



# ANNUAL REPORT

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# 2010

**BUILD** EARTHQUAKE RESISTANT HOUSES  
**CHANGE** CONSTRUCTION PRACTICE PERMANENTLY

### Letter from Dr. Elizabeth Hausler, Founder and CEO



On January 11, 2010, we had decided at our Board meeting that at the end of the year Build Change would expand into a third country, possibly in Latin America. Our plan was to train people to build safe houses in a seismic area prior to an earthquake hitting so that there would be few fatalities from collapsing houses in the event of a major quake. Our ongoing programs in Indonesia and China both began after major earthquakes had affected hundreds of thousands of people. We wanted to get ahead of the next earthquake.

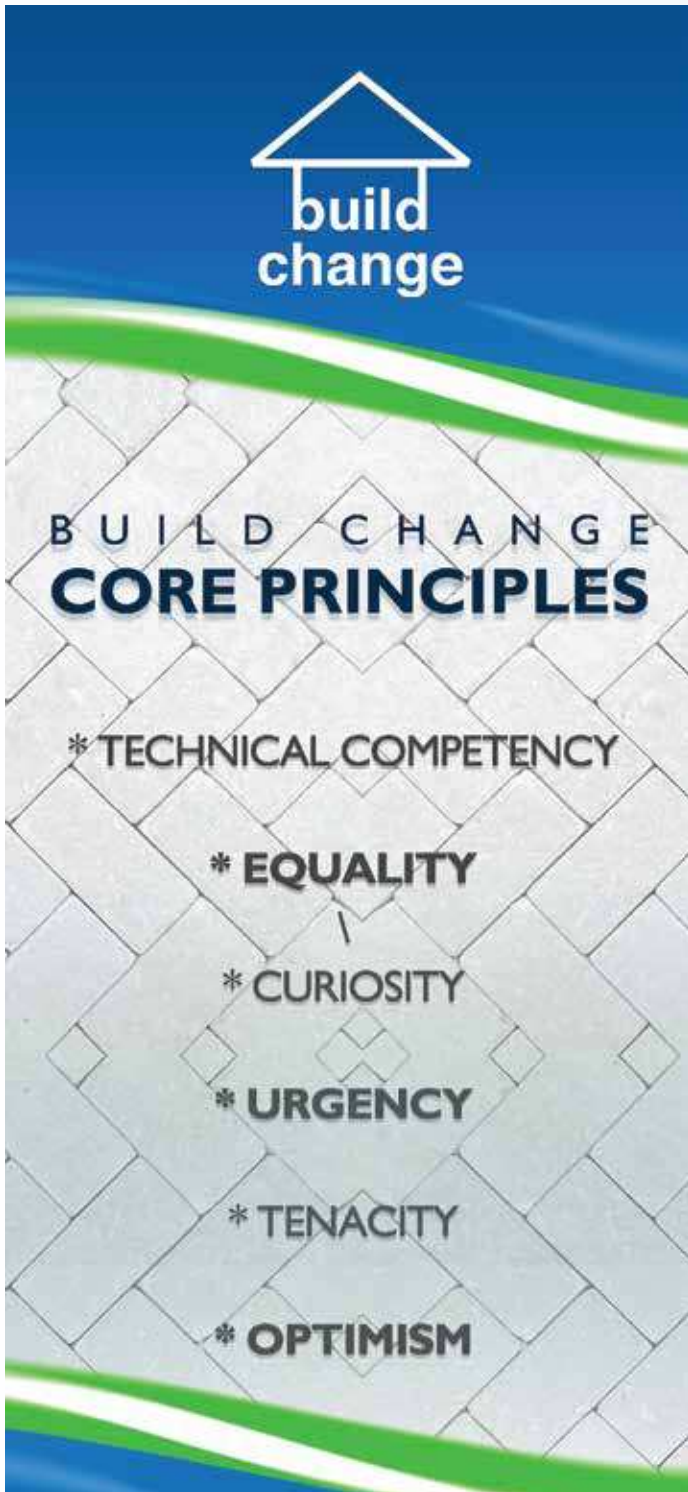
The next day Haiti's capital city, Port-au-Prince, and the surrounding areas were devastated by a 7.0 magnitude earthquake, killing over 200,000 people and leaving over a million homeless. My heart went out to them. By March, I was on my way to Haiti to carry out a reconnaissance study to understand why the houses collapsed, the first step in the process to build back safer. By the time I returned to the US a few weeks later, I knew Haiti was our third country.

Before I started Build Change in 2004, I had planned on being an academic or engineering consultant. Then the earthquake in Gujarat, India hit, followed by the mammoth earthquake – the third largest in recorded history – that struck off the coast of Indonesia, triggering a tsunami that had catastrophic results in 14 countries, especially Indonesia. I knew right then and there that my destiny was not in the relatively comfortable life of consulting but in a very hands-on, relentlessly challenging quest to save lives by changing construction practice permanently in developing countries. Most people didn't die from the earthquakes. They died because their houses collapsed from being poorly built. These repeated losses of life were and are entirely avoidable. If only the poor had sufficient access to affordable technology and financial incentives, they could build a safe house, as shown clearly by the low level of fatalities that occur from earthquakes in the developed world. I knew I could make a difference – with partners to scale my operation.

As you read in this 2010 Annual Report about the accomplishments and vision for Build Change's ongoing programs in Indonesia, China and now Haiti, I hope you will be moved to partner with us to avoid more unnecessary deaths from shoddy construction. If we can train enough people in the building chain, from governments to block makers, we can stimulate the supply and demand for earthquake-resistant houses. Some homeowners will need a financial helping hand to reach a minimum safe standard. I consider this an investment to safeguard against more expensive and longer-lasting repercussions later should another earthquake strike. Together, we can make earthquake-related deaths in developing countries a calamity of the past, just as it is in developed countries.

Please follow our progress on our website : [www.buildchange.org](http://www.buildchange.org)

Thank you.



## BUILD CHANGE

Build Change is an international 501(c)3 non-profit social enterprise that designs earthquake-resistant houses in developing countries and trains builders, homeowners, engineers and government officials to build them. Build Change works in partnership with the public and private sector to leave in place lasting change in construction practice after earthquakes. Founded in 2004, Build Change operates in Indonesia, China and Haiti. So far, over 73,000 people live in safer houses because of our work.

### MISSION

Build Change’s mission is to greatly reduce deaths, injuries and economic losses caused by housing collapses due to earthquakes in developing countries.

### VISION

Our vision for change is that: (1) houses built with inputs from Build Change in seismically active developing countries are resistant to earthquakes and other natural disasters; and (2) building codes are enforced or construction practices are permanently changed so that houses built in the absence of external funding and technical support are also earthquake resistant.

### VALUE PROPOSITION

Build Change designs earthquake-resistant houses for developing countries and trains builders, homeowners, engineers, and government officials to build them.

Build Change leaves in place permanent change in construction practice by building local skills and stimulating local demand.

### THEORY OF CHANGE

Earthquake-resistant construction will become common only if the right technology is locally available, widely known, and culturally accepted. Plus, the cost must be competitive with existing and commonly used (but vulnerable) building methods.



## BUILDING SUSTAINABLE CHANGE AND SAVING LIVES

Thousands of people in developing countries, such as Indonesia, China and Haiti, have died during recent devastating earthquakes when buildings collapsed on them; hundreds of thousands more were left homeless, maimed and psychologically scarred. It's not the earthquakes that killed those people; it's the collapse of buildings that were poorly designed and built. It does not need to be that way.

Build Change has devised a simple **6-Step Model** to understand why so many buildings collapsed and to make sure that it doesn't happen again. We know that our model works because it has been put to the ultimate test: a second earthquake. In September 2009, sequential earthquakes shook West Sumatra, Indonesia causing widespread destruction and death. However, none of the houses that were built to Build Change minimum standards after the region's 2007 earthquake were damaged.

THE BUILD CHANGE 6-STEP MODEL FOR BUILDING SUSTAINABLE CHANGE AND SAVING LIVES IS AS FOLLOWS:

### LEARN FIRST

Why did houses collapse in this earthquake? Why did they not?

**W**e start out with forensic engineering studies after earthquake, so we don't make the same mistake twice.

### DESIGN EARTHQUAKE-RESISTANT HOUSES

What types of houses do people want to build here, now?

It's easier to make minor, low or no-cost changes to existing **w**ays of building than to introduce a completely new technology, or reintroduce a traditional building method that has gone out of style.

### BUILD LOCAL SKILLS

How can we disseminate this knowledge to masses of engineers and builders?

The best designs in the world will not save lives if they are not **b**uilt properly, or if local engineers remain unsure how to design them.

### STIMULATE LOCAL DEMAND

How can we convince a rural homeowner with little money to invest more in building a safe house?

Make it affordable, easy to implement, and leverage the **w**indow of opportunity that exists right after an earthquake disaster.

And, how can we make it easy for local government officials to enforce building codes?

Create simple building codes, training seminars, and inspection systems that work in rural areas with little infrastructure, budget, time and personnel.

### FACILITATE ACCESS TO CAPITAL

What is the minimum amount of funding required to build a safe house?

Build Change partners with governments and financing **i**nstitutions to provide access to capital that is contingent upon meeting minimum standards for construction quality.

### MEASURE THE CHANGE

Are people building safe houses now and will they do so after we leave?

Seeing homeowners building safe houses with their own **r**esources - not simply living in houses built for them - is the true test of sustainable, long-term change.



In January 2010, Build Change's Indonesia team traveled from Aceh to West Sumatra to provide hands-on construction assistance to homeowners who lost their houses in the March and September 2007 earthquakes. The region was hit by another earthquake on September 30, 2009. Thousands of

## PERMANENT HOMES, POSITIVE CHANGE

### BUILD CHANGE INDONESIA (West Sumatra) 2010 Highlights

Before the September 30, 2009 earthquake:

655	Safer Houses
330	Better Builders
619	Trained Professionals
799	Empowered Homeowners

After the September 30, 2009 earthquake:

12,405	Safer Houses
766	Better Builders
1,065	Trained Professionals
3,926	Empowered Homeowners



people lost their homes, many of whom are still living in temporary shelters or in damaged houses that may easily collapse in a future earthquake. None of the houses that met Build Change's minimum standard for earthquake safety had any damage.

Indonesia is the most earthquake-prone region in the world, yet skills in safe construction techniques are virtually non-existent in the rural areas. Community and professional awareness of the direct relationship between earthquakes and construction quality is low, with many interceding religious, cultural and economic factors. As a result, poorly constructed houses, as well as government buildings, collapsed during earthquakes in West Sumatra, causing death, serious injury and lingering fear. Structures are re-built using the same workmanship and poor quality materials, guaranteeing future horror stories due to collapsed houses. Seizing the moment when the sequential earthquakes are fresh in people's minds, and using our proven track record for safe houses, Build Change is on a mission to change the area's building practices perma-



nently.

#### BUILDING SKILLS FOR SAFE CONSTRUCTION PRACTICES

In the six months following the September 2009 earthquake, Build Change:

- Partnered with members of the Emergency Capacity Building Consortium with funding from USAID OFDA to provide technical assistance and training to homeowners and technical supervisors;
- Trained builders in collaboration with CHF International and Oxfam International.

#### HELPING HOMEOWNERS REBUILD SAFELY

By May 2010, Build Change's technical supervisors were working in 16 villages to:

- Train local builders and provide assistance to homeowners rebuilding permanent homes with a grant provided by the Indonesian Government;



- Assist homeowners in the planning phase, advising them on design, configurations and safe location for their new homes;
- Provide Build Change technical resource booklet to homeowners and builders;
- Develop and pilot an incentive bonus to enable homeowners to build to minimum standards.

### BUILDING PARTNERSHIPS TO LEVERAGE AND SCALE SAFE BUILDING PRACTICES

Build Change works with partner organizations to scale its work, reaching many more builders and homeowners than we could alone. In 2010, Build Change:

- Held an earthquake-resistant design and construction (ERDC) workshop, in collaboration with Cordaid, for nine engineers, resulting in the construction of 280 further homes with Build Change's suggested improvements;
- Taught a five-day ERDC training course for Swiss Labour Assistance (SLA) engineers, who in turn provided training for 60 builders who were constructing eight confined masonry houses and providing technical assistance for 400 homeowners;
- Trained 20 government facilitators, in partnership with UN HABITAT, in semi-permanent design and construction during a half day workshop.

### GETTING THE MESSAGE OUT ON SAFE BUILDING PRACTICES

Building awareness about the need for earthquake-resistant houses and how to build them helps to create demand for safe houses, ultimately building jobs, stimulating the economy and saving lives. Build Change:

- Created and distributed simple, easy-to-understand pictorial guidelines: 138 booklets and over 450 posters and flyers in coffee shops and community halls, and over 1500 brochures to the general public and at government-organized exhibitions and workshops, targeting government officials, facilitators, and relief agency workers;
- Participated, with CARE Indonesia, in three radio talk shows, providing earthquake-resistant construction recommendations and answering questions on the air. These radio shows reached approximately 14,000 - 15,000 listeners in West Sumatra.

### BUILDING SUSTAINABILITY BY REACHING THE NEXT GENERATION OF BUILDERS

Changing traditional practices and mindsets takes time, repeated exposure to good practices, instilling knowledge and skills throughout the building chain, financial incentives, and strict re-enforcement of building standards by government and technical supervisors. At the same time, up-and-coming young builders entering the workforce from vocational training schools need to be taught earthquake-resistant construction techniques. Current practice is for graduates to be mentored on-the-job by building professionals.

However, technical know-how is alarmingly low amongst these builders. Out of 400 builders, only 4% were aware of safe construction techniques, prior to Build Change's training. Poor workmanship will only beget more of the same.

With funding from Caterpillar Foundation through Give2Asia, Build Change began an earthquake-resistant design and construction (ERDC) training program in the vocational high schools to develop the pipeline for skilled builders.

In 2010, Build Change has:

- Developed the ERDC high school curriculum;
- Trained 289 vocational high school students, using both seminars and practical work, resulting in a 30% to 40% improvement, based on pre- and post-training test scores.

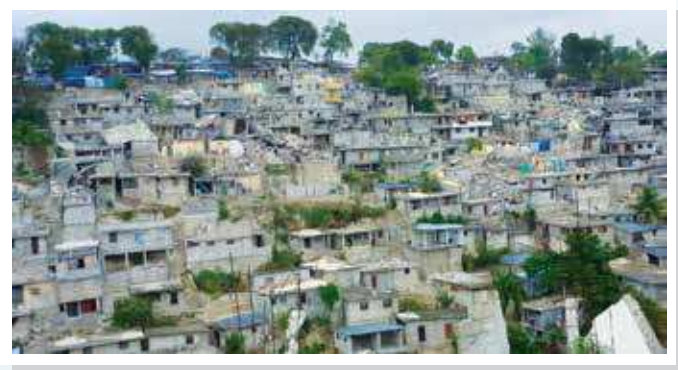
On January 12, 2010, a 7.0 earthquake shook Port-au-Prince, Haiti killing over 200,000 people and leaving more than a million homeless. The Government of Haiti was hit as badly as the general population, with 28 of 29 federal buildings damaged and about 17 percent of federal employees killed or injured. This initiative, funded by the Caterpillar Foundation, focuses on building skills in Haiti and highlights one of the many

Build Change Haiti operations began in March 2010, with a trip

BUILD CHANGE HAITI (Port-au-Prince)  
2010 Highlights

After the January 12, 2010 earthquake:

0	Better Homes
374	Better Builders
1,198	Empowered Homeowners



by Dr. Hausler to assess the situation to:

- Learn why buildings collapsed;
- Survey builders and homeowners about building preferences;
- Understand the local construction sector.

#### SUPPORTING GOVERNMENT

Under a seven-month \$3 million USAID-funded Emergency Community Assistance and Planning Program (ECAP), Build Change joined Habitat for Humanity International and the Development Innovations Group to help provide community-focused, on-the-ground technical support to Haitian government agencies overseeing the country's post-earthquake shelter and settlement initiatives, as well as to homeowners and builders to enable them to construct earthquake-resistant homes. In its support to the Haitian Ministry of Public Works (MTPTC), Build Change:

- Subcontracted four U.S. structural engineering firms (Degenkolb, Forell/Elsesser, Guy Nordenson & Associates, and Savvy Structures) to prepare engineering design work of locally appropriate, low-cost, earthquake-resistant homes for four building systems (reinforced concrete, confined masonry, timber frame, two-story mixed use) and retrofits.

- Developed the following resources in English, French and Creole to be shared with agencies working on housing reconstruction once approved by MTPTC:
  - o Design criteria that considers local and regional building standards and geological hazards. (Completed and approved by the Ministry of Public Works);
  - o Structural and architectural drawings, bills of quantity and technical specifications for typical floor plans and structure types. (In process)
  - o General design rules, such as connection details and minimum number of shear walls for typical structural types that can be applied to any floor plan. (In process)
  - o Construction quality and inspection check lists. (In process)

#### BUILDING SKILLS

Drawing on our experience and resources in Indonesia and China, Build Change:

- Developed the curriculum (in Creole and English) and pre- and post-tests for builder and homeowner trainings;



- Trained 290 builders/masons and 84 vocational students to design and build earthquake-resistant houses in 12 three-day introductory workshops;
- Trained 1198 homeowners in 24 half-day classes on safe construction techniques.

**SPREADING THE WORD ABOUT SAFE HOUSING**

It is important to raise awareness about better construction practices among the larger Haitian community (trainees, the Ministry of Public Works, NGOs, municipal governments, technical schools, universities, engineering and construction professionals, camp managers, and building material producers and suppliers).

To begin that process, Build Change has:

- Developed 6 simple messages and 5 technical messages (distribution pending approval by MTPTC);
- Begun design work on two posters (placement pending approval by USAID/OFDA and MTPTC)

**BUILD CHANGE P.R. CHINA (Sichuan) 2010 Highlights**

After the May 12, 2008 earthquake:

<b>1,338</b>	Safer Houses
<b>100</b>	Better Builders
<b>169</b>	Trained Professionals
<b>929</b>	Empowered Homeowners



( Note: the above numbers reflect 2009 and 2010 cumulative figures. )

Build Change began working in Sichuan, China after the May 12, 2008 earthquake. As of April 2009, most houses were under construction and by February 2010; 1.25 million rural homes had been completed, representing over 99% of the homes collapsed by the earthquake, in large part due to the strong support from China's centralized government; By late 2010, Build Change wrapped up its homeowner technical assistance programs in the earthquake-affected areas, and transitioned to providing training courses for technical college students and government officials in 2011.

#### PARTNERING WITH GOVERNMENT ON BUILDING CODE STANDARDS AND ENFORCEMENT

- Reviewed relevant codes and guidelines, developed detailed design criteria, performed structural engineering analysis according to Chinese



and international building standards, and produced the resources that can be applied to any single story and two story confined masonry building for Sichuan;

- Wrote a detailed manual on how to design and build earthquake-resistant confined masonry houses;
- Held training courses for government officials and engineers;
- Partnered with local governments in China to develop and implement a simple and practical system for designing and inspecting homes in rural areas.

#### HELPING HOMEOWNERS BUILD BACK SAFELY

With a cash grant provided by the Chinese government for house construction materials and labor, homeowners were rebuilding their homes. Build Change:

- Worked with 327 families in Bazhong, making

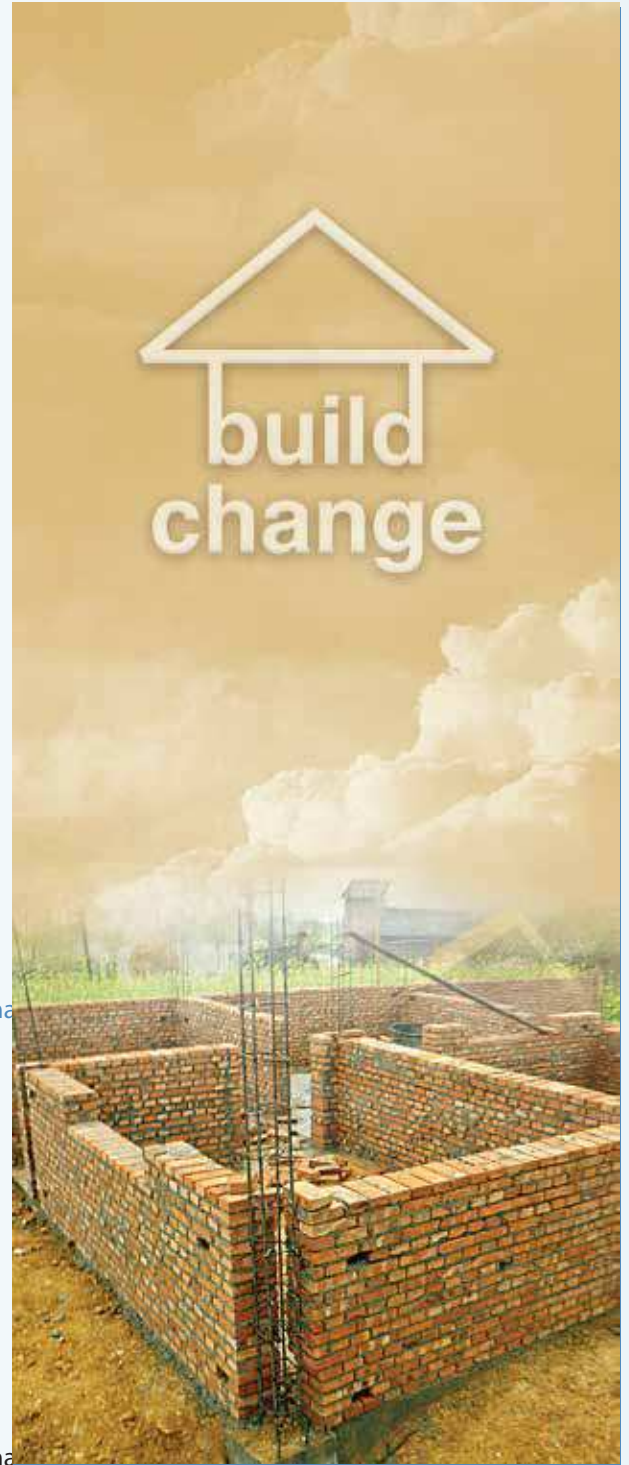
improvements in the safety of their new homes; 190 families met or exceeded our minimum standard;

- Helped homeowners select type of materials and design for homes that reflect their preferences and budgets, resulting in:
  - o 135-custom designed earthquake-resistant layouts for single story confined masonry homes;
  - o 5 custom-designed layouts of 2-story confined masonry and homes;
- Provided detailed design drawings, contract templates and instructions on signing contracts in order to protect homeowners' rights;
- Empowered homeowners to supervise construction and check materials and building quality themselves.

#### UPGRADING CONSTRUCTION SKILLS FOR ENGINEERS AND

#### BUILDERS

- Provided on-the-job, hands-on training to local engineers and builders during the construction process, including creating: a step-by-step construction booklet to be published through the TAF programs;
- Developed training courses targeted at government officials and builders;
- Distributed simple posters and booklets on earthquake-resistant construction.



Gertha

Gertha  
quake, killing her young nephew and injuring her mother.

## SUCCESS STORIES

After receiving Build Change's Homeowners' training workshop she said, "I know now that my house collapsed because it



"I don't know when I'll be able to build it right, and I don't know what. Your training is great, and it's excellent work."

Moise is a mason by trade whose house was so badly damaged during the earthquake that he is unable to repair it. "I have found this training extremely useful, as I learned things I didn't know about laying blocks, making better connections, and about using the right proportion of materials for mixing



that I can use every day in my work. I would be very thankful to Build Change for the technical assistance when I start rebuilding. I'm glad to be attending Build Change's

Minle, a village in Sichuan, China

"Elizabeth [Hausler] taught me if the brick can withstand the weight of your body, it's strong enough for a single story building," says Chen Ting, Build Change's Construction Cost Estimator



about good construction. One villager who benefited from the work on his foundation, "we can have questions, we can ask

about the process of rebuilding with their own funds and the change is Build Change's. The villagers in Minle are doing just that and it's extremely gratifying. "When we see villagers taking responsibility for good construction of their houses, we know we're achieving that goal," says Hausler.

Mrs. Xing, CHINA

From a field, Mrs. Xing watched her house collapse; she also lost her family shop. Mrs. Xing's mother suffered a leg injury in the earthquake and died later that night.

"We lost everything."



"I feel confident in the house, thinking the house will be safe now. My family wanted to build a house, but using Build Change construction their tent, where they have talk about how to build safe Change's training and says arning how a house should ality control inspections of

change's help," says Mrs. Xing. "Without them, no one in the village would have known how to build a house." After the training, Build Change drafter Yang Tianjun reviewed the floor plan that Mrs. Xing's husband had drawn. "Yang Tianjun made some suggestions," reports Mrs. Xing. "We added four columns to the house design on Build Change's recommendation." These columns will strengthen the house's overall structure by tying the walls together and decrease the chances that the walls will collapse in another earthquake.

Once construction began, Build Change's design team leader Lawrence Liang advised Mrs. Xing to add reinforced concrete lintel beams over the windows and doors. The reinforced beams, which are tied to the columns, will help prevent the wall over the doors or windows from collapsing in a future earthquake.

"The advice Build Change gave us was exactly right," says Mrs. Xing. "When I watched my old house collapse, the first thing that fell in was the door. Mrs. Xing prevailed upon her contractor to add the necessary reinforcement. " After my neighbors saw my reinforced lintel beam, they all wanted the same thing on their own houses," she says.

Taslim, INDONESIA



buddies who I haven't seen in years, all the while increasing my knowledge about safer construction practices," said a happy Taslim, S.Pd who has been teaching a class on Construction Materials and Drawings in SMK 1 Tiltang Kamang. "I am a first timer at this kind of training since I've never attend a training about



before". about training other about teaching his own

nity to deliver this odule can later be nstruction curriculum. I Build Change's

Sukimin, INDONESIA

Change's bar bending is good and she had never seen this kind of bar bending before; especially in her area of Pasaman since people don't really understand the importance of reinforcement



training before and Build Change gave her is really helpful and a lot of materials she needed

obtained materials about 2D and on the CD helped me to teach Dewirina said she would apply this module next semester and she is happy about the plan.

"The training was beyond my imagination. I thought it would be complicated and hard to be understand, but I guess I was wrong since it was pretty simple and easy," says Sukimin, S.Pd who teaches Technical Construction in SMK 1 Sungai Rumbai. This is the first time he attended this kind of training, which he felt was so easy to understand because the lessons were supported by pictures, illustrations, making them more interesting and



interesting experience for me. The fact that Michael gave the

school, Sukimin also said that this semester next semester. "The main reason since it's one of the main things I already tried to change his behavior..."

that I got during the training with builders in my neighborhood by telling them to use overlap connections that is 40 cm in length where they usually only have overlaps around 10 cm." ...hopefully it will have a big impact in future.

Dewirina, INDONESIA

"The package of the training module that was given is really eye-catching and interesting, as well as really helpful, especially the mini bar bending model," exclaims Dewirina, S.Pd. M.Si who teaches Drawing. Dewirina contends that Build

Build Change would like to take this opportunity to thank again all the individuals, foundations, corporations, government agencies, and partner NGOs who have helped make our work possible. It is through your support and partnership that Build Change can leverage and scale its work, training more people in safe construction practices and ultimately saving lives. Thank you very much.

#### PRIVATE SUPPORTERS

- Anonymous Donor
- Ashoka Foundation
- Byrne, Mark J
- Carrington, Brett and Kristin
- Caterpillar Foundation
- Charities Aid Foundation
- Cisco Systems Foundation



## STRATEGIC PARTNERS AND DONORS

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The Asia Foundation  
The San Francisco Foundation  
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Zobak Family  
And many other individual donors

### PARTNERS NGOs

CARE International  
CHF International  
Cordaid  
Habitat for Humanity  
Mercy Corps  
Oxfam International  
Save The Children  
Swiss Labour Assistance (SLA)  
UN Habitat

### BI-LATERAL AND MULTI-LATERAL AGENCIES

USAID OFDA (United States Agency for International Development, Office of Foreign Disaster Assistance)

### Dr. Martin J. Fisher, Board Chairman

Dr. Martin J. Fisher is the Co-founder and Executive Director of KickStart, a non-profit organization that develops and markets technologies that are bought by entrepreneurs to kickstart profitable small businesses. Over 38,000 new businesses have been started using manually operated irrigation pumps, hay balers, and oil seed presses, generating over \$37 million per year in new profits and wages. KickStart was founded in 1991 and employs over 80 staff in Kenya, Tanzania, and San Francisco.

Martin and his partner, Nick Moon, are 2002 Schwab Social Entrepreneurs, and were named "European Heroes" by Time Magazine in 2003. ApproTEC International has won the Beacon Prize for Creative Giving, AGFUND International Prize for Development Projects, and the 2002 San Jose Tech Museum Award for Technologies Benefiting Humanity in the Accenture Economic Development category. Martin has a Ph.D. in Mechanical Engineering from Stanford University.



# FINANCIALS

## Build Change Condensed Audited Financial Information For The Year Ending December 31, 2010

### Statement of Activity

Revenues and Support:	Unrestricted	Temporarily Restricted	Total
Grant Income	\$ 100,251	\$ 1,300,440	\$ 1,400,691
USAID Grant	-	763,821	763,821
Contract Income	123,168	-	123,168
Contributions	46,414	89,121	135,535
Awards & Honors	200	-	200
Interest Income	415	-	415
Net Assets Released from Restriction	1,173,264	(1,173,264)	-
<b>Total Revenues and Support</b>	<b>\$ 1,443,712</b>	<b>\$ 980,118</b>	<b>\$ 2,423,830</b>
<b>Expenses:</b>			
<b>Program Services:</b>			
Indonesia	\$ 397,913	\$ -	\$ 397,913
China	176,880	-	176,880
Haiti	575,679	-	575,679
<b>Total Program Services</b>	<b>\$ 1,150,472</b>	<b>\$ -</b>	<b>\$ 1,150,472</b>
<b>Non-Program Services:</b>			
Fundraising	\$ 104,261	\$ -	\$ 104,261
General & Administrative	97,385	-	97,385
<b>Total Non-Program Services</b>	<b>\$ 201,646</b>	<b>\$ -</b>	<b>\$ 201,646</b>
<b>Total Expenses</b>	<b>\$ 1,352,118</b>	<b>\$ -</b>	<b>\$ 1,352,118</b>
<b>Net Assets - Beginning of Year</b>	<b>\$ 137,702</b>	<b>\$ 68,582</b>	<b>\$ 206,284</b>
<b>Net Income</b>	<b>91,594</b>	<b>980,118</b>	<b>1,071,712</b>
<b>Net Assets - End of Year</b>	<b>\$ 229,296</b>	<b>\$ 1,048,700</b>	<b>\$ 1,277,996</b>

### Statement of Financial Position

#### ASSETS:

##### Current Assets

Cash - Unrestricted	\$ 786,024
Donations & Grants	330,529
Prepaid Expenses	2,198
<b>Total Current Assets</b>	<b>\$ 1,118,751</b>

##### Property and Equipment

Equipment and Furniture	\$ 52,551
Less: Accumulated Depreciation	3,028
<b>Net Property and Equipment</b>	<b>\$ 49,523</b>

##### Long-Term Assets

Donations and Grants Receivable	\$ 250,000
Long-Term Deposits	4,515
<b>Total Long-Term Assets</b>	<b>\$ 254,515</b>

**TOTAL ASSETS** \$ 1,422,789

#### LIABILITIES AND NET ASSETS:

##### Current Liabilities

Accounts Payable	\$ 41,553
Accrued Payroll Taxes	4,483
Accrued Severances and Time Off	98,757
<b>Total Current Liabilities</b>	<b>\$ 144,793</b>

##### Net Assets

Unrestricted	\$ 229,296
Temporarily Restricted	1,048,700
<b>Total Net Assets</b>	<b>\$ 1,277,996</b>

**TOTAL LIABILITIES AND NET ASSETS** \$ 1,422,789

Note: Audited financials based on audit conducted by Bauerle & Company, P.C. Available upon request.



## BOARD OF DIRECTORS



M. Timothy Louis, Board Secretary and Treasurer

M. Timothy Louis is a financial consultant to the software and telecommunications industries. He is currently employed by Verizon Telecommunications, supporting its corporate sales group. Tim has over 15 years of experience performing complex financial analysis in a number of settings. For 9 years, Tim worked in the litigation support arena, providing economic analysis and expert witness testimony on commercial litigation matters.

Prior to that, Tim focused on the financial valuation of independent and alternative energy plants, and since then Tim has focused on determining and effectively communicating the economic impacts of certain technologies in various environments. Tim earned his MBA with a concentration in Finance from the University of Chicago Graduate School of Business and his BS in Finance from Miami University (OH). Tim makes his home in Marin County, California.



Paul VanderMarck

Paul VanderMarck is Chief Products Officer of Risk Management Solutions, the world's leading provider of products, services, and expertise for the quantification and management of catastrophe risk. In this role, Paul has responsibility for definition and execution of the firm's product strategy. Since joining RMS in 1992, he has played a central role both in the development of RMS's global catastrophe modeling capabilities as well as in advancing the state of practice for using modeling to manage catastrophe risk.

In 2003, Paul was recognized by the Earthquake Engineering Research Institute for his contributions to the field of earthquake risk mitigation and management with the Shah Family Innovation Award. Paul holds a BS in Civil Engineering and an MS in Structural and Earthquake Engineering, both from Stanford University.



### Egbert Appel

Egbert Appel is the Managing Director of the Hilti Foundation. After graduating subsequent to studying at the universities of Munich, Bonn and Freiburg, he held positions as assistant to the Board of Directors and personnel manager in an industrial company. In 1984, he joined Hilti Deutschland GmbH as Head of Human Resources. From there, he moved into sales with responsibility for the Bavaria region and then went to Japan as General Manager.

After having returned to Germany as General Manager of Hilti Deutschland GmbH, he was appointed to Senior Management of Hilti Corporation, Liechtenstein, in 1994, where he headed Human Resources, Finance and Information Technology until 2007. Egbert Appel is Trustee of the Martin Hilti Family Trust, Liechtenstein Chairman of the Board of Directors of Norex International AB, Sweden, member of the Supervisory Board of Roto Frank AG, Germany and also member of the Advisory Board of C.H. Boehringer Sohn AG & Co.KG, Germany.



### Dr. Elizabeth A. Hausler, Founder and CEO

Dr. Elizabeth Hausler is the Founder and CEO of Build Change, an international 501(c)3 non-profit social enterprise based in Denver, Colorado (USA), with programs in Indonesia, China and Haiti. She is a skilled brick, block, and stone mason with an M.S. and a Ph.D. in Civil Engineering from the University of California, Berkeley and an M.S. in Environmental Science from the University of Colorado. Before graduate school, she spent five years providing engineering consulting services at Peterson Consulting in Chicago and Dames & Moore in Denver.

She has lectured on sustainable, disaster-resistant construction in eleven countries and served on the 2002-2003 National Research Council Committee to develop a long-term research agenda for earthquake engineering. Elizabeth is a 2004 Echoing Green Fellow, a 2006 Draper Richards Fellow, a 2009 Ashoka-Lemelson Fellow, and was a Fulbright scholar to India in 2002-2003. In March 2006, Elizabeth was featured by abcNEWS World News Tonight as Person of the Week. Additionally, Elizabeth was honored in Elle Magazine's "9 for All Mankind Awards," which was featured in the July 2011 issue

Most recently, Elizabeth was the recipient of the 2011 \$100,000 Lemelson-MIT Award for Sustainability and was selected as the 2011 U.S. Social Entrepreneur of the Year by the Schwab Foundation.



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