

Board of Directors 2016-2017

Derwin Howell - Chairman

Winston Siriram

Barbara Lodge-Johnson

Trudie Telesford-Pierre

Prem Persad Maharaj

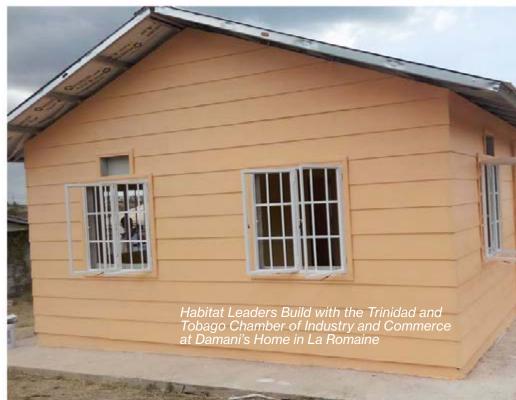
Stephen Sheppard

Nichola Armstrong

Geoffrey M. Abdulah

Karen Johnstone







strength stability self-reliance and shelter

vision

a world where everyone has a decent place to live

mission

seeking to put God's love into action, habitat for humanity brings people together to build homes, communities and hope.











Chairman's Message

This year Habitat for Humanity Trinidad and Tobago celebrated its twentieth anniversary and getting there was no easy feat. This journey involved five (5) chairpersons, two (2) former Presidents of this great Republic, and several other hard working and distinguished men and women leading the charge to this point in our history.

Over the years, we have accomplished a lot through the kindness of many generous donors, both individual and corporate. Our donor engagements were never merely a signed cheque or photo opportunity. Rather, we have had the distinct pleasure of donor contributions spanning cash, equipment, building materials and services ranging from professional expertise to manual labour on site. One early example was our former Patron, Sir Ellis Clarke, inviting his personal friends to share a glass of wine at his home, for the express purpose of convincing them to join him in serving the Habitat for Humanity mission.

On March 14th, 2017, we raised the symbolic flag of twenty (20) years of service, with many accomplishments under our belt, including the achievement of our 500th housing solution. We celebrated the incorporation of Tobago into our mission and are proud to say that we are currently serving our 17th Tobagonian family with direct housing support services. As well, 120 persons have accessed our training and we have recently assisted the Moriah Village Council in the refurbishment of its community centre.

At this our 18th Annual General Meeting in our 20th year of operation, we now herald an even great opportunity for person to become members of Habitat for Humanity through a membership drive soon to be launched. This will extend the opportunity to the wider public to join heart and minds to eliminate poverty housing and homelessness in Trinidad and Tobago.

We implore you to spread the word on the work that we are doing, brick by brick, house by house, community by community and partner by partner, to provide the opportunity of hope where people are living in hopelessness. Help us to promote the cause of defending the defenseless and homeless. Support us to ensure our societies in this twin island republic reduce crime by ensuring more decent neighbourhoods,

working and dwelling in harmony and helping each other, as we have done over the last twenty (20) years.

As we begin our next twenty (20) years, we must heighten our advocacy for national policies to secure land and housing opportunities for the less fortunate. Not by giving away but by instilling that through hard work (sweat equity) and repayment of an interest-free mortgage, the opportunity of home ownership is possible.

It took us twenty (20) years of fund- and friend-raising to meet the 500th housing solution mark, but it is our desire to build a legacy where the next twenty (20) years sees 5,000 plus persons being served with access to shelter opportunities. Our soon to be launched membership drive is designed to expand our reach and impact to help us achieve this goal.

Ladies and gentlemen, as the current serving board, we stand in solidarity with you in this worthy cause. Ours remain the task to ensure good governance and accountability, to increase our shelter solutions and, despite the prevailing economic situation, to ensure that we remain sustainable and resilient. God is on our side and so are you. It gives me the greatest pleasure on behalf of the Board of Directors, the Management and Staff and all the beneficiaries of our services, to express our gratitude for your support over the years and to salute you for your partnership.

Thank You!

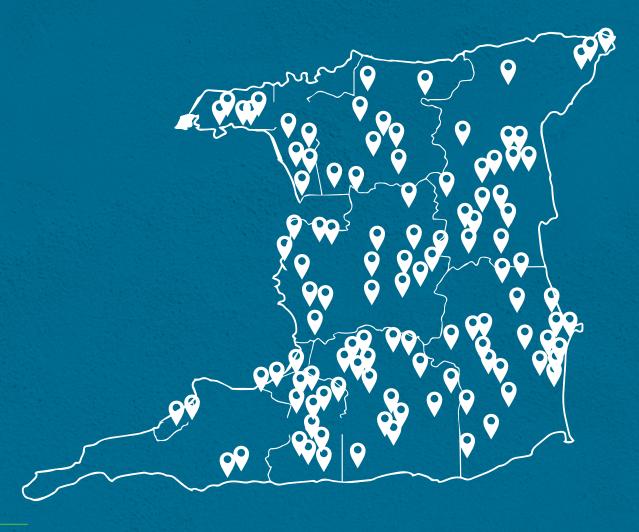
"Never doubt that a small group of thoughtful, committed citizens can change the world; indeed, it's the only thing that ever has." ~ Margaret Mead

Derwin Howell,

Executive Director of Republic Bank Limited and Chairman of Habitat for Humanity Trinidad and Tobago.

Where We've Built 20 years, 600+ shelter solutions





strength

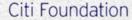
At Habitat, we believe that we are always stronger together.

By pooling our resources, lending each other strength, working together to achieve our goals by reaching deep within our inherent talents, we can change the world.

The corporate allies and strategic partners support us and our homeowners through in-kind donations of porducts and services, reducing the overall costs of our homes and making universal shelter an achievable objective.







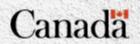




























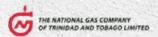










































Pearl's House

NLCB supports us with operational costs and seed money for construction projects. We were thrilled that they could join us to celebrate the dedication of a new home just in time for Christmas. Pearl declared "I am so happy and grateful to Habitat and National Lottery, they made a life-long dream finally come true!"

Pearl lives with her son, Anthony, in Arouca. She currently receives a monthly pension and the household income is further supplemented by Anthony's income as a construction worker in St. Joseph.

Pearl is hypertensive, while Anthony is diabetic; they both require daily medication which is sporadically covered through the CDAP program. They live a very guiet life - she spends most of her days at home, while Anthony goes to work on weekdays, returning home to complete the daily household chores.

"The house was not very good, but we are "house-proud" and we keep the yard clean and nice. The floors were dangerous, and we had problems with the roof leaking. It wasn't safe with our health problems."

"I had almost given up, but then my son said, 'Mammy, let us try Habitat', and I did. This is God's gift to us for never giving up. A new home for me in my old age, and something for Anthony as he goes on!"

















stability

A typical Habitat Home costs around 240,000 TTD. Even though that is significantly more attainable than current market rates, it's still a lot of money, and we are often asked how we can possibly hope to build all the homes needed?

The answer is simple - bit by bit.

You've heard the saying "Every Journey begins with a single step!" Well, we know first-hand the BIG IMPACT made from the small contributions of individual donors supporting our fundraising events, our diaspora campaigns, or just putting aside a little bit every month to help our homeowners.

Our Coin Drive #smallchangeBIGDIFFERENCE has been well-supported by schools, churches and Corporate Trinidad and Tobago, and our online donation facility debuted just before the 2017 Hurricane Season. The "It Takes A Roof" campaign has been popular as well, especially with the tax-deductible nature of the donation of just 1200 TTD per annum.

Fundraising events continue to animate the financial year - the Resource Development Department focuses on the annual Hunger Banquet and twice-yearly Wine and Cheese events as the linch-pin of our operational revenue sources.































self reliance

Habitat for Humanity® Trinidad & Tobago and the Canada Caribbean Disaster Management Fund celebrated the completion of Project 'Safe **Shelter Through Landslide Mitigation', in Moriah** Tobago.

The project was a collaboration among Habitat, the Moriah Village Council, TEMA, NIHERST/Global Water Partnership-Caribbean, and the Division of Agriculture. It provided: nine (9) retaining walls, six (6) rainwater harvesting systems, one (1) Community Centre washroom (compliant with Disaster Shelters), one hundred (100) trees and groundcover plants, and community training in retaining wall and rainwater harvesting system installation. It specifically addressed the needs of families affected by landslides, by providing technical support, training and labour to build the retaining walls.

Work on the project was a collaborative effort involving people from all over the world - Global Village Teams from the United States and Canada, from univeristies and corporate bodies joined the villagers of Moriah. transporting materials by hand. Employees and contractors from TEMA worked side by side with members of the Trinidad and Tobago Defense Force Engineer Batallion, digging foundations and tying steel. Volunteers from Trinidad and homeowners from Tobago helped each other to mix cement, lay bricks and install rainwater tanks. The partnerships made and friendships forged under the tropical sky are a testimony to the power of hearts and hands working for the same cause.

























shelter

Major Donors have done the heavy lifting for Habitat since our inception. Companies like NGC, Point Lisas Nitrogen Limited, EOG Resources, Republic Bank, Atlantic and others give financial aid to homeowners by providing the construction seed money, and help Habitat maintain its sustainability by supporting operational costs in some areas. The staff of the companies also show their commitment to best-practice CSR cultures, by fundraising inhouse, supporting our events through ticket purchases, and by volunteering on Builds and outreach projects alongside our staff and homeowners.

Our major donors are the lifeblood of our shelter programmes. Their generous support provides the construction "seed money" for our projects, giving our homeowners the hand-up they need to provide for their families and communities.

FY17 Highlights

- Caribbean Gas Chemical Limited signed an MOU with Habitat Trinidad and Tobago to refurbish community grounds in the Mayaro and La Brea communities.
- NGC supplied volunteer labour and significant financial support for homeowners all over the country.
- RBL concluded their five-year support throught the "Power to Make A Difference" programme, helping to transform the lives of dozens of families in Trinidad, and pioneering our housing and DRR programmes in Tobago.
- Citibank's support of the annual Day of Caring and their own Global Community Day are highlights of our annual volunteer calendar.







Sumintra and SAGICOR

Over the course of four months, Sagicor staff and management helped Sumintra and her children build and paint their home in Central Trinidad, as part of their celebrations for 175 years of working with families in Trinidad and Tobago. This partnership with this Habitat Trinidad and Tobago homeowner fulfilled a cherished dream of Sumintra's - that all three of her children could live together in a house of their own

"Every day, we are reminded of the vital role decent housing plays in creating positive outcomes in people's lives," says Jennifer Massiah, National Director. "We are glad that Sagicor has chosen to symbolise their 175 years in our country with this project. Their efforts will set the foundation for success for Sumintra, creating a safe and secure place for her family to grow, be healthy and thrive."

People in your community, and all over the world, partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

All Habitat Trinidad and Tobago Homeowners pay an affordable mortgage, and they agree to do so when they sign the legal loan agreement. We can also provide alternative shelter solutions depending on the need and the land tenure circumstances of the families - materials-only, repairs, renovations, technical services and other micro-finance products. Construction and materials funding is raised through corporate and individual donations, and in all cases, each family pays a small amount over the course of the 3- to 30-year mortgage period.

Families who partner with Habitat for Humanity® Trinidad and Tobago are extremely grateful for your help. Your financial support, your voice and your time will help promote strength, stability and self-reliance in families in need of a hand-up opportunity.





service

Habitat brings people together to join hands and hearts in the pursuit of affordable housing for every man, woman and child. In Trinidad and Tobago, our volunteers come from all walks of life and from all over the world. Local volunteer teams from tertiary institutions and secondary schools work on painting or construction projects, and encourage other young people to donate their time and talents to promote the cause of poverty housing. Older groups from the corporate world, denominational organisations, professional associations and civil society join our homeowners in building a stronger future for our country.

The Thrivent group has visited our shores several times over the past five years. This financial services company has a strong humanitarian side.

In the company's own words "A home is where families grow, memories are made and possibilities arise. But sadly, not everyone has a safe, healthy place to call home. Instead, many are struggling to get by, forced to live in substandard housing. We believe everyone deserves decent, affordable housing. That's why we're doing something about it - through Thrivent Builds with Habitat for Humanity - and you can too.











Make a powerful impact in the lives of families and communities worldwide by helping where it is needed the most. Develop lifelong relationships and experience new and beautiful cultures from around the world all



while building houses – and strength, stability and self-reliance. No special skills are required. All that's needed is a generous heart, a positive spirit and a genuine desire to make a difference.





milestones

Monica Ramirez

The Habitat for Humanity Latin America and Caribbean Director of Housing and Settlements joined us to celebrate our 20th Anniversary, and to meet with key Housing stakeholders. In between media interviews and homeowner meetings, Ms. Ramirez also discussed affordable housing issues with the High Commissioner of Canada, Carla Hogan Rutfelds, The Honourable Kelven Charles, Chief Secretary of the Tobago House of Assembly, and the Honourable Randall Mitchell, Minister of Housing and Urban Development.











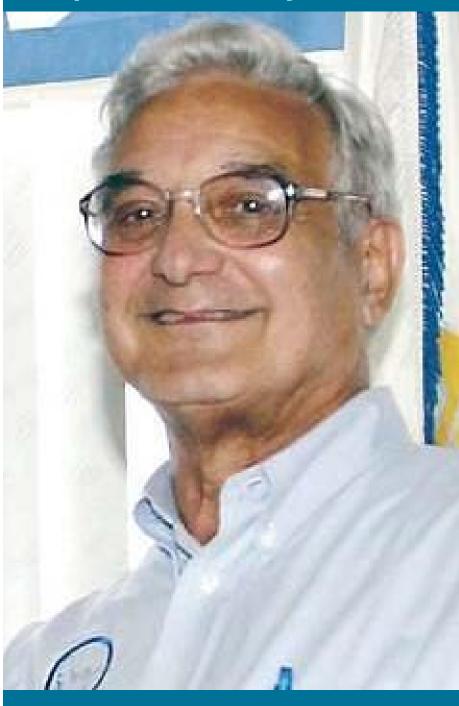
Clive Pantin

Foundation for the Enhancement and Enrichment of Life (FEEL)

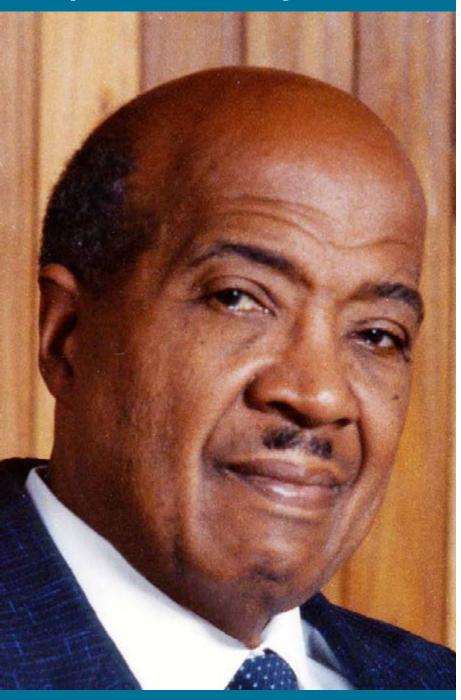
In 1995 Clive Pantin met Millard and Linda Fuller, the founders of Habitat for Humanity in the USA, and discovered the mission of using a community approach to build houses for persons in need of safe and adequate shelter. Inspired by the possibilities for our country, he spent the better part of 1996 mobilizing a team of like-minded persons and rallying supporters to the cause. After long and arduous discussions, he was able to achieve the dream of establishing a Habitat for Humanity affiliate in Trinidad and Tobago in 1997, while still running the Foundation for the Enhancement and Enrichment of Life (FEEL).

Mr. Pantin was very involved as the local founder – attending every Board meeting, supporting our volunteer activities and liaising with Habitat International through the initial teething stages of the young affiliate. His considerable influence was evidenced by Trinidad and Tobago's hosting of Habitat's founders Millard and Linda Fuller at the Latin American and the Caribbean Regional Conference just one year after our founding. Clive Pantin encouraged alliances with the Trinidad and Tobago Defence Force for volunteer labour, and negotiated the donation of land in Guaico Sangre Grande for our first community-builds on what is now called "Habitat Street". To this date we have maintained a collaborative relationship with FEEL to continue the service to families with food, furniture, clothing and other supports.

Spirit of Humanity Awards



Spirit of Humanity Awards



Sir Ellis E.I. Clarke

Former President

In 2005 Habitat established an Advisory Board with His Excellency Sir Ellis Clarke in the capacity of Chairman. He was a keen advocate as he hosted many events and was an extremely eloquent speaker, who stood ready to endorse the work of Habitat and identified immediately how anyone could get involved.

Sir Ellis worked on construction sites laying bricks for foundations, and in he hosted many donor cultivation cocktails at his home, cementing relationships with those whom he thought had the ability to support the Habitat cause. This kind and gracious gentleman is remembered by members of Habitat as a true servant of the people, believing as he did that helping to build strong, stable and self-reliant families is one of the best ways to give back to humanity.

He never asked anyone for help without leading by example, unreservedly pledging himself and his influence on Habitat's behalf, for the benefit of our homeowner families. It is this sense of duty and service to humanity which truly expressed Sir Ellis' contribution as he answered the call to service and he served with distinction.

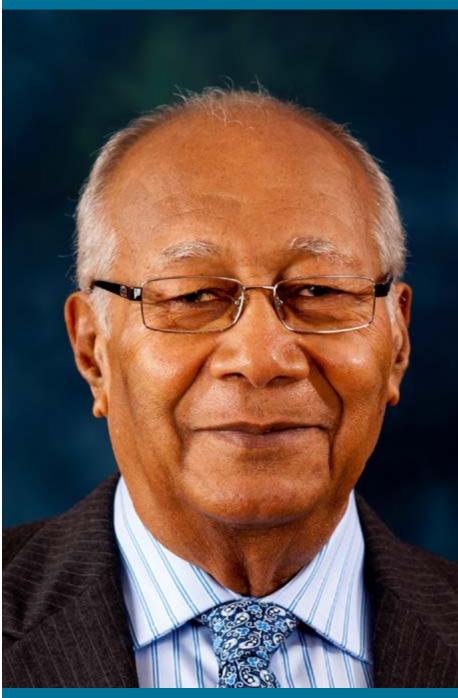
George M. Richards

Former President

In 2003 the President of Trinidad and Tobago, His Excellency George Maxwell Richards became the second patron of Habitat for Humanity Trinidad and Tobago. Professor Richards rose to the challenge of his predecessor and adopted Habitat for Humanity as one of his favoured charities. On numerous occasions he met the Chairman and National Director to share ideas on how he thought Habitat could add more value in the communities. He was a firm believer in the revolving fund concept and endorsed individual empowerment through opportunities for training and access to decent housing.

This special son our soil, hosted several dinners, brunches and cocktail receptions with strategic partners over the years to promote the Capital Campaign and stood ready at each occasion to endorse the Habitat for Humanity philosophy and mission. President Richards also hosted special international quests on our behalf, including Habitat International's Chairman of the Board, Mr. Ron Terwilliger, a gentleman who left a legacy gift to the global Habitat programme of \$100 million USD. It was in discussion with Mr. Terwilliger that the idea of a local Capital Campaign was first floated, which was instrumental in help us grow into an independent, self sustaining NGO who no longer relied on international aid.

Spirit of Humanity Awards



Spirit of Humanity Awards



Ronald F. De C. Harford

Ronald Harford started his journey with Habitat as a distinguished member of the Advisory Board over ten (10) years ago. Given Mr. Harford's passion for housing the poor, he was later asked to chair the Capital Campaign Committee, a task which demanded an extensive amount of time - the initial commitment of 6 months grew to 5 years! Mr. Harford wanted to ensure that Trinidad and Tobago launched and executed a successful capital campaign, the first of its kind in the Caribbean. The main mandate was to raise funds to exponentially increase our housing solutions, and with our Champion's support we succeeded – in March 2017 we painted and dedicated our 509th housing solution!

Mr. Harford is a champion for universal housing, frequently present at Habitat builds or meeting members of the business community to enlist their support for adequate housing for all. He dares to see the possibilities of changing the language of philanthropy and is never afraid to ask his peers to support the mission with hearts and pockets, leading by example through his involvement with Republic Bank.

Chanka Seetaram

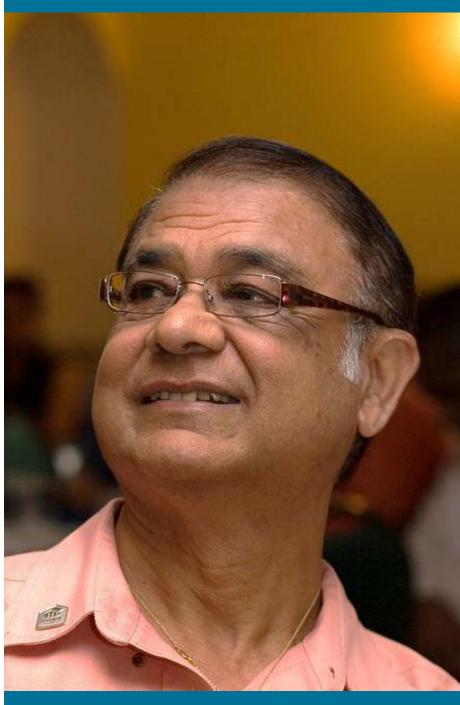
Chanka Seeterram was the third and longest-serving chairman of Habitat for Humanity Trinidad and Tobago; from 1999 – 2012, thirteen of our twenty years.

He was fondly referred to as the Chief Fundraiser using his network to open doors, and accompanying the National Director to present Habitat to major donors and stakeholders. It was through his work and influence that we were able to convince Former Presidents Sir Ellis Clarke and George Richards to become patrons of our National Affiliate.

Under his leadership the Advisory Board was established and chaired by Sir Ellis Clarke, and Habitat later remodeled this board into the ambitious Capital Campaign – "A World of Hope" - to raise 10 Million US Dollars, with the first pledge card signed by Mr. Seeterram himself.

Mr. Seeterram made himself readily available to management and staff, and was very receptive to all ideas, allowing us to dream big without reservation, while his natural financial prudence reigned in the team's enthusiasm when necessary. Like the Scouts, he was renowned for always being prepared, and personally inspected sites before major builds to ensure that everything was in place for a successful project.

Spirit of Humanity Awards



Spirit of Humanity Awards





Professor Matthew Kenney

Austin Peay State University

In 2012, Professor Matthew Kenney of Austin Peay State University from Tennessee led his first team of students to Trinidad, a relatively large group of 22 young people eager to experience a different culture while giving back. This is a mandatory requirement for the "President's Emerging Leaders Scholarship Program", which helps prepare students at A-P-S-U for a lifetime of leadership.

The visits have continued every year since, and so far we have hosted 156 international students and tutors volunteering on sites in Trinidad and Tobago. This complement to our Global Village programme allows for international volunteers working 5 days on a construction site, paying their own flight, room and board, and making a financial donation to the programme. Teams from Austin Peay have contributed more than 85,000 US Dollars to Habitat Trinidad and Tobago over the years. The University completed two trips to Trinidad this year, in January and March 2017 where they worked on a Landslide Mitigation Retaining Wall Project in Moriah, Tobago; this disaster response initiative is co-sponsored by Republic Bank and the Government of Canada.

TECU Credit Union

Since 2008, TECU has been a great support to Habitat Trinidad and Tobago. Our relationship began as a straightforward financial contribution from their annual Charity Dispensation, but it has evolved over the years into a valued strategic alliance.

They have partnered with us and our homeowners to build strong and stable communities throughout the country.

In addition to supporting all of our fundraising events, through ticket sales and volunteer assistance, the staff of TECU Credit Union Cooperative Society participates in a Volunteer Build every year, and the company itself has also contributed significantly to our disaster relief efforts for Haiti during the 2010 earthquake and most recently for the Hurricane Matthew response.

Habitat Trinidad and Tobago is pleased to recognize the contribution of the TECU Credit Union Cooperative Society with this Spirit of Humanity Award.

Spirit of Humanity Awards





Spirit of Humanity Awards





Sieunarine Coosal

Sieunarine Coosal joined the Habitat for Humanity Advisory Board in 2006 and then transitioned to the Capital Campaign Cabinet. Along with Ronald Harford, Dominic Hadeed and Gregory Aboud, he is one of the four influential corporate leaders seen in the Habitat Endorsement Videos aired on CCN TV6 to highlight our work in the national community.

During a 2010 meeting to discuss in-kind donations of building material he realised that the National Director and her staff were taking public transportation to visit homeowners, conduct technical visits and attend meetings throughout the islands.

His reaction was swift and unequivocal - "If you are giving, you should only give your best! I am going to donate a Pickup to Habitat and pay the insurance on it for one year!" His generous gift immediately increased operational efficiency and reduced transportation costs for our builds.

We have also benefited tremendously from over \$1.5 million TT Dollars in blocks, gravel, fill and other construction inputs from Coosal's. Additional support has come from providing space in his office facilities for Habitat workshops, meetings and training programmes throughout the years.

Republic Bank

In 2011 Republic Bank contacted Habitat to enquire how Habitat would be able to provide good stewardship of a proposed One Million TT Dollar donation to the Haiti Earthquake Relief Fund. That began the start of a wonderful relationship with this strategic partner - they became one of our major donors through our Capital Campaign, signing a Covenant agreement of One Million Dollars a year for five years!

This contribution has helped Habitat homeowners to build, repair, renovate and complete homes throughout the country, and provided much needed training in basic construction skills, financial literacy and disaster mitigation.

Upper management and staff work side-by-side with Habitat families on construction and painting projects several times during the year, and the company's employees give even more with quarterly 'de-cluttering drives' to collect gently-used household items to donate to Habitat families. Republic Bank supports our financial literacy programmes and they sponsored our very first house in Lowlands, Tobago. They are in the forefront of corporate allies who consider all aspects of shelter support, by financing other repair projects in the sister isle and our current landslide mitigation project in Moriah.

Spirit of Humanity Awards





Spirit of Humanity Awards





The National Gas Company of Trinidad and Tobago Limited

The partnership with the National Gas Company is one that has engaged hearts, minds and pockets!

The NGC staff have worked with our homeowners on new houses, donated to help repair homes and renovated one orphanage dormitory in southern Trinidad. The employees are highly engaged, with their families, coming out as a team of volunteers to paint, lending their skills and training to assist contractors with carpentry and plumbing, and staying in touch with the families after the project is complete, often bringing them appliances and furnishings, or just checking up on them to make sure that they are well. Individual departments within the energy company have even raised funds separate and apart from the company's contributions to fund 'extras' for families, such as tiles and ceilings. House dedication ceremonies are often big events attended by NGC's President and upper management.

In 2016, NGC was challenged by Ronald Harford, our Capital Campaign Chairman, to match the Republic Bank Covenant - and we are thrilled to say that they pledged \$1M TT Dollars for 3 years to support Habitat's work! It's those large, multi-year donations that sustain our organisation in these uncertain times.

BP Trinidad and Tobago

BPTT is one of our earliest donors as they started in 1999 with contributions towards new houses. Habitat also benefited from the donation of a parcel of land during the tenure of the previous Country Head, Robert Riley.

Then, in 2011 BPTT commenced a new housing and community development initiative in Mayaro. BPTT's Norman Christie was especially proud of this collaborative effort, saying on that occasion, "Just as a foundation is essential for each of the houses that will be built, so too are we building a foundation for growth through this partnership with Habitat. Persons might say that we pay enough in taxes and to just go about our business, but we at BPTT see our business as positively impacting the lives of every single person in this country. When we find organisations like Habitat that share our energy and vision, we are happy to collaborate with them."

BPTT staff come out to volunteer 1-2 times a year, led by Mr. Christie, and they stay very involved with their families during and after construction, signaling a truly caring company.

Spirit of Humanity Awards





Spirit of Humanity Awards





Atlantic LNG

Atlantic started their journey with Habitat in 2009 with the desire to not just build houses, but also to invest in developing communities. This allowed Habitat to think outside the box on how we serve.

With an investment of TT\$10 million dollars, Atlantic has supported the repair, renovation and construction of houses, built the Guapo Beach Facility, and championed corporate community intervention in Trinidad and Tobago. Under the distinguished leadership of Mr Nigel Darlow, Mr. Gordon Dean, Mr Oscar Prieto, and other team members of Atlantic a wide variety of projects came to fruition.

Together with community leaders in Southern Gardens, a Village council was constituted, Habitat advocated on land matters for the community, and Atlantic supported Habitat's request to the Point Fortin Borough for improved social and environmental services such as garbage collection and postal services for this community. Additionally, Atlantic's direct funding built a bus shed, erected a community notice board, and sponsored a children's camp, swimming classes, food production and landscaping training for residents.



"The only limits are, as always, those of vision" James Broughton

It gives me great pleasure present the year report for the period July 1, 2016 to June 30, 2017.

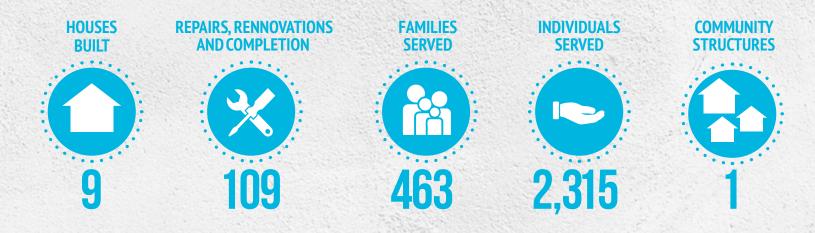
"Let us not look back in anger or forward in fear, but around in awareness" thanks to this quote from James Thurber

The report is being presented with great awareness of our national economic situation but with greater optimism and faith in God for even brighter fiscal years ahead. While the stack of challenges seemed insurmountable in FY 17, we are most aware that equally stacked were our mountains - supporters and staff who contributed to our stability and sustainability. For this we are eternally grateful. We have together, built quite a resolve to achieve greater heights ever imagined.

Service Habitat continued to perform using the mantra that our distinctive hallmark is service to humanity. Each employee embraces this mark and executes their functions accordingly. The results display an even greater influx of families who required our services and support. It behooves us as a service organisation to understand that in these difficult economic times, our job has just intensified as more families are now facing literal and figurative storms without adequate shelter. Ours is the task to ensure that fewer people are homeless and defenseless and that they are given the hope of access to decent shelter.

Shelter The reported fiscal year performed better than previous years athough the budgeted target was achieved by 90.7%. Achievements are as follows: Actual houses built account for 82%, repairs and renovations account for 96% and 'MicroBuilds' account for 90%. A total of 108 housing solutions were completed against the planned budget of 119 revised (from 144) amidst the challenges.

FY17 accomplishments



In FY 17 we celebrated mid-year our 500th housing solution after 19 years of existence. We also embarked on some very innovative projects to assist Tobago. Our focus was recovery from the severe damage by high winds and rainfall. We also constructed retaining wall to migate against further loss. Habitat stepped in and built 7 of the 8 planned retaining walls and completed 2 of the 5 rainwater harvesting projects. The Moriah community needs to be singled out and saluted for their community efforts to support these projects. We also assist in the refurbishment of the Moriah community center. In Trinidad, we joined forces with several organisations and built 2 houses. These partnership projects have signaled an even greater rebirth of community spirit.

Self-reliance The fund-raising efforts met its targets overall. Major donors met the target by 100%, operational funding target was achieved through special events activities and we achieved

87% of this target while individual giving by 96% with a remarkable 397% achievement of persons who committed. Sale of merchandise performance was 61% and we attributed this drop in the reduced purchases of our volunteer kits and tee shirt sales. The Global Village income surpassed its target with the realization of 134% of income from 16 teams. Our targeted number was 11 but we were able to host 16 teams (145% achievement). This was a great blessing especially given our national security concerns, our inability to offer the Tobago experience due to Tobago ticket constraints and often we were red flagged by various embassies in their travel advisory statements. In spite of these challenges the teams increased their support to TT and this accounted for 233 international visitors against our budget of 152 (147% achievement). These non-designated contributions supported our operations and we were also able in return to pay in full 10% of our donation pledged to the Caribbean Disaster recovery efforts. This mean we were able to fully fund all of our operations as well as provide support to other sister programmes.

FY17 accomplishments

CORPORATE AND INDIVIDUAL DONATIONS



GLOBAL VILLAGE INCOME



TT\$487,842

OTHER AFFILIATE TITHES



TT\$263,627

EVENTS INCOME



TT\$342,716

Stability The testimony of self-reliance was achieved by the realization of the funds raised but it was backed by good governance and very prudent financial management by the entire national team; National Board, the Audit and Finance Committee and our Finance department. We also believe that our followers and supporters understand only too clearly how much we depend on them and have pledged continuous support. We remain a very viable entity only because we have such committed following.

Sustainability We thank the Government of TT for their support to x families who received first time home owners housing subsidies totaling \$270,000. This mean that our families were able to repay by blocks of \$35,000 or \$50,000 based on their grant size. This was added to our mortgage collection pool and it resulted in the achievement of 98% of our targets. Increased emphasis was placed on our strong mortgage collection efforts. While we continue to find support for those families who are experiencing extremely critical challenges, we have engaged private attorneys to ensure the correct legal measures are taken for the deliberately delinquent cases. This allowed us to stabilize our delinquency at 11%. Our revolving fund pool is replenished by our mortgage payments and this ensures that funds are available for the continuity of our shelter projects.

Strength Habitat for Humanity wishes to express gratitude to those we served and those who have joined us in serving those in need. We have been made stronger because of your support. As we celebrate organizational strength and stability we plan for the future, to improve our service and broaden access to adequate and affordable shelter. The families need us now more than ever and this fact validates our 'raison d'être'.

"To think creatively, we must be able to look afresh at what we normally take for granted" **George Kneller**

Humbly submitted,

Jennifer Massiah

Jennifer Massiah National Director





Independent Auditors' Report to the Members of Habitat for Humanity® Trinidad and Tobago

Report on the Financial Statements

Opinion

We have audited the financial statements of Habitat for Humanity® Trinidad and Tobago ("the Company"), which comprise the statement of financial position as at June 30 2017, the statements of comprehensive income and retained earnings, cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Company at June 30, 2017, and its financial performance and its cash flows for the year then ended in accordance with the International Financial Reporting Standards (IFRSs) for Small & Medium-sized Entities (SMEs).

Basis for Opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the International Ethics Standards Board for Accountants' Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to our audit of the financial statements in the Republic of Trinidad and Tobago, and

we have fulfilled our other ethical responsibilities in accordance with these requirements and with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the IFRSs for SMEs 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.

In preparing the financial statements, management is responsible for assessing the Institute's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Institute or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Institute's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit 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 Institute's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant

doubt on the Institute's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Institute to cease to continue as a going concern.

 Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

KPMG

Port of Spain Trinidad and Tobago October 6, 2017 Chartered Accountants

STATEMENT OF FINANCIAL POSITION

June 30, 2017

(expressed in Trinidad and Tobago Dollars)	Notes	2017	2016
		TT\$	тт\$
ASSETS			
Non-current assets			
Property, plant and equipment	3	617,778	702,659
Loans receivable	4	13,200,150	12,278,127
Total non-current assets	_	13,817,928	12,980,786
Current assets			
Loans receivable	4	1,986,993	1,633,502
Construction in progress		484,219	768,908
Inventories		34,877	27,30°
Other receivables and payments		831,153	84,855
Cash and cash equivalents	5	3,663,092	3,938,818
Total current assets		7,000,334	6,453,384
Total Assets	_	20,818,262	19,434,170
EQUITY AND LIABILITIES			
Equity			
Retained earnings	_	17,839,622	17,168,290
Current Liabilities			
Accounts payable and accrued expenses		1,052,192	501,304
Deferred project income	6	1,908,574	1,754,246
Provision for tithes payable		17,874	10,330
Total current liabilities		2,978,640	2,265,880
Total equity and liabilities		20,818,262	19,434,170
The accompanying notes form an integral part of these financia On behalf of the Board	l statements.		

Director

STATEMENT OF COMPREHENSIVE INCOME AND RETAINED EARNINGS

For the year ended June 30, 2017

(expressed in Trinidad and Tobago Dollars)	Notes	2017	2016
		TT\$	TT\$
INCOME			
Donations - general	7	4,412,021	4,762,950
Donations - international	8	751,469	602,561
Sale of homes		1,423,173	1,926,924
Renovations of homes		2,462,349	1,324,980
In-kind contributions	9	12,625	296,490
Special event		342,716	335,302
Other		124,634	72,565
Foreign currency translation gain		24,929	33,469
Interest income		32,692	24,566
		9,586,608	9,379,807
EXPENDITURE			
Operating and administrative		2,691,879	2,615,440
Cost of homes		1,719,444	1,872,984
Renovation of homes		2,141,024	1,152,306
Direct project costs		1,045,758	83,207
Cost of special events		106,943	78,284
Tithe		347,997	341,257
Doubtful debts		862,231	(866,436)
	_	8,915,276	5,193,835
Surplus for the year	_	671,332	4,185,972
Retained earnings at start of year		17,168,290	12,982,318
Retained earnings at end of year	_	17,839,622	17,168,290

The accompanying notes form an integral part of these financial statements.



www.habitat-tt.org contactus@habitat-tt.org 868-225-8375 | 868-225-8403 @HabitatTNT





Design & Layout by: **LIENO Innovations Ltd.** design@lienoinnovations.com | 868.321.0321