



THE KEYS
TO
SUCCESS

ANNUAL
REPORT 2009



Habitat for Humanity®
Habitat pour l'humanité®
Canada

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THE KEYS TO SUCCESS

A family that doesn't have to choose between food and rent lives with less anxiety and more integrity. A child who has a quiet, stress-free place to study can succeed in school. A mother making manageable mortgage payments has the opportunity to further her education and secure a better job. In short, a safe, affordable home is one of the most important keys to success in life.

At Habitat for Humanity Canada we know from experience that there's a direct connection between a house and a family's well-being. Our goal is to create the kinds of healthy, stable and secure home environments every family deserves—and needs—to thrive.

Habitat for Humanity homes have been the keys to success for thousands of people across the country. Statistics clearly show the positive impact of affordable housing, but it's the stories behind the numbers that are most compelling. In this report, five families offer a privileged glimpse into the ways Habitat for Humanity has helped change their lives—describing how “home” has been the key to their success.

KEY TO OUR CULTURE

April Smoke and her son, Josh—the first owners of a Habitat home in a First Nations community—now live safely and with access to their rich cultural heritage.

Photographs by Steve Russell



The beat of traditional drums at the dedication ceremony for her new home drew tears from April Smoke—and enthusiastic applause from her five-year-old son, Josh. The house was the first ever built by Habitat for Humanity in a First Nations community, giving April and Josh the opportunity to live securely and stay connected to their cultural roots.

April's family had struggled with a cycle of poverty that she was determined to break. She moved to Windsor, Ontario to pursue post-secondary studies—500 kilometres from the Alderville reserve where she grew up. While she knew education was an important investment, the expense was a strain: all she could afford was a crowded house in an unsafe neighbourhood.

Shortly after graduating, she heard Habitat for Humanity was looking to build in Alderville. Within four months of submitting her application she moved into a new home with her son, mother and brother.

April says the house was truly a community effort. “I was surprised by everyone’s generosity,” she remarks. “People I didn’t even know were coming out and lending a hand on the build site. I feel such a strong sense of belonging.” An important part of that belonging has to do with her Ojibwe heritage. April is eager to expose Josh to the rich history of their people and has enrolled them both in Ojibwe language classes. “We haven’t lived here that long and he’s already starting to understand that he’s part of this culture. Seeing him excited about it is really rewarding,” April says. She’s also happy that Josh has a place he can truly call home.

Growing up in a single-parent family, she herself moved around a lot. “I wanted to plant roots and give Josh a life he could be proud of,” she says. April concludes that perhaps her happiest moment came when she overheard Josh tell someone that for his fifth birthday she was building him a house.



“PEOPLE I DIDN’T EVEN KNOW WERE COMING OUT AND LENDING A HAND ON THE BUILD SITE. I FEEL SUCH A STRONG SENSE OF BELONGING.”



- 1 JOSH ENJOYS SPENDING TIME PLAYING IN HIS BLUE ROOM, THE COLOUR HE SELECTED.
- 2 APRIL SMOKE ENJOYS A COFFEE WITH HER MOTHER IN THE BREAKFAST NOOK JUST OFF THE KITCHEN BATHED IN NATURAL LIGHT.
- 3 JOSH’S ROOM LOOKS OUT ONTO A BACKYARD AND A DREAM CATCHER.
- 4 EAGER TO RECONNECT WITH HER OJIBWE CULTURE, APRIL AND HER SON HAVE ENROLLED IN LANGUAGE CLASSES.
- 5 BAND SIGN AT THE BAND OFFICE IN ALDERVILLE, ONTARIO.
- 6 JOSH’S NEW HOME OFFERS A WHOLE NEW WORLD TO EXPLORE.



KEY TO MY EDUCATION

Mirel and Dana Eremia can always find a quiet place to study, something they weren't able to do in the 500-square-foot apartment they and their two children previously shared.

Photographs by Jenelle Schneider

Moving into an affordable Habitat for Humanity home meant Mirel Eremia could return to school and train for a new line of work. Today, he runs his own recreational vehicle repair business, his wife is a supervisor at a factory, and their eldest son is weighing his college options. For a family whose first Canadian home was a cold, cramped apartment, their Habitat house has been, in Mirel's words, "a real blessing."

He and his wife, Dana, came to Canada from Romania with their two children. Both parents were trained as engineers, but couldn't find work in their professions. For living space, all they could afford was a 500-square-foot rental unit. "It was difficult having four people in such a small apartment," says Mirel. "There was nowhere to put anything and nowhere to go for quiet."

The family moved into their Habitat house in 2005. It wasn't long afterwards that Mirel decided to go back to school and study to become an RV technician. Apart from relieving financial

pressure on the Eremias, the Habitat home also gave Mirel a quiet place to focus on his schoolwork. Having graduated, he says that starting his own business was like a dream come true. "I love it," he declares. "I was meant to do this." Proud of her husband's success, Dana was not to be outdone. She studied hard to move up the ranks and earn a supervisory position at the factory where she works.

Mirel says their oldest son, Andre, is in his last year of high school and following his parents' lead: "He often closes the door to his room to keep his little brother out, so he can study." While they all enjoy having their own private spaces, the most popular spot in the house seems to be the kitchen. "There was no room to store groceries or prepare anything in our old apartment," Mirel says. Now they cook every day—traditional European meals. The family is eating healthier and saving money in the process. Mirel is grateful for their new home life. "Our home is warm and we have food in the pantry," he notes. "It's a beautiful thing."



- 1 MATTEI GOBBLES DOWN THE LAST OF HIS DINNER AS MIREL TIDIES THE KITCHEN.
- 2 MONOPOLY IS A FAMILY FAVOURITE. EVERYONE FINDS THEIR SPOT AT THE DINING TABLE AND IT DOESN'T TAKE LONG FOR THEIR COMPETITIVE SPIRITS TO KICK IN.
- 3 THE EREMA FAMILY OUTSIDE THEIR HABITAT HOME IN KELOWNA.
- 4 A PICTURE OF MIREL AND HIS WORK TRUCK SITS ON DISPLAY IN THE FAMILY HOME.
- 5 MATTEI ENJOYS PLAYING A COMPUTER GAME IN HIS VERY OWN ROOM.



MIREL SAYS RUNNING HIS OWN BUSINESS IS A DREAM COME TRUE. "I LOVE IT...I WAS MEANT TO DO THIS."

KEY TO MY FAMILY'S COMFORT

Despite his cerebral palsy, Thomas Fraboni has total independence in his family's fully accessible Habitat home.



Photographs by Steve Russell

When Phil Fraboni and his three children moved into their new Habitat home in 2009, the dedication ceremony was a little different than most. Phil's oldest son, Thomas, did the honours—opening the door not with a key but instead with a remote-controlled device. Thomas has cerebral palsy.

While the Fraboni's previous rental house had some accessible features, there wasn't room for him to turn his wheelchair around in the bedroom he shared with his brother, and many everyday kitchen items were out of reach.

The family's new home gives Thomas almost complete independence and freedom. He has his own room—with plenty of turning space. Ramps lead to both entrances, the spacious bathroom is fully wheelchair accessible and, the kitchen was built with low countertops, custom cabinets and a wall oven for Thomas' convenience. "It's such a relief knowing he can get

around the house without any problems," says Phil. "And now we as a family have a place to call home, somewhere we hope to be for a very long time."

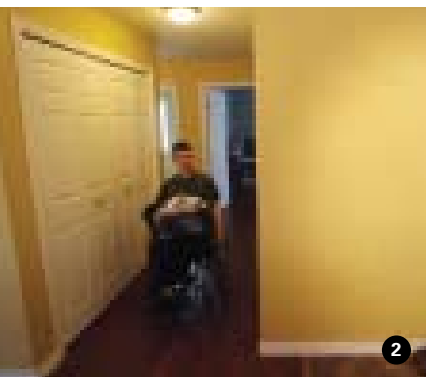
Phil was on-site during construction whenever he could be, consulting with the builders about his family's needs. "It's pretty phenomenal to have had a hand in building our own house," he says. According to Phil, the community's support during and since construction has been overwhelming. "Our neighbours have quickly become friends and go out of their way to lend a hand," he says.

Phil's wife, who passed away three years ago, was instrumental in getting the family involved with Habitat for Humanity. Phil says a part of his wife lives on in their home. "I think Habitat really knocked it out of the park with this one," he says.



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“NOW WE AS A FAMILY HAVE A PLACE TO CALL HOME, SOMEWHERE WE HOPE TO BE FOR A VERY LONG TIME.”



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- 1 THOMAS LEADS PHIL TO THE FRONT DOOR – THE HOUSE FEATURES GENTLY GRADED RAMPS AND WRAPAROUND PORCH.
- 2 EXTRA WIDE HALLWAYS ALLOW THOMAS PLENTY OF ROOM TO MANOEUVRE IN THE HOME.
- 3 FRONT LOAD WASHER AND DRYER ALLOW THOMAS THE INDEPENDENCE TO COMPLETE HIS CHORES.
- 4 A STRATEGICALLY PLACED BUTTON ALLOWS THOMAS TO OPEN THE DOOR FROM THE INSIDE WHILE A REMOTE CONTROL KEY OPENS THE DOOR FROM THE OUTSIDE.
- 5 WHEELCHAIR HEIGHT COUNTER AND COOKTOP OFFER THOMAS THE CHANCE TO HELP COOK FAMILY MEALS.
- 6 THE FAMILY ROOM IS THE MOST POPULAR SPOT IN THE HOUSE.

The Nolans now have a mould-free home where dad Ken's health has stabilized, allowing him to enjoy precious time with his family.



KEY TO MY FAMILY'S SECURITY



Suffering from severe emphysema, Ken Nolan used to worry about what would happen to his family if he were to die. Today he breathes a little easier knowing his wife and four children have a safe place to live—a new Habitat for Humanity home.

Ken and his family lived for a dozen years in a rental house that was falling apart, badly sealed and literally run through with mould that significantly worsened Ken's lung condition. During their final years there, Ken couldn't even climb the stairs and was forced to sleep on the living room couch.

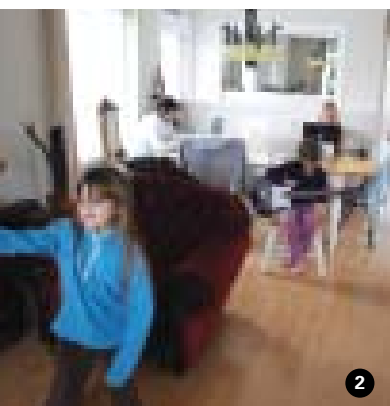
He says moving day felt like a dream. "It's not about materialism, it's about security. I've seen families split up when one parent dies because they can't afford to stay together. Now, no matter what happens to me, my family will have this place," he says. Ken's health and quality of life improved soon after the family settled into their Habitat home. His visits to the doctor

became less frequent. It's not just because the house is mould-free, but also because the move lifted a weight of worry from Ken's shoulders. "It's a big stress relief for Ken to know his family is taken care of," says his wife, Diane. In addition to providing greater stability and security, the new house has also eased the Nolan's financial strain. Far more energy-efficient than their former residence, Diane figures the Habitat home saves the family about \$300 a month in utility costs—money they can put toward food, clothes and activities for their kids. The Nolans are committed to giving back to Habitat for Humanity. Ken and Diane plan to share their experience with others going through the Habitat process. As well, they hope to participate in future builds.

Ken has been deeply moved by all that Habitat has done for his family. He sums up his feeling in four simple words: "It's a total miracle."



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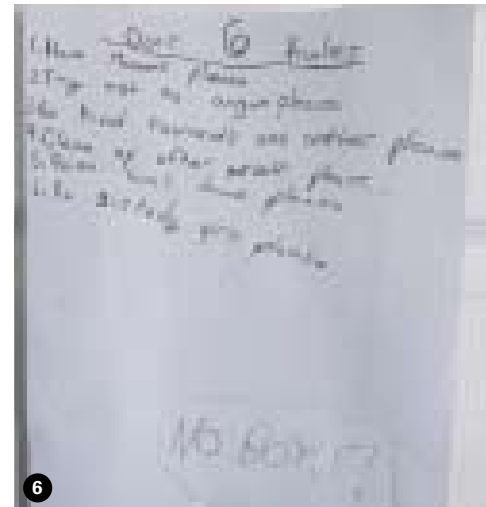


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- 1 AUSTIN GUIDES CHELSEA THROUGH A SONG, WHILE CAPRI PLAYS WII IN THE MAIN ROOM.
- 2 THE OPEN FLOOR PLAN OF THE HOUSE ENCOURAGES THE FAMILY TO SPEND MORE TIME TOGETHER.
- 3 LIVING IN A MOLD-FREE HOME HAS IMPROVED KEN'S HEALTH AND HIS SPIRITS.
- 4 THE NOLANS ENJOY TYPICAL FAMILY LIFE IN THEIR "GREY CUP HOUSE"—A NAME THEY CAME UP WITH BECAUSE MUCH OF THE CONSTRUCTION HAPPENED DURING THE 2007 GREY CUP IN TORONTO.
- 5 THE CHILDREN WEREN'T ALLOWED ON THE CONSTRUCTION SITE BECAUSE OF THEIR AGE BUT EACH LAID ONE SYMBOLIC BRICK.
- 6 EACH OF THE CHILDREN HAS THEIR OWN SPACE IN THE HOUSE WHERE THEY MAKE THE RULES,



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"IT'S NOT ABOUT MATERIALISM, IT'S ABOUT SECURITY...NO MATTER WHAT HAPPENS TO ME, MY FAMILY WILL HAVE THIS PLACE."



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KEY TO MY CHILDREN'S FUTURE



Thanks to affordable mortgage payments, Anh Pham and Binh Nguyen were able to help fund their daughters' educations.

Photographs by Cheryl Hnatiuk

Anh Pham and Binh Nguyen's Habitat home has made a lifetime of difference to their family. Nineteen years after moving in—escaping the leaky, mouse-ridden, roach-infested conditions of their first Canadian residence—they've paid off their mortgage and been able to support their three daughters' post-secondary educations. Anh and Binh wanted to start a new life in Canada after leaving communist-ruled Vietnam. The transition wasn't easy. The family struggled to get by in their first house, a rental unit so poorly insulated that in the harsh Winnipeg winters they had to keep the oven on for warmth.

The woman who babysat Anh and Binh's three girls was a Habitat for Humanity homeowner. She told the couple about her experience and encouraged them to apply.

"Habitat for Humanity gave us the chance to buy a home, something we wouldn't have been able to do on our own," says Anh. With the opportunity came a sense of responsibility. "We

knew how privileged we were," she says. "We told our children to go out and do good things in the world." Each of their girls has had the freedom to follow her own dreams. One is finishing dentistry school, another became a hair stylist, and the middle child surprised her parents with the announcement that she wanted to join the navy. Anh admits she resisted the idea at first. It would take her daughter far from home. But there was no stopping her. Anh recalls, "She said, 'Mom, we live in Canada, I have an incredible opportunity and I want to do this.'" Her "baby girl" is now proudly serving the country that gave her family a new life.

Anh and Binh have both worked steadily over the years. Anh supports special needs schoolchildren and Binh is a tool sharpener. The affordability of their home allowed them to pay for their girls' educations and, in 2005, to close out their mortgage. "We would still be paying rent without the help of Habitat for Humanity," says Anh. "It really has changed our lives."



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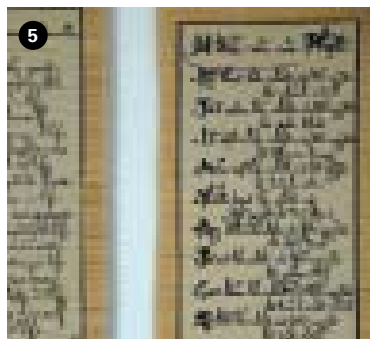


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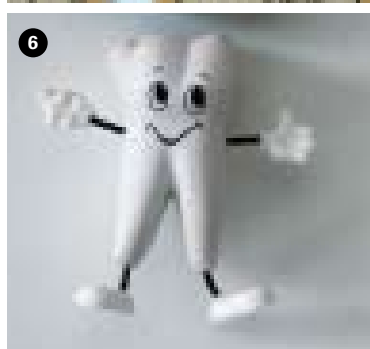
“We knew how privileged we were... we told our children to go out and do good things in the world.”



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- 1 FAMILY PORTRAIT – DAUGHTER TIEN QUEBAO NOT PRESENT.
- 2 SISTERS BAO-TRAN (LEFT) AND KIM (RIGHT) REMINISCE ABOUT EVENING STUDY SESSIONS THEY USED TO HAVE AT THE KITCHEN TABLE.
- 3 THE NGUYEN'S IN FRONT OF THEIR HOME.
- 4 THE FAMILY SHARES A LAUGH IN THE KITCHEN, THE FAVOURITE FAMILY SPOT.
- 5 A WALL HANGING LISTING THE BUDDHA'S 14 COMMANDMENTS.
- 6 ADORNING THE FRIDGE IS A GIFT BAO-TRAN RECEIVED ON HER FIRST DAY OF DENTISTRY SCHOOL.
- 7 FAMILY PORTRAITS FILL THE WALLS IN THE HOME.

VISION

A world where everyone has a safe and decent place to live.

MISSION

To mobilize community partners and volunteers in building affordable housing and promoting homeownership as a means of breaking the cycle of poverty.





HABITAT VOLUNTEERS WORKING ON BUILDING A NEW ROOF.

VALUES

HOUSING FOR ALL

We believe that access to safe, decent and affordable housing is a basic human right that should be available to all.

HUMAN DIGNITY

We believe in the worth and dignity of every human being. We respect the people we serve and those who help us in this effort. People are our greatest resource.

PARTNERSHIP

We believe we can best achieve our mission through meaningful and mutually beneficial partnerships with others.

FAITH IN ACTION

We believe that faith is lived through action. Building on our Christian foundation, we serve and work with people of all faiths and beliefs in a spirit of justice and compassion.

DIVERSITY AND INCLUSIVENESS

We believe there is a role for everyone committed to our vision, mission and values, and we seek to enrich our organization through diversity.

OUR CORE PROGRAM

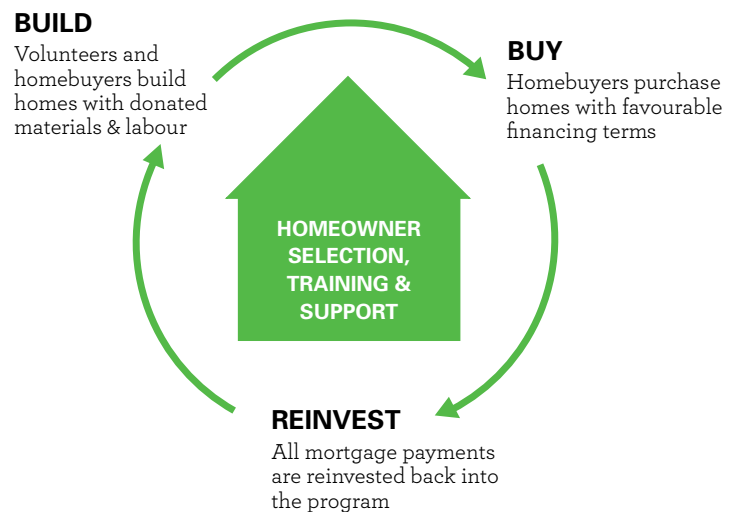
The Homeownership Program: Habitat achieves its mission through its Homeownership program, which reduces the barriers to homeownership for individuals and families in financially vulnerable situations. Our model is one of partnership, where families become part of their own housing solution by building and purchasing their own homes.

HABITAT HOMES ARE:

- Constructed using donated funds, materials and labour
- Sold to partner families through a no-profit, no-interest mortgage
- Financed with payments set at 30% of gross income or less
- Supporting additional families when mortgage payments are reinvested into the program

PARTNER FAMILIES

People living below the poverty line who are able to repay an interest-free mortgage can qualify to become a partner with Habitat for Humanity. Future homeowners contribute hundreds of hours of sweat equity, share the labour of homebuilding, and participate in valuable training and preparation. In return, the program provides access to affordable housing, helps families build equity for the future and, in many cases, breaks the cycle of poverty forever.



SUPPORT PROGRAMS

Habitat for Humanity Canada maintains a number of programs that support its mission. These offer meaningful opportunities for donors and volunteers to engage with our organization and make a difference in their communities.

SUSTAINABLE BUILDING

Habitat's Sustainable Building program promotes recognized green building practices, which help reduce housing-related CO₂ emissions and allow families to benefit from the reduced operating costs and healthier indoor environments associated with energy-efficient, environmentally friendly homes.

WOMEN BUILD

This program gives women from all walks of life the opportunity to raise funds, build homes and generate awareness about the need for affordable housing in Canada.

RENEW IT

Many families across the country are unable to afford much-needed repairs and maintenance for their homes. Houses in poor repair can lead to health and safety problems and jeopardize a family's ability to stay in their home. Through the ReNew It program, Habitat affiliates can assist low-income homeowners with repairs and minor renovations that can dramatically improve their living conditions.

GLOBAL VILLAGE CANADA

Habitat for Humanity Canada invites Canadians to work hand-in-hand with volunteers and partner families—especially those in developing countries and disaster-stricken areas—to help build simple, decent, affordable housing. Through the Global Village program, volunteers participate in short-term international building missions that leave a lasting legacy in the communities in which they work.

ABORIGINAL HOUSING

The Aboriginal Housing program is a three-year pilot project that aims to help ease the Aboriginal housing crisis in Canada and make Habitat's Homeownership program more accessible and relevant to Aboriginal people in Canada. This is accomplished through partnerships between Habitat affiliates and Aboriginal organizations, communities and families. Canada Mortgage and Housing Corporation (CMHC) is the Lead National Sponsor of this program.

INTERNATIONAL SUPPORT

Habitat for Humanity Canada supports the work of Habitat for Humanity International in approximately 90 countries through affiliate tithing (whereby affiliates direct 10 per cent of their undesignated donations to international homebuilding), the Global Village program, and partnerships with Canadian donors and the Canadian International Development Agency (CIDA).

BUILDING ON FAITH

Habitat invites people of diverse religions and backgrounds to put their faith into action. Members of churches, mosques, temples, and synagogues support Habitat by raising funds, praying for our work, volunteering on construction sites, feeding volunteers, and supporting partner families.

RESTORES

ReStores are retail operations that sell donated new and used building supplies. The revenue these stores generate helps fund the work of the affiliates that run them. ReStores also make an important contribution to the environment, diverting more than 15,000 tonnes of building products away from landfills every year.



CANADIAN AFFILIATES



HABITAT FOR HUMANITY CANADA'S MISSION IS DELIVERED BY AFFILIATES IN 73 COMMUNITIES.

These Habitat for Humanity affiliates select and prepare partner families for homeownership, manage construction, and hold mortgages.

They play a vital role at the local level by engaging community volunteers, securing resources, increasing the profile of Habitat and raising awareness about the issue of affordable housing.

ALBERTA:

HFH Brooks District Society
HFH Calgary Society
HFH Camrose Society
HFH Edmonton
HFH Lethbridge
HFH Medicine Hat Society
HFH Mountain View Affiliate Society
HFH Red Deer Region Society
HFH South Peace Society
HFH Wood Buffalo Society

BRITISH COLUMBIA:

HFH Boundary Society
HFH Society of Greater Vancouver
HFH Kamloops Society
HFH Kelowna Society
HFH Mid-Vancouver Island Society
HFH Prince George Society
HFH South Okanagan
HFH Sunshine Coast
HFH Upper Fraser Valley
HFH Vancouver Island North Society
HFH Victoria
HFH West Kootenay

MANITOBA:

HFH Brandon
HFH The Pas
HFH Winnipeg

NEW BRUNSWICK:

HFH Fredericton Area / Région de Fredericton
HFH Moncton Area / Région de Moncton
HFH Saint John Region

NEWFOUNDLAND:

HFH Cabot

NOVA SCOTIA:

HFH Halifax Regional Municipality Association

NUNAVUT:

HFH Iqaluit

ONTARIO:

HFH Brampton
HFH Brant
HFH Chatham-Kent
HFH Durham
HFH Greater Kingston and Frontenac
HFH Grey-Bruce
HFH Halton
HFH Hamilton
HFH Huron County
HFH Huronia
HFH London
HFH Mississauga
HFH Muskoka
HFH National Capital Region
HFH Niagara
HFH North Bay and Blue Sky Region
HFH North Simcoe
HFH Northumberland

HFH Orillia / Lake Country

HFH Peterborough and District
HFH Prince Edward-Hastings
HFH Sault Ste. Marie and Area
HFH Sarnia / Lambton
HFH Seaway Valley
HFH Stratford-Perth
HFH South Georgian Bay
HFH Sudbury District
HFH Thousand Islands
HFH Thunder Bay
HFH Toronto
HFH Waterloo Region
HFH Wellington County
HFH Windsor-Essex
HFH York Region

PRINCE EDWARD ISLAND:

HFH P.E.I.

QUEBEC:

HFH Region des Deux-Montagnes
HFH Montréal Sud-Ouest

SASKATCHEWAN:

HFH On The Border Lloydminster Society
HFH Prince Albert
HFH Regina
HFH Saskatoon

YUKON:

HFH Yukon Society

HABITAT FOR HUMANITY INTERNATIONAL

HABITAT FOR HUMANITY IS AN INTERNATIONAL ASSOCIATION UNITED BY THE COMMITMENT TO BUILD AFFORDABLE HOUSING AND PROVIDE A HAND UP TO FAMILIES IN VULNERABLE SITUATIONS.

With a network of national programs and affiliates around the world, Habitat for Humanity International has built more than 350,000 homes and provided 1.75 million people with safe, decent and affordable shelter in nearly 100 countries.



OPENING CEREMONY OF NEW HABITAT FOR HUMANITY TAJIKISTAN "BUILDING AND TRAINING CENTRE (BTC)": ASHT, TAJIKISTAN, MAY 4, 2009.

AFGHANISTAN
ARGENTINA
ARMENIA
AUSTRALIA
BANGLADESH
BERMUDA
BOLIVIA
BOTSWANA
BRAZIL
BULGARIA
CAMBODIA
CAMEROON
CANADA
CHILE
CHINA
COLOMBIA
COSTA RICA
COTE D'IVOIRE

DOMINICAN REPUBLIC
ECUADOR
EGYPT
EL SALVADOR
ETHIOPIA
FIJI
FRANCE
GERMANY
GHANA
GREAT BRITAIN
GUAM
GUATEMALA
GUYANA
HAITI
HONDURAS
HUNGARY
INDIA
INDONESIA

JAPAN
JORDAN
KENYA
KYRGYZSTAN
LAOS
LEBANON
LESOTHO
MACEDONIA
MADAGASCAR
MALAWI
MALAYSIA
MEXICO
MONGOLIA
MOZAMBIQUE
MYANMAR
NEPAL
NETHERLANDS
NEW ZEALAND

NICARAGUA
NIGERIA
NORTHERN IRELAND
PAKISTAN
PANAMA
PAPUA NEW GUINEA
PARAGUAY
PHILIPPINES
POLAND
PORTUGAL
REPUBLIC OF IRELAND
ROMANIA
RUSSIA
SENEGAL
SINGAPORE
SLOVAKIA
SOUTH AFRICA
SOUTH KOREA

SRI LANKA
SWITZERLAND
TAJIKISTAN
TANZANIA
THAILAND
TRINIDAD AND TOBAGO
TURKEY
UGANDA
UKRAINE
UNITED STATES
VIETNAM
ZAMBIA



Unlocking
the Door
to Brighter
Futures

PROGRESS REPORT

2009

We could not have predicted at the start of 2009 that the year would yield so many important achievements. We were initially cautious about how donors might respond to the ongoing economic uncertainty—yet we ended up setting new records, with domestic and international housing starts at an all-time high.

Habitat supporters showed their commitment conclusively. We received more donations of cash and in-kind gifts last year than in 2008—a testament to the strength of our donor relationships. We opened four new ReStores, and our 60 outlets nationwide achieved double-digit sales growth. And we built the first of what we hope will be many Habitat homes in First Nations communities.

We were excited to introduce a new program in 2009 focused on renovations. ReNew It helps low-income families make much-needed upgrades and repairs to their houses. Whether building from scratch or renovating, our goal remains the same: to ensure that every family has access to safe, decent, affordable housing.

The miracle of a Habitat home isn't the structure itself, it's the change it enables. The houses we build help families begin new lives. They are keys to success—offering safe, stable living environments, giving people the foundation to pursue opportunities for learning and work. Homeowners who pour their own sweat into a Habitat house come away with an extraordinary sense of pride and accomplishment.

Our work would not be possible without our volunteers and donors—the heart and soul of Habitat for Humanity. They are the keys to our success. On behalf of everyone in our organization, we'd like to thank the 50,000 volunteers across the country and the numerous individual and corporate donors who continue to make a difference in Canadian communities. And of course, we have to extend special thanks to our dedicated staff across the association as well.

2010 promises to be another bright year. Construction plans for the next 200 homes are already becoming a reality. Going forward we will continue to rely on the critical support of our sponsors and volunteers to build on our achievements. Together, we will help countless more families realize their dreams of living in decent and affordable homes.



STEWART HARDACRE
President & Chief Operating Officer



KEITH MOMBOURQUETTE
Chair, National Board of Directors



YEAR IN REVIEW

2009 Milestones

Construction Starts: Habitat for Humanity Canada built 194 homes in Canada and 380 homes internationally

ReStore Revenues: ReStore revenues rose by 15 per cent over 2008

International Homes: Habitat for Humanity International built 23,657 new homes, rehabilitated another 15,705 and repaired 21,643

First Nations Build: Habitat for Humanity Canada celebrated its first-ever build in a First Nations community

RESTORES: A RETAIL SUCCESS STORY

Four new ReStores opened in 2009—bringing the total across Canada to 60—and revenues continued to climb, reaching \$27 million (an increase of 15 per cent over the year before). ReStores' overall product yield shot up an impressive 145 per cent. In 2009, Habitat for Humanity enhanced product and health and safety training for ReStore employees, and launched a new green initiative across all locations. Habitat plans to expand ReStore procurement efforts and increase educational opportunities for ReStore management and staff in the coming year.



Delta Hotels and Resorts sent six employees—the Delta Community Cruiser Ambassadors—on a journey across Canada to work alongside Habitat and demonstrate their corporate commitment to the cause of affordable housing and building stronger communities.

CELEBRATING LEADERSHIP IN SUSTAINABILITY

In partnership with Great-West Life, London Life, and Canada Life, last year Habitat for Humanity Canada presented the first-ever National Award for Leadership in Sustainable and Affordable Home Building. Casey Edge, Executive Officer of the Canadian Homebuilders' Association in Victoria, British Columbia, was recognized for his commitment to sustainable and affordable home construction in the community. Each year, winners will receive a grant they can direct to the Habitat for Humanity affiliate of their choice to support the construction of sustainable, affordable homes.

In 2009, Rio Tinto Alcan launched the Rio Tinto Alcan Sustainable Homes Programme to promote sustainable construction practices. Through it, Habitat affiliates that employ safe, sustainable building practices can receive up to \$200,000 in grant money. Last year, thirteen affiliates received funds under this new program.

CRUISING FOR DONATIONS

As part of its three-year, \$750,000 partnership with Habitat for Humanity, Delta Hotels and Resorts launched a "Community Cruiser Campaign" that took six Delta employees to 44 Delta locations across the country to raise funds for Habitat. This partnership yielded more than \$500,000 for Habitat for Humanity in its first year. Habitat is proud to name Delta Hotels and Resorts a Habitat Gold Partner and applauds their efforts to champion affordable housing in communities across the country.

LEADING THE CHARGE

The Home Depot Canada—a key Habitat for Humanity partner—continued to support ReStores through its Return-to-Vendor program, which diverts an estimated 3,000 tonnes of usable goods from landfills to ReStores annually. In 2009, the Home Depot donated more than three million dollars worth of products to ReStores across the country.

Last year, the company also launched The Home Depot Foundation, which helps communities across the country meet their affordable housing needs through volunteerism, do-it-yourself expertise, product donations and monetary grants. In 2009, the Foundation contributed more than \$930,000 in cash donations, supporting 31 Habitat for Humanity affiliates. This money helped build 90 homes for families across the country.

EMPOWERING YOUTH

This past year, Genworth Financial held its third annual "Meaning of Home Contest"—a national competition challenging students from grades 4 to 6 to write about the importance of having a home. The winning student, Kyle Dingle, from St. John's, directed a \$60,000 grant to Cabot Habitat for Humanity to help build a house for a Newfoundland family.

RENEWED COMMITMENT

In 2009, the Canadian Institute of Plumbing and Heating (CIPH) celebrated 15 years of partnership with Habitat for Humanity



The Delta Community Cruiser Ambassadors, led by Brianna LePiane (*centre photo, volunteer on left*), show their support of Habitat by volunteering their time and working hard on a build site. Delta Hotels and Resorts made a corporate donation of \$75,000 to sponsor this home for a family in Vancouver. Hundreds of local Delta employees across Canada participated in fundraising events in support of their local communities and the work of Habitat for Humanity.

Canada. Since 1994, CIPH members have donated more than \$5 million in cash and products to our organization. In 2010, CIPH renewed its commitment to Habitat for Humanity, launching a two-year campaign to raise more than \$1.75 million to help build more than 500 Habitat homes in Canada.

FIRST NATIONS FIRSTS

Habitat for Humanity Northumberland, Alderville First Nation and the Canada Mortgage and Housing Corporation (CMHC) together celebrated the first-ever Habitat build in a First Nations community in Canada—Alderville, Ontario.

Habitat for Humanity Windsor-Essex Inc., Can-Am Urban Native Non-Profit Homes and CMHC completed a home for a First Nations family in Windsor, Ontario—the result of the first partnership in Ontario between a Habitat affiliate and an urban First Nations organization under Habitat’s Aboriginal Housing Program.

Habitat for Humanity Canada’s Aboriginal Housing Program acknowledged its second-ever major gift in 2009—\$1 million from the Province of Manitoba to help the Habitat Winnipeg affiliate build homes for 10 First Nations families over the next two years.

PROVINCIAL PARTNERSHIP

In 2009, the Ontario government extended funding under the Affordable Housing Program for the first time to formally include Habitat builds. This program provides up to \$50,000 in down payment assistance for Habitat partner families in Ontario. The Saskatchewan Provincial government

continued its support in 2009 with \$1 million given to our four Saskatchewan affiliates. Alberta has also continued its ongoing affordable homeownership funding, supporting Habitat affiliates with \$6 million to build 67 homes in communities throughout Alberta. Habitat applauds all of our government partners and looks to continue to build those relationships in the future.

BUILDING HOMES, BETTERING LIVES

Together, CIDA and Habitat for Humanity Canada contributed more than \$900,000 to international home-building efforts in 2009, including CIDA’s support for major Habitat projects in Pakistan, Nepal, Lesotho and Tajikistan to provide much needed housing and develop the skills and capacity of local people.

2009 marked the successful completion of the CIDA-funded Pakistan Earthquake Reconstruction Initiative. CIDA provided \$839,166 in funding for the two-year project; Habitat for Humanity Canada contributed \$93,638. The funding helped 5,694 earthquake-affected families in 42 communities to rebuild their homes and trained 3,983 homeowners and 361 builders and masons in the construction of earthquake-resistant homes.

In May 2009, Habitat for Humanity Tajikistan celebrated the grand opening of its first CIDA-funded Building and Training Centre. Three factory sections within the centre were set up to create employment for local people. The factories produce concrete blocks for Habitat homes, school furniture and uniforms. The training centre offers sewing

and welding training, provides information on HIV/AIDS, and serves as a base for local Habitat home renovation projects.

GLOBAL VILLAGE CANADA

In 2009, 1,385 Canadians volunteered on 102 different Global Village teams to build houses in 31 countries around the world. Canada now ranks second only to the United States for the number of volunteers it sends abroad on short-term building missions. Since the Global Village program began in Canada in late 2005, 4,353 Canadians have participated in 318 building trips and together have helped construct more than 300 homes with and for families in need.

A TRIBUTE TO THE HABITAT VISIONARY

Last year Millard Fuller, founder of Habitat for Humanity International passed away. We celebrated the life of this man who helped change the lives of thousands of people around the world by providing them with safe, decent and affordable housing. Fuller moved to Africa in 1973 with his wife and four children to set up a housing project. After the success of this pilot program, which built modest houses on a no-profit, no-interest basis, the Fullers returned to the United States to set up an independent non-profit organization—Habitat for Humanity International. For the next 30 years, Millard devoted himself to making Habitat for Humanity a worldwide Christian housing mission.

**HABITAT FOR HUMANITY CANADA
NATIONAL PARTNERS**

GENEROUS CONTRIBUTIONS FROM OUR CORPORATE, INDIVIDUAL AND GOVERNMENT PARTNERS CONTINUE TO BE THE KEY TO OUR SUCCESS AT HABITAT FOR HUMANITY CANADA.

These donations help us build homes—and new lives—for deserving families across the country. On behalf of all of the Habitat partner families, we thank you for your support.

LEGACY PARTNERS

\$2,500,000 and above



More saving.
More doing.™



**CANADA
FOUNDATION**

PLATINUM PARTNERS

\$1,000,000 to \$2,499,999



**ALL WEATHER
WINDOWS**



CIPH
Canadian Institute
of Plumbing & Heating

GOLD PARTNERS

\$500,000 to \$999,999



CMHC SCHL
HOME TO CANADIANS



DELTA
HOTELS AND RESORTS



Canadian International
Development Agency

SILVER PARTNERS

\$250,000 to \$499,999



Applica™
Applica Canada Corp.



CCC
A USG COMPANY
UNE SOCIÉTÉ DE USG

COSSETTE



Genworth
Financial
Canada



MCAP



PartSelect



RBC Foundation



**Schneider
Electric**



VERTEX



Whirlpool
CANADA

BRONZE PARTNERS

\$100,000 to \$249,999



STRONGER COMMUNITIES TOGETHER™

LEADERSHIP GIFTS FROM LOCAL AFFILIATE PARTNERS



NATIONAL PARTNERS

DEVELOPERS

\$50,000 to \$99,999

City of Waterloo
Eaton Electrical
Green Solutions North America Inc.
ITML Horticultural Products Inc.
Scotiabank - Shared Services
The Source
Estate of Mr. Edward William Rooney
Estate of Ms. Daphne D. Ture
Estate of Sharon Ann McLean

GROUNDBREAKERS

\$25,000 to \$49,999

Armtec
BC Housing Management Commission
Bow Plastics Ltd.
First Canadian Title Company Ltd.
Fruits & Passion Boutiques
Green Standards Ltd.
Mackenzie Financial Corporation
Multi-Glass Insulation Ltd.
Newell Rubbermaid
Osram Sylvania Ltd.
Pallet Management Group Inc.
Soapbox Design Communications Inc.
Timothy's World Coffee
Union Gas Limited
Wells Fargo Financial Corporation Canada
Wickware Communications
Estate of J. Neville McCarthy
Ms. Sylvia Berryman

CRAFTSMEN

\$10,000 to \$24,999

Barrick Gold Corporation
Canadian Association of Accredited Mortgage Professionals
Canadian Industrial Distributors Inc.
Canadian Tire Store #497 Heartland Mississauga
Cargill International
CNC Automation
Herman Miller Canada, Inc.
Ideaca Knowledge Services
Kaindl Flooring
L2B Environmental Systems Inc.
Leviton Canada
Manulife Financial

Paul O'Connor Funeral Home Ltd.
Recochem Inc.
Reitmans (Canada) Ltd.
RR Donnelley
Seiki Screen Systems
SNC-Lavalin Power Ontario Inc.
Sportstown BC
Stylecto Paint Brushes
The Dow Chemical Company
Tomboy Tools
UPS Canada and The UPS Foundation
Wheels Inn
Mr. Brad L. Doores
Mr. Paul & Mrs. Margaret O'Connor
Mr. Roy Steedman

BUILDERS

\$5,000 to \$9,999

Canadian Forces Office of the Chaplain General
Credit Suisse First Boston Canada
Groupe Deschênes Inc.
GSW Building Products
GSW Water Heating Company
Home Hardware Paint Division
International Comfort Products LLC.
JJ Bean Coffee Roasters
Karl's Woodworking Inc.
MTE Consultants Inc.
New Roots Herbal
Petro-Canada
Pitney Bowes Inc.
Property Guys.com
Reliance Protectron Security Services
RONCO
SC Johnson & Son Ltd.
Shaw Communications Inc.
Simpson Strong-Tie Canada Ltd.
The Rt. Honourable Edward R. & Mrs. Lily Schreyer
Wicker Emporium
Wrohan Holding Company Inc.
Estate of Helen Allen Stacey
Estate of Mrs. Mildred Evelyn Milton
Mr. C. Vaughan Minor
Mr. John & Mrs. Jennifer Wiebe
Mr. John Keating
Mrs. Arnetta McCulloch
Ms. Judith M. Ransom

NATIONAL PARTNERS

CANADIAN INSTITUTE OF PLUMBING & HEATING (CIPH) MEMBERS

A. O. Smith WPC Canada
Acudor Acorn Limited
Allied Technical Services Inc.
Allpriser
American Standard Brands
Andrew Sheret Limited
Anvil International Canada
Aqua Tech Sales & Marketing Inc.
Armco Agencies Inc.
Armstrong Limited (S.A.)
Axford Agencies Alberta Ltd.
Axford Agencies B.C. Ltd.
B.A. Robinson Co. Ltd.
Bartle & Gibson Co. Ltd.
Barclay Sales Limited
Bardon Supplies Ltd.
Bell & Bell Sales Limited
Bibby-Ste-Croix
Blanco Canada Inc.
Boshart Industries Inc.
Bradford White Canada Inc.
Can-Aqua International Ltee.
Canplas Industries Ltd.
Caroma Canada Industries Ltd.
Cello Products Inc.
CIPH Quebec
CIPH Ontario
CIPH Edmonton
Conbraco Industries, Canada
Don Park LP
ECR International Co.
Emco Corporation
Fernco Connectors Ltd.
Franke Kindred Canada Limited
Globe Union Canada Inc.
Groupe Deschênes Inc.
Grundfos Canada Inc.
Heatlink Group Inc.
HPAC Magazine
Hy-Line Sales Ltd.
Insinkerator (Canada)
Industries Granby
Iplex Inc.
J. Wright Sales Ltd.
Jones Goodridge Inc.
Ken Partington Sales Ltd.
Kohler Canada
Kotyck Bros. Ltd.
Les Agences J. Pierre Sylvain Inc.
Les Agents De Mfr Vistaqua Inc.
M.A. Stewart & Sons Ltd.
M.I. Viau Et Fils Ltée
M.P.H. Supply Limited
MAAX Bath Inc.
Materiaux de Plomberie PMF Inc.
McKell Marketing Ltd.
McKeough Supply
Mechanical Business Magazine
Midwest Engineering Ltd.
Mirolin Industries Corp.
Moen Inc.
Mueller Flow Control
Mueller Streamline Co.
NCI Marketing Inc.
Nelco Inc.
Niagara Plumbing Supply
Novanni Stainless Inc.
Oakville Stamping & Bending
Oatey Canada Supply Chain Services Co.
Onward Sales & Marketing Limited
Parmenter & Associates
Pentair Canada Inc.
Plumbing & HVAC
Points West Marketing Inc.
Quest Specialty Sales Ltd.
Rheem Canada Ltd./Ltée
Royal Pipe Systems
Saniflo
Sinclair Supply Ltd.
Slant/Fin Ltd/Ltée
Sluyter Company Ltd.
Taco (Canada) Ltd.
Tekmar Control Systems Ltd.
Universal Supply Co. Inc.
Uponor, Ltd.
Usines Giant Factories Inc.
Vanguard Pipe & Fittings Ltd.
Victaulic Ltd.
Viessmann Manufacturing Company Inc.
Viqua - A Trojan Technologies Company
Watergroup Companies Inc.
Waterline Products Co. Ltd.
Watts Water Technologies (Canada) Inc.
Weil-McLain Canada Sales Inc.
Western Plumbing & Industrial Supplies Ltd.
White-Rodgers (Emerson Climate Technologies)
William Scott Inc.
Wolseley Canada
Wolseley HVAC/R Group
Yorkwest Plumbing Supply Inc.
Zurn Industries Ltd.

FINANCIAL OVERVIEW

Habitat for Humanity Canada Foundation
Fondation Habitat pour l'humanité Canada



Chartered Accountants
and Advisors

Auditor's Report

To the Directors of
Habitat for Humanity Canada Foundation
Fondation Habitat pour l'humanité Canada

We have audited the statement of financial position of Habitat for Humanity Canada Foundation Fondation Habitat pour l'humanité Canada as at December 31, 2009 and the statements of changes in fund balances, operations and cash flows for the year then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as explained in the following paragraph, we conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

In common with many charitable organizations, the organization derives revenue from donations and donated gifts-in-kind, the completeness of which is not susceptible to satisfactory audit verification. Accordingly, our verification of these revenues was limited to the amounts recorded in the records of the organization and we were not able to determine whether any adjustments might be necessary to revenue, excess of revenue over expenditures, assets and fund balances.

In our opinion, except for the effect of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of donations referred to in the preceding paragraph, these financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2009 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

A handwritten signature in black ink that reads 'BDO Dunwoody LLP'.

Chartered Accountants, Licensed Public Accountants

CAMBRIDGE, ONTARIO

February 26, 2010

FINANCIAL OVERVIEW

Habitat for Humanity Canada Foundation
Fondation Habitat pour l'humanité Canada

STATEMENT OF FINANCIAL POSITION

December 31	2009		
	Designated Fund	Unrestricted Fund	Total
Assets			
Current			
Cash (Note 1)	\$ 1,005,931	\$ 432,571	\$ 1,438,502
Temporary investment (Note 2)	500,000	–	500,000
Accounts receivable	–	13,286	13,286
Inventory	–	9,900	9,900
Due from HFHC (Note 3)	–	25,276	25,276
Due from Designated Fund (Note 4)	–	594,695	594,695
	\$ 1,505,931	\$ 1,075,728	\$ 2,581,659
Liabilities and Fund Balances			
Current			
Accounts payable and accrued liabilities	\$ –	\$ 1,075,728	\$ 1,075,728
Due to Unrestricted Fund (Note 4)	594,695	–	594,695
	594,695	1,075,728	1,670,423
Fund balances			
Nationally designated (Note 5)	911,236	–	911,236
Unrestricted	–	–	–
	911,236	–	911,236
	\$ 1,505,931	\$ 1,075,728	\$ 2,581,659

The complete audited financial statements are available upon request.

FINANCIAL OVERVIEW

Habitat for Humanity Canada Foundation
Fondation Habitat pour l'humanité Canada

STATEMENT OF CHANGES IN FUND BALANCES

For the year ended December 31

2009

	Designated Fund	Unrestricted Fund	Total
Fund balances , beginning of year	\$ -	\$ -	\$ -
Transfer from HFHC (Note 5)	1,037,423	-	1,037,423
Excess of revenue over expenses for the year	(126,187)	-	(126,187)
Fund balances , end of year	\$ 911,236	\$ -	\$ 911,236

FINANCIAL OVERVIEW

Habitat for Humanity Canada Foundation
Fondation Habitat pour l'humanité Canada

STATEMENT OF OPERATIONS

For the year ended December 31

2009

	Designated Fund	Unrestricted Fund	Total
Revenue			
Donations (Cash)	\$ 3,013,243	\$ 2,763,977	\$ 5,777,220
Donations (Gift-in-Kind)	4,770,615	10,660	4,781,275
Transfers from HFHC	149,332	300,000	449,332
	7,993,190	3,074,637	11,007,827
Expenses			
License Fee (Note 3)	-	527,988	527,988
Contracted services (Note 3)	-	1,382,631	1,382,631
Fundraising and governance	-	20,889	20,889
	-	1,931,508	1,931,508
Excess of revenue over expenses before transfers	7,933,190	1,143,129	9,076,319
Transfers to HFHC (Note 6)	(102,792)	(583,605)	(686,397)
Transfers to Affiliates (Note 7)	(7,956,585)	(559,524)	(8,516,109)
Deficiency of revenue over expenses for the year	\$ (126,187)	\$ -	\$ (126,187)

FINANCIAL OVERVIEW

Habitat for Humanity Canada
Habitat pour l'humanité Canada



Chartered Accountants
and Advisors

Auditor's Report

To the Directors of
Habitat for Humanity Canada
Habitat pour l'humanité Canada

We have audited the statement of financial position of Habitat for Humanity Canada Habitat pour l'humanité Canada as at December 31, 2009 and the statements of changes in fund balances, operations and cash flows for the year then ended. These financial statements are the responsibility of the organization's management. Our responsibility is to express an opinion on these financial statements based on our audit.

Except as explained in the following paragraph, we conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we plan and perform an audit to obtain reasonable assurance whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

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In our opinion, except for the effect of adjustments, if any, which we might have determined to be necessary had we been able to satisfy ourselves concerning the completeness of donations referred to in the preceding paragraph, these financial statements present fairly, in all material respects, the financial position of the organization as at December 31, 2009 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.

BDO Dunwoody LLP

Chartered Accountants, Licensed Public Accountants

CAMBRIDGE, ONTARIO
February 26, 2010

FINANCIAL OVERVIEW

Habitat for Humanity Canada
Habitat pour l'humanité Canada

STATEMENT OF FINANCIAL POSITION

December 31	2009			2008
	Designated Fund	Unrestricted Fund	Total	Total
Assets				
Current				
Cash (Note 1)	\$ 839,956	\$ 328,683	\$ 1,168,639	\$ 4,051,562
Temporary investment (Note 2)	500,000	–	500,000	–
Accounts receivable (Note 3)	–	458,458	458,458	402,533
Inventory	–	–	–	7,550
Prepaid expenses	–	35,801	35,801	62,843
Due from HFHC Foundation	–	–	–	23,170
Due from Designated Fund (Note 4)	–	105,823	105,823	1,107,390
	\$ 1,339,956	\$ 928,765	\$ 2,268,721	\$ 5,655,048
Capital Assets (Note 5)	–	87,374	87,374	110,808
	\$ 1,339,956	\$ 1,016,139	\$ 2,356,095	\$ 5,765,856
Liabilities and Fund Balances				
Current				
Accounts payable and accrued liabilities	\$ –	\$ 336,482	\$ 336,482	\$ 1,867,937
Unearned revenue (Note 6)	–	76,000	76,000	124,000
Due to Unrestricted Fund (Note 4)	105,823	–	105,823	1,107,390
Due to HFHC Foundation (Note 7)	–	25,276	25,276	–
	105,823	437,758	543,581	3,099,327
Contingency (Note 15)				
Fund balances				
Nationally designated (Note 8)	–	–	–	1,037,423
Internationally designated (Note 9)	1,234,133	–	1,234,133	1,242,137
Unrestricted	–	578,381	578,381	386,969
	1,234,133	578,381	1,812,514	2,666,529
	\$ 1,339,956	\$ 1,016,139	\$ 2,356,095	\$ 5,765,856

The complete audited financial statements are available upon request.

FINANCIAL OVERVIEW

Habitat for Humanity Canada
Habitat pour l'humanité Canada

STATEMENT OF CHANGES IN FUND BALANCES

For the year ended December 31	2009			2008
	Designated Fund	Unrestricted Fund	Total	Total
Fund balances , beginning of year	\$ 2,279,560	\$ 386,969	\$ 2,666,529	\$ 2,398,615
Transfer to HFHC Foundation (Note 8)	(1,037,423)	-	(1,037,423)	-
Excess (deficiency) of revenue over expenses	(8,004)	191,412	183,408	267,914
Fund balances , end of year	\$ 1,234,133	\$ 578,381	\$ 1,812,514	\$ 2,666,529

FINANCIAL OVERVIEW

Habitat for Humanity Canada
Habitat pour l'humanité Canada

STATEMENT OF OPERATIONS

For the year ended December 31	2009			2008
	Designated Fund	Unrestricted Fund	Total	Total
Revenue				
Donations (Cash)	\$ 292,985	\$ 798,075	\$ 1,091,060	\$ 6,579,770
Donations (Gift-in-Kind)	–	2,806	2,806	3,749,454
Global Village Program (Note 10)	1,684,383	435,673	2,120,056	1,749,904
Government	624,972	64,997	689,969	787,664
Fees (Note 7)	–	2,116,064	2,116,064	1,923,074
Contract services revenue (Note 7)	–	1,382,631	1,382,631	–
Interest and investment income	–	5,637	5,637	33,754
	2,602,340	4,805,883	7,408,223	14,823,620
Expenses				
Contracted services (formerly development)	–	1,382,594	1,382,594	2,140,654
Programs and services (Note 11)	2,610,344	2,009,892	4,620,236	11,191,643
Finance and administration, governance, marketing, communications and advocacy (Note 12)	–	1,187,554	1,187,554	1,179,357
Amortization	–	34,431	34,431	44,052
	2,610,334	4,614,471	7,224,815	14,555,706
Excess (deficiency) of revenue over expenses	\$ (8,004)	\$ 191,412	\$ 183,408	\$ 267,914

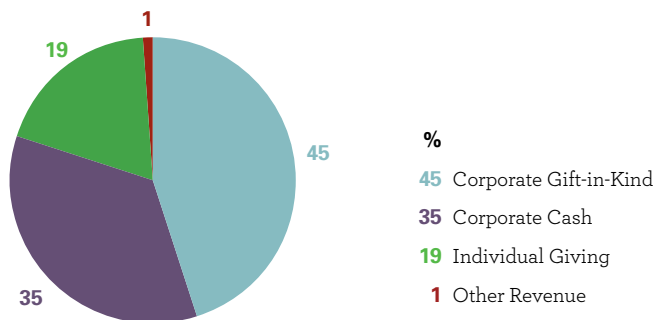
ACCOUNTABILITY

Habitat for Humanity Canada and Habitat for Humanity Canada Foundation place a high value on our relationship with our donors and supporters. We believe that transparency and accountability are essential to our success and that our donors are entitled to the greatest impact possible for their investment. With this in mind, Habitat for Humanity Canada was amongst the first organizations in Canada to adopt Imagine Canada's Ethical Fundraising and Accountability Code. This program sets the standards for how charitable organizations should manage and report their financial affairs responsibly. By voluntarily adhering to the Code, Habitat follows accepted best practices in soliciting, managing and reporting on donor dollars.



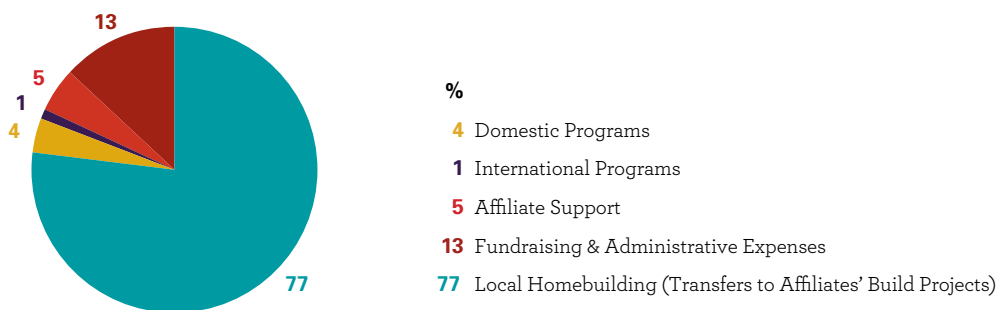
FUNDRAISING REVENUE SOURCES

Percentages from 2009

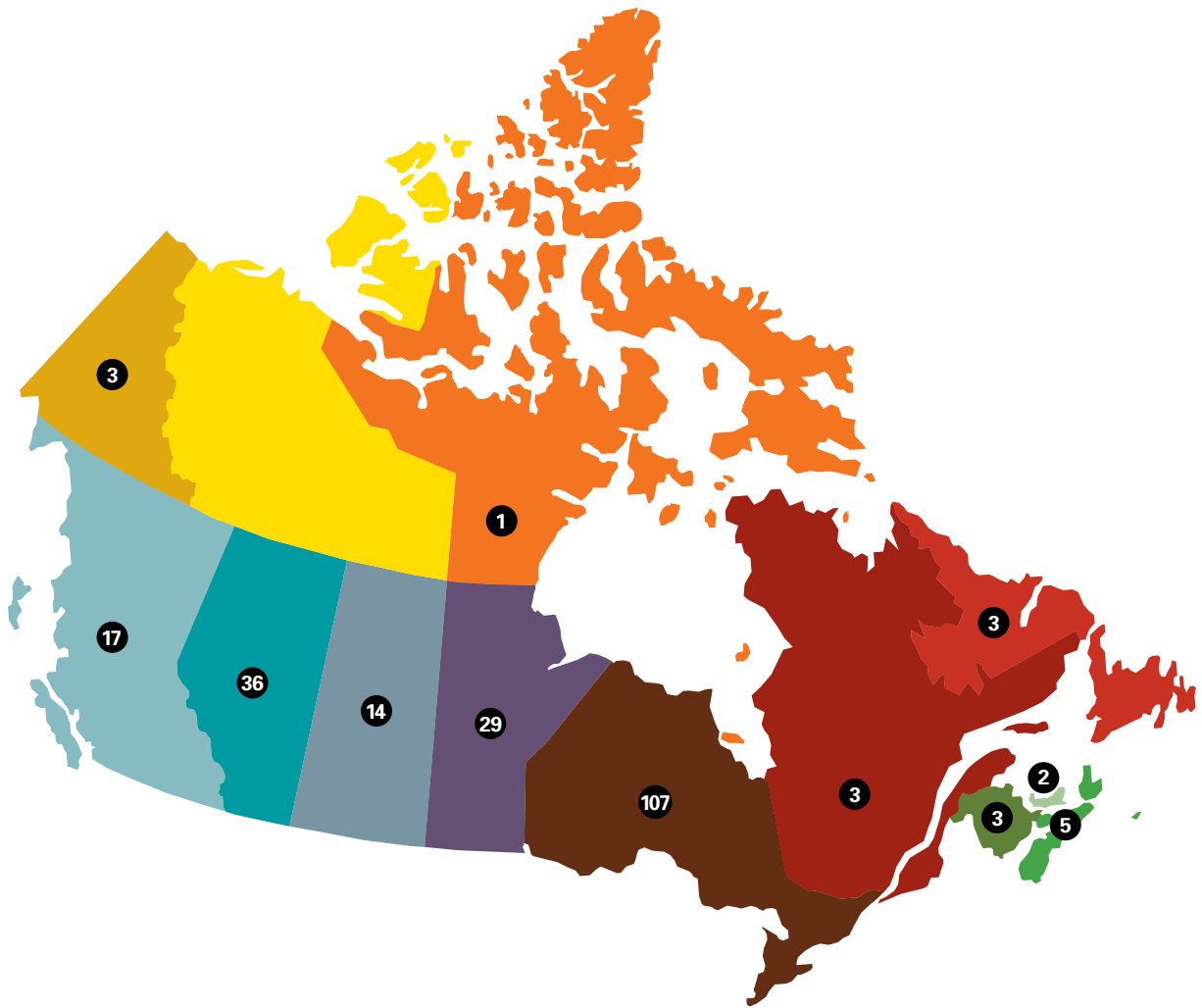


ALLOCATION OF FUNDRAISING REVENUES

Percentages from 2009



HOUSE STARTS



In 2009, Habitat for Humanity built homes in every Canadian province, as well as our second home in Nunavut.

Ontario 107

HFH Brant
 HFH Halton
 HFH Huron County
 HFH Huronia
 HFH Kingston
 HFH London
 HFH Mississauga
 HFH National Capital Region
 HFH Niagara
 HFH North Bay
 HFH Northumberland
 HFH Prince Edward-Hastings
 HFH Sarnia/Lambton
 HFH Sault Ste Marie
 HFH Seaway Valley
 HFH South Georgian Bay
 HFH Stratford-Perth
 HFH Sudbury District

HFH Thunder Bay
 HFH Toronto
 HFH Wellington County
 HFH Windsor-Essex

Alberta 36

HFH Brooks
 HFH Calgary
 HFH Camrose
 HFH Edmonton
 HFH Mountain View
 HFH On The Border Lloydminster
 HFH Red Deer

Manitoba 29

HFH Brandon
 HFH Winnipeg

British Columbia 17

HFH Boundary
 HFH Kamloops

HFH Kelowna
 HFH Mid-Vancouver Island
 HFH South Okanagan
 HFH Sunshine Coast
 HFH Vancouver
 HFH Vancouver Island North

Saskatchewan 14

HFH On The Border Lloydminster
 HFH Prince Albert
 HFH Regina
 HFH Saskatoon

Nova Scotia 5

HFH Halifax-Dartmouth

New Brunswick 3

HFH Moncton
 HFH Saint John

Newfoundland 3

HFH Cabot

Quebec 3

HFH Deux-Montagnes
 HFH Montreal

Yukon Territory 3

HFH Yukon

Prince Edward Island 2

HFH PEI

Nunavut 1

HFH Iqaluit

THE CANADIAN ORGANIZATION

VICE-REGAL PATRON

Her Excellency The Right Honourable Michaëlle Jean, C.C., C.M.M., C.O.M, C.D.
Governor General of Canada

NATIONAL BOARD OF DIRECTORS

Keith Mombourquette, Chair
Habitat for Humanity Grey Bruce (ON)

Geoff Bellew, Vice Chair
Habitat for Humanity Waterloo Region (ON)

John Metson, Secretary
Habitat for Humanity Toronto (ON)

Jack Shore, Treasurer
Habitat for Humanity Victoria (BC)

Bob Aldridge
Habitat for Humanity Winnipeg (MB)

Karen Alexander
Habitat for Humanity Cabot (NL)

Mary Cameron
Habitat for Humanity Edmonton (AB)

Wayne Cochrane
Habitat for Humanity Halifax (NS)

Ron Drane
Habitat for Humanity Victoria (BC)

Terry Forth
Habitat for Humanity Iqaluit (NU)

Martin Hilchie
Habitat for Humanity PEI (PE)

Jim Lippert
Habitat for Humanity Vancouver (BC)

Terry Quinn
Habitat for Humanity Halton (ON)

Peter Ridout
Habitat for Humanity North Simcoe (ON)

Monika Schittek
Habitat for Humanity Sunshine Coast (BC)

EX-OFFICIO / NON-VOTING

Stewart Hardacre
President & Chief Operating Officer,
Habitat for Humanity Canada

Craig Hill
Past Chair, National Board of Directors

HABITAT FOR HUMANITY CANADA FOUNDATION

Effective January 1, 2009, Habitat for Humanity Canada entered into a contract for service with Habitat for Humanity Canada Foundation to raise funds and distribute those funds according to donor wishes on its behalf. The Foundation was created to increase efficiency, transparency and accountability in our ongoing fundraising activities. The Foundation is governed by a separate and autonomous Board of Directors, which includes Habitat for Humanity Canada's President and Chief Operating Officer in an ex officio capacity.

HABITAT FOR HUMANITY CANADA FOUNDATION BOARD OF DIRECTORS

James Lippert, Chair
Past President, Habitat for Humanity Greater Vancouver

A.D. (Ric) McGratten, Secretary-Treasurer
President, Habitat for Humanity Stratford-Perth

Monika Schittek, Director, Fundraising
Habitat for Humanity Sunshine Coast

Frank Dottori
Montreal, Quebec

Kenneth J. Meinert
Oakville, Ontario

EX-OFFICIO / NON-VOTING

Stewart Hardacre
President & Chief Operating Officer,
Habitat for Humanity Canada

HABITAT FOR HUMANITY CANADA MANAGEMENT

Stewart Hardacre
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Sam Purdy
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John Stanwyck
National Director, Annual Giving

Rick Tait
Director, Global Village Canada

List of directors and management is current at time of printing.



“I wanted to plant roots
and give Josh a life
he could be proud of.”

— April Smoke

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