



Habitat
for Humanity®
Trinidad and Tobago
ANNUAL REPORT
2013

Advocacy



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REMARKS FROM THE INCOMING CHAIRMAN

PARTNERING FOR THE GREATER PURPOSE OF HUMANITY

When I was asked to consider the chairmanship of Habitat for Humanity Trinidad and Tobago I was humbled by such a request. I knew the impact and importance of their work and it certainly gives me great pleasure to be of service to humanity. I have the passion that is needed to lead this organisation and I am committed to making a positive difference in the lives of families in need. Habitat is the ray of

hope for many families.

Habitat offers each person the opportunity to get involved. Habitat provides more than a house as it provides the foundation for a better quality of life. Habitat is about holistic development as its programmes enables and empowers the home partners to realise their dreams and become responsible, active citizens. It is a partnership that supports the families on their paths to sustainability.

Over the next 10 years and counting Habitat will continue to serve families in need; however we are embracing new means by which this service is provided. We must reflect the growing and diverse needs of our home partners. Our programmes will be focused on a new tool for community assessments -

Participatory Approach for Safer Shelter Awareness, scaling up community capacity building, identifying vulnerabilities of community members, offering legal and technical services and expanding our own capacities to increase construction and repairs for the disenfranchised. Our vision as stated in the Capital Campaign is to serve 500 families in a 5 year period. To achieve this we need to increase our fund-raising and friends-raising efforts. As we strive for greater achievements we must ensure accountability in all aspects of our operations. Our governance and monitoring mechanisms must remain in place to retain the confidence of all stakeholders.

Habitat for Humanity is more than just a philanthropic and volunteer-spirited organisation; is a grassroots movement, with the mission and mandate to change the world by working towards the solutions which will eliminate poverty housing and homelessness from the



face of God's earth.

We acknowledge that over the last decade as a part of a very potent and passion-driven organisation, Habitat for Humanity Trinidad and Tobago has been the best kept secret and we are now very determined to change this silence.

With this drive propelling us into the next era, we are also very determined to move from what we have traditionally been known for, that is "a trainer, a mortgagor and a builder of low-income houses". We will increase our vision to include becoming a catalyst for change by finding the housing solutions and/or partnering with all the relevant entities to assist with providing access to housing solutions required by the poorer classes in our society. This is a big part of the new focus of the global organisation on changing our tradition methodologies and modus operandi.

The focus for the next 5 - 10 years:

Objective 1 - Increase the number of affordable housing solutions by improving land access and building methodologies and greater strategic alliances

Objective 2 - Enhance our resource development capacity through the Capital Campaign Initiative in order to serve a greater number of families

Objective 3 - Improve our community mobilisation capacity and our ability to respond to simultaneous social challenges

Objective 4 - Increase advocacy so that we are more visible and known in our country and the region

Objective 5 - Strengthen alliances with government, private and public sector agencies to assist with getting the housing access and services to those in need

Objective 6 - The establishment of a ReStore/Thrift shop and Construction Training facility for low income families

Objective 7 - Intensify our initiative to host international volunteer teams through the Habitat Global Village Programme.

One unmistakably distinguishing feature of the ministry of Habitat for Humanity is partnerships. Habitat for Humanity International and by extension its affiliates, including Habitat for Humanity Trinidad and Tobago, is an amalgamation of people from every strata of society. The Habitat movement brings together persons from every philosophical persuasion, religious belief, political affiliation, social level, for one task - the elimination of poverty housing. We join hearts and hands for this common cause.

The development and cultivation of meaningful partnerships continue to be a priority within Habitat for Humanity. Whether it is financial support, product or equipment donation or contributed professional services, a Global Village Team from another country, a local community group, government, a corporation or an individual, Habitat places a premium on each partnership and values its contribution. The partnership is not an end in itself, rather it is a means to an end - helping another hardworking Trinidadian family escape the throes of sub-standard housing. As long as one Trinidadian family exists in the squalor of inadequate living conditions, Habitat's partnerships will be needed and fostered.

We thank our existing partners and well-wishers for their continued support and prayers for we could not have come thus far without you. We salute you and encourage you to stay with us in this thrust to exponentially increase our services to those living in sub-standard housing.

We thank you all for your support over the year and look forward to your continued contributions. We also wish to take this opportunity to extend our heartfelt thanks to outgoing Chairman, Mr. Chanka Seeterram for his many years of service and to Mr. Ganesh Sahadeo who also held on as Acting Chairman during the last fiscal year. We note your invaluable contributions and express God's blessings to you and your families for such sterling efforts. To the Board and Management and Staff, I also express appreciation for your service with distinction.

Derwin Howell
Chairman
Habitat for Humanity Trinidad and Tobago





A WORD FROM RONALD HARFORD, CAPITAL CAMPAIGN CABINET CHAIRMAN

James Baldwin, in his book 'No Name in the Street' reminds us "we are responsible for the world in which we find ourselves, if only because we are the only sentient force which can change it".

At a press conference celebrating the 100,000th Habitat built home President Carter was asked by Lese Dunton at The New Sun if there are similarities between building a house and being the President. He replied:

"There are similarities between building a house and being mayor or governor or cabinet officer. I think in both cases you want to serve other people. You are subject to difficult questions at press conferences. You're surrounded by people who want to insure that you are successful. One other thing that I would add is that when you finish a Habitat house, or when you finish a time of service -- in the White House or the Governor's Mansion or the Mayor's Office -- you have a great sense of gratitude that this experience has not only helped other people, but has expanded your own life."

As responsible and caring human beings, we should have deep within us, a hunger to make our only life meaningful – to make a difference in the world. Part of that ambition would not be just to build a bank account or to see our names in the newspaper or live in a beautiful house, but at least in the recesses of our mind to reach out to others who are less fortunate. It's one of the greatest and most difficult challenges of any person. How do you break



down that barrier between us and them and make a difference?

Habitat gives each of us an opportunity to put our religious faith or indeed our core values into practice in a self-gratifying way. Habitat for Humanity gives all of us an opportunity to transcend a chasm or to break through a shell and to form an equal partnership with people, who are lacking the basics of life, be it shelter or dignity. Whether it's a financial contribution or a hard day's work, it may seem that we have made a sacrifice. Those of us who give to Habitat will tell you that it is never a sacrifice. It is a blessing.

The Capital Campaign is an initiative to raise TT\$65,000,000 over five (5) years to ensure Habitat for Humanity Trinidad and Tobago achieves its goal of increasing its impact by providing 500 housing solutions within a short time frame, thereby solving critical issues that extend far beyond shelter. The added derivatives are increased health and educational opportunities for families moving from leaky roofs and overflowing 'outhouses' to clean, dry, safe, decent homes.

The Capital Campaign, through the efforts of a team of seven, is

to bring hope to the hopeless. For those who have heeded the call to support over the years we say a great big thank you, to those about to join we extend the right arm of fellowship as we serve the less fortunate together.

Ronald Harford
Chairman, Capital Campaign
Habitat for Humanity Trinidad and Tobago



The Capital Campaign is supported by these leading corporate citizens and individuals:

Gregory Aboud

President, Downtown Owners and Merchants' Association

Helen Bhagwansingh

Chairperson and CEO, Bhagwansingh Group of Companies

Sieunarine Coosal

Managing Director, Coosal's Group of Companies

Dominic Hadeed

Managing Director, Blue Waters Products Limited

Arthur Lok Jack

Chairman, Associated Brands

Eugene Tiah

President, Phoenix Park Gas Processors Ltd

A MESSAGE FROM THE HFH COUNTRY COORDINATOR



FULL STEAM AHEAD! LET'S CHANGE GEARS

As Habitat for Humanity International changes its gears, as it continues to grapple with the ever out of control need for decent shelter, combined with what seems dwindling resources, the call to National Organisations is to shift gears also.

GLORY IN GROWTH

Another year for celebration, another year for seeing the hand of God directing the movement of Habitat Trinidad, its support within the region and the numerous families assisted thereby. HFHTT is making a difference because it is allowing itself to be used to make a difference in many peoples' lives. It is for this reason that due commendations ought to be given to the staff and CEO, the Board of Directors and its large retinue of donors and volunteers.

EXAMINE WHERE WE ARE

Shifting gears within Habitat does not simply mean to increase numbers of what we have been doing but to critically look at what we have been doing and ask some of the questions that would make us uncomfortable with our performance. For example: HFHTT has served almost 1000 families across the country.. Great! That is no simple feat, especially given the challenges amidst the countless blessings, but does that number even come close to one percent of addressing the country's housing deficit of 140,000 plus? The answer to this question ought to make us sit up and rethink what and how we can make a truly significant difference. Of all the companies, organisations and agencies in the blessed nation of Trinidad and Tobago, what more needs to be done to get them all involved in addressing the housing dilemma? For a dilemma it is and one which everyone can agree

can't be fixed by any 'one' institution. This now becomes a clarion call for all hands in society to get on deck! The Capital Campaign and the Annual Fund established by the organisation provide a space for many but there is still a lot of spaces at the table for others to join in the fixing of the housing problems.

Let us evaluate the housing market and make adjustments in line with an effective model of business that would make Habitat Trinidad capable of reaching more than 500 persons a year. This sadly would not be achieved if we continue to do the same things we have always been doing but expecting a different result.

AGREE TO MAKE THE CHANGE

We have always heard that change is hard, can we agree that the act of changing is really not hard, since you either do it or you don't! What is hard is the agreement to make the change and that resides within each one of us. Once the green light was given for man to go to the moon, all that was needed was to find the resources and put it into the hands of those who were capable of making it happen and it was done. The hold up before was the need for agreement to get it done. Scoffers may say that getting the resources is difficult, let me assure you if there is agreement, then conviction would follow, that would, in turn lead to commitment and commitment would result in TIME, TREASURE and TALENT.

As the saying goes "A man or woman convinced against his/her will is of the same opinion still". If we agree in words and not in heart then we are of the same opinion. We need to truly see the plight of the housing situation and know the daunting, uphill struggle faced by those who don't have a decent home to fully be convinced.

REPRESENT OUR BROTHERS' AND SISTERS' SITUATION

As HFHTT rolls out the new Habitat International strategic plan, one of its fundamental principles deals with advocacy in a big way. Society needs to be made fully aware of what our brothers and sisters are feeling. We have to interpret their pain for those who have not heard or seen the real situation. Let us not assume because that broken house on the corner is passed every day that the society has seen it. Or because we have spoken about the issues, do not think that society has heard it. At this time in history we are becoming a human race that is completely insensitive to each other's pain and hurts. We have to become story tellers again (in and out of season). The reason that some cultures are stronger than others today, resides in the difference with those who were able to tell the stories, from one generation to the next. Hence they were able to internalise pains and struggles and purposed actions to use what was good and reject what was not. Those who were not allowed to do this, have had to struggle to keep values from their culture alive or assimilate and adapt to new and often alien cultures often to their own detriment. We have today the use of the regular media, the social media and other forms of communication technologies at our disposal. However, the one-on-one, person-to-person, face to face contact is still the most effective means of communication.. However, the one on one, person to person, face to face contact is still the most effective means of communication. Let us represent the housing horrors and if by chance we can't, then this is the opportunity to find out what really is the plight. In Trinidad according to conservative estimates the housing deficit stands at over 140,000 within the region it is far more daunting.

“One of the most evident challenges in the region is the increase of urban poverty.”

-UNFPA, State of World Population 2007

Latin America and the Caribbean has one of the highest urban growth rates in the world. Between 2000 and 2030, the urban population in the region grew from 394 million to 609 million people. Additionally, the United Nations predicts that in 2020 the percentage of the population residing in urban zones will outnumber that of developed nations, becoming the most urbanized region in the world with 80 percent of its more than 600 million inhabitants living in cities.

Between 1990 and 2000, the housing deficit in Latin America rose from 38 to 52 million. According the UN Special Rapporteur on Housing, this is in part explained by the reduction of public investment in low-income housing in certain countries of the region.

Nevertheless, when referring to a housing deficit in Latin America, it is more suffice to say that, while many people have a roof over their head they lack basic elements of adequate housing—such as water and sanitation—that permit them to live in peace and security.

According to statistics published in the XVI General Assembly of Ministries and Maximum Authorities of Latin America and the Caribbean in 2007, only 60 percent of the families in the region have access to adequate housing. In addition, 22 percent live in houses that require significant structural improvements and 18 percent are in need of an entire new home. (MINURVI)

Finally...

Strategy! Strategy! Strategy! Every aspect of our work must be

targeted and intentional to bring about the impact we require. We have today the use of the regular media, the social media and other forms of communication technologies at our disposal. However, the one-on-one, person-to-person, face to face contact is still the most effective means of communication. This can be viewed by all if you go to myhabitat.org and get signed up! The three houses and the foundation tell the story much more effectively than I could. As HFHTT align itself with this plan it must develop a strategy for community impact, for sector impact and for societal impact. It must have a strategy for how it will fund the mission, grow and develop capacities and leadership to help reach its goals and strategies for how it will function as an organization of excellence.

Being strategic will force us to change how we see and do things - we shall give glory where it is due, we would examine our contributions without fear or rancor, we would agree and be convinced how to grow by leaps and bounds without timidity and trepidation, and we shall become worthy advocates and representatives of the rights of those we are here to serve. Let us embrace strategic thinking, for it has always been the difference between winning and losing. Let us not be reluctant to give a little to get more; remember, in planting a seed it has to die before a tree can emerge.

As we congratulate HFHTT for another outstanding year let us *“Be careful for nothing; but in everything by prayer and supplication with thanksgiving let our requests be made known unto God. And the peace of God, which passeth all understanding, shall keep your hearts and minds through Christ Jesus.”*

Phillippians 4:6-7

Irvin Adonis, Country Coordinator (English Caribbean)

HOME PARTNER ELAINE HUGGINS

Ms. Elaine Huggins, a single mother of 8, has endured many tragedies in her lifetime. Her family house was destroyed by fire, the family was separated and the children were placed into foster care. This devastated Ms. Huggins and she was determined to do whatever it took to get her children back. Subsequently she moved to KP Lands and built a two bedroom wooden structure with materials that were

donated and salvaged.

This structure proved to be inferior and as a result she was only able to get three of her 8 children out of foster care. Thereafter, Ms. Huggins “little by little” with the monies from her job as a domestic stated to improve her structure. Over the years she rebuilt her house from wood to concrete, but could not afford to finish the project on her income, and with deteriorating health.

Having heard about Habitat for Humanity and the services they were providing to Anita McPherson in the KP Lands Community, Ms. Huggins applied with the hope of getting assistance. With the help of Arcelor Mittal Point Lisas and the Arcelor Mittal Foundation, she received the keys to her house in November 2012..



“Our aim is to convince the world’s leaders that our cities, towns and villages need to be healthy, safe, just and sustainable.”

-- Wally N’Dow



HOME PARTNER MARILYN WILSHIRE

A mother of three and caretaker of her younger sister, Ms. Wilshire lived in her great-grandmother in-law's unstable house with her family. The walls were unstable and the roof leaked in parts. She has land, but her strained life has caused for her to be unable to afford proper living conditions.

She has been unable to work because there is no one to care for her children and her great-grandmother-in-law. She has since

been looking feverishly for a job since all her children are in school and her sister is almost finished her secondary education.

Ms. Wilshire, after visiting Habitat for Humanity and fitting all the criteria saw this as her 'ray of hope'. She commends Atlantic for this joint venture as it is her last and only means of obtaining a home for her family. She greatly appreciates the assistance.

"Sometimes the lack of substantive freedoms relates directly to economic poverty, which robs people of the freedom to satisfy hunger; or to achieve sufficient nutrition, or to obtain remedies for treatable illnesses or the opportunity to be adequately clothed or sheltered, or to enjoy clean water or sanitary facilities."

-- Amartya Sen



HOME PARTNER AFI LOPEZ

Habitat for Humanity® Trinidad and Tobago works along with donors and volunteers to build homes for those persons in dire need of shelter and Ms. Lopez is in need of such assistance.

Ms. Lopez needed that assistance. Ms. Afi Lopez is a hard working mother of one, who resided with her sister in a three bedroom structure. The house which had been in existence for over 30 years left much to be desired. Termite infestations and leaky roofs were just two of the many problems Ms. Lopez faced on a daily basis. When it rained the family was forced to use buckets and bowls to keep the house from getting wet. The holes in the walls and flooring also resulted in centipedes entering the house.



Ms. Lopez greatly desired to upgrade her living conditions but this was virtually impossible since she works for a meager income of \$2400 per month. Although her sister Iseha has a Home Work centre her income fluctuates as such, she can only assist to a certain extent.

Mrs. Lopez was of the opinion that Habitat for Humanity® Trinidad and Tobago could make her dream come true of having a decent home.



Trinidad and Tobago



Ms. Lopez was referred to Habitat for Humanity by a representative from BpTT. She received her keys in May 2013.



a better Trinidad and Tobago... this is bpTT's corporate responsibility philosophy.

Over the years, Habitat for Humanity Trinidad and Tobago (HFHTT) has been at the forefront of the fight against housing poverty. We believe, like HFHTT that, by reducing housing poverty, we can build better communities and a better nation. As such, BPTT and HFHTT are much aligned and our partnership with HFHTT is one of the best examples of how we are able to make a meaningful intervention into the lives of Trinbagonians.

Norman Christie, Regional President, bp Trinidad and Tobago (bpTT)

THE BPTT RESPONSE

Bp Trinidad and Tobago (BPTT) has an aspiration that mandates that we positively impact the lives of every citizen in the country. For us, this means more than paying taxes to the government... it also means forming enduring partnerships with communities and the organizations that support them in an effort to create



BUILD LOUDER



tangible impact for one family, but also saw measurable gains for the National Office's pursuit to have a larger impact for the thousands of families they have not yet been able to serve. It is our hope that the efforts of the team in partnership with Habitat TT has helped in laying a strong foundation for both the Dass family and the countless families in need of secure tenure in Trinidad and Tobago."

*Matt Dunbar,
Team Leader and Associate Director of Government Relations &
Advocacy,
Habitat for Humanity New York City*

A MESSAGE FROM MATT DUNBAR, HFH-NYC

“**H**abitat NYC was excited to lead the first Build Louder trip to Trinidad and Tobago and take part in the transformative work the National Office is doing. As part of our title we saw the Build Louder trip as a unique opportunity to support the mission by both building a home with Seeta Dass and her family as well as learn about the systemic issues facing the country and advocate to decision-makers in support of solutions put forward by our brothers and sisters in the Caribbean. It was an honor and a privilege to stand alongside Habitat TT in meetings with government agencies, news outlets, elected officials, business leaders, and other NGOs to draw attention to the country's need for policies that provide clear and achievable access to secure land tenure. The team was thrilled to have been a part of a trip that both had a real,





HOME PARTNERS JACQUELINE AND BASDEO HARDEO

Jacqueline & Basdeo Hardeo are the proud parents of five children. This family had a comfortable home and were making ends meet. Mr. Basdeo is the only working member in the household and has been providing for his family. It was difficult at times to upkeep the home and maintain the children at school, but they managed.

In March 2009, an unknown arsonist set fire to their home; all the family documents, household items and personal belongings were destroyed. The family was left traumatized, but there was a ray of hope when they were given permission to live in the house next door to where their home was previously, as it belongs to a relative. However, the house that they are currently living in is



very dilapidated. Areas of the flooring are rotting and infested with termites. The roof is leaking all over the house. There are just two bedrooms and they use mattresses in the living room as bedrooms. There is no storage area for clothes and other personal items. There is a little wooden structure in front the house that is currently being used as the kitchen.

Over the years Mr. Basdeo purchased some galvanize and bricks but he was unable to afford any more materials to go further. He is seeking assistance in providing a comfortable home for his family as he stated that it pains him to see his young children having to live in such deplorable conditions. Mrs. Basdeo heard about Habitat for Humanity from the counseling sessions that the family attended after the fire.



“Don’t try to drive the homeless into places we find suitable. Help them survive in places they find suitable.”

-- Daniel Quinn



EOG RESOURCES

Habitat's relationship with EOG Resources Trinidad Limited (EOG) began in 2009 and the partnership has resulted in three new homes which have sheltered families in need in Trinidad and Tobago. EOG has been a reliable and supportive partner over the years and for this the Habitat

fraternity and home partners are indebted to the organization.

The 2012 partnership between HFHTT and EOG resulted in the successful completion of a home for a family of seven in need of decent shelter. EOG initially paid the full cost of the home's construction. The family will repay just 30 percent of the total amount, with the remainder generously donated by EOG and its employees. This family was unlikely to qualify for a traditional





commercial bank loan to build their home due to the low household income.

HFHTT is about transforming lives and it is our experience that, through the generous contribution made by companies like EOG, there have been positive changes in the lives of the

families served to date. Together we provide more than a house. Our intervention fosters greater security, enhanced educational opportunities and improved health of the family members. Through the provision of Habitat's training to the home partners, an investment of capacity building was provided as deposits into the families' future, enabling them to gradually improve their own housing situations.

HFHTT is very grateful that EOG has risen to the noble task of providing assistance to families in need, an objective well in keeping with Habitat's development mandate to provide housing solutions. EOG's involvement with these projects points to an appreciation of the plight of those afflicted by homelessness and poverty and allows the company to demonstrate what it means to be a socially responsible corporation.



OUR VOLUNTEERS





HOME PARTNER MARTINA MALCO-RILEY



She lost her family home to fire at an early age, and her parents and siblings were scattered between relatives and friends. Unable to complete secondary school, she has poured all of her money and energy into her children and their educational goals, and is proud of raising Joshua and Erika to be disciplined, hard-working and successful students. “Our family is very close, very loving. My goal is that the children do better than me, so I do what you have to do for family, make do with what we have, make choices and sacrifices for the people I love.” That love is generously shared with the neighbourhood’s children, who come to her for homework help, to learn to read



and write, and encouragement to stay in school even when times are grim. Thanks to Habitat for Humanity and Republic Bank, Martina will finally fulfill her deepest wish. “I do not want my



abitat-tt.org



kids to experience the pain I felt when my family broke up. This house will mean that I can have my family back together, all of us at home, living and loving under the same roof.”

THE REPUBLIC BANK RESPONSE

Habitat for Humanity, Trinidad & Tobago, has joined the fold of charitable organisations embraced under the umbrella of Republic Bank’s corporate social responsibility programme – the Power to Make a Difference. Our one million dollar investment has provided homes for 12 deserving families, with an additional 163 families receiving financial literacy training and management. Our pledge to help others, has ignited the spirit of goodwill that lies within each of us and Republic’s management and staff have enthusiastically volunteered their time and resources, to ensure that the builds are a success.



HOME PARTNER SEETA DASS

“Poverty often deprives a man of all spirit and virtue; it is hard for an empty bag to stand upright.”

Ms. Dass and Mr. Wiseman have been together for over 20 years. This union has produced three children namely; Alicia age 15, Karita age 12 and Leo age 18.

The family resided in a small two-bedroom plyboard structure. Over the years the house had greatly deteriorated and had become termite-ridden and weather-beaten. In addition, the roof of the house was not secure as heavy bricks have to be placed on it to keep it from being blown off.



Mr. Wiseman, a pensioner, currently has limited movement in his knees due to severe arthritis; Ms. Dass sometimes gets financial assistance from her brother, but it is a struggle to ensure that her two daughters have the necessities to go to school.

Having heard about Habitat for Humanity and the services the organization was providing to Anita McPherson in the KP Lands community Ms. Dass applied with the hope of getting assistance. With the help of the Build Louder NYC team and RBC Royal Bank, she received the keys to her home in June 2013.





HOME PARTNER **INDERA MATRA**

Indera Matra, of 384 Calcutta Road, Freeport, lives with her husband, her two adult children and a 15 year old girl of whom they are the guardian (as her biological mother was deemed unfit to care for her and her father's whereabouts are unknown). Mrs. Matra is unemployed, as she suffers from diabetes as well as heart and kidney problems, and Mr. Matra does only odd jobs. The family resided in a termite-infested wooden shack with a roof that leaks. They had pooled their resources to build a concrete structure, but were unable to finish it, due to these health challenges and lack of funds.

Methanex stepped in to help this family complete their home. The 3 bedroom house for Indera and her family is now finished. This house completion included: plastering for entire job; casting for the apron to the southern and eastern sides; windows – supplied and installed; casting of the garage floor slab; plumbing – general and floor finishes to the entire house including tiles. Over the past month, the final plastering of the walls, tiling and installation of the toilet bowl, windows, doors and locks have all been completed.

The Matras, as part of their “sweat equity”, installed the kitchen sink, countertops, and the glass for the windows.

The vision of Habitat for Humanity® Trinidad and Tobago (HFHTT) is a world where everyone has a decent place to live. HFHTT works in partnership with corporate entities who share similar values and wish to join us in our mission. Through Habitat, our donors' intervention can make a significant difference in the lives of families in need.

On October 26, 2012 HFHTT and Methanex Trinidad Limited (Methanex) entered into a Memorandum of Understanding

agreement for a total of \$87,300. This agreement has come to a close with the successful completion of a home for Indera Matra's family – a family in need of decent shelter. This partnership has helped to transform the lives of five persons.

Methanex has stepped in to provide the Matra family with home partner training and a completed home so that they have a safe and secure shelter from which to look forward to the future. For this family, a new house will be just the beginning. Once a family has a decent shelter, they can begin to turn their attention to health, jobs and their children's education. A new or repaired house is a gift of new hope.

At Habitat, we are proud to say that we often see our home partner children begin to experience healthier lifestyles and go on to attend secondary schools, graduate from university and gain meaningful employment.

Habitat is most grateful for Methanex's commitment to helping





what we call “sweat equity” in Habitat – contributions of unskilled voluntary labour. A team of Habitat Global Village volunteers from the U.S. laboured for one week on the Methanex house. Habitat builds provide a perfect vehicle through which our partners can promote staff and volunteer involvement and enhance team spirit.

shelter those in need. We know that Methanex is appreciative of the plight of those affected by homelessness and poverty housing; Methanex has built brand equity and demonstrated exemplary corporate social responsibility by contributing to poverty eradication in the community in which it operates. Such generous investment in improving the lives of the less fortunate shows just how much the goodwill of a few can change the world. Methanex’s management and staff have attended both ground-breaking ceremonies and home dedications; they have been able to appreciate the gravity of the housing situation prior to intervention and the smile and hope brought to the faces of beneficiaries on completion of projects.

Through this partnership, Methanex provided the project which allowed HFHTT to bring together international volunteers who contributed to the spirit of developing communities through



HOME PARTNER **MEENA WHITE**

Mr. and Mrs. White have been married for 21 years, and have five children. The youngest son Leonardo has Cerebral Palsy and requires constant supervision and care. Mr. White suffers from heart problems and Mrs. White is diabetic.





When HFHTT met them, the family resided in a three bedroom board and galvanized structure in dire need of renovations; they had to use buckets and bowls to control leaks from the inadequate roof structure. Because of the parents' medical challenges, eldest son David is the sole breadwinner, making it financially impossible to build proper shelter for the family. Having heard about Habitat for Humanity Trinidad & Tobago from a friend, the family applied in 2011. The National Gas Company (NGC) offered their support financially and through employee labour and fundraising. The White family received the keys to their completed home in April 2013.



THE CHURCH OF JESUS CHRIST OF LATTER-DAY SAINTS



As Elder Cook and I were sent to serve as Senior Couple, Humanitarian Missionaries for The Church of Jesus Christ of Latter-day Saints to the West Indies, we were given a charge and a few guidelines. The charge was to do as much as we could to relieve suffering. The guidelines included to do projects that were recommended by our local Priesthood Leaders. In Trinidad our Senior Priesthood leader is President Gould who is President of the Trinidad Stake, so when he asked if we could do the Habitat for Humanity project it fell perfectly into the realm of those guidelines. Another requirement is





that the local members provide some type of service that would also relieve suffering. As followers of Jesus Christ it is our desire to do as the Savior did. In the 82nd section of the Doctrine and Covenants Christ said, “Wherefore, be faithful; stand in the office which I have appointed unto you; succor the weak, lift up the hands that hang down, and strengthen the feeble knees.” What an honor it was for us to have participated in all of the humanitarian projects that we did in our eighteen months among the beautiful people of the West Indies.

Sister Val Cook
Humanitarian Missionaries for The Church of Jesus
Christ of Latter-day Saints to the West Indies



OUR SUPPORTERS: DR. STANELY-MARCANO HOSTS A HABITAT BRUNCH

To: Management and Staff of Habitat for Humanity Trinidad and Tobago

From: Janet Stanley-Marcano, Organizer of a Fund Raiser in Support of Habitat for Humanity T&T

I give thanks to you and your organization for allowing me the opportunity to make a contribution to your work and by extension to the improvement of the quality of family lifestyle in the country. Additionally and on a very personal note by undertaking this exercise I have been able to better articulate my purpose and mission in volunteerism.

The concept of and for a group entitled "My Community of Friends" has been born and soon will be introduced.

Permit me to tell this Story of the Brunch for Habitat

When I conceptualized the idea of the brunch I was attending a Tea presentation undertaken by Habitat to present a new promotional item "A Home for Hope" at Mt. St. Benedict. Somewhere during that presentation it dawned on me that the actual administrative operation of the organization was strapped for funds and I decided at the spur moment to make a contribution. I turned to a friend who was sitting next to me and I said I am going to host a fund raising brunch at my home for Habitat.

At that time I had intended that the date would be towards the end of November, however, a wedding was set very close to that date and I had to reschedule, from then the date just kept being shifted and shifted. Eventually, I just set a date and decided to work with it. The rest of that side of the story is history.

In planning the brunch, which on the one hand I did mostly on my own, but which on the other hand, I did with a lot of input. Initially, I had intended to print one hundred tickets, sell them each at a cost of one hundred and fifty dollars and have fifteen thousand dollars from the sale of those tickets to present to the organization. I was going to get all the ingredients and infrastructural requirements contributed. It did not exactly work that way.

I was encouraged to print 150 tickets which I did, sold 130 of those tickets and today I am pleased to hand over to you the sum of \$17 400. Which represents the sales from 116 tickets; my goal of one hundred percent contribution of ingredients and infrastructural costs was not fully realized and I had to use a bit from my ticket sales to offset a few of the costs.

That notwithstanding I have surpassed my initial contribution target of \$15 000., a sum which I certainly aim to exceed in my next venture. Patrons continue to express their satisfaction with the function and I am being encouraged to have a repeat next year.

Submitted by:

J. Stanley-Marcano
24/05/2013



"There are certain things that are fundamental to human fulfillment. The essence of these needs is captured in the phrase 'to live, to love, to learn, to leave a legacy'. The need to live is our physical need for such things as food, clothing, shelter, economical well-being, health. The need to love is our social need to relate to other people, to belong, to love and to be loved. The need to learn is our mental need to develop and to grow. And the need to leave a legacy is our spiritual need to have a sense of meaning, purpose, personal congruence, and contribution"

-- Stephen R. Covey

WORLD HABITAT DATA



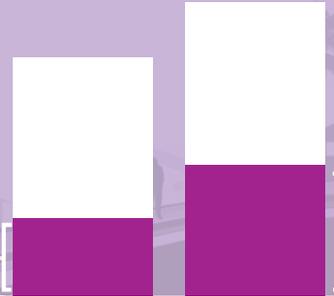
Habitat for Humanity recognises the continuing global need for safe, affordable shelter.

1.6 BILLION people worldwide live in substandard housing conditions.²



1 IN 4 PEOPLE

live in conditions that harm their health, safety, prosperity and opportunities.²



Without help, by 2030, nearly

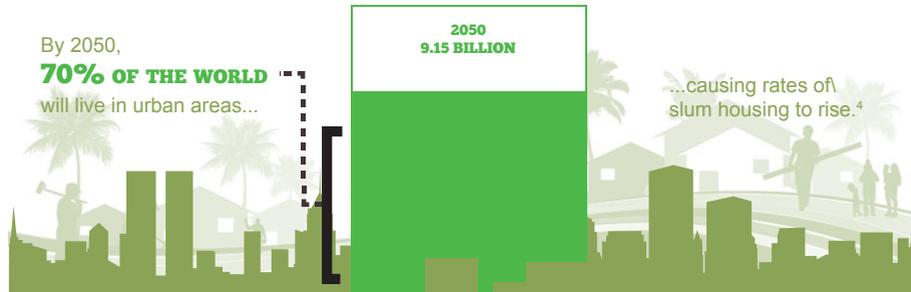
3 BILLION people will live in substandard housing conditions — almost

40% OF THE WORLD³

GET INVOLVED in your community on World Habitat Day.

» habitat-tt.org

By 2050, **70% OF THE WORLD** will live in urban areas...



2050
9.15 BILLION

...causing rates of slum housing to rise.⁴



EVERY 5½ MINUTES

Habitat serves a family in need.



Habitat has helped **MORE THAN 3 MILLION** people since 1976.



Habitat works in **NEARLY 1,500** communities in the U.S.

70+ countries worldwide.

ABOUT 1 MILLION people volunteer with Habitat each year.



In 2012, U.S. affiliates tithed **\$13 MILLION** benefitting families in **50+** countries.



GET INVOLVED in your community on World Habitat Day.

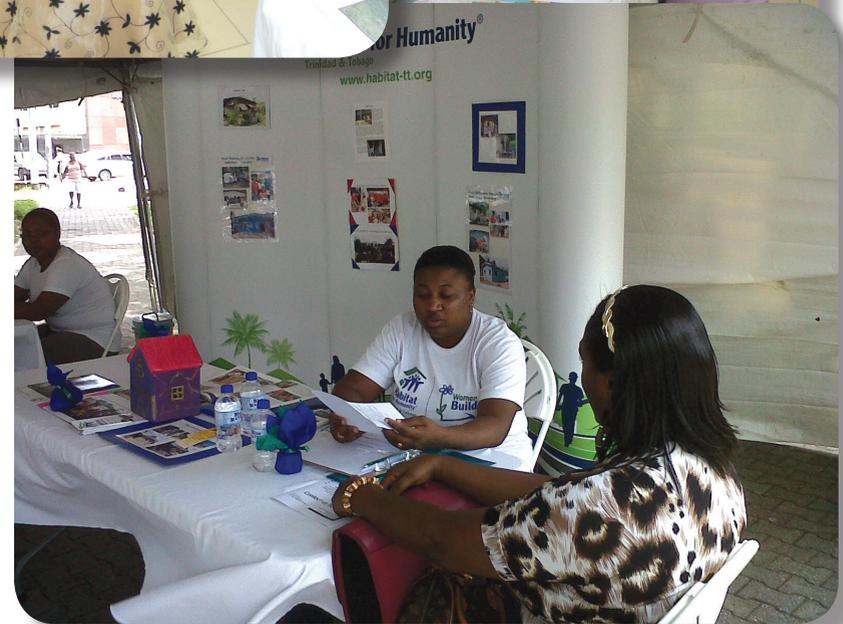
» habitat-tt.org

HUNGER BANQUET 2012





HABITAT'S CARAVAN: MEETING OUR SUPPORTERS





PARTNERSHIP WITH TATT

The Telecommunications Authority of Trinidad and Tobago awarded HFHTT a grant to outfit a computer centre for the residents of Cashew Gardens. Volunteer labour from

several groups, including the community itself contributed to the successful completion of the project.





PROJECT C.A.R.E.

COMMUNITY AWARENESS THROUGH RESPONSIBLE PREPAREDNESS AND EMPOWERMENT

Project CARE was designed to address the needs of the rural fishing community of Cumana for safe, hurricane resilient, homes. Project CARE aimed to reduce disaster risk by empowering members of the Cumana community to address their own needs for safe and secure primary shelter (homes). Roof repairs were made to reduce the number of roofs that are blown off during strong winds, causing injury, death, and damage to property and personal belongings as well as disruption of normal family life.



Phase I, the project preparation phase, was carried out in collaboration with the Trinidad and Tobago Red Cross Society (TTRCS) and the Adventist Development Relief Agency (ADRA). A Vulnerability and Capacity Assessment (VCA) was conducted. In Phase II of the project, the scope of work and estimated cost for each individual home was assessed. Families were considered for repairs based on HFHTT's family selection criteria (see Annex 6).

Phase III of Project CARE was the implementation stage of the project, funded by the Canada Caribbean Disaster Risk Management Fund (CCDRMF) of the Canadian International Development Agency (CIDA). In this phase, HFHTT carried out the construction activities that would enhance the hurricane resilience of targeted homes. Thirty-three highly vulnerable



families received retrofitted or renovated roofs to make their shelters more hurricane resilient. Some homes required further repairs to ensure that the entire structure would resist hurricane force winds.

Capacity development and construction training was offered to the community so that the project could be completed with local participation, ensuring that the knowledge and skills in structural renovation remained in the community. In addition, the homeowners/project partners were required to meet a specified contributory in-kind commitment of “sweat equity” (labour on their own project) as their investment in their hurricane-proofing project. Given its disaster focus, Project CARE did not use the traditional Habitat methodology. As such, no repayment was required by the home partners for the house repairs received from this project.

The project also included a reforestation component: a nursery of trees is currently being established to be planted to serve as a wind break and erosion control to protect homes close to the sea. The Cumana Village Council, Citizens for a Better Trinidad and Tobago and members of the community will plant out the trees in the nursery, once they are of sufficient size.



NATIONAL DIRECTOR'S REPORT

“What we would like to do is change the world-make it a little simpler for people to feed, clothe, and shelter themselves as God intended for them to do.”

-- Dorothy Day

The Fiscal Year 2013 was a transitional year for Habitat. The year was spent in laying the foundation for the implementation of major projects such as the Capital Campaign, the Annual Fund and the Community Capacity Building initiatives. Each of these new initiatives was seen as the lead up to the exponential increase in serving families in need of hope and simple, affordable, decent shelter.

During the year we achieved the success of increased volunteers with a staggering number of 952 persons who freely contributed their labour of love to deserving families in need. Our community initiatives saw us implement the PASSA Community Assessment tool. The Financial Literacy drive accounts for 73 families receiving money management ‘hands-on’ training with the children of the beneficiaries receiving puzzle houses transferring the habit of saving to the youngest.

The construction and repair projects were stymied since we made a conscious decision to stop accepting Certificates of Comfort. Rather, we spent a significant amount of time advocating with the relevant authorities for a much better land document which offers more ‘comfort’ to the poor. We anticipate in FY 14 that many families will be in possession of proper land tenure and

this will aid our accelerated drive to increase the construction projects.

Amidst many challenges, in the NGO world of a great scarcity of resources, we completed thirty seven (37) housing solutions (new construction and repairs to homes) and supported three (3) community structures (with materials donations). This represents a decrease in construction activities due to lack of proper land tenure.

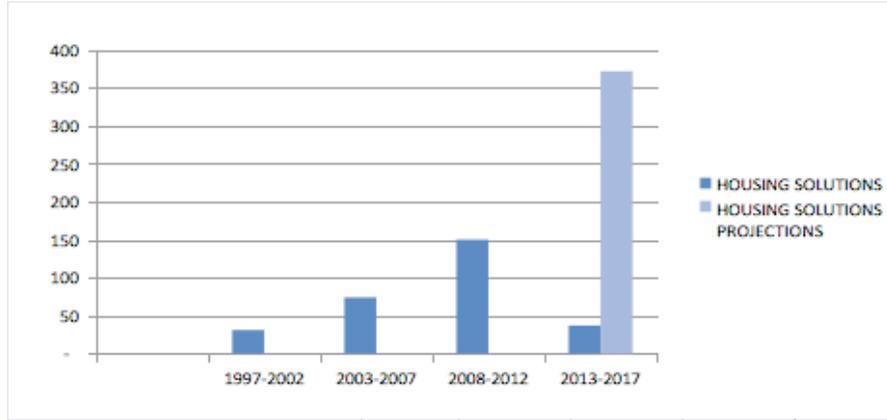
We conducted four (4) construction training sessions attended by builders from across Trinidad. Overall, and most importantly, in 2012-2013 we touched the lives of 364 families, bringing them hope for a better future.

CELEBRATING THE COMPLETION OF 37 NEW AND INCREMENTAL HOUSES AND REPAIRS

Through our partnerships with corporate donors, HFHTT gave a “hand-up” to families searching for safe, decent, affordable shelter across Trinidad and Tobago. From Point Fortin to Couva to San Juan, Valencia and Cumana, families contributed their “sweat equity” alongside Habitat builders and volunteers.

Habitat built new houses with eighteen (18) families. In KP Lands, Valencia, thanks to Republic Bank Limited, Martina Malco-Riley fulfilled her dream of a decent house in which to nurture her two children on their path toward a good education and a better future. In Point Fortin, through Atlantic’s generosity, Daveanan and Tricia Seekarie, both wheelchair bound, have finally achieved their dream of a decent home, complete with wheelchair ramp. In Couva, Point Lisas Nitrogen

Limited brought hope in the form of a new two-bedroom house to Sharon Singh and her three young children. In Mayaro, EOG Resources stepped in to help a family whose life went up in flames. In Carli Bay, Couva, National Gas Company of Trinidad



and Tobago brought hope in the form of a new home to Meena and Neil White and their five children, the youngest of whom was born with cerebral palsy.

As HFHTT strives to help more families help themselves, we have been focusing more and more on house repairs, in FY13 completing 19 repairs. Oftentimes families begin building their own homes, but their meager income makes finishing construction a challenge. Habitat works with families to complete their dream. In San Juan, thanks to the generosity of bpTT, Afi Lopez and her son are now living in their own one-bedroom apartment built under the pillars of her family's home. In Freeport, the Matras, their two children and the fifteen-year-old girl for whom they are guardians, have now completed the home they had started on their own. In Cunupia, Caribbean Nitrogen and Nitrogen 2000 teamed up to help Wendy Saunders

and her three sons complete their own home, almost exclusively with their own labour. In Curepe, ArcelorMittal Foundation supported repairs to the Khan's cramped structure, and now the Khan children, one of whom has cerebral palsy, can sleep comfortably in their own bedroom. Coosal's contributes to many of these projects with generous donations of building materials.

Habitat supports community grassroots development by building community structures for all to enjoy. This year we supported the construction of three (3) community buildings through donations of material; it is then up to the communities themselves to donate the "sweat equity" to build the structure. In Maraval, Trinidad Cement Limited generously donated materials to the Paramin Development Committee for their Community Activity Centre which will serve children and medically challenged residents. Two orphanages were also assisted: Rainbow Rescue and Casa de Corazon.

HFHTT could never complete our mission of eradicating poverty housing in our nation without our wonderful corporate partners. We pledge to ensure that integrity and accountability remain our mantra to our community of donors and stakeholders. Through the support of our major donors, families striving to better their lives can reach their dreams.

A DISASTER RISK REDUCTION FOCUS

HFHTT is incorporating a disaster risk reduction focus into all of our work. Climate change and urbanization make the risk of a major disaster event more and more likely. HFHTT has been using the Participatory Approach to Safe Shelter Awareness

(PASSA) technique developed by the Red Cross and Red Crescent Societies. PASSA is a process by which a community assesses itself for its vulnerability to hazards and its capacity to cope with them. At the end of the ten-session process, the community develops an action plan to guide them as they work toward safe shelter and community empowerment. HFHTT completed our first PASSA in the Carli Bay community of Couva with the participation of eleven community leaders. The action plan developed includes a Disaster Risk Reduction Training and several measures the community members themselves can take to increase their shelter safety.

TRAINING COMMUNITIES TO HELP THEMSELVES

HFHTT strives to train communities so that they have the skills they need to help themselves up out of poverty housing. In FY13 HFHTT trained a total of 327 persons. Seventy three (73) were trained in financial literacy, some of which were supported by Republic Bank Limited. Participants were coached in household budgeting and savings, and given a booklet developed by HFHTT specifically to explain these household finance concepts to low income families.

In addition, HFHTT trains each and every home partner family with whom we work in basic financial literacy as well as the Habitat philosophy of repayment and giving back. Our home partners do not receive a “hand-out”, but rather a “hand-up”: they contribute 300 hours of their own “sweat equity” (200 on a neighbour’s house and 100 on their own home), and they repay

costs on their house construction through a no-profit mortgage.

HFHTT brought construction skills trainings to 254 persons, many of whom were low income builders, unemployed, or employed by government programmes. Participants not only increased their skill sets, but many went on to use their new skills to repair their own homes, and some found new or better employment in construction.

A YEAR OF VOLUNTEERS

We hosted 12 Global Village teams, international and regional volunteers during the year, representing a total of 952 volunteers and 8,205 hours of “sweat equity”. Of these, 194 were foreign visitors. A record-setting total of 758 local volunteers inclusive of 14 Corporate Builds and 17 HFHTT office volunteers were not to be out done during the year. The foreign volunteers come to Trinidad to assist with construction activities and each one also contributes financially to HFHTT, potentially becoming life-long donors. Judging from the positive feedback we have received, volunteers return to their home countries fulfilled by their work with Habitat, enriched by the new relationships formed, and with an appreciation of life in the Caribbean and an expanded worldview. These volunteers provide great support to our construction projects and reduce the labour costs.

We salute the following trend-setting organisations for outstanding volunteerism: Atlantic, Republic Bank, KPMG, Deloitte, ArcelorMittal, Methanex, National Gas Company of Trinidad and Tobago, RBC Royal Bank, EOG Resources, the U.S. Embassy, Real Impact, University of The West Indies Campus Chapters, University of Trinidad and Tobago, Volunteer

Connection of Trinidad and Tobago, Young Future Leaders (YTEPP), Sea Scouts. Volunteers not only give of their “sweat”, but they become advocates for HFHTT and contribute to culture

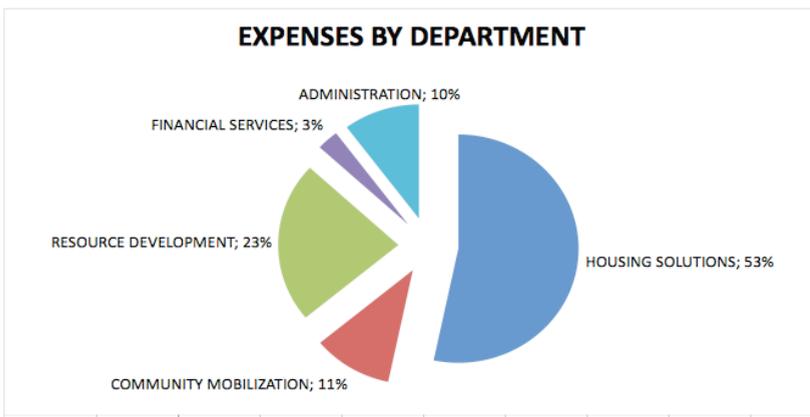
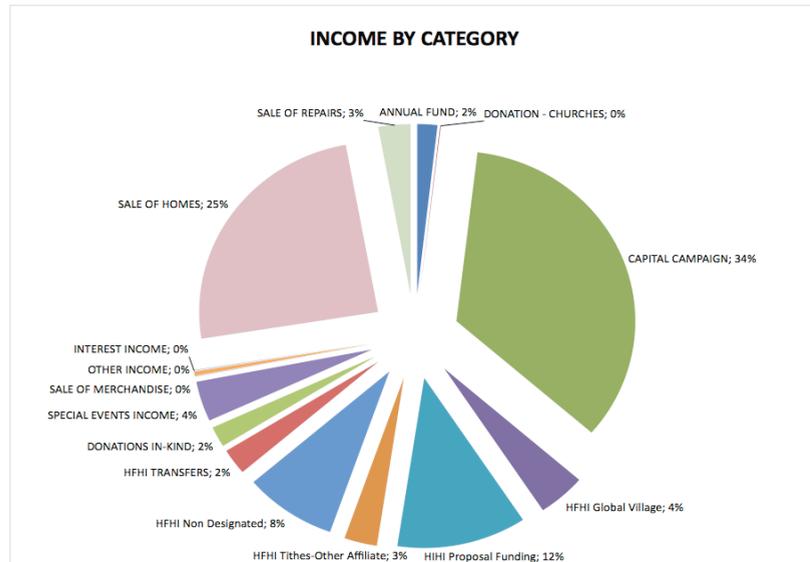
A WORLD OF HOPE

HFHTT is in the midst of a Capital Campaign, under the guidance of a seven-member Cabinet with sterling leadership from Mr. Ronald Harford. Our ambitious goal is to raise TT \$65M to bring decent housing to 500 families, to build a Habitat ReStore and Building and Training Centre and to contribute to Habitat’s Caribbean Disaster Risk Reduction programme.

A significant part of our Capital Campaign vision is the creating of a Habitat ReStore. The first of its kind in the Latin America and Caribbean region, the ReStore will provide a place where used home furnishings and building components can be recycled and resold at affordable prices to low income families. Currently, it is difficult, and sometimes impossible, for low income families to purchase building materials and home furnishings at prices they can afford. At the same time, many of our residents have used doors, sinks, appliances, furniture, etc. which they no longer want, do not know where to dispose and would be happy to donate for a needy family. The ReStore will solve both of these problems. Further, in the attached Building and Training Centre, factory and repair shop, HFHTT will bring hands-on training in construction skills to community members, providing them with the tools they need to help themselves.

As at FY13, we have achieved 8.5% of our Capital Campaign goal from the charitable donations of persons, corporations and organisations in Trinidad and Tobago and around the world, and 19% of our housing goal. The first supporter of our ReStore vision is the National Lottery Control Board.

Habitat for Humanity facilitates the coincidence of needs between those who desperately require a simple, decent and affordable place to live and the more fortunate in our society who



change of our young people.

require an outlet to express their social conscience in a caring and responsible manner. Under the leadership of Mr. Harford, HFHTT's Capital Campaign provides a place for these needs to come together.

START WITH A ROOF

Habitat for Humanity is one of a few organisations that allow YOU the individual to be involved. We are open to and welcome all contributions, be it your time, services, products, skills and money. At the beginning of this fiscal year we launched our Annual Fund Campaign - "Give hope a home: Start with a roof", which allows every individual or company to get involved. This campaign asks for your commitment for one year, giving Habitat \$100 per month. Habitat is a registered company with charitable status and should you require the tax relief that is applicable to your contribution and we will work with you to prepare and have the Deed of Covenant registered.



During the year we were able to meet the public through our caravan at the various malls in Trinidad. In addition, we support our awareness thrust by presenting Habitat at church services, business meetings small gatherings of friends and family. You can get involved and support our efforts by hosting a group of your colleagues and friends so they can be exposed to the mission and work of Habitat.

OUR THIRD ANNUAL HUNGER BANQUET

To commemorate World Habitat Day 2012, HFHTT hosted its third Hunger Banquet at the Hyatt Regency in Port of Spain, Trinidad. The dinner was a resounding success, raising \$300,545. One of the major highlights of the night was the passionate, enlightening and inspirational speech by Mr. Anthony Watkins,

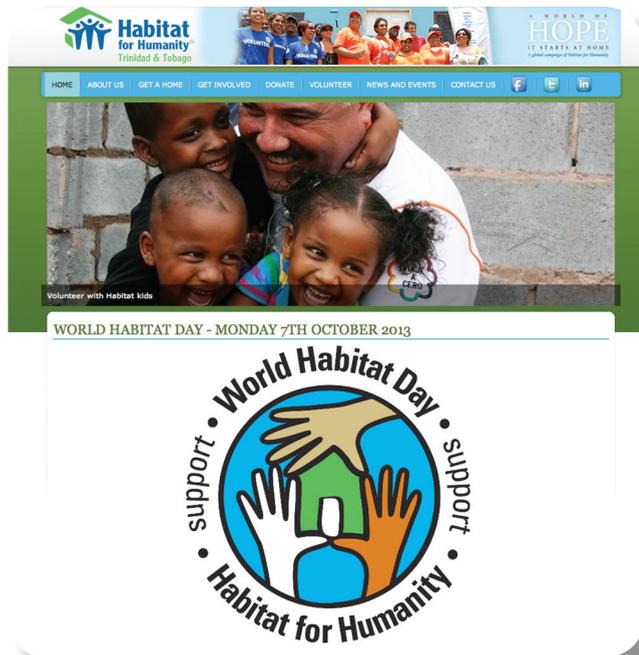
the effervescent personality of ‘Philo’ and the Masterpiece of Art for the Dutch Auction (the highlight of the evening). Supports joined us in solidarity over a bowl of soup to advocate for the cause of the homeless. Our heartfelt gratitude goes out to our many volunteers, with a special acknowledgment to Mr. Jadoo for his art piece and Ms. Philo for her invaluable support.

WORKING TO MAKE HABITAT A HOUSEHOLD NAME

The overall mandate of the communications thrust is to motivate colleagues, volunteers and the Diaspora to sleep, eat and breathe Habitat. The mandate is to also re-orient the concept of Habitat from selling housing to selling a developmental, transformational concept which results in shelter for the poor, increased health and greater access to educational opportunities.

Habitat Trinidad’s affiliation with, and support from HFHI, as well as its key relationships with public figures and leaders in the local community are powerful tools in the public awareness arsenal. This year we made major strides in communications; the work began in the second quarter of FY13 with the hiring of a full-time staff member with experience in strategic communications, supported by members of the Communications Committee who bring a professional skill set including advertising, film production, videography, television production and mass media to the table.





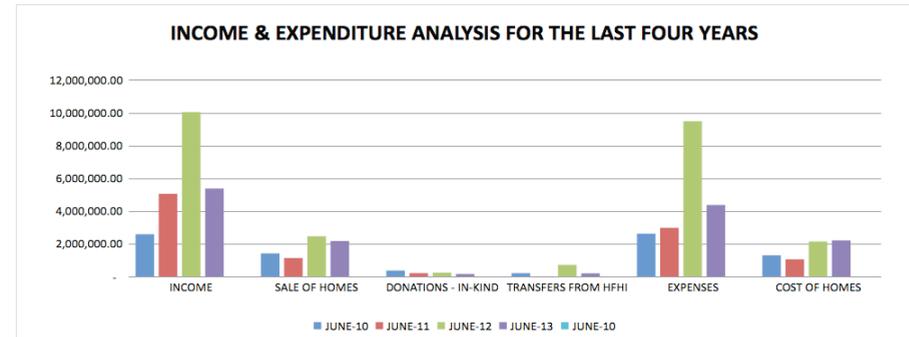
INTERNATIONAL GRANTS

We were privileged to work with Citi Foundation, the ArcelorMittal Foundation and the Church of Jesus Christ of Latter Day Saints to bring training, repairs and equipment to families in need.

Citi Foundation partnered with HFHTT to bring five (5) construction skills and disaster risk reduction trainings to 262 low income communities. Participants increased their skill sets, and some persons found new or better employment in construction, while others used their new skills to repair their own homes. Jobs were created and HFHTT as an organization was strengthened, as we were able to hire a number of participants as staff, contractors and labourers. Through this grant, HFHTT conducted the Participatory Approach to Safe Shelter Awareness (PASSA) community self-assessment in Carli Bay, Couva to identify steps the community would take to reduce their risk of disaster.

In addition, our 2012 partnership with ArcelorMittal Foundation came to a close with a total of 48 families in the Eastern Corridor served with repairs, concrete sanitation blocks, completions of construction, new homes and trainings. The Church of Jesus Christ of Latter Day Saints also made a much-needed construction equipment donation to HFHTT, allowing us to reduce equipment rentals and serve more families.

Habitat International invested in HFHTT in the areas of the Annual Fund and Community Institutional Strengthening to assist with ushering in the New Global Strategic Plan which positions Habitat to focus on building community and societal resilience rather than building one house at a time.



THE WAY FORWARD

The past year has been a time of expansion of our vision and broadening of our mission impact. Habitat Trinidad and Tobago can now do much more than build houses for a relatively small number of families; we can have a greater impact. We can help more families by doing more repairs. We can train persons in construction and other skills so that they can find employment or build for themselves. We can help communities help themselves through self-assessments, building self esteem and teaching basic construction skills in an environment of love, trust and respect. We can reduce the risk of a disaster from a tropical storms, floods and/or hurricanes by disaster mitigation efforts to assist persons to with building safer homes. The Capital Campaign Cabinet will over the next few months be knocking on doors to ensure that each understands that we are all needed to address poverty housing and homelessness. It must be a collective societal decision and action.

A WORLD OF HOPE IT BEGINS AT HOME, IT BEGINS WITH YOU...

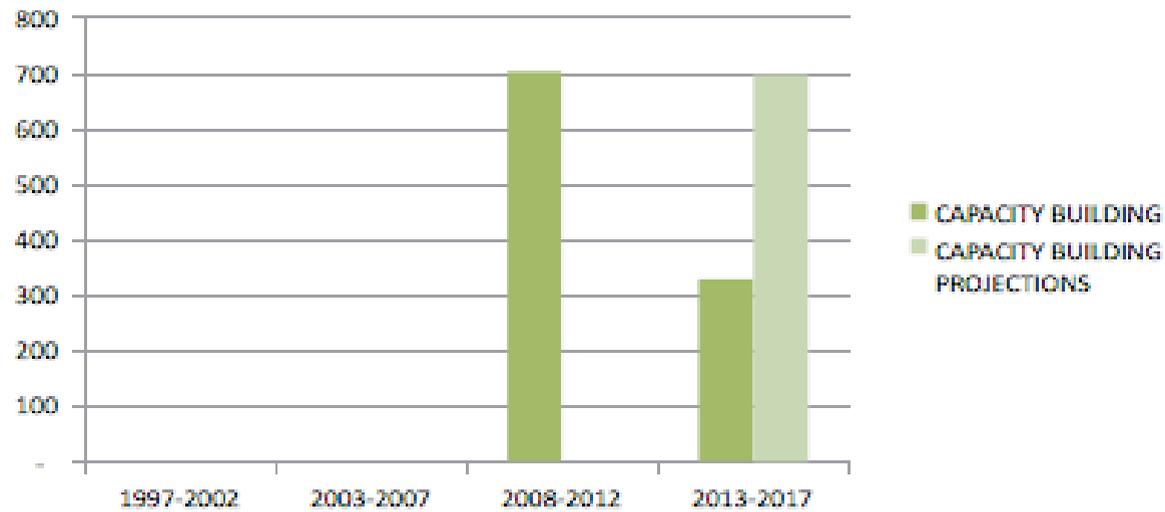
It has been an interesting year; my team and I are up to the challenge in the coming years. It has been my distinct pleasure to lead HFHTT. I am humbled at having had the honour to do so for the past seven years.

Submitted,

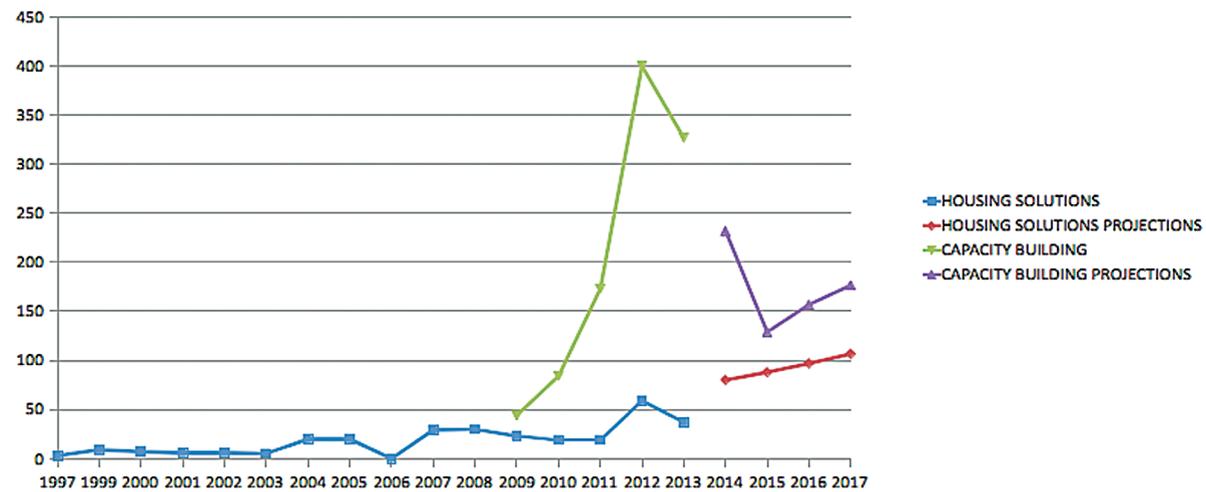
Jennifer Massiah

30 June 2013





FAMILIES SERVED THROUGH HOUSING AND CAPACITY BUILDING SOLUTIONS



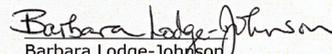


NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the Fourteenth Annual General Meeting of Habitat for Humanity® Trinidad and Tobago will be held on Wednesday 9th October, 2013 at the Yara Auditorium, Arthur Lok Jack Graduate School of Business, Uriah Butler Hwy North/West, Mt. Hope, at 3:00pm for the following purposes:

1. To confirm the Minutes of the last Annual General Meeting
2. To receive the Report of the Directors
3. To report the Audited Accounts of the organization for the fiscal year ended June 30th, 2013
4. To appoint the auditors
5. To appoint, reappoint and rotate Directors
6. Directors resolution
7. Closing remarks

By order of the Board of Directors


Barbara Lodge-Johnson
Company Secretary

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

Financial Statements of

**HABITAT FOR HUMANITY TRINIDAD
AND TOBAGO**

June 30, 2013

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013



KPMG
Chartered Accountants
Trinre Building
69-71 Edward Street
P.O. Box 1328
Port of Spain
Trinidad and Tobago, W.I.

Telephone (868) 623 1081
Fax (868) 623 1084
e-Mail kpmg@kpmg.co.tt

Independent Auditor's Report to the Members of Habitat for Humanity Trinidad and Tobago

Report on the Financial Statements

We have audited the accompanying financial statements of Habitat for Humanity Trinidad and Tobago (the Company), which comprise the statement of financial position as at June 30, 2013, the statements of comprehensive income and retained earnings and statement of cash flows for the year then ended, and notes, comprising a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on our judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, we consider internal controls relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal controls. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

1

KPMG, a Trinidad and Tobago partnership and a member firm of the KPMG network of independent member firms affiliated with KPMG International Cooperative ("KPMG International"), a Swiss entity.

R R Alleyne
C S Hornby

S N Golding
D S Sockram

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013



**Independent Auditor's Report to the Members of
Habitat for Humanity Trinidad and Tobago
Report on the Financial Statements (continued)**

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position of the Company as of June 30, 2013, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standard for Small and Medium-sized Entities.

KPMG

Chartered Accountants
October 3, 2013
Port of Spain
Trinidad and Tobago

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Statement of Financial Position

June 30, 2013

	Notes	2013	2012
Assets			
Non-current assets			
Property, plant and equipment	1	\$ 276,301	103,682
Deferred campaign expenses		641,838	770,205
Loans receivable	2	<u>7,724,960</u>	<u>8,256,710</u>
Total non-current assets		<u>8,643,099</u>	<u>9,130,597</u>
Current assets			
Loans receivable	2	811,668	706,341
Construction in progress		23,144	131,131
Inventory		20,642	19,667
Other receivables and prepayments		7,641	223,729
Short-term investments		714,323	552,930
Cash on hand and at bank		<u>988,654</u>	<u>535,999</u>
Total current assets		<u>2,566,072</u>	<u>2,169,797</u>
Total assets		\$ <u>11,209,171</u>	<u>11,300,394</u>
Liabilities and equity			
Equity			
Retained earnings		\$ <u>10,379,518</u>	<u>9,064,121</u>
Current liabilities			
Accounts payable and accrued expenses		219,744	165,844
Deferred project income	4	-	1,382,654
Provision for tithes payable		<u>609,909</u>	<u>687,775</u>
Total current liabilities		<u>829,653</u>	<u>2,236,273</u>
Total liabilities and equity		\$ <u>11,209,171</u>	<u>11,300,394</u>

The notes on pages 6 to 17 are an integral part of these financial statements.

On behalf of the Board



Director



Director

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Statement of Comprehensive Income and Retained Earnings

For the year ended June 30, 2013

	Notes	2013	2012
Income			
Donations – general	5	\$ 2,869,591	1,417,237
Donations – designated	6	2,352,363	676,250
Donation – Work Camp		-	35,541
Sale of homes		1,942,281	1,651,456
Renovations of homes		228,564	808,573
In-kind contributions		153,866	233,978
Special event income		300,545	263,960
Other income		35,212	39,908
Foreign currency translation gain		-	6,727
Interest income		6,485	35,515
		<u>7,888,907</u>	<u>5,169,145</u>
Expenditure			
Operating and administrative expenses (Schedule 1)		2,322,022	1,802,011
Cost of homes		1,939,624	1,436,048
Renovation of homes		267,120	726,633
Cost of special events		85,381	68,316
Tithe		272,088	217,033
Change in provision for doubtful debts		1,601,505	458,311
Foreign currency translation loss		85,770	-
		<u>6,573,510</u>	<u>4,708,352</u>
Surplus for the year		1,315,397	460,793
Retained earnings at start of year		<u>9,064,121</u>	<u>8,603,328</u>
Retained earnings at end of year		\$ <u>10,379,518</u>	<u>9,064,121</u>

The notes on pages 6 to 17 are an integral part of these financial statements.

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Statement of Cash Flows

For the year ended June 30, 2013

	2013	2012
Cash flows from operating activities		
Surplus of income over expenditure for the year	\$ 1,315,397	460,793
Adjustments to reconcile surplus for the year to net cash from operating activities:		
Net gain on projects	(250,958)	-
Depreciation	45,132	58,172
Amortisation	128,367	-
Adjustment to property, plant and equipment	-	3,075
Changes in loans receivable	426,423	(868,710)
Changes in construction in progress	107,987	(23,215)
Changes in inventory	(975)	(9,609)
Changes in other receivables and prepayments	216,088	(105,370)
Changes in provision for tithes payable	(77,866)	77,524
Changes in deferred capital campaign expenses	-	(770,205)
Changes in accounts payable	53,900	55,330
Net cash from (used in) operating activities	1,963,495	(1,122,215)
Cash flows used in investing activities		
Acquisition of property, plant and equipment	(217,751)	(15,479)
Net cash used in investing activities	(217,751)	(15,479)
Cash flows used in financing activities		
Net project financing used	(1,131,696)	(968,270)
Net cash used in investing activities	(1,131,696)	(968,270)
Net increase (decrease) in cash and cash equivalents	614,048	(2,105,964)
Cash and cash equivalents at start of year	1,088,929	3,194,893
Cash and cash equivalents at end of year	\$ 1,702,977	1,088,929
Analysis of cash and cash equivalents		
Cash on hand and at bank	\$ 988,654	535,999
Short-term deposits	714,323	552,930
	\$ 1,702,977	1,088,929

The notes on pages 6 to 17 are an integral part of these financial statements.

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

Limitation of liability and principal activity

The Company was incorporated in Trinidad and Tobago in March 1997 and is limited by guarantee. The liability of each member of the Company is limited to \$100 while a member of the Company or within one year after ceasing to be a member.

The principal activity of the Company is to establish specific projects in human habitat development in Trinidad and Tobago by constructing simple, decent and affordable housing. The Company enters into an interest free mortgage arrangement with the house owner who is charged a price that equals to the actual cost of construction.

The Company's registered office is situated at Patraj Trace, El Socorro Extension, El Socorro.

These financial statements were authorised for issue by the directors on October 3, 2013.

Basis of preparation and significant accounting policies

(a) *Statement of compliance*

These financial statements have been prepared in accordance with the International Financial Reporting Standard for Small and Medium-sized Entities (IFRS for SMEs) issued by the International Accounting Standards Board.

(b) *Functional and reporting currency*

The financial statements are presented in Trinidad and Tobago dollars, which is the Company's functional currency.

(c) *Use of estimates*

The preparation of these financial statements in conformity with IFRS for SMEs requires management to make judgements, estimates and assumptions that affect the application of policies and reported amounts of assets, liabilities, income and expenses. Actual results could differ from these estimates.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised and in any future periods affected. Information about critical judgments in applying accounting policies that have the most significant effect on the amounts recognised in the financial statements is included in note (g) - loans receivable.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

Basis of preparation and significant accounting policies (continued)

(d) Property, plant and equipment

Property, plant and equipment are measured at cost less accumulated depreciation and accumulated impairment losses.

Depreciation is provided on the reducing balance basis at rates sufficient to write-off the cost of the asset over their estimated useful lives. The following annual rates are used for the depreciation of property, plant and equipment:

Motor vehicle	33.3%
Equipment	25.0%
Computers	33.3%
Furniture and fixtures	33.3%

If there is an indication that there has been a significant change in depreciation rate, useful life or residual value of an asset, the depreciation of that asset is revised prospectively to reflect the new expectation.

(e) Construction in progress

Construction in progress represents all costs to date incurred in building and delivering homes to its customer. This cost is transferred to profit or loss on completion of the project. When a house is completed it would be handed over to a home owner who will be required to repay the cost of the project.

(f) Deferred campaign expenses

Deferred campaign expense represents start up cost incurred on 'A World Of Hope...It Starts At Home' campaign. This is an initiative embarked upon to raise funds over a 5 year period for the building of homes. It is amortised over the period of the campaign of 4 years on the basis of their projected collections.

If there is an indication that there has been a significant change in the amortization rate or useful life of an asset, the amortization is revised prospectively to reflect the new expectation.

(g) Loans receivable

Loans receivable balance represents the amount charged to the homeowners for Habitat houses built and secured with mortgage agreement over the property to be paid back over a mutually established period of time. The mortgages are typically paid back on a monthly basis and are non-interest bearing. Loans are stated at cost net of allowances to reflect the estimated recoverable amounts.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

Basis of preparation and significant accounting policies (continued)

(h) Inventories

Inventories are valued at the lower of cost and net realizable value. Cost is determined using the first-in first-out method, and includes expenditure incurred in acquiring the inventories and bringing them to their existing location and condition. Net realisable value is the estimated selling price in the ordinary course of business.

(i) Other receivable

Other receivables are stated net of any allowances for any uncollectible amounts. Any impairment loss is recognised in profit or loss when collection of the full amount is no longer probable.

(j) Cash and cash equivalents

For the purposes of the statement of cash flows, cash and cash equivalents consist of cash on hand and in bank and other short-term highly-liquid investments readily convertible to known amounts of cash. Cash and cash equivalents are measured at cost, which approximate their fair values.

(k) Trade and other payables

Trade and other payables are stated at cost.

(l) Revenue recognition

Revenue is recognized to the extent that it is probable that economic benefits will flow to the Company and the revenue can be reliably measured. No revenue is recognised if there are significant uncertainties regarding recovery of the consideration due, associated costs, or the possible return of goods.

The following specific recognition criteria must also be met before revenue is recognized:

Sales of homes

Sale of homes is recorded in income on transfer of the homes to their owners through the execution of a mortgage deed or promissory note.

Donations

Donations are recorded in income as received, except where specifically restricted by the donor.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

Basis of preparation and significant accounting policies (continued)

(l) **Revenue recognition** (continued)

Interest

Interest on short-term investments is recognized as the interest accrues to the net carrying amount of the financial asset.

(m) **Lease payments**

Payments under operating leases are recognised in the profit or loss on a straight-line basis over the term of the lease. Lease incentives are recognised in the profit or loss as an integral part of the total lease expense.

(n) **Provisions**

A provision is recognised if, as a result of a past event, the Company has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting the expected future cash flows at a pre-tax rate that reflects current market assessments of the time value of money and, where appropriate, the risks specific to the liability. The unwinding of finance cost is recognised as finance cost in the profit or loss.

(o) **Cost of Homes**

Cost of homes represents cost charged to homeowners for construction including labour. It is stated at cost.

(p) **Foreign currency transactions**

Transactions in foreign currencies are recorded using the exchange rate in effect on the date of the transaction. At the reporting date, monetary assets and liabilities denominated in foreign currencies are translated using the exchange rate which approximates those ruling at that date.

Translation differences between the amounts at which transactions are originally recorded and those at which they are paid, or to which they are adjusted at reporting date, are recognized in the profit or loss.

(q) **Impairment**

The carrying amounts of the Company's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If such an indication exists, the asset's recoverable amount is estimated.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

Basis of preparation and significant accounting policies (continued)

(q) Impairment (continued)

An impairment loss is recognised whenever the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. Impairment losses are recognised in the profit or loss.

The recoverable amount of other assets is the greater of their net selling price and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the cash-generating unit to which the asset belongs.

An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

(r) Deferred project income

The deferred income relates to funding received for specific construction projects that have not as yet been completed. Where the project was completed, the deferred income was released to the statement of comprehensive income.

(s) Taxation

The Company is registered with the Board of Inland Revenue as a charitable body, exempt from corporation tax.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

1. Property, Plant and Equipment

	Vehicle	Equipment	Computers	Furniture and fixtures	Total
Year ended June 30, 2013					
Cost					
At June 30, 2012	\$ 183,120	-	123,360	76,832	383,312
Additions	-	151,500	38,251	28,000	217,751
At June 30, 2013	\$ 183,120	151,500	161,611	104,832	601,063
Accumulated depreciation					
At June 30, 2012	\$ 110,613	-	109,923	59,094	279,630
Charge for the year	24,167	6,375	7,123	7,467	45,132
At June 30, 2013	\$ 134,780	6,375	117,046	66,561	324,762
Net book value					
At June 30, 2013	\$ 48,340	145,125	44,565	38,271	276,301
At June 30, 2012	\$ 72,507	-	13,437	17,738	103,682
Year ended June 30, 2012					
Cost					
At June 30, 2011	\$ 184,415	-	121,849	64,644	370,908
Additions	-	-	1,511	13,968	15,479
Adjustment	(1,295)	-	-	(1,780)	(3,075)
At June 30, 2012	\$ 183,120	-	123,360	76,832	383,312
Accumulated depreciation					
At June 30, 2011	\$ 74,500	-	102,534	44,424	221,458
Charge for the year	36,113	-	7,389	14,670	58,172
At June 30, 2012	\$ 110,613	-	109,923	59,094	279,630
Net book value					
At June 30, 2012	\$ 72,507	-	13,437	17,738	103,682
At June 30, 2011	\$ 109,915	-	19,315	20,220	149,450

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

2. Loans receivable

		2013	2012
Gross loans receivable	\$	11,152,413	9,977,331
Less provision for doubtful debts		<u>(2,615,785)</u>	<u>(1,014,280)</u>
		8,536,628	8,963,051
Current portion		<u>(811,668)</u>	<u>(706,341)</u>
Long-term portion - net	\$	<u>7,724,960</u>	<u>8,256,710</u>

During the year \$1,601,504 (2012: \$458,311) was charged to the profit or loss as bad debt expense.

This amount represents the balance due from the sale of homes and repairs.

3. Short-term investment

Two short-term investments are held with the Unit Trust Corporation in the second scheme of the money market fund. Interest was earned at an average rate of 2% for the year.

4. Deferred project income

	Opening Balance	Expenditure	Surplus (deficit) Transferred to Profit or Loss	Closing
Atlantic LNG – Guapo Beach Facility	\$ 257,122	(176,628)	80,494	-
Atlantic LNG – Southern Gardens Community Development Project	5,532	-	5,532	-
Atlantic LNG – Houses	600,000	(494,038)	105,962	-
Point Lisas Nitrogen Limited – Houses	120,000	(120,915)	(915)	-
Bppt	150,000	(152,379)	(2,379)	-
Caribbean Nitrogen	<u>250,000</u>	<u>(187,736)</u>	<u>62,264</u>	<u>-</u>
	\$ <u>1,382,654</u>	<u>(1,131,696)</u>	<u>250,958</u>	<u>-</u>

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

5. Donations – General

	2013	2012
Alvin PoonTip	\$ 10,000	10,000
Atlantic LNG Company of Trinidad and Tobago	790,316	546,360
Board Member and Advisory Board Member Tithes	103,500	3,000
Campus Chapter/First Citizens	-	5,000
Caribbean Nitrogen Company Ltd	572,000	70,780
EOG	32,809	67,767
Deloitte	-	30,000
Weekenders	-	5,000
General- Circle of Friends Donors	-	32,155
Prestige Holdings	-	10,000
Hand Arnold (Trinidad) Ltd	1,000	1,000
Bpitt	150,000	450,000
National Lotteries Commission Board	100,000	-
National Gas Company of Trinidad and Tobago	150,000	-
J Aboud	150,000	-
Churches	5,457	-
J Mercano	16,500	-
Other individuals	80,050	-
Point Lisas Nitrogen Limited	128,000	159,175
Young Sing	-	5,000
L. Estates	-	1,000
Byron Gopaul	21,700	21,000
TECU Credit Union Co-Operative Society	5,000	-
Energy Finance Windball Cricket Committee	10,000	-
RBC	3,997	-
RBC (Birdies for Golf)	20,000	-
Republic Bank Limited	500,000	-
European Union	19,262	-
	<u>\$ 2,869,591</u>	<u>1,417,237</u>

6. Donations - Designated

Habitat for Humanity International - General	\$ 2,352,363	676,250
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This relates to funds that have been specifically identified for projects by donors.

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2013

7. Sale of Homes

Of the 18 (2012:12) homes completed for the year inclusive of 16 (2012:47) renovations and 3 (2012:2) community structures the sale transactions are yet to be finalized on all of the homes.

8. Related Party Transactions

Key management personnel

Key management personnel receive compensation in the form of short-term, employee benefits and post-employment benefits. Compensation amounted to \$489,000 (2012: \$475,212) for the year and was included in total remuneration is included in salaries and wages.

9. Operating leases

	2013	2012
--	------	------

Non cancellable operating lease rentals are payable as follows:

Less than one year	\$ 48,000	48,000
Between one and five years	<u>192,000</u>	<u>192,000</u>
	\$ 240,000	240,000

During the period, \$40,666 (2012: \$41,333) was recognised as an expense in the statement of comprehensive income in respect of operating leases.

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO		Schedule 1	
Schedule of Operating and Administrative Expenses			
June 30, 2013			
		2013	2012
Salaries and wages	\$	1,180,148	1,114,357
National insurance		55,593	55,148
Public liability insurance		22,821	17,711
Legal and professional		229,889	47,990
Bank charges		2,865	3,588
Electricity		18,761	23,660
Telephone		82,526	68,046
Rent		40,666	41,333
Travel		49,261	44,865
Monitoring costs		505	998
Training		156,720	74,869
Meetings		57,112	22,618
Postage		1,997	1,987
Computer supplies		3,353	1,430
Construction supplies		19,314	6,870
Stationery		34,957	37,624
Office expenses		17,573	13,742
Advertising and publications		103,740	53,803
Motor vehicle insurance		4,545	4,607
Dedications		1,127	1,846
Depreciation		45,132	58,172
Repairs and maintenance		31,033	51,301
Construction repairs		13,865	35,751
Other expenses		20,152	19,695
Amortisation of deferred campaign expenses		128,367	-
	\$	<u>2,322,022</u>	<u>1,802,011</u>

FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO

Unaudited

Schedule of Housing Activity

June 30, 2013

Homes completed in the period

	Constructed From Inception	Constructed during the year	
		2013	2012
Penal/Couva	71	4	5
Point Fortin	15	5	3
Sangre Grande	33	8	4
Mayaro	15	1	-
Rio Claro	31	-	-
Operation Smile Children's Home	1	-	-
Nazarene Home Work Centre	1	-	-
	<u>167</u>	<u>18</u>	<u>12</u>

Homes under construction at year end

	Under construction at the year end	
	2013	2012
Sangre Grande	-	2
Penal/Couva	1	1

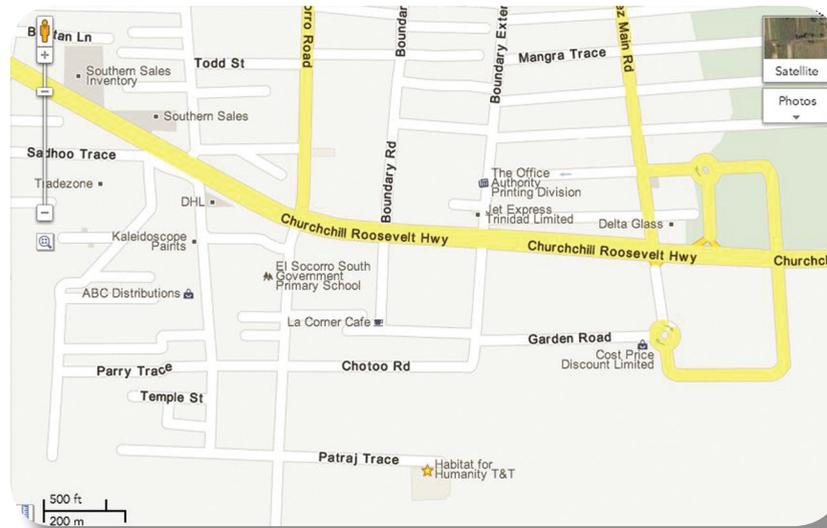
Homes renovated in the period

	Renovated From Inception	Renovated during the year	
		2013	2012
Sangre Grande	38	8	30
Mayaro	9	-	-
Rio Claro	23	-	-
Point Fortin	6	2	-
Penal/Couva	<u>48</u>	<u>6</u>	<u>17</u>
	<u>124</u>	<u>16</u>	<u>47</u>

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FINANCIAL STATEMENTS OF HABITAT FOR HUMANITY TRINIDAD AND TOBAGO JUNE 30TH, 2013

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO		Unaudited
Schedule of Housing Activity		
June 30, 2013		
Community Structures		
	<u>2013</u>	<u>2012</u>
Guapo Beach Facility	-	1
Cashew Gardens Home Work Centre	-	1
Rainbow Rescue	1	-
Paramin Community Centre	1	-
Casa de la Corazon	<u>1</u>	<u>-</u>
	<u>3</u>	<u>2</u>
Other solutions		
	<u>2013</u>	<u>2012</u>
Financial literacy	93	32
Disaster Risk Reduction	96	74
Construction Capacity Building	<u>227</u>	<u>294</u>
	<u>416</u>	<u>400</u>



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 **HabitatTNT**

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