



Activity report

2018 - 2019



Habitat pour l'humanité[®]
Habitat for Humanity[®]
Québec

7 families

and their

17 children

started a new life

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**Construisons ensemble
des maisons pour des familles
à revenu modeste**

Let's build homes for families
on modest income together



Habitat pour l'humanité®
Habitat for Humanity®
Québec



INTRODUCTION

2018 and 2019,
two years in which
the efforts of
Habitat for
Humanity Quebec
have been
recognized!

2018 et 2019 marked the attainment of numerous goals and a new acknowledgment of Habitat for Humanity Quebec's initiatives by the Quebec community.

On the heels of fulfilling the dreams of seven Quebec families and their 17 children, with thanks to the invaluable support of our many donors, Habitat for Humanity Quebec continues to pursue its goal of breaking the circle of poverty over the long term by meeting the urgent affordable housing needs that still exist in Quebec in 2020.

**Teamwork helped every
action change lives!**



OUR MISSION

17 children helped in 2018 and 2019

With the key help of our donors and industry partners, we are building a better future for all by helping modest-income Quebec families move out of unhealthy, unsafe and unacceptable conditions.



«THEIR home, OUR future»

Habitat for Humanity Quebec is a local organization that works to solve poverty over the long term.

We are committed to ensuring that these decent and affordable homes build better futures in a sustainable way.

Yes, we build safe homes. But our efforts go far beyond that! We are rebuilding hope for the long term, because every family deserves a decent place to live.

Since 1985, 3386 Canadian families have benefited from safe and decent housing with the help of Habitat for Humanity Canada, 35 of which have benefited from Habitat for Humanity Quebec's help over the past 20 years.

PARTNER FAMILIES



Seven families, several moving stories, one social issue

These families all have different life histories, but they all have these things in common:

- They lived with their children in unhealthy, cramped or unsafe conditions despite their desire to improve their living conditions.
- They were looking for a way forward, but despite having a stable income, they didn't have enough money to buy a house to build a better life.
- They demonstrated their willingness to partner with Habitat for Humanity Quebec by volunteering 500 hours to build their home and making a commitment to properly maintain it.

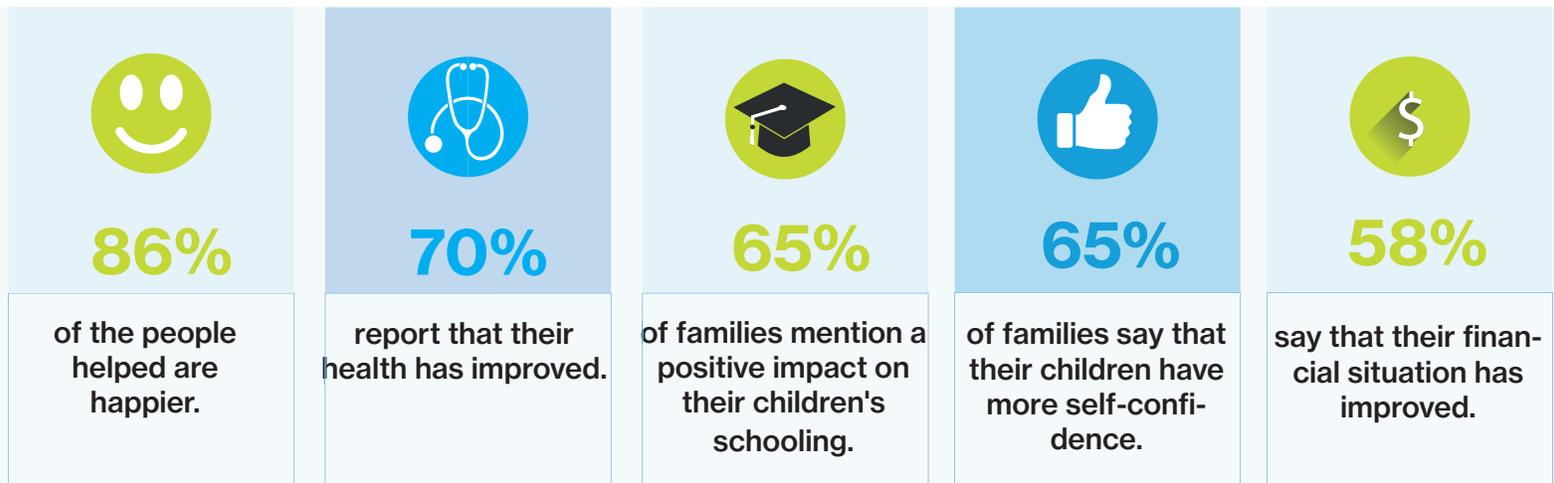
For these reasons, Zahra, Mohamed and Saadia, Valérie, Antonio and Edna, Nouredine and Hasna, Moez and Ghita, and Soufiane and Hanaa chose to become Habitat for Humanity Quebec partner families. After the selection process, they moved into their new homes in the Saint-Henri and Turcot neighbourhoods in Montreal and Sherbrooke, where they started a new life.

A BETTER LIFE OVER THE LONG TERM

What does a better life look like over the long term?

Living in a healthy, decent and safe home delivers quantifiable benefits fast.

After moving into their Habitat homes:



To ensure each partner family is successful in their new home, they benefit from follow-ups long after the keys to their new home are handed to them. They receive:

- Support to plan their budget.
- Advice on how to maintain a healthy home.
- Information on how to reach budget management organisations.

However, the needs are still very pressing:

Today, more than 305,000 Quebec families are seeking and in need of adequate housing, according to the Canada Mortgage and Housing Corporation.

With the help of Habitat for Humanity Quebec's solutions, these families can acquire a healthy and decent home with no down payment, a minimum savings of at least 70% on the interest on a mortgage loan and payments adapted to their financial capacity.

THOSE WHO HELP US MAKE DREAMS COME TRUE

Your support is invaluable!

Our initiative is made possible thanks to the generosity of corporations, philanthropists and foundations that have linked their names with the only organization in Quebec whose focus is to end the cycle of poverty over the long term by building safe and affordable homes.

One team of 15 employees committed to changing the lives of partner families.

1

2

Two ReStore social economy shops run by Habitat for Humanity Quebec. Products donated to ReStore shops get a second life when they are resold tax-free, for 30 to 70% of their initial price. The shops' revenues finance Habitat for Humanity Quebec's operating costs.

Eleven board members who support the hope of breaking the cycle of poverty to enable all Quebec families to acquire a safe home.

11

300

Three hundred volunteers help Habitat Quebec every year. They are part of our great Habitat Quebec family, and we thank them for the time and energy they dedicate to a cause we hold close to our hearts.

Thanks to all the above, we can offer each of our partner families a home with no down payment, a minimum savings of at least 70% on the interest on a mortgage loan and a payment rate that never exceeds 30% of their gross annual income.

Like you, we envision a future where no family ever again has to choose between feeding their family properly, spending on health care or paying for adequate housing!

2018 HIGHLIGHTS

2018, a year of recognition

2018 was marked by a new acknowledgment of Habitat for Humanity Quebec's work.



Elles de la Construction NPO award

In early fall, we were honoured to receive the Elles de la Construction NPO award. With this award, the Elles de la construction acknowledged Habitat Quebec's contribution to the advancement of women in construction. Each year, Habitat Quebec organizes the exclusively woman-powered program “les Bâtitseuses” (“Women's Build”), which makes it possible for women volunteers to work at a Habitat Quebec work site. Each year, more than 50% of Habitat for Humanity Quebec volunteers are women.

Bourassa II

Two new modest-income families achieved their dream of acquiring a decent and safe home. Thirteen-year-old Aya, her two brothers and their parents started a better life in 2018 thanks to this duplex. Nourredine, Hasna and their two children had the pleasure of welcoming a baby in their new home in early 2019. This was Habitat for Humanity Quebec's eighth building in the Saint-Henri borough of Montreal; in all, Habitat Quebec has helped fourteen modest-income families start a new life in the neighbourhood.



2019 HIGHLIGHTS

2019, a year of intensive strong support



2019 was marked by new and innovative projects.

The beginning of the year was highlighted by a 100% woman-powered project on one of our construction sites on International Women's Day, organized by Lowe's Canada (present in Quebec under the Réno-Dépôt and Rona brands) in collaboration with Habitat Quebec and Habitat Canada.

Woman-powered initiatives were subsequently supported by the Women Builders program during the summer.

The ReStore solidarity economy shop initiative in Montreal's Saint-Henri district was enhanced by the opening of a second ReStore at the end of the summer in the Montreal-North district (see the next page for more details).

Other noteworthy projects were completed during the fall, including the construction of the InnovHaus house, an ecological and innovative house, in partnership with Université de Sherbrooke, Faculty of Mechanical Engineering students and Centre 24 Juin carpentry students. The selected family moved into their new home in 2020.

The end of the year was capped off on a happy note with five families and their 11 children, discovering their new homes.

OPENING OF A SECOND RESTORE



Give, save and support!

ReStore is a non-profit solidarity economy shop owned and operated by Habitat for Humanity Quebec.

ReStore's furniture, interior and exterior decoration items and building materials are generously donated by private individuals, building contractors, manufacturers and distributors.

These products are then sold, tax-free, at 30% to 70% of their original price. ReStore serves both a point of sale for building, renovation and decoration materials and a social reintegration program.

The sale of these products to the general public finances Habitat for Humanity Quebec's administration costs.

In the wake of the success of the first ReStore in the Saint-Henri district, a second ReStore opened in 2019 in a 15,000 sq. ft. warehouse in the Montréal-Nord district. These two ReStore shops not only contribute to the organization's mission, but it also helps people reintegrate their communities and regain their confidence, self-esteem and autonomy. In 2018 and 2019, 74 people in the process of social reintegration benefited from rigorous supervision and support at ReStore to help them integrate into the workplace. They worked on a volunteer basis alongside people doing compensatory work, newcomers to the country and volunteers who, together, worked more than 19,000 hours in 2018 and 2019.

FINANCIAL RESULTS

BALANCE SHEET AT 31 DECEMBER

| | 2019 | 2018 |
|--|------------------|------------------|
| | \$ | \$ |
| Current assets | | |
| Cash and cash equivalents | 189 494 | 571 795 |
| Receivables | 67 027 | 28 559 |
| Mortgages receivable realizable within the next financial year | 172 452 | 64 426 |
| Land inventory | 99 774 | 103 532 |
| Properties for sale | 152 566 | 103 621 |
| Properties under construction | 733 346 | 18 591 |
| Contributions receivable | - | 350 000 |
| | 1 414 659 | 1 240 524 |
| Mortgage loans | 1 970 742 | 1 979 744 |
| Deposit on a property | 17 500 | - |
| Tangible fixed assets | 225 117 | 9 318 |
| | 3 628 018 | 3 229 586 |
| Current liabilities | | |
| Bank loans | 546 477 | 96 |
| Payables | 273 715 | 301 969 |
| Portion of long-term debt maturing in less than one year | 17 259 | - |
| | 837 451 | 302 065 |
| Long-term debt | 98 921 | - |
| Deferred contributions | 776 420 | 960 000 |
| | 1 712 792 | 1 262 065 |
| Net assets | | |
| Unallocated | 1 915 226 | 1 967 521 |
| | 3 628 018 | 3 229 586 |

FUNDING SOURCES

STATEMENT OF INCOME AND CHANGES IN ASSETS FOR THE YEAR ENDED DECEMBER 31, 2018

| | 2019 | 2018 |
|---------------------------------------|------------------|------------------|
| | \$ | \$ |
| Products | | |
| Construction activities | 420 937 | 359 915 |
| Retail sales | 844 693 | 774 248 |
| Accretion of mortgages | 123 560 | 124 344 |
| Donations | 420 161 | 415 308 |
| | 1 809 351 | 1 673 815 |
| Expenses | | |
| Construction activities | 534 850 | 607 431 |
| Retail sales | 802 552 | 453 224 |
| Philanthropic development | 165 233 | 287 602 |
| Administration | 342 066 | 281 010 |
| Financial | 16 945 | 8759 |
| | 1 861 646 | 1 638 026 |
| Excess of income over expenses | (52 295) | 35 789 |
| Net Assets | | |
| Balance at beginning | 1 967 521 | 1 931 732 |
| Excess of income over expenses | (52 295) | 35 789 |
| Balance at the end | 1 915 226 | 1 967 521 |

A WORD FROM THE PRESIDENT



Since Habitat for Humanity Quebec's inception in 1998, it has enabled 35 low-income Quebec families and their 105 children to become the owners of healthy, decent and safe homes. We are committed to building affordable housing to fulfill the dreams of our partner families and their children. Each time we hand over a new key, we feel that we've contributed to breaking the cycle of poverty over the long term.

Every action counts!

That's why we want to extend our warmest thanks to Habitat of Humanity Quebec's volunteers and partners for their invaluable support.

Habitat for Humanity Quebec intends to build on 2018 and 2019's achievements and continue its growth to make home ownership possible for two new Montreal area families in 2021.

We continue to focus our actions on building quality houses that can accommodate a greater number of people to maximize the program's impact.

Jean-Maurice Forget

Chairman of the Board, Habitat for Humanity Quebec

A handwritten signature in black ink that reads "Jean Maurice Forget". The signature is written in a cursive style.

BOARD OF DIRECTORS

Chairman

Jean-Maurice Forget

Retired and former Senior Vice President

CRH Canada Quebec Region & Atlantic Quebec

Treasurer

Paul David

Retired, former Senior Vice President

Ivanhoé Cambridge

Treasury and Property Valuation

Directors

Robert Murray

Engineer
Technical Director
Stantec

Jacqueline Kost

Project Director
Centre québécois d'innovation en commerce (CQIC)

Thierry Lopez

Quebec Marketing and Corporate Affairs
Manager
Best Buy Canada

Vice Chairman

Marc Poisson

Director, Governmental and Institutional Affairs

La Coop Fédérée

Secretary

Claire Boulanger

Retired
Director, Finance and Real Estate

Directors

Stephen Rotman

Co-Founder
Figurr Architect Collective

Gaetan Jacques

Professional Coach and HR Consultant
Knightsbridge Human Capital Solutions

Josée Plourde

Vice President, Strategy and Outreach
Magil Construction

Alain Larochelle

Priest, Chaplain

The Directors represent a wide range of business sectors, generously dedicate their time and energy and combine their skills and expertise to support of Habitat for Humanity Quebec's mission.



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