

**Social Impact Learnings While**  
**Investing in Women**  
**Building Stability, Skill,**  
**and Long-term Wealth**

IMPACT LEARNINGS REPORT 2021

# Table of Contents

<b>3</b> A Letter from the CEO	<b>9</b> Our Impact Approach	<b>24</b> Contribution
<b>4</b> Message from the Chair	<b>10</b> The Impact Management “Norms”	<b>26</b> Risk
<b>5</b> Impact Highlights	<b>12</b> Who Do We Serve?	<b>27</b> Environmental Commitment
<b>6</b> The Housing Challenge	<b>13</b> What Is Changing?	<b>27</b> Next Steps
<b>7</b> Our Solution	<b>18</b> From Our Stakeholders	
<b>8</b> Our Why	<b>22</b> How Much?	

# A Letter from the CEO



## Dear Readers,

Like many of us, I was born into a family where accessing the basic necessities was challenging. When my father died, leaving no will, my family was kicked off our land & home by relatives. For many years we were practically homeless. My mum fought for rightful ownership of our home but eventually gave up. This threatened our education, health, food resources, and other life opportunities.

Instead of depressing me, the situation inspired me to become a female civil engineer and create housing opportunities for people like my mum. However, despite qualifying to study civil engineering, I couldn't afford the tuition fees since my mum spent most of her earnings on rent. So, to spare my already overworked mother, I settled for a government-sponsored degree in industrial design elsewhere.

Although I never fulfilled my dream of becoming a female civil engineer, it gave me a personal passion & desire to help women like my mother. So, together with my co-founder Will Broad, we founded Smart Havens Africa with a mission of providing an affordable pathway to homeownership for low-income families in Africa, especially those headed by women.

At SHA, we believe that a home is a foundation needed for a family's economic uplift. It deters the evil of rental trap poverty and enables households to save more for themselves, instilling an enhanced personal image and growth.

Our Efficient climate smart Homes consume less carbon, and their density ensures efficient use of public spaces. Density also creates unique opportunities for innovation and collaboration among the communities and neighborhoods. People who live close to employment, essential services, and neighborhood amenities spend less time in cars and buses

burning fossil fuel while wasting time in isolation. Building centrally located climate-smart homes provides future generations with location-based opportunities and addresses threats to human survival such as climate change and the depletion of resources.

As part of our mission to uplift women in the community, we strive to employ female construction workers and train them with innovative skills that they can use in the future for other employment opportunities. In addition, we work with women to build more affordable homes to consolidate peace, protect the environment, and generate sustainable income.

It has been an incredible journey thus far through many partnerships and friendships to arrive here today. I am honored to have the opportunity to present our inaugural impact learning report. This report serves as a benchmark of where we are today. The data we have collected will fuel positive change moving forward. I am excited to be formalizing Smart Havens Africa's commitment to social and environmental impact. I am proud to provide young women, men with decent, dignified long term employment opportunities for career progression and low-income families in the situation that my mother lived in with a decent home they can call their own and allow their families to thrive.

Thank you for standing with us this far; we couldn't achieve this alone.

Welcome to our inaugural impact learnings report!

**Anne K Rweyora**

Chief Executive Officer

# Message from the Chair

I first met Anne Rweyora and Will Broad, the co-founders of Smart Havens Africa, in 2019 when they were finalists in the prestigious **Royal Academy of Engineering Africa Prize** competition. I was fortunate to be able to visit them and get to know them and see the results of their work for myself. Their passion as social entrepreneurs, commitment to bring about change, and eagerness to learn were clear then: as you will see from this report that has not changed. They are dedicating their lives to making home ownership a realistic and affordable proposition for low income families, particularly those headed by women, so that they can enjoy greater financial and physical security. This is a noble ambition, and already that dream has become a reality for some families.

Like most social entrepreneurs, they are concerned about scale, so that they can deliver the greatest benefit to the greatest number of people. This is not an easy task. Understanding your impacts first of all and their value to your customers and stakeholders is a vital first step to scaling them.

I am very pleased therefore to see this report in which they have considered their impacts using an accepted, structured approach and developed a measurement framework which will guide – and monitor – their work in the future.

Anne and Will have a shared vision and make a great team. As CEO, Anne brings a calm inner strength and determination to prevent others suffering the hardships she experienced as a child. As COO, Will has great drive and focus on delivery.

Together they are making things happen in a short space of time, as you will see in this report.

I congratulate Anne, Will and the entire Smart Havens Africa team on their achievements and commend this report to your attention.

## Walter Gibson

Chairman, Smart Havens Africa Advisory Committee



# Impact Highlights

As a social enterprise supported by [Miller Center for Social Entrepreneurship](#), we worked with [Sopact](#) and Miller Center mentors to build strategy, prioritize outcomes, collect data, and learn from the data visualization on a dashboard. Here is the highlight of our learning from homebuyers and construction workers.

We invite you to explore our dynamic stakeholder-centric decision-making dashboard available [here](#). This dashboard presents the impact expectations and outcomes for the homeowners and SHA's construction workers.



## Lifestyle & Wealth for Employees

- 93% of workers are saving money
- 80% of workers increase their income
- 30% report they are saving for marriage
- 87% are satisfied with the level of the job.
- Workers are investing in assets
- 98% of home buyers can afford the desired lifestyle



## Stability

- 93% report they feel safe at work
- 80% report an increase in income
- 30% report they are saving for marriage
- 87% of satisfied with the level of job workers are investing in assets
- 37% have worked with SHA for over two years



## Upskilling

- 97% of employees report learning new skills, which makes them ready for future work.



## Health

- 89% of homebuyers now eat healthily
- 76% of homebuyers invest in medical care

**46.3%**

Our Homebuilders increased their income by 46.3% from \$684/year before joining SHA to \$1,476/year

**100%**

Our portfolio has 100% affordable homes

**84.62%**

Annual portfolio retention is 84.62%

**60.87**

Female Homeowner Net promoter score



Our stakeholders are **underserved** but not underbanked

**100%**

100% of our clients are First time home buyers

## Our Impact Learning Goals

- To learn how our stakeholders see the change
- To use impact data for effective future decision-making
- To build trust, improve accountability, and manage risks
- To learn the needs of our stakeholders and business to serve better
- To learn from the data to maximize the impact and raise capital

# The Housing Challenge

In most African countries, owning a home is nearly impossible for women. High housing costs and low incomes shut most women out of the formal financial market and limit their access to finance and land tenure, making it hard for them to buy or build a home.

## Result:

- Many pay a high proportion of their income in rent,
- They often fall into debt from high-risk loans
- They stay trapped in systemic poverty

## 48 Million

Households in Africa lack quality housing

## Only 4%

of Ugandans can afford to buy a \$20,000 home outright

## 70%

of Uganda's urban population live in overcrowded housing

## 1%

of Uganda's population has access to housing finance

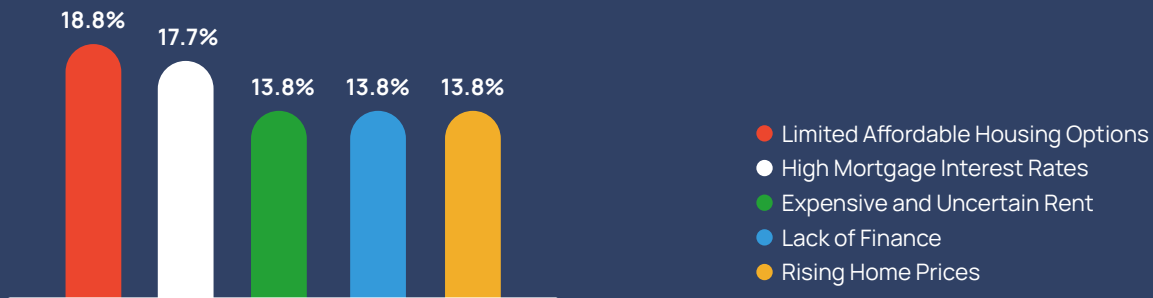
## 50% of monthly income

is spent on rent by low income Ugandans

## 1.6M Housing Deficit

in Uganda & expected to exceed 8M units by 2035

## Top 5 Barriers to Homeownership\*



Smart Haven's Africa mission is to remove these barriers to bring housing affordability, physical and mental stability, improved finances, and reduced health problems. We are proud of the journey we have made together with our stakeholders so far and are very excited to continue this journey in the years ahead.

*\*as per our stakeholders*



# Our Solution

Our unique model is comprised of three innovations that enable SHA to achieve its mission:



## Rent to Own Financing

We offer a financing option, proven to effectively serve poor women, to enable our customers to achieve home-ownership without falling into over-indebtedness from expensive bank loans or to high risk lenders in the community



## Skills Training and Job Creation for Poor Women and Youth

A major barrier to affordable home ownership for the poor is the lack of skilled masons. SHA trains and employs women and youth in the local community on masonry, construction and building skills, safety, financial literacy and property management that earn them long term (often permanent) higher-wage jobs and a pathway out of poverty



## Climate-Friendly, Affordable Building Materials

We press eco-friendly, durable bricks on site that results in homes that are high in quality, affordable, and good for the planet



# Our Why

We are removing the rental trap of poverty to instill an enhanced personal image and growth.

Smart Havens Africa is committed to **providing homeownership to women and low-income families in Uganda.**



**100%**

First time home buyers



**97.92%**

Did not own property before

## How we do it

We build communities and ensure families have full legal land ownership. As a result, each community has access to the resources they need to thrive, including water, power, and proximity to career and educational opportunities.

At SHA, we believe that a safe home is a foundation needed for economic uplift. It deters the evil of rental trap poverty and enables households to save more for themselves.

## Who we serve

The homeowners and SHA's construction workers are critical to our impact.



- Yes
- No





# Our Impact Approach

In 2021, we entered a new era of impact management, one in which social interventions are held to a new standard - a higher standard of impact assessment.

## Step One: Impact Strategy

Our journey of impact commitment started with moving our theory of change from output-focused to outcome-focused and moved to impact measurement and management.

Sopact Impact Cloud® allowed us to align with multiple standards such as Sustainable Development Goals, **Impact Management Project**, Aeris, and GIIN-IRIS. We also followed Actionable Impact Management (AIM) guidebooks to define our impact strategy.

## Step Two: Metrics

In 2021 we decided to take a big step and improve our impact strategy with the Miller Center for Social Entrepreneurship support at Santa Clara University and Sopact. Together, we defined a systematic process to gather outcome-oriented feedback from homeowners and workers. Some of the output metrics were determined based on the data that Smart Havens Africa was already collecting. However, the outcome metrics were new and based on what is realistic for Smart Havens Africa to collect from the beneficiaries and within affordable housing.

## Step Three: Data Collection Strategy

We defined the data sources for each of the metrics, meaning if we needed to summarize the CRM data, for example, to get the total number of female homeowners, or if we needed to get the data from a survey.

## Step Four: Stakeholder feedback Collection

We selected a set of questions to get direct feedback from our stakeholders and added additional context. We tested and refined the survey before sending them out to 68 households and 100 young women and men involved in construction of our homes using Impact Cloud. This Impact Learnings Report is based on feedback from 168 of our stakeholders with 83% responses! (=Confidence level 99%.)

The report's purpose is to provide our stakeholders with an overview of our activities in the past three years, communicate our future planned activities, continuously learn and improve our product and services, and seek new partners and funders to support and advance our mission.

## Step Five: Analyzing, Learning, and Demonstrating Impact

Our feedback was analyzed and visualized in a dashboard, including all the critical outcome and output indicators and additional questions that can give Smart Havens Africa initial learnings about their current process and customer satisfaction.

**Smart Havens Africa** will stay ahead of the impact measurement wave by utilizing existing technology and tools to collect, assess, and demonstrate the impact. Impact roadmap for SHA is ready, now in the future years to come to bring accountability with deep impact management.



# The Impact Management “Norms”

Aligned to the Five Dimensions of Impact, Sustainable Development Goals (UN SDG), and IRIS +








## What we do:

Smart Havens Africa is committed to providing homeownership to women and low-income families in Uganda and later across Africa.

- We **empower** underserved low-income families disadvantaged by systemic inequality by providing dignified and affordable housing.
- We **enable wealth creation** through homeownership by uplifting women and low-income families onto the property ownership ladder.
- We **provide dignified and fulfilling work** at a livable wage for young women and men that we involve in the construction of innovative, affordable homes.

The Impact Management Project (IMP) provides a forum for organizations to build consensus on measuring, assessing, and reporting impacts on environmental and social issues. The practitioner community of over 2,000 organizations came together to debate and find agreement (norms) on impact management techniques. The Impact Management Norms provide a common logic to help enterprises and investors understand their impacts on people and the planet to reduce the negative and increase the positive. These norms are measured across five dimensions:

Impact Dimension	Questions on each Dimension
 What	<ul style="list-style-type: none"> <li>• What outcome(s) do business activities drive?</li> <li>• How important are these outcomes to the people (or planet) experiencing them?</li> </ul>
 Who	<ul style="list-style-type: none"> <li>• Who experiences the outcome?</li> <li>• How underserved are the stakeholders in relation to the outcome?</li> </ul>
 How Much	<ul style="list-style-type: none"> <li>• How much of the outcome occurs across scale, depth, and duration?</li> </ul>
 Contribution	<ul style="list-style-type: none"> <li>• What is the enterprise's contribution to what would likely happen anyway?</li> </ul>
 Risk	<ul style="list-style-type: none"> <li>• What is the risk to people and planet that impact does not occur as expected?</li> </ul>

# Five Dimensions of Impact by Impact Management Projects

## Who

### Stakeholder type and characteristics

- Target Stakeholders (OD7212)
- Target Stakeholder Demographic (PD5752)
- Target Stakeholder Socioeconomics (PD2541)
- Client Individuals Female (PI8330)
- Percentage of women with individual Wealth (ICRW42)

## What

### Strategic Goal and Importance of outcome to Homeowner Stakeholders

1. Improved standards of living through homeownership (measured by Client Retention Rate)
2. Stakeholders continue to own their homes by following healthy financial habits
3. Improved stability in the lives of the homeowners
4. Improved safety in the lives of the homeowners

### Strategic Goal and Importance of outcome to Construction Workers

1. Long term dignified employment at livable wage for underserved young women and men
2. Job stability and good wages for local underserved construction people
3. Increased access to work opportunities for local construction young people
4. Improved safety standards and practices in Management, Maintenance, and Development of construction projects for young women and men

## How Much

### Scale:

- Number and percent of individuals housed and retained (PI2640)
- Client Individuals (PI4060)
- Total Client Individuals Active (PI9327)
- Client Individuals New (PI8732)

### Depth:

- Change in Client Retention Rate (PI9319)
- Net Promoter score (PI7163)

## + Contribution

- Accepting that impact matters
- Engage actively
- Provide an affordable homeownership plan

## △ Risk

- External and Drop-off risk (PI9872)

## How is change happening?

- Number of Housing Units built (PI2491)
- Number of families Financed (PI5965)
- Percent Affordable Housing (PD5833)
- Client Feedback System (OI5049)
- Stakeholder Engagement (OI7914)

Impact management is an iterative process. We are continuously learning from our stakeholders to serve them better.

# Who Do We Serve?

## Stakeholder types and characteristics

SHA buyers are using the banking system well. SHA served a large number of women, especially single women. Most of the buyers are first-time homeowners.

**60%**

are single women

**100%**

are first-time homebuyers

**46%**

are female-headed households

**100%**

have a bank account

**94%**

were renting before becoming owners

## What are the benefits of having this insight?

The more we know who our stakeholders are, the better we can serve them. For example, do our homebuyers use banking well? Are they first-time owners as our mission goal? Are we serving more women as our stakeholders?

## Employed by SHA

Uganda's unemployment rate increased to 2.44 percent in 2020 from 1.80 percent in 2019. Understanding directly from our workers, we know what their challenges are, and we can make the necessary changes to our work environment and opportunity. For example, we provide well-paying long-term jobs, which are the top two barriers for our stakeholders.

**59%**

are male workers

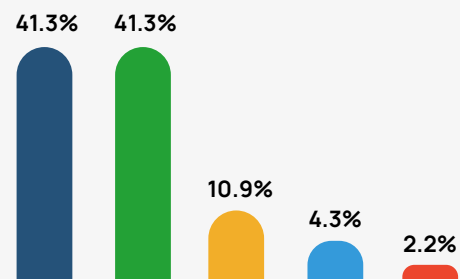
**78%**

did not have a satisfactory job before SHA

**20+ years old**

The majority of workers are 20-34 years old

## Top Barriers to Employment



- Lack of well paying jobs
- Only short term jobs available
- Lack of skills
- Other
- Lack of role models





# What is Changing?

This dimension is about strategic impact goals and the importance of outcomes to our stakeholders.

Construction workers live their dreams, build wealth, and gain new skills.

Women and youth employed by SHA are learning new skills, accumulating new Wealth, starting new businesses, and living better lives by leaving the cycle of poverty behind.

At Smart Havens Africa, we define decent fulfilled and long term dignified work as work that “is over 9 months, respectful, productive and delivers a fair income, security in the workplace and social protection for families, prospects for personal development and social integration, freedom for people to express their concerns, organize and participate in the decisions that affect their lives and equality of opportunity and treatment for all women and men

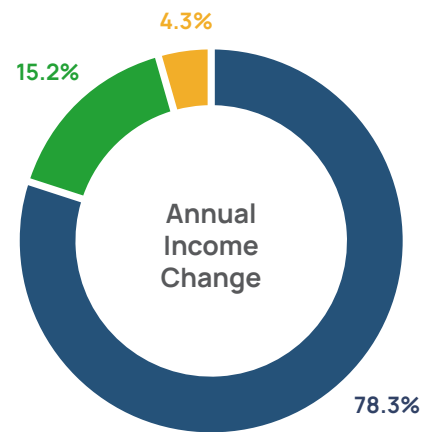


## Living dreams

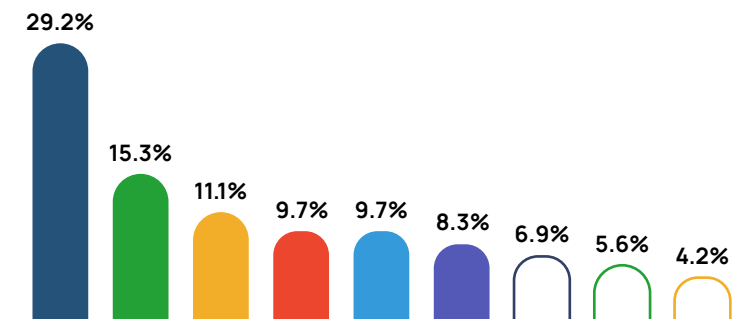
SHA stakeholders are saving to start a family, living in better homes, sending kids to schools, and creating new businesses.

### Workers Annual Income after Joining SHA

- Increased
- No change
- Decreased



### Positive Changes Experienced

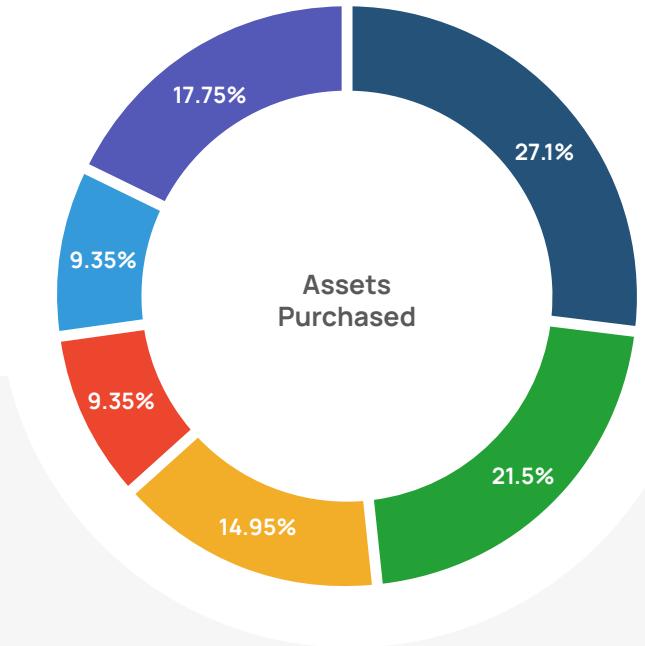


- Saving for marriage
- Other
- Improved house
- Bought household assets
- Started a business for my wife/husband
- I can now afford three meals a day
- Paid for my education/training
- I bought solar for my family
- Sending all kids to school

## Building wealth

Since working with Smart Havens Africa, stakeholders have been building Wealth by buying live stocks, mobile phones, land, vehicles, etc.

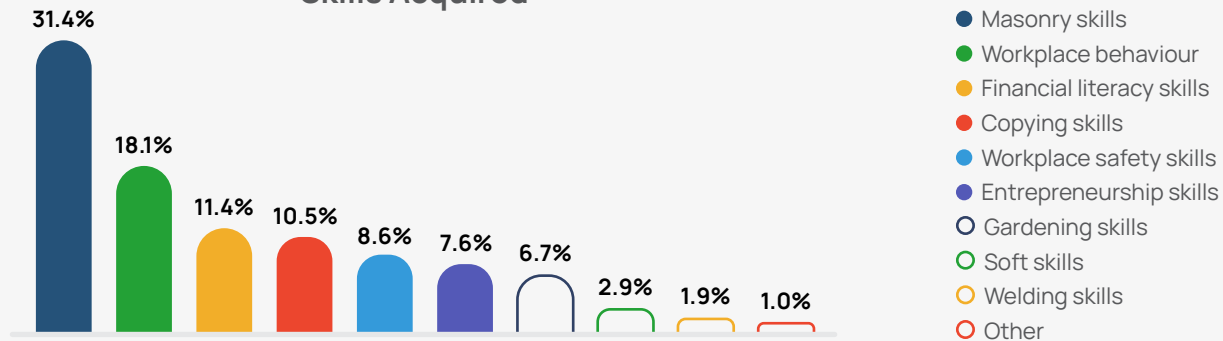
- Goats
- Pigs
- Mobile Phone
- Land
- TV
- Others



## Upskilling

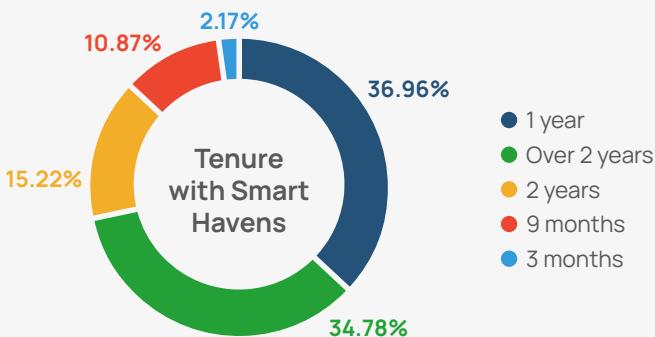
Women and youth employed by Smart Havens Africa are acquiring new skills **>94% of workers say they developed new skills** that will bring them new job opportunities and make them more valuable in the job market in the future.

### Skills Acquired



## Long term tenure

Women and youth employed by Smart Havens Africa are acquiring decent, fulfilled, and long term dignified work that “is over nine months, respectful, productive and delivers a fair income, security in the workplace and social protection for families.



## Wage premium

At SmartHavens Africa, we provide new high-wage, fulfilling, and long-term dignified jobs in the construction sector that increase job safety stability and improve access to career progression for low-income women and girls.

**On average, after one year, SHA masons increase their income by 46.3% (up from \$684/year before joining SHA to \$1,476/year)**

## Homebuyers are escaping the rental trap and affording a good quality climate-smart home.

SHA homeowners live in better quality homes, send kids to school, and lead stable, secure lives. Often for the first time, SHA customers are giving their children a safe, dignified home where they are not at risk of the mental health toll of constant upheaval and housing insecurity.

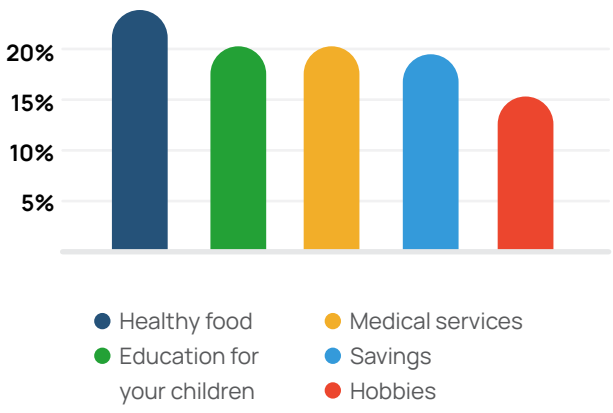
SHA continuously engages with home buyers and home builders (construction workers) to learn how to serve them better. As a result, our stakeholders consistently build Wealth, improve living standards, stay healthy, and invest in the next generation. This change contributes towards Smart Havens Africa's Sustainable Development Goals.

### Outcome 1: Improved standards of living through homeownership

SHA enabled their stakeholders to eat healthily, seek medical help, invest in children's education, save for rainy days, and pursue hobbies.

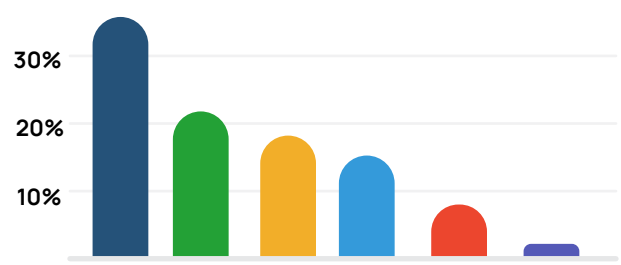
For SHA, it is important that our clients are still able to afford their desired life style and any basic services as they purchase their dream home. Becoming a homeowner should not result in financial restraint and the sacrifice of other important expenses.

#### Services that can be afforded



### Outcome 2: Stakeholders continue to own their homes by following healthy financial habits

#### Types of banking services



- Savings account
- Online banking
- Mobile money banking
- Agent banking
- Regular checking account
- Credit card banking



**77% started saving**

Most homeowners started saving after joining SHA

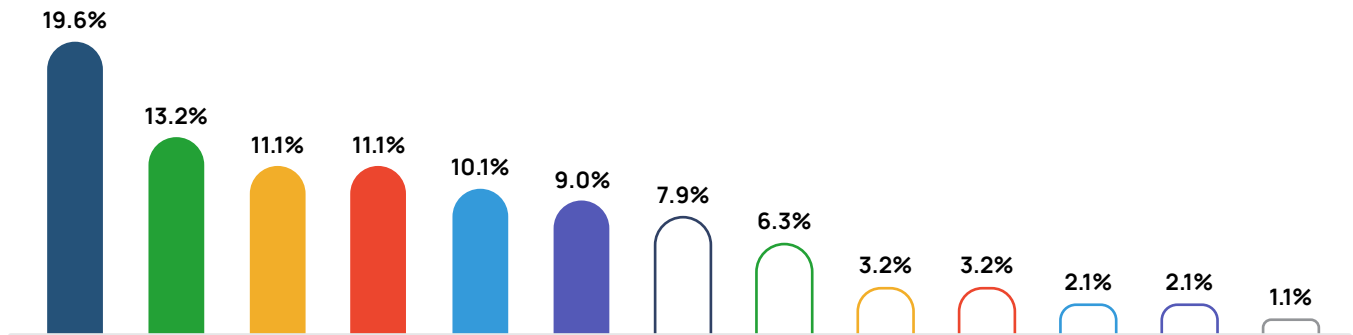


**65% did not have insurance**

Most did not own insurance policies before buying home

### Outcome 3: Improved stability in lives of the homeowners

#### Improvement/Changes in life



- This house has proved to be a good long term investment
- I met a diverse group of people
- More stability in my family
- Reduced stress
- My family is experiencing higher safety
- My family is experiencing better standard
- We have more privacy
- I socialize more
- I use public transportation
- My family is experiencing better health
- I feel I am contributing to the health
- Other
- My children are receiving better education

### Outcome 4: Improved safety in the lives of the homeowners

**Learnings:** Qualitative data showed the reasons our home buyers were feeling unsafe. Having a low fence for community feeling made them feel unsafe. Having an open gate and no security guard also made them feel unsafe. These learnings helped us make necessary changes to the future offerings.



### What are the benefits of having this insight?

We always believed that housing is more than four walls and a roof. It transforms lives. Having detailed stakeholder feedback tells us if we are on track or not. We often match what is changing to what our homebuyers and workers expect.

As we continue to improve, we will track this metric over time to make sure that the issues start to reduce



## About the expected changes for homeowners

With an average income of 110 USD per month, owning a home for Ugandans is a distant reality. Therefore, it is not surprising that over two-thirds of Ugandans live in substandard housing. The fact is clear – the lack of affordable quality housing compromises people’s health and development opportunities which perpetuates the poverty cycle in Uganda.

## HOUSING is more than four walls and a roof, it transforms lives.

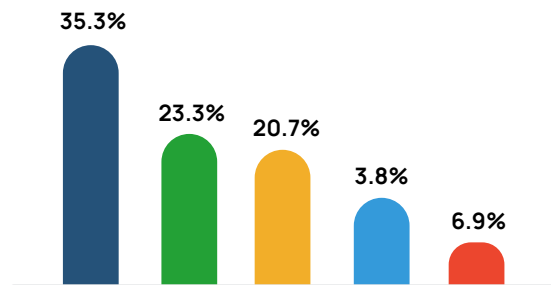
When families move out of substandard housing into a simple, decent, and affordable home of their own, it improves their health, educational attainment, and safety. As a result, it increases graduation rates, improves children’s physical and mental health, and the family’s overall net income and Wealth.



## SHA is meeting the expectations of stakeholders.

We need to know what our stakeholders want and ensure we meet our stakeholders’ expectations.

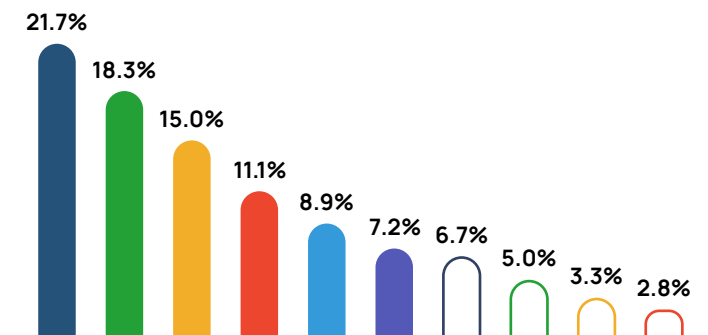
### Expectations when buying this home



- A home to call our own
- Higher safety for my family
- A long term investment to build wealth
- Improvement in mental and physical health
- Better education for my kids

**78%** of our stakeholders said that we met their expectations.

## What were the critical factors in deciding to buy a house from SHA?



- Affordability
- Pride of homeownership
- Creative pricing model
- Safety and security
- Diverse Community
- Community and building amenities
- Access to essential services
- Modern and well designed house
- Conveniently located
- Distance from work place

# From Our Stakeholders

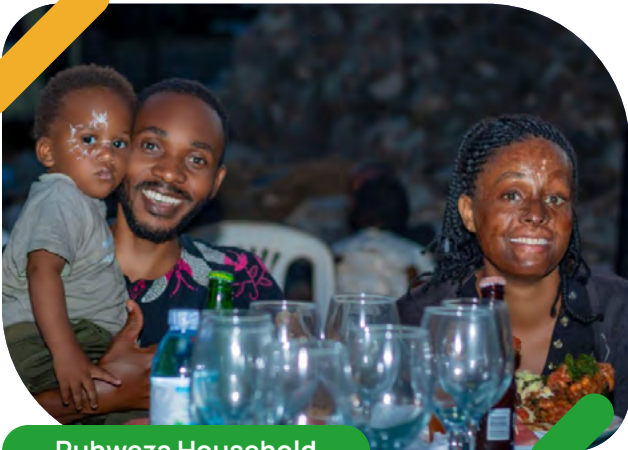
## Homeowners

“SHA has helped me to start my homeownership Journey, a dream I never thought I would accomplish by myself. We have been offered decent housing at an affordable price, something we never thought of in day and era.”



Batambuze Household

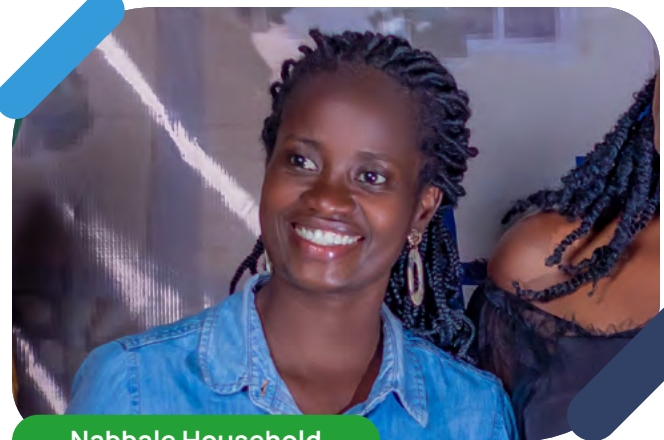




Ruhweza Household

“SHA is a great big blessing for my family and me. Allowing us to own a home in such a beautiful, lovely, safe environment for my family is a golden opportunity for us. I know they started Smart Haven’s to bless our family, so I believe it’s true. I love the leadership team and the staff for their love for us and the country. Building houses is not easy. It takes significant commitment and passion; I love their positive energy to work so hard to fight poverty; they motivate us to work so hard to have a better life and pay for our house mortgage very fast in a short time. SHA is the best and greatest. They have changed our lives and the generation that will come before us. Thanks.”

“I feel safe and at peace knowing that my children have an affordable home. I would wish the same for everyone out there. I have referred my friends, some of whom have a house with SHA.



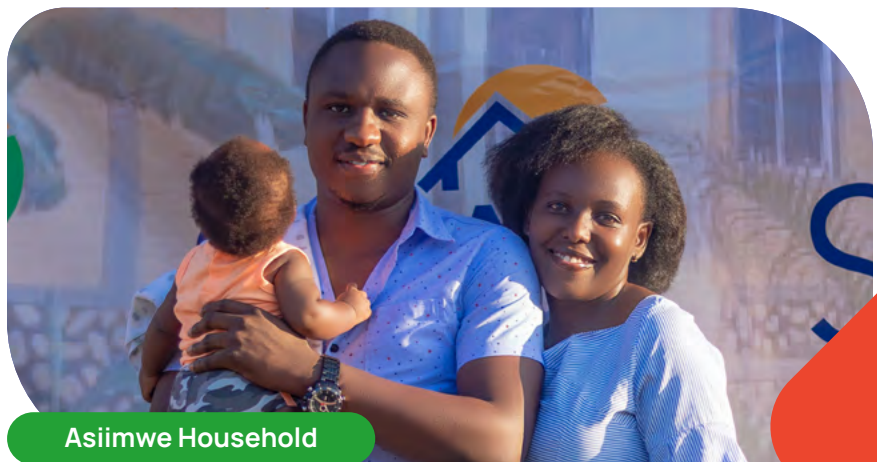
Nabbale Household

“I am very impressed with your customer care. You are nice people and understanding. Keep doing what you are doing.”



Buyungo Household

“It’s an excellent investment to own a house in the Kampala Metropolitan, is affordable, and has a financially friendly payment plan. In addition, the idea of living in the house as you pay for it, unlike other mortgage options, is very attractive and considerate.”



Asiimwe Household

## Construction Workers



Nandini Mukanyonjo

“ I love my work at SHA; it has opened many doors for me and provided me with an opportunity to impact lives that I never thought would ever own a home.”

“ They care for the workers, and they don't fail to pay when you have worked. They understand the workers' situation; they give opportunities to learn other things you're interested in. I am earning while acquiring masonry skills too.”



Kakuru Ezra



Ainebyoona Dona

“ The company makes payments to workers in accordance with the agreement made before executing the work. In addition, it provides other benefits to workers like advances and gifts in the form of appreciation. Company stakeholders encourage personal development, unlike in other private work areas.”





“ SHA creates job opportunities for all levels hence uplifting people’s lifestyle.”

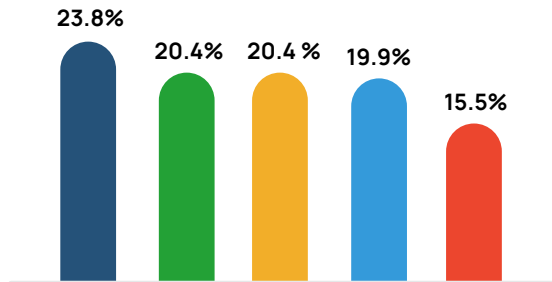
Carorine Namaganda

# How Much?

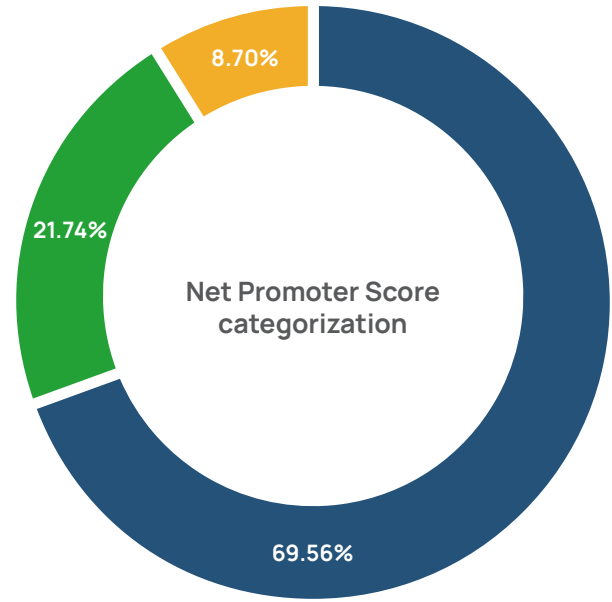
## How deep is our change?

For SHA, our clients must still afford their desired lifestyle and any essential services as they purchase their dream home. Becoming a homeowner should not result in financial constraints and sacrificing other essential expenses.

### Services that can be afforded



- Healthy food
- Education for your children
- Medical services
- Savings
- Hobbies



- Promoters
- Passives
- Detractors

With the emergency of COVID19, 2021 was a difficult time for our clients but we are happy to post that



**84.62%**

Annual client retention rate



**60.87**

Female Homeowners  
Net Promoter Score



**95.83%**

of clients are able to afford  
their desired lifestyle



## What is the scale of the change?



68 New Families Served



67 Active Client Households



Provided affordable homes to 500 low-income women and their children



Invested \$742,384 in providing climate smart affordable homes and dignified employment to our stakeholders



1,700 Jobs created. 25 (12 direct and 13 indirect) jobs created for women and youth per build.



\$1.5B USD worth of assets to be transferred to women

## How change is happening?



68 Housing Units Built



68 low-income families financed through our rent to own plan



100% of our homes are affordable



Active Financial Education for Successful Homeownership



## Geographical focus

Smart Havens Africa currently serves residents in Uganda with plans of expanding across Africa in the near future.

- Where we are now
- Where we are going next



# Contribution

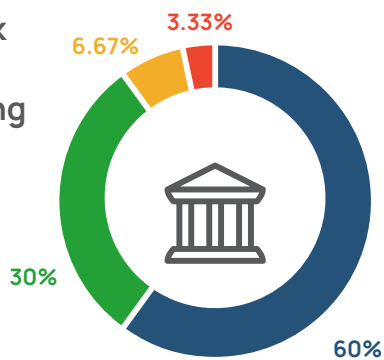
**Contribution tells us whether an enterprise's and/or investor's efforts resulted in outcomes that were likely better than what would have occurred otherwise.**

Financial literacy is essential, especially for low-income communities. The core concepts – spending, saving, and borrowing – promote financial independence. At SHA, we promote financial education among our workers to help them make intelligent and effective financial decisions and not fall for predatory lenders.

For us, our workers must start engaging in banking services after joining SHA. On the left, we can compare the workers who had or did not have a bank account before and after joining us.

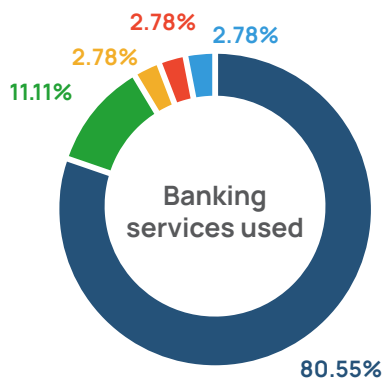
## Existence of bank account before and after engaging with SHA

- Yes, yes
- No, no
- No, yes
- Yes, no



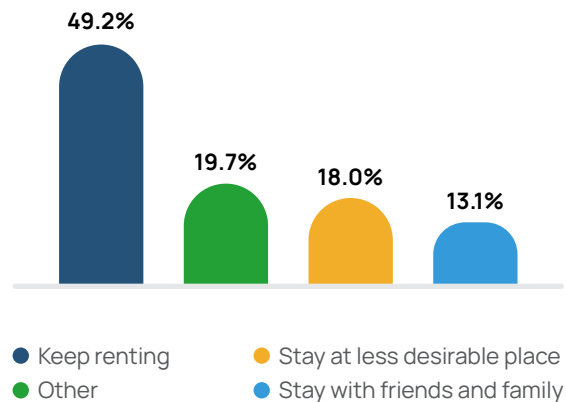
## What type of bank services do you use?

- Savings account
- Mobile banking
- Online banking
- Credit card banking
- Regular checking account



At SHA, we believe that a safe home is a foundation needed for economic uplift. It deters the evil of rental trap poverty and enables households to save more for themselves, which, in turn, instills an enhanced personal image and growth.

## Alternatives to buying this house







- ✓ Our first contribution to impact is our strategy of reaching out to underserved communities.
- ✓ We are not only accepting that impact matters, but we also invest in learning about our social impact by actively engaging with our homeowners and construction workers.
- ✓ We are enabling wealth creation by uplifting women on the property ladder.
- ✓ We educate financially disadvantaged people to break the cycle of poverty and build a path to a fulfilling and financially secure future.
- ✓ We provide dignified and fulfilling work at a livable wage for young women and men to construct innovative, affordable homes.



## Sustainable Development Goals

SHA is a contributing organization to the United Nations' sustainable development goals.



## Contributing to Solutions

### Avoiding Harm

Smart Havens Africa I is acting to avoid harming its stakeholders by following regulations and helping the underserved community.

### Benefiting Stakeholders

We positively affect our stakeholders: economic stability, improved health, education, inclusiveness, increase in savings, and wealth creation.

### Contributing to Solutions

We contribute to the solutions for; homelessness, poverty alleviation, unemployment, health, and education by creating thriving communities.

# Risk

What risks do enterprises and investors face in seeking to create impact? How can they evaluate and mitigate these impact risks? The 'Risk' impact dimension helps us address these questions.

At SHA, we use quality materials and ensure access to services for our communities to thrive, including clean water and power. This is part of our mission to provide dignified housing at an affordable price.

## Satisfied with the quality of construction materials

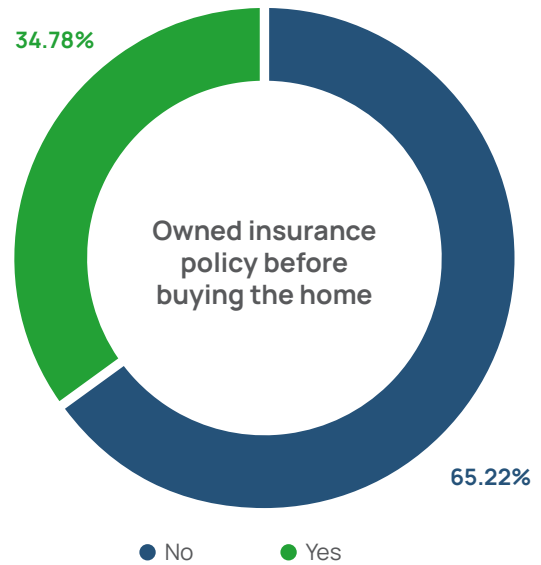


## Satisfied with safety

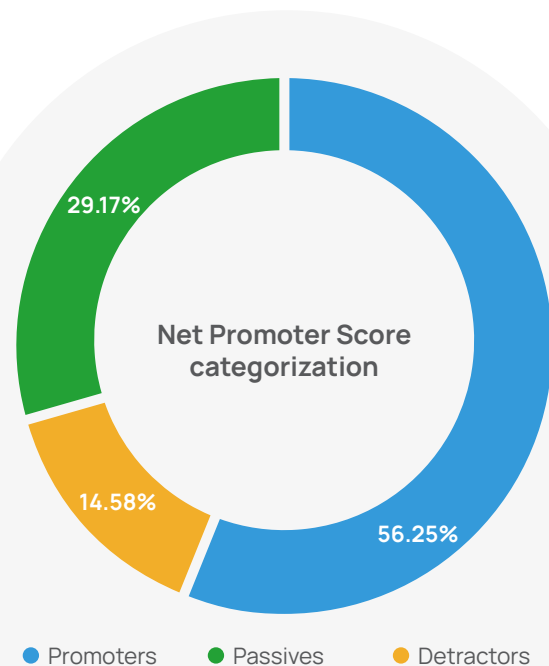


Customer living experience and loyalty is key towards our business growth; we, therefore, measure this experience using the Net Promoter Score metric by asking our key stakeholders(homeowners and workers)

<b>41.67</b>	<b>19.57</b>	<b>30.85</b>
Homeowners	Workers	Combined Net
Net Promoter Score	Net Promoter Score	promoter score from
		all our stakeholders



As part of our program, we require that our customers buy insurance to protect their financials. Insurance acts as a shield and protects the dependents of the borrowers. It ensures that the dependents don't become homeless in absence of borrower or crisis situation.



# Environmental Commitment

## Waste Reduction and Sustainable Materials

- Onsite greywater reuse
- Permeable hardscapes to prevent water retention
- Conserving energy and water through integrated design
- SHA follows Uganda's energy code minimizing air leakages and heat loss.
- When possible, we use renewable energy sources such as solar pumps, energy-efficient fixtures such as high-efficiency LED lights
- Leverage passive systems such as daylighting natural ventilation, thermal mass with nighttime ventilation, and precooling.

## Ecological Stewardship

- SHA Homes utilize reusable and low-impact affordable building materials such as interlocking stabilized compressed earth brick to save CO2 emissions.
- Use local manufacturers and suppliers for key materials.
- The building envelope is designed to be durable, long-lasting, and minimize waste sent to landfills.

## Healthy Living Environments

- Oversized, operable windows to provide ample natural light, access to outdoor air, and natural ventilation.

## Next steps

In the last 3 years, we have been testing and refining a unique model that we believe is evolving toward a solution to SDG 11 and 8, and that will help solve the housing and employment crisis which leaves millions of low-income women and families across Uganda housing insecure and remaining in poverty. These are the countless poor, mostly mothers, who fall into long term indebtedness due to taking out high-risk loans on mortgages which they can't repay, or are constantly pushed out of their rental homes due to volatile rent hikes they cannot predict nor control.

- Engage with stakeholders
- Learn how our stakeholders see the change
- Use impact data for effective future decision-making.
- Learn from the data to maximize the impact.
- Build trust, improve accountability, and manage risks

**We're on to something big, and we need your support to help us further develop our model and impacts, and push us into the growth stage by 2025 to Sustainably start reaching 10,000+ low income women headed families annually.**





Plot 38, Ben Kiwanuka Road, Hotel Equatoria Building,  
Suite 527, P.o Box 33525, Kampala Uganda.

 [shafrika@shafrika.org](mailto:shafrika@shafrika.org)  +256770474142

[shafrika.org](http://shafrika.org)

This report is powered by

