

# A HOME FOR HUMAN POTENTIAL

CORPORATE  
**STRATEGY**/SUMMARY  
2020-2025



A HOME  
FOR  
HUMAN  
POTENTIAL



A HOME FOR HUMAN POTENTIAL

CORPORATE  
STRATEGY

PUTTING  
A ROOF OVER  
THE HEAD OF  
HUMANITY IS AN  
AUDACIOUS GOAL

BUT IT'S  
**NOT** AN  
IMPOSSIBLE  
ONE

This strategy lays the foundations for the following five years impacting 10 million people and to reach our goal by 2030, impacting the life chances of a 100 million people. This ambitious target will help to move the need of affordable housing up the global agenda and influence broader change, as urbanisation and the housing deficit increases across Africa and Asia.

Affordable housing is a scalable, commercially and environmentally viable solution that is a doorway to 16 of the 17 global Sustainable Development Goals, and advances social, economic and environmental sustainability for people, for profit and for the planet.

In Africa the affordable homes gap is approximately 50 million; in South Asia it is 70 million.

For every \$1 invested, funds can stimulate at least \$2.50 of economic output that could help liberate a \$17 trillion uncrowded market, ripe for disruption.

Reall works with and invests in partners, contractors, governments, and finance institutions to make the affordable housing market accessible to the poorest 40% in our target countries across Africa and Asia.

**Our goal is to build an affordable homes movement that improves the life chances of 100 million people in urban Africa and Asia by 2030.**

Born out of the UK housing sector, Reall crowds in the private sector, and delivers economic development outcomes through a commercially viable \$10k home. We offer solutions to make urbanisation work for the poorest 40% across emerging markets in Africa and Asia... and Reall is poised to scale up.



# REALL'S APPROACH:

## REALL WILL WORK TO DELIVER OUR TWO KEY AMBITIONS BY 2025:

**BUILD:** a building programme that demonstrates the commercial and environmental viability of affordable housing and connecting with the private sector, governments and developers to take it to scale, including pioneering the \$10K house.

**BROKER:** a market transformation programme, brokering strategic interventions that transforms markets in the bottom 40%, enabling 10 million people to have an affordable home.

### We know we will have been successful when:

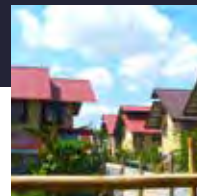
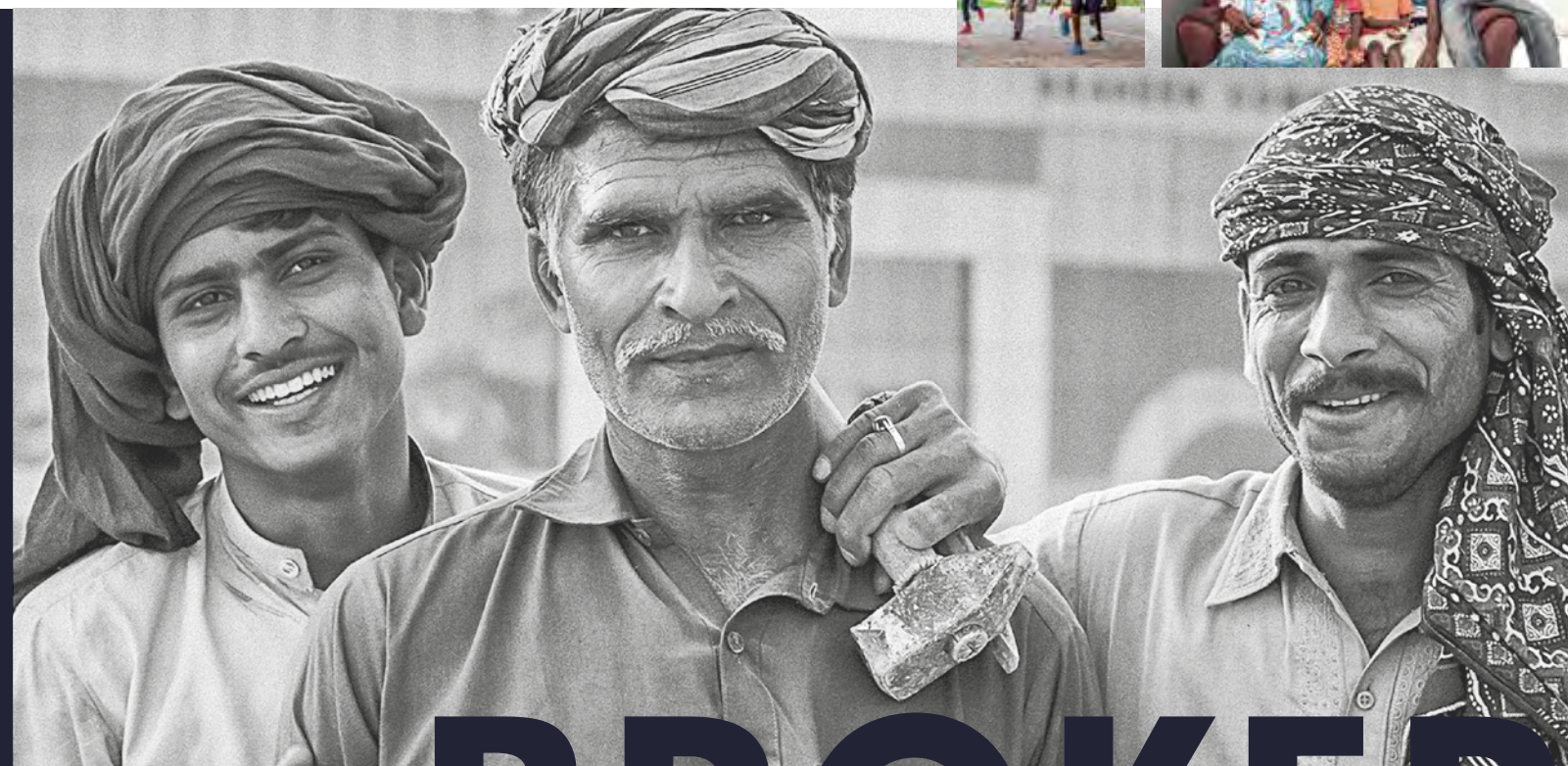
The housing value chain in our priority countries is demonstrably more targeted towards delivering affordable homes for the bottom 40%.

We have proven the concept, and the commercial and environmental viability of \$10k homes, and we have evidence that others are replicating the concept of affordable housing.

We have financed the delivery of 20,000 affordable homes for the bottom 40%.

These homes are enabling the creation of 100,000 jobs.

This five-year corporate strategy will lay the groundwork to build a movement for the growth required to achieve our goal by 2030.



# BUILD

# AND

# BROKER

# THE CHALLENGE WE FACE

**OUR  
GREATEST  
CHALLENGES  
ARE  
CONNECTED.  
AFFORDABLE  
HOMES CAN  
IMPACT THEM  
ALL**



**Rapid urbanisation is set to accelerate global crises: including health pandemics, worsening climate, compounding failures of urban planning, and increasing social and financial inequality.**

## **Unlocking Sustainable Water, Sanitation and Services**

Globally, 2.1 billion people lack safe water at home, and 2.3 billion people lack any basic sanitation services, with direct negative impacts on health, equality, education, the economy and the environment. Unlocking fully serviced affordable housing at scale will deliver broad and direct benefits in a way that is commercially viable and financially sustainable.

## **Tackling Climate Change and Promoting Environmental Resilience**

At least 1.2 billion people worldwide have no access to adequate housing, and an enormous volume of affordable homes are needed throughout Africa and Asia. The construction sector is a significant contributor towards climate change - green materials and technologies must be mainstreamed across the global affordable housing sector to reduce CO<sub>2</sub> emissions, safeguard water and boost resilience against frequent extreme weather events, food insecurity and sharper inequality.

## **Advancing Economic Development and Financial Sector Deepening**

Closing the global housing deficit requires the construction of 300 million new homes by 2030, with an injection of \$17 trillion to facilitate land acquisition and housing construction. Up to one billion people worldwide are excluded from the formal financial system, especially in low-income countries.

## **Housing as healthcare**

Covid-19 has highlighted that decent, sanitary and affordable homes with running water, clean energy and enough space are a frontline defence against the health and economic impacts of pandemics.

Investing in the rapid and widespread construction of decent, affordable housing needs to be a top funding priority now more than ever.

**WITH ONLY A DECADE LEFT TO REALISE THE SDGs WE MUST FAST  
TRACK THE CREATIVITY, KNOWHOW, TECHNOLOGY AND FINANCIAL  
RESOURCES THAT BRING ABOUT INNOVATIVE SOLUTIONS**



# THE OPPORTUNITY WE HAVE

Left untouched, the world's informal settlements will exacerbate the planet's most pressing problems. But housing the 1.2 billion people currently without adequate shelter in quality, affordable homes provides the potential to rewrite the fundamental dynamics of our world.

## THE AFFORDABLE HOUSING CRISIS IS ONE OF HUMANITY'S GREATEST CHALLENGES. IT IS ALSO ONE OF HUMANITY'S GREATEST OPPORTUNITIES

Reall's strategy of **BUILD & BROKER** provides the vision, the tools and the partners to prove that commercially and environmentally viable affordable homes—owned or rented—can be delivered at \$10k for those in the bottom 40%, and transform markets by engaging others, drawing on evidence, and making strategic interventions to enable 10 million people in that bottom 40% to have an affordable home.

### Equality

Facilitating financially sustainable affordable homes in tandem with water and sanitation services improves the lives of people on low incomes, creating physical and mental health benefits, improved educational attainment, increased safety for women and girls, and directly tackling equality.

### Environment

Bridging the housing gap using innovative models, multi-stakeholder partnerships, local renewable resources, and alternative materials will harness effective design and dedicated urban planning to promote social development, stimulate local economies and reduce environmental impacts in the regions in which it is most needed.

### Economy

Unlocking affordable housing at scale will stimulate economic development, job creation, financial inclusion, and financial sector deepening, especially in Africa and Asia where the need is greatest.





# THEORY OF CHANGE

**BUILD AN AFFORDABLE  
HOMES MOVEMENT  
THAT IMPROVES THE  
LIFE CHANGES OF  
100 MILLION PEOPLE  
IN URBAN AFRICA  
AND ASIA BY 2030**



# IMPACTING

The affordable home is the doorway to realising 16 out of 17 of the Sustainable Development Goals

The global affordable housing crisis can be framed as an unprecedented challenge or unparalleled opportunity. In fact, it is both.

As humanity stands at a social, economic and environmental crossroads, what we do next is less about the perspective we each have and more about the future we all want.

For the 1.2 billion people who currently lack the most basic necessities, such as toilets, hand washing facilities, space and access to medical care, affordable homes lead to healthier populations that reduce the burden on weaker health systems. As rapid population growth and urbanisation create an unprecedented demand for new homes in Africa and Asia, the opportunity to improve public health and pandemic resilience through the delivery of affordable housing at scale is huge.

Reall is investment ready—with 30 years’ experience across emerging markets in Africa and Asia and the management of an existing \$50 million loan book, Reall is poised to scale. With a credible track record, we have helped create over 200,000 jobs. There are benefits for investors, developers, and hard-working families with an asset that breaks the poverty cycle. By 2025, we aim to have 25% of our BUILD Strategic Ambition funding sourced from private investors.

**We know that when we create vibrant communities people want to live in, growing markets that businesses want to operate in, and profitable platforms investors want to invest in, we also help create a more secure and just world for us all.**



**BUILDING A HOME FOR HUMAN POTENTIAL ISN'T JUST THE RIGHT THING TO DO, IT'S THE SMART THING TO DO**





# THE FUTURE WE WANT BUILDING A HOME FOR HUMAN POTENTIAL



A M B I T I O U S   A N D   A C H I E V A B L E

WITH THANKS FOR THE SUPPORT FROM





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