



Habitat for Humanity is more than just a volunteer spirited organisation; it is a movement whose mandate and mission are to provide shelter solutions while serving those in need of a 'hand-up' opportunity. Habitat for Humanity International and by extension its affiliates, which includes Habitat Trinidad and Tobago, is an amalgamation of people from every strata of society, bringing together persons from every philosophical persuasion, religious belief, political affiliation and social strata, for one task – the elimination of poverty housing.

We are very proud to declare that we have met our targets set for the fiscal year amidst many challenges and on behalf of the Board, I congratulate the management and staff for a job well done. We have weathered the storms. Our brave and daring team worked tirelessly to ensure another successful year. I applaud their commendable achievement in surpassing our shelter solutions targets. I also take the opportunity to thank my colleagues on the Board for their unstinting service for yet another year. Their dedication, commitment and counsel have been instrumental in guiding the achievement of this year's results.

Our organisation however, is not without its challenges. Proper land tenure continues to be foremost of these. Many families sadly were rejected due to them not having good land tenure. We continue to engage with the government to make land for home construction activities available to the less fortunate in our society.

As a part of our shelter mandate, we have also committed to playing a meaningful role in both local and regional disaster risk reduction and recovery efforts and in recent times have seen our efforts expand to helping those in our region affected by devastating natural and man-made disasters.

Our organisation is a not-for-profit entity and during the year the Board of Directors continued work to increase its stewardship and governance processes. We are very conscious of the generous donations from companies and individuals, and our need to provide the highest level of probity and accountability. Our three standing committees; Finance and Audit, Governance and Human Relations and Legal and Credit provided the oversight and guidance to management in their respective areas. We also continue to assess our policies to ensure we meet and, in many cases, exceed the Habitat for Humanity International Standards of Excellence.

Our Legal and Credit Committee provided the oversight on legal and land matters and offered support services to many families. While we remain a very

caring and compassionate organisation, we have, at times, had to take action against delinquent homeowners who refuse to honor their obligations. This will come only after all other avenues have been exhausted and is necessary since their continued payments assure the sustainability of our revolving fund, which is the source of our assistance to others.

The drive to serve more families has made us very determined to move from our traditional roles as trainer, mortgagor and builder of low-income houses, to expanding our vision to include being a catalyst for change by finding the housing solutions and/or partnerships to assist with providing increased access to housing solutions for low-income earners. This new focus is causing us to relook our traditional methodologies to become a hub for a growing movement, advocating for change in national policies and systems on behalf of the voiceless and vulnerable.

Economic challenges have widened the poverty gap, and this is evidenced by the increasing applications we receive, many of which we have had to decline based on insufficient disposable income. Others have been placed on a very long waiting list due to insufficient resources from donor populations which we have seen decreasing at an alarming rate. This has driven us to re-examine our fundraising target groups and strategies. We also continue to work with Government to access relevant subsidies to assist those in dire need of one of life's very basic necessities; a simple, decent and affordable place to call home.

One distinguishing feature of the work of Habitat for Humanity is partnership. The development and cultivation of meaningful partnerships continues to be a priority within Habitat for Humanity. Habitat places a premium on each partnership and values the contributions. The partnership is not an end, rather it is a means to an end; helping hardworking families escape the throes of sub-standard housing and its consequences. For as long as there are housing needs, Habitat partnerships will likewise be needed and cultivated.

Our success is rooted in the quality of our partnerships and we celebrate our valued partners who have rallied with us during challenging economic times; their financial and other forms of support is the reason we can report such noteworthy achievements. We remain thankful for these contributions on behalf of each child who benefitted from a safe and secure and/or improved living facility, on behalf of every physical challenged or low-income earner, who dared to believe and have hope.

We were also fortunate this year to gain the support of Her Excellency Paula-Mae Weekes, President of the Republic of Trinidad and Tobago, as Patron of Habitat for Humanity Trinidad and Tobago. We are deeply grateful for Her Excellency's gracious consideration and know that her patronage and support will elevate the cause of Habitat for Humanity Trinidad and Tobago in the

national landscape and help with our engagement of civil society and individuals alike.

The support that we continue to receive from countless individuals and corporate bodies, reminds us that despite all that we face, Trinidad and Tobago remains a generous and compassionate nation. For this, we express our gratitude as we cannot fulfill this mandate alone and we do wish to recognize the valuable contributions from our donors, members, staff and volunteers over the past 21 years. With your help, we can heal the world and truly make the world a better place especially for our nation's children and the vulnerable in our society.

My sincerest gratitude to all of you and I look forward to us accomplishing even greater things in this new year of our operations.

Derwin Howell, Chairman
Habitat for Humanity® Trinidad and Tobago