

# Moving forward

- helping women build better communities



**Khanyi Chaba – Director of Affordable Housing, Standard Bank**

It could be said that Khanyi Chaba, Standard Bank's Director of Affordable Housing, has bricks and mortar in her blood. Passionate to the core for anything housing or construction related, and with 20 years of experience under her belt, her current position enables her to help many South Africans realize their dream of owning their own home.

Affordable Housing is a cause very close to Khanyi's heart. She believes that homes build societies and it is certainly clear that she wants to help build this country.

Khanyi's professional career started in the housing and construction sector, with her architectural qualifications, providing a good basis for an introduction to this normally male dominated industry. Over the years, she worked with many emerging contractors and co-founded SA Women in Construction, where she was also the organization's chairperson for many years. She has participated as a board member in the CIDB (Construction Industry Development Board), and by the time she joined Standard Bank, she was a well established member of the housing and construction sector a great role model.

Heading up the Affordable Housing division at Standard Bank is no small challenge, but the Bank's success in meeting the targets set by the Financial Services Charter (FSC) over the last five years has been a phenomenal achievement. "The major challenge facing the sector for the next five years is how the current economic downturn will impact upon us to repeat the success and how we go about doing it" says Khanyi.

"The success of the segment cannot be attributed to a single entity. Working in an integrated manner to combine efforts will ensure that the challenges ahead can be dealt with." It is in that spirit that Standard Bank enables end user finance by working in tandem with a number of other key stakeholders across the Affordable Housing sector which includes developers, contractors, other Bank, housing agencies and of course the Government – the largest stakeholder in this sector.

This teamwork empathy mirrors well with Khanyi's management style. She works best in a team and considers herself very fortunate to be surrounded by colleagues who are just as much committed as she is in making a difference in society. "The Affordable Housing segment needs people who are firstly passionate about the sector and secondly who want to make a difference in the world. Housing can build or break the country. Buying a home is the biggest decision most people face and if housing issues are not handled properly, a community and country can be torn apart and regress. At best, housing can unite this country and make people feel proud and able to move forward," says Khanyi.

Historically women have always played an important role in the building of homes per se so it does not come of a surprise to Khanyi that women are now literally building homes and providing viable housing solutions. "Through the Women for Housing organization, we have learnt that they only need to be given a chance and proper support to be able to flourish like any other customer out there."

She says the Department of Housing's projects for women contractors have proved that women contractors meet the required targets and that they compete ably.

"All that women require is training, experience and support from corporate and financial institutions." Khanyi believes that a lot can be learnt from many women in construction. "My personal experience working with women in construction is that they don't build a house and simply walk away. They build communities and stick around."

"My passion for housing and construction led my career choice from the outset. I am very happy therefore to now be in a position where I can use my skills, insight and experience to help meet Standard Bank's Affordable Housing goals, which also benefits society and communities at large," says Khanyi

As Director of Affordable Housing, Khanyi is constantly challenged to find the best balance between business and social interests, particularly in the current economic climate. One of her important tasks is to ensure that there is constant engagement with communities to get a clear understanding of the needs of the lowest income segment

Khanyi is an incredibly motivated person, with determination, vision and a desire to help others. Despite the odds that were heavily stacked against her from an early age, she persevered and made a remarkable success of her career, while at the same time helping people to achieve the ultimate – a place to call home. She believes that the ability to triumph over adversity exists in each person and it's this message that she also shares as a valuable gift.

Not one to stand still, but to move forward, Khanyi is a keen runner with five Comrades marathons behind her. She is also a keen hiker, having completed both the Outeniqua and Otter trail. Next on her list is Kilimanjaro. Could this be Affordable Housing going global?!