

CAPITAL PROJECTS VIETNAM

ANNUAL REPORT 2019



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Every child needs a foundation to grow and develop. I never had a foundation in my life. I think that a foundation means secure growth and long-term development.

- Christina Noble OBE -



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ABBREVIATIONS

CNCF	Christina Noble Children's Foundation
CAP	Capital Projects
DOLISA	Department of Labour, Invalids and Social Affairs
NFVC	National Fund for Vietnamese Children
UFO	Union of Friendship Organisation





OUR VISION, MISSION, VALUES

Vision: A united world where children are free from suffering, poverty, exploitation, fear, and oppression. Where children are aware of their fundamental human rights.

Mission: The Christina Noble Children's Foundation is dedicated to serving the physical, medical, educational, and emotional needs of vulnerable children. We believe that every child deserves love, respect, and freedom from all forms of exploitation. We establish long-term relationships with the children we support and empower them to live happy, emotionally rich, and independent lives.

Values: Our values represent our beliefs and guide how we behave. They are love, compassion, respect, honesty, and integrity.

PROGRAMME OVERVIEW

ESTABLISHED

1997

LOCATION

Dong Thap and Kien Giang provinces, Vietnam

OBJECTIVES

The aim of the Capital Projects programme is to support communities in poor and remote rural areas of the Southern and Central Highlands provinces by providing access to quality education, clean water, healthcare facilities and financial capital through the provision of newly built kindergartens, water supply solutions, medical stations, and microfinance loans

BENEFICIARIES

Children who lack access to early childhood education as well as those who are studying in substandard facilities; people living in poverty with little or no access to clean water and related facilities; communities that have little or no access to basic healthcare services or adequate medical equipment; individuals and

families seeking to build or expand small businesses to improve their living conditions but lack access to financial capital

LOCAL PARTNERS

National Funds for Vietnamese Children, Dong Thap DOLISA and Women's Union Son Kien commune.

CNCF ACCOUNTABILITY

CNCF is responsible for the financing of microfinance loans, one-time financing of construction and/or installation costs of kindergartens, water tanks, and medical stations; as well as all monitoring and reporting to donors

MONITORING AND EVALUATION

CNCF conducts initial trips to assess the needs of communities and families. During the construction phase, a minimum of 3 trips are conducted to oversee the progress of new builds. Collection of documents and invoices and monthly and final reports are provided

2019 ACTUAL COSTS

USD \$20,898

REPORTING PERIOD

January - December 2019

2020 OBJECTIVES

- To continue providing clean water solutions and low-interest loans to disadvantaged families as well as initiating new projects to meet the needs of those living in poverty and their communities



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EXECUTIVE SUMMARY

In 2019, CNCF's Capital Projects continued to provide communities in poor and remote rural areas of southern Vietnam with clean water supply solutions and access to financial aid to support the establishment of small businesses.

In 2020, CNCF's Capital Projects will continue to provide sustainable solutions to barriers that limit access to clean water, financial support and the establishment of new builds that will enhance communities living in poverty.

Since inception

589,033 PEOPLE

have benefitted from CNCF's Capital Projects in Vietnam

In 2019

26,294 CHILDREN AND ADULTS

continued to benefit from CNCF's Capital Projects, through the provision of schools, kindergartens and playgrounds builds, water filter systems, and kitchens constructed in previous years.

In 2019

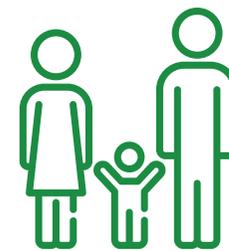
247 CHILDREN AND ADULTS

received support through CNCF's Rural Clean Water Programme and Microfinance Loan Programme in 2019



40 WATER TANKS

were provided to families living in poverty with no access to clean water in the My An Commune, Dong Thap Province



28 FAMILIES

received loans to establish and expand their small businesses

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PROGRAMME DESCRIPTION

Despite the progress in economic growth, poverty remains rife in Vietnam. Many families living in poverty in rural areas face the lack of supporting infrastructure and basic social services such as healthcare, education, housing, water and sanitation. The deprivation in access to these bare essentials often restricts impoverished children and their families to reach their full potential and ability to lift themselves out of poverty.

CNCF's Capital Projects (CAP) were established with an aim to provide crucial support to severely disadvantaged children and their families through the provision of newly built kindergartens; community recreational areas; water supply facilities including water tanks, water wells and water purification plants; low-interest revolving loans through the Microfinance Loans Programme; and other facilities beneficial to communities living in poverty. Since inception, **562,986** people have benefitted from CNCF's Capital Projects in Vietnam.



A kindergarten built by CNCF's Capital Projects



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PROGRAMME DESCRIPTION

Rural Clean Water Programme

Vietnam's economy relies heavily on agriculture and a large portion of the population works in agriculture and related fields. For people living in poverty in the Mekong Delta, using rain water as a clean water source is one of the easiest and highly available solutions, particularly when the rainy season often lasts over for half the year. However, many families lack efficient containers to store and preserve rain water, leaving them with no other option but to use unsafe water from canals and rivers that is contaminated with agricultural chemicals and untreated industrial waste. This source of water has a significant and detrimental impact on the health of the young children and their families with increases risks of contracting waterborn diseases, scabies and diarrhoea.

Children and families living in isolated rural areas far from water sources, spend hours each day walking to search for and collect water. This has not only increased the families' daily expenses and taken up the time that parents and guardians could use to work and earn a living, but also remains a barrier that keeps children out of school.

CNCF believes that access to clean and safe water is a fundamental need and an essential human right. CNCF's Rural Clean Water Programme works to provide impoverished families with access to a clean, safe and sustainable water source through the installation of water tanks and wells.

Since inception, the programme has transformed the health of the communities we support by reducing the rate of waterborne diseases and infant mortality, as well as improving the families' income with less earnings spent on purchasing clean water. The sustainable source of water also ensures the education of thousands of children living in rural areas, enabling them to dream and aim high to become future leaders of their society.



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PROGRAMME DESCRIPTION

Microfinance Loan Programme

Many of families living in poverty in Vietnam lack the documents necessary to obtain bank loans. In addition, loans to vulnerable families involved in farming are often limited by commercial banks due to the high risks associated with crops and livestock, leaving these communities with no means to develop their small businesses in order to improve their lives and the lives of their future generations.

Since 1997, CNCF has partnered with DOLISA of Kien Giang province and the Women's Union of the Son Kien commune to provide small, low-interest (0.5-1.0%), collateral-free revolving loans to individuals, primarily women in need of financial capital to start, maintain or expand microenterprises such as rice farms, cash crop farming, livestock breeding and small businesses including coffee shops, bakeries and motorbike repair shops.

The Programme aims to empower families who are experiencing hardship and living in poverty to become self-sufficient and in turn, provide a better life for their families, leading to strong and flourishing financial stability. At the end of each three-year loan cycle, the loan is recovered and revolved to support other families in need within the community.

In February 2019, we began a new three-year loan cycle concluding in 2021. The Women's Union of Son Kien Commune successfully collected all repayments in February and transferred funds to the National Policy Bank of Hon Dat District.

To date, CNCF's Microfinance Loan Programme has empowered women entrepreneurs from impoverished backgrounds to establish and expand their small businesses to improve their family's income as well as their living conditions. We also ensure that children from the recipient families remain in school, which is one of the criteria for the enrolment eligibility.



GLOBAL STATISTICS

Lack of access to clean and safe water remains a major challenge affecting communities in rural areas and is essential to the survival and development of children. As a result, many children suffer from water and sanitation-related diseases. As families living in poverty have limited access to credit to improve their living conditions, their basic needs remain foregone and the cycle of poverty continues.



- **Around 734 million** people live in extreme poverty with less than \$1.90 a day ^[1]
- **785 million** people lack basic drinking-water services, including **435 million** people taking water from unprotected wells and springs and **144 million** people who are dependent on untreated surface water ^[2]



26%

Households in rural areas use unsafe water sources ^[3]

2.19

of the labour force are unemployed ^[4]



[1] World Bank 2015
[2] World Health Organisation 2017
[3] General Statistics Office of Vietnam 2016
[4] General Statistics Office of Vietnam 2018

OUR YEAR

Through CNCF's Capital Projects, we work to provide children and families in rural areas with clean water solutions to support their healthy development. We also provide financial services through the provision of microfinance loans to empower women from impoverished backgrounds, so that they have the resources to create opportunities to advance and lift themselves sustainably out of poverty, creating a better future for their children and their future generations to come.

In 2019

26,294 CHILDREN AND ADULTS

continued to benefit from CNCF's Capital Projects, constructed and implemented in previous years.

247 CHILDREN AND ADULTS

received support through CNCF's Rural Clean Water Programme and Microfinance Loan Programme In 2019



40 WATER TANKS were provided to vulnerable families who had no access to clean water in My An Commune, Dong Thap Province, benefiting **120 Children and Adults**



28 FAMILIES including **127 Children and Adults** received loans to establish and expand their small businesses

Microfinance Loan Levels

Loan Levels	5,000,000 VND (216 USD)	7,000,000 VND (302 USD)	8,000,000 VND (345 USD)	9,000,000 VND (388 USD)	10,000,000 VND (431 USD)	15,000,000 VND (647 USD)
Number of recipients	09 households	04 households	01 household	01 household	12 households	01 household
Total (VND)	45,000,000	28,000,000	8,000,000	9,000,000	120,000,000	15,000,000
Total (USD)	1,940	1,207	345	388	5,172	647

Microfinance Loan Categories

Business Category	Number of Recipients	Percentage
Livestock	06 households	21.4%
Microenterprises	16 households	57.1%
Plant farming	03 households	10.7%
Agricultural production	03 households	10.7%



CNCF staff and children at their Kindergarten built by CNCF's Capital Projects.

OUR STORIES

Clean Water For A Healthy Future

*Hanh lives with her parents in a small dilapidated house on the outskirts of Dong Thap Province without a clean water supply. With the limited income of Hanh's parents who work as hired labourers, being able to afford a drilling system for underground water is far beyond the family's reach. Hanh's family had no other choice but to collect unsafe river water for their daily consumption and cooking use. When the rainy season came, the family could not be happier. They would use every household item they could find including small buckets and cooking pots to the store rain water in.

As Hanh's parents were often away at work, the responsibility of collecting water always fell on Hanh. During the dry season, Hanh would spend hours walking to the river every day on her own to find and collect contaminated water for the family to drink. As Hanh would spend hours sourcing water, she often missed school severely impacting her engagement in education.

The day Hanh's family received the water tank provided by CNCF's Rural Clean Water Programme has become their most memorable day. A downspout was also installed to accommodate the water flow into the water tank. The family can now use the water tank to store and filter water for daily consumption and cooking use. Having this installed has freed up Hanh's time spent sourcing water, enabling her to attend school and spend quality time on her education. With access to a clean and safe water source, Hanh's family was transformed. To them, life has never been more beautiful.

*Names and identities changed to protect privacy



OUR STORIES

A Brighter Future For The Whole Family

*Phuong and her husband used to operate a small motorbike repair shop in the remote area of Son Kien Commune-Hon Dat District, starting their business from scratch. But in a rural impoverished countryside where inhabitants live scattered and vehicles limited, the shop underwent great difficulties in finding and retaining customers due to the lack of facilities, necessary spare parts and equipment, despite the owners' skills and hard work. The income therefore was minimal and not enough to make ends meet, let alone cover the monthly rental fees and basic necessities for their children.

In 2015, Phuong was enrolled in CNCF's Microfinance Loan Programme and thanks to the loan provided, which was then invested in upgrading their microenterprise, buying tools and spare parts, the shop had gradually become more stable and gained significant trust from the local customers. After the three-year loan cycle concluded in 2018, with her efforts and determination to break the family's cycle of poverty and the positive outcomes of the business, Phuong was enrolled in another loan cycle in 2019, enabling the family to expand their microenterprise even further.

Thanks to CNCF's support, the shop has now flourished and receives enormous support from countless loyal customers. The financial stability also enables Phuong to support her nephews and niece to receive an education just as her children do, transforming their futures and providing them with an opportunity they otherwise would not have had.

*Names and identities changed to protect privacy





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OUR STORIES

Clean Water Changes A Life

"I live on my own in a small and isolated house made of dried leaves and bamboo in a remote rural area in Dong Thap Province. My house is surrounded by paddy fields and muddy roads. I have no access to electricity or clean water. Walking barefoot is my only mode of transportation, particularly on rainy days when the road is fully covered in mud.

Groundwater is contaminated with heavy metals and river water is polluted with chemicals and waste. The only option for me to reach safe and clean drinking water was to buy bottled water at an expensive price from a grocery store 30 minutes away, down a narrow and muddy track. Because I couldn't afford to buy much water, my daily usage of water was also limited. Each day I would ask myself, 'How should I use this water today? Should I use it to cook or to drink?', until CNCF heard of my struggles and came to help me.

With the water tank supported through CNCF's Rural Clean Water Programme, I now have something big enough to store sufficient rainwater for me to use for drinking, cooking, washing clothes and other daily activities. The lack of safe water has no longer posed a threat to my daily life. I can proudly say that I now have access to clean water. Thank you to CNCF and the donors for making my dream come true."

- A Capital Programme Recipient -

*Identities changed to protect privacy

REPORT 2019

FINANCIAL OVERVIEW

The operational cost of the Capital Projects
in 2019 was:

USD \$20,898

Heartfelt thanks to our kind donors who
enable CNCF to keep this project operating
and also to those who generously support
with gift and time in-kind which enables us
to keep our costs down.

Audit in progress at time of reporting.
Our audits can be found at:
www.cncf.org/finance-policies/



CAPITAL PROJECTS EXPENDITURES IN 2019

Description	Expenditure 2019
Water tanks costs	5,091
Microfinance loans	9,698
Staff salaries (1 staff)	5,600
Project management costs	509
TOTAL COST	20,898



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ACKNOWLEDGEMENTS

Your support and donations to CNCF's Capital Projects enabled us to provide poor and remote rural areas in the Southern and Central Highlands provinces of Vietnam with kindergartens, medical stations, community recreational areas, water supply facilities, microfinance loans, and other facilities beneficial to communities living in poverty.

Heartfelt thanks to L'arbre de vie for your support in ensuring disadvantaged children and families living in rural areas have access to a safe and clean water supply supporting their healthy development and giving them the best start to life..



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