



**Habitat**  
for Humanity®  
Nepal

# ANNUAL REPORT

## FY2025





# TABLE OF CONTENT

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Message from the National Director	4
Key results: Fiscal year 2025	6
Nepal strategic framework FY2026 to FY2028	7
Together, we build more and better homes	8
A home that restores dignity	9
Homes that are climate-resilient	11
Strengthening land rights and land-use planning in Sudurpaschim	12
From vulnerability to resilience	13
Resilient Inclusive Sustainable Eastern Nepal (RISEN)	15
Special Feature - Gorkha Earthquake: 10 years on	16
Together, we build better housing systems	20
IMPACT 2026: Phase II	21
Pre-fabrication solutions for safer, greener housing	22
How CBFT homes can lead the carbon race	24
Opening the Door to affordable housing finance	27
Special Feature - In memory: Former US President Jimmy Carter	28
Together, we inspire action for housing	30
Youth4Humanity	31
Volunteering for development	33
Special Feature - Broader impacts of housing	34
Financial overview	36
In appreciation	37



# Message from the **National Director**



Fiscal year 2025 marks a pivotal chapter for Habitat for Humanity Nepal as we step up our impact through updated strategic framework for the next three years. This is in line with our global 50 for 50 strategy for readying the organization for the next 50 years of impact. This renewed direction comes at a critical time when recurring disasters, climate change impacts, and rapid urbanization continue to challenge safe and affordable housing. Our new framework reinforces Habitat Nepal's commitment to not just build homes, but to build systems, resilience, and inclusion. Working together, we can ensure that everyone in Nepal can live with security, dignity, and hope.

One of the most significant milestones has been our continued innovation in bamboo-based, prefabricated housing. Locally sourced and environmentally friendly, bamboo offers a cost-effective, climate-resilient alternative that embodies Habitat Nepal's vision of sustainable construction. Our partnerships with local governments, research institutions, and private sector actors are helping position bamboo as a mainstream solution, demonstrating that innovation rooted in local context can drive lasting change.

We also marked 10 years since the devastating 2015 Gorkha earthquake. We take this for a moment of reflection and reaffirmation. Habitat Nepal's decade-long engagement in disaster response and recovery has taught us invaluable lessons about resilience and community strength. From rebuilding homes to restoring livelihoods, we have witnessed how safe housing forms the foundation for healing and long-term recovery. As disasters become more frequent and intense, we remain steadfast in supporting affected families through climate-smart, disaster-resilient housing solutions that protect both lives and livelihoods.

Another highlight of the year has been the revitalization of our Global Village program. Welcoming international volunteers back to Nepal after years of pause has reignited the spirit of solidarity and shared purpose that defines Habitat's global movement. These volunteers not only help build homes but also strengthen bonds across borders, reminding us that the dream of a world where everyone has a decent place to live is a truly collective effort.

I am grateful to our national and global supporters, the Asia-Pacific Area Office, Habitat for Humanity International, and all our network and affiliate partners for their relentless support to help us achieve our aspirations. As we move forward under our updated strategy, Habitat Nepal remains deeply committed to innovation, collaboration, and impact at scale. Together, with our communities, partners, and volunteers, we are building not just homes, but a more equitable and resilient Nepal for generations to come.

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**Eliza Sthapit**  
National Director  
Habitat for Humanity Nepal



# KEY RESULTS: FISCAL YEAR 2025



**USD 14,536,245**

Disbursed in loan capital through partner financial institutions



**USD 1,163,568**

Government funds mobilized for social-housing



**17,019**

Households received affordable housing loans



**451**

New houses constructed



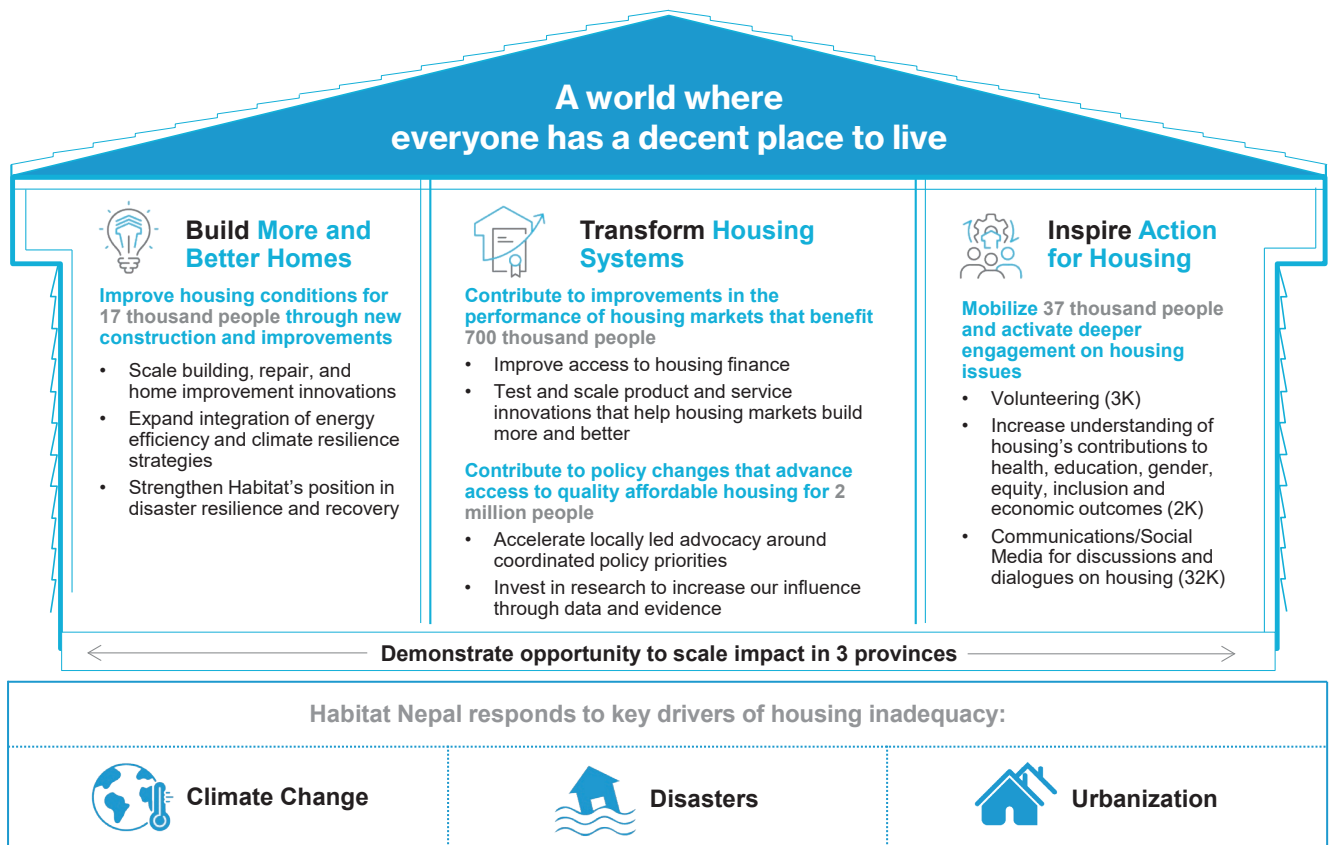
**9,971**

Individuals trained

# Nepal strategic framework

## FY2026 to FY2028

With Nepal's growing housing deficit of 34,000 homes annually, the need for safe, affordable homes gives us a sense of urgency. One in two Nepalis lives in substandard conditions while 1.5 million families lack secure land tenure. With our new Strategic Framework for fiscal years 2026 to 2028, we are set to chart a bold and transformative course. We envision a Nepal where housing opens the door to equity, climate resilience, and systemic change. By working with local communities to meet their housing needs, we also help them to deal with pressing challenges such as climate vulnerability, urban expansion, insecure land tenure, and exclusion of marginalized communities. Habitat Nepal is uniquely positioned to spark broader change not only building homes and solutions but catalyzing inclusive housing systems that empower people and strengthen communities.



By 2028, we aim to

- Build more and better homes with **17,000 people**
- Transform housing systems through housing finance, innovation and policy changes benefitting **2.7 million people**
- Inspire action for housing by mobilizing **37,000 people**



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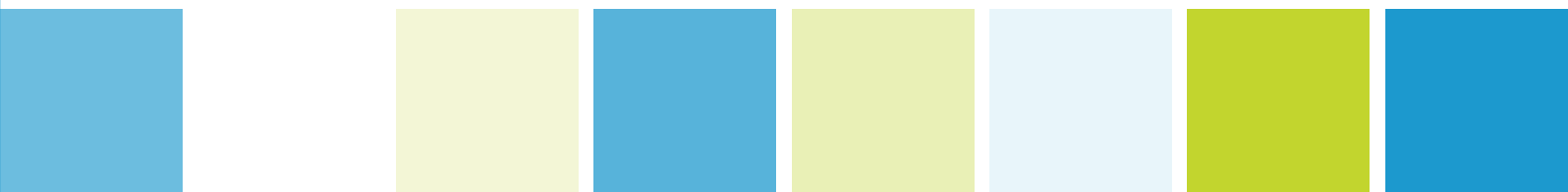
# Together, we build more and better homes.


Every safe, affordable home sparks wider change, leading to better health, education and well-being, more economic growth and less poverty. However, one in two Nepalis lives in inadequate housing. Fixing the housing challenges will not be easy. Together, with local and provincial governments, we will build more resilient and vibrant communities with the most marginalized people.

# A home that restores dignity

Born with a physical disability, Chandramaya has had to use a wheelchair for the most part of her life. After losing her home in the 2015 Gorkha earthquake, she had to live with her brother and his family in a small room in Kavre district with no accessible facilities. Daily tasks such as using the toilet, bathing, or moving around safely became constant challenges. When floods hit Kavre in September 2024, Chandramaya's family chose to stay put rather than evacuate due to her mobility issue. It almost proved fatal when their home was damaged, along with hundreds of others in the district.

In response to the floods, Habitat Nepal partnered with Chandramaya and the Panchkhal Municipality to build a safe, accessible that met her needs. Completed in two months, Chandramaya's new home features a wheelchair-accessible ramp, thoughtfully connected spaces for living, bathing, and hygiene, and a design that prioritizes safety, independence, and comfort.





Chandramaya (right) and her mother in their new home.

# Homes that are **climate-resilient**

## SMART Multi-Hazard Affordable Resilient Technology Housing



From left: Gajendra, Huliya Devi, and Sarwajit

In 2023, Habitat Nepal and our partners won the Best Climate Action Award at a workshop for development partners organized by the Australian Embassy in Nepal. The award highlighted the Australian government's Department of Foreign Affairs and Trade's commitment to addressing climate change impacts through innovative, community-focused solutions. This enabled Habitat Nepal to partner with marginal communities to build six climate-resilient homes under a pilot project. Known as SMART Multi-Hazard Affordable Resilient Technology Housing, or SMART, the project featured the use of compressed stabilized earth blocks, or CSEBs, the cement bamboo frame technology, or CBFT, and hybrid technologies that combine the material and technology.

Through the pilot, we were able to test climate-smart construction technologies, generate evidence on their performance, and strengthen community-level engagement and ownership. The pilot project helped validate these technologies and demonstrate their viability for the marginalized communities, women-headed households, elder citizens, and people with chronic diseases.

Building on the learnings from the pilot, Habitat Nepal and its partners built an additional 14 SMART-technology houses through other donor-funded projects with support from local governments.

“

The home now has a safe walkway, so that no one slips when it rains,”

- Sarwajit

”

### Key results:

94%

reduction in carbon emissions for SMART houses compared to reinforced cement concrete houses

548

tons of CO<sub>2</sub> eliminated from construction of six SMART houses

1

inclusion of treated bamboo as construction material by Dhanusha district

# Strengthening land rights and land-use planning in Sudurpaschim

Access to adequate housing is a constitutional right in Nepal, yet it has not always been a national priority. In Kanchanpur district, however, a safe housing program has demonstrated how coordinated efforts can drive meaningful change.

Through a multi-stakeholder advocacy approach, Habitat Nepal and NEEDS Nepal engaged government bodies, local authorities, and communities to strengthen land rights and improve land-use planning for marginalized communities.

## Policy and advocacy impact

These collaborative efforts resulted in significant policy-level achievements. Belauri Municipality and Laljhadi Rural Municipality in Kanchanpur district committed municipal budgets to construct safe housing for these marginalized communities. In addition, NEEDS Nepal highlighted the program's success across multiple platforms, influencing local governments to prioritize policy reforms. As a result, safe housing initiatives were integrated into annual policies and programs at the local level.

## Sustaining impact through public investment

Long-term sustainability has been strengthened through the allocation of public sector budgets in fiscal year 2024/25.

A total of USD 152,718 was allocated by local governments in Kanchanpur district for safe housing, including:

- USD 17,643 by Bheemdatta Municipality
- USD 26,860 by Dodhara Chandani Municipality
- USD 17,643 by Shuklaphanta Municipality
- USD 49,400 by Belauri Municipality
- USD 21,171 by Laljhadi Rural Municipality

“

Earlier, my family of six lived in a single-room house made of mud and wood. Today, we live in a safer two-room home. I feel proud and hopeful for the future.

- Ganesh, Simalkhet,  
Kanchanpur

”

## Result

A total of 50 safe houses were constructed in Shuklaphanta, Belauri, and Laljhadi under a cost-sharing model between the Home Equals project and local governments. Following this, remaining municipalities independently replicated the program, demonstrating strong local ownership and scalability.

# From vulnerability to resilience

In ward no. 7 of Jhapa Rural Municipality, eastern Nepal, the ebbs and flows of life echo the rhythm of the nearby Kankai river. For a community of 67 households, the monsoon season brings more than rain. It brings fear. Year after year, heavy rains cause the river waters to surge and enter into homes, forcing families to evacuate in haste. Women, children, older people, and persons with disabilities are the most vulnerable, often struggling the most when the waters rise.

Chahak Bahadur Ghising, who chairs the Community Disaster Management Committee, or CDMC, outlines the grim reality. “Our village is in a very rural area, and floods come every year,” he says. “We needed a safe place nearby, especially for the most vulnerable among us.” Until recently, people would need to cross the river to get to safety. Despite the dangers, especially during the peak monsoon period, many families still chose the risky option. Seeing this, Chahak and the CDMC members advocated for a new safe shelter to be built right in the community. After Chahak gave one katha, or 338 square meter, plot of his own land, the community worked with Habitat Nepal, Sahara Nepal, and the Jhapa Rural Municipality to build the shelter house. It cost the rural community over USD 8,400, a relatively large sum of money, but they were determined to protect lives and homes.



*JRM-7 CDMC chairperson Chahak Bahadur Ghising with early warning system tools.*

The CDMC also started a disaster fund, with all 25 members contributing regularly to ensure there is always some support available in times of crisis. The local government had set aside NPR 5 million (USD 33,066) amount for emergency use, minor road maintenance, and small-scale community development projects. On the CDMC's recommendation, the municipal authorities collaborated with other government bodies to construct a water dam, reducing the risk of floodwater spilling into the village. Bamboo plants were also planted along the riverbanks to prevent soil erosion and act as a natural buffer against floods.

With the Department of Hydrology and Meteorology's reliable early warning system, the CDMC members can immediately pass on the information received through authorities' alerts to villagers and use a siren provided by partner organizations to sound warnings. Young people in community are mobilized to evacuate vulnerable groups such as older adults, people with disabilities and women immediately. "This system has made us feel more prepared and less afraid," Chahak says. "Now, people know what to do, and they have a place to go where they will be safe."

More than a building, the shelter is a symbol of a community's determination and resilience. For the people of ward no. 7, the monsoon season will always bring challenges. Empowered to make lasting changes, they are better prepared and united to face the future with hope instead of fear.



*Early warning system tool in JRM-7.*

# Resilient Inclusive Sustainable Eastern Nepal (RISEN)

Under the Resilient Inclusive Sustainable Eastern Nepal project, also known as RISEN, we work with vulnerable communities to identify gaps and lead changes. Local community members are elected to form disaster management committees that include women who gave inputs on gender-responsive disaster mitigation strategies and people with disabilities who provide insights into accessible designs. They are empowered to advocate with local governments on making policy changes and funding allocation that not only address disaster-preparedness and recovery but also overall development initiatives. and local governments to enhance housing resilience and preparedness and recovery in disaster situations.



## Project timeline

**Location:** Jhapa, Saptari, Dhanusha

**Timeline:** July 2022 - June 2025

Disaster management act, preparedness and response plan, and disaster fund mobilization guidelines in Jhapa, Saptari, and Dhanusha

Improved institutional capacity of local governments self-assessment, or LISA, scores of the municipalities

## Key results:

# 7,154

people directly impacted, including 2,519 women and 259 persons with disabilities

# USD

# 336,222

Total project budget

# USD

# 69,000

in emergency funds mobilized

# USD

# 700

allocated as seed fund for each municipal disaster risk management budget

Special Feature

# Gorkha Earthquake: 10 years on

On 28 April 2025, we marked the 10th anniversary of the Gorkha earthquake with a photo exhibition in Patan Durbar Square, in collaboration with Lalitpur Metropolitan City, Nepal Picture Library, and Kathmandu University. We commemorated the occasion through a three-day exhibition that welcomed over 3,000 visitors, including students, community members, professionals, and tourists. The exhibition received positive response, with visitors engaging deeply with the stories, reflecting on resilience and recovery, and expressing appreciation for preserving these important narratives.



The exhibition brought together a curated collection of stories and visuals capturing the immediate aftermath of the earthquake and the journey of recovery that followed. Through photographs and personal narratives, it highlighted loss, resilience, and rebuilding, offering a human-centered perspective on how communities came together to restore not just homes, but hope and dignity.



After the earthquake, Ranuki refused to remain a bystander. Reaching out to Habitat Nepal, she helped spark a movement to rebuild. Together with her husband, Kancha, she became a leading force in Pipaltar's recovery, supporting neighbors as they rebuilt safe, decent homes. Their own home, constructed as a model Habitat home, stood as a powerful example of what was possible.



“Even if the roof falls again, I’ll be okay,” says Kancha, whose home was rebuilt after the earthquake.



"I want to see my children pursue higher studies," says Salina. If achieved, their children would become the first generation to step into a future built not just with bricks, but with opportunity.



Sunil's was one of 87 families who rebuilt their homes with Habitat Nepal. But it wasn't just his house that changed, it was his future. He learned to build disaster-resilient homes, starting with his own. Today, Sunil is a certified mason who has built over 120 homes, each one stronger, safer, and a testament to his journey.



In Pipaltar, a Gita (middle) and her daughters, Rajita (left) and Asmita (right), rebuilt their lives after the 2015 earthquake by blending their damaged home with a new structure supported by Habitat Nepal. The added space improved comfort and preserved memories. For Ranjita, it created a place to study and dream, opening opportunities for a brighter, more hopeful future.



Bharat rebuilt his life after the 2015 earthquake, moving from years in a transitional shelter into a safe, permanent home in 2019. Living alone after the loss of his family, the new home has enabled him to live independently with a quiet resilience, dignity, and strength.



# Together, we build better housing systems.

In Nepal, low-income families and marginalized communities face ongoing barriers to having a place to call home due to rising construction costs and the lack of access of affordable housing finance. In line with our strategy, we are innovating new ways of building and financing to make it easier for others to build, and by advocating for policies that make building and accessing housing easier for everyone.

# IMPACT 2026: Phase II

Promoting bamboo as a locally sourced, low-carbon building material, the IMPACT 2026 project in partnership with the Hilti Foundation supports Nepal's pathway to net-zero emissions. Project outcomes also contribute to national priorities focusing on Green, Resilient, Inclusive Development, or GRID.



## Project timeline

**Location:** Jhapa, Morang, Saptari, Sunsari, Siraha, Udaypur, Dhanusha

**Timeline:** July 2022 - June 2025

## 2 Major initiatives influenced

- National Bamboo and Rattan Development Strategy 2025
- First National Bamboo Conference with 300+ participants

## 3 Technical studies completed

- CO<sub>2</sub> emissions analysis
- Bamboo housing assessment
- CBFT impact study

## Key results:

USD  
1,600,000

Funding leveraged from local governments

USD  
350,000

Private sector investment mobilized [through bamboo treatment centers]

421

Number of homes completed

88

households served

7,800,000+

Digital outreach through campaigns

# Pre-fabrication solutions for safer, greener housing

Habitat Nepal marked a milestone in sustainable construction with prefabricated bamboo installation, turning bamboo into a durable, disaster-resilient, and low-carbon solution. Prefabricated wall and truss panels, produced in controlled treatment centers, reduce construction time by up to 40%, require less skilled labor, and ensure precision, quality, and lower material wastage.

This approach enables faster, more affordable homes that are highly resilient to earthquakes and floods while cutting carbon emissions by up to 90% compared to traditional construction. Panels can also be used for post-disaster shelters due to their portability and ease of installation. By transforming bamboo into a high-performance building system, Habitat Nepal advances resilience, affordability, and opportunity for Nepal's communities.







# How CBFT homes can lead the carbon race

Nepal urgently needs sustainable alternatives:  
**Construction sector** = 48% of total CO<sub>2</sub> emissions  
**Fired brick industry** = 37% of total CO<sub>2</sub> emissions  
**49% of Nepal's 6.7 million homes** are inadequate  
**Annual housing deficit** = 34,000 homes

Cement bamboo frame technology, or CBFT, housing technology is an innovative, nature-based, low-carbon solution that uses scientifically treated local bamboo and is designed according to the international standards (ISO 22156, ISO 22157, ISO 19624). The system employs composite shear panels made of a wall matrix of flattened bamboo and chicken wire mesh, fixed onto a bamboo or sawn timber frame, plastered with cement mortar render.

**Breakthrough findings: CBFT as a lower-carbon housing option**

A detailed life cycle assessment or LCA, conducted by Habitat Nepal reveals that CBFT homes outperform all conventional construction methods in carbon emissions, affordability, and resilience.

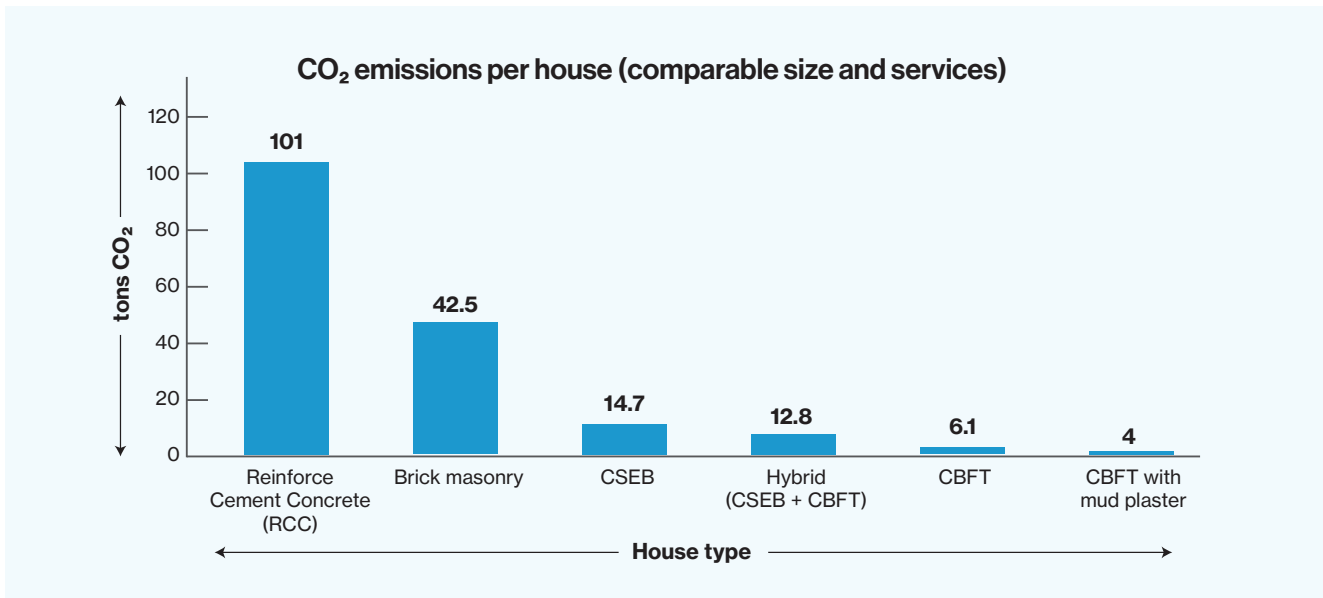
**House size**  
31.5 m<sup>2</sup>

**Cost**  
NPR 450,000

**Lifespan**  
35-40+ yrs

**Family**  
5 members

**CBFT houses emit up to 94% less CO<sub>2</sub> than RCC houses and 85% less CO<sub>2</sub> than brick masonry houses of similar size.**



### Habitat Nepal's impact so far

- **839 CBFT homes** built and reduced **79,600 tons of CO<sub>2</sub> emission** since 2021
- Families gained **resilient, safe, and dignified homes**
- **Expansion of bamboo treatment facilities** and enhancement of their technical capacity

### Why CBFT works for Nepal

1. Designed for Nepal's climate and hazards
  - Highly resilient against earthquakes and flooding
  - Many design options can be tailored to meet the design needs of families
  - 35+ years of durability, earthquake-resistant, flood-adaptive, and fire-resistant design
  - Evidence now shows CBFT homes can be net carbon-negative when bamboo plantation benefits are included
2. Naturally sustainable and regenerative
  - Bamboo absorbs up to 17 tons of CO<sub>2</sub> per hectare per year
  - Local sourcing minimizes transportation emissions
  - Minimal use of cement in plaster work, dropping emissions even further
3. Affordable for low-income families
  - A standard CBFT home of 31.5 sq. mt. costs: NPR 450,000 (USD 2,976), which is **44% cheaper** than RCC/brick masonry homes
  - RCC/brick alternatives: NPR 800,000 (USD 5,290)
  - Requires semi-skilled workers, thus generating local employment
4. Community-driven and scalable
  - Habitat Nepal trains masons, youth, and women in CBFT house construction
  - Promotes community bamboo enterprises and local employment opportunities
  - Creates climate-smart materials value chains across rural Nepal

### Scaling Potential

CBFT's affordability, low-carbon footprint, and cultural adaptability make it highly replicable in other bamboo-covered regions. With local government support, mason training, and bamboo treatment facilities, the approach can scale to diverse geography and rural contexts globally, enhancing resilience and sustainability.



**820+**

houses built since 2021



**~79,600**

CO<sub>2</sub> emissions reduced



**94%**

94% lower carbon footprint than RCC and 86% lower than brick masonry for similar size.



**44%**

cheaper than RCC/brick masonry homes (USD 2,976 vs USD 5,290)



“

Living with floods every year taught us how fragile life can be. We had the will to build a safer home, but without financial support, it was only a dream. The housing microfinance loan gave us the courage to start, and the support gave us hope that our children can grow up without fear every monsoon.”

- Laxminiya, Sunsari

”

# Opening the Door to affordable housing finance

In July 2024, Habitat Nepal celebrated the success of collective long-term advocacy with partners for accessible housing finance. When Nepal Rastra Bank, or the central bank, revised its directive, it paved the way for microfinance institutions, or MFIs, to provide collateral-free loans of up to NPR 300,000 (over USD 1,984) specifically for low-cost housing.

The central bank's directive created an enabling environment for MFIs to scale the kind of products Habitat Nepal helped pilot. It ensures that far more low-income families, particularly women-headed households, informal sector workers and marginalized groups, can access affordable finance for safe and decent housing. Besides diversifying their loan portfolios, MFIs get a boost to drive social impact, deepen financial inclusion, and play a meaningful role in reducing Nepal's housing deficit.

For women like Laxminiya, this means more than access to finance. It means the ability to take the first step toward building a safer home with confidence. It opens pathways to greater security, dignity, and a more stable future for their families.



Special Feature

# *In memory:* Former US President **Jimmy Carter** [1924 - 2024]

More than a year after the passing of former U.S. President Jimmy Carter, we continue to be inspired by his legacy of service. He and his wife Rosalynn, who passed away in November 2023, left a profound impact on thousands of volunteers through the signature Jimmy & Rosalynn Carter Work Project. Their partnership with Habitat for Humanity, which spanned more than 30 years, galvanized Habitat entities in the U.S. and around the world including in Nepal.







# Together, we inspire action for housing.

About 3 in 10 person in Nepal are aged between 18 and 35 years. Recognizing their potential and power, Habitat Nepal seeks to inspire action for housing through youth empowerment and leadership development. Initiatives include youth-led solutions for community innovation and action, and policy advocacy and partnerships to increase public awareness and engagement on the broader impacts of housing on health, education, inclusion and economic opportunities.

# Youth4Humanity

In October 2024, Habitat Nepal launched its first-ever Youth4Humanity, or Y4H, initiative that rallies young people to drive change for housing justice and climate resilience. Through this pilot, 24 young leaders from six youth-led organizations co-designed and implemented innovative micro-projects addressing housing and climate injustices in their communities.

Building on the pilot's success, Habitat Nepal is committed to continue engaging and collaborating with the youth to ensure that everyone has a decent place to live.



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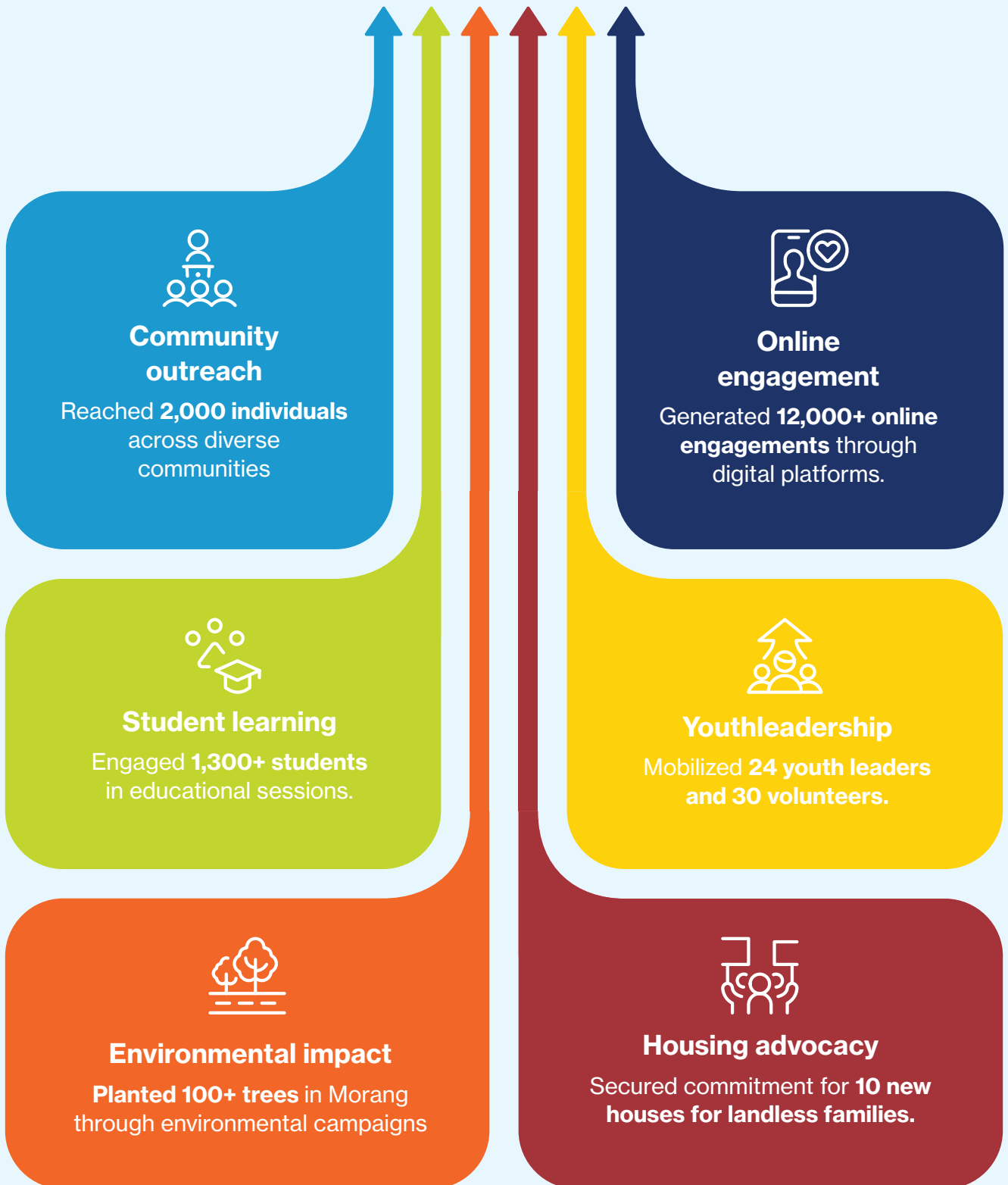
Y4H gave me the lens to truly listen to communities and understand how climate and housing inequality intersect in real, human ways. It grounded me and made me more empathetic. That same grounding is what helped me walk into the Youth Assembly with a new kind of confidence to speak from lived experience, not just theory.

*Nujju Awale, a youth leader who was part of Habitat Nepal's Youth4Humanity initiative. Her project was among 40 shortlisted entries for the 2025 Habitat Youth Solutions grants.*

”



# Pathways to youth-led impact



# Volunteering for development

In FY2025, we welcomed a total of 275 international volunteers who worked with local communities to build or improve homes. Coming from Australia, New Zealand, Canada, the United States, Japan, the Netherlands, and the United Arab Emirates, the international volunteers contributed 7,191 hours of dedicated service. They partnered with 37 families in Morang, Sunsari, and Kavre district through home construction, social learning exchanges, and community engagement activities, strengthening local capacity and housing resilience.

Habitat volunteers, whether they serve with their own communities or abroad, play a critical role in realizing our vision of a world where everyone has a decent place to live. We aim to tap into their passion and experiences to reach more families in Nepal, foster partnerships and inspire others to support affordable, resilient housing solutions



“

Volunteering with Habitat Nepal was an unforgettable experience. It allowed me to truly connect with the community, listen to their challenges, and contribute in a meaningful way. I saw firsthand how even small efforts can create meaningful change. What inspired me most was the energy and motivation shared by everyone, volunteers and community members alike. Working alongside the family, I witnessed their deep sense of togetherness and resilience, even in the toughest times. Hearing their story reminded me of the challenges many households face, and the importance of offering support with dignity and compassion.”

- **Bidisha Bhattarai**

”

“

I wanted to do something to help improve the lives of marginalized communities. Many people here have gone through major disasters and long-term poverty, and they are hoping for a better future. Seeing their strength and desire for change inspired me. I wanted to support them in whatever way I could. That’s why I joined the Women’s Day Build and also encouraged others to join. It felt meaningful to work together and help make a small but positive difference.”

- **Maili Danuwar**, Panchkhal Municipality

”



Special Feature

# Broader impacts of housing

Home is the foundation on which all of our lives are built. Over the past 27 years, Habitat Nepal has worked with thousands of families to build a better future. Homeowners who partnered with us more than a decade ago shared their stories of how a decent home has transformed their lives. When families have a safe, affordable home, they gain the freedom to focus on what truly matters: nurturing their children, earning a living, and contributing to society. Habitat Nepal remains committed to ensuring that the people who build or improve homes with us have the opportunity to be healthy, resilient, and build the life they choose.



Legendra and Gita (Husband and wife)



“

Our life looks different now. We're not landless or homeless anymore. We finally have everything we need.

- Gita

”



## Freedom to thrive

Building her own home enabled Gita's children to grow up with opportunities she never had. With the stability and security of a safe home, they were able to focus on their education and pursue their ambitions without disruption. Today, both of her sons are married. One has recently completed his bachelor's degree, while the other has been serving as a municipal officer for the past year. What began as a house became a foundation for dignity, growth, and the confidence to aspire for more.



Gita and her son Saroj

## The pursuit of spacious living

Today, Rekha cherishes a home where three generations live together with comfort and dignity, a stark contrast to the single, overcrowded room she first moved into over 20 years ago when she got married. With the stability of a safe and spacious home, her family's circumstances began to shift. Her husband transitioned from subsistence fishing to becoming a skilled mason building bamboo homes, creating a more reliable source of income. Access to housing microfinance made it possible to build their own home, but its impact went far beyond shelter.

Having a safe home was the first step to achieving better health, stronger livelihoods, and family cohesion, creating space not just to live, but to plan, grow, and build a more secure future together.



Sapana, Gautam, Soniya, Rekha, Bhuwaneshwori

Soniya, Rekha's daughter

Rekha

“When you don't have a roof over your head, nothing feels secure. You can't think of good health, a stable income, or the growth of your family. But once our house was built, everything slowly started to change.

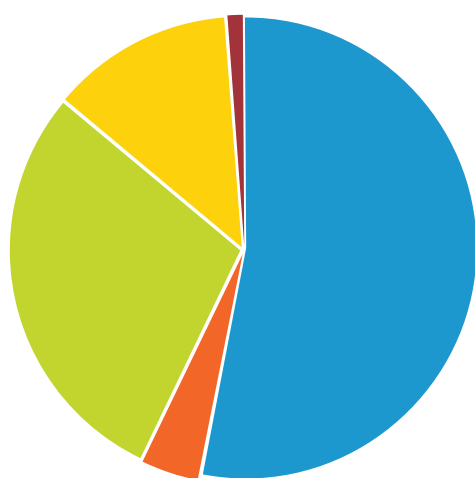
- Rekha”

# Financial overview

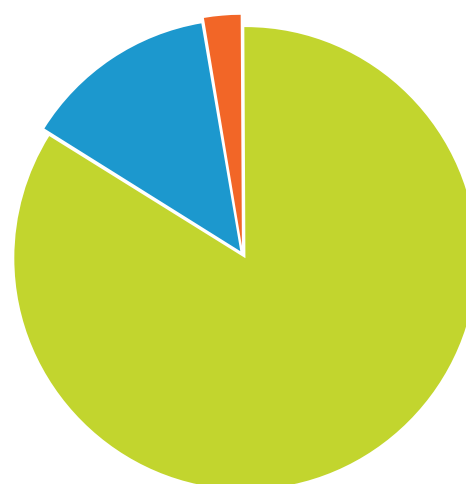
Revenue	Amount (USD)
Habitat for Humanity network including U.S. affiliates	2,002,691.53
Global funding network	123,280.22
Foundations	1,360,065.00
Institutions	298,593.45
Individuals	13,622.05
<b>3,798,252.25</b>	

Expenditure	Amount (USD)
Program	3,210,325.67
Administrative	424,352.78
Fundraising	46,563.76
<b>3,681,242.21</b>	

**Revenue**



**Expenditure**



- Habitat network
- Global funding network
- Program
- Administrative
- Fundraising
- Foundations
- Institutions
- Individuals





# In appreciation

Australian Government, Department of Foreign Affairs and Trade

Jersey Overseas Aid

The Hilti Foundation

SELAVIP

Austin Habitat for Humanity (Texas)

Canada Habitat for Humanity

Cedar Valley Habitat for Humanity (Iowa)

Columbus Area Habitat for Humanity (Georgia)

Evergreen Habitat for Humanity (Washington)

Goodhue Country Habitat for Humanity (Minnesota)

Greater Des Moines Habitat for Humanity (Iowa)

Greater Rochester Habitat for Humanity

Greater San Francisco Habitat for Humanity (California)

Habitat for Humanity Australia

Habitat for Humanity Cowlitz County (Washington)

Habitat for Humanity East Bay/Silicon Valley (California)

Habitat for Humanity Great Britain

Habitat for Humanity International

Habitat for Humanity Korea

Habitat for Humanity Menominee River (Michigan)

Habitat for Humanity Metro Maryland (Maryland)

Habitat for Humanity Nederland

Habitat for Humanity New Zealand

Habitat for Humanity of Bowling Green/Warren (Kentucky)

Habitat for Humanity of Durham (North Carolina)

Habitat for Humanity of East Jefferson County (Washington)

Habitat for Humanity of Greater Cincinnati (Ohio)

Habitat for Humanity of Kansas City (Missouri)

Habitat for Humanity of Laramie County (Wyoming)

Habitat for Humanity of Metro Denver (Colorado)

Habitat for Humanity of Oregon

Habitat for Humanity of Southern Santa Barbara County (California)

Habitat for Humanity of St. Joseph County (Indiana)

Habitat for Humanity of the St. Vrain Valley (Colorado)

Habitat for Humanity Tucson (Arizona)

Passaic County Habitat for Humanity

Raritan Valley Habitat for Humanity (New Jersey)

Trinity Habitat for Humanity (Texas)

Yakima Valley Partners Habitat for Humanity (Washington)



#126 New Colony, Dhobighat, Lalitpur

Phone: +977 1 5421182, 5454976

 [np.info@habitatnepal.org](mailto:np.info@habitatnepal.org)

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