



**building strength,
stability and
independence
through shelter**

Annual Report FY 2021
1 July 2020 - 30 June 2021

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“ a world where everyone has
a decent place to live.

Since our founding in 1976, Habitat has helped more than 35 million people build or improve the place they call home.

Habitat for Humanity is a housing charity and community housing provider that supports whānau to build and improve a place to call home here in New Zealand and around the world.

We believe decent, healthy and affordable housing plays a critical role in strong and stable communities.

Habitat for Humanity Northern Region operates across Tai Tokerau and Tāmaki Makaurau, from Cape Reinga to the Bombay's. We provide a wide range of home construction, repair, renovation

and advocacy programmes aimed at building strength, stability, and independence through shelter. While our local work is strongly focused on the needs of whānau at home, we also recognise the needs of whānau across the Pacific, and significantly support ongoing build programmes in these nations.

We achieve this with the ongoing support from our volunteers, partners, donors, suppliers and sponsors who believe in our vision and mission.

vision

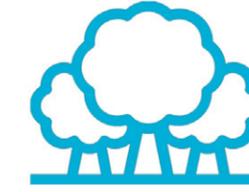
a world where everyone has
a decent place to live.

mission

seeking to put God's love into
action, Habitat for Humanity
**brings people together to build
homes, communities and hope.**



values



Doing the Right Thing Tikanga

- We act with integrity, honesty and are accountable for our actions
- We seek to put God's love into action
- We are committed to our responsibilities to the land and wider environment

"Mahia te mahi hei painga mō te iwi."

- Princess Te Paea Herangi



Working Together Whanaungatanga

- We are passionate and connected to the mission
- We support, care for and trust in each other
- We form lasting relationships to address inequality

*"Hutia te rito o te harakeke,
Kei hea te kōmako e kō,
Kī mai koe kī ahau,
He aha te mea nui o te ao,
Māku e kī atu,
He tangata! He tangata! He tangata!"*



Inspiring Action Whakahirahira

- We seek to inspire others to engage with our mission
- We speak up on behalf of those we seek to serve
- We walk alongside our families to improve their wellbeing

"Poipoia te kakano kia puāwai."



Caring for Others Manaakitanga

- We actively listen and make a difference in our community
- We embrace diversity and individuality
- We communicate respectfully and with empathy

*"E tipu e rea mō ngā rā o tō ao.
Ko tō ringa ki ngā rākau a te Pākeha,
Hei ora mō te tinana.
Ko tō ngākau ki ngā taonga a ō tīpuna Māori,
Hei tikitiki mō tō māhunga.
Ko tō wairua ki tō Atua, nānā nei ngā mea katoa."*

- Tā Apirana Ngata

strategic priorities

Seeking to put God's love into action by addressing urgent housing needs in our communities; Habitat for Humanity will be a partner and catalyst to:



from the Chair

It is my pleasure to present the Annual Report for Habitat for Humanity Northern Region Ltd. This report highlights a significant breadth and depth of work delivered by our staff, volunteers and partners.

Prior to the beginning of this financial year, the Board agreed to a new Strategic Plan through to 2025. This plan sought to build on our existing programmes and most importantly focus on the development and purchase of new affordable housing supply.

With support from the banking and government sectors, this financial year has seen Habitat both complete the foundations of this path and begin to build new supply. Thanks to significant efforts from our staff in doing the mahi and building the relationships required to succeed, over 40 new homes will be available to partner families in 2022.

The Board is cognisant that we act in a housing market that continues to make home ownership less accessible and housing in general less affordable. We acknowledge and are pained by these realities, and thus Habitat must continue to drive new supply and to strive to be innovative if we are to make a deep and relevant impact.

To this end Habitat will seek to increase our developments in both public and PHO housing, advocate strongly for improved funding and subsidy settings for the sector, develop different housing products to allow for greater tenure security and housing access, and build the relevant partnerships that are key to finding scalable solutions to the ongoing housing crisis.

My deepest thanks to all those that give, support, serve and partner with Habitat. We look forward. He waka eke noa.

Sincerely,

Mark Berryman - Chair, Habitat for Humanity Northern Region



from the CEO

The amalgamation at the beginning of the year between our Northland and Greater Auckland Affiliates provided us the challenge and opportunity of taking a new and wider focus to our service delivery. Habitat Northern Region now collectively looks through a delivery lens that must consider the diverse needs of the country's most rural and urbanised communities.

The success of the amalgamation, that had the explicit aim of increasing housing outcomes across Tāmaki Makaurau and Tai Tokerau is shown throughout this report. This report aims to present some of the hundreds of stories that show the expanding breadth and depth of our services and highlight the impact and the 'why' of our work. I trust it also shows the hard work, diligence and passion of our staff, and the generosity of our volunteers and supporters who have all contributed significantly to the wide-reaching services we now deliver.

The housing need we are confronted with and the subsequent response through growth of programming has required continued innovation of services and of more effective delivery mechanisms. Significant changes in our internal reporting and needs analysis systems have been undertaken this year that have not only improved our operational effectiveness but ensured we can better understand and respond to the specific and increasingly acute housing needs of our communities.

Delivering better services also requires partnership, and to this end we have entered into many new formal agreements with Iwi and Pasifika. These partnerships will be the key driver to us continuing to grow our provision and ensure we are utilising our resources where they can provide the greatest value and impact.

Thank you to all who have contributed to pursuing our vision of a world where everyone has a decent place to live. Looking forward, we are determined to significantly increase new housing supply over the coming years, increase our direct whānau support and housing adequacy services, and advocate for policy change and increased sector funding on behalf of those we seek to serve.

Sincerely,

Conrad LaPointe - CEO, Habitat for Humanity Northern Region





resilience

“ This settlement is a big milestone. We are over the moon.
We can stand up on our own feet and find our own way.”

Takapuna - Progressive Home Ownership Partner Family

Habitat has been helping New Zealanders with a hand up into home ownership for more than 25 years. Habitat provides a progressive 'rent-to-buy' home ownership model for modest income families. Families make regular affordable payments to Habitat whilst being supported through their journey to home ownership with a range of support services and financial mentoring.

When he was 29, Takapuna moved from Tonga and began a new life in New Zealand. He was renting at first and described the challenges of this time, “Back then it was a rugged journey. It was hard moving from place to place, suburb to suburb, trying to find a job.”

In 2010, Takapuna's family moved into their Habitat home in Ōtara. Takapuna explained, “When we moved into our home it felt comfortable. Everything was good, from paying the rent

to having maintenance done on the house. Habitat looked after us. I contributed to whatever they required; my help, my experience, and expertise.”

The scheme places a strong emphasis on partnership between Habitat and the future homeowners. Through workshops Takapuna learned key partnership skills. “This is not only for my time with Habitat but whatever bank may help me to continue on my journey. I can use what Habitat taught me to carry on with whoever is next.”

This year marks the end of their 10 year home ownership journey. The settlement date took place in June which was a significant milestone for the family. Takapuna's story has much in common with many partner families. Families seeking the security and stability that having a place to call home can bring.

a hand-up

Through our Home Repair Programme, Habitat is able to offer interest free loans to modest income homeowners in need of essential repairs and renovations. Keeping existing housing stock warm, healthy and safe for future generations is a key focus of the programme.

For nine months a Manukau family of six could not afford to fix their leaking water cylinder. Walls became riddled with mould causing the air to be very damp throughout the home. Angela said, "It was a hazard and a danger zone, especially for my children."

With the cost of repairs being out of reach, our Home Repair Programme provided an avenue for the family to afford the critical repairs to improve the living conditions of their home.

The process of transforming the house into a safe home for the family took place over the course of three weeks as the builders tackled each problem affecting the home. Works included replacing the decaying weatherboards, fixing up the carpet and walls, installing insulation and double-lined fitted curtains, and mechanical ventilation for the bathroom. "We couldn't believe the difference. It's like a new home. This was done with so much love by all the workers who worked on my home."

Interest free loans are made possible through Habitat's Community Finance Partnership with BNZ.

“ We did not know where to start. The damage caused by the hot water cylinder had almost become overwhelming, **but when I saw that Habitat could help, there was a way forward.**

Angela - Home Repair Programme Recipient





dignity

“ Habitat for Humanity; it’s all in the name. To help people live with dignity in their homes is the most humane act you can do. **To help give the ability to live in your own home without shame.**”

Sarah’s Father - Home Repair Programme Recipient

Habitat continues to work in partnership with Te Puni Kōkiri to deliver critical home repairs for Māori whānau across Tai Tokerau and Tāmaki Makaurau. This is a unique partnership, where Habitat loans are used in conjunction with Te Puni Kōkiri grants, increasing the amount of funding and reach available.

Sarah* lives with her whānau on Waiheke Island. She has a rare condition called OEIS Syndrome.

Prior to repairs the home had a leaky roof, faulty lights, a water cylinder that had blown and no hot water. Sarah’s father said, “This was particularly hard for Sarah because of her pain issues. The consequences of missing a shower could lead to infection. For somebody with Sarah’s condition, infection can quickly spread to her kidneys and this can be life threatening.”

Sarah’s home has received a roof replacement, bathroom renovation, hot water cylinder replacement, electrical rewiring, and new curtains throughout the home.

Sarah’s father said, “The stress caused by losing the upkeep of your home is often overlooked. The peripheral problems that we had to deal with along with the deterioration of our home had knock on effects. You begin to feel ashamed and reclusive, it’s like the chaos theory. The same domino effect has also happened in reverse. Since the repairs have been done, I feel less shame about my home. Our lives have improved one hundred fold; especially for the children. Sarah looks happier and healthier.”

**Name has been changed to protect the family’s privacy.*

stability



With the stability given to my family by Habitat, one of my sons has now been able to start his own business, and my other son was able afford his own home.

Kim - Progressive Home Ownership Partner Family

Our Progressive Home Ownership rent-to-buy programme is aimed at modest income whānau who need a hand up to achieve home ownership.

Families move into a new home built by Habitat and begin paying an affordable rent. Over time the partner family pay down the cost of the home and retain all the equity gained during their tenure. This makes the purchase of the home affordable at a point in the future.

In 2004, as a single mother of twin teenage boys, Kim was excited to have a place of her own. Since then, Kim has been partnering with Habitat and is now the proud owner of her Habitat home.

Kim said, “When I got the call from Habitat telling me that I had paid off my home, I couldn’t believe it. I am so proud of this house as I have been involved in decisions along the way.”

Kim’s story emphasises the stability home ownership can bring whānau. “The most important thing was being able to have a place that we can call home and have no fear of being forced to move out of where we lived,” she said. During her home ownership journey, Kim also got involved with community development to bring positive improvements to her suburb, “I wanted to help empower the community to create an environment we love.”





habitability

Since its inception, the Curtain Bank has cut, sewn and re-purposed thousands of curtains enabling hundreds of families to live in warmer and healthier homes.

Heating a home is difficult and sometimes costly for many families. Research shows that well fitted, double-lined curtains are effective at reducing heat loss. This not only helps keep a home warm and healthy, but also greatly helps with reducing energy bills. Many families, particularly those living in rental properties, cannot afford to buy good quality curtains. The Habitat Curtain Bank exists to support these families.

Waiheke resident, Lisa, found that purchasing new curtains was challenging. "Sorting curtains for the house is something I've been wanting to do for a few years. As a single mum I found there was always something else to use my money, time and energy on but every winter it's been on my mind."

Lisa received new double-lined fitted curtains for her home, and said "Having the curtains has already had a positive impact on my wellbeing. The curtains are so lovely and having them has given me a sense of pride about my home."

Most of the windows in Melissa's Manurewa home had net curtains. Her whānau experienced asthma throughout the year, "We get asthma on and off all the time but in the winter it gets worse."

Melissa heard about Habitat's Curtain Bank through a friend and also received double-lined fitted curtains. "The curtains will help make our home cosier and when we put our heater on, the heat will no longer escape. With the baby coming, they will help keep my room warm as well."

“ I feel like we live in a nicer home; it's cosier and warmer and with not much condensation on the windows. **We've also all been getting much better sleep and for longer.** Lisa - Curtain Bank Recipient

affordability



It was a dilapidated place. Cold in winter, miserable and things were broken with no insulation. **I didn't think I would live long. Now I have a better and warm place to live.** Fred - Home Repair Programme Recipient

Fred is one of the many homeowners who have had their homes undergo critical repair. Over the years, Fred's Mangere home had become worn down from age. Fred had been unable to keep up with the cost of maintenance after becoming a retired pensioner.

"My daughter found out about Habitat in the local paper which had an advertisement about helping people who are needing a healthier, warmer place to live. She said to me, Dad, why don't we try contacting them?"

The programme improves the insulation envelope. Providing essential repairs that address safety and security concerns,

renovations that support accessibility for the elderly and people with disabilities, and vital works that are leading to whole home degeneration such as leaky roofs and rotten floorboards. Fred's family is typical of some of the whānau supported.

Following a full assessment of the home, the key works relating to safety, accessibility and an improved healthy environment were identified. Fred's home received extensive repairs, including a full bathroom renovation, installation of door locks, insulation and roof tile re-ridging, to make the home safer and warmer.





community connection

Partnering with community organisations is important to Habitat, as we believe we can do more together to support our local communities, than on our own. One of these partnerships is with Ōtara Kai Village, where Habitat has provided some of our Ōtara property to be used as a community garden named, Māra Kai.

Tauraa volunteers alongside a team of volunteer gardeners and has been involved in the project from the beginning. "I am in Ōtara, for Ōtara. We love it out here. My wife and I have always been community focused so this was just a natural next move," he said. A wide variety of fresh vegetables are grown on-site. The produce from each harvest is dispersed for free to the local community at the Ōtara Kai Village.

The Ōtara Kai Village is a community lead initiative run under the Community Builders NZ Trust. Their vision is to change community mindsets around kai, health and wellbeing.

Project Lead, Terangi said, "We have been able to create nutritious food from the community garden. We distribute this on Wednesdays, and it goes into the belly of our whānau." This is meeting an evident need due to Covid. Terangi said, "Food insecurity is one of the largest issues in this community. It existed before but after Covid, it has moved up a whole new level."

Habitat is proud to partner with Ōtara Kai Village and help support the tangible difference they are making within the community.



We have had people say, "This is the first kai I have had in five days." We have been able to feed our whānau good healthy food thanks to our partnership with Habitat for Humanity.

Terangi - Project Lead, Ōtara Kai Village

independence



I am proud to be a recipient of Habitat's work. **It has made me more independent which is my goal in life.**

Stuart - Home Repair Programme Recipient

Following a motorbike accident in 2011, Stuart found his Peria home was no longer fit for purpose.

His ability to use the kitchen and bathroom were severely limited and Stuart relied heavily on his carers. "There were many challenges. Back then even doing general things like putting dinner on for my wife or making my own coffee was tough. I didn't want to rely on my carers all the time," he said.

Through Habitat's Home Repair Programme, Te Puni Kōkiri and Te Whare Ruruhau o Meri Trust, Stuart's kitchen and bathroom were transformed. Benches and sinks were lowered to an accessible height. Doors were adjusted to allow Stuart to move around his home with ease and his bathroom was made accessible.

These critical repairs have significantly impacted Stuart's day to day life. "The work that has been done in the bathroom is magic. I can now use the sink in my wheelchair. This means I can shave again. For some people that's normal but not for me. Now everything is available to me. My kitchen was not appropriate for me before but now it is perfect. I could not ask for anything better," he said.

Stuart can now independently prepare kai for his mokopuna and enjoy making his morning cup of coffee.





partnership

Bulding on and increasing our impact requires partnership with others to improve homes at scale. This year we have been partnering with Iwi across a range of different programmes.

In Tai Tokerau, this winter we worked with local partners, Te Uri o Hau, Te Whare Ruruhou o Meri, and Te Roroa, to help distribute Winter Warmer Packs. We had a team of volunteers and staff who helped us pack and deliver the items.

Working alongside local Iwi and other partners we have been able to deliver to communities living in remote areas who otherwise would not have been able to access these winter essentials.

We have also been working alongside Iwi in Tāmaki Makaurau. Ngāi Tai ki Tāmaki, and

Habitat Northern signed a Memorandum of Agreement in June.

We are working together to support tribal members and other New Zealanders to improve housing outcomes in Auckland through rental and Progressive Home Ownership options across the city.

Ngāi Tai Chairperson James Brown said, “It is a great opportunity for Ngāi Tai to broaden our partnership through the housing continuum.”

Habitat Northern CEO Conrad LaPointe said, “The Ngāi Tai partnership opportunity provides a further example of Habitat partnering with Māori and specifically in Auckland. This type of partnership is hugely important as we seek to address housing access and affordability.”



The heater has made it possible for me to live in my house this winter. Without the heater, it might have been too cold to stay in my own home. The heater you gave me is a wonderful thing.

- Winter Warmer Pack Programme Recipient

advocacy

This year we have been focusing on advocating for the installation of effective window coverings or curtains in all Kiwi homes.

Well fitted window coverings are an essential component of a home's thermal envelope. When curtains are long, thickly lined and installed on a track that is fitted tight to the wall they effectively lock warmth in and help protect tamariki from adverse health conditions associated with cold and damp living environments.

The efficiency of curtains was further evidenced by Understanding the Magic of Curtains, a May 2021 research paper from Beacon Pathway, BRANZ and Sustainability Trust.

Habitat believes that while the Healthy Homes Guarantee Act is a good start in addressing inadequacies in much of New Zealand's current housing stock, the legislation does not go far enough. Curtains are currently not part of these standards, even though when a home has ceiling and underfloor insulation, 38% of heat is lost through the windows.

Habitat, Starship Foundation, Mercury, Sustainability Trust and Beacon Pathway have been working together to raise awareness with Government and other agencies to see how we can assist our most vulnerable and low-income families and will continue to keep advocating in this space until Curtain Banks are no longer required.



Not including curtains in a home is like giving a child a jacket but not giving them a hat or gloves. **We need to make sure our children are warm and healthy in the home, to help eliminate hospital admissions related to poor housing.**

Conrad LaPointe - CEO, Habitat Northern Region





service at home

We have hundreds of volunteers who offer their time and skills to support our vision of a world where everyone has a decent place to live. Our volunteers help Habitat in a diverse range of ways; from serving customers in our charity shops, helping our build team with repairs and maintenance, sewing curtains and administration support in the office.

The Pallet Project is a solely volunteer-led project, repurposing used pallets into re-saleable items for our ReStore charity shops. By creating handcrafted and useful items for sale, volunteers are also reducing the amount of waste going into the landfill.

Project lead and long-standing volunteer Andrew said, "At the beginning of the project, we simply made bird feeders. We then began making letterboxes, seats, garden planter

boxes and more. Volunteers are learning new skills which is encouraging to see."

Mark is a youth mentor who has been helping on the project along with his mentee, Pita. Mark said, "My involvement with Habitat began when I was looking for something for the boys to get involved with where they could learn skills, work with a team, and see the impact Habitat is having. I knew it would be a positive environment for them to be in."

Volunteering has given Pita new-found confidence. Mark said, "By being involved at Habitat I have seen him grow. His family and the support team have noticed this too."

We are humbled to work alongside such innovative, committed and passionate people who support others in need of decent shelter.

“ I have seen Pita flourish because of his time at Habitat for Humanity. **Seeing him progress in confidence has been life changing.**

Mark - Pallet Project volunteer

international



The work we do in Fiji is critical in ensuring that communities have greater resilience against the threat of natural disaster. **This resilience and knowledge will span generations.**

Alan Thorpe - CEO, Habitat for Humanity NZ

Habitat Northern Region supports the housing needs of families across the Pacific. A portion of our income is given each year to support vital programmes delivered by Habitat for Humanity New Zealand and its international partners.

Since Cyclone Yasa struck in December last year, damaging 30,000 households and destroying 8,000 houses, Habitat has worked with 14 communities in Fiji to build resilience, developing knowledge and skills around shelter, water, sanitation, and hygiene.

In Serua District, mothers were trained in basic home plumbing, for example learning how to open and change tap washers. Washtubs and handwash basins were installed to ensure communities could access clean wash facilities, with training on how to repair water supply facilities when needed. Basic home plumbing

training was also carried out in Naboutini and Nakorovou villages.

In Naiseuseu community, 15 houses had iron roofing retrofitted to improve the communities' shelter resilience. When Cyclone Harold hit these homes, the roofing held strong.

Three of the roofs did spring minor leaks, which were quickly fixed by the community participants of our Build Back Safer training and vocational training programmes.

This goes to show the critical importance of strong, resilient building materials and techniques in ensuring that a home can protect a family when disaster strikes. This is particularly important for families in the Pacific who face the devastation of cyclone season each year.



impact

volunteer hours
spent with sweat, toil, tears and laughter to help our families.



curtains distributed
by Habitat's Curtain Bank to help make homes warmer.



families accessed
Habitat's programmes from minor repairs to home ownership.



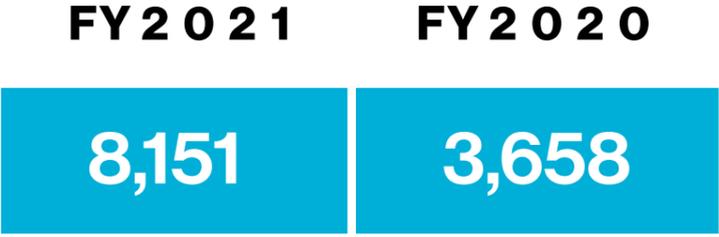
unique volunteers
helped build, serve, lift and carry in support of our work.



*Due to reporting requirements with the Department of Corrections and privacy, Habitat is only able to count the Department as one unique individual.



home interventions
provided to help families make their homes warmer, drier and safer.



families trained
to build their knowledge to improve housing conditions.



families partnering
with Habitat through their journey to home ownership.



families settled
with Habitat completing their home ownership journey



*Settled means they have either paid Habitat back for the value of the home, or refinanced and settled with Habitat (they continue to pay back their home through a mortgage facility).

homes in Samoa, Fiji & Tonga
have been built, repaired or cyclone strapped through Habitat for Humanity New Zealand and its international partners.



revenue breakdown



- 33% ReStore
- 7% Gifts in Kind
- 3% Curtin Bank
- 15% Home Repair Programme
- 2% Minor Repair Service
- 7% Grants
- 5% Family Rental
- 1% Donations
- 10% Gain on Sale of Homes
- 13% Finance
- 4% Other

expense breakdown



- 28% ReStore
- 9% Gifts in Kind
- 8% Curtin Bank
- 19% Home Repair Programme
- 4% Minor Repair Service
- 3% Net Qualifying Rent
- 11% Staff Costs
- 3% Levies and Donations
- 3% Depreciation
- 7% Finance
- 5% Other

performance report

Performance Report Statement of Comprehensive Revenue and Expense For the year ended 30 June 2021

	2021	2020
Revenue from Non-Exchange Transactions Grants, Donations & Fundraising	1,345,801	921,694
Revenue from Exchange Transactions Property & Project Income	5,986,157	3,737,772
Finance Income	1,128,831	407,154
Other Income	396,909	472,094
Total Revenue	8,857,698	5,538,714
Expenditure		
Project Expenses	4,836,601	3,665,910
Property Expenses	143,767	140,735
Levies Paid to Habitat for Humanity NZ Ltd	189,719	129,344
Donations Paid	0	131
Salary and Wages	751,021	557,798
Depreciation	182,755	207,713
Finance Expense	457,760	405,812
All other Expenditure	296,972	222,457
Total Expenditure	6,858,595	5,329,900
Surplus		
Net Surplus / (deficit) for the year	1,999,103	208,814
Movements that will not be reclassified to surplus or deficit in subsequent periods:		
Revaluation of land	12,506,492	0
Total other comprehensive revenue and expenses	12,506,492	0
Total Comprehensive Revenue and Expense for the year	14,505,595	208,814

Performance Report Statement of Changes in Equity For the year ended 30 June 2021

	2021	2020
Balance at 1 July 2020	14,739,991	13,187,626
Other Comprehensive Revenue and Expenses	12,506,492	208,814
Total Comprehensive Revenue and Expense for the year	1,999,103	1,343,551
Balance at 30 June 2021	29,245,586	14,739,991

Performance Report Statement of Financial Position As at 30 June 2021

	2021	2020
Current Assets		
Cash & Cash Equivalents	4,689,814	3,950,182
Trade & Other Receivables	2,413,027	574,456
Stock	445,823	470,374
Total Current Assets	7,548,663	4,995,012
Current Liabilities		
Bank Overdraft	624,222	351,159
Trade & Other Payables	1,115,312	776,249
Income Received in Advance	689,232	530,244
Borrowings	259,424	173,652
Total Current Liabilities	2,688,190	1,831,304
Non Current Assets		
Properties, Plants & Equipment	20,005,346	11,228,453
Long Term Receivables	8,289,304	4,010,182
Investments	100,996	100,242
Total Non Current Assets	28,395,647	15,338,878
Non Current Liabilities		
Borrowings	2,972,979	2,893,524
Property Liabilities	1,037,554	869,070
Total Non Current Liabilities	4,010,534	3,762,595
Net Assets	29,245,586	14,739,991
Equity		
Share Capital	2,400	2,401
Asset Revaluation Reserve	12,506,492	0
Accumulated Revenue & Expense	16,736,694	14,737,590
Total Equity	29,245,586	14,739,991

Performance Report Statement of Cash Flows As at 30 June 2021

	2021	2020
Cashflow from Operating activities		
Inflows		
Partner family rental income	421,144	515,597
Grants, donations and fundraising	3,414,511	2,238,071
Home Repair Programme income	517,444	974,098
Interest and dividends	8,797	41,277
GST	(306,395)	(21,346)
	4,055,502	3,747,697
Outflows		
Suppliers	4,203,599	3,368,992
Employees	751,021	557,798
Tithes and Levies	186,296	97,476
Interest expense	97,625	120,736
	5,238,541	4,145,001
Net cashflow from Operating Activities	(1,183,039)	(397,304)
Cashflow from Investing activities		
Investment in Term Deposits	0	1,834,882
Sale & Purchase of property, plant and equipment	(1,821,758)	(63,216)
Movement in funds held on behalf of partner families	112,211	(3,282)
Receipts from mortgages receivable	1,113,403	587,486
Net cashflow from Investing Activities	(596,144)	2,355,871
Cashflow from Financing Activities		
Receipts from Loans Payable	675,000	0
Payments made on Loans Payable	(138,590)	(182,735)
Income received in advance	1,709,341	581,150
Net cashflow from Financing Activities	2,245,751	398,415
Movement in Cash	466,568	2,356,983
Opening Cash	3,599,023	1,242,039
Closing Cash	4,065,591	3,599,023
Represented in the balance sheet as:		
Cash & Cash Equivalents	4,065,591	3,599,023
Bank Overdraft	0	0
	4,065,591	3,599,023

partners

Our partners, some of whom have been supporters for many years, provide not only valuable income for our work, but in many cases help us shape, evaluate and upgrade our programmes. We are grateful for all the support they have provided over the year.



supporters





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thank you

From financial donations, gifts in kind and volunteered time and expertise, every bit helps no matter how small. To all of those too numerous to mention, thank you for helping Habitat build strength, stability and independence through shelter.



he waka eke noa



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