



Habitat for Humanity®
Habitat pour l'humanité®
Canada



STORIES OF GREAT HOPE

THESE

ARE

STORIES

OF

GREAT

HOPE

AND

THE

HARD

WORK

THAT

MADE

2012

A

YEAR

OF

GOALS

MET,

ROADS

CROSSED

AND

MORE

FAMILIES

SERVED.

WE

COULDN'T

DO

IT

WITHOUT

YOU.

A HOME FILLED WITH LOVE



The Zelinski family's faith was tested when dad, Stephen, was told he would need a heart transplant.

While Stephen would emerge from a successful surgery, the conditions in which he would have to recuperate were less than ideal. The family relied on public housing, living in a house with mould, little insulation and poor electrical wiring. And the family's future prospects were bleak. The financial expenditures that came with Stephen's surgery and recovery made it difficult to pay the bills, let alone improve their situation.

Determined not to become a victim of her circumstances, mom, Katrina, committed to improving her family's situation. In 2004, she turned to Habitat for Humanity in her community of Sault Ste. Marie. She dedicated hundreds of hours of sweat equity towards the construction of her family's new home while caring for her three young children and helping her husband through his recuperation.

Now, eight years later, the family is thriving. Dad is enjoying his second chance at life and has re-entered the workforce. The eldest daughter, Brittany, has gone on to post-secondary education. And Katrina hasn't forgotten those who helped her along the way, volunteering two days a week at the local Habitat for Humanity ReStore, paying tribute to the organization she says gave her family its first real home. "I've lived in a few houses in my life but I have never really considered them a 'home' until now," she says. "This home is filled with love and happiness, and when we are all together, everything feels complete."

**A SECOND
CHANCE,
A NEW HOME
AND REAL
HOPE FOR
THE FUTURE.**

DREAMS REALIZED



**A
COLOMBIAN
FAMILY
WITH REAL
CANADIAN
ROOTS.**

Carlos Sr. and Lida Osorio moved to Canada from Colombia in hopes of finding a better life for their family. Relocating to a new country thousands of miles away from everything they'd known wasn't easy. For the first few years, the parents and their four children found themselves moving from one small, crowded rental property to the next.

In 2009, the family applied for a Habitat home, which proved to be the second chance at life they'd been searching for. And it wasn't just the Osorios who were getting a fresh start; the family took ownership of an abandoned 1861 Gothic-style home that had been relocated and revitalized by Habitat for Humanity Brampton. "I had dreams four years ago when I came to Canada and part of that dream is a reality now for my family," said Carlos Sr. "I'm very happy."

Mom, Lida, now has plenty of space to cook for the family of six, who enjoy eating meals together around their new dining room table. And the four-bedroom house gives the children plenty of quiet space to get their homework done. Lida says the house has become a central place for friends and family to gather and has given her family real roots.

The Osorios are now able to afford their housing payments, which they say would never have been possible without Habitat for Humanity. According to Lida, being able to pay into a mortgage gives her family stability and hope for the future. "We consider every dollar we spend on our house as an investment in the future," says Lida. "This is the first time we've ever been able to have savings," she says.

HARD WORK PAYS OFF



THE BUILDING
BLOCKS TO
A BETTER LIFE.

In late 2010, Bakyt and Jibek received a phone call that would change their lives. On the other line was country music star Paul Brandt, who informed the family that they would be receiving a Habitat for Humanity home as part of an initiative called *Build It Forward*.

Becoming Habitat homeowners would dramatically change the course of this family's life. As the parents of two young children they wanted desperately to upgrade their skills so that they could provide a better life for their family. Now, as the proud owners of a Habitat for Humanity home, the couple has been able to save enough money to go back to school.

"Before, rent was taking most of our money, but living in a Habitat house we can now afford to buy other necessities and spend money on education to improve our skills," says Bakyt. He is working on his Masters degree in international trade and business and Jibek is also upgrading her skills. The couple is now living the example they want to set for their children, that if you work hard you can get ahead.

And while the couple worked hard to help build their home, they say the whole experience was like a dream. "It is so hard to explain what it felt like - there are no words to explain how happy we felt," says Bakyt.

They haven't taken their new found life for granted. In the spirit of paying it forward, both Bakyt and Jibek are involved in helping underprivileged children in the community and are active ambassadors of Habitat for Humanity Southern Alberta.

FINDING THE CONFIDENCE TO THRIVE



"IT'S BEEN
GOOD FOR
MY KIDS
TO SEE ME
SUCCEED AND
BE HAPPY."

A single mother trying to provide for her two children, Cory Menear shouldered the constant worry that her rent would increase. Already stretched to her financial limit, even a small increase would force her to uproot and move her family.

Moving into a Habitat home in 2012 provided a sense of security that the family had never known. No longer saddled with ever-present fear and anxiety, Cory felt a relief that led to the rediscovery of her self-confidence. In the past, the day-to-day battle to survive and provide had been all consuming. Armed with a newfound sense of optimism about the future, Cory pursued new career opportunities, landing a job that promised to offer a more prosperous life for her children, Cassidy and Jesse.

Cory says it was the stability her Habitat home provided that changed her outlook on life and reinvigorated her career ambitions. "I have Habitat to thank. It's changed my whole life. Not only has it given me and my kids a home, our home, but the confidence to *go for it* and not be shy."

Homeownership and the stability it's brought to the Menears has created a healthier, stress-free environment for Cassidy and Jesse. "I think it's been good for my kids to see me succeed and be happy. They know they're taken care of and can now focus on being kids," says Cory.

STORIES OF PROGRESS

PROGRESS REPORT



**KEVIN
MARSHMAN**

*President & Chief
Executive Officer*

A handwritten signature in black ink, appearing to read 'Kevin Marshman', written over a light gray background.



I've joined Habitat for Humanity Canada at a fascinating time in the organization's history. Last year was the first of a new, aggressive strategic plan, which is targeting the equivalent number of homes built and families served by 2016 as Habitat cumulatively achieved in their first quarter-century in Canada.

In year one of the plan, the association made headway on several fronts. Recognizing that they could increase their impact by working together, four Habitat for Humanity affiliates in Alberta amalgamated as Habitat for Humanity Southern Alberta. In addition, many of our other affiliates built additional capacity in areas such as fundraising, volunteer recruitment and partnership development in order to prepare themselves to build more homes than ever before.

I feel there is no nobler pursuit than ensuring that everyone has access to a safe and decent home. At Habitat, we reduce the barriers to homeownership for hardworking low-income families, providing access to a safe and decent home while allowing families to save for the future, break the cycle of poverty and improve their lives.

Ask anyone at Habitat about what drives us. Their answer will invariably involve pushing themselves to serve a greater number of families than ever before.

I look forward over the next year, and the next four years, to working with more volunteers, partnering with more donors, and collaborating with more organizations as we work to build sustainable homeownership solutions for hardworking Canadian families.

OUR VISION IS A WORLD WHERE EVERYONE HAS A SAFE AND DECENT PLACE TO LIVE.
OUR MISSION IS TO MOBILIZE COMMUNITY PARTNERS AND VOLUNTEERS IN BUILDING AFFORDABLE HOUSING AND PROMOTING HOMEOWNERSHIP AS A MEANS OF BREAKING THE CYCLE OF POVERTY.

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.

OUR CORE PROGRAM

THE HABITAT HOME-OWNERSHIP PROGRAM

A HAND UP, NOT A HAND OUT

Habitat achieves its mission through its homeownership program, which reduces the barriers to homeownership for families in financially vulnerable situations. Our model is one of partnership, with communities coming together to work towards a common goal.

HABITAT HOMES ARE:

- △ Constructed using donated funds, material and labour.
- △ Sold at fair market value to low-income partner families through a no-interest mortgage.
- △ Financed with payments set at 30% of a family's gross income or less.

Mortgage payments are reinvested in the local affiliate's "Fund for Humanity" to finance the building of more Habitat homes locally.

HABITAT FOR HUMANITY PARTNER FAMILY CRITERIA

1. Living in housing that is overcrowded, unsafe, unhealthy or too expensive.
2. Able to repay the fair market value of a Habitat home through a zero-interest, no down payment mortgage.
3. Willing to partner with Habitat, contributing 500 hours of "sweat equity" towards the building of their own house.



KEY UPDATES AND MILESTONES



WOMEN BUILD VOLUNTEERS HELPING BUILD AN AFFORDABLE HOME FOR A LOW-INCOME FAMILY IN MANITOBA LAST YEAR.

AT HOME

From Victoria to Halifax, and to the bounds of the Arctic Circle, Habitat was busy in every province and territory last year, raising funds, building homes and transforming lives.

In 2012, the keys to an additional 220 homes were handed over to low-income families partnering with Habitat to improve their shelter conditions. Here are some key highlights on the work that make this possible:

ABORIGINAL HOUSING PROGRAM

The Aboriginal Housing Program seeks to better understand the distinct housing challenges faced by Aboriginal Canadians, while providing housing solutions for low-income families both on- and off-reserve.

Δ Since it was introduced in 2007, 50 homes have been completed through the Aboriginal Housing Program, expanding affordable homeownership options for low-income Aboriginal families.

Δ In September, Habitat for Humanity Yukon and the Champagne and Aishihik First Nations broke ground on the first Canadian Habitat project on First Nations settlement land. Once complete, this triplex development will provide affordable Habitat homeownership for three

more First Nations families. (More about this build on page 12.)

WOMEN BUILD

Through Women Build, Habitat homes are built with a focus on promoting women as leaders in the trades.

Δ There were 11 Women Build events held across Canada last year. Since 2000, Women Build events have contributed to the construction of almost 90 affordable homes in eight provinces.

RESTORE

ReStores are home and building supply stores run by Habitat for Humanity affiliates that accept and resell quality new and used building supplies, home furnishings, appliances and decor.

Shopping at a ReStore is a socially and environmentally-conscious decision, as funds generated support Habitat homebuilding, and because many of the items donated would otherwise end up in landfill.

Δ In 2012, Canadian ReStores diverted more than 25,000 tons of material from landfill.

Δ 77 ReStores are now operated by 60 Habitat for Humanity affiliates across Canada.

HABITAT CONSULTED ON FEDERAL BUDGET

Last year saw Habitat for Humanity Canada increase its presence in Ottawa. In the fall, federal Finance Minister Jim Flaherty sought advice from Habitat for Humanity Canada on what to include in renewed federal-provincial affordable housing agreements. In December, Habitat for Humanity Canada's President & CEO was one of 64 business leaders to join Minister Flaherty for pre-budget roundtable consultations covering workable ideas on solidifying economic recovery and positioning Canada to compete and prosper over the long term.

Habitat's participation comes as all levels of government increasingly look towards affordable homeownership to be part of their approach to assisting families that lack a safe, decent and affordable home.

ABROAD

Inadequate housing is a global problem that requires a global solution. Habitat recognizes that we must address this issue internationally as well as domestically, and for this reason Habitat for Humanity Canada funds, leads, and provides volunteer support for housing and infrastructure projects in the developing world.



ECHUM HASSIME OGUTA HAS BEEN ABLE TO INSTALL WINDOWS AND COMPLETE THE FIRST DECENT HOME HE'S EVER HAD WITH A MICROFINANCE LOAN FROM HABITAT FOR HUMANITY UGANDA'S MASINDI BRANCH.

GLOBAL VILLAGE CANADA

Global Village Canada is an international volunteer program that sends Canadians around the globe to work hand in hand with families who lack adequate shelter.

Δ Since Habitat for Humanity Canada's first Global Village trip in 2005, Canadian volunteers have built more than 500 homes in 34 countries. As well, the program has generated more than \$3 million for Habitat's global mission.

ENABLING NEIGHBOURHOOD REVIVAL IN HAITI

In September 2012, Habitat for Humanity Canada wrapped up its first series of urban development projects in Haiti following the 2010 earthquake. Focused on improving living conditions and providing access to critical services in the neighbourhood of Simon-Pelé, some projects outcomes included the repair of 175 homes, installation of 100 sanitation facilities, as well as the training of residents in financial literacy and reconstruction techniques.

This project was undertaken with financial support from the Government of Canada, provided through the Canadian International Development Agency.

TITHING

Habitat for Humanity affiliates send (tithe) a portion of the donations they receive locally to the developing world in recognition of their commitment to alleviating substandard housing conditions abroad.

Δ In 2012, Canadian Habitat for Humanity affiliates sent a total of \$358,069 through tithe donations to support the construction of safe, decent and affordable homes in Haiti, Mexico, Honduras, El Salvador, Bolivia, Nepal and Uganda.

INCREASING ACCESS TO HOUSING MICROFINANCE PRODUCTS

Through a new partnership, Habitat for Humanity Canada, Habitat for Humanity International and The MasterCard Foundation will enable more than 17,000 additional households to access housing microfinance products and services to improve their lives.

Focusing on Ghana, Kenya and Uganda, the five-year project launched in October will work with up to nine local financial institutions already serving the poor to build their capacity and diversify products and services in order to meet shelter-related needs. In total, the project will provide \$6.6 million to expand microfinance services for the maintenance and improvement of homes in these three African countries.

A+ IN OVERALL CHARITY EFFICIENCY

Habitat for Humanity Canada Foundation was named as one of 2012's top 100 charities by *MoneySense Magazine*, earning an A+ for overall charity efficiency.

Habitat homes are a hand up, not a hand out, as partner families pay back the full value of their home through a zero-interest mortgage. That means that a donation to Habitat actually helps many families over several generations, as funds used to build homes today will eventually be paid back to Habitat through affordable mortgage payments and then reinvested to build more homes.

TRANSFORMING E-WASTE

Working in partnership with the Ontario Electronic Stewardship program, several Ontario ReStores have begun accepting e-waste, providing eco-friendly and Habitat-friendly ways to recycle over 185 different household appliances and electronics. Recyclable items range from televisions and computers to hair driers and humidifiers, and all proceeds from the program are helping to expand access to affordable Habitat homeownership locally.

'FIRST HOUSE' ON FIRST NATIONS LAND

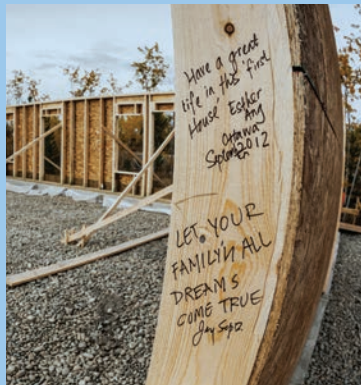


THE BUILD TEAM PREPARES THE FINAL WALL DURING THE LEADERSHIP BUILD WEEK.

Aboriginal peoples have a deep spiritual, physical, social and cultural connection to their land, so building homes within Aboriginal communities must be undertaken with widespread support.

On April 19, 2012, Habitat for Humanity Yukon signed a partnership agreement with the Champagne and Aishihik First Nations (CAFN) to make affordable homeownership available to more families on their settlement land. Since, ground has been broken on a triplex affordable housing development in Takhini River, 50 kilometres west of Whitehorse.

A milestone project, this is Habitat for Humanity's first build on First Nations settlement land in Canada. In 2013, it will make homeownership possible for three low-income First Nations families identified by the CAFN and that meet Habitat's normal partner family selection criteria.



HABITAT FOR HUMANITY WOULD LIKE TO THE THANK THESE GENEROUS PARTNERS FOR MAKING THIS BUILD POSSIBLE:

HABITAT FOR HUMANITY CANADA
NATIONAL LEADERSHIP COUNCIL/
RBC FOUNDATION / COSSETTE INC./
TACHANE FOUNDATION/LYNNE AND
BRIAN KELLY, IN MEMORY OF TIM & IVY
KELLY/ANNETTE VERSCHUREN, O.C./
JOHN KEATING, THE AUSTRALIAN
SHOP/APTN/THE ASSEMBLY OF FIRST
NATIONS/CMHC - FOUNDING PARTNER,
ABORIGINAL HOUSING PROGRAM

LEFT: EXTERIOR WALL RAISING
RIGHT: VOLUNTEERS LEAVE THEIR
MARK ON THE HOME.



LEFT: THREE CHAMPAGNE AND AISHIHIK COMMUNITY MEMBERS WHO LENT A HAND WHILE BUILDING THEIR SKILLS IN CONSTRUCTION TECHNIQUES. **RIGHT:** SHAWN ATLEO, ASSEMBLY OF FIRST NATIONS NATIONAL CHIEF, OVERSEEING THE WORK BEING COMPLETED ON THE HABITAT HOME.



THE CHAMPAGNE AND AISHIHIK FIRST NATIONS

With over 1,200 members, the self-governing CAFN are one of the largest of the Yukon's 14 First Nations. Their traditional territory covers over 41,000 square kilometres – 29,000 in southwest Yukon and 12,000 in northern British Columbia. CAFN ties to their land reach back over 8,000 years. As of February 1995, CAFN's right to the Yukon portion of its traditional lands and resources was confirmed with the signing of the Champagne and Aishihik First Nations Final Agreement. The agreement provided ownership for 2,427 square kilometres of land, allowing the CAFN to begin exploring progressive homeownership models to help improve the shelter conditions of families on their settlement land.



LEFT: LEADERSHIP BUILD WEEK VOLUNTEERS ON THE FINAL DAY OF THE ONE-WEEK BUILD. **RIGHT:** YUKON LANDSCAPE NEAR THE HABITAT HOME.



LEADERSHIP BUILD WEEK

Beginning September 9th, members of Habitat for Humanity Canada's National leadership Council, including Assembly of First Nations National Chief Shawn A-in-chut Atleo, joined Habitat volunteers and Champagne and Aishihik First Nations leaders and community members to work side by side on the Takhini River 'First House'. In addition to bringing the project nearer to completion, the event served to raise awareness of affordable housing need among Aboriginal Canadians and how through partnership and collaboration, the Habitat model can be part of the overall solution.

HELPING REBUILD HAITI



CANADIAN VOLUNTEER FROM THE CARPENTERS' UNION, CHRIS CAMPBELL, TRAVELLED TO HAITI AS PART OF A CONTINGENT OF 60 CANADIAN JIMMY & ROSALYNN CARTER WORK PROJECT VOLUNTEERS.

A NEIGHBOURHOOD'S REVIVAL

While Simon-Pelé, a neighbourhood of Port-au-Prince, has a vibrant commercial main street and strong social connections, its informal origins mean it lacks basic infrastructure such as water points and waste disposal, and social amenities such as schools and playgrounds. Many streets remain unpaved. Diseases such as cholera spread easily and often.

As part of a large-scale urban development project led by Habitat for Humanity Canada, residents of Simon-Pelé have been able to improve their living conditions and gain access to critical services. Working with local residents, some specific outcomes of this project include:

- 175 homes repaired
- 100 sanitation facilities installed for 400 families
- 250 residents trained in financial literacy
- Increased female representation in community development and reconstruction



THIS PROJECT WAS UNDERTAKEN WITH THE FINANCIAL SUPPORT OF THE GOVERNMENT OF CANADA PROVIDED THROUGH THE CANADIAN INTERNATIONAL DEVELOPMENT AGENCY (CIDA).



THE JIMMY & ROSALYNN CARTER WORK PROJECT BUILD SITE IN LÉOGÂNE, HAITI, WHERE UP TO 500 HOMES WILL BE BUILT FOR FAMILIES WHO LOST THEIR HOMES IN THE 2010 EARTHQUAKE.

JIMMY & ROSALYNN CARTER WORK PROJECT: LÉOGÂNE, HAITI

For 2011 and 2012, both Habitat for Humanity Jimmy & Rosalynn Carter Work Projects were focused on building safe and decent homes in the Santo community of Léogâne, Haiti. In total, up to 500 Habitat houses will be built there, with more than 250 already completed and occupied by Haitian families whose homes were destroyed by the 2010 earthquake.

As an international organization, Habitat for Humanity set a goal of serving 50,000 families in Haiti with permanent houses, transitional and upgradable shelters, damage assessments, repaired or rehabilitated homes, emergency shelter kits, training, and job opportunities. Habitat reached this goal in 2012, but continues to provide housing solutions as over 300,000 still remain homeless.

Habitat for Humanity Canada would like to thank the 60 Canadian volunteers who travelled to Haiti last year as part of the 2012 Jimmy & Rosalynn Carter Work Project, as well as these monetary supporters:

- All Weather Windows
- Habitat for Humanity Canada National Leadership Council
- The Carpenters' Union
- Genworth Canada
- Cossette Inc.
- House & Home Media
- Satov Consulting
- Rosedale United Church
- Kevin Kessinger & Family
- The Halina Family

CORPORATE PARTNERSHIPS



TOP LEFT: SOME OF THE 240 ASSOCIATES OF THE HOME DEPOT CANADA THAT PARTICIPATED AT THE 2012 TORONTO BLITZ BUILD. **TOP RIGHT:** STILL FROM NISSAN CANADA'S 'GIFT TO YOU' HOLIDAY CAMPAIGN AD. **BOTTOM LEFT:** ALL WEATHER WINDOWS PLANT EMPLOYEES PROUDLY GATHER FOR A PHOTO DURING THEIR MISSISSAUGA FACTORY BLITZ BUILD. **BOTTOM RIGHT:** GORDON FOOD SERVICE (GFS) EMPLOYEES AT THE GROUND BREAKING OF THEIR SPONSORED HOME IN CALGARY.



TOP LEFT: CIPH & HRAI RIDERS GET READY FOR THE 2012 MOTORCYCLE RIDE FOR HABITAT. **TOP RIGHT:** THE MACDONALD FAMILY FROM STRATFORD, ON, RECIPIENTS OF THE BRICK'S FIRST SPONSORED HOME. **BOTTOM LEFT:** WHIRLPOOL CANADA EMPLOYEES VOLUNTEERING THEIR TIME ON A HABITAT HOME BUILD IN BRAMPTON, ON. **BOTTOM RIGHT:** PCL EMPLOYEES HELP POUR THE NEW FOUNDATION OF A HABITAT HOME IN REGINA LAST SUMMER.

KEY PARTNERSHIP HIGHLIGHTS

The innovative national programs developed in 2012 by new and existing donors were extraordinary. The range of support included cash and gift-in-kind donations, team builds, home sponsorships and material donations for new homes and ReStore. All support helped Habitat affiliates further reduce their building costs and impact more hardworking families.

THE HOME DEPOT CANADA FOUNDATION

The Home Depot Canada Foundation has been a partner of Habitat for Humanity Canada since 1996, helping provide the hand up of affordable homeownership to countless families in need across the country. Last year represented a phenomenal

new level of support, with donations of cash and ReStore product topping \$9 million, in addition to providing countless hours of volunteer support.

CIPH & HRAI

The Canadian Institute of Plumbing & Heating (CIPH) has supported Habitat for Humanity Canada since 1994, recently also joining forces with The Heating, Refrigeration & Air Conditioning Institute of Canada. Through the generous support of their members, \$8.1 million in product and cash has been donated to help low-income families realize Habitat homeownership. The Motorcycle Ride for Habitat is just one of the ways their members get involved, and last year just over 60 riders raised \$17,500 for participating Habitat affiliates in Ontario.

GORDON FOOD SERVICE

Beginning with a single home sponsorship three years ago, GFS Canada and its employee-led fundraising raised enough to sponsor three Habitat homes in 2012. Having initiated their partnership with Habitat in 2011 with the long-term goal of sponsoring a Habitat home in each of their five Canadian markets, one year later, their passion for the cause has resulted in home builds already taking place in four of these regions.

THE BRICK

Since 2011, The Brick has invited the public to vote for one Canadian community to receive a Habitat home sponsorship. In 2012, that community was Stratford, ON, making affordable homeownership possible for the MacDonald family. The Brick encourages their custom-

ers to support the cause in-store as well as through fundraisers, which resulted in over \$160,000 being raised in 2012 to benefit Habitat in local communities.

NISSAN CANADA

As part of Nissan Canada's 'Gift to You' holiday campaign, Nissan pledged a donation to Habitat for every test drive and new "Like" to their Facebook page. In total, Nissan's commitment resulted in almost half a million dollars being directed to Habitat homebuilding in Canada. Since 2008, Nissan Canada's partnership with Habitat has grown from support of a build in one community to contributing towards the work of Habitat nationwide.

PCL FAMILY OF COMPANIES

In 2011, PCL family of companies announced a two-year, \$1 million commitment to Habitat across

North America. In Canada, PCL not only sponsored two homes each year, but they also brought significant product donations and expertise to each build. They also opened doors to their vast network, providing new partnership opportunities for local Habitat affiliates.

ALL WEATHER WINDOWS

Since 2003, All Weather Windows has offered significant discounts to Habitat affiliates, while also providing donations to ReStores across Canada. In 2012, All Weather Windows extended their support through "Factory Blitz Builds", where Edmonton and Mississauga All Weather Windows employees volunteered personal time, and door, glass, and vinyl suppliers donated raw materials, to manufacture windows and doors for over 30 new Habitat for Humanity homes.

WHIRLPOOL CORPORATION

Whirlpool Corporation is a long-term supporter of Habitat. Not only do they sponsor one Habitat home in Canada every year, they also donate one new Energy Star rated refrigerator and stove to every new Habitat home built throughout North America.

GENWORTH CANADA

Since 2000, Genworth Canada has donated over \$2.2 million to Habitat's work in Canada. Genworth's national student writing contest, the Meaning of Home, has also raised awareness among Canada's youth around the importance of a safe and secure home. The contest has resulted in \$570,000 being directed by Genworth to more than 30 Canadian Habitat affiliates since 2007.

MULTI-YEAR 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 HARDWORKING 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



PLATINUM PARTNERS \$1,000,000 – \$2,499,999



GOLD PARTNERS \$500,000 – \$999,999



SILVER PARTNERS \$250,000 – \$499,999



STRONGER COMMUNITIES TOGETHER™

BRONZE PARTNERS \$100,000 – \$249,999



SINGLE YEAR PARTNERS

PLATINUM PARTNERS \$1,000,000 – \$2,499,999



GOLD PARTNERS \$500,000 – \$999,999

COSSETTE

SILVER PARTNERS \$250,000 – \$499,999

HunterDouglas

BRONZE PARTNERS \$100,000 – \$249,999



LEADERSHIP GIFTS FROM LOCAL AFFILIATE PARTNERS



NATIONAL PARTNERS

DEVELOPERS \$50,000 — \$99,999

3M CANADA CITY OF WATERLOO DECOR GRATES INC. HUDSON'S BAY COMPANY FOUNDATION JELD WEN	KNAPE & VOGT CANADA MANULIFE FINANCIAL NAPOLEON HEATING & COOLING OLD NAVY RENEWABILITY ENERGY	SCOTIABANK SHARED SERVICES THE SOURCE YPO
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GROUNDBREAKERS \$25,000 — \$49,999

ARXX CONSUMER BRANDS CSR ECO SOLUTIONS DELOITTE	DICO PRODUCTS CORPORATION HENKEL CANADA CORPORATION RUSTOLEUM CONSUMER BRANDS SEARS CANADA	THE PAINT PEOPLE TIMBERCREEK ASSET MGMT. INC. WEST 49
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CRAFTSMEN \$10,000 — \$24,999

ARTIZIA ABBOTT BAILEY METAL PRODUCTS BERENSON CAAM P CANADIAN PROPERTY STARS CHRIS STAPLETON DB SCHENKER CANADA INC. DESIGN PLASTER MOULDINGS EXECUTIVE WOODWORKING F Y BACK	FIRST CANADIAN TITLE FOREMOST INTERNATIONAL HOARDING FOR HUMANITY HUBBELL ELECTRIC JAIMCO DOORS AND WINDOWS JOHNS MANVILLE CANADA INC. LEVITON LOU'S DRYWALL ACCESSORIES MIKE STAPLETON MILETTE DOORS MOUNTAIN EQUIPMENT CO-OP	OSRAM SYLVANIA PRICEWATERHOUSECOOPERS PRINCESS AUTO QUEBECOR ROBERT SALVA ROYAL BUILDING PRODUCTS SIEMENS CANADA STAR QUALITY STRACOR INC. TIM STAPLETON
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BUILDERS \$5,000 — \$9,999

ALSTON CARTAGE ASPERA RECYCLING BLOOMBERG BMO CANUSA WOOD PRODUCTS COAST COMMERCIAL APPLIANCES DARKO VRANICH DOMINION SAMPLE	EQUIFAX FUTURE FOCUS INC. HR A LA CARTE HUSKY ENERGY INTERWRAP JAZZ AIR MAYFAIR CLUBS REGINA HOTEL ASSOCIATION	SHAW COMMUNICATIONS STANTEC THE PEAK GROUP OF COMPANIES TREE OF LIFE VINCOR CANADA WHITE HOUSE PRODUCTIONS
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MEMBERS OF THE CANADIAN INSTITUTE OF PLUMBING & HEATING AND THE HEATING, REFRIGERATION AND AIR CONDITIONING INSTITUTE OF CANADA

A.O. SMITH WPC CANADA AMERICAN STANDARD AQUA TECH SALES & MARKETING INC. B.A. ROBINSON CO. LTD. BARTLE & GIBSON BLANCO CANADA BOSHART INDUSTRIES BRADFORD WHITE WATER HEATERS BRASSCRAFT CANPLAS CELLO PRODUCTS INC. CONBRACO INDUSTRIES (APOLLO VALVES) DESCO DETTSON EMCO CORPORATION, VAUGHAN FLOCOR FRANKE KINDRED CANADA GREAT LAKES COPPER GROUPE DESCHENES INC. GRUNDFOS CANADA HEAT LINK GROUP OF COMPANIES	HOWELL PIPE & SUPPLY HPAC MAGAZINE HY-LINE SALES LTD. INSINKERATOR INDEPENDENT MECHANICAL SUPPLY IPEX INC. KOTYCK BROS. LIMITED M.A. STEWART & SONS M.I. VIAU & FILS LTÉE MAAX BATH INC. MASCO CANADA MARKS SUPPLY MATERIAUX DE PLOMBERIE PMF INC. MECHANICAL BUSINESS MAGAZINE MIROLIN INDUSTRIES MOEN MUELLER STREAMLINE CO. NCI CANADA NOVANNI STAINLESS INC. ONWARD SALES & MARKETING LTD. PARMENTER & ASSOCIATES PENTAIR CANADA, INC.	PLUMBING & HVAC POINTS WEST MARKETING INC. QUADRA MARKETING & SALES INC. RHEEM CANADA ROYAL BUILDING PRODUCTS SANIFLO SHORELINE MECHANICAL SLUYTER COMPANY LTD. TACO (CANADA) LTD. UPONOR, LTD. USINES GIANT FACTORIES INC. VENTES TECHNIQUES NIMATEC INC. VIESSMANN MANUFACTURING COMPANY INC. WATERGROUP WATERLINE PRODUCTS WEIL-MCLAIN CANADA SALES INC. WILLIAM SCOTT INC. WOLSELEY CANADA YORK WEST
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CANADIAN AFFILIATES



ABOVE: PART OF HABITAT FOR HUMANITY MANITOBA'S SIR SAM STEELE 32-HOME SUSTAINABLE DEVELOPMENT IN WINNIPEG.

ALBERTA (78)

CAMROSE
EDMONTON
LETHBRIDGE
RED DEER REGION
SOUTHERN ALBERTA
WOOD BUFFALO

BRITISH COLUMBIA (16)

BOUNDARY SOCIETY
KAMLOOPS
KELOWNA
GREATER VANCOUVER REGION
MID-VANCOUVER ISLAND
PRINCE GEORGE
SOUTH OKANAGAN
SUNSHINE COAST
UPPER FRASER VALLEY
VANCOUVER
VANCOUVER ISLAND NORTH
VICTORIA
WEST KOOTENAY

MANITOBA (25)

MANITOBA

NEW BRUNSWICK (1)

FREDERICTON
MONCTON
SAINT JOHN

NEWFOUNDLAND (3)

NEWFOUNDLAND AND LABRADOR

NOVA SCOTIA

NOVA SCOTIA

NUNAVUT (1)

IGALUIT

NORTHWEST TERRITORIES

NORTHWEST TERRITORIES

ONTARIO (59)

BRAMPTON CALEDON
BRANT
CHATHAM-KENT
DURHAM
GREY BRUCE
HALTON
HAMILTON
HURON COUNTY
HURONIA
KINGSTON
MISSISSAUGA
MUSKOKA
NATIONAL CAPITAL REGION
NIAGARA
NORTH BAY BLUE SKY REGION
NORTH SIMCOE
NORTHUMBERLAND
ORILLIA LAKE COUNTRY
OXFORD MIDDLESEX ELGIN
PETERBOROUGH
PRINCE EDWARD-HASTINGS
SARNIA LAMBTON

Habitat for Humanity Canada's mission is delivered by 69 local affiliates which represent more than 300 communities across all of Canada's 10 provinces and three territories. These Habitat for Humanity affiliates are responsible for selecting and preparing partner families for homeownership; raising funds and constructing Habitat homes; operating ReStores; and recruiting volunteers for builds, affiliate committees and boards. Local affiliates also hold the mortgages on partner families' homes and play a vital role in engaging communities in Habitat's mission while increasing the profile around the issue of affordable housing.

SAULT STE. MARIE
SEAWAY VALLEY
SOUTH GEORGIAN BAY
STRATFORD-PERTH
SUDBURY DISTRICT
THOUSAND ISLANDS
THUNDER BAY
TORONTO
WATERLOO
WELLINGTON DUFFERIN GUELPH
WINDSOR-ESSEX
YORK REGION

PRINCE EDWARD ISLAND (2)

PRINCE EDWARD ISLAND

QUEBEC (2)

DEUX-MONTAGNES
MONTREAL
SHERBROOKE

SASKATCHEWAN (30)

ON THE BORDER LLOYDMINSTER
PRINCE ALBERT
REGINA
SASKATOON

YUKON (3)

YUKON

ACCOMPLISHMENTS

DOMESTIC



IN 2012, 80% OF HABITAT HOMES BUILT IN CANADA WERE CONSTRUCTED TO RECOGNIZED GREEN BUILDING STANDARDS.



IN 2012, 220 HOMES WERE BUILT.

HABITAT FOR HUMANITY CANADA'S 69 AFFILIATES ARE ACTIVE IN ALL PROVINCES AND TERRITORIES AND SERVE MORE THAN 300 CANADIAN COMMUNITIES.

11.2

SINCE 1985, 11.2 MILLION VOLUNTEER HOURS HAVE BEEN LOGGED BY CANADIAN VOLUNTEERS.



SINCE 1985, HABITAT FOR HUMANITY HAS MADE AFFORDABLE HOMEOWNERSHIP POSSIBLE FOR MORE THAN 2,200 LOW-INCOME FAMILIES IN CANADA.

INTERNATIONAL

94,618

THROUGH A VARIETY OF CONSTRUCTION SOLUTIONS, HABITAT FOR HUMANITY SERVED A RECORD 94,618 FAMILIES IN NEED OF DECENT, AFFORDABLE SHELTER IN 2012.



1,718 CANADIANS VOLUNTEERED WITH GLOBAL VILLAGE IN 2012.

5.5

THANKS TO HABITAT FOR HUMANITY'S HELP, A FAMILY SOMEWHERE IN THE WORLD IMPROVES THEIR HOUSING SITUATION EVERY 5.5 MINUTES.

ACCOUNTABILITY

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.

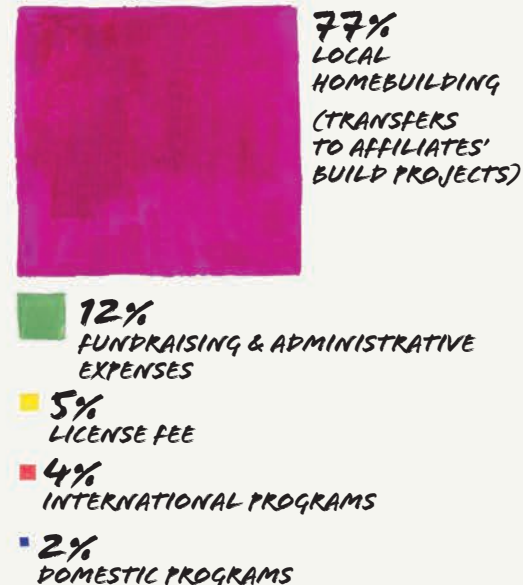
Habitat for Humanity Canada and Habitat for Humanity Canada Foundation place a high value on our relationship with our donors and supporters. With this in mind, Habitat for Humanity Canada was among the first organizations in Canada to adopt Imagine Canada's ethical fundraising and accountability code.

This program sets the standards for how charitable organizations should responsibly manage and report their financial affairs. By voluntarily adhering to the code, Habitat follows accepted best practices in soliciting, managing and reporting on donor dollars.



ALLOCATION OF FUNDRAISING REVENUES

PERCENTAGES FROM 2012



FUNDRAISING REVENUE SOURCES

PERCENTAGES FROM 2012



INDEPENDENT AUDITOR'S REPORT

TO THE DIRECTORS OF HABITAT FOR HUMANITY CANADA

We have audited the accompanying financial statements of Habitat for Humanity Canada Habitat pour l'humanité Canada, which comprise the statements of financial position as at December 31, 2012, December 31, 2011 and January 1, 2011 the statements of changes in fund balances, operations and cash flows for the years ended, December 31, 2012 and December 31, 2011, 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 Accounting Standards for Not-for-Profit Organizations, 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.

Auditor's 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 auditor's judgment, 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.

Opinion

In our opinion, the financial statements present fairly, in all material respects, the financial position for Habitat for Humanity Canada Habitat pour l'humanité Canada as at December 31, 2012, December 31, 2011 and January 1, 2011 and the results of its operation and its cash flows for the years ended December 31, 2012 and December 31, 2011 in accordance with Accounting Standards for Not-for-Profit Organizations.

**Chartered Accountants
and Advisors**

BDO

BDO Dunwoody LLP

**CHARTERED ACCOUNTANTS,
LICENSED PUBLIC
ACCOUNTANTS**

*Cambridge, Ontario
March 23, 2013*

STATEMENT OF FINANCIAL POSITION

	December 31, 2012		December 31, 2011		January 1, 2011
			(Schedule 1)		(Schedule 2)
	Designated Fund	Unrestricted Fund	Total	Total	Total
Assets					
Current					
Cash (Note 3)	\$ 2,236,995	\$ 534,769	\$ 2,771,764	\$ 1,643,964	\$ 1,124,828
Temporary investment (Note 4)	504,195	–	504,195	508,344	504,154
Accounts receivable (Note 5)	–	819,546	819,546	651,772	574,392
Prepaid expenses	–	55,621	55,621	44,895	49,309
Due from HFHC Foundation (Note 6)	–	351,396	351,396	453,845	418,570
Due from Unrestricted Fund (Note 7)	367,723	–	367,723	192,046	302,304
	3,108,913	1,761,332	4,870,245	3,494,866	2,973,557
Capital assets (Note 8)	–	11,494	11,494	11,856	29,272
	\$ 3,108,913	\$ 1,772,826	\$ 4,881,739	\$ 3,506,722	\$ 3,002,829
Liabilities and Fund Balances					
Current					
Accounts payable and accrued liabilities	\$ –	\$ 483,922	\$ 483,922	\$ 326,845	\$ 283,767
Unearned revenue	–	–	–	–	14,000
Due to Designated Fund (Note 7)	–	367,723	367,723	192,046	302,304
	–	851,645	851,645	518,891	600,071
Fund balances					
Internationally designated (Note 9)	3,108,913	–	3,108,913	2,042,688	1,703,047
Unrestricted	–	921,181	921,181	945,143	699,711
	3,108,913	921,181	4,030,094	2,987,831	2,402,758
	\$ 3,108,913	\$ 1,772,826	\$ 4,881,739	\$ 3,506,722	\$ 3,002,829

STATEMENT OF CHANGES IN FUND BALANCES

	Designated Fund	Unrestricted Fund	Total
Fund balances, January 1, 2011	\$ 1,703,047	\$ 699,711	\$ 2,402,758
Excess of revenue over expenses	339,641	245,432	585,073
Fund balances, December 31, 2011	2,042,688	945,143	2,987,831
Excess (deficiency) of revenue over expenses	1,066,225	(23,962)	1,042,263
Fund balances, December 31, 2012	\$ 3,108,913	\$ 921,181	\$ 4,030,094

STATEMENT OF OPERATIONS

For the year ended December 31

2012

2011

(Schedule 3)

	Designated Fund	Unrestricted Fund	Total	Total
Revenue				
Donations	\$ 1,460,064	\$ 401,015	\$ 1,861,079	\$ 1,296,648
Global Village Program (Note 10)	3,000,805	640,003	3,640,808	2,496,713
Government	453,227	34,962	488,189	904,026
Fees (Note 6)	–	2,836,668	2,836,668	2,601,765
Contract services revenue (Note 6)	–	1,913,784	1,913,784	1,646,579
Interest and investment income	–	22,171	22,171	14,096
	4,914,096	5,848,603	10,762,699	8,959,827
Expenses				
Contracted services (Note 6)	–	1,913,784	1,913,784	1,646,579
Programs and services (Note 11)	3,847,871	2,511,695	6,359,566	5,612,567
Finance and administration, governance, marketing and communications, government relations (Note 12)	–	1,440,581	1,440,581	1,095,148
Amortization	–	6,505	6,505	20,460
	3,847,871	5,872,565	9,720,436	8,374,754
Excess (deficiency) of revenue over expenses	\$ 1,066,225	\$ (23,962)	\$ 1,042,263	\$ 585,073

STATEMENT OF CASH FLOWS

For the year ended December 31

2012

2011

	Designated Fund	Unrestricted Fund	Total	Total
Sources of cash:				
Donations	\$ 4,914,096	\$ 1,075,981	\$ 5,990,077	\$ 4,683,387
Sale of investment	508,344	–	508,344	504,154
Transfer from HFHC Foundation	–	102,449	102,449	–
Fees, contract services and other	–	4,604,850	4,604,850	4,185,060
	5,422,440	5,783,280	11,205,720	9,372,601
Uses of cash:				
Salaries and benefits	–	(2,958,058)	(2,958,058)	(2,477,859)
Purchase of investment	(504,195)	–	(504,195)	(508,344)
Purchased materials and services	(3,847,871)	(2,743,664)	(6,591,535)	(5,808,884)
Cash transfers to affiliates	–	(17,989)	(17,989)	(20,060)
Transfer to HFHC Foundation	–	–	–	(35,275)
Purchase of capital assets	–	(6,143)	(6,143)	(3,043)
	(4,352,066)	(5,725,854)	(10,077,920)	(8,853,465)
Increase in cash	1,070,374	57,426	1,127,800	519,136
Cash, beginning of year	1,342,298	301,666	1,643,964	1,124,828
Interfund transfers	(175,677)	175,677	–	–
Cash, end of year	\$ 2,236,995	\$ 534,769	\$ 2,771,764	\$ 1,643,964

INDEPENDENT AUDITOR'S REPORT

TO THE DIRECTORS OF HABITAT FOR HUMANITY CANADA FOUNDATION

We have audited the accompanying financial statements of Habitat for Humanity Canada Foundation Fondation Habitat pour l'humanité Canada, which comprise the statements of financial position as at December 31, 2012, December 31, 2011 and January 1, 2011 the statements of changes in fund balances, operations and cash flows for the years ended, December 31, 2012 and December 31, 2011, 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 Accounting Standards for Not-for-Profit Organizations, 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.

Auditor's 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 auditor's judgment, 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 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, 2012, December 31, 2011 and January 1, 2011 and the results of its operation and its cash flows for the years ended December 31, 2012 and December 31, 2011 in accordance with Accounting Standards for Not-for-Profit Organizations.

**Chartered Accountants
and Advisors**

BDO

BDO Dunwoody LLP

**CHARTERED ACCOUNTANTS,
LICENSED PUBLIC
ACCOUNTANTS**

*Cambridge, Ontario
March 18, 2013*

STATEMENT OF FINANCIAL POSITION

	December 31, 2012		December 31, 2011		January 1, 2011
			(Schedule 1)		(Schedule 2)
	Designated Fund	Unrestricted Fund	Total	Total	Total
Assets					
Current					
Cash (Note 3)	\$ 1,036,273	\$ 644,502	\$ 1,680,775	\$ 2,059,792	\$ 2,027,386
Temporary investment (Note 4)	756,292	–	756,292	508,344	504,154
Accounts receivable	–	32,952	32,952	53,904	15,877
Inventory	–	–	–	–	8,890
Due from Unrestricted Fund (Note 6)	23,912	–	23,912	–	–
Due from Designated Fund (Note 6)	–	–	–	106,822	226,930
	<u>\$ 1,816,477</u>	<u>\$ 677,454</u>	<u>\$ 2,493,931</u>	<u>\$ 2,728,862</u>	<u>\$ 2,783,237</u>
Liabilities and Fund Balances					
Current					
Accounts payable and accrued liabilities	\$ –	\$ 302,146	\$ 302,146	\$ 271,028	\$ 376,775
Due to HFHC (Note 7)	–	351,396	351,396	453,845	418,570
Due to Unrestricted Fund (Note 6)	–	–	–	106,822	226,930
Due to Designated Fund (Note 6)	–	23,912	23,912	–	–
	<u>–</u>	<u>677,454</u>	<u>677,454</u>	<u>831,695</u>	<u>1,022,275</u>
Contingent liability (Note 6)					
Fund balances					
Nationally designated (Note 8)	1,816,477	–	1,816,477	1,897,167	1,760,962
Unrestricted	–	–	–	–	–
	<u>1,816,477</u>	<u>–</u>	<u>1,816,477</u>	<u>1,897,167</u>	<u>1,760,962</u>
	<u>\$ 1,816,477</u>	<u>\$ 677,454</u>	<u>\$ 2,493,931</u>	<u>\$ 2,728,862</u>	<u>\$ 2,783,237</u>

STATEMENT OF CHANGES IN FUND BALANCES

	Designated Fund	Unrestricted Fund	Total
Fund balances, January 1, 2011	\$ 1,760,962	\$ -	\$ 1,760,962
Excess of revenue over expenses	136,205	-	136,205
Fund balances, December 31, 2011	1,897,167	-	1,897,167
Excess (deficiency) of revenue over expenses	(80,690)	-	(80,690)
Fund balances, December 31, 2012	\$ 1,816,477	\$ -	\$ 1,816,477

STATEMENT OF OPERATIONS

For the year ended December 31	2012		2011	
			(Schedule 3)	
	Designated Fund	Unrestricted Fund	Total	Total
Revenue				
Donations (Cash)	\$ 5,850,977	\$ 2,912,651	\$ 8,763,628	\$ 7,921,604
Donations (Gift-in-Kind)	6,969,493	-	6,969,493	6,075,899
	12,820,470	2,912,651	15,733,121	13,997,503
Expenses				
License fee (Note 7)	-	786,505	786,505	699,875
Contracted services (Note 7)	-	1,913,784	1,913,784	1,646,579
Fundraising and governance	-	27,043	27,043	27,112
	-	2,727,332	2,727,332	2,373,566
Excess (deficiency) of revenue over expenses before transfers	12,820,470	185,319	13,005,789	11,623,937
Transfers to HFHC (Note 9)	(981,498)	-	(981,498)	(808,729)
Transfers to affiliates (Note 10)	(11,919,662)	(185,319)	(12,104,981)	(10,679,003)
Excess (deficiency) of revenue over expenses	\$ (80,690)	\$ -	\$ (80,690)	\$ 136,205

STATEMENT OF CASH FLOWS

For the year ended December 31	2012		2011	
	Designated Fund	Unrestricted Fund	Total	Total
Sources of cash:				
Donations (cash)	\$ 5,850,977	\$ 2,912,651	\$ 8,763,628	\$ 7,921,604
Transfers from HFHC	-	-	-	35,275
Transfers from affiliates	-	-	-	8,890
Proceeds on sale of investments	508,344	-	508,344	507,896
	6,359,321	2,912,651	9,271,972	8,473,665
Uses of cash:				
Contracted services, fundraising and governance	-	(2,860,581)	(2,860,581)	(2,750,636)
Transfers to affiliates	(4,950,168)	-	(4,950,168)	(4,369,808)
Transfers to HFHC	(981,498)	(102,449)	(1,083,947)	(808,729)
Purchase of investments	(756,293)	-	(756,293)	(512,086)
	(6,687,959)	(2,963,030)	(9,650,989)	(8,441,259)
Increase (decrease) in cash	(328,638)	(50,379)	(379,017)	32,406
Cash, beginning of year	1,495,645	564,147	2,059,792	2,027,386
Interfund transfers	(130,734)	130,734	-	-
Cash, end of year	\$ 1,036,273	\$ 644,502	\$ 1,680,775	\$ 2,059,792

HABITAT FOR HUMANITY CANADA NATIONAL BOARD OF DIRECTORS

VICE-REGAL PATRON

HIS EXCELLENCY THE RIGHT HONOURABLE DAVID JOHNSTON
C.C., C.C.M., C.O.M., C.D., GOVERNOR GENERAL AND
COMMANDER-IN-CHIEF OF CANADA

NATIONAL BOARD OF DIRECTORS

DAVID BOWDEN CHAIR, HFH TORONTO (ON)
MARY CAMERON VICE CHAIR, HFH EDMONTON (AB)
MAX STOCKER SECRETARY, HFH MID-VANCOUVER ISLAND (BC)
PAM HINE TREASURER, HFH YUKON (YK)
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CASE DE JONG EXTERNAL (ON)
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JOHN HOLLANDS EXTERNAL (ON)
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DARRYLL WHITE EXTERNAL (AB)

EX-OFFICIO/NON-VOTING

KEVIN MARSHMAN PRESIDENT & CEO, HABITAT FOR HUMANITY CANADA
MARK RODGERS CHIEF OPERATING OFFICER, HABITAT FOR HUMANITY CANADA

HABITAT FOR HUMANITY CANADA FOUNDATION BOARD OF DIRECTORS

MONIKA SCHITTEK CHAIR UNTIL MAY 12, 2012 (TERM EXPIRED), HALFMOON BAY, BC
TERRY FORTH CHAIR BEGINNING MAY 12, 2012, IQALUIT, NU
WAYNE COCHRANE SECRETARY-TREASURER, DARTMOUTH, NS
PAM HINE WHITEHORSE, YT
TERRY QUINN BURLINGTON, ON
KEN MEINERT OAKVILLE, ON
JACK SHORE VICTORIA, BC
STEWART HARDACRE EX-OFFICIO/NON-VOTING (TERM EXPIRED)
KEVIN MARSHMAN EX-OFFICIO/NON-VOTING

Established as a public foundation, Habitat for Humanity Canada Foundation sets out to raise funds to support the charitable activities and programs of Habitat for Humanity Canada and its affiliates. Habitat for Humanity Canada Foundation is governed by a Board of Directors at arm's length from Habitat for Humanity Canada. 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. In 2008, the Canada Revenue Agency determined it was a registered charity and designated it as a Public Foundation with No. 82657 2752 RR0001.

HABITAT FOR HUMANITY CANADA MANAGEMENT

KEVIN MARSHMAN PRESIDENT & CHIEF EXECUTIVE OFFICER
MARK RODGERS CHIEF OPERATING OFFICER
JASON KUZMINSKI VICE-PRESIDENT, GOVERNMENT RELATIONS & ADVOCACY
ROBERT PEACOCK VICE-PRESIDENT, RESOURCE DEVELOPMENT
KATHI DODSON VICE-PRESIDENT, FINANCE & ADMINISTRATION
RANDALL SACH SENIOR DIRECTOR, INTERNATIONAL PROGRAMS
RICK TAIT SENIOR DIRECTOR, GLOBAL VILLAGE CANADA
ROB VOISIN DIRECTOR, NATIONAL RESTORE & PRODUCT SERVICES
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KATHRIN DELUTIS DIRECTOR, AFFILIATE DEVELOPMENT
NEAL KENNARD DIRECTOR, DIRECT MARKETING
TERRY PETKAU DIRECTOR, BUILDING SERVICES

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11895 0120 RR0001

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Geoff Fitzgerald

WRITING
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PRINTING CREDIT
FSA GROUP

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LYNX OPAQUE ULTRA PAPER,
SFI CERTIFIED FROM RESPONSIBLY
MANAGED FORESTS.

ENVIRONMENTAL STATEMENT

Sustainable forestry initiative certified sourcing addresses the 90 per cent of the world's forests that are not certified. Program participants must show that the raw material in their supply chain comes from legal and responsible sources, whether the forests are certified or not. To meet the certified sourcing requirements, primary producers must be third-party audited and certified to SFI requirements.



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