

HOME=LIFE

FIGHT POVERTY. BUILD A HOME.

ISSUE 02 – 2012



**BUILDING FIRM
FOUNDATIONS**

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AT HOME: OUR WORK IN GB SEE PAGE 8
BRICK BY BRICK SEE PAGE 15

 **Habitat for Humanity**[®]

www.habitatforhumanity.org.uk

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WELCOME



THE ROCK

**“The wise man built his house upon the rock...”
The saying and the song are familiar to many of us. A home with strong foundations; it will provide the basis for a stable life.**

But sadly for millions of people in the world it’s not as simple as making a choice – be wise and

build firm, or be foolish and build a house on sand. Too many people, through no fault of their own, are forced to live in unsafe, unhealthy homes with insecure foundations, no legal tenure or both.

Home should be the one place we can trust to stand firm. It is the place that protects us; a place we run to, to shelter from the storms of life. Home is the foundation of our human development. For this reason it is vital that a home can stand up to all life throws at it, not just with good physical foundations, but with strong legal ones too.

As we seek to make this dream a reality for more and more people across the world, I am reminded that it is you, our supporters, who are the essential foundations of the work that we do.

In this edition of HOME=LIFE, you’ll read about all the essential elements that really do make a house a home. But it all starts with those all-important foundations. You.

Ian Walkden
National Director,
Habitat for Humanity Great Britain



HABITAT FOR HUMANITY AND YOU

Do you have any questions you would like to ask Ian Walkden or the Habitat for Humanity team? Or perhaps you have a comment on a particular article you have read in HOME=LIFE? Or you may wish to share a fundraising success story with your fellow supporters. Either way, we’d love to hear from you.

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We look forward to hearing from you.

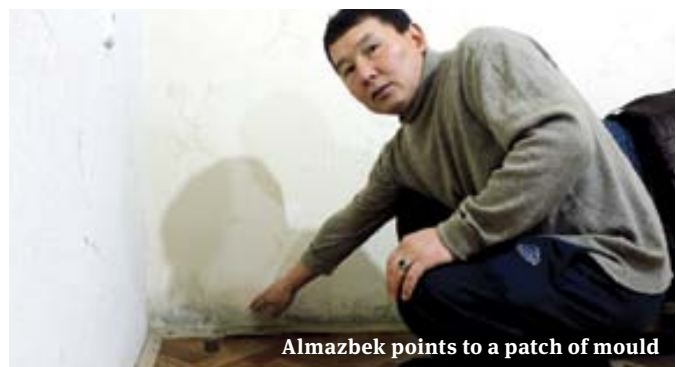
FOUNDATIONS FIRST

London's latest iconic structure, The Shard, was officially opened in July. The 310m construction dominates the skyline, supported by 53m of foundations underground. Firm foundations are essential to the success of buildings like The Shard and ordinary houses alike. But they're also absolutely vital in our own lives, and at Habitat for Humanity we believe that one of the most important foundations is a HOME. It's the basis upon which we build our lives and helps us to enjoy improved health, increased opportunities for employment and education and supports family and community life. Here are four stories of the foundations you are helping families around the world to establish.

HOME = HEALTH

In many former Soviet countries in Central Asia, much of the population live in old apartment blocks which often have no water, no sanitation, no heating and temperamental electricity. Unsurprisingly, many of those who live there suffer constantly with health problems.

Almazbek, his wife, three sons and elderly parents lived this way for many years in Kyrgyzstan. So he was delighted when the government offered him a small plot of land so that he could move out of his expensive and desperately inadequate rented flat and start to rebuild his life. But it was with the help of Habitat for Humanity that Almazbek was able to turn his new house into a real home, and install proper heating systems.



Almazbek points to a patch of mould

Mouldy walls are a thing of the past and with warmth to protect them from the harsh winters the family have a much healthier and happier life.

HOME = OPPORTUNITY

Uncertainty is a constant worry for Champika, as her husband spends many weeks out at sea working as a fisherman. There are many days when he doesn't catch anything at all and so the family have to move from house to house in search of an affordable home.

Such a lifestyle is greatly unsettling, especially for the couple's two eldest sons who have to wake every day at 4.30am to walk many miles to school. They enjoy learning and study long into the night with the aid of an oil lamp, but their two-roomed house they share with three other families is far from conducive to studying.

For twelve years Champika has worked tirelessly towards a stable, safe home for her family, but she is increasingly concerned about the detrimental effect the lack of stability and security will have on her children.

But all that is about to change. This year, Champika will have the opportunity to build a secure home in a safe community where her children will be able to live life to the full.



Champika and her children

HOME = MY FAMILY

In her eagerness to leave her terribly unhappy childhood home in Ulaanbaatar, Maitsetset married when she was just 18 years old. She and her husband moved into her mother-in-law's home and soon her first baby was born. But by the time her second son was just six months old, Maitsetset's husband left and the young family had to move into her uncle's house where her mother was living. When her uncle asked Maitsetset, now working as a cleaner, to move out, arguments erupted within the family.

"I want my children to come home straight from school and do their homework in peace," says Maitsetset. "I want them to become educated people whose lives are better than their mother's." But the conflict between her mother and uncle means the boys are fearful of coming home.

All this is about to change as, in partnership with Habitat for Humanity, Maitsetset, her sons and her mother finally have the opportunity to live united as a family in a safe home. The cycle of deprivation and fear that has trapped them for so long will stop here. A new home will unite this family with hope for the future.



A homepartner and her daughter in Mongolia

HOME = EVERYONE

Habitat for Humanity is working in Bolivia for gender equal access to land by providing women living in the slums of Cochabamba with training on how to advocate for law change, claim their rights and access affordable loans to cover costs of acquiring land tenure.

In the last year 128 women have been trained at Habitat for Humanity's School of Women Leaders on Land Tenure and are now working with the municipal government of Cochabamba as advocates for change and gender equality in Bolivia's land rights system.

One of the participants is Margarita. For women like her participation in the programme has meant more than simply raising awareness. "We realise we have value as women," she says. "I want to know more myself and help others. We were talking about starting a project to help children in the community and this is the vision I have and this is thanks to Habitat for Humanity and I am so grateful for all I am learning."



Women at the School of Women Leaders

The knock on effects of this project will surely bring about change for everyone in the community.



To become a HOMEsponsor today, please call 01295 264 240 or visit our website www.habitatforhumanity.org.uk/homesponsor

FURTHER THAN THE EYE CAN SEE



When we think of secure housing we generally start with a vision of bricks and mortar, but strong foundations go further than the eye can see. Having secure land rights is the foundation for any decent shelter; without them safe and permanent housing is virtually impossible to achieve.

There are almost a billion people living without secure tenure in informal urban settlements in the developing world. As a result, individuals are more likely to be at risk of eviction and less likely to have access to infrastructure like water and sanitation. There is little incentive to improve your house or make necessary repairs if you know eviction could be around the next corner. As a result many continue to live in abhorrent conditions. This then has an adverse impact on health; a family's ability to earn an income; care for each other and their ability to improve their neighbourhood.

For so many of the world's poor people, securing tenure to the land they work or live on is a difficult and complex process. For conventional land registration people need accurate documents and a formal and rigid system in which they are recorded. This is a huge obstacle. Together with a lack of money and influence and land offices that are too far away, for many it is impossible even to begin the process.

FACT BOX (SOURCE – UN):

- Only 3% of land in the world is owned by women
- In 2005 an estimated 934 billion people in the world's cities lived without secure tenure
- Article 17 of the Universal Declaration of Human Rights states that: (1) Everyone has the right to own property alone as well as in association with others; and (2) No one shall be arbitrarily deprived of his property
- In the developing world 36% of urban dwellers live in slums
- More than 90% of the rural population of sub-Saharan Africa access land via legally insecure customary and informal tenure systems

In urban and in rural areas, if families have no legal rights to the land or the home that they live in, the future (immediate and long-term) is uncertain and wrought with danger. The process for securing tenure is expensive and complicated, and requires the community and local or national governments to work together. In developing countries this can take years.

FURTHER THAN THE EYE CAN SEE BOLIVIA



In Cochabamba's District 9, the city continues to sprawl at a frightening rate, without access to water, sanitation, transport or electricity. Many who move to the ever-expanding city have been sold land originally intended for farming under false pretences. Unbeknownst to them, they don't have legal rights to the land they live on and are at risk of extortion and eviction. With complicated histories of ownerships, families now occupying the land may pay rent to a number of individuals or community leaders. Without knowledge of their rights there is little they can do to change the situation.

In places like Cochabamba registering land is both complicated and expensive. Women often endure greater discrimination as policy and planning decisions made in traditionally machismo societies often don't take their concerns or needs into account at all. Inherent racism and gender-based discrimination leaves much of the population denied access to land rights completely.

Habitat for Humanity are challenging these injustices head on in Bolivia, where we've been training women to know their rights and to advocate to local and national government through a school of Women Leaders. As a result of our intervention there has even been a direct amendment to the law, which means that women can now have their names on property documents. This is a significant achievement in a culture like Bolivia's.

Another consequence of our intervention has been a commitment from government to sort out the land rights in the city. Land rights in this country have been in a mess for many years but local governments have committed to stopping unrestricted urban sprawl and sorting out land rights for the inhabitants within two years. Habitat for Humanity is establishing a watchdog group to ensure the governments keep their promises.



FURTHER THAN THE EYE CAN SEE MALAWI



Like many sub-Saharan countries, children in the Mulanje district of southern Malawi are losing their parents to HIV/AIDs at a frightening rate. With the death of their parents, so many children also lose their homes and with them basic security and health. It may seem desperately brutal but distant family members often arrive to claim ownership of a dead relative's home leaving children on the streets. For those children who do stay in their homes it is probable that the cost of rent or home maintenance will be too high for them to pay anyway.

On its own the loss of one or both parents to a condition that is so stigmatised is incredibly isolating. Couple it with the loss of a home and the security that provides and the damage done to children can be irreversible.

For these reasons, as well as building homes and providing training on HIV prevention for children in Malawi, Habitat

for Humanity is also training individuals on inheritance rights and writing wills. These simple practices can help families to plan for an uncertain future, with the knowledge that their children will not lose their homes if their parents, guardians or caregivers should die or become seriously ill.

Laws, rights and political structures that govern land tenure vary drastically from country to country. By working through our network of local partners, Habitat for Humanity can make sure the needs of families in individual communities are met in the most appropriate way.

In Bolivia, Malawi and the many other countries we work in we can ensure families have the best foundation possible. With proper secure tenure and land rights, home becomes a safe and secure springboard for a healthy life filled with opportunities for the whole family and wider community.

To find out more about how we're building on firm foundations, visit our website www.habitatforhumanity.org.uk



Julia Kendell visits the empty homes project in Dagenham

AT HOME: OUR WORK IN GB

Did you know there are 279,000 long term empty properties in England that could be used by families who need affordable homes? In the UK there are thousands of families who long for a decent and safe place to live, and one of these homes could be just what they need.

Renovating empty properties is a cost effective and environmentally friendly way of regenerating communities, which is why Habitat for Humanity is delighted to have received funding for our 'Empty Homes' scheme from the government's Empty Homes Funding.

In June, Julia Kendell, a familiar face from BBC One's DIY SOS, visited the project site in Dagenham, East London, as our committed volunteer force started work on a number of properties. The work of renovating existing properties is of increasing importance as government predicts that England, in particular, is facing a "growing housing crisis." Recent government reports estimate that the country will face shortfall of 750,000 homes by 2025.

We are partnering with various local authorities, housing associations, community organisations and private owners. So if you know of an empty property in London, Tamworth or Banbury and Bicester that could do with a new lease of life, why not contact us? Watch this space for more details as we expand our 'Empty Homes' programme throughout the UK.

SUPPORTING HOMELESS PROJECTS

Our construction experience was put to good use at the start of the year as Habitat for Humanity partnered with the Soup Kitchen at the American Church on Tottenham Court

Road, London to build a new cabin to serve free meals from. Throughout the spring, volunteers from companies, the church and the local community, united to help Habitat for Humanity create a permanent, warm and secure place for the community, which opened its doors on 28th April.

The Soup Kitchen provides hot meals, clothing and toiletries for the homeless, elderly, poor and lonely and helps them access welfare services. It won't solve all their problems, but providing a safe and welcoming haven for a couple of hours a day will make life just that bit better. The project is often the only secure foundation in many people's lives and is a vital step in improving the living conditions of some of our country's most vulnerable people.



© Katie Hyams/Habitat for Humanity

THE PHILIPPINES IN PICTURES



In December 2011 Inday Rosalia and her family were amongst 284,610 individuals who were made homeless after Typhoon Washi ravaged the Philippines. For more than four months they made their home in a small, tented community. In May the family's ordeal finally came to an end, when, along with 400 other families, they moved into their brand new Habitat for Humanity home.



When Typhoon Washi hit the Philippines in December 2011 1,000 people lost their lives and more than 284,610 were displaced.



Inday as usual was busy at work making colorful curtains for one of the families in the tent community.



After living in the tents for over four months, the families were looking forward to living in a home once again.



Inday Rosalia and her family were among those whom Habitat for Humanity have helped to re-house.



"I am very excited about moving to our new home and restarting our lives."



"We cannot say enough to thank Habitat for helping us. We can now start over again".



"We are so happy here. We will do well here and I already have two businesses to do out of the house and I plan to sell bakery items that I can also make here. This is our new home and I love everything about it."



GLOBAL VILLAGE: IN THE THICK OF IT

“I vowed one day I’d make a difference,” remembers Don Firkins when he visited Dhaka in Bangladesh. Don finally had the opportunity to put his words into action when he took one of Habitat for Humanity’s Global Village teams to help build safe and decent homes in Bangladesh.

If you have a burning desire to make a real and tangible difference in the world then joining a Global Village team is for you. Not only will you get the opportunity to work alongside other like-minded volunteers from across the globe to build or renovate homes, you’ll also be working with the community and families who will ultimately benefit from your hard work.

You’ll have the unique opportunity to play an intimate role



in changing lives for the better. Perhaps the best part is that you’ll be able to see for yourself the joy on the faces of those who will live in the homes you have been constructing.

Working shoulder-to-shoulder with families who are desperate to change their circumstances, you’ll also build life-long friendships, have a lot of fun, and have your own outlook on life transformed forever.



Global Village 2012 and 2013 teams

Nepal	6 th – 14 th October 2012
Bangladesh	1 st – 9 th December 2012
.....	
Sri Lanka	9 th – 24 th March 2013
Mozambique	11 th – 21 st May 2013
Malawi	15 th – 26 th June 2013
Romania	21 st – 28 th July 2013
Romania Youth Build	4 th – 11 th August 2013
South Africa Corporate Build	5 th – 11 th October 2013
Nepal	12 th – 24 th October 2013
Cambodia Khmer Harvest Build	2 nd – 10 th November 2013

To book your place on the trip of a life-time visit www.habitatforhumanity.org.uk/globalvillage or e-mail supporterservices@habitatforhumanity.org.uk



MARY ROSIKA



For Mary Rosika, her husband, Nandakumar, and their three young children space and privacy are luxuries they can't afford. Their one-room wooden shack in Negombo, Sri Lanka provides little shelter or protection. When it rains the family have to place all their belongings on their bed to prevent rising floodwaters from ruining them. Nandakumar occasionally works at a food stall and can earn up to \$3 per day, but work is unpredictable, so the family have no hope of saving enough money to rebuild or repair their home.

To make the cramped conditions even worse, the family have no bathroom and are forced to use their neighbour's toilet. Such unsanitary conditions mean the children are frequently sick and miss a lot of school. "All I want is to

give my children a good future," says Mary.

Despite her desperate situation, Mary has never lost her dream of having a safe and clean home. About ten years ago she joined with some friends to form the Association of the Homeless and has been working tirelessly to secure land and a home for her family ever since. Her hard work has finally paid off as Mary will be one of the beneficiaries of Habitat for Humanity's Rebuild Sri Lanka event in August.

"God has answered our prayers," says Mary with delight. "My children will be strong and healthy in the future and will be able to attend school regularly. We are confident that by getting a new home, our entire lifestyle will change for the better."



JOIN THE FUN TO CHANGE LIVES

There are so many ways you can support the families we need to work with, without even leaving the country. Could you join one of our fundraising events or organise your own to show people struggling in poverty housing that they have friends right here?

HOPE CHALLENGE

Our flagship event of the year takes place in the beautiful Peak District on 28th -30th September. Enter a team into Hope Challenge and your task is to build a shelter from recyclable materials, sleep in it for two nights (rain or shine) and trek up to 20km testing your mental agility along the way. Fundraise beforehand to help families in desperate need of decent housing and then experience the life as they do. Visit www.hopechallenge.org.uk for more information.



SHACK ATTACK

Join Tunbridge Wells as they take a stand against poverty housing this September, turning Calverley Grounds into a shantytown! Shack Attack will take place on 8th-9th September and teams of four will be challenged to build a shack from scavenged material and to sleep out in it for one night. Raise funds for Habitat for Humanity and take part in a unique community event with your friends, family or colleagues. Visit www.shackattack.org.uk for more information.

ROYAL PARKS HALF MARATHON

Truly the best of British, the Royal Parks Half Marathon is the most iconic and picturesque half marathon to take part in. On Sunday 7th October weave your way through four of London's beautiful Royal Parks and past some of the capital's famous landmarks such as Big Ben, Buckingham Palace, Houses of Parliament and the Royal Albert Hall. To join our Habitat for Humanity running team visit www.habitatforhumanity.org.uk/royalparks2012.

ORGANISE YOUR OWN EVENT

Do you have your own fundraising ideas? With the summer season upon us there is plenty to get involved with. Perhaps you could:

- Host a stand at your local fete
- Organise an Olympic Games of your own
- Get out and about in the great outdoors – cycle, run or plan a charity rounders match

Please let us know if you would like to plan something fun of your own and we will support you all the way.



Name: Laura Pettit

Event: Craft Fair

Fundraising doesn't have to be boring, sporty or hard work, so this is why I chose to run a craft fair. I had thought about fundraising but often I was too busy or lazy to actually go out and do something. The hardest part is starting. To take the bull by the horns, I booked a venue two months prior to when the craft fair was due to take place, partly to give plenty of time to advertise and partly because if it all went wrong, I could cancel with plenty of notice!

As the weeks sped by there was plenty to do to make the event a success, create posters, leaflets and get local crafts people interested in holding a stall. I think the most important part of the whole planning process has been the marketing and advertising. I have written articles for the parish magazine, created an event on Facebook, encouraged family and friends to advertise at their work place and leaflet drop in the local area. With a few weeks to go before the craft fair, I am still nervous because I am worried about the numbers of people attending. Will I cover the costs of the event? Is it too late to cancel?

With all of this pushed to one side, I realised if I don't give it a go, I will never know whether we could have raised money to provide someone with something I take for granted; my home. As long as I raise money for Habitat for Humanity, not only will I have fun giving it a go, but someone else will benefit greatly from the little effort I have put in and the huge generosity of family and friends.



For more information you can contact us via:
Website: www.habitatforhumanity.org.uk
Email: supporterservices@habitatforhumanity.org.uk
Telephone: 01295 264 240

WEATHERING THE STORM



There are many things that can shake the foundations of our life – losing a job, illness, natural disasters, wars and bereavement. All over the world we work to help people to have decent homes; homes which will withstand the disasters that life throws at us; or to rebuild homes once the disasters have struck.

Earlier this year in our appeal we told you about Guadalupe, a single mother from Guatemala whose life had been devastated, twice, by natural disasters. With the help of Habitat for Humanity she built a safe and decent home to ensure that next time disaster strikes she and her family will be safe. There are so many more stories like hers. Take, for example, Juan and his son Juan Pablo.

When Hurricane Agatha struck Guatemala in May 2010, Juan's home was in the pathway of one of the landslides that resulted from the heavy rains. Not only did he lose his house; his wife and youngest son were also killed during the storm. In the blink of an eye Juan's world collapsed. But, thankfully, Habitat for Humanity was there to help Juan rebuild his home as he dealt with his loss.

A year on since Juan completed his new home, the difference it has made to his life is undeniable. "This was an emergency," remembers Juan. "Our house was destroyed. Thank God that they came and supported us so we could have this house."

The Habitat for Humanity home has sturdy cement block walls, metal doors, and is located far from the mountains and the threat of any future landslides. It is a safe and warm home where Juan and Juan Pablo are protected from the elements and can stay healthy.

The new house sits among a cluster of others near to Juan's parents and siblings. The additional support of his family has been vitally important as this father and son have been



rebuilding their lives after the tragedy of the hurricane. Juan's mother, Rosenda, and his sisters help them by cooking, doing laundry, and looking after Juan Pablo.

Meanwhile, Juan Pablo is excited to be starting school this year. When asked about the changes in their life Juan says, "Well, thank God that now is more tranquil than last year. Last year was very sad. But now, with God's help, my son will continue to grow." Juan's father, Julian, knows that by providing his son with adequate housing Habitat for Humanity has been instrumental in ensuring his son and grandson's physical and emotional recovery.

Your support has been instrumental in giving a happy ending to what started out as such a tragic story. Now this family have a stable home, they can at last start to rebuild their lives.



To help more families stand firm in the face of life's storms please donate today or become a HOMEsponsor. Please call 01295 264 240 or visit our website www.habitatforhumanity.org.uk/homesponsor



BRICK BY BRICK

Every penny counts; it's not just a catchy phrase – it really is the truth! When you make a donation to Habitat for Humanity we commit to investing that money wisely and effectively to build homes that will transform lives.

Families living in decent and safe housing have improved health, better family and community relationships, increased chances of employment and educational opportunities, and are less at risk from natural disasters.

We think that's a pretty good return on investment and hope you do too!

Here are three ways you can give:

1 MAKE A DONATION

A one-off donation to Habitat for Humanity will help families to purchase vital building materials. As little as £17 could buy a family a hygienic latrine, £60 could purchase windows to protect against the elements and just £1,235 could purchase a whole house. Go to www.habitatforhumanity.org.uk/donate or call **01295 264 240** to make a donation.

2 BECOME A HOMESPONSOR

If you'd like to change the life of a family every single month then you can join us as a HOMEsponsor. A little more than 50p a day will help to provide tools, building materials, training, water and sanitation to rebuild or renovate a family home. Visit www.habitatforhumanity.org.uk/homesponsor or call **01295 264 240** to join today.

3 GIVE A LEGACY

When you leave a gift to Habitat for Humanity in your will you have peace of mind that your legacy will continue to transform the lives of families for many, many years to come. By working alongside families, the individuals we partner with not only get a new home, they learn valuable skills that will help them throughout their life. If you are interested in leaving a legacy to Habitat for Humanity please call **01295 264 240**.

I WANT TO FIGHT POVERTY BY HELPING TO BUILD A HOME

I would like to give a one-off gift:

£12 £20 £28

My own choice of £ _____

I enclose a cheque made payable to Habitat for Humanity Great Britain
OR

Please debit my: MasterCard VISA Maestro

Delta Solo CAF card Amex

Card No

Security Number

Valid From / Exp. Date / Issue No

Signature: _____

Date: _____

Please complete the Gift Aid form overleaf and return this form to: FREEPOST RRLH-CHBL-GTKE, Habitat for Humanity, 46 West Bar Street, Banbury, OX16 9RZ.

I would like to become a HOMEsponsor and give a regular monthly amount of:

£16

or my own choice of

£ _____

on the: 1st of each month

15th of each month

Please complete the Direct Debit and Gift Aid form overleaf.

Your Details

Name: _____

Surname: _____

Address: _____

Postcode: _____

Email Address: _____

Telephone Number: _____



INSTRUCTION TO YOUR BANK OR BUILDING SOCIETY TO PAY BY DIRECT DEBIT



Service User Number

2 5 0 1 1 4

Please fill in the whole form using a ball point pen and send to:

**FREEPOST RRLH-CHBL-GTKE, Habitat for Humanity,
46 West Bar Street, Banbury, OX16 9RZ.**

Name and full postal address of your Bank or Building Society

To: **The Manager** Bank/Building Society:

Address:

Postcode:

Name(s) of Account Holder(s):

Branch Sort Code

Bank/Building Society Account Number

Instruction to your Bank or Building Society

Please pay Habitat for Humanity Direct Debits from the account detailed in this instruction subject to the safeguards assured by the Direct Debit Guarantee. I understand that this instruction may remain with Habitat for Humanity and, if so, details will be passed electronically to my Bank/Building Society.

Signature(s):

Date:

Bank and Building Societies may not accept Direct Debit Instructions for some type of accounts.

DECLARATION: Make your gift worth 25% more with Gift Aid

giftaid it

- I confirm I have paid or will pay an amount of Income Tax and/or Capital Gains Tax for each tax year (6 April to 5 April) that is at least equal to the amount of tax that all the Charities or Community Amateur Sports Clubs (CASCs) that I donate to will reclaim on my gifts for that tax year. I understand that other taxes such as VAT and Council Tax do not qualify. I understand the charity will reclaim 28p of tax on every £1 that I gave up to 5 April 2008 and will reclaim 25p of tax on every £1 that I give on or after 6 April 2008.

Please tick all boxes that you wish to be eligible for Gift Aid.

- My monthly Direct Debit and/or gift of £ _____ made today

Gifts made: In the past 4 years

In the future

Signature:

Date:

Title:

First Name:

Surname:

Please notify us if you wish to cancel this declaration, change your name, home address or no longer pay sufficient tax on your income.

Cut here and retain your Direct Debit Guarantee

THE DIRECT DEBIT GUARANTEE

This guarantee should be retained by the payer.



This GUARANTEE is offered by all banks and building societies that accept instructions to pay Direct Debits.

- If there are any changes to the amount, date or frequency of your Direct Debit **Habitat for Humanity** will notify you 10 working days in advance of your account being debited or as otherwise agreed.
- If you request **Habitat for Humanity** to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
- If an error is made in the payment of your Direct Debit by **Habitat for Humanity** or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society.
- If you receive a refund you are not entitled to, you must pay it back when **Habitat for Humanity** asks you to.
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

HOME=LIFE

FIGHT POVERTY. BUILD A HOME.



**FOR JUST £16 A MONTH YOU CAN
HELP PROVIDE SAFE, DECENT HOMES
FOR THE WORLD'S POOREST FAMILIES**



When you help a family trapped in poverty to build a home, you provide the most permanent and powerful way to help them escape danger and disease and begin a new life.

The home we live in affects every part of our lives. When our home is warm and secure, our health is protected and our children can learn and grow. A decent home creates opportunities for livelihoods to thrive. It's the building block from where families and communities grow stronger together.

You can become a Habitat for Humanity HOMEsponsor for just £16 a month. Together you will help families in desperate need to build a decent home.

There's no better way to fight poverty.



Become a HOMEsponsor today by calling
01295 264 240 or you can sign up at
www.habitatforhumanity.org.uk/homesponsor

www.habitatforhumanity.org.uk

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