

Building Futures

2014 Progress Report



Habitat for Humanity®
Habitat pour l'humanité®
Canada

Building Futures

On behalf of the
National Board of
Directors and the
staff and volunteers
of Habitat for
Humanity Canada,
we are pleased to
present this 2014
Progress Report.



ABOVE 221 Canadian families received the keys to a new home and better life in 2014.

By all measures, 2014 was a successful year for Habitat for Humanity Canada. We started 221 homes nationwide. In partnership with committed donors, our affiliates are setting impressive new standards for what is possible. We are proving that healthy, sustainable homes can also be affordable. And we continue to tackle some of Canada's most pressing needs – including developing housing solutions for Aboriginal communities – while also championing significant housing projects internationally.

While these accomplishments are notable, perhaps the most important measure of our success is the legacy of hope that our work enables. Every house we build produces a transformation that is both profound and enduring. We've heard the stories: of the child who graduated from high school because she had a quiet place to study; the single mother who now only has to work one job and can spend more time with her children; the family that can now afford to buy groceries for healthy meals. The families we help achieve homeownership benefit in multiple ways – living healthier, happier, more secure lives and contributing to stronger communities.

2015 PROMISES TO BE ANOTHER GREAT YEAR

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

Always thinking families first!

A handwritten signature in black ink that reads "Mark Rodgers".

Mark Rodgers
President & CEO
Habitat for Humanity Canada

2014 Milestones

JANUARY
19
—

Global Village's 11,000th volunteer, Judy Paynter, travels to Mexico to build a home for a family in need.

JANUARY
29
—

11-year-old Arvin Ball (TOP) wins the annual Genworth Canada Meaning of Home contest, **devoting his \$60,000 prize towards a Habitat home** for a family in Halton Region, Ontario. Celebrating with his family, teachers and school. (RIGHT)

APRIL
12
—

For the third consecutive year, **All Weather Windows holds a weekend Blitz Build** where staff and volunteers build windows for 35 new Habitat homes.

MAY
15
—

Procter & Gamble announce a \$900,000 commitment to Habitat over three years and in-kind donation support from brands like Tide, Mr. Clean and Swiffer. (CENTRE)



MARCH
4
—

The Home Depot Canada Foundation announces \$300,000 in grants to support Habitat builds across the country.

MARCH
5
—

The Canadian Institute of Plumbing and Heating (CIPH) celebrates its 20th year as a partner by committing to raise \$2,000,000 in product and funds over the next two years.



2014 Milestones

MAY
27
—

Global Village and founding partner, **Genworth Canada, launch Canada Builds**, a new way for Canadians to volunteer and support Habitat projects nationwide.

JUNE
4
—

ReStore receives **Retail Council of Canada's Excellence in Retailing Award** for a mid-sized retailer, for the second consecutive year.

JUNE
8
—

Habitat for Humanity Canada is **awarded four stars by Charity Intelligence** for industry-leading financial transparency, accountability to donors and cost efficiency.



JUNE
30
—

Twelve families in San Cayetano, Nicaragua receive keys to their Habitat homes, built with funding provided through the Canadian Habitat for Humanity network. (RIGHT)

AUGUST
28
—

195 people in Haiti receive diplomas in advanced construction skills training, enabling them to embark on new high demand careers. To date, 2,400 Haitians, including 805 women, have received training through Habitat. (BELOW)



2014 Milestones

OCTOBER
4

—
Team Generous, a collective of animators who annually **develop a short film for a non-profit organization, premier 'Foundations'**, for Habitat (TOP RIGHT). Watch it on our YouTube channel.

DECEMBER
2

—
Habitat for Humanity Canada celebrates **GivingTuesday's second year**, kicking off the holiday giving season and bringing charitable giving to the forefront.



OCTOBER
6

—
On World Habitat Day, Habitat Canada and Flying Dust First Nation open the TSX and announce plans to make Habitat housing available for the first time on a First Nations reserve. (RIGHT)



OCTOBER
15

—
With 14 years experience with Habitat, **Mark Rodgers is appointed President & CEO** of Habitat for Humanity Canada.



NOVEMBER
15

—
Habitat for Humanity surpasses **1 million families served internationally** since the organization was founded in 1976.



DECEMBER
31

—
Another **221 Canadian families** are able to live in a safe, decent and affordable home.



The Tukker Family

“I didn’t have a lot of hope for a secure future. As a working single parent, I knew it’d be near impossible to scrape together enough money for a down payment on a home.”

Three years ago, Lisa and her five-year-old son, Luca, were living in a small basement suite in their hometown of Courtenay, British Columbia. The apartment was cramped and cold, with only space heaters to keep them warm. They shared a bedroom and got by with a bar fridge and hot plate for cooking. Even though the space was not ideal for raising a child and she was uncertain how long she would be able to stay, Lisa was grateful at the time for even a place to live.

HOPE ON THE HORIZON

Lisa heard about Habitat for Humanity through friends but thought, “That’s not for me, I’m not homeless.” Upon learning that Habitat, in fact, makes homeownership affordable for hardworking low-income families, she applied with her local affiliate, Habitat for Humanity Vancouver Island North. She and Luca were soon accepted for a home within an upcoming six-unit development.

Part of the process for Habitat families is volunteering 500 hours of “sweat equity” towards the construction of their home. “I went out and bought myself a pink tool belt and overalls and rolled up my sleeves,” Lisa said. She completed her hours in record time, just under a year.

Lisa was surprised by the outpouring of generosity from the people in her community. “What amazed me more than watching my home take shape was bearing witness to the selfless, dedicated work done by the volunteers,” she said. Many came each and every day to help build Lisa’s home and became an important part of her and Luca’s life.

THE FEELING OF FREEDOM

Lisa felt incredible relief the day she received the keys to her home. Her hot plate and bar fridge gave way to a two bedroom house with all the amenities she and Luca would need for a comfortable life.

LEFT Luca and Lisa now have lots of space for family reading time.



TOP Lisa Tukker (centre) and Women Build volunteers on the build site of her future home.
BOTTOM Lisa and her son Luca in their open concept Habitat home.

The Tukker Family

“What amazed me more than watching my home take shape was bearing witness to the selfless, dedicated work done by the volunteers.”



ABOVE Lisa and Luca unlocking their new home and the more stable future it would bring.

For Lisa, one of the highlights of the day was having so many of the volunteers she had worked side-by-side with attend the key ceremony. “The overwhelming gratitude I have for them is hard to articulate,” she says. “They gave something money cannot buy – the kindness of their heart.” That day signaled no more worry about how she would provide housing for her and her son. “It is such a relief and joy,” she said.

PUTTING DOWN ROOTS

Two years in, Lisa, Luca and the five other Habitat families have settled into their new homes nicely. Luca rides his bike with the other children in their shared yard. “Our little six-unit complex is already like a small community. We share food, we share coffee, we even sit together around propane campfires during the summer.”

She says that their common effort in building their homes has bound the families together like mortar between bricks. Another common thread among them is the security, peace and confidence their Habitat homes have provided them.

Lisa says she won’t forget those who helped her along the way and she’s been encouraging Luca to give back. “He donated his toys to the Christmas Toy Drive – he picked them out himself. I want him to become a contributing member of this community, out of respect for those who built this house for him.”

Lisa often speaks at Habitat events locally, educating others on Habitat’s mission to partner with hardworking, low-income families to provide safe, decent and affordable housing.

Independent Auditor's Report

To the Directors of Habitat for Humanity

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, 2014, 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 audits 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

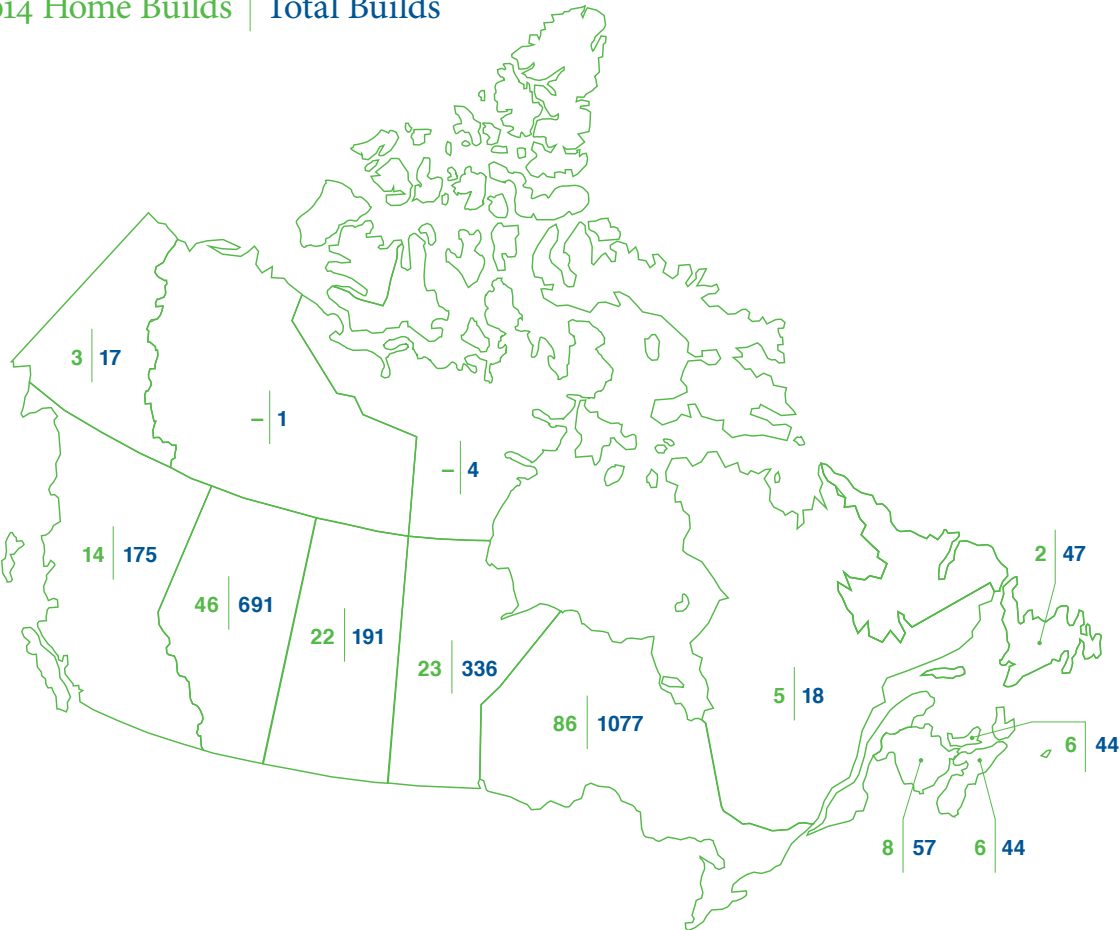
In our opinion, except for the possible effects of the matter described in the Basis for Qualified Opinion paragraph, the financial statements present fairly, in all material respects, the financial position of Habitat for Humanity Canada Habitat pour l'humanité Canada as at December 31, 2014 and the results of its operations and its cash flows for the year then ended in accordance with Accounting Standards for Not-for-Profit Organizations.

Chartered Professional Accountants, Licensed Public Accountants

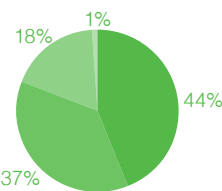
Cambridge, Ontario
March 22, 2015

Home Builds & Accountability

2014 Home Builds | Total Builds

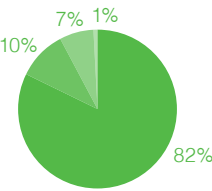


Fundraising Sources



- 44% Gift in Kind
- 37% Corporate
- 18% Individual
- 1% Other

Allocation of Fundraising Revenues



- 82% Homebuilding
- 10% International Programs
- 7% Fundraising & Administration
- 1% License Fee

Statement of Financial Position

December 31			2014	2013
	Designated Fund	Unrestricted Fund	Total	Total
Assets				
Current				
Cash (Note 2)	\$ 4,363,631	\$ 538,359	\$ 4,901,990	\$ 6,418,655
Temporary investment (Note 3)	516,826	–	516,826	510,498
Accounts receivable (Note 4)	–	879,140	879,140	429,567
Prepaid expenses and other	–	119,291	119,291	127,691
Due from HFHC Foundation	–	–	–	106,960
Due from Designated Fund (Note 5)	–	241,420	241,420	172,242
	4,880,457	1,778,210	6,658,667	7,765,613
Capital assets (Note 6)	–	96,618	96,618	7,759
	\$4,880,457	\$ 1,874,828	\$ 6,755,285	\$ 7,773,372
Liabilities and Fund Balances				
Current				
Accounts payable and accrued liabilities	\$ –	\$ 836,304	\$ 836,304	\$ 1,038,755
Due to Unrestricted Fund (Note 5)	241,420	–	241,420	172,242
	241,420	836,304	1,077,724	1,210,997
Fund balances				
Nationally designated (Note 7)	2,176,765	–	2,176,765	1,873,122
Internationally designated (Note 8)	2,462,272	–	2,462,272	3,706,747
Unrestricted	–	1,038,524	1,038,524	982,506
	4,639,037	1,038,524	5,677,561	6,562,375
	\$ 4,880,457	\$ 1,874,828	\$ 6,755,285	\$ 7,773,372

Statement of Changes in Fund Balances

For the year ended December 31			2014	2013
	Designated Fund	Unrestricted Fund	Total	Total
Fund balances , beginning of year	\$ 5,579,869	\$ 982,506	\$ 6,562,375	\$ 4,030,094
Net change in fund balance for the year	(940,832)	56,018	(884,814)	2,532,281
Fund balances , end of year	\$ 4,639,037	\$ 1,038,524	\$ 5,677,561	\$ 6,562,375

Statement of Operations

For the year ended December 31			2014	2013
	Designated Fund	Unrestricted Fund	Total	Total
Revenue Donations	\$ 5,625,214	\$ 2,778,640	\$ 8,403,854	\$ 10,255,044
Donations (Gift-in-Kind)	6,896,899	–	6,896,899	6,948,355
Global Village Program (Note 9)	2,698,962	679,122	3,378,084	2,854,304
Government	646,092	49,216	695,308	835,808
Fees	–	2,445,868	2,445,868	2,187,405
Other income	–	116,570	116,570	134,239
	15,867,167	6,069,416	21,936,583	23,215,155
Expenses				
Resource development	–	1,997,512	1,997,512	2,111,661
Programs and services (Note 10)	30,381	2,428,768	2,459,149	2,517,794
Finance and administration, governance, marketing and communications, government relations (Note 11)	117,654	1,553,230	1,670,884	1,482,856
Amortization	–	15,874	15,874	4,953
	148,035	5,995,384	6,143,419	6,117,264
	15,719,132	74,032	15,793,164	17,097,891
Transfers from HFHCF	87,900	1,509	89,409	347,309
Transfers to Affiliates (Note 12)	(10,670,099)	–	(10,670,099)	(10,154,453)
Transfers to International	(6,097,288)	–	(6,097,288)	(4,758,466)
Transfers (interfund)	19,523	(19,523)	–	–
Net change in fund balance	\$ (940,832)	\$ 56,018	\$ (884,814)	\$ 2,532,281

Statement of Cash Flows

For the year ended December 31			2014	2013
	Designated Fund	Unrestricted Fund	Total	Total
Sources of cash:				
Donations	\$ 8,970,268	\$ 3,506,978	\$ 12,477,246	\$ 13,945,157
Sale of investment	510,498	–	510,498	504,195
Transfer from HFHC Foundation	87,900	108,469	196,369	591,745
Fees, contract services and other	–	2,112,865	2,112,865	2,711,622
	9,568,666	5,728,312	15,296,978	17,752,719
Uses of cash:				
Salaries and benefits	–	(3,510,789)	(3,510,789)	(3,287,160)
Purchase of investment	(516,826)	–	(516,826)	(510,498)
Purchased materials and services	(148,035)	(2,667,776)	(2,815,811)	(2,303,034)
Cash transfers to (from) affiliates	(3,773,200)	5,004	(3,768,196)	(3,245,452)
Transfer to International	(6,097,288)	–	(6,097,288)	(4,758,466)
Purchase of capital assets	–	(104,733)	(104,733)	(1,218)
	(10,535,349)	(6,278,294)	(16,813,643)	(14,105,828)
Increase (decrease) in cash	(966,683)	(549,982)	(1,516,665)	3,646,891
Cash, beginning of year	5,241,613	1,177,042	6,418,655	2,771,764
Interfund transfers	88,701	(88,701)	–	–
Cash, end of year	\$ 4,363,631	\$ 538,359	\$ 4,901,990	\$ 6,418,655

Our Partners

Multi-year Partners

LEGACY PARTNERS



Foreign Affairs, Trade and Development Canada

Affaires étrangères, Commerce et Développement Canada

Canada



PLATINUM PARTNERS



Residential Mortgages
Commercial Mortgages
Construction Loans

GOLD PARTNERS



COSSETTE



RBC Foundation*

TACHANE
FOUNDATION



SILVER PARTNERS



Single Year Partners

PLATINUM PARTNERS



SILVER PARTNERS



Constellation
Brands



HunterDouglas



BRONZE PARTNERS



Our Network

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CANADA

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HABITAT FOR HUMANITY
CANADA

Affiliates

Our mission in
Canada is delivered
by 58 Habitat for
Humanity affiliates
serving over 300
communities in
all provinces and
territories.

HFH Brant

HFH Camrose

HFH Chatham-Kent

HFH Durham

HFH Edmonton

HFH Fredericton

HFH Greater Kingston and
Frontenac

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HFH Seaway Valley

HFH South Georgian Bay

HFH South Okanagan

HFH Southeast BC

HFH Southern Alberta

HFH Sunshine Coast

HFH Thousand Islands

HFH Thunder Bay

HFH Upper Fraser Valley

HFH Vancouver Island North

HFH Victoria

HFH Waterloo Region

HFH Wellington Dufferin Guelph

HFH Windsor Essex

HFH Wood Buffalo

HFH Yukon

Building Futures

We are living proof
of what can be
achieved when we
lift each other up
and give each other
a helping hand.

—Lisa Tukker, Courtenay, B.C. Habitat partner family