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Business Development Report



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A note on this public version

To protect Smart Havens Africa's competitive advantage, sections of this report that could be used by competitors have been masked in this public version. To request a full version of this report, please contact the Smart Havens Africa team through email at shafrika@shafrika.org.



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EXECUTIVE SUMMARY

Smart Havens Africa (SHA) is an early-stage social enterprise providing a pathway out of poverty for low-income Ugandans through homeownership with a rent-to-own model. To be successful it has to meet its needs as a business while also fulfilling its social mission. SHA wants to refine its business model while it is still relatively small before pursuing rapid growth. To do this SHA needs to learn how to find good customers and how to keep them. To find enough good customers to fill an expanded number of houses, SHA needs to understand who its target market is, what aspects of housing are important to them and how they can best be reached through marketing efforts. To improve the chances that SHA can sell the expanded number of houses rapidly and with the high customer satisfaction it needs to continue to scale, SHA wants to better understand its customers' experiences and needs so that it can ensure that the houses it builds match those needs.

We collected data through a three-pronged approach. First, we conducted market research using an automated phone service to randomly survey people in the Kampala area. We gathered data about preferred advertising mediums, important factors in housing decisions, and current housing situations. Second, we surveyed former SHA applicants and customers on their financial situation, current house, perceived housing security, and health and safety. Third, we conducted semi-structured interviews with customers over the phone. We asked for customers' thoughts on aspects of SHA's houses, the house-buying process, why they selected SHA, and how their lives have changed since buying a house from SHA.

SHA has the challenge of attracting a very narrow target market. The right applicant must have stable enough income to meet SHA's needs as a business but low enough income to fulfill its social mission. Using data from the market research survey, we learned people in Kampala with SHA's targeted income tend to be [REDACTED]

We created an applicant scoring matrix to help SHA save time in the application evaluation process and find people who fit its target market. The matrix assigns positive and negative point values to desirable and undesirable traits in an application, providing an overall score for each applicant. Applicants who meet the minimum score will then be reviewed by SHA staff for organizational fit. SHA can use this as a screening tool to create operational efficiency and help prioritize impact groups. **We recommend SHA use the applicant scoring**

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matrix to bring in more female-headed households, who are currently underrepresented in SHA's client base. We recommend SHA update its application to collect more specific information and then update the scoring matrix.

Recommendations

How to Attract High-Quality Applicants	
Findings	Recommendations
<p>Our research showed that the most common way SHA's customers and applicants learned about the company was through a [redacted]. Similarly, people in the Kampala area most commonly learn about their houses from [redacted].</p>	<p>We recommend SHA implement a [redacted] program, providing [redacted] incentives to customers who [redacted].</p>
<p>After [redacted], [redacted], [redacted], [redacted], and [redacted] were the most common ways SHA's current customers and applicants learned about them. In general, people in the Kampala area prefer [redacted] and [redacted] advertisements, though they most often see [redacted] advertisements.</p>	<ul style="list-style-type: none"> • We suggest advertising through [redacted] and [redacted]. • We recommend SHA invest in [redacted] to increase its visibility on [redacted]. • We suggest SHA update its [redacted] to build credibility with potential customers.
<p>Generally, people in the Kampala area value a house's [redacted] most highly, followed by [redacted]. Women place the most value on [redacted] and people in SHA's targeted income range place more value on [redacted] and [redacted]. SHA's current customers cited the [redacted] as the primary reason they chose to buy a house from SHA.</p>	<p>We recommend SHA's advertisements focus on the [redacted], and its houses' [redacted].</p>

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How to Improve SHA's Customer Experience	
Findings	Recommendations
Customers seemed interested in [redacted] and [redacted] though with varying degrees of enthusiasm. Some customers suggested [redacted].	We suggest piloting the [redacted] to judge genuine interest and organizing a monthly [redacted] to [redacted] and build a sense of community.
The most common suggestion to improve SHA's communities was to [redacted] because [redacted] cause the [redacted] to not work.	We suggest SHA build [redacted] in each community going forward.
All of SHA's customers [redacted] and a few customers mentioned not having [redacted] for cooking.	We suggest SHA build one [redacted] each community and install [redacted] for a [redacted] when new houses are being built so customers can [redacted] for an [redacted].
A handful of customers were also concerned about the compound's [redacted] and their children's [redacted] because the [redacted] is often [redacted].	We recommend SHA offer to procure a [redacted] if the compound forms a [redacted] and signs a contract agreeing to [redacted].
When customers were asked what should be added to future SHA communities, the most common answer was [redacted].	[redacted] within the compounds by [redacted] or [redacted].

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Introduction

Social enterprises have the unique challenge of meeting their needs as a business while also fulfilling their social mission. Both elements are critical to a social enterprise's success, as is the ability to scale its operations to impact more people and achieve economies of scale. A company's chances of scaling successfully are greatly improved by evaluating its business model and making changes to improve operational efficiency, marketing strategies, and customer experience.

SHA is an early-stage social enterprise that provides a pathway to home ownership for low-income families in Uganda through selling homes with a rent-to-own model. Being able to buy a house enables families to save money in the long-run and presents an opportunity to break the cycle of poverty. SHA has successfully developed a needed product and attracted a handful of customers. Like any growing company, SHA is looking to refine its business model while it is still relatively small before pursuing rapid growth. We address two basic questions in this report: how can SHA find good customers and how can SHA keep good customers.



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SHA has the challenge of finding the right customers that fit both its financial and social needs—customers must be able to consistently make payments for SHA’s houses without having enough income to buy a house by other means. Therefore, SHA needs to understand how to attract the right applicants so that as it scales it can fill a large number of houses and remain true to its mission of providing a pathway to homeownership for low-income earners in Uganda. To do this, SHA needs to understand who its target market is, what aspects of housing are important to its target market and how they can best be reached through marketing efforts. SHA also needs to know how to select customers in its target market from its applicant pool.

SHA needs to know how to keep good customers to accomplish its goals. In the next few years, SHA has plans to scale from 15 to 100 houses. To improve the chances that SHA can sell this expanded number of houses rapidly and with the high customer satisfaction it needs to continue to scale, SHA needs to better understand its customer’s experiences and needs so that they can ensure that the houses they build match those needs.

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Data Collection Methods

We gathered data through three different methods. The details of each method are explained in detail in the appendix.

Method	Type of Respondents	Number of Respondents	Question Topics	Method of Administration
Semi-Structured Interviews	Customers	14	SHA's houses, processes, potential trainings. SHA's impact on their lives.	Phone Call via WhatsApp
Market Research Survey	Random Sample of Kampala Public	112	Marketing preferences, important aspects of housing decisions, demographic information.	Automated Phone Call via EngageSPARK
Baseline Impact Survey	Applicants & Customers	59	Demographic information, financial situation, housing situation.	Google Survey

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Target Customer Profile

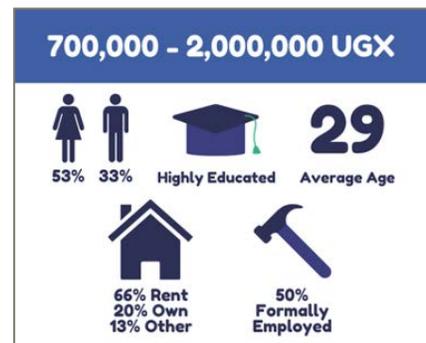
SHA reached out to the Miller Center for Social Entrepreneurship and requested help researching current and prospective customers' housing needs, aspirations, and evaluating how appealing SHA's product offerings are to them. SHA also requested assistance crafting marketing messages that would effectively communicate the benefits of its products to prospective customers. To effectively market to prospective customers, SHA first has to understand who is likely to have the right income level, what they value in a house, and what marketing mediums they see often and pay attention to. We have created a target customer profile describing SHA's target customer, which guides the market research analysis and applicant scoring matrix later in the report.

To create the target customer profile, we randomly surveyed 112 people in the Kampala area about their background, housing preferences, and marketing preferences. We provide descriptive statistics on the people who reported monthly income between [redacted] UGX, which is similar to SHA's targeted income range for customers. We also provide comparisons between targeted customers and the average survey respondent when appropriate.

Identifying Target Customers

SHA's target customers tend to be [redacted], who are [redacted] and currently [redacted]

SHA targets people between the [redacted] percentiles of monthly income in Uganda, about [redacted] to [redacted] UGX a month. We refer to people in our market research survey who had monthly income between [redacted] and [redacted] UGX as SHA's target customers. We find that SHA's target customers are most likely to be [redacted] in their late [redacted]. 53% of target customers were



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[redacted], 33% were [redacted], and 13% [redacted] 60% of target customers were between the ages of [redacted]. Respondents who were not target customers tended to be [redacted]: 66% of target customers [redacted], while 20% [redacted], and 13% [redacted]. Target customers have slightly [redacted] families than the average respondent; 46% have [redacted] people in their household and 36% have [redacted] people in their household. Target customers are more likely to be [redacted] (50% vs 39% of all applicants), and less likely to be [redacted] or [redacted]. Target customers are also more likely to be [redacted] 56% of target customers have [redacted] or another [redacted] that could be used [redacted], a slightly higher percentage than the entire population.

Marketing and Housing Preferences of Target Customers

SHA's target customers tend to live in [redacted] houses, want to live in a [redacted], and learn about their houses from [redacted].

40% of target customers have [redacted] rooms in their current house, while 36% have [redacted] rooms. This is about the same number of rooms as non-target customers. 36% of target customers say they would be willing to pay a maximum of [redacted] UGX a month in rent and 16% say they would be willing to pay a max of [redacted] UGX a month. Currently, SHA's rent, ranging from [redacted] UGX a month, tends to be slightly [redacted] than target customers' willingness to pay. [redacted]

[redacted]. 76% of target customers prefer living in a [redacted]. Target customers tended to learn about their current house from a [redacted] and reported being most receptive to [redacted] and [redacted] ads—which are among the most common types of ads they see. [redacted] was the most important feature for target customers making a decision about housing, followed by [redacted]. More detail on target customers' marketing and housing preferences can be found in the market research section.

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Applicant Scoring Matrix

We created an applicant scoring matrix to serve as a screening tool in SHA's application evaluation process. The applicant scoring matrix quantifies the selection criteria the SHA team has been using to find applicants that are likely to be a good fit for the organization. Using a point system will improve SHA's customer selection process by making the application review process less labor-intensive and costly, fairer, and will allow SHA to prioritize impact groups like women. The matrix assigns positive and negative point values to desirable and undesirable traits in an application, providing an overall score for each applicant. Applicants who meet the minimum score will then be reviewed by SHA staff for organizational fit.

Our impact report shows that female-headed households are less likely to make it through the application process than male-headed households. Upon looking into female-headed households that responded to the social impact baseline survey, it isn't clear why they are not making it through to the customer pool. Their income and family compositions are similar to the other customers. We suggest that SHA look into why female-headed households aren't making it into their customer pool at the same rate that they are applying and take affirmative action to bring female-headed households into their communities. We implement this affirmative action into the applicant scoring matrix by giving applicants points for being a female-headed household.

This scoring matrix will help SHA determine which applications should definitely be prioritized. However, the scoring matrix could become an even more valuable tool for SHA if **the application collected more information on income and family size**. Currently, “ UGX a month” is the highest bucket on SHA's application question about income. However,  UGX is close to the minimum income SHA should allow for any potential customers because

RECOMMENDATIONS

- > **Screening new applicants with the applicant scoring Matrix will save SHA time and help find high-quality applicants.**
- > **Take affirmative action to bring in more female-headed households.**
- > **Collect more information on income and household size in the application and then develop the applicant scoring matrix further.**

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SHA estimates customers should be spending about [redacted] of their income on rent and SHA's monthly payments range from [redacted] UGX to [redacted] UGX. Therefore, SHA needs customers with monthly income between [redacted] and [redacted] UGX, but can only identify applicants with income over [redacted] UGX. We suggest SHA expand its income question to collect more information about higher income brackets (see Recommendation Summary) so the scoring matrix can award applicants points for having income higher than the minimum and disqualify applicants who have too high of an income. Additionally, SHA's largest houses can accommodate families with a maximum of [redacted] people. Screening out families with more than [redacted] people would save SHA time and knowing how many people are in each household would help SHA match applicants with the appropriate size house and therefore, monthly payment. However, the application doesn't ask for the number of people that will be living in SHA's house. Once SHA has collected more detailed income information and the household size in its application, **we recommend SHA further develop the scoring matrix** to award points to applicants who can afford the houses that fit the size of their family and disqualify applicants who have incomes above [redacted] UGX a month or more than [redacted] people in their household.

	DQ	-5	0	1	2	3	4	5	6	7	10	15
Monthly Household Income												
Female-headed household												
[redacted]												
[redacted]												
[redacted]												
[redacted]												
[redacted]												
[redacted]												
[redacted]												
[redacted]												

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Market Research

The data that informs our marketing recommendations comes from three sources. Primarily we rely on the market research survey we conducted by randomly sampling people in the Kampala area. These survey respondents are referred to as “people in Kampala” and “the public” in this report. Secondly, we also refer to a question asked in the baseline impact survey that was given to SHA’s existing customers and former applicants, and interviews conducted with each of SHA’s customers.

Marketing Mediums

RECOMMENDATIONS

- > [REDACTED]

- > Increase SHA’s [REDACTED] for low-income housing and home ownership in Kampala by [REDACTED].

- > Invest in SHA’s [REDACTED] to build credibility with potential customers.

- > Form partnerships with [REDACTED] so they show SHA houses to applicants who fit the target customer profile.

- > Advertise primarily through [REDACTED].

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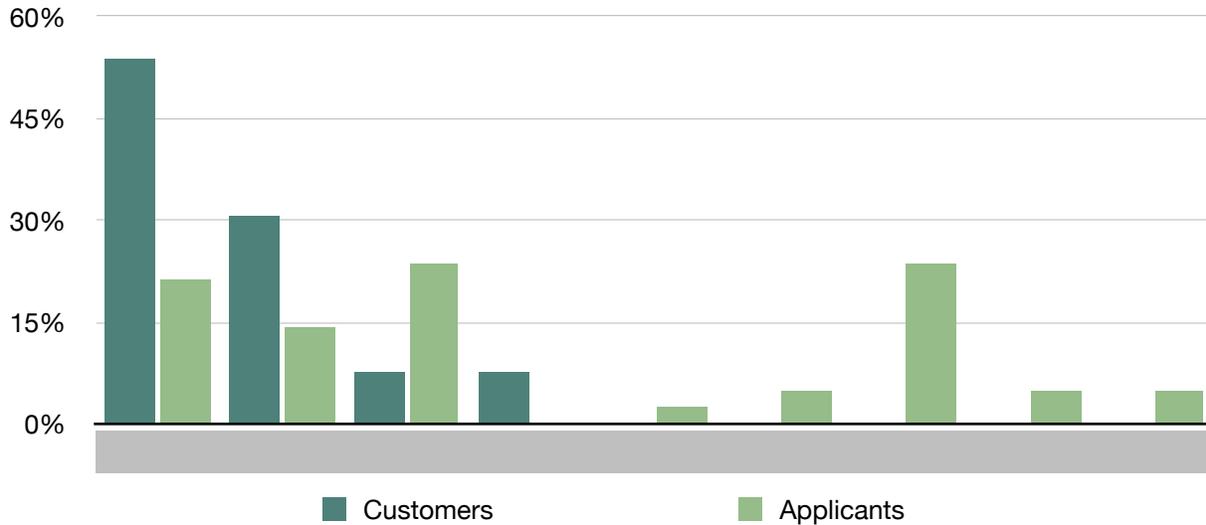


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How did you learn about SHA?



*This graph and the discussion that follows draws on a question asked in the baseline impact survey which was given to SHA's existing customers and applicants.

The best way for SHA to get applicants is through [redacted]. Over 50% of existing customers cited [redacted] as the way they learned about SHA. [redacted] was the third-most common way for applicants to learn about SHA, at 20% of all applicants. **SHA should encourage [redacted]**

[redacted] because it appears [redacted] is a great way to drive

total applications and is particularly good for garnering interest from the people that fit with SHA as a company. Of course, because these responses came from SHA's earliest

clients their responses might not be generalizable to all people looking for houses, but the high percentage of applicants that also learned about SHA through [redacted] supports the idea that a [redacted] would still benefit SHA. The details of our recommendation for a [redacted] are contained in the Recommendation Summary.

[redacted] played a key role in how customers and applicants learned about SHA. Many people listed a [redacted], where SHA was featured in a construction section for its house-building techniques. Seeking out other [redacted] would help SHA reach potential customers.

[redacted] also ranked high, at 8% of customers and 23% of applicants. Because many people found SHA due to an already-existing desire to find affordable housing, **SHA**

Currently, most customers and applicants learn about SHA through a [redacted]

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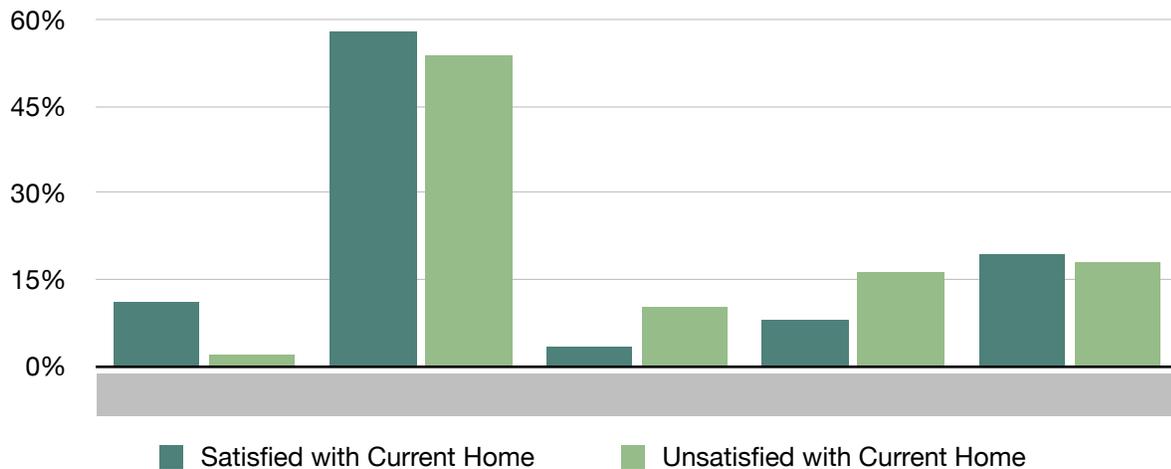
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would do well to invest

was how many applicants found SHA. Though no customers listed as the way they learned about SHA, it was tied for the highest-ranking information source for applicants at 23%. This could be an emerging marketing channel for SHA. Many applicants explicitly cite they learned about SHA through, though SHA also

We recommend SHA invest in its so that it builds SHA's credibility and encourages people to apply for a house when We suggest SHA use more original photos of actual SHA houses and include testimonials from satisfied clients.

How did you learn about your current home?



*This graph and the discussion that follows draws on data from the market research survey that randomly sampled people in the Kampala area.

are by far the most common way that randomly sampled people in the Kampala area learned about the home they are currently living in. People who are satisfied with their current home were more likely to learn about it by . This reinforces that SHA would do well to implement a in addition to using to get new customers.

are also the most common way people in Kampala learn about their homes.

About 11% of respondents learned about their current house through a so **SHA should look into the benefits of working with as they grow.**

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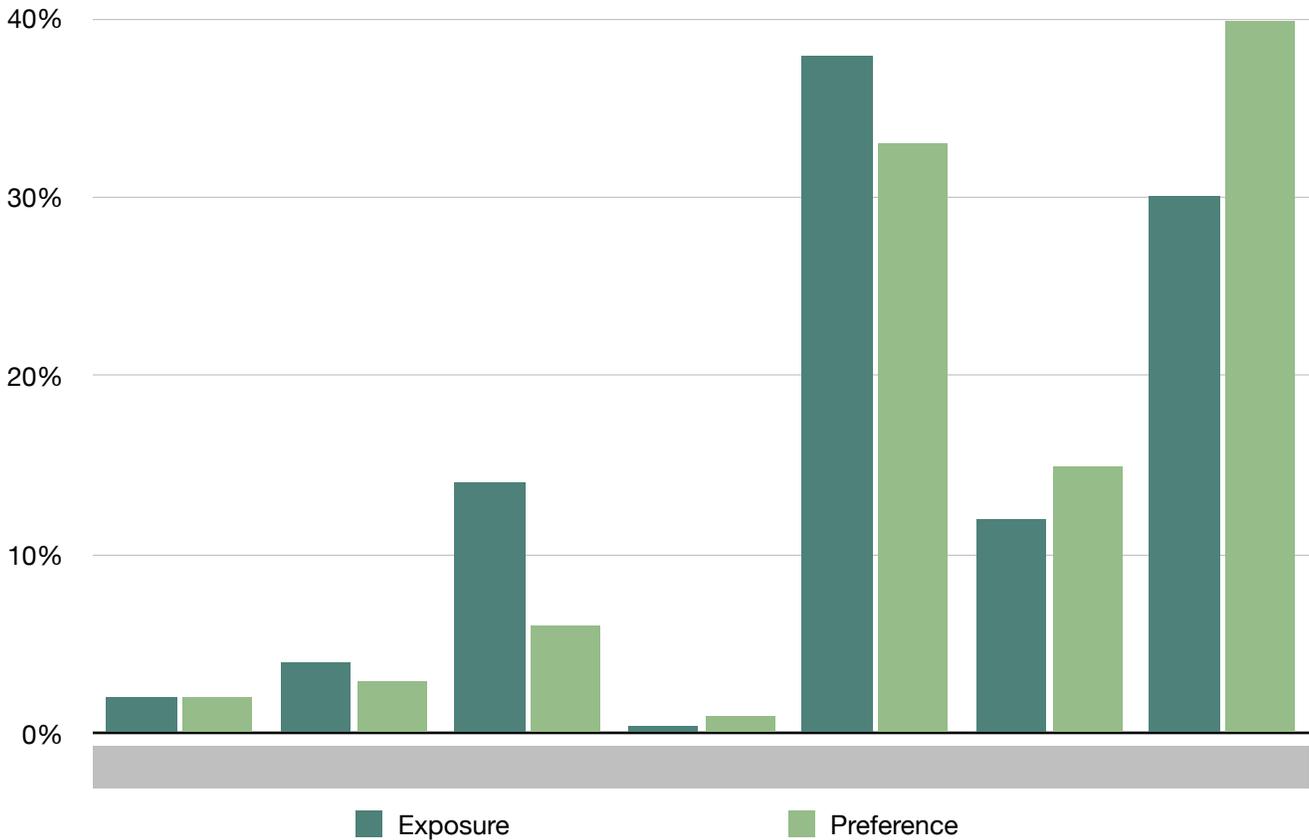


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Advertising Mediums



*This graph and the discussion that follows draws on data from the market research survey that randomly sampled people in the Kampala area.

When we randomly sampled people in the Kampala area, people reported being exposed to [redacted] advertisements most frequently and preferring them over [redacted] ads. This is slightly surprising given how many of SHA's current customers and applicants learned about the company through [redacted]. However, the results from the automated phone call are likely biased towards [redacted] ads because they were the first options given, while [redacted] were the last option. Compared to [redacted] ads, [redacted] ads are slightly preferred, though seen slightly less often. Behind [redacted] ads, [redacted] is the next highest in terms of preference and exposure. We see largely the same pattern looking at a subset of just the women and just the targeted income range. This indicates that the pattern is stable for the group of prospective customers that SHA is targeting and therefore, **we recommend SHA advertise primarily through [redacted]**

The public is most receptive to [redacted] ads, which are among the most common types of ads they see.

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Important Aspects of Housing Decisions

RECOMMENDATIONS

- > In marketing content, focus on SHA's houses' [redacted]
- > SHA should create marketing content targeted towards women by focusing on its houses' [redacted]
SHA should target people in its desired income range by focusing marketing content on its houses' [redacted]
- > Highlight SHA's [redacted] and [redacted] in marketing content.

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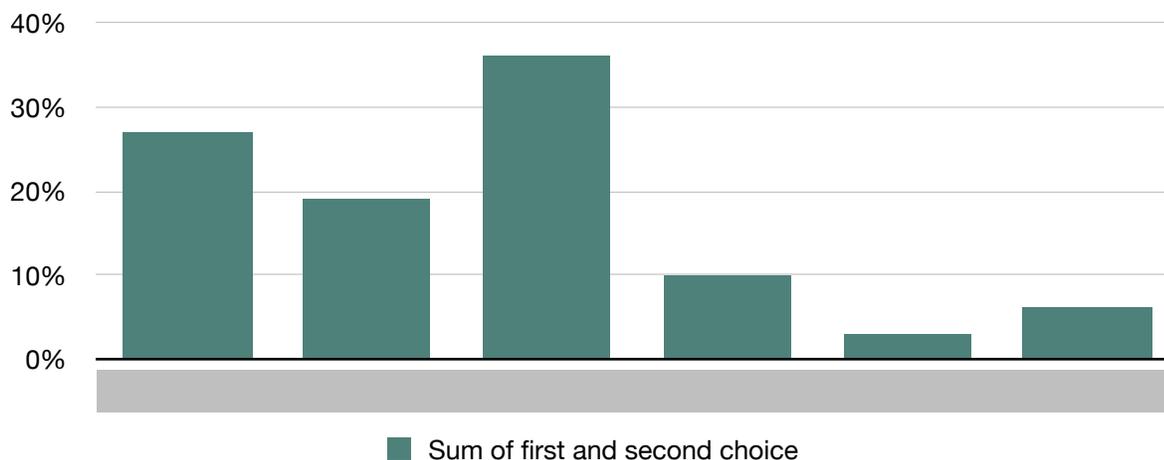


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Important Housing Features



*This graph and the discussion that follows draws on data from the market research survey that randomly sampled people in the Kampala area.

In the market research survey of random people in the Kampala area, we asked people to rank select the first and second most important features when making a housing decision. This graph shows the combination of the primary and secondary features, each receiving equal weight. [redacted] was the feature most often chosen by survey respondents, 36% chose it as the first or second most important feature. [redacted] was the second most important aspect, with 27% of respondents selecting it as their first or second choice. [redacted] ranked third, being selected by 19% of respondents. [redacted] held importance to some respondents while [redacted] and [redacted] were important to very few respondents. These survey responses are probably slightly biased towards [redacted], the first, second, and third options on the phone survey respectively. However, we still believe the overall pattern is strong because there is some variation in responses and SHA's current customers spoke about similar features when we interviewed them.

are the most important aspects of a house for people in Kampala making a housing decision.

An important question to ask is what [redacted] is preferable to SHA's target market? While our survey wasn't able to go in depth into this question, conversations with current customers suggest that [redacted] is preferable. SHA also asks on their application where prospective customers would prefer [redacted] so they could learn what desirable [redacted] are from that question, [redacted] and promote the [redacted] as a way to fill them.

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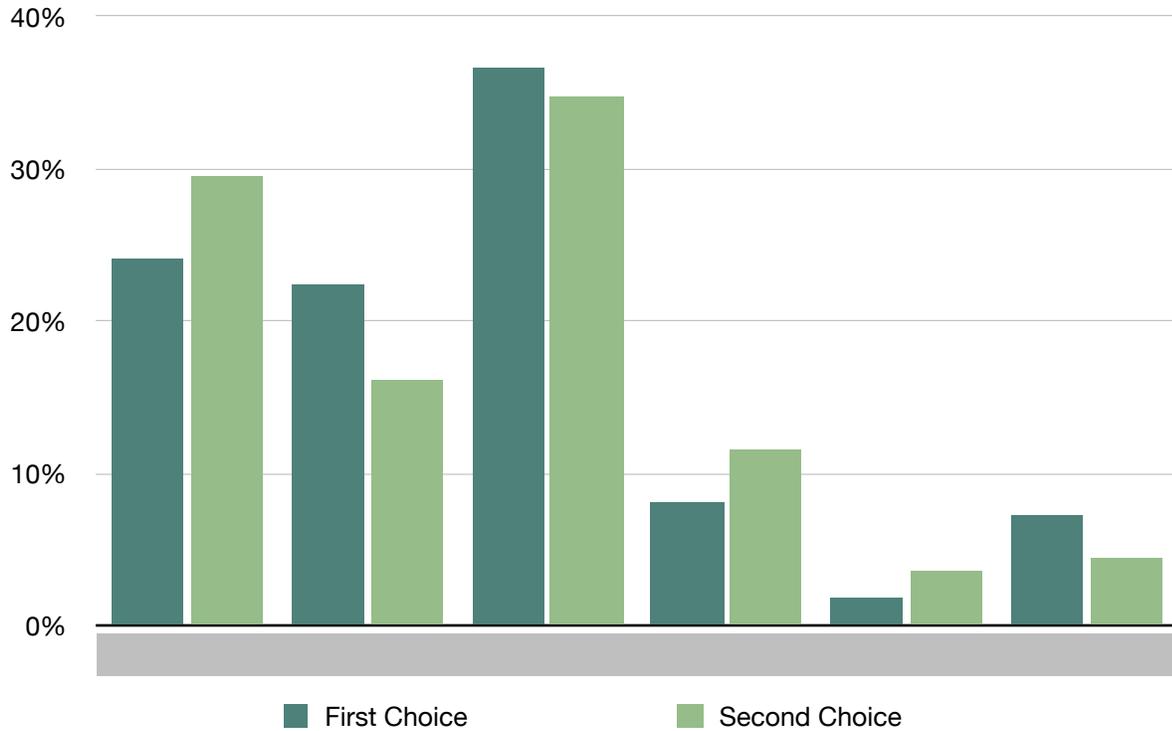


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Important Housing Features



*This graph and the discussion that follows draws on data from the market research survey that randomly sampled people in the Kampala area.

When the features are broken down by respondents' primary and secondary choices, [redacted] importance becomes more prominent. [redacted] was the most commonly selected primary and secondary feature, meaning that if customers did not select it as the first most important aspect in a housing decision, they probably selected it as the second most important feature. This evidence further solidifies that **SHA should to advertise the [redacted] of its houses in its marketing efforts because people in the Kampala area care about [redacted] more than any other aspect of a house.**

[redacted] were chosen as the most important feature by practically the same number of applicants. However, [redacted] was chosen as the second most important feature by almost twice the number of people that chose [redacted]. While [redacted] was important as a primary feature, its high level of importance as a secondary feature suggests that it is important for houses to meet a baseline in [redacted] for [redacted] to become highly important. **SHA needs to advertise its [redacted] in conjunction with information on the [redacted] and [redacted] of its houses.**

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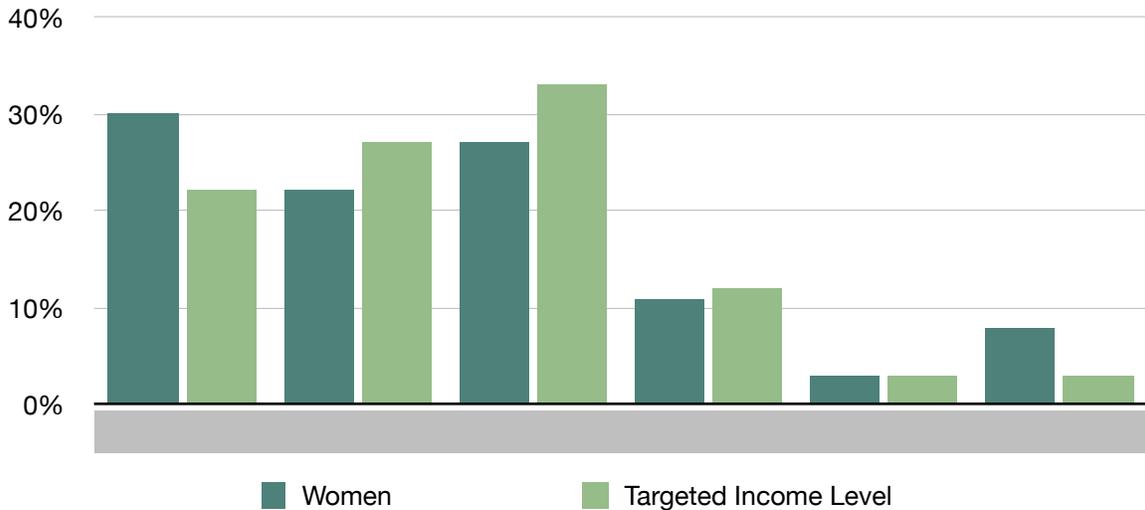


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Important Housing Features by Subgroup



*This graph and the discussion that follows draws on data from the market research survey that randomly sampled people in the Kampala area.

When only women are considered, [redacted] becomes a more important factor. It ranks first for women’s primary choice and ties with [redacted] for women’s secondary choice. This is especially interesting because the women in this survey tended to be in higher income brackets than the men. **This suggests that in advertisements targeted towards women, SHA should emphasize the [redacted] of its houses in addition to their [redacted]**

When only SHA’s target customers (people reporting monthly income between [redacted] and [redacted] UGX) are considered, [redacted] becomes a more important feature than [redacted]. **We suggest SHA emphasize the [redacted] of its houses in its marketing materials to attract people in this income range.**

[redacted] was the most important factor for nearly all of SHA’s existing clients.

When we spoke with SHA’s current customers, by far one of the biggest reasons people chose to buy a house through SHA was the [redacted] that enabled them to [redacted]. [redacted] 11 out of 14 customers mentioned the [redacted] as a reason they decided to buy from SHA. The second most commonly given reason was SHA’s [redacted]. While these reasons may seem obvious, it is valuable to know that SHA’s differentiating features are actually valued by customers. **We suggest highlighting SHA’s [redacted] and [redacted] in marketing materials.**

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Customer Experience Analysis

SHA asked us to help them assess the degree to which their housing package satisfies the needs of their existing customers. To do this we talked with 14 out of 15 of SHA's current customers. We found that customers are generally satisfied with their experience buying a house from SHA, the house itself and the neighborhood they live in. When asked about ways to improve SHA's products and services, we received a wide variety of responses, some of which directly conflicted. Nevertheless, there were some common themes in customers' answers to a few questions that we believe SHA can use to inform future changes to its product offerings.

Interest in Additional Offerings

RECOMMENDATIONS

- > Pilot [redacted] and [redacted] trainings to assess customers' interest levels.
- > Organize monthly [redacted] to [redacted] and build a sense of community.
- > [redacted]

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Most customers were interested in [redacted] and [redacted] training. When asked, 78% of customers showed interest in attending a [redacted] training. Customers also seemed interested in [redacted] training, though less so than the [redacted] training—64% responded positively. While customers' responses were generally positive to both trainings, only a handful seemed genuinely enthusiastic about either. To judge the true degree of interest, **we suggest piloting both the [redacted] training and the [redacted] training with single 1-to-2-hour sessions.** If customers attend and give positive feedback on the pilots, expansion to a multi-session training program would be appropriate.

Customers also seem interested in the community-building aspect of trainings like this. Multiple customers mentioned that these training sessions would give neighbors a chance to interact and share ideas with each other. Several customers also suggested that the whole community spend time working on [redacted] **We suggest that SHA organize monthly** [redacted]

[redacted] This would help keep [redacted] and build a sense of community while training customers in [redacted]

We recommend SHA wait to offer [redacted] until there are better economic conditions. Few customers had strong interest. Most customers said they would not be able to afford additional expenses at this time, potentially because of the economic impacts of COVID-19. Some customers did not understand the benefits of [redacted] [redacted] Therefore, if in the future SHA decides to revisit the idea of offering [redacted] it would be critical to educate customers on the basics of [redacted]

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Improving SHA's Houses and Communities

RECOMMENDATIONS

- > Build a communal [redacted] in each compound to give customers a [redacted]
- > Build an [redacted] in each compound to give customers [redacted]
- > Build infrastructure to allow customers to [redacted]
- > [redacted]
- > Create more [redacted]

Many SHA customers cited [redacted] as some of their favorite aspects of SHA's houses. However, multiple customers mentioned that [redacted]. **Customers suggested building an [redacted] for the compound to share** to solve this problem. This was the most commonly suggested improvement to SHA's products and services.

100% of SHA's customers currently [redacted] though some used to have [redacted] in previous homes. [redacted]. Currently, customers have a small space outside their house to [redacted]. However, several customers mentioned wanting a designated place to [redacted]. Having a separate outdoor [redacted]

[redacted] We understand that offering [redacted]

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home is preventatively expensive for SHA's low-income customers, so as an alternative **we suggest that SHA build [REDACTED] in a central location in every compound to [REDACTED]** while meeting customers' needs. **We also suggest that in future compounds SHA build out the**

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED] was another issue mentioned by several customers. While many customers noted that [REDACTED] is an improvement over their last housing situation, several customers complained that the [REDACTED]. Several customers suggested [REDACTED] because while [REDACTED], many of them have [REDACTED] they are concerned about. [REDACTED]

[REDACTED] does not fit with SHA's business model because they would have to continue [REDACTED] after all the customers in a compound paid off their houses. **We**

recommend SHA offer to procure [REDACTED] if the community forms a homeowners' association and signs a contract [REDACTED] If a [REDACTED] is prohibitively expensive for the community, we suggest SHA investigate ways to encourage

[REDACTED]
[REDACTED]
[REDACTED]

Many of SHA's customers have young children who play in the compound. Several different customers suggested [REDACTED]

[REDACTED]. When designing future housing compounds, **SHA would benefit from investigating ways to create [REDACTED]**

[REDACTED] in the compound. While leaving [REDACTED] means SHA isn't [REDACTED] therefore, increasing the [REDACTED]

perhaps it is possible to use [REDACTED]

Additionally, it is possible that leaving [REDACTED] could also serve multiple purposes.

Customers could have [REDACTED]
[REDACTED]

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Recommendation Summary

Selecting High-Quality Applicants

> **Screening new applicants with the applicant scoring Matrix will save SHA time and help find high-quality applicants.** The matrix assigns positive and negative point values to desirable and undesirable traits in an application, providing an overall score for each applicant. Applicants who meet the minimum score will then be reviewed by SHA staff for organizational fit. Applicants with higher scores should be prioritized over applicants with lower scores. (Pg. 8)

> **Take affirmative action to bring in more female-headed households.** This will be accomplished by using the applicant scoring matrix, which awards additional points to female-headed households. (Pg. 8)

> **Collect more information on income and household size in the application and then develop the applicant scoring matrix further.** Update the application to include more buckets for monthly income and add a question asking how many people will live in the house. We suggest buckets of [REDACTED] UGX. After the application is updated, alter the applicant scoring matrix to award points to applicants who can afford the houses that fit the size of their family and disqualify applicants who have incomes above [REDACTED] UGX a month or more than [REDACTED] people in their household. (Pg. 8-9)

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Attracting High-Quality Applicants

> Increase SHA's [REDACTED] for low-income housing and home ownership in Kampala by [REDACTED]

[REDACTED] (Pg. 11)

> Invest in SHA's [REDACTED] to build credibility with potential customers. [REDACTED]

[REDACTED] (Pg. 11)

> Form partnerships with [REDACTED] so they show SHA houses to applicants who fit the target customer profile. Look into working with [REDACTED] paying them a small fee if they bring in customers who fit SHA's target customer profile and end up buying a house. (Pg. 11-12)

> Advertise primarily through [REDACTED] After exhausting free marketing opportunities like [REDACTED], SHA should focus on advertising through [REDACTED] (Pg. 12)

Focus marketing content on:

> SHA's houses' [REDACTED] (Pg. 13-14)

> SHA's [REDACTED] (Pg. 15)

> SHA's houses' [REDACTED] (Pg. 15)

> SHA's houses' [REDACTED], to target people in the targeted income range. (Pg. 15)

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Improving Customer Experience

> **Pilot [redacted] and [redacted] trainings to assess customers interest levels.** We suggest piloting both the [redacted] and the [redacted] with single 1-to-2-hour sessions. If customers attend and give positive feedback on the pilots, expansion to a multi-session training program would be appropriate. (Pg. 16)

> **Organize monthly [redacted] and build a sense of community.** We suggest that SHA organize monthly [redacted] sessions where SHA [redacted] compound and organize [redacted] (Pg. 16)

> **Wait for better economic conditions to start [redacted]** If SHA decides to [redacted], educate customers [redacted] (Pg. 16)

> **Build a communal [redacted] in each compound to give customers a place to [redacted]** (Pg. 17)

> **Build an [redacted] area in each compound to give customers enough [redacted]** (Pg. 17)



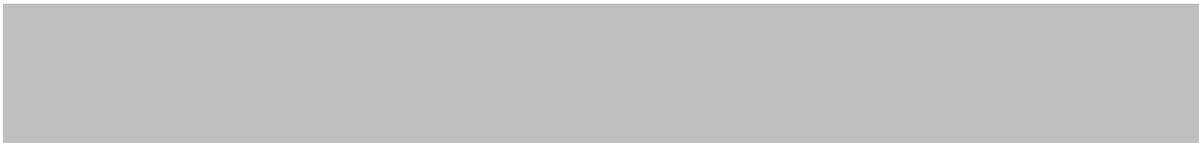
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Appendix

A. Methods: Customer Semi-Structured Interviews

We created a 22-question semi-structured interview to gather data from SHA's current clients. The interview questions touched on clients' opinions of SHA's houses, processes, and future plans. It also asked clients to explain how various aspects of their and their family's lives have changed since buying a house from SHA. We developed the interview questions with the help of the SHA staff, a professor of development economics from SCU, and Miller Center staff. The semi-structured interview questions are included in Appendix D.

We initially planned on having the SHA team conduct all the interviews because it logistically would be easier to be in the same time zone and not have to place international calls. However, after having Phiona, a member of SHA staff, pilot the interview over the phone with two SHA customers, the SHA team suggested that the GSBFs conduct the remainder of the interviews because they thought customers did not feel comfortable sharing their criticism of SHA with the SHA team. We received quality information from the interview questions so the GSBF team proceeded with conducting the remaining interviews.

The SHA team provided us with the phone numbers of all 15 of its customers. We decided to use WhatsApp to avoid charges related to international calling and texting. We were able to contact and interview 14 out of the 15 customers through WhatsApp; one customer did not use WhatsApp and one customer never responded. The SHA team helped remind their customers to respond to the GSBF team via WhatsApp to achieve this response rate and conducted one phone interview for the customer that did not have WhatsApp. The one customer that did not respond was contacted by the SHA team and us multiple times over a two-week period before being cut from the study. Customers were offered an airtime top up of 10,000 UGX (\$2.70 USD) for being interviewed.

We divided the customers between the two of us and scheduled times to interview them. The calls were recorded, with the customers' permission, and we typed the customers' answers into a Word document during the interview. In two cases internet connectivity inhibited the interview call partially or completely. In these cases, customers were texted the remaining questions and responses were collected via text.

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B. Methods: Market Research Survey

Data for the market research survey was collected through a 20-question interactive voice-response survey administered over the phone. The survey was administered in English and Luganda to a set of randomized phone numbers in Uganda. Respondents were allowed to choose from either of these languages since they are the most common languages in the area SHA operates. The survey was administered between 8:00-9:00PM EAT on days beginning in late September and ending in mid-October. The survey was sent to 6000 phone numbers with 1663 people picking up and a total of 112 respondents taking the entire survey.

The platform for this survey was EngageSPARK, which allowed us to record the audio for questions and then format them into a cohesive survey. EngageSPARK allowed survey respondents to answer questions by typing on their phone's keypad. We also used EngageSPARK to send airtime top ups to respondents who completed the entire survey. The EngageSPARK staff provided input on survey design so that respondents could easily understand and respond to the questions.

The survey questions given in English were recorded by Brooke VanSant, while a translator was hired to record the questions in Luganda. Each survey question had a series of possible answers given, so that respondents could answer by typing a number on a phone's keypad. The English version of the survey questions are included in Appendix E.

We piloted the survey several times to ensure that the design of the questions elicited logical answers. We ran these pilots at different times of the day to determine which hours resulted in the best response rate.

At the start of the survey, we recorded a welcome statement that explained SHA and the nature of our research. We informed respondents that by answering the questions to the survey, they were giving consent for us to use their answers in our research. During this section, we explained that respondents who complete the entire survey would receive an airtime top up of 5,000 Ugandan Shillings (\$1.35). Including this statement in the introduction incentivized respondents to complete the entire survey and not give up halfway through.

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C. Methods: Social Impact Baseline Survey

We created a 27-question Google survey that collected basic information about respondents, their families, and their housing and financial situation. We developed this survey with the help of the SHA staff, a professor of development economics from SCU, and Miller Center staff. Whenever possible we asked questions that required numerical or categorical responses to reduce the questions' ambiguity and to make data analysis easier. The social impact baseline survey is included in Appendix F.

After developing the content of the survey, we ran a pilot to assess how well the survey captured the information we were seeking. We emailed the survey to the first 10 people in SHA's former applicant dataset and only received 1 response. We decided to repeat the pilot, using the 10 most recent SHA applicants and received a much higher response rate. The pilot was successful, and we learned that the questions were getting us good information. We did choose to add an email field to make tracking which applicants had responded easier.

We sent emails to every SHA applicant in the dataset. There were 296 applicants in the dataset but only 178 had email addresses and only 134 of those were valid. We sent 4 rounds of emails asking applicants who hadn't responded to take the survey. After the first round of emails we added a financial incentive, promising everyone who took the survey a raffle entry for \$100 USD. After talking with the SHA team about how we might increase the response rate we used EngageSPARK to text the remaining applicants who had not responded to the survey because not everyone in Uganda regularly checks their emails. We sent out two rounds of text messages. 46 verified SHA applicants took the social impact baseline survey.

We also had SHA's customers take the Google survey to serve as a basis of comparison for future impact evaluations. We sent the link to the online survey to each customer via WhatsApp and reminded them to take the survey during their semi-structured interviews. We decided to offer a larger financial incentive to SHA's customers to get them all to take the survey. We offered an airtime top up of 10,000 UGX (about \$2.70 USD) for taking the survey, and entrance into the \$100 USD raffle. We were able to get 13 out of 15 customers to take the social impact baseline survey.

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D. Customer Semi-Structured Interviews

1. How have your children's study habits or school performance changed since you moved into your SHA home? (Open response)
2. What are your favorite aspects of SHA's homes? (Open response)
3. What are your least favorite aspects of SHA's homes? (Open response)
4. What were the most important factors in your decision to buy your home from SHA? (Open response)
5. What would you like to change about SHA's products? (Open response)
6. Was the process of buying your home through SHA easier or more difficult than other alternatives you considered? Why? (Easier/More difficult) (Open response)
7. What would you like to change to make buying a home from SHA easier? (Open response)
8. How valuable would financial literacy training be to you? A lot, some, a little, none.
9. How valuable would home maintenance training be to you? A lot, some, a little, none.
10. What are the most notable differences between your SHA home and old home? (Cost, quality, location, etc.)
11. Do you have any regrets about buying your home? (Open response)
12. How did buying this home change your life? (Open response)
13. Have you started any new businesses since buying a house from SHA? (Y/N) If yes, what are they?
14. What have you done with the money you have saved from not having to pay rent after owning a home? (Open response)
15. Do you feel that your kids are better off in your new neighborhood instead of your old one? (Y/N)
16. Do you worry more or less about your housing security since moving into your new home? (Less/More)
17. In your estimation, are you spending more or less on utilities since you moved into your new home? (Less/More)
18. In your estimation, are you consuming more or less electricity and water since moving into your new home? (Less/More) (Less/More)
19. What other facilities/structures do you think SHA could include in future neighborhood construction? (Open response)
20. How do you benefit from the community setting SHA provides? How do you benefit from the other households in the community? (Open response) (Open response)
21. Would you have been interested in paying a little bit extra every month in your payment to SHA to have life insurance provided through an insurance company? (Y/N) Why? (Open response)

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E. Market Research Survey

You have two language options to take this phone survey: To take the survey in English, press the 1-button on your phone. To take the survey in Luganda, press the 2-button on your phone.

Intro statement: Congratulations on being selected as a participant for this survey. Smart Havens Africa is an affordable housing organization and would like to know how to make housing more affordable and accessible to people like you. Once you have completed this short ten-minute survey you will receive a free airtime top up of 5,000 shillings. Participation in this survey is voluntary and all information is completely anonymous. If you do not want to participate, please hang up. By answering the questions, you consent to your answers being used in market research. When you take the survey, you will respond to questions by pressing a number on your phone's keypad. Questions will repeat once if not answered within 15 seconds. The survey will now begin.

1. What is your gender? Press the 1-button if female. Press the 2-button if male. Press the 3-button if other. Press the 4-button if you do not wish to state.
2. How old are you? Press the buttons that indicate your age on the keypad.
3. Which of these types of advertisements are you exposed to most frequently: TV ads, radio ads, paper flyers, billboards, personal sellers, social media, newspaper or magazine ads. Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
4. Which of the previously mentioned types of advertisements are you exposed to the *second* most frequently? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
5. Which of these types of advertisements are you most likely to pay attention to: TV ads, radio ads, paper flyers, billboards, personal sellers, social media, newspaper or magazine ads? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
6. Which of the previously mentioned types of advertisements is the *second* most likely for you to pay attention to? Press 1 if TV ads, press 2 if radio ads, press 3 if paper flyers, press 4 if billboards, press 5 if personal sellers, press 6 if social media, press 7 if newspaper or magazine ads. Press 8 if you would like to repeat the question.
7. Are you satisfied with your current home? Press the 1-button if yes and the-2 button if no.

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8. If 2: Are you looking to rent or own a different home? Press the 1-button if yes and the 2-button if no.
9. Do you rent your home, own your home, or live in a friend or family member's home? Press the 1-button if you rent your home. Press the 2-button if you own your home. Press the 3-button if you live in a friend or family member's home.
10. If 1: How much do you pay for rent each month? Press 1 if less than 25,000 shillings, press 2 if between 25,000 and 75,000 shillings, press 3 if between 75,000 and 125,000 shillings, press 4 if between 125,000 and 175,000 shillings, press 5 if between 175,000 and 225,000 shillings, press 6 if greater than 225,000 shillings. Press 7 if you would like to repeat the question.
11. How did you learn about the house you are currently living in? Press 1 if from a friend or family member, press 2 if from an advertisement, press 3 if from a real estate agent, press 4 if from physically seeing the house is for sale, press 5 if from some other source. Press 6 if you would like to repeat the question.
12. Which of these features is the most important to you in making a housing decision: Price, location, quality, size, design, or bathrooms? Press 1 if price, press 2 if location, press 3 if quality, press 4 if size, press 5 if design, press 6 if bathrooms. Press 7 if you would like to repeat the question.
13. Which of the previously mentioned features is the *second* most important factor to you in making a housing decision? Press 1 if price, press 2 if location, press 3 if quality, press 4 if size, press 5 if design, press 6 if bathrooms. Press 7 if you would like to repeat the question.
14. How many rooms are in your current house? Include all the rooms covered by a roof, such as bedrooms, bathrooms, and kitchens. Press the buttons that indicate the number of rooms.
15. 
16. Do you prefer living in a community setting with close neighbors? Press the 1-button if yes and the 2-button if no.
17. Are you the head of your household? Press the 1-button if yes and the 2-button if no.
18. Including yourself, how many people live in your household? Press the buttons that indicate the number of people.
19. How many children under the age of 18 live in your household? Press the buttons that indicate the number of children.
20. What is your primary occupation? Press the 1-button if self-employed, the 2-button if employed, the 3-button if not employed.
21. How many years have you worked at your current job? Press the buttons that indicate the number of years. Press 0 if you are not working.
22. How many jobs have you held in the last year? Press the buttons that indicate the number of jobs.
23. How many years of education have you completed? Press the buttons that indicate the number of years.

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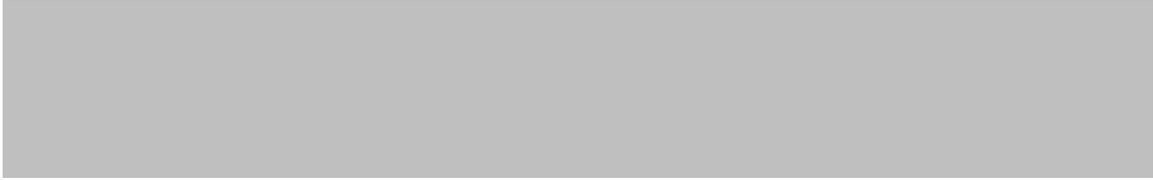


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24.



25. Do you have any assets or other sources of income that would allow you to continue paying rent if you had a financial emergency? Press the 1-button if yes and the 2-button if no.

Thank you for participating in our survey! You will now receive your airtime top up.

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F. Social Impact Baseline Survey

Smart Havens Africa would like to better understand the impact they have on the people that buy its houses. This survey will collect baseline information to be used in future impact analysis. You can choose whether or not to take this survey and your choice will not influence your eligibility to buy a house from Smart Havens. This survey has 27 questions and is expected to take about 10 minutes to complete.

Email Address: _____

1. What is your name? *

2. What is your gender? *

- Female
- Male
- Other
- Prefer not to say

3. How old are you? *

4. How many people live in your household? (including yourself) *

5. What are the ages of everyone living in your household? (including yourself) *

Please enter a list separated by commas. For example, if you have 3 people in your household respond: 43, 45, 8

6. Who is the head of your household?

- You
- Your husband or wife
- Another family member

7. How many years of education have you completed? *

8. How many rooms are in your current house? (Include all rooms covered by a roof: bedrooms, kitchen, bathroom, etc.) *

9. Which of these options best describes your main job? *

- Self-employed (such as: moto driver or other)
- Employed (such as: services, factory, or other)
- Not working

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10. What is your household's monthly income? *



11. Did you deposit any money in a bank, mobile money, or other financial savings institution in the past month? *

- Yes
- No

12. Do you have any assets or other sources of income that would allow you to continue paying rent if you had a financial emergency? *

- Yes
- No

13. If your answer was "Yes" to the previous question, please tell us what those assets are.

14. Who owns the title of the home you are currently living in? *

- Yourself
- A family member
- Landlord
- Other

15. How worried are you that the title owner or a relative of someone on the title could claim the house and force you to leave the house? *

Very worried 1 2 3 4 5 Not worried at all

16. Do you have access to running water at home? *

- Yes
- No

17. Do you have access to electricity at home? *

- Yes
- No

18. Do you have access to a flushing toilet in your home? *

- Yes
- No

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19. What do you cook on? *

- Charcoal stove
- Wood-burning stove
- Gas stove
- Electric stove
- Other

20. How many of your primary-school-aged children regularly attend school? *

If you have no children, please respond with 0

21. Does your house provide an adequate study environment for your children? *

- Yes
- No

22. Do you feel a sense of belonging to your neighborhood community? *

- Yes
- No

23. Rate your comfort in making financial decisions: *

Very uncomfortable 1 2 3 4 5 Very comfortable

24. Is there any part of your home that you would describe as a health or safety risk to you or your family? *

- Yes
- No

25. How worried are you about your current housing situation? *

Very worried 1 2 3 4 5 Not worried at all

26. How much influence do you have on important household/financial decisions? *

None 1 2 3 4 5 A lot

27. How did you hear about SHA? *

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G. Summary of Customers' Interview Responses



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