



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/fcs/bp

March 4, 2026

CB Circular No. : 04/2026

To : Chief Executive Officers of Financial and Payment Service Providers

INVITATION TO PARTICIPATE IN THE IN-COUNTRY IMPLEMENTATION PROGRAMME ON AFFORDABLE, INCLUSIVE AND SUSTAINABLE HOUSING FINANCE

The Bank of Zambia (BoZ), in line with its strategic objective of promoting housing finance, is embarking on an initiative to promote affordable, inclusive and sustainable housing finance. This initiative is also in line with Government policy on inclusive housing development and broad-based economic growth. To support this effort, the Alliance for Financial Inclusion (AFI) and Habitat for Humanity (HfH) will provide the BoZ with technical assistance for strengthening the housing finance ecosystem in Zambia. In this regard, a joint AFI-HfH mission will be in Zambia from March 23 – 27, 2026, to undertake research activities and conduct capacity-building workshops with selected financial and payment service providers.

As the host institution, the BoZ will facilitate discussions intended to identify effective approaches for developing and regulating the housing finance market towards the goal of unlocking affordable, inclusive and sustainable housing finance.

In view of the above, we kindly request your institution to:

- 1) Confirm its readiness to participate; and
- 2) Nominate at least two senior managers to attend the workshop that will be held during the mission period.

To allow adequate time for finalising the schedule for on-site visits and one-on-one interviews at your offices, please submit your confirmation and staff nominations by March 10, 2026, through email to Mr. Luka Mhango and Dr. Oswald Mungule at lmhango@boz.zm and omungule@boz.zm, respectively.

Should you require any clarification regarding the AFI-HfH in-country mission, please contact Mr. Joseph Munyoro, Acting Director – Financial Conduct Supervision on +260 966 829 073 or email jmunyoro@boz.zm

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DEPUTY GOVERNOR – OPERATIONS

cc Director – Prudential Supervision
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