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Duncan West Chair's Report

It is my great pleasure to introduce this overview of the work and achievements of Habitat for another year. The 2023 financial year has seen continued progress and growth for which we are very grateful.

Our 3-year strategic plan identifies 5 key areas of focus:

- Delivering excellent Australian Programs
- Delivering excellent International Programs
- Building Habitat Women
- Growing funding
- Building a sustainable organisation

Under each of these areas we have made good progress during the year and put in place foundations for future growth. This report will outline the many achievements and I would encourage you to read them all. Like your Board I'm sure you will be as inspired, impressed and grateful.

The impact we make is enabled through the support of our partners and the quality, professionalism, and commitment of our people. I would like to thank my fellow Board members for their advice, support, and constant commitment. As part of our ongoing commitment to Board renewal and diversity your Board continues to develop. This year we are pleased to welcome Christa Avery to our Board. She brings a wealth of experience in International Programs (including many years working in Asia) as well as a depth of expertise in ESG and is already proving to be a very valuable contributor. At the AGM Gideon van der Westhuizen will be retiring from the Board. He has made an enormous contribution to the work of Habitat including as Chair of the International Programs Advisory Committee during our recent successful DFAT reaccreditation. I would like to thank him for his steadfast support of the organisation.

We are very fortunate to have an outstanding CEO in Nicole Stanmore who continues to lead with energy, wisdom, and passion. She, with the support of her amazing team, have worked tirelessly, often in challenging circumstances to ensure the work of Habitat has continued to thrive and grow. We cannot thank them enough.

I would also like to thank the Boards and staff of our Affiliates in South Australia and Victoria for their support and the leadership they are providing to the work in their own States. The Board had the opportunity to spend a few days in Adelaide during the year and it was both enlightening and impressive to see the great work going on including the recently opened ReStore.

Finally, our deep and sincere thanks to you – our vital and valued community of individuals, organisations, schools, and partners. We would not be able to continue to positively impact families in all parts of the world through access to safe housing without you. On behalf of the people you have helped, I would like to thank you.

Sincerely,

Dua Wet

Duncan West, Chair



Nicole Stanmore | CEO Letter

As another year approaches its end, I am delighted to share with you the highlights and accomplishments of Habitat for Humanity Australia in 2023.

After many months of hard work and preparation, it was a significant milestone to receive full accreditation with the Department of Foreign Affairs & Trade (DFAT), allowing us to continue to receive Australian government support for our overseas programs. Accreditation reflects our ongoing dedication to accountability, effective project management and achievement of development outcomes and social impacts. We are now better positioned than ever to make a lasting difference in the lives of those in need around the world.

One of our proudest achievements this year was successfully completing the Water for Women project in Fiji. With the support of this initiative from the DFAT Water for Women Fund over the past 4.5 years we were able to increase agency of women in community decision-making around water, sanitation and hygiene (WASH), while improving access to clean water and sanitation in 18 communities and 11 schools.

With borders opening, our Global Village program resumed with our dedicated volunteers travelling once again overseas to help build houses alongside those in need.

Back in Australia we addressed the critical needs of residents in the Southern Highlands and the Blue Mountains, helping them better prepare against the threat of bushfires. In the domestic violence space, we made significant progress in the construction of a safe haven for women escaping these horrible circumstances and I am proud to say that we have already started work to build a new centre that will house more women in need.

Our Brush with Kindness program continued to grow and thanks to the generosity of our many corporate partners that supported us during our International Women's Day (IWD) and NAIDOC Week activities we were able to assist even more families by improving their living conditions and restoring hope.

Also in Australia, we graduated two cohorts of trainees who participated in our Habitat Women program, teaching them the skills that will allow them to find meaningful employment in the construction industry.

As we reflect upon these achievements, we must recognise that none of this would have been possible without the unwavering support of our donors, volunteers, Board and incredibly committed team members. With your unyielding support, we will continue to build strong, compassionate communities and provide shelter for those who need it most. Together, we can create lasting change.

Sincerely,

Nicole Stanmore

About Us

Driven by the vision that everyone deserves a safe and decent place to live, Habitat for Humanity is one of the world's largest not-for-profit housing providers for low-income families and vulnerable groups. At Habitat for Humanity Australia, we support the world's most vulnerable families access safe shelter, water, sanitation and hygiene and livelihood training. Globally, Habitat for Humanity has helped more than 46 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 (HFHA) 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.





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

Our Mission

To bring communities together to help families build strength, stability, and self-reliance through shelter.

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, and leads 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 homeowners and future home partners.
- Promote transnational and sustainable community development.

2023 year in review



2,853 Volunteers

Volunteers we mobilised through our Global Village, Bushfire Resilience and Brush with Kindness Programs.



24,993 People served

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



Partnerships

Our partnership with Helia is based on a shared purpose to increase access to housing for vulnerable members of the community.



Habitat Women

Habitat Women graduated 2 Cohorts of 13 women. Thanks to the support of Vincent Fairfax Family Foundation, GHD Foundation and the Department of the Prime Minister and Cabinet.



Water for Women Project – Fiji

18 communities and 11 schools in Fiji were supported to improve their access to water, sanitation and hygiene.

Alongside the delivery of improved water and sanitation infrastructure, water committees in the communities were strengthened, including through inclusion of women, and education of school children.



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.

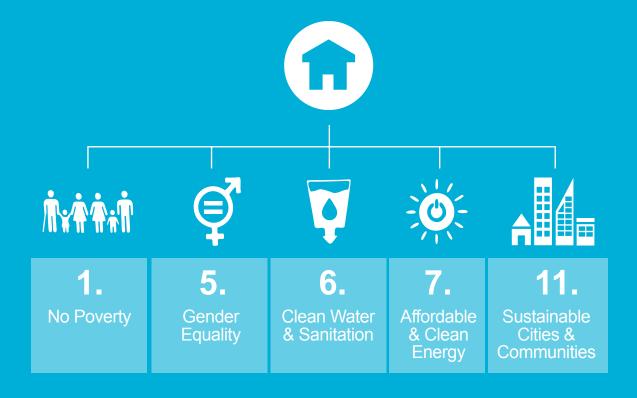
Goal 7: Affordable and Clean Energy

Housing systems that are energy-efficient and that use affordable, clean energy, reducing costs and 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:



Habitat for Humanity on Housing and Climate Change

As a leader within an industry that has significant greenhouse gas emissions and a critical role in climate change adaptation and mitigation, we believe we must have the courage to use our voice, experience, and influence to create change within communities and the broader housing sector.

Our beliefs

The millions of families Habitat partners with are often among the most vulnerable to the effects of climate change, which include increasingly common and severe weather events such as hurricanes, earthquakes, floods, bushfires, tornadoes, and droughts. These events can result in tragic outcomes for families, including damage to or complete loss of their homes, which may expose them to other threats, such as food insecurity, disease and displacement.

We believe that adequate and affordable housing can be built sustainably.

We believe we have a responsibility to recognise that climate change has a disproportionate impact on the people we serve, and that to be accountable to them, we must address that impact through resilient housing.

And **we believe** we must be humble in the face of new opportunities and challenges, recognizing the need to minimise our own environmental impact as we work to ensure that everyone has a decent place to live, now and into the future.

Our practices

Extreme weather events, which are made more intense by climate change, reduce and degrade the affordable housing stock globally. By partnering with families to build stronger, more disaster-resilient and more energy-efficient housing, we have seen how adequate, safe and resilient shelter can contribute to both the immediate security and long-term well-being of families while reducing a home's environmental impact.

Around the world, Habitat works with communities to build and renovate homes and associated services like water and sanitation with this in mind, increasing the use of sustainable natural resources and construction practices while reducing the emission of greenhouse gases throughout a home's life cycle. Supporting resilience also means responding to the increasing numbers of disasters with shelter support so that every family can find safety and security in their home.

Another core element of Habitat's work is engaging with and incorporating the voices of diverse communities. Because we recognise that community-driven local approaches are the key to successful and sustainable interventions, Habitat organisations around the world partner with communities to share tools and conduct trainings on resilient construction practices. We seek to use local materials, labour and technical know-how to support local economies and to construct culturally appropriate and environmentally sustainable shelter solutions. In addition, we strive to keep housing construction materials out of landfills by creating opportunities for their reuse.

As a housing provider, we have a responsibility to use our voice to raise awareness of emerging housing issues and the important role that housing can play in mitigating the impacts of climate change.

Housing Security and Resilience



Housing Security

Many people around the world live in inadequate housing. This is characterised by a lack of habitability, such as insufficient light, ventilation, durability, overcrowding, as well as low levels of access to basic services such as water, sanitation. and energy. Low incomes and barriers to accessing housing finance, combined with the rising cost of building materials, have resulted in major housing affordability challenges for many. Empowering communities to rebuild and improve inadequate housing supports families to overcome their barriers to adequate housing. A home is a stabilising force for a family and can be truly transformative for health, education, livelihood opportunities, and economic security. For around USD \$3.000, we can repair or build a house for an entire family in the Asia and Pacific regions.



Disaster Security and Resilience

Habitat recognises that disasters and climate change have a disproportionate impact on the most vulnerable and works to enhance the resilience of its partners and partner communities by reducing vulnerabilities to disaster risks and changing climate conditions. Systematic efforts are made to analyse and manage the causal and underlying factors of disasters and improve community preparedness for adverse events.

We use disaster resilient construction techniques in housing design and equip people and communities with skills to construct, maintain and re-build disaster resilient housing. We raise awareness and provide training to assist communities and governments to develop disaster contingency plans. We increase local capacity for adaptation through community engagements such as the Participatory Approach for Safe Shelter Awareness (PASSA). We also assist communities to strengthen their livelihood security and resilience to recover from disasters.

Land Rights for Women

In Nepal, in the event of separation, divorce or widowhood, women are often left landless and homeless. We have been supporting women in Nepal to fight this injustice through training sessions that provide the information they need to make a legal claim to their land leading to 27 households securing joint-land title in the name of both wife and husband.



Savuth & Luch

Savuth, Luch and their young daughter live in the Sangkum Thmey district, Preah Vihear province of Cambodia. The couple are both living with disabilities, making earning an income difficult. However, to gain independence, the young family left their parents' house and moved to a plot of land provided by an uncle. They bought a small, old bamboo hut that was already built, but after just two years and many difficulties, the hut was in ruins and rain started pouring through the ceiling in bad weather.

Both Savuth and Luch work as farmers to support themselves with Luch being the main breadwinner. Luch grows and harvests cassava and cashew nuts at his neighbour's farm, earning \$7.60 AUD a day and working a maximum of 15 days a month.

Savuth's livelihood depends entirely on rice farming, unfortunately this is not enough to support her family year-round.

Savuth and Luch were recommended for housing support by the PASSA (Participatory Approach for Safe Shelter Awareness) group and the local authorities. In partnership with Habitat for Humanity Australia, following a discussion with Savuth and Luch, a wooden still house of 4 meters by 6 meters was designed and built for them. The home has a toilet, solar panel, and water storage with two jars connecting to rainwater catchment from the roof.

This project, Building Rural Resilient Communities (BRRC), receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP) and is in partnership with our implementing partner Habitat for Humanity Cambodia and Non-Timber Forest Products (NTFP) to provide access to safe shelter.

Disaster Preparedness and Response

HFHA humanitarian disaster response and preparedness work is guided by the universally accepted "humanitarian imperative" that action should be taken to prevent or alleviate human suffering arising out of disaster and conflict.

We respond to disasters and humanitarian emergencies from our core competency in shelter, settlements and housing assistance specifically within a framework of long-term recovery and sustainable development. We believe in the right of people affected by disasters to assistance and protection with dignity, impartiality and without discrimination in times of disaster, calamity and civil strife.

An important and highly effective approach to reducing the impact of disasters is through preparedness. HFHA has been working for the past 5 years in partnership with Oxfam and World Vision under the DFAT Australian Humanitarian Partnership to support communities and 'responders' to disasters in Fiji, Vanuatu and the Solomon Islands to be more prepared to respond in an inclusive and effective way.







Habitat for Humanity Australia worked with the DFAT Australian Humanitarian Partnership's Disaster Ready program to produce Shelter Emergency Handbooks with disaster response actors across the Pacific. This project spans a four-year period, completed in late 2022. Our key projects took place in Fiji, Vanuatu and the Solomon Islands and involved extensive research with a wide variety of local and international stakeholders, along with strong community engagement. The result was the establishment of country-specific shelter guidelines to ensure each country is prepared to deliver inclusive and effective shelter response activities following disasters such as climate emergencies.

The Inclusive and Disaster Resilient Shelter Guide for the Solomon Islands provided insight into the lives of those living in urban, informal settlements and the realities of residents who are typically the first responders to disasters and emergencies. Community engagement was a key part of developing the Solomon Islands Shelter Guide, with the local community highlighting their abundance of carpentry skills and knowledge of traditional practices, as well as their need for technical expertise and training on building techniques for disaster resilience.

Habitat for Humanity worked with local communities to provide guidance on key housing construction features, including training in principles and techniques for shelter resilience and to establish a key training program. 'Train the Trainer' involving existing training organisations in collaboration with the Solomon Islands government.

'Tie Down from Bottom Up' was a central message to emerge. This means the key structural features to be focussed on for increased shelter resilience starts from the ground up with anchored footings; then ties, straps, and bracings to secure the structural frame, as well as the use of sustainable local materials rather than imported ones.

This was highlighted by a member of a local fishing community.

"When there is a big wind, some people will try to tie the rope or nail timber on the roof or put canvas up. Windows can be broken during really strong winds and wind and rain can blow into the house."

Water, Sanitation and Hygiene

According to the World Health Organisation, each year unsafe drinking water, sanitation and hygiene (WASH) is responsible for around 400,000 deaths among children under five years of age. Half of the world's population still does not have access to adequate drinking water, sanitation and hygiene.

We work in Bangladesh, Cambodia, Fiji, Nepal and Vietnam supporting communities to access improved water, sanitation and hygiene. This includes working with households, communities, and schools to improve water supply facilities such as wells, water tanks and water treatment systems, as well as sanitation facilities such as drainage, latrines (toilets), bathing, handwashing and menstrual hygiene facilities. We also work with families, communities, and schoolchildren to change behaviours for improved management of water resources and hygiene practices.

Climate change is a major global issue.

In the Pacific it is manifesting in increasingly frequent natural disasters such as Tropical Cyclone Harold and Tropical Cyclone Yasa in 2020. The impact of climate change also affects the quantity and quality of the fresh water supply in both coastal and island regions, due to rising sea levels and changes in rainfall levels. This gives way to issues such as saltwater intrusion and slow replenishment of natural water resources. It also threatens human health, particularly in rural areas that do not have adequate sanitation.



Water for Women Fiji

Our Water for Women (WfW) project was a successful 4.5-year long project in Fiji which strengthened community resilience and inclusion through improved WASH services.

Through DFAT's Water for Women Fund, Habitat for Humanity Australia and Habitat for Humanity Fiji in alignment with Fiji's National Development Plan (NPD), we supported over 5,021 people in 18 communities and 11 schools in Fiji to have improved access to water and sanitation. The project concluded in January 2023 but was delivered to produce sustained project outcomes through a variety of infrastructure interventions and strengthened local WASH management systems and structures, including the increased role of women in community decision-making processes around WASH.

The Water for Women project achieved four main objectives:

- 1. Increasing agency of women in community WASH governance structures
- 2. Improved community behaviours around inclusive water, sanitation and hygiene
- Improved access to water and sanitation infrastructure and services in 18 communities and 11 schools
- 4. Key learnings from the project shared with organisational, local, national and international stakeholders.

Increased agency of women in community WASH governance structures

The project provided a platform for advocating for sensitive gender issues in Fiji, which has a largely patriarchal society. The project activities challenged mindsets and supported women into leadership roles, resulting in an increase in the number of women in decision-making roles within the water committees, supported by key leaders in the communities.

Improved community behaviours

Community members participated in various stages of training around health and hygiene, water borne diseases, treatment of drinking water and promoting behavioural change in the communities. As a result of increased knowledge and understanding of WASH, there has been a behavioural change in practices such as increased hand washing with soap, and use of solar distillation to treat drinking water. These shifts in behaviour enable us to contribute to the achievement of Sustainable Development Goal 6 – clean water and sanitation for all.

Educating children in schools was a key aspect of facilitating this behavioural change. Children were taught about WASH and good WASH behaviours, often advocating for good WASH practices to those close to them, including their parents and other caregivers. Teaching in schools also enabled us to effectively raise awareness on cultural barriers to behavioural change, such as talking about menstrual hygiene. Normalising these conversations improved understanding of menstrual hygiene management for women and their families.

Improved access to water and sanitation infrastructure and services

Habitat supported 18 communities and 11 schools to identify their own priorities to best meet their needs with regards to water, sanitation and hygiene. Each water committee developed a Water Safety Plan, that included a water system assessment, hazard identification, control measures and a development plan for each community. These plans were then implemented to improve the water and sanitation infrastructure in each community.

Through community involvement in the construction of improved water and sanitation infrastructure the project supported technical upskilling of the community members.

Key learnings from the project was shared with organisational, local, national and international stakeholders. The WfW project's ground-up approach in strengthening community governance structure has been effective in fostering a strong policy decision-making environment and supporting improvements in systems at both sub-national and national levels.

Overall, the project has been highly successful with each objective we set out with, achieved.



Improved Pit Latrines in Fiji

After being shown a design for a Ventilated, Improved Pit (VIP) latrine during Habitat Fiji's WASH engagement, local welder Josua and carpenter Eramasi were inspired to improve existing pit toilets in their village of Nativi. They added ventilation cement foundations to convert basic latrines into VIP latrines that are much more hygienic and pleasant to use. Josua and Eramasi have made a commitment to upgrade all the pit toilets in Nativi village, whilst the local community have been providing support through fundraising to purchase the materials. To date Josua and Framasi have upgraded five pit latrines.

This case study shows that with the right kind of education and training, communities can get creative with their combined experience and skills to improve WASH situations.

Monitoring & Evaluation

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

Our Development Effectiveness Framework supports us to measure the impact of our projects more consistently in collaboration with our overseas country partners. Addressing project risks and progress against planned deliverables is achieved through regular monitoring & evaluation activities with partners.

The framework considers effectiveness as defined by three key concepts:

Results: Is our work achieving the intended results?

Accountability: How are we accountable to the communities and local

partners who we work with, and our donors?

Learning: How do we learn from our work and apply learnings to improve

our projects?

Our full accreditation with the Australian Government's Department of Foreign Affairs and Trade (DFAT) also requires strong monitoring & evaluation of our projects to guarantee the quality and success of projects.

Projects continuing from 2023 into 2024, continuing to deliver excellent results, include:

- Bangladesh: Dhaka Urban Phase VI
- Cambodia: Building Resilient and Inclusive Rural Communities through Housing, WASH and Climate Change Action
- Cambodia: Building Resilient Urban Communities through Housing, WASH and Climate Change Action
- Cambodia: Building Resilient and Empowered Communities
- Nepal: Resilient, Inclusive and Sustainable Eastern Nepal
- Vietnam: Building Community Resilience and Reducing Housing Vulnerability in South, Central and Northern Vietnam

Habitat for Humanity Australia further supports our partners in the Asia and Pacific regions by funding regional capacity building workshops. These aim to improve systems, procedures and practices of Habitat staff to emphasise the importance of people-centred development and accountability in project design, monitoring & evaluation. These workshops support advances in gender equality. disability inclusiveness and environmental management as cross-cutting objectives of all Habitat for Humanity Australia supported projects.

Key highlights and learnings from last year:



Vietnam: Building Community Resilience and Reducing Housing Vulnerability in South, **Central and Northern Vietnam**

Through the PASSA (Participatory Approach for Safe Shelter Awareness) process, community groups in Vinh Phu commune. Southern Vietnam have been empowered to identify local vulnerabilities and develop an action plan to address these needs. By mobilising community, local government authorities and the private sector, community members have been able to construct a new bridge that increased accessibility and safer travel between Vinh Phu and neighbouring villages.

Australia

Nepal

The Government of Nepal has committed to securing the right to equality, social justice and freedom from discrimination to all and promoting Gender Equality, Disability, and Social Inclusion (GEDSI). Supporting this commitment, Habitat for Humanity Nepal has developed a series of GEDSI guidelines and tools that will strengthen institutional capacity in the inclusion of gender and disability considerations both within their organisation and programmatic operations. This in turn will ensure that future programs in Nepal will be able to better respond to and address the needs of women, girls and people with disabilities.



Our International Development Projects

Habitat for Humanity Australia receives support from the Australian Government through the Australian NGO Cooperation Program (ANCP), the Water for Women Fund, and the Australian Humanitarian Partnership (AHP). This enables us to implement impactful projects that support community-led development. In FY23, this support has contributed funding to the following projects:

Bangladesh

Building Resilience in Urban Slum Settlements in Dhaka Phase VI

This project has fostered relationships between service providers and urban slum communities in Dhaka to increase community resilience through improved access to water, sanitation and drainage facilities, as well as increased disaster preparedness.

Cambodia

Building Resilient and Empowered Communities

This project will improve the shelter security, health, and livelihood opportunities for the most vulnerable communities in Cambodia through the utilisation of participatory methods, housing support, clean water and sanitation initiatives, and household income-generating activities.

Building Resilient Urban Communities through housing, livelihoods, and climate change action in Cambodia

This project strengthens the resilience of vulnerable communities through a participatory planning approach

to housing and settlement improvement, including water, sanitation & hygiene and solid waste management, reducing risk of disasters and the impacts of climate change.

Building Resilient and Inclusive Rural Communities through housing, WASH, and climate change action in Cambodia

This project implements a community-led approach to address the impact of climate change on housing and settlements, land tenure security, community-managed water, sanitation and hygiene, and improved livelihoods.

Fiji

Water for Women - Strengthening community resilience and inclusion through improved WASH services in Fiji

This project concluded in January 2023 and strengthened the resilience of 18 communities and 11 schools through increased access to equitable and inclusive water, sanitation and hygiene. Specifically empowering women and girls, people with disabilities, and people from the LGBTIQ+ community to be actively engaged in governance, management, and behaviour change in their communities and schools.

Disaster Ready Emergency Shelter Handbook in Fiji, Vanuatu and Solomon Islands

A compilation of country specific and inclusive processes to be used by organisations to speed up the coordination and delivery of shelter response activities during disasters in Fiji, Vanuatu and the Solomon Islands. The Vanuatu and Solomon Islands phases concluded in late 2022, with great contributions and uptake by stakeholders in all countries.

Nepal

Resilient, Inclusive and Sustainable Eastern Nepal

This project will build disaster-resilient communities in Eastern Nepal by increasing the capacity of local government and communities to develop and implement people-centred and climate-smart Disaster Risk Reduction and Resilience plans and policies.

Vietnam

Vietnam: Building Community Resilience and Reducing Housing Vulnerability in South, Central and Northern Vietnam

This project integrates Disaster Risk Reduction and Climate Change Adaptation through improved access to adequate housing and water, sanitation and hygiene that reduces inequalities and vulnerabilities in communities in southern, central and northern Vietnam.



Volunteering

This year we welcomed back the highly anticipated overseas volunteering program, Global Village. We have seen four teams of volunteers help to build seven homes of brick, wood and bamboo in Vietnam and Cambodia, each fundraising to support our projects. To round off the successful resumption, there are a further eleven builds planned through to July 2024. These include additional project locations and countries, including a build in celebration of International Women's Day supporting female-headed households and to enable and empower women.

The support of our community at home is unrelenting and continues to inspire. Six individuals hiked the Larapinta Trail in July to raise funds for Habitat, and 2,853 volunteers – both individuals and corporate staff - in NSW, QLD, VIC and SA have contributed to our Bushfire Resilience and Brush with Kindness activities that support vulnerable people in Australia. These volunteers helped to change the lives of disadvantaged, disabled or socially isolated people and their families.







Meet Sophany, a 33-year-old mother of four daughters aged between 3 and 14. Together with her youngest daughter Serey, she collects and sells recycled cans and cardboard to put food on the family table.

When we met Sophany, the family was cooking and sleeping in a temporary shelter no larger in size than a double bed. The roof and walls were patched together using any materials they could find like corrugated iron and cloth, which provided no protection from the elements.

Sophany expressed her concerns about her house, stating that it lacked proper walls and a roof that leaked when it rained. The resulting dampness made it difficult for her family to sleep at night, and the space was too limited for her unwell father to stay with them so she could care for him.

The volunteers arrived in May and during the build week the family's excitement grew knowing that just metres away they would soon have a home that would keep them safe, dry, and secure. Sophany's overwhelming emotions and beaming smile were clear to see all week. Her

new home would be a safe haven for her family and something that would remain with them for generations.

"I'm so excited!" she said.

After just over four days of working shoulder-to-shoulder with a team of volunteers - of all ages and from all walks of life - Sophany and her daughters' new home went up around her.

When we visited the family just weeks later, the family were eating lunch while Sophany was frying freshwater mussels for food in their new home. The eldest daughter, Theara arrived home from school and asked "When will our volunteers come back? I want to meet them, and I miss them so much."

A framed photo of the volunteers adorned the living room wall, a reminder that the bonds forged with the family will be as long-lasting as the four walls and a roof now keeping the family safe.

Sophany expressed how she felt. "Living here is so comfortable for us - lots of fresh air. I am beyond happy with words."

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 provide shelter solutions for vulnerable groups and we are proud of the work we have accomplished this year.

Together, with our volunteers, we were able to lend a hand up to families in New South Wales, Queensland, South Australia, and Victoria with our Bushfire Resilience and Brush with Kindness (BWK) programs. We conducted 70 activity days, assisting many families to improve their living conditions within social and community housing accommodation. Over 50 social and community housing partners have benefited, including indigenous services, youth refuges and women's shelters.

Our annual International Women's Day event aimed to mobilise volunteers to assist women and children experiencing homelessness often due to domestic and family violence, as well as women-headed households.

Queensland

The past year has been a busy and productive one in Queensland, partnering with organisations that provide crisis and transitional accommodation for families escaping domestic family violence in Queensland. This year we have run Brush with Kindness activities for 54 Reasons, Koongoora, Windana and new partner, Peggy's Place.

"The work the volunteers are doing with painting is so important from a trauma-responsive framework and making the space feel calm. It makes the space feel clean and tidy so that when the women come here, they feel like they are valued. This is what Habitat is committed to doing and having the volunteers come through is just outstanding. To see volunteers get excited about and have the opportunity to talk about diversity and antiviolence and the impact on women and children and how we can all make a change has been wonderful. It has brought a sense of greater importance that we're all on this journey together." Fiona, Peggy's Place.





New South Wales

HFHA is building a new domestic violence centre in a Sydney suburb to house women and children who are escaping domestic violence. Currently in the advanced planning stage, when completed the Centre will house eleven women and their children who are escaping domestic violence. The accommodation will be both comfortable and of high quality, so that residents will be able to adjust more easily to their new surroundings and a life free of domestic violence. It is hoped this project will be completed in late 2024.

We have also worked alongside corporate partners and volunteers to deliver outstanding support to partner organisations, both long standing and new. We delivered activities for Tedd Noffs, Wesley Mission, Mission, Bonnies Support Services, Vinnies, Rainbow Lodge, Guthrie House, Glebe House, Haymarket Foundation and PCYC.

"Brush with Kindness enables us to present freshly painted accommodation options for traumatised women, which is so important for their wellbeing." Tracey Phillips, Executive Officer at Bonnies.

This year we also helped prepare and protect vulnerable households in communities threatened by bushfire disaster in NSW. To date, we have helped 300 vulnerable households in the Southern Highlands and Blue Mountains areas, thanks to the support of State and Federal funding. We will complete our responsibilities under our current funding programs by March 2024. We were pleased to also formalise our relationship and support several 'Musters' with Minderoo Foundation's Australian Resilience Corps.



Victoria

Habitat for Humanity Victoria had a great year assisting local Victorians with shelter through our affordable Home Building Program, Storm Recovery work, and Brush with Kindness programs.

In December 2022, our 69th Partner family received the keys to their new home, just in time for Christmas. For single mother Storm and her two children, 14 and 4 years old, finding a decent place to rent had been a huge struggle. During the handover, she reflected on how she's had to move 16 times over the last 14 years, never staying in one place long enough to call it home. Now, with Habitat for Humanity Victoria's help, Storm and her children can experience safety, security and stability in a home they can call their own.

"She is over the moon," Storm shares on her daughter's behalf. "She's more excited than anyone to be finally moving in."

We continue to work towards the completion of the final house in Yea, where Simone will soon move in as our 21st Partner family in the Yea Heights development. At Crib Point, we anticipate two house handovers before the end of 2023.

Our Storm Recovery work in partnership with Yarra Ranges council to clean up homes in the Dandenong Ranges wrapped up in June 2023. Over a period of 20 months since October 2021, we conducted over 130 volunteer days assisting more than 90 families impacted by storm damage in the area.

We have also conducted various Brush with Kindness programs in partnership with other organisations and community groups. In particular, we began a partnership with Servants Community Housing to build a bungalow on one of their properties. This will increase their capacity to provide more support to atrisk women in need of safe shelter.

"The day meant a great deal to me, to be able to support and help other women in these times is incredibly rewarding and hoping that these women have a continued safe place to go to," says Neelam, a Corporate Partner volunteer.

Our ReStores in Kilsyth South and Rosebud have achieved a fantastic result to raise a combined surplus of \$457,000 to support our affordable housing programs. We celebrate the hard work of the ReStore team and volunteers who have made this possible. These funds help to increase the impact of our programs.

South Australia

As we close the chapter on another year, Habitat for Humanity South Australia proudly reflects on the impactful strides we've made in our mission to provide safe and sustainable housing solutions to those in need. This year has been marked by remarkable achievements and collaborative efforts that have uplifted families and communities.

A defining moment for HFHSA was the successful completion of our first accessible home build, made possible through our partnership with local builder HPG Homes. This milestone is a testament to the power of community collaboration. The Lovett family now enjoys a purpose-built home in Two Wells, tailored to meet their unique needs, ensuring comfort and security for years to come.

Building upon the success of Studio Purpose Stage 1 in Murray Bridge, we've witnessed its transformative impact on homeless youth. This success propelled us into Stage 2, where we've extended our project to cater for both homeless youth and those at risk of homelessness. Collaborating with the South Australian Housing Trust, we're renovating duplex units into four studio apartments, aiming to provide a stepping stone towards independence, education, and stability.

Through the Brush with Kindness program, we've teamed up with Catherine House and Centacare to assist them with their emergency, crisis and transitional housing, across metropolitan Adelaide. The heartfelt gratitude expressed by Centacare highlights the tangible difference our partnership is making in the lives of the most vulnerable.

We also assisted the Mt Barker Uniting Church in creating bathroom/laundry washing facilities for the growing homeless community.

ReStore continues to flourish. We were donated a 4.5T truck on a free lease for us to brand, enhancing our capacity for pickups and deliveries. We received grant funding from Green Industries SA to enable us to expand our space with a sorting shed, overcoming constraints and furthering our impact. We achieved a modest profit of \$36k during its first year of trading. Our high-quality stock comes donated from retails stores, office refurbishments, deceased estates, builders and the general public. Alongside our hardworking staff, our wonderful volunteers are generous with their time and energy for which we are extremely grateful.



Pathways to Employment

The Habitat Women program provides work experience and employment pathways for women into the construction industry. Over its first 18 months, the Habitat Women program has achieved strong results in increasing the skills and confidence of women to enter construction sector employment. The training program has been tested and refined, with two Cohorts completing the program by June 2023.

In the coming year, we will focus on growing a Habitat Women social enterprise to undertake maintenance work for social housing providers across Sydney. The Habitat Women social enterprise will provide an additional employment pathway for our graduates – giving them more hands on experience in the construction sector as a stepping stone to further employment.

One Habitat Women member from our first cohort, Emma, said she had lost her confidence after a long-term battle with mental illness. When the pandemic hit, her maintenance and home cleaning work dried up, leaving her feeling uncertain of her future. Emma said Habitat Women ignited a passion and purpose she didn't know she had.

"Before I started the program I had issues with confidence, but now I feel like I'm on the right track, it just feels really right. This program has already built up my confidence. I am meeting like-minded women who want to support each other on their journey, and we are learning how to navigate the industry and try new things together."





Our Partnerships

At Habitat, our partners play a vital role in making a deep impact in the lives of families and communities across Australia and the Asia Pacific. We value all our partners and work closely with them to create mutually beneficial partnerships that create a social impact whilst building company culture. Year-on-year our partners have contributed financial support, mobilised staff to build and restore homes and emergency shelters, donated their services and products, and raised awareness of Habitat's mission and more.

Transformational Partners



Communities for Communities

For more than 20 years, Communities for Communities has been a partner of Habitat Australia, supporting multiple projects. Their support will help improve the shelter security, health, and livelihood opportunities for some of the most vulnerable communities in Cambodia.



Minderoo Foundation

Our partnership with the Australian Resilience Corps through the Minderoo Foundation builds on our shared purpose to help communities prepare for disasters. Together we have been able to mobilise teams of volunteers to support community resilience for households and shared spaces in NSW.



Helia

Our partnership with Helia is helping to increase access to housing for those who need it most, both now and for future generations through financial contributions, employee volunteering and advocating for change.



Vincent Fairfax Family Foundation

Vincent Fairfax Family Foundation (VFFF) have partnered with Habitat Women to provide employment pathways for disadvantaged young women to enter the construction industry.

Impact Partners











Key Partners

Allegion ANZ Bank Arup Beaumont Tiles Bloomberg CB Foundations Cooper Investors Philanthropy CoreLogic COVA Dulux Group Grant Thornton Haneco Hewlett Packard Enterprise Hoyne HPG Homes Hugh TD Williamson Foundation ICON CO LeavePlus Lifely M&G Investments Morgans Foundation NAB Oaks Hotels & Resorts O'Briens Electrical and Plumbing Rowville Origin Foundation Pitcher Partners Proctor & Gamble Signature Projects Australia

SMEC Foundation Technology One WT Partnership

Corporate Advisory Group

A group of business executives and subject matter experts, who provide advice and practical support in the execution of strategic objectives. Members include:

Greg Keith Colin Harris
Peter Bailey Roy Maslen
Matthias Krups Diana Sarcasmo
Andy Hoyne Kathy Arici

Kylie Fitzgerald

Institutions & Foundations

Spencer Gibson Foundation Lord Mayors Charitable Foundation Bant Street Foundation Flannery Foundation

Habitat received support from the following government departments: Department of Foreign Affairs and Trade, Department of Prime Minister and Cabinet, Regional NSW and Department of Social Services.

Pro bono Work

Ashurst Lawyers Chris Greiner Lindsay Kelly

Supporters

Allied World Assurance Hilti
Bank of America REA Group
BGIS SOMFY
City Holdings The Bower
CSR Gyprock MunichRE
Flannery Foundation

Regulation & Compliance

Habitat for Humanity Australia receives support from the Australian Government principally through the Australian NGO Cooperation Program (ANCP). Combined with support from other sources in the Australian community, this enables us to implement impactful projects that facilitate community-led development that strengthens community resilience, including to the impacts of climate change, through improved inclusive access to housing and safe water, sanitation and hygiene.







Compliance & Risk Management

HFHA takes its approach to risk management practices seriously with regular reviews of its overall risk management framework which is underpinned by a Risk Management policy and a Risk Management Toolkit. Together with the overall Organisation Risk Register, there are separate risk registers for our International Program work, Australian Programs and our Volunteering Program.

Some of the inherent key risks associated with international community development practice which have been identified for careful management by HFHA and its partners are identified below:

- Child protection
- Prevention of Sexual Exploitation, Abuse and Harassment
- · Fraud control
- · Terrorist Financing
- Staff Travel safety and security

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 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.

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.

ACFID

Habitat for Humanity Australia is a member of the Australian Council for International Development (ACFID) and is compliant with the ACFID Code of Conduct. The Code defines minimum standards of governance, management and accountability for non-government development organisations to meet. The Code is a voluntary, self-regulatory industry code of good practice, and our adherence to the code represents our commitment to improving international and humanitarian action outcomes and contributes to the realisation of human rights and delivery of the Sustainable Development Goals.

As a member of ACFID, once every 3 years, we are required to do a self-assessment of the Code requirements to ensure we remain compliant. Our most recent Self-Assessment of compliance to the Code was undertaken in February 2023 with ACFID confirming we are Code compliant.

DFAT

Habitat for Humanity Australia is accredited by the Australian Department of Foreign Affairs and Trade (DFAT), responsible for managing the Australian Government's development program. Habitat for Humanity Australia receives support through the Australian NGO Cooperation Program (ANCP). Habitat for Humanity Australia's full accreditation was renewed in April 2023 for a period of 5 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.

FIA

Habitat for Humanity Australia is a member of the Fundraising Institute of Australia. FIA members subscribe to a self-regulatory regime that raises the sector's profile and enhances credibility and reputation with donors, government and the community. Self-regulation is guided by the FIA Code. All members must comply with the Code and fundraising staff complete training on the Code every 2 years. The Code is informed by the International Statement of Ethical Principles.

Board of Directors

Governance and management

Habitat for Humanity Australia is governed by a voluntary board which currently has 11 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. One director, Bernadette Bolo-Duthy, is appointed as a representative of Habitat for Humanity International. Each of the state affiliates has a representative director: Michael Arman for Habitat for Humanity South Australia and Phil Burns for Habitat for Humanity Victoria. The election of Directors is held in November each year at the Annual General Meeting, and casual vacancies may also be appointed during the year.

The Board is led by Duncan West who was appointed as chair at the 2017 Annual General Meeting. Duncan was re-elected as chair following the merger with Habitat for Humanity NSWQ in 2021.

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.



Bart Mead

Executive residential
property background

Director since: Nov 2020

Current term expires: 2023

Meetings attended: 3/6



Bernadette Bolo-Duthy
International development
background. Habitat for
Humanity International
Mekong Hub Director
Director since: Nov 2022
Current term expires: 2025
Meetings attended: 6/6



Christa Avery

ESG background across corporate, NFP, social enterprise and private sector Director since: Jun 2022

sector
Director since: Jun 2022
Current term expires: 2023
Meetings attended: 1/1



Duncan West

Company Director, former
CEO/executive insurance
industry

Director since: Sep 2017
Current term expires: 2023
Meetings attended: 6/6



Gideon Van Westhuizen
Risk expert and senior
advisor to corporate and
not-for-profit sector
Director since: Aug 2018
Current term expires: 2024
Meetings attended: 4/6



lan Graham

Former CEO, corporate and accounting background,
Habitat for Humanity Fiji
Board Director

Director since: Nov 2016
Current term expires: 2023

Meetings attended: 6/6



Michael Arman

Urban planning, strategy, design and project management background, Habitat for Humanity SA Board Member Director since: Nov 2021

Director since: Nov 2021 Current term expires: 2024 Meetings attended: 5/6



Negaya Chorley
CEO of international
development organisation
Director since: Mar 2022
Current term expires: 2025
Meetings attended: 6/6



Paul Mulroney

Former NSW Magistrate

Director since: Nov 2020

Previous Director: 2010 - 2016

Current term expires: 2023

Meetings attended: 6/6



Phil Burns
Corporate construction
and property development
background
Director since: Nov 2021
Current term expires: 2024
Meetings attended: 5/6



Sue Boyce
CEO of disability social
enterprise, corporate
background
Director since: Nov 2021
Current term expires: 2024
Meetings attended: 5/6

The directors who retired during the year are:

Anna Konotchick
Habitat for Humanity
International Program
Strategy Director
Director since: 2020
Retired: November 2022
Meetings attended: 0/2

Our Year in Figures

Operating and Financial Review

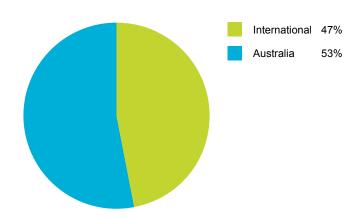
The total revenue & other income of HFHA was \$7,060,868 (2022: \$6,105,303) with expenditure of \$6,491,717 (2022: \$6,165,959) resulting in a surplus of \$569,151 (2022: \$60,656 deficit).

Grant funding from the Australian Government decreased in 2023 to \$2,793,239 from 2022: \$2,888,359 (including COVID-19 relief support), and grants from overseas decreased in 2023 to \$221,308 from 2022: \$245,543.

Overall expenditure increased from 2022: \$6,165,959 to 2023: \$6,491,717. Within overall expenditure, Australian programs costs increased by \$672,911, and international expenditure decreased by \$441,613.

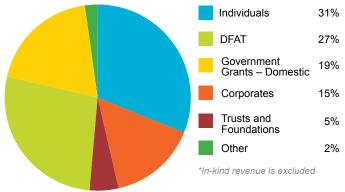
Contribution to programs

Contribution ratios are calculated by dividing international and domestic program spend by total expenditure on programs



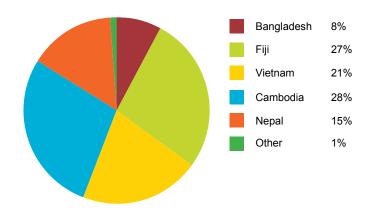
Where the support came from

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



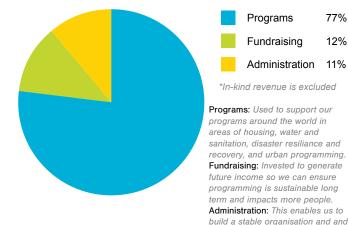
Contribution to international programs

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



How we allocated the support

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



ensure the day to day running of

our activities.

Summary Financial Statements

30 June 2023

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 Chair 17 October 2023



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 2023, 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 2023.

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 – Simplified Disclosures and the Australian Charities and Not-for-profits Commission Act 2012.

Summary of Financial Statements

The summary financial statements do not contain all the disclosures required by the Australian Accounting Standards – Simplified Disclosures 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 25 October 2023

Responsibilities of the Directors for the Summary Financial Statements

The Directors of the Company is responsible for the preparation of the financial report that gives a true and fair view in accordance with 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.

Sydney, NSW 17 October 2023 HLB Mann Judd Assurance (NSW) Pty Ltd Chartered Accountants

HLB Mann Judd

hlb.com.au

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

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

Statement of Comprehensive Income

For the year ended 30 June 2023

	Note	2023	202
Revenue		\$	
Sales - land and cabins		-	328,518
Donations and gifts		2,110,330	1,927,67
Bequest and legacies		1,111,020	95,69
Government grants - Department of Foreign Affairs and Trade (DFAT)		2,793,239	2,758,30
Government grants - COVID-19 relief support		-	130,05
Other overseas		221,308	245,54
Other income		47,964	70,26
Investment income	3	33,847	5,82
Donations from affiliates		63,705	40,43
In-kind service		679,455	502,98
	_	777,007	549,24
Total revenue		7,060,868	6,105,30
Expenditure			
Funds to international programs		(1,753,225)	(2,194,838
International program support costs		(429,470)	(425,328
Domestic program expenditure and support cost		(2,002,276)	(1,329,365
Volunteer program support		(254,114)	(266,956
Community education		(57,886)	(54,168
Fundraising costs		(613,699)	(525,375
Bank charges		(33,423)	(22,587
Financing costs	3	(12,762)	(17,445
Accountability and administration		(531,589)	(429,465
Depreciation & amortisation	3	(123,818)	(125,486
Cost of sales		-	(271,960
In-kind service	_	(679,455)	(502,986
Total expenditure		(6,491,717)	(6,165,959
(Deficit)/surplus for the year		569,151	(60,656
Other comprehensive income for the year		_	
Total comprehensive (loss)/income for the year		569,151	(60,656

Statement of Financial Position

As at 30 June 2023

	Note	2023	2022
Assets		\$	\$
Current Assets			
Cash and cash equivalents	4	2,452,495	4,633,048
Trade and other receivables	5	232,351	49,207
Inventories	6	267,283	255,193
Loans and receivables	7	337,249	282,472
Other assets	10	2,054,522	60,840
Total current assets		5,343,900	5,280,760
Non-current assets			
Property, plant and equipment	8	695,235	567,223
Right-of-use assets	9	109,989	174,772
Loans and receivables	7	2,375,208	2,618,172
Other assets	10	25,955	25,955
Total non-current assets		3,206,387	3,386,122
Total assets		8,550,287	8,666,882
1 to better a		C	Φ.
Liabilities		\$	\$
Current liabilities	44	244 024	207.000
Trade and other payables	11	311,931	307,086
Lease liabilities	12	74,079	74,079
Employee benefits	13	102,330	98,305
Deferred revenue	14	868,024	1,442,159
Borrowings	15	128,641	40,287
Total current liabilities		1,485,005	1,961,916
Non-current liabilities			
Trade and other payables	11	67,475	71,850
Lease liabilities	12	67,771	141,852
Employee benefits	13	22,870	20,067
Borrowings	15	554,219	687,401
Total non-current liabilities		712,335	921,170
Total liabilities	-	2,197,340	2,883,086
			<u> </u>
Net assets	-	6,352,947	5,783,796
Equity			
Reserves	16	53,039	53,039
Retained surpluses		6,299,908	5,730,757
Total equity		6,352,947	5,783,796

Statement of Changes in Equity

As at 30 June 2023

	Note	2023	2022
		\$	\$
Total equity at the beginning of the financial year		5,783,796	5,791,413
(Deficit)/surplus for the year		569,151	(60,656)
Other comprehensive income for the year		-	-
Total comprehensive (loss)/income for the year		569,151	(60,656)
Revaluation reserve	16		53,039
Total equity at the end of the financial year		6,352,947	5,783,796

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 Habitat for Humanity Nepal Habitat for Humanity Fiji Habitat for Humanity Cambodia Habitat for Humanity Vietnam John Clemo Lorraine Livia Solomon Leo

Support us

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

1800 88 55 99

Make a Donation at www.habitat.org.au Volunteer at www.helpinghands.online

www.habitat.org.au

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- in @HabitatforHumanityAustralia



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