Centre for Affordable Housing Finance in Africa

African Union for Housing Finance

znbs

Ministry of Infrastructure, Housing and Urban Development

Celebrating Africa's housing innovators

The Innovation Catalogue

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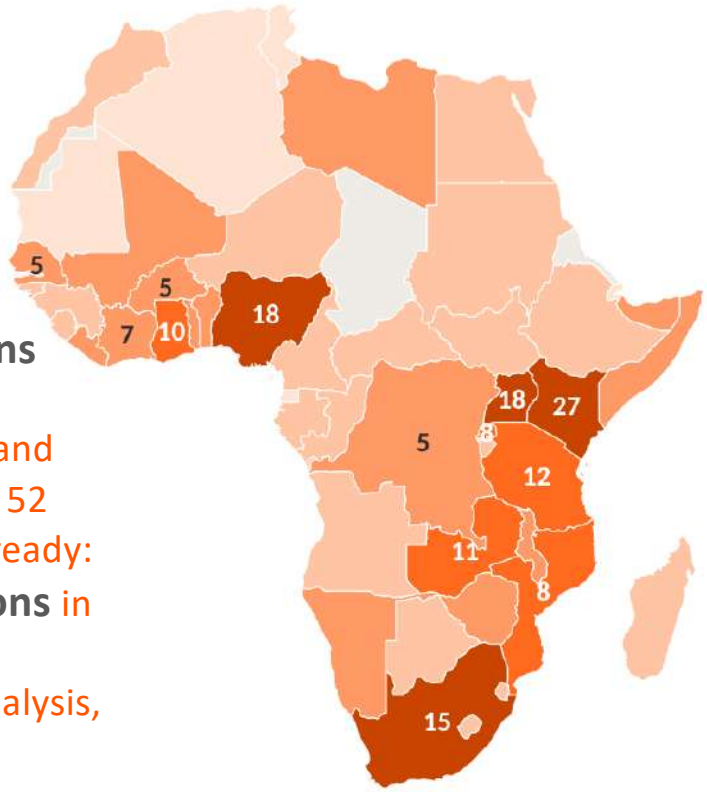
13 November 2026 | 42nd AUHF Conference and AGM | Lusaka, Zambia



BREADTH
DEPTH
OPPORTUNITY
CONNECTIONS

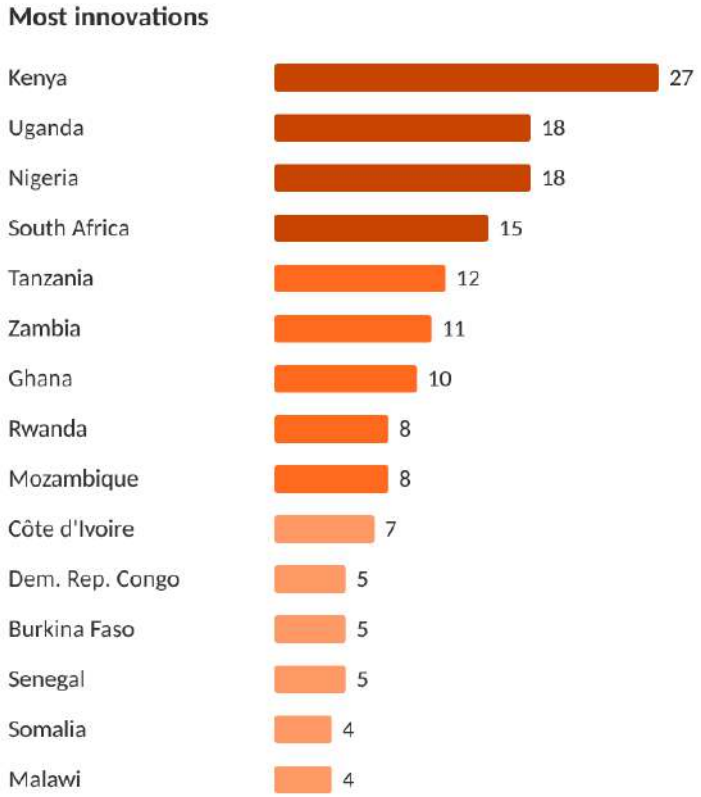
Innovations are at work in 50 African countries (at least)

Number of the 76 innovations with current data that list each country





We received
58 submissions
from 53
organisations, and
added another 52
that we had already:
110 innovations in
the master list,
76 ready for analysis,
54 in the
catalogue so far…

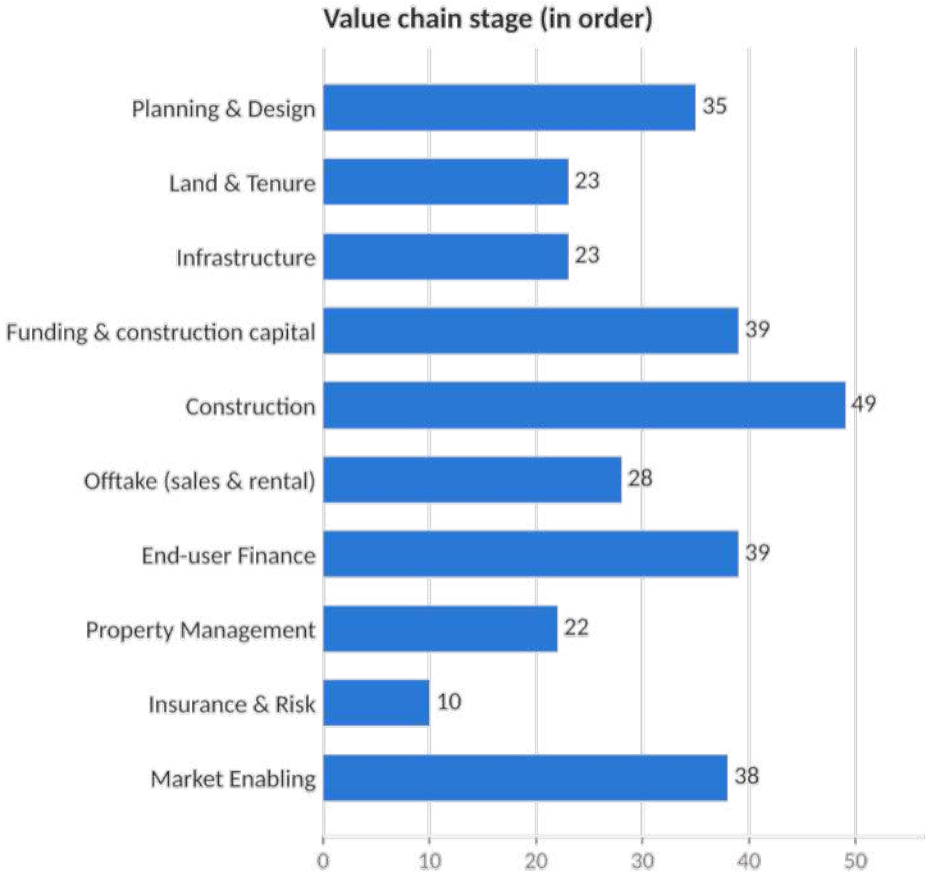


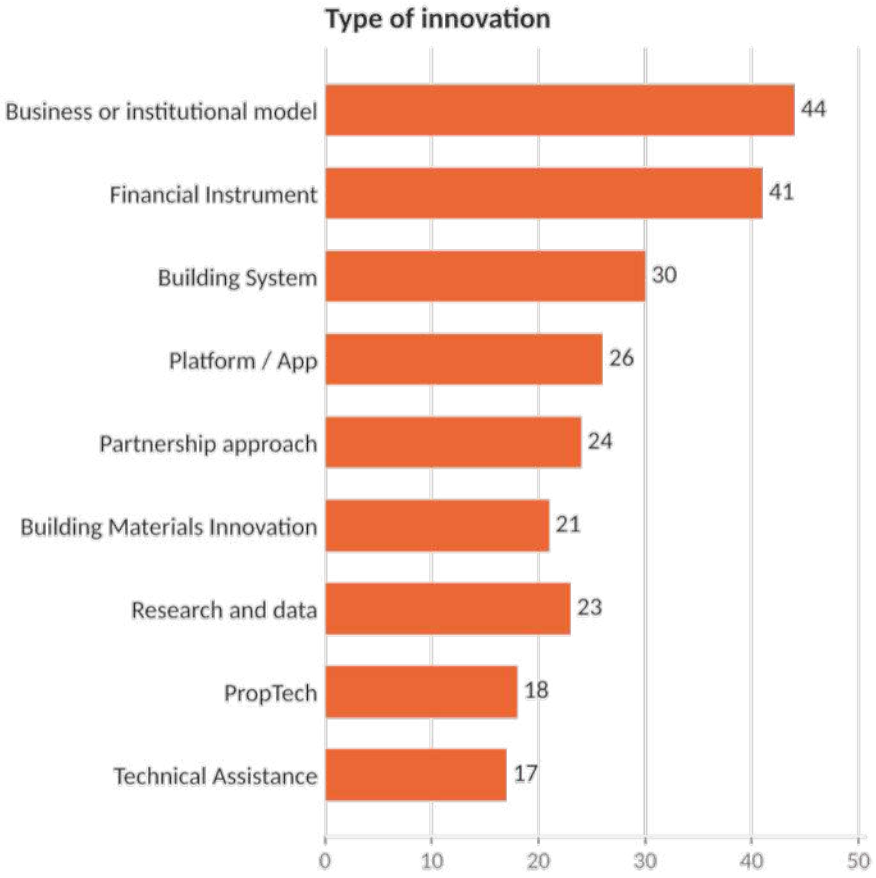
Source: CAHF Innovation Catalogue 2026 Master List (12 Nov 2026). Multi-country entries (e.g. HOT, Hydraform, SATO) count in every country they list. Island states with entries: Mauritius, Seychelles, Cabo Verde.

BREADTH
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Very many innovations say they apply to all stages

Number of the 76 innovations working at each stage of the value chain, and the type of innovation they use (more than one may apply)

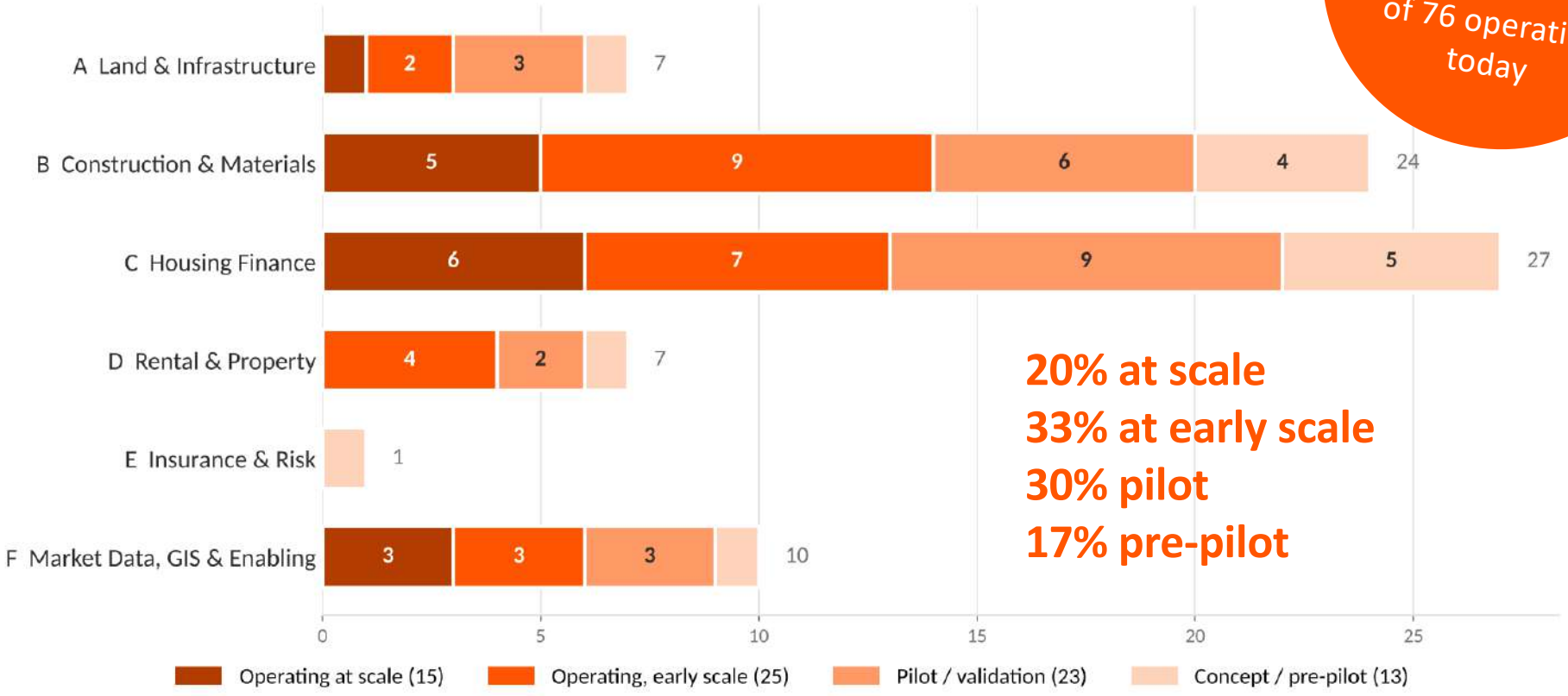




Source: CAHF Innovation Catalogue 2026 Master List and questionnaire responses (12 Nov 2026); the 76 innovations with current data.

Most innovations are already delivering

40
of 76 operating today



20% at scale
33% at early scale
30% pilot
17% pre-pilot

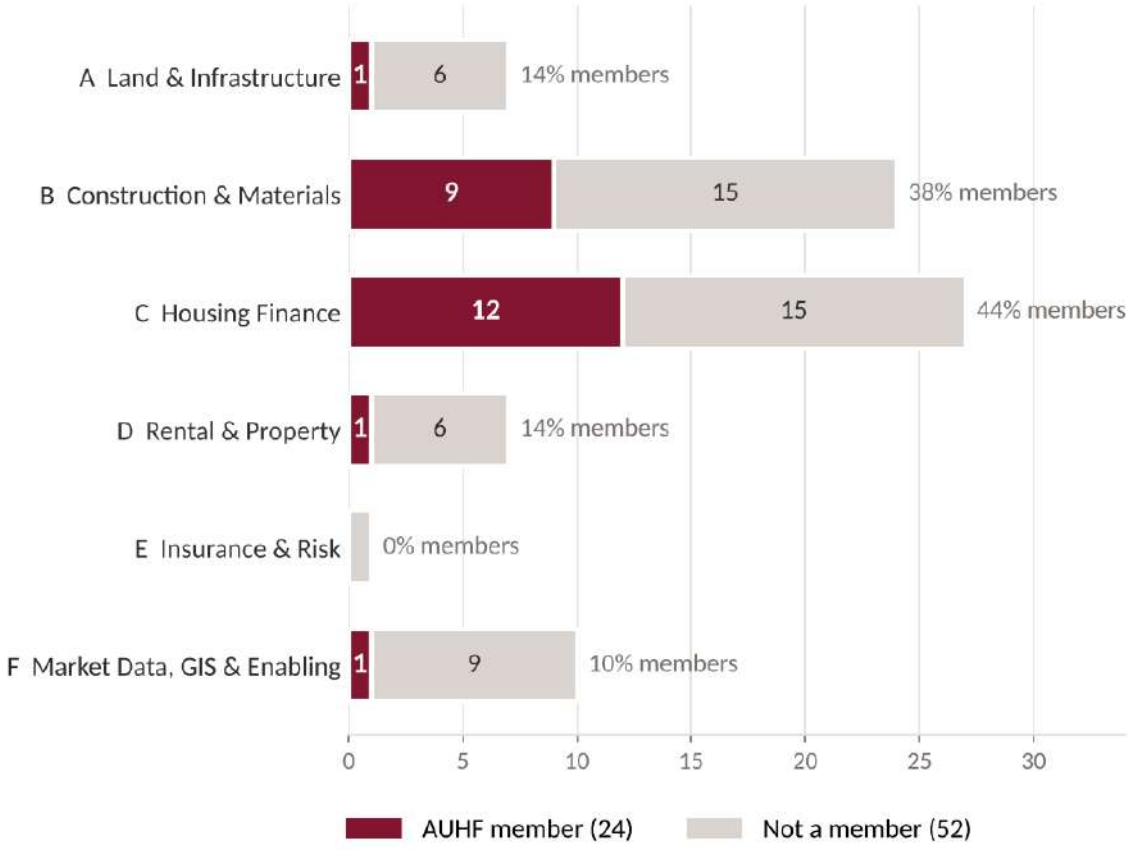
urce: CAHF Innovation Catalogue 2026 Master List (12 Nov 2026). Stage assessed by CAHF from scale delivered. 34 entries with no current data are set aside.

BREADTH
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AUHF Members are well represented

32%
AUHF members

24 of the 76 innovations with data (32%) come from 18 AUHF member organisations, out of 69 organisations in all



Member organisations and their entries

14Trees
CON02

ADHI
CON01, CON22

Casa Real
CON12

Citra
CON13

CPS Africa
FIN35

Crédit Foncier Cameroun
FIN20

Easy Housing
CON04, CON34, RPM09

Empowa
FIN15, FIN21

FHFL
CON25, FIN04, FIN22

Habitat for Humanity
FIN11

Hydraform *
CON41

KMRC
FIN02

Shelter Afrique
MKT03

SHMFF Egypt
FIN14

TUHF
FIN05

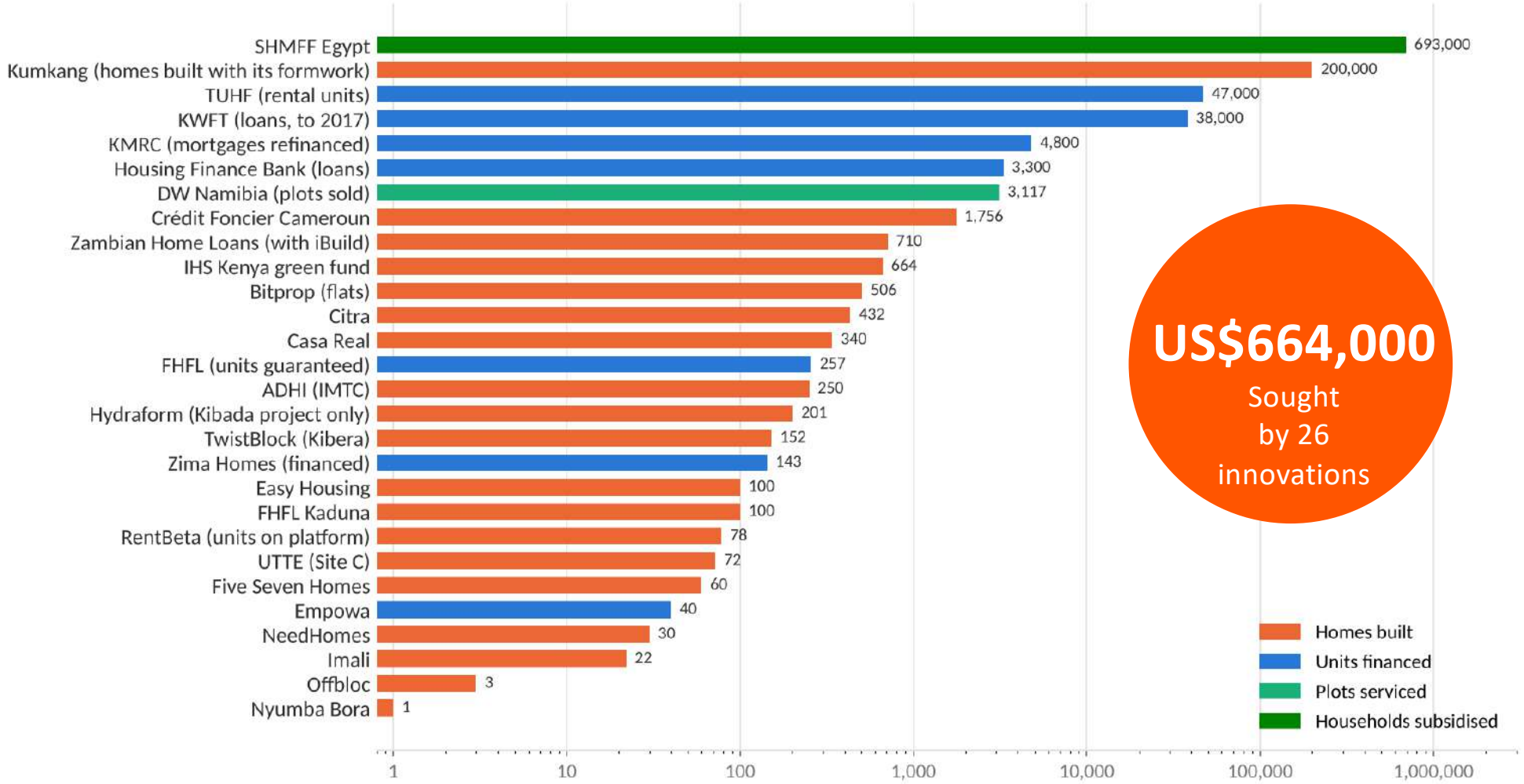
UTTE
LND04

ZNBS
FIN31

Zambian Home Loans
FIN12

BREADTH
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An indication of scale: homes, units, plots serviced, households subsidised



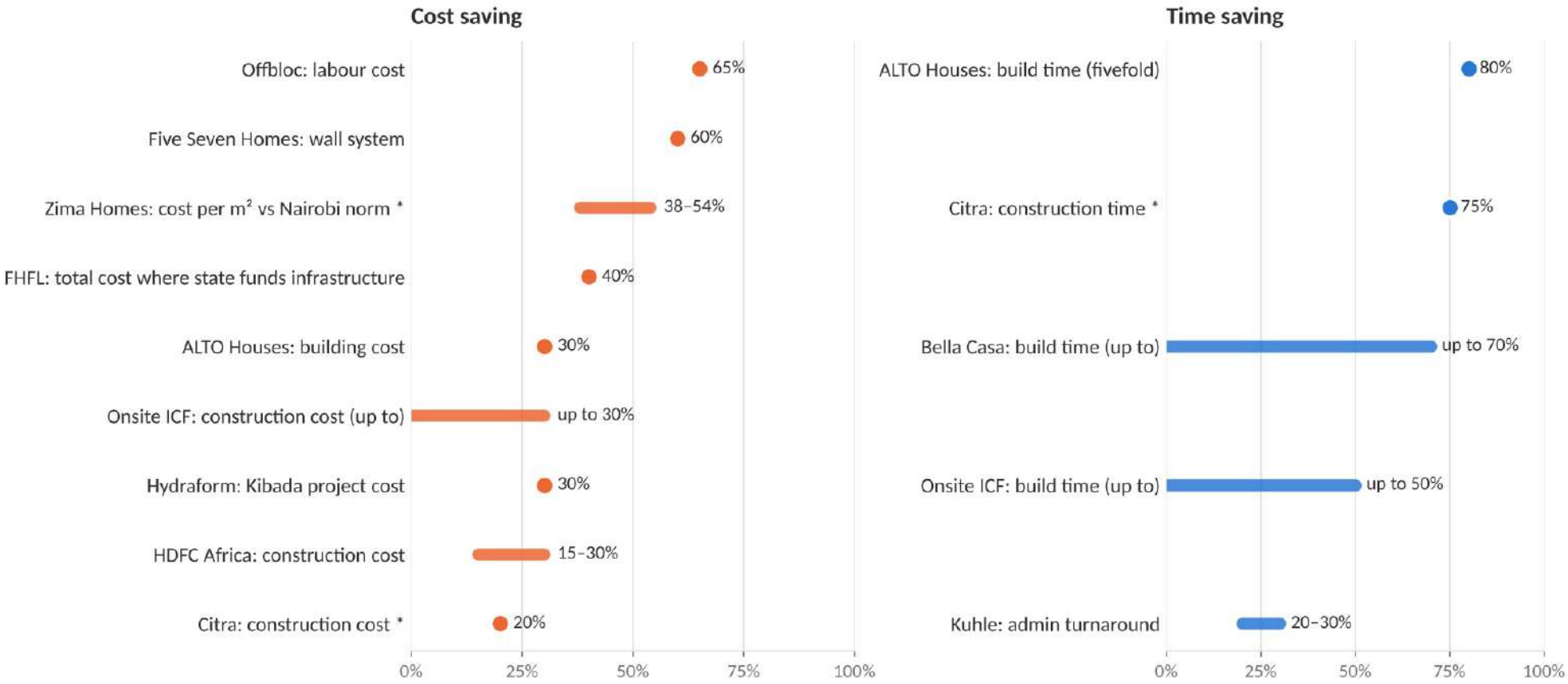
US$664,000
Sought by 26 innovations

BREADTH
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CONNECTIONS

Innovators say they're building faster and for less

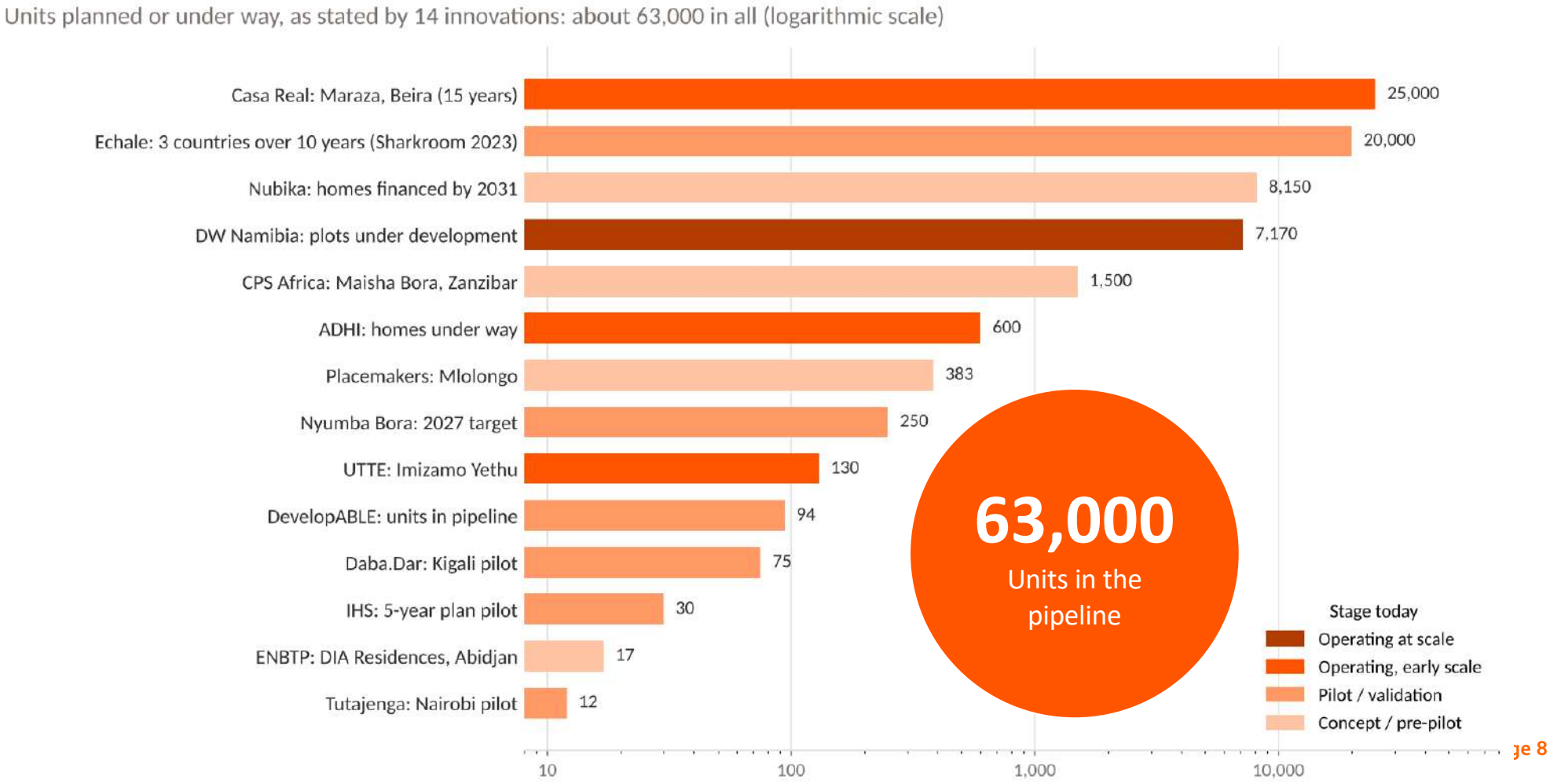
20-65% cost savings reported by eight building systems

Reductions against conventional methods, as reported by each organisation and not independently verified



BREADTH
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A pipeline of homes, reportedly ready to build

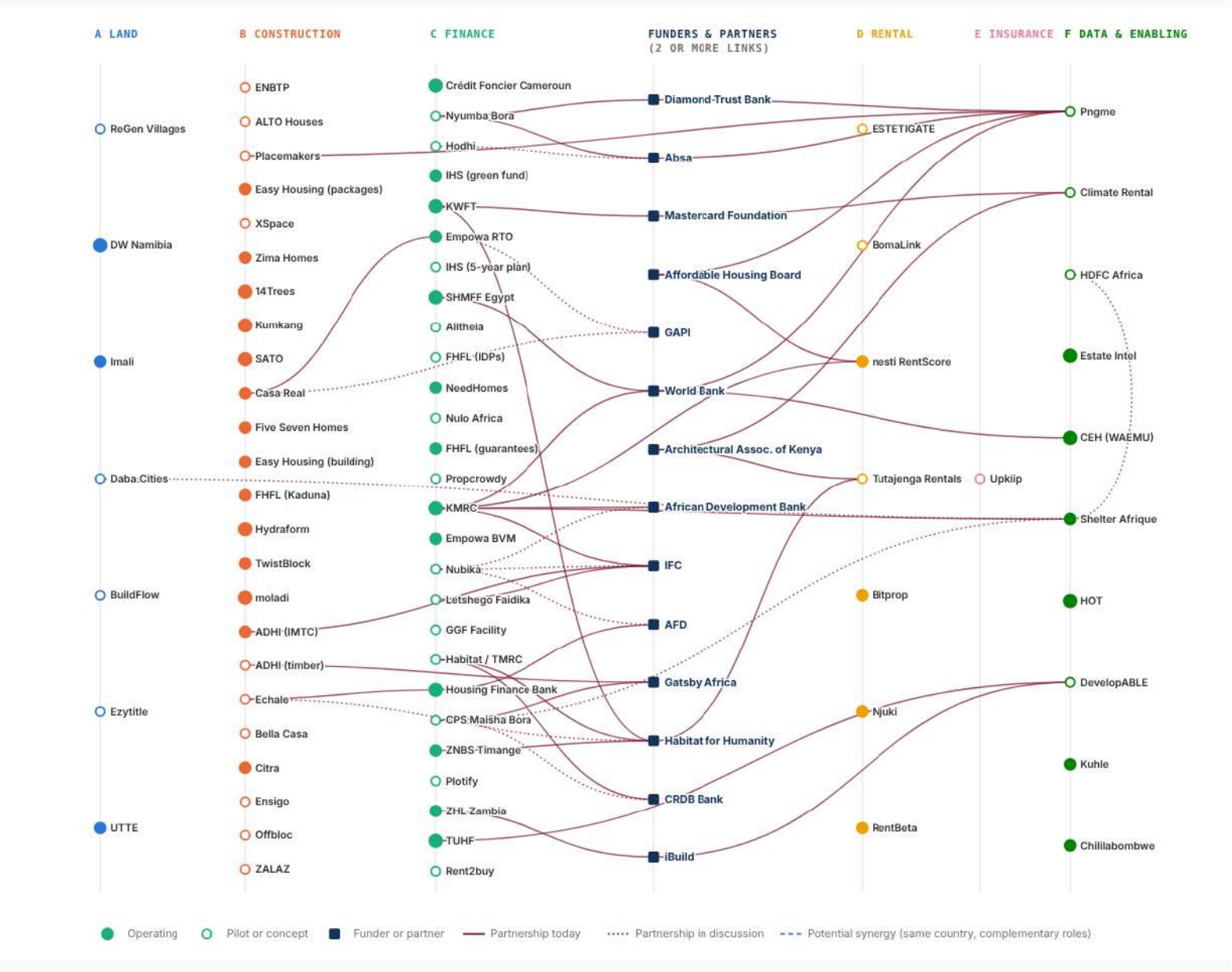


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Value chain synergies

132

named partners already behind these innovations

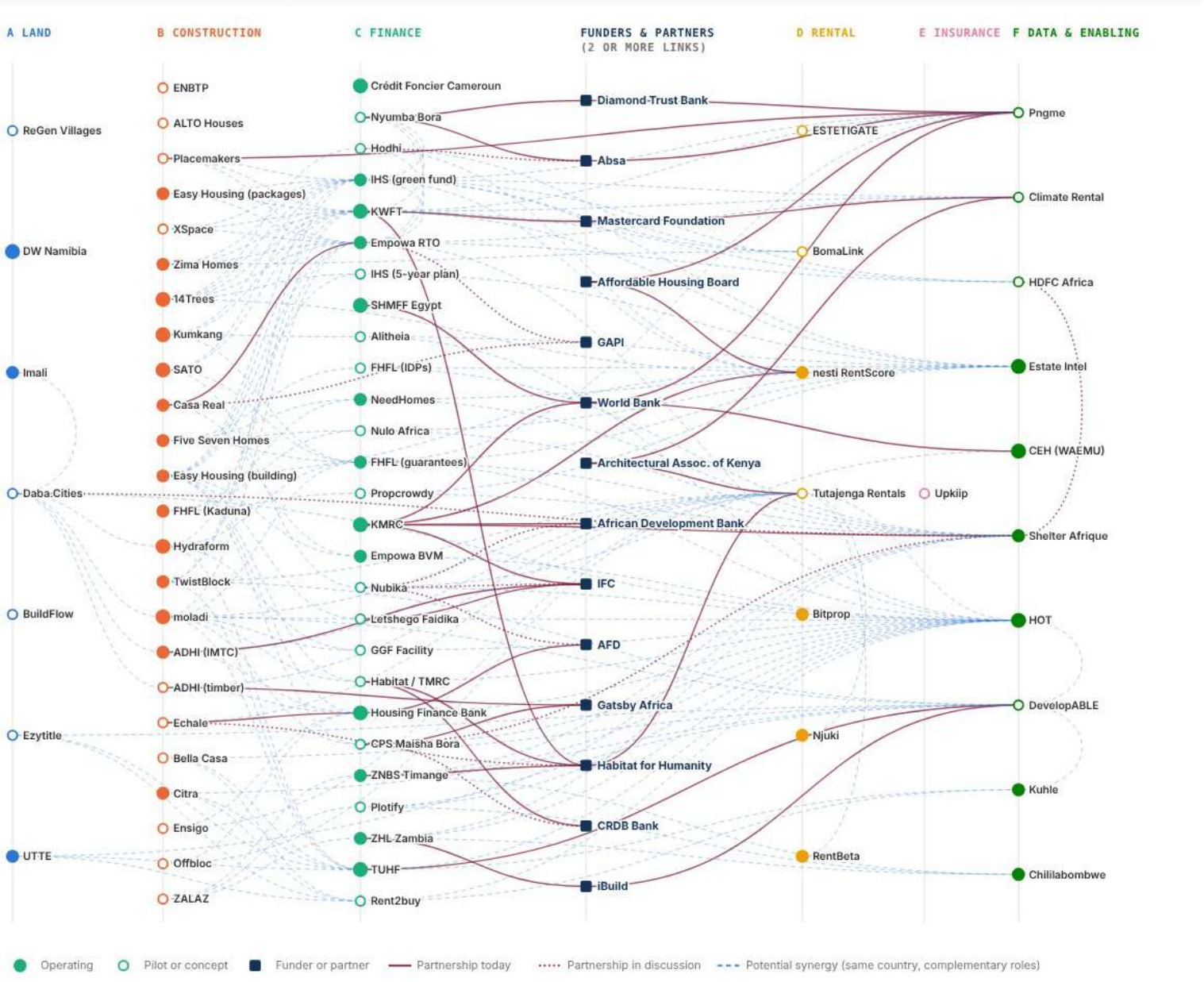


42nd AUHF Conference
13 November 2026
Lusaka, Zambia

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Value chain synergies

The potential synergies are endless



42nd AUHF Conference
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Lusaka, Zambia

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JOIN??

CAHF's Innovation Catalogue



CATEGORY C — Housing Finance & Financial Innovation

FIN31 INNOVATION

Timange Demand Housing Loan

Zambia National Building Society (ZNBS) · Zambia

A housing loan for low-income earners in formal and informal work, co-designed with Habitat for Humanity Zambia

COUNTRY	AUHF MEMBER	GENDER	INFORMALITY
Zambia	Yes conference co-host 2026	Yes women named as particular beneficiaries	Yes simplified eligibility for informal earners; savings groups can pool resources

> *"Access to stable and secure housing is a fundamental human right. We are giving Zambians the opportunity to invest in their futures."*
>
> — Geoffrey Samukonga, Board Chairman, ZNBS, at the launch of Timange, February 2025

THE ORGANISATION

Type	State-owned building society	Based	Lusaka, Zambia
Experience	50+ years in housing finance	Reach	All provinces of Zambia
AUHF member	Yes · 2026 conference co-host		

THIS INNOVATION

Launched	February 2025	Partner	Habitat for Humanity Zambia
Stage	Operating	Tenure	Ownership
Initial rollout	Lusaka and Central Provinces	Scale delivered	130 beneficiaries

RELATED ENTRIES

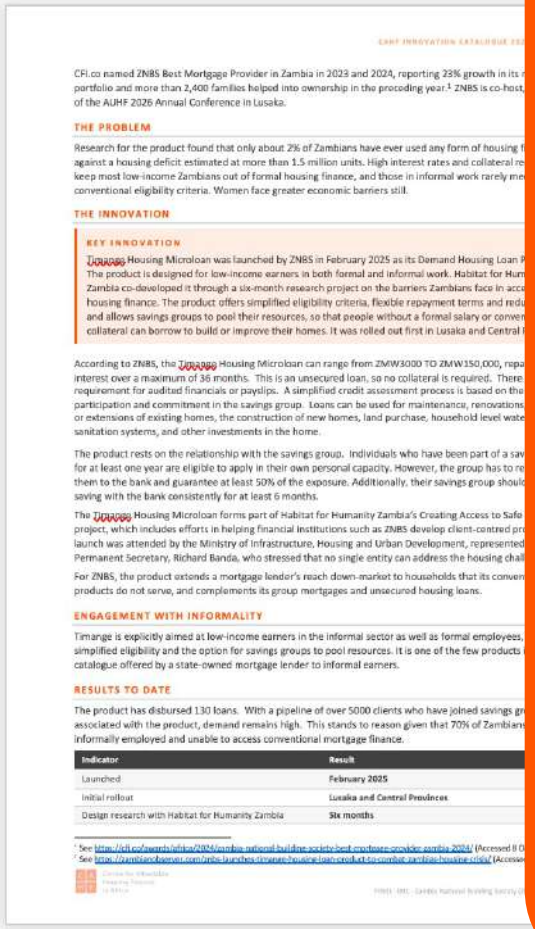
FIN11 — Habitat for Humanity International, TMRC Housing Microfinance Window. Habitat's housing microfinance work across Africa includes the refinancing window in Tanzania; Habitat for Humanity Zambia co-developed Timange.

Other Zambian entries: FIN12 — Sofala Capital, Zambian Home Loans (staged building mortgages); FIN29 — Plotify Group (group buying through tenancy in common); MKT06 — Chilliabombwe Municipal Council (housing needs assessment). Comparable housing microfinance: FIN08 — KWFT, Nyumba Smart Loan (Kenya).

THE ORGANISATION

Background on the organisation behind this innovation. The sections that follow describe the Timange loan alone. ZNBS did not submit this innovation to the 2026 call; CAHF has drafted this profile from press and partner reports of the launch, and asks ZNBS to review it.

The Zambia National Building Society (ZNBS) is Zambia's state-owned building society and one of Zambia's main housing finance providers, with more than 50 years of experience and operations in all of the Country's ten provinces. Its products include standard mortgages, diaspora mortgages, unsecured housing loans, finance for bare land, group mortgages that allow several applicants jointly access mortgage facilities through income consolidation, and alternative energy finance for solar installations. It also acquires land banks and subdivides them into serviced plots, such as the Kwathu Hills project in Chilanga.



CFI.co named ZNBS Best Mortgage Provider in Zambia in 2023 and 2024, reporting 23% growth in its portfolio and more than 2,400 families helped into ownership in the preceding year.[1] ZNBS is co-host of the AUHF 2026 Annual Conference in Lusaka.

THE PROBLEM

Research for the product found that only about 2% of Zambians have ever used any form of housing against a housing deficit estimated at more than 1.5 million units. High interest rates and collateral re keep most low-income Zambians out of formal housing finance, and those in informal work rarely me conventional eligibility criteria. Women face greater economic barriers still.

THE INNOVATION

KEY INNOVATION

Timange Housing Microloan was launched by ZNBS in February 2025 as its Demand Housing Loan P The product is designed for low-income earners in both formal and informal work. Habitat for Hum Zambia co-developed it through a six-month research project on the barriers Zambians face in acc housing finance. The product offers simplified eligibility criteria, flexible repayment terms and redu and allows savings groups to pool their resources, so that people without a formal salary or conven collateral can borrow to build or improve their homes. It was rolled out first in Lusaka and Central

According to ZNBS, the Timange Housing Microloan can range from ZMW3000 TO ZMW150,000, repa interest over a maximum of 36 months. This is an unsecured loan, so no collateral is required. There requirement for audited financials or payslips. A simplified credit assessment process is based on the participation and commitment in the savings group. Loans can be used for maintenance, renovations or extensions of existing homes, the construction of new homes, land purchase, household level wate sanitation systems, and other investments in the home.

The product rests on the relationship with the savings group. Individuals who have been part of a sav for at least one year are eligible to apply in their own personal capacity. However, the group has to re them to the bank and guarantee at least 50% of the exposure. Additionally, their savings group shoul saving with the bank consistently for at least 6 months.

The Timange Housing Microloan forms part of Habitat for Humanity Zambia's Creating Access to Safe project, which includes efforts in helping financial institutions such as ZNBS develop client-centred pr launch was attended by the Ministry of Infrastructure, Housing and Urban Development, represented Permanent Secretary, Richard Banda, who stressed that no single entity can address the housing chal

For ZNBS, the product extends a mortgage lender's reach down-market to households that its conven products do not serve, and complements its group mortgages and unsecured housing loans.

ENGAGEMENT WITH INFORMALITY

Timange is explicitly aimed at low-income earners in the informal sector as well as formal employees, simplified eligibility and the option for savings groups to pool resources. It is one of the few products catalogue offered by a state-owned mortgage lender to informal earners.

RESULTS TO DATE

The product has disbursed 130 loans. With a pipeline of over 5000 clients who have joined savings gr associated with the product, demand remains high. This stands to reason given that 70% of Zambian informally employed and unable to access conventional mortgage finance.

Indicator	Result
Launched	February 2025
Initial rollout	Lusaka and Central Provinces
Design research with Habitat for Humanity Zambia	Six months

[1] See https://cfi.co/awards/africa/2024/zambia-national-building-society-best-mortgage-provider-zambia-2024/ (Accessed 8 O
[2] See https://zambianobserver.com/znbs-launches-timange-housing-loan-product-to-combat-zambias-housing-crisis/ (Accesse



Make a submission: https://forms.gle/BSjKoucuMyoH3Gbt8

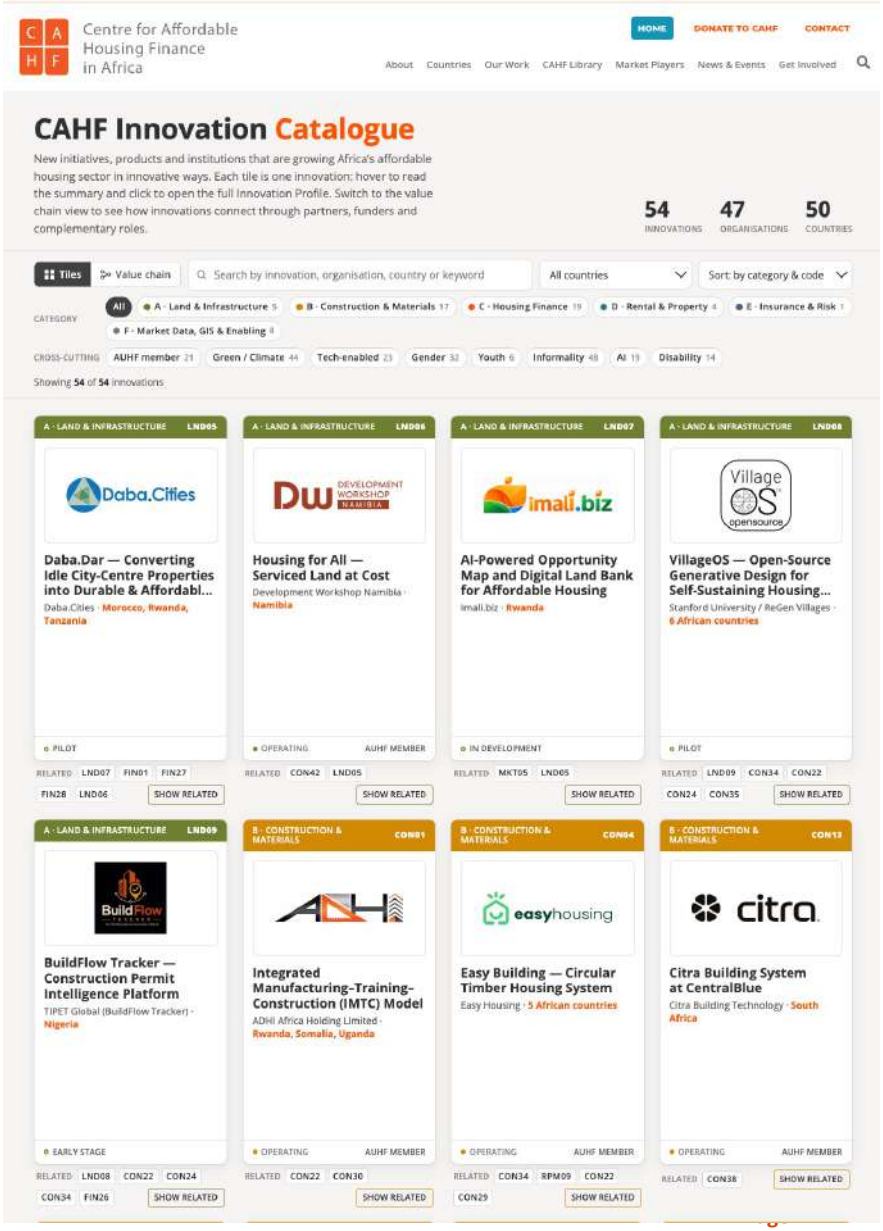
THANK YOU!

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CAHF is the Secretariat to the AUHF

African Union for Housing Finance





Centre for Affordable Housing Finance in Africa

Established in 2014 after incubation phase (2010-2014 within FinMark Trust) www.housingfinanceafrica.org

Vision: An enabled affordable housing finance system in countries throughout Africa, where governments, business and practitioners work together to provide a wide range of housing options accessible to all.

Mission: To make Africa's housing finance markets work, with special attention to access to housing finance for the poor, **through the dissemination of research and market intelligence, the provision of strategic support, and ongoing engagement in both the public and the private sector; supporting increased investment, cross-sector collaborations and a market-based approach.**

Goal: To see an increase of investment in affordable housing and housing finance throughout Africa—more players and better products, with a specific focus on the poor.

African Union for Housing Finance

Established in 1984 with eleven members www.auhf.co.za

Member-based, industry association of mortgage banks, building societies, housing corporations, Development Finance Institutions and other organisations involved in the mobilisation of funds for shelter and housing on the African continent. As an industry body, the AUHF promotes the development of effective housing markets and the delivery of affordable housing across Africa, working in the interests of the members and the industry as a whole. The AUHF is governed by a board of industry leaders elected every two years at its Annual General Body.

AUHF Vision
An enabled and productive housing finance sector across Africa where governments and the private sector work together to develop and maintain efficient and effective housing markets and access to adequate and affordable housing for all.

AUHF Mission
To support its members in realising their vision, **through networking and deal facilitation, information collection and dissemination, lobbying and advocacy, and capacity building and training.**

The Centre for Affordable Housing Finance in Africa (CAHF), based in South Africa, acts as the Secretariat of the AUHF.