

About **97 TO 99 PERCENT** of people in sub-Saharan Africa do not have access to formal financing that will let them start building or improving a home.



So people build progressively, starting with a makeshift shelter and then gradually replacing and expanding it with permanent materials.

97-99%



The partnership between **HABITAT FOR HUMANITY** and **THE MASTERCARD FOUNDATION** will support these families in their building processes by building the capacity of **NINE LOCAL FINANCIAL INSTITUTIONS** already serving the low-income population.



Through these institutions, families can access small, short-term loans with affordable payments that can fund their incremental building process.

By doing this, we will extend our reach and start making a greater impact on the **1.6 BILLION PEOPLE WORLDWIDE** who need decent shelter.



INCREMENTAL BUILDING



WHAT HABITAT AND CISF BRING TO THE TABLE

- >> Product design and market research.
- >> Global poverty housing expertise.
- >> Development of flexible products targeting those at the bottom of the pyramid.

- >> Housing Support Services, including technical construction skills.
- >> Research on housing for those at the bottom of the pyramid.

