



MAKING A DIFFERENCE THROUGH SHELTER

Trustees' Annual Report and financial statements for the year ended 30 June 2018

Our values:



put **belief**
into
action

believe in
accountability

believe in
self-reliance

believe in
collaboration

believe in
continuous
improvement

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*Everyone
deserves
a decent
place to live*

OUR YEAR

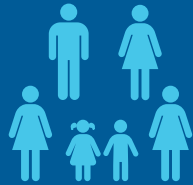
Global Impact

programmes supported in



16

countries



50,000

people helped

Global Engagement



187

volunteers travelled to 8 countries



8,173

volunteer hours provided



30

families helped through home construction and renovation

UK Engagement



281

volunteers provided us with

2,108

volunteer hours at projects in London and the south east



145,000

people reached across Great Britain so far via our campaign, Cities for All



Digital Impact



221,240

visitors to our website



6,095

total number of shares of our content



4,500

hours of our videos watched



LETTER FROM THE CHAIR AND CEO

Letter from the Chair and CEO

We're proud to report that despite many challenges and changes, Habitat for Humanity Great Britain has continued to make an impact around the world - from upgrading slums in Ethiopia, supporting orphans and vulnerable children in Malawi, to helping refugees in the war-torn Middle East, and responding to the needs of communities in Bangladesh affected by Cyclone Mora. Closer to home we have built flats for young adults leaving care in Kent. Our central focus remains the families and communities we're privileged to serve.

The sector as a whole saw many challenges that struck at the core of what we do. The dreadful safeguarding incidents that were exposed in some of the highest-regarded charities led us to reflect and look deeply at our own organisation to ensure that the systems, processes, and

culture constantly promote the safety and security of those we serve. This is crucial.

The introduction of the General Data Protection Regulations in May 2018 gave us a wonderful opportunity to reassess how we communicate with our supporters and ensure that we can share powerful stories of our work with an active and engaged audience who want to see our impact.

This year also saw some major internal changes. Meryl Davies departed as CEO at the end of March 2018, and our Head of Finance left at the end of the financial year, in June 2018. Happily, our deputy CEO, Tum Kazunga, agreed to step up to the CEO role on April 1st.

Against this backdrop, this was a challenging year for our fundraising. Our

income from corporate and institutional funding dropped, in part due to our decision to postpone our annual Hope Challenge event into 2019. Our international volunteering programme numbers fell slightly, however, the income per volunteer increased, and we put in place many changes to improve volunteer recruitment, especially through our website and social media.

Despite these challenges, we can report that we spent £2.7 million supporting our disaster response and development programmes. This means we managed to help almost 50,000 people improve their lives through the security, strength and stability that a decent home provides.

Over the coming year, our priority is to grow our income, ensuring our future

Letter from the Chair and CEO

sustainability and ability to continue to help even more people. A strong fundraising performance is the foundation upon which we deliver change, and many of the plans we have are shared in this report.

As part of the world's largest shelter charity, we're acutely aware that the deepest impact comes from working in partnership and collaboration, pooling expertise and resources. Since 1976, Habitat for Humanity International has helped more than 22 million people in over 75 countries build or improve a place they can call home. This work has been supported by hundreds of thousands of volunteers from around the world. As a member of this amazing global family, we're delighted to have played a small role in this achievement and look forward to working together to deliver even more change.

As we conclude, we're excited to report that shortly after the year end, we received the news that we'd been selected as the 2018 Seasonal Appeal partner of the Financial Times. This means over November and December 2018, the paper will publish a number of stories covering our global work, and ask their readers to support us. This was fantastic news, and the team are excited to build on this early success over the next year.

Finally, we'd like to thank all our supporters and volunteers, staff and partners, for supporting and working with us. We're all united by the belief that it is impossible to work, learn, and grow up safely without a decent place we can call home. We're enormously grateful for your support, and together, we'll continue to work toward our vision of a world where everyone has a decent place to call home.



Ian Whitehead
Chair



Tum Kazunga
CEO



put **belief**
into
action





STRATEGIC REPORT

An overview of our activities, achievements and an outline of our future plans.

Objectives and Activities

About Habitat for Humanity Great Britain

Our Vision and Mission

Our vision is that everyone deserves a decent place to live.

Since 1995, Habitat for Humanity Great Britain (Habitat for Humanity GB) has been working tirelessly to achieve our vision of a world where everyone has a safe and

decent place to call home.

We do this because we believe shelter is the foundation for a brighter tomorrow, and that decent homes are the heartbeat of strong communities.

We also fight for land rights for women, upgrade urban slums and informal settlements, improve access to water and

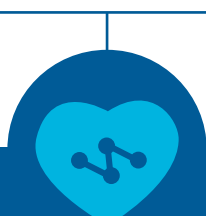
sanitation, and help communities become more resilient in the face of natural disasters.

We are part of the global Habitat for Humanity International Federation who work in over 70 countries. We support the most marginalised and vulnerable in society, and welcome people of all religions and none to partner in our life-changing work.

Our Values



We put belief into action. With courage, passion, and drive, we find practical solutions.



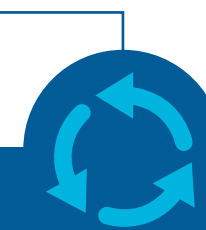
We believe in accountability. We treat every partner with transparency, honesty, and candour.



We believe in self-reliance. We place integrity and mutual respect at the heart of everything we do.



We believe in collaboration. We deliver on our mission through partnership.



We believe in continuous improvement. We focus on learning, sustainability, and innovation to exceed expectations.

Our Purpose

Our principal purpose is to alleviate poverty by helping people who live in substandard housing access decent, affordable homes. Across the world, one in five people live in sub-standard housing and our mission is to do everything we can to address this inequality.

We believe that a home is so much more than just a roof and four walls. It gives a family dignity, comfort, and security, and a future they can shape for themselves. It gives children a safe place where they can study and play. Home is more than just a place to live, it's central to all aspects of life.

The work carried out by Habitat for Humanity GB is done so in accordance with the charity's purpose, for the public benefit with regard to the Charity Commission's public benefit guidance and in accordance

with the general framework for trustee decision making.

**Home is more
than just a
place to live,
it's central to
all aspects of
life.**



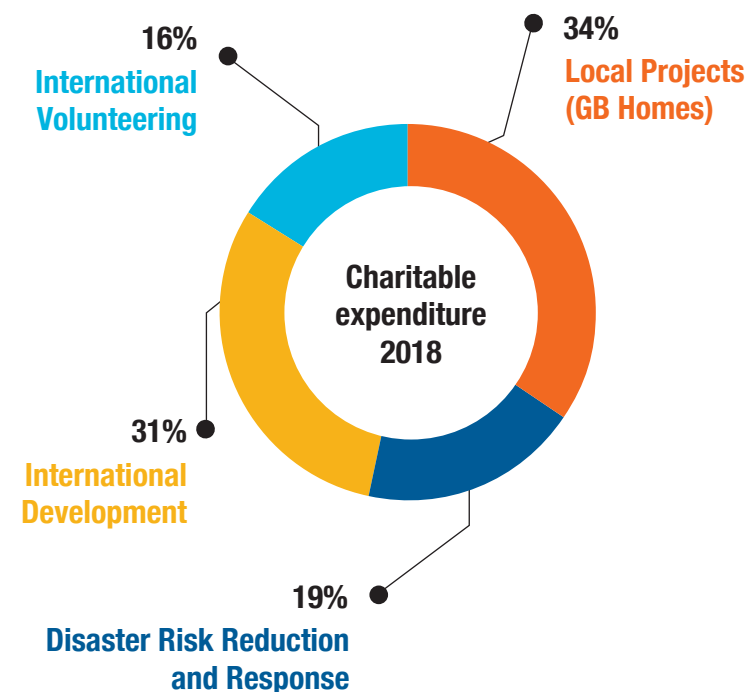
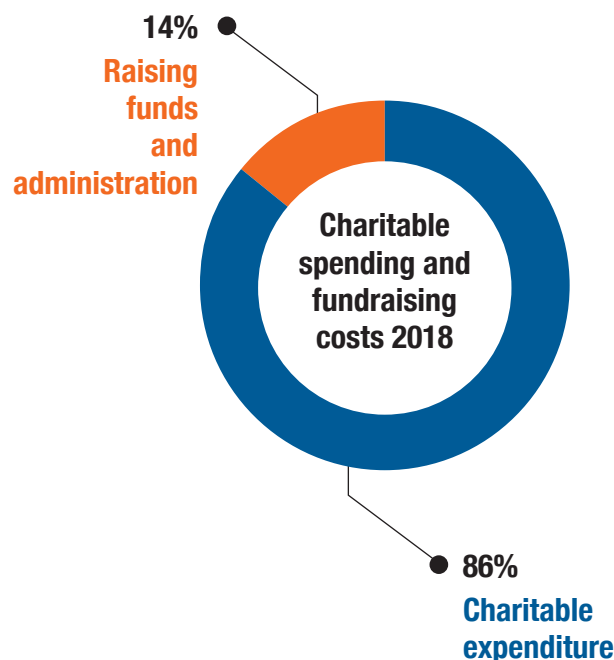
Our Key Activities

In 2017/18, we spent **£420,000** on raising funds and administration and **£ 2.7 million** on our four charitable activities, which include:

- **Disaster Risk Reduction and Response** – we help communities prepare for, and recover from, disasters.
- **International Development** – we help individuals, families, and communities find a pathway out of poverty.
- **International Volunteering** – we send volunteers overseas to help build houses alongside the families who will live there.
- **Local projects and volunteering** – through our subsidiary Habitat for Humanity (GB) Homes, we build and refurbish accommodation for vulnerable groups in Great Britain.

What we spent our money on 2017/18

In 2018, 14% of our funds were spent on administration, governance, and fundraising, with 86% of our expenditure supporting our charitable activities.



Improving Housing in Informal Settlements, or Slums

By 2030 the United Nations expect that 1 in 4 people will live in slums. Upgrading poor quality living conditions in cities is key to tackling housing poverty. Slums also lack critical basics:

- The lack of toilets can cause diseases like cholera to spread rapidly and devastate entire communities.
- Cramped, overcrowded conditions plus inadequate ventilation contribute to respiratory illness.
- Muddy floors are impossible to keep clean and when it rains also present an added risk of infections and diseases.
- Children don't have a place to do their homework after school and often lack light

to do so at night. Their materials are easily damaged by water and the high risk of contracting an illness keeps more children out of school.

- Many low-income families, particularly those with a female 'head of household', aren't given proper land-rights and can be evicted with little notice.

Slums are also a 'prime target' for natural disasters. They're often located in hazardous areas, such as on steep slopes or floodplains, because the families who live there simply can't afford to live anywhere else.





believe *in*
accountability





ACHIEVEMENTS AND PERFORMANCE



Achievements And Performance

Progress against our current strategic priorities

To reduce poverty housing, we have set three goals to reach by 2020. Unfortunately, the fundraising landscape during 2017/18 has been especially challenging, which has impacted our ability to meet these goals. We have developed robust plans to improve our fundraising performance moving forward, this is available on page 32 **'Future Plans'**.

Goal 1 - Increase our unrestricted income

We want to increase unrestricted income from £1m - £1.5m to support important and long-term programmes in the UK and overseas.

Goal 2 - Increase the scale and impact our of overseas programmes

We want to increase direct funding for overseas programmes from £1.15m – £3.3m to allow us to make a significant impact.

While the number of new donors of supporting our programmes increased, especially from corporate and private foundations, overall income reduced. This was due to several unsuccessful applications, as well as some key funders delaying their funding rounds.

Goal 3 - Increase the number of volunteers

We want to increase the number of volunteers travelling overseas to work on our projects from 240 per year to over 400.

We sent 187 volunteers overseas so are currently falling short of our goal.

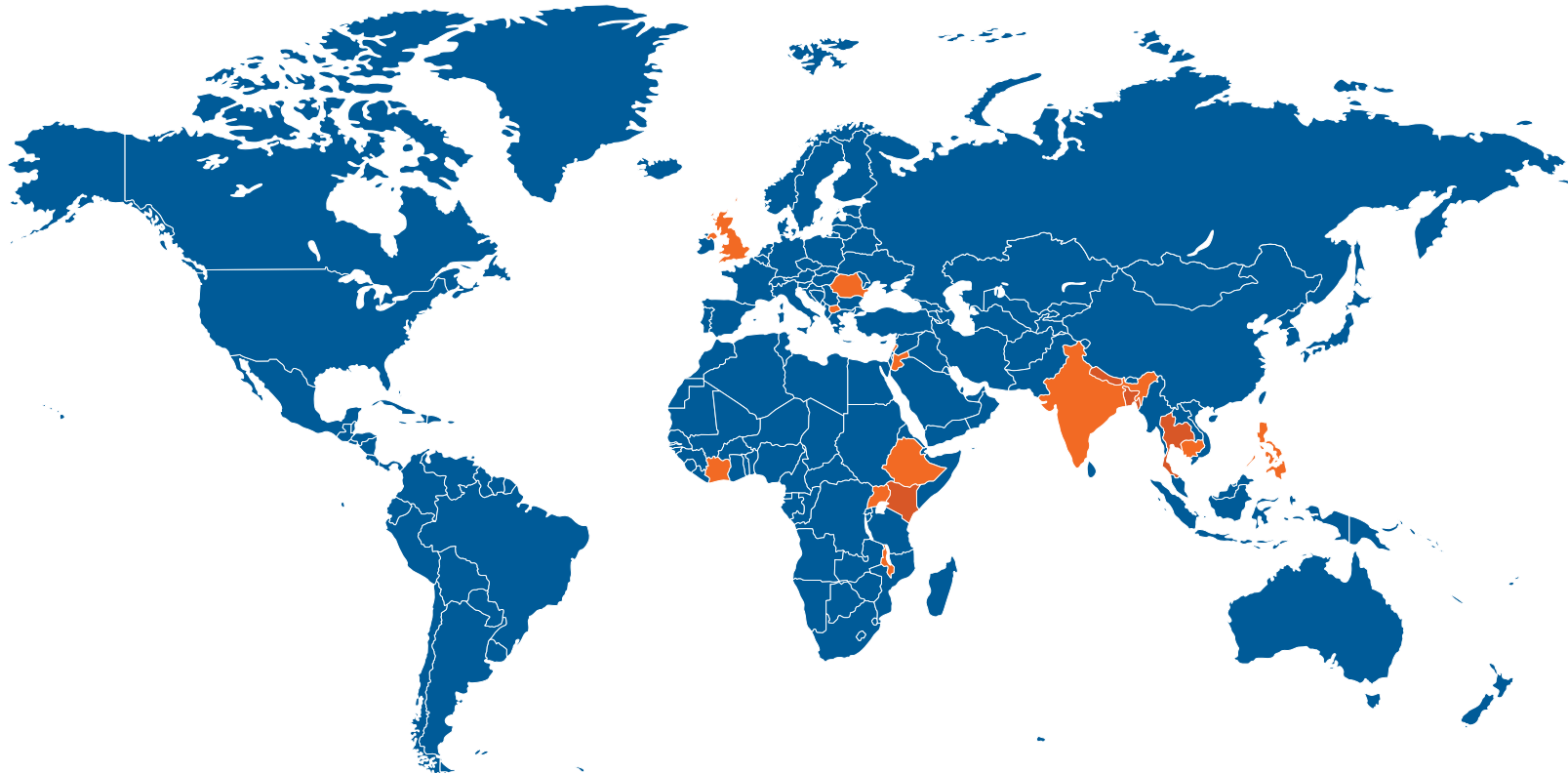
Impacting Lives and Communities

During 2017/18, Habitat for Humanity GB supported programmes in 16 countries, benefiting tens of thousands of individuals

through our innovative programmes. Despite the challenges, we are delighted to report that the projects we funded have

supported just under **50,000 people around the world.**

Bangladesh
Cambodia
Cote d'Ivoire
Ethiopia
India
Jordan
Kenya
Lebanon
Macedonia
Malawi
Nepal
Philippines
Romania
Thailand
Uganda
Great Britain



Impacting Lives and Communities

Some of our programmes and key focus areas during 2017/18 are highlighted below:

Disaster Risk, Reduction, and Response and International Development

Bangladesh

As well as education programmes in schools and villages around improved hygiene and sanitation practices, we have also been undertaking disaster recovery work following Cyclone Mora which hit Bangladesh in May 2017. We've provided hundreds of families with transitional shelters and thousands more with training in how to prepare for natural disasters. Our work in Bangladesh supported **5,040 people**.



Nasrin, 15, is an orphan and lives with her younger sister. Our disaster recovery programme helped them by providing a temporary shelter and education on disaster management. She says, *'This training was very important, especially for the people on the coastal belt, because every year we face a cyclone. I learnt a lot from the training and that will help me in future regarding preparedness before, during, and after a disaster.'*

Impacting Lives and Communities

Ethiopia

We are continuing our work in the slums of Addis Ababa with training and education programmes, and an extensive redevelopment project.

We've directly impacted lives by upgrading homes and improving communal infrastructure, such as community kitchens, clean water supply, and public sanitation. **Our Ethiopia programme supported 5,041 people.**



Malawi

In Malawi, 4 out of 5 families live in substandard houses with little hope of ever being able to afford a decent home. A typical village hut is built of mud bricks with a dirt floor and a thatched roof, which requires frequent repair.

We're working on an Orphans and Vulnerable Children project to provide housing for those most in need, plus education on malaria and HIV prevention, and property-rights awareness, **supporting 156 people.**

Impacting Lives and Communities

Lebanon

Helping refugees in Lebanon is no small task. The refugee crisis has had a huge impact on the country and its population, with families fleeing from Syria, Iraq, Afghanistan, Palestine, and more.

Our projects in Lebanon are designed to provide decent shelter and security for the most vulnerable, as well as improving communal infrastructure and providing vocational training. **We helped 661 people through this work.**

United Kingdom

During the year, we oversaw the redevelopment of a Quaker meeting House in Tunbridge Wells, Kent, that will provide housing for young adults leaving care. The provision of housing for young adults in this situation is essential to



reduce the risk of homelessness they would otherwise face, **This project will provide housing for nine people.**

Uganda

Lower income families in Uganda who earn around 2USD per day are totally cut out of the formal financial sector and instead rely on local Savings and Credit Cooperatives (SACCOs) to access short-term loans, typically to manage household expenses.

We launched a pilot project to test whether SACCOs could run a housing microfinance scheme by disbursing small loans for incremental building improvements – meaning within two to three years, a family could move from a cramped single room to a properly constructed home. The early results of the scheme are very promising and **772 people have directly benefited from these loans.**

Volunteering

Our volunteering programme provides a special way for our supporters to become involved with our work on the ground, by having a 'hands-on' role building and renovating homes, often alongside the local community, while also raising funds to further our work. In 2018 we undertook 12 volunteer trips across the world and at multiple locations in London, impacting thousands of people.

In Nepal we built homes in a community still trying to rebuild following the devastating 2015 earthquake. In India, our 'Women Build' trip was a huge success, where female homeowners in New Delhi benefited from our help with demolition and bricklaying, floor construction, and concrete mixing.

In the UK, volunteers came from a wide range of backgrounds and with a variety of life experiences. Volunteers helped us deliver a number of projects, including renovating a shelter for women escaping domestic violence in London.

This year, 468 volunteers provided 10,281 of volunteer hours, helped build brand-new homes for 30 families and raised £343,000.



Project Gratitude

We celebrated National Volunteers' Week 1-7 June 2018. We used this period to show our gratitude and thank our supporters who are at the heart of our work.

We highlighted how important our volunteers and supporters are in contributing to our mission on social media via Instagram, Twitter, and Facebook.

Staff participated in "Gratitude Day" and wrote cards to individuals who they wanted to personally thank for their involvement with the charity.

Finally, all volunteers who built with us this year received a personal postcard thanking them for giving up their time to help others.



Fundraising and campaigning

Habitat for Humanity Great Britain Income

2018 was a difficult year for fundraising – change within the organisation and a reduced response from our corporate and institutional fundraising activities contributed to this, and consequently income fell from £2,221,140 to £1,608,728, a drop of £612,412. This drop was broken down into £248,605 of unrestricted income and £363,807 of restricted income.

We analysed many of the issues that led to this, and a number of changes have been put in place, some of which can be seen in Future Plans (page 32). Testament to this effort, we received news at the end of the year that we were selected to be the next charity partner for the Financial Times Seasonal Appeal 2018/19. This exciting news underlined the many opportunities for

us that exist, and we are excited about the improved fundraising possibilities in 2018/19.

Finally, despite these challenges, the support we received allowed us to impact many thousands of lives throughout the year, and we are hugely grateful for the support from each and every one of our supporters who help drive our mission forward.

Corporates, foundations, and institutions

Income from corporate partnerships saw a large drop in 2018, in part due to the postponement of our annual Hope Challenge event to June 2019, which meant a loss of £180,000 from our forecast income. Additionally, some of our expected income from a number of donors was not

achieved, further contributing to the drop in unrestricted income.

Foundations and institutions are important partners of specific programmes. Some of the factors that led to the reduction in this income included the postponement of a grant meant for Myanmar, as well as two grant commitments which were put on hold.

Touchstone, a property management company who have partnered with us since 2016, concluded a three-year project building homes in Malawi. They donated a total of **£173,000** and by December 2018, an amazing **24 homes** for orphans and vulnerable children were finished. In addition, their funding has provided vital health interventions and training for the communities. Each year their staff travelled to Malawi to help build some of the homes, meet the families, and see first-hand the impact of their support.

Fundraising and campaigning

Individual fundraising

Our individual supporters mean the world to us, and we are thankful that through their committed gifts and donations last year they raised an amazing £241,000. This was a slight decrease on the previous year. However, we did see a slight increase in legacy income from our individual supporters, rising to £152,000 from £134,000.

Effectively communicating with, and taking care of, our supporters is key to increasing our impact. We are establishing a more consistent communications programme for them, including bi-annual newsletters, quarterly appeals, and monthly e-newsletters. The introduction of General Data Protection Regulations (on May 25th 2018) meant that we had to reassess the way in which we communicate with our

supporters and, whilst this has reduced the number of supporters we can contact, we are optimistic that our remaining supporter-base is the most active and engaged group.

Campaigning

In November 2017 we launched 'Cities for All', part of Habitat for Humanity's Build Solid Ground campaign. This EU-funded project aims to raise awareness of urban poverty and engage EU citizens in actively supporting initiatives that address the issue. As part of the project, we have launched a new landing page on our website and published a series of blog articles, social media posts, email newsletters, and videos. Through the project, we've invested in new ways to tell our supporters about our work, such as interactive documentaries and animated videos. Overall, the campaign has

reached nearly 145,000 people across all our online platforms - primarily on YouTube & Facebook.



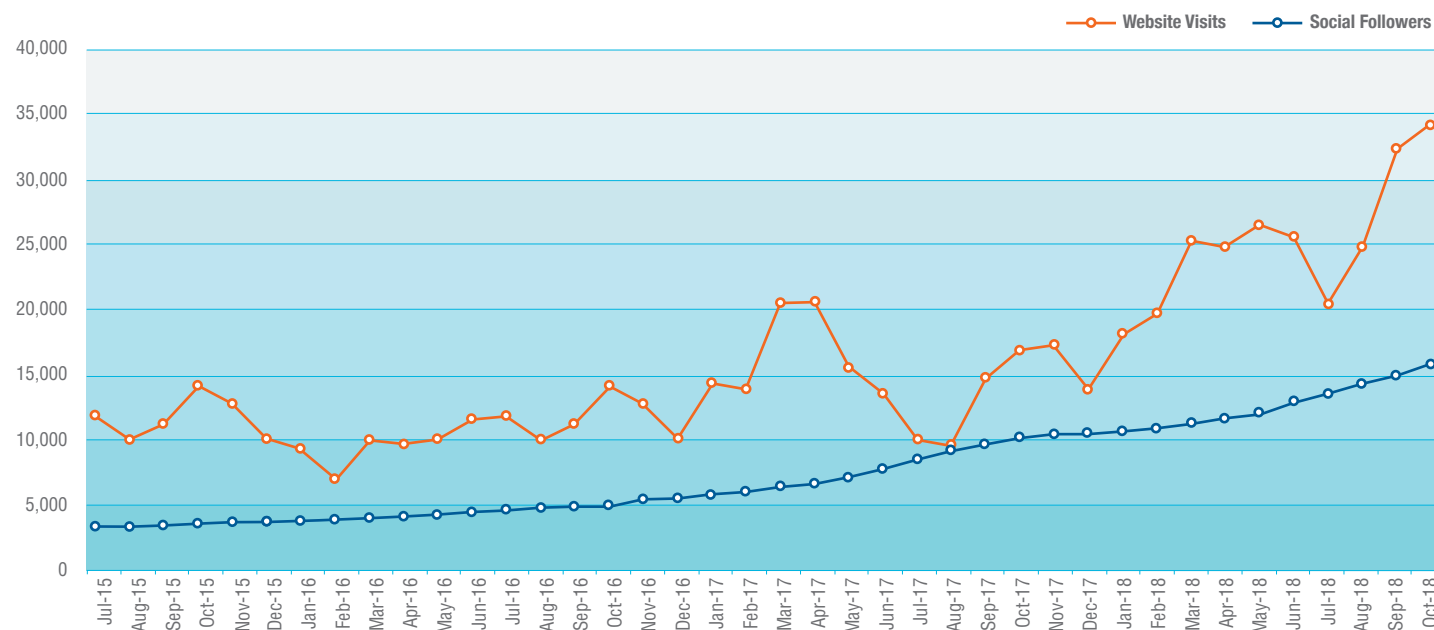
Our most successful video in the Cities for All campaign is called "What is a slum". It has been viewed 18,000 times.

www.habitatforhumanity.org.uk/what-is-a-slum

Fundraising and campaigning

Digital growth

Whether it's engaging with supporters via social media, posting creative blog posts, increasing visits to our website, or sending regular e-communications, development of our online activities is pivotal in inspiring support of our work. Over 2017/18 we invested resource into our website, and wider digital activities, to build the foundation for future growth. We view our website as the key channel through which we deliver much of our digital activity.



Habitat for Humanity Great Britain (Homes) Income

The financial performance of our subsidiary Habitat for Humanity (GB) Homes, shows a surplus of £97,279. There are two extraordinary items which have contributed to this. The first is the receipt from the sale of property and the second is a revaluation of the leases held by the charity with Cherwell District Council. Once the effect of these two items is removed the charity's performance shows a modest loss, albeit at about 1/3 of the level of last year. The charity is planning to increase the volume of corporate sponsored works and income to offset this loss next year. The other change is that the project management service provided to other charities is now generating a growing income.



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self-reliance





FINANCIAL REVIEW

Financial Review

Financial data in this section relates to the consolidated accounts of the Charity and Habitat for Humanity GB (Homes) unless otherwise indicated.

Charitable Income

Year	2018 Total £	2017 Total £
Income from:		
Donations and legacies	736,730	1,289,064
Charitable activities		
Disaster Risk Reduction and Response	109,305	387,183
International Development	470,635	368,956
International Volunteering	343,130	355,384
HFHGB (Homes)	636,403	289,114
Investments	3,200	1,232
Other Income	249,343	114,957
Total income	2,548,746	2,805,890

Total income for the Group in 2017/18 was £2,548,746 (previous year: £2,805,890). This was a decrease at the Group level of 9.2%. While there was an increase of 61% income from HFHGB (Homes) as explained on page 23, our local subsidiary, there were falls in income in donations and legacies and across our Charitable Activities, though income from International Volunteering remained stable.

Charitable Expenditure

Year	2018 Total £	2017 Total £
Expenditure on:		
Raising funds	419,367	338,222
Charitable activities		
Disaster Risk Reduction and Response	504,151	791,454
International Development	821,326	575,031
International Volunteering	425,791	495,819
HFHGB (Homes)	876,356	687,426
Other	-	-
Total income	3,046,991	2,887,952

Charitable expenditure for the Group in 2017/18 rose slightly from £2,887,952 to £3,046,991. Expenditure in disaster risk reduction and response saw a decline of 36%, whereas expenditure on international development increased by 43%. The decline in disaster expenditure was related to a smaller number of disaster fundraising campaigns run in the UK, whereas the increase in international development expenditure was related to previous fundraising income that will be transferred.

Financial Review

Staff costs in 2018 for the Group were £921,335 (2017: £ 823,959). Excluding exceptional items related to staff changes, salaries and pensions increased by 10%.

Reserves Policy - Charity

Free reserves are the charity's unrestricted funds that are freely available to spend on any of the charity's purposes. This figure is calculated as total unrestricted funds, excluding fixed assets and designated funds. The Trustees set the target level of reserves for 2018 as six months of the operating costs' budget, which equates to £415,000. This level of reserves was determined based on consideration of the following:

- The Charity is operating in a constantly changing environment. In particular, the current economic and political environment

carry risks which the Trustees aim to manage appropriately.

- In the unexpected event that the Charity ceases to operate as a going concern, a minimum of 3 months of operating costs would be required.
- Habitat for Humanity International's Global Village Contingency Policy assesses the level of risk attached to our volunteer programme. It determines the amount of contingency required in case of civil unrest or natural disasters, or to cover events such as currency fluctuations. The Trustees consider Habitat for Humanity GB's target reserves level as sufficient in this context.
- New fundraising opportunities are developing, and the Trustees would like to have the ability to invest in building capacity and resources to leverage these.

At the end of 2018, Habitat for Humanity GB's free reserves were £324,454 (2017: £504,000) a decrease of 41% on the previous year.

This amount of reserves is below the level set by the Trustee's and it is an important goal of management to build up the reserves back to 6 months of cover. The Trustees monitor the level of reserves held on a quarterly basis as part of routine management reporting, which includes the unrestricted fund balance at the end of each quarter. Should the level of reserves fall or be expected to fall below that set in the policy the Trustees, in consultation with the management team, will agree a process for restoring them.

Financial Review

Reserves Policy - HFHGB (Homes)

The trustees conduct an annual review of the level of unrestricted reserves by considering the risks associated with various income streams, expenditure plans and balance sheet items. As such, the Trustees have established that the charity should maintain available funds of approximately £160,000 to cover an orderly transition over a six-month period should this be needed.

At year end, free reserves amount to approximately £130,000. This balance equates to £95,000 in cash and working capital, along with £65,000 due in lease receipts and mortgage capital repayments over the six-month period. The charity's freely available reserves along with expected lease / mortgage receipts for the next six months are £205,000 at year end,

£45,000 in excess of the minimum requirement set by the trustees. This excess is small relative to the size of the charity's balance sheet and the type of projects it undertakes.

Grant making policy

We make payments to Habitat for Humanity GB (Homes) and to Habitat for Humanity International network members overseas in order to further our charitable activities. In respect of grants to overseas projects, to ensure transparency and proper use, the transfer authorisation process involves three parties, Habitat for Humanity GB, HFH International area office for Europe, Middle East and Africa (EMEA) and the recipient HFH organisation. Partnership Agreements are established between Habitat for Humanity GB and any implementing partner for all major projects we fund, and the

viability and standing of our partner organisations are reviewed during the agreement process and throughout the project cycle by means of our monitoring role. In addition to controls in place within the HFHI network, all grant payments are subject to internal financial controls and Habitat for Humanity GB transfer policies. This helps to ensure an appropriate level of management control is exerted over grants made from unrestricted and restricted funds.

Financial Review

Remuneration policy for key management personnel

Habitat for Humanity GB is acutely aware of the need to be accountable to our supporters and ensure our work is managed to the highest standards. We set competitive salaries which ensures we can attract and retain the best qualified staff who will make the most effective use of resources. We regularly review the ratio of

Year	2018	2017
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
£90,001- £100,000	1	-

During the year, the following staff earned in excess of £60,000

funds spent on staff in the UK to funds spent on programmatic work to confirm that our approach is appropriate and effective. The Executive Committee of the Board determines the remuneration package of the Chief Executive by consulting relevant experts and reviewing organisations of similar size. The Executive Committee works with the Chief Executive to review staff salaries and ensure amendments are appropriate for Habitat for Humanity GB salaries to remain competitive, determine pension arrangements and ensure that contractual terms on termination are fair to the individual and the charity.

Further information on our salary payments can be found in Note 7 on page 61.



Financial Review

Our approach to fundraising

The public and our supporters expect the highest standards of honesty and transparency when we ask them for support. In 2018 Habitat for Humanity GB conducted the majority of our fundraising within the organisation. We work with an external agency to design our appeals and newsletters, a mailing house to organise the postage of our communications and company to help us ensure the data we hold of our supporters is maintained and accurate, in compliance with legal requirements. All fundraising activity is overseen by our Head of Income Generation and Head of Supporter Services.

Habitat for Humanity GB is registered with the Fundraising Regulator and is committed to comply with both the Fundraising

Regulator's Code of Fundraising Practice, and the Fundraising Promise. We received three complaints from the public during 2018, out of a total of 117,605 communication touchpoints to our supporters. These were:

1. One supporter had a duplicate record on our database so received two of each communications. The two records were merged and an apology issued.
2. One supporter had asked to be removed several times from the database and this had not been actioned. They were removed and steps taken to ensure such requests are promptly dealt with. A confirmation and apology was issued to the donor.
3. One donor felt they we were sending too many appeals and requested we send only

one appeal each summer. An email confirmation was sent.

Managing risks and uncertainties

Habitat for Humanity GB operations are inherently risky. Our finances can be easily affected by change in public sentiment and economic performance, and due to the nature of our charitable activities, the work we deliver across the world often takes place in countries that are more prone to environmental, societal, and political risk.

To help mitigate these risks, on a periodic basis the trustee's review with management the major risks the charity faces. This is achieved through a risk register review process and through our regular Board and subcommittee meetings.

Financial Review

Some of the key risks we currently face are:

Financial

Fundraising is increasingly difficult, and a key risk is our in-year unrestricted funds deficit and low free reserves. The level of unrestricted funds is monitored by the Board of Trustees on a quarterly basis and the management team have in place clear plans to help address this risk, including increased corporate partnerships and volunteering, testing new ways of acquiring new individual donors, and improving our cost recovery systems in relation to our programmatic work.

Volunteer Safety

Our volunteers travel all over the world to support our work, and often work in environments, such as building sites, that

come with increased risk to personal safety. We maintain strict Health and Safety procedures and insurance policies and provide volunteers with comprehensive training before allowing them on site. Our volunteering programme is carefully assessed for risk. Volunteers are led by experienced and well-trained Team Leaders, themselves volunteers, who are rigorously trained in risk management and crisis management.

Safeguarding concerns

Nothing is more important than the welfare of our beneficiaries and Habitat for Humanity International is acutely aware of our responsibilities to ensure the highest standards of welfare are applied to our global programme. Beyond the betrayal of our core charitable activities that any

safeguarding incident entails, such activities also carry a strong reputational risk. We mitigate any of this risk by adhering carefully to a set of safeguarding and whistleblowing policies which have been developed by Habitat for Humanity International.

Compliance and Legal

We operate in a highly regulated environment and managing legal and a key risk is ensuring the security of any personal data we hold. We mitigate this risk by investing in robust and secure systems to manage and store personal data, train staff in the requirements of the new General Data Protection Regulation Law, and ensure management keep data security as a top priority.

Future Plans

In this coming Financial Year, 2018 – 2019, a key focus of our planning is to ensure our long-term sustainability by growing our income and supporter base. There are 6 key activities that we will focus on to help achieve this goal.

Partnership with the Financial Times

We are confident the exposure we will receive in one of the world's leading media brands will raise our profile to new audiences. We're working hard to ensure we can leverage this opportunity to generate new longer-term individual and corporate supporters.

International volunteering

We recognise that our volunteering programme, especially with our corporate partners, can make a significant fundraising impact. We will work to increase the

number of volunteers in the coming financial year from 187 volunteers to 250 volunteers and grow the number of overseas volunteering trips to 18.

Building corporate relationships

Our longer-term ambition for corporate partnerships will stabilise and secure income from this important source, allowing us to achieve more sustainable year-to-year income. We will continue to diversify the types of partnerships we deliver, and work to create a robust pipeline of potential corporate supporters to approach over the next 3 years.

Our institutional partners

We recognise that institutional funding can play an important role in helping us increase our impact. During the next year we will continue to seek more institutional donors,

by increasing the size of our grants, by increasing the number of potential institutional donors in our pipeline, and by securing a grant from DFID.

Growing our legacies

In 2018 income from legacies grew 14%, to £152,778. Legacy fundraising is an area we are looking to develop with investment in staff training and the introduction of a new Gifts-in-Wills strategy.

New strategy

Underpinning all these activities, we will undertake an in-depth review of our current strategy, and develop a new strategic document outlining the path forward. This will be designed to ensure our long-term financial sustainability, and increase our programmatic impact. We will ensure that this strategy aligns with the Global

Future Plans

Infrastructure vision that Habitat for Humanity International is launching over the next year, in order to leverage partnership opportunities and collaboration.

Going concern

We have set out above a review of financial performance and the charity's reserves position.

We believe that we have adequate financial reserves to continue to deliver against our plans and adequate resources to continue in operational existence for the foreseeable future. We believe that there are no material uncertainties that call into doubt the charity's ability to continue and that new opportunities in the coming year will provide increased funding. The accounts have therefore been prepared on the basis that the charity is a going concern.





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collaboration





STRUCTURE AND GOVERNANCE

Structure and Governance

Trustee recruitment

The trustees recruit new members to the Board in accordance with the needs of the charity. Nominations are voted on by the full Board. New members are provided with information on the organisation and with a personal briefing from the Chief Executive. All trustees are encouraged to join Global Village build trips to familiarise themselves with the overseas operational work of the global Habitat for Humanity network. There is currently no fixed term for Trustees but this is under review by the Board. Day to day operation of Habitat for Humanity GB is delegated to the Chief Executive Officer, Tum Kazunga, who was appointed in March 2018, and the Senior Leadership Team. The organisation is a charitable company limited by guarantee, incorporated on the 18th of January 1995 and registered as a charity on 25th of January 1995. The

company was established under a memorandum of association which established the objects and powers of the charitable company and is governed under its articles of association. All trustees give their time voluntarily and receive no benefits from the charity. Any expenses reclaimed from the charity are set out in note 7 to the accounts.

Related parties and relationships with other organisations

Habitat for Humanity GB (Homes) took on the role of managing and developing all domestic building projects in Great Britain in 2012. Habitat for Humanity GB (Homes) is a subsidiary of Habitat for Humanity GB. However, it remains a separate charity with its distinct set of charitable objectives. The consolidated Group financials present the combined income, expenditure and funds

for both Habitat for Humanity GB and Habitat for Humanity GB (Homes) net of intra-group transactions. Habitat for Humanity GB is a member of the Habitat for Humanity International network which has its headquarters in Atlanta, Georgia, USA. Details of the related party transactions are disclosed in note 18 to the accounts.

Management and Employees

Habitat for Humanity GB is committed to developing a strong and loyal staff which is actively engaged in the work of the organisation. We hold monthly team meetings where all members of staff are encouraged to present on their work. We have ensured that staff have had the opportunity for continued professional development by creating personal development plans and funding relevant training and learning opportunities.

Structure and Governance

The Senior Leadership Team are responsible for the day to day management of the charity. They meet every two weeks and review the management accounts and cash flow analysis monthly.

Our approach to safeguarding

We uphold the highest standards of respect for the human rights of all people and are committed to supporting a safe, ethical workplace and good stewardship of our donations, funds and resources. As part of that commitment, our ethics policy protects the people and communities it serves from exploitation and abuse, and condemns any activities that violate these standards.

Habitat for Humanity International also provides staff, volunteers, vendors, donors, and the public-at-large a platform to confidentially and anonymously file a

notification when they suspect or identify unethical activity. In accordance with our global whistle-blower policy, we expressly prohibit any form of retaliation against whistle-blowers who, in good faith, raise concerns related to improper conduct.

We uphold the highest standards of respect for the human rights of all people and are committed to supporting a safe, ethical workplace and good stewardship of our donations, funds and resources.





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continuous
improvement**





STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES



Statement of responsibilities of the trustees

The trustees (who are also directors of Habitat for Humanity GB for the purposes of company law) are responsible for preparing the trustees' annual report including the strategic report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the of the charitable company and group and of the incoming resources and application of resources, including the income and expenditure, of the charitable company or group for that period. In preparing these financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently

- Observe the methods and principles in the Charities SORP 2015 (FRS 102)

- Make judgments and estimates that are reasonable and prudent

- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial

statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware

- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's

Statement of responsibilities of the trustees

website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The company has no share capital and is limited by guarantee. The member's liability is limited to a maximum of £1.

Details of our trustees, key management and their advisors are given on pages 70-71.

Auditors

Wilkins Kennedy Audit Services having expressed their willingness to continue in office, will be deemed reappointed for the next financial year in accordance with section 487(2) of the Companies Act 2006 unless the company receives notice under section 488 (1) of the Companies Act 2006.

In preparing this report, the trustees have taken advantage of the small companies' exemptions provided by section 415a of the Companies Act 2006.

Preparing the accounts for a small company does not require the preparation of a strategic report. However, much of the typical content of a strategic report is included in the trustees' report.

The trustees' annual report have been approved by the trustees on 13 December 2018 and signed on their behalf by

Ian Whitehead
Chair



Independent Auditor's Report to the members of Habitat for Humanity Great Britain

Opinion

We have audited the financial statements of Habitat for Humanity Great Britain (the 'charitable parent company') and its subsidiary (the 'group') for the year ended 30 June 2018 which comprise the Consolidated Statement of Financial Activities, the Balance Sheets, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the group's and of the charitable parent company's affairs as at 30 June 2018 and of the group's incoming resources and application of resources, for the year then ended;

- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and

- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the group's or the charitable parent company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our

Independent Auditor's Report to the members of Habitat for Humanity Great Britain

auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the charitable parent company and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

We have nothing to report in respect of the following matters in relation to which the

Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the charitable parent company, or returns adequate for our audit have not been received from branches not visited by us; or
- the charitable parent company's financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Independent Auditor's Report to the members of Habitat for Humanity Great Britain

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the charitable parent company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the charitable parent company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable parent company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable parent 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 charitable parent company and the charitable parent company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Paul Creasey (Senior Statutory Auditor)

For and on behalf of
Wilkins Kennedy Audit Services
Statutory Auditor and Accountants
Egham



ACCOUNTS

Consolidated Statement of Financial Activities

(incorporating an income and expenditure account) For the year ended 30 June 2018

				2018			2017
	Note	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Income from:							
Donations and legacies	2	603,843	132,887	736,730	845,066	443,998	1,289,064
Charitable activities							
Disaster Risk Reduction and Response	3	-	109,305	109,305	-	387,183	387,183
International Development	3	-	470,635	470,635	-	368,956	368,956
International Volunteering	3	343,130	-	343,130	355,384	-	355,384
HFHGB (Homes)	3	585,748	50,655	636,403	289,114	-	289,114
Investments	4	3,200	-	3,200	1,232	-	1,232
Other Income	4	249,343	-	249,343	114,957	-	114,957
Total income		1,785,264	763,482	2,548,746	1,605,753	1,200,137	2,805,890
Expenditure on:							
Raising funds	5	419,367	-	419,367	337,217	1,005	338,222
Charitable activities							
Disaster Risk Reduction and Response	5	156,401	347,750	504,151	90,482	700,972	791,454
International Development	5	147,138	674,188	821,326	85,359	489,672	575,031
International Volunteering	5	425,791	-	425,791	495,283	536	495,819
HFHGB (Homes)	5	771,093	105,263	876,356	445,396	242,030	687,426
Total expenditure		1,919,790	1,127,201	3,046,991	1,453,737	1,434,215	2,887,952
Net income / (expenditure) for the year		(134,526)	(363,719)	(498,245)	152,016	(234,078)	(82,062)
Transfers between funds		47,292	(47,292)	-	(26,892)	26,892	-
Net movement in funds		(87,234)	(411,011)	(498,245)	125,124	(207,186)	(82,062)
Reconciliation of funds:							
Funds brought forward		1,710,631	951,791	2,662,422	1,585,507	1,158,977	2,744,484
Total funds carried forward		1,623,397	540,780	2,164,177	1,710,631	951,791	2,662,422

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 10 to the financial statements.

Balance Sheets

As at 30 June 2018

		The group		The charity	
	Note	2018 £	2017 £	2018 £	2017 £
Fixed assets:					
Tangible assets	11	1,042,420	681,139	8,783	14,499
Programme related investments	19	210,838	317,749	-	-
		1,253,258	998,888	8,783	14,499
Current assets:					
Debtors	12	452,080	234,239	313,845	116,597
Cash at bank and in hand		829,003	1,823,273	751,808	1,537,542
		1,281,084	2,057,512	1,065,654	1,654,139
Liabilities:					
Creditors: amounts falling due within one year	13	267,534	276,717	208,420	207,097
Net current assets		1,013,550	1,780,795	857,234	1,447,042
Creditors: Amounts falling due after more than one year	14	102,631	117,261	-	-
Total net assets		2,164,177	2,662,422	866,017	1,461,541
Funds:					
Restricted income funds	10	540,780	951,791	532,780	943,791
Unrestricted income funds	10	1,623,397	1,710,631	333,237	517,750
Total funds		2,164,177	2,662,422	866,017	1,461,541

The Financial Statements were approved and authorised for issue by the trustees on 13 December 2018 and signed on their behalf by:

Ian Whitehead
Director, Chairman
13/12/2018

Gordon Holmes
Director, Honorary Treasurer
13/12/2018

Company no: 3012626
Charity no: 1043641

Consolidated Statement of Cash Flows

For the year ended 30 June 2018

The Group		2018	2017
	£	£	£
Cash flows from operating activities			
Net cash provided by operating activities		(713,923)	42,778
(see note below)			
Cash flows from investing activities:			
Dividends, interest and rents from investments	3,200		1,232
Purchase of fixed assets	(607,160)		(119,788)
Proceeds from sale of investments	245,950		94,152
Repayments of investments	106,911		58,692
Net cash provided by investing activities		(251,099)	34,288
Repayments of borrowing	(13,131)		(11,608)
Financing costs	(4,690)		(4,539)
Cash inflows from new borrowing	-		-
Net cash provided by financing activities		(17,821)	(16,147)
Change in cash and cash equivalents in the year		(982,843)	60,919
Cash and cash equivalents at the beginning of the year		1,823,272	1,760,588
Change in cash and cash equivalents due to exchange rate movements		(11,426)	1,766
Cash and cash equivalents at the end of the year		829,003	1,823,273
Reconciliation of net income / (expenditure) to net cash flow from operating activities			
Net income / (expenditure) for the reporting period			
(as per the statement of financial activities)		(498,245)	(82,062)
Depreciation charges		245,879	125,907
Dividends, interest and rent from investments		(3,200)	(1,232)
Interest paid		4,690	4,539
(Profit)/loss on the disposal of fixed assets		(245,950)	(94,152)
Foreign exchange loss/(gain)		11,426	(1,766)
(Increase)/decrease in debtors		(217,841)	84,578
Increase/(decrease) in creditors		(10,682)	6,966
Net cash provided by / (used in) operating activities		(713,923)	42,778

All cash and cash equivalents at 30 June 2018 and 30 June 2017 were held as cash at bank and in hand.

Notes to the Financial Statements

1. Accounting policies

a) Basis of preparation

Habitat for Humanity Great Britain is a charitable company limited by guarantee, registered in England and Wales. The registered office is disclosed on page 70. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

These financial statements consolidate the results of the charitable company and its wholly-owned subsidiary HFHGB (Homes) on a line by line basis. Transactions and balances between the charitable company and its subsidiary have been eliminated from the consolidated financial statements. Balances between the two companies are disclosed in the notes of the charitable company's balance sheet. A separate statement of financial activities for the charitable company itself is presented in note 21.

The functional and presentational currency of the group is sterling.

b) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the income have been met, it is probable that the income will be received and that the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income from charitable activities includes income from restricted grants, received contractual arrangements and from performance-related grants which

1. Accounting policies

have conditions that specify the provision of particular goods or services to be provided by the charity. Grants listed under income from charitable activities are undertaken for the charitable purposes of the charity. Income related to International Volunteering is included within the income from charitable activities as HFHGB recognises the obligation to provide volunteer placements upon meeting of fundraising targets by volunteer teams.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the charity that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can

be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of a specified service is deferred until the criteria for income recognition are met.

Income raised by HFHGB (Homes) is retained by the subsidiary and used to further its charitable objects.

d) Donations of gifts, services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item or

received the service, any conditions associated with the donation have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), volunteer time is not recognised so refer to the trustees' annual report for more information about their contribution. On receipt, donated gifts, professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e) Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

f) Fund accounting

Restricted funds are to be used for specific purposes as laid down by the donor. Expenditure which meets these criteria is charged to the fund.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that

settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

- Costs of raising funds relate to the costs incurred by the charitable company in inducing third parties to make voluntary contributions to it, as well as the cost of any activities with a fundraising purpose
- Expenditure on charitable activities includes the costs of delivering services, advocacy and awareness raising undertaken to further the purposes of the charity and their associated support costs
- Other expenditure represents those items not falling into any other heading

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) Allocation of support costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. However, the cost of overall direction and administration of each activity, comprising the salary and overhead costs of the central function, is apportioned on the following basis which is an estimate, based on staff time, of the amount attributable to each activity. The support and governance costs of the subsidiary are allocated directly to the HFH (Homes) charitable activity in the consolidated accounts and therefore no other costs are allocated here.

- Cost of Generating Funds : 31.45%
- Disaster Risk Reduction and Response: 28.33%
- International Development: 14.35%
- International Volunteering: 25.87%

Fundraising and promotion costs are apportioned between fundraising and charitable activities either directly or on the basis of the content percentage, measured in the number of pages, occupied by each activity. Website and other digital publicity costs are apportioned based on the website content percentage, measured in the number of pages, occupied by each activity. The average allocations for publicity materials, website and digital are:

- Cost of Generating Funds: 27.00%
- Disaster Risk Reduction and Response: 8.00%
- International Development: 40.50%
- International Volunteering: 24.50%

i) Operating leases

Rental charges are charged on a straight line basis over the term of the lease. Lease incentives are recognised over the lease term on a straight line basis.

j) Tangible fixed assets

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use.

Where fixed assets have been revalued, any excess between the revalued amount and the historic cost of the asset will be shown as a revaluation reserve in the balance sheet.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

- Furniture and Fixtures: 10 years
- Computers and IT equipment: 3 years
- Other equipment: 5 years
- Short Term Leasehold Properties: Over Life of Lease

k) Short Term Leases

As part of the empty homes projects, HFHGB (Homes) enters into short term leases with either the local authority or housing association to enable the charity to generate rental income which will fund the cost of the renovation. The cost of the renovation are capitalised and depreciated over the life of the lease to the extent that future rental income will be received. Where the renovation expenditure is funded from grant income, the expenditure is charged to the statement of financial activities.

l) Grant making

Grants payable to other HFH entities are recognised as expenditure when payment is due, in accordance with the terms of the contract (Grant Funded Activities Agreement or Term Sheet). Grant payments that are subject to the recipient fulfilling performance conditions are only accrued when any remaining unfulfilled conditions are outside of the control of HFHGB. For contracts in place at the year-end that include payments to be made in future years, the total of these payments is disclosed in Note 6 to the accounts as future transfers for which the conditions have not been met at the year-end.

m) Investments in subsidiaries

Investments in subsidiaries are recognised at cost.

n) Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

o) Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account. Cash balances exclude any funds held on behalf of service users.

p) Creditors and provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a

third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

q) Employee benefits

Short term employee benefits (including holiday entitlement and other non-monetary benefits) and contributions to defined plans are recognised as an expenses in the period in which they are incurred.

The company recognises an accrual for accumulated annual leave accrued by employees as a result of service rendered in the current period for which employees can carry forward and use within the next year. The accrual is measure at the salary costs of the respective employee in relation to the period of absence.

r) Pensions

HFHGB offers a Group Personal Pension defined contributions scheme to all staff. In line with the relevant staging date, from February 2017, HFHGB implemented

changes to this scheme aligning it with the auto enrolment requirements.

s) Foreign currencies

HFHGB holds funds in GBP and USD. The value of USD account balance in GBP is stated at the closing rate at the balance sheet date. Transactions in foreign currencies are translated at the exchange rate ruling at the date of transactions.

t) Programme related investments

"Programme related investments are stated at cost price at the balance sheet date. Such investments are subject to revian and any diminution in value is charged to the statement of financial activities."


u) Financial instruments

The Group only has financial assets and liabilities of a kind that qualify as basic

financial instruments. These are initially recognised at transaction value and subsequently valued at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

v) Judgements and key sources of estimation uncertainty

The preparation of financial statements requires management to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.



The estimates and underlying assumptions are reviewed on a continuing basis.

Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The key judgements and sources of estimation uncertainty that have a significant effect on the amounts recognised in the financial statements are described below:

- Timing of income recognition
- Carrying value of programme related investments
- Carrying value of short term leasehold properties used as part of the empty homes projects

2. Income from donations and legacies

			2018	2017
	Unrestricted £	Restricted £	Total £	Total £
Income from donations and legacies				
Individuals	233,063	12,961	246,024	281,804
Churches & Civic Groups	1,875	5,617	7,492	4,967
Companies and Employee Fundraising	87,322	14,309	101,631	497,875
Foundations, Organisations and Institutions	4,555	100,000	104,555	216,350
Legacies	152,778	-	152,778	133,777
HFHI transfers	37,710	-	37,710	61,841
Gifts in Kind	50,000	-	50,000	50,000
Gift Aid recovered	36,540	-	36,540	42,450
Total funds	603,843	132,887	736,729	1,289,064

Gifts in kind relate to office rental services donated in the year by COINS. Larry Sullivan who is a Trustee of HFHGB is also the Chairman of COINS.

3. Income from charitable activities

			2018	2017
	Unrestricted £	Restricted £	Total £	Total £
DFID (IIED)	-	-	-	300,000
JOAC	-	95,000	95,000	30,000
Sailors' Society	-	14,305	14,305	43,213
Other	-	-	-	13,970
Sub-total for Disaster Risk Reduction and Response	-	109,305	109,305	387,183
Towerbrook	-	112,140	112,140	118,095
Embrace the Middle East	-	79,851	79,851	118,908
GOAC	-	-	-	40,000
Touchstone	-	42,049	42,049	38,719
COINS	-	100,000	100,000	
John Midgley	-	13,712	13,712	
Stiching TCC Foundation	-	73,327	73,327	
HFHI Solid Ground	-	48,620	48,620	
Martin Howden	-	936	936	
Other	-	-	-	53,234
Sub-total for International Development	-	470,635	470,635	368,956
Corporate Teams	190,797	-	190,797	228,542
School Teams	15,958	-	15,958	24,489
Open Teams	136,375	-	136,375	102,353
Sub-total for International Volunteering	343,130	-	343,130	355,384
Rental Income	-	-	-	154,681
Other	585,748	50,655	636,403	42,584
Professional Fees	-	-	-	22,459
Contract Works	-	-	-	69,390
Sub-total for HFHGB HOMES	585,748	50,655	636,403	289,114
Total income from charitable activities	928,878	630,595	1,559,473	1,400,637

4. Other income

			2018	2017
	Unrestricted £	Restricted £	Total £	Total £
Other income				
Gain on sale of HFHGB (Homes) mortgaged property	245,950	-	245,950	94,152
Investment income	3,200	-	3,200	1,232
Other income	3,393	-	3,393	20,805
Total other income	252,543	-	252,543	116,189

5. Analysis of expenditure

Charitable activities							2018	2017	
	Cost of raising funds £	Disaster Risk Reduction and Response £	International Development £	International Volunteering £	HFHGB Homes £	Support and governance costs £	Total £	Total £	Basis of allocation
Staff costs	184,627	74,946	69,502	89,025	230,960	235,716	884,776	802,575	Staff time & cost
Recruitment costs	-	-	-	-	-	33,450	33,450	998	802,575
Training	-	-	-	-	-	20,870	20,870	9,955	Direct
Consultancy costs	2,779	54,980	4,102	4,235	-	5,433	71,529	54,670	Direct
Grants to HFH Projects	-	138,352	606,293	99,289	-	-	843,934	1,019,943	Direct
Grants returned	-	-	-	-	-	-	-	-	Direct
International Project expenses	-	4,647	18,381	99,952	-	-	122,979	202,535	Direct
Domestic project expenses	-	-	-	-	645,396	-	645,396	267,641	Direct
Project depreciation	-	-	-	-	-	-	-	119,558	Direct
Fundraising and promotions	50,080	15,828	20,951	22,497	-	5,842	115,198	95,069	Direct & content %
Office costs	23,688	10,080	15,032	9,714	-	16,247	74,761	93,381	Direct
Travel costs	7,987	2,326	2,634	2,362	-	6,009	21,317	26,855	Direct
Audit and accountancy	-	-	-	-	-	16,732	16,732	12,000	Direct
Legal and professional	13,229	96,528	85	1,149	-	6,751	117,742	103,521	Direct
Bad debt expense	(661)	-	-	-	-	-	(661)	10,423	Direct
Other expenses	16,084	10,670	9,450	8,983	-	18,385	63,572	62,005	Direct
Foreign exchange loss / (gain)	-	-	-	-	-	11,426	11,426	(1,766)	Direct
Bank charges and interest	403	-	-	341	-	3,223	3,967	8,589	Direct
Sub-total	298,216	408,357	746,430	337,547	876,356	380,084	3,046,991		
Support costs	28,659	22,661	17,717	20,875	-	(89,912)			Staff time
Governance costs	92,492	73,133	57,179	67,369	-	(290,172)			Staff time
Total expenditure 2018	419,367	504,151	821,326	425,791	876,356	-	3,046,991	2,887,952	Staff time

Total expenditure includes:	2018 (£)	2017 (£)
Depreciation	245,879	125,907
Auditors' remuneration (excluding VAT)	16,732	12,000
Non- audit services	44	900
Foreign exchange (gains) or losses	11,426	(1,766)
Operating lease expenses	2,104	2,014

6. Grants for HFH projects

	Disaster Risk Reduction and Response	International Development	International Volunteering	2018
Country/ Region	£	£	£	£
Argentina*	-	235	-	235
Armenia	-	224	-	224
Bangladesh	97,070	-	-	97,070
Brazil	-	685	50	735
Cambodia	-	5,228	35,101	40,329
Chile	-	619	-	619
Cote D'Ivoire	-	40,000	-	40,000
Egypt	-	1,044	-	1,044
Ethiopia	-	189,019	-	189,019
Europe Central Asia*	-	878	-	878
Guyana	-	68	-	68
Haiti	362	248	-	610
Hungary*	-	907	-	907
India	-	2,986	4,000	6,986
Indonesia	284	-	-	284
Japan	-	5,459	-	5,459
Jordan	-	-	5,600	5,600
Kyrgyzstan*	-	4,732	-	4,732
Kenya	-	61,256	4,800	66,056
Latin America	-	24	-	24
Lebanon	-	90,882	-	90,882
Lesotho*	-	408	-	408
Macedonia	-	-	4,716	4,716
Malawi	-	13,713	9,900	23,613
Nepal	36,636	-	6,800	43,436
Philippines	-	63,740	-	63,740
Romania*	-	255	25,500	25,755
Tajikistan*	-	77	-	77
Tanzania*	-	340	-	340
Thailand	-	-	6,422	6,422
Singapore	-	156	-	156
South Africa*	-	5,110	-	5,110
Uganda	-	118,000	-	118,000
Vietnam	-	-	(3,600)	(3,600)
HFHI - EMEA	4,000	-	-	4,000
Total	138,352	606,293	99,289	843,934

All transfers were made to the national HFH organisations except those marked * which were made to HFHI as the entity managing the funds on behalf of the country organisation.

7. Analysis of staff costs, trustee remuneration and expenses, and the cost of key management personnel

	2018	2017
	Total £	Total £
Staff costs were as follows:		
Salaries and wages	800,021	737,333
Redundancy and termination costs	21,888	-
Social security costs	79,672	70,903
Employer's contribution to defined contribution pension schemes	19,754	15,723
Total	921,335	823,959

£27,190 of HFHGB (Homes) staff costs were capitalised as part of Investment in Leasehold properties (2017: £21,383).

	2018	2017
During the year, the following staff earned in excess of £60,000:		
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
£90,001 - £100,000	1	-

The total employee benefits including pension contributions of the key management personnel were £315,115 (2017: £336,130).

One employee received an ex gratia payment of £7,296. This is included within Redundancy and Termination costs.

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2017: £nil). No charity trustee received payment for professional or other services supplied to the charity (2017: £nil).

Trustees' expenses represent the payment or reimbursement of travel and subsistence costs totalling £590 (2017: £nil) relating to attendance at meetings of the trustees.

8. Staff numbers

The average number of employees (head count based on number of staff employed) during the year was as follows:

Staff numbers	2018	2017
	No.	No.
Raising funds	3.2	2.9
Disaster Risk Reduction and Response	2.5	2.6
International Development	2.0	1.3
International Volunteering	2.3	2.4
HFHGB (Homes)	7.0	7.0
Governance	0.8	0.9
Support	3.5	4.1
	21.3	21.2

9. Analysis of group net assets between funds

	The Group			The Charity		
	2018		2017	2018		2017
	General unrestricted £	Restricted funds £	Total funds £	General unrestricted £	Restricted funds £	Total funds £
Tangible fixed assets	1,042,420	-	1,042,420	8,783	-	8,783
Programme related investments	210,838	-	210,838	-	-	-
Net current assets	472,770	540,780	1,013,550	324,454	532,780	857,234
Long term liabilities	(102,631)	-	(102,631)	-	-	-
Defined benefit pension asset / (liability)	-	-	-	-	-	-
Net assets at the end of the year	1,623,397	540,780	2,164,177	333,237	532,780	866,017

10. Movements in funds

	At the start of the year	Fund movement	Incoming resources & gains	Outgoing resources & losses	At the end of the year
	£	£	£	£	£
Restricted funds:					
HFHGB					
Grants over £30,000					
JOAC: Bangladesh PASSA & WASH	-		95,000	(95,000)	-
IIED: UCLP	194,965		-	(181,792)	13,173
Touchstone Malawi 2016	-		42,049	-	42,049
Christian Aid 1401	4,981		-	-	4,981
Towerbrook: Ethiopia	118,095		112,140	(222,375)	7,860
Embrace: Lebanon - Palestinian Refugees	12,075	20,542	37,725	(49,800)	20,542
Stiching TCC Foundation			73,327	(73,327)	-
Embrace: Lebanon - Families 17-19	12,325	(20,542)	28,757	(20,540)	()
HFHI Solid Ground	-		48,620	(19,720)	28,900
Smaller Grants	53,059		42,322	(64,777)	30,604
Domestic Projects	-	47,292	50,655	(3,363)	-
HFHI investments (restricted donations)	101,256		-	(101,256)	-
Non-reportable donors (restricted donations)	447,035		130,987	(193,350)	384,671
Sub-total for HFHGB	943,791	(47,292)	661,582	(1,025,301)	532,780
HFHGB Homes					
Grants over £30,000		-			
Tunbridge wells DC/Society of friends	-	-	100,000	(100,000)	-
Smaller Grants	8,000		1,900	(1,900)	8,000
Sub-total for HFHGB Homes	8,000		101,900	(101,900)	8,000
Total restricted funds	951,791	(47,292)	763,482	(1,127,201)	540,780
Unrestricted funds:					
HFHGB					
General unrestricted funds	517,750	-	947,146	(1,131,659)	333,237
HFHGB Homes					
General unrestricted funds	1,192,881	47,292	838,118	(788,131)	1,290,160
Total unrestricted funds	1,710,631	47,292	1,785,264	(1,919,790)	1,623,397
Total funds	2,662,422	-	2,548,747	(3,046,991)	2,164,177

Grants over £30,000 include multi-year grants; value in the financial year may be lower. 'Domestic Projects' include grants and donations received by HFHGB and restricted to HFHGB Homes. 'HFHI Investment' include funds received by HFHGB and restricted to specific overhead expenditure in HFHGB funded by HFHI. 'Non-reportable donors' include donations restricted to specific countries, themes, or projects.

Transfer between funds:

Embrace Funds: HFHGB received grant funding through a single agreement from Embrace to run two projects - Lebanon - Families 17-19 and Shelter & Security (Lebanon). Funds of £20,542 were transferred between the projects to ensure the correct allocation was reported.

Homes Funds:

HFHGB recognised these funds (£47,292) as restricted because they were specifically received as 'Affiliate pass through funds' for Homes. Homes then used these funds for the designated activities although they had them booked as unrestricted. To ensure that the income and expenditure at a group level were correctly reported, a fund transfer was necessary.

11. Tangible fixed assets

	The Group					The Charity	
	Assets under Construction	Short Term Leasehold Properties	Office, Land & Buildings	Plant & machinery	Fixtures, fittings & equipment	Total	Total
Cost	£	£	£	£	£	£	£
At the start of the year	58,607	993,382	30,160	16,186	27,262	1,125,597	27,262
Additions in year	607,160	-	-	-	-	607,160	-
Disposals in year	-	-	-	-	-	-	-
Transfers	(581,807)	581,807	-	-	-	-	-
At the end of the year	83,960	1,575,189	30,160	16,186	27,262	1,732,757	27,262
Depreciation							
At the start of the year	-	418,875	1,224	11,596	12,763	444,458	12,763
Charge for the year	-	238,453	102	1,608	5,716	245,879	5,716
Eliminated on disposal	-	-	-	-	-	-	-
At the end of the year	-	657,328	1,326	13,204	18,479	690,337	18,479
Net book value							
At the end of the year	83,960	917,861	28,834	2,982	8,783	1,042,420	8,783
At the start of the year	58,607	574,507	28,936	4,590	14,499	681,139	14,499

Assets under construction comprise renovations to Short Term Leasehold properties prior to them being available for letting, with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

12. Debtors, 13. Creditors: amounts falling due within one year, 14. Creditors: amounts falling due after more than one year

12. Debtors

	The Group		The Charity	
	2018	2017	2018	2017
	£	£	£	£
Debtors				
Trade debtors	60,956	38,464	-	-
Other debtors	364,046	168,234	294,652	101,659
Prepayments	23,194	22,120	19,193	14,938
VAT	3,884	5,421	-	-
	452,080	234,239	313,845	116,597

14. Creditors: amounts falling due after more than one year

	The Group		The Charity	
	2018	2017	2018	2017
	£	£	£	£
Creditors: amounts falling due after more than one year				
Loans: balance repayable in 1-5 years	59,903	70,836	-	-
Loans: balance repayable in more than 5 years	42,728	46,425	-	-
	102,631	117,261	-	-

13. Creditors: amounts falling due within one year

	The Group		The Charity	
	2018	2017	2018	2017
	£	£	£	£
Creditors: amounts falling due within one year				
Trade creditors	47,295	30,304	13,456	10,605
Taxation and social security	22,749	25,745	16,918	18,958
Deferred income	-	150	-	150
Accruals	182,310	207,193	177,497	177,190
Loans	14,630	13,131	-	-
Other creditors	549	194	549	194
	267,533	276,717	208,420	207,097

All Creditors: Amounts falling due after more than one year relate to a loan taken by HFHGB Homes to finance charitable building projects. The loan is secured against the assets of HFHGB (Homes) under a fixed and floating charge. The loan is repayable in monthly instalments of £1,485 which include interest charged at rate of 3.75% pa. The term of the loan is 9.5 years from the date of drawdown of the loan.

15. Deferred income, 16. Financial Instruments

15. Deferred income

	The Group		The Charity	
	2018 £	2017 £	2018 £	2017 £
Deferred income				
Balance at the beginning of the year	150	53,078	150	53,078
Amount released to income in the year	(150)	(236,013)	(150)	(236,013)
Amount deferred in the year	-	183,085	-	183,085
Balance at the end of the year	-	150	150	150

Deferred income comprises entirely a remainder of HFHI investments.

16. Financial Instruments

	The Group		The Charity	
	2018 £	2017 £	2018 £	2017 £
<i>Financial assets</i>				
Debt instruments measured at amortised cost:				
Programme related investments	210,838	316,844	-	-
Trade debtors	60,956	38,464	-	-
Other debtors	364,046	200,901	294,652	101,659
	635,840	556,209	294,652	101,659
<i>Financial liabilities</i>				
Measured at amortised cost				
Trade creditors	47,295	30,304	13,456	10,605
Loans	117,261	130,392	-	-
Other creditors	182,859	41,949	178,046	194
	347,415	202,645	191,502	10,799

17. Operating lease commitments, 18. Related Party Transactions

17. Operating Leases

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Equipment	
	2018	2017
	Total £	Total £
Less than one year	1,910	2,506
One to five years	26,268	265
	28,178	2,771

18. Related Party Transactions

During the year Towerbrook Capital Partners donated £112,140 in restricted funds (together with £118,095 in restricted funds from Towerbrook brought forward from FY17).

COINS - Constructions Industry Solutions Ltd donated £100,000 in restricted and £10,000 in unrestricted funds. Gordon Holmes of Towerbrook Capital and Larry Sullivan of COINS are trustees of HFHGB. This and other restricted HFHI investments are shown in note 10. HFHGB remains an independent UK charity controlled by the Directors/Trustees.

19. Programme Related Investments, 20. Legal status of the charity, 21. Subsidiary details

19. Programme Related Investments

	2018 £	2017 £
Cost or Valuation		
At 1 st July 2017	317,749	376,441
Additional Loans in Year	-	-
Repayments	(106,911)	(58,692)
At 30 th June 2018	210,838	317,749
Repayable within one year	38,837	60,530
Repayable in more than one year	172,001	257,219
	210,838	317,749

The values stated relate to houses built by HFHGB (Homes) in partnership with low income families which have been sold at cost price with interest free mortgages. This core activity involves the charity disposing of assets at less than market value, requiring permission from the Charity Commission. The Charity Commission has cleared the way for HFHGB (Homes) to sell houses without further reference to the Commission.

20. Legal status of the charity

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of winding up is limited to £1.

21. Subsidiary details

HFHGB (Homes), Registered Office: 93 Gordon Road, London, SE15 3RR, Registered Company No: 03155218, Registered Charity No: 1053213, is a wholly controlled subsidiary of HFHGB. HFHGB (Homes) total income for the year was £ 987,310 (2017: £617,338) and total expenditure for the year was £890,031 (2017: £702,056). As at 30 June 2018 HFHGB Homes held £8,000 in Restricted Funds (2017: £8,000) and £1,290,160 in Unrestricted Funds (2017: £1,192,881).

22. HFHGB Single Charity SOFA

	2018			2017		
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Income from:						
Donations and legacies	601,141	30,987	632,128	819,423	269,250	1,088,673
Charitable activities						
Disaster Risk Reduction and Response	-	109,305	109,305	-	387,183	387,183
International Development	-	470,635	470,635	-	368,956	368,956
International Volunteering	343,130	-	343,130	355,384	-	355,384
HFHGB (Homes)	-	50,655	50,655	-	-	-
Investments	2,875	-	2,875	1,044	-	1,044
Other Income	-	-	-	19,900	-	19,900
Total income	947,146	661,582	1,608,728	1,195,751	1,025,389	2,221,140
Expenditure on:						
Raising funds	404,365	-	404,365	318,587	1,005	319,592
Charitable activities						
Disaster Risk Reduction and Response	156,401	347,750	504,151	90,482	700,972	791,454
International Development	147,138	674,188	821,326	85,359	489,672	575,031
International Volunteering	425,791	-	425,791	495,283	536	495,819
HFHGB (Homes)	(2,036)	50,655	48,619	-	36,588	36,588
Total expenditure	1,131,659	1,072,593	2,204,252	989,711	1,228,773	2,218,484
Net income / (expenditure) before transfers	(184,513)	(411,011)	(595,524)	206,040	(203,384)	2,656
Transfers between funds	-	-	-	(26,892)	26,892	-
Net income / (expenditure)	(184,513)	(411,011)	(595,524)	179,148	(176,492)	2,656
Reconciliation of funds:						
Total Funds brought forward	517,750	943,791	1,461,541	338,602	1,120,283	1,458,885
Total funds carried forward	333,237	532,780	866,017	517,750	943,791	1,461,541

Reference and Administrative Information

Company number: 3012626
Charity number: 1043641 (England & Wales)
SCO48638 (Scotland)

Registered office and operational address:
10 The Grove Slough Berkshire
SL1 1QP

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Stewart Baseley,
Chair (resigned 20 December 2016)

Ian Whitehead,
Chair (appointed 1 May 2017)

Susan Revell,
Vice Chair

Gordon Holmes,
Treasurer

Larry Sullivan

Gary von Lehmden

Simon Thomas

Adrienne Carr
resigned 20 Dec 2017)

Gregory Foster
(resigned 20 Dec 2017)

Mike Freshney
(appointed 20 Dec 2017)

Brian Clark
(appointed 20 Dec 2017)

Key management personnel

Tum Kazunga,
Chief Executive Officer
(appointed 1 April 2018)

Manuela Campbell,
Head of Supporter Services

Nuwa Serunjogi, Head of Partnerships
and Programmes

Ben Coker,
Head of Finance
(departed 30 June 2018)

Gareth Hepworth,
Chief Executive Officer, Habitat for
Humanity GB Homes

David Clare,
Chief Operating Officer, Habitat for
Humanity GB Homes

Victoria Bakulumpagi,
Head of Finance
(appointed 1 August 2018)

Meryl Davies,
Chief Executive Officer
(departed 31 March 2018)

Reference and Administrative Information

Company number: 3012626
Charity number: 1043641 (England & Wales)
SCO48638 (Scotland)

Registered office and operational address:
10 The Grove Slough Berkshire
SL1 1QP

Patrons

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

The Rt. Hon. Alistair Burt MP

The Rt. Hon. Sir Simon Hughes

Rabbi Rt. Hon. Lord Jonathan Sacks Kt

Terry Waite CBE

Michael Kirkwood CMG

Bankers

National Westminster Bank Plc
1 Town Hall Buildings
Bridge Street Banbury OX16 5JS

Solicitors

Bates Wells and Braithwaite London LLP 10

10 Queen Street Place
London EC4R 1BE

Auditors

Wilkins Kennedy Audit Services
Gladstone House
77-79 High Street
Egham TW20 9HY



We are Habitat for
Humanity, one of the
world's leading housing
charities.

As a humanitarian organisation focused on
long-term development, aid and poverty
alleviation, our mission is to build a safe
environment where families and
communities can thrive.



Our values:



put **belief**
into
action

believe in
accountability

believe in
self-reliance

believe in
collaboration

believe in
continuous
improvement

Thank you!

All the team at Habitat for Humanity Great Britain would like to say a big thank you to everyone who has supported our life-changing work in this financial year, or left us a gift in their wills. Many of our donors would like to remain unnamed, but we would like to thank the following:

Corporate Partnerships

BOK Construction COINS

Fit Flop

Johnson Matthey PLC Miller Homes

Robust Details

Touchstone Corporate Property Services

Towerbrook Capital Partners

Foundations

Embrace the Middle East Jersey Overseas Aid Sailor's Society

The COINS Foundation The TCC Foundation

Personal Philanthropic Contributions

Mr John Midgely



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