



Habitat
for Humanity®
Great Britain



TOGETHER

**WE BUILD
HOMES**

**WE BUILD
RESILIENCE**

Trustees' annual report and financial statements for the year ended 30 June 2020

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Stay at home.

It's a phrase the world heard in abundance in 2020. But what if you don't have a decent home to shelter in? Not only does it put you at more risk of Covid-19, it makes it impossible to thrive in other areas of life.

One in five people across the world live in slums and substandard housing, locking them into a grinding cycle of poverty. Lack of a decent home negatively affects people's health and well-being, educational prospects, and ability to make a living. It also leaves them defenceless to natural disasters and climate change.

Habitat for Humanity Great Britain works side by side with the world's most vulnerable to build decent and affordable houses, and vital services for communities.

We believe everyone has the right to live in a decent home that will keep them safe, secure and warm. Only then can they withstand the challenges life throws at them.

Together we build homes, and together we build resilience.

One in five people across the world live in slums and substandard housing, locking them into a grinding cycle of poverty.

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 and honesty.



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.

A stylized illustration of a woman in profile, facing right. She is wearing a dark blue baseball cap and a dark blue t-shirt. The t-shirt has the text 'Together, we build' printed on it in white, bold, sans-serif font. The woman has dark hair and is looking slightly upwards. The background is a solid light blue color. The illustration uses a limited color palette of blues and white, with a stippled or textured effect on the dark blue areas.

Together,
we build

STAYING STRONG IN CHALLENGING TIMES

*A message from our
chair and CEO*



A message from our chair and CEO

2020 has been our most challenging year so far. Covid-19 has slowed our ability to transform lives through building and improving homes and, inevitably, the pandemic has affected our fundraising as well. However, despite these significant and unprecedented challenges, we are proud to have remained resilient as an organisation – and to have supported 78,418 people globally to build their resilience to the panoply of challenges they face.

When the pandemic hit, it quickly became clear that vulnerable communities needed our help more than ever. With our volunteering programme on hold, we rapidly pivoted to find new ways to support them, not just to build homes, but to build community resources that are key to resilience, such as water and sanitation facilities. Providing training and education on topics including hygiene, land rights and money management has been another important focus of our work.

In this report you can read about just some of the innovative, agile projects and partnerships we're proud of from 2019 and 2020 – from educating women about land rights and money management in Zambia, to building and improving homes and providing crucial hygiene and social distancing education in Cambodia.

We would like to thank our staff in the UK, our colleagues in the countries where we operate, and our trustees, who have worked so hard under tremendous pressure this year. Thank you also to our volunteers; we're sorry so many of you have missed out on trips in 2020.

We are also extremely grateful for the generosity of our donors and partners during this difficult time. Overall, our income is down. However, we saw a growth in donations, including people kindly leaving us gifts in their Wills. We continued to form new partnerships too, including our largest ever corporate collaboration with M&G Investments. Thank you all for recognising how vital our work is and for continuing to support us to transform lives.

Just some of our achievements in 2019/20 included:



EDUCATING WOMEN

about land rights and money management in Zambia



BUILDING AND IMPROVING HOMES

in Cambodia



PROVIDING HYGIENE AND SOCIAL DISTANCING EDUCATION

in Cambodia

Habitat for Humanity Great Britain is weathering the storm, remaining resilient and we have exciting plans to grow in 2021, including expanding our work in the UK. We will continue to stand firm with the world's most vulnerable people, building their resilience and helping them thrive. With Covid-19, climate change, rising inequality and myriad other challenges, their need has never been greater.



Ian Whitehead
Chair

We would like to thank our staff in the UK, our colleagues in the countries where we operate, and our trustees, who have worked so hard under tremendous pressure this year. Thank you also to our volunteers; we're sorry so many of you have missed out on trips in 2020.



Tum Kazunga
CEO



OBJECTIVES, PURPOSE AND KEY ACTIVITIES



Objectives, purpose and key activities

About

Habitat for Humanity Great Britain is a member of Habitat for Humanity International, a federated global housing charity that works in over 60 countries. Our vision is of a world where everyone has a decent place to live.

Our principal objective is to alleviate poverty by helping people who live in substandard housing access better living conditions. We believe that a home is so much more than just a roof and four walls. It also means providing a family with access to clean water and sanitation, or security of tenure, or even opportunities to grow a livelihood. When this is in place, a home 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 Great Britain 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.

Our key activities

In 2019/20, we spent £442,000 on raising funds and £1.9 million on our charitable activities, including:



Disaster risk reduction and response



Advocacy

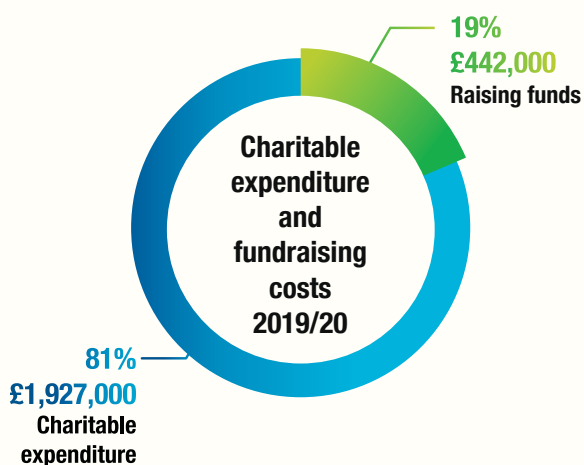


International development

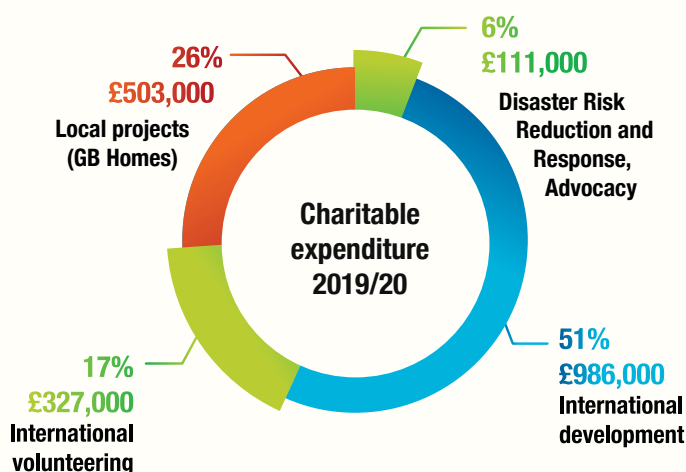


Global volunteering and local UK projects

How we spent our money



Total expenditure: £2,369,000



Total expenditure: £1,927,000

ACHIEVEMENTS AND PERFORMANCE



Our impact in 2019/20

UK
53

PEOPLE HELPED

Helping provide decent accommodation for vulnerable people



LEBANON

3,925

PEOPLE HELPED

Providing shelter and security for the most vulnerable, distributing Covid-19 hygiene kits



ZAMBIA

19,365

PEOPLE HELPED

Educating people on land rights and money management



MALAWI

6,360

PEOPLE HELPED

Improving water and sanitation facilities in schools



Our projects contribute to the UN's Sustainable Development Goals

The UN adopted the Sustainable Development Goals (SDGs) in 2015 as a universal call to action to end poverty, protect the planet and ensure that all people enjoy peace and prosperity by 2030. The good quality housing we build and our other projects are playing a key role in achieving all 17 of the SDGs.

INDIA

22,504

PEOPLE HELPED

Lobbying government for access to land, secure tenure and decent housing



NEPAL

595

PEOPLE HELPED

Youth engagement, building capacity of youth leaders on safe shelter, WASH and advocacy



CAMBODIA

110

PEOPLE HELPED

Building homes and water and sanitation facilities, providing training on home-based farming and financial literacy, providing loans and grants



PHILIPPINES

45

PEOPLE HELPED

Building homes



MYANMAR

1,409

PEOPLE HELPED

Supporting seafarers to build homes and improve their employment skills



ETHIOPIA

25,095

PEOPLE HELPED

Building homes and sanitation facilities, providing education on hygiene



SRI LANKA

120

PEOPLE HELPED

Building homes



Our year



78,418
people helped



11 COUNTRIES
supported



**123 VOLUNTEERS
TO 6 COUNTRIES**
to help build homes
(before the Covid-19
pandemic)



167 VOLUNTEERS
spent **4,229** hours
in London on several
projects, including
turning unused
spaces into
accommodation for
young care leavers
in Barking and
Dagenham



443,067
visits to our website



21,726
Facebook
followers,
up 40.6%
on last
year



2,520
Instagram
followers,
up 11.9%
on last
year



3,908
Twitter
followers,
up 0.4%
on last
year



629
LinkedIn
followers,
up 36.7%
on last year

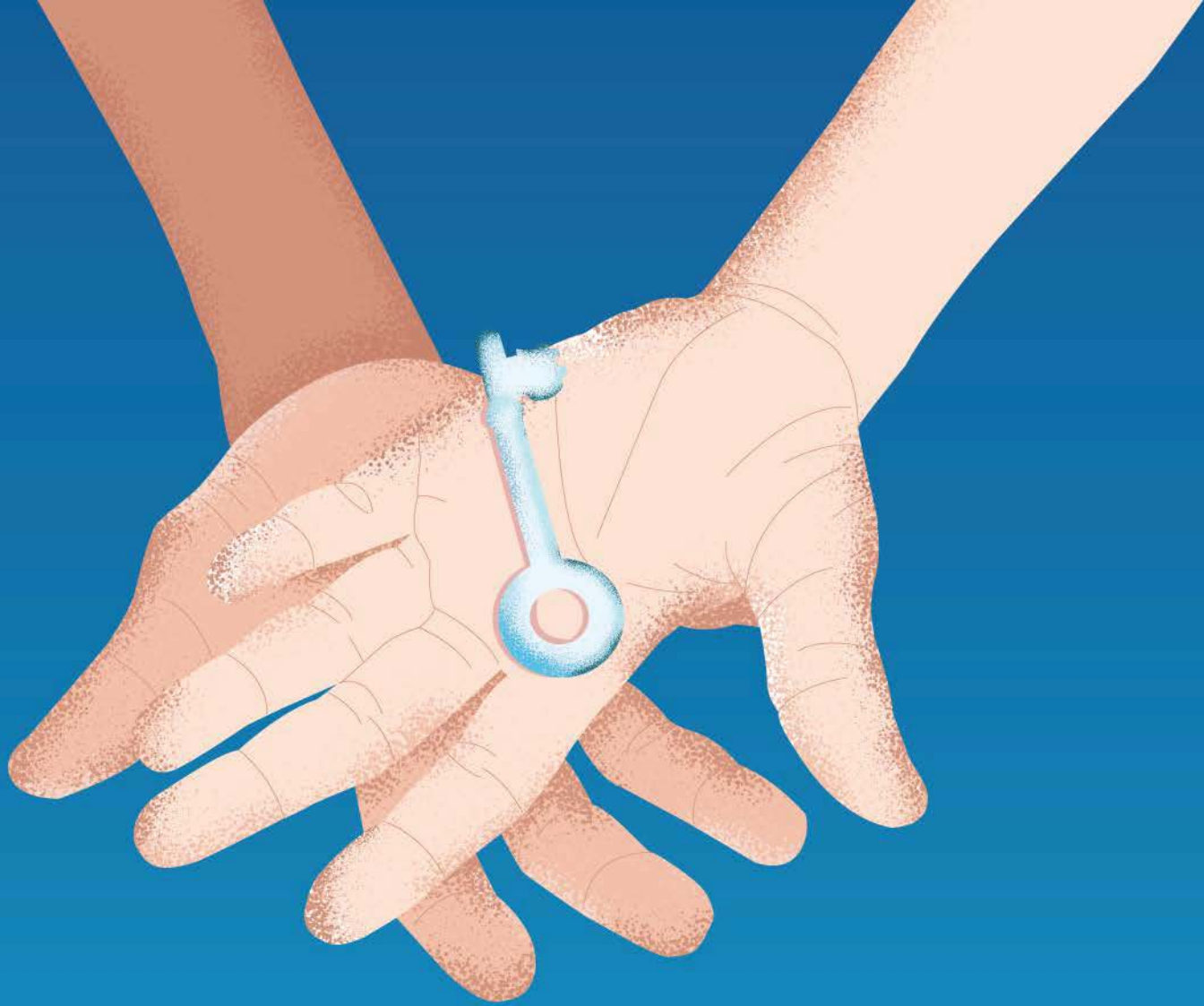


828
YouTube
subscribers,
up 51.3%
on last year

Habitat for Humanity International

We are a member of Habitat for Humanity International, the global housing charity that works in around 70 countries.

This year, the charity as a whole helped more than 5.9 million people build or improve their homes, and another 9.9 million through advocacy and training.



BUILDING RESILIENCE: THIS YEAR IN STORIES

Constructing new homes for Ethiopia's most vulnerable

"Living in the old house was like living in a grave." That's how Hulle described the cramped, claustrophobic, low-roofed compound she and her family used to share with seven other families in Addis Ababa.

Her old home was crowded, unbearable to live in during the hot season, and plagued by leaks in the wet season – a common situation in Ethiopia, where 70% of housing is deemed in need of total replacement. With homes like these, it's impossible for children to study, disease spreads fast, and there is little space for families to set up businesses to generate income.

In partnership with Habitat for Humanity Ethiopia and with funding from TowerBrook Capital Partners, this year we worked with Hulle and her community to build new homes for 13 families, plus four communal kitchens and water, sanitation and hygiene facilities. We've built 102 homes in Addis Ababa since 2017, giving families strength, stability and the opportunity to be self-reliant.

A good home needs to be part of a thriving community to really benefit families. That's why another key part of the project has been educating 236 local authority health experts and community leaders about the importance of sanitation and hygiene, so they can pass the knowledge on.

"I feel that my life started the moment we moved to the new house," says Hulle.

IN ETHIOPIA



70%
of the housing
is deemed in need of
total replacement



**Disease spreads
fast in the wet
season**



“This new house is not only a shelter for me, but it is an advancement of my dignity to a higher level.”

Workitu, who we also helped build a home for.

OUR WORK



13 FAMILIES
have new homes



4 COMMUNAL KITCHENS
and water, sanitation
and hygiene facilities



EDUCATED 236
Local authority health
experts and
community leaders

New homes and safe water in Siem Reap, Cambodia

Life is tough for many in rural Cambodia. 91% of the country's most vulnerable live outside cities, and housing tends to be poor quality. Without decent homes, people find it difficult to thrive in other areas of their life.

This year, we supported communities in Siem Reap province to build new homes and vital sanitation facilities, working in partnership with Habitat for Humanity Cambodia and with funding from the Guernsey Overseas Aid & Development Commission, TCC Foundation and Touchstone.

We built 13 new houses with vulnerable families, with a water and electricity supply, neither of which they had before. When we interviewed the new homeowners, they said they had less fear and anxiety about natural disasters and burglary and with more space, their family relationships had improved. Overall, they felt a new optimism about their lives and their children's futures.

Another key part of our work in Siem Reap was improving access to safe water for around 2,000 people in the Klang Hay area. Here, 61% of people drink unclean water, and only a quarter of people have access to handwashing and latrine facilities, often leading to sickness, diarrhoea and other diseases – like Covid-19.

We supported the local community to build and manage a water kiosk supplying 750 litres an hour of fresh, safe water. We also educated students in three primary schools, as well as people in the community, about the importance of handwashing and good hygiene. When the Covid-19 pandemic hit, we quickly added the importance of using face masks and social distancing to our sessions.

IN CAMBODIA



91%
of the most vulnerable
live outside cities in
poor quality housing



61%
of people drink
unclean water

Our other projects in Siem Reap included training on home-based farming, financial literacy and home maintenance, plus distributing micro business grants.

Our work has transformed lives in the region, bolstering the community's resilience to Covid-19 and

other threats like climate change. We will continue our programmes there next year, aiming to build more houses and expanding the water kiosk's capacity so 8,500 people can use it.

“We have a new and strong house, which we always dreamed of. I and especially my kids love this house very much. We will not get wet and concerned anymore during the rain, strong wind, or even when my husband goes to work far from home. The door is properly lockable and makes me feel safe. This house brings me hope and for the life of my children. My children have a proper place to study.”

Yan Chariya

OUR WORK



13 NEW HOMES

with a water and electricity supply



750 LITRES OF WATER

per hour provided via a water kiosk built and managed by the local community



EDUCATED STUDENTS OF 3 PRIMARY SCHOOLS

about the importance of handwashing and good hygiene

Improving housing and employment prospects in Myanmar

In Myanmar, many people struggle with inadequate housing. Homes are mostly wooden, bamboo or hut, and aren't designed to last, while 7 million people live without a toilet.

The country's seafarers face particular challenges. Around half of seamen are unemployed or work in poor conditions, often leading them into poverty. Since 2018 we have partnered with Sailors' Society, Habitat for Humanity International-Myanmar, Myanmar YMCA and seafarers' organisations in Myanmar to provide vital support for this group.

Over the course of the project we have supported 72 seafarers to build or improve their homes, giving them a decent place to live. Another key strand of our work has been offering training for 753 seafarers and their families in everything from carpentry to sewing to improve their chances of employment, so they can support themselves.

We also worked with our partners on a campaign to raise awareness of the need for decent and safe housing for everyone in the country.

The project has helped people like Daw Aye Aye Thin, 45. Daw Aye Aye's husband passed away recently, leaving her to care for her eight-year-old daughter alone. *"My family has faced many difficulties since my husband died. I work as a clerk at the Port Authority office, but I was told I needed to move out from the government-provided housing,"* she says.

The place Daw Aye Aye and her daughter moved to needed extensive renovation and a new toilet, which we were able to help with.

IN MYANMAR



**7 million people
live without a toilet**



**Around half of
seamen
are unemployed
or work in poor
conditions**



“With my own budget, I couldn’t have done this. Now, I feel very safe for my family. We can avoid the danger of getting ill brought about by insects and dirty water especially during the rainy season.”

Daw Aye Aye

OUR WORK



72 SEAFARERS
supported to build or improve their homes



753 SEAFARERS
and their families trained
in various skills



WORKED ON AN AWARENESS CAMPAIGN
with partners on the need for decent and safe housing for everyone in the country

Securing land rights in Zambia

Makululu in Kabwe city is one of the largest slum areas in Zambia. Unemployment there stands at 60%, housing is poor and unsafe and flooding destroying homes is a constant concern.

In 2015, the municipal council announced that residents would need to pay ZMW 635 (£40) to secure their land tenure, and demanded backdated land taxes. Failure to pay these would lead to eviction.

With many residents unable to understand these demands due to poor literacy, and/or being too poor to pay these fees, we launched a project to educate people about their basic housing rights and give them money-saving skills, so they could pay for their land licences and build safe homes.

The project, which began in June 2019 and is due to run for four years, is a partnership between Habitat for Humanity Great Britain, Zambia Land Alliance and Bauleni United Sports Academy, and is funded by Comic Relief.

In our first year, we achieved our goals, despite the challenges posed by Covid-19. We trained 85 frontline workers to support and educate people in their community. More than 3,300 people joined study circles to learn about land rights, and 919 people joined savings groups where they learned about the financial services available to them.

We helped 246 people gain their land licences, meaning they no longer have the threat of homelessness hanging over their heads, and have a stable base to go out and make a living, get an education and become self-reliant.

To raise awareness of these issues amongst children and young people, we've integrated education into sports festivals, groups and teams. The majority of people we've supported are women, as they face higher levels of poverty.

We helped 246 people gain their land licences, meaning they no longer have the threat of homelessness hanging over their heads, and have a stable base to go out and make a living, get an education and become self-reliant.

OUR WORK



85 FRONTLINE WORKERS
trained to support and educate people in the community



3,300 PEOPLE
joined study circles to learn about land rights



246 PEOPLE
helped in gaining their land licences

FUNDRAISING, CAMPAIGNING AND VOLUNTEERING



Fundraising

The Charity's income during 2019/20 was down by 5% to £2,597,000 from £2,746,000 in 2018/19, a decrease of £148,000, and missing our fundraising target of £2,706,000 by 4%. This was due to the impact of the Covid-19 pandemic.

We are extremely grateful to the grant-makers, trusts, foundations, international offices, corporate partners, volunteers and individual donors who continued to support us during this difficult year. In the face of huge challenges, you have helped us build homes for and build the resilience of the world's most vulnerable. Thank you.

Corporates, trusts and foundations

Despite the difficulties posed by Covid-19, in 2019/20 we were thankful to new and existing partners for continuing to support our work. They included:

- Lloyds of London – for launching a new partnership focused on increasing the resilience of communities in flood-prone districts in Malawi.
- Miller Homes – for continuing to support our work in Malawi through our global volunteering programme and fundraising efforts. Miller Homes has raised more than £500,000 for us since 2016.
- COINS – for their continued strategic support of our work in Ethiopia to upgrade slum communities in and around Addis Ababa, and for their strategic support in the UK through the pro bono gift of office space.
- TowerBrook – for their continued strategic support of our work in Ethiopia to upgrade slum communities in and around Addis Ababa.
- Touchstone – for their continued support of vulnerable communities in Cambodia.
- M&G – for launching a new partnership focused on repurposing empty spaces to prevent homelessness in Europe.

Individuals

We are also hugely grateful to our individual supporters, who continued to support our work in 2019/20 through our appeals, regular giving and legacies. Donations from individuals increased this year to £566,000, up 27% from £412,000 in 2018/19. This was particularly boosted by the most successful Christmas appeal in our history, which raised £43,000.

Volunteering

While the Covid-19 pandemic led to the cancellation of all volunteering trips from March 2020 onwards, in 2019/20 we still sent 123 volunteers to build vital homes in six countries. Another 167 volunteers spent 4,229 hours working on projects in London.

Total income for our volunteering programme was £293,000, a 52% decrease on last year. Volunteering also brought in a lower proportion of our income this year – 11.2% compared to 26% in 2018/19.

Campaigning

In 2019/20 we educated and informed people in Europe about the importance of shelter and land rights through the Build Solid Ground Project, an EU-funded campaign involving several Habitat for Humanity European-based organisations.

Our digital campaign focused on informing Europeans about the commitments of the Sustainable Development Goals and the New Urban Agenda – two global frameworks that form a collective blueprint for sustainable urban development for decades to come. We engaged our audiences to support global housing, land rights, gender equality and showed how our social, economic and environmental well-being depends on prosperity in the rest of the world.

Our campaign was viewed by thousands and will continue to educate, motivate and increase people's knowledge on these issues, leaving a long-lasting legacy of change.

OUR WORK IN THE UK

We continued to develop our local activity through our subsidiary, HFHGB (Homes). HFHGB (Homes) had a deficit for the year to 30 June 2020 of £35,000, a considerable improvement on the prior year when the deficit was £114,000. The charity's activities for the year were significantly disrupted by the nationwide lockdown in March. Although the advisory work was able to continue throughout this period, on-site work was stopped. Volunteering-based projects actually stopped prior to the lockdown with no volunteering income being earned in the last four months of the financial year.

Despite these challenges, we managed the successful completion of a pilot project to bring back unused spaces into housing in Barking Town Centre. This property is now home to three vulnerable young people and Habitat for Humanity GB (Homes) is now working with the local authority to develop a further six empty and unused properties into desperately needed homes for vulnerable young people.

We engaged our audiences to support global housing, land rights, gender equality and showed how our social, economic and environmental well-being depends on prosperity in the rest of the world.

Future plans

We met many of our objectives for 2019/20, despite the challenges posed by the Covid-19 pandemic. Our successes included securing our first major transformational corporate partner and launching our legacy fundraising product.

In the coming financial year, we aim to build on this momentum, increasing our global impact and improving our financial sustainability, by focusing on the following core areas:

Strategic direction

In 2020/21 we will aim to finalise our new strategy leading into 2024 and beyond. While work started in the last financial year, the pandemic upended many assumptions and entrenched many trends, meaning that a refresh and review of our strategic direction is vital.

Volunteering

The pandemic has meant we have had to pause our international volunteering programme. However, volunteering sits at the centre of our work, and we will explore not just how we can restart global volunteering safely, but also how we can grow a domestic UK volunteering programme by working in partnership with other organisations.

Digital fundraising

We will develop and launch new digital fundraising projects that allow us to engage with new audiences online, as well as with our corporate partners' employees. We will continue to grow our ability to tell inspirational stories of our impact, building on the successful Covid-19 response campaign we ran on social media. We will also look at how we use our website to engage and educate.

Impactful team

The pandemic has brutally exposed the inequalities that exist around housing. Despite the challenging environment, we are hoping to invest in our team so we can rise to meet the demand for our work and increase our impact.

Transformational partnerships

Building on the success we have had developing significant new funding partnerships with institutions and corporates, we will be looking to secure at least one more significant corporate partnership, and finalise our grant from the UK government in 2020/21.

STRUCTURE AND GOVERNANCE



Structure and governance

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 substandard 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, 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.

Trustee recruitment

Our 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, though currently all international volunteering trips are paused due to the pandemic. There is currently no fixed term for trustees but this is under review by the Board.

The 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 18th January 1995 and registered as a charity on 25th 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.

We believe that a home is so much more than just a roof and four walls. It gives a family dignity, comfort, 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.

Structure and governance

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 17 to the accounts.

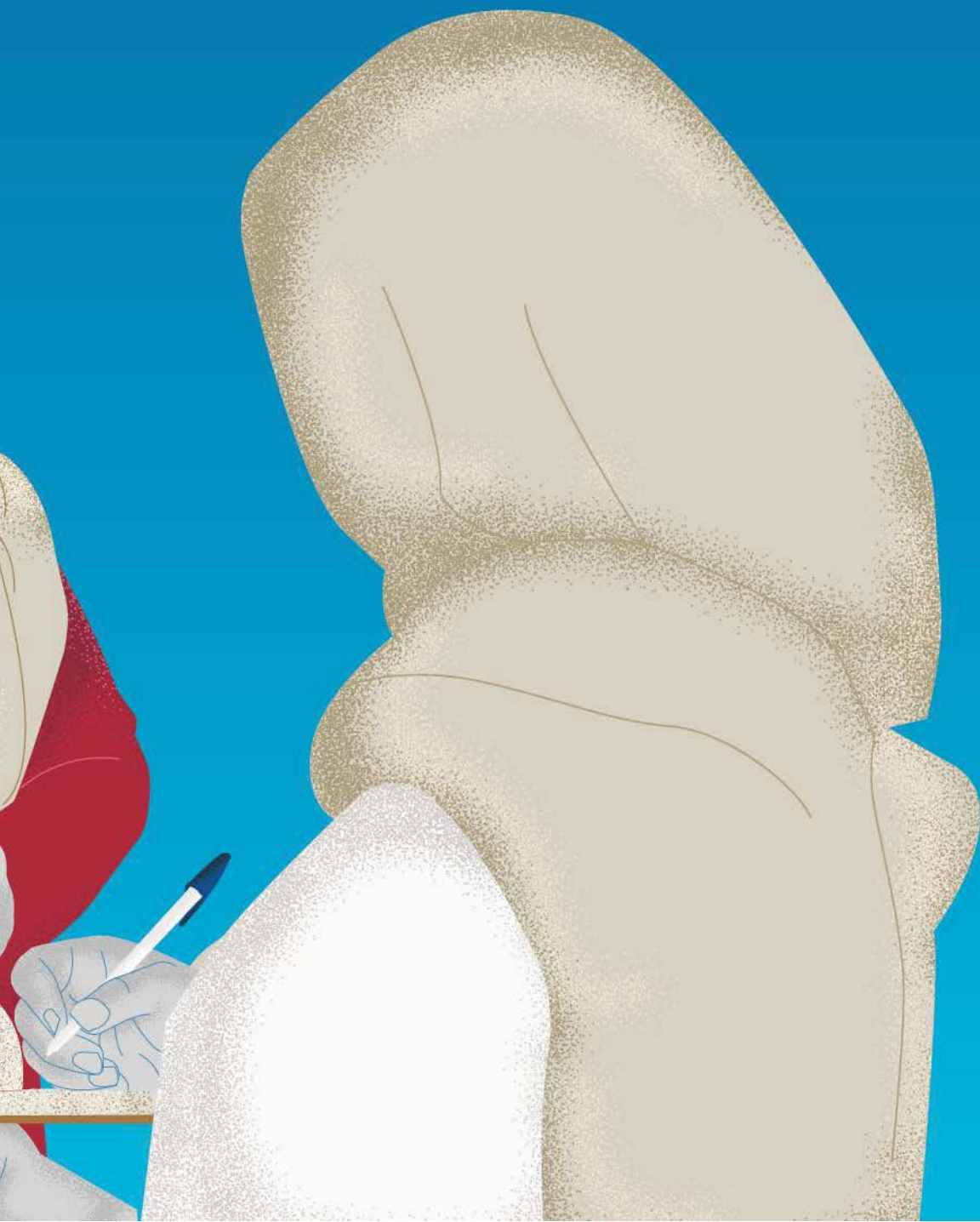
Management and employees

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

Habitat for Humanity GB is a member of the Habitat for Humanity International network which has its headquarters in Atlanta, Georgia, USA.



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	2020 Total £	2019 Total £
Income from:		
Donations and legacies	940,060	807,724
Charitable activities	-	-
Disaster risk reduction & response and advocacy	300,000	-
International development	664,056	1,063,842
International volunteering	292,787	606,452
HFHGB (Homes)	395,847	262,150
Investments	4,466	5,662
Other income	(83)	(311)
Total income	2,597,133	2,745,519

Total income for the group in 2019/20 fell by 5% to £2,597,000 (previous year £2,746,000). Charitable activities were the biggest contributors to this income forming 64% of this income followed by donation and legacies that brought in 36% of the total income. Legacies particularly performed better because of a gift of a house worth more than £250,000.

Charitable Expenditure	2020 Total £	2019 Total £
Raising funds	442,384	400,468
Charitable activities	-	
Disaster risk reduction & response and advocacy	110,973	134,679
International development	986,136	1,173,431
International volunteering	327,007	623,014
HFHGB (Homes)	502,750	484,010
Total expenditure	2,369,251	2,815,602

Charitable expenditure for the group in 2019/20 fell by 16% from £2,816,000 to £2,369,000. The biggest part of this drop came from global volunteering which was adversely affected by the Covid-19 pandemic leading to the cancellation of all planned international global volunteering visits. Global volunteering and international development dropped by 48% and 16% respectively, compared to the previous year.

Staff costs in 2020 for the Group were £814,000 (2019: £875,000), excluding exceptional items related to staff changes. Salaries and pensions decreased by 7%.

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 2019 as six months of the budget for operating costs, which approximately 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 carries 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 three 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.

For the year ended 30th June 2020, the Group's free reserves were £215,000 (2019: £184,000), an increase of 17% on the Group's position the previous year.

This amount of reserves is enough to cover 3 months of the Charity's operating cost if it were to cease operations. Despite the challenging year, management is determined to build up these reserves to the level recommended by the trustees.

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 over time.

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, the Habitat for Humanity International area office for Europe, Middle East and Africa and the recipient Habitat for Humanity 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 Habitat for Humanity International 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.

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 ensure we can attract and retain the best qualified staff who will make the most effective use of resources. We regularly review the ratio of 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 and senior management team 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 57. During the year, the following staff earned more than £60,000:

Year	2020	2019
£60,001 - £70,000	1	
£70,001 - £80,000		1

Our approach to fundraising

We review our fundraising practices on an ongoing basis to ensure they are appropriate and in line with industry best practice. We promise to be clear and honest about how we will communicate with our supporters, treating the public and our donors with the highest standards of transparency and respect, especially when asking them for support.

In 2019/20 Habitat for Humanity GB conducted the majority of our fundraising without external consultants. We work with an external agency to design our appeals and newsletters, a mailing house to organise the postage of our communications and a company to help us ensure the data we hold on our supporters is maintained and accurate, in compliance with legal requirements.

Additionally, we have also appointed a specialist database consultant to conduct a full audit of our database and make recommendations as to how we can efficiently and accurately manage our data. Part of this work will entail creating standardised procedures for all staff to follow so that consistent record keeping can be maintained going forwards. Our database consultant is also assisting with the selection of data for communications and will continue to work with us to ensure we are managing our database as effectively as possible.

All fundraising activity is overseen by our Head of Income Generation and Habitat for Humanity GB is registered with the Fundraising Regulator and is committed to complying with the Fundraising Regulator's Code of Fundraising Practice and Fundraising Promise.

We received two complaints from the public during 2019/20, out of a total of 94,206 communication touchpoints with our supporters. The two complaints were both in response to the recyclability of a postcard sent to our supporters to promote our Gingerbread House Day event. When printed by our mailing house, the postcard had been coated in a plastic laminate rendering it non-recyclable. All our other usual mailings are printed on recyclable stock and we were unaware that this particular one-off mailing would not be recyclable. We immediately contacted our mailing house to discuss this. The laminate-style coating had been used to ensure the postcard would not get damaged in the post, making it the most cost-effective option. We have agreed with our mailing house that all

paper stock used for our communications must always be fully recyclable. Apologies were sent to the supporters.

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. 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 trustees 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.

Some of the key risks we currently face are:

Income generation

Fundraising is increasingly difficult and has become more so due to the Covid-19 pandemic, which has temporarily stopped our international volunteering, and made us look at new ways of generating income. A key risk is to maintain an adequate level of unrestricted funds. This is monitored quarterly by the trustees and the management team have in place clear plans to help address this risk, including increased corporate partnerships and volunteering, testing ways of acquiring new individual donors, and improving our cost recovery systems in relation to our programmatic work.

The economy

The economic effects of the Covid-19 pandemic, coupled with the potential economic impact of Brexit, are a concern. As for many charities, the health of the economy influences donor behaviour, and individuals tend to give less when concerned about the economy,

while companies also tend to pull back on charitable commitments. One of our key fundraising channels, international volunteering, has had to temporarily stop entirely. This risk is harder to mitigate, but we are committed to diversifying our fundraising base, from an individual and sector perspective

Volunteer safety

Our volunteers work on projects in Great Britain and also travel to many countries around the world. This often entails working 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.

Reputational risk

One of our most precious assets is our reputation. The Board and management ensure that we have in place policies and process that are explicitly designed to help us deliver our work in a way that ensures the impact our charitable objectives require, as well as to protect our reputation. To mitigate this risk, we prioritise three areas:

1. Financial controls – to properly look after the donations by our supporters and partners.
2. Corporate partners – we partner with companies whose values and behaviours align with our own.
3. Safeguarding processes – to ensure we fulfil all our obligations to beneficiaries, volunteers and the communities where we operate.

Our approach to safeguarding

Habitat for Humanity Great Britain is dedicated to helping individuals and families build strength, stability and self-reliance through safe, decent and affordable housing. In keeping with that commitment, we have no tolerance for sexual exploitation, abuse or harassment. Nothing is more important than the welfare of our volunteers, our staff and the people our mission calls on us to serve. We work to prevent sexual exploitation, abuse and harassment by adhering to safeguarding policies developed in partnership with Habitat for Humanity International. Staff and members of the communities where we work are encouraged to report incidents of abuse or harassment, including through our confidential reporting system MySafeWorkplace. Any staff member who files a report or is a witness providing information related to such a report is protected against retaliation.

Habitat for Humanity Great Britain remains accountable to the families we partner with as well as the supporters who share our vision of a world where everyone has a decent place to live. Over the past three years, in consultation with the wider Habitat for Humanity International network and our regulators, we have worked hard to improve our safeguarding incident reporting systems. As a member of a global federation, we report to the Charity Commission cases of sexual abuse or harassment involving: country programmes we have funded, either currently or historically; country programmes where we have sent volunteers; or any UK national across the entire Habitat network. In every case we have reported to date, the Charity Commission has told us they are satisfied with our actions.

Even so, we know we must remain vigilant and continue to strengthen not only our training programmes and screening of employees and volunteers but also our systems for promoting thorough reporting and transparency. During the year, our Board received safeguarding training and we

continued to roll out safer recruitment guidelines in 2020. And as the Covid-19 pandemic forced us to do more work remotely, Habitat for Humanity International developed trainings for safeguarding in a Covid-19 context, including best practices as we engaged more volunteers virtually. As a network we also began laying the foundation for a system that provides the families we partner with, supporters and employees with a clear view of reported incidents and, critically, any remedial actions taken.

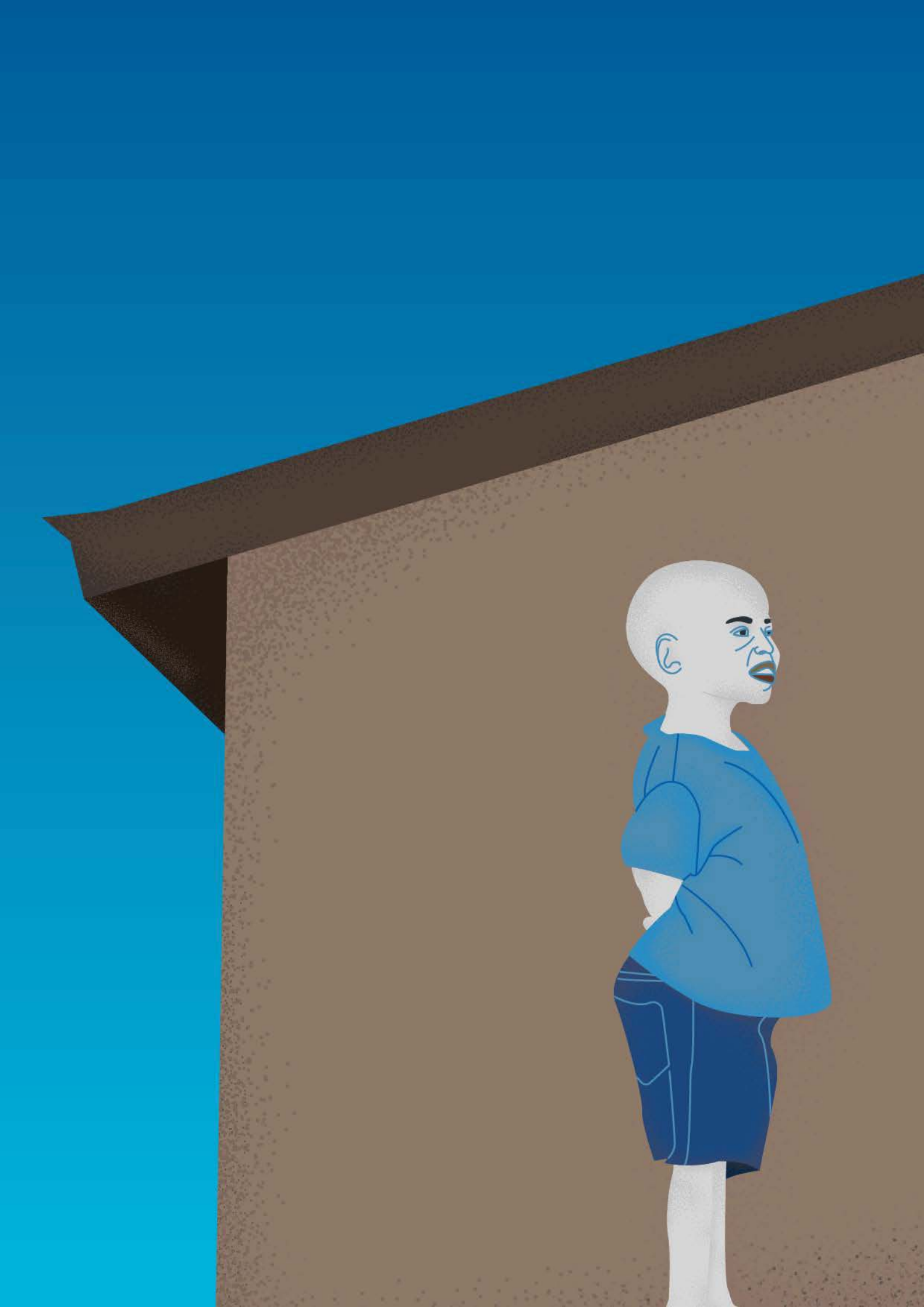
In addition to safeguarding cases, Habitat for Humanity Great Britain is committed to reporting all serious incidents in the categories defined by the Charity Commission, including allegations regarding cybercrime, fraud, major governance issues or financial loss, and those involving volunteer safety.

Compliance and legal

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

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.



The background features a solid blue upper section and a brown lower section. A dark brown, angular shape, resembling a stylized roof or a corner, separates the two colors. The text is centered in the brown area.

STATEMENT OF RESPONSIBILITIES OF THE TRUSTEES

Statement of responsibilities of the trustees

This annual report includes a director's report, as required by company law.

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 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 2019 (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 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 page 66.

Auditors

Azets Audit Services (formerly 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 has been approved by the trustees on 31st March 2021 and signed on their behalf by



Ian Whitehead

Chair

AUDITOR'S REPORT



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

Opinion

We have audited the financial statements of Habitat for Humanity Great Britain (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 30 June 2020 which comprise 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 parent charitable company's affairs as at 30 June 2020, and of the group's incoming resources and application of resources, including its income and expenditure, 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, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 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 and parent charitable company 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 or parent charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least 12 months from the date when the financial statements are authorised for issue.

We draw attention to the disclosures relating to the ongoing impact of Covid-19 as set out in notes 1w and the Financial Review starting on page 32. Our opinion is not modified in respect of this matter.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees annual report, other than the financial statements and our 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 incorporating the strategic report and the directors' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The directors' report included within 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 our knowledge and understanding of the group and parent charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 require us to report to you if, in our opinion:

- Adequate and proper accounting records have not

been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or

- The parent charitable company's financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of directors' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit; or
- The trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the parent 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 parent charitable 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 parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

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 company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 company and the charitable company's trustees as a body and the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Azets Audit Services

Paul Creasey (Senior Statutory Auditor)

For and on behalf of Azets Audit Services
Statutory Auditor and Chartered Accountants
Egham
31 March 2021

Azets Audit Services is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006.

ACCOUNTS



Consolidated statement of financial activities

(incorporating an income and expenditure account) for the year ended 30 June 2020

Income from:	Note	2020		Total £	2019		Total £
		Unrestricted £	Restricted £		Unrestricted £	Restricted £	
Donations and legacies	2	835,834	104,226	940,060	689,196	118,528	807,724
Charitable activities							
Disaster risk reduction & response and advocacy	3	-	300,000	300,000	-	-	-
International development	3	-	664,056	664,056	-	1,063,842	1,063,842
International volunteering	3	292,787	-	292,787	606,452	-	606,452
HFHGB (Homes)	3	369,221	26,626	395,847	231,605	30,545	262,150
Investments	4	4,466	-	4,466	5,662	-	5,662
Other income		(83)	-	(83)	(311)	-	(311)
Total income		1,502,225	1,094,908	2,597,133	1,532,604	1,212,915	2,745,519
Expenditure on:							
Raising funds	5	428,632	13,752	442,384	400,468	-	400,468
Charitable activities							
Disaster risk reduction & response and advocacy	5	65,277	45,696	110,973	88,845	45,834	134,679
International development	5	216,498	769,638	986,136	261,177	912,254	1,173,431
International volunteering	5	321,684	5,323	327,007	623,014	-	623,014
HFHGB (Homes)	5	439,024	63,726	502,750	376,816	107,194	484,010
Total expenditure		1,471,115	898,135	2,369,251	1,750,320	1,065,282	2,815,602
Net income / (expenditure) for the year		31,110	196,772	227,883	(217,716)	147,633	(70,083)
Transfers between funds		-	-	-	44,064	(44,064)	-
Net income / (expenditure) before other recognised gains and losses		31,110	196,772	227,883	(184,514)	(411,010)	(595,524)
Net movement in funds		31,110	196,772	227,883	(173,652)	103,569	(70,083)
Reconciliation of funds:							
Funds brought forward		1,449,745	644,349	2,094,094	1,623,397	540,780	2,164,177
Total funds carried forward		1,480,856	841,121	2,321,977	1,449,745	644,349	2,094,094

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 of the financial statements.

Balance sheets

As at 30 June 2020

	Note	The Group		The Charity	
		2020 £	2019 £	2020 £	2019 £
Fixed assets:					
Tangible assets	11	1,143,741	1,104,480	319	3,169
Programme-related investments	18	142,424	169,945	-	-
		1,286,165	1,274,425	319	3,169
Current assets:					
Debtors	12	689,718	288,799	617,383	202,955
Cash at bank and in hand		876,032	1,215,353	818,351	1,104,698
		1,565,750	1,504,152	1,435,734	1,307,654
Liabilities:					
Creditors: amounts falling due within one year	13	337,460	503,592	263,689	401,138
Net current assets		1,228,290	1,000,560	1,172,045	906,515
Creditors: Amounts falling due after more than one year	14	192,478	180,891	-	-
Total net assets		2,321,977	2,094,094	1,172,364	909,684
Funds:					
Restricted income funds	10	841,121	644,349	802,500	638,815
Unrestricted income funds	10	1,480,856	1,449,745	369,864	270,869
General funds		1,480,856	1,449,745	369,864	270,869
Total unrestricted funds		1,480,856	1,449,745	369,864	270,869
Total funds		2,321,977	2,094,094	1,172,364	909,684

The financial statements were approved and authorised for issue by the trustees on 31st March 2021 and signed on their behalf by:



Ian Whitehead
Director, Chairman
31 March 2021



Gordon Holmes
Director, Honorary Treasurer
31 March 2021

Company no: 3012626
Charity no: 1043641
Scotland: SCO48638

Consolidated statement of cash flows

For the year ended 30 June 2020

	2020		2019	
	£	£	£	£
Cash flows from operating activities				
Net cash provided by (used in) operating activities (see note below)		(264,184)		390,524
Cash flows from investing activities:				
Dividends, interest and rents from investments	4,466		5,662	
Purchase of fixed assets	(118,233)		(146,837)	
Proceeds from sale of investments	-		-	
Repayments of investments	27,521		40,893	
Net cash provided by investing activities		(86,246)		(100,282)
Cash flows from financing activities:				
Repayments of borrowing	(15,427)		(13,623)	
Financing costs	(5,582)		(4,880)	
Cash inflows from new borrowing	23,500		100,000	
Net cash provided by financing activities		2,491		81,497
Change in cash and cash equivalents in the year		(347,939)		371,739
Cash and cash equivalents at the beginning of the year		1,215,353		829,004
Change in cash and cash equivalents due to exchange rate movements		8,620		14,610
Cash and cash equivalents at the end of the year		876,032		1,215,353
Reconciliation of net income / (expenditure) to net cash flow from operating activities				
		2020		2019
		£		£
Net income / (expenditure) for the reporting period (as per the statement of financial activities)		227,883		(70,083)
Depreciation charges		78,972		84,776
(Gains)/losses on investments		(133)		-
Dividends, interest and rent from investments		(4,333)		(5,662)
Interest paid		5,582		4,880
Foreign exchange loss/(gain)		(8,620)		(14,610)
(Increase)/decrease in debtors		(383,355)		155,218
Increase/(decrease) in creditors		(180,181)		236,005
Net cash provided by / (used in) operating activities		(264,184)		390,525

All cash and cash equivalents at 30 June 2020 and 30 June 2019 were held as cash at bank and in hand.

	1 st July 2019	Cashflow	30 th June 2020
	£		£
Cash	1,215,353	(339,321)	876,032
Loans falling due within one year	(99,398)	(12,092)	(111,490)
Loans falling due after more than one year	(81,493)	505	(80,988)
	1,034,461	(350,907)	683,554

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 2. 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 2019) - (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 24.

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 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.

The functional and presentational currency of the group is sterling.

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 are 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.

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

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 review 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.

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

w) Going concern

The trustees have reviewed the Group's forecasts and operating plans some of which have been risk weighted to take into account the challenges in the current environment. Whilst it is difficult to predict the potential implications on the delivery of the group's social value, its operations and income streams with certainty, on the basis of this analysis, the trustees have a reasonable expectation that the group will have adequate resources to continue in operational existence for the foreseeable future and it is therefore appropriate to adopt the going concern basis of accounting for these financial statements.

2. Income from donations and legacies

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Individuals	195,323	5,469	200,792	246,252
Churches & civic groups	3,407	-	3,407	6,525
Companies and employee fundraising	134,529	10,000	144,529	167,642
Foundations, organisations and institutions	29,631	39,437	69,068	154,775
Major donors	25,000	-	25,000	-
Legacies	352,057	15,000	367,057	96,019
HFHI transfers	-	34,320	34,320	150
Gifts in kind	56,482	-	56,482	50,333
Gift Aid recovered	39,405	-	39,405	86,028
	835,834	104,226	940,060	807,724

Gifts in kind relate to office rental services donated in the year by Construction Industry Solutions Limited (COINS). Larry Sullivan who is a Director of HFHGB is also the Chairman of Coins.

3. Income from charitable activities

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
M & G Investments	-	300,000	300,000	-
Sub-total for Disaster Risk Reduction and Response	-	300,000	300,000	-
JOAC	-	345,684	345,684	179,296
TowerBrook	-	-	-	100,355
Embrace the Middle East	-	40,986	40,986	88,582
GOAC	-	45,000	45,000	40,000
Touchstone	-	50,183	50,183	42,365
COINS	-	-	-	100,000
Stiching TCC Foundation	-	43,101	43,101	64,089
HFHI Solid Ground	-	9,557	9,557	26,866
Martin Howden	-	-	-	29,263
BBC Radio 4	-	2,363	2,363	12,660
Comic Relief	-	-	-	17,218
Financial Times	-	8,806	8,806	166,150
Sailor Society Myanmar 2019	-	42,997	42,997	140,654
Lloyds of London	-	43,333	43,333	
NPT Transatlantic	-	5,000	5,000	
HMRC Job Retention Scheme	-	26,338	26,338	-
Other	-	709	709	56,344
Sub-total for International Development	-	664,056	664,056	1,063,842
Corporate Teams	161,334	-	161,334	328,533
School Teams	1,663	-	1,663	18,481
Open Teams	81,937	-	81,937	135,424
Friends and Family	47,853	-	47,853	124,014
Sub-total for International Volunteering	292,787	-	292,787	606,452
Rental income	117,343	-	117,343	92,631
Volunteer Facilitation Grants	69,660	-	69,660	14,787
WeWork	-	65,000	65,000	-
Other	-	36,590	36,590	30,545
Professional fees	75,423	-	75,423	96,778
Contract works	106,795	(101,590)	5,205	27,409
HMRC Job Retention Scheme	-	26,626	26,626	-
Sub-total for HFHGB HOMES	369,221	26,626	395,847	262,150
Total income from charitable activities	662,008	990,682	1,652,690	1,932,444

Income from charitable activities includes restricted grants by donors over £30,000. 'Other' includes smaller grants.

4. Other income

	Unrestricted £	Restricted £	2020 Total £	2019 Total £
Investment income	133	-	133	-
Other	4,333	-	4,333	5,489
Total other income	4,466	-	4,466	5,489

5. Analysis of expenditure

	Charitable activities						2020	2019	Basis of allocation
	Cost of raising funds £	Disaster risk reduction and response £	International development £	International volunteering £	HFHGB Homes £	Support and governance costs £	Total £	Total £	
Staff costs	214,119	32,038	106,261	55,237	212,792	162,998	783,445	833,419	Staff time and cost
Recruitment costs	-	-	-	-	-	-	-	1,794	Direct
Training	-	-	-	-	-	4,586	4,586	16,158	Direct
Consultancy costs	1,405	1,071	16,924	2,141	-	25,763	47,304	14,942	Direct
Grants to HFH projects	-	43,308	709,242	66,073	281	-	818,904	1,023,932	Direct
International project expenses	-	1,692	29,399	123,790	-	-	154,881	267,616	Direct
Domestic project expenses	-	-	-	-	289,677	-	289,677	280,063	Direct
Fundraising and promotions	32,789	5,695	24,714	15,444	-	6	78,648	174,366	content %
Office costs	28,299	3,384	11,085	9,758	-	17,111	69,637	74,998	Direct
Travel costs	7,294	130	6,600	1,759	-	964	16,747	34,987	Direct
Audit and accountancy	-	-	-	-	-	15,929	15,929	17,260	Direct
Legal and professional	20,200	-	3,472	62	-	1,494	25,228	26,708	Direct
Bad debt expense	-	-	-	-	-	4,929	4,929	-	Direct
Other expenses	22,918	3,653	14,180	8,142	-	16,757	65,650	59,321	Direct
Foreign exchange loss / (gain)	-	-	-	-	-	(8,620)	(8,620)	(14,610)	Direct
Bank charges and interest	194	-	-	24	-	2,087	2,305	4,647	Direct
Sub-total	327,218	90,971	921,877	282,430	502,750	244,004	2,369,250	2,815,602	
Governance costs	25,689	4,461	14,334	9,943	-	(54,427)	-	-	
Support costs	89,477	15,541	49,925	34,634	-	(189,577)	-	-	Staff time
Support and governance costs	115,166	20,002	64,259	44,577	-	(244,004)	-	-	
Total expenditure 2020	442,384	110,973	986,136	327,007	502,750	-	2,369,250	2,815,602	

Total expenditure includes:

	2020 £	2019 £
Depreciation	78,972	84,776
Auditors' remuneration (excluding VAT)	12,050	17,260
Foreign exchange (gains) or losses	(8,620)	(14,610)
Operating lease expenses	2,235	2,343

HFH Homes' support and governance costs are 100% allocated to Homes as a charitable activity because they are discrete costs which should not be apportioned using HFHGB's drivers.

6. Grants for HFH projects

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.

Country/ region	Advocacy £	International development £	International volunteering £	2020 Total £	2019 Total £
Armenia	-	-	9,079	9,079	-
Bangladesh	-	-	-	-	3,000
Brazil	-	-	15,937	15,937	9,600
Cambodia	-	124,415	17,192	141,607	57,830
Cote D'Ivoire	-	-	-	-	18,000
Dominican Republic	-	-	-	-	5,000
Ethiopia	-	201,312	4,800	206,112	134,122
Guatemala	-	-	-	-	78,066
Honduras	-	-	4,900	4,900	-
India	26,632	-	-	26,632	13,954
Kenya	-	-	6,787	6,787	7,115
Lebanon	-	214,905	-	214,905	97,394
Malawi	-	123,254	-	123,254	246,125
Mexico	-	-	-	-	2,800
Myanmar	-	45,355	-	45,355	136,850
Nepal	16,676	-	7,379	24,055	50,620
The Philippines	-	-	-	-	124,906
Romania*	-	-	-	-	4,550
Sri Lanka	-	-	-	-	12,000
Uganda	-	-	-	-	22,000
Total	43,308	709,241	66,074	818,623	1,023,932

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

	2020 £	2019 £
Staff costs were as follows:		
Salaries and wages	719,069	773,516
Social security costs	69,986	79,622
Employer's contribution to defined contribution pension schemes	24,534	22,211
Total	813,589	875,349
During the year, the following staff earned in excess of £60,000:	2020	2019
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1

The total employee benefits including pension contributions of the key management personnel were £345,215 (2019: £390,583).

The charity trustees were not paid nor received any other benefits from employment with the Charity in the year (2019: £nil). No charity trustee received payment for professional or other services supplied to the Charity (2019: £nil).

No trustees' expenses were incurred or reimbursed this year; (2019: £nil).

8. Staff numbers

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

	2020 No.	2019 No.
Raising funds	4.3	3.9
Advocacy	0.7	0.9
International development	2.4	2.9
International volunteering	1.7	2.8
HFHGB (Homes)	6.0	7.0
Governance	0.6	0.8
Support	2.8	3.2
	18.5	21.5

9. Analysis of group net assets between funds

	The Group				The Charity			
	General unrestricted £	Restricted funds £	2020 Total funds £	2019 Total funds £	General unrestricted £	Restricted funds £	2020 Total funds £	2019 Total funds £
Tangible fixed assets	1,143,741	-	1,143,741	1,104,480	319	-	319	3,169
Programme-related investments	142,424	-	142,424	169,945	-	-	-	-
Net current assets	387,169	841,121	1,228,290	1,000,560	369,545	802,500	1,172,045	906,516
Long-term liabilities	(192,478)	-	(192,478)	(180,891)	-	-	-	-
Net assets at the end of the year	1,480,856	841,121	2,321,977	2,094,094	369,864	802,500	1,172,364	909,685

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 Malawi 2018-2021	(2,226)	-	345,684	(89,271)	254,187
Touchstone	2	-	50,183	(44,197)	5,988
TowerBrook: Ethiopia	100,355	-	-	(101,312)	(957)
COINS Ethiopia	100,000	-	-	(100,000)	-
Financial Times	166,150	-	8,806	(166,156)	8,800
Lloyds of London	-	-	43,333	(33,996)	9,337
WeWork	-	-	65,000	(65,000)	0
M & G Plc	-	-	300,000	-	300,000
HFHI Solid Ground	19,399	-	9,557	(36,022)	(7,066)
Smaller grants	106,533	(27,825)	104,196	(100,602)	82,302
Domestic projects	281	-	36,590	(21,871)	15,000
Non-reportable donors (restricted donations)	148,321	(9,708)	35,029	(38,733)	134,909
Sub-total for HFHGB	638,815	(37,533)	998,376	(797,158)	802,500
HFHGB Homes					
Grants over £30,000					
Smaller grants	5,534	-	96,532	(63,445)	38,621
Sub-total for HFHGB Homes	5,534	-	96,532	(63,445)	38,621
Total restricted funds	644,349	(37,533)	1,094,908	(860,605)	841,121
Unrestricted funds:					
HFHGB					
General unrestricted funds	270,869	37,533	1,121,016	(1,059,554)	369,864
HFHGB Homes					
General unrestricted funds	1,178,876	-	381,209	(449,093)	1,110,992
Total unrestricted funds	1,449,745	37,533	1,502,225	(1,508,648)	1,480,856
Total funds	2,094,094	-	2,597,133	(2,369,250)	2,321,977

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. 'Non-reportable donors' include donations restricted to specific countries, themes or projects.

The Charity's unrestricted fund balance of FY19 was £44,690 higher than the correct balance and GB (Homes) amount was presented lower by the same amount. This has now been corrected and matches with the opening balances as per SOFA.

11. Tangible fixed assets

	The Group					The Charity		
	Assets under construction £	Short-term leasehold properties £	Office, land & buildings £	Plant & machinery £	Fixtures, fittings & equipment £	Total £	Fixtures, fittings & equipment £	Total £
Cost								
At the start of the year	223,179	1,153,122	30,160	16,806	27,262	1,450,529	27,262	27,262
Additions in year - move to transfers line	118,233	-	-	-	-	118,233	-	-
Disposals in year	-	(84,600)	-	-	-	(84,600)	-	-
Transfers	(284,476)	284,476	-	-	-	-	-	-
At the end of the year	56,936	1,352,998	30,160	16,806	27,262	1,484,162	27,262	27,262
Depreciation								
At the start of the year	-	305,736	1,428	14,792	24,093	346,049	24,093	24,093
Charge for the year	-	75,068	102	952	2,850	78,972	2,850	2,850
Eliminated on disposal	-	(84,600)	-	-	-	(84,600)	-	-
At the end of the year	-	296,204	1,530	15,744	26,943	340,421	26,943	26,943
Net book value								
At the end of the year	56,936	1,056,794	28,630	1,062	319	1,143,741	319	319
At the start of the year	223,179	847,386	28,732	2,014	3,169	1,104,480	3,169	3,169

Assets under construction comprise renovations to short-term leasehold properties prior to them being available for letting.

12. Debtors

	The Group		The Charity	
	2020 £	2019 £	2020 £	2019 £
Trade debtors	41,535	55,497	-	-
Other debtors	633,937	219,131	607,106	193,197
Prepayments	14,246	14,171	10,277	9,758
VAT	-	-	-	-
	689,718	288,799	617,383	202,955

13. Creditors: amounts falling due within one year

	The Group		The Charity	
	2020 £	2019 £	2020 £	2019 £
Trade creditors	18,101	67,644	447	14,383
Taxation and social security	21,751	23,026	10,995	16,753
Accruals	267,365	376,298	249,729	356,461
Loans	19,232	22,747	-	-
Other creditors	11,011	13,877	2,518	13,541
	337,460	503,592	263,689	401,138

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

	The Group		The Charity	
	2020 £	2019 £	2020 £	2019 £
Loans: balance repayable in 1-5 years	111,490	99,398	-	-
Loans: balance repayable in more than 5 years	80,988	81,493	-	-
	192,478	180,891	-	-

All creditors: Amounts falling due after more than one year relate to two loans taken by HFHGB Homes to finance charitable building projects. The loans are secured against the assets of HFHGB (Homes) under a fixed and floating charge. The first loan is repayable in monthly instalments of £1,485 which includes interest charged at rate of 3.75%. The term of the loan is 9.5 years and 10 years from the date of draw-down of the loan. The second loan of £100,000 was drawn down during the year to fund the East Street Development. It is repayable over 10 years from the date of completion and interest is chargeable at 3.25%

15. Financial instruments

	The Group		The Charity	
	2020 £	2019 £	2020 £	2019 £
Financial assets				
Debt instruments measured at amortised cost:				
Programme-related investments	142,424	169,945	-	-
Trade debtors	41,535	55,497	-	-
Other debtors	633,937	219,131	607,106	193,197
	817,896	444,573	607,106	193,197
Financial liabilities				
Measured at amortised cost				
Trade creditors	18,101	67,644	447	14,383
Loans	211,710	203,638	-	-
Other creditors	278,376	390,175	252,247	370,002
	508,187	661,457	252,694	384,385

16. Operating lease commitments

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

	Equipment	
	2020 £	2019 £
Less than one year	2,235	2,343
One to five years	3,343	5,578
	5,578	7,921

17. Related party transactions

HFHGB received £25,000 from Gordon Holmes who is trustee and treasurer on the board of trustees. Apart from this receipt there were no other related party transactions during this year.

There's some restricted funding from HFHI as shown in note 10 - this is in regards to an EU-funded programme. HFHGB remains an independent UK charity controlled by the directors/trustees.

18. Programme-related investments

	2020	2019
Cost or valuation	£	£
At 1 st July 2019	169,945	210,838
Additional loans in year	-	-
Repayments	(27,521)	(40,893)
At 30 th June 2020	142,424	169,945
Repayable within one year	36,693	35,467
Repayable in more than one year	105,731	134,478
	142,424	169,945

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.

19. Capital commitments

At the balance sheet date, the Group had no capital commitments (2018: None).

20. Contingent assets or liabilities

There were no contingent liabilities as at 30 June 2020 (2019: None).

21. 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.

22. 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 £477,741 (2019: £380,482) and total expenditure for the year was £512,538 (2019: £494,232). As at 30 June 2020 HFHGB Homes held £38,621 in restricted funds (2019: £5,534) and £1,149,612 in unrestricted funds (2019: £1,184,409).

23. Post balance sheet events

The world is still shaken by the coronavirus pandemic which started in 2020. The trustees have assessed its operational and financial impact on the group in the Financial review on page 32 and in the going concern statement at note 1w.

24. HFHGB single charity SOFA

Income from:			2020			2019
	Unrestricted £	Restricted £	Total £	Unrestricted £	Restricted £	Total £
Donations and legacies	823,896	34,320	858,216	688,973	-	688,973
Charitable activities						
Disaster risk reduction & response and advocacy	-	300,000	300,000	-	-	-
International development	-	664,056	664,056	-	1,063,842	1,063,842
International volunteering	292,787	-	292,787	606,452	-	606,452
HFHGB (Homes)	-	101,590	101,590	13,800	30,545	44,345
Other income	4,333	-	4,333	5,489	-	5,489
Total income	1,121,016	1,099,966	2,220,982	1,314,714	1,094,387	2,409,101
Expenditure on:						
Raising funds	418,563	13,752	432,315	390,246	-	390,246
Charitable activities						
Disaster risk reduction & response and advocacy	65,277	45,696	110,973	88,845	45,834	134,679
International development	216,498	769,638	986,136	261,177	912,254	1,173,431
International volunteering	321,684	5,323	327,007	623,014	-	623,014
HFHGB (Homes)	-	101,871	101,871	13,800	30,264	44,064
Total expenditure	1,022,021	936,281	1,958,302	1,377,082	988,352	2,365,434
Net income / (expenditure) before transfers	98,995	163,685	262,680	(62,368)	106,035	43,667
Net gains / (losses) on investments	-	-	-	-	-	-
Net income / (expenditure) for the year	98,995	163,685	262,680	(62,368)	106,035	43,667
Net income / (expenditure) before other recognised gains and losses	98,995	163,685	262,680	(62,368)	106,035	43,667
Net movement in funds	-	-	-	(62,368)	106,035	43,667
Reconciliation of funds:						
Total funds brought forward	270,869	638,815	909,684	333,237	532,780	866,017
Total funds carried forward	369,864	802,500	1,172,364	270,869	638,815	909,684

Reference and administrative information

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

Registered office and operational address:
10 The Grove, Slough, Berkshire, SL11QP

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:

Ian Whitehead,
Chair

Susan Revell,
Vice Chair

Gordon Holmes,
Treasurer

Larry Sullivan

Gary von Lehmden

Simon Thomas

Mike Freshney

Brian Clark

Torre Holmes Nelson
(resigned 25th October 2019)

Nicola Barclay
(appointed 7th January 2020)

Richard Kevin Hathaway
(appointed 7th January 2020)

Key management personnel

Tum Kazunga,
Chief Executive Officer

Tessa Kelly,
Head of Income Generation

Victoria Bakulumpagi,
Head of Finance

Nuwa Serunjogi,
Head of Partnerships and Programmes

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

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

Patrons

H.R.H. The Duke of Gloucester KG GCMG
The Rt. Hon. Alistair Burt MP
The Rt. Hon. Sir Simon Hughes
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 Queen Street Place
London
EC4R 1BE

Auditors

Azets 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.



10 The Grove, Slough, SL11QP
T: 01753 313539 | www.habitatforhumanity.org.uk

