



Hope for the Future

Annual Report 2015

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Our Vision

Habitat for Humanity's vision is a world where everyone has a safe and decent place to live.

Our Mission

Our mission is to demonstrate God's love in action by mobilising partner families, volunteers and corporate partners to provide appropriate housing solutions in sustainable communities. We serve and work with people of all faiths and beliefs in a spirit of justice and compassion.

At Habitat for Humanity Australia, we believe a decent home provides much more than bricks and mortar. It provides hope for the future, gives families the opportunity to be healthier, happier and more secure, and leads to stronger communities that can grow and sustain themselves.

Our Core Principles

1. Demonstrate Christian faith in action
2. Advocate on behalf of those in need of decent shelter
3. Focus on shelter by building and renovating simple and decent affordable houses
4. Engage broader community through inclusive leadership and diverse partnerships
5. Promote dignity through full partnership with Habitat home owners and future home partners
6. Promote transformational and sustainable community development

Our Program Strategy

We work in partnership with communities across the Asia Pacific region to address housing poverty and to support integrated community development.

Our projects focus on the following development objectives:

- Shelter security
- Community health
- Economic security
- Education
- Community empowerment

Across all our projects, considerations are made to:

- Protect the rights of children
- Reach the most vulnerable including women and people living with disabilities
- Minimise potential negative environmental impacts
- Reduce risks from natural disasters
- Ensure the sustainability of project results

About Habitat for Humanity Australia

Habitat for Humanity Australia (HFHA) is affiliated with Habitat for Humanity International (HFHI), a global not-for-profit founded by Millard Fuller in Georgia, USA in 1976. Anchored by the conviction that safe and affordable housing provides a path out of poverty, Habitat for Humanity has built or repaired over 800,000 homes, serving more than 5 million people worldwide since its founding. Habitat for Humanity operates in more than 70 countries.

Habitat for Humanity Australia was incorporated in 2008 as a not-for-profit company limited by guarantee and operates two charitable funds: Habitat for Humanity Australia Overseas Aid Fund and Habitat for Humanity Australia Domestic Fund. Both Habitat for Humanity Australia funds are regulated by the Australian Charities and Not-for-profits Commission Act and hold tax endorsements, concessions and deductible gift recipient (DGR) status.

Accountability and accreditation



ACFID
MEMBER

Habitat for Humanity Australia is a member of the Australian Council for International Development (ACFID) and a signatory to the ACFID Code of Conduct – a voluntary industry code. The Code requires non-government development organisations to meet high standards of corporate governance, public accountability and financial management. Member organisations are assessed annually for compliance with the Code. Our adherence to the Code demonstrates our commitment to ethical practice in our operations in Australia and internationally.



Australian Government
Department of Foreign Affairs and Trade

Habitat for Humanity Australia is also fully accredited by the Department of Foreign Affairs and Trade (DFAT) which manages the Australian Government's overseas aid program. The accreditation process provides the Government and the Australian public with confidence that it is funding professional, well managed, community based organisations capable of delivering quality development outcomes. Habitat for Humanity Australia received Full Accreditation in May 2012 for a period of five years with a mid-term accreditation review conducted in April 2015. The next accreditation review date is 3 May 2017.

Each financial year Habitat for Humanity Australia undergoes an annual financial audit. We are committed to accountable and transparent financial management and follow strict procedures to ensure funds are used as intended through annual internal and external audits.

Funding

At Habitat for Humanity Australia, we rely on the generous support of the Australian public to fund our work. We are also supported by the Federal Government Australian Aid program, our corporate partners, foreign grants and trusts and foundations.

Feedback

Habitat for Humanity Australia recognises the importance and value of listening and responding to feedback and complaints. We strive to achieve the highest standards and are committed to responding to concerns and complaints in a timely and appropriate manner.

Please send any feedback about this report or our operations to:

Habitat for Humanity Australia
PO Box 1048
North Sydney
New South Wales 2059

Alternatively, please call 1800 88 55 99 or email info@habitat.org.au

For more information on making a complaint, and to read our Complaints Policy visit www.habitat.org.au/complaints

Complaints relating to a breach of the ACFID Code of Conduct by an ACFID member can be made to the ACFID Code of Conduct Committee via www.acfid.asn.au/code-ofconduct/complaints

Use of Images and Photography

All images and photographs included in this Annual Report are owned by Habitat for Humanity. Consent was provided for all images and photographs and taken in accordance with our Child Protection Policy.

Our achievements in 2014–2015

12

Helping build stronger communities through

DISASTER RECOVERY PROJECTS

undertaken in eight countries



7,914

people received *hygiene training* in Bangladesh, Cambodia, Indonesia, Myanmar, Nepal and Vietnam

9,890

people now have improved living conditions through slum upgrade projects



376

volunteers participated in *Global Village builds* across the Asia Pacific region

Looking ahead to 2015–2016

FINISHING CONSTRUCTION



OF 15 HOMES AS PART OF OUR AUSTRALIAN HOME BUILDING PROGRAM



Sending volunteers to Nepal for *earthquake rebuilding and recovery projects*

Growing



our disaster resiliency programs in Nepal and Vietnam

500

school students in North Vietnam to receive water, sanitation and hygiene training



Chair's report

When reading today's newspapers it is easy to get dispirited by conflicts and disasters impacting so many people around the globe. It is therefore heartening to work with an organisation that delivers good news about giving families a hand up and hope for the future.

This year we were challenged to respond to disastrous cyclones in the Philippines and Vanuatu and a devastating earthquake in Nepal.

Many supporters are familiar with Nepal having travelled with our Global Village program and generously supported our appeal to implement a major response program for which I want to thank you sincerely.

We saw a similar generous response from our supporters after Cyclone Pam tore through Vanuatu. You may also have read about the homes we built in Vanuatu in 2002 which were some of the only houses left standing after Cyclone Pam. These homes are a testament to the importance of preparing communities for disasters and our aim of building disaster resilient structures wherever we work.

We have been encouraged by our partnerships with companies, many of which contributed towards our disaster response programs. This year our committed partners including Boral, homeheaven.com.au and The QBE Foundation were joined by new supporters including the SMEC Foundation and EPM Projects. Thank you for partnering with us on innovative programs that build our capacity to serve more families.

As part of our strategy of building impact, a new initiative for us has been to raise our

voice in Canberra to advocate for issues that affect access to housing in Australia and the significant cuts to the aid program which further disadvantage those in dire need. We are being heard and being listened to, as evidenced by greater media coverage over this past year.

Our CEO, Martin Thomas, has built a strong and passionate management team who have achieved and exceeded their targets this year and increased the number of families we have helped. They have an exciting vision and plans for growth both in Australia and overseas in the coming year, focused on the trend of urbanisation and changing housing needs.

I want to sincerely thank you – our supporters, volunteers, corporate supporters, staff, managers and directors for your time, energy and skills invested into guiding our mission. We cannot make a difference in creating safe, secure homes for families in need without you as part of our team of passionate and engaged individuals.

I have been working alongside the Habitat team for eight years now and have seen huge changes in our capacity to respond to need and in the way our programs in so many countries impact families. I am very excited about our next steps and invite you to join us on our journey as we deliver hope for a better, brighter future by delivering safe, secure homes – something that every family deserves.

Sincerely,

*Chris Franks, Chair
Habitat for Humanity Australia*

A new initiative for us has been to raise our voice in Canberra to advocate for issues that affect access to housing in Australia and the significant cuts to the aid program which further disadvantage those in dire need. We are being heard and being listened to, as evidenced by greater media coverage over this past year.



CEO's report

It has been a great year for Habitat for Humanity Australia. Thanks to our supporters, staff and volunteers in 2014-2015 we raised more money, sent more volunteers overseas and funded more programs to help families in need than ever before.

It was a year in which overseas, we helped over 1,700 people gain access to safe and decent housing and provided training for 7,194 community members on health and hygiene and 720 on disaster risk reduction. In Australia we saw the completion of seven new homes and 94 *Brush with Kindness* activities to assist families in need.

Yet as successful as this year has been, it is also clear the challenge of helping families find safe, secure shelter is a daunting one - particularly in the Asia Pacific region where Australian donors help fund our programs in seven countries.

Across Asia the mass migration of desperately poor people, moving from rural to urban areas to find work and provide for their families is creating a new shelter crisis.

In Asia alone, some 500 million people are living in appalling conditions in big city slums. The social, economic and environmental impact of this urban population explosion is profound. It has the potential to impact us all. It is demanding new approaches.

This is why across Asia Pacific, Habitat for Humanity is aiming to help 15 million people secure decent shelter by 2020. We are also aiming to engage a further 10 million as volunteers, advocates and supporters before the end of the decade.

These are radical and ambitious goals but we are determined to provide more people, like Mina and her family, who I met in Quezon City, Manila with the benefit of a safe, decent home.

Mina, her husband and two children lived with her parents in their family home of almost fifty years. Then one terrible day the land was sold from under them. Armed police came to evict the family and their neighbours and demolished their homes.

As tragic as this is, it is unfortunately not uncommon. Some 80% of the world's population do not have access to secure land tenure. But what was uncommon is that Mina and her family received help, in the form of Habitat volunteers, who built her a new home on a new site which the family were given legal title. Today, Mina is president of the local home owners association and is working tirelessly to improve the community and make it a better place to live.

For Mina and millions like her, a house is more than just a shelter. It not only provides security, light, warmth and protection from the elements, but is also a cornerstone for someone to become independent and builds promising, more hopeful futures for generations to come.

Habitat for Humanity is determined to give this opportunity and the right to safe, decent housing to as many people as possible, be they struggling families in Australia or overseas.

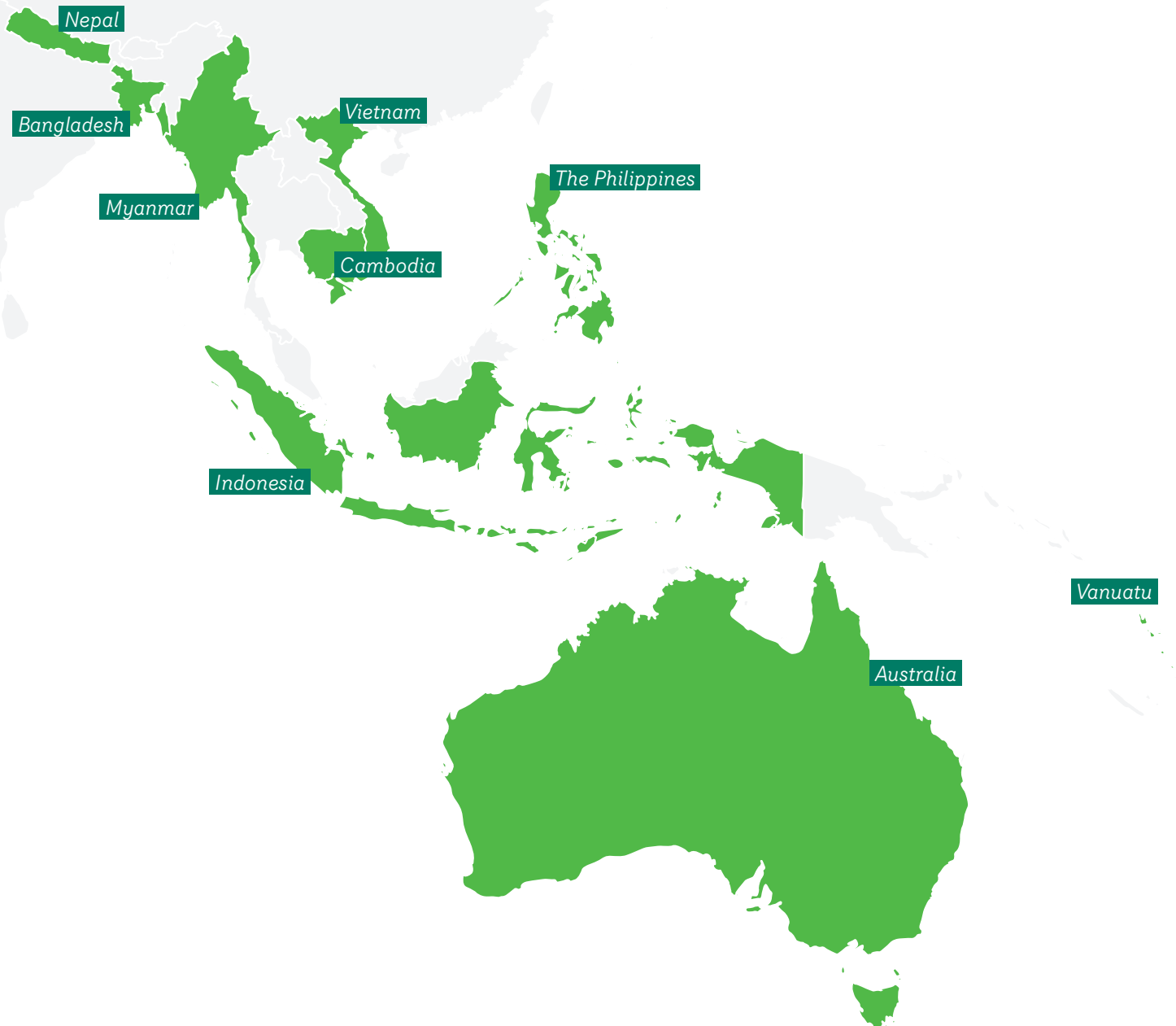
You might say 'home is where the start is.'

Sincerely,

*Martin Thomas, CEO
Habitat for Humanity Australia*

In Asia alone, some 500 million people are living in appalling conditions in big city slums. The social, economic and environmental impact of this urban population explosion is profound. It has the potential to impact us all. It is demanding new approaches.

Where we work



Habitat for Humanity is one of the world's leading not-for-profit providers of housing for low income families in need.

At Habitat for Humanity we believe a safe, decent home provides hope for the future by providing security, access to clean water and sanitation, and a place for children to study or parents to start home businesses.

In Australia, our domestic programs are delivered through our state partners. Overseas, we work in partnership with communities to address housing poverty in a number of countries throughout the Asia Pacific region.

Australia



Seven homes completed and 15 homes under construction.

Bangladesh



1,174 community members trained on hygiene and 1,551 with improved access to water.

Cambodia



10 Global village teams with over 150 volunteers sent to Cambodia over 2014-2015.

Indonesia



Three Global Village teams sent to Indonesia, four solar street lights installed and slum upgrade works completed.

Myanmar



"I am very happy to have the knowledge I have today" - Daw Tu on receiving hygiene and sanitation training and learning how to improve the health of her family.

Nepal



20,000 water backpacks and 2,000 temporary shelter kits distributed as part of disaster response works in Nepal.

The Philippines



10 earthquake resilient homes and 53 housing repairs completed for families affected by Typhoon Haiyan and Typhoon Ruby.

Vanuatu



Habitat for Humanity's Disaster Response specialists deployed to survey damage from Cyclone Pam, meet with government, and plan our shelter response.

Vietnam



"Our new house is better for the children. Now they can study and sleep in safety. For my family, the future looks brighter." - Van Muoi.



Our work in Australia



It is the great Australian dream to own your own home. Yet Australia is in the grip of a housing affordability crisis that is hitting low-income families the hardest.

At Habitat for Humanity Australia, we believe that providing a stable, secure home is critical to breaking the poverty cycle. It enables communities to grow stronger and provides families with hope for the future.

Our Australian program is delivered through our five state affiliates and to date we have built more than 140 homes in South Australia, Victoria, New South Wales, Queensland and Western Australia.

Through our *Brush with Kindness* program we also run activities which focus on revitalising communities and assisting with post-disaster response. This program has enabled us to help over 400 families and engage more than 7,000 volunteers from both the community and corporate sector.

South Australia

This year in South Australia, we held two home handover ceremonies including for Tracey and her family.

Tracey and her four sons “fulfilled a dream” by moving into their own home in Davoren Park toward the end of 2014.

Tracey had been living in public rental housing for many years and was unable to purchase a home in the general housing market.

Since moving into their new home, Tracey has found part-time work and her teenage sons both have jobs. She feels positive about the future and is very grateful that she can start to pay off her home and not worry about renting.

South Australia’s *Brush with Kindness* program has also assisted 42 families affected by the Sampson Flat bushfires with help from over 120 volunteers.

In January 2015, the Sampson Flat bushfires burned through more than 12,000 hectares destroying and damaging family homes and properties.

Scott and Sheri are one of the families helped through our clean up activities. Volunteers, including students from the local high school where Scott and Sheri’s children attend, spent the day clearing burnt debris and trees.

Fire recovery and cleanup activities will continue into next financial year in South Australia.

Victoria

In Victoria, this year has been one of mixed emotions. In December 2014, we completed construction of three houses at Crib Point with the partner families moving into their new homes in time for Christmas.

In February 2015, we were saddened by the sudden death of Mavis Peet who had led our Mornington Peninsula Chapter for over 11 years. Subsequently, the Chapter has been rebuilding its team this year.

We continue to be pleased by the success of our ReStore operations at Kilsyth and Rosebud. The combined surplus from the two operations means ReStore has become Habitat Victoria’s largest single source of revenue and has helped cover overheads and support the building program in Crib Point.

We held a successful fundraising dinner in November 2014 and the third Annual Chairman’s Lunch in May 2015. The Annual Chairman’s Award was presented to Graeme Snape, who sadly passed away a few months later, for his work with the West Gippsland Chapter.

Throughout the year our *Brush with Kindness* program continued to assist families affected by the 2009 Black Saturday Bushfires, while we also began looking for more opportunities for projects in metropolitan Melbourne.

We continue to be grateful for the support provided by all our donors and corporate partners to help us assist families living in housing stress. In the coming year we are looking forward to completing work on three homes in Drouin and two homes in Yea and will be helping our 50th partner family into ownership of a safe, decent and affordable home.

Our progress in Australia in FY 2015

7 houses built or renovated

15 houses under construction

7 home handovers

94 Brush with Kindness activities

Over 2,500 volunteers

More than 75 families assisted

New South Wales

This year, New South Wales' *Brush with Kindness* and home building programs continued to support families in need.

With the assistance of 350 volunteers, we held over 35 *Brush with Kindness* activities this year, to assist with post disaster clean up efforts and help disadvantaged families.

Brush with Kindness activities were held by our Hunter Chapter in response to the Hunter Valley floods and storms in April and May 2015. In the Blue Mountains, we continued to support families affected by the 2013 bushfires, and hosted a number of corporate teams for volunteering activities in various locations around Sydney.

This year saw a focus on building stronger communities through valuable partnerships. Our Illawarra Chapter partnered with CareSouth to add two bedrooms and bathroom facilities to a youth refuge in southern NSW. Austwide Transportable Homes also helped transport two homes in Junee.

In the coming year, we are looking forward to expanding our home building program in NSW and will commence construction on six new homes in Tamworth in the second quarter of 2015.

Queensland

In Queensland, our Ipswich Chapter has been busy throughout the year with our *Brush with Kindness* program.

In Coalfalls, we assisted an elderly resident who has been unable to maintain her property as a result of poor health. The garden was very overgrown and our team spent a Saturday doing maintenance activities.

In North Booval we also assisted a community member who has been storing two Habitat trailers free of charge by weeding, mowing the lawn and helping clear the garden.

Next year we are looking forward to working with more families for *Brush with Kindness* and also partnering with Churches of Christ to sell two Habitat houses to suitable families.

Western Australia

Construction continues on a home in Seville Grove that is due for completion in the next financial year. Construction and building materials company Boral generously supplied concrete for the home's foundations. Various suppliers and organisations have also provided gifts in kind for the construction of the home.



A new start

In 2012, Donna and her four children left their home after a difficult marriage breakdown was threatening their stability and safety.

Donna began renting a modest home but was barely able to stay on top of rent and living expenses.

When Donna heard the owners wanted to sell her rental property, she decided to apply to build a home with Habitat for Humanity Victoria. Her application was accepted and her home is currently under construction in Drouin. For Donna and her family, a new home will mean security, stability and a fresh start.

"It's a whole new beginning for us. It's security. It's not something that can be taken away from us. It means, we can walk away from what has happened in the past," Donna said.

Donna and her children visit the house regularly to contribute their 'sweat equity,' a component of the home building program where families donate 500 hours of their own time in the planning and construction phases. This is equivalent to five percent of the house's value. Once the no interest loan is repaid, it goes toward helping another family into home ownership.

Changing lives through partnerships

Corporate partnerships have played a valuable role in growing our Australian program. The QBE Foundation has generously supported our home building program and has sent over 80 team members over the year to volunteer on *Brush with Kindness* and building projects.

Gift in Kind donations from supporters including Boral, USG Boral and Tarkett Flooring have also allowed us to build safe and decent homes and help more families discover the great Australian dream of owning a home.



Bangladesh

In Bangladesh, we are improving housing and access to facilities for the poor and vulnerable, while strengthening local markets and community groups.

Bringing hope to Bangladesh's slums

Dhaka is one of the world's most densely populated cities, and home to some of the world's largest slums.

Being highly congested, slums in Dhaka are vulnerable to natural disasters, and face a number of challenges around poor housing and lack of sanitation, hygiene and clean drinking water.

Through our *Building Resilient Urban Settlements* project, this year we completed work in the Beguntala slum where we have been making improvements in these areas of need.

We completed 30 home upgrades, such as providing cement floors and installing locking doors. Previously, family homes lacked security and did not offer protection against storms and strong winds. Through home upgrades, families have reported they feel more secure now they can sleep safely indoors at night and during the rain.

We have also trained 750 adults and children on health and hygiene and have started to see families actively adopt healthy habits such as washing their hands after using the toilet and before preparing food. With the construction of

six community toilet blocks, families have better access to sanitation facilities and also play a role in maintaining and cleaning the toilets.

Toward the end of the financial year we started working in the nearby Takerbari slum carrying out similar initiatives to build healthier and stronger communities.

In 2014-2015

- 2,074 community members, including 300 school students, were trained on health and hygiene across all projects in Bangladesh.
- 5,390 people have been assisted through slum upgrade measures in Dhaka.



Improving water, sanitation and hygiene

In areas of Northern Bangladesh lack of access to clean and safe water means women like Amena are left with the task of walking long distances, often multiple times a day to fetch water for their families.

Unfortunately, this is a common story for women and children around the world, who spend an astounding 140 million hours each day collecting water.

"We had to go to a rich man's home to collect water from the well and would have to wait for an hour," said Amena. "We had to go in the morning and the evening and this meant that we lost a lot of working time."

Through our *Water, Sanitation and Hygiene (WASH)* project in Northern Bangladesh a new well has been installed in Amena's village.

"The new well has improved the health and hygiene of my community," said Amena. "People from surrounding areas now come to our village to collect water. We feel proud that we have our own well and do not have to rely on others."

We are now into the second year of our four year integrated WASH program with a focus on improving access to facilities for the poor and vulnerable, and creating an environment for better WASH services.

Looking ahead

In Bangladesh, in 2015-2016 we will:

- Enter phase three of our *Building Resilient Urban Settlements* program.
- Continue hygiene and gender awareness training in Northern Bangladesh.
- Train 500 community members on health and hygiene in Takerbari slum.

Cambodia



In Cambodia, we are creating brighter futures by building safe and decent homes for the most vulnerable, as well as helping families gain legal access to land.

Positive lives, positive futures

There are over 70,000 people living with HIV/AIDS in Cambodia, with more than half of these being women, and over 6,000 children.

Many families affected by HIV/AIDS experience a sudden decline in economic status due to their poor health and often find themselves living in substandard conditions. These challenges are compounded by the discrimination they face in their community.

As part of our *Building Homes, Building Positive Lives* project in and around Phnom Penh, we are working with vulnerable families and households living with, affected or impacted by HIV/AIDS to construct simple, disaster resilient homes.

We are now in phase two of this project and helping 141 families access safe shelter and life changing training to improve health and hygiene and livelihood opportunities.

Over this year we have built or repaired 164 homes, installed water and sanitation facilities for 42 families and trained another 88 families on water, sanitation and hygiene.

Gaining safe and legal access to land

In Battambang, our *Social Land Concession* project has entered its third and final year where we are working with communities to raise awareness of the issues surrounding land rights and tenure.

Many of the families we work with through this project purchased land and built homes in Battambang many years ago but did not actually have legal claim to the land. This project empowers communities so they can better understand the land law and their rights and ultimately, receive legal access to land through the Cambodian Government's Social Land Concession process.

Our achievements this year include facilitating training sessions for 1,752 participants on Social Land Concession and developing and producing information on land rights for 5,659 people.

In 2014-2015

- 164 people gained access to new or repaired housing through our *Building Homes, Building Positive Lives* project.
- 1,805 participants attended training on land tenure awareness.



A healthy home

Meng Nat and her husband, Sambo sold their family home to pay for medical treatment after both of them fell ill. With nowhere to go, the family found themselves living in one of Phnom Penh's many slums.

"Living here was very difficult," said Srey, Meng Nat and Sambo's eldest daughter. "Our roof and walls leaked when it rained and we could not sleep. The entire place would get wet and we did not have a proper toilet."

Since partnering with Habitat to build a safe and decent home, Meng Nat and her family have noticed significant improvements to her and her husband's health.

"My new home and the new environment we live in right now have made me healthier," said Sambo. "I feel more energetic and hardly find myself getting weak."

With her parents in better health due to their new house, Srey no longer needs to stay at home to take care of them. Her parents are now able to use their savings, that otherwise would have gone towards rent and expensive utilities, to send Srey back to school.

Looking ahead

In Cambodia, in 2015-2016 we will:

- Start a new Market Development project to provide skills training for construction workers on disaster resilient techniques.
- Construct an additional 10 homes with 137 volunteers from our partners, Grant Thornton on our *Building Homes, Building Positive Lives* project.
- Provide another 219 families with construction technical support through our *Social Land Concession* project.

Indonesia



By empowering communities and building affordable homes with access to secure land tenure, we are helping create a safer place for families and future generations to live.

New beginnings for displaced families

As part of our *Internally Displaced Persons* (IDP) project, we are helping families in Bitung gain access to permanent land tenure and decent housing.

These families have been living in substandard conditions for many years, after violence and conflict forced them to flee their homes on neighbouring islands.

With the support of Communities for Communities, this year we completed phase two of our IDP project by providing access to clean water for all 106 families that we built homes for in the Klabat community. A new drainage system was also completed as well as livelihood training for over 50 community members in areas such as tailoring, motorcycle repair and concrete block production.

Phase three of the project, supported by Communities for Communities and EPM Projects also commenced this year and is working with another 120 displaced families. In this project we have built water and sanitation facilities at the temporary settlement that is housing the displaced families. Construction also began on the first two permanent houses with help from Communities for Communities through our Global Village program.

Shining a light on Klabat

This year we also installed four solar street lights in the Klabat resettlement, where phase two of our *Internally Displaced Persons* project successfully relocated 106 families to safe housing.

Frangki, his wife Satsisila and their two children live in the community and were grateful to learn that a solar powered street lamp would be installed near their home.

Something as simple as lighting has a big impact on families like Frangki and Satsisila's. Previously, the lack of lighting around their neighbourhood presented a risk to Frangki, who was afraid that he might accidentally drive into the ditch beside the road when returning home from work. Satsisila, was also wary about walking outside her house after dark.

Now that the area is well lit, Frangki and Satsisila feel safer in their community. Families can easily walk around the neighbourhood, and even gather around the street lights at night to socialise.

In 2014-2015

- 230 people now have improved access to water and sanitation facilities in Bitung.
- 4,500 people positively impacted through new drainage system in Yogyakarta.



Encouraging community members to work together

In Yogyakarta, our program supported by Boral, is empowering community members to identify, understand and raise awareness of the vulnerabilities they face related to shelter and natural disasters.

This approach, traditionally known as Participatory Approach to Safe Shelter Awareness (PASSA), has been adapted by Habitat and applied to an urban slum in Yogyakarta.

The PASSA activities facilitated by Habitat brought together community members of the Jogoyudan slum so they could be proactive in putting an action plan and shelter safety strategies in place to address these vulnerabilities and create stronger and more secure communities.

"The program has motivated us all to work together to improve our community," said Farid, who lives in Jogoyudan and participated in the PASSA activities. "We can now anticipate the likely effects of disasters, and work together to find solutions."

Through the PASSA process, community members identified the poor drainage system, which made the slum susceptible to flooding, as a risk that needed to be addressed. As a result, a new drainage system has been constructed to improve living conditions and reduce flooding.

Looking ahead:

In Indonesia, in 2015-2016 we will:

- Commence building 120 new, permanent homes for displaced families in Bitung.
- Begin PASSA activities in Bumijo Slum, Yogyakarta.



Myanmar

We are pleased to report phase one of Project LifeChange was completed in Mon State, Myanmar this year.

Creating healthier futures

With homeheaven.com.au's support, we have helped six villages improve their hygiene and sanitation practices by providing access to clean water and toilets.

We've installed community wells, gravity flow water systems and water tanks, and have distributed water treatment containers and filters to all 491 households in the six villages.

The communities we are working with on this project are very remote, and as a result supplies and materials are expensive. With limited financial resources, saving money for cement and construction materials to improve or build sanitation facilities is difficult for families.

We have helped families construct hygienic toilets by providing materials such as cement, pipes and toilet pans, while the families provided labour and wood.

Training sessions have also been conducted to improve community knowledge around the importance of sanitation. We also facilitated water, sanitation and hygiene training in schools to educate children. In addition to working with families, we've also upgraded the water supply and sanitary facilities of two small health centres in We Yaw and Wine Phone villages. Medical equipment and drug storage facilities have also been provided to each centre.

Updates from the Delta region

We are also working in the Delta region of Myanmar, where we are improving community knowledge through water, sanitation and hygiene training and providing access to clean water sources.

Previously, lack of access to clean water in the Delta region meant children in particular would often fall sick. Without any means to travel to the local hospital, and unable to pay for treatment, parents like Mi Nge would helplessly watch as their children fell ill time and time again.

"Before, we only drank water from the river," said Mi Nge. "It was only later we learned the pesticides and fertilisers that got into the river were making us sick."

Mi Nge is grateful her family and community are healthier now they can access safe water sources and understand the effects of drinking unclean water.

To date, 483 household water treatment containers with filters have been distributed to families like Mi Nge's in the Delta region. Families now have access to wells, two disaster risk reduction trainings have been conducted and a cyclone resistant shelter and school constructed so the community can better prepare and mitigate the effects of disasters.

In 2014-2015

- 1,964 community members gained improved access to clean water facilities.
- 837 participants took part in training to learn about health and hygiene practices.



The real impact of improved water and sanitation

Through *Project LifeChange* we helped Naw and her family build a toilet in their home in Mon State.

Before having a toilet, Naw and her family had to walk deep into the forest to go to the toilet. Naw believes her new toilet, as well as the hygiene training she received, has contributed to the improved health of her family. Naw's family was quick to adopt new hygiene practices and are now washing their hands with soap.

Naw also received a water filter, which has positively impacted the health of her family as well as their ability to earn an income. Previously, Naw and her children would have to collect water from the river 30 minutes away. This journey would be made five times a day.

Spending this time collecting water meant Naw's ability to earn an income was limited. Now with a water filter and easier access to water in her community, Naw can focus on providing for her family and saving for their future. She no longer worries about whether they have enough water, or walking long distances to collect water.

Looking ahead:

In Myanmar, in 2015-2016 we will:

- Progress phase two of *Project LifeChange* and distribute water containers and filters to 410 households.
- Upgrade another two rural health centres in Mon State.

Nepal



Empowering women through safe housing

Our *Strengthening Female Headed Household* project in Eastern Nepal has helped 250 families gain access to secure housing, improved health and sanitation and increased income generation through skills training.

While this project came to an end this year, the impact of having safe and decent housing will have a lasting effect on our partner families such as Goma and her children.

Goma is a widow and used to live in a makeshift home that was close to falling down. In Nepal, widows and single mothers are seen as outcasts and are frequently denied access to and control over land and live in substandard conditions.

After partnering with Habitat to build a new home, Goma feels happy and secure. Previously, her family had to defecate in the open, but are now thankful to have their own toilet.

Goma's family and 286 community members also received health and hygiene training. Along with this, 250 toilets and 100 wells have been built which has reduced the instances of illness and contributed to healthier, happier communities.

Looking ahead

In Nepal, in 2015-2016 we will:

- Begin phase three of our *ex-Kamaiya Community Development* in five villages.
- Start a Disaster Risk Reduction program in Eastern Nepal.
- Construct permanent houses for earthquake affected families through our disaster recovery project.

This year we had three projects in Nepal focused on improving access to housing, water and sanitation, and livelihood opportunities, as well as disaster response activities.

Earthquake recovery efforts

Habitat for Humanity has been on the ground working in areas devastated by the two massive earthquakes and series of aftershocks that struck Nepal over April and May 2015.

In Kavre district we have conducted rubble removal activities, distributed 2,000 transitional shelter kits and provided technical support to community members on how to construct safe shelters.

Sanila and her family had been living out in the open, alongside thousands of others left homeless by the earthquake. During this time, a strong storm hit her village and the family were left exposed and without any protection.

Sanila was very relieved to have received a temporary shelter kit. "Now I am not worried that a strong wind might blow my home away," she said.

Habitat will commence construction of the first permanent homes next year for families like Sanila's.

Improving living conditions of the most vulnerable

In Western Nepal, phase two of our *ex-Kamaiya Community Development* project entered its final year. The *ex-Kamaiya* are former bonded labourers

and despite being freed over 15 years ago, their communities still face a number of challenges including poor housing and lack access to basic facilities such as clean water and sanitation. This project worked with 437 families and focused on removing barriers in these areas as well as providing livelihood training so families can earn a steady income.

This year we installed 14 tube wells and constructed 311 toilets for *ex-Kamaiya* community members. 614 people received livelihood training in areas of candle making, brick making and vegetable growing to help build brighter futures for their families.

With the support of The Charitable Fund, we are also working with 270 vulnerable and disadvantaged households in Ghorahi, Western Nepal. This program focuses on empowering communities by improving access to safe shelter, facilitating leadership training to build capacity at a local level and providing livelihood training in areas of masonry and construction.

In 2014-2015

- 20,000 water backpacks and 2,000 shelter repair kits distributed to earthquake affected areas.
- 725 people gained access to new or repaired housing across all Nepal projects.
- 1,420 participants received training in the areas of hygiene, construction, livelihoods and disaster risk management in Nepal.

The Philippines

At the beginning of the year, with the support of Boral we completed construction of 10 disaster resilient homes in areas devastated by Typhoon Haiyan.

Rebuilding the Philippines

When Typhoon Haiyan made landfall on November 8, 2013, Helen and her family left their shanty in Leyte to take shelter at a friend's home. When they returned two days later they found their house completely destroyed.

Helen and her family started to salvage what materials they could from the ruins of their house to make a shelter. Although the area in which they lived was declared a "no-build zone" by the government, Helen had nowhere else to go and pleaded with officials to let them stay. They lived here for six months.

In February 2014, Habitat for Humanity started building earthquake resilient homes for families affected by Typhoon Haiyan in Leyte. Helen's family was chosen as a recipient and although she didn't know anything about construction, she was a fast learner and played an active role in the rebuilding effort.

Helen recounts how she wove bamboo strips into walls and plastered them with cement to make them stronger; how she welded the steel frames, riveted bolts to the roof, molded the septic tank and placed the concrete foundations of their new home.

Helen is proud to have used her own hands to build the house her family is living in today and is relieved knowing the house will give her children stability, security and hope for the future.

"I endured it all," says Helen, "the sweat, the hardship, the heat. All I could think about was giving my children, my husband and I a better place to stay. I always wanted to live in a concrete house. I thought it would never happen, but now, look at us... we are home."

In 2014-2015

- Home repairs were completed for 53 families affected by Typhoon Ruby.
- 10 disaster resilient homes completed for families affected by Typhoon Haiyan.



Strong homes for the future

This year we have also been helping families affected by Typhoon Ruby, which hit the Philippines just over a year after Typhoon Haiyan. Here we have completed housing repairs for 53 families such as Bernardo and his wife.

Bernardo and his wife sought shelter in an evacuation centre when Typhoon Ruby hit their village. They stayed in a small room with 20 other families and waited days for the storm to pass, without food or clean water.

When the typhoon subsided, Bernardo and his wife returned to their home to find it in ruins. The couple was homeless and had no money to rebuild their home and lives, but through Habitat for Humanity, they received a shelter repair kit. Now with a safe place to live, Bernardo is committed to saving for his family's future and to further improve their home to protect against future disasters.

Looking ahead

In The Philippines, in 2015-2016 we will:

- Start a new urban policy advocacy project in central and southern Philippines.
- Work with city governments to develop shelter plans for housing programs.
- Positively impact approximately 50,000 informal settlers across target cities.

Vanuatu



In the aftermath of natural disasters, access to safe shelter is always an urgent need. This year in Vanuatu, we commenced our shelter response program to assist communities devastated by disaster.

Rebuilding communities after Cyclone Pam

Cyclone Pam tore through the tiny island nation of Vanuatu on March 13 2015. Raging winds, gusting at 320km/h ripped apart homes, and many families were left with nothing.

On some islands, up to 90 percent of homes, schools and other buildings were destroyed or severely damaged.

The capital, Port Vila was one of the hardest hit areas, however just outside the city, more than a dozen houses built by Australian Global Village volunteers in 2002, survived intact despite weathering the full force of the Category 5 Tropical Cyclone.

The owners of these homes sheltered in a nearby church when the cyclone hit. When they emerged, they were stunned to discover their homes were still standing.

But the ferocity of the storm left thousands of other families without homes and in desperate need.

Vention's family home was partly destroyed by the cyclone. Vention, and many families like his, have started to rebuild their homes

using materials such as roofing iron and timber salvaged after the cyclone. However these materials and methods are not sufficient to protect families against future disasters.

As farmers, Vention and his wife do not have the skills or means to purchase the appropriate materials to construct a disaster resilient home. Furthermore, the family's income has been severely strained after the disaster as the chicken farm Vention and his wife worked on was badly damaged in the cyclone and has not reopened. This, unfortunately is a very common story for families affected by Cyclone Pam.

In cooperation with ADRA Vanuatu, this year, we deployed Disaster Response specialists to survey damage, meet with the government, and begin planning our shelter response program to ensure we most effectively meet the needs of the community and deliver long term, sustainable housing solutions for affected families like Vention's.

With the support of Arup, SMEC Foundation, Bartercard Foundation, KOICA and Al Waleed Foundation, we will be preparing to help 180 families across five communities which were devastated by powerful Cyclone Pam by distributing shelter repair kits, assisting with shelter upgrades and providing skills training.

In 2014-2015

- Disaster Response specialists were deployed to Vanuatu to survey damage and coordinate the beginning of response efforts.



The road to recovery

Jackie, Jimmy and their children sought refuge in their home as Cyclone Pam tore through their village just outside Port Vila.

Their home, however, was unable to withstand the strong winds of the cyclone and the roof was torn off, leaving the family exposed and unprotected. Although there was another shelter close by where they could wait out the storm, the family decided it was too dangerous to make a run in the darkness with debris flying around in the wind.

Jimmy and Jackie huddled beside what remained of their home and sheltered their children between them, with nothing other than a blanket over their heads. They waited here for almost seven hours as the wind and rain beat down on them and the cyclone tore apart their community.

As part of our recovery program, Habitat for Humanity will be providing shelter repair kits to Jimmy and Jackie and other cyclone-affected families, which include materials such as wooden beams and iron sheets. Community members will also receive training on constructing safe and disaster resilient shelter so they can build stronger communities for the generations to come.

Looking ahead:

In Vanuatu, in 2015-2016 we will:

- Begin distributing major and minor shelter repair kits to 100 families.
- Train 100 families on safe shelter and 'build back better' techniques.
- Facilitate Participatory Approach to Safe Shelter (PASSA) training in affected communities.

Vietnam



In Vietnam, our projects have a strong focus on building disaster resilient communities by providing home upgrades and training on how to prepare for and mitigate the impact of natural disasters.

Disaster risk reduction in Quang Nam

Central Vietnam's Quang Nam province is a highly disaster prone area. When disasters, such as typhoons and floods strike, schools close and livelihoods are put on hold. Families must then invest time and money to rebuild damaged or destroyed homes, depleting their meagre savings.

Our *Building Disaster Resilient Communities* project, supported by Boral and Westwood Group, focuses on empowering communities and raising awareness around disaster risk reduction and improving water and sanitation-related household health.

This year we trained 760 community members on community based disaster risk management including climate change adaptation, and disaster resilient housing construction. In addition, 50 community members have been involved in devising two disaster management plans and over 500 took part in a disaster response simulation focused on preparation, evacuation and first aid.

A new project starts in the North

Toward the end of this year we started a new project in Phu Tho, Northern Vietnam.

The northern provinces of Vietnam experience some of the highest rates of poverty in the country. These challenges are exacerbated by the area's susceptibility to frequent disasters such as severe storms, typhoons and flooding.

While this project is in early stages, we have already trained 53 people on water, sanitation and hygiene, started construction on three new houses and trained 62 people on disaster risk reduction.

In 2014-2015

- 556 people have been positively impacted through new or repaired housing.
- 258 people were trained on disaster risk management.



Safe homes for brighter futures

This year, our *Nine Dragons* project in Tien Giang and Long An came to an end. This project worked with 208 families to provide access to safe and decent, disaster resilient homes.

Mr Tich lives in Tien Giang with his grandson, Truong, 10. In their old home, Truong did not have anywhere to study. When it rained, water would leak through the roof and seep through the thatch walls.

"There were many times Truong and I had to huddle in a dry corner waiting for the rain to stop," said Mr Tich. "It was impossible for us to build a better home."

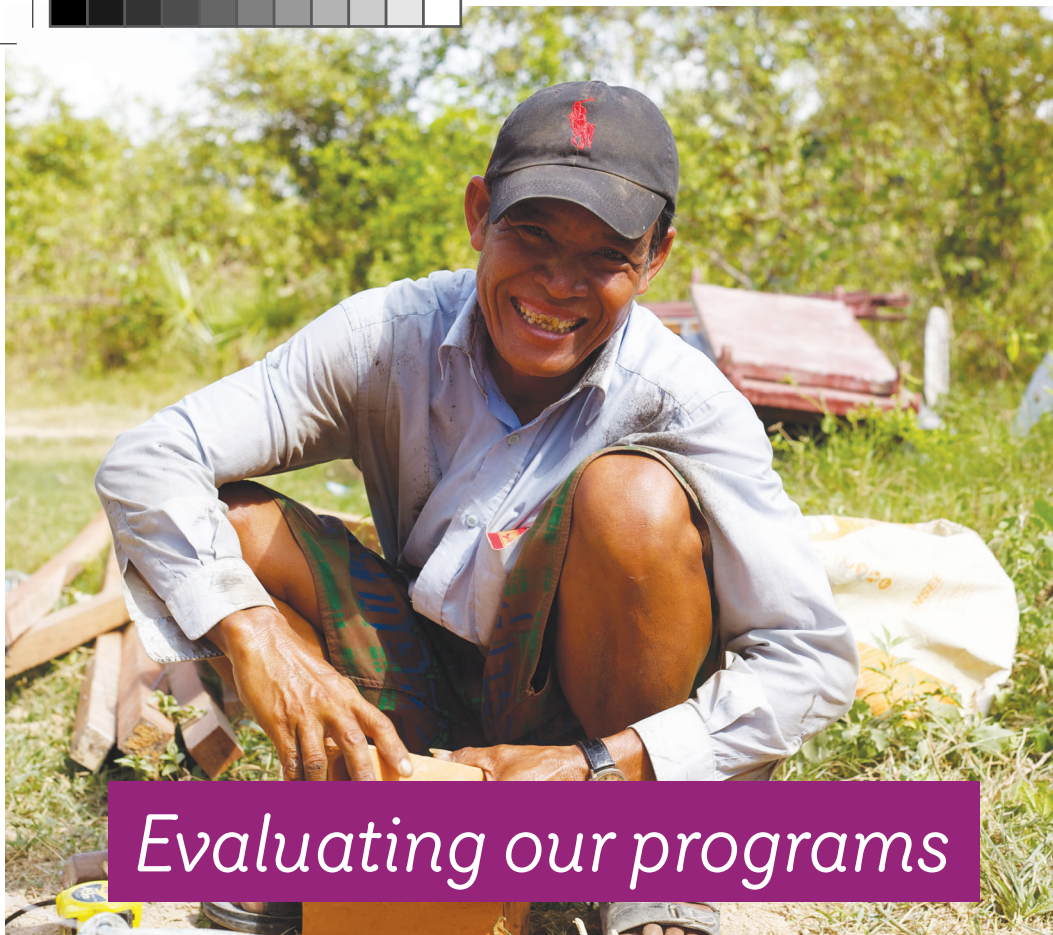
Through the *Nine Dragons* project we have been able to help Mr Tich and families like his, build disaster resilient homes. Their new house is connected to electricity so Truong can study at night, and is secure and sturdy so Mr Tich no longer needs to spend money on housing repairs. Instead, he can put his savings towards Truong's education, and give him a brighter, more promising future.

Along with building safe homes, this project has also trained 215 community members on disaster resilient construction and home maintenance, 330 on disaster risk management and 246 on proper health and hygiene practices.

Looking ahead

In Vietnam, in 2015-2016 we will:

- Start a new disaster risk management project in Tien Giang.
- Hold another disaster response simulation Quang Nam.
- Train 500 teachers and students on health and hygiene in Phu Tho.



Evaluating our programs

Habitat for Humanity Australia strives to ensure that donations are invested in our programs in a cost effective and efficient way. Each year we undertake rigorous evaluations with our partners to ensure the effectiveness of the programs we have implemented.

We are in continuous and direct contact with our partners to ensure all projects are community based, designed and implemented effectively, so we can take a step closer to our vision of a world where everyone has a safe and decent place to live.

Evaluations offer us the opportunity to reflect and learn how we can improve future projects, as well as assessing the outcomes of our work. Continuously learning and refining our approach through program evaluations allows us to make a greater impact in the lives of the families we work with.

This year we undertook a number of final and mid-term evaluations across our projects including in the following countries and programs:

- Bangladesh – *Water, Sanitation and Hygiene* phase two
- Bangladesh – *Building Resilient Urban Settlements* phase two
- Myanmar – *Project LifeChange* phase one

- Nepal – *Ex-Kamaiya Community Development* phase two
- Cambodia – *Building Hope, Building Positive Lives* phase one
- Cambodia – *Social Land Concession*
- Vietnam – *Nine Dragons*
- Indonesia – *Internally Displaced Persons* phase two

Evaluation example - Building Homes, Building Positive Lives

A final evaluation was undertaken for phase one of our project in Cambodia where we worked with 140 families living with HIV/AIDS to improve housing conditions.

This evaluation was commissioned to measure the changes brought about by the project through a small qualitative study, along with an endline survey to validate findings.

The evaluation found that the project has enabled beneficiaries to improve their living situation in a variety of ways including by providing protection from the elements and access to electricity and sanitation facilities.

Key findings include 90% of beneficiaries reporting an increased sense of security in their home environment. There has been increased awareness of water and sanitation and HIV/AIDS care and prevention. The security and stability of a home and being part of a community has also seen 75% of beneficiaries report a reduction in discrimination.



Living a positive life

Chea Ser is no stranger to hardship. As a child she was orphaned and began working in Phnom Penh when she was very young. Chea Ser also married young and had three children, but now is a single mother.

When Chea Ser fell ill in 2007, her life changed again. She and her children were discriminated against by their relatives - the people who Chea Ser thought would support her. With nowhere to turn, Chea Ser was at a loss as how to improve her family's lives and overcome the burden and stigma of her illness.

At a time when Chea Ser thought everyone had deserted her, a neighbour generously gave her a small piece of land. Through our *Building Hope, Building Positive Lives* project, which works with families living with HIV/AIDS in Cambodia, we were able to help build Chea Ser a new home.

Chea Ser says that life is much easier in the new home. The house no longer floods in the wet season and the family now have access to clean water. With the support of Habitat, Chea Ser has started a home business and is very prudent when it comes to saving for her children's future.

"Every mother hopes, should something happen to her, someone will be there to both care for and love her children as she did or that her children will be well on their own. But as long as I am here, I will continue to plan for their future. Life has been getting easier. This is far from where my children and I were some years back." - Chea Ser

Our achievements overseas

25,052

people impacted through all overseas projects.

Shelter security

Safe and decent housing provides hope for the future, is a catalyst for reducing poverty and cuts across almost every indicator for human development.

217

homes built

198

homes repaired

1,844

people educated about secure land tenure and property rights

1,473

people trained in construction skills

1,099

people trained on disaster preparedness training

Livelihood

Improving economic security through livelihood and financial literacy training helps build stronger communities that can sustain themselves.

399

people completed vocational training

245

people accessed microloans

207

people completed financial management training

Community health

By providing clean water, sanitation facilities and hygiene awareness training we are creating stronger, healthier communities.

728

toilets installed

7,914

community members trained on health and hygiene

4,612

community members with improved access to clean water facilities



Global Village



Global Village is Habitat for Humanity's international volunteering program. Each year we send individuals, schools and corporate teams overseas to volunteer and build homes for families in desperate need.

Our dedicated Global Village volunteers and supporters make it possible for families to not only build a safe and decent home, but give them the opportunity to be independent and have healthier, happier, more secure futures.

Over the year we sent a total of 376 volunteers, including five school teams and six corporate teams, to build homes in countries including Cambodia, Nepal, Vietnam, Indonesia, Thailand, Sri Lanka and India.

Last November, we sent a team of 24 volunteers to Nepal to build homes as part of Habitat for Humanity's third Everest Build.

The team worked alongside our Nepali home partners and Habitat Ambassadors and TV personalities, Adam Dovile and Lisa Lamond.

Our Australian volunteers weren't the only ones lending a hand. As part of the Everest Build, 500 volunteers from around the world travelled to Chitwan, Nepal to build a new community for 36 families previously living in an urban slum.

We also launched our Y Build, targeting volunteers aged 18 – 25. This build offered school leavers, university students and young professionals the chance to join likeminded volunteers and make an impact overseas.

The team helped build a home for our partner, Sokhorn and her family in Cambodia. For Sokhorn, a single mother of four who also looks after her elderly mother, a safe and decent home will have a lasting impact. "Thank you to Habitat and the Global Village team for supporting my family," said Sokhorn. "Our health has improved greatly living here. It is a good environment and we feel much safer here. Nothing compares to having a new home."

Back in Australia, throughout the year we held information sessions to bring together past, interested and upcoming builders. Over the year we engaged more than 200 past and interested volunteers at our Global Village Connect events in Sydney, Melbourne, Perth, Adelaide and Brisbane.

In the coming year we are looking forward to sending 137 volunteers from our corporate partner Grant Thornton to Cambodia to build 10 homes as part of our *Building Homes, Building Positive Lives* project. In Nepal, we will also be sending volunteers to assist in recovery efforts and the building of permanent homes for families affected by the Nepal earthquakes.



Meet our volunteers

Sue Davis, Ain't No Mountain High Enough, Nepal, January 2015

"I loved being part of village life even though it was for such a short time. Watching how people went about their everyday life was something I would never have experienced without volunteering through Habitat.

Seeing how our short time on the build had such an impact on the wellbeing of the home owner was something very special I will always remember.

Being part of a team that helped build a safe home alongside our partner family was humbling. For them, a home meant security. It meant they could be part of a community and on the road towards financial stability. With such empowerment she probably had for the first time in her life, control and the ability to make her own choices for her family."



Peter Walton, Run Amok, Cambodia, March 2015

"For me, the best part of the build was creating something which you could stand back and admire at the end of each day.

Although the house we built was humble compared to how we live at home, to the new owners it was a castle, a safe place, a place where they can be creative, make things, and proudly sell things under an umbrella out front.

To anyone considering a build, I guarantee you will be rewarded by a great cultural experience by working shoulder to shoulder with local people creating a castle using traditional know-how without machinery or power tools."

Our supporters

Major Partners



Boral is our *Building Community Resilience* program partner and is helping to rebuild vulnerable communities prone to natural disasters, particularly in communities in Asia where Boral operates. With Boral's support, we are currently building disaster resilience in Quang Nam, Vietnam and working on an urban slum upgrade in Yogyakarta, Indonesia.



Project LifeChange, supported by homeheaven.com.au is working to create healthier communities in Mon State, Myanmar through providing access to and training in areas of water, sanitation and hygiene.



The QBE Foundation supports our Australian building program and has enabled us to build homes for low income families across the country. The QBE Foundation regularly sends their employees to volunteer in our *Brush with Kindness* program.



Through Westwood Group we are working to build disaster resilient communities in Vietnam and providing families with training so they can better prepare for disasters. Westwood Group also travelled to Quang Nam through our *Global Village* program to build a disaster resilient home for a family in need.

Supporting Partners



Corporate Partners



Global Village Partners



Gifts in Kind



Individual supporters

Thank you to all our supporters for their generous contributions toward our work this year.

We would also like to acknowledge those who have made a lasting gift through a bequest, our major donors and Trusts and Foundations supporters for making our

work possible, and our HopeBuilders, our monthly donors whose commitment to our cause helps us deliver effective, long term and sustainable projects.

Our supporters, whether they be individuals, corporations or foundations contribute to Habitat for Humanity in

many forms, from volunteering their time and expertise to financial or in-kind donations. Whatever the form of support, their generosity and kindness has a profound impact in the lives of those in need and builds hope for the future.

Thank you.



Governance

Board of Directors

Habitat for Humanity Australia is a not-for-profit organisation limited by guarantee and governed by a voluntary board.

Directors of the Board recognise their leadership role in determining effective policies and processes necessary to implement good corporate governance. This is of fundamental importance to the success of Habitat for Humanity Australia.

The constitution specifies a minimum of seven Directors, and no more than a number of Directors as the Board may specify from time to time. The election of Directors is held at the Annual General Meeting. Directors are elected or appointed for a three year term. After this period, Directors may elect to retire and seek re-election at an Annual General Meeting.

The Role of the Board

Habitat for Humanity Australia's Board of Directors met nine times during 2014-2015, including the Annual General Meeting. Directors also serve on the committees listed below which meet several times a year.

The Board oversees all aspects of Habitat for Humanity Australia's activity and makes sound, capable and informed decisions in the best interest of stakeholders and the families who benefit from our programs both in Australia and across the Asia Pacific.

Over the year the Board undertook a number of key activities:

- Set strategic direction and policies.
- Approved and monitored the budget and offered ongoing oversight of our financial and risk management program.
- Ensured compliance with relevant standards, regulations and reporting requirements.
- Provided accountability to members and stakeholders.
- Supported and monitored the performance of the CEO who is charged with the executive management of the organisation.

Committees

The Board has six Advisory Committees which directly report to it.

Governance and Nominations Committee (GNC):

Members: Robyn FitzRoy (Chair), Chris Franks, Denis Green, Paul Mulroney

Responsibilities: To support specific elements of the Board's Governance practice and policy development.

Finance and Audit Committee (FAC):

Members: Greg Creecy (Chair), Mary-Anne Matthews, Doug Talbert

Responsibilities: To monitor the financial position of HFHA, oversee the external and internal audit activities and provide support and advice relating to financial position, compliance and reporting.

International Programs Advisory Committee (IPAC)

Members: Peter Baynard-Smith (Chair), Chris Franks, Denis Green, Peter Mason, Aman Mehta, Julianne Scenna

Responsibilities: To provide input into the development of the International Program's overarching strategy and direction and offer general oversight, support, advice and leadership.

Australian Programs Advisory Committee (APAC)

Members: Doug Talbert (Chair), Greg Creecy, Neill Evans, Natalie Fuller, Rob McLauchlan

Responsibilities: To support and advise in planning and delivering the Australian Program strategic plan and allocate available Australian program sponsorship funds to HFHA Affiliates.

Marketing and Fundraising Advisory Committee (MFAC)

Members: Chris Franks (Chair), Robyn FitzRoy, Anne Fussell, Alison Wales

Responsibilities: To provide support and advice on marketing, fundraising, communications and Global Village strategies and to provide general oversight of campaigns and advice to the Board.

The Affiliate Group

Members: Paul Mulroney (Chair), Graeme Carty, Robert Cockburn, Greg Creecy, David Curtain, Neill Evans, Russ Flavel, Chris Franks, Natalie Fuller, Ian Graham, Rob McLachlan.

Responsibilities: The Affiliate Group is a consultative mechanism with the governing bodies of affiliates. It also provides a list of nominees to fill a casual vacancy on the board of HFHA when required.

Membership

Habitat for Humanity Australia is a membership-based organisation. Membership is an essential and critical aspect of the governance of our organisation. The knowledge and experience of our members assists in providing informed oversight of the Board's activities through its annual reporting process, such as voting for new Board members or for changes to our Constitution when required. This ensures we have a capable and informed Board working in the best interest of our stakeholders and the families who benefit from our programs both in Australia and across the Asia Pacific.

Management and staff

Habitat for Humanity Australia management team lead our dedicated and passionate staff and volunteers and help us achieve our ultimate goal: a world where everyone has a safe and decent place to live.

As of June 2015, The Executive Management Group was comprised of: Martin Thomas – CEO; Chandra Sharma – Head of Finance and Company Secretary; Michelle Turpie – Head of Marketing, Communications and Fundraising; Bernadette Bolo-Duthy – Head of International Programs; Matt Bradhurst – Business Development Manager (Australian Programs).

At the end of June 2015 there were 18 employees working at Habitat for Humanity Australia, all located at our National Office in Sydney. Throughout the year a number of volunteers have also generously given their time to assist in our National Office.

For more information about our Executive Team, visit habitat.org.au/our-team

Board of Directors



Chris Franks

Member since: 2008
Current term expires: 2015
Meetings attended: 9/9



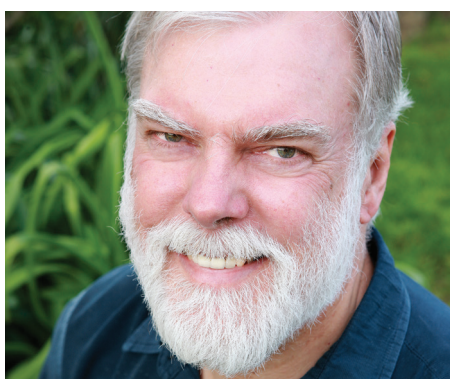
Robyn FitzRoy

Member since: 2010
Current term expires: 2017
Meetings attended: 8/9



Natalie Fuller

Member since: 2011
Current term expires: 2015
Meetings attended: 8/9



Paul Mulroney

Member since: 2010
Current term expires: 2016
Meetings attended: 9/9



Doug Talbert

Member since: 2010
Current term expires: 2017
Meetings attended: 8/9



Peter Baynard-Smith

Member since: 2012
Current term expires: 2015
Meetings attended: 6/9



Denis Green

Member since: 2013
Current term expires: 2016
Meetings attended: 8/9



Greg Creecy

Member since: 2013
Current term expires: 2016
Meetings attended: 8/9



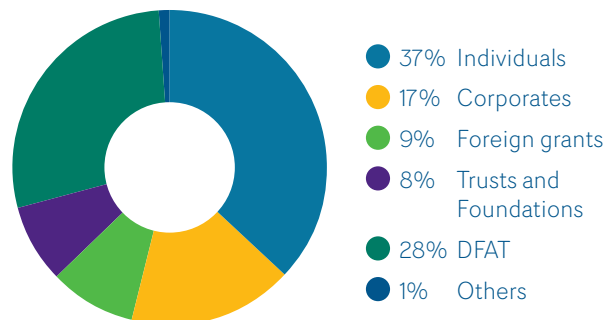
Neill Evans

Member since: 2012
Current term expires: 2015
Meetings attended: 7/9

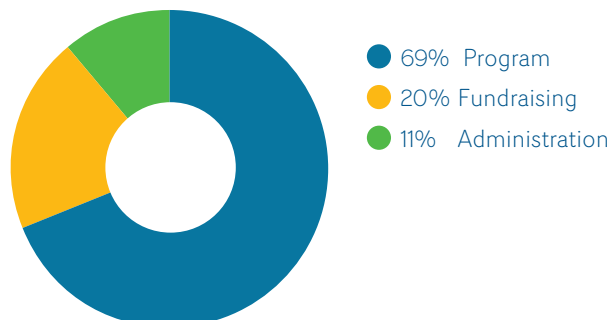
For more information about our
Board of Directors visit,
habitat.org.au/our-board

Our year in figures

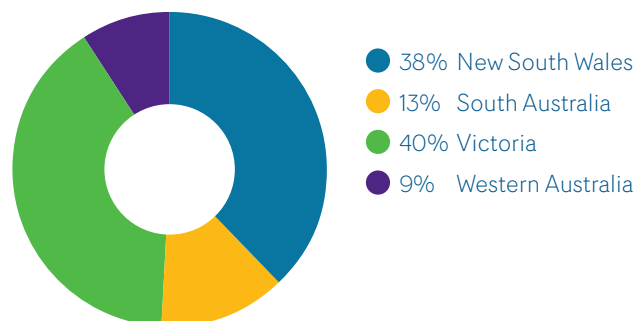
Where our support comes from



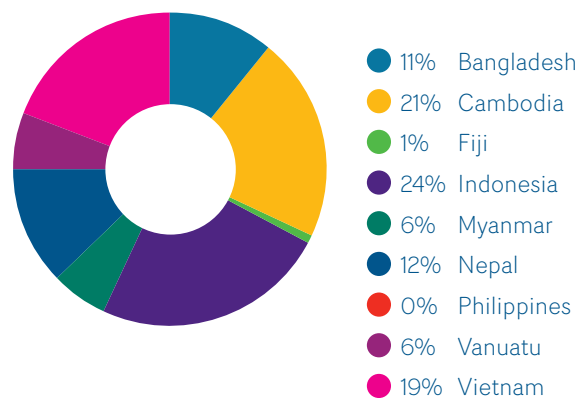
How we allocated the support



Contribution to Australian Program



Contribution to International Program



Note: Ratios have been calculated by dividing respective expense by total expense. For example fundraising ratio is calculated by dividing fundraising expenses by total expenditure.





Summary financial statements

For the year ended 30 June 2015

The summarised financial report has been prepared in accordance with the ACFID code of conduct.

The summarised financial report is an extract from the full financial report. The full financial report is available on the Habitat for Humanity Australia website www.habitat.org.au or on request.



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Independent auditor's report on the Summary Financial Report to the members of Habitat for Humanity Australia

The accompanying summary financial report, which comprises the balance sheet as at 30 June 2015, the statement of comprehensive income, statement of changes in equity and cash flow statement for the year then ended, are derived from the audited financial report of Habitat for Humanity Australia for the year ended 30 June 2015 (the "Financial Report"). We expressed an unmodified audit opinion on that financial report in our report dated 6 October 2015.

The summary financial report does not contain all the disclosures required by the *Corporations Act 2001*. Reading the summary financial report, therefore, is not a substitute for reading the audited financial report of Habitat for Humanity Australia.

Directors' responsibility for the Summary Financial Report

The directors are responsible for the preparation of the summary financial report in accordance with the *ACFID Code of Conduct*.

Auditor's responsibility

Our responsibility is to express an opinion on the summary financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 *Engagements to Report on Summary Financial Statements*.

Opinion

In our opinion, the summary financial report derived from the audited financial report of Habitat for Humanity Australia for the year ended 30 June 2015 is consistent, in all material respects, with that audited financial report, in accordance with the *ACFID Code of Conduct*.



Ernst & Young
Sydney
6 October 2015

Income Statement

For the year ended 30 June 2015

	NOTES	2015	2014
		\$	\$
REVENUE			
Donations and gifts			
Monetary		2,454,890	2,397,037
Non-Monetary		5,316	25,245
Bequests and Legacies		352,272	21,919
Grants			
Department of Foreign Affairs and Trade (DFAT)		1,238,685	1,022,432
Other overseas		413,478	386,733
Investment Income	3(a)	83,872	98,548
Foreign exchange Gain		32,790	7,805
NPV gain on loan to Affiliates & former Affiliates		5,667	18,660
Other Income	3(b)	0	250
TOTAL REVENUE AND OTHER INCOME	20	4,586,970	3,978,629
EXPENDITURE		\$	\$
International Aid and Development Programs Expenditure			
International Programs			
Funds to international programs		1,785,478	1,509,688
Program support costs		926,783	795,117
Community Education		0	31,390
Fundraising Costs			
Public		939,252	649,925
Government, multilateral and private		0	0
Bank charges		12,579	15,214
Accountability and Administration		522,271	414,602
Depreciation	3(c)	10,258	7,703
Total International Aid and Development Programs Expenditure		4,196,621	3,423,639
Domestic Programs Expenditure			
Program expenditure and support cost		620,785	402,361
Non-monetary Expenditure			
Notional interest on other financial liability			2,081
Contributed services		5,316	25,245
TOTAL DOMESTIC PROGRAMS EXPENDITURE		626,101	429,687
TOTAL EXPENDITURE		4,822,722	3,853,326
EXCESS OF REVENUE OVER EXPENDITURE		(235,752)	125,303

Note: At the end of the financial year HFHA had no balance for following items:

Revenue: Grants - other Australian, Revenue for International Political or Religious Proselytisation Programs

Expenditure: Expenditure for International, Political or Religious Proselytisation Programs

Balance Sheet

As at 30 June 2015

	NOTES	2015	2014
		\$	\$
ASSETS			
Current Assets			
Cash and cash equivalents	4	2,241,858	2,051,053
Trade and other receivables	5	551,368	163,795
Lease Incentive Asset		-	15,293
Other financial assets - loans and receivables	6	66,771	67,838
Total Current Assets		2,859,997	2,297,979
Non-Current Assets			
Other financial assets - loans and receivables	6	228,965	258,922
Property, plant and equipment	7	15,612	17,308
Total Non-Current Assets		244,577	276,230
TOTAL ASSETS		3,104,574	2,574,209
LIABILITIES			
Current Liabilities			
Trade and other payables	8	342,902	134,061
Current tax liabilities - employee tax payable		16,833	6,732
Lease incentive liability		22,941	48,429
Provisions	9	103,568	68,911
Deferred revenue	10	1,515,183	998,031
TOTAL CURRENT LIABILITIES		2,001,427	1,256,164
Non Current Liabilities			
Other financial liabilities	11	21,734	19,403
Provisions	9	18,523	
Total Non Current Liabilities		40,257	19,403
TOTAL LIABILITIES		2,041,684	1,275,567
NET ASSETS		1,062,890	1,298,642
EQUITY			
Retained Earnings	12	1,062,890	1,298,642
TOTAL EQUITY		1,062,890	1,298,642

Notes: At the end of the financial year HFHA had no balances for following items:

Current Assets : Inventories and Assets Held for Sale

Non-current Assets: Trade and other receivables, Investment Properties and Intangibles

Current Liabilities: Borrowing, Other financial liabilities and Others

Non-current liabilities: Provisions and Borrowings

Equity: Reserves

Statement of Changes in Equity

RETAINED EARNINGS	Retained earnings	Total
As at 30 June 2013	\$	\$
Retained earnings at the beginning of the year	1,173,339	1,173,339
Excess of revenue over expenditure for 2014	125,303	125,303
Other amounts transferred (to) or from reserves	-	-
AS AT 30 JUNE 2014	1,298,642	1,298,642
As at 30 June 2014	\$	
Retained earnings at the beginning of the year	1,298,642	1,298,642
Excess of revenue over expenditure for 2015	(235,752)	(235,752)
Other amounts transferred (to) or from reserves	-	-
AS AT 30 JUNE 2015	1,062,980	1,062,980

Note: There are no adjustments or changes due to items for example, adoption of new accounting standards and items in other comprehensive income.

Statement of Comprehensive Income

For the year ended 30 June 2015

	2015	2014
	\$	\$
EXCESS OF EXPENDITURE OVER INCOME FOR THE YEAR	(235,752)	125,303
Other comprehensive income / (loss)	-	-
Other comprehensive income/(loss) for the year	-	-
TOTAL COMPREHENSIVE (LOSS)/INCOME FOR THE YEAR	(235,752)	125,303

Cash Flow Statement

As at 30 June 2015

	JUNE 2015	JUNE 2014
	\$	\$
Cash flows from operating activities		
Receipts from donors and international affiliate	4,986,582	3,838,543
Payments to suppliers and employees	(4,907,779)	(3,737,694)
Interest received	53,793	49,940
Net cash flows from operating activities	132,596	150,789
Cash flows from investing activities		
Loans provided to affiliates	-	-
Repayment of loans by affiliates	66,771	65,129
Purchase of property, plant and equipment	(8,562)	(2,072)
Receipt from sale of property, plant and equipment	-	-
Net cash flows from investing activities	58,209	63,057
Cash flows from financing activities		
Receipt of loans	-	-
Repayments of loans	-	-
Net cash flows from/(used in) financing activities	-	-
Net increase in cash and cash equivalents	190,805	213,846
Cash and cash equivalents at beginning of period	2,051,053	1,837,207
Cash and cash equivalents at end of period	2,241,858	2,051,053

Thank you to our volunteers

Our work would not be possible without the support of our volunteers. Their dedication and commitment to our cause means more families and communities across Asia Pacific and Australia can look ahead to a brighter, more hopeful future.

VOLUNTEERS

Individuals

Vania Abreu	Cambodia	Liam Corry	Indonesia	Nicholas Gregurke	Cambodia	Melisa Lim	Thailand
Larney Allan	Sri Lanka	Mon Costello	Cambodia	Paul Grehan	Cambodia	Jeanette Lloyd	Vietnam
Rachel Amey	Vietnam	Jill Cramer	Malaysia	Anthony Griffiths	Fiji	Emily Locke	Cambodia
Mariah Amjad	Vietnam	James Crowston	Cambodia	Todd Grigo	Thailand	Charlene Loh	Thailand
Isabella Anderson	Sri Lanka	Amy Cummins	Indonesia	Christiane Hall	Nepal	Hollie Luke	Sri Lanka
Will Anderson	Cambodia	Dean Curnow	Indonesia	Timothy Halvorsen	Cambodia	Brittney Luscombe	Cambodia
Vithushan Arivalagan	Vietnam	Alan Davie	Vietnam	Edward Hannemann	Cambodia	Robert Lynch	Indonesia
Jessie Ashby	Thailand	Sue Davis	Nepal	Brandon Hao	Cambodia	Patrick Lynch	Indonesia
David Assender	Cambodia	Philippa Davis	Nepal	Austin Harding	Cambodia	Belinda Mackie	Indonesia
Paul Balestrin	Cambodia	Kerrie Dick	Sri Lanka	Sophie Harris	Vietnam	Mitchell Mackinnon	Nepal
Bianca Banens	Cambodia	Mark Dickens	Cambodia	Dean Hart	Vietnam;	Angus MacPherson	Indonesia
Warren Barnhill	Fiji	Annabelle Dickens	Cambodia		Sri Lanka	Tayla Madden	Cambodia
Adam Barrett	Nepal	Jessica Do	Indonesia	George Hatzigiannis	Indonesia	Jordana Magro	Philippines
Michael Berkelmans	Vietnam	Adam Dovile	Nepal	Daniel Hawkins	Vietnam	Hannah Mahony-Hayes	Cambodia
Andrew Berman	Cambodia	Michelle Downie	Sri Lanka	Phillip Hayward	Indonesia	Antonia Mallia	Vietnam
Hannah Berman	Cambodia	Rebecca Dowsett	Cambodia	Kathryn Hayward	Indonesia	Jack Mann	Cambodia
Jed Bertalli	Cambodia	Svetlana D'Souza	Nepal	Joshua Hayward	Indonesia	Melody Marshall	Cambodia
Sophie Berton	Vietnam	Kirsten Duffy	Cambodia	Luke Hayward	Indonesia	Geoff Martin	Cambodia
Crystal Berwick	Cambodia	Harrison Duldig	Cambodia	James Hayward	Indonesia	Samuel Martin	Sri Lanka
Sam Binns	Malaysia	Brad Dunbar	Cambodia	Michael Hayward	Indonesia	Benjamin Martin	Sri Lanka
Leanne Bischof	Vietnam	Heidi Duncan	Cambodia	Zachary Heim	Cambodia	Adam Masoet	Philippines
Sue Bolton	Vietnam	David Dunstan	Vietnam	Terrence Heinemann	Vietnam	Sally-Anne Matthews	Nepal
Pierre Bonavia	Cambodia	Carin Eastburn	India	Amelia Henderson		Isabella Mawby	Indonesia
Nathalie Bouchard	Vietnam	Andrew Edgerton	Cambodia	Pitman	Sri Lanka	Angus Mawson	Sri Lanka
Paul Boucher	Vietnam	Richard Eichorn	Cambodia	Andrew Herriman	Cambodia	Danielle McBride	Cambodia
Timothy Bowles	Sri Lanka	Thomas Elliot	Indonesia	Fiona Higgins	Vietnam	Lily McCarthy	Vietnam
Angus Bradley	Sri Lanka	Chris Ellis	India	Melissa Histon	Nepal	Annabel McDermott	Vietnam
Megan Brewer	Indonesia	Louise Emanuel	Cambodia	Leigh Holder	Vietnam	Andrew McDonald	Indonesia
Lance Brooks	Indonesia	Phoebe Evans	Vietnam	Clara Holmberg	Sri Lanka	John McIntosh	Indonesia
Angela Brooks	Indonesia	Darcy Fay	Cambodia	Ben Horne	Sri Lanka	Fiona McLean	Nepal
Jack Brooks	Indonesia	Melissa Febriani	Cambodia	Susan Houldsworth	Vietnam	Oliver McNabb	Cambodia
Craig Brunnen	Cambodia	Emmanuel Fernando	Philippines	Lawrence Howard	Sri Lanka	Ron Mercer	Nepal
Travis Buchanan	Cambodia	Amalie Fiebiger	Nepal	Antony Hudson	Fiji	Brady Miell	Cambodia
Vanessa Buddhipala	India	Katherine Flaherty	Indonesia	Nicholas Iadanza	Cambodia	Carrie Miller	Sri Lanka
Aleksandra Bugajewski	Cambodia	Zac Fleming	Sri Lanka	Ercole Iezzi	Vietnam	Chloe Mitchell	Sri Lanka
Lan Anh Bui	Cambodia	Julie Foreman	Cambodia	Rosa Iezzi	Vietnam	Julia Moiso	Indonesia
Michelle Bullock	Indonesia	Merinda Forwood	Cambodia	Hayati Jamalludin	Cambodia	Remy Moloney	Nepal
Dominic Bullock	Indonesia	Helen Franks	Nepal	Peter Jamieson	Cambodia	Matthew Monaghan	Cambodia
Ian Bullock	Indonesia	Cleo Fraser	Indonesia	Katharine Jamieson	Cambodia	Leon Moon	Sri Lanka
Rachel Caldwell	Cambodia	James Freckleton	Nepal	Gihan Jayaweera	Vietnam	Eloise Moore	Cambodia
Katrina Camiling	Cambodia	Patrick Frew	Sri Lanka	Patrick Jeffers	Cambodia	Tim Mountjoy	Nepal
Soraya Campagna	Indonesia	Natalie Fuller	Cambodia	Laura Johnstone	Nepal	Anna Mullin	Cambodia
Andrew Cao	Nepal	John Fuller	Vietnam	Wendy Johnstone	Nepal	Adam Mullins	Fiji
Carina Chan	Cambodia	Casey Fung	Vietnam	Gregory Jones	Vietnam	Peter Mullins	Fiji
Donna Chan	Cambodia	Anne Fussell	Nepal	Angus Juers	Cambodia	Paul Mulroney	Cambodia
Alina Chan	Cambodia	Hok Lian Gan	Vietnam	Sarah Kaleta	Nepal	Louise Mulroney	Cambodia
Amit Chavda	Cambodia	Peter Gardiner	Vietnam	Anika Kalotay	Nepal	Melinda Mulroney	Cambodia
Emma Chegwiddden Hart	Sri Lanka	Reagan Garner	Thailand	Jill Kehoe	Vietnam	David Mulroney	Cambodia
Patricia Chng	Thailand	James George	Cambodia	Lesley Kernaghan	Nepal	Stephanie Murphy	Malaysia
Virginia Chong	Philippines	Peter Gerrard	Nepal	Nevine Khalifa	Cambodia	Alan Murray	Cambodia
Sabrina Chou	Cambodia	Hamish Glaspole	Cambodia	Ross Killick	Vietnam	Brent Naughton	Philippines
Lachlan Chumbley	Sri Lanka	Whyatt Gnaden	Cambodia	Ellen Kozakiewicz	Indonesia	Colin Ngo	Vietnam
Lisa Ciciotti	Cambodia	John Godfrey	Vietnam	Dorina Kunning	Cambodia	Julie Nguyen	Thailand
Andrew Clarke	Cambodia	Louise Goodchild	Nepal	Glenn Kunning	Cambodia	Sophie Norrish	Vietnam
Joshua Clarke	Cambodia	Jack Gordon	Indonesia	Finn Laidlaw	Cambodia	Tessa Ogle	Cambodia
Maria Clarkin	Malaysia	Orrin Gosling	Vietnam	Yvonne Lam	Nepal	Marcus O'Reilly	Cambodia
Marnie Clarkson	Vietnam	Meagan Graef	Cambodia	Lisa Lamond	Nepal	Margaret O'Sullivan	Cambodia
Diane Clucas	Vietnam	Samantha Granger	Sri Lanka	Manning Laykoski	Vietnam	Tatum O'Toole	Cambodia
Laura Cole	Cambodia	James Grant	Cambodia	Emma Le Mottee	Indonesia	Joan Paculan	Nepal
Peter Conway	Cambodia	Joanne Gray	Cambodia	Ling Sheng Lee	Philippines	Serena Pangestu	Nepal
		Simon Green	Cambodia	Josephine Lettieri	Cambodia	Stefanie Papas	Cambodia
		Gayle Greene	Cambodia	Sarah Lewandowski	Cambodia	Arthi Patel	Nepal



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Alex Peterson
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Gemma Rayment
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Roberta Robinson
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Nigel Rudge
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Jonathan Tan
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Lydia Thomas
Euan Thomas
Alison Thompson
Darcy Thompson
Daniel Tilyard
Maddison Tilyard
Luke Timmins
Roshni Toppalad
Alf Torrisi

Cambodia
Cambodia
Vietnam
Sri Lanka
Cambodia
Vietnam
Thailand
Indonesia
Indonesia
Cambodia
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Thailand
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Nepal
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India
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Philippines
Cambodia
Indonesia
Indonesia
Cambodia
India
Vietnam

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Arthur Treloar
Samantha Tripp
Tony Truong
Alexander Truswell
Zachary Tsantes
Harry Tunstall
David Turner
Russell van Sanden
Olivia van Zeyl
Tina Vercillo
Zac Vuister
Devonne Vuong
Kelly Vuong
Zachary Vuong
Warren Waddell
Gus Walmsley
Peter Walton
Sarah Ward
Frances Watson
Tony Watson
Gabrielle Watson
Nicholas Watson
Jane Watson
Frazer Watson
Sam Watson
Michael Waugh
Kate Webb
Chelsea Webster
Amber Weinman
Sarah Wheeler
Patricia White
Craig White
Stewart White
Rochelle Wiley
Samuel Williams
Warwick Williams
Liz Williams
Ashleigh Williams
Linda Willis
Diane Willis
Aaron Wilson
Sharon Wong
Matthew Wood
Helen Wood
Harrison Woodhead
Georgie Woods
Megan Woods
William Worthley
Steve Wright
Reece Wyllie
Mark Yarnall
Andrew Yoong
Justin Yoong
Da Yu
Mar y Zahariou
Nathalie Zavec
Senyuan Zheng

Organisations

Communities for
Communities

Schools

Abbotsleigh
Lighthouse Christian
College
Prince Alfred College
and St Peter's Girls
Moama Grammar
Scotch College

India
Cambodia
Cambodia
Cambodia
Indonesia
Cambodia
Indonesia
Cambodia
Cambodia
Sri Lanka
Cambodia
Cambodia
India
Sri Lanka
Sri Lanka
Cambodia
Cambodia
Philippines
Indonesia
Indonesia
Cambodia
Fiji
Vietnam
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Sri Lanka
India
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Cambodia
Malaysia
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Cambodia
Philippines
Philippines
Cambodia
Nepal
Malaysia
Cambodia

Indonesia

Vietnam
India

Cambodia

Sri Lanka
Cambodia

NATIONAL OFFICE VOLUNTEERS

Linda Baxter
Sarah Brinson
Sarah Chedorge-Paris
Michelle Hadley
Grace Lee
Chloe Oliver
Levi McCusker
Suzanne Prior
Lisa Redwood
Jessica Williams

NEW SOUTH WALES

Gifts in kind

Andreasens Green Wholesale Nursery
Tarkett Flooring
Dulux
Nissan
Ron Crouch Transport
Hansons Concrete
Hettich Australia

Organisations

Ashurst
AustWide Homes
Commonwealth Bank of Australia
QBE

Schools, institutions and foundations

NAB Community Relief Fund

QUEENSLAND

Gifts in kind

Holcim
Kennards Hire

Organisations

Walker Pender Group
Thornton Real Estate Ipswich
Ipswich City Council
Asbestos Demolition and
Plastering Qld Pty Ltd
Glebe Road Uniting Church
Ipswich Little Theatre
Brothers Leagues Club
Riverlink Centre Management
Pearl Finance and Investments Pty
Ltd

SOUTH AUSTRALIA

Gifts in kind

Ametalin
Murphy Designs
Beaumont Tiles
CSR Bradford
Dulux
Dulux Acratex
Hire a Hubby - Darren Gepp
Whirlpool
Jeffies Mulch
Assa Abloy
Tarkett Flooring
Renfrey Plant Hire
Sustainability House

Schools, institutions and foundations

Energy Education Australia Inc
Northern Adelaide Senior College
WorkSkil
Hacket Foundation
Harvey Foundation
The Wyatt Trust
NAB Community Relief Fund
Westpac Foundation
Kain C+C Foundation

Organisations

BoysTown
Seeds Uniting

VICTORIA

Gifts in kind

Dulux
Lysaght
CSR
Moorees
Coates Hire
Bunnings Trade
Reece
Beaumont Tiles
Camberwell Electrics
James Hardie
Smartline
Nissan
USG Boral

Schools, institutions and foundations

Melbourne University
Huntingtower School
Carey Baptist Grammar School
Melbourne High School
Young Adults
Lend Lease
Newell Rubbermaid
Collie Foundation
Yulgilbar Foundation
Myer Foundation
Andrews Foundation

Organisations

Advantagedge
P&G
ARUP
Ansell
ANZ Trustees
Origin
Bunnings Trade
Telstra
NAB
AGL
Young Adults

WESTERN AUSTRALIA

Gifts in kind

Jason Windows
Phoenix Metalform
Bluescope Distribution
Metroll
Metalcorp
James Hardie
Corinthian Doors
BGC
Boral
Brikmakers
Cockburn Cement

Organisations

Steelhomes
Landcorp
Moore Stephens
All Settled Conveyancing
Apollo Electrotech
Episafe
MGB Legal
Perth Plasterboard Centre
PPR Australia
Structural Consulting Engineers
Perth
Signarama
Kellie Hill Consulting
Beyond Bank

How to get involved

Habitat for Humanity Australia supporters come in all shapes and sizes, from all walks of life and from all around the world. You can get involved in a range of ways – from donating and fundraising, to getting your hands dirty volunteering to build a Habitat home locally or internationally.

The choice is yours. What unites us is a belief in a world where everyone has a safe and decent place to live.

Get involved today.

Donate

Your donation will help us carry out vital work building homes and communities both in Australia and across the Asia Pacific region. Visit www.habitat.org.au/donate

Buy a Habitat Gift

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Your monthly gift will help us commit to long-term projects, and together we can transform the lives of more families and communities. To become a Hope Builder call 1800 88 55 99 or visit www.habitat.org.au/monthly

Become a Legacy Builder

By including a gift to us in your Will you will be enabling Habitat for Humanity Australia to provide families a safe, secure place to call home well into the future. To learn more, call 1800 88 55 99 or visit www.habitat.org.au/bequest

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Change the world while you travel. Learn more at www.habitat.org.au/globalvillage

Volunteer in Australia

Lend a hand here in Australia. Find out more at www.habitat.org.au/get-involved







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Habitat for Humanity Australia Overseas Aid Fund ABN: 36 747 459 174