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.

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.

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**

By accessing small, short-term loans with affordable payments, families can fund their incremental building process.

**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.