

SHELTER2020 REPORT



DISASTER RESILIENCE AT THE CORE



MISSION

Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.

VISION

A world where everyone has a decent place to live.

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SERVING T&T SINCE 1997

IN 1995 MR CLIVE PANTIN MET MILLARD AND LINDA FULLER, THE FOUNDERS OF HABITAT FOR HUMANITY IN THE USA, AND DISCOVERED THE MISSION OF USING A COMMUNITY APPROACH TO BUILD HOUSES FOR PERSONS IN NEED OF SAFE AND ADEQUATE SHELTER. INSPIRED BY THE POSSIBILITIES FOR OUR COUNTRY, HE SPENT THE BETTER PART OF 1996 MOBILIZING A TEAM OF LIKE-MINDED PERSONS AND RALLYING SUPPORTERS TO THE CAUSE. AFTER LONG AND ARDUOUS DISCUSSIONS, HE WAS ABLE TO ACHIEVE THE DREAM OF ESTABLISHING A HABITAT FOR HUMANITY AFFILIATE IN TRINIDAD AND TOBAGO IN 1997, WHILE STILL RUNNING THE FOUNDATION FOR THE ENHANCEMENT AND ENRICHMENT OF LIFE (FEEL).

SERVICE TO OUR NATION

Home is serving as the place we feel the most safe and have the most hope. But for many, a safe and affordable home remains elusive.

Habitat for Humanity Trinidad and Tobago partners with volunteers, caring donors and people in your community to help them build or improve a place they can call home.

Habitat homeowners assist in the construction of their own homes and pay an affordable mortgage.

With your support, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

Since 1997 hundreds of families in need of a “hand up” have worked with us towards the eradication of poverty housing. Thousands more have benefited from shelter initiatives and training in money management, life skills, construction techniques and disaster risk reduction.



BOARD OF DIRECTORS



DERWIN HOWELL | CHAIRMAN



WINSTON SIRIRAM



BARBARA LODGE-JOHNSON



TRUDIE TELESFORD-PIERRE



PREM PERSAD MAHARAJ



NICHOLA ARMSTRONG



KAREN JOHNSTONE



**Message from Her Excellency Paula-Mae Weekes O.R.T.T
President of the Republic of Trinidad and Tobago**

Patron of Habitat for Humanity Trinidad and Tobago

Habitat for Humanity Trinidad and Tobago has, since 1997, assisted and supported thousands of our citizens in building, rehabilitating and preserving their homes. With an estimated 100,000 people on the waitlist for state housing, Habitat fills a critical gap, providing an inestimable service to our nation.

For over 20 years, Habitat has sought to realize its vision of a world where everyone has a decent place to live. Its efforts to ensure that people have safe, healthy and affordable accommodation have assumed new urgency with the onset of the novel coronavirus pandemic. Protocols issued at various stages to curb the spread of the virus urged us to stay at home, practise social distancing and sanitise thoroughly. For thousands of Trinbagonians who live in crowded, unsanitary and unsafe conditions, those guidelines proved difficult, if not impossible, to follow.

Many people have lost income, job security and livelihoods, adversely affecting their ability to make rent and mortgage payments. Rental relief provided by the state often arrived too late or not at all, and while some landlords have been gracious, we have heard more than one story of families and individuals evicted with literally nowhere to rest their heads.

In these times of crisis, the Habitat objective to help families build strength, stability and self-reliance through shelter is particularly relevant. Reasonably priced accommodation with sufficient space, sanitary facilities and security will improve the ability of persons to comply with Covid-19 guidelines and lead to a better quality of life overall. The comfort and peace of mind

that comes with home ownership will equip families to deal more effectively with the seismic disruption to their lives and livelihoods brought on by Covid-19.

As patron of Habitat, I am proud to learn that it has adapted to the ever-changing environment, hosting virtual home build webinars, disaster preparedness training and construction technology training. I encourage you to continue to support our citizens and champion the fundamental human right to adequate housing. In these unprecedented and uncertain times, we all have a stake in ensuring that our fellow Trinbagonians have safe, decent and affordable places to live.



DERWIN HOWELL | CHAIRMAN

“ We all have a role to play in making this world a better place for everyone, especially those less fortunate than ourselves, through our gifts in time, skills, material or money. ”

The year 2020 has been indelibly marked into history, not just because of its numerical symmetry but because it brought forth the worst human and economic tragedy for over one hundred years in the form of the COVID-19 pandemic. What started as an almost ignored news article about a viral outbreak in Wuhan, China, in November 2019, in quick order became an international headline that would consume us for the next thirteen months (as at this writing).

Like every other organisation, human being and community on the planet, Habitat for Humanity Trinidad and Tobago was significantly impacted by the COVID-19 outbreak. From the paralysis of the lockdown in the early stages to the debilitation of a socially distanced mode of operation to the financial crisis inflicted on our home partners, we were forced to change almost everything about how we operated. Thanks though to the dedication, commitment and focus of our hardworking team, order quickly followed disarray and we speedily aligned the organisation to ‘the new normal’. Fundraising approaches and training had to go virtual, construction practices required adjustment and remote work became par for the course. Teams, Zoom and What’s App became our trusted business tools.

The one thing though, that did not change as a result of COVID-19, was our focus on our core mission of providing access to safe, decent and affordable shelter to those most in need. This however took on a new meaning

as even those home partners who previously enjoyed the benefit of our services, were even now vulnerable, because of the economic challenges of income loss or reduction. Our challenges continue to mount but thankfully so too does our resolve. Adjustments have been made to ensure that projects can continue, some delayed, but continuing nevertheless. Despite their own difficulties, our major donors have worked with us to continue funding as best as possible to meet the additional challenges. While we continue to have our eyes on our long term objectives, by necessity, our focus during this year has been on the immediate tasks of keeping the organisation running and continuing to provide assistance to as many people as possible.

Our membership drive, which started in our last financial year, was ramped up this year as a way of bringing awareness but also of increasing our funding. Our long term goal is to utilise membership in the organisation to create an even greater sense of community and belonging among our Habitat volunteers and supporters. We all have a role to play in making this world a better place for everyone, especially those less fortunate than ourselves, through our gifts in time, skills, material or money. No gift is too small, and certainly, none too large! Now more than ever is a time for those who have, to help those who haven’t. By all contributing we can make inadequate housing a thing of the past in our beloved country.

I earlier made mention of the tremendous work of our staff in reorienting the organisation to face its new realities. I must expand and specifically acknowledge the leadership of our National Director, Jennifer Massiah, who has kept the team whole and focused. She selflessly ensured first and foremost that staff were well and safe and led from the front in restoring operations after the lockdown. With their unflinching focus on doing good for others our staff made us proud during this particularly trying period of our existence and on behalf of my colleagues on the Board and myself, I say, “Well done and thank you, Team!”

I thank Her Excellency Paula Mae Weekes, President of the Republic of Trinidad and Tobago, for her continued blessings as our Patron and Supporter-in-Chief.

For yet another year, my colleagues on the Board have provided unstinting service and counsel. Their unselfish

dedication and commitment continue to inspire me and the team alike. I thank you for your unwavering humanity and wish you God’s richest blessings for your generosity of spirit.

Our valued donor partners have stood by our side through thick and thin, to provide financial and other forms of support. For this 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.

Knowing that someone has your back is always a good feeling, and this year as ever, Habitat for Humanity® International had our back. We thank our colleagues and brother and sisters in service in our Latin America and the Caribbean (LAC) office for their relentless assistance and support.

As I close, I extend once again, my sincerest gratitude and appreciation to the collective Habitat family of the board, management, staff, donors, volunteers, contractors and homeowners. I am honored to have been entrusted with the mantle of Chairman of this inspiring organisation for yet another year. As we journey through this trying time, my wish is that things get better for all of us with each passing day so that soon, we may be able to share personal embraces and spaces as we continue our work of creating a brighter future for Trinidad and Tobago.

Thank You!





STRATEGIC PARTNERS

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO IS PRIVILEGED TO SERVE AS THE VEHICLE OF CHOICE FOR COMPANIES ON THEIR JOURNEY TO CORPORATE SOCIAL RESPONSIBILITY.

MARITIME

The Maritime partnership with Habitat for Humanity was launched in 2019. It was an exciting year in the context of our Responsible Business Strategy, and represented a turning point in our outreach efforts. We would develop and deepen multi-year partnerships with key strategic NGOs to expand our reach and impact within Trinidad and Tobago.

At Maritime, we strive to be the country's leading financial institution and to improve the lives of all stakeholders. We serve our teams, clients, suppliers, business partners, shareholders and communities. One of the pillars of our Responsible Business Strategy is the business of social investments that promote the wellbeing of youth in local communities. Creating an environment in which young people can thrive is key in building a stronger society and we helped to execute this through the "Our Children, Our Future" initiative. Through our focus on capacity building in organisations and people, they can secure brighter futures for themselves and the next generation. The partnership with Habitat for Humanity Trinidad and Tobago links to this purpose.

Habitat's mission to bring people together to build homes is an investment in communities, and is directly aligned with Maritime's focus on supporting families and youth in order to build resilient communities. The home is critical to the physical and emotional wellbeing of young persons; and central to building stronger, more robust communities. The synergy of our goals makes this partnership a perfect fit. Our company is able to invest in Habitat projects at two levels: financial support for Habitat's goal of building solid efficient housing at minimal cost; and the sweat equity of volunteers from staff and extended teams.

We participated in our first volunteer build with Habitat in St. Madeleine. It was encouraging to see teams from many Maritime units and branches come together to get the job done. We were able to meet the future owner of the home which helped us recognize the positive impact of our efforts. Shelter is a fundamental human need and we were happy to be part of the effort to provide a safe structure. It is very satisfying to help a family live more comfortably and safely as a result of our efforts. We appreciated the practical opportunity to show that "many hands make light work." These programmes help us to build individual and team morale. They strengthen our sense of purpose and allow us to grow closer to our communities.

Working with Habitat over the last year has cemented our commitment to develop multi-year partnerships with key organisations. While a lot can be accomplished in one year, there is still much work to be done in Trinidad and Tobago to achieve the United Nations Sustainable Development Goal of adequate housing in the context of sustainable cities and communities.

As we look ahead, we hope to build on our relationship with Habitat for Humanity. We recognize that our responsibility goes beyond simply providing financial assistance for a one-year period. We are committed to both financial and volunteer contributions to Habitat. And we continue to support the efforts to build capacity and to make shelter affordable for more citizens in Trinidad and Tobago.

We look forward to more corporate builds and a productive partnership with Habitat; keeping in mind that Partnership is another significant UN Sustainable Development Goal.





MARITIME CORPORATE BUILD



VOLUNTEERISM

“THE BEST WAY TO FIND YOURSELF IS TO LOOSE YOURSELF IN THE SERVICE OF OTHERS.”

- MAHATMA GHANDI

”





LOCAL VOLUNTEERS

THE FACE OF LOCAL VOLUNTEERING HAS EVOLVED FOR NATIONAL OFFICES ACROSS THE GLOBE. THE MISSION OF HABITAT IS ONLY POSSIBLE THROUGH THE SKILLS AND CONTRIBUTIONS OF OUR VOLUNTEERS AND THIS YEAR WE ARE GRATEFUL FOR EVERY VOLUNTEER WHO ADDED TO OUR CAUSE WHILE NAVIGATING THE PARAMETERS OF THE COVID-19 PANDEMIC.

WE INITIATED AN ONLINE CALL FOR SKILLED DISASTER RESPONSE VOLUNTEERS WHICH RESULTED IN 465 VOLUNTEERS REGISTERING THEIR INTEREST TO SUPPORT IN 13 SKILLED AREAS. THESE VOLUNTEERS FORMED OUR PILOT DISASTER & EMERGENCY RESPONSE DATABASE AND WERE TRAINED AND ENGAGED TO SUPPORT WITH SOCIAL & COMMUNITY ASSESSMENTS.



Proman Family of Companies has been collaborating with Habitat for Humanity in Trinidad & Tobago on local community projects since 2012, and in 2018 launched a global partnership with Habitat for Humanity International. In the initial two years, the partnership is intended to improve the homes and lives of over 1,300 families and individuals – in Trinidad & Tobago, Europe and the United States.

To date in Trinidad, Proman's partnership with Habitat for Humanity has completed a series of interactive training activities and critical repair work and assessments for several families throughout communities in the country.

Home Construction & Repairs

Following the lifting of mandatory Government Covid-19 restrictions, the Habitat project team along with support from contractors, completed critical repair and renovations work for 10 families. An additional 3 home renovation projects are underway with 19 more scheduled to start before the end of the year. Micro-projects which include the repair of retaining walls are currently in progress. Additionally, 20 project assessments have been completed, helping us to reach the deliverable target of 75 before the end of 2020.

Community Capacity Building & Training

The Participatory Approach for Safe Shelter Awareness (PASSA) community consultations and vulnerability mapping have been completed across 4 communities utilizing both on the ground consultations and virtual sessions, with an additional 2 communities already in progress across Trinidad.

In June 2020, Proman jointly sponsored a Home Construction Training module for the first Engineering

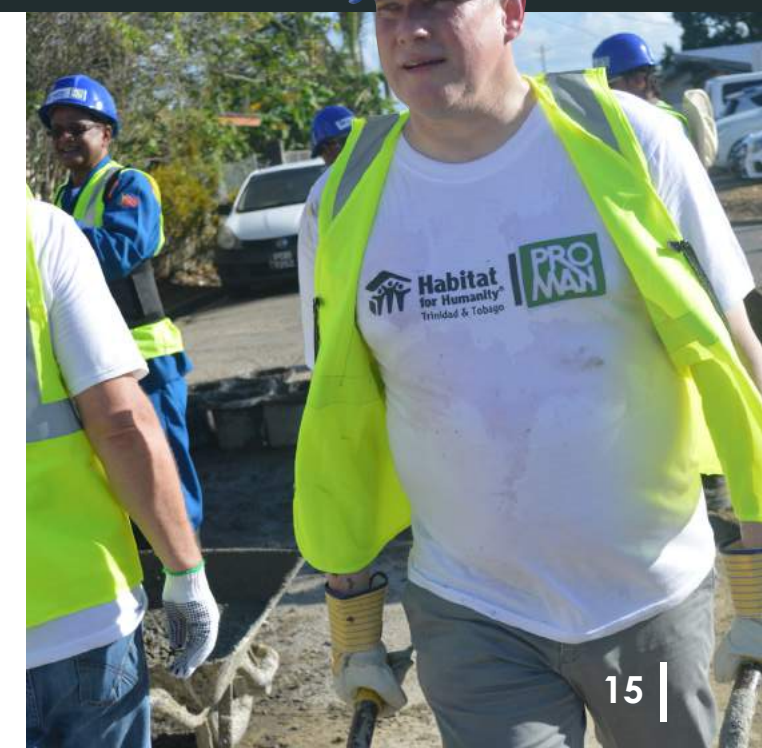
PROMAN

Battalion of the Trinidad and Tobago Defence Force, which helped to improve disaster response skills during hurricane season and will aid in the construction of safe and resilient housing.

Other training activities include the Healthy Housing training session which commenced in June with 20 participants and estimated to reach 50 individuals. Meanwhile, the inaugural Carpenters and Masons training session also commenced June and is expected to train 50 persons before the end of the year.

Claus Cronberger, Managing Director at Proman in Trinidad said: "This comes at a time when we are all contending with the varied consequences of the Covid-19 global pandemic. Our partnership with Habitat for Humanity has given our team the opportunity to engage directly in sustainable community volunteer initiatives prior to the onset of the pandemic. Going forward we must find new and innovative ways to continue this meaningful work to support our communities and our people, as we adjust to the new normal".

PROMAN CORPORATE BUILD





TEAM WORK





THE HABITAT | PROMAN | REPUBLIC BANK PARTNERSHIP IMPACT

 **5,800** PERSONS IMPACTED

10 PASSA VULNERABILITY ASSESSMENTS 

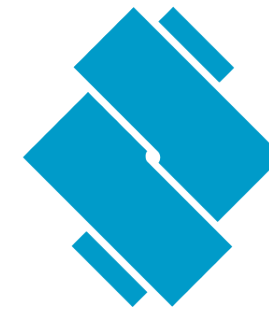
66 CRITICAL REPAIR TO STRUCTURES 

2 HOUSES NEW CONSTRUCTION 

92 ASSESSMENTS OF AFFECTED STRUCTURES 

16 COMMUNITY IMPROVEMENT PROJECTS 

867 TRAINED IN DISASTER AND CONSTRUCTION 



Republic Bank

The year 2020 has undoubtedly brought its fair share of challenges, both locally and internationally. Even in these challenging times it is imperative that we still acknowledge and celebrate our successes; successes like the seven year partnership that the Republic Bank family has had with Habitat for Humanity Trinidad and Tobago. Building on a strong foundation since 2013, this partnership has become a sturdy structure, helping to provide shelter for those most vulnerable in our society.

Throughout our history, Republic Bank has always been committed to the development of the communities and territories we serve. As such, partnering with an organisation like Habitat for Humanity enables us to further strengthen the relationships that we have established within our communities by providing decent and affordable housing to those who need it most. Made possible through the Bank's Power to Make a Difference programme, we have been able to donate more than just monetary contributions to Habitat, but also our time, effort and hard work. Over the past 7 years, our executives and

REPUBLIC BANK LIMITED

staff across the organisation have welcomed the opportunity to volunteer; doing so in a very hands-on manner assisting with various builds. The resulting impact is two-fold; seeing the joy on the faces of family members receiving their newly constructed or refurbished homes, as well as the fulfillment in the hearts of those who volunteered to make it happen. Through this partnership, not only are individual lives changed but communities are transformed and strengthened.

Also resonating deeply with Republic Bank and aligning with our values is Habitat's 'teach-a-man-to-fish' approach. The organisation's emphasis on training and equipping citizens of Trinidad and Tobago with skills and knowledge in home building and sustainable shelter and settlements construction augurs well for the overall development of the country. It is a fact that here in Trinidad and Tobago we are particularly vulnerable to natural disasters and other types of extreme weather exacerbated by climate change. Therefore our support for Habitat and the training they offer is reflected in disaster risk reduction and mitigation in the event of these occurrences.

Finally, Republic Bank remains committed to fostering even stronger partnerships with Habitat for Humanity in their efforts to provide safe and affordable housing for the citizens of Trinidad and Tobago, and further encourages other key stakeholders to do the same. This will undoubtedly place Trinidad and Tobago on the fast-track to achieving the United Nation's 2030 Sustainable Development Goals and the National Strategic Development Plan.





REPUBLIC BANK CORPORATE BUILD



DISASTER PROJECTS

THE PARTNERSHIP BETWEEN HABITAT TRINIDAD, REPUBLIC BANK LIMITED AND PROMAN, SAW THE COMPLETION OF PROJECTS OF THE FOLLOWING NATURE:

1. RETAINING WALLS
2. RAINWATER HARVESTERS
3. PASSA (PARTICIPATORY APPROACH TO SAFER SHELTER AWARENESS) COMMUNITY VULNERABILITY ASSESSMENTS
4. PRACTICAL AND THEORETICAL CONSTRUCTION TECHNOLOGY TRAINING
5. CRITICAL REPAIRS TO STRUCTURES AFFECTED BY HAZARDOUS EVENTS





TRINIDAD SYSTEMS LTD



at which Habitat was one of the main presenters. She was so impressed by the work being carried out by Habitat and most especially, the Testimony of one of the recipients, that when The TSL Foundation was looking for a major charity project to impact and coincide with its 40th anniversary, she invited Carlene Pooran of Habitat for Humanity to visit TSL with the intention of making a presentation to the TSL Foundation Board of Directors.

The TSL Group's Culture has always been representative of 'a giving and service-oriented people' from its inception.

In 2018, the then CEO, Mr. Nicholas Galt (Current Chairman), and Mrs. Nicole Galt (Director), EVP/HR were about to retire, and decided to leave a legacy that would be impactful and continue the work that was started years before. Therefore, The TSL Foundation was registered and formed in April 2018, creating a way for TSLers to champion its good work in corporate social responsibility. This would coincide with TSL's 40th Anniversary in 2019.

Some years before, Nicole attended an International Woman's Day Conference hosted by the Canadian High Commission

The decision to work with Habitat was not a hard one to make and the Board unanimously agreed to choose one of Habitats case projects to support. A second meeting with Habitat saw the Board examining three or four cases, which resulted in a vote to assist the organization in a project called: "Chantal's Home Building Project".

They were all so touched by Chantal and her children's poor living conditions, that the foundation felt that it would be a meaningful undertaking.

The TSL Foundation happily partnered with Habitat and broke ground on December 1st, 2019. A Budget for the project was set, in accordance with the Foundation Board's

TSL CORPORATE BUILD



guidelines and availability of funds at the time. The actual final costs far exceeded the budgeted costs, yet, understanding the importance of the project, the Board continued to raise funds to ensure its completion.

It was a very new and exciting journey, which involved many TSL staff members, and their families joining Habitat to build the House on several Sundays. There were so many lessons learnt for all of TSL's staff, including but not limited to, teamwork, sacrifice, hard work, togetherness, camaraderie, enthusiasm, building techniques etc.

What stood out for TSLers especially, was the extreme generosity of Corporate T&T who willingly assisted the project, by donating several key components which helped them achieve their goal to build a solid concrete dwelling with first class roofing, windows and doors, plumbing and electrical, sewerage system, tiles, paint, and so much more. Many of these requests came through our CEO, Stuart Franco, and EVP, Client Relations, Peter Thavenot.

The TSL Foundation wishes to thank Habitat for Humanity and in particular Carlene Pooran, in having the confidence in their entire Team, as well as Project Coordinators, Petrina Hernandez and Sharyn Vailloo-Wiggins.

The TSL Team members are far too many to mention here, however, they all know who they are and on behalf of the Board of the TSL Foundation, thanks go out to each and every member who made this Project a reality and for helping to make a huge difference in one family's life.



LUTHERAN WORLD RELIEF

Stemming from the passage of Hurricane Maria in 2017, Habitat for Humanity International in partnership with Habitat for Humanity Trinidad and Tobago with funding from Lutheran World Relief (LWR) moved into Dominica in March 2018 providing housing repair and construction related training to Dominicans. This project was successfully completed in 2019.

On the heels of this, Habitat entered into another project with LWR which was aimed at reducing the gap between the demand and supply of the labour force in the Dominican construction sector. This second phase of this relationship focused on training and the project goals were:

- To promote access to alternative and sustainable LIVELIHOODS in the building sector, thus supporting build-back-safer reconstruction process;
- To increase the availability of the local labour force for construction-related trades; and
- To reduce the gap between demand and supply of labour force in the building sector

Habitat trained 23 builders in a combination of

LUTHERAN WORLD RELIEF

theoretical and practical sessions. They in turn trained 5 persons each. Additionally, ten houses were constructed utilising the builders who were trained in first phase thus allowing them to become more competent from increased practical experiences, they also benefited from a longer-term contractual arrangement which helped them to earn additional income.

Habitat further supported through the staging of a National Construction Job Fair under the theme “Bridging the gap between the demand and supply of labour.” The Job Fair connected contractors, training and recruitment organisations and job seekers. The event was held in February 2020 and was opened to men and women across Dominica and provided the platform to disseminate information on possible job opportunities in the construction industry.

While this was a new initiative by Habitat for Humanity stemming from our disaster recovery effort, Dominica now has a product that can be replicated and be used as a recruitment tool in the construction sector. We were able to make an impact to 1,104 indirect beneficiaries from this project. Teams from Trinidad were sent to train Dominican locals thereby extending skillset to 200 persons. Site assessments by engineers were conducted for this project having over 560 persons benefiting from this project.





In 2009, the Atlantic LNG Company of Trinidad and Tobago (Atlantic), began working with Habitat for Humanity Trinidad and Tobago (Habitat) to provide sustainable and affordable housing for low income families as part of its corporate social responsibility commitment. Sharing a mutual vision of creating opportunities for socioeconomic progress through community development, Atlantic and Habitat entered into a partnership which would evolve and expand, the positive effects of which are expected to be realized far beyond their working relationship.

Beginning with a home construction project for Point Fortin and environs, the initiative focused on alleviating systemic socio-economic issues affecting the community through the lack of affordable housing, which at the time was identified by research as a prominent need by families. Management of such a complex project came with the expertise of Habitat, as an internationally reputed NGO specializing not just in the construction of quality homes to families in need, but catering to vulnerable groups including children, women and the elderly. More than ten years and approximately \$4.5m later, over 200 individuals have experienced an improved quality of life and gained the stability afforded by housing as a result of the partnership.

On the heels of success of this ongoing initiative, Habitat's local, regional, and international track record of creating a better future for underserved communities continued to demonstrate alignment with Atlantic's growing CSR portfolio. The NGO's proficiency and resourcefulness with project execution and management, was again demonstrated with noteworthy results in two new Atlantic initiatives; the Southern Gardens Livelihood Enhancement Project, and later, construction of the Clifton Hill Beach Facility.

Atlantic's Southern Gardens Livelihood Project, called 'Grasp Ready Opportunities for Wealth' (G.R.O.W.) shifted the

skillsets of Habitat from home construction to that of training and capacity-building for the community of Southern Gardens, which included relocated residents from Atlantic's fence line. This new initiative approached sustainable community development from a new angle – enabling persons to learn basic skills while fostering community spirit. Group sessions around financial literacy and budgeting, life skills and disaster preparedness were conducted, giving participants a step up to financial independence and an improved standard of living.

Habitat's continued work with the Southern Gardens community also bore fruit with the establishment of a Village Council, the ultimate objective being to establish an organizational structure that would facilitate sustained growth in the community. With the support of Atlantic, Habitat advocated on land matters for the community, improved social and environmental services, installed communal infrastructural elements and sponsored children's activities. Further training was also provided in food production and landscaping, as efforts continued towards empowering the community.

An equally significant and impactful project undertaken under the Habitat-Atlantic partnership was the construction of the Clifton Hill Beach Facility. Fully funded by Atlantic, the project was designed and project-managed by Habitat, giving residents of Point Fortin a much anticipated, multifunctional public facility for recreational use. The facility is another stellar example of a productive collaboration to enhance the quality of life for communities.

Through this longstanding relationship, Habitat became rooted within the community of Point Fortin which also gave rise to their own programmes and initiatives. One recent example of

this was a 'Participatory Approach to Safer Shelter' (PASSA) which was conducted in collaboration with the Point Fortin Borough Corporation's Disaster Management Unit. The PASSA programme, established by the International Federation of Red Cross and Red Crescent Societies, aims to develop local capacity to reduce shelter-related risks and vulnerabilities by raising awareness and developing skills in joint analysis, learning and decision-making at community level.

Habitat continues to play a pivotal role building and sustaining communities, partnering with various entities in alignment with local and international agendas for engaging underserved communities. Like Atlantic which views sustainability as key to its operations and CSR ethos, their mission is aligned with the United Nations' Sustainable Development Goals, particularly Goal 11 – Sustainable Cities and Communities - which aims to make cities and human settlements inclusive, safe, resilient and sustainable. Their work is important given global and local challenges this country now faces, such as declining energy prices, climate change and more recently the global pandemic. This makes the work of entities such as Habitat ever more important, as well as the supporting public and private partnerships which help to make an earnest contribution towards improving the lives of the underprivileged in society.

Growing from a covenant programme designed to alleviate conditions of those in need of safe shelter, the programme has evolved to become a multidimensional initiative, the success of which is owed to the combining of institutional strengths of both partners. The Atlantic / Habitat collaboration serves as an ideal model which can be replicated among groups to further the important mission of transforming the lives of families and placing communities on a trajectory of sustainable growth.

Partnering for Sustainability

4.6M
INVESTED

68 47 STRUCTURES REPAIRED
21 HOUSES BUILT
FAMILIES TOUCHED **36** SINGLE PARENT HOUSEHOLDS MADE STRONGER
119 CHILDREN IMPACTED

252 PERSONS SERVED

RESILIENT COMMUNITIES

HABITAT FOR HUMANITY TRINIDAD AND TOBAGO PARTNERS WITH INDIVIDUAL AND CORPORATE DONORS WHO CONTRIBUTE TO BUILDING RESILIENCE WITHIN OUR COMMUNITIES.

THESE CONTRIBUTIONS ASSIST IN
RESILIENT RETROFITTING OF ROOFS, THE
CONSTRUCTION OF RETAINING WALLS,
RAINWATER HARVESTING SYSTEMS AND THE
IMPLEMENTATION OF MANY MORE DISASTER
MITIGATION MEASURES.



PASSA

PARTICIPATORY APPROACH FOR SAFE SHELTER AWARENESS

Through our neighbourhood revitalisation approach, Habitat has been working with communities to understand their needs and develop a strategic method of providing the needed support. Our flagship programme PASSA+ (Participatory Approach to Safe Shelter Awareness) is a participatory methodology to assess risks, raise awareness and plan for safer shelter at the community level. The aim of PASSA is to develop local capacity, reduce shelter related risk by raising awareness and developing skills in joint analysis, learning and decision-making at community level. PASSA is a process that guides community groups through eight participatory activities to develop an action plan for their community.

During this year four communities throughout Trinidad were trained in the PASSA programme. Habitat targeted some of the most vulnerable communities that were affected by severe hazard impacts in the past few years. Community leaders and residents came out in their numbers and were engaged in the interactive hands-on training. Residents from communities in Santa Cruz and Point Fortin participated in this training. There were challenges as a result of the COVID-19 pandemic but they were counteracted by increased community engagement and online training.

assessments were completed for each community to determine what action plans or projects were needed. From the information gathered from the communities, the action plans generated similar results. Some of the projects needed in the communities were proper drainage and roads, rainwater harvesting systems, repair and rebuild of dilapidated structures, WASH facilities and emergency centres. Habitat for Humanity Trinidad and Tobago will continue to engage these

communities to develop mitigation strategies and thus build their resilience. A retaining wall, box drains and a rain water harvesting system were built in three different communities in the Santa Cruz area. Habitat and the Point Fortin Disaster Management Unit (DMU) collaborated and equipped the Guapo emergency centre with a 4000-gallon rain harvesting water system, that also acts as an emergency storage water supply. Habitat will continue to engage our partners for assistance in completing the remaining projects.

In working with residents, we have been able to truly leverage the power of PASSA as a living disaster mitigation tool. Through the Community Analysis modules, the residents are able to identify the most critical hazards in their area and work closely with our team to prioritize responses to the critical hazards.

New pathways to enable disabled residents to leave their homes; retaining walls for at-risk houses are some of the ideas that grew out of partnerships with communities.



Point Lisas Nitrogen Limited creates substantial and positive impact through synergistic value creation and is proud to have worked with Habitat for Humanity, who has supported our social initiatives programmes in various ways since 2006. Through this alignment we have worked together to strengthen rural communities through education and improvements in living conditions.

In 2006, in an effort to assist in the elimination of poverty housing in its catchment area, Point Lisas Nitrogen Limited (PLNL) partnered with Habitat for Humanity® Trinidad and Tobago (HFHTT) to provide housing solutions for under-served communities. To date the programme has impacted the

POINT LISAS NITROGEN LIMITED

lives of seventy-three (73) family members across Trinidad and Tobago.

Habitat's approach continues to be informed by research and social outreach. To date, PLNL and Habitat have rolled out the following initiatives in our local communities:

- PASSA – Participatory Approach to Safer Shelter Awareness
- Disaster Training and Preparedness
- Social Survey Mappings
- Training & Capacity Building (e.g. Financial Literacy, Healthy Housing, Entrepreneurship)

PLNL sees itself as an integral part of the community in which we operate with a strong commitment to serving the needs of the people of Trinidad and Tobago.





Capital Campaign Cabinet

Early 2020, launched a new Capital Campaign and a new Cabinet team to take this Campaign forward. The position of Chairman of the Capital Campaign Cabinet of Habitat for Humanity Trinidad and Tobago and the leadership of this team was entrusted to me, Sieunarine Coosal, by a very astute gentleman and stalwart, Mr. Ronald Harford. I am certain the decision to retire his position did not come lightly after serving such an excellent and accomplished “tour of duty”. Not only is he revered in the Corporate world, but his philanthropic works abound - he always remains steadfast to his commitments.

A very powerful and illustrious businessman who made significant positive impact, known worldwide and equally important to state and recognize, is Mr. Harford's humility and generosity.

The responsibilities the Campaign and the Cabinet members will embark upon is very exciting, but equally daunting at this time. It was heart-warming and uplifting to note, there was great confidence placed in my ability to receive the reins of such a critical arm of Habitat's mission.

The purpose of the Cabinet is primarily to raise sufficient funds to undertake initiatives outlined and to raise awareness of the

work being done by Habitat. The mandate will be championed by my colleagues and myself. A cadre of esteemed business professionals - Gabriel Faria, Gregory Aboud, Dominic Hadeed, Eugene Tiah, Dawn Thomas, Nicholas Lok Jack, and Shaun Rampersad.

Each and every member of the Capital Campaign Cabinet made a personal commitment to ensure a successful fundraising drive for the Mission. We are delighted to partner with numerous renowned individuals and entities who share our same vision and have selflessly supported Habitat since Habitat's instalment in our twin island Nation. Non-governmental organizations depend heavily on the generous contributions of members of society - both individuals and corporate - to be effective.

The appointment of the Capital Campaign Cabinet earlier this year came when the world was essentially blindsided by this pandemic. While we continue to grapple with its side effects at all levels e.g. demographics, cultures, economies, institutions etc., we remain hopeful we can weather the storm and despite the current economic slump, along with several other conditions which negatively impact us, we are able to look at the broader context as a society.

Our current environment dictates provision of essential supplies and services only, but it may be useful to classify the confines of the Habitat as essential, as it will alleviate social issues affecting a large percentage of the population which is further exacerbated as a result of the pandemic. The support is gravely needed to add value to the lives to those in need.

Habitat's mandate is in alignment with my principles and beliefs and it brings me great joy to be a part of the works of the Mission. Despite the challenges faced by many, I know the plight of your fellow citizens will impact you profoundly and everyone in a position to assist will be compelled to extend themselves.

As a result of my early life experiences, I believed in Habitat's model as stated “to assist the most vulnerable members of our society, focusing on the impact of safe, decent, affordable shelter on building strength, stability and self-reliance in our communities” and I made a resolve to always assist as best as possible, despite the prevailing conditions. Affordable and safe housing is the impetus to alleviate the stain of poverty as a great percentage of our population live in substandard accommodation.

Many in society are challenged by the premise affordable housing is remote and do not have the qualifying income or, are unable to satisfy the criteria to acquire suitable financing from commercial lending institutions to, not only construct a home but complete urgent remedial works to their existing homes. Sadly, a number of elder persons fall in this category.

Community development is also a primary element which requires urgent and immediate attention. This pandemic has shown us no one is immune.

As stated by our Patron Her Excellency Paula-Mae Weekes, ORTT, President of the Republic of Trinidad and Tobago, “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.”

On behalf of the Capital Campaign Cabinet of Habitat for Humanity Trinidad and Tobago, I wish to express my sincerest thanks to our Board of Directors - Derwin Howell-Chairman, Winston Siriram-Vice Chairman; Barbara Lodge-Johnson - Secretary; Trudie Telesford-Pierre - Treasurer; Prem Persad Maharaj; Nichola Armstrong; Karen Johnstone the Management and Staff and our National Director, Jennifer Massiah, for their unwavering support over the years, who have truly shown their loyalty and dedication. They hold fast to the remit it is not only about constructing homes, but building resilient communities and have been the beacon of light for many families in Trinidad and Tobago.

I feel honoured to be a part of such an amazing team, in one accord who will strive to make the lives of so many disadvantaged families immeasurably better.





JENNIFER MASSIAH
NATIONAL DIRECTOR

As I reflect on the past year, I acknowledge that we need to attribute our very existence to God. While change has now become the inevitable constant in our lives, God continues to be our only constant especially within the latter half of the year in review which has been extremely chaotic.

We celebrate life and are most grateful to still have our doors open as a non-governmental organisation. Our raison d'être is to provide access to safe, simple but adequate decent shelter access.

Transformational Leadership

The challenging times of the fiscal year 20 (July 2019 to June 30, 2020) demanded a new leadership style. Growth and impact considerations, adverse economic realities, declining private sector investments and security concerns affected global village volunteerism and income prospects.

It demanded an inspired outlook so that the many discouraging factors would not adversely affect the need to become innovative and forward thinking digging for new possibilities. Perhaps a faint spark of hope so that we find new opportunities for the period ahead.

Leading through change probably will be the cliché of many annual reports in this dispensation, but suffice to say, a very pertinent one in the least.

“There is nothing more difficult to take in hand, more perilous to conduct, or more uncertain of success, than to take the lead in the introduction of a new order of things”
- Nicolo Machiavelli, writer

Transformational leaders have to create areas for new levels of growth with the propensity to also encourage sustainability so that they can remain relevant. In our quest for this winning combination, a glimmer of hope beamed when we were faced with our darkest hours of resiliency. National disasters devastated many Caribbean islands and Trinidad and Tobago experienced the tail effects. This led to the advent of a concentrated effort on disaster mitigation and response products. This was further propelled with the approval to lead a response and recovery project in Dominica. With the successful implementation of this new project, we began to recognize that we can change the landscape in Trinidad and Tobago with a great concentration on a disaster mitigation and response line of products. Thus, began a very intentional and intensive diversification strategy.

Armed with this new state of extreme urgency, Habitat Trinidad commenced an intensive quest to find the appropriate partnerships to support our disaster vision.

Community / Training

With the increase in hydrometeorological hazard impacts recently, Habitat has increased its education programmes that focus on Disaster Risk Reduction and Healthy Housing Habits. Habitat’s focuses on risk management, where we ensure homes are built that

can withstand these major hazards such as tropical storms, strong winds and flooding before the incident happens. We ensure the proper mitigation techniques are implemented, to prevent loss of life and damage to property. Our education programmes equip citizens with the proper knowledge to prepare for these impacts and respond in a safe way.

Habitat trained 116 individuals in Disaster preparedness and safety throughout the country and 145 persons were trained in Healthy Housing Habits. Participants learned how to create a family disaster plan and how to build their own emergency kit. Habitat also taught them how to maintain a healthy home during the COVID-19 pandemic. They also learnt about water conservation tips and the importance of maintaining the structural integrity of their homes. When applied properly, this knowledge can ensure households are more resilient. These education programmes are further strengthened by our PASSA and construction technology training.

Habitat for Humanity understands the need to ensure builders are properly trained to construct homes to be resistant against most hazards we face in the Caribbean. This need saw the introduction of the Construction

Technology Training being awarded to members of the Trinidad and Tobago Defence Force. This training was previously awarded to citizens of Dominica after there was a shortage of skilled labourers needed to rebuild the country.

Eighteen (18) members from the 1st Engineering Battalion were trained in this course as they are first responders to a disaster. This first batch of classes included 10 hours of practical and theoretical sessions every week for six weeks. All participants were trained in blueprint reading, concrete works, plastering, steel bending and roof building. Students were also given exams to assess their performance which were a combination of practical sessions and written assessments. The practical sessions were performed on actual Habitat construction sites throughout the country. Habitat used skilled lecturers to conduct the training to ensure the programme was worthwhile. This hands-on training will also be given to members of the public to build their skills in building construction in the future.

169 SHELTER SOLUTIONS

14 HOUSES

51 REPAIRS

9 DISASTER REPAIRS

9 COMMUNITY IMPROVEMENT PROJECTS

4 PASSA

81 TECHNICAL ASSESSMENTS

105 TRAINED IN FINANCIAL LITERACY

116 TRAINED IN DISASTER RISK REDUCTION

146 TRAINED IN HEALTHY HOUSING PRACTISES

Resource Development

What a year this has been, with the economic impact on the energy sector and the global impact of the coronavirus we are blessed to have survived. We experienced our corporate partners being cautious as the uncertainty of the economic fall out coupled with no end in sight, they had to ensure their own survival before giving support to the many NGOs and individuals knocking at their doors.

Habitat in collaboration with donor partners were able to serve families where it was needed most. The need is great as our families were severely affected by the pandemic due to loss of jobs. From food hampers to sanitisation kits we served over 500 families as at June 2020 and much more following that period.

We are grateful to those who understand that now, more than ever we need the support to serve the growing number of families in need.

The Way Forward

The population is becoming more vulnerable with the advent of extremely low energy prices in the world markets and especially in the Trinidad and Tobago economy which depends on income from oil and gas. This sector contributes at least 45% of Trinidad and Tobago’s national GDP. Traditionally, 85% of our income from corporate has been attribute to the energy sector. Hence, the impact has great negative effects on our funding abilities in FY 20. But the recent predictions given the advent of the COVID-19 pandemic will have an even more astronomical and extremely devastating on even our ability to predict income for fiscal year 21. The rhetorical question is, can we afford to fold up?

Our collective global response in unison is, no. We cannot even entertain such a thought. One inevitable fact is that the vulnerabilities have increased. Our International body just released a statement which says emphatically, “Now is an incredibly important moment for Habitat. The COVID-19 pandemic has already plunged more than 100 million additional people into severe poverty and threatens to undo decades of progress. Social justice movements, meanwhile, are elevating issues related to inequality around the world. An estimated 3 billion people will need adequate and affordable housing by 2030, according to UN-Habitat. To be the global leader in addressing the housing deficit, we must be known for

the quality of our programming and evolve to meet the complexity and the scale of the challenge before us.”

Habitat affiliates are strongly encouraged to successfully design and implement strategies which will not only survive but will triple fund-raising, triple scale and triple impact. Habitat as a global entity and a national organisation have never lost its ability to anchor its faith in God. Hence, we are even more resolved to face every challenge head-on with grander dreams and aspirations. Bigger programmes will be developed to reach the many families who need us more than ever. What will be different would be the mechanisms used for executions. Creativity and innovative approaches to community inclusivity is required. Targeting more medium size donors to fund smaller amounts can be a winning strategy. More developmental and transformation projects should be targeted to add our contributions to the national roadmap to recovery.

I am most grateful to serve with a team of committed and dedicated staff and a growing pool of volunteers.

Source of Funds



- 26% Mortgages
- 1% Other Income
- 44% Major Projects
- 4% Global Village
- 2% Membership
- 18% Corporate Sponsorship
- 5% Affiliate Tithes

WE
CARE

SERVING WITH LOVE, ONE
BRUSH AT A TIME

HABITAT FOR HUMANITY TRINIDAD
AND TOBAGO DELIVERS HOPE TO
THOSE LESS FORTUNATE IN OUR
SOCIETY. POOLING YOUR RESOURCES
AND OUR PASSION TO CREATE LASTING
VALUE



FINANCIAL STATEMENTS

YOUR FINANCES ARE COLLECTED, MEASURED AND HANDLED WITH THE GREATEST OF CARE TO DELIVER THE BIGGEST IMPACT TO THOSE IN NEED.

HABITAT FOR HUMANITY®
TRINIDAD AND TOBAGO

FINANCIAL STATEMENTS
FOR THE YEAR ENDED
30 JUNE 2020



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INDEPENDENT AUDITOR’S REPORT

TO THE MEMBERS OF HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

Report on the Audit of 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 30 June 2020, 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 30 June 2020, 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’ (“IESBA”) International Code of Ethics for Professional Accountants (including International Independence Standards) (“IESBA Code”), and we have fulfilled our other ethical responsibilities in accordance with the IESBA Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Matter

The financial statements of Habitat for Humanity® Trinidad and Tobago for the year ended 30 June 2019 were audited by another auditor who issued an unqualified audit opinion on those statements on 27 September 2019.

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 Company’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 Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company’s financial reporting process.

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INDEPENDENT AUDITOR’S REPORT

TO THE MEMBERS OF HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO
(Continued)

Report on the Audit of the Financial Statements
(Continued)

Auditor’s 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 auditor’s 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 Company’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s 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 auditor’s report. However, future events or conditions may cause the Company 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.

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INDEPENDENT AUDITOR’S REPORT

TO THE MEMBERS OF HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO
(Continued)

Report on the Audit of the Financial Statements
(Continued)

Auditor’s Responsibilities for the Audit of the Financial Statements
(Continued)

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.

EY

Port of Spain,
TRINIDAD:
18 December 2020

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)

	Notes	2020 \$	2019 \$
ASSETS			
Non-current assets			
Property, plant and equipment	3	397,298	438,666
Loans receivable	4	<u>9,163,798</u>	<u>12,139,132</u>
		<u>9,561,096</u>	<u>12,577,798</u>
Current assets			
Loans receivable	4	5,199,460	4,462,909
Construction in progress		997,205	540,693
Inventories		23,602	32,998
Other receivables and prepayments		220,768	107,884
Cash and cash equivalents	5	<u>4,088,651</u>	<u>2,666,163</u>
		<u>10,529,686</u>	<u>7,810,647</u>
Total assets		<u>20,090,782</u>	<u>20,388,445</u>
LIABILITIES AND EQUITY			
Current liabilities			
Accounts payable and accrued expenses		1,261,005	719,133
Deferred project income	6	4,331,776	2,015,824
Provision for tithes payable		<u>82,354</u>	<u>81,291</u>
		<u>5,675,135</u>	<u>2,816,248</u>
Equity			
Retained earnings		<u>14,415,647</u>	<u>17,572,197</u>
Total liabilities and equity		<u>20,090,782</u>	<u>20,388,445</u>

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

These financial statements were approved by the Board of Directors on 18 December 2020 and signed on its behalf by:

Derwin Howell Director Trudie Telesford-Pierre Director

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HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

STATEMENT OF COMPREHENSIVE INCOME AND RETAINED EARNINGS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)

	Notes	2020 \$	2019 \$
Income			
Donations - general	7	2,740,914	2,909,056
Donation - international	8	852,096	397,458
Sale of homes		454,400	226,559
Renovations of homes		1,840,392	1,283,975
Special event		22,987	244,137
Other		299,461	107,695
Interest		<u>10,133</u>	<u>7,296</u>
		<u>6,220,383</u>	<u>5,176,176</u>
Expenditure			
Operating and administrative	11	1,774,023	1,946,756
Cost of homes		378,667	188,799
Renovation of homes		1,533,660	1,074,149
Direct project costs		3,360,405	3,184,865
Cost of special events		18,212	91,826
Tithe		16,790	92,895
Doubtful debts		<u>2,295,176</u>	<u>560,294</u>
		<u>9,376,933</u>	<u>7,139,584</u>
Deficit for the year		(3,156,550)	(1,963,408)
Retained earnings at start of year		<u>17,572,197</u>	<u>19,535,605</u>
Retained earnings at end of year		<u>14,415,647</u>	<u>17,572,197</u>

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

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)

	2020 \$	2019 \$
Cash flows from operating activities		
Deficit of income over expenditure for the year	(3,156,550)	(1,963,408)
Adjustments to reconcile deficit for the year to net cash from operating activities:		
Depreciation	76,272	84,879
Decrease in loans receivable	2,238,783	861,686
Increase in construction in progress	(456,512)	(485,254)
Decrease in inventory	9,396	14,387
Increase in other receivables and prepayments	(112,884)	(58,897)
Increase/(decrease) in provision for tithes payable	1,063	(236,194)
Increase in accounts payable and accrued expenses	<u>541,872</u>	<u>216,531</u>
Net cash used in operating activities	<u>(858,560)</u>	<u>(1,566,270)</u>
Cash flows used in investing activities		
Acquisition of property, plant and equipment	<u>(34,904)</u>	<u>(4,568)</u>
Cash flows generated from financing activities		
Deferred project income	<u>2,315,952</u>	<u>669,228</u>
Net increase/(decrease) in cash and cash equivalents	1,422,488	(901,610)
Cash and cash equivalents at start of year	<u>2,666,163</u>	<u>3,567,773</u>
Cash and cash equivalents at end of year	<u>4,088,651</u>	<u>2,666,163</u>
Analysis of cash and cash equivalents:		
Cash on hand and at bank	3,601,142	2,434,723
Short-term deposits	<u>487,509</u>	<u>231,440</u>
	<u>4,088,651</u>	<u>2,666,163</u>

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

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(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.

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 Standards 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 recognised 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 2(f) - loans receivable.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)
(Continued)

2. Basis of preparation and significant accounting policies (continued)

(c) Use of estimates (continued)

The novel strain of coronavirus (“COVID-19”), declared as a “Public Health Emergency of International Concern”, by the World Health Organisation on 30 January 2020, has increased the estimation uncertainty in the preparation of these financial statements. The estimation uncertainty is associated with the extent and duration of disruption to businesses and economies as a result of actions to contain the spread of the outbreak. The Company has formed estimates based on information that was available on 30 June 2020, which was deemed to be reasonable in forming these estimates. The extent of the impact of COVID-19 on the Company’s operational and financial performance will depend on certain developments, including the duration and spread of the outbreak, impact on our customers, employees and vendors all of which are uncertain. The related financial impact and duration of which, cannot be reasonably estimated at this time.

(d) Property, plant and equipment

Property, plant and equipment are measured at cost less accumulated depreciation and any 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 homeowner who will be required to repay the cost of the project.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)
(Continued)

2. Basis of preparation and significant accounting policies (continued)

(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.

(g) Inventories

Inventories are valued at the lower of cost and net realisable value. Cost is determined using the first-in first-out method (“FIFO”), 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 recognised 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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)
(Continued)

2. Basis of preparation and significant accounting policies (continued)

(k) Revenue recognition (continued)

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

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.

Interest

Interest on short-term investments is recognised 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.

(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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)
(Continued)

2. Basis of preparation and significant accounting policies (continued)

(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 recognised 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.

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.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
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(Continued)

2. Basis of preparation and significant accounting policies (continued)

(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 and therefore exempt from corporation tax.

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
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(Continued)

3. Property, plant and equipment

	Motor vehicles \$	Equipment \$	Computers \$	Furniture and fixtures \$	Total \$
Year ended 30 June 2020					
Cost					
At 1 July 2019	344,995	288,620	229,819	481,204	1,344,638
Additions	—	—	34,904	—	34,904
At 30 June 2020	344,995	288,620	264,723	481,204	1,379,542
Accumulated depreciation					
At 1 July 2019	278,251	219,922	209,386	198,413	905,972
Charge for the year	16,686	17,175	14,131	28,280	76,272
At 30 June 2020	294,937	237,097	223,517	226,693	982,244
Net book value					
At 30 June 2020	50,058	51,523	41,206	254,511	397,298
At 30 June 2019	66,744	68,698	20,433	282,791	438,666
Year ended 30 June 2019					
Cost					
At 1 July 2018	344,995	288,620	222,251	481,204	1,340,070
Additions	—	—	4,568	—	4,568
At 30 June 2019	344,995	288,620	229,819	481,204	1,344,638
Accumulated depreciation					
At 1 July 2018	256,003	197,023	201,074	166,992	821,092
Charge for the year	22,248	22,899	8,312	31,421	84,880
At 30 June 2019	278,251	219,922	209,386	198,413	905,972
Net book value					
At 30 June 2019	66,744	68,698	20,433	282,791	438,666
At 30 June 2018	88,992	88,233	24,177	317,576	518,978

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
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(Continued)

	2020 \$	2019 \$
4. Loans receivable		
Gross loans receivable	19,892,480	19,836,087
Less provision for doubtful debts	(5,529,222)	(3,234,046)
	14,363,258	16,602,041
Current portion	(5,199,460)	(4,462,909)
Long-term portion – net	9,163,798	12,139,132
This amount represents the balances due from mortgagors from the sale and renovation of homes. During the year a charge of \$2,295,176 (2019: \$560,294) was recorded as an increase in provision for doubtful debts.		
5. Cash and cash equivalents	2020 \$	2019 \$
Cash on hand and at bank	3,601,142	2,434,723
Short-term deposits	487,509	231,440
	4,088,651	2,666,163

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NOTES TO THE FINANCIAL STATEMENTS
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(Continued)

6. Deferred project income

	Opening balance \$	Receipts \$	Expenditure \$	Transferred to profit or loss \$	Receivable from donor \$	Closing balance \$
Republic Bank Limited	–	1,000,000	21,998	–	–	978,002
Atlantic LNG Company of Trinidad and Tobago	760,594	167,880	332,571	–	–	595,903
Caribbean Gas Chemical Limited	22,477	–	4,002	–	–	18,475
Shell Trinidad & Tobago Limited	50,000	–	–	–	–	50,000
Charities Aid Foundation of America	65,939	–	20,425	–	–	45,514
Hurricane Relief Donation - Public	173,076	–	151,137	–	–	21,939
Lutheran World Relief	–	743,895	595,574	–	–	148,321
Global Environment Facility	102,430	–	116,251	–	–	(13,821)
GE Oil & Gas	15,238	–	15,238	–	–	–
United Way of Trinidad and Tobago	14,407	–	4,869	9,538	–	–
Proman (AG) Trinidad Ltd.	811,663	2,788,265	1,207,360	–	–	2,392,568
Point Lisas Nitrogen Limited	–	117,000	22,125	–	–	94,875
	<u>2,015,824</u>	<u>4,817,040</u>	<u>2,491,550</u>	<u>9,538</u>	<u>–</u>	<u>4,331,776</u>

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 JUNE 2020
(Expressed in Trinidad and Tobago dollars)
(Continued)

	2020 \$	2019 \$
7. Donations – general		
Atlantic LNG Company of Trinidad and Tobago	332,571	184,643
Board Member Tithes	20,750	23,500
Other individuals	238,994	168,654
Republic Bank Limited	21,998	–
Caribbean Gas Chemicals Limited	4,002	240,643
Coosal’s Construction Company Ltd.	10,000	–
Caribbean Policy Development Centre	–	71,902
Lutheran World Relief	595,574	1,098,170
Proman AG (Trinidad) Ltd.	1,207,359	175,607
Global Environment Facility	116,251	218,928
Local Disaster	128,291	633,995
SDG Catalysts	–	5,543
Point Lisas Nitrogen Limited	22,125	–
EOG Resources Trinidad Limited	–	66,104
Charities in Aid Foundation of America	20,425	–
Methanex Trinidad Limited	7,336	–
GE Oil & Gas	<u>15,238</u>	<u>21,367</u>
	<u>2,740,914</u>	<u>2,909,056</u>
8. Donations – international		
Donation - global village	322,808	356,264
Donation - other affiliate	<u>529,288</u>	<u>41,194</u>
	<u>852,096</u>	<u>397,458</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 83 new projects completed for the year (2019: 130). This was inclusive of 4 homes (2019: 2), 70 renovations (2019: 126) and 9 community structures (2019: 2).

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
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(Continued)

10. Related party transactions

Key management personnel
Key management personnel receive compensation in the form of short-term employee benefits and past-employment benefits. Compensation amounted to \$480,525 (2019: \$453,155) for the year and was included in salaries and wages.

11. Operating and administrative expenses	2020	2019
	\$	\$
Salaries and wages	1,025,583	1,178,113
National insurance	152,250	138,178
Insurance	37,886	17,454
Legal and professional	40,166	94,851
Bank charges	16,014	13,134
Electricity	23,972	26,846
Telephone	55,295	59,959
Rent	151,875	162,000
Travel	20,234	20,633
Training	1,134	6,196
Meetings	24,135	10,015
Audit	21,637	—
Postage	318	400
Computer supplies	2,278	9,497
Construction supplies	1,052	1,568
Cost of merchandise	3,511	2,283
Stationery	8,978	24,648
Office expenses	10,753	16,938
Advertising and publications	14,239	11,802
Motor vehicle insurance	6,654	4,005
Dedications	225	272
Depreciation	76,272	84,880
Repairs and maintenance	59,020	59,281
Foreign exchange loss on currency	8,762	—
Other expenses	11,780	3,803
	1,774,023	1,946,756

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NOTES TO THE FINANCIAL STATEMENTS
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(Continued)

12. Schedule of housing activity

Homes completed in the period	Completed from inception	Completed during the year	
		2020	2019
Penal/Couva/East/North	128	2	2
Point Fortin	20	—	—
Sangre Grande	39	2	—
Mayaro	17	—	—
Rio Claro	31	—	—
Tobago	2	—	—
Community Structures	23	9	2
	260	13	4
Homes under construction at year end		Under construction at the year end	
		2020	2019
Penal/Couva		—	3
Tobago		—	—
		—	3
Homes renovated in the period	Renovated from inception	Renovated during the year	
		2020	2019
Sangre Grande	151	20	18
Mayaro	21	—	—
Rio Claro	39	4	2
Point Fortin	77	11	9
Penal/Couva	280	25	17
Dominica Disaster	90	10	80
Tobago	21	—	—
	679	70	126
Other solutions	From inception	2020	2019
Local Training & Dominica Disaster Training	4,824	750	1,346

HABITAT FOR HUMANITY® TRINIDAD AND TOBAGO

NOTES TO THE FINANCIAL STATEMENTS
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(Continued)

13. Commitments under operating leases

The Company rents its premises under an operating lease. The lease is for an average period of three years, with fixed rentals over the same period.

	2020	2019
	\$	\$
Minimum lease payments under operating leases recognised as an expense during the year	<u>151,875</u>	<u>162,000</u>

At year-end, the Company has outstanding commitments under non-cancellable operating leases that fall due as follows:

	2020	2019
	\$	\$
Within one year	170,100	81,000
Later than one year but within five years	85,050	—
Later than five years	<u>—</u>	<u>—</u>
	<u>255,150</u>	<u>81,000</u>

14. Contingent liabilities

As at 30 June 2020, there were no legal proceedings against the Company (2019: nil).



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