

“Our life has changed for better since we moved to this house”

Before Puspha Suraweera, her husband A.T.K Vijitha and daughter moved into a Habitat house two years ago, electricity and running water were distant dreams. Now the family has both. Before partnering with Habitat, they paid nearly 2,000 rps. (U.S. \$21) a month to rent a run-down plank house. It was hard to meet expenses with a daughter in school, but they decided that saving 400 rps. (U.S. \$4.25) a month with a Habitat savings group had to be a priority.

Now 400 rps. a month is all they pay on a mortgage that will soon be repaid. Theirs was among the first three houses built by the first savings group in the Galle district of Sri Lanka with Habitat for Humanity’s Save & Build program.

“Our life has changed for better since we moved to this house,” Suraweera said. Since their new home has electricity, Suraweera earns income by sewing. Vijitha, who works as a driver, grows eggplants, peppers and papayas and carefully maintains the fence and gate he made to keep out dogs. Niroshani has finished school and is job hunting.

While paying off their mortgages, the members continue to work together for a better future. Members



A.T.K. Niroshani, her father A.T.K. Vijitha, and her mother Pushpa Suraweera, stand in front of their Habitat home, made possible through their participation in the Save & Build program.

of their savings group are saving together to improve and expand their homes. Save & Build’s focus on

partnership to build simple, decent homes has brought a new life to Suraweera’s family.

Habitat for Humanity® International

Habitat for Humanity International is a nonprofit Christian ministry dedicated to eliminating poverty housing. Founded in 1976 by Millard Fuller, along with his wife, Linda, Habitat for Humanity International and its affiliates in more than 3,000 communities in 100 countries have built and sold more than 175,000 homes to partner families with no-profit, zero-interest mortgages.

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HABITAT FOR HUMANITY’S Save & Build



Chipping away at poverty housing a day at a time

Sri Lankan villagers study information about starting a Save & Build group. In Sri Lanka, the Anuradhapura affiliate dedicated its 500th Save & Build home on November 18, 2004.

Hope is displacing despair in many of the poorest places in the world. Through the Save & Build program, Habitat for Humanity is now able to help many people with very low incomes in Asia, Latin America and Africa by empowering them to work together to build and pay for their homes.

Save & Build allows families to pool their savings and guarantee each other’s loan repayments in order to build simple homes that otherwise would be unattainable. The self-governed savings groups manage and monitor members’ savings, decide the order in which families are housed and provide “sweat equity” for construction. When a Save & Build group has saved sufficient funds to build one house, Habitat for Humanity provides a matching loan to build two more, and construction on the three houses commences. The

approach results in lower construction costs and allows more families to build houses.

Today, Save & Build is expanding Habitat for Humanity’s worldwide impact to help many more families realize the advantages of homeownership. Through this innovative program, Habitat for Humanity is helping poor families work together to build their homes, repay their debts and become homeowners.



A man works on the wall of a house in Vietnam. Since 2002, Vietnam has been the site of a successful Save & Build program.

The Save & Build Model HOW IT WORKS...



Ten to 12 families band together to form a savings group. The groups are self-governing. They choose their own leadership and officers, and they manage themselves, which reduces the administrative burden on Habitat affiliates.



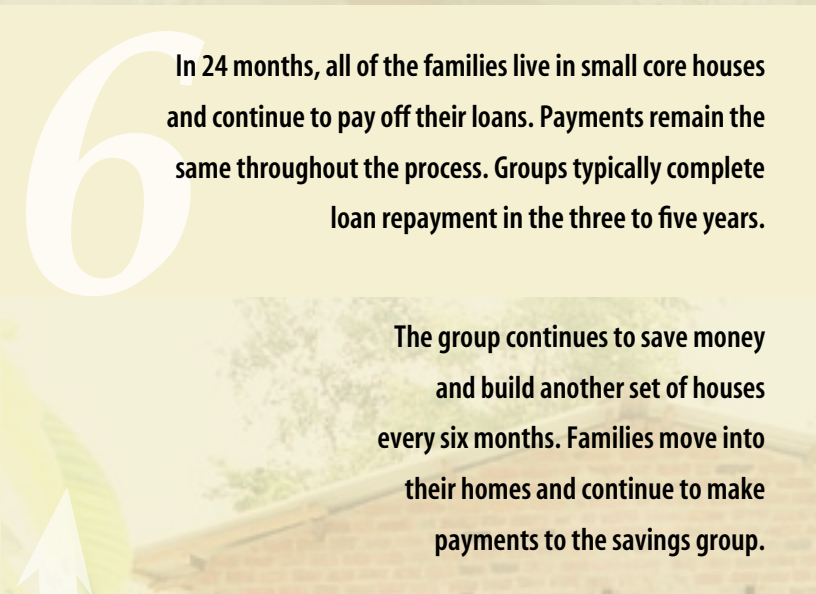
Families each save about 15-20 cents a day for six months. If appropriate, they collect building materials such as sand for bricks and wood for door frames to cut the cost of construction.



After saving for six months, the group has enough money to build one house. Habitat for Humanity provides funds to build two more houses.



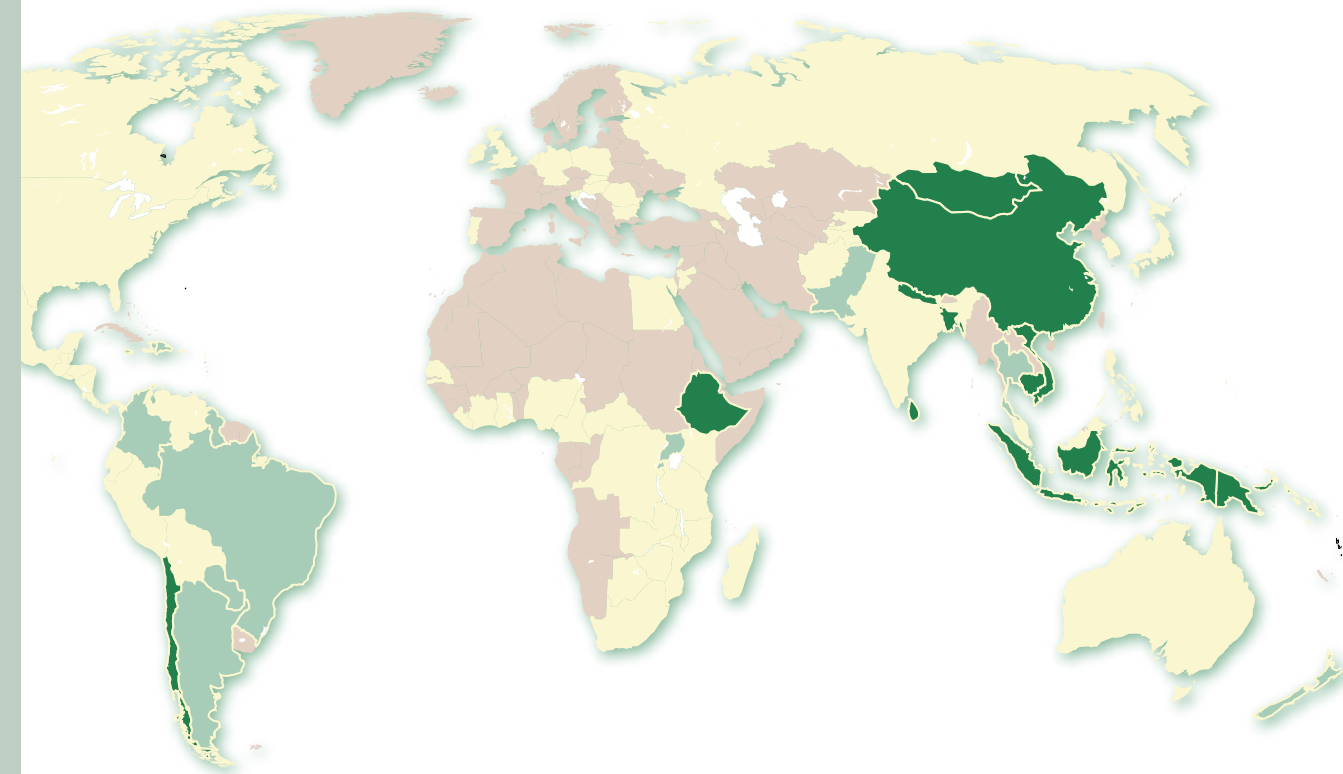
The group provides the basic labor for construction as part of their "sweat equity" while Habitat funding pays for skilled labor and building materials. The houses are very basic, consisting of one or two rooms, although the plan allows for expansion after the initial building cycle.



The group continues to save money and build another set of houses every six months. Families move into their homes and continue to make payments to the savings group.



Save & Build Countries



■ Habitat Country ■ Current Habitat Save & Build Country ■ Prospective Habitat Save & Build Country

SAVE & BUILD COUNTRIES

Africa/Middle East

<i>Current</i>	<i>Prospective</i>
Ethiopia	Rwanda
	Uganda

Asia/Pacific

<i>Current</i>	<i>Prospective</i>
Bangladesh	New Zealand
Cambodia	Pakistan
China	Thailand

Latin America/Caribbean

<i>Current</i>	<i>Prospective</i>
Chile	Argentina
	Brazil
	Colombia
	Dominican Republic
	Guyana
	Haiti
	Jamaica
	Paraguay

East Timor
Fiji
Indonesia
Mongolia
Nepal
Papua New Guinea
Philippines
Sri Lanka
Vietnam

Through Save & Build, thousands of children like Iresha Sandamali of Sri Lanka now live in safe, decent homes. Habitat for Humanity is actively expanding the program to serve more families who lack adequate shelter.

