



Habitat
for Humanity®
Nepal

**every
one**

deserves a safe and decent
place they can call home.

Annual Report FY19
July 1, 2018 – June 30, 2019



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Cover photo: Local children smiling in front of their house in Nepalgunj.



Message from the National Director

Namaste!

Safe shelter is a dream of every parent and particularly felt in a country like Nepal, where the threat of earthquakes, floods and other natural disasters is constant. As the only housing-focused organization in Nepal – where approximately half of all households are in need of improved shelter – Habitat is actively working on expanding its outreach to new geographies and people groups. This past year we were able to extend our work to new locations in the west and east, to serve particularly marginalized ethnic groups such as the landless Haliyas (former bonded laborers), indigenous Santal communities, and flood-affected Tharu families. This growth was spurred by new partnerships with government institutions at both central and local levels that unlocked significant resources to directly subsidize construction costs for these most vulnerable communities. Across Habitat Nepal's programs, a total of **US\$4 million in government funds** was leveraged for housing built in FY19 alone!

Truly, it is because of the generous unrestricted gifts from our US affiliate partners, Global Village visitors, and individual supporters that allowed us to capitalize on these valuable opportunities. Your faithful support of the work we are doing has enabled Habitat Nepal to be highly strategic in leveraging our resources to the benefit of thousands of families! With a total FY19 expenditure of just over US\$2 million, Habitat Nepal served 1,937 families in building new and improved housing, and another 1,718 families received loans from Habitat's partners to finance their house-building projects.

We invite you to celebrate these great achievements with us.

Thank you for being our partners in this Himalayan-sized challenge and dream of a Nepal where every one has a safe and decent place they can call home.



Christy Stickney
National Director
Habitat for Humanity Nepal



AT A GLANCE FY19



\$3,998,131
Government Housing funds accessed



\$2,102,116
Loan Capital mobilized



1,718
Families served by Financial Services



**In FY19,
Habitat Nepal supported
3,655*
families
in building new or
improved shelter.**

*Includes new houses (939), incremental shelter solutions (222), repairs (65), professional services (711), and housing microfinance (1718)

Local mason working with mud mortar for wall construction.
Photo by Brianne Pauls.

Unlocking government funds



\$ 381,141

Habitat Nepal funds contributed



\$ 3,998,131

Government funds unlocked



After two decades of operating in one of the world's most impoverished countries, Habitat for Humanity Nepal is excited to discover new opportunities for affordable housing. Government data¹ shows that nearly one in two Nepalis are living in substandard housing and the need for secure, decent homes is recognized in the draft of the new Nepali constitution 2015. The federal, provincial, and local governments have since launched different initiatives to address the housing need of low-income families.

This past year, Habitat Nepal has strategically partnered with the government to unlock multiple government housing funds. By working with Habitat Nepal, families gain access to professional services and assistance to navigate the housing application processes and in applying for government grants as well as financial or goods-in-kind top-ups.

Under this model, for every dollar Habitat Nepal contributes, more than \$10 of government funds are leveraged.

The Haliyas are among the vulnerable groups for whom Habitat Nepal has been able to mobilize government funds.

1. Ministry of Cooperatives and Poverty Alleviation, 2017



Bir Ram carrying his youngest child Prem with his wife Lalita looking on outside their home in western Nepal. Photo by Habitat for Humanity International/Jason Asteros.



भूमिसुधार तथा व्यवस्थापन मन्त्रालय
भूमिसुधार तथा व्यवस्थापन विभाग
कार्यालय

जग्गाधारी संकेत नम्बर



औंटाको छाप	
दायाँ	बायाँ

फोटो उपस्थित गर्नेको दस्तखत

जग्गा धनीको नाम पर रूपा देवी लुहार उमेर _____
 ठेगाना महाकाली अंचल डोल्पा जिल्ला _____ इलाका _____
खालिङ्ग नगरपालिका/गाउँ विकास समिति वडा नं. ८
 जग्गाधारीको बाबु/पतिको नाम पर रुकुमेश्वर लुहार
 बाजे/ससुराको नाम पर सुरमा लुहार
 नागरिकता नम्बर र मिति ७२९००८/१९६४ मिति ०६/०१/९०
 नागरिकता प्रदान गर्ने कार्यालय जि. ड. डोल्पा
 जग्गाधाराको दस्तखत _____
 कार्यालयी प्रमाण पत्र दिने कार्यालय _____ (कार्यालय)

Rupa proudly holds up her land title certificate.
Photo by Habitat for Humanity International/Jason Asteros.

Haliyas: the former bonded laborers of Nepal

While we assume that slavery is a thing of the past, it was only in 2008 that Nepal's government outlawed bonded laborers. Until then, entire communities lived saddled with generational debt that was paid through their low-cost labor and trapped by high-interest rates that denied them any hope of freedom.

The Haliyas (Nepali for 'tillers') were agricultural bonded laborers who worked the farms of the land-owning families in far western Nepal. The prospects and living conditions of the Haliyas have not improved significantly since their freedom was granted over a decade ago. Many face living conditions that are worse now than when they lived and worked as bonded laborers on their master's land.

Habitat for Humanity Nepal has been working with government funds set aside to provide Haliyas with new land and houses. In FY19, the scheme resulted in 167 Haliya families with secure land tenure and 57 families with safe housing. A further 110 homes are planned for construction. Each family can now experience a sense of permanence with their new homes without the threat of eviction.



167

Haliya families have new land with title



57

Haliya houses completed

Opening the **gateway to microfinance**

“It was such an awe-inspiring moment to witness women come together to empower one another by creating a lending cooperative to ensure that every family has a brighter future.”

Heather Lafferty, CEO & Executive Director,
Habitat for Humanity of Metro Denver



In Nepal, as in many parts of the world, most households build their homes incrementally but lack access to appropriate financing. To address the gap, Habitat for Humanity Nepal partners with local microfinance institutions in the east and west of the country. Their aim is to significantly increase low-income families' access to housing loans that often start at just a few hundred dollars. With these housing loans, low-income families have the resources to start improving their living conditions and build their houses incrementally.

Habitat Nepal's partners offer housing microfinance products to low-income families and women's savings groups in small, non-mortgage backed loans – based on group guarantees where members of a group are collectively responsible for repayment. Women's savings groups have an impressive track record in loan repayment and are empowered to take charge of their finances and their lives.

Habitat Nepal provides technical support to these partners in designing successful housing microfinance products that meet their financial and social objectives. Habitat Nepal also trains the partners' staff to promote these financial products to their customers.



Women's savings group from one of Habitat Nepal's partners, Sahara Nepal.
Photo by Habitat for Humanity New Zealand.



Claire Szabo, CEO of Habitat for Humanity New Zealand and Israel Cooper, Co-founder and Director of Buildtech working on a house alongside local youth in eastern Nepal. Photo by Habitat for Humanity International/ Jason Asteros.

Witness your **influence**

“Habitat Nepal is not only helping put an individual household into much better housing, but they are really able to address the system that sits behind poverty housing and make a huge impact!”

Claire Szabo, CEO,
Habitat for Humanity New Zealand



To promote a deeper understanding of the breadth and complexities of shelter-related programs in Nepal, Habitat hosted 18 delegates - CEO's of US Affiliates, along with other members of Habitat's global network, who joined the first Legacy Build in Nepal in September 2018. The seven-day educational tour offered a first-hand look at how communities are benefiting from some of Habitat Nepal's innovative work.

In the east, the delegates witnessed how local women are empowered to take charge of their finances and their lives by being part of women's savings groups.

In the earthquake-affected Kavre district, the delegates were joined by USAID Mission Director Amy Tohill-Stull and saw how some of the most vulnerable families are still struggling to rebuild their homes four years after the disaster. Taking action, the team worked alongside future homeowners and Global Village volunteers at build sites in the earthquake-affected area.

In May, a team of 26 New Zealand volunteers from Buildtech – a mission-driven construction company – lent their hands in building permanent houses with flood-affected families in eastern Nepal. The volunteers learned how a sustainable material like bamboo is part of Habitat Nepal's solution to affordable and safe housing.



Choose it right,
design it right
and **build** it right

Habitat for Humanity Nepal has encouraged the use of locally sourced, environmentally friendly, and socially acceptable construction materials since 2006. Habitat Nepal builds homes with bamboo in the east and promotes compressed stabilized earth bricks for home construction in the central region.

In the west, Habitat introduced “stonecrete” blocks that are made from locally available materials such as sand, aggregates, and stone. The blocks are known for their low energy production and high compressive strength. A manual has been produced for trained masons and homeowners to promote stonecrete blocks in the west.

Another innovative masonry technique known as ‘rat trap’ enables families to build cost-effective homes with good insulation, less materials and in less time compared to conventional building methods.



A Habitat volunteer from Germany working on the house of Radhika Danuwar in Dhadagaon, Panchkhal
Photo by Habitat for Humanity Nepal/ Rajesh Rai.

Touching hearts, **inspiring minds**

“My heart has been stolen by the people, the streets, and the culture of this country. In Nepal, I have found a new home, a new understanding of life, a new way of living, and a new understanding of privilege.”

Leah Siljeur,
a volunteer from New Zealand

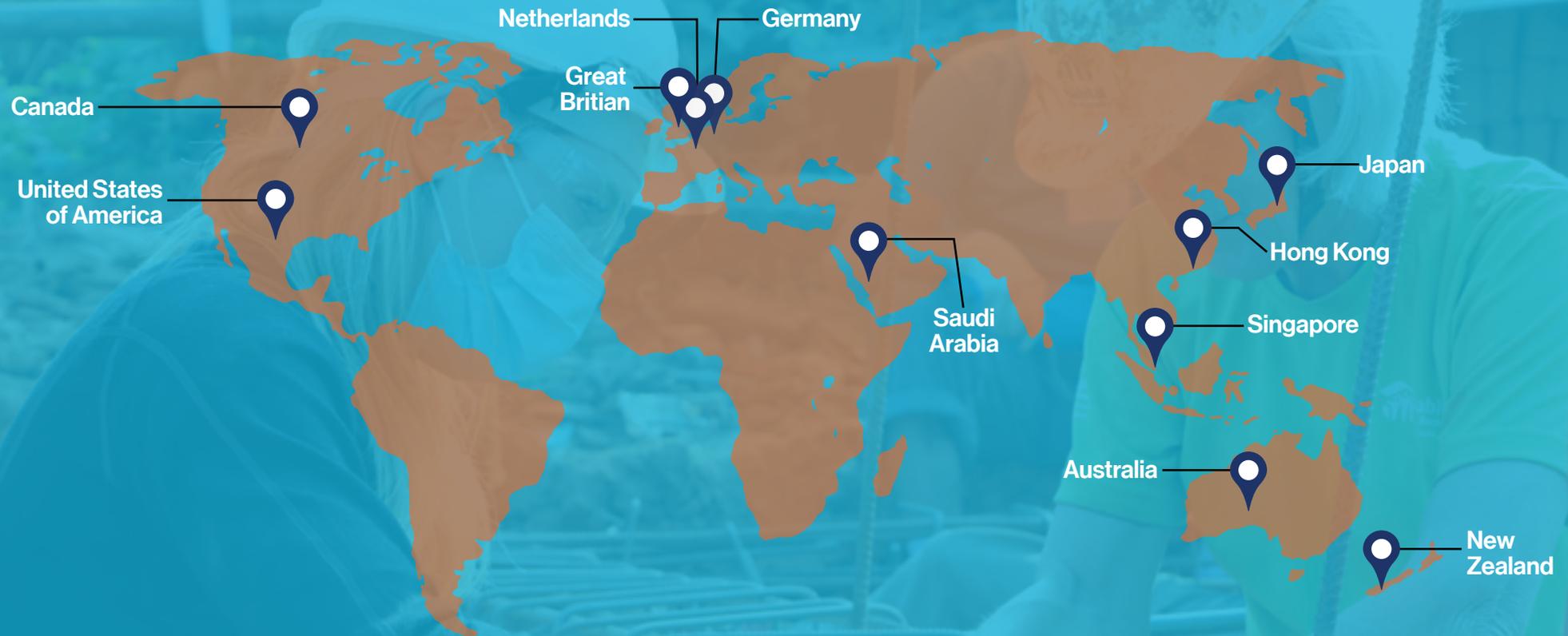


Through the Global Village program, volunteers are empowered to expand the impact of Habitat’s work by building and improving homes alongside families. When they work hand-in-hand with disaster-hit families or vulnerable groups, volunteers from

overseas, corporations or youth organizations share mutual experiences, joy and hope for the future.

This past year, nearly 600 volunteers helped Habitat Nepal move closer to its vision of a world where everyone has a decent place to live.

FY19 Global Village by the numbers



11
Sending Countries



597
Individual Volunteers



19,893
Volunteer Hours



50
Families Served

Local Volunteers participating in Media Build during the launch of the Habitat Young Leaders Build campaign in rural Jahada Municipality in Morang, on International Volunteer Day, December 5, 2018.
Photo by Jeevan Bikas Samaj/ Rajkumar Rajbansi



A force for **change**



5000+

Youths Trained



1500

Youths who have put their plans into action

Habitat for Humanity Nepal is proud to be part of the regionwide Habitat Young Leaders Build campaign for the past six years. Youth supporters continue to speak up and raise awareness and build homes for the cause of affordable housing.

Building on the success of the campaign, the Habitat Young Leaders Build's Leadership Academy was launched to equip Nepali youth with self-leadership skills and enable them to lead others better. In the east, Habitat Nepal partnered with local non-governmental organizations to implement a leadership training program.

Participants also learn about the need for decent housing and identify specific community activities and projects that support their community. These youth leaders spurred another 1,500 young people to implement grassroots projects such as painting road crossings, planting trees, and promoting sanitation and hygiene practices within their communities.

During the campaign, over 100 youths constructed homes in Saptari, Jhapa, Morang, Kavrepalanchowk and Banke districts.

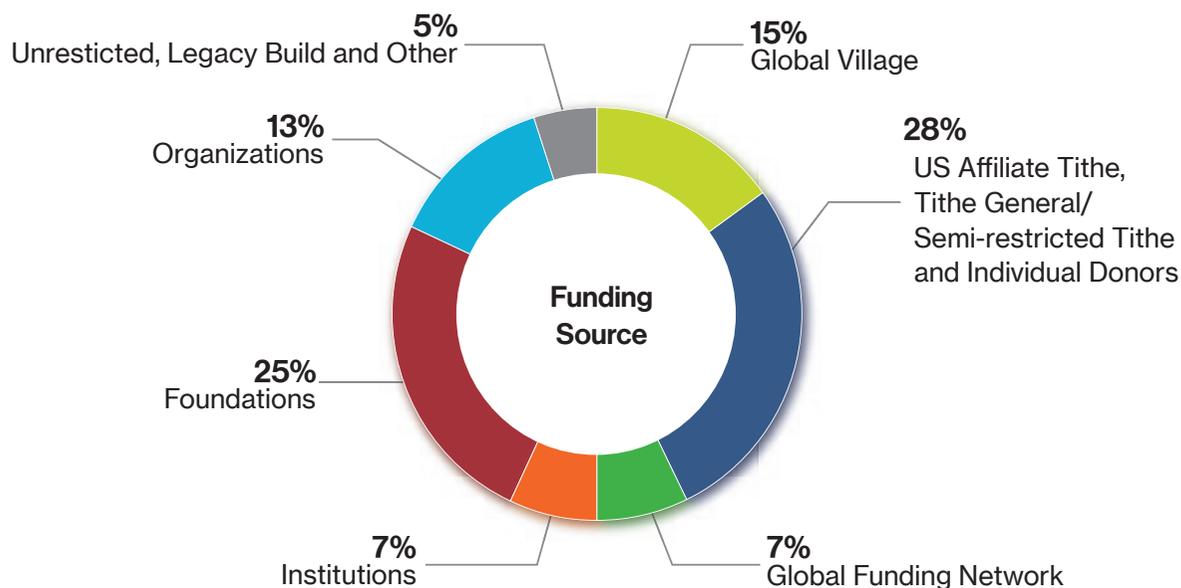
Kuldeep Chaudhari, a student pursuing a Master's degree in Rural Development, was among the second batch of youth to complete the Habitat Young Leaders Build's Leadership Academy training.



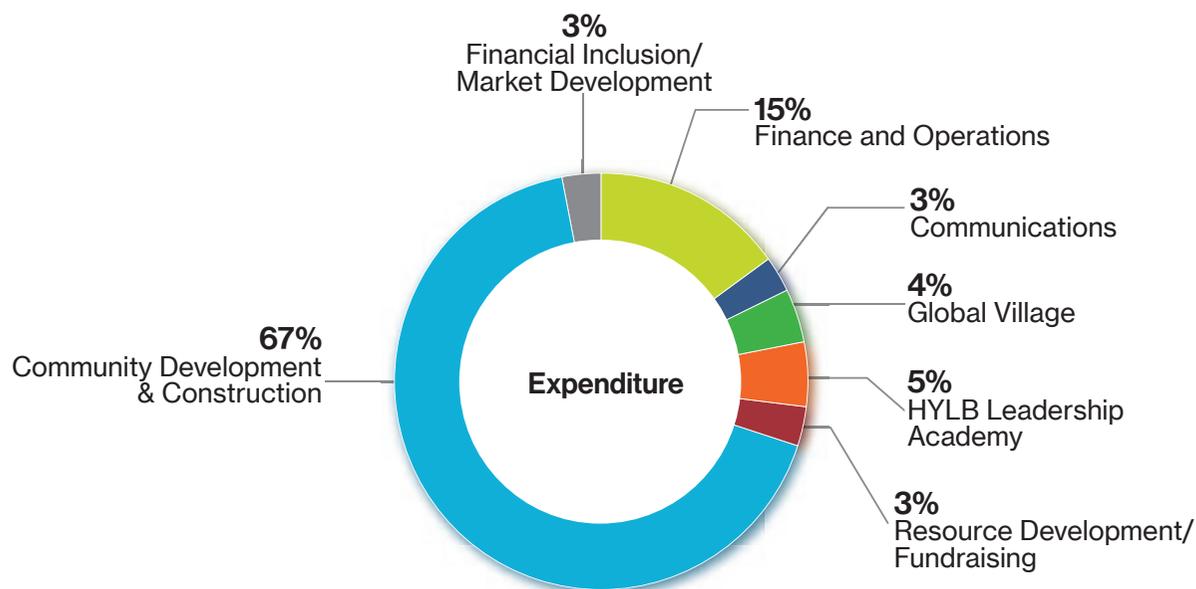
“Working with the youth gives me such satisfaction and joy. The Habitat Young Leaders Build's Leadership Academy instills ‘results-oriented’ leadership skills in young people in rural communities. The four-day Train the Trainer course has boosted my confidence and unlocked leadership skills in me.”

Kuldeep Chaudhari,
Country Trainer, Habitat Young Leaders Build's
Leadership Academy

Financial Information (July 2018 - June 2019)



Revenue by Funding Source	Amount (USD)
Global Village	302,526
US Affiliate Tithe, General/ Semi-restricted Tithe and Individual Donors	580,858
Global Funding Network	138,069
Institutions	139,936
Foundation	522,136
Organizations	266,248
Unrestricted, Legacy Build and Other	106,187
Grand Total	2,055,960



Expenditure by Program	Amount (USD)
Community Development & Construction	1,384,281
Financial Inclusion/ Market Development	61,408
HYLB Leadership Academy	107,701
Global Village Program	72,959
Resource Development/ Fundraising	51,616
Communications	71,353
Finance and Operations	306,627
Grand Total	2,055,945

US Affiliate **Tithe**

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

Greater Des Moines Habitat for Humanity (Iowa)
Habitat for Humanity Greater San Francisco (California)
Indian River Habitat for Humanity (Florida)
Habitat for Humanity of Metro Denver (Colorado)
Pikes Peak Habitat for Humanity (Colorado)
Habitat for Humanity East Bay/Silicon Valley (California)
Habitat for Humanity of St. Joseph County (Indiana)
Evergreen Habitat for Humanity (Washington)
Stillwater Habitat for Humanity (Oklahoma)
Habitat for Humanity of Greater Memphis (Tennessee)
Habitat for Humanity of the Chesapeake (Maryland)
Habitat for Humanity of Oregon (Oregon)
Habitat for Humanity of East Jefferson County (Washington)
Habitat for Humanity of Ontario County (New York)
Habitat for Humanity Greater Birmingham (Alabama)
Paterson Habitat for Humanity (New Jersey)
Habitat for Humanity Inland Valley (California)
Habitat for Humanity Metro Maryland (Maryland)
Habitat for Humanity Canada (National Office) (Toronto, Ontario)
Habitat for Humanity of Durham (North Carolina)
Kaua'i Habitat for Humanity (Hawaii)
Sisters Habitat for Humanity (Oregon)
Habitat for Humanity Vail Valley (Colorado)
Alachua Habitat for Humanity (Florida)
Flagler Habitat for Humanity (Florida)
Wexford-Osceola Habitat for Humanity (Michigan)

Habitat for Humanity Susquehanna (Maryland)
Flower City Habitat for Humanity (New York)
Yakima Valley Partners Habitat for Humanity (Washington)
River City Habitat for Humanity (Missouri)
Columbus Area Habitat for Humanity (Georgia)
Habitat for Humanity of White County (Arkansas)
Austin Habitat for Humanity (Texas)
Habitat for Humanity of Brevard County (Florida)
Habitat for Humanity of Northern Saratoga, Warren and Washington Counties (New York)
Hancock County Habitat for Humanity (Maine)
Habitat for Humanity of Oakland County (Michigan)
Pensacola Habitat for Humanity (Florida)
Cowlitz County Habitat for Humanity (Washington)
Habitat for Humanity Menominee River (Michigan)
West Volusia Habitat for Humanity (Florida)
Habitat for Humanity of Laramie County (Wyoming)
Habitat for Humanity Texas (Texas)
Habitat for Humanity Central Arizona (Arizona)
Habitat for Humanity of Greater Cincinnati (Ohio)
Habitat for Humanity of Orange County (California)
Our Towns Habitat for Humanity (North Carolina)
Habitat for Humanity Tucson (Arizona)
Greater Erie Area Habitat for Humanity (Pennsylvania)
Habitat for Humanity of Pueblo, Inc. (Colorado)
Calcasieu Area Habitat for Humanity (Louisiana)

Global Funding Network

Habitat for Humanity Australia

Habitat for Humanity Europe, Middle East and Africa (EMEA)

Habitat for Humanity Deutschland

Habitat for Humanity India

Habitat for Humanity Japan (Japan Campus Chapters, Sales Force Foundation, and Other individuals)

Habitat for Humanity Nederland

Habitat for Humanity New Zealand

Habitat for Humanity Northern Ireland

Habitat for Humanity Singapore

US Affiliate Other Vulnerable Groups Tithe

Donors

Anthony Miller

Arab Gulf Fund

Australian Aid, Ministry of Foreign Affairs and Trade-DFAT

Christian Aid Ministries

Credit Suisse Foundation

Ford Motor Company

Lion Germany

Metlife

Roche

Standard Chartered Bank



**It's amazing how
little it costs to
change a
family's prospect.**

**For as little as \$5,000 you can
fund a house in rural Nepal.**

DONATE NOW
HABITATNEPAL.ORG

**through shelter,
we empower**



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