42nd ANNUAL CONFERENCE & AGM

AFRICAN UNION FOR HOUSING FINANCE

Transforming Africa's Housing Future:

Innovation, Technology, and Value Chain Synergies

10 - 13 November 2026 | Radisson Blu, Lusaka, Zambia

MASTERCLASS 02

HOUSING MICROFINANCE

From Readiness to Scale: Scoping the HMF product journey



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11 November 2026

Radisson Blu

Following on from a successful 3-part webinar series, housing Microfinance experts Stephen and Bezant are offering a Master Class that goes through the three stages of developing a housing Microfinance product.

AFRICAN UNION FOR HOUSING FINANCE

symbiotics capacity building

HDFC (Africa) Ltd
Housing & Development Finance Consultants (Africa) Ltd

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MASTERCLASS SESSION:

From Readiness to Scale: Scoping the HMF product journey

Following on from a successful 3-part webinar series, housing Microfinance experts Stephen Wanjala and Bezant Chongo are offering a Master Class that goes through the three stages of developing a housing Microfinance product. The class will be presented around a single fictional but realistic African financial institution wishing to incorporate housing Microfinance lending in its portfolio. Participants in this session will consider:

Stage A – Entry/readiness: assess demand, institutional strategy, pilot scope, governance, branch capacity, MIS and the initial business case. Explicitly test the participant question: is capital the first binding constraint?

Stage B – Borrower/product design: give groups a borrower profile with intermittent income, living expenses, existing debts, housing-stage costs and imperfect tenure documentation. Determine prudent repayment capacity, loan size/tenor, collateral substitutes, disbursement approach, construction monitoring and pricing considerations. Avoid assuming incremental construction is the only viable model.

Stage C – Scale decision: introduce pilot results and constraints (portfolio quality, staff capacity, funding maturity, treasury priorities and partner support). Ask participants what evidence the board would need, what should change operationally, and whether patient capital, risk sharing or TA would materially help.

The Master Class will engage participants in the considerations towards and techniques for developing a market-ready product that will broaden the lender's market and enhance access to affordable housing.

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