

Monthly e-Newsletter

Cambodia MFI

By Teresa K. Weaver

ANGK ROMEAS, Kampong Speu province, Cambodia -

Meas Penh keeps her loan repayment schedule in a place of honor in her family's home, handling it almost as if it were a delicate heirloom.

The pride and the hard work of homeowner-ship are evident in her face.



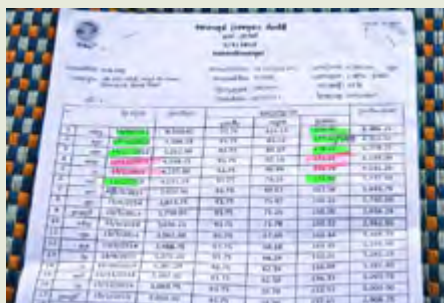
Meas Penh's home, built with the aid of a \$4,500 loan from TPC, a local micro finance institution, and construction technical assistance provided by Habitat for Humanity Cambodia.



Meas Penh and her husband grow two rice crops a year and supplement their income with part-time work, but still didn't qualify for traditional loans to build a new house. In August 2013, they took out a loan from TPC, a local micro finance institution. Habitat for Humanity Cambodia provided construction technical assistance.

Meas and her husband, Eam Phal, grow two rice crops a year in this farming community about half an hour's drive from Phnom Penh. Between crops, Eam works as a taxi driver in Phnom Penh to supplement the family income. Still, this hard-working family did not qualify for traditional loans to build a new home.

In August 2013, the couple took out a loan of \$4,500 from TPC, a local micro finance institution that has is partnering with Habitat for Humanity Cambodia to serve low-income clients. TPC provided the cash, and Habitat provided construction technical assistance, helping the family learn about better materi-



In a ledger, homeowner Meas Penh keeps a careful record of her repayment schedule for a housing micro finance loan through TPC, a partner of Habitat for Humanity Cambodia that makes homeownership accessible to low-income people.



Tuy Kea, a widow, took out a \$4,000 loan from micro finance institution TPC to build a better home for herself, her children and grandchildren. Habitat for Humanity Cambodia provided construction technical assistance.

als and construction techniques so that they could get the best-quality results for the money.

"This is a big house, compared to our old one," Meas said. "Our lives have improved very much."

Meas and Eam have three grown children, all of whom work for a nearby garment manufacturer. And they have one grandchild.

The family's new house is made of concrete and treated lumber, with a metal roof. One important element of the new house is a separate sleeping room for the couple's single daughters, who now have extra security and privacy.

"It feels good to have more room," Meas said. "And to be safe."

The brightly painted house is built on stilts, in keeping with Cambodia tradition. During the rainy season, the living quarters are high and dry. And during the long dry season, the expansive space under the house is a cool, shady spot for family meals and lounging.

Four other residents in this small farming village have received loans from TPC and construction technical assistance from Habitat Cambodia. (Throughout Cambodia, Habitat and TPC have 30 micro finance clients.)

Tuy Kea, a widow, took out a \$4,000 loan to build a better home for herself and her four children and one grandson.

"In the rainy season, water flowed through our old house," Tuy said. "Now it is much easier to live. We are safe and dry."

The family's old thatched house still stands, in the shadow of their new home. They use the

Cambodia MFI continued:

crumbling old structure mostly to store food, Tuy said, shaking her head at the memory of the whole family living in such cramped, unsafe conditions.

A short walk down the sandy road, Et Mom, also a widow, lives with her three remaining unmarried children. Six other children have married and started families of their own.

Et's husband died about a year ago. "My husband earned money, and I always saved," she said. "In Cambodia, we like to help our children get houses when they get married. So I have helped my children as much as I can. This house - my house - is for all of us."

Et took out a \$4,000 housing micro finance loan to repay over three years. Her monthly payments of \$180 are very affordable, she said.

One of her sons works in construction, and a daughter is employed at a nearby garment factory; both contribute to the household income. Et also has eight grandchildren and often tends to them while their parents are working. On a typically hot day in March, two of her young grandsons played in the cool shade while their grandmother kept a watchful eye. "We are all happy here," she said, smiling. "Very happy."

Teresa K. Weaver is director of editorial services at Habitat for Humanity International.



Et Mom, a widow, took out a \$4,000 loan from micro finance institution TPC, with construction technical assistance provided by Habitat for Humanity Cambodia, to build a better house for her family.



Tuy Kea's former house is used now for storage. It stands in the shadow of the family's new house, made of concrete and treated wood.



Tuy Kea, a widow, took out a \$4,000 loan from micro finance institution TPC to build a better home for herself, her children and grandchildren. Habitat for Humanity Cambodia provided construction technical assistance.



Et Mom's new home provides shelter and shade to her extended family.

Servant Leadership

HFHC Staff Weekly Devotion Series: What is “Servant” Leadership?

Each Friday morning at the Habitat Cambodia office, our staff gathers in our conference room for what we call our ‘weekly devotion’. It is a time of thanksgiving, prayer, and reflection on our mission as well as the singing of hymns.

For several recent Fridays, we had the benefit of a guest speaker, Reverend Raju Bhagwat of The Anglican Church of Cambodia.

Reverend Bhagwat, who is the Director of Holistic Mission Development in Cambodia for the Anglican Diocese of Singapore, led us through discussions and participatory exercises on how to define various styles of leadership and what different methodologies comprise them.

With his guidance and through small group discussions, we determined that there are four basic styles of leadership: Authoritarian, Manipulative, Strong Natural Ability and Sacrificial, or “Servant” leadership.

In this discovery, our discussions focused on questions around what tools or tactics leaders or people in charge of others might have using each style.

We talked about how effective they are, what are the impacts of the different styles and tactics, as well as how a leader might use these tools to gain or maintain power and get the results desired from those under them; what results can be expected, and what benefits result for the group.



Authoritarian



Manipulative



Natural



HFHC staff members reflect on their style of leadership and its impact on our mission

Viva Volunteers



MAKE A DIFFERENCE

Become part of a Global Village
volunteer team

For more information visit:
www.habitat.org/gv/

Global Village Update

21 - 30 March: The first of two teams to visit Phnom Penh from The Netherlands, "Team Schretlen" completed one home, built the foundations on two others and dropped in on the Krang Thnong primary school to meet the students. The team also visited the local pagoda, several Phnom Penh attractions and had a chance to savor the flavors of the local markets.

22 - 28 March: Twenty students from China's Shanghai American School worked hard in Siem Reap to complete a new home. Their efforts were celebrated with the homeowners at a dedication ceremony and party at the end of their week.

23 - 28 March: A second group from Shanghai American School also spend time in Siem Reap, working to complete another home there.



Viva Volunteers



Global Village Update

23 - 28 March: The residents of Kuok Kabat Village in Siem Reap now have three new toilets thanks to a second group of 22 students from Seoul International School. On the last day of their visit the village chief hosted a party for the volunteers in appreciation for their hard work.

29 March - 05 April: Two families in the community of Kok Kleang benefited greatly from having a team of 12 volunteers from the Netherlands Habitat Business Club work with them for 6 days in Phnom Penh. The team also took time out to visit Krang Thnong primary school, where students learned how to count in Dutch and the volunteers learned how to play a fun Khmer New Years game. The Cambodian skies opened up on the last day and forced the dedication party to be held under a tent instead of at the build site; a memorable experience.

29 March - 06 April: Mkak Village, Siem Reap was visited by an American Global Village team of seventeen volunteers. The group completed one home and two toilets for the community. At the end of the week there was a celebration with the families and village residents. The team also had the opportunity to view the sunrise at Angkor Wat.

06 - 13 April: Nineteen volunteers from the USA traveled to build a home in Kuok Kabat Village in Siem Reap Province. At the end of the week there was a celebration with the families and village residents. The team also had the opportunity to view the sunrise at Angkor Wat.



Volunteer's Voice



Volunteer's Voice



Volunteer's Voice



Habitat Youth Build 2014

Habitat Youth BUILD 2014 in Cambodia



More than 1,200 youth and the end of the day in Smile Village

To build on the first-time success of last year's event that drew six hundred youth volunteers to Smile Village, Habitat for Humanity Cambodia spent many months planning for Habitat Youth Build 2014. In the early morning hours of May 3, as the long crowds of youth began streaming down the road toward Smile Village, it was clear that all of the campus presentations, meetings with student group leaders, fund-raising, logistical planning and creating an on-line presence, had paid off in a big way.

One of our goals this year was to double the number of volunteers from 2013, and we are proud to say that here in Cambodia, Habitat Youth Build 2014 drew twelve hundred young people from area student groups, schools, colleges, universities and Buddhist pagodas to spend a day building and planting outside of Phnom Penh. In addition, eight thousand students also took part in mass activation events around the country to raise awareness on the issue of sub-standard housing.

The event kicked off with opening speeches and review of safety rules, then teams broke out into their respective areas to begin their tasks. The Smile Village project site soon became a hive of activity; there were groups preparing turf and a drainage system for a

large community green space, long brigades moving stacks of concrete block, building foundations getting filled and organic gardens planted. Our Construction supervisors worked with a team to begin building wall sections from recycled materials for later use, and one of our project partners, Solutions To End Poverty brought in their landscaping experts to train team leaders on the technique of installing bamboo roof gardens and tree planting.

One of the many special parts of the day was having Cambodian recording artist Pou Khlaing work alongside the volunteers and provide a highlight to the great lineup of entertainment during lunch.

In a larger context, the Habitat Youth Build campaign across Southeast Asia was also a tremendous success, with a record-breaking 800,000 youth in ten countries participating, which exceeded the 500,000 that had been anticipated, and far surpassed last year's involvement of more than 100,000 volunteers in seven countries. As Rick Hathaway, HFH Asia-Pacific vice president said, "Youth across Asia see poverty housing all around them and want to address the obvious growing inequality. By using their social networks to raise awareness and funds, or by physically build-

ing homes, young people are taking action to make a difference to the lives of low-income families in the region. Each year Habitat Youth BUILD gathers increasing momentum."

At the end of the day, our volunteer crews were hot, sweaty and tired, but still smiling. HFH Cambodia Country Director Don Borning was heard to say, "Now I know how the pyramids were built – so many hands doing so many tasks results in a tremendous amount of work being accomplished."

More than sixty mango, guava and cashew trees were planted, an innovative "green" roof was installed that will keep a home naturally cooler, literally tons of building material were moved and a great deal of progress was completed on foundations for the next cluster of homes.

Although there was rain in the forecast for the afternoon, the skies stayed sunny and our volunteers worked until there was just enough daylight left to gather for a group picture of all twelve hundred volunteers, with Smile Village, continuing to grow greener and brighter in the background.

We hope that all of this year's volunteers return in 2015 and bring along their friends too.



BHBPL home construction



CCT Chapadem Chivet Thmey home design

New Low-Cost House Designs Implemented

Working in collaboration with Maryknoll, Habitat Cambodia's project Building Homes Building Positive Lives (BHBPL) our construction teams have built houses for families in need that are designed with low-cost in mind. These houses are usually 4m x 6 m in size, with the materials and construction costs normally totaling \$2400-\$2500 USD per house.

HFHC's program and construction staff have also collaborated with David Cole, Director of Building Trust International (BTI) to discuss and plan new designs with lower costs by using local, eco-friendly materials. With the goal of providing safe shelter for the family, which will allow them to improve their overall living conditions, the first home (pictured below) being built with this new design is located in Ponhea community of Kandal province.

Based on their years of experience of designing overseeing the construction of homes, Habitat Cambodia's technical construction and program teams initiated the idea of a new low-cost house model for our projects. The teams collaborated closely in preparation for a consultation workshop to discuss design and materials that will allow projects to use resources more effectively. The consultation workshop held last month (see previous newsletter story) The participants actively shared their knowledge and experiences to contribute ideas on structure, architecture and the preparation of a Bill of Quantity (BoQ) to ensure that houses are built with high standards of quality, good environmental standards and that available financial resources are maximized. Based on the discussion the participants were able to develop an estimated cost for one design of \$ 2,200 USD.

In April, Habitat Cambodia's CCT (Chapadem Chivet Thmey / New Start New Life) Project was able to start a test build using this new low cost design. The construction team is working closely with our Skilled Workers to monitor and follow up on the progress of building. Once the building is completed, we will evaluate the design for use on future projects if our quality standards are met.

Upcoming Events

24 - 31 May

Global Village Team from Australia in Battambang

07 - 15 June

Hands & Hearts Team from Australia in Phnom Penh

11 -15 June

Global Village Team from China in Phnom Penh

21 -29 June

Hope Journey Team from USA in Siem Reap

28 June - 05 July

Global Village Team from Australia in Phnom Penh

28 June - 09 July

Global Village Team from Northern Ireland in Phnom Penh

29 June - 05 July

Global Village Team from Australia in Phnom Penh

29 June - 05 July

Hope Journey Team from USA in Phnom Penh

20 - 31 July

Global Village Team from Canada in Phnom Penh

25 July - 05 August

Global Village Team from USA in Takeo



Special Feature

New Home, New Hope



Phann Samon at Smile Village

Story by Prum Panhavuth, Pauline Waddell, and Tech Theavy

"In 1993, I followed my husband here to the city so we could all be together as a family and to find work," said Phann Samon, 44.

Moving from the countryside near the Vietnamese border, where she sold vegetables, was a big change for Samon and her husband and their four children. It was difficult to find a place to live in the beginning - especially one that the family could afford. At the Steung Meanchey dumpsite, where many other struggling families make a living by scavenging through garbage, Samon finally found a cheap place to rent. Her husband was employed as a skilled worker, and usually stayed on the building site where he happened to be, so Samon settled her family at Steung Meanchey and strived hard just to survive.

In 2005, a nongovernmental organization called PSE (Pour un Sourire d'Enfant, which means "For a Child's Smile") that provides education and vocational training facilities for young people from the dump site, offered Samon and her family a chance to improve their housing situation. They took out a loan of US\$500 that they would repay over two years, at a rate of

US\$20 a month. With a new job at a child-care center, Samon was able to pay off the loan and then continue working for six more months to help her save some money.

Samon works as garbage collector now, earning US\$2-\$3 per day to support her four children, Srey Kun (age 20), Srey Kouch (12), Srey Derng (8) and Samnang (6). She gets up at 5 a.m. to work while her children go to school, where they get two meals a day and medical attention when required. Samon usually arrives back home around 9 or 10 a.m. to tidy the house and do the washing. The family has dinner together every night.

Their current house is made of wood, measuring about 4 meters by 4 meters. "It is a very precious place where I raise my children, but it was built over eight years ago and is now very bad," Samon said. The walls are rotting, and so are the stilts on which the house sits. The roof is old and has many holes, which leaks in the rainy season, and the black water rises from the muddy ground and seeps inside the house. Samon often gets sick with stomach problems, and she pays a fee of 100 riel (25 cents) per day for her and her children for medical coverage from PSE.

Knowing that she needed a better place for her family, Samon applied for a home loan through Habitat for Humanity Cambodia. She was approved to build at "Smile Village," a joint project with Habitat Cambodia and PSE, located 11 kilometers outside of downtown Phnom Penh.

Now, Phann Samon can dream about the future.

"My children are all studying at PSE," she said. "After that, I want them all to be able to get good jobs. I want us to live in a clean, safe place - one that does not make me and my children sick all the time. This house built with the Habitat volunteers will give us that.

"I want to move in as soon as the house is finished," she added. "I want to start a garden and sell my own vegetables and raise some chickens."



Phann Samon's old home in Steung Meanchey



Global Village teams lent a hand building Samon's new home.



Samon works hard as well.

Special Feature

New Home, New Hope Part II

In mid-March, Phann Samon and her four children were able to move into their new brick home at Smile Village. The construction work on both their house and another other neighboring one were completed over the course of three weeks thanks to the efforts of two different Global Village teams; one comprised of twenty students from Japan's Kansai University in Osaka, the other a seventeen member multi-national team comprised of Canadians, Australians, and Americans. Their house is one of eight single detached homes situated within the Smile Village community.

Phann Samon shared that "It is a dream come true for my family, especially my children because this is the place (their old house in Steung Meancheay) they have been living in for many years and never wanted lose it. (However) since our house started to get older, I was so worried and trying as hard as possible to save for a new one, and now all my worries are gone. I believe it is going to a great experience for all of us. Nothing can compare to my happiness at this moment."



Samon's home dedication day in Smile Village



The roofing and rain gutters installation on Samon's home



Floor installation on Samon's home



Brick by brick, a home is built

How You Can Help



Show your support for HFH Cambodia! Create your very own fund raising page

www.give2habitat.org/cambodia

What is Give2Habitat?

Give2Habitat is an online fund-raising platform, making it quicker and easier for you to raise awareness and funds for the vital work of Habitat for Humanity building homes, communities and hope for families in need of a safe, decent, affordable place to live.

Why use Give2Habitat?

Give2Habitat allows you to leverage the support of your own online social networks, and add your voice to the global Habitat for Humanity community.

When you start fund-raising with Give2Habitat, you'll have your own personal fund-raising page where your friends can donate and support Habitat for Humanity in a specific community, city or country.

You can tell your own story of what you are doing to help Habitat's work, post comments, updates and images, as well as track

progress as you raise much-needed funds.

Then linking to your existing Facebook, Twitter and other social media accounts, it's easy to share your fund-raising story, and rally support from friends and family all over the world.

With Give2Habitat, you're part of the community!

Wonderful people from all over the globe use Give2Habitat, all united by the Habitat vision of a world where everyone has a decent place to call home. Give2Habitat allows you to work alongside others around the world who are dedicated to ridding the world of the scourge of inadequate poverty housing.

It's a sustainable way to give!

Fund-raising online eliminates many of the expenses that come with traditional offline fund-raising, like promotional materials and event costs. Plus, it significantly lowers

administrative costs for Habitat for Humanity. So, more of your money goes directly to help families in need.

3 Ways To Become Involved

• Start a Support Page

Help us raise essential funds; start a fund-raising page and rally your friends for support.

• Find a Project and Volunteer

Find an upcoming project and take on a rewarding challenge to help us change lives in Cambodia.

• Donate Now!

Help break the cycle of poverty & build long-term financial stability for our home partners.



Welcome to Choun Sokhin, Civil Engineer. Sokhin holds a BS in Civil Engineering and has trained with several local construction companies. His work will be based in Banteay Meanchey province.

choun_sokhin@habitatcambodia.org

New Arrivals



Welcome also to Ouch Saroth, Civil Engineer. Saroth will be based in Takeo province. He holds dual BS degrees in Civil Engineering and Arts and Languages. Prior to coming to us he worked with several local construction firms.

ouch_saroth@habitatcambodia.org



We are pleased to have Seng Dara, who came to us in December 2013 as an intern, stay on with us as another of our new Civil Engineers. Dara holds a degree in Rural Engineering, and his work will be based in Kandal Province beginning in May.

seng_dara@habitatcambodia.org



We are also pleased to have Nhing Mengly as a Civil Engineer. Mengly holds a BS in both Civil Engineering and Science and Technology. Mengly's background includes work as Computer Instructor, Site Engineer, Architecture and Archaeology.

nhim_mengly@habitatcambodia.org



Welcome to Ky Chandara, our newest Finance Assistant. Chandara holds a BA in Finance and Banking and is currently studying for her MBA. She has had more than five years of work experience in the field of accounting with both NGOs and private companies.

ky_chandara@habitatcambodia.org

Or Kunh!



Habitat
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Cambodia

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Together, we will continue improving lives and building communities in Cambodia.

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