



**HOUSING FINANCE FORUM:
Uganda, July 11-12, 2018**

**Expanding Access to Affordable
and Adequate Housing in
Sub-Saharan Africa**





Terwilliger Center for
Innovation in Shelter



Micro-Finance for Incremental Housing & Informal Land Markets

the case of KixiCrédito Angola



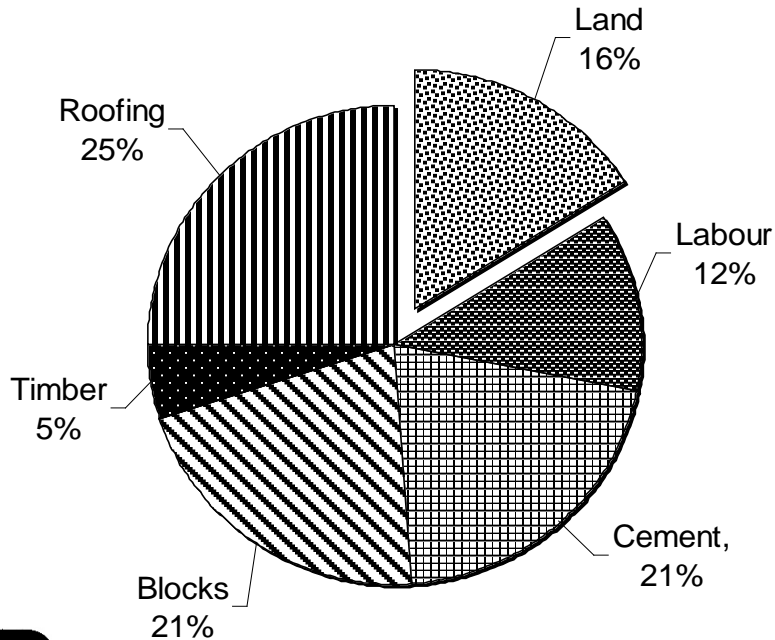
Panel on Market Drivers and Levers to Support HMF Portfolios



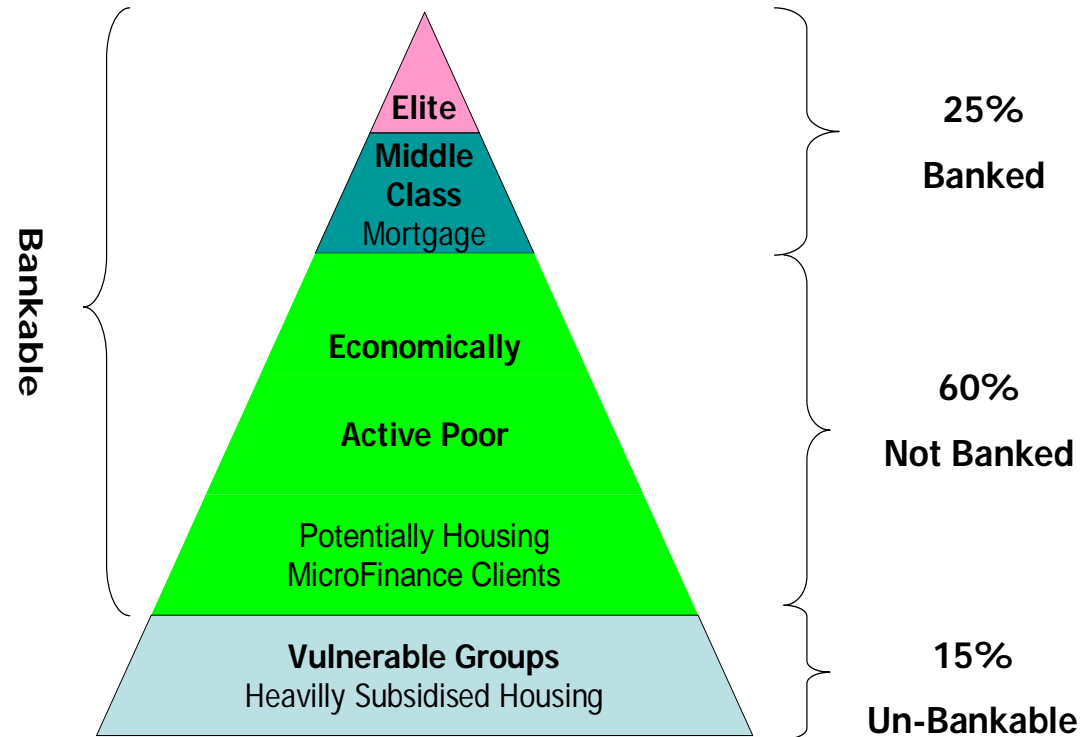
Demand for Housing & Housing Credit

Housing Construction Cost Breakdown

MINUA 2005



Potential Market Segment Pyramid

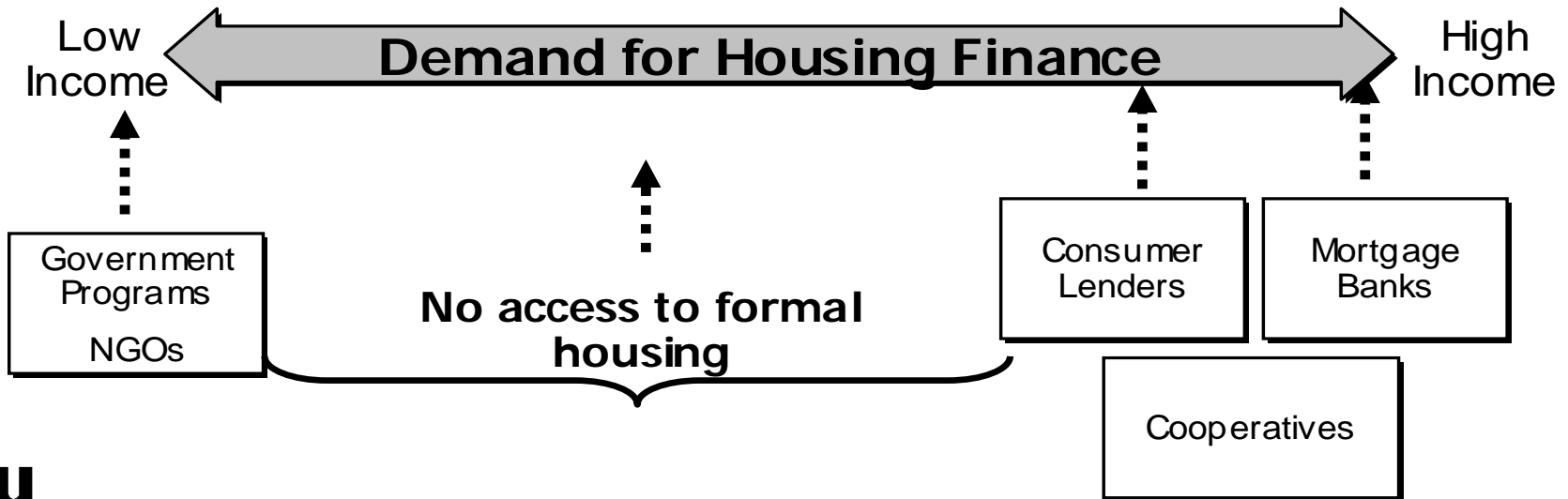


<http://www.worldbank.org/en/programs/globalindex> (2015)



Potential Market for Housing Microfinance

Housing microfinance attempts to fill the gap between government subsidy programs and the traditional sector by adapting the principles of microenterprise finance



Micro-Finance Institution

- Angola's first non-bank Micro-finance Institution KixiCredito was launched in 1996 to serve poor clients who do not have access to commercial banks.
- More than 25,000 active clients, 62% of them women, currently are receiving loans through a network of about 2000 solidarity groups and 18 branches in 17 of Angola's 18 provinces . Loaning \$45 million in 2015.



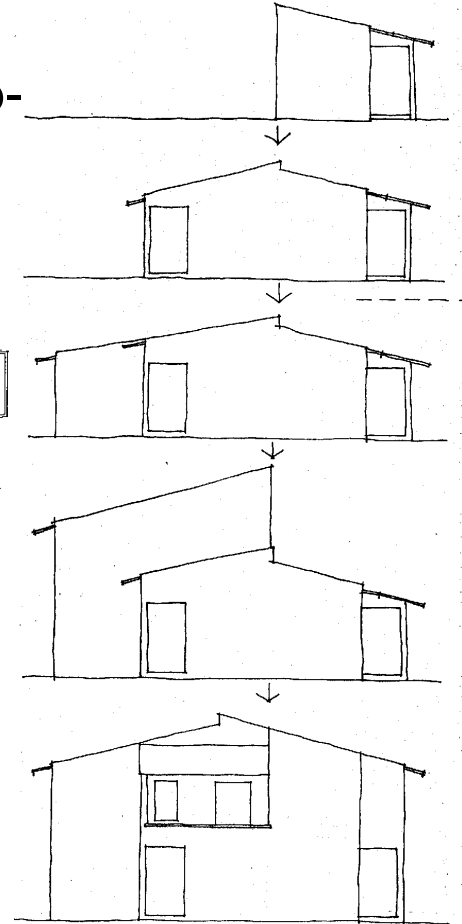
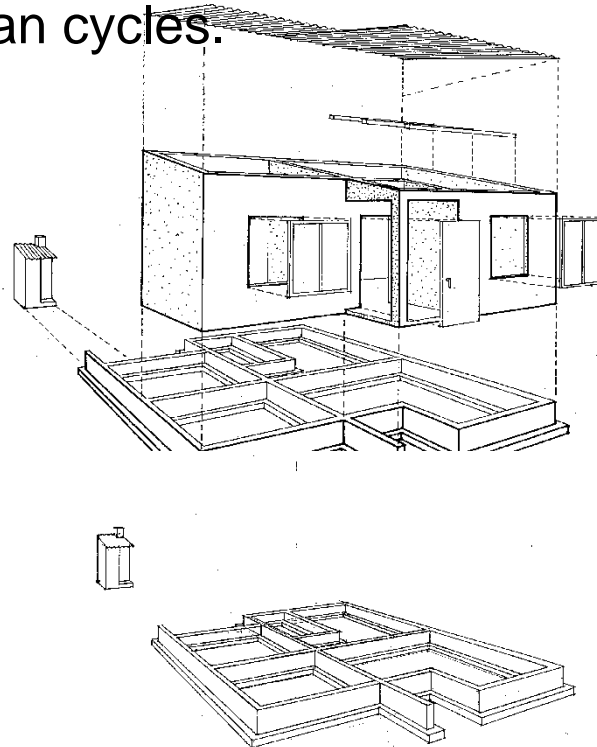
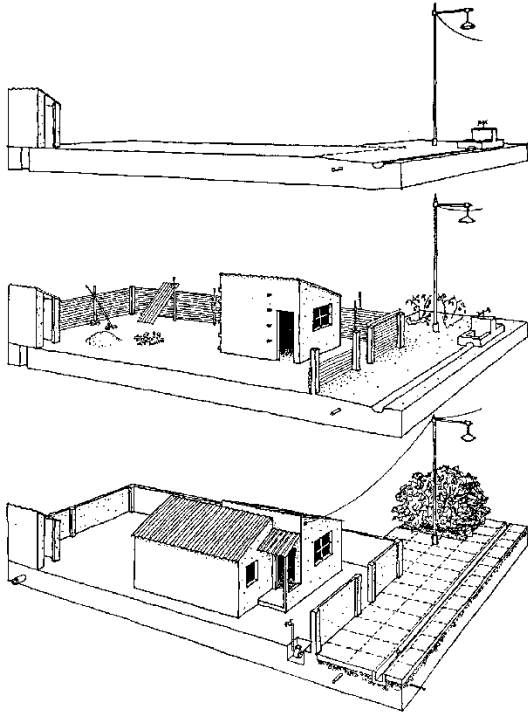


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KixiCasa



KixiCasa is KixiCrédito's housing product offering clients loans for improving their homes or building incremental up-gradable houses over several loan cycles.





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**mastercard
foundation**

An aerial, black and white photograph of a densely packed urban settlement, likely a slum or informal housing area. The buildings are small and rectangular, with narrow, winding paths between them. The overall appearance is one of extreme density and limited space.

Thank you

