



Habitat
for Humanity®
Australia

Annual Report 2020

[habitat.org.au](https://www.habitat.org.au)

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Duncan West Chair's Report

The last year has been a challenging, inspiring and exciting year for Habitat for Humanity in Australia as we work to help create a world, both here in Australia and within the Asia and Pacific regions, where everyone has a safe and decent place to live. This is important and life-changing work.

The past 12 months have been dominated by a series of remarkable events most notable of which have been the bushfires last Summer followed by the global Covid-19 pandemic. As so often happens these events have impacted the poor and vulnerable most severely both here in Australia and in Asia and the Pacific. It has also impacted our capacity to undertake programmatic work as we have adjusted to the Covid environment.

Despite all this, it has been amazing and humbling to see the generosity of our partners, supporters, volunteers and staff. We have also been very grateful for the outstanding support we have received from DFAT, State and Federal Governments which has enabled us to maintain our financial and programmatic sustainability.

It has never been more important that everyone has a safe and decent place to live and we have been determined to stay true to our mission during this time. Whilst some activities have not been possible, we have been able to redirect our efforts to new areas of need including post-bushfire disaster recovery in NSW and South Australia.

Over the past 6 months we have been talking with Habitat NSW/Q, our local affiliate, about the possibility of merging our two organisations. We believe that a single organisation in NSW and Queensland with an integrated and aligned international and local programme will be more effective in delivering on both organisation's mission and be more attractive to our supporters, volunteers and staff and will create a platform for future growth for Habitat for Humanity in Australia.

Any impact we make is only through the support of our partners and the quality, professionalism and commitment of our people. I would also like to thank my fellow Board members for their advice, support and constant commitment this year. We have an outstanding CEO in Nicole Stanmore and she and her team have done an amazing job in navigating the organisation through the many challenges brought through the pandemic. On behalf of the Board we would like to thank Nicole and our passionate and committed staff who work to make a difference in the lives of the people we serve. I would also like to thank the Board and staff of each of our state affiliates for their support and leadership. They each play a vital role in running our domestic programs and supporting our work internationally.

Finally, our deep and sincere thanks to you – our vital and valued community of individuals, organisations, schools and partners. You are the reason we have been able to continue to positively impact more families through access to safe housing.

Sincerely,

A handwritten signature in black ink that reads "Duncan West".

Duncan West, Chair



Nicole Stanmore CEO's Letter

With 1.6 billion people around the world living without adequate shelter, the COVID-19 pandemic is a strong reminder of the importance of the work we do at Habitat for Humanity.

In this time when the home serves as the front line of defence against the virus, our work is needed more than ever to prevent millions of additional people from falling into substandard living conditions that make them more vulnerable to the virus and their local economies more susceptible to suffering a deeper economic downturn.

As the economic shocks from this crisis ripple out, these same families will be hit the hardest. They always are. For more than 40 years, Habitat has partnered with families to build homes, communities and hope. We have connected people, we have helped our neighbours, and we have always been there alongside families as they fight back from adversity.

I have been so heartened by the generosity of you, our supporters, for trusting us with your funds and time, volunteering with us throughout the past year. With your continued help we can create more healthy homes that help stop the spread of the virus today, and also lead the way to a sustainable recovery tomorrow.

Our work continues around Australia, through our home building and bushfire recovery programs, and in more than 70 countries around the world.

I am also especially thankful to our staff and Board for their determination and commitment, in guiding us through these difficult times, towards a brighter future than I am optimistic is just around the corner. And to our supporters, a very sincere thank you. From our donors, corporate sponsors, volunteers and the Australian Aid program, our achievements are not possible without you. Those we work to serve will be grateful for generations.

Sincerely,

A handwritten signature in black ink that reads "Nicole Stanmore". The signature is written in a cursive, flowing style.

Nicole Stanmore, CEO

About Us

Driven by the vision that everyone deserves a safe and decent place to live, Habitat for Humanity began in 1976 as a grassroots movement and has since grown to become a leading global not-for-profit working in more than 70 countries. Globally, Habitat for Humanity has helped more than 29 million people obtain safe and decent housing.

Families in need of a “hand up” partner with Habitat for Humanity to build or improve a place they can call home. Through financial support, volunteering or advocating for the cause, everyone can help families achieve the strength, stability and independence they need to build better lives.

Habitat for Humanity Australia is part of a global network of Habitat for Humanity offices. We work in partnership with communities across the Asia and Pacific regions to support sustainable development across the below key growth areas:

- Urban housing
- Disaster resilience and disaster recovery
- Water, sanitation and hygiene

In Australia, our domestic programs are delivered through our state partners and focus on helping vulnerable families access affordable housing solutions. We also partner with transition accommodation agencies to repair and maintain their properties helping thousands of Australians access decent shelter when they are most in need

We build strength, stability, and self-reliance *through* shelter.

Our Mission

To demonstrate God’s love in action by mobilising partner families, volunteers and corporate partners to provide appropriate housing solutions in sustainable communities.

At Habitat for Humanity Australia, we believe a decent home provides much more than bricks and mortar. It is the foundation for the future, giving families the opportunity to be healthier, happier and more secure, leading to stronger communities that can grow and sustain themselves. Through shelter, we empower.

Our Core Principles

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

2020

year in review



4,354
Volunteers

This includes 396 Global Village volunteers who contributed 13,580 hours of labour overseas to build houses with partner families in Vietnam, Cambodia, Indonesia, Fiji, Nepal and Chile.



9,765
People served

People impacted across the Asia and Pacific regions through our overseas programs which are focused on housing, disaster resilience and response, urban and advocacy programming, water sanitation and hygiene.



Bushfire Recovery Program

We have supported 74 Australian families through our Bushfire Recovery Program in South Australia and New South Wales. Combined we were able to complete 82 recovery days, assisted 74 property owners (some owners received assistance on multiple days) and engaged 172 volunteers.



Partnerships

This year, we channelled 1.3 million dollars in funds from our corporate partners to support our programs in Australia and the Asia-Pacific. We are proud to announce three new Major Partnerships with Barclays, Jefferies, and Merlin Group. In addition, we have acquired two new Home for a Home Partnerships with Benevolence Financial Group and Wholesale Property Group.



International Women's Day

In recognition of International Women's Day 2020, Habitat for Humanity Australia signed up 42 teams, comprising 463 corporate volunteers from 22 companies across Australia as part of our Homes of Hope Campaign. Volunteers were mobilised to assist women and children experiencing homelessness often due to domestic and family violence, as well as women headed households. Due to covid-19, 15 teams of 175 corporate volunteers were mobilised.

Sustainable Development Goals

Habitat for Humanity Australia is committed to achieving UN Sustainable Development Goals throughout our programs.

Housing is a driver, catalyst and contributor for the 5 SDG goals below.

Goal 1: No Poverty

Adequate housing builds resilience and reduces vulnerability to economic, social, and climate-related shocks and disasters.

Goal 5: Gender Equality

Equal access to housing protects women from discriminatory policies and practices related to land distribution, titling and inheritance.

Goal 6: Clean Water and Sanitation

Access to clean water and sanitation are integral to safe, healthy, adequate housing.

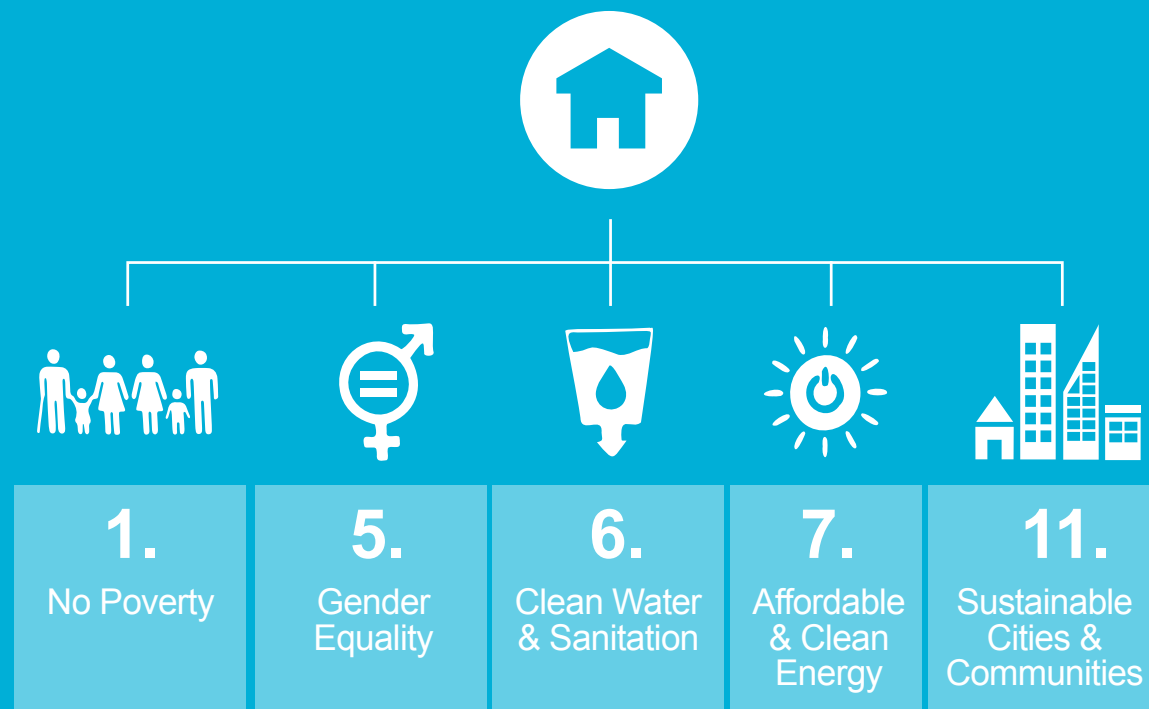
Goal 7: Affordable and Clean Energy

Housing systems that are energy-efficient and that use affordable, clean, energy save costs and reduces air pollution and the effects of climate change.

Goal 11: Sustainable Cities and Communities

Access to affordable, adequate, safe, and inclusive housing and basic services increases resilience.

How housing supports the Sustainable Development Goals:



COVID-19

Home Together

Everyone has been impacted by the global pandemic, and a safe and secure home has never been so important.

For the health and safety of our family and community, we have been told to stay home, however it is estimated that 1.6 billion people globally live without adequate shelter. For many of the communities we work in, inadequate housing conditions threaten to greatly aggravate this deadly health crisis.

As this disease has spread, we have had to implement many changes to help protect the health, safety and well-being of all those involved in our work, and our utmost priority, the people and communities we serve.

As a result, the overseas volunteering program was placed on hold, and our annual fundraising gala postponed, significantly impacting on our ability to support those who need it most.

Last year, together with our generous supporters and partners, we were able to help over 9,765 people.

This year, there may be a millions or billions more who are at risk.

“Home has rarely been more of a life or death situation.”

Leilani Farha, UN special rapporteur on the right to adequate housing



Habitat's Global Response



Healthy Homes

Habitat responded to the crisis immediately by donating more than 360,000 pieces of personal protective equipment normally used on our build sites, from P-95 respirators and face masks to Tyvek suits and safety goggles. Front-line health workers are safer as a result. Now Habitat's efforts to prevent the spread of COVID-19 are focused on vulnerable and disaster-prone communities, including slums and informal settlements. We're improving housing conditions, increasing access to handwashing stations and combining home hygiene kits with public awareness campaigns. We plan to expand overcrowded homes, improve ventilation and upgrade flooring. Habitat also will continue to supply protective equipment and raise awareness of how COVID-19 spreads among construction laborers and other essential workers.



Advocacy for adequate, affordable housing

For people without a secure place to call home, it's extremely difficult to self-quarantine or wash hands regularly. Habitat continues to urge governments of all levels to protect housing as the first line of defence against COVID-19 and as an essential part of any economic recovery. Habitat's global network is using its voice to highlight their governments' responsibility to ensure decent housing, secure the sustainability of housing construction markets and address the specific needs of informal settlements in fighting this pandemic.



Access to secure shelter

Habitat will provide financial assistance for renters facing eviction, loan forbearance for families who have partnered with us to secure decent housing, and support for landlords who rehabilitate or develop crucial rental housing options. Our plans also include creating temporary housing options for the most vulnerable around the globe, including people living in severely overcrowded homes, front-line health workers, survivors of domestic abuse, and those families who need to separate infected family members from non-infected ones to reduce transmission of the virus.



Housing market and economy recovery

More than \$83 billion has been removed from emerging markets since the crisis began, and 80 countries have requested help from the International Monetary Fund. Commodity exports, tourism and remittances have all plummeted in many developing economies, while access to international financial markets has been cut off as investors rush to the safety of wealthy countries.

Using our deep expertise in reshaping housing markets to better support low-income families, Habitat will work to ensure these households have access to the materials, financial services and construction labour needed for safer and healthier housing.

We will help rehabilitate market supply chains and labour markets in order to facilitate rapid recovery of products, services and materials used by households who are able to create healthy homes.

Through Habitat's \$100 million MicroBuild Fund, we will seek relief for our partner housing lenders where needed locally. Habitat's ShelterTech Accelerators, meanwhile, will drive innovative housing approaches and technologies adapted for a COVID-19 reality. We know that housing markets can lead economies down the road to recovery. Therefore, Habitat will remain committed to using local markets to source materials and services for Habitat builds. We will generate quality jobs locally through safe construction projects. Habitat will also support development of affordable rental stock in urban communities.



“A healthy home is a vaccine that provides both immunity and resilience.” - Jonathan Reckford.

Housing Security

Today 55% of the world's population live in urban areas and that proportion of that is expected to increase to 68% by 2050. Projections show that urbanization, the gradual shift in residence of the human population from rural to urban areas, combined with the overall growth of the world's population could add another 2.5 billion people to urban areas by 2050, with close to 90% of this increase taking place in Asia and Africa ([UN, 2018](#)). Rapid urbanisation and high costs of land and building materials means low-income families often lack the resources to build safe and decent homes.



Housing Security

Many people around the world live in inadequate housing characterised by a lack of access to basic services and utilities such as water, sanitation and electricity. Insecure land tenure, the threat of forced eviction, overcrowding and building inadequacies such as lack of light, ventilation and durability are also common. Rebuilding and repairing inadequate housing provides the foundation that allows families to focus attention on other important advances that help break the cycle of poverty. A home is a stabilising force for a family and can be truly transformative for health, education, livelihoods and economic security. For around AUD \$3,000, we can build a house for an entire family in the Asia and Pacific regions.



A Brighter Future for Elisabet

Meet Elisabet. Before she partnered with Habitat she did not have access to a toilet, clean water or a safe home. Elisabet's old home was located in a narrow spot near the back of the village which was easily flooded. Many nights Elisabet would wake up with drain water entering her house.

Elisabet said: "My old house ... was uninhabitable because it used to be a cattle pen," she says. "I did not have a toilet and had to go outside. And there were many mosquitos. It was a difficult thing for me particularly following the birth of my child."

After partnering with Habitat to build a new home, Elisabet also took part in our livelihood training and this is what she shared:

"Working together with Habitat has improved my knowledge on so many things. Habitat taught me how to save money and to budget my earnings so I can minimise my debt. I am now a farmer, which is quite an improvement for me. I am saving my money to put my son through school. I want him to get the highest possible education so he can make his own fortune and build his own house. I am a different person now with a comfortable house. I have so many experiences and I also have to prepare myself for the future."

Disaster Resilience & Response



Disaster Response

With support from the Australian public and the Australian government, Habitat for Humanity Australia has strongly supported the response to COVID-19 and the Tropical Cyclone Harold disaster in Fiji. These emergency response projects include shelter repairs, transitional shelter construction, as well as water, sanitation & hygiene infrastructure repairs such as toilets and clean water supply for those affected by the cyclone.



Disaster resilience

Habitat for Humanity Australia partners with communities across the Asia and Pacific region to identify those vulnerable to disasters and increase local capacity to reduce disaster risks, and to better respond and recover from them. Reducing risks of disasters is a fundamental feature of Habitat for Humanity Australia's work across the region, ensuring that any interventions are resilient and sustainable in high-risk disaster-prone areas.



Pacific Shelter Handbook

Since 2018, Habitat for Humanity Australia has been developing a collection of best-practice housing solutions that are culturally appropriate and disability inclusive to be used during future disasters in the Pacific. The Pacific Shelter Handbook and Guidelines project helps shelter responders to be prepared to respond appropriately following a disaster.

The project is being prepared in partnership with Habitat for Humanity Fiji and is being adapted to local contexts for application in Fiji, Vanuatu and the Solomon Islands over a three-year period.

The development of the first Handbook in Fiji in 2019 has proven highly successful in its application during and after Tropical Cyclone Harold befall Fiji in 2020.

Various stakeholders have reported that the Handbook was consulted and applied widely by shelter responders following the disaster, providing better emergency responses for communities affected by the cyclone.

The second Handbook for Vanuatu is set to be released in the coming year as we commence the process of collecting best practice housing solutions for the Solomon Islands.

This project has made possible through the support of the Australian Government's AHP (Australian Humanitarian Partnership) Disaster Ready program and partners Oxfam Australia and World Vision Australia.

Disaster resilient communities in Quang Nam

Quang Nam, located in Central Vietnam is highly susceptible to typhoons and monsoon storms causing wide-spread flooding. Many families live in substandard homes and when big storms hit, entire communities can be destroyed.

To empower communities in Quang Nam province, we partner with Habitat for Humanity Vietnam in building their capacity to better prepare for and mitigate the effects of natural disasters. The Participatory Approach to Safe Shelter Awareness (PASSA) raises the awareness of our community partners to the everyday risks related to shelter needs and will foster safe shelter and settlement practices. This project also provides microfinance loans for selected families to renovate their existing homes to improve resilience to disaster.

Hai's Story

Hai, a 47 year old mason shares a small house with his wife Huong and two small children, son Tien (8) and daughter Duyen (11).

During the monsoon season, their house and surrounding land would get constantly flooded due to the heavy rains. With support from Habitat for Humanity, the family has been able to renovate the family's home, including raising the floor higher from the ground to avoid flooding during the heavy rains. Even this seemingly small upgrade has had a tremendous impact on the family's lives.

"Ever since the house was built, I have seen many frequent smiles from my parents.

Before that, their faces had rarely showed a bright smile," recalls Duyen with a smile.



Water & Sanitation

Water, sanitation & hygiene

We do more than build houses, we build communities and one of the biggest challenges for communities in developing countries is limited access to water, sanitation and hygiene (WASH).

According to the World Health Organisation, 785 million globally live without access to clean water. Millions of people including children die every year from diseases associated with inadequate water supply, sanitation and hygiene. This is why clean water and sanitation is one of the United Nations Sustainable Development Goals (SDG 6) and Habitat for Humanity Australia works towards achieving it.

Community lockdown measures and other effects of COVID-19 have sharpened focus on the importance of adequate housing for self-isolation and good hygiene to promote good health and limit the spread of infectious diseases. By supporting communities through improved WASH, we make an important contribution to the health security of the communities where we work during the pandemic.

We work in Bangladesh, Cambodia, Myanmar, Fiji, Nepal and Vietnam supporting communities to access improved water and sanitation.

This includes construction of new or improved water supply facilities such as wells, water tanks and water treatment systems, as well as sanitation facilities such as drainage, toilets/latrines and bathing/hand-washing facilities. These types of physical interventions are delivered in conjunction with training for families, communities and schoolchildren aimed at changing behaviours for improved management of water resources and hygienic practices.

Water for Women Fiji

Since 2018 Habitat for Humanity Australia has been implementing the Water for Women project in Fiji, in partnership with the Australian government Department of Foreign Affairs and Trade (DFAT). The project in Fiji forms part of a broader Water for Women program funded by DFAT that aims to improve the health, gender equality and well-being of communities in the Asia and Pacific regions through sustainable water, sanitation and hygiene programs.

In Fiji, Habitat for Humanity Australia is working with Habitat for Humanity Fiji to deliver a participatory and socially inclusive community project, strengthening community resilience and inclusion through improved WASH services. The project is addressing the needs of those most marginalised in remote Fijian communities, including women and girls, people with disabilities and people from the LGBTIQ+ community. In particular, the project empowers women to have greater agency in community WASH decision-making by providing technical training and skill development. Other community engagement activities are employed to support the acceptance of women as active leaders in their communities regarding water management and safe hygiene practices.

The effects of COVID-19, combined with Tropical Cyclone Harold that tore through Fiji in April, have driven the project to partly re-focus on addressing emerging COVID-19 risks. The project now incorporates WHO and other internationally recognised COVID-19 messaging into community engagement activities, as well as the identification of physical infrastructure interventions that most strongly support improved hygiene practices in the partnering schools and communities.

Building Homes, Building Positive Lives

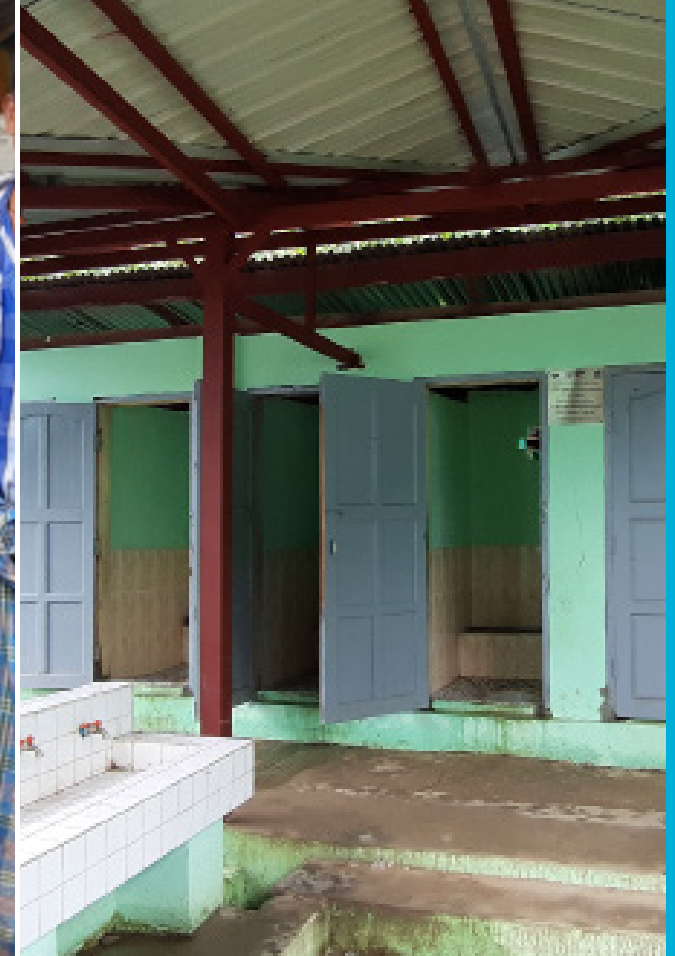
Yin's story

Yin, 47 and her five children live in a small village in Battambang, a rural province in North-western Cambodia. Like most in her village, access to clean water and sanitation is a constant challenge.

As a widow and a person living with a disability, Yin struggles to cope supporting her family with her limited income. As a consequence, there was not enough money to maintain the family home.

As part of the 'Building Homes, Building Positive Lives' project, Yin has been able to upgrade the family house, including their household toilet. Water filters have also been supplied to the family so that they are able to access safe drinking water.

In addition, Yin has also taken part in hygiene and sanitation trainings organised by Habitat and has shared her learnings with the rest of her children in order to promote a better hygienic environment for the family.



“I am really happy as we have a new, clean and safe toilet for me and my children to use. We also now have clean water to drink thanks to the water filters.

Also, after I attended the training by Habitat, it has taught me a lot about hygiene and waste management, and this will help me improve my family's living condition in the future”, explains Yin excitedly.

Monitoring & Evaluation

Habitat for Humanity Australia consistently tracks its progress and evaluates the effectiveness of its work with partners and projects overseas.

We have developed a Development Effectiveness Framework to support more consistent measurement of the impact of our projects. Addressing project risks and progress against is achieved through regular monitoring & evaluation with partners, including direct observation of the project and speaking with community members and local government authorities.

The framework considers effectiveness as defined by three key concepts:

- 1. Results:** Is our work achieving the intended results?
- 2. Accountability:** How are we accountable to the communities and local partners who we work with, and our donors?
- 3. Learning:** How do we learn from our work and apply learnings to improve our projects?

Responding to current international travel restrictions due to the COVID-19 pandemic, Habitat for Humanity Australia (HFHA) has increased its regular communication with in-country partners to keep up to date about project activities and partner communities. HFHA is also supporting implementing partners in order to identify and address new risks, as well as heightened existing risks to communities, during the pandemic.

Project implementation and risk management plans allow responsiveness to the changing local situations regarding COVID-19 and mitigate the impact of delays caused by social restrictions. Key compliance checks commonly done as part of HFHA in-country monitoring & evaluation, such as Child Protection Checklists, Partner Capacity Assessments and Financial Spot Checks are now being done remotely via virtual/online platforms. Our full accreditation with the Australian Government's Department of Foreign Affairs and Trade also requires strong monitoring & evaluation of our projects to guarantee the quality and success of projects.



Increasing access to safe water and improved hygiene in Myanmar

Key Highlights:

- Participatory Hygiene and Sanitation Transformation (PHAST) training was delivered to 18 community representatives. This training aims to change perceptions, attitudes and practices towards hygiene and sanitation among the community. PHAST works on the premise that as communities gain awareness of their water, sanitation and hygiene situation through participatory activities, they are empowered to develop and carry out their own plans to address the issues they have identified.
- Community-Led Total Sanitation (CLTS) awareness sessions were held for 106 residents of Dala Township. Rather than just investing in hardware such as toilets and latrines, CLTS focusses on the behavioural change that is needed to ensure that the community moves away from open defecation. The project raises awareness that even if a minority continue to defecate in the open, everyone in the community is at risk of

disease. CLTS triggers the community's desire for collective change, propels people into action and encourages innovation, mutual support and appropriate local solutions, thus leading to greater local ownership and sustainability.

- One key success of the project has been the improved engagement with different government organisations to increase awareness regarding the sanitation needs of the people living in the Dala township. The community had identified the lack of adequate waste management in the community as a major issue. In response, the city's Sanitation Department and Township Development Committee are now working with the residents of Dala to implement a waste management system specifically for the community. The city is also providing additional garbage trucks and other support services necessary to manage the rubbish problem in the community.

Global Village

Global Village is our international volunteer program which offers Australians the opportunity to make an impact by building houses with their own two hands.

Unfortunately, this year due to COVID-19 our 2020 volunteer builds were canceled or postponed. During the first half of the financial year we sent XX volunteers overseas.

In just one week, teams of volunteers from all walks of life work alongside Habitat hosting teams, beneficiaries and local tradespeople to help build a new home for a family in need. The program offers a unique opportunity for anyone over the age of 15, and all fitness levels, to volunteer as it requires no prior construction knowledge.

Volunteer Story Highlight

Darren and Erica, Sydney based volunteers, participated on the Rock the House IV Build in October 2019. They set a goal of raising \$10,000 and leading up to the build worked tirelessly hosting trivia nights and Bunnings sausage sizzles. Before they set off for Cambodia, they raised an amazing total of over \$16,000. They were in the process of fundraising again for a new build when COVID hit, but since they could not volunteer overseas in 2020, both Darren and Erica generously donated what they had fundraised (over \$4k more) to our Home Together Fund.



Corporate Volunteer Experiences

Hewlett Packard Enterprise and Seymour Whyte House were two new corporate partners who travelled to build homes and change lives in Fiji this year. They made an incredible impact on the families they were helping, and raised awareness within their organisations about housing, shelter and sanitation challenges faced by vulnerable communities across the Asia Pacific. Our returning corporate teams remain committed to the work we do, including Morgans Financial, Flight Centre Corporate Division and International Field Contractors. On behalf of the communities who now hold a special place in their hearts for them, we thank them for your continued support.

Special Thanks

SCEGGS Darlinghurst sent a team of 64 students to Siem Reap in Cambodia. Together 54 students and 10 teachers put their hands and hearts to good use by building five homes for families in need. Along the way the students learnt about the impact a “safe place to call home” can make for many generations of one family. Our Schools program teaches young people the importance of changing lives for others, fosters teamwork, learnings about different culture, and building friendships.

Our Work in Australia

We build, restore and repair homes and accommodation for vulnerable Australians. With the help of our sponsors, volunteers, and partner organisations, we are able to help people in need access safe and affordable housing. In NSW and Queensland, we also partnered with support accommodation services to help restore and repair crisis and transitional housing.

2020 was a difficult year for all Australians, especially those who were impacted by the Black Summer Bushfires. Habitat for Humanity are proud to be able to lend a hand up to families in New South Wales, South Australia, and Victoria with our Bushfire Recovery Program. Through volunteers, we helped salvage and sort debris on fire-affected properties and to date we have helped more than 100 families to improve their living conditions. We have also been providing fully-fitted transitional accommodation for those who have lost their homes so they have a safe and decent place to live while beginning the journey to rebuild their lives.

Our annual International Women's Day event recruited a staggering 42 teams, comprising 463 corporate volunteers from 22 companies across New South Wales, Queensland, Victoria and South Australia, as part of our Homes of Hope Campaign. Volunteers were to be mobilised to assist women and children experiencing homelessness often due to domestic and family violence, as well as women headed households. However, due to COVID-19, many of the volunteering activities were postponed. The unwavering support of our Corporate Partners has seen them commit to supporting our volunteering Program once this health crisis has passed. Prior to COVID-19 restrictions being enforced, 15 teams comprising 175 corporate volunteers were mobilised. In total, we mobilised **4,354** volunteers to give a hand up and help more Australians build strength, stability and independence.



Sjana and Phillip

In April 2020 Habitat for Humanity South Australia handed Sjana, Phillip and their family the keys to their new home. Sjana and Phillip are originally from Sri Lanka which they fled in 2011 due to the civil war. The journey to Australia by boat with two children aged eight and one was very difficult. Once they arrived in Australia, they spent over a year being transferred between immigration detention centres before being granted refugee status and settling in Victoria.

Sjana and Phillip started their own business to allow them to save. Sadly, the business did not work out, resulting in a huge financial loss. Renting was challenging and stressful, and after many bad experiences they decided to move to South Australia with hopes for a better life.

Philip was desperate to find a way to get a loan for his family to have their own home. Philip asked many people how to enter the property market on a low-income and luckily one of his friends knew of Habitat for Humanity South Australia.

Sjana shared "I was very happy to hear of Habitat but I was not sure if they could help us because banks have always said "No" to us for a loan because of our low income. But Philip contacted Habitat for Humanity South Australia and thanks to God and everyone that has helped us, my family was selected to have a home. I am really happy that all our hardships, problems and the hard work we put in paid off."

Bushfire Recovery Program

Rebuilding and Restoring Hope for Aussie Families

Habitat for Humanity Australia has been on the ground this past year providing recovery services to fire-affected families. A Disaster Recovery Team has been on the ground since the smoke cleared restoring hope to communities affected. In South Australia and New South Wales we help salvage and rebuild, to assist homeowners. In Victoria, we help build transitional accommodation. Habitat will be there for as long as it takes to support Australian families to get back on their feet.

Program Outputs

The free service offered by Habitat involves the clean up, salvage, sorting and piling of debris including homes, sheds and outbuildings, fencing and trees.

In South Australia we started the Bushfire Recovery program in March 2020. In the fiscal year of 2019/2020 we were able to:

- **Complete 82 recovery days**
- **Assist 74 property owners (some owners received assistance on multiple days)**
- **Engage 172 volunteers**

In New South Wales we started the Bushfire Recovery program in June 2020. In the fiscal year of 2019/2020 we were able to:

- **Complete 3 recovery days**
- **Assist 4 separate families.**
- **Engage 22 volunteers**



Judith & Paul

Judith and Paul are an elderly couple in their late seventies who lost everything they owned to the 2020 Bushfires in New South Wales. Judith and Paul have been together for 50 years and in that time they had lived a self-sufficient and sustainable lifestyle on their land. Judith and Paul have faced their loss with such courage and positivity that they left the Bushfire recovery volunteers with feelings of gratitude and inspiration.

"Our whole lifestyle has now been destroyed, not just a house, but all the sheds, all the tools, all the animals died in the fire. It's been a real tragedy. But we look at it with our glass half full because we've been supported by charities such as Habitat."



Judith shared what their life was like before the bushfires: *"We lived differently to other people. Our bill for food, and energy totalled \$800 per year. We did everything ourselves. We grew our food, baked our own bread, and cut each other's hair. We made our shoes, we fixed our cars and built everything out of recycled materials, and that lifestyle has now gone."*

Thanks to the support of our donors, partners, and volunteers, Judith and Paul are now embarking on the journey of rebuilding their sustainable lifestyle.

Our Partnerships

Building mutually beneficial partnerships is key to long lasting impact. Through our partners and volunteers, we've been able to provide safe and decent housing for families in Australia and overseas.

Major Partners



ANSA Homes is a Home for a Home Partner. With every home that ANSA Homes sells in Sydney, Habitat is able to build a home for a partner family, benefiting families in Bangladesh, Cambodia and Vietnam. Since 2018, we've been able to build 70 homes thanks to their support.



Thank you to Barclays for their generous COVID-19 aid package donation that is allowing us to repair homes and improve crisis accommodation for women escaping violence and indigenous communities in NSW and Queensland.



In November 2019, C4C commenced support of a new three-year project in the village of Prek Trob, Cambodia. C4C is funding the project and recruiting volunteers to build homes as part of a holistic community development. We thank C4C for a long and successful partnership.



Since 2014, Boral has provided funding and volunteers to build and restore homes, water and sanitation facilities, and trained Vietnamese communities to become resilient to natural disasters. In Australia, Boral also supports the building of homes and crisis accommodation through the donation of products, building materials and volunteers.

Jefferies

Jefferies Group has significantly allowed us to respond to the needs of bushfire effected families in SA and NSW. Thanks to Jefferies, we can commit to helping families clear their properties in order to start rebuilding.



Merlin is a brand of the Chamberlain Group, the world's largest manufacturer of automatic garage door openers. Merlin is supporting our building program in Australia and New Zealand as well as mobilising volunteers to help vulnerable families access safe and decent homes.



Metricon Homes is helping us build, restore and repair homes and shelters for vulnerable families. Our partnership is helping us to grow our impact in Australia in providing safe and decent housing and enables their employees to be engaged in helping a vulnerable group of Australians with their shelter needs.



P&G has been a long time supporter, sending volunteers overseas to help build homes in the Asia Pacific. This year, they supported our Bushfire Recovery Program to help families get back on their feet and rebuild.

Corporate Advisory Group

Habitat's Corporate Advisory Committee is a small group of business executives and subject matter experts, selected from a variety of organisations to provide advice and practical support to the CEO in the execution of Habitat for Humanity Australia's strategic objectives.

Members include:

Brian Tasker
Shane Gannon
Greg Keith
Kylie Fitzgerald
Kate Rimer
Peter Bailey

Impact Partners

Bank of America
Benevolence Financial Group
Bloomberg
CoreLogic
MetLife Foundation
Suncorp
Wholesale Property Group

Schools Institutions & Foundations

United Way Worldwide, The Lord Mayor's Charitable Foundation, The Collie Foundation, "Homes for Homes" by "The Big Issue", The William Buckland Foundation, The Red Bowl Fund, Wheelton Philanthropy, RMIT Media Dept, RMIT Building and Construction Dept, Melbourne University, Sacred Heart College, Carey Baptist Grammar School, SEDA College, Billanook College, Harvey Foundation, Morialta Trust, Northern Adelaide Senior College, Thebarton Senior College, The Bert & Carmel Baulderstone Foundation, Wyatt Foundation, Abbotsleigh, NSW, Baulkham Hills High School, NSW, Moama Anglican Grammar School, NSW, Faith, Lutheran College, SA, Concordia College, SA, Immanuel College, SA, Prince Alfred College, SA, St Peters Girls, SA, Scotch College, VIC

Corporate Supporters:

ACI Worldwide
ADCO
Arup
AMP
BGIS
Boston Scientific
Cuscal
Delta
Downer Group
Hollard Insurance
IBM
JP Morgan
Lane Cove Holiday Park
Morgans
Partridge
ProBuild
Robeco
Smartline
SMEC Foundation
SAS International
Somfy Foundation/Somfy
Australia
Splunk
SF Capital
Salesforce
Teachers Mutual Bank
Youi
Seymore Whyte House
Flight Centre
PIMCO
Elastic

Other Organisations supporting our work:

Camberwell Electrics, Classic Press, D'Angelo Insurance Brokers, Equity Trustees, Laminex, Origin Energy Foundation, HomeStart Finance, MBA Insurance Services, Playford Alive, Playford Uniting Church, SA Housing Authority

Pro bono Partners

Ashurst
Compass PR
HFW
Peoplemax

Gifts In Kind

Ametalin, Assa Abloy, B & D Doors, Beaumont Tiles, Bunnings Group, Dulux Acratex, Dulux Group, CSR Bradford Insulation, Dowell Windows, D.B. Rickard Electrical, Eastwide Plumbing, Budget, Universal Fans, USG Boral, Mission Australia Foundation, James Hardie, Group 4, FMG Engineering, Hume Doors & Timbe, Inclusive Cleaning Services SA, Integrated Waterproofing & Specialised Coatings, Koorong Book Shop, MBA Insurance Services, Mcmillan Concrete Construction, Murphy Design, Qattro, Revolution Roofing, SuHo, TRS Insulation, Viridian Glass

Regulation & Compliance

Charitable Status

Habitat for Humanity Australia is a member-based company limited by guarantee incorporated in 2008. Habitat for Humanity Australia is a registered charity with the Australian Charities and Not-for-Profits Commission (ACNC) and has Deductible Gift Recipient (DGR) status.

Compliance & Risk Management

Various risks associated with international community development practice are identified and managed very carefully by HFHA and its partners. Some key risks are identified below:

- **Child Protection**
- **Prevention of Sexual Exploitation, Abuse & Harassment**
- **Fraud Control**
- **Terrorist Financing**

HFHA takes a zero-tolerance approach to all matters relating to these risks and has strong, regularly reviewed policies that set out policy practices that mitigate these and other risks. Accordingly, HFHA places significant demands on its staff and partnering organisations to ensure effective and regular compliance with all risk management measures outlined in its policies. Key policies are available on the HFHA website.

Accreditations:



ACFID
MEMBER

ACFID:

Habitat for Humanity Australia is a full member of the Australian Council for International Development (ACFID) and compliant with the ACFID Code of Conduct. The Code defines minimum standards of governance, management and accountability for non-government development organisations to meet. Our adherence to the Code demonstrates our commitment to ethical practice and good governance in our operations in Australia and internationally.

DFAT:

Habitat for Humanity Australia is fully accredited by the Department of Foreign Affairs and Trade (DFAT) which manages the Australian Government's overseas aid program. Habitat for Humanity Australia's full accreditation was renewed in May 2017 for a period of five years. 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 receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP), Water for Women, and Australian Humanitarian Partnership (AHP). This enables us to implement impactful projects that support community-led development (ANCP), improve sustainable access to safe water, sanitation and hygiene (Water for Women) and strengthen disaster preparedness and response (AHP).

In 2020, Habitat For Humanity has contributed funding to the following projects:

- **Bangladesh:** - Building Resilient Urban Slum Settlements in Dhaka - Trishal Housing Project
- **Cambodia:** - Building Homes Building Positive Lives in Cambodia - Building Homes, New Start, New Life C4C - Urban Shelter Security: Building Community Disaster

- Resilience in Cambodia
- **Fiji:** - Vunuku Disaster Risk reduction Masterplanning - Water for Women
- **Myanmar:** - Increasing urban resilience in Dala Township Phase II
- **Nepal:** - Building Disaster Resilient Communities in Eastern

- Nepal Phase II
- **Vietnam:** - Building Disaster Resilient Communities in Central and Southern Vietnam - Safer Water, Safer Lives: Improving Health and WASH
- **Vanuatu:** - Disaster Ready Emergency Shelter Handbook.

Board of Directors

Governance and Management Board of Directors

Habitat for Humanity Australia is governed by a voluntary board which currently has eight members. These Board members have a diverse background and bring a range of skills and experience to assist in ensuring good corporate governance is maintained in all aspects of our work. Three directors (one director appointed from each of the three state-based affiliate organisations) are called Affiliate Nominated Directors. The election of Directors is held in November each year at the Annual General Meeting except in the case of the appointment of a casual vacancy to the Board which may be at other times of the year.

The Board is led by Duncan West who was appointed as chair at the 2017 Annual General Meeting. Directors of the Board recognise their leadership role in overseeing the strategic direction of the organisation and in determining effective policy necessary to implement good corporate governance. The Board strives to make informed decisions in the best interests of stakeholders and the families who benefit from our programs both in Australia and overseas. The Board is supported in its work and governance obligations by the Finance, Audit & Risk Committee and the International Program Advisory Committee.



Duncan West

Company Director, former CEO insurance industry
Member since: September 2017
Current term expires: 2020
Meetings attended: 6/6



Ian Graham

Former CEO, corporate and accounting background, Habitat for Humanity NSW Board Member
Member since: November 2016
Current term expires: 2020
Meetings attended: 6/6



Blair Badcock

Company Director, education and public sector housing background, Habitat for Humanity SA Board Member
Member since: February 2017
Current term expires: 2021
Meetings attended: 4/6



Caroline Mara

Chair of Finance, Audit & Risk Committee. Chartered Accountant
Member since: May 2016
Current term expires: 2022
Meetings attended: 6/6



Makala Schofield

Company Director, Senior Executive with experience in corporate and government sectors
Member since: April 2017
Current term expires: 2020
Meetings attended: 6/6



Lyn Mackenzie

Certified Public Accountant
Member since: August 2017
Current term expires: 2020
Meetings attended: 6/6



Ross Kemp

Chartered Accountant, Habitat for Humanity VIC Board Member
Member since: 2018
Current term expires: 2020
Meetings attended: 4/5



Gideon Van Westhuizen

Chair International Program Advisory Committee. Risk expert and senior advisor to corporate and not-for-profit sector
Member since August 2018.
Current term expires 2021.
Meetings attended: 6/6

Rick Hathaway (Board member from May 2018-November 2019) and **Warren Climenhaga** (Board member November 2019-May 2020) were both representatives of Habitat for Humanity International on the Board and resigned during the year.

Our Year In Figures

Operating And Financial Review

The total revenue & other income of HFHA was \$5,333,654 (2019: \$5,293,945) with expenses of \$5,258,340 (2019: \$4,752,576) resulting in a surplus of \$75,314 (2019: \$541,369).

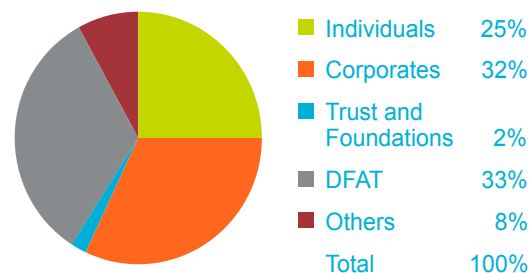
The year saw a reduction in Monetary Donations in 2020: to \$2,220,538 from 2019: \$2,719,577.

Grant funding from the Australian government decreased in 2020 to \$1,759,253 (incl. COVID-19 Stimulus Support) from 2019: \$1,848,208, and the grant from overseas increased in 2020 to \$663,183 (incl. Bush fire support) from 2019: \$211,870.

Overall expenditure increased from 2019: \$4,752,576 to 2020: \$5,258,340. A significant amount of this increase in 2020 was reflected in Australian programs costs increasing by \$871,448, and international expenditure decreasing by \$365,684.

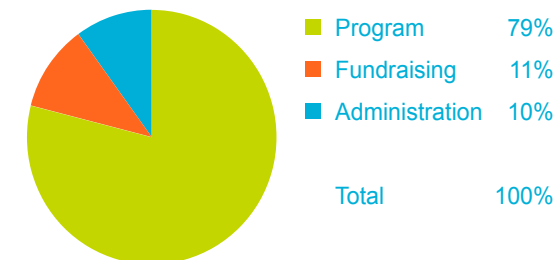
Where The Support Came From

Support ratios are calculated by dividing each income source category by total income.



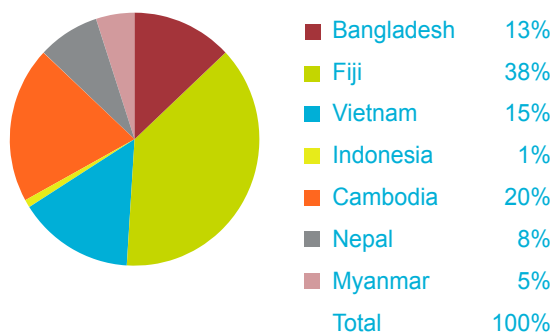
How We Allocated The Support

Support allocation ratios are calculated by dividing each expenditure category by total expenditure.



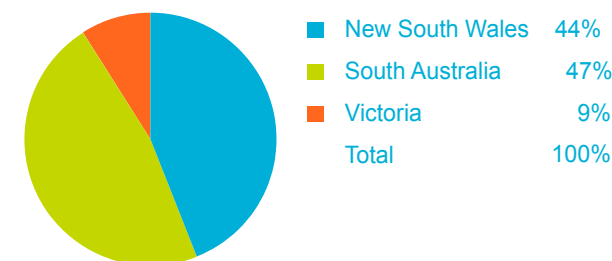
Contribution To International Program

International program contribution ratios are calculated by dividing the expenditure on projects applicable to each country by the total expenditure on international programs.



Contribution To Australian Program

Contribution ratios for domestic programs are calculated by dividing the expenditure on domestic projects applicable to each State affiliate by the total expenditure on domestic programs.



Summary Financial Statements

30 June 2020

The summarised financial report has been prepared in accordance with the presentation and disclosure requirements of the ACFID Code of Conduct. For more details, refer to www.acfid.asn.au. This summary 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.

On behalf of the Board



Duncan West
Chairperson
Sydney, 26 October 2020



REPORT OF THE INDEPENDENT AUDITOR TO THE MEMBERS OF HABITAT FOR HUMANITY AUSTRALIA LTD ON THE SUMMARY FINANCIAL STATEMENTS

Opinion

The summary financial statements, which comprise the summary statement of financial position as at 30 June 2020, and the summary statement of surplus or deficit and other comprehensive income and summary statement of changes in equity for the year then ended, are derived from the audited financial report of Habitat for Humanity Australia Ltd (the Company) for the year ended 30 June 2020.

In our opinion, the accompanying summary financial statements are consistent, in all material respects, with the audited financial report, in accordance with the Australian Accounting Standards – Reduced Disclosure Requirements and the Australian Charities and Not-for-profits Commission Act 2012.

Summary Financial Statements

The summary financial statements do not contain all the disclosures required by the Australian Accounting Standards – Reduced Disclosure Requirements and the Australian Charities and Not-for-profits Commission Act 2012. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited financial report and the auditor's report thereon.

The Audited Financial Report and Our Report Thereon

We expressed an unmodified audit opinion on the audited financial report in our report dated 27 October 2020.

Responsibility of the Directors for the Summary Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited financial report based on our procedures, which were conducted in accordance with Auditing Standard ASA 810 Engagements to Report on Summary Financial Statements.



27 October 2020
Sydney, NSW

HLB Mann Judd Assurance (NSW) Pty Ltd
Chartered Accountants

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hlb.com.au

HLB Mann Judd Assurance (NSW) Pty Ltd ABN 96 153 077 215

Level 19, 207 Kent Street Sydney NSW 2000 Australia

T: +61 (0)2 9020 4000 F: +61 (0)2 9020 4190 E: mailto:hlb@hlb.com.au

Liability limited by a scheme approved under Professional Standards Legislation.

HLB Mann Judd is a member of HLB International, the global network of accounting networks.

Statement Of Comprehensive Income

For the year ended 30 June 2020

	JUNE 2020	JUNE 2019
REVENUE FROM CONTINUIN OPERATIONS	\$	\$
Community and corporate support		
Donations and Gifts	2,220,538	2,719,577
Bequest and legacies	5,000	201,351
Grants		
Department of Foreign Affairs and Trade (DFAT)	1,578,753	1,848,208
COVID-19 Relief Support	180,500	-
Other overseas	663,183	211,870
Investment Income	13,355	21,304
Donations from affiliates	143,989	140,000
In-kind service	528,336	151,635
TOTAL REVENUE AND OTHER INCOME	5,333,654	5,293,945
EXPENDITURE		
International Aid and Development Programs		
International Programs		
Funds to international programs	1,610,189	2,239,065
Program support costs	854,566	992,464
Community Education	56,871	41,994
Fundraising Costs	493,812	640,726
Bank Charges	18,618	26,170
Financing Costs	23,683	23,711
Accountability and Administration	361,397	318,380
Depreciation & Amortisation	129,980	8,991
In-kind Service	528,336	151,635
Total International Aid and Development Programs Expenditure	4,077,452	4,443,136
Domestic Programs Expenditure		
Program expenditure and support cost	1,180,888	309,440
Total Domestic Programs Expenditure	1,180,888	309,440
TOTAL EXPENDITURE	5,258,340	4,752,576
SURPLUS / (DEFICIT)	75,314	541,369
Other comprehensive income / (loss) for the year	-	-
TOTAL COMPREHENSIVE INCOME FOR THE YEAR	75,314	541,369

Note: At the end of the financial year Habitat for Humanity Australia had no transactions for the following items:
Revenue: Grants - other Australian, Revenue for International Political or Religious Adherence Promotion Programs
Expenditure: Government, multilateral and private fundraising costs, Expenditure for International, Political or Religious Adherence Promotion Programs

Statement of Financial Position

As at 30 June 2020

	JUNE 2020	JUNE 2019
ASSETS	\$	\$
Current Assets		
Cash and cash equivalents	2,254,198	2,138,567
Trade and other receivables	131,983	177,789
Other financial assets - loans and receivables	27,251	12,160
Total Current Assets	2,413,432	2,328,516
Non-Current Assets		
Other financial assets - loans and receivables	26,386	36,362
Plant and equipment	35,247	15,302
Right-of-use assets	304,338	-
Total Non-Current Assets	365,971	51,664
TOTAL ASSETS	2,779,403	2,380,180
LIABILITIES		
Current Liabilities		
Trade and other payables	492,987	397,781
Lease liability	49,647	-
Provisions	71,069	81,256
Deferred revenue	770,107	883,199
Total Current Liabilities	1,383,810	1,362,236
Non Current Liabilities		
Lease liabilities	283,290	-
Provisions	11,706	2,585
Other financial liabilities	64,181	54,257
Total Non Current Liabilities	359,177	56,842
TOTAL LIABILITIES	1,742,987	1,419,078
NET ASSETS	1,036,416	961,102
EQUITY		
Retained Earnings	1,036,416	961,102
TOTAL EQUITY	1,036,416	961,102

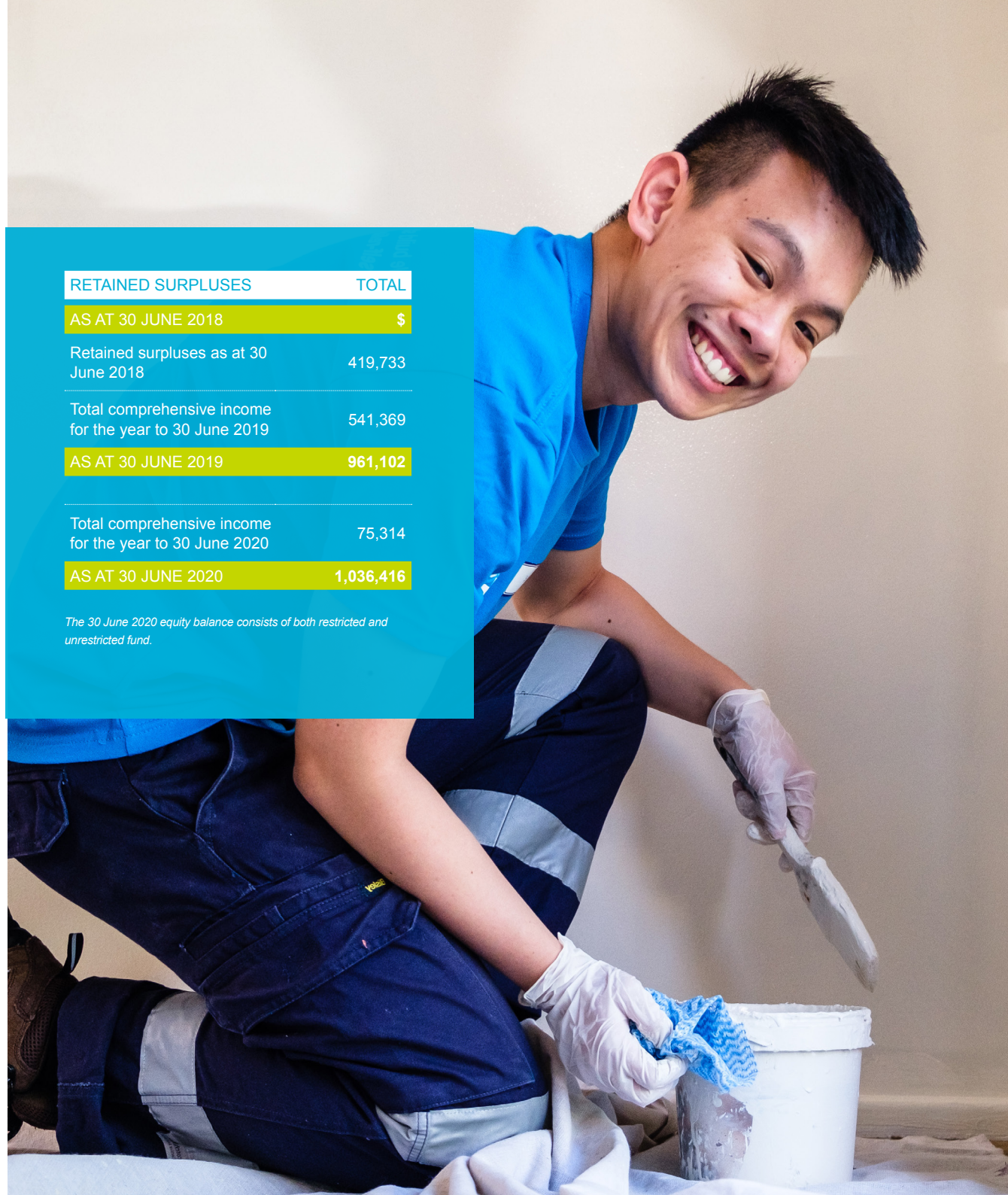
Note: At the end of the financial year Habitat for Humanity Australia had no balances for the following items:
 Current Assets: Inventories and Assets Held for Sale
 Non-current Assets: Trade and other receivables, Investment Properties, Intangibles and Other Non-current Assets
 Current Liabilities: Borrowings, Other financial liabilities and Other current liabilities
 Non-current Liabilities: Borrowings and Other Non-current liabilities
 Equity: Reserves

Statement of Changes in Equity

As at 30 June 2020

RETAINED SURPLUSES	TOTAL
AS AT 30 JUNE 2018	\$
Retained surpluses as at 30 June 2018	419,733
Total comprehensive income for the year to 30 June 2019	541,369
AS AT 30 JUNE 2019	961,102
Total comprehensive income for the year to 30 June 2020	75,314
AS AT 30 JUNE 2020	1,036,416

The 30 June 2020 equity balance consists of both restricted and unrestricted fund.



Get involved

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 to
submit feedback email
info@habitat.org.au

For complaints, an email can be sent directly to complaints@habitat.org.au. For more information on making a complaint, and to read our Complaints Handling 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/content/complaints

Use of images and photography

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

The names of some beneficiaries featured in this report have been changed for privacy and Child Protection purposes.

Photo Credits

Habitat for Humanity Australia staff and volunteers
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Habitat for Humanity Fiji
Habitat for Humanity Cambodia
Habitat for Humanity Vietnam
Adam Crews Imagery
Brian Wolowicz
Vanessa Shambrook Photography

Support us

Habitat for Humanity Australia
PO Box 1048
North Sydney
New South Wales 2059
1800 88 55 99

www.habitat.org.au

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