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Beyond shelter

15 years of building



Since 2003, we have served over

70,000 households -

over 20,000 through direct housing interventions and almost 50,000 through partnership with microfinance institutions.



HOUSING



Our integrated approach to housing











CIVIL SOCIETY-GOVERNMENT ENGAGEMENT FOR AFFORDABLE HOUSING





COMMUNITY DRIVEN **DEVELOPMENT**





Our vision

A world where everyone has a decent place to live

Our principles

Demonstrate the love of Jesus Christ

We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the miniscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

Focus on shelter

We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

Advocate for affordable housing

In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.







Our mission

Seeking to put God's love into action, Habitat for Humanity bring people together to build homes, communities and hope.

Promote dignity and hope

We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships

Support sustainable and transformational development

We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.





Message from the National Director



As we mark our

15th year of building homes in Cambodia,

we are still amazed at how safe, affordable housing transforms lives. With a solid roof over their heads and strong foundation under their feet, families are better able to improve their health, education and employment opportunities.

hat we construct are more than physical structures. We work with families to build strength, stability and self-reliance through shelter. This is made possible through the contributions of Habitat's volunteers. Through events such as the Cambodia Big Build, we set the stage for volunteers and families to build and to have a transformative experience.

Held for the fourth time, the Cambodia Big Build 2017 in Battambang saw more than 250 volunteers lending their support to 23 families in building homes. The volunteers came from the United States, Canada, New Zealand, Great Britain, Hong Kong and Australia. They worked on two sites that were located on social land concession plots, part of Habitat Cambodia's program to help families gain access to adequate housing as well as secure land tenure. During the Cambodia Big Build,

we were also able to showcase the use of the environmentally friendly compressed earth blocks that we had produced.

Our volunteers have also contributed to another of our milestones. Having hosted 1,363 international volunteers, or 74 teams, from 16 countries, we were the top destination for Habitat's Global Village program in the Asia-Pacific region. Working alongside those volunteers, 118 families now have a place to call home. Our capacity to host more volunteers was due to Habitat Cambodia's expansion to other surrounding areas within the Tonle Sap Basin. We share the achievement with all the sending Habitat programs.

On the home front, we engaged more supporters through the Habitat Young Leaders Build movement in Phnom Penh, Battambang and Siem Reap. More than 6,000 supporters and over 2,100 volunteers served more than 600 families in the multi-month youth-focused initiative. In addition to building homes, the HYLB supporters raised their voices in support of Habitat's global advocacy campaign, Solid Ground.

In terms of construction, we continue to go from strength to strength. A year after its launch, the Grace Project that helps vulnerable families in Siem Reap, Battambang, and Phnom Penh with housing and clean water and safe sanitation was in full swing. In those areas, we also began a new project to build resilient homes and communities with funding from Dutch Post Code Lottery through Habitat Netherlands. The Dutch-funded project includes scaling up the implementation of the Participatory Approach for Safe Shelter Awareness or PASSA.

As part of our continuous improvement in business processes, we have set up a Construction Engagement Team. The group of Habitat Cambodia staff conducted inclusive consultations with relevant market actors to streamline Habitat Cambodia's overall construction process for greater efficiencies in cost, time and human resources. As a result of the team's findings we are now testing two new approaches — homeowner build and contractor build.

Supported by the Department of Foreign Affairs and Trade of Australia through Habitat Australia and Solid Ground Challenge Grant, we made inroads in the second phase of implementing a Solid Ground project. We are promoting access to affordable housing through our work on Cambodia's Na-tional Housing Policy.

We are proud to be among those countries selected to pilot MEAL, Habitat's monitoring, evaluation, accountability and learning model. That was testimony to our commitment to stewardship and accountability toward our donors, homeowners and communities.

While we are celebrating 15 years of empowering families through shelter, we have not forgotten our humble origins. Habitat began in Cambodia in 2003 with our efforts to free low-income families from the clutches of illegal moneylenders by providing those families with housing microfinance services. To date, we have helped more than 70,000 families meet their affordable housing needs through innovative solutions. Of those families, over 20,000 had access to our direct housing support while almost 50,000 families were assisted through our housing microfinance partners.

As we look to the future, we are excited to serve about 55,000 more families by 2020. We will be able to achieve this goal by continuing our work in strategically building community, sector and societal impact. We are eager to advance our work in the urban sector in support of the New Urban Agenda, to continue our partnership with government particularly through the pilot demonstration of social housing and looking at various institutional approaches to scale-up affordable housing for all especially low-income families.

The results are significant as this annual report will show. But we cannot do it without the commitment of our implementing partners, the generosity of our donors and tithe and global funding network partners, the steadfast support of the government and local communities. Most importantly, our homeowners and community partners are our daily source of inspiration. Many of them have little to begin with. But they dare to dream big because a decent home provides a strong foundation to build a better future.

While our partnerships have become more dynamic and our housing solutions more innovative, our vision remains unchanged. Together, let us move closer to a world where everyone has a decent place to live.

Bernadette Bolo-Duthy

National Director



About Habitat for Humanity Cambodia

Since 2003, we have served over 70,000 households - over 20,000 through direct housing interventions and almost 50,000 through partnership with microfinance institutions.



Habitat for Humanity Cambodia takes a holistic approach to housing that includes:

- A unique knowledge of the housing sector for the poorest segments as well as for low-in come earners
- A recognized technical expertise in the provision of housing solutions for the most vulnerable individuals including a portfolio of quality, safe, affordable house designs as well as water, sanitation and hygiene interventions
- An innovation approach combining market development – experience with housing finance and housing support services, government and civil society engagement, and field level pro-poor housing solutions in collaboration with non-profit organization and community-based organizations.

Strategic goals

18% reduction on housing deficit

Build Community Impact Build Sector Impact Build Societal Impact

scale

1. Improve access to decent housing...

- P 1.1 Grant based support to the poorest of the poor with specific vulnerabilities
- P 1.2 Community driven improvement in urban slums and poor rural communities
- P 1.3 Support to disaster resilient communities

- 2a. Increase market supply of affordable, safe, quality housing...
- **P2a.1** Support to development of propoor housing finance
- **P2a.2** Increasing market-based supply of safe, quality, affordable housing
- **P2a.3** Support to development of housing rental market/social housing

2b. Support to policy and system improvement

- **P2b.1** Advocacy research on housing and land tenure
- **P2b.2** Participation in coalition advocacy on housing and land
- **P2b.3** Solid Ground Campaign at the national level

- 3: Raise awareness and mobilize volunteers...
- **P3.1** General public awareness raising in Cambodia
- P3.2 Mobilization of local volunteers through youth chapters and local groups
- P3.3 Mobilization of global village international volunteers

Build A Sustainable Organization

MOBILIZE RESOURCES AND STEWARD THEM FAITHFULLY

Resource mobilization

Capacity development: 95% staff trained

SOE compliance



More than homes

15 years in cambodia

Began WatSan program • in Siem Reap and holistic housing for people living with

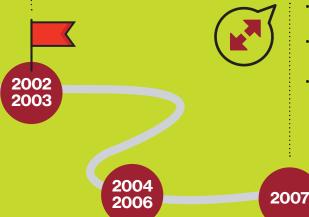
HIV/AIDS

More than

700 families served

· Started in Phnom Penh, Cambodia

 Registered with Ministry of Foreign Affairs and International Cooperation



 Expanded to Battambang and Siem Reap

• Began Global Village program

 More than 300 families served

2008 2009 2010



Served 36 low-income

families through housing micro-loan to help free them from the clutches of illegal moneylenders



- · Launched the social land concession program
- Hosted the Carter Work project with

150 international volunteers





 Organized and hosted the Khmer Harvest Build with over

350 international volunteers

Began implementing local youth engagement program:

Habitat Youth Build

 Began housing finance program



 Hosted the first National Housing Forum with

310 multistakeholders

- Expansion of programming around the Tonle Sap Basin
- Served over70,000 households

2012

2013 2015 2016

2017 2018



 Organized and hosted the Mekong Big Build on rental housing units with

160 international volunteers

- Began market development work
- More than

10,000 families served

 Signed up for Solid Ground Campaign as champion advocate

- Signed MoU with the General Department of Housing to support the implementation of the National Housing Policy
- · More than 18,000 families served
- Hosted more than

7,000 international volunteers

















Grant-based housing support to the most vulnerable



450 families

benefiting from housing solutions

202

248

new core houses homes repaired/ upgraded



405 households

have access to new toilets and water facilities



387 households

received family development support/six-month follow-up to improve their integration and sustain improvement in their overall well-being



340 families

received home maintenance training



51 families

received livelihood training



12 families

received micro-grant for start up livelihood activities

Water and sanitation



2,521 families

benefiting from incremental improvement



42 primary schools

benefiting from the hygiene and sanitation education with

15,749

students gaining improved awareness



96 families

improved access to latrines





340 families

households received home maintenance training



2,736 people

have improved hygiene and sanitation practices through awareness raising



1,210 families

improved access to 43 communal WASH facilities

8 communal pump wells built

12 communal open wells built

20 wells repaired

communal ponds constructed

water gate constructed by PASSA group



5,500 household

in 30 villages improved access to safe drinking water through 2 safe water filtration plants



Social land concession



45 urban

informal settlements surveyed



40

informal settlement families received housing solutions



3 basic

infrastructures constructed for community

- 6 concrete roads (361.50 meters)
- electricity poles installed enabling **58 families** to access state electricity
- families connected to state water service



560

people increased awareness on urban social land concession Rich in contentment

Life was not easy when Sarin married Saroun, a 64-year-old farmer, eight years ago. Sarin took care of the children from Saroun's first marriage and she later had two children of her own with him. They were living in a small thatched cottage by the Tonle Sap lake, on land that they did not own. Besides the lack of security and space, they had to contend with falling sick because they drank water from the lake.

"I felt sad in the past. Now, I'm happy and excited because I have my own house and land," said Sarin, a 46-year-old homemaker. She and her family moved into their house that was built with the help of Habitat for Humanity Cambodia in July 2016. Their home in Prek Trob village, Prek Norin commune, Ek Phnom district, Battambang province is part of Chapadeum Chivet Thmey - CCT program.

Having lived his whole life In Battambang where he was born, Saroun still fishes for a living using the traditional technique of hook line and net. He uses a boat that is on loan from his son because he doesn't have the money to repair his own broken-down boat. Saroun earns an average of US\$2 a day from selling the fish he caught. He admitted that the amount is not enough for his family of six including daughters Mey, 10 (from his first marriage) and Reaksmey, 5; and son Samnang, 3 (his children with Sarin) and 16-month-old granddaughter Lina.

To supplement their food needs, Saroun and his wife started growing fruit and vegetables after moving into their Habitat house. With a small grant from Habitat Cambodia, they bought seeds and planted papaya, banana, mango, sugarcane and the moringa herb. They also purchased a water pump for watering the plants. The

"I felt sad in the past. Now, I'm happy and excited because I have my own house and land," Said Sarin,

a 46-year-old homemaker.

couple is also rearing seven ducks and 28 chicken. When his family used to drink water from the lake, fever, diarrhea and vomiting happened more often. Now they use a water filter that is provided by Habitat Cambodia and Saroun sees the benefits. "The water is ok and we don't spend too much money on medicine." For washing purposes, rainwater is collected and used.

With the stability that he and his family are experiencing, he hopes that his children will have a bright future. He would also like his children to have high education and good social standing. Echoing his wife's sentiment, Saroun said: "Although I'm not rich, I feel very happy and comfortable because I own my house and land."



We build sector impact

Increased market based supply of quality, affordable and safe housing solutions, and supported the implementation of national policies and systems that are conductive to the creation and preservation of adeqaute, affordable housing for all

Financial inclusion- Market Development



20,236 households

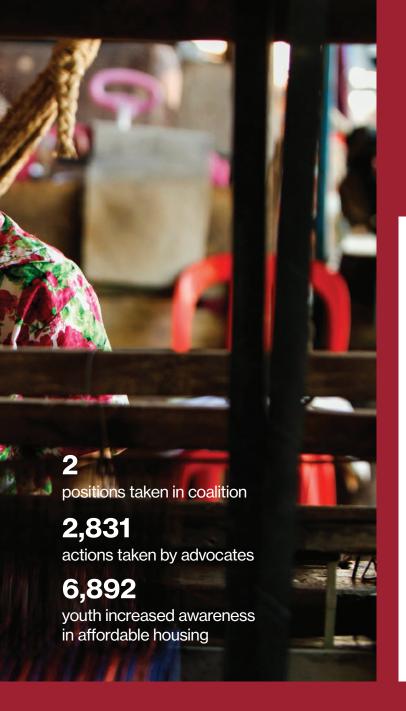
received loan through micro-finance institution partners



US\$ 101,063,057

mobilized for housing loan





Affordable safe shelter for all through market development



13 masons trained

on construction technical assistance



10 trainers

received training on modular short courses in construction



20 home builders

received training on modular short courses in construction

Better day

Sreymom, 45, and her husband, Narith, 44, have lived all of their lives in Koh Charam commune, Ksach Kandal district, in Kandal province. Their main source of income are the rice crop that they grow and the cows that they raise. They estimate that their annual income is about US\$2.800.

After living in the same house since she was born, Sreymom felt it was time to build their dream house. Their decades-old home has deteriorated over the years; the wood is rotting, and the roof leaks in the rainy season.

Without a steady income because of the seasonality of agriculture, it is difficult for families like Sreymom and Narith to borrow from the bank. Instead, they turn to microfinance organizations for loans to improve their quality of life. They approached LOLC to take out a housing loan for US\$10,000 to build a new home. "Over the past several years, we have taken four loans through Prasak Microfinance for agricultural needs," Sreymom says, "but we obtained the loan for the house through LOLC. This is our first housing loan.

After receiving the loan, they cleared the land to prepare for construction of their house, which they expect to complete within one month. Their new house will have two rooms on the upper floor and an open space below, which can be used for housing the animals that they raise and sell. "There will be a cooking area and rest area where we can relax in the afternoon when it is hot," Sreymom says. "Our family will have a cleaner environment, a more secure house and more space for the animals that we raise."

Sreymom says the new house will be easier to keep clean, and she won't have to worry about the rains coming into the house. Her family can stay healthier, since they are less likely to catch a cold in the dampness.

"I feel that the new house will make it easier for my son to study," she says. "There will be better light, more room to study, and the house will be safer and more secure than the old house." The new home also will be more aesthetically pleasing, and Sreymom believes it will improve her family's standing in the community.

Her family will make a monthly repayment of US\$410 over three years. Sreymom's daughter Biroza, 24, will help out with the monthly repayments. After repaying the housing loan, Sreymom and her husband are considering taking out another loan to build a shop on the plot where their old house currently stands. They wish to sell food and drinks and are thinking of opening a restaurant. "The restaurant would be for families from the community to come enjoy and spend time with their families," she says. "We will have a volleyball court set up so they can play sports while they are here.

"We feel that our friends in the community respect us more than before. They see us building a beautiful new house, and we plan to do more work on it when we can afford to. We feel proud to be able to improve the quality of our lives and appreciate the help we have from LOLC to do this."



Sreymom, a 45-year-old lives in Koh Charam commune, Ksach Kandal district, in Kandal province.

"There will be a cooking area and rest area where we can relax in the afternoon when it is hot".

"Our family will have a cleaner environment, a more secure house and more space for the animals that we raise"













We build societal impact

Raised public, donors and government awareness on the importance of decent, adequate housing as a catalyst for development



1,363

international volunteers from

16 countries

engaged, serving

118 households













Habitat Young Leaders Build 2018

Habitat for Humanity Cambodia participated and organized 2018 Habitat Young Leaders Build (HYLB) under a theme "Young leaders supporting the National Housing Policy to advance access to affordable housing." Over 500 youth signed the petition: "We, the youth of Cambodia, recognizing the impact of housing shortage in our generation, encourage the acceleration of the implementation of the National Housing Policy through formulation of frameworks for application, adoption of multiple collaborative governance mechanisms, fostering of a culture of creativity and innovations in the housing sector."





Cambodia Big Build 2017

On house dedication day — the final day of the Cambodia Big Build 2017 in Battambang province — joyful shouts of "jayo jayo" (well done in the Khmer language) rang through the air and colorful flower petals rained down.

Heartfelt sharing could be heard from the 253 international volunteers who have worked hand-in-hand with the 23 families in need of safe, affordable housing. Ki, 88, listened attentively as U.S. volunteer Lois Nobles said through an interpreter: "Much love went into building your house. Enjoy it." In response, Ki said: "I want all of them (volunteers) to stay here sometime and eat something."

Such was the connection that the volunteers and the families shared during the Cambodia Big Build held from November 13 to 17 at two build sites in Prek Preah Sdach commune, Battambang. The volunteers came from the U.S., Canada, New Zealand, Great Britain, Hong Kong and

Australia. Some of them also helped to produce compressed earth blocks that are used in one of the sites in Ou Khcheay Village. Fired bricks were the construction material for the other site in Bek Chan Thmei Village.

In his opening address on November 12, Battambang's governor Nguon Rattanak emphasized the government's strong relationship with Habitat for Humanity Cambodia and hoped to continue identifying opportunities for implementing land concession and housing projects.

By the end of the event, the 14 houses that were being built in Ou Khcheay Village signaled the completion of an 82-house land concession project that Habitat Cambodia undertook in partnership with the government. Habitat Cambodia also received support from Australia's Clifford Chance, Habitat Australia, and Habitat Canada.

The big build was also significant because of the number of Habitat affiliates in the U.S. and Canada that had sent their board members and staff as volunteers. More than 40 executive directors and board representatives mixed mortar, lay blocks and installed windows, among other work. Habitat Cambodia showed their appreciation to the affiliate representatives and supporters at a mid-week dinner.

The volunteers on the affiliate teams included Orin Scandrett, 87, the founding director of Twin Cities Habitat for Humanity. He overrode his doctor's and his son's advice to cap the healthiest and happiest year of his life with his experience at the Cambodia Big Build. While his teammates were bowled over by his energy and enthusiasm, Orin was similarly impressed. "Some were CEOs, and they were down in the muck and mud. There were young women swinging pick axes and hauling bricks. I literally

couldn't sleep at night because of the emotion of the day. Everybody was in a state of joy. It was the greatest pleasure of my life."

By young women, Orin could have meant the three daughters of Sue Haigh, current president and CEO of Twin Cities Habitat for Humanity, who joined her on the build. "Cambodia is on the bucket list of things to do with my girls. It's sort of a reunion," said Sue whose daughters live and work in three different cities in the U.S. "We see a different culture, way different from traveling as a tourist," said Sue. Following her return to the U.S., she shared in an email: "It was a moving and impactful week for all of our volunteers and I couldn't have been more proud of the Habitat global mission."

For Mike John Freshney, who is on Habitat for Humanity Great Britain's board of trustees, the build serves as a foretaste. He hopes to lead a 17-member team to Cambodia. "Irrespective of (building) codes, a family here who has nothing moves into a house, has water and sanitation and even a small plot of land; it brings stability and security." People from more developed countries don't understand that poverty housing means until they

have seen it for themselves, Mike said. "We're very fortunate to bring them hope," he added, commenting on the Cambodians' lovely and gracious nature.

Karen Dolyniuk may well beat Jill in her interest in all things Cambodian. Prior to her trip, the Chief **Development Officer at Habitat** for Humanity Niagara read up on Cambodia every day. She even downloaded an app on her cell phone to learn Khmer. In June, when she turned 50, she organized a fundraising dinner featuring Khmer food and raised US\$4,000 for her trip. "The first thing I wanted to do was to meet the family. I'm the assistant to Hun (Habitat homeowner)," Karen said proudly, referring to their joint effort in building the wall. They may speak different languages but "there is communication because of the respect for the country that I am in", Karen said.

In conclusion, Habitat for Humanity Cambodia's national director Bernadette Bolo-Duthy acknowledged everyone plays a part – the families who want to create a better life; the volunteers who wish to give back; the partners including the government who



recognize the importance of a decent home; the volunteer interpreters; the skilled workers; and the dedicated staff. "The week of hard work may have ended but these 23 families' new phase in life has just begun. Because of you, they can have more opportunities to save money, improve their health and livelihood, and much more. Thank you," she said.





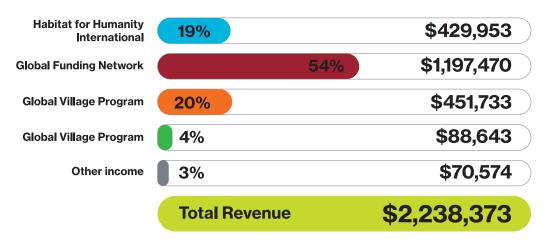




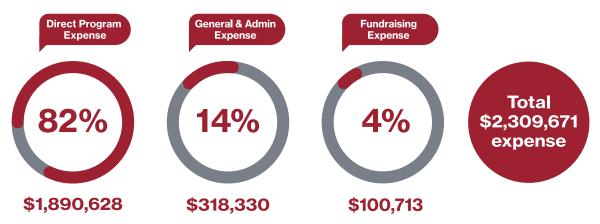


Financial Information

Revenue:



Expense:





Donors & Partners

International partners

Clifford Chance

Derek Sanders and Linden Root Dickinson Foundation

Habitat for Humanity AUSTRALIA

Habitat for Humanity CANADA

Habitat for Humanity GREAT BRITAIN

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Individual/family

Catherine Wang Ellen L. Davis Pamela A. Silimperi **Rob Latimer** Robert S. Latimer Sharon Amabile and Allyn B. Amabile

Corporation

Foundation

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Government partners

Battambang Municipal and Provincial Administrative Offices General Department of Housing, Ministry of Land Management, Urban Planning and Construction Kandal Provincial Department of Rural Development Ministry of Education Youth and Sports Ministry of Labour and Vocational Training, TVET National Committee for Disaster Management Phnom Penh Municipality Administrative Office Siem Reap Provincial Department of Rural Development Siem Reap Municipal and Provincial Administrative Offices

Local partners

Building Trust Cambodia

Capacity Building for Disability Cooperation

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Community Care First Organization

Engineers without Borders Cambodia

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Village Support Group

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Chey Meangkol Primary school

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Thrivent Financial







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Your generous financial gift, no matter the size, means Habitat Cambodia can reach more families and help build more decent and affordable housing in Cambodia.

Visit http://www.give2habitat.org/cambodia

Create your fundraising page. GIVE and BUILD HOPE

Volunteer

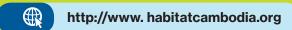
Become a part of the Habitat for Humanity Global Village program in Cambodia, be an intern or a builder

http://www.habitat.org/cd/gv/schedule.aspx

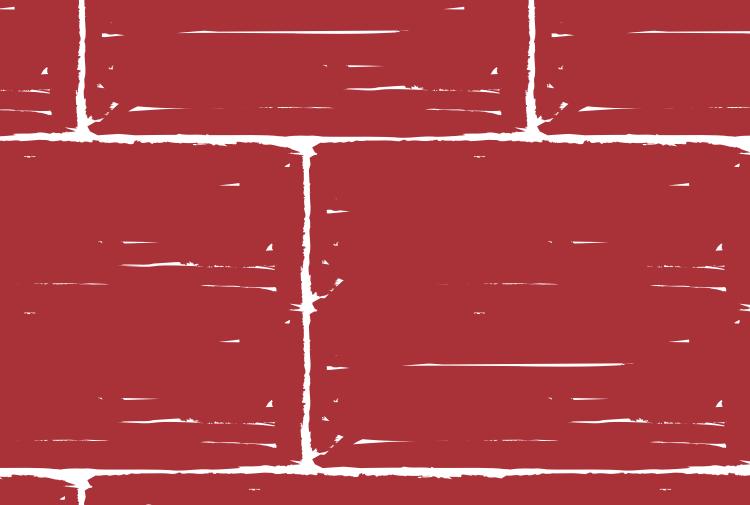
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