



We build strength, stability, self-reliance and shelter.

**Digital Finance Solutions for Enhancing Housing Conditions
for Low-Income Households in Egypt
Call for Proposals**

I. Habitat for Humanity:

Habitat for Humanity International (HFHI) is a non-for profit non-governmental NGO founded in 1976 in the USA to empower communities and reduce housing poverty across the globe. Currently it is operating in more than 70 countries and has helped around 13.4 million people build or improve their homes in 2023, and has provided an additional 9.5 million people the potential to improve their housing conditions through training programs and advocacy work.

Through partnerships with local organizations, governments, civil society, and market players, HFHI works to provide innovative housing solutions and opportunities for those in need of decent shelter. The organization focuses on a multi-faceted approach to tackling housing issues, which includes housing microfinance, energy efficiency projects, disaster response initiatives, and advocacy for safe, affordable housing. HFHI aims to create sustainable communities and improve living conditions for vulnerable populations by building strength, stability, and self-reliance through shelter

Habitat for Humanity Egypt (HFHE) was established in Egypt in 1989 as a branch of HFHI and has since been committed to addressing housing challenges in Egypt. The organization works in partnership with local organizations and partners to empower communities and support low-income families to improve their living conditions. HFHE employs a holistic approach, combining housing construction with community development initiatives, housing finance, and financial literacy programs. Its programs have positively impacted over 48,000 households in more than 40 communities in 5 governorates in Egypt through providing safe and decent housing.

HFHE is starting a new project to increase the availability and accessibility of affordable finance solutions that would serve the underserved target groups and enable them to improve their housing conditions. In this context HFHE is launching this Call for Proposals to invite interested organizations that have relevant experience and expertise to partner with HFHE in the implementation of this project.

II. Project Description:

Through this project HFHE will partner with a financial institution that has a consumption lending license and will support it to develop/ upgrade a housing finance loan product targeting underserved households to provide them with financial resources necessary to support their housing improvement needs. The project will develop and operate a digital platform that is connected to a market place to facilitate access to reliable building materials suppliers and vendors, as well as housing construction and maintenance skilled labor and service providers.

III. Key Project Objectives:

1. Develop/modify a housing improvement loan product under the Egyptian consumption lending license, targeting low-income populations in Egypt under the Egyptian consumption lending license to support target groups with financing housing repairs and improvements customized to suit Egyptian households' needs.
2. Develop a digital financing platform to support increased outreach of financial products and support national digital financial inclusion efforts.
3. Create an online digital marketplace that connects low-income households with suppliers of housing improvement materials and skilled labor, complementing the provision of access to financial services.

IV. Background and Target Population:

Access to adequate housing remains a significant challenge for lower-income households in Egypt, particularly in rural and peri-urban areas. Many families live in substandard conditions lacking basic facilities. A 2021 study by Habitat for Humanity revealed that 72% of new households in rural Upper Egypt are low-income. The project aims to address these critical housing needs through a digital marketplace and innovative financing options.

Habitat for Humanity Egypt aims to create a transformative impact on the lives of vulnerable communities in Egypt, addressing urgent housing needs while empowering families through improved access to financing. To effectively support lower-income households in their housing improvement efforts, the project will develop a dedicated affordable and accessible consumption loan product specifically designed for housing-related expenses and a marketplace. It will also improve financial literacy among target populations through workshops and informational materials to help families understand the benefits and responsibilities of taking on a loan.

V. Roles and Responsibilities:

The Financial institution (service provider) is expected to undertake the following:

- **Product Development:** collaborate with HFHE to develop/ upgrade a consumption loan product specific for housing improvements, ensuring it meets the needs of lower-income households.
- **Develop and/or upgrade a market place** for affordable housing improvement service providers, suppliers and vendors
- **Maintain the technological infrastructure** of the market place and update vendors data base.
- **Provide the loan capital and manage the loans:** Handle loan disbursement and portfolio management, providing support to borrowers throughout the repayment process.
- **Conduct Marketing and promotion activities to raise awareness on the loan product and the marketplace**
- **Outreach and Education:** The partner will collaborate with HFHE to implement awareness and outreach activities to enhance financial literacy and ensure potential borrowers understand their options.
- **Feedback Mechanism** to gather insights from borrowers, which will inform continuous improvements to the loan product and customer service.

Habitat for Humanity Egypt (HFHE) will provide the following:

- **Project Funding:** HFH will fund the following project activities to reach desired outcomes:
 - o **Technical assistance** and capacity building activities
 - o **Needs Assessments and studies** required to develop/upgrade a suitable loan product and systems for lower-income people
 - o **Activities related to system and technical infrastructure upgrades** (including portfolio management, monitoring and evaluation, credit risk and credit scoring etc.)
 - o **Marketing and promotional** activities, and outreach initiatives designed to enhance the visibility and uptake of financial products and services.
- **Transfer experience:** and technical assistance from HFH global and regional financial inclusion, market systems and housing finance expertise.
- **Community Engagement:** HFH will engage with local communities to promote the digital platform and financial products, ensuring that the needs of the target population are addressed.
- **Sharing experience** of HFHE housing finance program implemented in partnership with NGOs in 3 governorates in Egypt

VI. Eligibility Criteria

- Applicants should be a registered financial service provider with an Egyptian consumer lending license.
- Proven track record in consumption lending and financial and digital lending products.
- Proven experience in management of digital marketplace.
- Established track record in providing financial services to lower-income populations.
- Capacity to provide ongoing support and training for users of the platform.

Active support of HFHI Values:

- **Humility** – We are part of something bigger than ourselves
- **Courage** – We do what’s right, even when it is difficult or unpopular
- **Accountability** – We take personal responsibility for Habitat’s mission

Safeguarding: HFHI requires that all employees/contractors take seriously their ethical responsibilities to safeguard our intended beneficiaries, their communities, and all those with whom we work. Managers at all levels have responsibilities to support and develop systems that create and maintain an environment that prevents harassment, sexual exploitation and abuse, safeguards the rights of beneficiaries and community members (especially children), and promotes the implementation of Habitat for Humanity’s code of conduct.

VII. Application Process

Interested partners should submit:

Technical proposal including:

- Company profile including relevant experience and capabilities and financial products, marketplace, and services offered
- Technical approach to the design and implementation of the project, including activities and implementation timeframe
- Collaboration strategy with other partners

Financial Proposal including:

- Detailed activities that will be funded by the project in line with section (V) above.

VIII. Evaluation Criteria

Proposals will be evaluated based on:

- Experience and expertise in relevant fields (30%)
- Alignment with project objectives and scope (30%)
- Innovation and feasibility of proposed methodology (20%)
- Capacity for collaboration and stakeholder engagement (20%)

Deadline for submission:

Applications should be submitted by mail to procurement@habitategypt.org with the subject “**Digital Finance Solutions for Enhancing Housing Conditions**” by **June 28th, 2025**.