

# Empowa

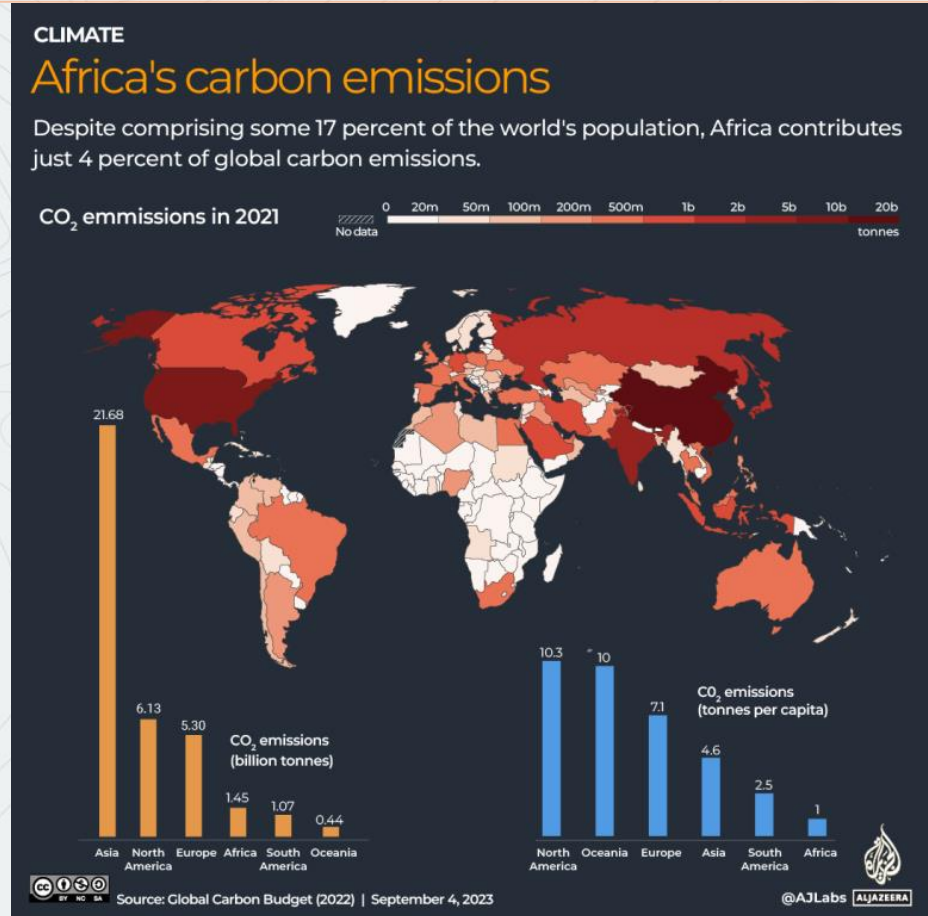
Green Housing and Green Mortgages in Emerging Markets



# Carbon Emissions - Africa

- **17%** of the global population

- **4%** of global carbon emissions



# Living in a Tin Can





# The Mortgage Challenge



People living here pay up to 7x more (per m<sup>2</sup>) to live here...

...than these people pay to live here

Because existing financial systems do not work in this environment

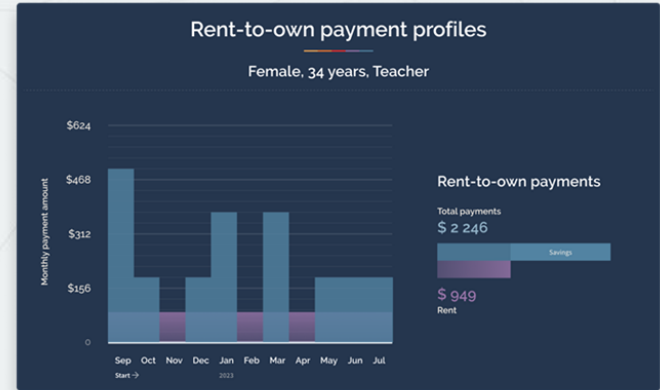
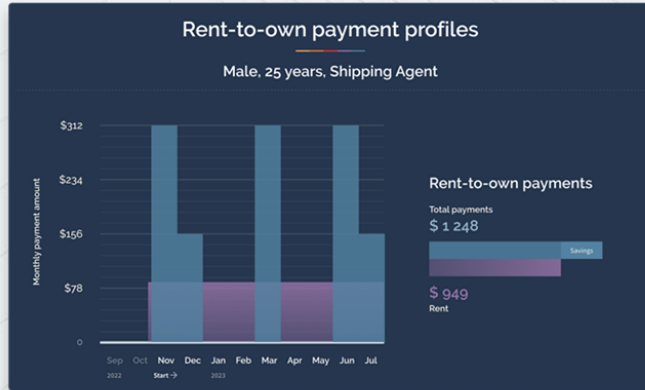
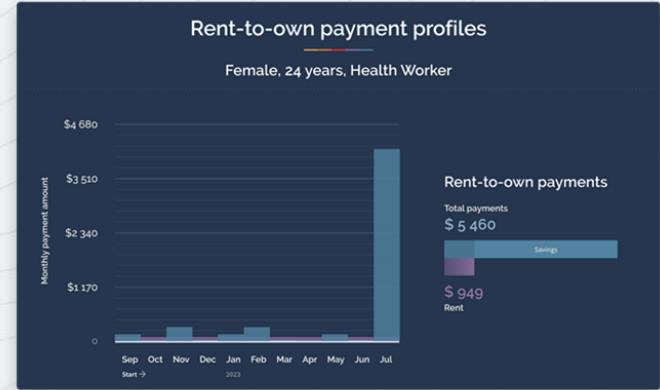
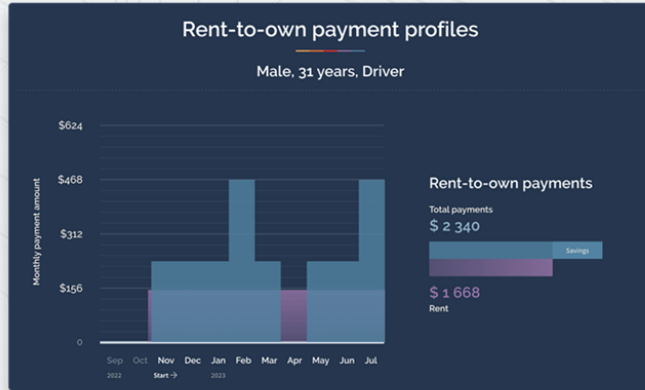


# The Opportunity



**To develop green, affordable-housing finance that meets the pent-up demand for 50 million homes in Africa** (Source - Centre for Affordable Housing Finance Yearbook 2023)

# Sample Rent-To-Own Payment Profiles



# Green Rent-to-Own Results

- **95%** on-time payment of monthly lease and 100% up to date after 12 months.
- **15%** of the house sales price saved by clients after only 12 months of occupancy
- **50% women-led households** accessed the instalment payment facility
- **100% climate-smart community** all families living in a climate-resilient home, which is at least 20% more sustainable than local building practices
- **88%** feel safer from climate events



## SDGs Addressed



Family and green home supported by *EmpowaPay*



# Join Our Journey



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