



365

days

964

lives  
changed  
forever

# day 1

## Our reason for being.

Do you remember what it was like growing up in a home that felt safe? In a warm, welcoming place that had food in the fridge, and maybe even a backyard to play in? At that age, life should be carefree. But life isn't that way for the children of the 1.5 million Canadian families who lack a safe, decent and affordable home. This situation is even worse abroad, where 1.6 billion people don't have access to adequate shelter.

We firmly believe that housing provides a critical foundation for breaking the cycle of poverty. That's why 65 Habitat for Humanity affiliates in Canada have enabled more than 2,500 families to gain access to affordable homes since 1985. It's also why Habitat for Humanity Canada advocates for improved access to shelter abroad and supports a variety of models that enable families with limited resources to improve their shelter conditions.

Moving from deplorable conditions to a good home has a transformative impact on families, and Habitat provides this through a sustainable charitable model. In all cases, families receive a hand up, not a hand out, paying the fair market value of their home or shelter improvements through regular installments that are geared to income.\*

\* Some exceptions apply, such as disaster response emergency shelter kit distribution, whereby recipients are not required to repay the cost of shelter assistance.



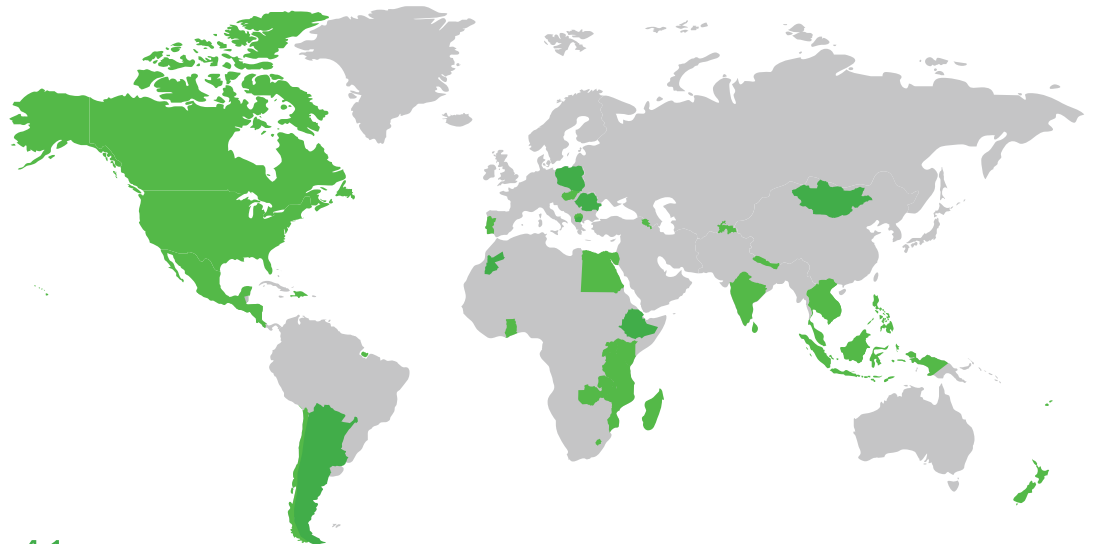
241  
Habitat Homes

built for Canadian families in 2013



800,000  
families

served by the Habitat for Humanity  
global network since 1976

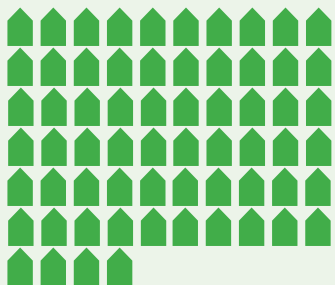


41  
countries

benefited from Habitat for Humanity Canada projects, funding or volunteer support last year

# day 65

## Kick off of Habitat's largest ever build in Canada.



### 64 homes

will be built as part of  
[Habitat for Humanity  
Edmonton's Neufeld  
Landing project](#)

#### TO SERVE A GREATER

number of families than ever before, we needed more volunteers, more funds, and to venture into new territory. In Edmonton, Habitat kicked off a 64-home development that will see an entire community built over three years.

While this project has secured the record for Habitat's largest in Canada, builds of all sizes were ongoing in every province and territory in 2013.



### FEBRUARY 25

Just over two years ago, Habitat for Humanity Edmonton struck a partnership with the Elizabeth Métis Settlement to help alleviate the 30-50 home shortfall for their population of about 1,000. Today, not only will the first of these homes be dedicated to qualifying low-income partner families, but homeownership will be made available for the first time ever on Alberta Métis settlement land.



Progress at Habitat for Humanity Edmonton's Neufeld Landing build site, Habitat's largest ever project in Canada.



Shovels ready for a groundbreaking in Milton, Ontario.



One of the over 800 volunteers who participated in Habitat for Humanity Manitoba's annual Blitz Build.

# day 72

"I've joined Habitat  
for Humanity  
Canada at a  
fascinating time."

## ASK ANYONE AT HABITAT WHAT DRIVES US.

Our answer will invariably involve pushing ourselves to serve a greater number of families 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, allowing them to save for the future, break the cycle of poverty and improve their lives and the lives of their children.

I've joined Habitat for Humanity Canada at a fascinating time. Last year was the second of a new, aggressive strategic plan. In year two of the plan, we continued to make headway on several fronts. Most importantly, we built more homes and served more families than ever before in Canada and abroad.

These pages include stories that bring the work that went into this to life, but I'll reiterate that it's our volunteers, corporate partners, individual donors and ReStore customers who made it possible. Thank you from me, the 964 more Canadians in Habitat homes and the thousands more abroad impacted last year.

Over the next two years of our strategic plan, I look forward to continuing changing lives with your support as we work towards our vision of a world where everyone has a safe and decent place to live.

Sincerely,



Kevin Marshman, President & CEO



Kevin helping to raise walls for a Waterloo, Ontario Habitat family.



89%

of families say their life  
improved after receiving  
their Habitat home



78%

of families say their health  
improved after receiving  
their Habitat home



# day 121

## A Global Village milestone.



### **IN MAY 2013, THE 10,000TH HABITAT FOR HUMANITY**

Canada Global Village volunteer traveled to Argentina.  
In total, 1,784 volunteers traveled to 35 countries last year.

### **TRAVEL WITH PURPOSE**

For the 2014 trip schedule, visit [habitatglobalvillage.ca](http://habitatglobalvillage.ca)



JUNE 4

Habitat families are happier, more financially secure in their home, new CMHC research finds. <http://bit.ly/11dhlxf>



Canadian volunteers joined by a local Habitat for Humanity representative, as well as members of the partner family who will receive the home once complete.



A Canadian Global Village team in El Salvador.



A Canadian volunteer helping to raise walls for a family in Vietnam.



# day 172

**f** JUNE 21

To everyone in flood-affected areas of Alberta, our thoughts are with you.

## The rally cry heard across the country.

### Flood affected areas of Southern Alberta



- City/Town with Declared States of Local Emergency
- Rivers

SOURCE: [http://en.wikipedia.org/wiki/File:2013\\_Alberta\\_floods.png](http://en.wikipedia.org/wiki/File:2013_Alberta_floods.png)

### IN MID-JUNE, 120,000

Albertans were forced from their homes, as heavy rainfall and extensive flooding ravaged the province. A total of 32 states of emergency were declared, with 55,000 square kilometres of land affected.

With thousands of homes damaged or completely destroyed, Habitat for Humanity Southern Alberta launched a \$6 million fundraising effort while committing to the construction of 40 safe, decent and affordable Habitat homes. As well, immediate action was taken to help those worst-affected by distributing \$12,000 in donated home and construction items to residents of High River, the region named "ground zero" of the floods.



The Calgary inner city community of Rideau under water adjacent to the flooding Elbow River, June 21, 2013.



To kick off the extensive rebuilding required, Habitat Southern Alberta distributed \$12,000 in donated items to those worst-affected in High River.



Habitat Southern Alberta has committed to the construction of 40 safe, decent and affordable homes.



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# day 208

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Turning something old into something new, with Habitat for Humanity ReStore.

27,000 tonnes

of material was diverted from Canadian landfills  
by 83 Habitat ReStores in 2013

\$15,700,000

was raised last year by Habitat ReStores for homebuilding  
in communities nationwide

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SEPTEMBER 30

ReStore takes home Retail Council of Canada's Excellence in Retailing award.  
Thank you for helping make your ReStore a success.

---



With all proceeds going to Habitat homebuilding, donating to or shopping at a ReStore is an investment towards a stronger community.



83 Habitat for Humanity ReStores across Canada carry a range of new and used products including construction materials, home and decor items and appliances.



Visit [habitat.ca/restore](http://habitat.ca/restore) for a list of all locations.



# day 280

Contributing  
to a global  
mission.

**\$150**

The typical annual  
income in rural  
communities of Haiti

## **HABITAT FOR HUMANITY ENVISIONS**

a world where everyone has a safe and decent place to live. Last year, Habitat improved the shelter conditions of 124,946 families across more than 70 countries.

Habitat for Humanity Canada is linked to the organization's global mission in many ways – through the construction of affordable homes for low-income Canadian families, by assisting Habitat in other countries through the provision of funds and sending of volunteers, and by overseeing international development projects.

With a vast spectrum of housing need internationally, projects must be adaptable in order to create a sustainable impact. Habitat for Humanity Canada's Global Village program sends volunteers abroad for spans of one to two weeks to build homes alongside homeowners in countries like Cambodia, Ethiopia and El Salvador. Last year, almost 1,800 Canadians contributed their time in 35 countries, while raising over \$1 million for Habitat's work internationally.

In Ghana, Kenya and Uganda, Habitat for Humanity Canada's housing microfinance project, in partnership with The MasterCard Foundation, is improving the capacity of nine microfinance institutions in order to provide 17,000 households with the means necessary to improve their shelter. In Haiti, Habitat for Humanity Canada is leading its second multi-year development project following the 2010 earthquake.

**\$3.4 million**

raised by Habitat for  
Humanity in 2013  
for international  
housing projects

**5.8 million**

The estimated  
population of  
slums in Ghana

**f** **OCTOBER 7**

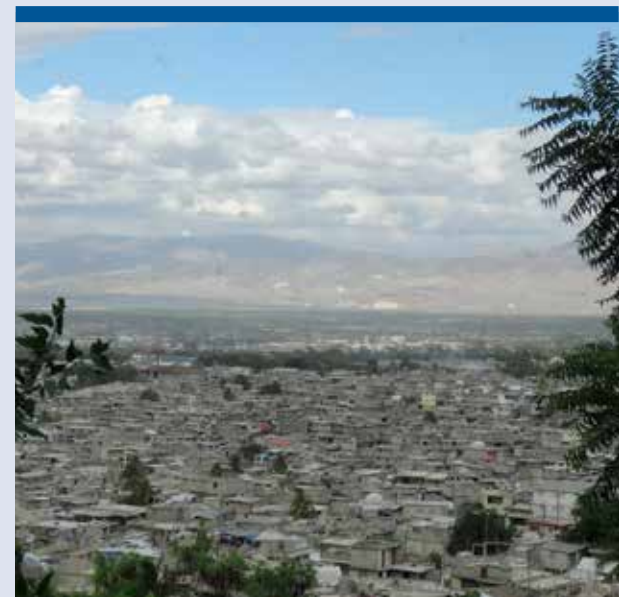
Today on UN World Habitat Day, 70 more Canadians will begin to break the cycle of poverty as they receive keys to their new Habitat homes.



Construction training in Simon-Pel , Haiti, as part of Habitat for Humanity Canada's second development project in partnership with Foreign Affairs, Trade and Development Canada (DFATD).



Christine Tesot of Bomet, Kenya, washes dishes outside her family's home. Christine's husband, Kipkorir, a retired teacher and subsistence farmer, was able to complete construction on the home after receiving a series of small loans from Habitat Kenya's microfinance program. The loans allowed him to build in stages with materials he had been saving for more than 10 years.



In 2013, Habitat for Humanity Canada launched its second multi-year development project in Haiti, in partnership with Foreign Affairs, Trade and Development Canada (DFATD). Targeting Simon-Pel , a neighbourhood of Port-au-Prince, this project is empowering Haitians to improve their communities through a focus on vocational training and small business development. In its first year, 150 tool kits were distributed and 279 Haitians received construction training.



# day 307

## Strength in numbers.

### **HABITAT SENT OUT A RALLY CRY**

and entire communities across Canada answered. Workplaces and individuals from all walks of life generously gave their time on over 240 Habitat build sites last year. Those sites also served as classrooms for over 1,500 skilled trades' apprentices and pre-apprentices, providing the possibility for hands-on training, while benefiting low-income families in their community.

To raise the funds needed to keep these builds going, Habitat partnered with a wider range of organizations and appealed to more donors than ever before. One such partnership was with Correctional Service of Canada and CORCAN. Habitat was given the opportunity to host tours of Canada's oldest and recently shuttered penitentiary in Kingston, Ontario.

Three weeks of tours saw 10,000 members of the public get a glimpse inside the walls of the infamous grounds, while allowing Habitat to build even more homes through proceeds raised from ticket sales.

### **f** NOVEMBER 3

With the first weekend of KP tours now behind us, we would like to take this opportunity to thank all of the volunteers who are helping make this event possible. They have all graciously stepped forward to share their personal stories and time and we can't thank each and every one of them enough.



A tour group passing by the exterior of Kingston Penitentiary's main dome. For the first time, most doors of the facility were unlocked.



Tours of the cellblocks gave visitors a glimpse into what prison life was like.



The central staircases connecting to the shop buildings.



# day 319



NOVEMBER 15

Will you help us raise \$50,000 by the end of the week? With \$50, Habitat can give a family affected by Super Typhoon Haiyan a cleaning kit to remove mud and debris from their homes. \$350 provides a Shelter Repair Kit with the tools and materials needed to begin reconstruction.

## Answering an overseas call for help.

The strongest storm ever recorded at landfall smashed into the central islands of the Philippines on November 8, 2013. This violent storm affected over 13 million people and damaged or destroyed 1.1 million homes. Horrific images of the destruction of Typhoon Haiyan soon surfaced. As quickly as response organizations could mobilize, Canadians sought ways to help.

With 25 years of experience on the ground in the Philippines, Habitat for Humanity immediately acted to alleviate the overwhelming need. Habitat began distributing thousands of shelter and clean-up kits, while also making a long-term commitment to build 30,000 core homes for families in need.

To help make this happen, Canadians turned to Habitat and gave generously. Over the weeks and months that followed Typhoon Haiyan, individuals and corporations gave over \$150,000 to Habitat for Humanity Canada to aid the Philippine relief, a portion of which was eligible for matching by the Government of Canada.

### \$150,000

was raised by  
[Habitat Canada for  
Typhoon Haiyan  
response](#)

[Canada](#)



[Philippines](#)



Winds of 245 kilometres per hour destroyed everything in Typhoon Haiyan's path.



Delivering training on the proper ways of using emergency shelter kits for maximum safety and strength in Daanbantayan.



Michael Lacay works on his house with building material received through Habitat's shelter kit distribution.



# day 365

A look  
back at  
2013,  
by the  
numbers.

Every 8 minutes

around the world, a Habitat partner family  
moves into decent shelter they can afford



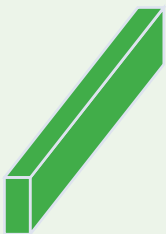
1.5 million Canadian families

continue to need a safe, decent and affordable place to live.  
That is about one family on every block, in every community



4,265,700

nails used



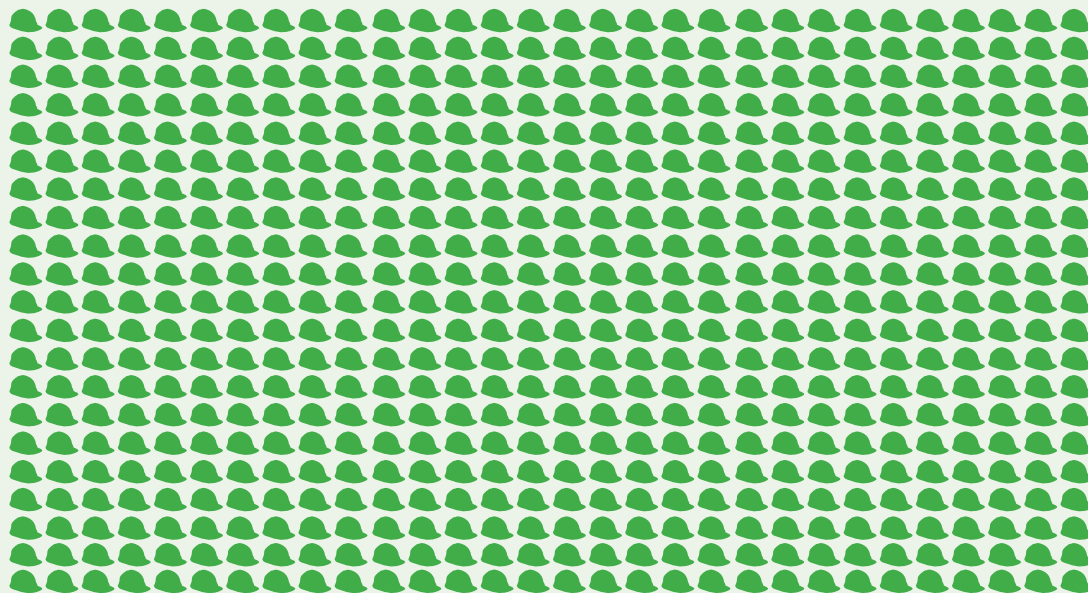
139,780

studs installed



34,491

litres of paint used



63,000

Canadians volunteered to build with Habitat for Humanity in 2013

100 Volunteers = 



75%

of Habitat homes built in Canada  
were constructed to recognized  
green building standards

An  
unprecedented  
964 lives  
changed  
forever  
in 2013.



## Independent Auditor's Report

### 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, 2013, 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 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 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 Habitat pour l'humanité Canada as at December 31, 2013 and the results of its operations and its cash flows for the year then ended in accordance with Accounting Standards for Not-For-Profit Organizations.

*BDO Canada LLP*

Chartered Accountants, Licensed Public Accountants

Cambridge, Ontario  
March 22, 2014

December 31

2013

2012

Assets	Designated Fund	Unrestricted Fund	Total	Total
<b>Current</b>				
Cash (Note 3)	\$5,241,613	\$1,177,042	\$6,418,655	\$ 2,771,764
Temporary investment (Note 4)	510,498	—	510,498	504,195
Accounts receivable (Note 5)	—	429,567	429,567	819,546
Prepaid expenses and other	—	127,691	127,691	55,621
Due from HFHC Foundation (Note 6)	—	106,960	106,960	351,396
Due from Unrestricted Fund (Note 7)	—	—	—	367,723
Due from Designated Fund (Note 7)	—	172,242	172,242	—
	5,752,111	2,013,502	7,765,613	4,870,245
<b>Capital assets</b> (Note 8)	—	7,759	7,759	11,494
	\$5,752,111	\$2,021,261	\$7,773,372	\$ 4,881,739

### Liabilities and Fund Balances

#### Current

Accounts payable and accrued liabilities	\$ —	\$1,038,755	\$1,038,755	\$ 483,922
Due to Designated Fund (Note 7)	—	—	—	367,723
Due to Unrestricted Fund (Note 7)	172,242	—	172,242	—
	172,242	1,038,755	1,210,997	851,645

#### Fund balances

Nationally designated (Note 10)	1,873,122	—	1,873,122	—
Internationally designated (Note 10)	3,706,747	—	3,706,747	3,108,913
Unrestricted	—	982,506	982,506	921,181
	5,579,869	982,506	6,562,375	4,030,094
	\$5,752,111	\$2,021,261	\$7,773,372	\$ 4,881,739

The notes are an integral part of the financial statements and are available upon request

# Statement of Financial Position



# Statement of Changes in Fund Balance

For the year ended December 31	2013			2012
	Designated Fund	Unrestricted Fund	Total	Total
<b>Fund balances</b> , beginning of year	\$ 3,108,913	\$ 921,181	\$ 4,030,094	\$ 2,987,831
Excess of revenue over expenses	2,470,956	61,325	2,532,281	1,042,263
<b>Fund balances</b> , end of year	\$ 5,579,869	\$ 982,506	\$ 6,562,375	\$ 4,030,094

# Statement of Operations

For the year ended December 31	2013			2012
	Designated Fund	Unrestricted Fund	Total	Total
<b>Revenue</b>				
Donations	\$ 7,480,034	\$ 2,775,010	\$ 10,255,044	\$ 1,861,079
Donations (Gift-in-Kind)	6,928,052	20,303	6,948,355	–
Global Village Program (Note 11)	2,168,064	686,240	2,854,304	3,640,808
Government	823,919	11,889	835,808	488,189
Fees	–	2,187,405	2,187,405	2,836,668
Contract services revenue (Note 6)	–	–	–	1,913,784
Other income	–	134,239	134,239	22,171
	<b>17,400,069</b>	<b>5,815,086</b>	<b>23,215,155</b>	<b>10,762,699</b>
<b>Expenses</b>				
Contracted services	–	–	–	1,913,784
Fundraising	–	2,111,661	2,111,661	–
Programs and services (Note 12)	4,794,530	2,481,730	7,276,260	6,359,461
Finance and administration, governance, marketing and communications, government relations (Note 13)	140,661	1,342,195	1,482,856	1,440,686
Amortization	–	4,953	4,953	6,505
	<b>4,935,191</b>	<b>5,940,539</b>	<b>10,875,730</b>	<b>9,720,436</b>
<b>Excess of revenue over expenses before transfers</b>	<b>\$ 12,464,878</b>	<b>\$ (125,453)</b>	<b>\$ 12,339,425</b>	<b>\$ 1,042,263</b>
<b>Transfers from HFHCF</b> (Note 6)	<b>160,531</b>	<b>186,778</b>	<b>347,309</b>	<b>–</b>
<b>Transfers to Affiliates</b> (Note 14)	<b>(10,154,453)</b>	<b>–</b>	<b>(10,154,453)</b>	<b>–</b>
<b>Excess of revenue over expenses</b>	<b>\$ 2,470,956</b>	<b>\$ 61,325</b>	<b>\$ 2,532,281</b>	<b>\$ 1,042,263</b>

The notes are an integral part of the financial statements and are available upon request

# Our life changing partners.

## Multi-year Partners

### Legacy Partners (\$2,500,000 and above)



Foreign Affairs, Trade and  
Development Canada

Affaires étrangères, Commerce  
et Développement Canada

### Platinum Partners (\$1,000,000 – \$2,499,999)



Residential Mortgages  
Commercial Mortgages  
Construction Loans

### Gold Partners (\$500,000 – \$999,999)



### Silver Partners (\$250,000 – \$499,999)



STRONGER COMMUNITIES TOGETHER™

### Bronze Partners (\$100,000 – \$249,999)



For the year ended December 31

2013

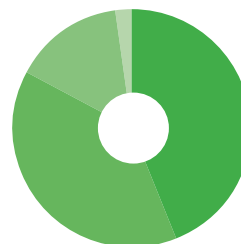
2012

	Designated Fund	Unrestricted Fund	Total	Total
<b>Sources of cash:</b>				
Donations	\$10,472,018	\$ 3,473,139	\$ 13,945,157	\$ 5,990,077
Sale of investment	504,195	–	504,195	508,344
Transfer from HFHC Foundation	160,531	431,214	591,745	102,449
Fees, contract services and other	–	2,711,622	2,711,622	4,604,850
	<b>11,136,744</b>	<b>6,615,975</b>	<b>17,752,719</b>	<b>11,205,720</b>
<b>Use of cash:</b>				
Salaries and benefits	–	(3,287,160)	(3,287,160)	(2,958,058)
Purchase of investment	(510,498)	–	(510,498)	(504,195)
Purchased materials and services	(4,935,191)	(2,126,309)	(7,061,500)	(6,591,535)
Cash transfers to affiliates	(3,226,402)	(19,050)	(3,245,452)	(17,989)
Purchase of capital assets	–	(1,218)	(1,218)	(6,143)
	<b>(8,672,091)</b>	<b>(5,433,737)</b>	<b>(14,105,828)</b>	<b>(10,077,920)</b>
<b>Increase in cash</b>	<b>2,464,653</b>	<b>1,182,238</b>	<b>3,646,891</b>	<b>1,127,800</b>
<b>Cash, beginning of year</b>	<b>2,236,995</b>	<b>534,769</b>	<b>2,771,764</b>	<b>1,643,964</b>
<b>Interfund transfers</b>	<b>539,965</b>	<b>(539,965)</b>	<b>–</b>	<b>–</b>
<b>Cash, end of year</b>	<b>\$ 5,241,613</b>	<b>\$ 1,177,042</b>	<b>\$ 6,418,655</b>	<b>\$ 2,771,764</b>

## Statement of Cash Flows

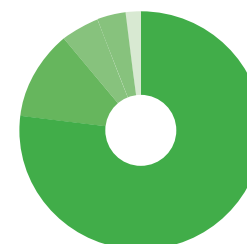
### FUNDRAISING SOURCES

Corporate cash	44%
Corporate GIK	39%
Individual giving	15%
Other revenue	2%



### ALLOCATION

Local homebuilding	82%
International	10%
Fundraising & admin	7%
License fee	1%





# Thank you to our single-year donors.

## Single-year Partners

Platinum Partners (\$1,000,000 – \$2,499,999)



Gold Partners (\$500,000 – \$999,999)



Silver Partners (\$250,000 – \$499,999)



**HunterDouglas**



Bronze Partners (\$100,000 – \$249,999)



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## A Note on Habitat for Humanity Canada Foundation

Habitat for Humanity Canada Foundation is a public foundation that was established by Habitat for Humanity Canada to support the charitable activities and programs of Habitat for Humanity Canada and its affiliates. It is governed by a board of directors at arm's length from Habitat for Humanity Canada.

Beginning in 2013, a new financial management relationship was established between Habitat for Humanity Canada and its affiliates that no longer required Habitat for Humanity Canada Foundation to manage most of Habitat for Humanity Canada's fundraising activities. In response to this change and in order to be ever more effective and accountable to donors, fundraising activities have been transitioned from the Foundation to Habitat for Humanity Canada.

Donors can be assured that Habitat for Humanity Canada will continue to support all national and international Habitat programs and honour all donor designations as Habitat for Humanity Canada Foundation did in the past.



HABITAT  
FOR  
HUMANITY  
CANADA

🐦@HabitatCanada  
📘@HabitatforHumanityCanada  
habitat.ca

Envisioning  
a world where  
everyone has  
a safe and  
decent place  
to live, 365  
days a year.