



ANNUAL REVIEW 2012-2013

OUR VISION

Habitat for Humanity's vision is for a world where everyone has a safe, decent place to live. We are the world's largest shelter charity. We want to eliminate poverty housing and homelessness from the face of the earth.

OUR GOAL

From 2018, we aim to help four million adults and children annually to improve their living conditions through direct community impact and advocacy.

Front cover photo: Local children in Nabanana, Zambia © Emma Walton/Habitat for Humanity

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www.habitatforhumanity.org.uk

OUR MISSION IS TO...

- champion decent housing as a basic human right.
- mobilise and support communities to implement building projects that help people in housing need to claim their housing rights, create access to and overcome barriers to safe, decent housing.
- make housing poverty and homelessness a matter of conscience so that it becomes unacceptable in every nation on earth.

WHY WE DO THIS

The world's housing need is vast: 1.6 billion people live in poverty housing. That's one in every four people on this planet. Every day we meet families haunted by the fear of eviction, storms, floods and disease. Their children are cold and ill, often unable to go to school. It becomes a vicious circle and they struggle to make a living. We just want to reach out and give families safe, healthy, dry homes where they can feel secure and thrive.

A SAFE PLACE FOR THE NEXT GENERATION TO GROW AND LEARN

Manuka and her nephew in Dhulikhel in Nepal have been helped by the Nepal Big Build, 2012. Their old house had a leaky roof stuffed with plastic bags to keep out the rain. Now they are safe and dry in their new home.

WE DO THIS BY...

- providing housing micro finance to enable families to renovate and improve their homes.
- funding specific housing-related projects.
- using our building expertise to provide disaster relief and reconstruction.
- delivering construction and finance training to help people with their own projects.
- improving water and sanitation – an essential part of any home.
- advocating for the poor who have no voice.
- sending volunteers to build with communities and families.
- providing essential equipment like solar lights and safe cooking stoves.

THESE FAMILIES ARE SELECTED ON THE BASIS OF...

- need.
- ability to repay a low-cost loan (NB: there are exceptions for very poor communities and disaster response areas where our work is completely subsidised).
- willingness to help build their own home.

WHAT WE'VE ACHIEVED SO FAR

Every 5½ minutes a family builds or improves their home with Habitat for Humanity.

We have just reached huge milestones:

- Over 3 million people served since 1976.
- Over 800,000 homes built, repaired and renovated since 1976.



CHAIRMAN'S STATEMENT – looking back on 2012-13

A long career in house building has given me a deep appreciation of the importance of having a decent home and the bearing it can have on an individual's life.

My roles with various house builders (and as Executive Chairman of the Home Builders Federation) have given me an insight into the vital role the home plays for families here in Britain; whilst my role as Chairman of Habitat for Humanity Great Britain has given me a wider international perspective.

I fundamentally believe that delivering a proper home has a life-changing influence on families in desperate need. Helping deliver this basic human requirement is deeply fulfilling work and is a goal all of us with the opportunity to do so should strive ever harder to achieve. A proper, safe home is not a luxury. It is one of life's essentials and should be available to everyone.

That is why I am so proud of the imaginative solutions Habitat for Humanity provides for people, both here in Britain and overseas. Habitat for Humanity works where it matters most, at the heart of local communities all over the world in the most desperate housing need. We help people in their darkest hour and have the expertise to help them turn their lives around.

I am honoured to have served this second year as Chair. But these are challenging times. Habitat for Humanity GB is undergoing a period of consolidation and change. After 17 years of dedication to the movement, including the past decade at the helm of the GB organisation, Ian

Walkden decided to move on to pastures new. His contribution has been immense and my fellow board members and the global team wish to thank him for his tireless contribution to the mission.

We were fortunate that Ian Pearce was able to step up to the position of Interim National Director and indeed delighted that he has taken on the newly-created position of Chief Operating Officer.

We were then delighted to appoint Rebecca Martin as our new National Director. Rebecca has been an unwavering supporter of Habitat for Humanity for 10 years, recently assisting with fundraising and marketing on a voluntary basis.

She comes with considerable experience as a successful publisher, sales and marketing director, commercial director and events producer. She has worked across a number of industries most notably in the legal sector and as Publisher of *PublicPrivateFinance*, with a portfolio of conferences and awards serving the Project Finance Markets. In 2002 Rebecca set up Blueamber Group Ltd, a successful Events and Communications Company which ran events to bring together stakeholders responsible for public infrastructure in the UK. She closed Blueamber in 2007 when she had her first child. Rebecca is ideally placed to develop our fundraising potential, supported by a new senior leadership team.

She joins us at an exceptionally challenging period. The ongoing harsh economic climate demands that we strive ever harder

to improve how we operate to achieve our goals. So, to ensure we are in the best possible shape to deliver our objectives and to develop a much sharper fundraising edge, we are restructuring the organisation. Rebecca's previous business experience will help us in this process.

Our income for the period was £2.7 million, 98% of which was from grants and donations, with an increase in corporate giving of 8%. This was a 17% decrease for this period, a result of the difficult economic climate.

Our support for Habitat for Humanity projects around the world totalled £1.2 million. As well as the work we do in the UK, we are supporting projects in over 20 countries including Bangladesh, Bolivia, Brazil, Cambodia, Egypt, Haiti, Lebanon, Madagascar, Mozambique, the Philippines, and Vietnam.

We work in a variety of ways: house repair and construction; disaster response and reconstruction; advocacy programmes; land tenure; and accessibility to affordable housing finance. Our home programme to build and renovate Britain's empty homes is expanding as a result of the housing crisis here in the UK.

Our Hope Builders fundraising initiative has provided the most significant input into unrestricted fundraising, with the homebuilding industry increasingly making us the charity of choice. Our particular thanks go to Mike Freshney, who has spearheaded this very successful campaign.

The Habitat for Humanity GB team has



worked extremely hard to nurture our donor relationships, manage volunteering, restructure our domestic programme, develop fundraising events and attend to the many risks associated with this sector. The Deputy Chair, Susan Revell and I, together with the rest of the Board, are deeply appreciative of all their hard work. I would also like to thank the Board and our Patrons for their continued loyalty and support.

As we enter 2014, I feel confident that as an organisation we are becoming increasingly focussed on how we will reach our objectives.

I hope you will take the time to look through this review and that it gives you an understanding of how our funds have been allocated and an insight into the exciting work being carried out by Habitat for Humanity all over the world.

Stewart Baseley

NATIONAL DIRECTOR'S STATEMENT – looking forward 2013-14

Every child deserves the right to a proper home. When I put my children to bed at night, I know we are lucky to have a home that we love but I also know that with such privilege comes huge responsibility. I believe we have a duty to those who are unable to protect their children from the poverty they were born into and our mission is simple. At Habitat for Humanity we want to ensure

POWER IN NUMBERS

The Women of District 9, Cochabamba, Bolivia, have been living in fear of eviction, at the mercy of unscrupulous landlords. On 5th June 2012 that all changed. Habitat for Humanity has enabled these mothers to change the law so that they have the legal right to own property. We will continue to support them to buy their land rights and build and improve their homes.

that everyone has a decent place to rest their heads at night, no matter where they are in the world.

I want people in the UK to know about us and how our global goal is to help as many people as possible to find safe homes so that they no longer have to live on the very edge of existence. As I write, more than one billion people around the world are living in slum conditions or homes totally unfit for human habitation. Since 1976, Habitat for Humanity has helped over 100,000 families and built and renovated 800,000 homes worldwide. But there is so much more we can do.

Many people are still unaware of the work we do at Habitat for Humanity and I want to change that. I want everyone to know that

following major disasters we can bring decades of expertise and experience to help build solid structures which can resist the most extreme of weather. Even now, every pound we raised to help our response in the Philippines is being used to provide houses that protect some of the most vulnerable communities in the world from future natural disasters. Here, in the UK, we are proud of our work and a volunteer programme which encourages the rebuilding of empty houses. What's more, because we work with corporate and local partnerships wherever we are, we can pool resources so that more and more families can go to bed at night in a safe, secure home.

My great thanks must go to our UK supporters whose generosity has been

extraordinary throughout these difficult economic times, and also to our volunteers whose dedication always exceeds what we ask of them. We could not do it without you.

I am totally committed to making Habitat for Humanity a top 100 UK charity. My experience in the commercial sector, in building partnerships with those who can help and in making sure the money goes where it needs to, puts me in a strong position to deliver this goal. Our mission is to help make poverty a thing of the past through bringing safe sustainable housing to those who need it. I want to see the UK team play a major part in delivering that mission.

Rebecca Martin
National Director, Habitat for Humanity GB





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SUBSIDISED HOUSING FOR VULNERABLE PEOPLE

Those living in the most poverty are often the least able to help themselves into a better future. This may be because they suffer from leprosy in Ethiopia, are disabled in Egypt or are living with HIV in Cambodia. Although their accommodation is amongst the most appalling on earth, they will still be paying rent.

What we have found in Cambodia, for

example, is that by providing a free housing asset, together with training in developing aspirations and earning a small living, a tremendous difference can be made. For a start, there is more disposable money just by not having to pay rent. Our research showed that families were using this for school fees and better nutrition. An entire family can be turned around, for generations to come.

A PROPER HOME BRINGS JOY

Nov Saroeun expresses her joy at having a new, safe home following the Khmer Harvest Build, Cambodia, 2011. Before working with Habitat for Humanity, she lived in a shack made of scrap metal in a slum in Phnom Penh. They survived by scavenging from the dump next door. Now they have a proper home with a toilet and solar panels which power a fan, overhead lights and a radio.

PROGRAMME OVERVIEW

DISASTER RESPONSE

During the course of the year, we supported six disaster responses: two in the Philippines; and one in Haiti, Nepal, Vietnam and Bangladesh.

Most responses focussed on emergency shelter kits which provide sufficient material for people to put a temporary shelter over their heads – most critical straight after the disaster. This is just the first step as people begin the process of improving their shelter, salvaging materials and buying supplies when they begin to earn again. In some situations, once the disaster is over, we are able to offer small loans to speed up the process so that people end up in more permanent homes that are less prone to disasters.

PROGRAMME OVERVIEW

LAND TENURE AND PROPERTY RIGHTS

Many people are living in squalor, especially in slums, because without secure land tenure they are unable to improve their homes. There is little point in investing in a property one day if it may be bull-dozed the next. Our focus in Brazil and Bolivia is on helping local people, especially women, gain land rights. We do this through a mixture of training the women to advocate for and claim their rights, by working with the local authorities to remove the blockages in their systems, and by providing people with legal access to register their rights.

And the rest is down to them. With land title they have every motivation in the world to improve their lot.

HOME OWNERSHIP IS EMPOWERING

Felicia lives with five of her children in a house with one bedroom in Cochabamba, Bolivia. Her husband died 15 years ago. She is attending Habitat for Humanity's advanced women leaders' school where she is learning to advocate, map land, and secure land rights and a future free from the fear of losing homes.

HEALTHY HOMES — WATER AND SANITATION

When we think of a home we also think of water, sanitation and cooking facilities. The lack of such facilities is the frequent cause of water-borne and respiratory disease. However, the provision of these facilities for people who have never had them before is not enough to ensure good health. They also need training in best hygiene and food preparation. And then this needs to be monitored to ensure that the practices become embedded. People may well take out a home improvement loan for a toilet for example, but when we build subsidised homes we will include these facilities together with training in their usage. Water and sanitation is a major focus of our work in Bangladesh for example.



©Ezra Millstein/Habitat for Humanity

A STORY OF LOVE AND FRIENDSHIP

10-year old Sherling is over-come at the dedication of her family's new Habitat for Humanity home. Before this, they were living in one room with three walls and a tarpaulin roof. Her letter of thanks to the volunteers concluded 'when you leave, there will be an empty space in my heart.'



©Nick Ballon

AFFORDABLE HOUSING FINANCE

Lack of access to housing finance is another reason for people living in appalling conditions. Our approach is to work with carefully selected micro finance organisations and help them to develop home improvement loan products. After all, they know who has a good track record of repayments. We train these organisations in home improvement loans and provide them with capital to make loans to people living in housing poverty. In some cases we also provide technical support to people who take out loans to help them in their quest to make their loan stretch.

THE KING'S GROVE PROJECT, PECKHAM, LONDON

The latest of our projects here in Great Britain is in Peckham and used to be a large derelict empty Victorian terraced house. It is now two beautiful flats – much needed homes for two women-led families in need of secure housing. Working in partnership with Housing for Women, these families will now be able to rebuild their lives during the ten year period afforded by the lease.

We were privileged to have Stephen Williams MP to officially open this much-needed renovation. He attended as Parliamentary Under-Secretary of State for Communities and Local Government, along with 70 guests: government officials; corporate supporters;

community volunteers and partner charities – all with a connection to the project. He mentioned the project shortly afterwards in the House of Commons stating:

'We genuinely want innovative models of delivery for housing provision on the ground, where we can work with social enterprises and charities and bring people together to achieve real regeneration in their area. A couple of weeks ago, as the Minister responsible for the empty homes programme, I handed over the keys to a house in Peckham. The number of people involved in that project was quite staggering: with not only the formal delivery partners – the Government, Southwark

Council and the two housing associations – but also 300 volunteers. Some had painted a bedroom; others had done the carpeting, and so on. The Government is genuinely open to innovative solutions that involve as many people as possible in shaping their own communities, and I certainly think that the co-operative model for providing new housing is something that ought to be explored a little bit further.'

We are so grateful to all our supporters and the 400 volunteers who worked so hard to make this sizable community project happen in just eight months.

PROGRAMME OVERVIEW

EMPTY HOMES

Along with the construction of new-build homes, Habitat for Humanity is committed to a programme renovating empty and disused properties, for use by families with housing needs. Working closely with private homeowners, landlords and local authority empty homes officers, we are leasing properties for between five and ten years to provide safe, decent and affordable housing for local families in their hour of need.



BUILD BRITAIN'S HOMES

Stephen Williams MP (minister in charge of Empty Homes at the Department for Communities and Local Government) opening the newly refurbished flats in King's Grove, what used to be an empty home in London.

VOLUNTEERING TO BE A HOME BUILDER



©Cristian Barnett

THE BIG BUILDS

Many hands make light work here on the Big Build at Smile Village, Cambodia. These volunteers are getting families out of slums and into safe homes.

GLOBAL VILLAGE: VOLUNTEERING TO BE A HOME BUILDER

Hundreds of individuals, corporate partners, churches, schools and community groups took up the challenge to raise funds and build homes. They had been invited by communities from far and wide: Brazil, Ethiopia, Romania, Zambia, Nepal, Sri Lanka, Malawi, Tajikistan, South Africa and Mozambique. These volunteers worked alongside our home partner families to

dig foundations, mix cement, lay bricks and paint walls to get families into safe, secure and healthy homes. They all had one thing in common – the enthusiasm and motivation to make a difference. They crossed cultural, geographical and emotional borders to help families build themselves out of the most appalling housing conditions.

I was really impressed with everything down to our transport to and from the site, our daily objectives, the accommodation, the entertainment and the support mechanisms in place. Personally this was a life changing experience.

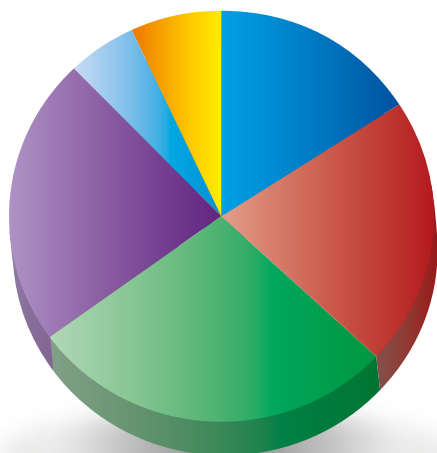
Your approach was superb and you treated us with respect... As a leader in the finance industry I like to think I know what it takes to

get the best out of people to see them perform. I observed some really strong leadership skills from your team, ensuring that each individual felt valued... You should be proud of the role you play in life and the impact you have. You make a difference; thanks for making a difference to me.'

Victoria Taylor, MBNA, Unit Lead and volunteer at Smile Village, Cambodia.

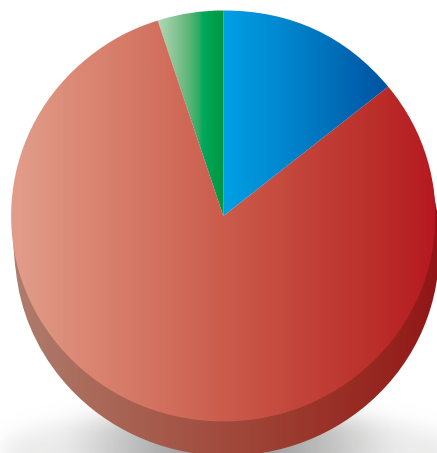
FINANCIAL ACTIVITIES

WHAT YOU GAVE



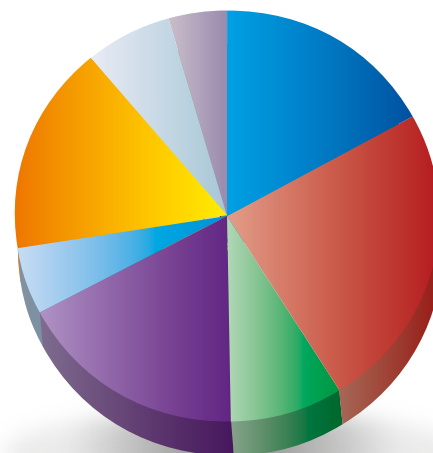
- Other income (6.9%)
- HFHI funding (5.2%)
- Volunteer Programmes (22.6%)
- Foundations, Institutions and Organisations (28.2%)
- Corporate donations (21.1%)
- Individuals, churches and civic group donations (15.9%)

HOW WE SPENT THE MONEY



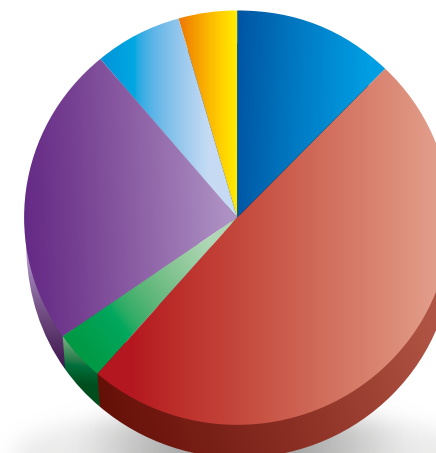
- Governance (4.8%)
- Charitable activities (80.8%)
- Cost of generating funds (14.4%)

WHAT WE SPENT THE MONEY ON



- Domestic programme (4.3%)
- Microbuilds (6.6%)
- Disaster response / reconstruction projects (16.3%)
- Disaster resilience projects (5.4%)
- Land tenure projects (17.5%)
- Water & sanitation projects (8.7%)
- Orphans & vulnerable groups (24.1%)
- Repairs, renovations & new houses (17.1%)

WHERE WE SENT THE MONEY BY REGION



- United Kingdom (4.3%)
- Global (6.6%)
- Latin America & Caribbean (23.6%)
- Europe & Central Asia (3.9%)
- Asia Pacific (49.2%)
- Africa & Middle East (12.4%)

FINANCIAL ACTIVITIES

The information opposite is in summary form and reflects the accounts of Habitat for Humanity Great Britain only. For detailed analysis of our income and expenditure and a breakdown of funds, please visit our website and download our full audited accounts or call 01295 264240.

The auditor has issued an unqualified report on the full financial statements and on the consistency of the Directors' Report with those annual financial statements. Their report on the full financial statements contained no statement under sections 498(2) and 498(3) of the Companies Act 2006.

The financial statements were approved by the Directors on 6 December 2013.
S A Baseley – Director and Chairman
D G Berry – Director and Treasurer

Financial statements for the year ended 30 June 2013.

Registration Number 3012626

Charity Registration Number 1043641

Our full audited accounts can be downloaded from our website or from the Charity Commission.

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Total 2013 £	Total 2012 £
Income				
Incoming resources				
Incoming resources from generated funds				
Voluntary income:				
- Grants and donations	1,616,975	1,053,864	2,670,839	3,161,199
- Value of net assets acquired in HFHGB (Domestic Operations)	-	-	-	1,465,415
Total Voluntary income	1,616,975	1,053,864	2,670,839	4,626,614
Investment income	6,018	-	6,018	7,376
Incoming resources from charitable activities	49,397	-	49,397	-
Other incoming resources	1,562	-	1,562	-
Total incoming resources	1,673,952	1,053,864	2,727,816	4,633,990
Expenditure				
Resources expended				
Costs of generating funds:				
Costs of generating voluntary income	461,749	-	461,749	492,307
Charitable activities	1,344,181	1,243,970	2,588,151	2,721,550
Governance costs	152,417	-	152,417	90,792
Total resources expended	1,958,347	1,243,970	3,202,317	3,304,649
Net incoming/(outgoing) resources before transfers	(284,395)	(190,106)	(474,501)	1,329,341
Transfers	23,098	(23,098)	-	-
Net income and expenditure and movement in funds	(261,297)	(213,204)	(474,501)	1,329,341
Total funds brought forward at 01 July 2012	1,499,716	1,228,592	2,728,308	1,398,967
Total funds carried forward at 30 June 2013	1,238,419	1,015,388	2,253,807	2,728,308

BALANCE SHEET

	Group		Charity	
	2013	2012	2013	2012
	£	£	£	£
Fixed assets				
Tangible assets for use by the charity	534,806	59,593	15,973	23,967
Investments	-	-	-	-
Programme Related Investments	557,106	638,448	-	-
	1,091,912	698,041	15,973	23,967
Current assets				
Debtors	360,768	370,355	282,193	265,240
Cash at bank and in hand	1,036,533	1,817,614	744,203	1,083,960
	1,397,301	2,187,969	1,026,396	1,349,200
Creditors - amounts falling due within one year	235,406	157,702	118,063	110,274
Net current assets	1,161,895	2,030,267	908,333	1,238,926
Net Assets	2,253,807	2,728,308	924,306	1,262,893
Funds				
Unrestricted funds	1,238,419	1,499,716	(78,215)	42,061
Restricted funds	1,015,388	1,228,592	1,002,521	1,220,832
	2,253,807	2,728,308	924,306	1,262,893

AUDITOR STATEMENT

Independent Auditors Report to the Members of Habitat for Humanity Great Britain

We have examined the summary financial statement of Habitat for Humanity Great Britain for the year ended 30 June 2013 which comprises the Consolidated Statement of Financial Activities and the Balance Sheets.

This report is made solely to the company's members, as a body, in accordance with Section 428 of the Companies Act 2006 and the regulations made thereunder. Our work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept

or assume responsibility to anyone other than the company and the company's members as a body, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of directors and auditors

The directors are responsible for preparing the Annual Review 2012-2013 in accordance with United Kingdom law.

Our responsibility is to report to you our opinion on the consistency of the summary financial statement within the Annual Review 2012-2013 with the full annual financial statements and its compliance with the relevant requirements of Section 428 of the Companies Act 2006 and the

regulations made thereunder.

We also read the other information contained in the Annual Review 2012-2013 and consider the implications for our report if we become aware of any apparent misstatements or material inconsistencies with the summary financial statement.

We conducted our work in accordance with Bulletin 2008/3 'The Auditors' Statement on the Summary Financial Statement in the United Kingdom' issued by the Auditing Practices Board. Our report on the company's full annual financial statements describes the basis of our audit opinion on those financial statements and the Directors' Annual Report.

ROYAL PATRON

H.R.H. The Duke of Gloucester KG GCVO

BOARD OF DIRECTORS

Stewart Baseley, Chairman
 Susan Revell, Deputy Chairman
 Duncan Berry, Treasurer
 Adrienne Carr, Director (Chair, HFHGB Homes)
 Gordon Holmes, Director
 Stephen Howard, Director
 Leonard Johnson, Director
 Larry Sullivan, Director
 Rev Simon Thomas, Director
 Gary von Lehmden, Director
 Ian Whitehead, Director and co-founder of HFHGB
 Don Haszczyn (to February 2013)
 Duncan Berry, Director
 Rev Dr Shannon Ledbetter, Director

SECRETARY TO THE BOARD

David Stapleton (Founder, Habitat for Humanity GB)

BOARD OF PATRONS

Professor Graham Ashworth, CBE, DL
 The Rt Hon Alistair Burt, MP
 The Rt Hon Simon Hughes MP
 Mr Michael Kirkwood CMG
 Rabbi Rt Hon Lord Sachs Bt
 Mr Terry Waite CBE

The trustees of the charity are the directors and new trustees are selected by internal nomination. The trustees hold responsibility for the recruitment, selection and induction of new Board members, ensuring a diverse board in respect of age, race, gender, skills and experience.

Opinion

In our opinion the summary financial statement is consistent with the full annual financial statements of Habitat for Humanity Great Britain for the year ended 30 June 2013 and complies with the applicable requirements of Section 428 of the Companies Act 2006 and, and regulations made thereunder.

We have not considered the effects of any events between the date on which we signed our report on the full financial statements 6 December 2013 and the date of this statement.

Grant Thornton UK LLP

Statutory Auditor, Chartered Accountants
 17th February 2014

Habitat for Humanity is building a world where everyone has a safe and decent place to live – a world where nobody lives in rundown, dangerous and dirty housing. We work tirelessly around the globe constructing homes, lives and futures – alongside communities, families, individuals and partners. To date, we have renovated and built over 800,000 houses and helped over 2.5 million people into a brighter future through a permanent and secure home.

Home is the most important place in the world.



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Company limited by guarantee registration number 3012626
Charity registration number 1043641



Members of the Fundraising Standards Board
www.frsb.org.uk



© Habitat for Humanity

HOPE AND LIGHT FLOOD IN

Jacqueline Mwansa comes from a family of eleven. She used to live in one room with no windows at all. No wonder she looks so pleased with her window, part of her new home provided by Habitat for Humanity in Lusaka, Zambia.