



SHELTER REPORT 2019

building resilient communities



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Chairman's Remarks

Access to safe, decent and affordable shelter continues to be one of the most serious challenges in our country today. This situation is especially critical for the most vulnerable people around us – low-income vulnerable families. It is further exacerbated by the effects of climate change – increasingly powerful storms, torrential rainfall with the resultant flooding and vector-borne diseases. This is why the work of Habitat for Humanity has become even more relevant in the national and regional context.

Since we began operations in 1997, we have ensured that our services have evolved and expanded not only to meet the needs of our homeowners but also to actively support the national drive to achieve the UN Sustainable Development Goals (SDGs). It may surprise you to know that housing is a driver, catalyst and contributor for 13 of the 17 SDGs. Adequate and affordable housing is a multiplier of community jobs and income and is a prerequisite for inclusive, equitable, safe, resilient and sustainable cities.

While we stress the importance of housing to our mission, our work is not confined to the building and repair of houses. Through hard work and collaborative advocacy with like-minded civil society actors, we are able to offer a suite of support activities to our national community to meet the shelter needs of many diverse groups. This was demonstrated by our work in the aftermath of last October's flooding disaster and the recent floods following Tropical Storm Karen's passage.

You may not be fully aware that we have also been working in Dominica since its devastation by Hurricane Maria in 2017, helping the country to "Build Back Better" by providing skilled construction personnel and extensive training to upgrade technical skills in the local labour force. This is a recent addition to our menu of services, along with disaster mitigation and emergency planning for the disabled communities, and has been very well received by local and regional authorities.

we are able to offer a suite of support activities to our national community to meet the shelter needs of many diverse groups

Now, while these are the services we can and do provide, our ability to do so depends in large part on our ability to attract supporters like all of you. Every one of us must recognise that we are all able to do something, for ourselves and others. And it is this second part – doing something for others – that helps to define the idea of teamwork, making us conscious of the goal that no one must be left behind.

The Dalai Lama has said, “I believe that at every level of society - familial, tribal, national and international – the key to a happier and more successful world is the growth of compassion.” This is a call to take small, yet significant actions in your life and to plant the seeds of compassion in your interactions.

With this in mind, we are pleased to invite you to be a supporter of our membership programme. This is an initiative on which we have been working for some time and which we will unveil in the coming months. The intent is to create an

even greater sense of community and belonging among our Habitat volunteers and supporters. Through the programme, we aim to spread the knowledge that we all have something that can be given – ideas, skills, material or money. No gift is too small, and certainly, none too large! By recruiting supporters and volunteers from among friends, family and other associates together we can make inadequate housing a thing of the past in our beloved country.

As you would have watched this space over the last few years you would have detected, a probably not too subtle shift, in some of the challenges and activities of the organisation. This year, the board in its triennial strategic review, took the opportunity to engage in some organisational visioning. Emerging themes included: Enhanced Fundraising; Organisation Structure and Design; Securing Land Tenure; Operational Funding; Branding and Awareness and Delinquency Management. These issues will be receiving the attention of the

board in this coming year as we seek to reposition the organisation to respond to its new demands and funding realities.

These remarks would not be complete if I did not make special mention of the efforts of our dedicated management and staff for making this fiscal period one of transformative action. The old saying of “cutting one’s suit to fit the cloth” was very applicable as the organisation adapted to a new normal, where funding was scarce and where we had to change our approach to meeting the still present shelter solution needs. Team Habitat Trinidad and Tobago took the bit in their collective teeth and attacked the task with gusto (as usual) leading to another commendable year of achievements. Well done and thank you, Team!

I also take the opportunity to acknowledge and thank my colleagues on the Board for their unstinting service for yet another year. Their continued commitment, dedication and drive are inspiring to me and the team alike. May

God continue to bless you richly for your generosity of spirit.

To our valued partners who have stood by our side through thick and thin, who continue, even in challenging economic times, to provide financial and other forms of support, we thank you. Your contributions allow us to provide hope, to elicit smiles of gratitude and tears of joy from those that benefit from your kindness.

Habitat for Humanity® Trinidad and Tobago is a part of a global organisation with accountability to our Latin and Caribbean (LAC) office. This year more than any other in my time at the helm

of the organisation I have been able to experience the strength of the support of 'head office'.

On behalf of the Trinidad and Tobago team I wish firstly to congratulate Ernesto Castro Garcia on his appointment as Area Vice President for Habitat Latin America and the Caribbean Region. Through him I wish to thank all of the other continental team members for their unwavering support over the last year. I especially want to thank Mrs. Karen Foreman the former Acting Area Vice President and Mrs. Monica Ramirez for always advocating for Trinidad and Tobago. We see this as a signal of your continued

confidence in our programme and our capabilities and we look forward to your increased support as we continue our work in building the Habitat brand in T&T and the English speaking Caribbean.

Finally, to the collective Habitat family of the board, management, staff, donors, volunteers, contractors and homeowners, it has been an honour to serve another year as Chairman of this inspiring organisation and I express my sincerest gratitude to all of you for your ongoing support. May the next year bring even richer rewards as together we work toward a brighter and better Trinidad and Tobago.

Derwin Howell

Chairman - Habitat for Humanity®
Trinidad and Tobago



Area Vice President

Habitat for Humanity
International, Latin America
and the Caribbean

For me, it is a great pleasure to bring greetings from headquarters in Atlanta, Georgia and the Area Office in Costa Rica.

Since its creation in 1976, Habitat for Humanity's work has impacted more than 22 million people in 78 countries, supporting families achieve their goal to have a decent place to live. HFH Trinidad and Tobago has been part of this journey for more than 22 years reaching families in the country and creating a long lasting impact, because a home helps people to achieve the strength, stability and independence they need to build a better life for themselves.

During the last years the UN has been leading the international community in reducing poverty levels through the Sustainable Development Goals, or SDGs. In that context, housing ensures sustainable development, access to clean water and sanitation - all are integral to safe, healthy, adequate housing. Hence,

the Goals for the U.N. 2030 Agenda for SDGs, are catalyzed by housing.

Research shows that safe, adequate and affordable housing leads to benefits in health, education and economic opportunity. The process of housing improvement itself is often a ladder out of poverty for families.

Housing is a driver, catalyst and contributor for 13 of the 17 SDGs.

Housing is a platform for household resilience and sustainability, driving human development index and outcomes in health, education and standard of living, including indicators in nutrition; child mortality; school enrollment; energy; water; sanitation and durable, healthy construction.

Housing as a process can create a sense of place and dignity, building community cohesion as well as one's social and financial network and assets. These

changes benefit the larger community, reducing inequality and building resilience against economic and natural disasters.

Within these development areas, one issue that we cannot ignore and that is a real threat in the Caribbean is the increasing number and severity of natural disasters.

Category 5 hurricanes Maria and Irma, both in 2017, remind us how powerful storms can become and create destruction, loss of life, and impact to economies in the Caribbean. For some countries, damages could exceed the size of their economy, such as Dominica. When devastated by hurricane Maria, damages were estimated to be 226% of their GDP. That means it would take Dominica at least 5 years to recover to the place it was before the hurricane.

Climate change puts the spotlight on our countries' vulnerabilities, making them more obvious. Further increases in sea-water temperatures may lead to stronger and more frequent storms, affecting the poor and vulnerable who live in the most exposed places.

We, as Habitat for Humanity, have a role to play and Habitat T&T as a well-established organization with capable leaders has an even more important role to play in the Caribbean. Adequate housing builds resilience and reduces vulnerability to economic, social and climate-related shocks and disasters. Through adequate shelter and proper land-usage, we can reduce the effects of natural events and help societies to become more resilient.

As Habitat for Humanity International, we seek to continue looking for the best ways to build the capacity we need in the Caribbean in order to help government and communities to stand strong against disasters. For this, we need local partners to help us become a beacon in the region. Being a two-island country, part of the English-speaking Caribbean itself, Habitat Trinidad & Tobago is a key player to make Habitat for Humanity a stronger organization in the Caribbean to be able to serve more families in the region and I look forward to continue strengthening our relationship for the benefits of those in need in the country.

In Partnership,

Ernesto Castro-Garcia
Area Vice President

Habitat for Humanity International,
Latin America and the Caribbean



Board Members

**Derwin
Howell**
CHAIRMAN

**Winston
Siriram**
VICE-CHAIRMAN

**Barbara
Lodge-Johnson**
CORPORATE SECRETARY

**Trudie
Telesford-Pierre**
TREASURER

**Prem
Persad Maharaj**

**Nichola
Armstrong**

**Karen
Johnstone**

Message from the Patron

Her Excellency Paula-Mae Weekes,
ORTT, President of the Republic of
Trinidad and Tobago



The local chapter of Habitat for Humanity International has, for over twenty years, empowered many citizens of Trinidad and Tobago to achieve a better quality of life through safe and affordable housing.

Habitat for Humanity provides an invaluable service to this nation, especially considering that in Trinidad and Tobago, the demand for housing greatly exceeds the supply, with well over 100,000 people on the Government wait list.

As patron of Habitat, I was pleased to participate in its Women Build 2019. The prospective homeowner, her children, female influential leaders and I put our hands to the plough and painted one of Habitat's constructions. Habitat's concept of sweat equity ensures that prospective homeowners play an active role in the construction of their homes. This requirement fosters the self-sufficiency and commitment of families and gives them a better chance of breaking the cycle of poverty and dependency. The concept was expanded as we all played a role in ensuring the development of our community and country.

Home ownership brings stability, security and peace of mind and enables families to focus on education and career goals. With more disposable income, families who live in affordable housing can begin to save or invest their money in the economy. We all have a vested interest in ensuring that the people of this nation have a stable and secure place to live and thrive.

The activities of Habitat are important, not only for addressing critical housing needs but also for inspiring us all to be responsible citizens of Trinidad and Tobago. It is truly our patriotic duty to be our brother's keeper and support those individuals who have found themselves without safe and affordable housing.

Having joined the Habitat family, I encourage all citizens to get involved in this critical community- and nation-building exercise. It is my hope that with increased awareness, investment and national participation, Habitat for Humanity will be able to impact more lives and equip more families to build strength, stability, self-reliance through shelter.



Women Build 2019 with President Weekes

Unskilled at house-painting but determined to do her part, Her Excellency Paula-Mae Weekes, O.R.T.T. President of the Republic of Trinidad and Tobago – and Patron of Habitat for Humanity Trinidad and Tobago – wielded a paint roller to good effect last week at Habitat's Women Build 2019.

Noting over the years that women and children are among those most likely to be affected by poor living conditions, Habitat for Humanity developed its Women Build programme in which it builds homes specifically for single mothers and their families. In Trinidad and Tobago, Women Build 2019, constructed a 3-bedroom concrete house in Gasparillo for a single mother and two of her children with the help of Proman Group, Yes Careers and Cite up.

Women Build 2019 culminated on Tuesday May 23 with a cadre of women volunteers from all walks of life including President Weekes; The Honourable Bridgid Annisette-George, Speaker of the House; Her Excellency Liliana Edgerton Picado, Ambassador of Costa Rica; Dr. Gabrielle Hosein, Institute for Gender and Development Studies, UWI; Janelle Penny Commissiong, Chairman, Tourism Trinidad; Angela Lee Loy, Chairman, Aegis Business Solutions; Aleeya Ali and Hanna Sukhu of Proman Group; Michelle Palmer Keizer and Karen Yip Chuck of Republic Bank; Dr. Walker and Ms, Ajodha of Soroptimists International; Rachel Lee Young of the UK Women's Social Group as well as corporate partners and other partner associations, getting together to paint the structure, inside and out.

By their presence, not only did these women show tangible support for another in need of basic shelter, but they also helped to raise awareness for the outstanding work of Habitat for Humanity.

“
A successful woman is one who can build a firm foundation with the bricks that life has thrown at her.”

National Director

It is my duty and my pleasure to present to you the report on the activities of Habitat for Humanity Trinidad and Tobago during the last fiscal year, July 01 2018 through June 30 2019. While the National Director's Report is often seen by my peers as a necessary, but boring part of the job, I have always been excited, exhilarated and ecstatic to have an opportunity to showcase the successes of our programme, a chance to thank staff and supporters for their hard work and an occasion to explain our continuing strategy to make ourselves redundant. Yes, I said "redundant". Because that is the goal of every civil sector organisation worth its salt - to shift systems so that there is no longer any need for our presence. That is the thinking behind our philosophy that "Everyone deserves a safe, decent and affordable place to call home". That is the impetus for our mantra "We build strength, stability, self-reliance AND shelter." That is the reason why I am always proud to stand before you every year, Board members, homeowners, contractors, donors, media, like-minded stakeholders and the national community,

to speak of Habitat Trinidad and Tobago's service and the people who accomplish it under trying conditions, in an environment that is often not enabling and requires a certain tenacity to ensure things happen in spite of.

The fiscal year in review was indeed one of my toughest years in my 17-year journey with the 2 Habitat programmes of the Caribbean, What a year! A difficult economic climate led to a steep decline in donor contributions, some staff attrition and an exponential increase in the numbers of people approaching us with such desperation for a glimpse of access to shelter solutions. I reiterate what a job, what a challenge?

The October 2018 floods exacerbated the complexities of the need and demanded us to radically find the means to help as best as we could have. Just one short week after our good friend Terry Rondon from Sangre Grande stood in the auditorium next door and pledged the continued support of corporation for our building programme, he called me very

late on Saturday night to ask for help in his devastated community. There were several times during this year, when we moved on faith alone, trusting in God to provide whatever we needed, whenever we needed it, in the amount needed. But we had no need to fear. My staff and I know from first-hand experience that Habitat for Humanity is God's extended hand on the earth and He provides accordingly. Well, true to form, individuals responded in cash, kind and volunteered services as never before, many families were attended to proving the saying so true; that every storm can produce a rainbow of opportunity. We might have felt defeated at the start, but we soldiered on. We just had to believe in ourselves and each other. And so we did.

With the Disaster Response and Recovery experience we had supported with the expertise of our LAC office based in Costa Rica, we completed 80 repair projects for our sisters and brothers in Dominica.

While we did not build as many new houses as we would have liked, we have exponentially increased the number of shelter solutions we provided in a single given year - serving 130 families, this is an achievement of 19 per cent above target.

Staffing changes hit our Global Village programme hard, yet we were still able to achieve 62% of our donation target from this critical sector.

AND THE LIST GOES ON



243%

of the training target was achieved; financial management, construction, personal disaster preparation.



128%

of our target of reduced delinquencies was realized.



183%

of our target for press, radio and television combined was achieved by leveraging our contacts



538 local volunteers and 70 international volunteers produced **over**

6000
hours of support



We achieved 108% of the set target of

11000
social media fans and followers



We collaborated with the other leading civil society catalysts to improve our advocacy position on a number of shelter related topics and join with several NGOs on position papers.

And just this past weekend, we were not just invited by the Ministry of Housing to craft and participate in a panel discussion on disabilities and housing, but we found ourselves listed in their new “Housing 101” manual as the ONLY non-State agency endorsed by the Ministry of Housing as a national resource for housing and land tenure access!

Ladies and gentlemen, friends and supporters, we didn’t just snatch victory from the jaws of defeat, we put defeat in a time out and warned it not to trouble our souls again! Please congratulate yourselves for the various achievements in such troubling waters. With God’s help, we are declaring that we will move from strength to strength, growing our disaster resiliency programmes.

The new fiscal year will find us investing and building greater capacities in our committed troupers; my teammates and finding new and innovative ways to raise awareness, make friends and grow funds; positioning ourselves as the Lead Shelter Actor in Trinidad and Tobago in the civil society.

Since 1997, we have served 877 families with shelter solutions - new houses, repairs, renovations, completions - and trained 4,951 people. We have supported almost 25,000 people in their quest for safe, decent, adequate and affordable shelter!

With your unwavering support and God’s blessings, we can only serve more persons in need of safe, decent and affordable access to shelter.

My expressed thanks to our Board, Habitat Regional team singling out Javier our LAC colleague working in T&T and all other stakeholders, we could not have done it without you.

Jennifer Massiah
National Director





Strength

strategic partners

message from Claus Cronberger

2019 has been an exciting year for the Proman family of companies in Trinidad and Tobago, as it marks, amongst other things, the first year of our global partnership with Habitat for Humanity. This partnership, which we jointly agreed in 2018, builds upon a longstanding relationship between Proman and Habitat for Humanity here in Trinidad, and most importantly allows us to expand the impact and reach of our support.

Habitat was a natural partner for Proman globally for a number of reasons. As a business, we share many of their guiding values: a commitment to long-term thinking and sustainable impact; putting people first; and having the flexibility to adapt to and confront new challenges. Like Habitat, we believe in developing self-reliance and equipping our communities with the skills they need for the future.

Proman's history in Trinidad began over thirty years ago as an engineering, procurement and construction company engaged in the construction of the Caribbean Methanol Company in the Point Lisas Industrial Estate. As such, a partnership with Habitat for Humanity, which has at its core the construction and provision of safe and sustainable shelter, was the perfect fit.

Housing presents a critical challenge not just in Trinidad but worldwide, and which is why the provision of safe and affordable shelter is one of the UN's core global development goals. Habitat's vision for a strong and self-reliant nation, which empowers its citizens and provides safe housing for all as fundamental human right, is both globally relevant and timely. Responsible businesses, particularly those that wish to have a long-term future in the countries in which they operate, have



a huge role to play within that. We see our role, and that of the energy industry more widely here in Trinidad and Tobago, as a critical driver of national, human and social development.

Proman is particularly committed to supporting Habitat for Humanity's work on disaster risk reduction. During the almost thirty years I have lived in Trinidad, I and so many of my colleagues have experienced first-hand the impact of extreme weather. With seemingly increasing frequency, each year's rainy season bring with it the threat of severe floods, with life-altering consequences for the coastal and low-lying communities that make up so much of our island's population. In these situations, the immediate response and recovery is crucial, but it is risk reduction through training and the sharing of expertise which will help mitigate against the impact of future disasters. A key part of our partnership is therefore focussed on helping to support these training programmes, spanning technical guidance and disaster-resilient construction techniques, always delivered with a needs-led approach.

Finally, one of the most important reasons we wanted to support Habitat was because of the unique opportunities it gives us to bring everyone together, from across the Proman family of companies, and create a role for all of our colleagues to help bring this partnership to life.

So far this year we have held four volunteer builds across the business in Trinidad and Tobago and Europe, and two of my colleagues, Hanna Sukhu-Maharaj and Aleeya Ali, participated in the annual Women Build, led by Habitat's Patron Her Excellency Paula-Mae Weekes, ORTT, the President of Trinidad and Tobago.

Each build has been fantastic, bringing colleagues together, breaking down barriers and enabling us to see the positive impact of our hard work. We look forward to many more of these builds, and to continuing our support for Habitat's crucial work.

Claus Cronberger
Managing Director, Proman



**building resilient
communities
one family at a time**



www.habitat-tt.org

Stability





Habitat
for Humanity®
Trinidad and Tobago



**Architects
of Change**

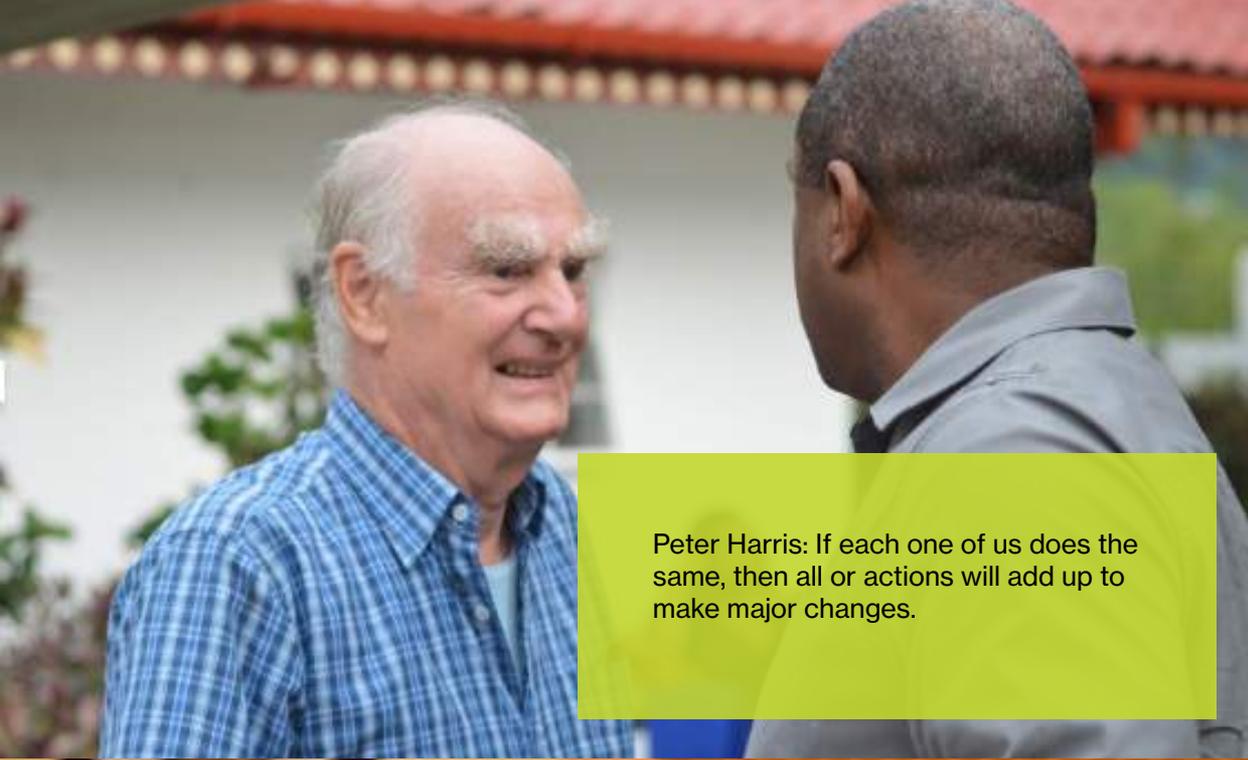
**Every small action
can have a
powerful impact**

www.habitat-tt.org

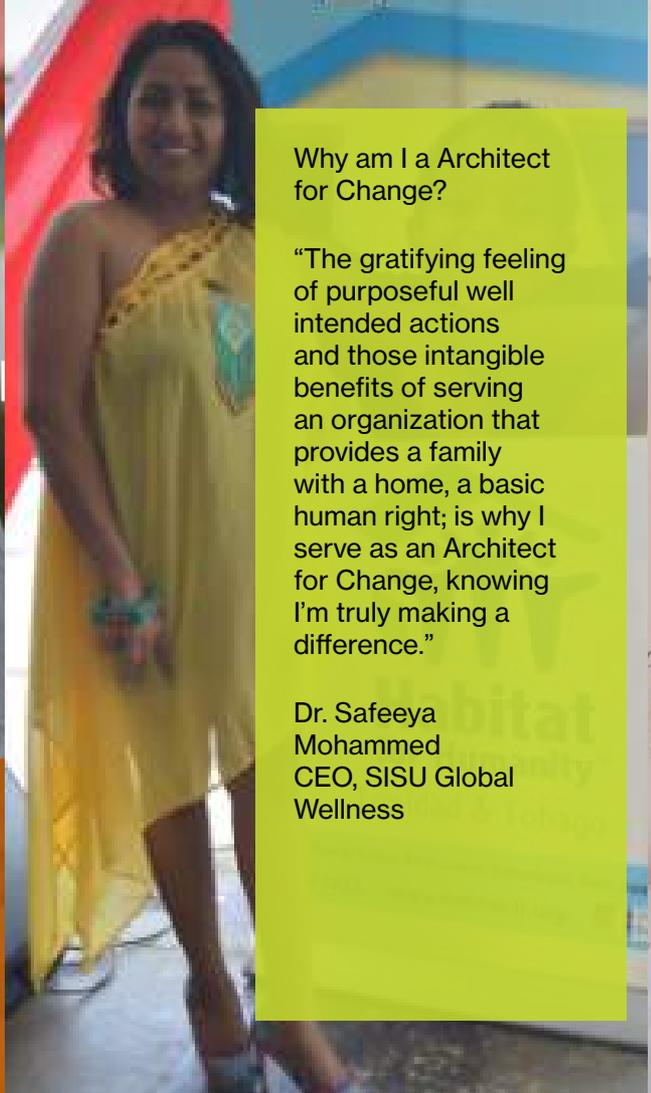
This is a call to take small, yet significant actions in your life, and become an Architect of Change for our country.

Because they believe that everyone deserves a decent place to call home, these long-standing supporters of Habitat's work are prepared to put themselves forward to encourage their peers and the national community to work with us. We all have the power to be Architects of Change in our own lives, in our own homes and our own communities. this is the opportunity to **challenge what is, imagine what can be, then create the future we want for our country.**

Together, we CAN make a difference, play a part in moving our communities forward and ultimately, build safe, stable and self-reliant create a more caring, conscious, connected and compassionate community.



Peter Harris: If each one of us does the same, then all our actions will add up to make major changes.



Why am I a Architect for Change?

“The gratifying feeling of purposeful well intended actions and those intangible benefits of serving an organization that provides a family with a home, a basic human right; is why I serve as an Architect for Change, knowing I’m truly making a difference.”

Dr. Safeeya Mohammed
CEO, SISU Global Wellness



Kathryn Stollmeyer Wight: When I started looking at Habitat, they answered a call I have deep inside of me. What they were saying to me is that WE CAN make a difference!



Ken Corbie: You don't have to have a whole lot to be able to give. What you are giving is of your time, your talents and treasure.

Philomena Baptiste: If I give my time and my money there - not to say I have any big setta money, you understand me,- I could know for sure that a family in this country is going an get a home.



SPECIAL THANKS TO OUR BROADCAST PARTNERS



Independence Day Brunch



Our Annual Independence Day Brunch, held at the Anchorage in Chaguaramas had some old favourites and new supporters! Ken Corbie and Friends kept the ambiance lively throughout the day, in between the sets from Brother Musa and an Extempo Competition with featuring Lingo. But it was Freetown Collective who brought the house down.



Wine & Cheese

The Wine and Cheese event at Green Meadows, Santa Cruz is the second (and arguably the most popular) event in our annual calendar. Held in the early evening at the beginning of June, wine and jazz lovers gather to feast on an array of local and international cheeses, charcuteries and desserts, complimented by fine wine and the scintillating performances of veteran and emerging artistes.



333K↑

Operational Income Raised TTD \$333,633





Hunger Banquet

The Hunger Banquet Gala, is Habitat's version of the "Poor Man's Dinner" begun by Servol, under the auspices of the late Director Fr. Gerard Pantin, brother of Clive Pantin, who brought Habitat for Humanity to Trinidad and Tobago. This year's feature speaker, the Honourable Major General (ret'd) Edmond Dillon MP, lauded Habitat's 23 years of service and pledged his Ministry's support in achieving a nation where every one has a safe, decent and affordable place to live.





Self-Reliance



2.3M+
RAISED

Project Income Raised TTD 2,373,410

Healthy Housing Habits and Disaster Preparedness for Disabled Communities

A Small Grant Facility
sponsored by the
European Union and
the SDG Catalysts



The project aimed to inform and change stakeholder conversations around healthy housing and disaster mitigation, response and recovery in disability communities. This is part of the lifelong strategy within the international Habitat family to shift the way societies view vulnerable communities, from “charity cases needing handouts” to “valued partners and collaborators who deserve a hand up opportunity.”

The original scope of the project included demonstrations of hurricane resilient housing construction techniques and promotion of healthy housing habits; during the execution, however, we saw the need to focus most of our efforts on outreach and awareness sessions in disaster planning for families with special needs, as that sector of the population lacked any systematic, proactive, targeted messaging in the public arena to the members of this vulnerable sector of marginalised people. This aided in the awareness and internalization of key messages, e.g.

01

Planning is the most important step to being prepared

02

Keep medical instructions/list/prescriptions in your disaster bag

03

Tag your special needs equipment with proper instruction in a water-proof bag

Habitat Trinidad-Tobago implemented a structured legacy media and social media information campaign promoting hurricane resilient construction techniques, and healthy housing practices and disaster preparedness materials. The target group was , targeting low-income and vulnerable groups with special emphasis on the deaf and autistic, societies. and disseminated ahead of the 2019 Hurricane season.

The campaign used radio ads and public service announcements on key media for advice and advocacy; Facebook was the social media network used for dissemination of visual information.

The organisation staged outreach meetings with disability organisations and schools for students with Special Educational Needs and Developmental Delays (SEND), collaborating with qualified professional volunteers from various disaster management agencies.

Habitat distributed Disaster Preparation Booklets with specialized information for families of persons with disabilities, in addition to the customary hazard and Disaster Management publications produced by the ODPM.'

The organisation collaborated with the Voice of the Deaf and Hard of Hearing of Trinidad and Tobago to stage targeted workshops for the Deaf Communities in North and Central Trinidad and Tobago

Interpreters .were hired to ensure communication was clear and easily understood. Additionally, the media content, outreach activities and the booklets were all either developed with Autistic or Deaf collaborators or reviewed by them prior to dissemination. This disability rights best practice approach of "Nothing About Us Without Us" had not previously been a feature of project development or implementation in this arena in T&T, hence, our ability to get excellent buy-in and interest from these vulnerable communities.



Comments from the Project Partner - Voice of the Deaf and Hard of Hearing Trinidad and Tobago

The Voice of the Deaf and Hard of Hearing (The Voice) is a non-profit organisation, whose mandate is to empower our community to be agents of change. Through various opportunities for training, the Voice continues to work in partnership with various organisations to accomplish this goal.

When planning public awareness projects, the community of Persons with Disabilities do not receive special emphasis. This can therefore put this group at greater risk of danger in the event of a natural disaster. After collaboration with Habitat for Humanity in its advocacy build in 2018, the Voice was asked to collaborate with Habitat once again in preparing the community of persons with Disabilities to be agents of change. This project was one of great importance to our organization, as we would have worked with another organisation in providing our Community with videos on disasters in Sign Language. Habitat for Humanity however, seeing that there is no national disaster plan for persons with disabilities, thought it fit to fill this void by embarking on this project.

Our collaboration entailed two meetings with members of the Deaf and Hard of Hearing Community, with the purpose of engaging their knowledge on disasters and their level of preparedness. Our meetings started in May at DRETCHI on Wrightson Road, Port of Spain. During this session, the Deaf engaged in;

- Developing a Disaster and evacuation plan for their own homes,
- Identifying the closest emergency shelter for their families
- Looking at the contents of a disaster kit

During the discussions, the Deaf identified that due to barriers of communication, the concept of developing a disaster plan with their families is not in place. They also acknowledged that in most instances, their relatives are not aware of their locations at a given time. When asked, "If an earthquake occurred in Port of Spain right now, would your relatives know where you are?" they then realized the importance of communicating their whereabouts for safety purposes.

Our Second Session took place in June at the Chaguanas Community Centre in June, where members of the Deaf and Hard of Hearing Community, the Blind Community, and the Diabetes Association attended. A member of the ODPM's outreach team engaged in a session on how to identify the different types of extinguisher and the proper use of them as well as the importance of being prepared for a disaster.

The attendee also engaged in viewing the contents of a disaster kit and asked to add to it, based on their individual needs. Feedback from the gathering confirmed that the information was pertinent, as some of the items that were originally placed, although necessary, were not seen as important. Each person was to develop an evacuation plan for

their families, taking into consideration each person's individual communication, mobility and medical needs.

The sessions streamed on Facebook to engage a wider audience. The feedback via this forum showed that it reached the public, with viewers thanking Habitat for the initiative. At both sessions, the participants received a basic disaster kit and asked to add what they deemed necessary for their survival and safety.

The Voice of the Deaf and Hard of Hearing thanks Habitat for Humanity for this initiative and the opportunity to collaborate in another public education project. We look forward to being involved in other projects.





Training

Habitat for Humanity Homeowners undergo several rounds of mandatory training as part of the Habitat programme.

We begin with a First Family Training, to introduce future homeowners to the Habitat building model, which uses volunteer labour alongside family “sweat equity” to effect repairs, renovations, completions and new builds. The household is then taken step-by-step through the process of budgeting and Financial Literacy, to demonstrate how having your own home brings particular responsibilities - mortgage and insurance payments - as well as long-term rewards - equity and personal assets. Community members are invited to the Basic Home Maintenance and Family Emergency Planning sessions, where residents learn how to take proactive measures to maintain in their homes, and given tools to become resilient in the face of potential disasters.

PASSA Participatory Approach for Safe Shelter Awareness

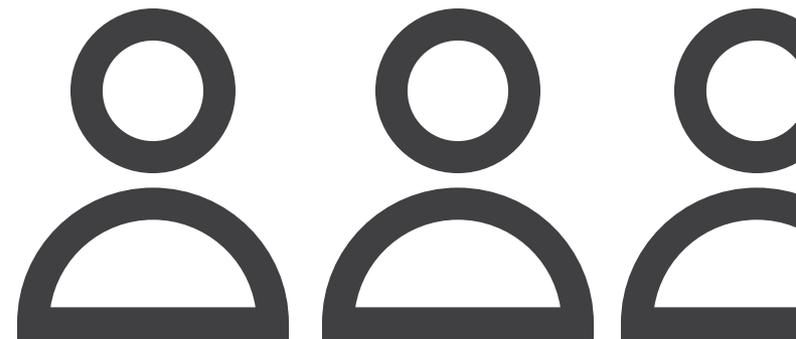
involves a guided community mapping of risks, vulnerabilities and resources in communities. It is a participatory approach. Community leaders from all spheres are invited to participate in several sessions to plan their own safety strategy and manage their own living environment, through a better understanding of shelter-related risks.

The PASSA modules include:

1. Historical profile of the community. To understand the vulnerability of the community through its most important past events.
2. Frequency and impact of hazards. To identify, analyze and agree on the most important shelter hazards using drawings.
3. Community mapping and visits. To map the settlement's main infrastructure and identify both safe and unsafe shelter conditions.
4. Safe and Unsafe shelter. To identify what can be done to make shelter safer in the community.
5. Options for solutions. To study how feasible and efficient the safe shelter options are. Define best solutions.
6. Planning for change. To develop a realistic community action plan to improve shelter safety. This will include the identified resources available, including seed funding from Habitat.
7. Problem box. To think about possible problems in implementing the plan and propose steps to overcome them.
8. Monitoring the plan. To agree on the system for monitoring progress. To plan what to check, how often and who is in charge.

Historically, our participants are a balanced composition of men, women, youth, adults, the elderly, people of different religions, nationalities, and vulnerable groups like displaced persons and people with disabilities.

1,476



Persons Served Through Training

A large white heart outline is centered on a solid blue background. The word "Service" is written in white, bold, sans-serif font inside the heart.

Service

A group of volunteers is working on a construction site. In the foreground, a woman with dreadlocks, wearing a blue t-shirt, a high-visibility yellow vest, and safety glasses, is kneeling and working with a shovel. To her left, the back of another person in a similar high-visibility vest is visible. In the background, other volunteers in blue shirts and high-visibility vests are working on a dirt area. A rebar structure is visible on the right side of the image. The overall scene is outdoors with trees and vegetation in the background.

**Local
Volunteers**

608

Local & International Volunteers

Sherlanna Ferret

Why did you decide to join the Campus Chapter and volunteer with Habitat?

I first heard about Habitat Campus Chapter during my second week at university from my lecturer in first year, who himself was a consultant Civil Engineer for Habitat TT. After doing my own research, Habitat seemed like the ideal club to join- it was a way of volunteering using a hands on approach and getting actively involved in building houses and actually seeing the positive impact on people's lives and it also fell in line with my career- Civil Engineering. As a graduate Civil Engineer now, I hope to continue to contribute positively to Habitat TT with my technical knowledge.

What is your assessment of the impact of the UWI Campus Chapter on local volunteering and disaster response initiatives?

Being a part of Campus Chapter for 4 years, I've seen my fellow students very eager and willing to contribute and volunteer in any way that they can, be it physically or financially. Campus Chapter has been able to provide an avenue to encourage the student's generosity and good will. It's really awesome, when they eagerly message you and ask what can they do, how can they help the same day when a severe flooding event occurs or a fellow Caribbean country is affected by a natural disaster.

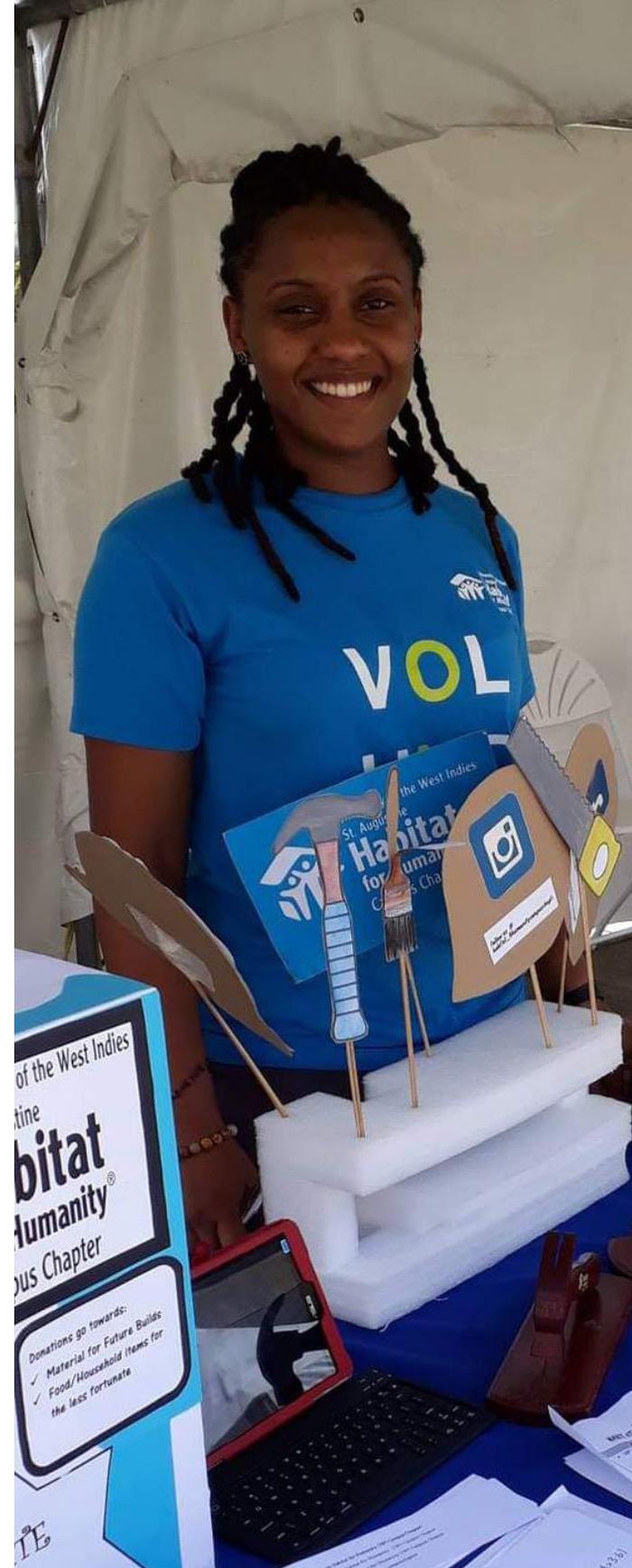


How do you see Habitat collaborating with younger stakeholders to achieve the national SDGs to 2030?

Campus Chapter has over the past few years, expanded their activities to involve collaboration with other clubs at the University to participate in environmental clean up initiatives such as beach clean ups which fall in line with Goal 14 to conserve and sustainably use the oceans, seas and marine resources for sustainable development. We also participated in tree planting and recycling activities which fall in line with Goal 15 to protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, and halt and reverse land degradation and halt biodiversity loss.

In terms of future collaboration with younger stakeholders to achieve the national SDGs to 2030 (Goal 11- Sustainable cities and communities), I would like to see Habitat, through social media, engage the millennial generation with respect to financial literacy related to investing in real estate and housing to ensure that they are able to support themselves and have a home for the future.

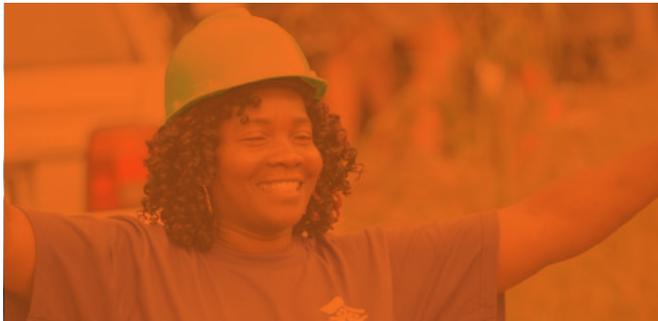
Also, I would like to see Habitat collaborate with the engineering departments of local universities (UWI, UTT) to conduct research on sustainable construction methods and practices for Habitat houses to ensure a high quality and affordable product. This is an effort to build sustainable and resilient buildings utilizing local materials.



Our Team

Through Shelter
we empower. Together!





Shelter & Advocacy



WORLD HABITAT DAY

MONDAY, OCT.7 2019

Meet Andy

Andy is Deaf; although his parents were able to scrimp and save to leave him land of his own, so that he could live independently, our housing policies state that he is ineligible to receive state assistance to build, even though there was no way he could manage on his own against the commercial housing market. With your help, we can change this policy and have a just and equitable way for disabled landowners can get the support they need to access safe, decent and affordable shelter.

SOLID GROUND

A GLOBAL ADVOCACY
CAMPAIGN OF



Imagine Being Evicted for No Reason,
Without Notice.

What if You Couldn't Own Property
Because You're a Woman?

Or Perhaps You Could, but Only in a
Cramped Home with a Leaky Roof and No
Water?

And How Would You Recover from a
Disaster if You Couldn't Return to the Land
Where You Once Lived?

Solid Ground is Changing Land Policies and Systems.

Improving access to land means more people live in decent housing.

Improving land rights.

Secure tenure exists in many forms along a continuum ranging from formal, legal tenure to informal social tenure, and from group ownership to individual solutions. Solid Ground is improving all forms of land tenure at all levels of government.

Fighting for gender equality in land.

Ensuring secure property rights for women provides far-reaching benefits for entire communities. Solid Ground is promoting policies and systems that make equal property rights for women a reality.

Upgrading Slums.

Urban population growth is outpacing the rate at which cities can respond to the need for housing. Solid Ground is working to upgrade slums and informal settlements by securing land rights for slum dwellers and advocating for policies that improve access to basic sanitation services.

Creating disaster-resilient communities.

When a disaster strikes, the laws of the land determine the speed of its recovery. Solid Ground is strengthening land rights to form resilient and responsive communities.

CSOs for Good Governance Project



Under CSOs for Good Governance project (2017-2020), Habitat for Humanity was engaged as one of 23 leading civil society organisations (CSOs) in Trinidad and Tobago (T&T), to be a member of the SDGs Catalysts Network. The Caribbean Natural Resources Institute (CANARI) as the convener this Network, recognised HabitatTT’s potential in catalysing joint action and developing and amplifying civil society’s voice on sustainable development.

After over 2 years of close collaboration, HabitatTT’s engagement truly embodies what was envisioned for the role of an SDGs Catalyst. HabitatTT has taken initiative and supported efforts at joint advocacy and partnership building; contributed to knowledge sharing and peer sharing to build CSO capacity;

and actively led open, transparent and inclusive advocacy action campaigns which address key issues of resilience building and human rights. CANARI commends Habitat for its exemplary work, particularly in addressing housing needs of the disabled, which we feel shows clear appreciation of an integrated approach to sustainable development that cuts across sectors.

It is this ability of CSOs to ‘think outside’ their sector is what will be needed for an integrated, inter-sectoral approach which is critical to transform development in T&T. Habitat is thus well placed to serve as a role model in advocacy, action, partnerships and participation for other CSOs and partners working on the SDGs in T&T.

SUSTAINABLE DEVELOPMENT GOALS



WHERE WE'VE BUILT SINCE 1997



877

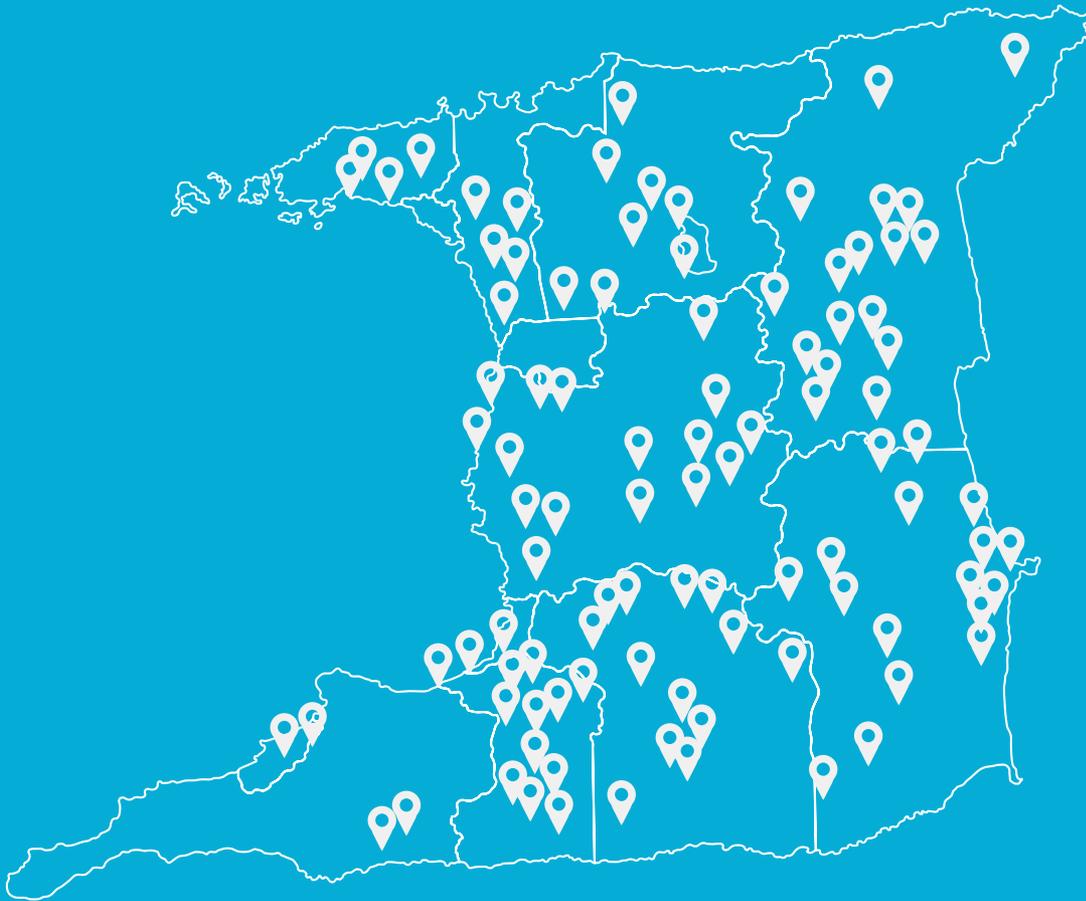
HOUSING AND SHELTER
SOLUTIONS

4,074

PERSONS TRAINED

24,755

PEOPLE SERVED



Disaster Response FY19

DISASTER READINESS, RESPONSE AND RECOVERY

80

**Repairs in
Dominica**

Roof construction
or carpentry

726

**Trainings in
Dominica
(Families)**

OCTOBER 2018 RELIEF

106
Cleaning Kits

30
Clothes

48
Pampers

1045
Hygiene Kits

16
Mattresses

153
Food
Hampers

153
First Aid Kits

5
Disaster
Blankets

1556

Total Relief

ND Report

GOALS FY19 Actuals - as per receipt of info as at June 30, 2019



1346
Total Trained



\$356,264
Global Village

\$5,893,914

TOTAL Funds Raised



TOTAL Volunteer Hours

6,028

538 Local Volunteers

70 International Volunteers

Total Houses

253

Total MicroBuilds

610

Total Community
Structures

14

Total Housing and
Shelter Solutions

877

Total Persons
Trained

4074

24755

Total Persons Served

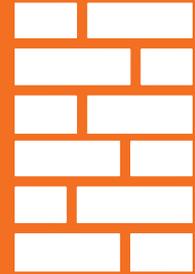
MENU OF SERVICES



Repairs - to existing homes (rentals included) and post-disaster repairs.



Renovations - expansions for a growing family or assistance for ageing in place



New Builds
- for new homeowners with good land tenure

Family Emergency Plans & Disaster Preparation for Persons with Disabilities and the Disabled Communities
- empowering vulnerable communities by giving them specific and accessible information on disaster mitigation

Completions - for landowners who have started on their own and need help to complete their home.

Hurricane Resistant and Resilient Housing - a systematic discussion of how prospective homeowners should build correctly on various types of surfaces and construct houses that can resist storm-force winds and rain.

Learning by assessing, a tool that an individual can use to assess the structural stability of their home.

Participatory Approach for Safer Shelter Awareness (PASSA) is a disaster risk reduction tool use in communities to gather information. Its aim is to develop local capacity to reduce shelter related risk by raising awareness and developing skills in joint analysis, learning and decision-making at community level.

Reporting during times of Disaster for media personnel-
To contribute to a more resilient Dominica by improving the capacity to disseminate disaster-related information to the population through the local media.

Basic Home
Constructiwon
and Maintenance

Healthy Housing, a 5 module programme developed by WHO geared toward supporting improvements to the house and its surroundings and also aimed at helping individuals deal with post disaster recovery.

Train the trainers - engineers/
architects are now able to train
others at the community level.



World Habitat Day 2019

Monday, Oct. 7
habitat.org/whd

**every
one**

a safe, decent and
affordable place to live.

Photo credit Marlon James



global strategic goals and objectives for 2020

Seeking to put God's love into action by addressing urgent housing needs in our communities, nations and world, Habitat for Humanity will be a partner and catalyst to:



our history

timeline | 1942-2005



1942

The Jordan and England families found Koinonia Farm, a community outside Americus, Georgia, where all people are treated equally, resources are shared, and great responsibility is placed on being wise stewards of land and natural resources.



1968

The concept of partnership housing and the Fund for Humanity are created. Partnership housing centered on those in need of adequate shelter working side by side with volunteers to build decent, affordable homes. The houses would be built at no profit. New homeowners' house payments would be combined with no-interest loans provided by supporters and money earned by fundraising to create the Fund, which would then be used to build more homes.

1981

5th anniversary
Habitat celebrates its fifth anniversary, having built 342 houses in 14 U.S. and seven international locations.

1

1976

Construction begins on the first Habitat house, built in San Antonio, Texas.

1990

Abilene, Texas, becomes the 500th U.S. location where Habitat builds.

1986

Habitat for Humanity International celebrates its 10th anniversary with a 1,000-mile walk from Americus, Georgia, to Kansas City, Missouri.

1940

1960

1970

1980

1990

1965

Searching for new purpose in their lives, Millard and Linda Fuller arrive at Koinonia.



1969

The first partnership house is completed in Sumter County, Georgia.

1977
Habitat for Humanity International is formally incorporated under the laws of the state of Georgia.

1984

Former U.S. President Jimmy Carter and his wife, Rosalynn, join Habitat's efforts. The first Jimmy Carter Work Project is held in New York City.

1987

Baylor University in Waco, Texas, becomes the first Habitat campus chapter.



10,000

1991
Habitat's 10,000th house is built in Atlanta, Georgia.

Habitat's first all women-built house is completed in Charlotte, North Carolina.

The first Habitat ReStore opens in Winnipeg, Canada.



1999
The Jimmy Carter Work Project in the Philippines is the largest Carter Work Project ever, with 14,000 volunteers from 32 countries building 293 houses.

First SHOP grant
November 1996

200,000

2005
Habitat for Humanity International's board of directors names Jonathan Reckford to serve as the organization's chief executive officer.

In Knoxville, Tennessee, Habitat celebrates the construction of its 200,000th house, having helped 1 million people create safe and decent places to live since 1976.

Habitat launches Operation Home Delivery to help rebuild the U.S. Gulf Coast in the aftermath of hurricanes Katrina and Rita.

2001
25th anniversary
Habitat celebrates its 25th anniversary with a build in Indianapolis, Indiana.



2000

50,000

1992
The first Habitat ReStore in the U.S. opens in Austin, Texas.



1996
Habitat dedicates its 50,000th house worldwide in Pensacola, Florida. The 50,001st house is celebrated in Mexico City.

2000
Habitat's 100,000th house is dedicated in New York City.

100,000

2004
Habitat celebrates its 800th campus chapter worldwide at the International School of Manila in the Philippines.



2002
A team of volunteers in Shelby County, Alabama, break the record for the fastest Habitat house build, completed in just 3 1/2 hours.

our history

timeline | 2006-2019



2006

Habitat announces that in the two years since the deadly Indian Ocean tsunami, the organization has helped nearly 10,000 families build permanent housing in India, Indonesia, Sri Lanka and Thailand.

2009

Habitat unveils the Build Louder advocacy campaign, which focuses on neighborhood revitalization and secure tenure policies.

Habitat is ranked as the largest private homebuilder in the U.S., according to Builder Magazine's 2008 Builder 100 list.



2010

After a devastating earthquake strikes Haiti, Habitat pledges to help 50,000 families improve their shelter conditions.

Habitat announces that the organization has served more than 2 million people worldwide.

2,000,000 people

Softwood Lumber grant
2006

U.S. Affiliation Agreement signed
2007

Neighborhood Stabilization Programs (multiyear)
2009

Neighborhood revitalization launched
April 2010

2005

2010



2007

In what will become an annual tradition, the Rockefeller Center Christmas tree is milled into lumber and donated to Habitat to be used in the construction of an affordable home.



2008

The 25th Carter Work Project is held on the U.S. Gulf Coast, and the event is officially renamed the Jimmy & Rosalynn Carter Work Project to recognize Mrs. Carter's many contributions.

2008

Habitat's 300,000th house is built in Naples, Florida.

500,000



2011

Habitat staff and volunteers build the 500,000th house in Maai Mahiu, Kenya.

300,000

2013
Habitat celebrates its 800,000th house built, rehabilitated or repaired. The milestone is announced as Habitat reveals that — for the first time in its history — more than 100,000 families had been served in a single fiscal year.

2013

Habitat embarks on a new strategic plan aimed at expanding the organization's impact on all aspects of affordable housing in the more than 70 countries where Habitat is at work. The plan's three main components:

- Improve housing conditions for an ever-larger number of the world's poor and low-income families.
- Support and influence partner organizations to increase access to shelter and advocate for affordable housing policies.
- Mobilize hands, hearts and voices of volunteers in the cause of adequate and affordable housing.

800,000

More than **100,000 families** served in a single fiscal year.

Hurricane Sandy
2012

Global strategic plan launch
July 1, 2013

U.S. Stewardship and Organizational Sustainability Initiative rolled out
2014

2012

Habitat establishes the MicroBuild Fund, the first impact capital fund to invest in the innovation and scale of incremental construction and home improvement finance for low-income households in developing countries.

2015



2017

World-renowned construction and real estate experts Jonathan and Drew Scott of HGTV's Property Brothers fame are named Habitat Humanitarians.

13.2 million people



2016

Habitat announces Solid Ground, a three-year global advocacy campaign focused on promoting land policies, laws and systems to improve access to adequate shelter.



2016

Habitat establishes Habitat Humanitarians to recognize the invaluable contributions of high-profile volunteers. Inaugural honorees are former U.S. President Jimmy Carter, former first lady Rosalynn Carter, and country music stars Garth Brooks and Trisha Yearwood.

First U.S. advocacy agenda
2017

2017

Habitat launches Home is the Key, a unified, annual nationwide campaign that gathers sponsors, celebrities, community leaders and consumers to unlock futures and change lives through affordable housing.



2017

Habitat announces that more than 13.2 million people have built or improved a stronger, more stable place to live with the organization's help.

Financial Statements

**Statement of Management Responsibilities
Habitat for Humanity® Trinidad and Tobago**

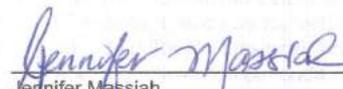
Management is responsible for the following:

- Preparing and fairly presenting the accompanying financial statements of Habitat for Humanity® Trinidad and Tobago (the Company), which comprise the statement of financial position as at June 30, 2019, the statement of comprehensive income and retained earnings, statement of cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information.
- Ensuring that the Company keeps proper accounting records;
- Selecting appropriate accounting policies and applying them in a consistent manner;
- Implementing, monitoring and evaluating the system of internal control that assures security of the Company's assets, detection/prevention of fraud, and the achievement of the Company's operational efficiencies;
- Ensuring that the system of internal control operated effectively during the reporting period;
- Producing reliable financial reporting that complies with laws and regulations, including the Companies Act; and
- Using reasonable and prudent judgement in the determination of estimates.

In preparing these audited financial statements, management utilised the International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs) as issued by the International Accounting Standards Board and adopted by the Institute of Chartered Accountants of Trinidad and Tobago. Where IFRS for SMEs presented alternative accounting treatments, management chose those considered most appropriate in the circumstances.

Nothing has come to the attention of management to indicate that the Company will not remain a going concern for the next twelve months from the reporting date, or up to the date the accompanying financial statements have been authorised for issue, if later.

Management affirms that it has carried out its responsibilities as outlined above.



Jennifer Massiah
National Director
September 27, 2019

Directors: Darwin Howall, Barbara Lodge-Johnson, Trudie Telesford-Pierre, Prem Parsad Maharaj, Winston Sirmain, Nichola Armstrong, Geoffrey Abdulah, Karen Johnstone.

Chootoo Road and El Socorro Extension South (Upstairs Yufe's Retail Store), San Juan
Tel: (868) 675-1222, Fax: (868) 675-1482, E-mail: contactus@habitat-tt.org

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KPMG
Chartered Accountants
Savannah East
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Trinidad and Tobago, W.I.

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Email: kpmg@kpmg.co.tt
Web: www.kpmg.com/tt

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 2019, the statement of comprehensive income and retained earnings, the statement of 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, 2019, and its financial performance and its cash flows for the year then ended in accordance with the International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for 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 IFRS 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.

Auditors' Responsibilities for the Audit of the Financial Statements (continued)

- 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.

K P M G

Chartered Accountants
Port of Spain
Trinidad and Tobago
September 27, 2019

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Statement of Financial Position

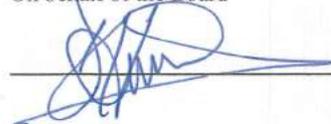
June 30, 2019

(Expressed in Trinidad and Tobago dollars)

| | Notes | 2019 \$ | 2018 \$ |
|---------------------------------------|-------|-------------------|-------------------|
| ASSETS | | | |
| Non-current assets | | | |
| Property, plant and equipment | 3 | 438,666 | 518,978 |
| Loans receivable | 4 | 12,139,132 | 14,147,790 |
| | | <u>12,577,798</u> | <u>14,666,768</u> |
| Current assets | | | |
| Loans receivable | 4 | 4,462,909 | 3,315,937 |
| Construction in progress | | 540,693 | 55,439 |
| Inventories | | 32,998 | 47,385 |
| Other receivables and prepayments | | 107,884 | 48,987 |
| Cash and cash equivalents | 5 | 2,666,163 | 3,567,773 |
| | | <u>7,810,647</u> | <u>7,035,521</u> |
| Total assets | | <u>20,388,445</u> | <u>21,702,289</u> |
| EQUITY AND LIABILITIES | | | |
| Equity | | | |
| Retained earnings | | 17,572,197 | 19,535,605 |
| Current liabilities | | | |
| Accounts payable and accrued expenses | | 719,133 | 502,602 |
| Deferred project income | 6 | 2,015,824 | 1,346,596 |
| Provision for tithes payable | | 81,291 | 317,486 |
| | | <u>2,816,248</u> | <u>2,166,684</u> |
| Total equity and liabilities | | <u>20,388,445</u> | <u>21,702,289</u> |

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

On behalf of the Board



Director



Director

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Statement of Comprehensive Income and Retained Earnings

For the year ended June 30, 2019

(Expressed in Trinidad and Tobago dollars)

| | Notes | 2019 \$ | 2018 \$ |
|---|-------|-------------------|-------------------|
| Income | | | |
| Donations - general | 7 | 2,909,056 | 4,536,192 |
| Donation - international | 8 | 397,458 | 871,519 |
| Sale of homes | | 226,559 | 2,568,523 |
| Renovations of homes | | 1,283,975 | 3,029,409 |
| Special event | | 244,137 | 147,783 |
| Other | | 107,695 | 69,596 |
| Foreign currency translation gain | | - | 19,324 |
| Interest | | 7,296 | 27,263 |
| | | <u>5,176,176</u> | <u>11,269,609</u> |
| Expenditure | | | |
| Operating and administrative | | 1,946,756 | 2,325,324 |
| Cost of homes | | 188,799 | 2,233,502 |
| Renovation of homes | | 1,074,149 | 2,634,264 |
| Direct project costs | | 3,184,865 | 1,601,723 |
| Cost of special events | | 91,826 | 66,062 |
| Tithe | | 92,895 | 365,430 |
| Doubtful debts | | 560,294 | 347,321 |
| | | <u>7,139,584</u> | <u>9,573,626</u> |
| (Deficit) surplus for the year | | (1,963,408) | 1,695,983 |
| Retained earnings at start of year | | <u>19,535,605</u> | <u>17,839,622</u> |
| Retained earnings at end of year | | <u>17,572,197</u> | <u>19,535,605</u> |

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

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Statement of Cash Flows

For the year ended June 30, 2019

(Expressed in Trinidad and Tobago dollars)

| | 2019 | 2018 |
|--|--------------------|------------------|
| | \$ | \$ |
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| (Deficit) surplus of income over expenditure for the year | (1,963,408) | 1,695,983 |
| Adjustments to reconcile (deficit) surplus for the year to net cash from operating activities: | | |
| Depreciation | 84,879 | 105,264 |
| Changes in loans receivable | 861,686 | (2,276,584) |
| Changes in construction in progress | (485,254) | 428,780 |
| Changes in inventory | 14,387 | (12,508) |
| Changes in other receivables and prepayments | (58,897) | 782,166 |
| Changes in provision for tithes payable | (236,194) | 299,612 |
| Changes in accounts payable and accrued expenses | 216,531 | (549,590) |
| Net cash (used in) from operating activities | <u>(1,566,270)</u> | <u>473,123</u> |
| CASH FLOWS USED IN INVESTING ACTIVITIES | | |
| Acquisition of property, plant and equipment | <u>(4,568)</u> | <u>(6,464)</u> |
| CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES | | |
| Deferred project income | <u>669,228</u> | <u>(561,978)</u> |
| Net decrease in cash and cash equivalents | (901,610) | (95,319) |
| Cash and cash equivalents at start of year | <u>3,567,773</u> | <u>3,663,092</u> |
| Cash and cash equivalents at end of year | <u>2,666,163</u> | <u>3,567,773</u> |
| Analysis of cash and cash equivalents | | |
| Cash on hand and at bank | 2,434,723 | 2,747,611 |
| Short-term deposits | <u>231,440</u> | <u>820,162</u> |
| | <u>2,666,163</u> | <u>3,567,773</u> |

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

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

(Expressed in Trinidad and Tobago dollars)

1. 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 Chootoo Road, El Socorro, San Juan.

These financial statements were authorised for issue by the Board of Directors on September 27, 2019.

2. 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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

2. 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 | 25.0% |
| Equipment | 25.0% |
| Computers | 33.3% |
| Furniture and fixtures | 10.0% |

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 surplus or deficit 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) 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 provision for doubtful debts to reflect the estimated recoverable amounts.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

2. Basis of Preparation and Significant Accounting Policies (continued)**(g) 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.

(h) Other receivables

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

(i) Cash and cash equivalents

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.

(j) Accounts payable and accrued expenses

Accounts payable and accrued expenses are carried at cost, which is the fair value of the consideration to be paid in the future for goods and services received.

(k) 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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

2. Basis of Preparation and Significant Accounting Policies (continued)**(k) Revenue recognition (continued)***Interest*

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

(l) Lease payments

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

(m) 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 surplus or deficit.

(n) Cost of homes and renovation of homes

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

(o) 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 surplus or deficit.

(p) 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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

2. Basis of Preparation and Significant Accounting Policies (continued)**(p) Impairment (continued)**

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

The recoverable amount of 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.

(q) Deferred project income

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

(r) Taxation

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

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

(Expressed in Trinidad and Tobago dollars)

3. Property, Plant and Equipment

| | Motor Vehicle | Equipment | Computers | Furniture and fixtures | Total |
|---------------------------------|--------------------------|------------------|------------------|-----------------------------------|------------------|
| | \$ | \$ | \$ | \$ | \$ |
| <i>Year ended June 30, 2019</i> | | | | | |
| Cost | | | | | |
| At July 1, 2018 | 344,995 | 288,620 | 225,251 | 481,204 | 1,340,070 |
| Additions | - | - | 4,568 | - | 4,568 |
| At June 30, 2019 | <u>344,995</u> | <u>288,620</u> | <u>229,819</u> | <u>481,204</u> | <u>1,344,638</u> |
| Accumulated depreciation | | | | | |
| At July 1, 2018 | 256,003 | 197,023 | 201,074 | 166,991 | 821,092 |
| Charge for the year | <u>22,248</u> | <u>22,899</u> | <u>8,312</u> | <u>31,421</u> | <u>84,880</u> |
| At June 30, 2019 | <u>278,251</u> | <u>219,922</u> | <u>209,386</u> | <u>198,412</u> | <u>905,972</u> |
| Net book value | | | | | |
| At June 30, 2019 | <u>66,744</u> | <u>68,698</u> | <u>20,433</u> | <u>282,792</u> | <u>438,666</u> |
| At June 30, 2018 | <u>88,992</u> | <u>88,233</u> | <u>24,177</u> | <u>317,576</u> | <u>518,978</u> |
| <i>Year ended June 30, 2018</i> | | | | | |
| Cost | | | | | |
| At July 1, 2017 | 344,995 | 285,256 | 222,151 | 481,204 | 1,333,606 |
| Additions | - | 3,364 | 3,100 | - | 6,464 |
| At June 30, 2018 | <u>344,995</u> | <u>288,620</u> | <u>225,251</u> | <u>481,204</u> | <u>1,340,070</u> |
| Accumulated depreciation | | | | | |
| At July 1, 2017 | 226,959 | 167,332 | 189,375 | 132,161 | 715,830 |
| Charge for the year | <u>29,044</u> | <u>29,691</u> | <u>11,699</u> | <u>34,830</u> | <u>105,262</u> |
| At June 30, 2018 | <u>256,003</u> | <u>197,023</u> | <u>201,074</u> | <u>166,991</u> | <u>821,092</u> |
| Net book value | | | | | |
| At June 30, 2018 | <u>88,992</u> | <u>88,233</u> | <u>24,177</u> | <u>317,576</u> | <u>518,978</u> |
| At June 30, 2017 | <u>118,036</u> | <u>117,924</u> | <u>32,776</u> | <u>349,042</u> | <u>617,778</u> |

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

*(Expressed in Trinidad and Tobago dollars)***4. Loans Receivable**

| | <u>2019</u> | <u>2018</u> |
|-----------------------------------|--------------------|--------------------|
| | \$ | \$ |
| Gross loans receivable | 19,836,087 | 20,177,489 |
| Less provision for doubtful debts | <u>(3,234,046)</u> | <u>(2,713,762)</u> |
| | 16,602,041 | 17,463,727 |
| Current portion | <u>(4,462,909)</u> | <u>(3,315,937)</u> |
| Long-term portion - net | <u>12,139,132</u> | <u>14,147,790</u> |

This amount represents the balances due from mortgagors from the sale and renovation of homes. During the year a charge of \$560,294 (2018: \$347,321) was recorded as an increase in provision for doubtful debts.

5. Cash and cash equivalents

| | <u>2019</u> | <u>2018</u> |
|--------------------------|------------------|------------------|
| | \$ | \$ |
| Cash on hand and at bank | 2,434,723 | 2,747,611 |
| Short-term deposits | <u>231,440</u> | <u>820,162</u> |
| | <u>2,666,163</u> | <u>3,567,773</u> |

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

*(Expressed in Trinidad and Tobago dollars)***6. Deferred Project Income**

| | Opening Balance | Receipts | Expenditure | Transferred to Profit or Loss | Receivable from Donor | Closing Balance |
|--|--------------------|------------------|------------------|-------------------------------------|--------------------------|--------------------|
| | \$ | \$ | \$ | \$ | \$ | \$ |
| National Gas Company | 808 | - | - | 808 | - | - |
| Republic Bank Limited | 1,441 | - | - | 1,441 | - | - |
| National Lotteries Control Board | (76,107) | - | - | (76,107) | - | - |
| Atlantic LNG | 445,237 | 500,000 | 184,643 | - | - | 760,594 |
| EOG Resources | 66,104 | - | - | 66,104 | - | - |
| Caribbean Gas Chemical Limited | 132,765 | 130,355 | 240,643 | - | - | 22,477 |
| Shell Trinidad | 50,000 | - | - | - | - | 50,000 |
| Digicel Foundation | 8,019 | - | - | 8,019 | - | - |
| Charities Aid Foundation of America | 65,939 | - | - | - | - | 65,939 |
| Hurricane Relief Donation-Public | 258,770 | 548,301 | 633,995 | - | - | 173,076 |
| Lutheran World Relief | 136,572 | 888,606 | 917,208 | 107,970 | - | - |
| Global Environment Facility | 169,483 | 151,875 | 218,928 | - | - | 102,430 |
| GE Oil & Gas | 36,606 | - | 21,367 | - | - | 15,239 |
| United Way of Trinidad and Tobago | - | 19,950 | 5,543 | - | - | 14,407 |
| Proman | - | 987,270 | 175,607 | - | - | 811,663 |
| Caribbean Policy Dev. Centre | 50,959 | 19,200 | 71,901 | (1,742) | - | - |
| | <u>1,346,596</u> | <u>3,245,557</u> | <u>2,469,836</u> | <u>106,493</u> | <u>-</u> | <u>2,015,824</u> |

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

(Expressed in Trinidad and Tobago dollars)

| 7. Donations – General | <u>2019</u> | <u>2018</u> |
|---|------------------|------------------|
| | \$ | \$ |
| Atlantic LNG Company of Trinidad and Tobago | 184,643 | 785,169 |
| Board Member Tithes | 23,500 | 10,300 |
| EOG Resources | 66,104 | 203,534 |
| National Gas Company of Trinidad and Tobago | - | 1,423,976 |
| Other individuals | 168,654 | 358,757 |
| Republic Bank Limited | - | 694,128 |
| CitiBank (Trinidad & Tobago) Limited | - | 1,620 |
| National Lotteries Control Board | - | 341,099 |
| Digicel Foundation | - | 17,294 |
| Caribbean Gas Chemicals Limited | 240,643 | 668,360 |
| Caribbean Policy Development Centre | 71,902 | 2,781 |
| Lutheran World Relief | 1,098,170 | - |
| Proman | 175,607 | - |
| Global Environment Facility | 218,928 | - |
| Local Disaster | 633,995 | - |
| SDG Catalysts | 5,543 | - |
| GEOil&Gas | 21,367 | 29,174 |
| | <u>2,909,056</u> | <u>4,536,192</u> |

Mortgage repayment grants were made to home partners' loan balances by the following donors:

| | <u>2019</u> | <u>2018</u> |
|---|-------------|-------------|
| | \$ | \$ |
| National Gas Company of Trinidad and Tobago | - | 191,253 |

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Notes to Financial Statements

June 30, 2019

*(Expressed in Trinidad and Tobago dollars)***8. Donations – International**

| | <u>2019</u> | <u>2018</u> |
|----------------------------|----------------|----------------|
| | \$ | \$ |
| Donation - global village | 356,264 | 595,683 |
| Donation - other affiliate | 41,194 | 275,836 |
| | <u>397,458</u> | <u>871,519</u> |

This relates to funds that have been specifically identified for HFHTT by International donors through designated giving, global village donations and affiliate tithes.

9. Sale of Homes

There were 50 new projects completed for the year (2018: 133). This was inclusive of 2 home(s) (2018: 14), 46 renovations (2018: 115) and 2 community structure (2018: 4).

10. 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 \$453,155 (2018: \$526,570) for the year and was included in salaries and wages.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Schedule of Operating and Administrative Expenses

June 30, 2019

(Expressed in Trinidad and Tobago dollars)

| | 2019 | 2018 |
|------------------------------|------------------|------------------|
| | \$ | \$ |
| Salaries and wages | 1,178,113 | 1,415,869 |
| National insurance | 138,178 | 126,386 |
| Insurance | 17,454 | 34,431 |
| Legal and professional | 94,851 | 70,353 |
| Bank charges | 13,134 | 3,420 |
| Electricity | 26,846 | 37,862 |
| Telephone | 59,959 | 80,123 |
| Rent | 162,000 | 162,000 |
| Travel | 20,633 | 59,914 |
| Training | 6,196 | 27,324 |
| Meetings | 10,015 | 15,096 |
| Postage | 400 | 1,840 |
| Computer supplies | 9,497 | 9,236 |
| Construction supplies | 1,568 | 26,405 |
| Cost of merchandise | 2,283 | 17,795 |
| Stationery | 24,648 | 25,054 |
| Office expenses | 16,938 | 12,556 |
| Advertising and publications | 11,802 | 34,679 |
| Motor vehicle insurance | 4,005 | 10,841 |
| Dedications | 272 | 1,161 |
| Depreciation | 84,880 | 105,263 |
| Repairs and maintenance | 59,281 | 38,142 |
| Other expenses | 3,780 | 9,574 |
| | <u>1,946,733</u> | <u>2,325,324</u> |

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Unaudited Schedule of Housing Activity

June 30, 2019

Homes completed in the period

| | Completed From Inception | Completed during the year | |
|------------------------|-------------------------------------|--------------------------------------|-------------|
| | | 2019 | 2018 |
| Penal/Couva/East/North | 126 | 2 | 8 |
| Point Fortin | 20 | 0 | 3 |
| Sangre Grande | 37 | 0 | 2 |
| Mayaro | 17 | 0 | - |
| Rio Claro | 31 | 0 | - |
| Tobago | 2 | 0 | 1 |
| Community Structures | <u>14</u> | <u>2</u> | <u>4</u> |
| | <u>247</u> | <u>4</u> | <u>18</u> |

Homes under construction at year end

| | Under construction at the year end | |
|-------------|---|-------------|
| | 2019 | 2018 |
| Penal/Couva | 3 | 1 |
| Tobago | 0 | 0 |
| | <u>3</u> | <u>1</u> |

Homes renovated in the period

| | Renovated From Inception | Renovated during the year | |
|-------------------|-------------------------------------|--------------------------------------|-------------|
| | | 2019 | 2018 |
| Sangre Grande | 131 | 18 | 32 |
| Mayaro | 21 | 0 | 5 |
| Rio Claro | 35 | 2 | 10 |
| Point Fortin | 66 | 9 | 19 |
| Penal/Couva | 255 | 17 | 41 |
| Dominica Disaster | 80 | 80 | 0 |
| Tobago | <u>21</u> | <u>0</u> | <u>8</u> |
| | <u>609</u> | <u>126</u> | <u>115</u> |

Other Solutions

| | From Inception | | |
|---|-----------------------|-------------|-------------|
| | | 2019 | 2018 |
| Local Training & Dominica Disaster Training | 4074 | <u>1346</u> | <u>313</u> |



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