



GV volunteer and Thomas

KEY FACTS

459 families served

90 loans paid off

\$ 1,001,480 loan portfolio

83.9% repayment rate

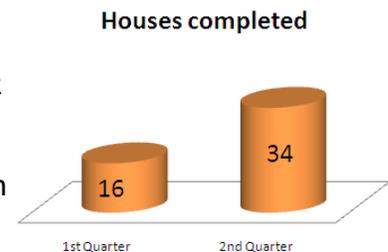
Loan portfolio exceeds 1 million US Dollar

By Thomas Stocker, National Director

For the first time since Habitat Jordan's establishment in 2001 the housing loan portfolio invested in the community exceeded one (1) million US Dollar. The housing fund grew by 11.9% from \$ 894,824 on Sept 30th to reach \$ 1,001,480 on Dec 31st 2008.

Between October 1st and December 31st 2008 a total of \$ 185,849 were disbursed in new housing loans and \$ 79,193 received in repayments. On-time repayment within 90 days has improved from 83.6% to 83.9.% during the last three months.

The number of houses built in the second quarter of this fiscal year more than doubled as compared to the number built during the first quarter. Thirty four (34) houses were built between Oct and December of 2008 as compared to sixteen (16) houses completed in the three months prior.



Habitat for Humanity Jordan also hosted 3 international volunteer builds and one local team this quarter. A total of 41 participants from the US, Canada and Holland as well as 13 local participants for Citibank Jordan build houses.

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Volunteers from the USA & Canada building from Nov 30 to Dec 4, 2008

More money to buy food for children

Homeowner Story: Omar and Eman Salem Jabarat



Eman smiles as her husband Omar tells us that his wife is very wise at spending money. Before they moved to the house that Habitat helped them build they only had about 40 Jordanian Dinars (approx. 55 US\$) left to purchase food every month. This was because they had to pay a high rent at the former place.

Now that they moved into their new house they have about 80 JDs (approx. 112 US\$) per month to purchase food. Eman is happy that now she can purchase more nutritious food and prepare better meals for her husband and their four children.

It was not easy for them to build their own home and get out of rent. Especially the transition period from the rented apartment to the new house was not easy because of many financial responsibilities.

Eman contributed from her savings and her inheritance to the building of this house.

Omar is a plumber by profession and used his skill to provide his sweat equity for building their own home. As we are leaving he proudly shows us the gate to his house and explains how he manufactured it himself.

“I was happy to contribute my inheritance to the construction of the house”

Finished house



Omar measuring before the start of construction

