14Trees is a joint-venture between LafargeHolcim, a global leader in building materials based in Switzerland, and CDC UK that aims at accelerating and scaling up the impact of the commercial LafargeHolcim’s Affordable Housing program in Africa.

**SUSTAINABLE BUSINESS MODEL**

- **Durabric**: is a soil stabilized brick solution which uses local materials and workforce, mixed design and production methods to adapt products to local construction methods.
- **Durabric Homes**: partners with local contractors, banks and other local suppliers to deliver low-cost solutions and ensure a hassle-free construction process.
- **Durabric Academy**: a training site dedicated to providing training on the production of Durabric to contractors and construction entrepreneurs.
- **Smart Diaspora Digital Platform**: is a global remittance platform which enables people living abroad to invest in property back in their homeland.

**VALUE PROPOSITION**

- The Durabric Homes offers affordable and environmentally housing solutions with the highest quality in the shortest time period (12 to 16 weeks and 25% less costly than tradition solutions).
- The Durabric product contributes to lower greenhouse gas emissions and reduced deforestation.
- The Smart Diaspora digital platform gives the diaspora a trusted point of contact to help support the search of property and facilitate the transfer of funds.

**SCALABILITY**

- Since 2013 more than 3 million bricks have been produced in Malawi, and the business has scaled to Rwanda, Tanzania, Zambia and Kenya.
- Smart diaspora is a global network serving the Malawian diaspora, but more countries will be added in 2019.

**PROBLEM**

Lack of environmentally sustainable construction and affordable housing solutions.

**SOLUTION**

- Environmentally friendly and low-cost brick solution (Durabric).
- Affordable and timely housing construction.
- Access to finance from banking partners.
- Access to a digital platform for diaspora investment.

**KEY MESSAGES**

For social enterprises:

- Understand and Manage risks (reaching low-income target groups are different from those in mature markets. E.g. higher volatility of the local currency, lack of housing financing).
- Clear targets and objectives (reaching 50 million people by 2030).

For policymakers:

- Develop public credit guarantee schemes to enable access to finance and market rate loans for local people to afford housing solutions.
- Promote Public and Private Partnerships to disseminate Green housing solutions.
- Provide incentives to attract Green FDI.