



Habitat
for Humanity®

Habitat Trips

**fundraising
handbook**



Getting started

Congratulations on joining a Habitat for Humanity trip! You play a vital role in our work to help people build strength, stability and self-reliance through shelter. We want to thank you again for dedicating your time, energy and resources toward eradicating inadequate housing conditions. Together, we are creating a world where families and communities have safe, affordable and decent places to live.

This handbook is a comprehensive guide to the many ways Habitat volunteers have successfully spread awareness about Habitat for Humanity's efforts and raised hundreds of thousands of dollars to support our shared mission.

You are much more than a fundraiser

Remember that while you are raising funds for your Habitat trip, you will be talking to people who might not know much about our mission. You are a spokesperson for Habitat. Your investment in your Habitat trip puts you in a unique position to advocate for our mission and share your passion with others.

As much as we wish otherwise, we alone cannot ensure housing for all simply by building or rehabbing more Habitat houses. That's why advocacy is a natural extension of the Habitat mission and supplements our home-building efforts. We want to get as many other people and entities involved as we possibly can.

Certainly the experiences you have on your Habitat trip will make you uniquely qualified to describe Habitat's work to others. But you can fill the role of advocate even before your trip. Even if you are able to fund your entire program donation, travel expenses and more, we encourage you to invite

“

Everybody can be great ... because anybody can serve. You don't have to have a college degree to serve. You don't have to make your subject and verb agree to serve. You only need to have a heart full of grace. A soul generated by love.

The Rev. Martin Luther King Jr.

your community to support your trip. You don't just have to ask for money; you can also ask for prayers, in-kind gifts, emotional support and more.

Whether you raise significant funds or not, our ultimate goal is that you engage as many people as possible in caring about your journey and your passion for eliminating inadequate housing.

Our ability to truly further our mission rests on our volunteers becoming vocal advocates around the world. Often, the countries where our volunteers travel are the ones that need these advocates the most. The more you share your story, the more impact you will have on this enormous global need.

Contents

Setting a fundraising goal	6
Assessing your network: Whom to ask	8
Fundraising strategies: How to ask	12
Crafting your message	13
Writing your appeal letter	15
Online giving	18
Asking in person	20
Event-based fundraising	23
Selling stuff	25
Other creative ideas for spreading the word and raising money	26
After returning from your trip	28
Thanking your supporters	29
Appendices	
<i>Sample appeal letters</i>	32
<i>Tax deductions for donations</i>	36
<i>Fundraising FAQ</i>	37
<i>About Habitat for Humanity</i>	40



Setting a fundraising goal

Many people are nervous about the idea of fundraising; some are downright intimidated by the thought of asking others for money. So how do you begin to set a goal?

Habitat trips offer opportunities for our volunteers to try new things, stepping outside of their comfort zones and transforming their own lives while serving others. Stepping into your fear and discomfort will allow the most learning and growth to happen. Set a fundraising goal that stretches you but doesn't paralyze you. Set a goal that you aren't quite sure how you will achieve, but that doesn't feel so enormous as to be impossible. Give yourself the space to amaze yourself!

Volunteers sometimes set fundraising goals based on the cost of a house or of a rehab or repair project in the region they are visiting. This cost varies by country and region. Ask your team leader to get this information if you don't already have it. We have had volunteers set individual goals as high

as building 20 additional houses, and as small as \$100. The more funds you raise, the more Habitat can do. Remember: The more people you ask, the more people know about our mission – even if they say no.

Another way to set a goal is to fill out the Assessing Your Network worksheet on page 10. Consider who you know and how much they could give you if asked in the right way. On page 12 is a list of ways that people fundraise. You can get as creative as your mind allows. Think about whom you will ask for support and how you will ask them, and then create a goal that feels right for you and your network.

Many teams have established team goals. You can use this team goal as a guideline. How much of the team goal do you want to try to raise? Some volunteers have even vowed to match the team by raising the entire amount themselves, and then having the team double it.



We recommend a minimum fundraising goal of \$500 per person above the minimum program donation. For people who are new to Habitat and to fundraising, we have found that this goal is surprisingly achievable and yet a big enough stretch that newer volunteers have to make an effort to reach it. People who are veterans of the program have seen what a small amount of money does in regions that need our support. We recommend a minimum goal of \$1,000 over the program donation for past volunteers and ambitious new volunteers.

Those who have strong social networks, access to corporate matching gifts, fundraising experience or other fundraising resources are encouraged to try to personally raise the funds to build at least one additional home or fund a rehab/repair project – or even as many as 20!

Tonight, 1.6 billion people in the world will sleep on the streets or in unsafe and unsanitary conditions. No matter how much you raise, every extra dollar goes directly into service for the families and communities that need us.

In the words of George Bernard Shaw, “The reasonable (person) adapts herself to the world; the unreasonable one persists in trying to change the world. Therefore all progress depends on the unreasonable person.” So whatever goal you set, remember, 1.6 billion people are counting on us. Be unreasonable!



Often, when I am on a speaking trip, someone will speak to me with a word of advice. It goes something like this: ‘Millard, I am a strong supporter of Habitat for Humanity, but you send out too many letters asking for money.’ My reply is always the same: ‘We’ve tried asking and not asking. We always get more when we ask!’”

**“Building Materials for Life, Volume II,”
by Millard Fuller, founder of Habitat for Humanity**

Assessing your network: Whom to ask

You are much more than a fundraiser

Start by soliciting the people you know well. That inner circle will most likely be eager to support your efforts. Then move on to casual acquaintances, work or school associates, church members, local companies, and civic organizations. The truth is that many people you ask will support you. People will donate simply because you are asking!

Professional fundraisers put people into categories when they think about how to raise large amounts of money. Here are some you might come across:

High-level donors and family foundations

For trip-based fundraising, a high-level donor is typically defined as someone who can give at least \$1,000. These are people whom you want to ask in person whenever possible.

Corporate, church and civic organization donors or sponsors

Many local businesses like to sponsor people in their community who are doing exciting charitable work. Which businesses do you have relationships with, or where are you a frequent customer? Many large corporations have a program that matches donations given by their employees. Be sure to ask all of your donors if they have access to corporate matching programs that can double their gift.



Smaller-level donors

Most successful fundraising campaigns are built on a foundation of smaller-level donors who give in increments of \$10, \$25 or \$100. If you ask enough people, you can quickly raise significant amounts of money \$10 at a time.

Donor bridges

Sometimes you know someone who knows someone. You might have a friend who, when you ask for help, says, "I know a donor who has a foundation and who would give a big gift to this cause." The person who is willing to introduce you is called a bridge. You want to treat bridges as if they are donors.

Assessing your network: How much should you ask for?

Creating a list of whom you want to ask and how much you think they could give you is a great place to start.

To raise money, it is important to break down your overall goal into smaller, more attainable steps. The first step is to see what you are comfortable asking for. For example, which of the ways to raise \$5,000 seems most comfortable for you?

Five ways to slice it

1. **Five people** who give you **\$1,000**.
2. **Ten people** who give you **\$500**.
3. **Twenty people** who give you **\$250**.
4. **Fifty people** who give you **\$100**.
5. **Two hundred people** who give you **\$25**.

Find the amount you feel most comfortable asking for. Is it \$25, \$100, \$500 or \$1,000? Take time to reflect on what amount you feel comfortable with.

You might be comfortable asking for \$25 but realize that you don't know 200 people to ask. In reality, you will be asking for some gifts at the \$25 level and some at a higher level. You now understand where your comfort zone is for asking, but we also encourage you to stretch yourself to ask for higher amounts.

A network chart is a resource to break down your goal so that it feels achievable to you. The chart is made up of gifts in different ranges. Usually 1 in every 3 to 5 people you ask will give you a gift. When you ask for larger amounts, you often have to ask fewer people. Making your network list will help you to determine which ways are best for you to raise money.



Network chart

GOAL: \$	\$1,000 and above (or bridge to these people) (ask in person)	\$250 – \$999 (or bridge to these people) (try to ask in person)	\$100-\$249	\$25 – \$99	\$25 or less
Number of gifts in this category needed to reach my goal					
Total amount I hope to raise from this category					
Number of people I need to ask to reach that goal Multiply number of gifts you want by 4. About 20% to 40% of people will say yes when asked in person.					
Whom to ask: Put names of potential donors in the column that matches how much you want to ask them for.	1	1	1	1	1
	2	2	2	2	2
	3	3	3	3	3
	4	4	4	4	4
	5	5	5	5	5
	6	6	6	6	6

Sample networking chart

GOAL: \$5,000	\$1,000 and above (or bridge to these people) (ask in person)	\$250 – \$999 (or bridge to these people) (try to ask in person)	\$100 – \$249	\$25 – \$99	\$25 or less
Number of gifts in this category needed to reach my goal	1	4	8	15	35
Total amount I hope to raise from this category	\$1,000	\$1,600	\$1,200	\$600	\$600
Number of people I need to ask to reach that goal Multiply number of gifts you want by 4. About 20% to 40% of people will say yes when asked in person.	4	12	20	60	150
Whom to ask: Put names of potential donors in the column that matches how much you want to ask them for.	1 Aunt Becky	1 Local car wash	1 Martin — childhood friend	1 Ask neighbors door to door	1 Ask at church
	2 Local Safeway store	2 Mom and Dad	2 Donna — best friend	2 Send SASE letters to 50 closest friends	2 Send to all my Facebook friends
	3 Local Lucky supermarket	3 Local Starbucks store	3 Cal — ask if he will do a benefit spinning class for me	3 Ask Mom and Dad to send an email to their friends	3 Have a garage sale
	4 Sam — donor bridge. He knows the head of a foundation	4 Maria — Jennifer's boss	4	4	4 Send a letter to everyone in the office
	5 Ask Rev. Chris if I can ask at church one Sunday	5 Jennifer — my boss	5	5	5
	6	6 Local branch of my bank	6	6	6

Fundraising strategies: How to ask

There are many approaches to trip-based fundraising. Here are a few common strategies:

Online giving (page 18)

Giving through Facebook or via email is more popular than ever. Our fundraising platform allows you to set a fundraising goal, track your progress and send out email appeal letters to your online network with the click of a button.

Snail mail appeal letter (page 15)

Some of our most successful fundraisers do it the old-fashioned way – they write an appeal letter, print it, sign it, mail it to their friends and family, and include a self-addressed, stamped return envelope so people can easily respond.

In person/phone (page 20)

Asking for a larger gift should be done in person whenever possible. You always have a better chance of getting a donation when you ask this way.

Events (page 23)

A popular way to raise money is to host events such as benefit dinner parties where the food is paid for or is subsidized, and participants donate money to attend. If you or a friend teaches a class, host a benefit class to raise funds for your goal.

Athletic event sponsorships (page 24)

Some people run a marathon or participate in other athletic events to solicit friends, family and co-workers to sponsor them on behalf of Habitat.

Selling stuff for a profit (page 25)

Cleaning out your attic and garage and having a benefit garage sale, or designing and selling T-shirts or other items, can generate a significant amount toward your fundraising goal.



Crafting your message

There are a lot of ways to develop your fundraising message. These methods have been successful, but these are just to get you started. We encourage you to create an even more compelling message and share it with us so that we can update this handbook with your success story. For sample text for some of these messages, see Appendix 1.

Sponsor me

Create an average donation-per-day sponsorship. If your goal is \$5,000 and your build project is 10 days, look for people to sponsor you for a day at \$500 per day, or a morning or afternoon for \$250.

Sponsor a house

Find out how much it costs to build a house in the region you are visiting. In some countries, an additional house costs as little as \$2,000 to build, while in others it could cost \$25,000 or more. Set a goal based on how many additional houses you want to build, and craft your message around that goal. You can also ask your team leader to get information on how much a window, door, roof, foundation, etc., costs and break down the gift requests that way.

Sponsor my team

For teams that are working together on a fundraising goal, you might share the larger total your team hopes to raise and what that amount of money will provide to the region. So instead of explaining that you are trying to raise enough for a door, your team might be striving to raise enough for two additional houses. Your message could include your individual and team goals.

Virtual team

If your team is using a virtual team strategy, coordinate with your team members to determine what benefits your virtual team will get, how team members will support you, and how much they need to give to be considered a member of the virtual team.

You can also use this approach individually and create your own support team who prays for you, sends you encouraging messages while you are on the trip and provides extra funding for more building capacity in the region. In exchange, you would provide daily email updates, photos and acknowledgment of your team so that they can live vicariously through your experience. (Make sure you have consistent internet access during the build project. Internet access might be limited in many host program locations.)

Alternative gifts

The alternative gift appeal letter asks for financial support in lieu of material gifts that traditionally would accompany a special occasion such as a birthday, Christmas, a wedding, an anniversary, a graduation, etc.

Pledge to pray

After you ask for a financial donation, you can also ask for prayers. Ask people to commit to thinking of you and praying for you in their own way every day that you are in the field. Create a prayer team for you and your team, and be sure to update your prayer team when you are leaving on your trip and as often as you can from the field. Their prayers can make a difference for your team! Don't forget to update them when you get back about how their prayers helped your team do its work.

Birthday appeal

One veteran volunteer felt that turning 60 was a birthday that deserved extra attention, so she decided to go global by joining a Habitat trip to Hungary. She asked friends and family – and anyone willing to listen – to donate rather than give her a birthday gift. Because it was her 60th, she asked for contributions of \$6 to \$600 or any amount, as long as it included a six. Many donors who might otherwise have written checks for \$10 donated \$16. Lots of people wrote checks for \$60; a few made them out for \$60.60, or \$66. All told, nearly 50 donors – individuals, couples and families – participated in this very successful and satisfying alternative birthday celebration.

Writing your appeal letter

An inspiring, clear and compelling message is at the heart of a successful letter-writing campaign. Great appeal letters always tell a personal story and express the need that you are filling by raising funds and participating in a Habitat build. Here are the elements of a great letter:

- Details about your team's project, including where and when.
- If possible, a personal note to the potential donor ("Hi Bob, Happy anniversary to you and Marybeth. Hope you are doing great.").
- Why you are participating in a Habitat trip. Be positive and poignant.
- An inspiring story about the need for the project.
- If your audience is not familiar with Habitat, some background information.
- A clear request for donations or financial support and your overall fundraising goal.
- A date by which you want their support.
- Link/URL for your fundraising webpage.
- Instructions on how to donate via check.
- If via snail mail, include a self-addressed, stamped envelope.
- How to reach you with any questions.

Additional tips

- Get to the point. Tell your story in one to two pages, maximum.
- Try to send at least two to three months before you leave.
- Two months before your trip, plan to send a reminder. A lot of people receive written appeals and mean to give, but then forget about it. Plan to give supporters and potential supporters another update on the project, your preparations for your journey, and how much you still are trying to raise. For those who haven't given yet, ask again.

Creative appeal

Some people like to write funny or unusual letters to catch the attention of the donor. For example, we've seen people turn their appeal letter into a quiz or a creative list of "Top 10 Reasons I Am Building a House Halfway Around the World." Be creative, and if it suits you, be funny!

Sample letter (more samples included in Appendix 1)

Dear Pancho,

I hope you are doing well after the big move. I look forward to hearing about how life is in New York. What a big change from Texas!

I am writing because in two months, I will embark on a trip to Guatemala with Habitat for Humanity. I am part of a team that will be building a home with a family in Sololá, a Mayan community of 80,000 people.

As I've started to learn more about the need in Guatemala, I have become even more passionate about this opportunity. Eighty percent of Guatemalans live in poverty, and nearly 1.2 million Guatemalan families lack a decent place to live. Children are growing up in poorly constructed houses made of corrugated metal sheets, wood planks or palm tree branches. Some families crowd into one room, where multiple families live together. Because it is nearly impossible for even moderate-income people to get a loan in Guatemala, many families who have benefited from Habitat's work say it is the only way they could even dream of building and owning a home.

Habitat for Humanity Guatemala has been in existence since 1979 and has served thousands of Guatemalan families who need safe, affordable and decent shelter but lack access to any kind of financing for their home. As you might know, Habitat for Humanity is a trusted global leader in eliminating inadequate housing conditions and strengthening community health and resilience worldwide. Habitat doesn't just give away homes; it offers affordable and fair loans to families who also put in significant sweat equity during the home-building process.

The part that astounds me is how easy it is to address this housing crisis. It costs less than \$5,000 to build a decent, earthquake-proof home in Guatemala. With that relatively small amount of money, the life trajectory of an entire family (and probably future generations, too) will be improved dramatically.

My personal goal is to raise the entire cost of one home that will change a family's life forever! Together, my Habitat team hopes to raise \$25,000, enough to build five houses.

Today I am asking you to help me reach my \$5,000 goal. Any amount will make an enormous difference, but if everyone who receives this letter gives \$100, we will be able to build not just one, but two houses! (Feel free to give more than \$100, too!) My deadline is Dec. 1.

Please donate via credit card on my fundraising webpage (this is the best way to give) or via check made out to Habitat for Humanity. Please send checks to me at 510 Tulsa Ave., Denton, TX 76201. I will bundle the checks, label them to make sure they get allocated properly, and mail them on Dec. 1.

I'll send you an update next month on the project and on my fundraising success! Of course, feel free to call (760) 555-1313 or email me at david@gmail.com if you have questions about this journey and about Habitat's work worldwide. Thank you again for considering this request and for supporting this important effort.

Sincerely,

DAVID



Online giving

People who use online fundraising tools raise 40% to 50% more than people who don't use online fundraising strategies. Online donations also typically bring in double the amount of money given versus donations made via check.

Think about your social networks, your email address book and even the various email lists you are on. Who would be interested in the opportunity to support your Habitat project? If possible, send an email with a personal note at the beginning before the content of the appeal letter.

We are also pleased to offer Habitat for Humanity's fundraising platform, which streamlines and simplifies your efforts to fundraise via email, Facebook, LinkedIn and other social networking sites. Your fundraising page is a great resource for sharing photos and stories and measuring your fundraising progress. It also allows you to send a letter to your entire social network with the click of a button.

Donors who give on your fundraising webpage will receive an automatic thank-you letter, and the donation will instantly be counted toward your fundraising goal. This automated process also saves postage and time in processing.

Details on setting up your fundraising page will be provided with your trip registration if applicable.

Snail mail

Not everyone is a fan of email, and some of our volunteers have had great success the old-fashioned way: printing their appeal letter, signing it and enclosing a self-addressed, stamped envelope for the donor to return a check to them.

Compelling evidence shows when the return envelope is already stamped, people are more likely to give than if they have to find their own stamp.

Make sure your letter includes your fundraising webpage's URL and your trip event code and Habitat ID for donors to include on any checks they are sending.

Note that it takes up to five business days to update your fundraising total and to manually process the checks once we receive them. Bundle your checks and mail them to Global Village Program, 322 W. Lamar St., Americus, GA 31709.

Video appeal

Some of our more ambitious Habitat volunteers create fundraising videos with photos of the host program and other houses that have been built by Habitat teams, along with a pitch about why the viewer should support them and Habitat. These are great to share on your fundraising webpage and to link to via email.

Email with restraint

In this age of do-not-call lists and internet spam, it is important that volunteers exhibit a degree of restraint. In compliance with Habitat for Humanity International's policy when fundraising via the internet, avoid sending cold call and blanket email solicitations to strangers and e-lists of people you do not know. It is acceptable, however, to participate in chaperoning, in which someone you know prefaces your solicitation with an endorsement and sends it to people they know.



Asking in person

An in-person fundraising ask is the single best way to raise the most money. It is 10 times more effective than snail mail and five times more effective than a phone call. Try to ask in person when you are asking a group (such as your church or a local civic club), when you are asking a company or business for sponsorship, or when you are asking for what you would consider a larger gift (for some people this is \$500; for others it is \$5,000).

Most people are initially uncomfortable with an in-person request for money.

The best way to mitigate that fear and discomfort is to prepare and practice!

To prepare

- Learn everything you can about Habitat’s mission and vision and the region you will visit.
- Be able to speak about your personal interest in or passion for the mission of eradicating inadequate housing around the world. If you are doing a presentation, include photos of the region and other Habitat build projects, if possible.
- Be clear about what you are asking for. It should be a concrete step that can be answered yes or no, such as a specific dollar amount, sponsorship of a benefit event, allowing you to do a presentation about Habitat at their company, etc.
- Gather background on the potential donor. Who are they, and do you have a sense of what or how much you should ask for? What else do they give to? What are their passions? What other resources do they have that you need?

- Practice your pitch. You can role-play it with a friend or family member. And be prepared for some unexpected donations from friends and family members with whom you practice your pitch. If you are inspired, they will be, too.

Once you have prepared, you should understand the mechanics of how an in-person fundraising meeting works.



I am only one person, and I cannot do everything. But just because I cannot do everything does not mean that I will refuse to do that which I can.”

Helen Keller



Outline

Before the meeting

Before you schedule the meeting, inform the donor that you will be asking for something. Potential donors do not like to be surprised by solicitations that they were not expecting. On the phone, it is as simple as, “Hi, Bill. I think you might be interested in supporting the Habitat for Humanity project I’m participating in, and I’d like to meet with you to tell you more about it.”

The meeting

- **Introduction.** Tell the person that you appreciate them for making time for the visit.
- **Small talk.** Be friendly, but also respect the donor’s time.
- **Explain why you are coming to them.** If the donor has a connection to Habitat, mention that connection and acknowledge them for their work for and commitment to the mission. If there is no connection, why do you think they could be interested? It could be an interest in poverty housing issues, an interest in the region you are visiting, or an interest in supporting your leadership development and your passions. Think about what will resonate most with them.
- **Build your case.** Include the need for Habitat’s work in the place you will visit and stories of Habitat’s impact and why that inspires you. How are you helping to support the mission and why does this move you?
- **Explain how they can help** and how their help will make a difference.
- **Ask for a specific dollar amount** or range, or other specific support if you are not asking for money.
- **Be quiet.** Let the donor absorb the information presented.

- **Thank the donor for their time**, regardless of whether they said yes or no.
- If they said yes, **try to collect a check before you leave.** If that isn’t possible, give the donor instructions on how to give online. If the donor needs time to think it over, set a clear time to follow up.
- **Follow up** with any additional material you promised.
- After the meeting, **assess what worked** and what did not.
- Within 48 hours, **send a personal thank-you note** to the person for their time and consideration – or a note thanking them for their gift.

Fundraising cards

Print small flyers or cards with your fundraising webpage URL and a short sentence about what you are doing and your fundraising goal. Distribute them at work, school or church or at a holiday dinner.

Other tips for asking in person

- Try to be attentive, thoughtful, responsive and respectful of the needs of the donor. Do not interrupt or disagree or argue with the donor, even if they express objections.
- Be prepared for questions and objections. Imagine the issues the donor might raise, and be prepared to answer them.
- When asking, make sure you ask a specific question. Saying, “I hope you will consider giving to Habitat” is not an effective ask. Saying, “Would you be willing to give \$500?” is an effective ask.
- If the donor is not receptive to the request, gently find out why. Is it the timing? Is the project not a match for them? Is the amount of the request too high?
- Bring a card with instructions on how they can donate online or by sending a check. If possible, collect a check during the meeting.

Telephone

Telephone asks have similar elements to meetings and require the same preparation. They are typically shorter and more to the point. Telephone asks are less effective than in-person requests, but they are a very valuable strategy for asking people you know.

- Tell them why you are calling. What is their connection to you, Habitat’s mission, the country? Why would they be interested?
- Build your case. Explain why you joined a Habitat trip and what is most exciting or inspiring to you about the journey. What is the need in the country? How will their donation directly support a family who could not otherwise afford decent shelter?
- Make a specific ask and then be quiet and let the donor respond.
- If the person is interested in contributing, ask how they would prefer to donate and then provide instructions on how to do that.
- Thank them for their time and consideration.
- If they make a gift, be sure to follow up with a personal thank-you note.

Event-based fundraising

Direct solicitation via email, snail mail, in person and phone are good ways to ask family and friends for financial support. However, fundraising events allow you to go far beyond that inner circle and expose your trip and Habitat for Humanity to a larger, more diverse audience. And they can be fun!

General tips for events

- Events can be as simple or elaborate as you want them to be. The first couple of times you do fundraising events, try to err on the side of simplicity. People will be happy to support you and don’t need a complicated plan with a lot of details to be able to offer their support.
- Always create a goal. How much do you want to raise at the event? Make sure people know what the goal is.
- Have a sign-in sheet and collect as much contact information as you can. Use this information to follow up and thank people for coming and for their support. You might also use this list to send updates from the field and to do fundraising after the trip if you are inspired.
- If appropriate, offer a short presentation about the project. Show a Habitat video, create a slideshow, and speak from the heart about why you have chosen to invest your own time and money into this effort.
- Ask for support. You could do a formal pitch or ask people to support your trip through a silent auction or other means.
- Manage the logistics of collecting the donations. It is important to be prepared to collect the donations you are requesting. Have envelopes available for people to put checks into. Have

enough pens for everyone. Be sure to have one or two people on hand to collect donations at the door or during the event.

- Always have your fundraising webpage info available on a card that you can hand out with clear instructions on how to donate online or via check.
- Be creative with the theme. If possible, tie it to your project by having food, decorations or entertainment from the region you will visit or create a home-building theme in which the goal of the party is to raise enough to build a house.

Some successful event ideas

Dinners

Host a dinner party at your house and ask for a minimum contribution from the guests. Do a short presentation between courses. You could serve food from the region you will visit and see if local shops that carry that type of food can donate items, such as desserts or drinks.

Get a restaurant to sponsor or partially sponsor you and charge a donation at the door for a buffet or fixed menu. Some people like to host these events at restaurants that serve the cuisine from the country you will visit.

Drinks

A popular and successful way to raise money is to gather people at a restaurant or café, where you charge a donation at the door. Ask if the venue will offer you free drink tickets or a discount at the bar. We’ve seen people include silent auctions as part of these events to raise even more money.

Concerts

If you know musicians or other performers (or if you are one), you could create and produce a benefit performance, or attach yourself to a music event or other performance that is already scheduled. Ask if a band you know would be willing to collect donations at the door or by passing a hat and if they would allow you to speak on stage in between sets.

Parties

Host a party at your house or at a venue that you can use for free. Charge a donation at the door. If you are ambitious, have a silent or live auction as part of the activities.

Bring new meaning to the term house party. Create a party where the theme is building a house and set a goal to build at least one house with the money raised that night. Make sure everyone you invite knows about the theme and the goal.

Benefit classes

Ask a local restaurant to sponsor a cooking class and charge a donation at the door.

Ask a yoga teacher, dance teacher, boot camp fitness instructor, etc., to create a benefit class that is at a special time, in a special location and perhaps longer than their normal class. Sometimes people gather a group of teachers to teach an exciting class together.

A-thons

Big athletic events are a great way to piggyback fundraising with your athletic interests. If you're a runner, cyclist, swimmer, hiker or any type of athlete, you can solicit sponsorship for an upcoming event. Ask friends; family members; and people you know through work, church and civic groups to donate based on your accomplishments, such as running a marathon, cycling or swimming a certain distance, or hiking a mountain.

Tip-a-thon

Food service workers have held tip-a-thons to collect donations for their Habitat trip. The restaurant and your co-workers might be willing to donate all or a portion of one night's tips to support your trip. Placing a donation jar with a compelling photo and donation information near the cashier's station or on the bar gives patrons an opportunity to help. Be sure to make cards with information on how people can donate online, and have those available too.

Work-a-thon

Design a work-a-thon! Work-a-thons provide a service, especially to the elderly and those with limited free time. Brainstorm tasks that others would appreciate having done: raking leaves, washing cars, babysitting, taking care of pets, running errands, tailoring clothes, doing laundry, cleaning, trimming, shoveling snow, etc. Ask friends to take on a task or two on your behalf. Ask recipients of the services for a donation and ask others to sponsor you for a day or per task.

Bowl-a-thon

A bowl-a-thon is a popular way to raise money. Get a local bowling alley to sponsor or partially sponsor the admission price for your guests, charge a higher donation at the door, and create a bowling competition with prizes at the end of the night.

Tournaments

Golf tournaments and fishing tournaments are also successful ways to ask for a donation to register and then provide prizes at the end of the event.

Grow a mustache

There are groups of men who get sponsorships to grow their mustaches for a month. Groups have grown mustaches to collect spare change in local schools, for research on prostate cancer, and more.

Selling stuff (at events and online)

There is a huge list of creative ways to sell products. Some that are successful are included here, but use your creativity and share your successes with us.

Yard sale

Being part of a Habitat trip is a good excuse to clean out your closets. Have a yard sale. Ask friends and neighbors to donate items, and be sure to advertise that all proceeds will support Habitat for Humanity. If you have kids who want to help out, add a bake sale or lemonade stand. You could even let the buyer decide how much to "donate" for each item. You will be surprised by people's generosity.

Virtual craft show

If you are an artist or make crafts, you could sell handmade items. Host an Etsy.com event and tell your friends to go to your Etsy store and purchase things for which all proceeds will be donated to Habitat.

T-shirt sales

Design a T-shirt. You could create an iron-on design that you put on secondhand T-shirts in good condition (or low-cost new shirts) and sell at your events or online (or give to your donors).

Host an auction (silent, live or online)

Create an auction and ask for contributions of unique items, a stay at a timeshare, handmade crafts, gift cards to local stores, or services such as massages and facials. There are several ways to auction your items:

- **Live auctions:** You can hold a live auction at your workplace over lunch or during a big fundraising event, party or concert that you are hosting.
- **Silent auctions:** A silent auction can be held open for as long as you want. For example, you could create a silent auction at your church that is open for bids for a month, or a silent auction that is open only during a party or a concert.
- **Online auctions:** EBay is a good place to create an online silent auction. Spread the word to your social network via Facebook and email, promoting the start and end dates for the auction, the link to the auction page, and some of the premium items you will be selling. Send an email about one week before to excite people, an email on the day it starts, and then another one a day before the auction ends. After the auction, thank all of your purchasers (and people who donated auction items) and tell them how much you were able to raise through their support.

Other creative ideas for spreading the word and raising money



Even though this handbook is full of ideas for raising money, our ultimate goal is to gain supporters for the work and mission of Habitat for Humanity. That means we welcome the opportunity to spread awareness of the issue of global inadequate housing, create advocates for our work, and inspire new volunteers of Habitat trips and in other aspects of Habitat's efforts, from bringing new volunteers into local affiliates or new shoppers into our Habitat ReStores. As you are fundraising for your trip and your goal, keep in mind the big picture of all the ways people can be engaged in our mission.

These ideas are ways to spread awareness and open the door for people to step into the world of Habitat. Of course, you can use these ideas to raise money, too!

Speaking presentations

Ask anyone and everyone you know if you can make a presentation to their group: churches, civic organizations, clubs, classes, etc. Build your presentation around the Habitat video or your own slideshow or video about your trip. Sometimes this

works well after your trip, too! Share your pitch with the group – the reason you are giving your own time and money to this project, and what inspires you about the mission. Collect as many donations on the spot as you can and have cards available with your fundraising webpage address and information on how to give via check. As with events, have a sign-in sheet and follow up to thank people.

Community newsletters

Use your company, organization, church or campus newsletter to publicize your Habitat trip. Offer to write a series of articles about Habitat for Humanity, and your particular trip, possibly one before, during and after.

Ask for financial support for your trip in the articles you write, and publicize your fundraising web address to encourage people to donate online. Remember: You'll always get more when you ask.

Local companies, civic organizations and churches

Don't forget to ask local businesses that you patronize, civic clubs such as Rotary, and local churches. Find ways they can support you, from allowing you to leave a change jar near the cash register at the coffee shop to making an extra offering on a Sunday at church.

Media

Use whatever forms of local media are available while fundraising: newspapers, television and radio stations, and community bulletin boards. If you are hosting a particularly creative event, media might jump at the chance to cover a captivating story about someone reaching out to make a positive difference in the world. When providing information to the media, always mention the local Habitat affiliate, whose mission it is to eliminate inadequate housing locally.



I do not want to talk about what you understand about this world. I want to know what you will do about it. I do not want to know what you hope. I want to know what you will work for. I do not want your sympathy for the needs of humanity. I want your muscle.”

Robert Fulghum

Employer matching gifts

More than 1,300 companies match employee gifts to Habitat, and this money could be designated for your Habitat trip. Visit [habitat.org/match](https://www.habitat.org/match) to find your company's matching gift guidelines and company contact. Before completing a matching gift form, ask your contact or human resources department if your trip is eligible. If so, ask that your employer clearly indicate the trip event code and trip destination with the matching gift payment. If applying for matching gifts, notify your team leader so that we can make sure your matching gifts are properly allocated to your fundraising goal and to your team.

After returning from your trip

Fundraising and awareness-raising is most helpful before you leave on your trip, because the host program will have a sense in advance of how much more capacity it has to build additional homes based on your efforts, but it is also a good idea to consider fundraising efforts after you return.

For people who have never been on a Habitat trip and are not comfortable fundraising without having experienced this transformational program, fundraising after you get home is a great way to carry your inspiration into action. For generations to come, your efforts to fundraise and share your story with others will significantly affect the community you visited.

Many of the suggestions listed in this handbook work just as well after the trip as before.

Instead of saying in your appeal letter or in your pitch, “I’m raising funds for a community in Nepal, where I will be building a home in two months,” you would say, “I just returned from building a home in Nepal and got so inspired that I have committed to raising the money needed to build another home.” While you are traveling, be sure to document your experience and be thinking about how you can best share it with others once you get back.

Remember that people will be inspired by your inspiration, so give them ways to get involved. They can donate money to your fundraising effort, learn more about the program and about Habitat, join a future Habitat team, or volunteer with Habitat in your community.

“

Spread love everywhere you go: first of all in your own house. Give love to your children, to your wife or husband, to a next-door neighbor. ... Let no one ever come to you without leaving better and happier. Be the living expression of God’s kindness; kindness in your face, kindness in your eyes, kindness in your smile, kindness in your warm greeting.”

Mother Teresa

Thanking your supporters

Supporters who give money via credit card (online or by phone) or via check to Habitat for Humanity International receive an acknowledgment letter that will be their tax receipt. People who donate online will receive an automated message that their donation was received. Donations are nonrefundable.

Donors who give space or food for an event, or who pay for something at a yard sale (or who give directly to you and not via check or credit card to Habitat) will not get an acknowledgment letter from Habitat for Humanity International.

Regardless of how people give, we encourage you to follow up personally with your donors. Some great ways to acknowledge and thank your supporters include:

- Sending a handwritten thank-you card after you receive the gift.
- Including the donor on any trip updates you do before, during or after the trip, if they would like to be included.
- Sending a personal email after the trip with a photo from the build and thanking supporters again for their help.
- Including your supporters in your virtual team, if your team is using the virtual team opportunity.
- Throwing a thank-you party once you get home and sharing stories, photos and videos from your trip.
- Bringing a small gift of appreciation from the trip, such as something personal and handmade or special from the community you visited.

Whatever you do, make sure it is personal and heartfelt and acknowledges your supporters for the profound impact of their gift on a family and on a community.

“

If the only prayer you said in your whole life was ‘thank you,’ that would suffice.”

Meister Eckhart



Strategies for making your one-time supporters into longtime supporters

Almost half of the people who go on a Habitat trip are repeat team members. They have the opportunity not only to travel and build homes every year with a Habitat team, but also to challenge themselves and their networks to support a Habitat host program in another part of the world. This section is for people who are planning to participate multiple times with Habitat teams.

What if you had 50 people who supported you and donated money to Habitat every time you asked them? What if your donor team actually looked forward to your annual letter asking them for money? Sound impossible? It's not!

To create a donor base that is excited about your work and that feels good about supporting you and Habitat year after year, these are some of the best practices from our top team leaders:

- **Relationships.** Go to people whom you know very well or with whom you want to build stronger relationships. Take the time to know what they care about, and share why you care about the mission of Habitat for Humanity. The more they know about your passion, the more they will be inspired by it.
- **Personalize.** Don't send blanket "Dear friend" emails to the people you want to cultivate for the long term. You could segment your list so that after you've sent one "Dear friend" email, you can follow up personally with the people who give and make sure all future communications to them are personal.

- **Share.** People who give toward your fundraising goal likely want to know about your journey before, during and after. Keep them in the loop by sending updates about your preparations, things you learn beforehand about the build project, a couple of poignant emails or videos from the field, and certainly a report when you get back.
- **Account.** What did Habitat spend your money on? Once the money is counted and sent to the host program, make sure you find out how that money was spent and report back to your donors so that they can see the home, the family and the community where their investment made a difference. They want to know their money was spent well.
- **Update.** Send an update email sometime during the year in between your fundraising asks if you learn something new about Habitat, the build project you just did, or a build project you will be doing.

If your donors feel the investment they made in Habitat was spent well and the experience was rewarding for them, the likelihood is much higher that they will want to give again.

Habitat for Humanity International will make sure that the money donated is spent well. But we cannot possibly know all of your donors or deliver communications that speak to them personally. Therefore, it is your personal communication with your donors before, during and after your projects that will make the experience inspiring and rewarding for them over the short term and long term.

appendix

Appendix 1

Sample appeal letters

Traditional

Dear _____,

How are you? I saw on Facebook that you recently welcomed a baby girl into your family. Congratulations!

I'm writing today because I am seeking support for a cause I care deeply about. As you know, I've been volunteering on and off with Habitat for Humanity's local program in Minneapolis for the past couple of years. I have experienced firsthand how building a safe, affordable and decent home for a family changes not only that family's living conditions but also their lives. When children grow up with the security of having a roof over their heads, miraculous things can happen. Kids who never would have even graduated from high school suddenly have the solid foundation that allows them to go to college. Communities that were unsafe for decades are rebuilt by families living in clean, decent homes, and entire communities start to transform.

Recently, I had the honor of being chosen for a Habitat trip, where I will travel in September with 12 others to Nepal. Nearly 90% of Nepal's population who live in the country's plains and mountain regions work primarily as subsistence farmers. One of the families we will work with lives in a small, one-room house made with a mud floor and a thatched-grass roof. The roof leaks often during Nepal's rainy season, and the house is not strong enough to withstand heavy wind.

Habitat Nepal's goal is to help more families like the Rajbanshis create safe, healthy homes. And it's doing so through an initiative called Save & Build. Families can join together to pool their savings and resources. Then, thanks to volunteers and donors, Habitat Nepal can match what each Save & Build group raises. This hastens construction because families can build in stages as funds are raised.

Habitat works with these homeowners to ensure cost-effective, eco-friendly construction. In eastern Nepal, for instance, Habitat has trained homeowners in bamboo cultivation and how to use bamboo technology in house building. And homeowners dedicate at least 400 sweat-equity hours building their own houses and houses for other families in their savings group! It is truly an honor to be able to help this family and their future.

Today I'm asking that you consider supporting me and my team as we embark on this journey. It costs only \$2,000 to complete a new Habitat house in Nepal. Each house includes two rooms, plus a sitting room, kitchen and bathroom. Our team hopes to raise \$10,000 to build five new homes in Nepal.

Please consider giving as generously as you can. You can give online at my personal fundraising webpage or send a check to me, made out to Habitat for Humanity International. I will bundle all the checks I receive and send them together on Aug. 1.

Thank you in advance for your support. Please feel free to call me with any questions.

Sincerely,
Dan Smith

Mail checks to:

Dan Smith 450 Main St.
Minneapolis, MN 55401-1800
Phone: (612) 555-1616
Email: dsmith@aol.com

Give online: [Click here to visit my fundraising page.](#)

Reminder email

Hello Ian,

Last month I emailed you about my upcoming Habitat for Humanity trip.

I am working hard to raise \$2,000 to build a decent, safe and affordable home in Nepal and am almost there! I have raised \$1,256.50 and am committed to hitting my goal in the next three weeks. If you are thinking about supporting this effort, now is the time. Any amount makes a difference.

I'm trying to raise the additional funds within the next 21 days (by Aug. 5). Please visit my webpage by clicking [here](#) to donate via credit card. If you'd like to give via check, let me know and I can send you those details. Thanks so much for your support!

– Dan

Appendix 1

Creative/funny appeal letter

A totally different approach to soliciting financial support is a quiz. Found to be most effective when sent to friends and family, the front page is a series of multiple-choice questions – including correct answers – that give the quiz-taker an idea of what is happening and pique their interest to learn more. The reverse side of the quiz provides the details of the upcoming Habitat trip and appeals for financial support. A more heartfelt solicitation letter (and photos) can go on the back.

A QUIZ

Dear friends and family,

Please take the following quiz to learn what is happening with me this summer.

1. This summer I will:

- Quit my job and sell suntan lotion in Hawaii.
- Go to _____ on a Habitat for Humanity trip.
- Get married.
- Do nothing.

Answer: b (Why didn't any of you pick c?!)

2. While in [country or state], I will:

- Work as a taxi driver.
- Study at a local university.
- Work with a local Habitat for Humanity program to eliminate inadequate housing.
- Build homes with families in need of a decent place to live.
- c and d.

Answer: e. I will be part of a [X]-member team working on a building project in [country or state].

3. In [country or state], it costs just \$ _____ to build a safe, affordable and decent home in partnership with a family in need.

- \$2,500
- \$ _____
- \$10,000

Answer: b

4. Would you consider:

- Helping me do my laundry before I go?
- Joining me as a prayer partner and as an advocate against inadequate housing?
- Joining me as a financial partner?
- Calling my mother and telling her it is OK for me to fly on an airplane?
- All of the above.

Answer: e. But especially b and c. Please prayerfully consider if God would have you be a part of this ministry.

5. I am trying to raise enough money to build an additional home. If you give the following amount of money, it would really help!

- \$10
- \$100
- \$1,000
- \$2,500
- \$10,000
- All of the above.

Answer: f. Any amount makes a huge difference to a family who needs a home!

6. To make a financial contribution:

- Go to my personal webpage to donate via credit card.
- Make checks payable to Habitat for Humanity International and mail them back to me in the envelope provided.
- Give no later than May 15 for your donation to count toward my goal.
- All of the above.

Answer: d

Thank you for taking this quiz and for supporting my team!

I look forward to sharing the results of my experience with you when I return. See the reverse side for more details.

Sincerely, **[your name]**

Appendix 2

Tax deductions for donations

Habitat for Humanity International is recognized in the United States as a nonprofit, tax-exempt organization. For many U.S. citizens, the program donation is tax-deductible. Since the tax laws and the interpretation of those laws are ever changing, we do not provide deductibility instructions; please consult a tax professional for current rules and interpretations. Citizens of other nations (e.g., Canada, Germany, Australia, etc.) will have different rules concerning tax deductibility, based on Habitat's tax status in that nation. Consult a tax adviser for any other specific questions on the deductibility of your trip-related expenses.



Appendix 3

Fundraising FAQ

Doubling our impact

Habitat for Humanity International is challenging our volunteers to make an even greater impact on the global issue of inadequate housing. With the help of our dedicated participants and leaders, we are hoping to build twice as many homes by encouraging our volunteers to raise above and beyond the minimum program donation.

Why is Habitat encouraging above and beyond fundraising?

The world is experiencing a global housing crisis. About 1.6 billion people live in substandard housing, and 100 million people are homeless, according to the United Nations. These people are increasingly urban residents, and every week more than a million people are born in or move to cities in the developing world. Today, 1 billion people – 32% of the global urban population – live in urban slums. If no serious action is taken, the number of slum dwellers worldwide will increase over the next 30 years to nearly 2 billion, according to the U.N.

As a Christian ministry and worldwide leader in eradicating inadequate housing, Habitat responds to this need as a matter of conscience and action. Our volunteers and trip leaders are some of the highest-caliber, most inspiring ambassadors for this mission. We believe that, because of the growing need in the world, Habitat's volunteer travel programs can easily double their efforts and serve twice as many families and communities than in the past. We have 1.6 billion people counting on us to do this!

I am uncomfortable asking people for money. Do I have to do it?

No one is required to fundraise, but we appreciate your support in helping us do more to eradicate inadequate housing around the world.

For people who are uncomfortable asking for money, we recommend two strategies:

- Use our online fundraising platform, which allows you to write a simple appeal letter and send it to your social network.
- Consider a benefit event, such as a yard sale, where you can sell things you are trying to get rid of anyway, and let people know that the proceeds will go toward your Habitat fundraising goal. You will be surprised how many people will be happy to know their purchase is going to a good cause, and many might ask you about your trip. See “[Event-based fundraising](#),” for details on this strategy. Amaze yourself!

Don't Habitat trip volunteers already make a donation to the host program of the location they visit?

Program donations include a donation of \$400 to \$500 per person to the national organization, plus a donation to cover some of the costs of managing your participation in the trip. These are considered donations, but they are the actual costs of the staff members who support you, your team leader and your build project, along with the costs of the materials for construction. The additional money raised will expand the national organization's ability to build more homes and take on more community improvement projects. It will also allow Habitat to engage more volunteers and improve our services.

How can Habitat help me raise money?

Habitat helps you in these ways:

- **Habitat fundraising platform:** Our fundraising platform allows you to set up your own fundraising page with the ability to add photos, videos, stories and a personal appeal letter. With the click of a button, you can share your appeal letter with your email list and with all of your social networks, such as LinkedIn, Facebook and more.
- **Your team leader:** Many of our team leaders have experience and skill in fundraising and are happy to support their teams in their fundraising efforts. Ask your team leader what additional support your team is using, such as calls before the trip to hear about the host program, virtual teams and more.

Can I use the funds I raise to cover my program donation?

Yes, you can use the funds you raise to cover the program donation for you to participate. Many volunteers set a goal above and beyond the minimum program donation in order to raise additional funds for Habitat.

Can I use the funds I raise to pay for my airfare?

Transportation from your point of departure to your trip's host country is not included in the published program donation and is your responsibility to schedule and pay for. Funds raised that exceed the program donation of your trip cannot be used to cover any part of a volunteer's airfare.

How will the extra money raised be spent?

The majority of the funds will go to the host program, where they will be used to build more homes and strengthen Habitat's in-country efforts. A small portion will go toward enhancing the overall trips program, such as additional training of leaders, improved customer service, and better web tools and resources.

How much should I set as my fundraising goal?

We recommend you set a goal that feels like a stretch but is doable. For some people, this is \$250 above the cost of their trip. For others, it is \$25,000 or more. Every dollar makes a huge difference in the countries in which we build. And every person you touch through your fundraising efforts learns about the importance of our mission.

First, we recommend that you read pages 6 through 11 of this fundraising handbook and think about a goal that feels right for you.

Things to consider in setting your goal:

- How much does a house cost in the region you will visit? How much of a house do you want to sponsor through your fundraising efforts? (A door? A wall? An entire house? Ten houses?)
- Who is in your network? Think creatively and expansively about the people you know – your family, friends, neighbors and local businesses. Roughly how many people will you ask, and for how much?
- What skills and resources can you tap? Can you have a yard sale, host a car wash, a dinner party, etc.?

Most of all, be willing to amaze yourself!

I have no idea how to raise money. How do I start?

Read our fundraising handbook to get started. Have faith that you will build from there. As the Rev. Martin Luther King Jr. said, "Faith is taking the first step even when you don't see the whole staircase."

Appendix 4

Eliminating inadequate housing and homelessness

Who we are

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity found its earliest inspirations as a grassroots movement on an interracial community farm in south Georgia. Since its founding in 1976, the Christian housing organization has grown to become a leading global nonprofit working in local communities across all 50 states in the U.S. and in multiple countries around the world. Families and individuals in need of a hand up partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside volunteers and pay an affordable mortgage. Through financial support, volunteering or adding a voice to support affordable housing, everyone can help families achieve the strength, stability and self-reliance they need to build better lives for themselves. Through shelter, we empower. To learn more, visit [habitat.org](https://www.habitat.org).

Why our work matters

The world is experiencing a global housing crisis. About 1.6 billion people live in substandard housing, and 100 million are homeless, according to the United Nations. These people are increasingly urban residents, and every week more than 1 million people are born in or move to cities in the developing world.

Today, 1 billion people live in urban slums. If no serious action is taken, the number of slum dwellers worldwide will increase over the next 30 years to nearly 2 billion, according to the U.N.

People live in inadequate housing throughout the world, and Habitat for Humanity is dedicated to helping people in need of decent, affordable housing build strength, stability and self-reliance through adequate shelter.

In the United States alone, millions of people have housing problems. These problems include payments that require too much of their income, overcrowding, poor quality, and homelessness.

Building homes does more than put a roof over someone's head. In clean, decent, stable housing:

- Families can provide stability for their children.
- A family's sense of dignity and pride grow.
- Health, physical safety and security improve.
- Education and job prospects increase.

Millions of people are sleeping in safer, healthier and more secure homes thanks to the efforts of Habitat for Humanity and its partners and supporters. Each year, Habitat for Humanity helps families build strength, stability and self-reliance by constructing and improving homes, by advocating for fair and just housing policies, and by providing training and access to resources to help families improve their shelter conditions.

How do we work?

Through volunteer labor and donations of money and materials, Habitat builds and rehabilitates decent houses alongside our homeowner families. Every year, Habitat mobilizes more than 500,000 volunteers to build, advocate and raise awareness about the global need for shelter.

Habitat for Humanity works in a number of different ways to create decent, affordable housing

- In addition to new construction, Habitat also renovates existing homes in many communities, particularly in urban areas.
- Habitat for Humanity helps people repair and improve their own homes and neighborhoods.
- Habitat's Disaster Response works with local communities to address a variety of housing needs after natural disasters.
- Habitat's advocacy work raises awareness and support for decent and affordable housing around the world.

Habitat's home-building and finance model in developing world economies

New and innovative housing finance programs are designed through Habitat's partnerships with microfinance institutions. These programs are:

- Effective and suitable for families with very low incomes.
- Applied where appropriate.

Some examples:

- **MicroBuild Fund** – Lends to microfinance institutions, which in turn provide small loans to families to build safe, decent and durable homes as their finances allow.
- **Building in Stages** – Houses are built progressively with small loans that must be paid before the next stage of the house is built.

Our ability to truly further our mission rests on our volunteers becoming vocal advocates around the world. The more you share your story, the more impact you will have on this enormous global need.



every
hand
makes a difference



285 Peachtree Center Ave. NE, Suite 2700, Atlanta, GA 30303-1220 USA
322 W. Lamar St., Americus, GA 31709-3543 USA
(800) 422-4828 fax (229) 928-8811 publicinfo@habitat.org habitat.org