STORY FROM THE FIELD

“When the cyclone came I thought we had lost the kindy forever and I would not see my school friends anymore. But now we have one super nice big new kindy and I have even more friends than before the cyclone!”

Five-year-old Paloma
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**COVER**
Ekasup Kindergarten launched 14 July 2015 with chiefly representatives from Erakor Community, Ministry of Education and DFAT.

**PICTURED**
Sorovanga Kindergarten launched 6 August 2015 in Blacksands Community also in Port Vila.
Live & Learn educates, mobilises communities and facilitates supportive partnerships in order to foster a greater understanding of sustainability, and to help move towards a sustainable future.

Live & Learn aims to:
- encourage individual and community attitudes, values and actions that are ethical and sustainable
- encourage networks and partnerships between schools, children, youth, teachers, governments, chiefs, elders, parents, the media and non-governmental organisations (NGOs)
- share knowledge, skills, learning experiences and resources with others for the benefit of the physical and human environment
- promote the integration of the concepts of human rights, environmentalism, humanitarianism, culture, gender equality and peace in all projects and programs
- promote action-based, effective and creative learning models and teaching methodologies.

Local knowledge and global understanding are the starting points in developing an ethic in environmental and development education. Local ownership of environmental and development education programs, open participation and equality remain the foundation of our organisation.

Live & Learn works with communities throughout Asia and the Pacific to design, implement and learn from community-based development projects. The projects are specific to each community and cover a number of thematic program areas.

These include:
- Water, Sanitation and Hygiene (WASH)
- sustainable use of biodiversity
- environmental governance
- natural resource-based conflict management and peacebuilding
- understanding climate change
- sustainable energy options
- community-based waste reduction and management
- human rights
- community disaster prevention and preparedness.

Live & Learn funds its programs with support from the public, governments, the corporate sector and international development agencies.

Live & Learn is a dynamic learning network of locally registered organisations operating in nine countries across South-East Asia, the Indian Ocean and the Pacific.

Live & Learn country offices are registered as local NGOs. They are locally managed and staffed and have partnerships with government agencies in their respective countries of operation. Building local capacity, confidence, skills and partnerships within our networks is fundamental to Live & Learn. This strengthens our relationships with communities, builds local ownership and ensures long-term commitment to our programs.

The Live & Learn International office, located in Melbourne, Australia, provides strategic and technical support to the Live & Learn Network, and ensures effectiveness and transparency as per the Australian Council for International Development (ACFID) Code of Conduct.
The highlight for 2015 was the endorsement of the global sustainable development goals by the 193 member countries of the United Nations. These 17 goals will provide an overarching framework for the next 15 years and the goals will be reaching much further than the Millennium Development Goals and demand more from developed countries, the public and the private sector both in terms of financing and action on the ground.

The Live & Learn Network will be working closely with communities and partners towards these goals. Given our focus on Small Islands Developing States, resilience to climate change and natural disasters will remain a key focus including food security, water safety and access to sanitation and hygiene. In addition to this is the inevitability of climate migration across the Pacific. Large population shifts in the Pacific will place additional stress on supporting ecosystems, create ethnic tension, additional unemployment and pressure on government services. Planning and discussion around this issue needs to be had now and countries such as Kiribati, Maldives and Marshall Islands have been vocal on creating attention to this issue.

Increased commitment from the global community to climate change adaptation can assist in averting the scale of climate migration and these investments need to be made now. A good example of innovative and high value adaptation was demonstrated through the Australian Government’s Community-based Climate Change Action Grants Program. It came to conclusion in early 2015 and showcased effective and innovative development interventions by Australian NGOs supporting communities in the Asia/Pacific regions adapt to climate change. Activities under this program included Live & Learn’s agricultural resilience and irrigation innovations, establishment of farmers’ coalitions and knowledge hubs and providing community education on climate resilient crops. Innovations under this program could be taken to scale in the future in a cost effective way and reduce climate risks for vulnerable communities in the Asia/Pacific region.

In bringing this year to a close I would like to thank all our staff for their unwavering commitment and leadership, our diligent board, our donors and partners. Your commitment to the Live & Learn Network is humbling and always valued.

Thank you.

Christian Nielsen
Executive Director
Country Programs

CAMBODIA

Sustainable Livelihoods through Self-Help Groups
Funded by Australian Aid, through Assisi Aid Projects

This project aims to promote sustainable livelihoods and reduce poverty through Self-Help Groups in ten villages in Trapeang Roung commune (Koh Kong province) and Phat Sanday commune (Kampong Thom province), Cambodia.

Phat Sanday, a floating community on Tonle Sap Lake has a population of 5,505 people. The lake's ecosystem is under serious threat from deforestation and poor water quality due to faeces and waste directly disposed into the lake. Trapeang Roung, located in the Southern Cardamom Mountains, is one of the last remaining wildlife corridors in Asia. Threats to the biodiversity of the region include habitat loss due to illegal logging, wildlife poaching, and fire from slash-and-burn agriculture.

Low education levels, poverty and lack of employment options are resulting in degradation of the natural environment. Communities require opportunities to generate environmentally sustainable incomes to improve their standard of living.

Self-Help Groups (SHGs)
This project works to educate and empower communities, especially women and children through the set up of locally-led SHGs. The groups are small, autonomous community collectives that come together voluntarily to work for their mutual personal, social and economic development. A key function of a SHG is the establishment of a ‘Savings Club’ in which community members pool their savings. These funds can then be drawn upon by members as small ‘loans’ to establish micro-enterprises.

In 2014/15, 17 Savings Clubs continued with 267 members (186 Female) and a total operating capital of US$35,000. This year members participated in extensive training to support the establishment of small business. Training included skills in business development, finance and bookkeeping, as well as livelihood trainings conducted by the Department of Agriculture. Members were trained in pig, chicken, fish raising / processing, soap making, agricultural techniques, as well as business management. As a result, 24 small businesses have been established and will be supported with ongoing mentoring in 2015/16.

Furthermore, the 17 Savings Clubs have collaborated to form 2 regional Savings Group Federations. Both Federations are women-led and in 2015/16, they plan to create cooperative businesses ventures.

Tuition classes
Despite the presence of state schools, not all children regularly attend classes due to distance or family work commitments. To address this, Live & Learn have set up 9 tuition classes, for 149 children identified as falling behind in formal education. The tuition classes provide children with additional support in reading, writing and maths, as well as life-skill education in; accessing clean water, sanitation, hygiene and protecting the environment.

STORY FROM THE FIELD

Phat Sanday Tuition class

Ms Kimmouy, aged 10 is from Kampong Chamlang, a floating village on the Tonle Sap Lake. Her parents are seasonal fishers and also have a small enterprise selling groceries through funds loaned from the Savings Club. In the past, her family couldn’t afford to pay for her education, and large numbers of students in her class, made it difficult for her to follow the teacher’s instructions.

Kimmouy said, “I had difficulty in understanding the lesson and I sometimes felt demotivated because others told me I am foul (not good at learning) and the poorest in class”.

In 2013, she joined a Live & Learn tuition class with only 15 other students. She said, “Now (2015) I study grade 2 and I have changed from the poorest to outstanding student in the tuition class and state school. This is because I have learnt Khmer literature, maths, environment, social norms, and life-skills at tuition class to complement my state school subjects”.

Annual Report 2015
**STORY FROM THE FIELD**

**Phat Sanday Savings Club**

Ms Sovann Chen, with little formal education and a family of 5, relied on seasonal fishing, which led to an irregular income and hardship. In 2011, she attended livelihood and business training sessions through Live & Learn. Today she now manages a fish raising business, keeping fish in an enclosure attached to her floating house (as pictured). She said, “Keeping the fish is an easy job with a regular income, each month I gross US$25 from fish sales”.

More recently, Sovann took a US$150 loan from the Savings Club, and also started a small tailoring business. As a result, she has now saved US$2,350. Developing varied channels of income and the support of the Saving Club has helped her support her family during times of adversity. She said, “I manage my money carefully, so I can expand my business and save some money for emergencies. I often explain to my neighbours the importance of good finance management”.

Besides being a successful businesswoman, Sovann is also a great leader and has become the Secretary of the Savings Club.

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**CASE STUDY**

Tasom floating Tuition class is on the Tonle Sap Lake. Each day two classes are held for 39 students aged 5-17 years old. The nearest primary school is 10km away by boat and parents can’t afford the fuel cost for daily transportation.

Prior to the tuition classes, none of these children could read or write. Now they have a basic grasp of Khmer language and can read the text on the white board. The teacher holds the classes in a room on the back of her floating house, which also doubles as a small shop.

Children say they attend the class because they want to learn to read.
Cambodia

Community Resilience and Food Security (CRFS)

Funded by the Charitable Trust

Kratie Province in Cambodia is prone to a range of natural resource challenges and impending impacts of climate change, yet its residents have low levels of knowledge regarding preparation and adaptation to these scenarios. This project has introduced an integrated approach to community resilience by linking water management to sustainable agricultural production and food security in 21 villages within the Chhlong and Sambor districts of Kratie Province.

During the past year, Live & Learn and the implementation team have continued to work with villages who have had irrigation systems restored and improved access to water through pumping stations. Farmers are seeing an increase in rice production, a longer growing season and easier animal husbandry as access to water is available more readily all year round. Communities are also benefitting as water is now available for cooking, drinking and home gardening.

Water use and maintenance committees continue to meet and work to manage the ponds, canals, reservoirs, dams and pumping wells. They are supported by the project team.

Demonstration farms have been set up as knowledge hubs, with lead farmers trained to coordinate regular monthly meetings to share experiences. Farmers are sharing the techniques they’ve learnt to increase yields and deal with challenges such as floods, drought and diseases. Innovative farming techniques for vegetable and livestock farming have been introduced and data is being collected to help understand volume being cultivated for personal needs and for sale.

The project is implemented in partnership with the Cambodian Rural Development Team and Partnership for Development in Kampuchea.

Ms Mide Maya, a farmer from Lvea Thom village said, “For the first time I have been able to cultivate all 0.4ha of my land. I am very happy I can cultivate all my rice fields and the rice yields also have increased”.

Ms Slai Amanas, also from Lvea Thom village said, “I have 1.5ha of rice fields, before the canal I could not use any of the land for rice cultivation; now the canal is functioning, I can use all of my land to grow rice”.

Ms Prong Pha, a lead farmer from Cheung Peat village (Sambour district) has learnt climate smart agricultural techniques such as System of Rice Intensification (SRI), animal raising (pigs & chicken) and growing vegetables. As a lead farmer, she also shares this technology and her skills with 30 other farmers in the area.

Ms Prong said, “Since joining the project in 2013 and by adopting these new agricultural techniques I have increased my income on average US$20 per month”.

Canal restoration at Lvea Thom and Kanchor villages.
Angkor Archaeological Park is located in the Siem Reap Province of Cambodia. Angkor Park was designated as a world heritage site in 1995 due to its cultural and natural heritage dating from the 9th - 15th centuries. There are approximately 120,000 people living in 112 villages within Angkor Park. These communities face a lack of income and food security as well as flooding and extreme dry seasons.

Following on from last year’s inception phase, which looked to scope the potential economic development and natural resource activities available, this year has seen the involvement of a range of key stakeholders, from government workers to communities as well as monks and school students. Through training and workshops, these stakeholders are working towards sustainably managing Angkor Park, protecting its heritage whilst providing economic prosperity and food security for the people who live within the Park.

In the last year, Live & Learn initiated improvements in water, forest and natural resource use, which in turn, will help to reduce disaster risk, enhance community engagement and provide increased economic opportunities.

The large water infrastructure at the Daun Keo commune is close to completion and will increase irrigation potential by 1,000 hectares, servicing 1,500 families. Water infrastructure at Phlong Village has been completed which will reduce flooding for 380 families. This increase in water infrastructure is part of a wider water management system that helps to protect the monuments of the Angkor complex and also promote more sustainable agriculture.

As a world leader in protected areas management there has been strong collaboration with the New Zealand Department of Conservation (DoC), resulting in a study tour of New Zealand for government officials. As a result of the networks developed during the study tour, a training curriculum for the Community Liaison Team will be developed by the Nelson Marlborough Institute of Technology.

The Angkor World Heritage site was recently voted as one of the world’s top tourist destinations, leading to an increase in visitor numbers as well as added pressure on natural resources.

The team has made good progress this year and there is great momentum going into the next year. The project is moving forward with positive outputs towards management of this amazing and world famous heritage landscape.

Over 650 farmers have benefited from informal training and support, to improve farming systems and introduce new crops. Rice and mushroom demonstration sites have helped to develop an understanding of agricultural technologies and there has been the distribution of 1,500 bamboo seedlings, 240 tree seedlings, 20kg of fish seedlings and over 300 chickens. This support will have medium and long term benefit by increasing yields and production for these communities.

Community-based tourism activities including ox-cart tours and boat trips have been supported which has resulted in an increased income for local communities of approximately US$13,000.

In other activities, 3 solar battery charging stations are providing power to approximately 750 families. To date these stations have charged over 20,000 batteries and saved 6,750 tonnes of CO2.

A solar water filtration unit has also been prototyped and solar equipment enterprises are being stimulated.

The Team have already started to learn more about the natural heritage and biodiversity of the site through camera trapping activities, which has led to sightings of the Red Muntjac deer.
The Tugeda, Tude fo Tumoro (TTFT) project seeks to build more inclusive and environmentally sustainable communities in 50 highly logged areas across five Provinces in the Solomon Islands. The project seeks to address gender inequality in decision-making and to promote gender inclusive natural resource management, so that all members of the community benefit including women and youth.

The project is implemented in partnership with International Women’s Development Agency (IWDA) and is now in its sixth year of operation. Activities focus on three core areas: natural resource management, livelihood options and gender equality. The project uses a strength-based approach to encourage communities to realise their own potential.

With this project coming to its end in late 2015, the emphasis this year has been to establish an exit strategy and long term sustainability. To do this the 24 Savings Clubs have been encouraged to develop constitutions to provide governance in the future. The 25 natural resource management organisations, have linked with external resources and networks in order to continue to protect their 14 sustainable use areas.

The Savings Clubs have encouraged women to share leadership roles within their clubs. Collectively, the groups are making decisions on how group savings are spent, and loans of up to SB$500 have been approved. The purposes of loans include purchasing timber for buildings, medical expenses, school expenses and to start up small income generation activities such as a bakery. Most loan recipients have partially repaid their loans to date, and the clubs have in place controls to monitor and manage slow repayment. With education and training women are now feeling more confident to continue the Savings Clubs and participate in natural resource management.
Inclusive and sustainable natural resource management is crucial to livelihoods and the sustainability of Savings Clubs, as women utilise agricultural and marine resources to generate income. Through education and training, the connection between these elements is becoming clearer to communities.

In Bolitei village, women from the Savings Club harvest shellfish and fish to sell. This has been providing them a reliable source of income. Awareness of the need for natural resource management has highlighted the issue of over harvesting and the risks of depleting fish stocks.

As a result, community members have agreed that harvesting will need to be managed at a sustainable level.
Recovery to Resilience

Funded by Save the Children and MOFA donors

After the cyclone hit Vanuatu, farmers were encouraged to replant fast growing crops as quickly as possible to improve food security and restore income. Due to limited experience working with seeds and the lack of rain and water collection facilities, the production of non-traditional produce was complicated. Live & Learn assisted in the establishment of 3 plant nurseries in Korman (Port Vila), Matarisu and Epau on the island of Efate and trained 16 people (9 women and 7 men) to raise seedlings. To date more than 75,000 seedlings have been produced, and more than 54,000 had been distributed to more than 1,100 households benefiting over 6,000 people. The seedlings were more robust than seeds and were able to cope being transplanted and as such were very well received.

The project is now supporting community people to run the nurseries constructed for the project as micro enterprises, ensuring that farmers and gardeners can access seedlings after the project ends. Six women and one man are being supported to develop and test simple business models, and to use simple tools to manage production and money. As the immediate food security need have been met, the nurseries are now moving towards to a more demand-led service with households providing feedback on what type of seedlings would best suit their needs in order to better adapt to the changes in the market and their family.

CASE STUDY

Liz Yatick lives in a small informal peri-urban settlement bordering Second Lagoon on the outskirts of Port Vila. Liz’s garden starts practically at her door. She plants a range of root crops and vegetables, and sells the surplus at the nearby informal Korman market.

Cyclone Pam destroyed Liz’s garden and with it her livelihood, Liz, like many women who sell at the Korman roadside market, had nothing to harvest, and nothing to sell. Even the tree under which the women sit in the shade to sell their produce, was damaged beyond recognition.

Liz didn’t start selling again at the market until the beginning of June, more than 10 weeks after Pam struck Port Vila. Among her first sales were two bags of dwarf beans sold for 200VATU (about AU$2.50) each, harvested from seedlings supplied to Liz during Live & Learn’s very first delivery in May. She plans to harvest more dwarf beans soon, to feed herself and the two men and two children in her household, and to sell at the market. Liz has since received a second delivery of 50 capsicum seedlings in June, and has requested support to grow round cabbage and tomatoes.
Rebuilding Kindergartens and Communities

Funded by Childfund

The loss of income many families experienced after Cyclone Pam had wide ranging effects. These included the wellbeing and education of children. Since the Ministry of Education does not fund kindergartens, parents must pay school fees for each child and as such, a loss of income for a family often translates to absence of children from school. The Principal at the Ekasup Kindergarten for example reported that a third of her pupils did not return to school after the cyclone.

Ekasup Kindergarten was completely destroyed by the cyclone. It served more than 40 children in the “informal” community of Ekasup consisting of 200 households. This community is made up of mainly migrant communities who survive on very little income. Access to education, healthcare and other basic services such as water and sanitation are very low.

Sorovanga School is based in Blacksands, another informal community on the outskirts of Port Vila. This school has over 300 students, 22 in the Kindergarten. The school was used as an evacuation center during Cyclone Pam with over 200 families sleeping inside for the two weeks after the event whilst they rebuilt their homes. The school has recently reopened but the Kindergarten was completely destroyed.

Live & Learn, with partner Childfund, provided emergency access to water in a number of badly affected communities. They then worked with the communities to rebuild two kindergartens, using local workers and builders to enable community members to earn an income whilst gaining valuable skills. By also supplying communities with seedlings and chickens, this stage of the program allowed for much needed nutrition and the potential to boost families’ incomes in order for children to return to school.

The final stage of the implementation process looks to establishing school agroforestry plots for income generation as well as education for the school community on the benefits of agroforestry for disaster risk reduction and addressing water security issues in the face of drought conditions now affecting Vanuatu.

Live & Learn opened the first completely rebuilt kindergarten (of the 216 destroyed during the cyclone). The new kindergartens built in Ekasup and Blacksands communities are accessible for people with a disability and importantly, they can be used as shelters in future cyclones as they have been certified as cyclone-proof.

For both kindergartens, student numbers have increased as a result of the project. Supporting the parents of the school children with income generating opportunities has been key to enabling the children to return to school.

STORY FROM THE FIELD

Five-year-old Paloma was among those children whose kindy was completely destroyed by Cyclone Pam. “When the cyclone came I thought we had lost the kindy forever and I would not see my school friends anymore”, she says. “But now we have one super nice big new kindy and I have even more friends than before the cyclone”!

Community volunteer about his participation in the Kindergarten rebuilding project: “Thank you for giving me the opportunity to obtain valuable working experience under the supervision of a professional builder. This will definitely help me in the future when sourcing for work in the construction sector”.

Kindy parent: “I am so happy for the school, for the children, to finally get this nice, strong and modern kindergarten, providing a safe and stimulating learning environment for our future leaders”.

Kindergarten child about the new Kindy: “I love it. It is so colourful and big and it doesn’t leak”!
VIETNAM

Sustainable Energy Solutions
Funded by European Climate Foundation

As a consequence of population and economic growth, the energy demand in Vietnam is expected to soar. To date, Vietnam’s energy policies have primarily focused on increasing centralized generation capacity and investment in fossil fuel fired power plants (coal, gas, and oil) and large-scale hydropower projects. In particular, large scale hydro power and coal fired power plants have negatively impacted local people living in the areas of the power development project. They are often from ethnic minority communities that do not greatly benefit from the projects in term of improved energy access.

This project aims to raise awareness, promote clean energy communities and advocate for sustainable alternatives scenarios of the revised Power Development Plan 7 with a reduction of at least 15% coal power (10000MW) from Vietnam’s power mix by 2030.

This year, an awareness raising package was produced. It focused on fossil fuel subsidies and alternative sustainable energy solutions in Vietnam, including a citizen’s guide and a short film called “The Story of Energy”, developed and disseminated to an audience of over 3,000. Along with the package was a media campaign which was launched through social media and an electronic newspaper (to an audience of 10,000) concerning and raising awareness about energy choices in Vietnam. A survey report on Vietnamese citizens’ energy awareness was also produced. Debate classes and competitions have been conducted both in Ho Chi Minh city and Ha Noi which had over 500 young participants raising their voice about energy policy in Vietnam.

Civil Society in the Flat World (e-CSO)
Funded by Internews

Social media and information technology (ICT) is now becoming an essential part of daily information and communication needs of individuals and organizations. By taking advantage of social media and other ICT foundations, development organizations and civic groups can increase their organizational capacity, mobilize resources, outreach, advocate public and policy makers and empower disadvantaged people more effectively. However, in Vietnam and many developing countries, it remains limited for local civil society organizations (CSOs) to apply good practices of social media and ICT into their work. To respond to this challenge, this project aims to raise the awareness of local CSOs about the values of social media and ICT in development work and connect CSOs and technology businesses and experts.

70 CSO development workers and technology experts participated in learning events to increase their awareness of ICT application in social work. This fed on to the creation of a platform to connect development organisations with the ICT sector via offline events and online channels.
100 CSOs and ICT groups have participated in the project and the connection and understanding between CSOs and ICT has been ongoing.

Three ideas have been tested and implemented this year:

1. Initiative “Tutela” (Kindness is) (http://tutela.vn/) is a website that aims to connect CSOs and volunteers and promote the sharing of ideas and resources. After only 3 months of activity, this group shared 43 different events, had over 20,000 followers on Facebook, 6,000 members and 700 kindness activity commitments.

2. “Social Map” is a mapping website that helps in mobilizing and coordinating social resources to needy places and people. Since November 2014, the database with 100 units of social subjects/projects/organizations has been provided on a beta platform with approximately 15,000 views on Google Plus, and 18 NGOs, NPOs and CSOs have provided information on their projects. There have been over 135 posts on Facebook, and more than 6,000 engagements per week.

3. Initiative “Toxbadge” is a website to provide some career identification for students through a Vietnamese adaptation of the Holland Test. After the test, the student will have a little more information about what fields may suit them. TOXBadge also assists in building career pathways for some fields such as IT and marketing in order for young people to have an idea about what is involved in reaching career goals.

These applications are testing models for engaging ICT in development. The initiatives received start-up support from this project and are now at the stage of further revision and learning to develop them more effectively.

CASE STUDY

Handi Glasses

Through the e-CSO project, a joint venture between Live & Learn and Plan International in Vietnam, there was a youth-led initiative using ICT application for people with disabilities. Two young people, Le Anh Tien and Nguyen Huynh Nhat Thuong, have been developing a pair of glasses which, through a transmitter and receiver, can operate similar to a computer mouse. This device will assist people with mobility issues to access information technology more independently. Young people like Tien and Thuong (and those involved in the e-CSO project) are not only helping others but also creating an equal opportunity for everyone.
Community participation and indigenous ecological knowledge was a key ingredient in the Loru Community Conservation Area, forest inventory survey conducted for the Nakau Programme. Here a trainee from Vanuatu Department of Forestry teams up with local community land management leader Riman to measure tree diameter.

PROJECT UPDATE

The Nakau Programme

During the latter part of 2015, the Vanuatu Minister for Climate Change officially launched the commercial phase of the Nakau Programme at the Global Landscapes Forum on the sidelines of COP 21 in Paris. A commercial partnership with ZeroMission (a social purpose company in Sweden) was initiated and the Programme has received its first orders for sales of carbon credits and habitat hectares to Scandinavian businesses.
Community based Payment for Ecosystem Services and REDD+ The Nakau Programme

Fiji, Solomon Islands and Vanuatu

Funded by the European Union and ADB

The Nakau Programme was developed by Live & Learn and partner Ekos, and is the first regional ‘Payment for Ecosystem Services’ (PES) programme for rainforest protection and community development in the Pacific Islands. The aim is to reduce community vulnerability to both climate-related risks and poverty, while also conserving rainforests and reducing greenhouse gas emissions from deforestation.

One of the common ways in which rural Pacific Island Peoples’ attempt to meet their economic needs is to receive royalty payments from extractive industrial activity on their land (e.g. logging), or clear mangrove systems for fuel-wood, or allow mangrove areas to be converted for coastal development. These activities increase the vulnerability of communities to climate-related natural disasters. The Nakau Programme provides landowners with an opportunity to manage natural resources under their stewardship for the long-term benefit of themselves and the wider (local, national and global) community. Such benefits include flood and drought mitigation, water security, water quality, disaster risk reduction (cyclone damage), climate change resilience, climate change mitigation, and biodiversity protection.

Through the programme, rural Pacific Island landowners can undertake projects on their land to create and sell ‘Payment for Ecosystem Services’ (PES) units (such as carbon credits or Habitat Hectare units). This PES option can tangibly compete with the economic benefits of logging and land clearance because PES units are priced to directly compete with anticipated revenues from these activities. As a result, projects in the Nakau Programme create employment and raise capital for community economic development through rainforest/mangrove protection and enhancement actions.

Three projects are currently underway under the Nakau Programme, including one each in Vanuatu (Santo), Fiji (Vanua Levu) and the Solomon Islands (Choiseul). The Programme is ‘fair trade styled’ and employs methodologies approved by the International Plan Vivo Standard. Participating communities have planned to reinvest income from PES into community development and sustainable livelihood projects. This includes beekeeping in Fiji and a plant nursery and native tree nut sales in Vanuatu.

Businesses and individuals can support Nakau Programme projects and communities by purchasing carbon credits (e.g. to reduce their carbon footprint) or purchasing habitat hectares. Project partners Ekos have established an online store for PES [http://www.ekos.org.nz/projects.html – saving a rainforest has never been so easy!]

Visit the NAKAU Facebook page for project updates at: www.facebook.com/NakauProgramme

ABOVE
Serge Warakar from Live & Learn and a child from Khole planting a seedling in the Loru agroforestry plot.

BELOW
DBFCC members at the 1st General meeting on 31st July 2015 in Nayarailagi village.
This year, the Drawa Block Forest Communities Co-operative Limited (DBFCC) was successfully registered under Fiji’s Department of Cooperatives. The DBFCC is Fiji’s first community cooperative dedicated to earning income through carbon trading or REDD+. Nine mataqalis (clans), each having made a commitment to protect their forest instead of allowing it to be exploited for commercial logging, owns the Cooperative. They have convened their 1st General meeting where representatives from 9 clans, women’s and youth groups came together to discuss the way forward for their community-led business, with officers from Fiji’s Department of Cooperatives attending to provide advice and support. Such a cooperative is essential in the continuation of this project’s aims beyond the funded period. With community members working together, the potential is there to create a sustainable income into the future.

Speaking on behalf of members, Cooperative chairman Mr. Peni Maisiri said the meeting marked a significant milestone. “Sitting in the village hall with the board of directors and members of the committee, a sense of motivation and optimism to achieving the goals of the project grew stronger. Indeed, we have come a long way.”

The program has produced five videos which explain the REDD+ method as implemented by Live & Learn in Vanuatu. See: https://www.youtube.com/watch?v=BMDwoYWI2A

PICTURED
Live & Learn Fiji REDD+ Project Coordinator Josefa Lalabalavu (right) discussing the project with a landowner from the Drawa Block.

ABOVE TOP
Members of the Drawa Block Forest Communities Cooperative, Fiji.

ABOVE
Beehives installed in Lutikina village, Fiji.

STORY FROM THE FIELD
Pacific Risk Resilience Program

Fiji, Solomon Islands, Tonga and Vanuatu

Funded by UNDP

The Pacific Islands are highly vulnerable to natural disasters and the risks posed by climate change because of their size, isolation and their narrow economic bases. The Pacific Risk Resilience Program (PRRP) has been implemented by Live & Learn in partnership with United Nations Development Programme. It aims to strengthen the resilience of island states in the face of potentially catastrophic events at all levels of society.

This is achieved through:

• Supporting the mainstreaming of disaster risk management and climate change adaptation into development planning and budgeting at all levels of government.

• Strengthening community resilience through a targeted and inclusive community approach to disaster risk management, climate change adaptation and integration of risk management planning at the local level.

Fiji

Climate Change and Disaster Risk Management (CCDRM) plans have been developed and will be implemented in 9 pilot communities next year. Food Banks have been introduced in 2 villages in Fiji. There is already interest and support in their implementation. The villagers all took part in both planting and building storage houses for food in the event of a disaster and have set up a Food Bank committees that consists of members from all the existing sub-clans in both villages.

“We really like this food bank project as it will prepare us before, during and after disaster strikes especially as our islands are located along the cyclone path”, a villager said.

Solomon Islands

The knowledge hubs set up last year continue to work together to grow resilient crops and incorporate disaster risk management in their planning processes. More than 2,000 people have benefited from this network of community farmers and as a result, led to changes in farming practice and encouraged the sharing of ideas and knowledge on climate change. An increasing number of people in the communities are benefiting from CCDRM awareness and working towards food security. They have seen the value of reviving traditional farming practices, using resilient food crops and locating farms in areas which will be less impacted by future disasters.
Western Pacific Sanitation Marketing and Innovation Program

Fiji, Papua New Guinea, Solomon Islands and Vanuatu

Funded by the Australian Government (DFAT)

Through funding from the Australian Government’s CS-WASH Fund, this program is being implemented in urban and peri-urban informal settlements in Fiji, Papua New Guinea, Solomon Islands and Vanuatu where current environmental health conditions are poor. With the aim of improving sanitation and hygiene behaviour by creating supportive environments in communities that enable change to occur, the project is taking a market-driven approach. Community based sanitation enterprises (CBSE) are established to drive the uptake of and provision of sanitation and hygiene services in informal settlements.

In the Kavieng urban area (New Ireland Province, PNG) WASH activities are being implemented in earnest. The Maiom Primary School has started saving and is working on fundraising for a school sanitation park with toilets and showers and WASH school clubs are being mobilised by students and teachers. Local government is working in partnership to help by creating a funding support base for the community. The Kulangit village has established a WASH committee to ensure their sanitation facilities are maintained into the future. Live & Learn have partnered with the local Niu Ailan Savings and Loans Society to help establish 17 savings clubs to support communities’ ability to invest in their own sanitation and hygiene products and services.

“The school WASH and Kulangit WASH committees are also beginning to demonstrate hygiene in their homes and their desire to have decent toilets is ensured.” (Patrick Topital, Hygiene Promotion Officer & Kavieng Manager)

The community of Oromosapuo (Western Province, PNG) has been chosen as a pilot community for the project with the view to expand into other communities later. Through market research activities, it has been found that there are no adequate sanitation facilities with all community members having practiced open defecation. After the community mapping, WASH walk and River of WASH activities, community leaders are already making small changes to begin the change to a healthier community. The leaders have asked people to make what immediate changes they can, while working towards longer-term hygiene and sanitation solutions, in order to avoid water borne diseases as the community is in the flood prone area with high water table.

In the Suva-Nausori corridor (Fiji), Live & Learn, along with community members, have completed an in-depth market analysis in 2 target communities and 4 schools. It has shown that among a wide range of issues, many toilets are poorly built and dysfunctional and hand washing is difficult due to lack of soap and water. This valuable data will assist CBSE’s in taking a market-based approach to delivering better sanitation and hygiene products and services in these communities.

Visit WASH blog for project updates
https://thewashbusiness.wordpress.com/
Mrs Yamak demonstrating how to wash hands using a tippy tap during the Transect Walk activity at Erakor Half Road, Vanuatu.
## Summary Income Statement for the Year Ended 30 June 2015

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Donations and gifts</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Monetary</td>
<td>76,152</td>
<td>3,870</td>
</tr>
<tr>
<td>Non-monetary</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Bequests and legacies</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Grants</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Department of Foreign Affairs and Trade</td>
<td>5,035,971</td>
<td>464,401</td>
</tr>
<tr>
<td>Other Australian</td>
<td>125,528</td>
<td>389,550</td>
</tr>
<tr>
<td>Other overseas</td>
<td>1,457,358</td>
<td>3,470,058</td>
</tr>
<tr>
<td>Investment income</td>
<td>36,054</td>
<td>3,412</td>
</tr>
<tr>
<td>Other Income</td>
<td>114,593</td>
<td>189,378</td>
</tr>
<tr>
<td>Revenue for International Political or Religious Proselytisation Programs</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>6,845,656</td>
<td>4,520,669</td>
</tr>
</tbody>
</table>

|                      |        |        |
| **Expenditure**      |        |        |
| **International Aid and Developments Programs** |        |        |
| International programs |        |        |
| Funds to international projects | 3,210,897 | 2,188,768 |
| Program support costs | 678,322  | 1,142,102 |
| Community education  | 18,175  | -      |
| Fundraising costs    |        |        |
| Public               | 2,468   | -      |
| Government, multilateral and private | - | - |
| Accountability and Administration | 539,970  | 177,079 |
| Non-Monetary Expenditure | -      | -      |
| **Total International Aid and Development Programs Expenditure** | 4,449,832 | 3,507,949 |
| **Expenditure for International Political or Religious Proselytisation Programs** | - | - |
| **Domestic Programs Expenditure** | 50,000  | 16,687  |
| **Total Expenditure** | 4,499,832 | 3,524,636 |
| **Excess/(Shortfall) Of Revenue Over Expenditure** | 2,345,824 | 996,033  |
### Summary Balance Sheet
as at 30 June 2015

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and cash equivalents</td>
<td>4,510,012</td>
<td>1,936,563</td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td>121,973</td>
<td>139,711</td>
</tr>
<tr>
<td>Inventories</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>4,631,985</td>
<td>2,076,274</td>
</tr>
<tr>
<td>Non-current Assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade and other receivables</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, plant and equipment</td>
<td>27,088</td>
<td>34,383</td>
</tr>
<tr>
<td>Investment property</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Intangibles</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other non-current assets</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Non-Current Assets</strong></td>
<td>27,088</td>
<td>34,383</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>4,659,073</td>
<td>2,110,657</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trade and other payables</td>
<td>32,995</td>
<td>65,451</td>
</tr>
<tr>
<td>Borrowings</td>
<td>19,355</td>
<td>5,690</td>
</tr>
<tr>
<td>Current tax liabilities</td>
<td>279,353</td>
<td>53,803</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provisions</td>
<td>120,041</td>
<td>112,076</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td>451,744</td>
<td>237,020</td>
</tr>
<tr>
<td>Non-current Liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Borrowings</td>
<td></td>
<td>19,355</td>
</tr>
<tr>
<td>Other financial liabilities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Provisions</td>
<td>7,223</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total Non-Current Liabilities</strong></td>
<td>7,223</td>
<td>19,355</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>458,967</td>
<td>256,375</td>
</tr>
<tr>
<td><strong>Net Assets</strong></td>
<td>4,200,106</td>
<td>1,854,282</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reserves</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Retained Earnings</td>
<td>4,200,106</td>
<td>1,854,282</td>
</tr>
<tr>
<td><strong>Total Equity</strong></td>
<td>4,200,106</td>
<td>1,854,282</td>
</tr>
</tbody>
</table>
## Table of Cash Movement for Designated Purposes for the Year Ended 30 June 2015

<table>
<thead>
<tr>
<th></th>
<th>Cash available at beginning of year</th>
<th>Cash raised during year</th>
<th>Cash disbursed during year</th>
<th>Cash available at end of year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projects - Support accounts</td>
<td>24,828</td>
<td>468,868</td>
<td>264,503</td>
<td>229,192</td>
</tr>
<tr>
<td>Charitable Foundation - Cambodia</td>
<td>1,051</td>
<td>77,369</td>
<td>77,826</td>
<td>594</td>
</tr>
<tr>
<td>Conservation International - WISE Vanuatu</td>
<td>49</td>
<td>94,518</td>
<td>94,028</td>
<td>539</td>
</tr>
<tr>
<td>GiZ - REDD</td>
<td>19,124</td>
<td>61</td>
<td>18,037</td>
<td>1,149</td>
</tr>
<tr>
<td>DFAT MAVAW</td>
<td>155</td>
<td>330,017</td>
<td>38,334</td>
<td>291,838</td>
</tr>
<tr>
<td>Inter Heritage - East Rennell</td>
<td>65</td>
<td>-</td>
<td>65</td>
<td>-</td>
</tr>
<tr>
<td>CEPF Biodiversity - Vanuatu</td>
<td>5,020</td>
<td>34</td>
<td>2,202</td>
<td>2,851</td>
</tr>
<tr>
<td>International Water Centre - Research</td>
<td>49</td>
<td>11,592</td>
<td>6,198</td>
<td>5,443</td>
</tr>
<tr>
<td>DFAT- Wash</td>
<td>233,357</td>
<td>5,233,404</td>
<td>2,146,495</td>
<td>3,320,266</td>
</tr>
<tr>
<td>DSEWPC P.N.G.</td>
<td>49</td>
<td>-</td>
<td>49</td>
<td>-</td>
</tr>
<tr>
<td>Southern Cross University - REDD</td>
<td>1,791</td>
<td>10</td>
<td>1,615</td>
<td>186</td>
</tr>
<tr>
<td>IWDA TFFT - Solomon Islands</td>
<td>1,149</td>
<td>24,785</td>
<td>22,861</td>
<td>3,073</td>
</tr>
<tr>
<td>UNDP GEF - PNG</td>
<td>66</td>
<td>26,147</td>
<td>16,399</td>
<td>9,815</td>
</tr>
<tr>
<td>EU REDD - Fiji &amp; Vanuatu</td>
<td>11,973</td>
<td>49,646</td>
<td>23,758</td>
<td>37,861</td>
</tr>
<tr>
<td>NZAID ACHA - Cambodia</td>
<td>1,048,758</td>
<td>130,089</td>
<td>890,375</td>
<td>288,473</td>
</tr>
<tr>
<td>UNDP PRRP</td>
<td>589,079</td>
<td>967,791</td>
<td>1,370,487</td>
<td>186,383</td>
</tr>
<tr>
<td>EU REDD</td>
<td>-</td>
<td>502,447</td>
<td>370,098</td>
<td>132,349</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1,936,563</strong></td>
<td><strong>7,916,778</strong></td>
<td><strong>5,343,329</strong></td>
<td><strong>4,510,012</strong></td>
</tr>
</tbody>
</table>

## Statement of Changes in Equity for the Year Ended 30 June 2015

<table>
<thead>
<tr>
<th></th>
<th>Retained Earnings</th>
<th>Reserves</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Balance at 1 July 2014</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Adjustments or changes in equity</td>
<td>1,854,282</td>
<td>-</td>
<td>1,854,282</td>
</tr>
<tr>
<td>Items of other comprehensive income</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Excess of revenue over expenses</td>
<td>2,345,824</td>
<td>-</td>
<td>2,345,824</td>
</tr>
<tr>
<td>Amount transferred (to) from reserves</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td><strong>Balance at 30 June 2015</strong></td>
<td><strong>4,200,106</strong></td>
<td>-</td>
<td><strong>4,200,106</strong></td>
</tr>
</tbody>
</table>
The Board of Trustees for Live & Learn Environmental Education Inc. declare that:

a. The financial statements and notes as set out in ‘Our Finances’ section of this annual report, are in accordance with the Australian Charities and Not-for-Profits Commission Act (2012) and the Associations Incorporation Reform Act 2012 and:

i. comply with relevant Australian Accounting Standards as applicable;

ii. give a true and fair view of the financial position as at 30th June 2015 and of the performance for the year ended on the date of the association.

b. In the Board of Trustees’ opinion there are reasonable grounds to believe that the association will be able to pay its debts as and when they become due and payable.

This declaration is made in accordance with a resolution of the Board of Trustees.

Christian Nielsen  
Executive Director

Hugh Lovesy  
Trustee

Dated 6 November 2015

Note 1
The financial report supplied to ACFID has been derived from the audited annual accounts of Live & Learn Environmental Education Inc. as set out in the annual report for year ending 30/06/2015

Note 2
The Summary Financial Reports have been prepared in accordance with the requirements set out in the ACFID Code of Conduct. For further information on the Code please refer to the ACFID Code of Conduct Implementation Guidance available at www.acfid.asn.au

Note 3
A copy of the full financial report is available upon request by emailing livelearn@livelearn.org or telephoning 03 9650 1291.
Board of Trustees

Christian Nielsen  
Executive Director  
Live & Learn  
Environmental Education

Christian is the Executive Director of the Live & Learn. Christian has over 25 years experience as a development practitioner and has worked in Indonesia, Fiji, Solomon Islands, Vanuatu, Papua New Guinea, Cook Islands, Kiribati, Maldives, Cambodia, Vietnam and Sri Lanka. Christian lived and worked in the Pacific Islands for a decade, where he supported the establishment of Live & Learn’s country programs. He has long history with the Solomon Islands and supported the Solomon Islands government delegation in international climate change negotiations. He has consulted for the Asian Development Bank, the World Bank, European Union and United National Development Program on issues relating to natural resource management, climate change adaptation and mitigation, environmental education and environmental conflict resolution.

He is a Company Director of Social Entrepreneurs International, a global network bringing together social entrepreneurs.

Derek Mortimer  
LL.B, Grad Dip Legal Prac.,  
Grad Cert Dispute Res.

Derek Mortimer is principal of DF Mortimer & Associates, a Melbourne based boutique law firm practising exclusively in not-for-profit and charity law. Derek has a reputation for patience, diplomacy and fairness when assisting with the resolution of internal disputes within not for profit organisations. He is the author of the chapters ‘Formation’ and ‘Dispute Management’ in the Thomson Reuters Not-for-profit Best Practice Manual (2013) and contributes presentations, articles and submissions to a variety of public forums and peer reviewed journals on matters affecting the practice of not-for-profit and charity law. Derek began his professional vocation in not-for-profit law in the late 1990’s undertaking a research project in north east Victoria to develop a farm forestry microfinance program. Derek’s report is called ‘The Landcare Revolving Loan Fund: a development report’, published by RIRDC.

Derek founded and currently chairs the Law Institute Victoria Charities and Not-for-profit law Committee and is a member of the Australian Charities and Not-for-profits Commission professional user group.

John Fien  
Executive Director, Swinburne Leadership Institute

John Fien is the Executive Director of the Swinburne Leadership Institute, and previously was Professor of Environmental Education at Griffith University and Professor of Sustainability at RMIT University.

He has been a member of the Australian National Commission for UNESCO and led research, policy development and training projects for UNESCO, UNICEF, UNEP, World Wildlife Fund International, the World Bank and the OECD.

He specialises in Education for Sustainability and facilitated the development of the UNESCO Action Plan for the United Nations Decade of Education for Sustainable Development. He has led teacher education programs on Education for Sustainability in many countries in Asia as well as in South Africa and Kenya.

His current work focuses on leadership problems, and seeks to develop ways of clarifying and enhancing leadership for the greater good, leadership development, and leadership in a greening economy.
Hugh Lovesy
CEO, Little Fish

Hugh Lovesy comes from Alice Springs, Central Australia. He has a background in psychology and also extensive managerial, entrepreneurial and cross cultural experience. He is passionate about the environment and ensuring justice and fairness in the global economy. He has a wide range of other interests from astronomy, to bush walking, to making movies for YouTube and Zumba.

In 1977 Hugh founded a local rural development organization in Rajasthan, N.W. India and lived in a small Indian village. From 1984 he worked in the remote Aboriginal community of Mimili in Central Australia – mainly in the role of community advisor.

In 1994 he co-founded Little Fish. The company was formed to put financial management and capacity building techniques, developed successfully by Hugh while at Mimili, into practice on a large scale. Little Fish was the first Northern Territory company ever to win a national award in the prestigious Telstra Business Awards. Hugh’s story has been told in the book ‘Ordinary People Extraordinary Lives’ (New Holland 2001). He has been featured on ABC TV’s well known business program – Inside Business.

Denise Cauchi
Director, Diaspora Action Australia

Denise Cauchi is a human rights and development advocate and practitioner, with a particular focus on armed conflict.

She is currently the Director (and founder) of Diaspora Action Australia (formerly Humanitarian Crisis Hub). Since 2008, Diaspora Action Australia (DAA) has worked with people from countries affected by war and conflict who promote peace, development and human rights in their countries of origin.

In the early 2000s Denise worked in protective accompaniment in Colombia with Peace Brigades International, and as human rights researcher with a Colombian women’s NGO. She has also held positions with Oxfam Australia and the Human Rights Alliance of Australia.

Denise is a member of the Executive Committee of the Australian Council for International Development, the International Council of Peace Brigades International and the Board of Slavery Links.

She has been a human-rights activist for over 25 years, in Australia, Spain, Timor-Leste and India.

Denise has a Master of Development Studies (University of Melbourne).

Before all this, she was a journalist.

Luke Ablett
Gender equity and respectful relationships advocate

Luke is a former AFL Player who played 133 games for the Sydney Swans between 2002 and 2009, including the 2005 Premiership. Since retiring from professional sport, Luke has developed and delivered a number of programs promoting gender equity and men’s violence against women prevention in Australia and in parts of the Pacific.

He has completed a Bachelor of Arts (International Studies) and is currently completing a Masters of Applied Anthropology and Participatory Development (Gender and Development).

He is also an ambassador for The Line, White Ribbon and Sports Matters.

Our Board of Trustees ensures good governance and financial integrity, and that Live & Learn’s focus remains true to its intended purpose. The trustees provide their time and expertise on a voluntary basis.
Our Thanks

Development Partners & Donors
Partnerships are central to our work. Live & Learn would like to thank our partner Community Groups, Donors, NGOs and Government Agencies, and others for their continued and invaluable support.

Volunteers
Volunteers are a key component of our teams, and each volunteer’s time, expertise and hard work are essential to our operations. Thank you!

Australian Council for International Development
Live & Learn is a signatory to the Australian Council for International Development (ACFID) Code of Conduct, which is a voluntary, self-regulatory sector code of good practice. The Code of Conduct defines minimum standards of governance, management and accountability for non-government development organisations. Adherence to the Code is monitored by an independent Code of Conduct Committee elected from ACFID’s membership. Live & Learn’s voluntary adherence to the Code of Conduct demonstrates our commitment to ethical practice and public accountability. More information about the ACFID Code of Conduct can be accessed at www.acfid.asn.au

Complaints
Live & Learn has a process for handling complaints. Please direct your complaint to Christian Nielsen, Executive Director, Tel: (+ 61 3) 9650 1291 Email: christian.nielsen@livelearn.org Information about how to make a complaint about a breach of the Code of Conduct can be found at www.acfid.asn.au

Commitment to Environmental Sustainability
Live & Learn is committed to sustainability including working towards reducing our carbon footprint. This annual report is designed to be distributed electronically wherever possible.


STORY FROM THE FIELD
Previously, I didn’t believe a poor family like mine could get a loan, but the Self Help Group has helped”!

KIMCHHEANG LENG, mother of 3, previously struggled to make ends meet, even after working several jobs such as fishing, repairing traditional fishing tools and working as a day labourer. Her income was irregular and poorly paid. She said, “In 2012, I joined the Savings Club and took a loan of $200 USD. Since then my business got better. I invested in fish smoking and pig raising. My main job now is processing and selling smoked fish. This business cycle takes 15 days and earns me around US$17.50 per day”. She also actively takes part in Savings Club meetings and training sessions. She is still reliant on the fishing season, but now wants to use her savings to expand her business into other areas.
Supporting our work

All donations over $2 are tax deductible in Australia

Live & Learn thanks our supporters for their commitment to creating a sustainable world.
We offer a range of methods for making donations as well as an opportunity for in-kind support.
You can donate by:

1. **DIRECT DEPOSIT** into the Live & Learn Environmental Education account:
   Account Name: Live & Learn Environmental Education
   BSB Number: 633000    Account Number: 127181444
   *(Please add your name as the reference. First time donors please contact us with your address
details so we can mail a tax receipt)*

2. **ONLINE** at www.livelearn.org and donate using your credit card.

3. **CHEQUE**: Please make out to Live & Learn Environmental Education and mail
   with this form to the address below.

4. **DEBIT** from a credit card (Visa and Mastercard only).
   Card Number: ________________________________
   Card Expiry Date: ________________________________
   Name (on card): ________________________________

   Please fill in your details below and return so we can mail a receipt.
   Name: ________________________________
   Email: ________________________________
   Address: ________________________________
   Phone: ________________________________

   I would like to support Live & Learn with a:
   - [ ] Once-off donation of $ ________ or
   - [ ] Regular donation of $ ________ per month.

   *(You can change the amount you donate at any time by contacting us)*

   Please specify below, if you would like your donation to be used to support a particular project:
Live & Learn Offices

Australia
International Office
Ross House, 4th Floor
247–251 Flinders Lane
Melbourne 3000 Victoria, Australia
Tel: +61 3 9650 1291
Fax: +61 3 9650 1391
Email: enquiries@livelearn.org
Executive Director – Christian Nielsen
Email: christian.neilsen@livelearn.org

Northern Territory
C/O Arid Lands Environment Centre
90 Gap Rd
Alice Springs, 0870
PO Box 2796, 0871
Northern Territory, Australia
Tel: +61 (0)437683929
Email: nt@livelearn.org

Cambodia
Phnom Penh
#40, Street 568, Sangkat Beoungkak II
Khan Tuol Kok
PO Box 91
Phnom Penh, Cambodia
Tel: +855 23 885 502
Email: cambodia@livelearn.org
Country Manager – Socheath Sou
Email: socheath.sou@livelearn.org

Siem Reap
C/o APSARA Authority
(former Siem Reap Administrative Town)
Bangkoung village, Sangkat Ampil
PO Box 93271
Siem Reap Town, Siem Reap Province

Fiji
52 Imthurn Road, Domain
Private Mail Bag
Suva, Fiji
Tel: +679 3315 868
Fax: +679 3305 868
Email: fiji@livelearn.org
Country Manager – Doris Susau
Email: doris.susau@livelearn.org

Kiribati
Bangantebure
PO Box 202
Bairiki, Tarawa
Republic of Kiribati
Email: kiribati@livelearn.org

Maldives
H. Bandoosge 2nd Floor
Dubugas Magu
PO Box 3007
Malé, Republic of Maldives
Tel: +960 3303585
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Planting the agroforestry plot under the Nakau Programme in Loru, Vanuatu.