



# Research at e-MFP

## European Microfinance Research Conference

12-14 June 2017, University of Portsmouth

## MOOC: Commercialization of Social Enterprises

Centre for European Research in Microfinance (CERMi), Belgium



EUROPEAN  
MICROFINANCE WEEK 2016

# Microfinance and housing: One brick at a time

Rajnish Dhall, MHFC India

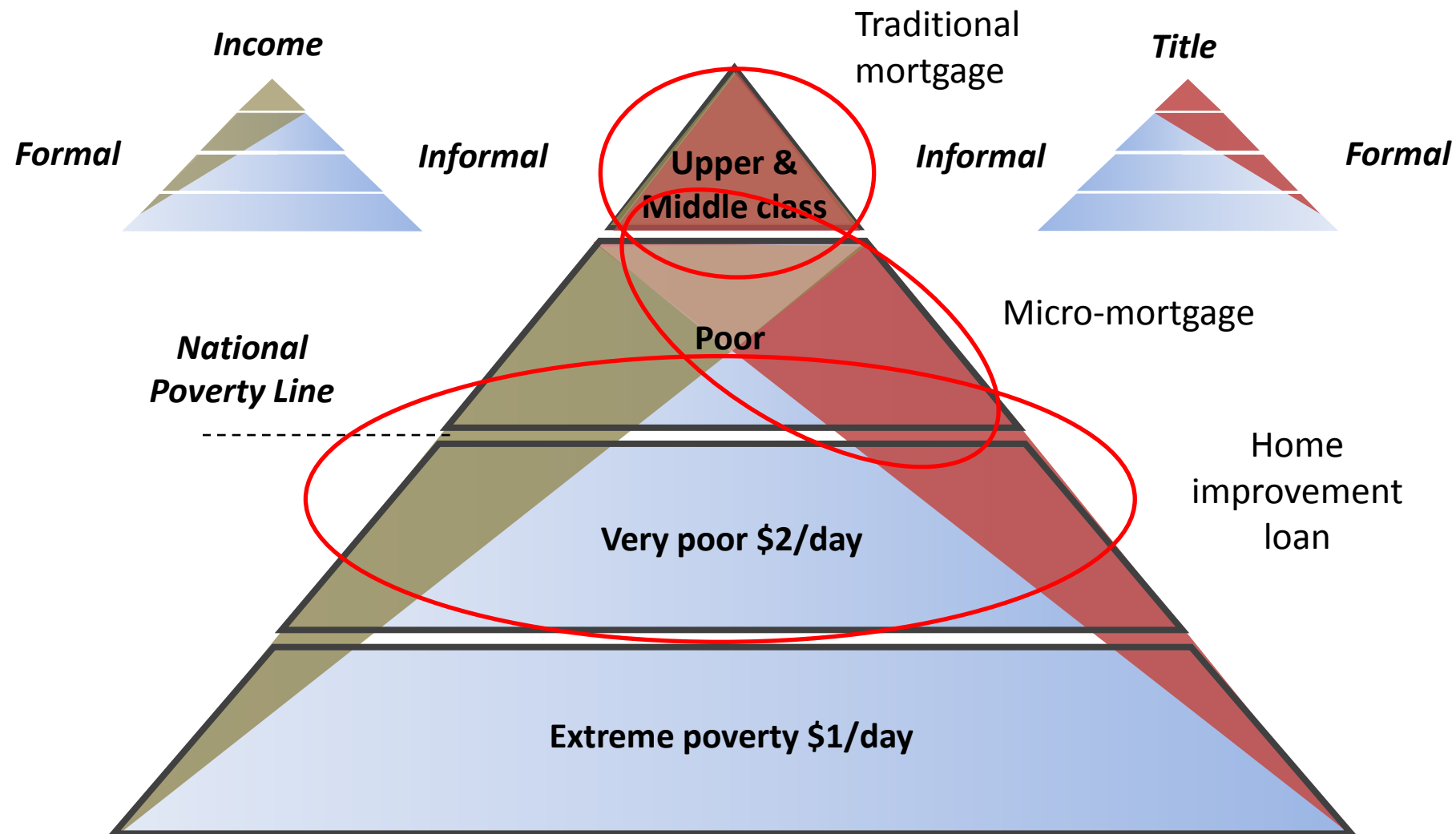
Mark van Doesburgh, Triple Jump/Microbuild,  
Netherlands

Patrick McAllister, Habitat for Humanity, USA

Mod: Daniel Rozas, e-MFP

- **Two-thirds** of the world's emerging market **population** live in **substandard shelter**
- Over **20% of microfinance loans** are used for **housing**
- Better **housing = social performance**

# Market Assessment and Opportunity





How over 70% of the world builds their homes



# the company

Since incorporation in 2009, MHFC has sanctioned over 12,000 loans to financially excluded families buying homes in affordable housing projects

Average Loan Amount: US\$ 6,500

Average Tenor: 12 years







# Microbuild Fund investments are enabling access to housing microfinance for approximately 300,000 individuals...

---



## *Outreach*

# Portfolio MFIs:

33

# Housing loans funded by MBF:

60,000

# Individuals directly benefitted :

300,000

## *Asset Under Management*

Invested Portfolio:

\$ 48M

Fund Size:

\$ 100M

MBF total asset to Triple Jump's AUM:

13%





EUROPEAN  
MICROFINANCE WEEK 2016

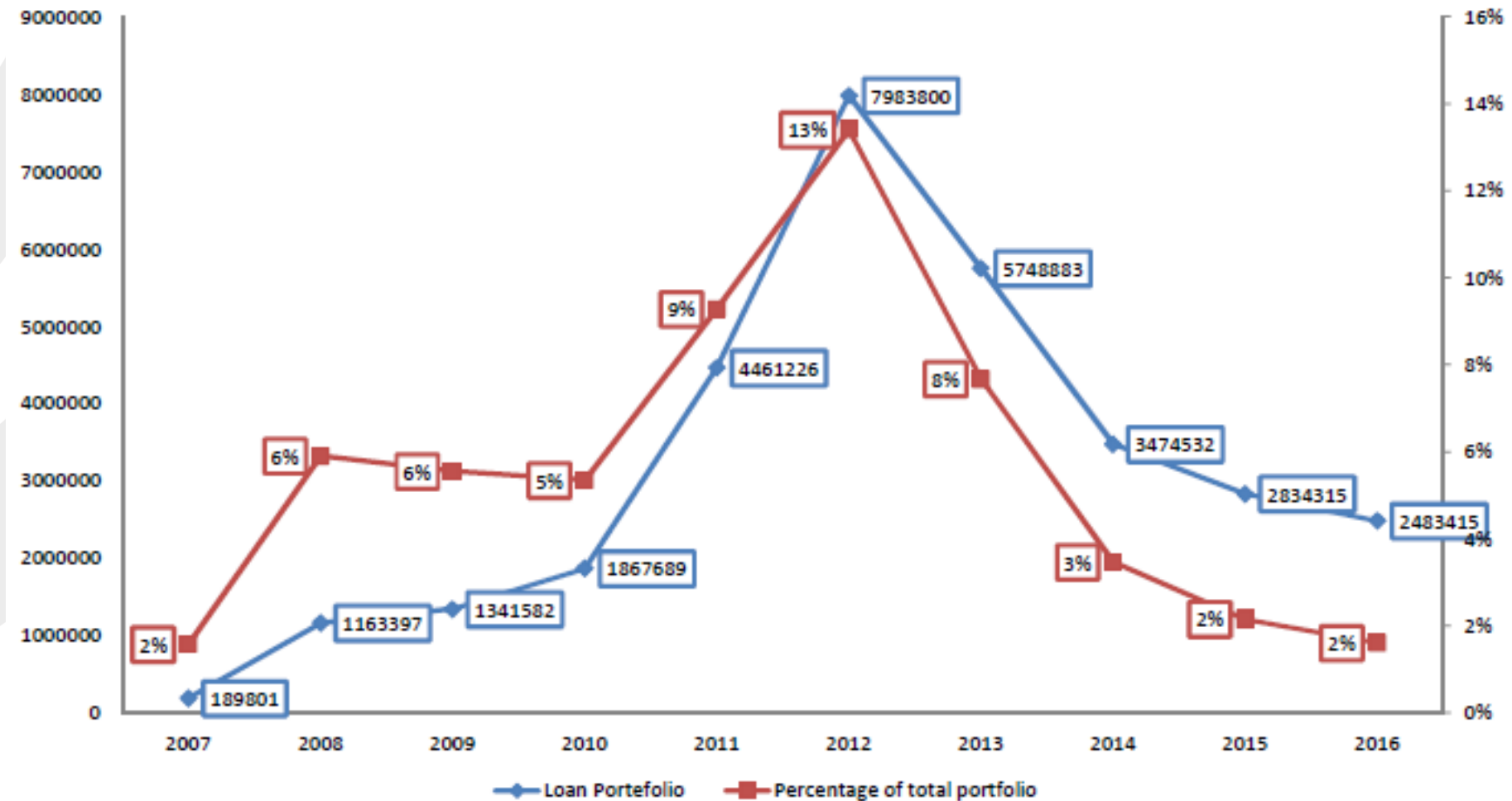
# Enda Tamweel , Tunisia





EUROPEAN  
MICROFINANCE WEEK 2016

# Enda Tamwee I, Tunisia



- Around 90% of consumer finance in US & UK are home mortgages
- 2% of MFI portfolios are housing loans
- Raising housing to 20% of microfinance portfolios would require \$20 billion and reach 100 million people



How much of your  
work is housing  
finance?