



It all
comes
down
to
this.

2015
Annual
Report





It all
comes

down
to

a single
family
moment.

“I didn’t realize
that he was
feeling scared in
our old home.”

Sipping from her cup of earl grey tea, Kerri Grant nestles herself in her favourite armchair, listening to the quiet outside and the giggles from her four-year-old son Caleb playing down the hall. Relaxing in the living room of their Habitat home in Edmonton’s Neufeld Landing development is a new after-work ritual.

“He wanted to sleep in my room all the time,” she says, referring to Caleb’s behaviour at their old home. “From our very first night in our new Habitat home, he is secure back in his own room again. He obviously feels safe.”

In their old neighbourhood, Caleb always stayed close to his mom. When the two of them found out they were accepted for Habitat homeownership, she immediately realized why.

“He asked if I would ‘promise, promise’ that if the new house got scary too, we could leave,” Kerri remembers. “I didn’t realize that he was feeling scared in our old home.”

Caleb, practices
piano with mom
Kerri’s help.

It all
comes

down

to a fresh
start.

That time in May was emotional for her as well.

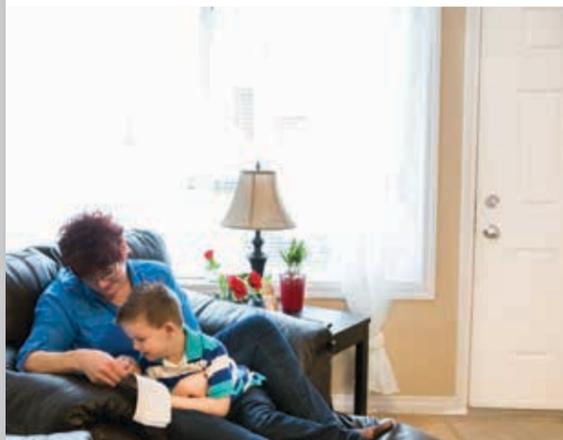
"The night we were accepted I cried. I laid there after Caleb went to bed and I cried because we had a forever home. He had that safety and security. He had a place to come home to." Kerri says, still in disbelief. "And that's not something I thought I would ever be able to give to him."

A fresh start

Kerri reveals there was a lot of drug use in their old neighbourhood, along with other illicit activities. There were only a few families living in the area.

"I stayed in the neighbourhood because the rent was cheap and I could afford it," she says. However, that didn't give her small family the quality of life they wanted. "Going to the park, I had to be really cautious and watch for needles in the sand," Kerri says of outings with Caleb. "I had to do a lot of stuff away from our community so he could be safer."

Now, she doesn't have to.



It all comes down to community.

Kerri and Caleb are living in a stacked nine-plex in Neufeld Landing, the largest Habitat build in Canadian history.

It has safe parks and a trail system in their community that they can enjoy all year long.



Kerri and Caleb moved in before Christmas and, with the help of family and friends, they were able to unpack and get decorations up in time to enjoy the holiday.

"One of the very best ever, next to his first Christmas. It's right up there," Kerri says about her first holiday of 2015 in her new Habitat home.

"I can see our entire future looking at that bedroom," Kerri reveals. "At the kitchen counter, I can picture him sitting there in upcoming years doing his homework while I'm cooking supper."

She couldn't have even imagined that scenario a few years ago.

“ I never thought there would be a chance I would ever own a home. ”



LEFT: Kerri and Caleb accept the key to their new home, one of 64 families who will do so at this site.



RIGHT: She speaks locally about the organization, underlining what a change Habitat has made in their lives.

It all comes down to this

One thing is constant for everyone in the world, no matter where you come from or how old you are: we all need a roof over our heads. But it goes further than that. Owning a home in a safe and decent environment is the kind of strength and stability that every family desires.

In 2015, Habitat for Humanity Canada helped 228 families achieve affordable homeownership. We helped lay the foundation for their future – their children will have access to better schools, their families will experience a higher level of health and happiness, and they will be better engaged in their communities as a whole.

Our families now have spaces to gather together, discuss the future and build memories. And it's all due to the hard work of our partner families, volunteers and staff.

Going forward, 2016 is shaping up to be another exciting year. We have gone through an exhaustive planning process for all of our programs to ensure families will break the cycle of poverty through affordable homeownership. It's not only part of our strategic direction but engrained in our values as an organization.

We continue towards the future with optimism. A future that sees more families move into more homes.

Serving families is at the core of everything we do. Working together, we will make a difference across this country!

Mark Rodgers

President and
Chief Executive Officer,
Habitat for Humanity
Canada

Don Bjornson

National Board Chair,
Habitat for Humanity
Canada

Letter from The Governor General of Canada

As patron of Habitat for Humanity Canada, I am delighted to extend greetings to everyone working to ensure the success of this remarkable organization.

From the outset of my mandate as governor general, I have been inviting Canadians to imagine how we might build a smarter, more caring nation. I believe that one way to achieve this ideal is to encourage others to volunteer. Your combined efforts to help those in need in our communities are incredibly important and will surely inspire others to do their part.

Like you, I believe that everyone has the right to a safe, affordable and decent place to live. As Habitat for Humanity's influence continues to grow, you are helping to realize the vision of a country where things are changing for the better, giving hope to those less fortunate. Congratulations and thank you, from the bottom of my heart, for all that you are doing for them, here in Canada and around the world.

I wish you continued success!

*His Excellency
the Right Honourable*

David Johnston

Governor General
of Canada

It all adds up to...

228

Habitat homes dedicated to partner families in 2015.

2,866

families who have accessed safe, decent and affordable homeownership by partnering with Habitat in Canada since 1985.

36,000

tons of waste diverted from landfills by Habitat for Humanity ReStores last year.

1,455

Canadian volunteers who travelled abroad to build homes on Habitat for Humanity Canada Global Village trips in 2015.

95

Habitat for Humanity ReStores in Canada that raised funds to support Habitat's mission in 2015.

70,000

volunteers who rolled up their sleeves to support Habitat for Humanity across Canada in 2015.

6,800,000

the number of people worldwide who have obtained a safer place to sleep at night, along with the strength, stability and independence to build better lives since 1976 through Habitat.

Vision

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

Mission

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

Top Stories from 2015

Research Reveals Habitat for Humanity's Impact on Communities: \$1 invested in Habitat brings \$4 in benefit to society

In May 2015, we concluded work with the Boston Consulting Group (BCG), revealing that for every \$1 invested into Habitat for Humanity Canada's domestic homeownership program, \$4 in benefit to society is the result.

To come to these results, BCG assessed families' well-being before and after moving into a Habitat home and compared that with families from similar backgrounds who had not received a Habitat home. Over 500 Canadian families completed an extensive questionnaire for the study.

The study also found that Habitat homeownership generates a societal return of \$175,000 per family served. In total, that means that Habitat for Humanity Canada generated \$39 million of social good in 2014!



37%
of families were in social housing before Habitat



22%
of children attained a bachelor degree or more vs. an 8% control group



+70%
of partner families donate time and money to charities



In 2014, Habitat for Humanity generated **\$39 million worth of social good in Canada**

Starting anew after the Slave Lake wildfire

In September, the first of 10 homes to be built after the wildfire disaster in Slave Lake, Alberta were turned over to local families. In total 6,000 volunteer hours went into the two homes, with part of this being undertaken by Canada Builds volunteers: a team of volunteers who travelled to the community to help bring these families closer to their new homes.



Building homes around the world in 80 days

Starting May 10, Habitat for Humanity Canada Global Village volunteers embarked on an 80-day circumnavigation of the globe, building homes and hope for families worldwide in celebration of the program's 10th year. Starting and ending in Canada, 16 volunteer teams built homes in 13 locations across a dozen countries.



Students' words lead to new beginnings

Tyler, an 11-year-old Airdrie, Alberta student won the annual Genworth Canada Meaning of Home contest in February. Tyler's winning entry, explaining what "home" meant to him, led to another Habitat home being built for a low-income family in Alberta.



In all, the contest's 7,000 entries resulted in \$125,000 being donated by Genworth to Habitat homebuilding nationwide.

Breaking ground to serve Indigenous families

Habitat for Humanity Edmonton and Lloydminster broke ground on Habitat's first project on a First Nations reserve, a 10-unit structure that will provide housing for Flying Dust First Nation Elders. Being built in partnership with the First Nation, located 300 kilometres northwest of Saskatoon, it will address a lack of housing continuum options in the community by providing housing for elders whose homes are too large or maintenance-intensive for this stage of their life.



Expanding our ReStore network

With more Canadians seeing the value in Habitat for Humanity ReStores every year, we launched a west coast distribution centre in Vancouver to better meet the exploding demand across our 95 stores nationwide.



Planning a kitchen renovation and don't know what to do with your old cupboards and appliances? Keep it out of a landfill by donating it to your local ReStore.

To read more, please visit habitat.ca

Thank you to our Partners

To all of those who make our work possible – thank you.

Legacy Partners



Platinum Partners



Gold Partners



Silver Partners



Bronze Partners



Habitat for Humanity Canada adopts Imagine Canada's Ethical Fundraising and Financial Accountability Code. This program lays out the standards for how charitable organizations should manage and report their financial affairs responsibly. By voluntarily adhering to the Code, Habitat for Humanity Canada follows accepted best practices in soliciting, managing and reporting on donor dollars.

What our Partners are saying

“ Both Habitat and CMHC believe that housing is fundamental to a good quality of life. That is why our partnership has been so strong over the years. ”

— **Charles MacArthur**
SVP, Regional Operations and Assisted Housing, Canada Mortgage and Housing Corporation

“ Everyone deserves a safe and decent place to call home – it's a value shared by both Habitat for Humanity Canada and the Canadian Housing and Renewal Association. ”

— **Jeff Morrison**
Executive Director, Canadian Housing & Renewal Association

“ Habitat for Humanity Canada has allowed Siemens employees to work together and give back in a productive and engaging way. ”

— **Robert Hardt**
President and CEO, Siemens Canada Ltd.

“ We consider it to be a privilege to partner with Habitat for Humanity Canada from coast-to-coast. ”

— **Ralph Suppa**
President & General Manager, Canadian Institute of Plumbing & Heating (CIPH)

“ For us this important effort helps us realize one of Nissan's global visions, and shows we support families in their quest for affordable homeownership in communities across Canada. ”

— **Joni Paiva**
President, Nissan Canada Inc.

“ We continue to partner with Habitat for Humanity Canada year-over-year because we see the impact the organization has both on the families it helps and communities that it helps to grow. ”

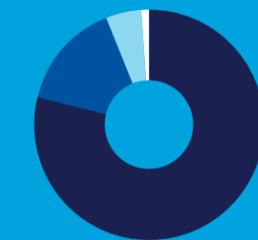
— **Stuart Levings**
President and CEO, Genworth Canada

“ We are dedicated to making a difference in communities by helping to build homes both on Canadian soil and in other areas in need. ”

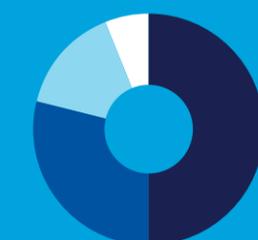
— **Adrian Thomas**
Vice President, Partner Business, Schneider Electric Canada

Our Financial Accountability

Allocation of Fundraising Revenues (2015)



Fundraising Sources (2015)



Statement of Operations

(In thousands of Canadian Dollars) Year ended December 31	Unrestricted Fund	National Designated Fund	International Designated Fund	2015	2014
Revenue					
Affiliation and fundraising fees	\$ 4,615	–	–	\$ 4,615	\$ 2,446
Donations	1,850	5,472	–	7,322	6,936
Donations (gift-in-kind)	–	9,493	–	9,493	6,916
Global Village	697	–	2,450	3,147	3,368
International programs	72	–	2,132	2,204	2,152
Other income	23	–	–	23	106
	7,257	14,965	4,582	26,804	21,924
Expenses					
Administration	500	–	–	500	620
Affiliation support	753	120	–	873	917
Global Village	894	–	22	916	883
Governance	279	–	–	279	218
Government relations	18	–	–	18	300
International	83	–	–	83	81
Marketing and communications	592	–	–	592	447
Resources and development	2,026	–	–	2,026	1,992
ReStore and product development	1,180	–	–	1,180	751
	6,325	120	22	6,467	6,209
Excess of revenue over expenses before other expenses	932	14,845	4,560	20,337	15,715
Other expenses					
Transfers to international programs	–	–	4,396	4,396	5,930
Transfers to Affiliates (Note 9)	–	14,565	–	14,565	10,670
	–	14,565	4,396	18,961	16,600
Excess (deficiency) of revenue over expenses	\$ 932	\$ 280	\$ 164	\$ 1,376	\$ (885)

Statement of Cash Flows

(In thousands of Canadian Dollars) Year ended December 31	Unrestricted Fund	Designated Fund	2015	2014
Operating				
Donations received, National	\$ 1,943	\$ 5,208	\$ 7,151	\$ 6,958
Donations received, International	769	4,582	5,351	5,519
Affiliation and fundraising fees received	3,947	–	3,947	2,113
Salaries and benefits paid	3,386	–	(3,386)	(3,511)
Services and program expenses paid	(2,811)	(141)	(2,952)	(2,816)
Transfers paid to international programs	–	(4,396)	(4,396)	(6,097)
Transfers paid to Affiliates (Note 9)	–	(5,072)	(5,072)	(3,768)
	462	181	643	1,602
Investing				
Proceeds from sale of investments	–	517	517	510
Purchase of investments	–	(523)	(523)	(517)
Purchase of capital assets	(16)	–	(16)	(104)
	(16)	6	(22)	(111)
Financing				
Proceeds on repayment of amount due from HFHC Foundation	–	–	–	196
	–	–	–	196
Increase (decrease) in cash	446	175	621	(1,517)
Cash, beginning of year	538	4,364	4,902	6,419
Interfund transfers	(122)	122	–	–
Ending balance	\$ 862	\$ 4,661	\$ 5,523	\$ 4,902

Statement of Financial Position

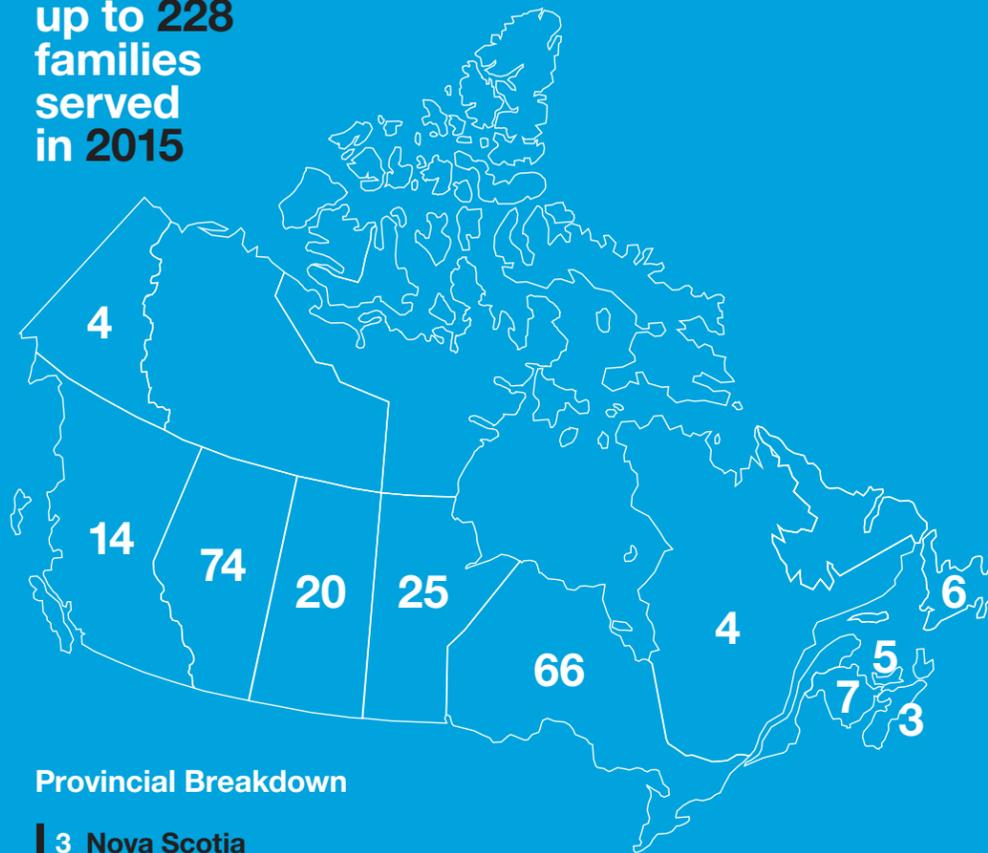
(In thousands of Canadian Dollars) Year ended December 31	Unrestricted Fund	Designated Fund	2015	2014
Assets				
Cash (Note 3)	\$ 862	\$ 4,661	\$ 5,523	\$ 4,902
Temporary investment (Note 4)	–	523	523	517
Accounts receivable (Note 5)	1,590	220	1,810	879
Prepaid expenses	96	–	96	119
	2,548	5,404	7,952	6,658
Capital assets (Note 7)	97	–	97	97
	\$ 2,645	\$ 5,404	\$ 8,049	\$ 6,755
Liabilities				
Accounts payable and accrued liabilities	\$ 704	\$ 222	\$ 926	\$ 836
Deferred revenue	69	–	69	–
Due to Designated Funds (Note 6)	533	(533)	–	241
	1,306	(311)	995	1,077
Fund balances				
National Designated Fund	–	2,605	2,605	2,177
International Designated Fund	–	3,110	3,110	2,462
Unrestricted Fund	1,339	–	1,339	1,039
	1,339	5,715	7,054	5,678
	\$ 2,645	\$ 5,404	\$ 8,049	\$ 6,755

Statement of Changes in Fund Balances

(In thousands of Canadian Dollars) Year ended December 31	Unrestricted Fund	National Designated Fund	International Designated Fund	2015	2014
Fund balance, beginning of year	\$ 1,039	\$ 2,177	\$ 2,462	\$ 5,678	\$ 6,563
Excess (deficiency) of revenue over expenses	932	280	164	1,376	(885)
Interfund transfers					
Internal – due to Affiliates (Note 6)	(897)	897	–	–	–
External – donor directed	265	(749)	484	–	–
	(632)	148	484	–	–
Fund balances, end of year	\$ 1,339	\$ 2,605	\$ 3,110	\$ 7,504	\$ 5,678

The independent auditor's report and a full set of audited financial statements are available at habitat.ca

It all adds up to **228** families served in 2015



Provincial Breakdown

- 3 Nova Scotia
- 4 Yukon
- 4 Quebec
- 5 Prince Edward Island
- 6 Newfoundland
- 7 New Brunswick
- 14 British Columbia
- 20 Saskatchewan
- 25 Manitoba
- 66 Ontario
- 74 Alberta

What we do

We provide families the opportunity to build or improve the place they call home. With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

Homeownership Program

Habitat for Humanity builds safe and decent homes in order to provide low-income Canadian families with access to affordable homeownership. We select partner families based on level of need, ability to repay a Habitat mortgage and willingness to partner in our program, which includes 500 hours of "sweat equity" volunteer hours.

Once a home is complete, the family takes possession and pays back the home's full fair market value through monthly mortgage payments. No down payment is required, mortgages are interest-free, and payments are geared to income. As a Habitat homeowner pays off their mortgage, the funds are used to build more Habitat homes for more low-income families in the community.

Habitat for Humanity ReStore

Habitat ReStores are home and building supply stores that accept and resell quality new and used building supplies, home furnishing, appliances and décor. An important partner in the community, ReStores provide retailers with a product solution for returned and end of line merchandise, and homeowners a place to divert unneeded usable items from landfill. In addition, ReStores provide significant revenue to support Habitat for Humanity homebuilding locally. Last year, 95 ReStores diverted approximately 36,000 tons of waste from Canadian landfills.

Habitat for Humanity Global Village

About 1,500 Canadians traveled abroad to volunteer on Habitat for Humanity projects in other countries last year through our Global Village program. Impacting families in 27 countries, these volunteers were immersed in local culture while building side by side with the families benefitting from their work.

Indigenous Housing Program

Our Indigenous Housing Program seeks to better understand the distinct housing challenges faced by Indigenous Canadians while providing housing solutions for low-income families both on- and off-reserve. Since 2007, over 150 homes have been completed through the program, expanding affordable homeownership possibilities for low-income Indigenous families on and off traditional territories.

International Programs

Habitat for Humanity Canada oversees several long-term international development projects related to housing in partnership with other national Habitat for Humanity offices and funders such as Global Affairs Canada and The MasterCard Foundation. Housing projects are currently active in Haiti, Honduras, Ethiopia, Kenya and Uganda.

Our Affiliates

Our mission in Canada is delivered by 56 Habitat for Humanity affiliates serving over 300 communities in all provinces and territories.

Habitat for Humanity:

Brant	Okanagan
Camrose	Ontario Gateway North
Chatham-Kent	Peterborough & Kawartha Region
Durham	Prince Albert
Edmonton	Prince Edward Island
Fredericton	Price Edward-Hastings
Greater Kingston and Limestone Region	Quebec
Greater Ottawa	Red Deer
Greater Toronto Area	Regina
Greater Vancouver	Saint John
Grey-Bruce	Sarnia/Lambton
Halton-Mississauga	Saskatoon
Hamilton	Sault Ste. Marie
Heartland Ontario	Seaway Valley
Huron County	South Georgian Bay
Huron	Southeast BC
Iqaluit	Southern Alberta
Kamloops	Sunshine Coast
Lethbridge	Thousand Islands
Lloydminster	Thunder Bay
Manitoba	Upper Fraser Valley
Mid-Vancouver Island	Vancouver Island North
Moncton	Victoria
Newfoundland & Labrador	Waterloo Region
Niagara	Wellington Dufferin Guelph
Northumberland	Windsor Essex
Northwest Territories	Wood Buffalo
Nova Scotia	Yukon

Our National Board of Directors

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Charitable Registration Number
118950120RR0001

**“The night we
were accepted,
I cried...because
we had a
forever home.”**

**Kerri, Habitat for Humanity
Edmonton homeowner**

**To get involved, visit
habitat.ca**