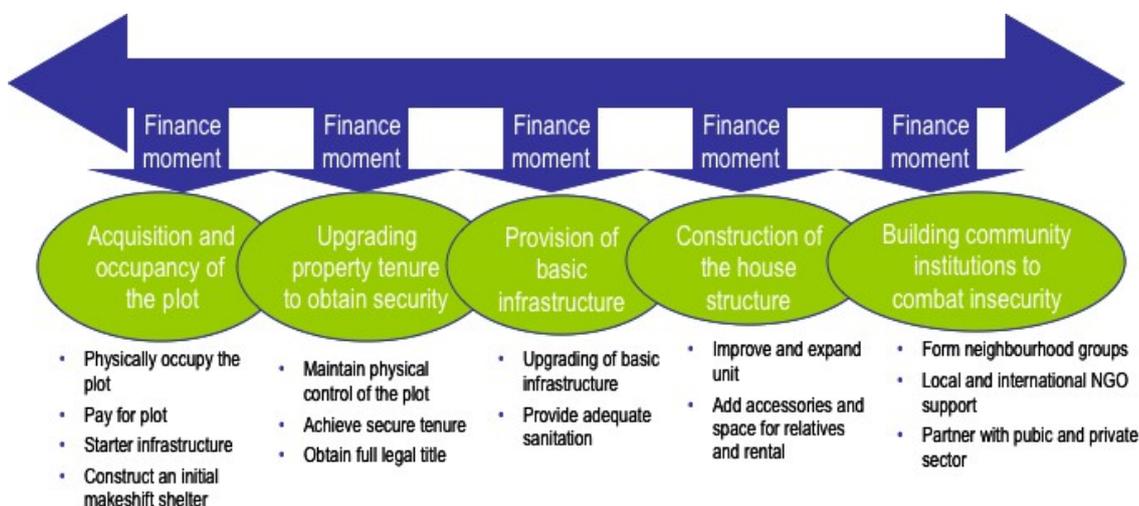


But is this something that should concern a housing micro lender? Is the provision of housing support services important to loan performance? How and on what basis can HMF lenders decide how they approach this question? This was the focus of the workshop for African practitioners.

**Understanding incremental housing and housing support services (HSS)**

The incremental housing process that HMF finances involves a number of progressive housing steps, each adding value to the ultimate housing product. While the order of these steps may vary from one household's process to another, they have been collectively described as a "housing finance value chain". These steps present their own unique finance and technical capacity demands.

**The Housing Finance Value Chain** (derived from Ferguson, 2008)



Housing support services are non-financial services that assist borrowers realise a quality housing outcome. Whether provided by the lender itself, other private sector players, partner NGOs, or other service providers, housing support may include:

**Support for the acquisition of land with secure tenure and basic services:** This area of support recognises that in many Africa cities, the acquisition of land with secure tenure, and available basic services is a major undertaking. It often involves the ability to lobby and engage with politicians and local governments. There is a cost element, as the



land may have to be bought, and funds sought to bring services to the individual plots. Professional services of surveyors, engineers, town planners and lawyers are also often necessary.

**Support for construction and building:** To ensure that a quality housing product is provided, there is need for a wide range of construction support services. These include providing advice on housing design, construction and improvements, costing, exploring the possible use of appropriate and inexpensive technologies and materials, sourcing of materials, screening of local contractors, supervision of the works and many more.



**Support in financial and legal education:** Potential loan recipients have to be made aware of their legal rights and obligations with regard to housing loans. They likewise need to understand the financial implications of the debt undertaking and its implications on the household expenditure and cash flows.

**Post construction support:** This involves follow up support as the beneficiary pays up the loan amount. It may also involve post-loan visits offering advice and support regarding future home improvements and how these may be organised and financed.

**Day 1: The Challenge: Joining HMF and Housing Support Services (HSS)**

MC: Barry Pinsky, Executive Director Rooftops Canada

Time	Topic	Proposed speaker
08:30 – 09:00	Welcome, introduction, conference overview & objectives	<ul style="list-style-type: none"> <li>Davinder Lamba, Mazingira Institute</li> <li>Barry Pinsky, Rooftops Canada</li> </ul>
9:00 – 9:30	Sustainable Housing Microfinance in Sub-Saharan Africa: Key issues for this workshop	<ul style="list-style-type: none"> <li>Kecia Rust, Centre for Affordable Housing Finance in Africa, FinMark Trust</li> </ul>
9:30 – 10:30	Key Note address: Turning Loans into Homes – An Action Plan	<ul style="list-style-type: none"> <li>Bruce Ferguson, Consultant, USA</li> </ul>
10:30 – 11:00	Tea break	All
11:00 – 12:00	Housing Support Services in Southern & Eastern Africa and Central America: Status and Challenges	<ul style="list-style-type: none"> <li>Anthea Houston, Consultant, Cape Town, outh Africa</li> <li>Irene Vance, SIDA Consultant, Nicaragua</li> </ul>
12:00 – 12:30	Facilitated panel discussion	Facilitator and morning speakers
12:30 – 13:30	Lunch	All
13:30 – 15:30	Delivering Housing Support Services in Central America: Experiences from the Private and NGO Sectors and the Housing Value Chain Approach:	<ul style="list-style-type: none"> <li>Henning Alts, CEMEX, Mexico</li> <li>Veronica Mora, PRODEL, Nicaragua</li> <li>Anayansy Velverde, FUPROVI, Costa Rica</li> <li>Facilitator: Irene Vance</li> </ul>
15:30 – 15:45	Short tea	All
15:45 – 17:15	Simultaneous Break-away sessions	
	Applying the housing value chain model in Mexico: Challenges and opportunities for other regions	<ul style="list-style-type: none"> <li>Henning Alts, CEMEX</li> </ul>
	Land regularization as a critical service: the experiences of KixiCredito, Angola and Fuprovi, Costa Rica	<ul style="list-style-type: none"> <li>Allan Cain, Development Workshop</li> <li>Anayansy Valverde, Fuprovi</li> </ul>
	Mkuru Sinai Project Modelling: cross subsidization model / Slum Upgrading in Mumbai, India and possible lessons for Africa	<ul style="list-style-type: none"> <li>Larry English, Homeless International</li> <li>Gerrit van Kampen, FMO</li> </ul>
17:15 – 18:30	Special meeting for Tanzanian participants	Facilitator: Stephen Wanjala, Rooftops Canada

Barry Pinsky, Executive Director of Rooftops Canada, opened the workshop. He explained that the agenda for the workshop had emerged from ideas developed during the [HMF workshop held in Dar es Salaam in 2008](#).

Barry suggested that notwithstanding the rapid growth of the MFI sector and the focus by a number of practitioners throughout the continent on housing micro lending, HMF is still at a very early stage. The microlending sector is comfortable with small and micro-enterprise (SME) lending, but it seems reluctant to introduce new product lines and many MFIs are skeptical about the viability of housing microfinance. Critically, he argued that there is not enough understanding of the housing process among MFIs for them to engage in product development, despite client interest. Another key constraint to the growth of HMF lending relates to limitations in the systems necessary to facilitate the incremental housing process that HMF finances.



Research commissioned by the FinMark Trust and Rooftops Canada into the availability of housing support services for HMF lending in East and Southern Africa found that capacity on that side was also limited. Few NGOs, professionals and local authorities are able to engage in and facilitate incremental housing processes beyond local projects that were limited in scale and impact. If MFIs and HMFIs wished to tap the very large market for non-mortgage finance in Africa, should they concern themselves with the supply side? How can HSS providers and HMF lenders address the gaps? These were key questions for the workshop to consider.

There is not enough understanding of the housing process among MFIs for them to engage in housing loans product development, despite client interest.

Barry thanked Mazingira Institute for hosting the workshop and welcomed all participants to the meeting, saying that he looked forward to four days of intense debate.

**Kecia Rust**, housing finance theme coordinator at FinMark Trust, tracked the development of the HMF sector since colleagues had met at the 2008 workshop in Dar Es Salaam. Most of the tasks agreed for implementation in the short term had been undertaken. Practitioners had all promoted the concept, implemented pilots and monitored their developments, undertaken targeted research and promoted regional and local networks. Governments had been lobbied, and increasingly, HMF was being accepted in policy and practice as a viable and appropriate approach to housing.



There remained challenges, however. Local housing sectors were still organised around a whole-house building process and there were insufficient systems to support the incremental building approach that HMF financed. This undermined the potential for scale delivery and the opportunity for using HMF as a key strategy to address goals of improved housing conditions in Africa. She argued that in the current environment in most countries, there were no housing products to buy with HMF loans, other than on an *ad hoc*, individual basis, or in specific, localised projects. Without a focus on housing support services, borrowers would struggle to build quality products, HMF loans would struggle to grow a housing industry, and demand would be suppressed.

**Bruce Ferguson**, world renowned expert in housing micro finance and co-editor of the book “Housing Micro Finance: A Guide to Practice”, delivered the key note address titled *Turning loans into homes: an action plan*. His presentation focused on five key issues:

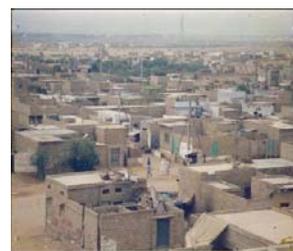


**1. Who will do HMF lending?** The accepted wisdom is that MFIs are the natural platforms for greater lending of housing microfinance – HMF would simply be a new product. While often true, this is not the only approach. Given the complexity of lending for housing as well as the very obvious capacity limitations of many MFIs, the development of an HMF product line is unlikely to be popular. Instead, the sector should focus on promoting a “second wave of innovation” in the development of institutions explicitly dedicated to HMF lending. This would contribute towards defining the sector more precisely and creating a more conducive environment for current lenders to develop appropriate housing loan products.

**2. Lenders need to “bring housing back into finance”.** The failure to properly understand what housing finance entails has meant that MFIs have struggled to keep a housing focus in their HMF products. Partnerships with other players offer opportunities for lenders to ensure that their borrowers have the support they need to realise a quality housing outcome.

**3. Mortgage finance is not a universally relevant housing finance product**, especially in developing countries. Citing the example of housing policy in Kenya, Bruce said that governments in Africa need to move away from the notion that mortgage finance will deliver housing at scale to their populations. The vast majority will only have affordability for housing finance in small amounts – this is where HMF fits in.

**4. There is a need to distinguish between unassisted progressive housing and staged, pre-planned incremental housing.** While the former often involves informal, *ad hoc* construction practices, the latter involves specific, identifiable steps, each financed with a loan, which together add up to a quality housing product. Pre-planned incremental



Staged, pre-planned incremental housing in Saiban, Pakistan

housing is more efficient and does not create slums which end up being much more costly to deal with in the long term. It is important to communicate this to policy makers.

**5. There is a need for a regional intermediary**, “an ACCION for housing microfinance in Africa”. This body would perform important roles such as industry benchmarking, research and information sharing, and facilitating the channelling of equity investments into promising HMF providers.

In reacting to the presentation by Bruce Ferguson, a number of points were made:

- Government policy makers, and infrastructure providers need to be better represented in workshops such as this one. Infrastructure providers are important because of the large infrastructure backlogs in housing provision across the continent
- In seeking the new wave of innovation, attention should be given to past ideas that still have currency and relevance. For example, experience with site and services interventions can contribute towards incremental housing processes.
- General microfinance still has a role, but this role needs to be more relevant to housing provision.

**Anthea Houston**, a consultant from South Africa, gave a presentation on her research on housing support services in Southern and Eastern Africa. She pointed out that there is enormous diversity in approaches towards the provision of HSS among institutions and organisations that provide HMF in the region. HSS can include a wide range of services, and can be provided by a variety of institutions, both profit and not-for-profit. For some organisations, HSS is central to their offering and they provide this directly. Others enter into partnerships with other organisations to ensure that their clients have access to the support they need.

In the course of her research, Anthea found that the vast majority of initiatives provide HSS during the housing construction stage. A significant number are involved in building community institutions – especially when the lending model required the establishment of savings groups or cooperatives. A few initiatives provide support for the acquisition of land, security of tenure and accessing basic infrastructure. Only a very few provide support comprehensively, at all stages in the housing value chain.

Anthea found that the type of HSS also varies, from the provision of advice, professional consulting, formalised training and capacity building, through to the development and distribution of advice booklets and standardised house plans. Some organisations also offered indirect HSS, in the form of advocacy and lobbying - for example, for secure tenure.

A key challenge facing HMF lenders in the offering of HSS was the cost of these non-financial services and how they would be recovered. Anthea suggested that pricing is generally not based on actual costs of delivering the service, but on the affordability levels of the clients. This often meant that lenders were dependent on donor support in the provision of HSS. Managing partnerships was also a challenge that many faced.

**Irene Vance**, consultant to Sida, supported a non-linear approach to HSS, and offered a circular illustration of the housing value chain. She explained that Prodel, a Nicaraguan apex-type institution providing wholesale financing and support to HMF lenders, offered HSS on the basis of this framework.

Irene’s presentation gave an overview of housing support services in some Central American countries. She emphasized that key to HSS provision is institutional structuring. For example:

- CEMEX, a leading cement manufacturer and HMF provider in Mexico, **provides HSS directly** along with the cement products it sells. In this respect, CEMEX is one of the many private and commercially oriented organisations that are increasingly seeing HMF and HSS as an area for profit making.

HMF lending is quite different from ordinary MF lending in that it depends on the housing delivery process and all the various parts of the housing value chain being in place. The HMF sector could benefit from a process of branding it as distinct from the wider microfinance sector. This would also assist investors in understanding and supporting the distinction.

Our understanding of HSS is often limited to the provision of Construction Technical Assistance (CTA). Depending on the context and the capacity of the provider, HSS may also address market constraints such as tenure insecurity, poverty and unemployment, poor public investment in infrastructure, and community development.



The approach to HSS by Prodel, in Nicaragua.

- PRODEL in Nicaragua is a **second tier HSS provider** that provides MFIs with the HSS services necessary to support their clients in the construction of community infrastructure and services as well as house building and construction.
- FUPOVRI of Costa Rica, **blends government subsidies** in with full cost processes to provide pro-poor housing products.
- APROSA the largest home building company in Guatemala has entered into **joint ventures** with banks and the governments (through subsidies provided) to provide HMF to clients. Its HSS includes pre credit screening, support for application process, design options and post construction management for maintenance. It uses community promoters as part of the sales staff, to feedback system client satisfaction.

Across the examples of HSS in South America, a number of important pointers emerge:

- A one-size-fits-all approach to HSS is unsuited to the complexity and varied nature of incremental housing delivery. This leads to the challenge of creating an appropriate HSS package that is sufficiently fine-grained for the particular case, but suitably modular to be viable and replicable. The examples have shown that delivery of various HSS along the entire housing supply life cycle is key. CEMEX's example of a one-stop-shop is appealing.
- The formation of strategic partnerships to deal with this complexity is often necessary.
- HSS should be a long term intervention aimed at deepening the housing value chain at all points, rather than a once off product specific intervention.
- There is still room for more players in HSS provision. There is a need for greater innovation in institutional models going forward.

In reaction to the presentation, participants sought elaboration on the costing models for HSS. One emphasised the need for transparency in costing especially when subsidised and non-subsidised funds are blended. The other mentioned the viability of cross-subsidisation.

The session after lunch was dedicated to Central American practitioners explored the manner in which HSS is provided by various players in the region. **Anayanse Valverde** of FUPOVRI described the tripartite approach to HMF in Costa Rica, where there is the use of government subsidies, credit and savings for finance. HSS in this context ensures that:

- Families are part of the incremental housing process, and this enables them to undertake as much as 40% of the construction work;
- The whole housing value chain is covered, from title acquisition, given the difficult and intricate procedures involved, to training in resources management within the entire housing development life cycle, and post construction community management and local authority engagement.

Both FUPOVRI and CEMEX in Mexico are involved in research and information generation, a key ingredient to appropriate HSS intervention. **Henning Alts** of CEMEX of Mexico related how HSS were provided on the back of extensive research into the building process of low-income earners. This was precipitated by the discovery during an economic crisis that sales fell by 50% for higher income housing, and only 30% among lower income earners. The research also discovered that there are problems peculiar to the housing delivery process among lower income earners such as: accumulation of resources, storage and delivery, labour, access to finance and lack of knowledge and skills. Patrimonio Hoy was launched as the CEMEX programme to address these issues while promoting greater sales of cement among the lower income target market. Patrimonio Hoy has the following characteristics:

- It ensures that HSS is an integral part of the loan where the cost of the loan includes the cost of HSS provision. This approach is similar to that of PRODEL.
- It makes full use of the local community to sell its products and loans through marketers and promoters.
- It packages credit, a cement product it produces, and HSS which includes financial education and capacity building of promoters, and providing building plans for the actual construction. This package has been successfully standardised.
- Any materials beyond CEMEX products are sourced from other suppliers who are in partnership with the organisation.



Adprosa in Guatemala uses a system in which a core unit is built in 14 days,

Key to success in the provision of HSS is good institutional arrangements.



A house built with support from Fuprovi, in Costa Rica. Families contribute approximately 40% of the cost of the house with their labour.

All stakeholders need to be interested in the quality of the house that emerges from the HMF lending process. HSS, whether offered by the lender itself or another organisation:

- Create a demand for more and repeated HMF loans
- Help lenders manage their risk by promoting quality construction
- Can help government overcome their capacity constraints
- Help borrowers use the loan efficiently in building a quality housing product.

A primary area of debate after the presentations by the Central American representatives was the replicability of the examples. Of particular concern to many of the African participants was the question of land, noting that tenure rights have yet to be provided in many of their countries. Due to this, HSS often has to extend to include assistance around this issue with costing and other implications. It was noted that the Costa Rican example, FUPROVI, provides such support. Others dwelt on the lack of large private institutions such as CEMEX that market building products, able and willing to venture into supporting incremental housing.

After tea, three break away sessions additional issues in greater detail. **Henning Alts** led a session in which the debate regarding CEMEX continued.

A second break away focused on the Mukuru Sinai Project in Nairobi Kenya, and Slum Upgrading in Mumbai. **Larry English** of Homeless International emphasised community-based organisations that assist people obtain housing need a long process of evolution and growth to become sustainable. This often becomes a challenge because very few financiers have such a long-term view. The task often falls on donor and similar agencies to support them until they are sustainable. Secondly, high-rise and increased density housing provision can happen with HMF. **Gerrit van Kampen**, of FMO, offered a presentation of their experience with slum upgrading in Mumbai, India. He noted that, with proper oversight, private developers can be the right organisations to develop low income housing.

The third breakaway dealt with land regularisation as a critical housing support service. **Allan Cain** of Development Workshop gave a presentation on their experience with KixiCasa, a HMFI in Angola. He emphasised as much as 80% of the people in the capital Luanda live on untitled land. This provides KixiCasa with a comparative advantage over the banks because of their willingness to lend without title. Tenure security, however, is very important to HMF lending and should be factored in when deciding whether to lend.

**Anayansy Valverde** of Fuprovi gave a presentation on their role in upgrading the largest informal settlement in Costa Rica. They assisted the inhabitants to get tenure security and formal title to their land, and in bringing services to the land.

Comments from the participants reacting to the presentations emphasized that HMF lenders have a clear role to play in providing finance in environments where there are no formal titles for land. In Tanzania for example, formal registration of unregistered land is ongoing. Simplified forms of title holding such as temporary licenses have been introduced in this process. Nevertheless the challenge of banks accepting such documents as collateral still persists. In this context, MFIs such as WAT SACCOS have a key role to play both in lending and in assisting clients regularise their tenure progressively through these government set up processes.

In the evening, a very successful meeting was convened by Stephen Wanjala of Rooftops Canada, for all the Tanzanian participants at the workshop. The Tanzanian HMF practitioners were keen to meet one another in this context and expressed enthusiasm for participating in the Tanzanian HMF Working Group that had recently been formed and met a few times in Dar es Salaam. This was later noted as an interesting model for the region.

The first day was a fruitful one, in which many ideas were raised, including:

- Housing support services are necessary, in different forms and provided by different institutions.
- There is a need for a new wave of innovation, to create institutions that will focus on the particularity of housing micro lending. This includes dedicated lenders that understand the housing process as well as regional intermediaries that can facilitate the strengthening of HMF in Africa.



A vertical incremental housing project by Pamoja Trust and supported by Homeless International, in Huruma, Nairobi, Kenya.

HSS methods should also be developed to enable the high-density developments and better urban form.



- HSS needs to be provided by a range of institutional players, in the private sector, governments and NGOs. Strategic partnerships are often necessary in this process.
- Context and local conditions should be considered when taking examples from other areas. Nevertheless the common message is that HSS can fit into diverse contexts and support the incremental build process.

## Day 2: Defining the Right Housing Support Services to Offer

MC: Patrick Kelley, Habitat for Humanity International

Time	Topic	Proposed speaker
08:30 – 08:45	Welcome and overview	Patrick Kelley, HFHI
08:45 – 10:00	Providing housing support services in housing microfinance: where should the responsibility lie?	<ul style="list-style-type: none"> <li>• Grace Sebageni, HFHI</li> <li>• Mary Mathenge, NACHU Kenya</li> <li>• Allan Cain, Development Workshop, Angola</li> <li>• Facilitator: Patrick Kelley, HFHI</li> </ul>
10:00 – 11:00	Innovative, green construction technology	<ul style="list-style-type: none"> <li>• Ken Corsar, Select Africa</li> <li>• Mehdi Dutheil &amp; Benzant Chongo, MicroEnergy Alliance / Planet Finance</li> <li>• Facilitator: May Sommerfelt, NBBL</li> </ul>
11:00 – 11:30	Tea	All
11:30 – 12:30	Delivering housing support services to rural areas: Specific challenges, experience and opportunities	<ul style="list-style-type: none"> <li>• Ben Eyabu, Centenary Rural Dev Bank Ltd., Uganda</li> <li>• Ashiliya Nyanda, Mwanza Rural Housing, Tanzania</li> <li>• Facilitator: Stephen Wanjala, Rooftops Canada</li> </ul>
12:30 – 13:30	Lunch	All
13:30 – 14:30	Panel discussion: institutional models and systems: <i>This session looked at innovative partnerships; and, planning, monitoring, evaluation and revision of delivery models.</i>	<ul style="list-style-type: none"> <li>• Andrew Sooka, HFH Uganda</li> <li>• Sednaoui Makar, HFH Egypt</li> <li>• Innocent Mnolo, CCODE, Malawi</li> <li>• Facilitator: Sophie Mills, HFH</li> </ul>
14:30 – 15:30	Working Groups on myths and challenges to the promotion of HSS in sub-Saharan Africa.	
15:30 – 15:45	Tea	All
15:45 – 17:15	Simultaneous Break-away sessions	
	Financing Slum Upgrading and Slum Prevention for the Poor	<ul style="list-style-type: none"> <li>• Bruce Ferguson, Consultant to the World Bank Institute</li> </ul>
	Mixed use construction in Ghana: TAMSUF Local Finance Facility & STMA Local Finance Facility	<ul style="list-style-type: none"> <li>• Dr Alex Tweneboaa, Chair, TAMSUF</li> <li>• Eugene Atta-Otori, Chair, STMA Local Finance Facility</li> </ul>
	Product development along the value chain: experiences from Nicaragua and Guatemala: Challenges and opportunities for other regions ( <i>more details and discussion</i> )	<ul style="list-style-type: none"> <li>• Veronica Mora, PRODEL, Nicaragua</li> </ul>
19:00 – 22:00	Conference dinner hosted by the Mazingira Institute / also celebration of Rooftops Canada's 25 <sup>th</sup> anniversary	All

**Allan Cain** of Development Workshop in Angola, gave a presentation on KixiCredito's housing finance product, KixiCasa, and the approach taken towards HSS. KixiCasa lends to clients to invest incrementally in their housing, starting with the purchase of a plot of land, and then building room by room over several years. KixiCredito found that the wide range of technical advice necessary for the KixiCasa loan was costly, and could interfere with loan repayments. KixiCredito's NGO partner, Development Workshop, therefore provides HSS:

- assistance for land acquisition and tenure security, a critical issue in the Angolan context.
- technical manuals and prototypes for building as well construction advice.

**Mary Mathenge** of NACHU (National Cooperative Housing Union) in Kenya noted that at the core of HSS provisions are some important fundamentals:

- risk mitigation
- creating a good house
- understanding and ensuring project viability
- budgeting and cost control
- ensuring good governance of its client cooperatives (NACHU is a second tier organisation that provides funding to cooperatives)
- brand loyalty.

NACHU employs architects, quantity surveyors, and urban planners who do settlement



The HMFI can generally not provide the range of HSS that is necessary. Partnerships with other organisations, such as NGOs, allow HMFIs to ensure their clients have good support.

layout master planning and provide pre-existing catalogues of products. The poverty alleviation mandate of NACHU means its HSS are also tailored to ensure that the housing improves the livelihoods of its beneficiaries. Finally, NACHU also provides support for land acquisition and tenure as well as the provision of engineering services, and it actively negotiates with local government for this purpose.

Finally, **Grace Sebageni** of Habitat for Humanity’s Africa Middle East regional office in South Africa described the different approaches that HfH takes across its offices:

- **Traditional model:** where a full unit is delivered through community construction methods, financed by a mortgage, typically for 20 years
- **Retail HMF lender:** where HfH provides micro loans to clients who undertake incremental housing construction
- **Partnership model:** where HfH partners with others, providing capital for onward retail lending.

The model chosen by the particular HfH office dictates the type of the HSS that it provides – whether it is “light” or “heavy” for example. She highlighted three key issues for understanding HSS: the standard provided, the affordability of the service, and scalability of the service.

**May Sommerfelt**, of the Norwegian Federation of Housing Co-operative Associations, NBBL, facilitated a session on the role of green technology in HMF and HSS provision.

**Ken Corsar** of Select Africa, argued that like many current lenders in the HMF industry, Select emerged from traditional microfinance lending. HSS is not at the core of their operations, and it is provided only to a limited extent. Select has recognised the importance of HSS, however, and is seeking partnerships to supply these. Similar to CEMEX, Select is a commercially oriented organisation that has partnered with a brick manufacturer (i-Brick) to support the growth of its HMF book. Ken stressed that the successful use of innovative and relatively new technologies depends upon local community buy-in.

**Mehdi Dutheil** and **Bezant Chongo** of the Micro Energy Alliance (MEA) and Planet Finance described an innovative and environmentally sustainable technology in the HMF construction process. MEA has partnered with the Kuyasa Fund in South Africa to promote the use of solar water heaters among low-income households. Solar water heaters are a safer alternative to the use of paraffin stoves to heat water, and a contributor to the reduced use of fossil fuel generated electricity. The MEA promoted an innovative, **micro-franchising model**, enabling local, small scale providers to access finance to operate as suppliers in this market. The presentation highlighted:

- The importance of community buy-in to successfully promoting the use of new technologies.
- The potential for subsidies to incentivise certain behaviours in the housing market, in this case the use of environmentally sustainable energy.

Responding to why innovative technology is rarely done at scale, Mehdi Dutheil and Bezant Chongo said that the lack of community support for many technological innovations was the main limitation. Also, they noted that building and other regulatory provisions may hinder the use of new technologies. Providers should negotiate with government structures to ensure that technologies are legally acceptable, or where necessary, to amend regulatory standards to accommodate innovation.

The session on delivering housing support services to rural areas was facilitated by **Stephen Wanjala**, of Rooftops Canada, and involved presentations from **Ben Eyabu** from Centenary Rural Development Bank in Uganda, and **Ashililya Nyanda**, from Mwanza Rural Housing in Tanzania. Both illustrated a number of issues:

- Partnerships are critical especially in rural areas where the HMF provider may not have the reach or presence. These partnerships need to be well defined.
- Limited knowledge among HMF providers regarding HSS products, and the absence of industry standards, make it very difficult to determine a fair price for HSS services.
- The very nature of rural areas, often remote and with limited availability of materials, means that HSS packages differ substantially from urban contexts. They may need to



Solar water heaters are safe and energy efficient, and can be financed with HMF. They also offer a business opportunity for micro franchisees.

The successful use of innovative and relatively new technologies depends upon local community buy-in.



A Mwanza house in rural Tanzania, built with burnt bricks using agro-waste.

Housing support services are not readily available in most regions. If lenders want to make a market for their HMF loans, they must ensure that the supply side is addressed. This means providing HSS independently, or if possible, partnering with other organisations. Lenders must take a strategic view of the environment and develop their products accordingly.

support alternative building techniques using locally available materials. HMF roll out may also be more acutely hampered by the inability to provide corresponding HSS in these areas.

A session dedicated to institutional models and systems was facilitated by **Sophie Mills** of HfH, and involved presentations by **Andrew Sooke** of HfH Uganda; **Sednaoui Maker**, of HfH Egypt; and **Innocent Mnolo** of the Centre for Community Organisation and Development CCODE in Malawi. They raised the following points:

- The HfH Uganda presentation highlighted the important role of **monitoring and evaluation**, as well as research and development, in designing an HSS approach.
- In Egypt, HfH has **partnerships** with over 25 local CBOs, enabling it to tap into their experience and knowledge of the local context, making use of their legitimacy and credibility, and reducing costs and responsibilities. This has made it possible for HfH to build over 14 900 houses to date, serving more than 90 000 people and achieving a 99.84% repayment rate.
- CCODE in Malawi, partners with the Mchenga Fund. CCODE provides HSS (including land acquisition and tenure security services), and the Mchenga Fund provides HMF. Each organisation depends on the other in the partnership.



A new, three storey home built with support from Habitat for Humanity in Egypt.

The afternoon working groups asked participants to think about, and challenge a number of myths that surround the provision of HMF in the region. The following table summarises the discussions of the three groups:

The Myth	The Reality
<i>A good house is a completed, project-driven, finished housing unit</i>	A good house can be built incrementally in a process that involves intermediate housing products that together, over time, lead to the finished product.
<i>Incremental housing takes a very long time.</i>	As some of the experiences from Latin America showed, this is not necessarily true, as long as funds are disbursed efficiently and there is the needed HSS to support the building process. CEMEX, for example, has shown that it is possible to build and pay for a single, 10m <sup>2</sup> room, in 70 weeks. A second 10m <sup>2</sup> room would then take the next 70 weeks, and so on, so that 40m <sup>2</sup> could be built and <i>fully paid off</i> in about 5.5 years.
<i>HMF is targeted at the bottom of the pyramid – that is, the poor.</i>	The bottom of the pyramid comprises a sizeable majority of the population across Africa – in housing terms, this is all the households could not afford mortgage finance for complete houses, or upwards of 85% of populations across the continent. This population is diverse in its capacities and housing affordability. Lower-middle and even middle income earners are also a target group for HMF lending. Segmenting this so called “bottom” is key to understanding products for HMF and HSS.
<i>The housing process must follow a linear value chain that must start with securing legal tenure</i>	It has been shown that HMF can begin in instances where formal legal tenure rights may not be available. HSS itself can target and provide support to those needing to obtain some form of legal security of tenure as part of the HMF lending process.
<i>Different players in HMF have different reasons for being in the industry and are often rivals. This creates a problem of them working together.</i>	There are many cross cutting long term interests that embrace all players in the HMF market, where they can work together for mutual benefit. The potential market is also much larger than the market being served, so there is a lot of room for friendlier competition.

The day’s final session involved a series of breakaways. In the session dealing with product development along the value chain, the examples from South America re-emphasised the importance of second tier HMF and HSS providers as incubators and new distribution channels for HMF. The breakaway on the Ghana slum upgrading initiative highlighted the need for a demand driven approach to building the final upgraded housing product. Making assumptions on end products that need to be produced, for example the size of the house or finishes, negatively affects the final acceptability by beneficiaries. Bruce Ferguson gave an excellent presentation on his work for the World Bank Institute regarding the role of government in financing slum upgrading. He argued that while slum dwellers can afford between five and thirty-five per cent of the slum upgrading cost, the

Public resources should be spent on public spaces, not private homes.

remaining cost is non-recoverable and must be financed via an outside source. Public resources should be spent on public spaces, not private homes.

The wide range of presentations on the second day offered participants a sense of the immense variety of housing microfinance approaches and housing support services available throughout Africa and Central America. During the course of the discussion, it was agreed that:

- There is no right or appropriate HSS. Country and local context, the mandate of the HMF provider, the type of housing product to be delivered are key to what type of HSS package provided.
- HMF providers should be ready to form strategic partnerships with other organisations. They need not see HSS as their sole responsibility.
- HSS can incorporate the use of green and other technology. Community buy-in is critical in this process.

In the evening, Rooftops Canada hosted all participants in a celebration of Rooftops' 25<sup>th</sup> Anniversary. Following an address by the Hon. James Orengo, Minister of Lands in Kenya, participants enjoyed dinner and a ceremonial cutting of the anniversary cake.

Good, market research is critical in order to understand the right housing support services to offer. Lenders need to understand the gap in services and the demand.



### Day 3: Funding sustainable housing support services in HMF lending

MC: Kecia Rust, Centre for Affordable Housing Finance in Africa, FinMark Trust

Time	Topic	Proposed speaker
08:45 – 09:00	Welcome and overview	<ul style="list-style-type: none"> <li>• Kecia Rust, FinMark Trust</li> </ul>
9:00 – 10:30	Providing viable housing support services in HMF lending: What range of services? At what price? How to recover costs? Benchmarks?	<ul style="list-style-type: none"> <li>• Anthea Houston, Consultant</li> <li>• Veronica Mora, PRODEL, Nicaragua</li> <li>• Alex Tumisiime, Ugafode</li> <li>• Facilitator: Grace Sebageni, HFHI</li> </ul>
10:30 – 11:00	Tea	All
11:00 – 13:00	Panel discussion: From worthy to viable HMF projects: What do investors expect for HSS and HMF good practice?	<ul style="list-style-type: none"> <li>• Larry English, Homeless Int'l</li> <li>• Gerrit van Kampen, FMO</li> <li>• Bonnie Hewson, UN Habitat</li> <li>• Bezant Chongo, Planet Finance</li> <li>• Patrick Kelley, HFHI</li> <li>• Facilitator: Irene Vance, Sida</li> </ul>
13:00-14:00	Lunch	All
14:00 – 15:30	Working groups: Where do we go from here? Enhancing practices and building capacity for housing support services in housing microfinance.	
15:30 – 16:00	Tea	All
16:00 – 17:30	Panel and plenary discussion on way forward	<ul style="list-style-type: none"> <li>• Investor: Bonnie Hewson, UN Habitat</li> <li>• Practitioner: James Obama, Pride Tanzania</li> <li>• Government: Charles Mafuru, Asst. Director, Housing Finance, Ministry of Land, Housing &amp; Human Settlements, Tanzania</li> <li>• Moderator: Jamie Ritchie, Rooftops Canada</li> </ul>
17:30 – 18:00	Closure and thank you	<ul style="list-style-type: none"> <li>• Davinder Lamba, Mazingira Institute</li> </ul>

The first session had three panellists, **Anthea Houston** (consultant), **Veronica Mora** of PRODEL and **Alex Tumisiime** from UGAFODE Uganda, speaking on the range of HSS services that organisations offer, at what price, how they achieve cost recovery, and how to define appropriate benchmarks for these products.

**Anthea Houston** explained that very few lenders in the sub-Saharan region provide HSS at all steps in the value chain. The vast majority do it at the construction and building phase when the house is being put up. In terms of intensity, many providers opt to provide minimal support: the Rural Housing Loan Fund in South Africa, and Select Africa are examples. HfH Kenya, on the other hand, offers comprehensive house design and assistance in obtaining approvals from the municipality. She explained that HSS can also take the form of building community institutions and social capital as provided by organisations such as K-Rep and NACHU of Kenya and WAT in Tanzania. This enhances social capital and strengthens governance of member organisations such as



cooperatives. Finally, she noted that there is little guidance on how pricing of HSS should be done.

**Veronica Mora**, of PRODEL in Nicaragua, argued that transparency is important in the pricing of housing support services. Standardised and streamlined procedures can keep the costs of HSS products down. Other innovations to allow for greater and cheaper HSS provision borrow from standard commercial enterprise:

- having few permanent staff
- packaging HSS services to ensure they are affordable and replicable
- undertaking additional business that is in demand, to generate more income to allow for cross-subsidisation (in this case, property valuation)
- close monitoring of books of various branches, with the aim of understanding HSS break-even thresholds, the mix of types of improvements (extensions, major and minor repairs) that are required to make a profit, understanding the peculiarities of local branches and their profitability including the need if necessary to cross-subsidise.

**Alex Tumisiime** explained that UGAFODE accepts non-formal, traditional title to land as collateral. In this case, the loan is enabled by agreements with local leaders, and the use of guarantors.

**Irene Vance** facilitated a session involving investors and donors, and asked for their expectations of HMF lenders and the role of housing support services.

**Larry English**, from Homeless International, explained that as community groups go through different stages of development, they require different types of HSS. These relate to different capability areas: social, financial, technical, managerial and political. In the beginning, for example, as a community group was being mobilised, it would have some social skills, but probably limited technical skills. Over time, its experience would grow, but new challenges would arise – for example, it would need to develop its managerial capacity. Each stage of development also required different kinds and levels of financing. From one stage to the next, the community organisation would develop experience, and would evolve from being grant dependent, to being viable for commercial investment. Larry argued that different types of investors and different levels of investment would play a role in each stage, but they should work together to ensure that the community organisation was supported throughout the process.

**Bezant Chongo** explained that Planet Finance is involved in the provision of support for MFIs to transform into efficient organisations. Again, similar to the support by Homeless International, this is a phased process of support, depending on the MFI's stage of development.

**Patrick Kelley**, of HfH, noted that there are two key questions that need to be answered to make HMF more mainstream:

- What is the capacity and ability of MFIs to do HMF?
- What is their ability to raise capital and deal with the term mismatches in funding they often encounter?

Patrick reported that HfH commissioned Bankable Frontier to undertake research that would help speed investor entrance into the HMF market. The study asked why major investors in microfinance, like Gray Ghost fund family, Blue Orchard, Microvest, Developing World Markets, OIKO and Calvert, do not have products tailored for the needs of HMF, or staff dedicated to seeking opportunities in HMF. The study had a number of conclusions:

- Investor products may not be designed to embrace HMF. For example, wholesale loans generally average 2.5 years. HMF retail loans average just over two years. Simply extending wholesale financing to four or five years could allow for MFI innovation in the incremental housing space.



A UGAFODE house in Uganda: Phase 1 = US\$400 for roofing; client moved in. Phase 2 = US\$200 for strong metallic shutters. Phase 3 (current loan) = US\$ 200 for plastering (underway).



Some of HfH's partner MFIs report that their housing product is performing better than their non-housing product.

- Fears of default are causing some of the microfinance investment community to slow down and show some caution. To respond to this, the report proposed that MFIs could develop HMF products to enable investors a diversification strategy.
- HfH should be more proactive, acting as a catalyst to drive investment innovation towards HMF. The report argues for more funds to draw in investors and demonstrate the viability of HMF lenders and lending.

Patrick confirmed that HfH believes HMF is a viable product, essential for enabling families to use incremental building in more strategic and high impact ways, but that it should not be compared directly to consumer lending. HMF is often a true asset building strategy for the poor, and frequently a component of an income generation strategy as well. At the very least, shelter investments mitigate vulnerabilities. This makes HMF and the housing investment it enables different from buying a TV or overspending on a wedding. Some of HfH’s partner MFIs report that their housing product is performing better than their non-housing product. When this is the case, they are allowed to lower their provisioning for the housing product, and as a result, some housing products can lower interest rates or just make better returns than micro enterprise loans. Investors should like that.



**Bonnie Hewson** of UN-Habitat presented the work of the Urban Finance branch. She explained that they operate as transitional lenders, and not fully fledged private lenders, with programmes focused on microfinance housing and community led neighbourhood improvement:

- The experimental revolving loan fund (ERSO) has made five catalytic investments to date, leading to the construction or improvement of over 35 000 homes and investments of over \$550m with both public and private sector partners.
- The Slum Upgrading Facility (SUF) has launched six pilot local finance facilities and reviewed over 90 small and medium scale HMF guarantee opportunities.



Amui Djor Project, Tema, Accra, Ghana – supported by UN Habitat and the TAMSUF Local Finance Facility.

UN Habitat’s overall expectation of the HMF lenders or programmes it funds is a viable business programme that is suited to the region and local demand. The organisation’s financial assets must be consistently underwritten. Critically, borrower financial education and community outreach must be included as part of the programme, whether offered directly by the institution or through partners. Savings schemes eliminate moral hazard and add to credit quality. In making their assessment, the Urban Finance branch reviews the institution’s products, processes, projects, loan portfolio and capital structure.

Savings schemes eliminate moral hazard and add to credit quality.

**Gerrit van Kampen**, of FMO, noted that it took time for FMO’s management to be convinced that they should invest in housing. FMO has been financing housing in a number of African countries for only the past two years. While FMO is a development finance organisation, it is concerned with commercial viability and looks to beneficiaries not as poor people but as clients. FMO is interested in the concept of incremental housing beyond traditional housing finance, as long as it works as a housing model for the client and the lender. As a destination for their business and investment, FMO considers HMF simply as a different way of housing delivery and thus potentially viable, as MFIs in which they have invested have shown. What is key, is that all due diligence and other processes show it is a viable enterprise.



The subsequent discussion pointed out that there is an inevitable tension that emerges when organisations are transitioning from an NGO structure to a commercially viable business. The transition is necessary, and has to be handled carefully considering the tension between retaining the broader organisational vision while trying to move into sustainable operational models. The role and need to engage government as a critical partner for HMF and HSS provision was also emphasised.

The provision of housing support services is critical to the HMF process, but most MFIs lack the necessary capacity for this.

The final session of the workshop focused on plotting a way forward for participants following their stay in Nairobi. The session was facilitated by **Jamie Ritchie** of Rooftops Canada, and involved a panel discussion between **James Obama**, Managing Director of Pride Tanzania; **Bonnie Hewson**, head of the Urban Finance branch of UN

Habitat; and **Charles Mafuru**, Assistant Director of Housing Finance, from the Ministry of Land, Housing & Human settlements in Tanzania:

- James Obama said that he had learned that HMF is about more than just originating and servicing loans – something he had thought before coming to the workshop. The provision of HSS is critical to the HMF process, but most MFIs lack capacity for HSS. The Central American experience has demonstrated that it is possible for an MFI to offer HMF and HSS. This will be a growth area for African practitioners.
- Bonnie Hewson stressed the need for ongoing opportunities for engagement – debate, documenting of experience and sharing of best practice, exchange, and so on. She was enthusiastic about the developments that had taken place in the sector since the Dar Es Salaam workshop in 2008, but said much more work was needed.
- Charles Mafuru said that partnerships were critical for the sector’s development. Development finance institutions could facilitate these partnerships to enable ongoing cooperation. He said he understood the importance of regulations and policies to enable fair competition without market distortion. He also highlighted the role of government in the incremental housing process. Government was needed to provide infrastructure services, and to develop mechanisms to assist affordable funding.



All of the panellists agreed that there is need for more information on HSS. This can be done through greater research and better dissemination of the research results.

The third day made some headway into answering the question of “How do you fund sustainable HSS?” The following points emerged in the course of discussions:

- There is need for documenting and disseminating best practice on benchmarking sustainable HSS provision.
- Innovative business practices are necessary to keep the costs of HSS down. Many aspects of commercial business practice such as standardisation, contractual hiring, careful costing of various products, and close monitoring of books, have been adopted by various HSS providers.
- International partner organisations such as Rooftops Canada and Homeless International can play a key role in creating sustainable institutions that can supply HSS and HMF in the long run. In this respect, subsidised assistance is often necessary before organisations providing housing for the poor can be sustainable.
- Commercial funders will finance HSS, as long as the HMF lender and product are viable.



## Concluding Thoughts

The presentations and discussions held throughout the three days of the workshop raised a number of key points on the role, shape and form of housing support services in the housing microfinance lending process. The following table sets out some of the take-away points.

Question	Answer	Example
Are HSS necessary to viable HMF lending?	All organisations were in consensus that some form of HSS is necessary as part of the lending process.	The Central American examples were the most emphatic regarding the importance and prominence of HSS in the HMF lending process. African cases also demonstrated the need for the HMF lender to at least “make a market” for their loans through the provision of HSS.
What is the scope of HSS?	The scope varies from one provider to the next, and relates to different stages in the incremental housing process.	NACHU (Kenya) and Development Workshop (Angola) include land and secure title as one of the core intents of HSS provision, given that this is a particular issue in their contexts. Select Africa and Patrimonia Hoy, on the other hand, expect tenure security to be a given and focus rather on the building and construction phase of the housing value chain. Habitat for Humanity emphasizes construction technical assistance. Homeless International provides support that builds community based housing organisations towards long term sustainability and financial viability.
	HSS can be provided externally or internally	Many HfH offices in Africa seek partnerships with lenders, so they can focus on the HSS and the lender can focus on lending. Kixicredito in Angola relies on external HSS providers, so that it can focus on its

Question	Answer	Example
		core business of lending. Organisations such as NACHU on the other hand provide HSS internally, including more upstream services such as land and tenure security acquisition.
	HSS provision can be very extensive, to minimal. It can cover various stages in the housing supply chain, or can be confined to single aspects of this, often predominantly the building and construction phase.	Select Africa's support is limited to the provision of approved plans for building, and the recommendation of a cost-effective building technology. HfH Kenya on the other hand offers fairly comprehensive support, including the design of the house and municipal approvals in the construction phase.
	Context is key	In Nicaragua, earthquakes and hurricanes make HSS critical to building strong housing structures. In Angola the post war context make land tenure issues especially important. Rural areas suffer with the cost of building materials transported over long distances. The Mwanza Rural Housing Organisation therefore promotes the use of alternative and locally available materials in the building process.
How do you price HSS?	Loan beneficiaries are willing to pay for HSS, like any other service.	The PRODEL model for lending is premised on this willingness. Borrowers are willing to pay for a quality service. That HSS is not free also holds the lender accountable to providing value for money in the delivery of the service. Over time, PRODEL not only achieved financial sustainability in the provision of HSS, but also become profitable.
	Subsidies can often be important as incentives for certain behaviour in the housing delivery – especially in the adoption of environmentally sustainable practices.	The Micro Energy Alliance (MEA) in South Africa uses a government subsidy to incentivise sustainable building techniques and the use of solar technology.
What is the viability of using innovative and green technologies in HMF and what are the implications for provision of HSS?	Across the board, there is little use of green and sustainable technologies in HMF housing delivery processes.	The Micro Energy Alliance, operating in Cape Town, South Africa, in conjunction with Kuyasa Fund is an exception. I-Brick's brick technology is also environmentally sustainable – generating consumer acceptance of the product may however prove to be a challenge.
	Community buy-in is critical to the success of new and innovative ways of housing production	MEA uses local community promoters through micro-franchising, to promote solar water heaters. Select Africa has recognised the need for community buy-in into its innovative i-brick technology for it to succeed. Patrimonio Hoy makes full use of the local community to sell its products. APROSA Guatemala uses community promoters to sell its products.
What is the role of partnerships in HSS provision?	Partnerships are key to HSS provisions as all along the value chain, as different players will have strengths and roles	HfH Egypt has established partnerships with over 25 CBOs. Partnerships are evident in virtually all the examples provided.
	Traditional MFIs can serve as important partners in rolling out HMF and HSS products	MEA leverages off the infrastructure and existing MFIs and HMFs networks to promote its sustainable building technology
	Partnerships are necessary to deliver the entire package of HSS for the whole value chain	Centenary Bank in Uganda has entered into a well defined partnership with Jomayi Properties to deliver HSS services relating to land title acquisition and serviced land
	Government is an essential partner.	Homeless International promotes the development of partnerships between community housing organisations and local government. The Presidential Trust Fund in Tanzania relies on government involvement for the realisation of their objectives. Land and infrastructure issues often make the role of government key
	Partnerships need to be clearly defined	In Uganda, the partnership between Centenary Bank and Jomayi Properties clearly states the roles of each player through an MoU

In the course of discussion, it was noted that while lenders embark on developing their own approaches to the provision of HSS, they would benefit substantially from support offered at a regional or sectoral level. The suggestion raised earlier in the workshop by Bruce Ferguson, for an HMF intermediary of sorts, was discussed further. Such an organisation would address the issues common to all practitioners and enable exchange between them so that their respective experiences could grow their common practice and contribute towards the development of the sector.



**The development of the microfinance industry offers useful lessons for the HMF sector. Critically, the MF industry benefited from enormous support, targeted not just at individual institutions but also at the development of the sector as a whole.**

The following table summarises the challenges highlighted over the course of the workshop. Interestingly, these are very similar to those highlighted at the Dar Es Salaam workshop in 2008.

<b>Overall environment</b> <ul style="list-style-type: none"> <li>• Inappropriate government policies</li> <li>• Political &amp; regulatory barriers</li> <li>• Lack of replicable, scalable models</li> <li>• Poor understanding of HMF and HSS</li> </ul>
<b>Land &amp; Services</b> <ul style="list-style-type: none"> <li>• Inability of the poor to access serviced land and secure tenure</li> <li>• In situ land servicing</li> <li>• Bulk and connector infrastructure</li> </ul>
<b>Affordability</b> <ul style="list-style-type: none"> <li>• Rising cost of building materials</li> <li>• Cost of providing housing support services on a sustainable basis</li> </ul>
<b>Finance</b> <ul style="list-style-type: none"> <li>• Lack of affordable capital</li> <li>• Bridge between investors wishing to make scale investments and small MFIs</li> <li>• Need for appropriate guarantee mechanisms: to extend access, deal with currency risk, facilitate wholesale lending, etc.</li> <li>• Term mismatch</li> </ul>
<b>HMFI and HSS Capacity</b> <ul style="list-style-type: none"> <li>• Technical assistance required in wide array of areas                             <ul style="list-style-type: none"> <li>○ Development and cost of appropriate, effective technology</li> <li>○ Data collection, management and analysis mechanisms, MIS systems</li> <li>○ Organisational architecture</li> <li>○ How to articulate and support the finance / housing link</li> </ul> </li> <li>• Chicken-and-egg challenge of scale: operational systems, capital, human resources</li> <li>• Need to develop partnerships and networks</li> </ul>

The meeting reviewed the programme of action agreed at the Dar Es Salaam workshop and noted that the emerging HMF sector was on track. The next three years of the medium term were critical to developing an identifiable sector, recognized as such by the wider finance and housing communities.

	Vision	Programme of action	Players
Short term (2008-2010)	<b>Acceptance:</b> HMF accepted in policy & practice as a viable and appropriate approach to housing.	<ul style="list-style-type: none"> <li>• Promote the concept                             <ul style="list-style-type: none"> <li>○ Emphasise regional stability to facilitate investment &amp; development</li> <li>○ Implement pilots and monitor</li> <li>○ Increased, targeted research, information, data: country scoping studies, best practice, and experience.</li> </ul> </li> <li>• Build regional HMFI networks: identify &amp; develop strategic partnerships</li> <li>• Build capacity: Technical assistance and capacity building</li> <li>• Enabling environment: Lobby governments to make tenure secure, invest in infrastructure, and to develop appropriate policy</li> </ul>	<ul style="list-style-type: none"> <li>• Facilitators: Donors, NGOs, DFIs, HMFI advocates, policy think tanks, researchers, academics</li> <li>• Investors: banks, private equity firms, investment houses, etc.</li> <li>• Lenders: HMFIs, MFIs, SACCOs, banks, other</li> </ul>

<b>Medium term (2010-2013)</b>	<b>Growth: Grow scale dramatically and move formal sector down-market</b>	<ul style="list-style-type: none"> <li>• Practice                             <ul style="list-style-type: none"> <li>○ More pilots and ongoing monitoring</li> <li>○ Develop industry standards and benchmarks</li> <li>○ Grow operational skills</li> <li>○ Increased standardization of approach to facilitate investment, reduce costs, enhance viability</li> </ul> </li> <li>• Advocacy                             <ul style="list-style-type: none"> <li>○ appropriate policy relating to incremental housing</li> <li>○ access to serviced land</li> <li>○ suitable regulatory framework for HMF operations</li> </ul> </li> <li>• Research: Analysis of effective demand; sector-wide MIS system towards long term credit bureau involvement</li> <li>• Regional programme to develop HMF sector and organizations</li> </ul>
<b>Long term (2013-2018)</b>	<b>Access for all</b>	<ul style="list-style-type: none"> <li>• Evolve HMF clients to micro-mortgages, and later still, to mortgages</li> <li>• Link all micro lenders via a credit bureau</li> <li>• Promote competition towards enhanced service and declining interest rates</li> </ul>

### Day 4: Site visits and Support Agencies Meeting

Following the formal closure of the workshop on the third day, the fourth day involved site visits to various projects in and around Nairobi. Participants visited Pamoja Trust’s *Muungano wa Kambi Moto Savings Scheme* in Huruma, eastern Nairobi; and one of NACHU’s housing cooperatives using incremental building approaches: *Imani-Saika* in eastern Nairobi.



A special meeting of support agencies was also held. The meeting focused on how support agencies and financiers might contribute towards the development of the HMF sector in Africa, and what specific initiatives could be pursued.

Following presentations by Kecia Rust, Bonnie Hewson and Jamie Richie; Bonnie and Jamie led the discussion. Participants were invited to split up into two groups: (1) Changing the Investment Climate for HMF in Africa; and (2) Lobbying and Advocacy.

**Changing the Investment Climate.** The discussion focused on two broad issues – first, the need to document current practice and precisely articulate the experience of HMF lending in the context of housing and economic development throughout Sub-Saharan Africa; and second, to distinguish the HMF sector from the wider and more dominant MFI sector. Once the parameters of HMF lending were better understood and clearly distinguished as separate to the MFI sector, opportunities for growth would be more attractive to investors and the investment climate would be improved. Various recommendations for research were offered, and the topics suggested related both to individual HMF/HSS practices as well as wider sector development:

Individual HMF lending practice and related HSS	HMF/HSS sector development
<ul style="list-style-type: none"> <li>▪ Supply side studies: building materials, construction capacity, etc.</li> <li>▪ Demand side studies, segmenting the bottom of the pyramid and HMF targeting</li> <li>▪ Best practice case studies setting out successes and failures</li> <li>▪ Mechanisms to share information between organisations</li> </ul>	<ul style="list-style-type: none"> <li>▪ Institutional capacity assessments by country, to help organize the capacity providers’ menu of interventions</li> <li>▪ Feasibility study to test the establishment of an intermediary body for the HMF sector in Africa</li> <li>▪ Scoping exercise to map out the size of the sector</li> <li>▪ Develop a monitoring system of existing practice</li> <li>▪ Country or regional-level analysis of the enabling (or disabling) environment for HMF lending and incremental housing</li> <li>▪ Data needed for the HMF sector to engage in the banking sector</li> <li>▪ Ongoing collection of data towards sector and practitioner benchmarking: interest rate, default rate, portfolio at risk, management, market focus, products and design (and market testing), profitability and underwriting by product, etc.</li> <li>▪ Current, potential sources of funding</li> </ul>

**Lobbying and Advocacy.** The discussion noted the critical environmental factors whose resolution would substantially influence the potential of HMF on a local, national and regional basis. These issues had to do with land and tenure security, the feasibility of incremental housing and the relevant building codes and policies that would need to support this, and the various regulatory factors inhibiting the growth of the sector.

It was noted that there is no active group currently promoting the concept and relevance of HMF in Sub-Saharan Africa on a sector-wide basis. Such a central point of reference (or a network of such reference points) is especially important to investors seeking to understand the opportunities that HMF provides. Further such a group might coordinate the information, research and capacity exchanges necessary for sector growth and consolidation. **It was agreed that the feasibility for and design of such an initiative, whether structured as an intermediary body or HMF regional network, should be established with urgency.**

Whether a single, Sub-Saharan body, or a collection of national or regional bodies, this group could offer the following features:

- Monitoring and evaluation of the HMF sector (and related HSS) in sub-Saharan Africa, including
  - Tracking of key indicators
  - Setting benchmarks (i.e. an HMF version of the *MIXMarket*)
  - Undertaking case study analyses and evaluations
- Source of information and community of practice for HMF/HSS practitioners (i.e. a *SEEP Network* for HMF in Africa)
  - A place where investors and HSS practitioners could have cases or examples of past practice, best practice, etc.
  - Database of global HMF/HSS practice in terms of product design, origination, servicing and other methodologies, case studies, etc.
- Mobilising technical assistance and coordinate capacity exchanges between practitioners
- Leveraging resources and investment, possibly making investments (i.e. an *ACCION* of housing finance in Africa)
- Advocate for policy and regulatory change to facilitate the growth of the sector
- Mainstream HMF in the national MFI umbrella bodies

It was agreed that a facilitating group would be established to convene the network. In the short term, this would include the organizers of the HMF Workshop (Barry Pinsky, Rooftops Canada; Grace Sebageni, HFHI; and Kecia Rust, FinMark Trust), as well as the following volunteers: Stephen Wanjala, HMFWDG Tanzania; Roland Igbino, MHA Nigeria; Mehdi Dutheil, Planet Finance; Mary Mthenge, Nachu, Kenya. The immediate brief for this group would be to

1. Establish the parameters for the body and convene the network
2. Create a website or information database link
3. Convene the next event

It was acknowledged that many stakeholders were not present at the workshop, and that they should also be included. The opportunity for a focused, sector-wide approach towards the development of the HMF industry in Africa was acknowledged and appreciated. All participants expressed their enthusiasm for working together to grow a sustainable housing microfinance sector in Africa.

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Comments, questions, and expressions of interest to engage further, are invited. **Please contact:**  
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