

25 Years of Building Hope



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





## The Bargen Family

PHOTOGRAPHS BY  
NAYAN STHANKIYA



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# Introduction

To celebrate 25 years of building homes and building hope, Habitat for Humanity Canada is showcasing 25 reasons to applaud our donors, volunteers, staff and partner families.



PHOTOGRAPH BY CHRIS BOLIN

# 1

## 25 Years of Building Homes

Habitat for Humanity erected its first home in Canada in 1985. Today, there are 1,786 Habitat homes across the country. 2010 was a milestone year for the organization, which celebrated its 25th anniversary and built a record number of 238 homes in one year.

# 2

## The Habitat for Humanity Movement

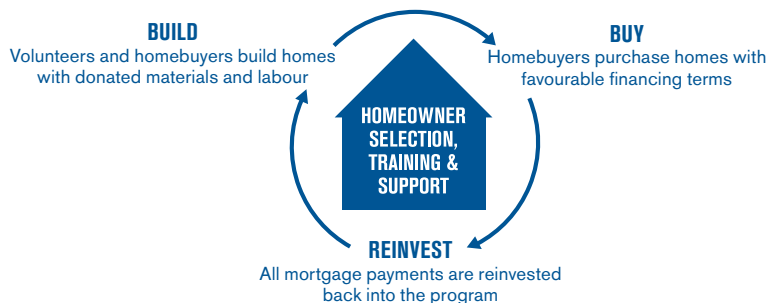
The Habitat for Humanity movement was born in Americus, Georgia in 1976 from the concept of “partnership housing” where those in need of adequate shelter work together with volunteers to build basic, decent homes. This simple idea exploded into an international phenomenon. Habitat for Humanity now spans more than 90 countries and has built, rehabilitated and repaired more than 400,000 homes, providing shelter to more than two million people.

# 3

## How Does Habitat for Humanity Work?

Habitat for Humanity Canada (HFHC) believes in giving people a hand up, not a hand out.

Founded on the belief that all people deserve a safe, decent place to live, HFHC helps low-income families achieve homeownership. HFHC affiliates build and sell homes to low-income families, with no down payment. Each home is accompanied by a no-interest mortgage that is tailored to the individual family's income. And the monthly mortgage payments go into a revolving fund, which is used by the Habitat affiliate to build more homes. Homeowners play an important role in building their own homes, working alongside professional tradespeople to help build their homes or the home of another Habitat partner family. Each partner family must complete a minimum of 500 hours of “sweat equity” on a build site or by volunteering in some capacity at their local Habitat for Humanity affiliate.



# 4

## Volunteers: Lifeblood of Habitat for Humanity

More than one million people have volunteered with HFHC over the past 25 years. Every year, more than 50,000 volunteers help build homes, staff ReStores, select and work with partner families, and run our affiliate offices and boards. HFHC's international projects have sent more than 7,500 volunteers to more than 30 countries. Since 1985, HFHC has helped build the equivalent of almost 1,500 homes outside of Canada.



# 5

## Affiliates – Bringing Hope to Life

There are 72 Habitat for Humanity affiliates in 10 provinces and two territories in Canada. These local organizations deliver on Habitat for Humanity's vision and mission; selecting families to receive homes, managing the builds, and coordinating volunteers and community partners. Affiliates build homes in more than 200 communities from coast-to-coast, covering more than 60 per cent of Canada.

# 6

## ReStores – A Canadian Invention

ReStores are building supply stores that accept and resell quality new and used building materials.

The funds they generate support local Habitat for Humanity building programs. The first ReStore opened in Winnipeg in 1991, and started a global trend. In 2010, Habitat launched seven new ReStores in Canada. There are now more than 800 ReStores around the world – with 65 across Canada. ReStores divert approximately 20,000 tonnes of waste from landfills every year and contribute funds that allow affiliates to build more homes in their communities.



# 7

## Going Green

In 2010, 50 per cent of HFHC's builds – about 110 homes – were officially designated as green builds. HFHC's goal is to have 90 per cent of home builds meet third-party, best-in-class green building standards by 2012.

# 8

## The Mountie House

Mountie House is an example of an exemplary collaborative project between Habitat for Humanity Regina and the local RCMP "Depot" Division. To mark the 125th Anniversary of "Depot" in 2010, RCMP employees, members and cadets joined forces to secure the funds and build the Mountie House. To date, hundreds of cadets and staff have participated in the build with the partner family, Giselle Hurlbert and her three children, who are expected to move into their new home in May 2011. Rick Mercer of the Rick Mercer Report joined in the launch of the Mountie House build with a Blitz Build on November 20–21, 2011. Despite the freezing temperatures, the frame was up in two days and the house was locked up, so future builders could start on the interior work. Visit [Habitat.ca](http://Habitat.ca) to see a video of the Blitz Build event.





Christina and Emily getting into the family car in front of their now two-year-old family home.

# 9

## A Place to Call Home

PHOTOGRAPHS BY CHRIS BOLIN

For a single mother of two, working three jobs while putting herself through school, finding out the apartment she rented was being sold was not welcome news. Finding a place where her daughter, Emily, who suffers from Down syndrome, could live wasn't easy. "There just weren't a lot of options for a single mom with two kids, one who is in a wheelchair," says Christina Ryan.

Habitat for Humanity Calgary built a fully accessible home for the Ryan family in 2008. Christina no longer has to carry her daughter and wheelchair up and down the stairs in their apartment building, a task she says she wouldn't be able to do now that Emily is almost 12 years old. And the affordable mortgage payments allowed her to purchase a special van with a wheelchair lift. "We can now do more things and go more places as a family," she says. Christina has also found professional success, opening her own photography business and regularly lends her skills to the local HFHC affiliate in Calgary.





1 Christina and Emily hang out at the kitchen table. 2 Mother and daughter share a quiet moment in Emily's room. 3 Christina and her two daughters, 15-year-old Lorcan and 11-year-old Emily read together in the family's living room. 4 The family's custom-fitted accessible shower.



# 10

## Aboriginal Housing

Aboriginal families in Canada face unique challenges. Twenty-five per cent of Aboriginal households live in core need versus only 15 per cent of the non-Aboriginal population – and many Aboriginal people spend more than 50 per cent of their income on shelter. In 2007, Habitat for Humanity Canada launched a pilot program to address housing affordability issues in Aboriginal communities. To date, HFHC and its affiliates have built homes for more than 20 Aboriginal families. Affiliates across the country are now implementing pilot programs to make the Habitat homeownership model available to more Aboriginal people both on and off reserve.

# 11

## The Impact of Affordable Housing

Moving into a Habitat home makes a real difference for families:



Source: CMHC HFH Family Study

# 12

## Building Abroad

Habitat for Humanity Canada and its affiliates endeavour to build one home in a developing country for every home they build in Canada. The HFHC International Homebuilding program was launched in 2002. Since then, it has contributed \$3 million to support projects in 28 developing countries.

In 2010 alone, funding from the program built the equivalent of 329 homes around the world.



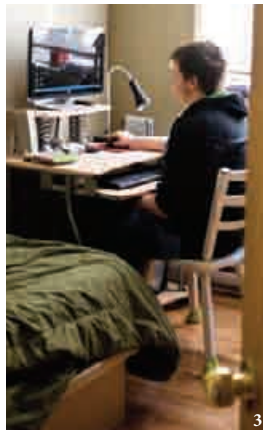
# 13

## The Foundation for a Better Life

PHOTOGRAPHS BY ALLEN McEACHERN



Pierre Rochon, a former truck driver, suffered an accident on the job that left him on long-term disability. He did his best to provide for his wife and children, but they struggled to survive in a home that was hardly fit for living in. The family spent seven years in a house with extreme structural deficiencies: the walls were cracking and the floors were splitting apart to the point where the ground was showing through. The poor insulation in the house made for sky-high electricity bills. While they did their best to keep the heat in by covering their windows with plastic, it did little good. In 2009, the family moved into a brand new Habitat for Humanity Montreal home. Pierre is still unable to work and his wife, Ginette, also recently suffered an injury that prevents her from working. But while Pierre and Ginette struggle with their health, they have the security of knowing their children have a safe, decent home to live in.



Top Pierre, Alexandre, Valerie, and Ginette in the living room. 1 Ginette prepares supper. 2 Pierre's walking cane rests by the front door. 3 Alexandre in his room waiting for supper. 4 Valerie comes home from school.



## Partnering for Success

Habitat's success is the result of many partnerships. By leveraging our combined strengths, resources and expertise we're able to build stronger, more sustainable communities, one house at a time. The following are some examples of our innovative, multi-year partnerships.

### The Home Depot Canada Foundation

*Demonstrating that the cycle of progress and possibility starts at home...*

Our legacy partner, The Home Depot Canada and its foundation committed \$12 million in cash and in-kind donations over three years – the largest gift in HFHC's history. And their employees continue to be active volunteers helping change families' lives forever.

PARTNER SINCE 1996  
FINANCIAL CONTRIBUTION:  
\$12 million over three years

### Holcim (Canada) Inc.

*Investing over the long term to build sustainable communities*

Building on a seven-year partnership with Habitat for Humanity Canada, Holcim (Canada) Inc. (formerly Dufferin Concrete) has committed cash and products over the next three years to support the new 360 Built Smart Partnership program to build stronger communities.

PARTNER SINCE 2003  
FINANCIAL CONTRIBUTION:  
Multi-year Platinum Partner over three years

### Genworth Financial Canada

*Empowering Canadians through homeownership and education*

Mortgage insurance provider Genworth Financial Canada supports "The Path to Home" project, to provide homebuilding grants, access to educational material and resources, and employee volunteers. A key part of this project is the annual Meaning of Home (MOH) essay contest that engages youth directly in the issue and empowers the winner to fund one new home for a family in need.

PARTNER SINCE 2000  
FINANCIAL CONTRIBUTION:  
\$1 million for The Path to Home project over the next three years

### MCAP

*Enabling Canadian homeowners to support other families access to housing*

MCAP launched a first-of-its-kind program, Key to Hope, in 2010 to allow individuals to add donations via their personal mortgage payments to Habitat for Humanity Canada. Brokers also contribute through their commissions and numerous volunteer activities.

PARTNER SINCE 2000  
FINANCIAL CONTRIBUTION:  
More than \$1.5 million over the next five years

### CMHC

*Giving access to quality, sustainable, affordable housing*

In 2007, the Canada Mortgage and Housing Corporation (CMHC) became the lead and founding national partner of HFHC's Aboriginal Housing program, which aims to make Habitat's homeownership program more accessible to Aboriginal people in Canada.

PARTNER SINCE 1997

### CIPH

*Working together to give families shelter and warmth*

Canadian Institute of Plumbing & Heating (CIPH) members supply approximately 80 per cent of the plumbing and heating needs of HFHC homes in addition to CIPH hosting major fundraising events each year.

PARTNER SINCE 1994  
FINANCIAL CONTRIBUTION:  
\$1.75 million in 2010/2011



# 15

## Blitz Building

Modelled after an old-fashioned “barn raising”, Habitat for Humanity’s Blitz Builds are designed to accomplish large projects in short periods of time. Teams of volunteers come together to complete a stage of a project quickly – for example, frame a house or multiple houses in two days, or build entire houses within as little as two weeks. The excitement around Blitz Builds events ripples throughout the entire community.



# 16

## ReNew It: Bringing New Life to Old Homes

ReNew It, a new HFHC program launched in 2009, mobilizes volunteers to build and rehabilitate houses for low-income families in critical need. Homeowners repay the cost of materials and contracted services at no interest through affordable monthly installments.

# 17

## Women Power

Dedicated teams of female volunteers have built 49 homes across Canada since the first Women Build project in Waterloo in 2000. Habitat for Humanity Canada’s Women Build program brings together groups of women to build homes and learn leadership and trades skills. Women Build homes have been built in Prince Edward Island, Ontario, Newfoundland, Nova Scotia, Saskatchewan, Manitoba and Alberta.



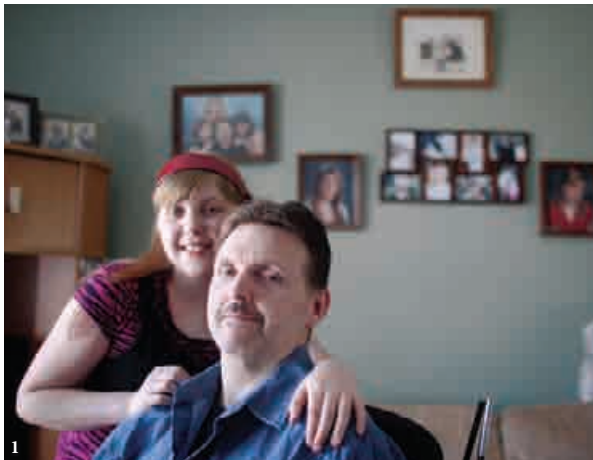
# 18

## Building Independence

PHOTOGRAPHS BY STEVE RUSSELL

A Habitat home can mean different things to different people. For Daniel St. Jean, it was a gateway to his safety and independence. Daniel suffers from multiple sclerosis. For him, simply trying to navigate the stairs in his rented house was a safety hazard. When Habitat for Humanity

Sudbury agreed to build his family a fully accessible home, it meant the start of a new life for Daniel. "Our Habitat home wasn't just a gift, it was a necessity," he says. Daniel and his family have been in their house for eight years. And while he is now confined to a wheelchair, he's still able to live a relatively independent life. He can get around his entire open concept bungalow with ease and an oversized bathroom accommodates his wheelchair. For Daniel's wife, Annette, knowing that her husband is safe allows her to go out and earn a living for the family.



1 Daniel poses with their youngest daughter, Stephanie, in the living room of their Habitat home. 2 The feature that guests always eye with envy is a necessity for Daniel St. Jean. He needs the large shower for his special 500-lb. wheelchair, as he can no longer stand. 3 The home is a bungalow with a large living room that allows Daniel to manoeuvre. 4 Stephanie loves to draw, her artwork is seen everywhere in the house.



# 19

## Creating Safe Spaces: Lesotho

HIV and AIDS have had devastating effects in Lesotho, leaving behind huge numbers of widows, orphans and vulnerable children (OVC). In an effort to secure bright futures for these vulnerable groups, Habitat for Humanity Canada and the Canadian International Development Agency (CIDA) funded the Secure Tenure and Safe Spaces for Lesotho Widows, Orphans and Vulnerable Children Project to ensure that the inheritance rights of widows are respected, and new homes are constructed for widows and OVCs in need. Between 2007 and 2010, 62,448 community members had been reached by public awareness campaigns executed by 60 paralegals, and 250 safe and secure living spaces were constructed, providing shelter to some 540 women and OVCs. In addition, 150 ventilated latrines have improved health conditions through proper sanitation.

# 20

## Going Global

In 2005, Habitat for Humanity Canada with HFH affiliate offices around the world, launched its Global Village program to build homes for low-income families outside Canada. Since launching, Global Village Canadian volunteers have built more than 500 homes in more than 30 different countries around the world – and donated \$2 million to international Habitat for Humanity affiliate partners. In 2010, during Habitat for Humanity Canada's 25th anniversary year, the Global Village program sent more than 1,540 volunteers to 28 countries to build 111 homes.



# 21

## Building on Faith

Habitat for Humanity was founded on what Habitat creator, Millard Fuller, called “the theology of the hammer”, the idea that everyone can use a hammer as an instrument of their faith. People of all different faiths and backgrounds come together to build Habitat for Humanity homes across Canada. Habitat for Humanity Canada and its affiliates believe that there's strength in diversity.

# 22

## Enterprising Solutions in Nepal

More than 2,000 Nepalese families have reaped the benefits of a new microenterprise in the country. In 2010, funding from HFHC, the Canadian International Development Agency (CIDA) and Habitat for Humanity International Nepal helped complete the Bamboo Laminates Micro Enterprise for Southeast Nepal. More than 500 local women – about half of whom were unskilled labourers – staff the plant, creating low-cost corrugated bamboo roofing sheets. This sustainable plant has significantly improved the quality of life in the region.



# 23

## Expanding Habitat for Humanity Canada's Reach

Habitat for Humanity Canada is continually looking to build affordable housing in new communities across the country. In 2010, Habitat for Humanity Halton built its first two homes in Oakville, Ontario. While this area is often characterized as affluent, 9.7 per cent of families live below the poverty line and 1,200 people in the community of Halton will become homeless in 2011 because of a lack of affordable housing.

# 24

## Building Smart **360** Built Smart Partnership

Habitat for Humanity Canada believes in taking a holistic approach to building sustainable communities. The 360 Built Smart Partnership program goes beyond basic environmental building principles and brings together five key pillars of focus for Habitat for Humanity Canada, its donors and its affiliate partners: homeownership, environmental impact, volunteer engagement, community engagement, and safety – to achieve this end. The Home Depot Canada Foundation and Holcim (Canada) Inc. are the title sponsors of this new, innovative funding project, which formally launches in May 2011.



## Leading to a Brighter Future

PHOTOGRAPHS BY NAYAN STHANKIYA

Tanya and Wayne Bergen graduated from university with dreams of starting their careers and building a life together. But they faced a harsh reality and an uncertain future: the couple had two young children, were saddled with student debt and struggled to find permanent work in a challenging Saskatoon job market. Now, four years since they moved into their Habitat for Humanity Saskatoon home, the Bergens are making their mortgage payments while paying down their student debt and putting aside money for their future. "This house has allowed us to take a first step forward in our lives without being overwhelmed by our debt," says Tanya. Wayne has found full-time work as a teacher and Tanya teaches music lessons from their home, which allows them to save on the added expense of child care for their three children.



1 Music plays a large part in the life of the Bergen family. They were able to build a music room in their HFH Saskatoon home, where Tanya teaches piano to students, as well as her own children – here, she and Micah sit and practice together. 2 Joah, Micah and Wren enjoy some play time together. 3 The Bergen family enjoys a Saturday afternoon in one of their favourite rooms in their Habitat home.



# Habitat *for* Humanity Canada

## Our Mission

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

## Our Vision

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



## Our 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 & 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.

# Progress Report 2010

After a quarter century of building homes in Canada, Habitat for Humanity Canada (HFHC) and its 72 affiliates have a lot to celebrate. We've come a long way since the first Habitat for Humanity Canada home went up in Winkler, Manitoba 25 years ago. Today, we are almost 1,800 Habitat homes strong across the country. HFHC has also helped build almost 1,500 homes internationally through our Global Village program and partnership on HFH International projects. Our "25 year" impact has provided more than 3,000 homes for families in housing need.

HFHC's 25th year certainly was a banner one. The world was rocked by the earthquakes striking both Haiti and Chile in early 2010, and Habitat for Humanity stepped in to help. We were able to mobilize Canadian's concern and compassion and contribute to the relief efforts in both countries. And, we continue to be amazed by the generosity of the people across this wonderful country.

Here at home, we were busy setting records in 2010. Habitat for Humanity's 72 affiliates built 238 homes – more than in any other year in our association's history. Affiliates launched seven new ReStores across the country bringing our total to 65 stores, whose revenues support building homes in affiliates' communities. And during our anniversary year, HFHC affiliates held 75 Blitz Build events.

Equally exciting, has been the launch and growth of some innovative new programs. HFHC launched the ReNew It program, renovating and rehabilitating 17 homes in just the first year. Our green building initiatives have also grown – almost half of all the homes HFH builds in Canada are now certified green builds.

Canadians have also helped build more than 110 homes in 28 countries around the world over the last year through our Global Village volunteer program. And, through our international projects in Nepal and Lesotho, we have built the equivalent of 217 homes in those countries. HFHC volunteers continue to improve the lives of those here in Canada and abroad.

But our success over this past year – and the last 25 years – is due in large part to the partnerships we've formed with donors. We are extremely fortunate to have a number of long-standing relationships with outstanding community partners. And, we've recently initiated a major new donor program to support Habitat for Humanity's focus on building sustainable communities.

We are humbled by the number of lives we've helped to transform since we began this journey back in 1985. We've built some incredible momentum and we move into the next phase of our existence stronger, more committed, and more passionate than ever about Habitat's work.

We proudly share our 25th anniversary celebration with all of you – the volunteers, donors, staff and partners who continue to be the heart of Habitat for Humanity across Canada.



**Stewart Hardacre**

**President & Chief Executive Officer**



**Keith Mombourquette**

**Chair, National Board of Directors**





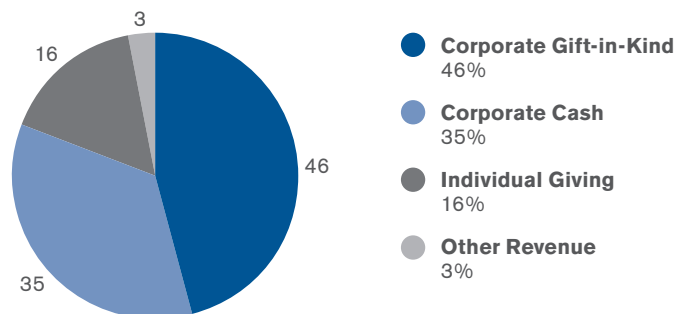
# Accountability

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 among the first organizations in Canada to adopt Imagine Canada's Ethical Fundraising and Financial 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 for Humanity Canada follows accepted best practices in soliciting, managing and reporting on donor dollars.

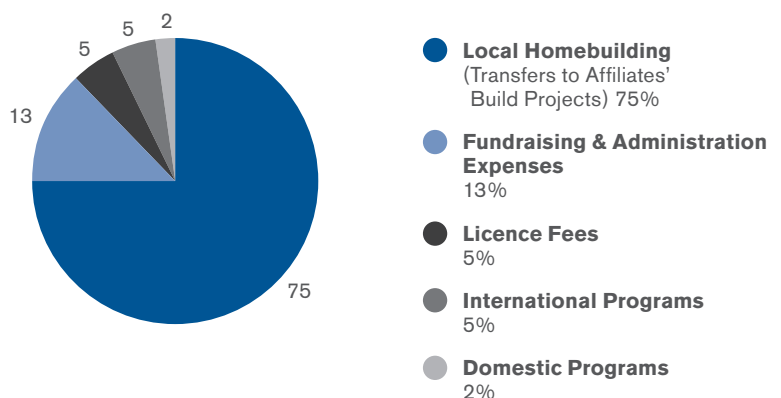


One of Habitat for Humanity Canada Foundation's primary focuses is to ensure that the public's financial donations to our association are distributed diligently, allowing us to achieve our mission, while following the best practices and guidelines for the not-for-profit sector. Below is a breakdown of Habitat for Humanity Canada Foundation's 2010 revenue sources and allocation of those revenues.

**Fundraising Revenue Sources**  
Percentages from 2010



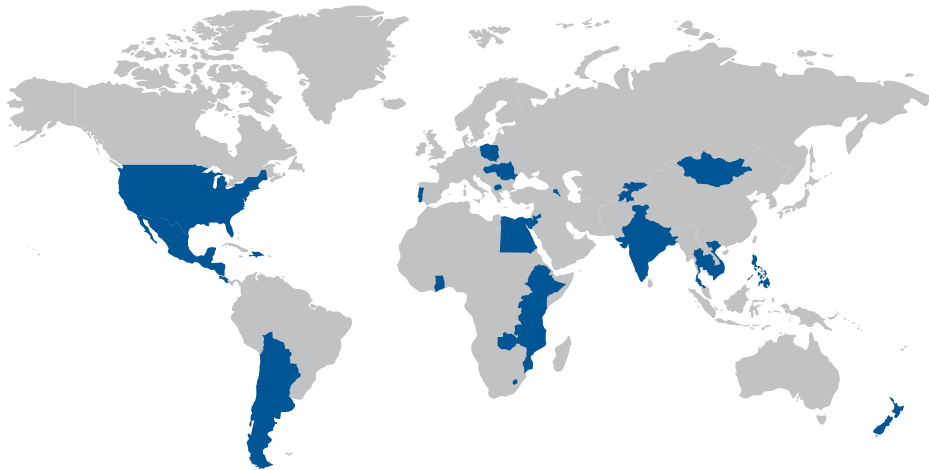
**Allocation of Fundraising Revenues**  
Percentages from 2010



# Habitat for Humanity International

Habitat for Humanity is an international association united by its 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 (HFHI) has built, rehabilitated, repaired or improved more than 400,000 houses worldwide, providing shelter for more than two million people. HFHI also provided training in construction techniques among other services.

Currently, Habitat for Humanity Canada is partnering with HFHI and other NGOs on projects in the following countries around the world:



Argentina	Dominican Republic	Honduras	Macedonia	Nicaragua	Tanzania
Armenia	Egypt	Hungary	Malawi	Paraguay	Thailand
Bangladesh	El Salvador	India	Mexico	Philippines	Uganda
Bolivia	Ethiopia	Jordan	Mongolia	Poland	United States
Cambodia	Ghana	Kenya	Mozambique	Portugal	Vietnam
Chile	Guatemala	Kyrgyzstan	Nepal	Romania	Zambia
Costa Rica	Haiti	Lesotho	New Zealand	Tajikistan	



Global Village volunteers on a Kenya build. Photograph by Rick Tait

# Habitat for Humanity Canada Affiliates

Habitat for Humanity Canada's vision, mission and values are delivered by Habitat for Humanity Canada's affiliates in over 200 communities across Canada. Habitat for Humanity Canada 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 for Humanity and raising awareness about the issue of affordable housing in their communities.

## Alberta (10)

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 (12)

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 (1)

HFH Winnipeg

## New Brunswick (3)

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

## Newfoundland and Labrador (1)

HFH Cabot

## Nova Scotia (1)

HFH Halifax Regional  
Municipality Association

## Nunavut (1)

HFH Iqaluit

## Ontario (34)

HFH Brampton  
HFH Brant  
HFH Chatham-Kent  
HFH Durham

HFH Greater Kingston & 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

## Ontario (cont.)

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 (1)

HFH P.E.I.

## Quebec (2)

HFH Région des Deux-Montagnes  
HFH Montréal Sud-Ouest

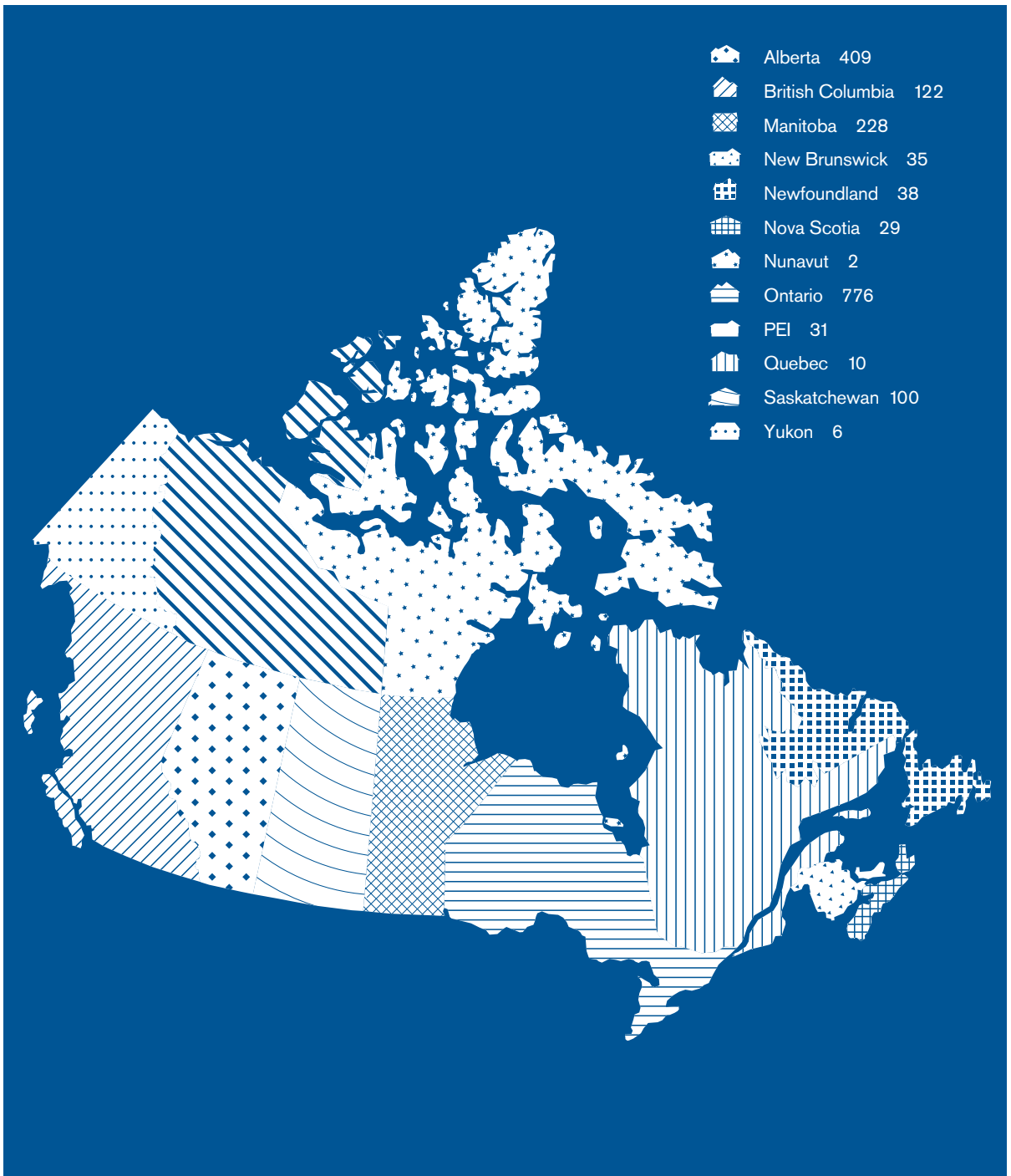
## Saskatchewan (4)

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

## Yukon (1)

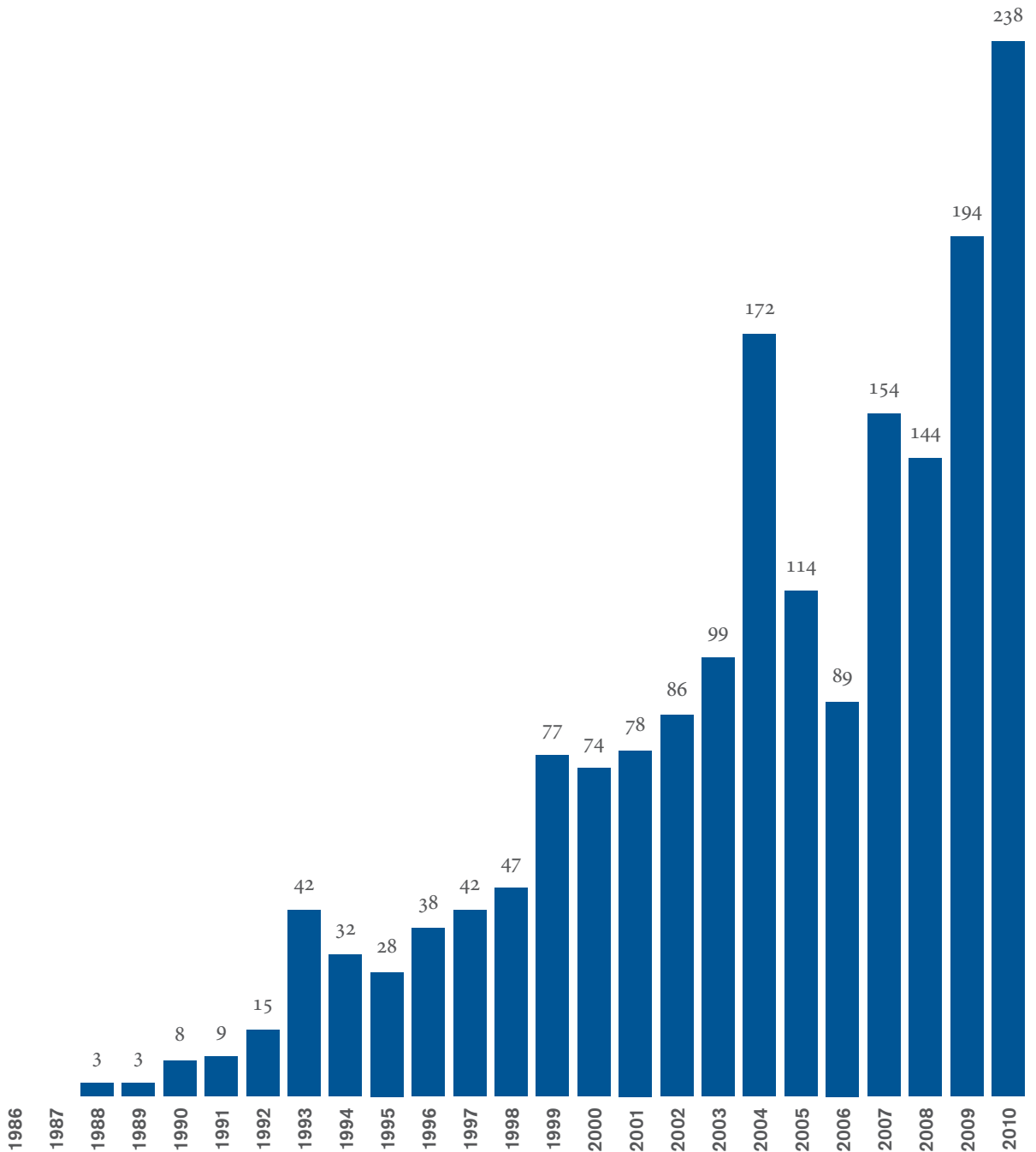
HFH Yukon Society

## Habitat Homes built by Province from 1985 to 2010 (total 1,786)





## Habitat Homes built across Canada from 1985 to 2010 (total 1,786)



# Donors

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 +

Multi-Year



## Platinum Partners

\$1,000,000 – \$2,499,999

Multi-Year



Genworth  
Financial



Residential Mortgages  
Commercial Mortgages  
Construction Loans

## Gold Partners

\$500,000 – \$999,999

Multi-Year



Tachane  
Foundation



## Silver Partners

\$250,000 – \$499,999

Multi-Year



STRONGER COMMUNITIES TOGETHER™

## Leadership Gifts from Local Affiliate Partners



## Platinum Partners

\$1,000,000 – \$2,499,999

Single-Year



**Microsoft®**

## Gold Partners

\$500,000 – \$999,999

Single-Year



## Silver Partners

\$250,000 – \$499,999

Single-Year



Canadian International  
Development Agency

Agence canadienne de  
développement international

**COSSETTE**



RBC Foundation®

## Bronze Partners

\$100,000 – \$249,999

Single-Year



green STANDARDS Ltd



HunterDouglas



**POWER-PIPE**



**TORLYS**  
smart floors



**The Larry and Cookie Rossy  
Family Foundation**

# 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.

## Developers

\$50,000 – \$99,999

Dow Chemical Canada Inc.  
Moulding & Millwork  
Quincaillerie Richelieu Ltd  
Scotiabank Shared Services  
Steels Industrial Products Ltd.  
The Source

## Groundbreakers

\$25,000 – \$49,999

Armtec  
Cargill International  
Custom Building Products of Canada  
Custom House (A Western Union Company)  
Fruits & Passion  
Halsted International  
Henkel Canada Corporation  
iStockphoto  
Manulife Financial  
Newell Rubbermaid  
NextEnergy  
PMG EcoSolutions  
PXL Cross-Linked Foam  
Recochem Inc.  
Red Devil Inc.  
Union Gas  
West 49  
Wicker Emporium  
Mr. Matthew J. Rivard

## Craftsmen

\$10,000 – \$24,999

Appraisal Institute of Canada  
Authentic Wine & Spirits  
Barrick Gold Corporation  
Brown's Shoes  
Catalina Lighting  
Dashwood Industries  
DHL  
ENJO  
First Canadian Title  
Ideaca  
Leviton

## Craftsmen (cont.)

New Roots Herbal  
Northwood Carpet & Tile  
Osram Sylvania  
Pepsi Co.  
Pitney Bowes  
Quickstyle Industries  
RR Donnelley  
Soapbox Design Communications  
The Trendy Group/Troll Beads  
TTI Canada  
Estate of Daphne D. Ture  
Estate of Martha Serrels  
Mr. Brian Penny  
Mr. John Tilstra  
Mr. Kevin M. Kessinger  
Mr. Paul & Mrs. Margaret O'Connor  
Mr. Teunis Haalboom  
Ms. Angela R. Jennings

## Builders

\$5,000 – \$9,999

Anatolia Tile  
Blake-Jerrett & Company  
Congregation of Notre Dame  
Dun & Bradstreet Corporation  
Fastek Inc.  
J.P. Bickell Foundation  
Jazz Air  
McKeough Supply  
MerSynergy Charitable Foundation  
Old Navy  
Shaw Communications  
United Referral Media  
Vintage Hotels  
Estate of Evelyn Frances Martin  
Mr. Frank Dottori  
Mr. Ian Clarke  
Ms. Johanne Gougeon  
Mr. John McNeill  
Mr. Scott Kress  
Mr. Tom Hogg  
Mr. Wayne Bower and Ms. Laurie McBurney



# National Partners

## Canadian Institute of Plumbing & Heating (CIPH) Members

### A

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

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.

### C

Can-Aqua International Ltée  
Canplas Industries Ltd.  
Caroma Canada Industries Ltd.  
Cello Products Inc.  
CIPH Quebec  
CIPH Ontario  
CIPH Edmonton  
Conbraco Industries, Canada

### D

Don Park LP

### E

ECR International Co.  
Emco Corporation

### F

Fernco Connectors Ltd.  
Franke Kindred Canada Limited

### G

Globe Union Canada Inc.  
Groupe Deschênes Inc.  
Grundfos Canada Inc.

### H

HeatLink Group Inc.  
HPAC Magazine  
Hy-Line Sales Ltd.

### I

InSinkErator (Canada)  
Industries Granby  
IPEX Inc.

### J

J. Wright Sales Ltd.  
Jones Goodridge Inc.

### K

Ken Partington Sales Ltd.  
Kohler Canada  
Kotyck Bros. Ltd.

### L

Les Agences J. Pierre Sylvain Inc.  
Les Agents de Mfr Vistaqua Inc.

### M

M.A. Stewart & Sons Ltd.  
M.I. Viau et Fils Ltée  
M.P.H. Supply Limited  
MAAX Bath Inc.  
Matériaux 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.

### N

NCI Marketing Inc.  
Nelco Inc.  
Niagara Plumbing Supply  
Novanni Stainless Inc.

### O

Oakville Stamping & Bending  
Oatey Canada Supply Chain Services Co.  
Onward Sales & Marketing Limited

### P

Parmenter & Associates  
Pentair Canada Inc.  
Plumbing & HVAC  
Points West Marketing Inc.

### Q

Quest Specialty Sales Ltd.

### R

Rheem Canada Ltd./Ltée  
Royal Pipe Systems

### S

Saniflo  
Sinclair Supply Ltd.  
Slant/Fin Ltd/Ltée  
Sluyter Company Ltd.

### T

Taco (Canada) Ltd.  
Tekmar Control Systems Ltd.

### U

Universal Supply Co. Inc.  
Uponor, Ltd.  
Usines Giant Factories Inc.

### V

Vanguard Pipe & Fittings Ltd.  
Victaulic Ltd.  
Viessmann Manufacturing Company Inc.  
Viqua – A Trojan Technologies Company

### W

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

### Y

Yorkwest Plumbing Supply Inc.

### Z

Zurn Industries Ltd.

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

We have audited the accompanying financial statements of Habitat for Humanity Canada Habitat pour l'humanité Canada, which comprise the statement of financial position as at December 31, 2010, the statements of changes in fund balances, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

## Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

## Basis for Qualified Opinion

In common with many charitable organizations, the organization derives revenue from donations, 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. We were unable to determine whether adjustments might be necessary to revenue, excess of revenue over expenditures, assets and fund balances.

## Qualified Opinion

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements present fairly, in all material respects, the financial position of Habitat for Humanity Canada Habitat pour l'humanité Canada as at December 31, 2010 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.



Chartered Accountants, Licensed Public Accountants  
CAMBRIDGE, ONTARIO  
MARCH 26, 2011

# Statement of Financial Position

December 31			2010	2009
	Designated Fund	Unrestricted Fund	Total	Total
<b>Assets</b>				
<b>Current</b>				
Cash (Note 1)	\$ 896,589	\$ 228,239	\$ 1,124,828	\$ 1,168,639
Temporary investment (Note 2)	504,154	–	504,154	500,000
Accounts receivable (Note 3)	–	574,392	574,392	458,458
Prepaid expenses	–	49,309	49,309	35,801
Due from HFHC Foundation (Note 4)	–	418,570	418,570	–
Due from Unrestricted Fund (Note 5)	302,304	–	302,304	105,823
	<b>\$ 1,703,047</b>	<b>\$ 1,270,510</b>	<b>\$ 2,973,557</b>	<b>\$ 2,268,721</b>
<b>Capital assets (Note 6)</b>	<b>–</b>	<b>29,272</b>	<b>29,272</b>	<b>87,374</b>
	<b>\$ 1,703,047</b>	<b>\$ 1,299,782</b>	<b>\$ 3,002,829</b>	<b>\$ 2,356,095</b>
<b>Liabilities and Fund Balances</b>				
<b>Current</b>				
Accounts payable and accrued liabilities	\$ –	\$ 283,767	\$ 283,767	\$ 336,482
Unearned revenue (Note 7)	–	14,000	14,000	76,000
Due to Designated Fund (Note 5)	–	302,304	302,304	105,823
Due to HFHC Foundation (Note 4)	–	–	–	25,276
	<b>–</b>	<b>600,071</b>	<b>600,071</b>	<b>543,581</b>
<b>Contingency (Note 13)</b>				
<b>Fund balances</b>				
Internationally designated (Note 8)	1,703,047	–	1,703,047	1,234,133
Unrestricted	–	699,711	699,711	578,381
	<b>1,703,047</b>	<b>699,711</b>	<b>2,402,758</b>	<b>1,812,514</b>
	<b>\$ 1,703,047</b>	<b>\$ 1,299,782</b>	<b>\$ 3,002,829</b>	<b>\$ 2,356,095</b>

The complete audited financial statements are available upon request.

## Statement of Changes in Fund Balances

For the year ended December 31	2010		2009	
	Designated Fund	Unrestricted Fund	Total	Total
Fund balances, beginning of year	\$ 1,234,133	\$ 578,381	\$ 1,812,514	\$ 2,666,529
Transfer to HFHC Foundation	-	-	-	(1,037,423)
Excess of revenue over expenses	468,914	121,330	590,244	183,408
Fund balances, end of year	\$ 1,703,047	\$ 699,711	\$ 2,402,758	\$ 1,812,514

## Statement of Operations

For the year ended December 31	2010		2009	
	Designated Fund	Unrestricted Fund	Total	Total
<b>Revenue</b>				
Donations (Cash)	\$ 1,322,184	\$ 268,455	\$ 1,590,639	\$ 1,046,996
Donations (Gifts-in-Kind)	-	-	-	2,806
Global Village program (Note 9)	1,732,042	592,059	2,324,101	2,164,120
Government	130,501	13,631	144,132	689,969
Fees (Note 4)	-	2,524,715	2,524,715	2,116,064
Contract services revenue (Note 4)	-	1,497,817	1,497,817	1,382,631
Interest and investment income	-	9,491	9,491	5,637
	3,184,727	4,906,168	8,090,895	7,408,223
<b>Expenses</b>				
Contracted services	-	1,497,817	1,497,817	1,382,594
Programs and services (Note 10)	2,715,813	2,037,586	4,753,399	4,620,236
Finance and administration, governance, marketing, communications and advocacy (Note 11)	-	1,187,100	1,187,100	1,187,554
Amortization	-	38,449	38,449	34,431
Loss on disposal of capital assets	-	23,886	23,886	-
	2,715,813	4,784,383	7,500,651	7,224,815
Excess of revenue over expenses	\$ 468,914	\$ 121,330	\$ 590,244	\$ 183,408

# Statement of Cash Flows

For the year ended December 31

2010

2009

	Designated Fund	Unrestricted Fund	Total	Total
<b>Sources of cash:</b>				
Donations (Cash)	\$ 3,184,727	\$ 812,145	\$ 3,996,872	\$ 3,853,083
Sale of investment	500,000	–	500,000	–
Transfer from HFHC Foundation	–	–	–	48,446
Fees, contract services and other	–	3,916,089	3,916,089	3,451,215
	<b>3,684,727</b>	<b>4,728,234</b>	<b>8,412,961</b>	<b>7,352,744</b>
<b>Uses of cash:</b>				
Salaries and benefits	–	(2,274,913)	(2,274,913)	(2,180,571)
Purchase of investments	(504,154)	–	(504,154)	(500,000)
Purchased materials and services	(2,715,813)	(2,498,158)	(5,213,971)	(7,526,247)
Cash transfers to affiliates	–	(15,000)	(15,000)	(17,852)
Transfer to HFHC Foundation	–	(443,846)	(443,846)	–
Purchase of capital assets	–	(4,888)	(4,888)	(10,997)
	<b>(3,219,967)</b>	<b>(5,236,805)</b>	<b>(8,456,772)</b>	<b>(10,235,667)</b>
<b>Decrease in cash</b>	<b>464,760</b>	<b>(508,571)</b>	<b>(43,811)</b>	<b>(2,882,923)</b>
<b>Cash, beginning of year</b>	<b>839,956</b>	<b>328,683</b>	<b>1,168,639</b>	<b>4,051,562</b>
<b>Interfund transfers</b>	<b>(408,127)</b>	<b>408,127</b>	<b>–</b>	<b>–</b>
<b>Cash, end of year</b>	<b>\$ 896,589</b>	<b>\$ 228,239</b>	<b>\$ 1,124,828</b>	<b>\$ 1,168,639</b>

The complete audited financial statements are available upon request.



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

We have audited the accompanying financial statements of Habitat for Humanity Canada Foundation Fondation Habitat pour l'humanité Canada, which comprise the statement of financial position as at December 31, 2010, the statement of changes in fund balances, operations and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

## Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian generally accepted accounting principles, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

## Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with Canadian generally accepted auditing standards. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our qualified opinion.

## Basis for Qualified Opinion

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. We were unable to determine whether any adjustments might be necessary to revenue, excess of revenue over expenditures, assets and fund balances.

## Qualified Opinion

In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements present fairly, in all material respects, the financial position of Habitat for Humanity Canada Foundation Fondation Habitat pour l'humanité Canada as at December 31, 2010 and the results of its operations and its cash flows for the year then ended in accordance with Canadian generally accepted accounting principles.



Chartered Accountants, Licensed Public Accountants  
CAMBRIDGE, ONTARIO  
MARCH 31, 2011

# Statement of Financial Position

December 31			2010	2009
	Designated Fund	Unrestricted Fund	Total	Total
<b>Assets</b>				
<b>Current</b>				
Cash (Note 1)	\$ 1,483,738	\$ 543,648	\$ 2,027,386	\$ 1,438,502
Temporary investment (Note 2)	504,154	–	504,154	500,000
Accounts receivable	–	15,877	15,877	13,286
Inventory	–	8,890	8,890	9,900
Due from HFHC (Note 3)	–	–	–	25,276
Due from Designated Fund (Note 4)	–	226,930	226,930	594,695
	<b>\$ 1,987,892</b>	<b>\$ 795,345</b>	<b>\$ 2,783,237</b>	<b>\$ 2,581,659</b>
<b>Liabilities and Fund Balances</b>				
<b>Current</b>				
Accounts payable and accrued liabilities	\$ –	\$ 376,775	\$ 376,775	\$ 1,075,728
Due to HFHC (Note 3)	–	418,570	418,570	–
Due to Unrestricted Fund (Note 4)	226,930	–	226,930	594,695
	<b>226,930</b>	<b>795,345</b>	<b>1,022,275</b>	<b>1,670,423</b>
<b>Fund balances</b>				
Nationally designated (Note 5)	1,760,962	–	1,760,962	911,236
Unrestricted	–	–	–	–
	<b>1,760,962</b>	<b>–</b>	<b>1,760,962</b>	<b>911,236</b>
	<b>\$ 1,987,892</b>	<b>\$ 795,345</b>	<b>\$ 2,783,237</b>	<b>\$ 2,581,659</b>

The complete audited financial statements are available upon request.

## Statement of Changes in Fund Balances

For the year ended December 31	2010		2009	
	Designated Fund	Unrestricted Fund	Total	Total
Fund balances, beginning of year	\$ 911,236	\$ -	\$ 911,236	\$ -
Transfer from HFHC	-	-	-	1,037,423
Excess of revenue over expenses for the year	849,726	-	849,726	(126,187)
Fund balances, end of year	\$ 1,760,962	\$ -	\$ 1,760,962	\$ 911,236

## Statement of Operations

For the year ended December 31	2010		2009	
	Designated Fund	Unrestricted Fund	Total	Total
<b>Revenue</b>				
Donations (Cash)	\$ 4,802,260	\$ 2,234,067	\$ 7,036,327	\$ 5,777,220
Donations (Gifts-in-Kind)	5,914,900	-	5,914,900	4,781,275
Transfers from HFHC	-	-	-	449,332
	10,717,160	2,234,067	12,951,227	11,007,827
<b>Expenses</b>				
License fee (Note 3)	-	647,549	647,549	527,988
Contracted services (Note 3)	-	1,497,817	1,497,817	1,382,631
Fundraising and governance	-	20,241	20,241	20,889
	-	2,165,607	2,165,607	1,931,508
Excess of revenue over expenses before transfers	10,717,160	68,460	10,785,620	9,076,319
Transfers to HFHC (Note 6)	(795,112)	(48,896)	(844,008)	(686,397)
Transfers to Affiliates (Note 7)	(9,072,322)	(19,564)	(9,091,886)	(8,516,109)
Excess (deficiency) of revenue over expenses for the year	\$ 849,726	\$ -	\$ 849,726	\$ (126,187)

# Statement of Cash Flows

For the year ended December 31

2010

2009

	Designated Fund	Unrestricted Fund	Total	Total
<b>Sources of cash:</b>				
Donations (Cash)	\$ 4,802,260	\$ 2,234,067	\$ 7,036,327	\$ 5,777,220
Designated fund transfers from HFHC	-	394,950	394,950	46,540
Designated Fund	-	-	-	1,037,423
Proceeds on sale of investments	500,000	-	500,000	-
	<b>5,302,260</b>	<b>2,629,017</b>	<b>7,931,277</b>	<b>6,861,183</b>
<b>Uses of cash:</b>				
Contracted services, fundraising and governance	-	(2,885,705)	(2,885,705)	(1,327,890)
Transfers to affiliates	(3,157,422)	-	(3,157,422)	(3,285,910)
Transfers to HFHC	(795,112)	-	(795,112)	(308,881)
Purchase of investments	(504,154)	-	(504,154)	(500,000)
	<b>(4,456,688)</b>	<b>(2,885,705)</b>	<b>(7,342,393)</b>	<b>(5,422,681)</b>
<b>Increase in cash</b>	<b>845,572</b>	<b>(256,688)</b>	<b>588,884</b>	<b>1,438,502</b>
<b>Cash, beginning of year</b>	<b>1,005,931</b>	<b>432,571</b>	<b>1,438,502</b>	<b>-</b>
<b>Interfund transfers</b>	<b>(367,765)</b>	<b>367,765</b>	<b>-</b>	<b>-</b>
<b>Cash, end of year</b>	<b>\$ 1,483,738</b>	<b>\$ 543,648</b>	<b>\$ 2,027,386</b>	<b>\$ 1,438,502</b>

The complete audited financial statements are available upon request.

# The Canadian Organization & Foundation

## 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 Executive Officer in an ex-officio capacity.

### Vice-Regal Patron

**His Excellency the Right Honourable**

**David Johnston,**

C.C., C.M.M., C.O.M., C.D.  
Governor General of Canada

### National Board of Directors

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HFH Grey Bruce (ON)

**Mary Cameron, Vice Chair**

HFH Edmonton (AB)

**Martin Hilchie, Secretary**

HFH PEI (PE)

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**Ron Drane**

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HFH Sunshine Coast (BC)

**Max Stocker**

HFH Mid-Vancouver Island (BC)

### Ex-officio / Non-voting

**Stewart Hardacre**

President & Chief Executive Officer,  
Habitat for Humanity Canada

**Craig Hill**

Past Chair, National Board of Directors,  
Habitat for Humanity Canada

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Sunshine Coast (BC)

**Wayne Cochrane,**

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**Jack Shore**

Victoria (BC)

### Ex-officio / Non-voting

**Stewart Hardacre**

President & Chief Executive Officer,  
Habitat for Humanity Canada

### Habitat for Humanity Canada Management

**Stewart Hardacre**

President & Chief Executive Officer

**Mark Rodgers**

Senior Vice-President, Affiliate Services

**Kathi Dodson**

Vice-President,  
Finance and Administration

**Lisa Lalande**

Vice-President, National Partnerships  
and Giving Programs

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National Director, Marketing  
& Communications

**Terry Petkau**

Director, Building Services

**Randall Sach**

Director, International Programs

**John Stanwyck**

National Director, Annual Giving

**Rick Tait**

Director, Global Village Canada

**Rob Voisin**

Director, ReStore Services

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





## The Rochon Family

PHOTOGRAPHS BY  
ALLEN McEACHERN



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# **HABITAT FOR HUMANITY CANADA**

## **ANNUAL REPORT 2010**

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