



Habitat
for Humanity®
Trinidad and Tobago

shelter
report
2018



board of directors

Derwin Howell - Chairman
Winston Siriram
Barbara Lodge-Johnson
Trudie Telesford-Pierre
Prem Persad Maharaj
Nichola Armstrong
Karen Johnstone

our vision is a world
where **everyone** has a
safe, decent, and affordable
place to live.

through our **service**,
we build **strength**,
stability,
self-reliance
and **shelter**

everyone

deserves a decent place to live



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 **Habitat for Humanity®**
Trinidad & Tobago

Community
bitat-tt.org

 Republic Bank



DERWIN HOWELL
Chairman, Habitat Trinidad and Tobago

chairman's message

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 we report a very successful year. I applaud their commendable achievement in surpassing our shelter solutions targets.

However, the organisation was not without its challenges. Proper land tenure continues to be one of our greatest challenges. Many families sadly were rejected due to them not having good land tenure. We will continue to plea with the government to make land available to the poorer classes for home construction activities.

We also acknowledge that in recent times our global concern has expanded to helping those affected by devastating natural and man-made disasters. As a part of our shelter mandate, we have made a very concerted effort to play a meaningful role in contributing to both local and regional disaster risk reduction and recovery efforts.

Notwithstanding, the organisation we lead is a not-for-profit entity, the Board of Directors very proudly continued 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 stewardship and accountability. Our three standing committees; Finance and Audit Committee, Governance and Human Relations and Legal and Credit Committee provided the oversight and guidance to management from their respective fields of professional expertise. In keeping with the FIU mandates and the Habitat for Humanity Standard of Excellence compliance criteria, we continue to monitor on a monthly basis the financial and governance reports through our Finance and Audit Committee.

We continue to assess our policies to ensure we meet and in many cases exceed this Standard 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 taken serious sanctions, including court action, against delinquent homeowners who refused to honor their legal obligations. We intend to send a very strong message to our beneficiary population; that we take our revolving fund seriously. This is our way of guaranteeing that donor injections of cash contributions will continue to be sustainable over time.

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 leading us as an organisation worldwide to changing our traditional methodologies and modus operandi to become the 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 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 alarmingly rate. We now have to relook at our fund-raising target groups and strategies. Government is continuously pursued for a much-needed subvention in order to assist those in dire need of the very basic to life's 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 in itself, rather it is a means to an end; helping hardworking families escape the throes of sub-standard housing. For as long as there are housing needs, Habitat partnerships will likewise be needed and cultivated.

We note the need to celebrate our valued partners who have rallied with us in midst of challenging economic times; their financial and other forms of support is the reason we can report such achievements.

We remain thankful for these contributions on behalf of each child who benefitted from a safe and secured and/or improved living facility, on behalf of every physical challenged or low income earner, who dared to believe and have hope.

We acknowledge the fact that we remain 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.

Derwin Howell
Chairman
Habitat for Humanity
Trinidad and Tobago

thank you for your service



Ronald Harford

has served as the Chairman of the Capital Campaign Cabinet for 10 years. His contribution to Habitat cannot be quantified – he has placed his personal reputation and his philanthropic zeal at our disposal, and in so doing has been instrumental in Habitat's success in our second decade of existence. As an advocate for affordable housing and a committed ally of our homeowners, Harford understands the critical knock-on effect of having a decent and affordable home: educational success, entrepreneurial drive, and a commitment to the success of society as a whole are just some of the positive results that so many take for granted when they do not have to worry about where they will live.

Thank you Ronald Harford!

thank you for your leadership



Stephen Sheppherd
Retiring Director



Geoffrey Abdulah
Retiring Director

No matter who we are or where we come from we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know that we have the power to take care of our families and ourselves, and ultimately, to build our own futures.

At Habitat Trinidad-Tobago, this is what unites us – through shelter, we empower!

People – Families – Communities.

Our shared vision is a world where every one of us has a safe, decent & affordable place to live.

Because you, me, we – we're all humans.

And every single one of us deserves the chance for a better future – to build strength, stability, self-reliance & shelter!



JENNIFER MASSIAH
NATIONAL DIRECTOR

director's message

As I reflect on the year in review, I present my National Director's report from a rather humbled position.

This stems from the fact that our achievements were many and defied reasoning as our resources were fairly limited; in the natural this feat should have been an impossibility. Hence, I must give credit to God, for hitherto hath the Lord brought us forth with yet another very successful year, for this we say thanks.

disaster

Our celebrations went beyond numbers, in fiscal year 18. One such hallmark intervention was to focus attention on local and Caribbean disaster response. While we could not assist all the disaster affected cases, sixteen (16) families directly benefited from housing solutions in both Trinidad and Tobago, many others through indirect support with other partners.

We have also proudly joined forces with our International body to support the Dominica disaster recovery. This is proving to be a new learning experience as staff capacity is being built and our reach has now extended in exponential ways. We proudly note that we were responsible for training carpenters and deploying them to our International Humanitarian partners to assist with the rapid response to Dominica's devastation. This project is offering much needed skilled labour in the country's hour

of recovery needs. We also deployed engineers as needed to facilitate some of the assessments. Our target goal is to leave Dominica with over 1,000 persons receiving our support. Our greatest contribution would be to train local artisans in roof installations including women and marginalised minorities. This experience continues into fiscal year 19 and at its conclusion may possibly chart a new strategic direction for Habitat for Humanity® Trinidad and Tobago to champion the course for the Caribbean with Disaster Risk Reduction Programming. We are working in collaboration with the local population who rose to the occasion with their on line contributions, Lutheran World Relief Organisation; the major donor for the Dominica Relief project; "Building Back Better", the International Office for Migration, and through the support of Corporate T&T and professional who rose to the our call for help. Our key reflection on this project is that we have become our Caribbean brother's keeper.

construction and community

Our community outreach and construction programmes had a record-breaking year. For the first time in many years we have achieved 133 housing solutions which superseded the set targets of 114. This record achieving target included 15 projects completed in Tobago. The Tobago projects were funded by the Canadian Government, Republic Bank and the National Gas Company.

During the year the construction procedures and house designs were re-engineered by a team of engineers and architects. We make honourable mention of our partner engineer Leighton Ellis who additionally led the team on the Caribbean disaster assessment and training of the deployment crew to Dominica. Special mention is also made of The Metal Industry Corporation for their partnership support to see our housing solutions completed and

engineers Khalil Khan and Mitra Rampersad and the hard working Habitat construction staff, volunteers and contractors.

The Community department accepted the challenge to find more “actionable” families who met the basic land criteria and were willing to accept our no interest revolving loans. Not only were housing solution and actionable targets at its highest in twenty one (21) years but the achievements are noteworthy especially with resource challenges. We are truly humbled by every donor, contributor, staff, hired contractor, volunteer and every partner who joined the cause of making basic decent shelter a reality for our families. To have made this feat a reality, our construction and community departments extended their support and execution capacities in amazing and unbelievable ways.

communications and resource development

Habitat International challenged all its affiliates and the Trinidad and Tobago Affiliate complied fully to rebrand and set new measures to monitor how we tell our story, the brand image in place goals and to set standard for the logo usage.

This year the focus was on a total remake of our website, increase focus on social outreach to invite interaction and increase the traffic on our various media platforms. The targets set were superseded and we have registered record breaking achievements in this area also as depicted in the chart adjacent.

The Resource Development department was driven by a strong sense of urgency and was ably supported by committed and dedicated partners to fill the need for adequate funding. We were also supported by in-kind contributors who gave generously of their time and talents. How bless Habitat re-

	BUDGETED TARGETS	ACTUAL ACHIEVED	VARIANCE	PERCENTAGE ACHIEVED
Social Media	1000	1174	174	117%
Legacy Media	36	89	53	247%
Website	60,000	118,380	58,380	197%

mains with such a show of citizenry and compassion for those in need of shelter. The department also embarked on a very ambitious project on behalf of some marginalized groups through the sponsorship of the EU facilitated by Caribbean Policy Development Centre. This project engaged over 20 partners who supported the cause of shelter for marginalized and vulnerable groups. A policy research paper, petition and an advocacy construction 'build' will be completed in FY 19 to complete the project deliverables.

finance and administration

The support services through our governance structure ensured the achievement of our core value of transparency and accountability.

Our policies are carefully monitored by management through our compliance tool called “Standards of Excellence”, Ark Outsourcing Company; an external financial company who monthly reviews our financials reports and schedules, the 3 standing Committees of the Board, the National Board, Habitat International and annually by the independent external Auditor firm, KPMG. This year our parent body; Habitat International conducted its “Strengthening Internal Control Processes” review; an assessment is conducted periodically. Habitat Trinidad and Tobago is pleased to report our systems and structures have once again passed the test of good governance. We note that succession planning is one of our gaps. The revision of the Human Resource Manual with the inclusion of the revision of the Operation Man-

ual was a major accomplishment during the year. Personalized investment of management’s time, created a free space for employees to meet with management once a week to express their feelings, foster a climate of honest feedback and open lines of communication between management and staff significantly contributed to a higher level of motivation that was greatly needed and appreciated.

We recognize the staff and volunteers in the various departments who continuously went beyond the call of duty to contribute many hours to ensure all functions and assignments were in place to support the other departments. Teams supported across departments, office staff volunteered in the fields, worked voluntary after hours, all lent themselves towards the accomplishment of the grand organizational goals highlighted in this report. Hats off Super Team!!! It remains a distinctive honor to partner and lead such a driven team.

future plans

The new year's plan is to refocus the team to accept the changing and even more challenging economic times and to build a culture which fosters thinking out of the box to engender innovation and creativity within the confines of very limited resources.

The new fiscal year fundraising predictions appear dismal. This is a main ingredient to meeting targets. The list of potential families requiring our services are increasing beyond our ability to address. The donor pool is rapidly declining and charity budgets are being sliced in painful measures. We also note that the volunteer offers are now increasing beyond our ability to engage. The question then is in the light of such a climate, should we shelve our services temporarily? Though tempting this though is our response refuses to be one of a defeatist mentality. Hence, our plans are even more ambitious than before. Rooted in a belief system that says always faith guides our actions and God blesses our endeavor, we stay resolutely focused on the increasing needs in our society. We wish to remain a beacon of hope to the hopeless and a ray of light in a dimming environment. We continue to make the clari-

on call to all of our supporters to stick with us for we need you more than ever. To our donors, if you do not support us, can you imagine the many families who would disintegrate into the depths of greater despair?

We do acknowledge that greater financial prudence is required in the for-profit world; but we strongly posit that the giving to social responsible organizations can no longer be seen as charity but an investment; an engagement in a higher order of responsible practice to our local communities and to our twin islands. Holding NGOs like Habitat accountable to making lasting and impacting changes in our communities is now a necessity. More than ever, organizations such as Habitat for Humanity needs to be positioned to help meet this need as together we act responsibly and with even greater financial prudence and accountability. Together, we can create the glimmer of hope with the provision of basic, adequate shelter. With gratitude and profound expressions of thanks to all.

In Service to Humanity,
Jennifer Massiah
National Director
July 1, 2018

highlights

**JULY 1, 2017 –
JUNE 30, 2018**

GOALS FY 18	ANNUAL BUDGET	ACTUALS*	VARIANCE	% ACHIEVED
Houses	14	14	-	100%
Repairs	20	26	6	130%
Micro builds	80	89	9	111%
DRR-Retaining Walls and Rainwater harvesting	6	13	7	217%
Community Structure	8	4	(4)	50%
Mortgage/ arrears payments	1,440,000	2,808,777	1,368,777	195%
Delinquency (Over 90 days)	10%	13%	0	-1%
Proposal Funding/Disaster Funding (cash)	6,090,000	5,593,627	(496,373)	92%
Signature Events - net	\$80,000	\$147,783	\$67,783	185%
Interest	\$15,000	\$27,262	\$12,262	182%
Annual Fund – Ind. & Affiliates	\$675,000	\$634,593	-\$40,407	94%
Host GV Build	\$505,000	\$595,683	\$90,683	118%
Annual Fund Pledges	200	243	43	122%
Host Volunteers - local	483	399	(84)	83%
Host Int'l Vol	168	181	13	108%
Global Village (GV) teams	14	16	2	114%
Legacy Media	36	77	41	214%
Website visits	60,000	110,010	50,010	183%
Global Village teams	14	16	2	114%
International Volunteers	168	173	5	103%
Local Volunteers	483	399	-33	92%



strength



Habitat for Humanity®
Trinidad & Tobago



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everyone
deserves a decent place to live

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



Strategic Partner: MIC

“Starting a revolution!” were the promising words of Jennifer Massiah, National Director, Habitat for Humanity Trinidad and Tobago at the Memorandum of Understanding (MOU) signing ceremony with MIC Institute of Technology (MIC-IT) at its Head Office on January 11, 2018.

This signing is the beginning of a symbiotic relationship between MIC-IT, a leading provider of Training, Industry and Construction services and Habitat Trinidad & Tobago, the non-profit organisation supporting families with affordable housing, home repairs and renovations and disaster recovery shelter solutions.

Chief Executive Officer of MIC-IT, Anil Ramnarine, said that MIC-IT is very excited to begin the partnership as it not only benefits trainees in their practical aspect of training, but allows MIC-IT to contribute to the solution of ending poverty housing and homelessness in Trinidad and Tobago, all in support of Habitat for Humanity's Mission.





One day after the signing, construction works began on the first joint project, a two-bedroom home for a Las Lomas family. Working on the project are MIC-IT's Construction and Facilities Maintenance Department as well as (Helping You Prepare for Employment) HYPE Trainees and their instructors from the O'Meara Technology Centre. MIC-IT will be providing labour with skillsets in masonry, carpentry, plumbing, electrical and roofing.

Manager of MIC-IT's Construction Department, Safiya Alexander also proudly added that, "While this construction is expected to be completed on March 30th, it is the just the first of many construction projects for this revolutionary collaboration."



STRENGTH

ANIL RAMNARINE AND JENNIFER MASSIAH

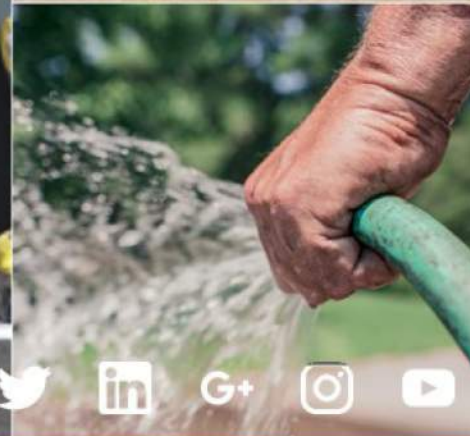
Strategic Partner: UWI

The University of the West Indies has been a valued partner of Habitat for Humanity during our time in Trinidad and Tobago. From the thriving Campus Chapter, our “junior branch” of Habitat, to the close collaboration with the Faculty of Engineering, this institution has been as steadfast support for the work that we do to provide safe, decent and affordable shelter, not just in our country; but throughout the region. This year we saw UWI engineers visiting Dominica and other countries hit by the 2017 Hurricanes to conduct damage assessments and work out the best way to implement vital response and recovery actions. There is also an exciting solar-powered greenhouse project underway in Cashew Gardens, designed to promote sustainable income generation for the residents of the community.





stability



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every helping hand
makes a difference



every cent counts

#smallchangeBIGDIFFERENCE

In June 2017, a 9-year-old Autistic boy was at home watching the CNMG (now TTT) News. He saw a report on the Central Bank announcement that they would shortly retire the 1¢ piece from public use. When his mother explained what that meant, he asked “What will they do with them? 1¢ pieces are important too, every cent is important!” He sorted through his mother’s purse, and insisted that she take a picture of the cent pieces, “... before everyone forgets them!” And thus was born the “Every ¢ent Counts!” campaign.

From the moment the call went out, Habitat was inundated with phone calls and emails. From individuals, from schools, kids’ spaces, companies – everyone wanted to help! Republic Bank Limited supported us greatly in getting the coins counted – and by coins, we mean all kinds; people donated all denominations, even 50¢ pieces! All told, the people of Trinidad and Tobago donated more than \$70,000 worth of coins to the “Every ¢ent Counts” campaign, and the pieces are STILL rolling in, more than a year later!

“And the boy who was the inspiration for the campaign? He donated his Tooth Fairy rewards to the drive (after changing the bills to coins, of course!), saying “Everyone is important, everyone can help, everyone can make the world a better place, just give them a chance! Even 1¢ coins!”



events



Habitat's annual Independence Day Bruch was held at the Anchorage, Chaguaramas on August 31st. The second edition was even more successful than the first, and firmly cemented the event on the local calendar. The showcase of local artistes and food was enthusiastically welcomed by throngs of patrons – doubles, fresh coconut water straight from the nut, the "Hitman" and "Ken Corbie and Friends" providing scintillating live performances.





events



Habitat's Wine and Cheese "Evening Under The Stars" is a perennial favourite with our supporters. Held in picturesque outdoor locations throughout the country, it's become an annual preferred celebration for couples, BFFs and anyone interested in good wine, fantastic entertainment and excellent company!

At this year's event we paid tribute to our Architects of Change, Trinbagonians who have championed our caring and compassionate philanthropy to their family, friends, colleagues and the wider community.



WINE AND CHEESE

The background is a solid blue color with a repeating pattern of white line-art icons. The icons are interlocking gears and keys, arranged in a staggered grid. The word "self-reliance" is written in a bold, white, sans-serif font, positioned in the upper left quadrant of the image.

self-reliance



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everyone
deserves a decent place to live

who do we help?

Anyone needing a strong, stable and affordable home can apply to build, rehabilitate or renovate their home. We complete a case-by-case needs assessments for all applicants based on:

- ✓ Ownership of, or legal authority to build on a plot of land
- ✓ Agreement on sweat equity – at least 100 hours of labour on the homeowner's home and 200 hours on another Habitat project
- ✓ Total household monthly income between TT\$1000 and TT\$8000.



how do we work?



We use enthusiastic volunteer labour, qualified and experienced supervision, and donations of money and materials to help homeowners build. We also provide budgeting and financial literacy courses, construction skills training, and disaster mitigation and risk reduction projects for their communities. Homeowners pay back a no-profit loan or mortgage, and the payments go into our revolving fund to finance the up-front construction and materials costs.

how can we serve you?



- Home construction
- Repairs
- Materials only
- Technical services
- Legal advice on land tenure
- Assistance with applications for national housing programmes and various home improvement subsidies
- Credit management training for homeowners
- Construction training for contractors
- Community empowerment programmes
- Disaster mitigation and response
- Advocacy for improved housing and land tenure for vulnerable and marginalized groups.



where do you begin?

The following documents are to be submitted with your homeowner application form available on our website:

- Property Deed or Rental Agreement
- Land Tax Receipt
- Legal Authorization Letter from Landlord
- Utility Receipts – WASA, TSTT, T&TEC
- Birth Certificates of all family members
- Job Letter / Evidence of income (pay slip etc.) or sworn Affidavit from self-employed applicants
- Guarantor's Letter & Job Letter
- Identification Card of all household members
- Estimate – for Renovation and Completion Only
- Cadastral Sheet

All potential Homeowners are required to pay a non-refundable processing fee of \$100 with their application. This does not include the title search fee required for the execution of approved mortgages. NB, this fee is only for the application process; payment does not guarantee approval.



what happens next?

Habitat Community Officers conduct a social site visit to assess your family's needs.

Deed searches are required for all new houses and completions. It is imperative that your family's deed search shows that there are no outstanding loans or monies owed on the land. Then, the technical site visit will assess the land topography for new houses, identify terrain challenges and define the scope of works for repairs and renovations. A family profile is created after the social & technical visits, in which your family's need is clearly established and land challenges addressed. The profile provides a comprehensive look at your family situation and is a guide for donors and Habitat to understand your needs. Later, every family must complete Habitat's Family Training Programme:

- ✓ Introduction to Habitat for Humanity
- ✓ Construction Training
- ✓ Disaster Mitigation
- ✓ Healthy Housing Habits
- ✓ Financial Literacy Training

After final approval by the Legal Committee and donors, construction begins!



building self-reliance and empowering communities



A fundamental pillar of the Habitat social housing model is the mandatory Family Training for every Habitat homeowner. These sessions include financial management and basic home maintenance. We also offer basic house construction courses to upgrade the technical skills of small contractors and interested homeowners, thus improving the quality and resilience of low-cost housing in our communities. Our acclaimed PASSA courses help neighbours identify potential hazards and vulnerabilities in their area, so that they can mitigate against or respond to incidents in an effective manner. In the next fiscal year we will introduce targeted interventions on hurricane-resilient house construction and healthy housing habits for the Autistic and Deaf communities in Trinidad and Tobago, and intensify our low-cost housing contractor training in South Trinidad. We are also very excited about our collaboration with the University of the West Indies and the Cashew Gardens community on a solar-powered greenhouse, to improve the quality and quantity of fresh vegetables that the community can use in their own kitchens or earn revenue in the local markets.

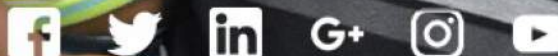


The background is a solid blue color with several white heart outlines scattered across it. The hearts vary in size and are positioned at different angles, creating a pattern of love and care.

service



Trinidad & Tobago



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every donation
helps a family help themselves

local volunteers



Our local volunteers, from schools, youth groups, denominational bodies, civil society and the corporate sector have always been a source of support and inspiration for us. Whether in the office assisting with filing, out on the field coordinating construction builds, at expos and conventions engaging the public or advocating online and in real life on behalf of our homeowners and vulnerable groups, their service is what builds safe, stable and self-reliant communities in Trinidad and Tobago.



our commitment

THE HABITAT TEAM



We will work with people from all walks of life to build homes, communities and hope.

We will advocate for and fully support your right to safe, decent and affordable housing, whatever your life's circumstances.

We will teach you and counsel you, so that together we can build a thriving nation.



global village international volunteers



Every year, Habitat welcomes hundreds of international visitors to our shores to work with homeowners to build, repair or renovate their homes. This year, a very special group came by, and showed that, with the help of like-minded people, we can do “more than houses”.

The Midlothian Football Club from Scotland is a group of seniors dedicated to encouraging everyone to “age well” through appropriate lifelong exercise. Winners of the Scottish Walking Football League, they came to build for three days with three families, participated in Trinidad and Tobago’s first Walking Football tournament, and spent time at the Strategic Learning and Special Education Institute in Trincity, introducing the students to an inclusive form of the beautiful game”.



VISIT TO THE STRATEGIC LEARNING AND SPECIAL EDUCATION INSTITUTE, TRINICITY





What is Walking Football?

In essence, football without running that more closely resembles the five-a-side than 11-a-side game. It was invented to inspire persons over 50 to get more exercise and people who play have seen many benefits: lower heart rate and blood pressure, less fat and more muscle, and better mobility. It has also been successfully adapted to the abilities of younger persons, with special educational and development challenges. And it's not just the health advantages - Walking football also offers social benefits. Participants can meet new people, avoid the growing isolation that can happen as they age, and interact with individuals and small groups. It's designed to help people get fit or maintain an active lifestyle no matter what their age, fitness and motor skills.





shelter

every gift
makes
a difference



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Climate smart agriculture technologies as an opportunity for increasing community sustainability



The Cashew Gardens Community has for many years actively been engaged in community led activities that increase the sustainability of the community.

While several of these activities were successful, Cashew Gardens recognized that one of these initiatives, a community garden producing vegetables for external sale, has not met the needs of the community in providing sustainable livelihoods or significant income for feeding other community led programmes. Due to the existing relationship between Habitat Trinidad-Tobago and the Cashew Gardens Village Council, Habitat proposed to the community to bring some of its technical partners to offer support.



The project is a pilot programme to show that committed local community groups and other interested parties can collaborate to establish community development strategies that enhances the community's sustainability.

The project will implement a climate smart agriculture product on the community's communal garden land. The University of the West Indies and the "Adopt a River" as a main project partners bring the knowledge transfer programme to build the community capacity in the establishment of a solar harvesting greenhouse; the Agrisol Greenhouse. **The community will grow short term crops using hydroponics in the first instance, incorporating rainwater use via rainwater harvesting technology and recycle nutrients by composting agricultural and household food waste. The Agrisol Greenhouse rooftop will harvest solar energy to create renewable electricity to run the greenhouse.** The latter is important due to the high cooling costs associated with tropical greenhouses. In general, hydroponic cultivation methods have been globally proven to dramatically increased crop yields while



mitigating against the risks associated with the conventional soil based farming, e.g. pest control and environmental stress associated with climate change. An add on benefit is that realised increased agricultural yields over the baseline will not require the excessive demand for manual labour due to the partial automation features of the greenhouse and the quality of the harvested crop is also improved. The rainwater harvesting and composting help to close the loop while potentially increasing the profitability. The advantage of

the inclusion of the renewable energy component is critical not only for the cost reduction component but the spill off effect of generating reusable profit margins to ensure sustainability of this community based agriculture programme.

The expected outcome is the fostering of a greater sense of community spirit and camaraderie between the community members, increased opportunities for the community members to harvest and sell their produce through their already established markets and increase earning capacities.



everyone deserves a decent place to call home

SGP The GEF
Small Grants
Programme | **25**
YEARS

Access to decent and affordable housing by the disabled, people living with HIV/AIDS and the gender communities is extremely challenging, due to societal biases and systemic discrimination (both ableism and gender discrimination) in the public and private sector.



The Equal Opportunities Act is currently the only legislation that could be used to address these issues, but even the Commission mandated to implement the Act recognizes its limitations and weaknesses. Additionally, the foundation for planning and improving the existing policies – good statistical data – does not exist; the Central Statistical Office acknowledges that the self-reporting structure of national surveys, coupled with the stigma attached to identification with some of the vulnerable groups, results in a marked underreporting of facts. The inefficiency and onerous nature of the Town and Country Planning process and the non-support of financial institutions – public and private – also contributes to the housing challenges for the groups.



The policy paper “Access to housing and land tenure for vulnerable groups” proposes several systemic changes that can be made to better accommodate data gathering and application for housing in the public, civil society and private sectors, and further suggests key policy changes in the current application and distribution criteria. The changes suggested will serve to level the playing field and encourage more vulnerable families to work towards stable land tenure, the beginning of the journey to affordable housing. It is expected that the changes suggested will also encourage targeted growth and investment within the low-income housing market, as well as increasing the overall oversight and accountability of the sector.



TRIPARTITE STAKEHOLDER FORUM



GROUP DISCUSSION WITH THE VOICE OF THE DEAF AND HARD OF HEARING OF TRINIDAD AND TOBAGO



SPEAKING TO THE CSOs FOR GOOD GOVERNANCE GROUP



PRESENTATION TO THE AUTISTIC SOCIETY



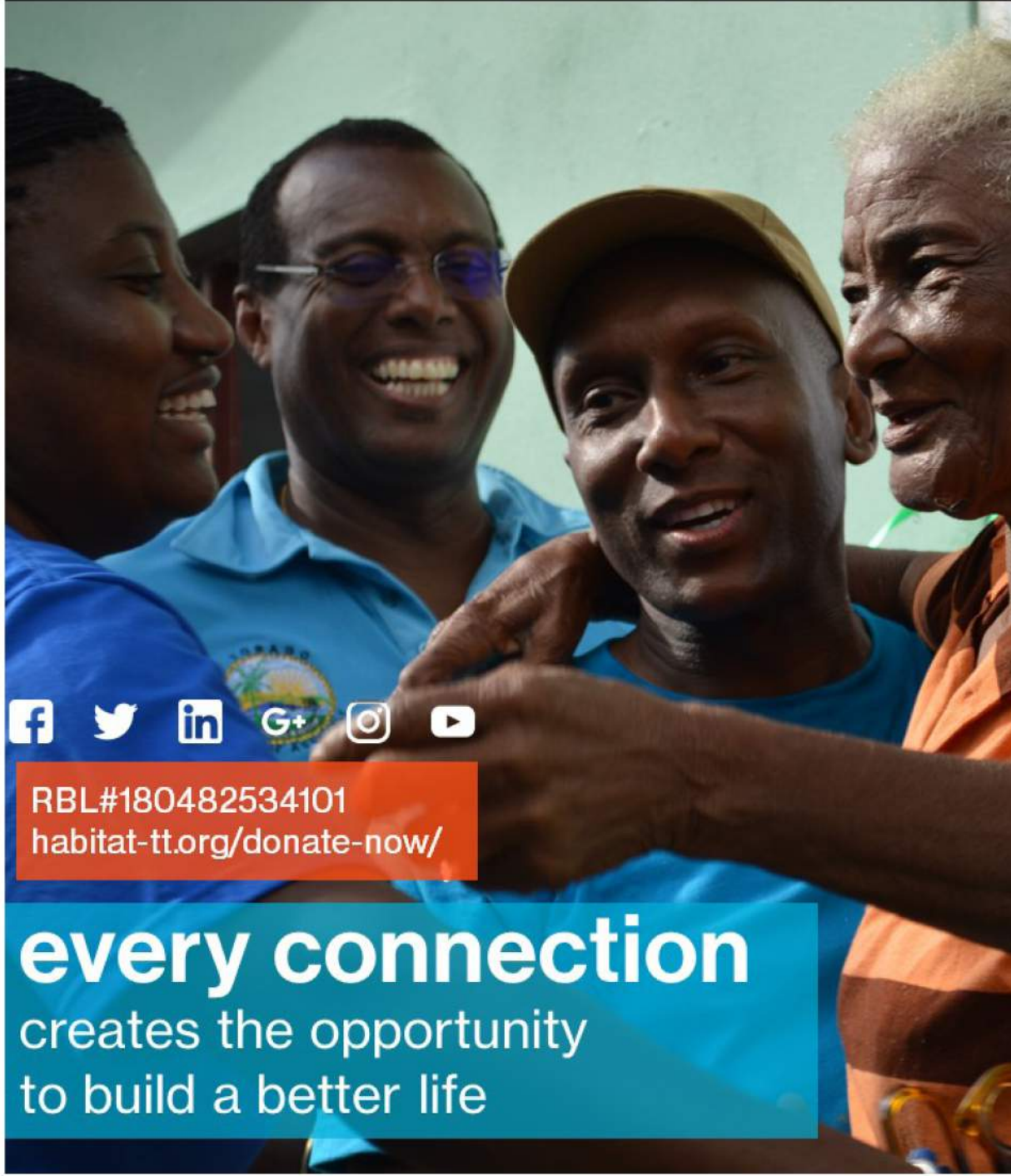
vulnerable groups



disaster management



Habitat for Humanity®
Trinidad & Tobago



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habitat-tt.org/donate-now/

every connection

creates the opportunity
to build a better life

#buildingbackbetter

HABITAT FOR HUMANITY IN DOMINICA



The 2017 Hurricane Season was one of the most destructive in recent memory, with significant damage to Antigua and Barbuda, Puerto Rico and The Bahamas.

Habitat Trinidad and Tobago deployed staff and resources to Dominica, at the request of the Roosevelt Skinner administration, to provide shelter and settlements support to the whole of country recovery effort. Programme Manager Natasha Greaves managed the project, supported by funding from the Lutheran World Relief humanitarian organisation, and disaster management assistance from Habitat International. We were also in a good position to augment the efforts of several international humanitarian and shelter actors, including the International Office of Migration, the Red Cross and Caritas.



Lutheran World Relief
SUSTAINABLE DEVELOPMENT. LASTING PROMISE.



Perhaps the most significant impact came from the recruitment of skilled labour from Trinidad and Tobago and Guyana.

The Caricom technicians ensured the safe repairs and reconstruction of houses, through structured training sessions for local labour. This initiative introduced hurricane-resilient construction techniques to affected communities, and helped in providing alternative livelihoods for hundreds of men and women in Dominica.



warren ecm



“We are in this for the long-term!”
That was the promise made by Zorina Spicer of Warren-ECM at the commissioning of the first container of electrical and building supplies to be sent to Dominica to assist in the rebuilding efforts after the devastation wrought by the 2017 Hurricane Season.

“Most people react to helping right after the disaster, we have committed to the long-term rebuilding programme for our neighbours. And we are working closely with our customers to encourage them to support Habitat for Humanity’s programme.”

The Charlieville-based company offered a complete “Electrical Kit” for two- or –three-bedroom houses at cost price, which the customer can purchase along with their own materials, and donate to power a residential home in the island. Warren-ECM partnered with Ramps Logistics to ship the electrical bundles directly to the country, and they are also working to establish links with local suppliers in Dominica to make it easier for our Caribbean neighbours to get the necessary building materials for the recovery effort.



 **WARREN - ECM**



disaster response and recovery



Habitat for Humanity Trinidad and Tobago was in the field from the first day of the devastating floods of October 20 2018, which affected more than 100,000 people nationwide. Our goal was to support at least 500 households in their recovery and return to safe, healthy and affordable housing before year's end.

Our immediate response was to supply cleaning kits to affected communities – bleach, brooms, spades, mops, disinfectant gloves and boots. We continued with hygiene supplies – toiletries, linens, baby products – supplied as material donations from local and international supporters, and purchased from our online fundraising, and in 2019 we will begin assisting in reconstruction projects in the most affected areas.



We are working with the regional corporations to identify those most in need of our help, and working with families to access and effectively use the government's \$25 Million disaster relief grants announced in the first days. Habitat Trinidad and Tobago's primary support will be in engineering assessments and technical assistance, repairs, Water, Sanitation & Hygiene (WASH) units and transitional housing. We urge funders to come forward now to assist the medium-to-long term objectives, which will include progressive housing and a return to healthy housing conditions.

"This incident was declared a national emergency very early on – it is the single largest local relief effort in recent memory," says National Director Jennifer Massiah. "There are so many displaced families who have lost virtually everything, and they need safe and decent shelter as soon as possible. Please help with funding for cleaning materials and hygiene kits, volunteer labour and reconstruction financing to build these communities back stronger and more resilient than ever before."

We have touched more than 400 households to date; with your support, we will be able to help hundreds more.

Every donation will help a family recover; please visit **habitat-tt.org/donate-now** or contact **donate@habitat-tt.org** to learn more and donate.



The background is a solid blue color. Overlaid on this are several white, thin-lined geometric shapes. These shapes are stylized, angular forms that resemble a combination of 'L' shapes, chevrons, and trapezoids. They are arranged in a repeating, staggered pattern across the entire image, creating a sense of movement and depth. The word 'advocacy' is written in a white, bold, sans-serif font, positioned in the upper left quadrant of the image.

advocacy



Habitat for Humanity®
Trinidad & Tobago



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every family
needs help to rebuild
when a disaster strikes

Need help with roof, door, window or other house repairs?
homeowners@habitat-tt.org 675-1222

**Want to donate galvanize sheets, nails, hurricane straps,
windows and doors?**
contactus@habitat-tt.org 746-4663

women build 2017



Habitat for Humanity Trinidad and Tobago invited the High Commissioner of Canada to Trinidad and Tobago, Mrs. Carla Hogan Rufelds, to take on the role of “Champion” for Women Build 2017.

This initiative saw an entire home built primarily by teams of women for Kathy-Ann and her family during the month of October, which we celebrate informally in Trinidad and Tobago as “Habitat Month”. Women Builds take place across the globe within the international Habitat community, and provides an opportunity for female leaders to network, generate visibility and give back to communities through corporate social responsibility.



Women Build 2017 in Trinidad and Tobago gathered together prominent and influential women leaders from the diplomatic corps, business, government, academia, the arts and civil society. From the day of the Breakfast Launch hosted at the High Commissioner's Residence, women from professional groups like the Trinidad & Tobago Occupational Therapists Organisation contributed hours of physical labour on the house, "from foundation to finish". Then, at the Invitational Build in October, alumnae groups from leading girls' secondary schools, the UWI Campus Chapter and representatives from Chambers of Commerce painted the house and prepared herbs for transplanting for the gardens of Kathy and her neighbours, giving the entire community of Sangre Grande an opportunity to celebrate with the family.

Although Kathy was too overcome with emotion to say very much that day, the tears of joy in her eyes were thanks enough.





kathy's story

Kathy Ann has been in the **Habitat for Humanity system since 2009**. She is married to Ellery, whom she's known since they were teenagers. Her husband is a physically challenged pensioner who suffers from hearing and speech impairments. He adores his wife, and is loud in his praise for her selflessness, resilience and cheerful attitude to life.



I have known about Habitat for Humanity for a long time! I remember watching an Oprah Winfrey show in 2005, talking about Jon Bon Jovi building a house with Habitat for Humanity, and I know about President Carter's work with the organisation.



I was born in San Fernando and we lived in various parts of Trinidad and Tobago throughout my childhood. I was injured in a car accident in 1974 – I was thrown from the vehicle and my spine was damaged. Because of that I was unable to walk very far, or stand for long periods of time. Although that limited my employment opportunities, I try to be active in the community, and I was even able to serve as a Vice President of The National Parent Teachers' Association. In 2012, the floor gave away under my feet and I fell, aggravating the old injury. Now I use a wheelchair when I can, but I am mostly confined to this bed.

I cannot walk unaided, and it takes me a good few minutes for my husband to help me outside. I would love to build the house closer to the front of the property, so that I can get into the wheelchair and maybe sit outside in the sun, in a little garden some day.

Habitat for Humanity IS full of humanity – I know and I have seen for myself, people who have been helped by Habitat. The difference that a home makes in a life is almost indescribable. Safety, security, love, hope for the future, all of that comes with a good healthy place to live.

It was such a shock to learn that only women will be working on my house for the WOMEN BUILD project.. Ladies, I am speechless to know that you will all be helping me. Hurray for Women Power! I'm a bit shy, but I want to say "Thank you, thank you, THANK YOU!" I am so grateful for the love and support, thank you all for taking the time out of your schedule to help someone like me. I am a bit choked up just thinking about it. You Go Girls!!!!





Habitat for Humanity®
Trinidad & Tobago



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every volunteer
builds homes, communities
and hope

financial statements

HABITAT FOR HUMANITY®
TRINIDAD AND TOBAGO

June 30, 2018

statement of management responsibilities

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, 2018, the statements of comprehensive income and retained earnings, cash flows for the year then ended, and notes, comprising significant accounting policies and other explanatory information.
- 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
November 30, 2018



independent auditors' 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 2018, the statements 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, 2018, 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.



Chartered Accountants
Port of Spain
Trinidad and Tobago
November 30, 2018



statement of financial position

June 30, 2018

(Expressed in Trinidad and Tobago dollars)

	2018 (\$)	2017 (\$)
ASSETS		
Non-Current Assets		
Property, plant and equipment	518,978	617,778
Loans receivable	14,147,790	13,200,150
Total non-current assets	14,666,768	13,817,928
Current assets		
Loans receivable	3,315,937	1,986,993
Construction in progress	55,439	484,219
Inventories	47,385	34,877
Other receivables and prepayments	48,987	831,153
Cash and cash equivalents	3,567,773	3,663,092
Total current assets	7,035,521	7,000,334
Total assets	21,702,289	20,818,262

statement of financial position

CONTINUED

June 30, 2018

(Expressed in Trinidad and Tobago dollars)

	2018 (\$)	2017 (\$)
EQUITY AND LIABILITIES		
Equity		
Retained earnings	19,535,605	17,839,622
Current liabilities		
Accounts payable and accrued expenses	502,602	1,052,192
Deferred project income	1,346,596	1,908,574
Provision for tithes payable	317,486	17,874
Total current liabilities	2,166,684	2,978,640
Total equity and liabilities	21,702,289	20,818,262

statement of comprehensive income and retained earnings

For the year ended June 30, 2018
(Expressed in Trinidad and Tobago dollars)

	2018 (\$)	2017 (\$)
INCOME		
Donations - general	4,536,192	4,412,021
Donation - international	871,519	751,469
Sale of homes	2,568,523	1,423,173
Renovations of homes	3,029,409	2,462,349
In-kind contributions	-	12,625
Special event	147,783	342,716
Other	69,596	124,634
Foreign currency translation gain	19,324	24,929
Interest	27,263	32,692
	11,269,609	9,586,608

statement of comprehensive income and retained earnings CONTINUED

For the year ended June 30, 2018
(Expressed in Trinidad and Tobago dollars)

	2018 (\$)	2017 (\$)
EXPENDITURE		
Cost of homes	2,233,502	1,257,308
Renovation of homes	2,634,264	2,141,024
Direct project costs	1,601,723	1,507,894
Cost of special events	66,062	106,943
Tithe	365,430	347,997
Doubtful debts	347,321	862,231
	9,573,626	8,915,276
Surplus for the year	1,695,983	671,332
Retained earnings at start of year	17,839,622	17,168,290
Retained earnings at end of year	19,535,605	17,839,622



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