

A photograph of a woman and three children standing on a dirt road in a rural setting. The woman is wearing a yellow shirt and a patterned skirt. The children are wearing various casual clothes. The background shows dry vegetation and trees under a warm, golden light.

The **MANY ROADS HOME**

{ Habitat for Humanity International
Annual Report FY2011
July 1, 2010 – June 30, 2011 }

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As soon as
**YOU HAVE A
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THINGS CAN
HAPPEN**
for you.

—Frantzyse Erisma, soon to be a
Habitat homeowner in Léogâne, Haiti

Step by step

In the face of staggering need, success cannot be measured in the same old ways. It must be measured in momentum and scale.

Are we doing enough? Can we do more?

Habitat for Humanity aims to eliminate poverty housing around the corner and around the world. When people believe in that mission, an economic downturn is not just an obstacle; it is an opportunity to broaden the path to success. A housing recession is not a hindrance; it is a chance to find new ways to reach more people in need.

Habitat and its partners build houses, revitalize entire communities, and rebuild stronger and safer after disasters. The ever-expanding Habitat tool kit includes advocacy, weatherization, water and sanitation facilities, housing microfinance, and training in construction skills and financial literacy.

Building safe, decent shelter remains the heart of Habitat's work and will always be its most tangible symbol of hope.

"As soon as you have a house, good things can happen for you," said Frantzyse Erisma, soon to be a Habitat homeowner in Léogâne, Haiti.

Every family Habitat serves is unique, with different needs and challenges. There is no one-size-fits-all housing solution, but there are many ways to help.

There are many roads home.



LÉOGÂNE, HAITI — In the summer of 2011, former farmland was cleared as the future site of 500 houses near the epicenter of the 2010 earthquake that displaced more than 1 million people. Community leaders Jean Osner Dory (from left), Marie Veronila Antoine and Frantzyse Erisma survey the progress.

The special places we call home

Sometimes it seems like I am constantly on the road. Recently, I took my second trip to Latin America in a month. The following week, I visited with staff members in our Asia/Pacific region. As far away as many of those places seem from my front door, when proud homeowners invite me inside their Habitat for Humanity houses, I feel at home. I am always drawn in by those things that cross cultures — things like the music of laughter, kicking a ball and acts of kindness.

My son has had the opportunity to share some of those experiences over the past couple of summers. We have teamed up with other families to build houses in Zambia and most recently in Nicaragua. The realities of what it is like to live day in and day out in substandard shelter made a dramatic impact on both teams. We couldn't help but compare our lives to those of the families who welcomed us so graciously. It was easy to see that we have more stuff, but I am not sure we're richer. Their lives were overflowing with love, generosity and contentment — those things that truly make a house a home.

Not long ago, I had the great honor of celebrating in my hometown of Chapel Hill, North Carolina, where the town, university and mission I love had come together to build homes, community and hope. I helped dedicate 10 houses in an initiative spearheaded by students at my alma mater, the University of North Carolina. The homes are located on the street where my former baby sitter once lived and were developed specifically so that employees of UNC and the university hospital could live in the community where they work. New images of home — and all that word means for these families — have now been added to my childhood memories of this special place.

Toward the end of the year, families in Haiti will finally be able to think about blessings of a home when global volunteers for the Jimmy & Rosalynn Carter Work Project travel to Léogâne to build 100 houses in a week. I am excited about seeing real progress in our efforts to help families build a pathway to permanence after the upheaval caused by the 2010 earthquake.

I am grateful that so much of my traveling allows me to talk with families and to hear how they are realizing their dreams and forging new opportunities after having a new or improved home. I am thankful as well for all those who support the mission of Habitat for Humanity — for all those who help pave the many roads home.



EZRA MILLSTEIN

Blessings,

A handwritten signature in black ink, reading "Jonathan T.M. Reckford". The signature is fluid and cursive, with the first name being particularly prominent.

Jonathan T.M. Reckford
CEO, Habitat for Humanity International

Blazing new paths to reach more people

It has been 35 years since Habitat for Humanity volunteers worked alongside those first partner families to build decent, affordable homes that would change lives for generations. Those early years were a time of trailblazing, of trying out new ideas and forging paths of change that became the foundation we all depend on today for continuing this great work.

In the beginning, not everyone liked the radical idea of partnership housing. New ideas often meet with resistance. But gradually, people began to see themselves in a world where those with resources and those in need of a little help join hands and delight in the blessings they provide to one another. Habitat for Humanity became a trusted cause that people want to support.

No matter how hard we worked or how much we grew, though, the problem of inadequate shelter continued to escalate around the world. We realized we would have to blaze new paths to better serve more families. Now into our fourth decade, we have learned that new housing is not the singular answer for all families in need of decent shelter. We have upgraded our services to include rehabilitation and repair programs, housing microfinance, Habitat for Humanity ReStores and sustainable construction methods. We have paved the way for an efficient and effective disaster response program that emphasizes both mitigation and recovery for vulnerable families. We have improved our advocacy efforts, engaging hundreds of Habitat supporters in the process.

Through it all, we have brought people together to build homes, community and hope. We will remember the words of the psalmist, “Show me your ways, O Lord, teach me your paths,” as we continue to envision — and work toward — a world where everyone has a decent place to live.



Ken Klein

Chairman of the board of directors,
Habitat for Humanity International

81,399

Number of families
Habitat for Humanity
served worldwide in
fiscal year 2011.

CHARLOTTE, NORTH CAROLINA, USA —
Nearly 9,600 volunteers took part in National
Women Build Week in May 2011, working at
257 U.S. affiliates. The annual event showcases
the impact of empowering women to build,
raise funds and advocate for decent shelter.

By the numbers

A small sampling of highlights to celebrate

July 1, 2010 – June 30, 2011

\$80 million

Amount raised by Habitat ReStores across the United States.

13,390 (and rising)

The number of “like” button clicks on Habitat for Humanity South Africa’s “Clicks for Bricks” fundraising campaign on Facebook, in partnership with Property24, the country’s online real estate giant. For each “like,” Property24 will donate 5 rand toward the cost of building a house with Ntombizodwa Regina, who lives with her 9-year-old son in a metal shack.

6

Habitat for Humanity International is now the sixth-largest home-builder in the United States, according to Builder magazine. Sales of Habitat homes in the U.S. grew from 4,993 in 2005 to 6,032 in 2010, a 17 percent increase.

100

In March 2011, Habitat for Humanity Bangladesh completed its first water, sanitation and hygiene project, installing sanitary latrines for 100 families, with support from Habitat Great Britain and Habitat Canada.

10

In November 2010, Habitat for Humanity marked its 10th anniversary of working in Armenia.

4

Number of weeks it takes to build a four-unit apartment building in Romania, using steel house construction.

Also, the average number of stages in a progressive home design in the Latin America/Caribbean region. Progressive housing begins with a simple core unit that can be expanded one step at a time, according to each family’s needs and budget.

1

The first Habitat house built with Phase 2 funds of the Neighborhood Stabilization Program was dedicated in November 2010 in the Liberty City neighborhood of Miami, Florida. Eventually, NSP2 funds will result in 1,062 Habitat housing units.

2,000

Habitat for Humanity Canada celebrated the building of its 2,000th house on June 18, 2011, in Winnipeg, Manitoba. Right next door, Habitat Winnipeg celebrated its 200th house.

A man with a beard, wearing a black beanie and a brown and white striped sweater, is focused on working with a long wooden plank. He is using a hand tool to shape the wood. In the background, there are wooden frames and a wall. To the right, the back of another person's head wearing a dark beanie is visible. The lighting is warm and natural, suggesting an indoor workshop environment.

298

The number of students who have completed vocational training at the first Habitat Resource Center in Tajikistan. Classes range from sewing and welding to carpentry and computer skills. In addition, the center produces plastic doors and windows, concrete blocks, and school and office furniture for use in local communities.

ASHT DISTRICT, TAJIKISTAN — Munin Yuldoshev has been running his own carpentry shop since graduating from the Building and Training Center in December 2010.

435

The number of families served with home construction by Habitat Mozambique, especially through its Orphans and Vulnerable Children program in Gaza province, an area devastated by the AIDS crisis.

10,000

In June 2011, Rekha Devi Bahardar and her family moved into house No. 10,000 built by Habitat for Humanity Nepal. Habitat Nepal celebrated the milestone by vowing to build its 100,000th house in five years.

4,700

The number of recycled glass bottles used to fill in a foundation of a 36-square-meter house in Pathumthani province, Thailand, in September 2010.

20,000

The number of families served through community-based disaster risk mitigation projects in Bangladesh, India, Nepal and Vietnam.

44.9

The percentage of people who began saving for the future after receiving Habitat's financial education workshops in the Latin America/Caribbean area.

14,113

Number of high school and college students who took part in the 2010-11 Collegiate Challenge season, donating more than \$1.78 million to Habitat affiliates throughout the United States.

250

In May 2011, World Boxing Organization welterweight champion Manny "Pacman" Pacquiao became a Habitat Hero Ambassador for Habitat for Humanity Philippines. His first gesture of support was to donate a 3.5-hectare plot of land where up to 250 houses will be built.

As the fiscal year drew to a close, Habitat for Humanity neared a monumental milestone:

500,000 families have been served

since the mission began in 1976.

On World Habitat Day — Oct. 3, 2011 —

Habitat's 500,000th house was dedicated in Maai

Mahiu, Kenya, and construction began on house

No. 500,001 in Paterson, New Jersey, USA.

With an average family size of five, that's...

2.5 million people served.

FY2011 summary of families served

Global total

| Construction | |
|---------------------------|---------------|
| New | 19,522 |
| Rehabs | 13,423 |
| Repairs | 48,454 |
| Total construction | 81,399 |

| Nonconstruction | |
|---|---------|
| Land tenure (<i>families</i>) | 6,007 |
| Technical assistance (<i>individuals</i>) | 157,041 |

U.S./Canada

| Construction | |
|--------------------------------|--------------|
| New | 4,800 |
| Rehabs | 1,603 |
| Repairs | 2,920 |
| Total construction | 9,323 |
| Disaster response construction | (-) |

| Nonconstruction | |
|---|-------|
| Land tenure (<i>families</i>) | (-) |
| Technical assistance (<i>individuals</i>) | 2,689 |

Latin America and the Caribbean (not including Haiti)

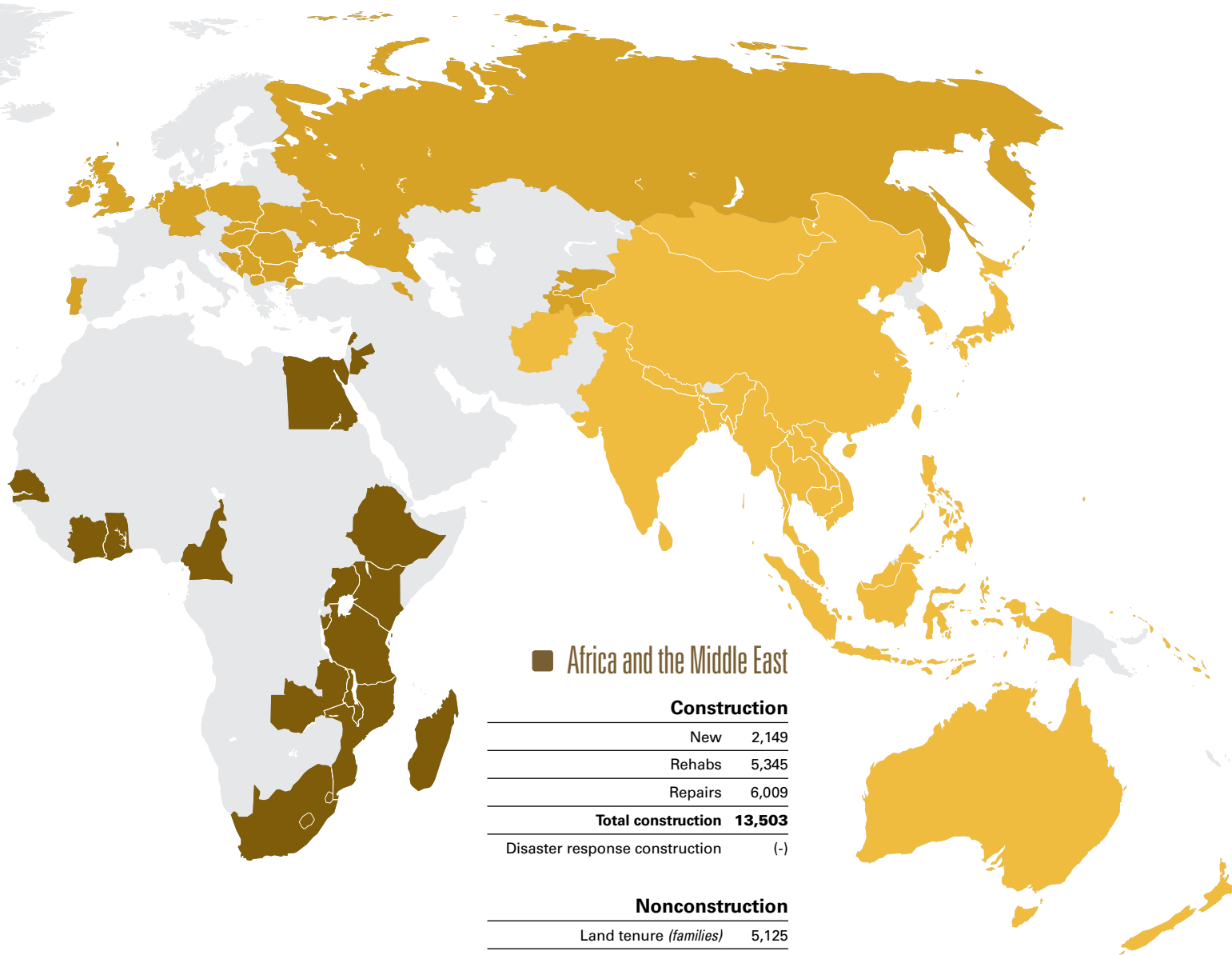
| Construction | |
|--------------------------------|---------------|
| New | 5,734 |
| Rehabs | 3,478 |
| Repairs | 5,422 |
| Total construction | 14,634 |
| Disaster response construction | 634 |

| Nonconstruction | |
|---|--------|
| Land tenure (<i>families</i>) | 764 |
| Technical assistance (<i>individuals</i>) | 34,244 |

Haiti

| Construction | |
|--------------------------------|---------------|
| New | 6 |
| Rehabs | 423 |
| Repairs | 16,241 |
| Total construction | 16,670 |
| Disaster response construction | 16,670 |

| Nonconstruction | |
|---|--------|
| Land tenure (<i>families</i>) | (-) |
| Technical assistance (<i>individuals</i>) | 23,196 |



■ Europe and Central Asia

Construction

| | |
|--------------------------------|--------------|
| New | 88 |
| Rehabs | 176 |
| Repairs | 4,405 |
| Total construction | 4,669 |
| Disaster response construction | 569 |

Nonconstruction

| | |
|---|-------|
| Land tenure (<i>families</i>) | 50 |
| Technical assistance (<i>individuals</i>) | 4,304 |

■ Asia and the Pacific

Construction

| | |
|--------------------------------|---------------|
| New | 6,745 |
| Rehabs | 2,398 |
| Repairs | 13,457 |
| Total construction | 22,600 |
| Disaster response construction | 9,109 |

Nonconstruction

| | |
|---|--------|
| Land tenure (<i>families</i>) | 68 |
| Technical assistance (<i>individuals</i>) | 83,581 |

■ Africa and the Middle East

Construction

| | |
|--------------------------------|---------------|
| New | 2,149 |
| Rehabs | 5,345 |
| Repairs | 6,009 |
| Total construction | 13,503 |
| Disaster response construction | (-) |

Nonconstruction

| | |
|---|-------|
| Land tenure (<i>families</i>) | 5,125 |
| Technical assistance (<i>individuals</i>) | 9,027 |

FAIRFIELD, ALABAMA, USA — Betty McKeller is overcome with emotion as volunteers make much-needed repairs to her home as part of the A Brush with Kindness program during the 2010 Jimmy & Rosalynn Carter Work Project.



Remember that
**ACCEPTING THE
STATUS QUO
NEVER MADE
LIFE BETTER**
*for those who are
suffering.*

{ — Mark Patton, executive director
of Iowa Valley Habitat for Humanity }





The story of Habitat for Humanity

is best told by a chorus of voices. Partnerships
are the bedrock on which houses are built,
communities are revitalized and families are
served. Although every homeowner, every
volunteer and every donor takes a unique path
to Habitat, the desired destination is always
the same: a world where everyone has a
simple, decent place to live. ♣ In nearly 80
countries, Habitat continues to find new ways
to reach more people in need of shelter.

In fiscal year 2011, U.S. affiliates sharpened their focus on transforming entire communities, creating new tools and honing others to serve families hit hardest by a lingering economic downturn. The Neighborhood Revitalization Initiative has sparked new Habitat partnerships with civic groups, churches, government agencies and community leaders who have a vested interest in reclaiming areas block by block. Meanwhile, Phase 2 of the Neighborhood Stabilization Program allowed seven affiliates to build or rehabilitate 300 homes by the end of FY2011. And Habitat ReStores generated \$80 million in revenue across the United States, becoming an increasingly vital source of fundraising in Habitat's future.

In Africa and the Middle East, ongoing programs to improve lives in Madagascar's urban slums have already surpassed goals set for 2013 — serving 1,350 families a year — while new water and sanitation projects in Ethiopia served more than 1,300 people. Pilot projects in Malawi and Ghana are creating partnerships with housing microfinance organizations that could serve tens of thousands of families.

In the Asia/Pacific area, the launch of MicroBuild India signaled a long-term commitment that will help more than 60,000 low-income families get small loans to improve or repair their homes over the next five years. Also, the Housing Support Services initiative under way in India, Bangladesh, Vietnam, Nepal and 10 other Asia/Pacific countries will help Habitat offer construction technical assistance, financial literacy programs and other services.

Natural disasters and civil conflicts created steep challenges for Habitat in much of the world. Civil unrest in Egypt, a devastating earthquake and tsunami in Japan, flooding in Brazil, and deadly tornadoes throughout the southeastern and central United States all demanded special attention.

In Europe and Central Asia, heavy rains caused flooding in Romania that destroyed or damaged more than 7,250 homes and displaced 15,000 people. Habitat Romania launched a disaster response program, raising more than US\$840,000 in cash and construction materials. Over nine months, 30 new houses were built, along with a primary school for 85 children, and more than 50 homes were renovated so that families could resume their lives.

In Latin America and the Caribbean, Habitat continues to expand the diversity of services it provides and adapt them to the context of the families in need. An urban development approach, most evident in Habitat's ongoing work in Haiti, empowers and strengthens communities to solve their own shelter problems. Disaster response programs focus on the long term, not only helping survivors build back better and stronger, but also teaching new construction skills and mitigation strategies that make whole communities less vulnerable to the next earthquake or hurricane.

*If we don't
look at how to*
**HELP A FAMILY
BEYOND WALLS
OF A HOME,**
*then the impact of a
home is limited.*

**IT'S LIMITLESS
WHEN PARTNERED**
with other agencies.

{ — Jeff Kramer, senior director of development and
marketing at Dallas Habitat for Humanity in Texas }



LOUDONG, CAMBODIA — In May 2011, a dozen volunteers from New Zealand, South Korea and Cambodia completed the first test build for the Khmer Harvest Build, finishing off a house made of red soil bricks.

More than 35 years ago,

Habitat for Humanity was founded on a basic principle of partnership. Families in need of decent shelter become partners with volunteers who want to make a difference and donors who have resources to share. The sum of the efforts is far greater than the individual contributions.

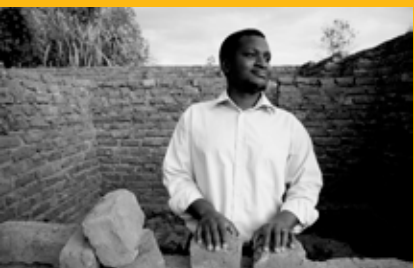
Building on its success, Habitat has expanded its mission to include nonconstruction housing interventions, increasing exponentially the impact it can have on a global housing crisis. The partnership model has stretched to include nongovernmental organizations, government agencies and others that add their own expertise to Habitat's skills in building affordable housing.

In FY2011, Habitat for Humanity in Europe and Central Asia expanded its work into Bosnia and Herzegovina through a partnership with Microcredit Foundation LOK. LOK had been providing small loans to support employment and entrepreneurship for several years and had realized the need for similar loans to address housing needs. A 1 million euro pilot program, with funds through a Dutch International Guarantees for Housing Foundation, aims to serve 1,000 families in a nation that lost nearly half its housing stock in the civil wars of the 1990s.

In 2011, Habitat for Humanity also started working in Serbia, through a partnership with the Housing Center, a local nonprofit organization that focuses on improving housing conditions for socially vulnerable groups. The project in Serbia will include the construction of 44 housing units for 132 people, including refugees, single mothers, members of the ethnic minority known as Roma, the elderly, and victims of gender violence.

On International Women's Day in March 2011, Australian Prime Minister Julia Gillard sent a message to the 92 women who traveled from Australia to Nepal to take part in the Hand-in-Hand Build, which resulted in 10 houses built with women-headed households.

"Adequate housing provides more than just a place to sleep," Gillard wrote. "It gives people a secure foundation on which to build a better future. By helping local women build their own homes, you are opening up a new world of opportunity for them, their families and their communities."



STEFAN HACKER

Notes from the road

Expanding the reach in Malawi

Pilot projects under way in Malawi and Ghana will allow Habitat to increase exponentially the number of families served through construction technical assistance. Housing

microfinance institutions such as Opportunity International dispense and oversee loans to homeowners such as George Phiri (at left), while Habitat provides construction

advice on building practices, materials, design and more. Before such partnerships, Habitat Malawi served at most 200 families a year, through traditional house-building. But

Opportunity International has a client base of 290,000 in Malawi alone, which means Habitat could reach thousands of new families in need of a decent, affordable home.

I am very thankful.

**NOW WE ARE
NOT ALONE.**

*There are people
who love us.*

{ — Elisa Bila, a Habitat homeowner in Gaza
Province, Mozambique, who takes care of two
nieces and two nephews orphaned by HIV }



CHIMALTENANGO, GUATEMALA — Jan Berry, a capital campaign development officer at Habitat for Humanity International, shares a moment with new homeowner Miriam Isilda Grant in April 2011. Berry was part of a Build Louder team led by Habitat's Government Relations and Advocacy Office, based in Washington, D.C.

Habitat for Humanity is a spoke

in the wheel of community development

worldwide, uniting with like-minded

organizations, generous donors,

dedicated volunteers and industrious

homeowners in a common goal.

Sometimes it's difficult to know who is

transformed most by the experience.

Laura Grigsby, a self-employed art consultant in San Francisco, chose to spend her 40th birthday on a dusty construction site in Botswana, helping 21 other Global Village volunteers — from Canada, Germany, Ireland, New Zealand and the United States — build three concrete-block houses with families in need.

"I had the profound sense that I was in the right place at the right time," Grigsby said afterward.

After such a life-changing experience, the statistics of poverty and housing shortages take on new meaning. The numbers suddenly are connected to faces. And volunteers often become the most ardent advocates for Habitat.

Javier Espada, the Global Village coordinator at Habitat for Humanity Bolivia, has seen firsthand how connections take hold.

"Not only do Global Village teams bring volunteers and funding, but they also bring people of different cultures together," he said. "And these volunteers go back to their homes and they talk about that experience. We never know what we will receive in the future because of these volunteers."

The Habitat experience can be intense for everyone involved, from the homeowners and the volunteers to the staff members and donors.

Robin Cooper escaped from a dangerous domestic situation when she was six months pregnant. After living with family for a while, she made her way to central Oregon and got a job as community outreach manager at a Habitat for Humanity affiliate. In the spring of 2009, Cooper began the process of becoming a Habitat homeowner herself — putting in 400 hours of sweat equity, saving for her closing costs, and completing a series of budgeting and homeownership classes.

In August 2010, Cooper and her daughter, Carly, moved into their new home.

"This is what I wanted for my precious Carly," Cooper said. "An opportunity for stability in a community that cares — a safe and incredibly giving community where she can make long-term friendships and learn how to give back."



ONDIU MICSIK

Notes from the road

'I Rebuild Hope' in Romania

Habitat for Humanity Romania's disaster response campaign was launched in July 2010 with a fundraising appeal that brought in US\$550,000 in cash and

US\$290,000 in building materials to help families recover from epic floods. By May 2011, Habitat had built 30 houses (including the one shown at left) and

renovated more than 50 damaged homes. In addition, two new Habitat Resource Centers distributed construction materials and provided technical assistance to

320 families who needed help rebuilding their homes and reclaiming their lives.



POKHARA, NEPAL — Bishnu Maya Sunar, a 41-year-old widow, had been sharing cramped quarters with her grown son's family before she became a Habitat homeowner in October 2010. Now she and her youngest son, Bijay, have a home of their own but can visit often with her grandchildren, including baby Saru.

Now that
**WE WILL HAVE
OUR OWN
HOME, THIS IS
A GOOD START
— A NEW LIFE**
for both of us.

{ — Bishnu Maya Sunar, a homeowner
and mother of a young son in Nepal } }



Around the world, parents' dreams

are more alike than they are different.

In Léogâne, Haiti, Genevieve Merveille and

her family have been living in a tent. Her

youngest son, 8-year-old Kervins, wants to

be a doctor when he grows up. Soon, the

family will move into a Habitat house, and

that dream seems a lot more attainable.

In Aceh, Indonesia, Rasydah Nurdin and her husband maintain a buffalo herd and also run a coffee shop, a grocery store and a video-game rental business, all within proximity of the Habitat house they have lived in since the 2004 Indian Ocean tsunami. Their priority has been saving money for their children's education. Their daughter, Nunda Erliza, is in the final year of her course at a midwifery academy and has already done her internship at a local hospital; her younger brothers are both attending high school.

Rhoda Kameta, a 25-year-old woman in Malawi, has suffered more than her share of grief in the HIV/AIDS pandemic, having lost her husband and her only child, along with her sister and brother-in-law. Kameta adopted her newly orphaned niece and nephews and tried to make a home for them in a rundown brick shack with a mud floor and no windows. Habitat Malawi intervened to build the struggling family a safe, decent home with windows and treated mosquito nets to keep them safe from malaria. Now the children are happy and healthy, and they all call Aunt Rhoda "Mother."

Bishnu Maya Sunar, a 41-year-old widow in Nepal, has renewed hope for her 10-year-old son, Bijay, now that the two have a Habitat home. "When I was a young child, I did not have the chance to go to school, as my parents did not feel it was important for me," Sunar said. "It is very important for Bijay to have an education and a better chance for his future, more than I ever had."

In any language, a home is the starting point.

Andrea Pellegrini and her brother grew up in a Habitat house in Decatur, Illinois, where their mother, Susan Fortner, still lives. The home gave the family a firm foundation at a pivotal time, Pellegrini recalled, allowing them to grow and thrive.

"After living in some uncomfortable places, it was nice to feel like where we lived was ours," Pellegrini said. "We all had a vested interest in it."

Pellegrini, now 24, is working toward her master's degree in human resource development at the University of Illinois in Champaign. She plans to apply to some doctoral programs for the fall 2012 semester.



MIKEL FLAMM

Notes from the road

Help for the most vulnerable

Habitat for Humanity Cambodia launched a pilot partnership program in FY2011 targeting families and communities hit hard by HIV and AIDS. In partnership with Habitat

Great Britain and the Elton John AIDS Foundation, Habitat Cambodia will build 120 houses and renovate or repair 200 more for orphans and vulnerable children and

others living with HIV or AIDS. In February 2011, Elton John AIDS Foundation board members and staffers — all first-time Habitat volunteers — worked alongside the

homeowner, Pang K.S. (at left, with British singer Lulu), to build the first house. "There is nothing that can compare to what I am feeling right now," Pang said.



MASINDI, UGANDA — Harriet Busingye and her husband used a microfinance loan from Habitat to help them replace their mud hut with a block house. After paying off that loan, they qualified for a second loan to expand the house. They hope to use a third loan to install solar roof panels.

When I see
**THE JOY THAT
COMES ON
THEIR FACES
WHEN THEY
HAVE SHELTER,**
it all makes sense.

{ — Thandiwe Banda, first lady of Zambia,
speaking at a Women Build event in October 2010 } }



Year-round, celebrities wield

hammers and trowels to support the work of Habitat and to draw attention to housing needs around the world. In FY2011, volunteers and donors ran the gamut, from superstar Sir Elton John to welterweight superchampion Manny “Pacman” Pacquiao, from Irish rugby legend Malcolm O’Kelly to German actress Alexandra Neldel.

Habitat’s most famous volunteers — former U.S. President Jimmy Carter and his wife, Rosalynn — spend one week every year building alongside Habitat for Humanity volunteers and homeowners-to-be. In October 2010, the Carters led 2,000 volunteers in building houses in six U.S. cities: Washington, D.C.; Baltimore and Annapolis, Maryland; St. Paul and Minneapolis, Minnesota; and Birmingham, Alabama.

Along with the Jimmy & Rosalynn Carter Work Project, special events throughout the year help keep a spotlight shining on Habitat’s mission of eliminating poverty housing. This is a small sampling:

- **World Habitat Day:** The United Nations has designated the first Monday of every October as World Habitat Day. In October 2010, Habitat’s Government Relations and Advocacy Office in Washington, D.C., spearheaded activities and outreach marking the special day, including a memorable celebration honoring President and Mrs. Carter for their 27 years of dedicated service to Habitat. The Blind Boys of Alabama paid tribute with a special rendition of “If I Had a Hammer.”
- **National Women Build Week:** More than 9,600 women in the United States volunteered to help build with 257 affiliates across the country. Lowe’s donated \$1.3 million to participating affiliates.
- **Bare Your Sole:** In June 2011, more than 4,000 people walked barefoot for up to 4 kilometers as part of a Habitat for Humanity Singapore event to raise money and awareness.



WASHINGTON, D.C., USA — Former U.S. President Jimmy Carter and his wife, Rosalynn, spend one week every year drawing attention to the dire need for affordable housing worldwide.

*I know there are good
parts to this neighborhood
and there are bad parts.*

**I CAN CHOOSE TO
IGNORE IT, OR I
CAN CHOOSE TO
DO SOMETHING
ABOUT IT.**

I've chosen to act.

*— Kristin Jorenby, neighborhood block leader in
Minneapolis, Minnesota, who partnered with Twin Cities
Habitat for Humanity through A Brush with Kindness*

MILWAUKEE, WISCONSIN, USA — Houses
in Milwaukee's Park West neighborhood were
built with funds from the Neighborhood
Stabilization Program, the Neighborhood
Revitalization Initiative and local sponsors.



- **Build-a-Thon:** More than 450 AmeriCorps National and VISTA members spent May 14-21, 2011, building, rehabbing or repairing homes in Franklin, West Virginia; Bay St. Louis, Mississippi; Birmingham, Alabama; Seattle and King County, Washington; Milwaukee, Wisconsin; Wilmington, Delaware; and Pensacola, Florida.
- **Easter Build in Romania:** After the 11th annual Easter Build in Beius, Ionut and Andreea Mance, a hearing-impaired couple with two young children, were among three families who moved into new homes.

- **South Africa Youth Build:** In its second year, more than 2,700 young people from South Africa, Qatar and Great Britain built 19 homes in one week in June 2011.
- **Lent Build in El Salvador:** Some 400 volunteers worked alongside masons and partner families to build 15 houses in Ahuachapan.

Around the world, walls go up, made of concrete, bamboo, wood or vinyl siding. And other walls come down. Language barriers and differences of faith fall away, and the monumental gap between rich and poor is bridged by understanding and shared values.

Willma Alanez, a new Habitat homeowner near Oruro, Bolivia, speaks from the heart and from experience.

"This house has given us freedom," Alanez said. "We have learned to organize the neighborhood to take care of our homes and apply for infrastructure improvements. We've already brought streetlights to the community, and soon we will have public water fountains.

"Within my family, we have also organized ourselves better to work and to save. Our house has given us this freedom."



ERIN MILLSTEIN

BIRMINGHAM, ALABAMA, USA — Vicky Rosenzweig of Habitat Philadelphia helps paint a house as part of the 2011 AmeriCorps Build-a-Thon.

Notes from the road

Building block by block in the U.S.

Since launching in April 2010, the Neighborhood Revitalization Initiative has helped support and inspire U.S. affiliates to serve more families through an array of products, services and partnerships that enhance the quality of life in struggling communities. At the end of FY2011, 114

affiliates were taking part in NRI. Gage Yager, executive director of Trinity Habitat for Humanity in Fort Worth, Texas, has already seen the results of focusing on holistic neighborhood change. "The best way to have the family thrive is for the home to be located in a thriving neighborhood," he

said. "More thriving neighborhoods within a city mean the city is thriving, and so on. NRI has helped clarify the mission by clarifying the desired outcome of our effort." Myrtle Strickland lives in the Apollo Heights neighborhood in Raleigh, North Carolina. "We all want the same things," she said. "We

want our neighborhood to get a facelift, and we want crime to go down, and we want to restore some faith that these can be good places to live. We're tired of feeling threatened. We're excited about this Habitat program. We're going to see change this time."

Notes from the road

Pathways to permanence in Haiti



ALLEN E. SULLIVAN

Habitat's disaster recovery efforts in Haiti reached a critical milestone in fiscal year 2011, as the first permanent houses were built in partnership with survivors of the devastating earthquake of Jan. 12, 2010. This year, Habitat for Humanity Haiti provided help for repairing more than 16,000 houses, rehabbed 423, built six core houses and

cleared the land for 500 more. Meanwhile, making communities less vulnerable to the next disaster has become an integral part of Habitat's long-term strategy. Habitat Haiti's urban development approach empowers communities to identify and prioritize their own needs, to develop action plans and to use their collective capacity to advocate for

change. In the Simon-Pelé community of Port-au-Prince, for instance, the residents cited clean water as the community's greatest need. Now, two water points are under construction by local contractors, and plans are under way to address the next pressing needs: street lighting for improved safety, and solid waste management for better health.

LÉOGÂNE, HAITI — A prototype house marks the beginning of a 500-house development in the community of Santo. Habitat for Humanity's 2011 Jimmy & Rosalynn Carter Work Project will kick-start the transformation of a sugarcane field into a community for survivors of the January 2010 earthquake.

A commitment to global stewardship

Habitat for Humanity International practices good stewardship with all funds entrusted to its mission of eliminating substandard housing. Using funds wisely allows Habitat to serve more families and communities around the world.

Revenue

Habitat for Humanity International is a tax-exempt 501(c)(3) nonprofit corporation supported by people who believe in its work. Support comes in the form of contributions from individuals (cash, stock gifts, estate gifts and an annuity program), corporations (cash, donated assets and services), foundations and other organizations.

Government assistance is also welcome. Habitat for Humanity participates in various government programs through the U.S. Department of Housing and Urban Development, the U.S. Corporation for National and Community Service, and the U.S. Agency for International Development.

Total revenue in FY2011 was \$287.3 million. Total cash contributions in FY2011 were \$157.4 million, \$88.2 million of which came as unrestricted cash donations. Government grants totaled \$63.3 million in FY2011. Also included in revenue were \$38.1 million in donations-in-kind and \$28.5 million in other income.

A majority of the increase in government grant revenue that was recognized in FY2011 was the result of the receipt of \$37.3 million of funds from the Neighborhood Stabilization Program grant received from the U.S. Department of Housing and Urban Development. Of these funds, \$35.4 million was transferred to target affiliates in FY2011.

Expense

Habitat for Humanity International classifies expense in three primary categories: program expense, fundraising expense and management/general expense. Program expense is further divided into three sub-categories: U.S. affiliates, international work and public awareness/education (advocacy). Total expense amounted to \$319.5 million.

Program expense

In FY2011, Habitat for Humanity International spent \$268.5 million on program expense, representing 84 percent of total expense. These funds were used for direct cash and gift-in-kind transfers to affiliates and national organizations around the world for house construction and other expenses. Program expense included costs for programs that directly benefit affiliates and national organizations, such as youth programs, disaster response, training seminars and information materials. Also included is the cost of evaluating Habitat programs at the affiliate and national organizations, along with providing technical support.

Included in international transfer expense is \$13.2 million in tithe funds collected from U.S. affiliates and used to support the work of affiliates in other countries. Tithing is a commitment set forth in covenants signed by all U.S. Habitat for Humanity affiliates. Affiliates outside the United States also tithed to support Habitat for Humanity's work in other countries, often making direct contributions that are not reflected in these financial statements.

Habitat's program expense also includes costs associated with public awareness and education, including expenses associated with donated public service announcements, special events such as the Jimmy & Rosalynn Carter Work Project, Global Village work trips, the Habitat for Humanity International website, videos, Habitat World magazine and other costs to respond to the public and media.

Fundraising expense

In FY2011, fundraising expense totaled \$37.3 million, representing 12 percent of total expense. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In FY2011, a continued emphasis was placed on targeted proposals to major donors, corporations and other organizations. Many of Habitat for Humanity International's fundraising appeals result in donations made directly to U.S. and international affiliates or other national and international organizations. In such cases, Habitat for Humanity International bears the fundraising expense but does not reflect the resulting donations as revenue.

Management and general expense

For FY2011, management and general expense totaled \$13.7 million, representing 4 percent of total expense. This includes costs of staffing (other than program and fundraising staff), utilities, building maintenance and other costs from day-to-day operations of Habitat for Humanity International.

Consolidated Statements of Financial Position

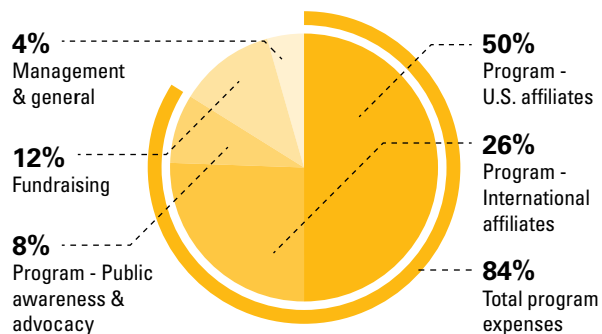
| | Year ended June 30 | |
|-----------------------------------|----------------------|----------------------|
| | 2011 Total | 2010 Total |
| Assets | | |
| Cash and cash equivalents | \$70,798,568 | \$64,262,947 |
| Investments at fair value | 45,495,253 | 74,696,736 |
| Receivables | 117,977,671 | 121,263,992 |
| Other assets | 18,883,324 | 14,226,391 |
| | \$253,154,816 | \$274,450,066 |
| Liabilities and net assets | | |
| Total liabilities | \$88,883,450 | \$78,192,443 |
| Net assets: | | |
| Unrestricted | 25,586,136 | 22,465,446 |
| Temporarily restricted | 137,462,246 | 172,974,278 |
| Permanently restricted | 1,222,984 | 817,899 |
| Total net assets | 164,271,366 | 196,257,623 |
| | \$253,154,816 | \$274,450,066 |

Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2011, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Consolidated Statements of Activities and Changes in Net Assets

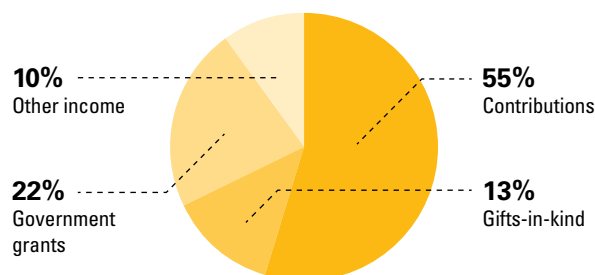
| | Year ended June 30 | |
|--|----------------------|----------------------|
| | 2011 Total | 2010 Total |
| Revenues and gains | | |
| Contributions | \$157,407,503 | \$179,208,568 |
| Donations in-kind | 38,060,546 | 62,095,510 |
| Government grants | 63,318,338 | 20,280,438 |
| Other income, net | 28,551,513 | 23,765,564 |
| Total revenues and gains | 287,337,900 | 285,350,080 |
| Expenses | | |
| Program services: | | |
| U.S. affiliates | 159,833,807 | 130,114,334 |
| International affiliates | 82,463,243 | 72,975,040 |
| Public awareness and education | 26,197,990 | 34,083,447 |
| Total program services | 268,495,040 | 237,172,821 |
| Supporting services: | | |
| Fundraising | 37,301,937 | 42,844,662 |
| Management and general | 13,717,040 | 12,212,717 |
| Total supporting services | 51,018,977 | 55,057,379 |
| Total expenses | 319,514,017 | 292,230,200 |
| Losses (recoveries) on contributions receivable | (189,860) | (120,403) |
| Total expenses and losses (recoveries) on contributions receivable | 319,324,157 | 292,109,797 |
| Change in net assets | (31,986,257) | (6,759,717) |
| Net assets at beginning of year | 196,257,623 | 203,017,340 |
| Net assets at end of year | \$164,271,366 | \$196,257,623 |

Habitat for Humanity International Audited consolidated financial statements



FY2011 use of funds

| | |
|---------------------------------------|---------------|
| Program - U.S. affiliates | \$160 million |
| Program - International affiliates | \$82 million |
| Program - Public awareness & advocacy | \$26 million |
| Fundraising | \$37 million |
| Management & general | \$14 million |



FY2011 sources of funds

| | |
|-------------------|---------------|
| Contributions | \$157 million |
| Gifts-in-kind | \$38 million |
| Government grants | \$63 million |
| Other income | \$29 million |

Habitat for Humanity International Unaudited combined financials

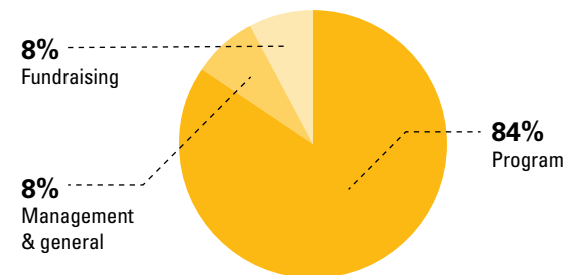
Habitat for Humanity's unaudited combined financials

The audited financial statements of Habitat for Humanity International reflect only part of Habitat's work around the world. As autonomous nonprofit organizations, Habitat for Humanity affiliates and national organizations keep their own records of revenues and expenditures.

To better demonstrate the magnitude of the movement, Habitat for Humanity International annually compiles combined (unaudited) financial amounts for Habitat in total. For the fiscal year that ended June 30, 2010, we estimated the total impact of the entire Habitat mission was as follows:

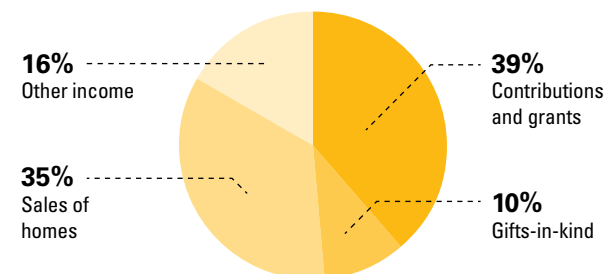
\$1.6 BILLION
Total revenue

\$2.2 BILLION
Total net assets



FY2010 use of funds

| | |
|----------------------|---------------|
| Program | \$1.2 billion |
| Fundraising | \$114 million |
| Management & general | \$108 million |



FY2010 sources of funds

| | |
|--------------------------|---------------|
| Contributions and grants | \$615 million |
| Gifts-in-kind | \$155 million |
| Sales of homes | \$545 million |
| Other income | \$260 million |

The generosity of donors makes the mission possible

Habitat's strength comes from partners, supporters and volunteers who give of their resources, time and effort because they share Habitat's belief that everyone deserves to live in strong communities in decent, affordable housing. We value each and every donor, but in these pages we can highlight only a tiny fraction of the wonderful stories of partnership. The following profiles were chosen from among the many corporate, individual and foundation partners who have established long-term relationships with Habitat for Humanity. They represent the creativity and generosity of all Habitat donors around the world.

Corporate partners

Citi Foundation



Citi: Invested in the transformation of communities

The Citi Foundation, a longstanding partner of Habitat, backed Habitat's Neighborhood Revitalization Initiative through a strategic investment grant of \$1.35 million to five Habitat affiliates in U.S. areas hit hard by foreclosures: East Bay in San Francisco, California; New York City; Greater Miami, Florida; Trinity in Texas; and Lake County in Illinois. Given Citi's focus areas and the unprecedented housing environment in the country, it was exactly the right moment for Citi to seed this new initiative to strengthen communities and offer more housing solutions. Since 2000, the Citi Foundation has supported Habitat with more than \$30 million in funding and grants. More than 176,000 Citi employees have contributed millions of volunteer hours and helped Habitat build more than 500 homes worldwide.



Delta: Partnering at a global level

For more than 20 years, Delta Air Lines has supported Habitat for Humanity's mission. Since becoming a national partner in 2006, Delta has created novel initiatives, such as unveiling the first 767-300 featuring a unique Habitat for Humanity livery and a Delta "Force for Global Good" decal, and holding online auctions in which SkyMiles® members bid their miles to join Delta on an international "voluntourism" trip. Delta has also given nearly \$4 million in build funding and travel benefits to Habitat for Humanity; Delta customers have donated \$600,000 in SkyMiles®; and Delta employees have traveled hundreds of thousands of miles and volunteered thousands of hours in service to Habitat in the past decade alone. In the fiscal year, more than 80 Delta volunteers from around the world joined Habitat for Humanity Chile to help rebuild an area struck by a magnitude-8.8 earthquake. Additionally, more than 70 volunteers from Delta and its Sky Team partners helped build five Habitat houses in China.

HunterDouglas

Hunter Douglas: Helping turn houses into homes

In 2011, longstanding partner Hunter Douglas announced a new \$2.25 million commitment to Habitat for Humanity International, significantly increasing the value of its product donations to a minimum of \$750,000 per year. Habitat houses have received more than 200,000 window coverings from Hunter Douglas, with additional coverings available to Habitat affiliates at cost. Hunter Douglas employees across North America have volunteered their time and efforts to help partner families build homes. In addition, Hunter Douglas contributed \$275,000 toward Habitat's disaster response in Haiti through a matching gift program supporting contributions from its employees, independent fabricator partners, retail dealers and other supporters.



MasterCard: Raising energy-saving awareness

MasterCard International Inc. and The Home Depot partnered with Habitat for Humanity to encourage environmental awareness and raise funds for home construction at the same time. As energy costs continue to rise, so does the need to conserve energy. In the month of October, Energy Awareness Month, 10 percent of the purchase price of every ENERGY STAR-qualified appliance purchased at The Home Depot with a MasterCard card was donated to Habitat for Humanity. The program included purchases at The Home Depot retail locations and on homedepot.com. By purchasing select ENERGY STAR-qualified appliances and choosing to pay for their purchases with a MasterCard card, consumers became part of Habitat's mission to eliminate poverty housing. The groundbreaking program raised \$800,000 to build homes in partnership with families in need.

NISSAN

Nissan: Reaching a significant milestone

With more than \$5 million cash and in-kind donations over the past five years, Nissan North America's partnership reached a milestone during the fiscal year in demonstrating its commitment to promoting housing solutions that strengthen diverse communities. The partnership also supports Habitat's rebuilding efforts after disasters. Many of the company's sponsored homes are in areas affected by calamities or where Nissan has significant operations, including the Gulf Coast, Tennessee, Texas, Mississippi, Michigan and Canada. Nissan North America donated 50 Titan trucks to the Gulf Coast Region after Hurricane Katrina. Since then, the company has contributed to Habitat's emergency response efforts, including to the Indonesia earthquakes in 2009 and the Haiti earthquake in 2010. Nissan has donated 107 vehicles, logging more than 5.1 million miles to support Habitat during the partnership. More than 2,500 Nissan employees have volunteered more than 56,000 hours to build 32 homes across North America and the Asia/Pacific region.



***Pacific Gas and
Electric Company®***

**Pacific Gas and Electric Co.:
Brightening lives with solar power**

Pacific Gas and Electric Co.'s partnership with Habitat for Humanity International provides expertise and funding for solar panel installations on homes built by Habitat affiliates throughout northern and central California. The partnership is part of the utility's commitment to provide affordable, renewable energy in the communities it serves. Over the past five years, the PG&E partnership has donated more than \$5.7 million to fund the installation of solar panels on 333 Habitat homes in northern and central California. PG&E employees also have donated hundreds of volunteer hours on Habitat construction sites.



ArcelorMittal

**The ArcelorMittal Foundation:
Building firm foundations**

The ArcelorMittal Foundation has been a Habitat corporate partner since 2008 and has collaborated with financial support, technical know-how, product donation and volunteering. It has helped Habitat for Humanity build safe, decent, affordable homes with 547 families in Argentina, Costa Rica, Macedonia, Mexico, Romania, South Africa and Ukraine, and contributed toward 2,000 upgradable transitional shelters for Haiti after the 2010 earthquake. Experts from ArcelorMittal and Habitat for Humanity designed the first low-cost steel-framed prototype home at the ArcelorMittal facility in Romania.



**Yale Locks & Hardware:
Locking in a valued partnership**

In 2011, Yale Locks & Hardware, an ASSA ABLOY Group company, renewed its pledge to support Habitat for Humanity, heralding a significant milestone: 15 years of partnership with Habitat. The five-year pledge includes \$5 million of donated interior and exterior locks and keys for homes built with Habitat homeowner partners and volunteers. To date, Yale has provided more than 500,000 locks, valued at more than \$11 million, to Habitat affiliates. Yale first partnered with Habitat for Humanity from 2001 to 2005, donating locksets, installation and maintenance advice with a value of \$5 million. In its second gifts-in-kind commitment, from 2006 to 2010, Yale exceeded the term's \$5 million pledge by nearly \$1 million in product donations.

Featured individual and foundation partners

Louis W. and Gladyce L. Foster Family Foundation: Helping orphans live better lives

The Louis W. and Gladyce L. Foster Foundation's partnership with Habitat began in 2005 with a commitment of \$800,000 toward tsunami relief efforts in Sri Lanka and Thailand. Today, the foundation's board continues to work to improve people's lives, communities and health. Recently the foundation gave a generous gift of \$250,000 to help orphans and other vulnerable children whose lives are directly affected by HIV/AIDS and wars in Africa.

The Oak Foundation: Committed to finding solutions

The Oak Foundation comprises a group of philanthropic organizations based around the world. The foundation plays a key role in Habitat for Humanity's disaster response in Haiti, enabling the repair and retrofit of 100 damaged homes and, in partnership with Save the Children, a school in Léogâne. This project also focuses on increasing access to drinking water, improving sanitary conditions, and implementing water-management systems and the use of rainwater.

The Stanard Family Foundation: A catalyst for housing microfinance

Jim Stanard, founder and former chairman and CEO of RenaissanceRe, and his wife, Janet, have been loyal supporters of Habitat for Humanity for more than 20 years, including helping to found the Habitat for Humanity Bermuda national organization. More recently, the Stanard Family Foundation committed \$1.1 million to launch the MicroBuild Fund, Habitat's new housing microfinance initiative. This catalytic lead gift will be used to leverage additional equity and debt toward the goal of serving nearly 300,000 families through incremental housing improvements. In addition, Jim Stanard serves as chair of the MicroBuild Advisory Committee.

Robert "Bobbo" Jetmundsen: Playing a lead role in Haiti relief

Robert "Bobbo" Jetmundsen, chairman of Worthscape LLC, traveled with Habitat to Haiti after seeing images of the 2010 earthquake. "Where most perceive hopelessness and defeat from various secondhand reports, a visit tells much more of the story," he said. "You look at the people and realize that they are handling this as best they can, very often smiling at you and going on with their lives." Jetmundsen returned with the motivation to encourage others to remember Haiti, and he is helping Habitat develop new partnerships to strengthen its efforts. He encourages others to go and see for themselves that the situation in Haiti can change for the better and is a worthy cause to support.

Seedlings Foundation: Helping Habitat grow

Seedlings Foundation, a dedicated and faithful partner of Habitat for the past 20 years, focuses on literacy, housing and research primarily in the health field. The foundation's president, Karen Pritzker, is a founding sponsor and co-creator of Habitat's Learn and Build Experience. Seedlings recently gave a generous grant to expand the LBE program, which brings together students from diverse backgrounds and empowers them to become effective leaders in the fight against poverty housing and homelessness and teaches them construction skills. Seedlings also awarded a multiyear grant to help Habitat measure the effectiveness of its model in the United States. "While I am eager to have my money support construction, I feel that studying the long-term effects of homeownership and Habitat's model will help Habitat move forward in a more informed and thoughtful way," Pritzker said.



LAWRIETTE MCFARLANE/HABITAT FOR HUMANITY

Ara Gallery

The Ara Gallery in Dubai, founded by Moza Mohamed Al Abbar, recently hosted an exhibition titled "Through the Eyes of Africa's Children." Featured artwork was based on photographs taken by children in Lesotho who had been given donated disposable cameras and asked to take pictures of what makes them happy. The exhibit raised funds and increased awareness of the need for proper housing and helped open doors to potential partnerships in the region.

Lehlolonolo Silase snaps an image for the exhibit "Through the Eyes of Africa's Children."

Donations to Habitat for Humanity in FY2011

\$1 million plus

American Red Cross
ArcelorMittal Foundation
Asia Pulp & Paper Group
Ayala Group of Companies
Catholic Relief Services
Canadian International
Development Agency (CIDA)
Cisco Systems Foundation
Citi Foundation
Delta Air Lines
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GAF Materials Corp.
Hunter Douglas
Kohler
MasterCard International
Nissan Americas
PCL Family of Companies
Pacific Gas & Electric Co.
President's Emergency Plan for AIDS
Relief (PEPFAR) via U.S. Centers
for Disease Control (CDC)
Seedlings Foundation
Samenwerkende Hulporganisaties
(SHO)/Cordaid
Stanard Family Foundation
State Farm Mutual Insurance Co.
Subaru of America Inc.
The Dow Chemical Company
Thrivent Financial for Lutherans
Tile Partners/Mountain
Re-Source Center
United Methodist Committee on
Relief (UMCOR)
United States Government
Wells Fargo
Whirlpool Corporation
Yale, an ASSA ABLLOY Group brand

\$100,000 plus

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Bloomberg LP
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Caixa Economica Federal
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Carlson Wagonlit Travel
CIMB Niaga
Citi Bank Korea
Commonwealth of Australia
Communities for Communities
Conifer Health Solutions Inc.
Consolis Group
ConstruRed – A Mi Me Importa
Campaign
Covenant World Relief / Evangelical
Christian Church
Credit Suisse
Darden Restaurants Inc.
DHL Global Forwarding
El Paso Óleo & Gás do Brasil Ltda.
Elizabeth Anton Habitat for
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Estate of Edmund Schlachter Jr.
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Gap Foundation
Genworth Foundation
Goldman Sachs Charitable Fund
Google Inc.
Government Housing Bank, Thailand
Gregory & Lori McMillan
Highland Park United Methodist
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Hyundai Asia Resources Inc.
Hyundai-Kia Motors Co.
IBM
ING Foundation (ING Bank)
J.S. Unitrade Merchandise Inc.
Japan Platform
Jefferies & Company
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Judith Cherwinka
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Kimberly Clark Professionals
Kincaid Furniture
Korea Housing Guarantee Co. Ltd.
Korea International Cooperation
Agency (KOICA)
Korea Water Resources Corp.
Korea Zinc Co. Ltd.

Linda and Frank Grantham
Lutheran World Relief
Manila Bulletin
Mary Kay Inc.
Mary Kay Mexico
MASCO Corporation Foundation
Merck
MillenniumIT
Ministry of Finance, Thailand
Minuto de Dios - Colombia
Mobinil – The Egyptian Company
for Mobile Services
NAACP
Nell Weidenhammer
Netcare
New Zealand Government
Nissan Motor Co., LTD Japan
Oak Foundation
Old Mutual South Africa
Oldcastle, Inc.
Pat and Tom Gipson
Petron Foundation
Pine Tree Foundation
Polish Humanitarian Action
POSCO
Progress Energy
Promontory Financial Group LLC
PT Indah Kiat Pulp & Paper
QBE Lenders Mortgage Insurance Ltd.
REA Group Ltd (realestate.com.au)
Robert "Bobbo" Jetmundsen
Safal Realty Pvt Ltd.
Saint Gobain
Samsung C&T Corp.
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Shinhan Life Insurance Co. Ltd.
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Simpson Strong-Tie Co. Inc.

Singapore Red Cross Society
Sony Computer
Sprite
Standard Chartered Bank
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Stanley Black & Decker Inc.
Stavros Niarchos Foundation
Susana A.S. Madrigal
Suyen Corp.
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Tamara Housing Trust
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The Anonymous Fund of the
Community Foundation of
Jackson Hole
The Charitable Foundation
The Coca-Cola Foundation (Sri Lanka)
The Docter Family
The Fish Family Foundation
Travelers
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Trust of Alice Matson
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Trust of Mariam Haglund
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Trust of Rodney M. Norris
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Whirlpool EMEA
William Soeryadjaya Foundation
Woolworths Holdings Limited
World Bank
World Vision and Vision Fund
Mongolia

Special thanks to these
partners for their generous
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The Home Depot
Foundation

Thrivent Financial for
Lutherans

Valspar

Wells Fargo

Whirlpool Corporation

Yale

Habitat for Humanity International is thankful for our many generous partners who seek a world where everyone has a decent place to live. Included on this list are some donors whose gifts or grants were made directly to an independent HFH affiliate or national organization. Thank you!

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International Field Operations

Elizabeth Blake

Senior vice president
Government Relations and
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Chris Clarke

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Larry Gluth

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Strategy

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Senior vice president
Administration; chief
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Torre Nelson

Vice president
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