

DAY 3 – THURSDAY, 12 NOVEMBER 2026
42ND AUHF ANNUAL CONFERENCE
Radisson Blu, Lusaka, Zambia
AUHF Expo open from 09h00 to 17h00

THEME: TRANSFORMING AFRICA'S HOUSING FUTURE: INNOVATION, TECHNOLOGY, AND VALUE CHAIN SYNERGIES

Joint Masters of Ceremonies: Kecia Rust, Executive Director, CAHF | Beatrice Mwangi, Research Manager, CAHF | Chanda David Chanda, MIHUD

08h00 – 08h30 CAT

REGISTRATION
Hall

Morning Sessions

WELCOMING & OPENING ADDRESS

- **Hon. Geoffrey Samukonga**, ZNBS Board Chairperson
- **Kehinde Ogundimu**, AUHF Chairman & CEO, Nigeria Mortgage Refinance Company

OFFICIAL OPENING CEREMONY

OFFICIAL OPENING ADDRESS

The ceremony will include an official opening address by a senior government representative.

OFFICIAL OPENING OF THE AUHF EXPO AND TEA BREAK

TRANSFORMING AFRICA'S HOUSING FUTURE: INNOVATION, TECHNOLOGY, AND PARTNERSHIP IN PRACTICE

- **Abhas Jha**, Practice Manager, Urban Development, Resilience and Land, Eastern and Southern Africa (AFE), World Bank

INNOVATION IN ZAMBIA'S AFFORDABLE HOUSING SECTOR
Moderator: **Prof Albert Malama**, Permanent Secretary, MIHUD

BRICKS AND JOBS: HOW MUCH CAN HOUSING GROW ZAMBIA'S ECONOMY?

- **David Gardner**, Consultant, Centre for Affordable Housing Finance in Africa

VALUE CHAIN SYNERGIES IN ZAMBIA: WHERE INNOVATION CUTS COST AND TIME

Panelists including:

- **Emmanuel Tembo**, National Tiling Programme
- **Mwaka N Mwape**, Africa Panorama
- National Construction Council of Zambia
- Zambia Institute of Architects
- Engineering Institute of Zambia

TRANSFORMATION BY DESIGN: HOUSING IN ZAMBIA'S 2027 NATIONAL DEVELOPMENT PLAN

- **Dr. Francis Chipimo**, Deputy Governor, Central Bank of Zambia
- **Mulele Mulele**, Permanent Secretary for Economic Management and Finance, Zambia Ministry of Finance and National Planning

13h00 CAT
(60min)

LUNCH BREAK

Restaurant, in continuity with the exhibition hall

POLICY INNOVATION

Afternoon Sessions

REFORMS THAT ARE TRANSFORMING HOUSING DELIVERY

Moderator

- **Thierno Habib-Hann**, MD / CEO Shelter Afrique Development Bank

Panelists including:

- **Permanent Secretary Albert Malama**, Zambia Ministry of Infrastructure, Housing and Urban Development
- **Invitations sent to Kenya, Egypt, Tanzania,**

FINANCIAL INNOVATION

LENDING PAST THE PAYSIP: FINANCIAL INNOVATION FOR INFORMAL INCOMES IN INDIA AND ZAMBIA

In conversation with:

- **Sanjay Shukla**, MD, National Housing Bank of India
- **Mildred Mutesa**, MD, Zambia National Building Society

	LENDING WHERE THE ACTION IS – INNOVATING FINANCE FOR INCREMENTAL AND SELF-BUILT HOMES Moderator: Hellen Waigwa, Senior Manager - Housing Finance Systems, HFHI Africa Panelists: • Ruth Mitimngi, National Director, Habitat for Humanity Zambia • Grace Chikumo Mtonga, Civic Forum • Melanie Chirwa, Peoples Housing Process Zambia • Joyce Lungu, Zambia Homeless and Poor Peoples Federation • Nfwama Mfula, Zambian Home Loans • Benon Rukundo, GIZ Rwanda
	FOLLOWING THE MONEY: CONNECTING LONG TERM CAPITAL TO THE HOUSING VALUE CHAIN Moderator: Simon Walley, Senior Housing Finance Specialist, World Bank Panelists: • Thierno Habib-Hann, Shelter Afrique Development Bank • Yankho Chitsime, TDB Group • Elibariki Ndossi, CEO, TMRC, Tanzania • Tshegofatso Molefe, PIC, South Africa

DAY 4 – FRIDAY, 13 NOVEMBER 2026
42ND AUHF ANNUAL CONFERENCE
Radisson Blu, Lusaka, Zambia
AUHF Expo open from 09h00 to 17h00

THEME: TRANSFORMING AFRICA'S HOUSING FUTURE: INNOVATION, TECHNOLOGY, AND VALUE CHAIN SYNERGIES

	Joint Masters of Ceremonies: Kecia Rust, Executive Director, CAHF Beatrice Mwangi, Research Manager, CAHF Chanda David Chanda, MIHUD
08h00 CAT	AUHF CAPITAL SPRINT: BACKING THE INNOVATORS WHO ARE TRANSFORMING HOUSING IN AFRICA Judges: • Palesa Ryan, Development Bank of Southern Africa • Yankho Chitsime, TDB Bank • Fahima Bille, Shelter Afrique Development Bank • Sanjana Sidhra, Affordable Housing Institute Contestants • Pitch 1: Easy Housing, Niels van den Berge • Pitch 2: Bella Casa Group, Belinda Aapies • Pitch 3: Nubika, Judite Ferreira • Pitch 4: Onsite ICF, Kennedy Munyendo • Pitch 5: Hodhi, Mao Mukuria
Pitch Session	
	VALUE CHAIN SYNERGIES
Morning Sessions	INNOVATING ACROSS THE HOUSING FINANCE VALUE CHAIN – A MARKET SYSTEMS APPROACH TO TRANSFORMATION Moderator: Margaux Morenas, Affordable Housing Institute Panelists: • Daniel Mhina, Associate Director - Housing Finance [Africa Area Office], Habitat for Humanity International • Elibariki Ndossi, CEO, Tanzania Mortgage Refinance Company • Oswald Mungule, Financial Inclusion, Bank of Tanzania • Larry English, Affordable Housing Institute
	UNLOCKING AFFORDABLE HOUSING: VIRAL AS AN INNOVATIVE APPROACH TO MARKET DIAGNOSIS & INVESTMENT Presented By: • Olu Olanrewaju, Altair International • Fahima Bille, Shelter Afrique Development Bank

	BEDS, BRAINS & BANKABLE OPPORTUNITIES: FINANCING AFRICA'S STUDENT HOUSING FUTURE Presented By: Dr John Machayi , African Association of Higher Education Financing Agencies (AAHEFA)
	TEA BREAK
	SUSTAINABILITY & RESILIENCE
	FROM GREEN AMBITION TO BANKABLE ASSETS: DE-RISKING AFRICA'S BUILT ENVIRONMENT THROUGH STANDARDS, RESILIENCE AND FINANCE Presented By: Kushinga Kambarami, IFC EDGE
	CLIMATE RESILIENCE IN THE AFFORDABLE HOUSING VALUE CHAIN Presented By: Sanjana Sidhra, Director, Affordable Housing Institute
	FINDING OPPORTUNITIES IN BIO-BASED CONSTRUCTION Panellists: Leah Azeze, Gatsby Africa Maurice Nduranu, Institutional Finance Advisor, Gatsby Africa Kezia Georgina, Urban Planner and Senior Project Manager, SHOUT Group Milan Heilmann, Project Developer and Manager, CPS Africa Niels van den Berge, Co-founder and COO, Easy Housing Azzam Tamimi, Business Development Manager, ADHI Rwanda
13h00 CAT (60min)	LUNCH BREAK <i>Restaurant, in continuity with the exhibition hall</i>
	TECHNOLOGICAL INNOVATION
Afternoon Sessions	LOW COST AND HIGH-QUALITY SPATIAL INTELLIGENCE FOR BETTER URBAN DECISIONS Presented By: Kennedy Jomokela, Humanitarian OpenStreetMap Team (HOT)
	UNDERWRITING THE INVISIBLE: CAN DATA MAKE INFORMAL EARNERS MORTGAGE-READY? Panelists: Rob Hiff, CCO, Pngme Mwansa Kapeya, Director, Banking and Mortgages, ZNBS
	PROPTECH FOR NEW NICHES IN THE AFFORDABLE HOUSING MARKET Panelists Derrick Zziwa, Co-founder & CEO, Njuki Ramba Methode, Founder Imali-Biz
	LAUNCH OF THE CAHF-AUHF INNOVATION CATALOGUE Presented By: Kecia Rust, Executive Director, Centre for Affordable Housing Finance in Africa
	CONCLUSION
	TRANSFORMING AFRICA'S HOUSING FUTURE: A LOOK AT ZAMBIA In conversation with: Prof Albert Malama, Permanent Secretary, MIHUD Joseph Munyoro, Director - Financial Conduct Supervision, Bank of Zambia Mildred Mutesa, CEO, Zambia National Building Society
19h30 – 22h30 CAT	GALA DINNER & AUHF AWARDS
	GALA DINNER PROGRAMME - MC: Thandiwe Dhlamini, AUHF Secretariat - Welcome: Mildred Mutesa, AUHF Vice Chair and Zambian Host, ZNBS - AUHF Awards