



Habitat
for Humanity®
Nepal

every family

deserves stability and security

Annual Report FY 2021 (July 1, 2020 – June 30, 2021)

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In FY2021,
Habitat Nepal
supported
585
families in building
a place they call
home.



MESSAGE FROM THE NATIONAL DIRECTOR

Resilience. Adaptation. Unrelenting hope.

I've found myself grasping for these while navigating Habitat Nepal through the unpredictable storms of the global pandemic. They are also familiar traits of the people of Nepal, who have survived a history of natural disasters, inter-ethnic and cast-based injustices, and ongoing political upheaval.

May the stories and images in this annual report reveal a vivid picture of how Habitat Nepal has met our ever-changing context with creativity, hope, and determination. Your support has allowed us to be incredibly strategic – increasing our use of digital platforms and virtual communications to remain connected with rural beneficiaries and distant supporters. We've also delivered food donations during the worst months of COVID lockdown so families could focus on building their homes rather than leaving their communities searching for food and work.

You have enabled us to be highly effective, despite the hurdles of extended lockdowns and health-related setbacks. This past fiscal year we completed 585 housing solutions and supported our microfinance partners in disbursing approximately 37,000 housing loans. Through government partnerships we leveraged Habitat's construction investments over 4 to 1!

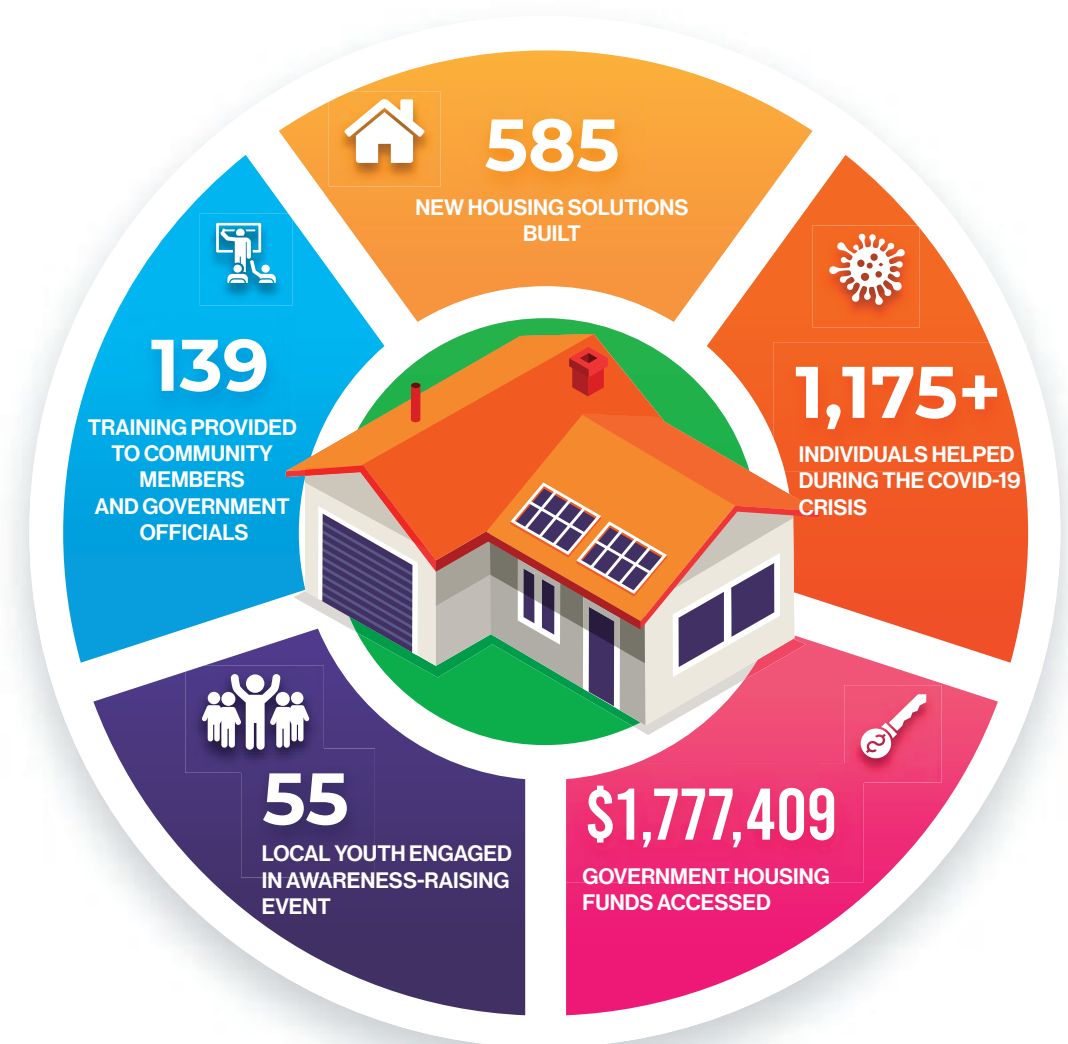
Your solidarity during this past year is a testimony to how partnerships across borders, cultures, languages, and levels of economic privilege can remain strong despite our separation.

We are so grateful for you!

Thank you and namaste,

Christy Stickney
Christy Stickney
National Director

LOOKING BACK ON THE YEAR



\$40,261,946
LOAN CAPITAL MOBILIZED



36,999
FAMILIES SERVED BY FINANCIAL SERVICES



Photo: Former Haliya, Kalpana Sarki showing her land title registered in joint ownership.

LAND TENURE SECURITY

With the Land Act coming into force in February 2021, 1.3 million families in Nepal can look to improving their lives through secure tenure. They are the landless, land-poor, and other vulnerable groups who hold nearly 10 million parcels of land without formal registration and face continuous threats of eviction. Habitat for Humanity Nepal is committed to the government's National Land Policy, adopted in March 2019, that includes securing tenure and land ownership, protecting land rights and ensuring equitable access to land for all, including women and vulnerable groups.

Since 2019, we have partnered with Nepal's government to help 1,235 vulnerable indigenous families strengthen their land tenure security. Under a government concessional scheme, Habitat has enabled 167 women to register joint land ownership with their husbands. Nationwide under 20% of women own legal rights to property. Strengthening women's land rights not only contributes to gender equality, it also improves food security and reduces poverty for the whole family.

Land access and ownership is strongly connected with more sustainable land use, reduced conflict, and social stability. In FY 2021, we partnered with 585 families to build new homes on secure land, providing an asset that can be leveraged for home-based businesses and laying the foundation for greater financial stability.



585

FAMILIES BUILT NEW
HOMES ON SECURE LAND



Photo: Masons trained in building the Hilti Foundation's cement-frame bamboo technology houses are preparing bamboo structures in Jhapa.

SUSTAINABLE CONSTRUCTION

Bamboo is one of the fastest-growing plants in the world, and an increasingly important asset in poverty reduction and economic and environmental development, according to a joint United Nations study in 2005. In Nepal, studies cite the advantages of bamboo in construction compared to burnt brick due to its low environmental impact, ability to produce more oxygen than trees, and a recyclable resource. Habitat has more than two decades of experience in promoting bamboo housing solutions in Nepal, particularly in the east of the country where native bamboo species are primarily grown. These range from supporting partners in establishing bamboo treatment centers to partnering with local communities in cultivating bamboo.

In promoting renewable, locally available construction materials such as bamboo and climate-smart house designs, Habitat minimizes the use of heavily polluting and considerable contributors to carbon dioxide emissions, such as steel, cement and burnt bricks.

With the support of a Market System Specialist for bamboo, Habitat Nepal conducted a market study in January 2021 into bamboo supply chains in select project areas. The study assessed existing demand for bamboo housing solutions and proposed strategies to promote bamboo housing solutions through market actors to ensure that low-income communities of the Eastern Terai can adopt more disaster-resilient bamboo house designs and construction practices. More than 60% of respondents were open to building homes with treated bamboo. Factors such as affordability, awareness and market supply may affect widespread use of such environmentally friendly materials.

The study proposed supporting and strengthening the production capacity of individual farmers and community forests and making treated bamboo available in the local market. From farmers to methods of delivery to treatment centers to vendors to families, the entire bamboo supply chain needs to be strengthened for greater sustainability.

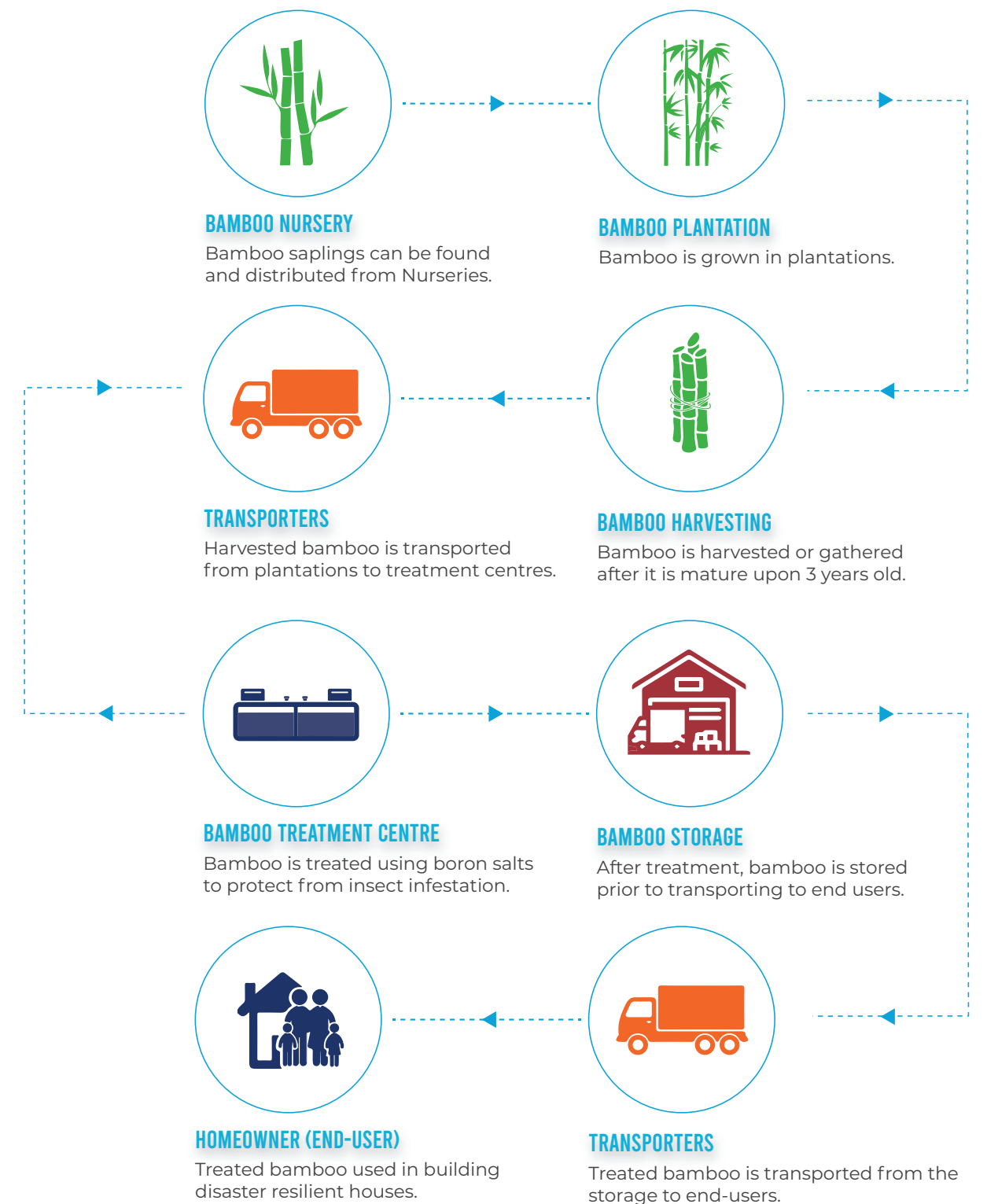


223
HOUSES BUILT USING
GREEN TECHNOLOGY

STRENGTHENING THE SUPPLY CHAIN



Photo: Houses built using the Hilti Foundation's cement-frame bamboo technology in Birtamode, Jhapa.



MEETING NEEDS AMID A PANDEMIC

In addition to the health impact of COVID-19, millions of people in Nepal are struggling with hunger, malnutrition, loss of livelihoods and other needs that are being overlooked. Protracted lockdowns from April 29th, 2021 to reduce the spread of the delta variant limited the supply of produce in local markets and people were restricted from going out to work or buy food. Many of our homeowners had less than a week's worth of food stored in their homes and no income from their daily labor jobs.

With the support of The Hilti Foundation, Habitat for Humanity Nepal worked with local partners to distribute food and hygiene parcels to more than 1175 individuals who were in the midst of building their homes when the pandemic struck. Assured of food security, these families were able to continue with construction while sheltering at home.



1,175+
INDIVIDUALS
HELPED





Photo: Habitat Nepal's partner family receiving food and hygiene parcels during the Covid-19 lockdown in Jhapa.

GOING DIGITAL

In Nepal, Habitat strengthens housing markets to better respond to the shelter needs of low-income families through innovative products and services, other supply-chain improvements, and education and communication on the demand side.

With support from the Australian government through its Business Partnerships Platform – a program that scales business opportunities for social impact – Habitat for Humanity Nepal has developed a mobile application to be used by microfinance institutions' loan officers and clients.

With the app, loan officers from microfinance institutions can assess an applicant's repayment capacity. For families who are thinking of taking out housing microfinance loans, the app provides visual diagram and the total cost of building a government-approved safe and secure house.



Photo: Jeevan Bikash Laghubitta's loan officer using the new app developed by Habitat Nepal.



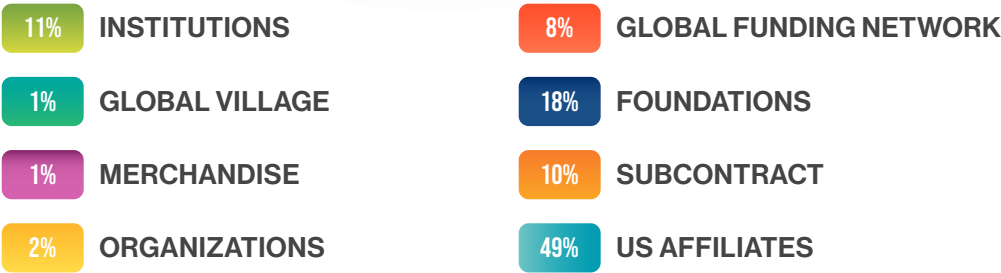
Photo: Habitat Nepal's Director of Resource Development and Communications, Selina Chan during Habitat for Humanity Live Crowdfunding.

VIRTUAL ENGAGEMENT

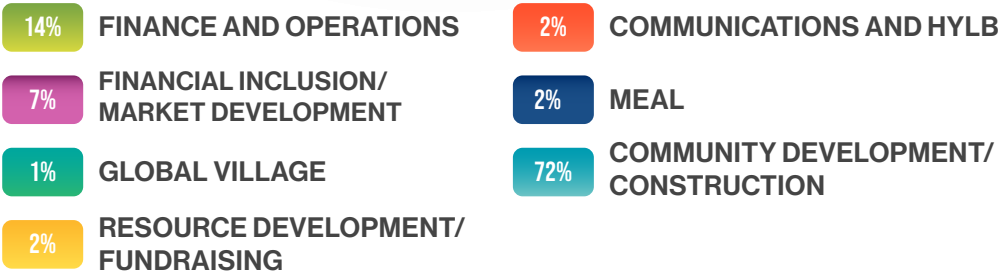
Amid the ongoing pandemic, Habitat for Humanity Nepal made pivotal changes including engaging partners and supporters through virtual platforms.

Tapping into innovative technology such as 360-degree videos, we were able to connect with our donors and Global Village volunteers to share Habitat for Humanity Nepal's impact. In addition, through virtual fundraising events, Habitat supporters were able to learn about the changes in families' lives and how their new homes are contributing to a new way of life.

FINANCIALS



Particulars	Amount (USD)
Institutions	222,479
Global Village	23,738
Merchandise	3,707
US Affiliates	968,357
Organizations	40,928
Global Funding Network	165,750
Foundations	343,189
Subcontracts	204,804
Total	1,972,945



Particulars,	Amount (USD)
Finance and Operations	298,093
Financial Inclusion/ Market Development	130,968
Global Village	11,798
Resource Development/ Fundraising	35,090
Communications and HYL B	44,599
Community Development/ Constructions	1,397,424
MEAL	34,381
Total	1,922,354

In appreciation of U.S. tithing affiliates

Tithe is not only a foundational principle of Habitat but also provides critical funding for Habitat Nepal’s work.

Habitat for Humanity Greater Birmingham (Alabama)	Cedar Valley Habitat for Humanity (Iowa)	Watauga County Habitat for Humanity (North Carolina)
Habitat for Humanity Tucson (Arizona)	Greater Des Moines Habitat for Humanity (Iowa)	Habitat for Humanity Greater Cincinnati (Ohio)
Habitat for Humanity of Benton County (Arkansas)	Habitat for Humanity Metro Maryland (Maryland)	Habitat for Humanity of Ohio (Ohio)
Greater San Francisco Habitat for Humanity (California)	Livingston County Habitat for Humanity (Michigan)	Stillwater Habitat for Humanity (Oklahoma)
Habitat for Humanity East Bay/ Silicon Valley (California)	Habitat for Humanity Menominee River (Michigan)	Habitat for Humanity of Oregon (Oregon)
Habitat for Humanity Inland Valley (California)	Wexford-Osceola Habitat for Humanity (Michigan)	Sisters Habitat for Humanity (Oregon)
Habitat for Humanity of Metro Denver (Colorado)	Twin Cities Habitat for Humanity (Minnesota)	Greater Erie Area Habitat for Humanity (Pennsylvania)
Habitat for Humanity of the St. Vrain Valley (Colorado)	Habitat for Humanity of Kansas City (Missouri)	Brookings Area Habitat for Humanity (South Dakota)
Pikes Peak Habitat for Humanity (Colorado)	Habitat for Humanity of Gallatin Valley (Montana)	Habitat for Humanity of Greater Memphis (Tennessee)
Alachua Habitat for Humanity (Florida)	Habitat for Humanity of Omaha (Nebraska)	Fort Worth Area Habitat for Humanity (Texas)
Flagler Habitat for Humanity (Florida)	Raritan Valley Habitat for Humanity (New Jersey)	Green Mountain Habitat for Humanity (Vermont)
Indian River Habitat for Humanity (Florida)	Paterson Habitat for Humanity (New Jersey)	Cowlitz County Habitat for Humanity (Washington)
West Volusia Habitat for Humanity (Florida)	Habitat for Humanity of Ontario County (New York)	Evergreen Habitat for Humanity (Washington)
Columbus Area Habitat for Humanity (Georgia)	Flower City Habitat for Humanity (New York)	Habitat for Humanity of East Jefferson County (Washington)
Habitat for Humanity Milledgeville/ Baldwin County (Georgia)	Glens Falls Area Habitat for Humanity (New York)	Habitat for Humanity of Kitsap County (Washington)
Habitat for Humanity of St. Joseph County (Indiana)	Habitat for Humanity of Durham (North Carolina)	Yakima Valley Partners Habitat for Humanity (Washington)

Global funding network

- Habitat for Humanity Australia
- Habitat for Humanity Great Britain
- Habitat for Humanity Netherland
- Habitat for Humanity New Zealand
- Habitat for Humanity Guatemala

Donors

- Australian Government, Department of Foreign Affairs and Trade
- Jersey Overseas Aid (JOA)
- MetLife
- The Hilti Foundation
- USAID
- Masco Corporation



through shelter, we empower



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