



Why we
=**BUILD**=
*Homes, Communities
and Hope*

Habitat for Humanity International
Annual Report FY2012
July 1, 2011 - June 30, 2012



Our **VISION**

A world where everyone
has a decent place to live.

Our **MISSION**

Seeking to put God's love into
action, Habitat for Humanity
brings people together to build
homes, communities and hope.

Our **MISSION PRINCIPLES**

1. Demonstrate the love of Jesus Christ.
2. Focus on shelter.
3. Advocate for affordable housing.
4. Promote dignity and hope.
5. Support sustainable and transformational development.



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Lives transformed:

THAT'S WHY WE BUILD

This was an especially meaningful year for me, as I was personally involved in multiday builds in Jordan, Cambodia and Haiti. I was energized by again experiencing the impact of Habitat for Humanity's work on homeowner families, on communities and on volunteers.

In Jordan, I chaperoned a group from my son's school and was particularly impressed with a young Jordanian-American woman in our group who spoke fluent Arabic. She became our unofficial interpreter. She had traveled once or twice a year to Jordan — but only to an elite section of Amman. Spending time with the family, the masons and neighbors on the Habitat build gave her a whole new understanding of people living in circumstances so different from her own.

In Cambodia, we worked with a 19-year-old young man who was eager to learn how to lay bricks properly so his house and his neighbor's house would be tightly sealed. He had been separated from his siblings after his parents died of HIV in 2004, but all the siblings are now reunited in their new Habitat home.

And in Haiti, where we built 100 homes in a week in partnership with families affected by the 2010 earthquake, you could not miss the dramatic transformation that was taking place in the lives of scores of people who have been through so much.

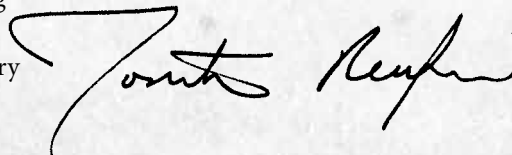
Celebrating with these families makes me want to work with Habitat forever! Seeing the dramatic and long-term changes in their lives is why we build.

This annual report actually tells two stories. First, it is filled with numbers and important information, including the fact that we experienced a 16 percent increase in construction solutions in fiscal year 2012 by serving a record 94,618 families. The people behind those numbers are the real story of Habitat for Humanity — the families who have a new start, the neighbors who are joining together to find solutions to local challenges, and the advocates who are getting policies and systems changed to aid affordable housing efforts on a larger scale.

Every day, I see how one person's commitment to make a positive change inspires many and how the ripples from those acts of kindness affect others.

I am so grateful to all those who lead boards, volunteer in Habitat for Humanity ReStores, make generous donations, and work alongside partner families and community groups to help us build homes, communities and hope. As we look to the coming years, I invite you to join us as we work toward a world in which all of God's children have a decent, affordable home.

In partnership,



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

EZRA WILLSTEIN



Habitat CEO Jonathan Reckford pitches in to help build one of 100 houses at the 28th Jimmy & Rosalynn Carter Work Project in Léogâne, Haiti, in November 2011. An additional 100 houses will be built when the Carter Project returns to Haiti in November 2012.

Habitat for Humanity served 94,618 families in fiscal year 2012.

Since the ministry began in 1976, we have served more than 600,000 families. With an average family size of five, that's 3 million people whose living conditions have been improved through Habitat's work.



By the
NUMBERS

July 1, 2011 - June 30, 2012

A local skilled worker stacks bricks to be used by a team of volunteers on a Build Louder trip to Asunción, Paraguay, in December 2011.



STEPHAN HACKER

Leah Wairimu Ngugi carries the family Bible at the dedication of her family's home in Maai Mahiu, Kenya. Her house is the 500,000th built by Habitat for Humanity.

Here is a sampling of numbers worth celebrating from FY2012.

\$76 MILLION

The net profits generated by more than 750 Habitat for Humanity ReStores in the U.S. to be used for Habitat's work. The stores diverted more than 200,000 tons of used building materials from landfills, while employing more than 2,250 people.

\$13 MILLION

The amount that U.S. affiliates tithed to international programs, benefiting families in more than 50 countries.

\$1 MILLION+

Amount raised in the first Asian Youth Build, a five-month project in China, India, Indonesia, the Philippines and Thailand that culminated in a one-day simultaneous build at 15 sites on May 12, 2012.

500,000

Leah Wairimu Ngugi and her grandchildren moved into Habitat's 500,000th house, in Maai Mahiu, Kenya, in October 2011. They were among thousands of families displaced after post-election violence erupted in late 2007.

100,000

The number of online advocates signed up for Habitat for Humanity. In FY2012, advocates sent 92,000 emails to the U.S. Congress, helping to place housing issues on the agenda in Washington and in support of critical federal resources.

100,000

In July 2011, Habitat for Humanity Nepal launched its ambitious campaign to grow ten-fold and serve 100,000 families over five years.

40,000

The number of families served in Haiti in the two years since the devastating 2010 earthquake. After many legal and logistical challenges, the first 155 core houses were built in the Santo community of Léogâne, with 100 more to be built at the 2012 Jimmy & Rosalynn Carter Work Project.

35,000

Habitat Guatemala, founded in 1979, celebrated its 35,000th family served with a two-house build in Jutiapa.

13,000

The number of people in Latin America and the Caribbean who volunteered with Habitat in their home country in FY2012 — an increase of 62 percent over last year.

2,000

In December 2011, Habitat for Humanity Korea celebrated its 2,000th house built, with the Seo family in Gyeonggi province. In May 2012, Habitat Paraguay celebrated its 2,000th family served by bringing together local, regional and international volunteers in Areguá to repair 10 houses owned by artisans who make handicrafts at home.

1,650

The number of families that have moved into new Habitat homes in the wake of Typhoon Sendong in the Philippines in December 2011 and massive flooding in Thailand from October 2011 to January 2012.

1,195

Number of loans for small home renovations distributed in Bosnia through a partnership between Habitat and microfinance institution LOK.

700

The number of people — from 37 countries — who attended the third Asia-Pacific Housing Forum, in Bangkok, Thailand, in September 2011.

305

The number of people who attended financial education classes in Bulgaria, Romania and Ukraine.

286

The number of houses built in the Africa/Middle East area by 105 Global Village teams made up of 1,413 volunteers.

190

The number of U.S. affiliates that are transforming neighborhoods through the Neighborhood Revitalization Initiative. Many more are in the pipeline.

100 PERCENT

The repayment rate in a revolving loan fund of \$1.5 million that Habitat Jordan has set up with nine active partners. Habitat Jordan has helped 1,500 families build or improve their homes over the past nine years.

25

Habitat Canada's first two affiliates — in Winnipeg and Grey Bruce — celebrated their 25th anniversaries. The Grey Bruce affiliate has built 29 homes; the Winnipeg affiliate has built more than 250.

23 PERCENT

A Brush with Kindness — an exterior home preservation service that offers painting, landscaping, weather stripping and minor repair services for homeowners in need — accounted for 23 percent of all families served through Habitat construction activity in the U.S. in FY2012.


6

Habitat is the sixth largest homebuilder in the United States, and the largest private homebuilder, according to Builder magazine.



MIKEL FLAMM

In April 2012, the first 1,200 of 6,000 families began moving into Habitat homes built as part of Habitat Philippines' disaster response to 2011's Typhoon Sendong.



Around the world, more than 1.6 billion people live in substandard housing. That number compels us to find new ways to reach more people. This is a sampling of what we're up against.

800 MILLION

The number of people in Asia and sub-Saharan Africa who do not have access to clean water.

4.2 MILLION

The number of families in Nepal that live in substandard housing conditions.

2.3 MILLION

The number of people in Kyrgyzstan who live in crumbling, Soviet-era block buildings that have hardly been maintained in the 20 years since the country gained independence.

400,000

The number of people in Haiti who remain displaced after the devastating earthquake of 2010.

88,000

The estimated number of orphans in Gaza province, Mozambique, who have lost one or both parents to HIV-AIDS.

60,000

The number of people in Romania affected by a massive cold wave and historic snowfalls that hit Central and Eastern Europe in February 2012. Many people were trapped without electricity or heat for a week.

90

The percentage of the population in Ethiopia that does not have adequate access to proper water and sanitation facilities.

52

The percentage of the population of Guatemala that suffers from respiratory diseases, due largely to air pollution inside their homes caused by poorly ventilated stoves.

45

The percentage of families in Nicaragua that have dirt floors in their homes. A simple concrete floor reduces the incidence of parasites in children by 78 percent, anemia by 81 percent and diarrhea by 49 percent.

0

At Habitat for Humanity, we believe in a world where everyone has a decent place to live. Until the number of people in need of safe, affordable housing reaches ZERO, we will continue to look for solutions.



Christian Jay Seso put himself through the University of the Philippines with a pair of scholarships and a part-time job. His childhood in a Habitat for Humanity house set the stage for his success, he says.

Planting **THE SEED**

‘Poverty is not a burden but a challenge. A solid home and community helped me to be what I am today.’

Christian Jay Seso was 8 when his family moved from a deplorable slum to Rotaryville, a Habitat for Humanity community on the outskirts of Manila, the Philippines. Now 23, Seso is a civil engineer and an active leader in his church.

“Had we not moved,” he said, “I would have been one of those kids ... who have sunken into lives of vice and petty crime.”

Like all 187 other families in Rotaryville, Seso’s parents have paid off their mortgage. Even when they were living in slum conditions, mother and father encouraged their three sons to believe in God, hard work and themselves. “*Pag may tiyaga, may nilaga.*” What you reap is what you sow.


Moving into a decent house allowed the children to live out their parents’ faith and to see what’s possible.

For 36 years, Habitat for Humanity has invested in long-term, lasting impact. We know that a stable home in a nurturing community can dramatically alter the arc of a family’s life, because we have seen it more than 600,000 times — and counting.

That’s why we build.

'You don't think you can make a difference. But if we all unite and add our drop to the bucket, we can change lives, one family at a time.'

— **PILAR NIETO OF AMWAY GUATEMALA**

A high-angle photograph of a construction worker, Rodrigo Machado, wearing a blue long-sleeved shirt, blue jeans, a blue cap, and work boots. He is leaning forward, using a large, flat, rectangular tool to level a newly poured concrete floor. The floor is a light gray color and shows some texture and shadows. The background is a dark, textured wall. The image is overlaid with a large, dark gray circular graphic on the right side, which contains the chapter title. The bottom right corner features a teal-colored triangular graphic with a white dotted pattern.

Chapter 1:
**BUILDING
HOMES**

House foreman Rodrigo Machado levels the newly poured floor of a home being renovated by Habitat for Humanity in Amarante, Portugal.



Fifteen years ago, Tony and Jill Collins moved their family from homelessness into a Habitat for Humanity house in Jackson, Mississippi. They attribute their sons' success directly to the stability of a real home.

Since 1976, Habitat for Humanity has been building on the concept of partnership housing. Individual donors, corporations, volunteers and people in need of decent shelter become partners in creating affordable housing solutions in their own communities.

In the self-help housing model pioneered by Habitat, prospective homeowners invest hundreds of hours of “sweat equity” into building their houses or their neighbors’ houses. The mortgage payments they make on no-profit loans go toward giving other families a hand up.

Habitat for Humanity works in all 50 U.S. states and in nearly 80 countries, not only building and improving houses, but also revitalizing entire communities and rebuilding stronger and safer homes after natural disasters and civil conflict. In addition to new and rehabilitated houses, the ever-expanding Habitat tool kit includes repairs, weatherization, technical assistance, water and sanitation facilities, housing microfinance, and training in construction skills and financial literacy.

Advocacy efforts have multiplied the impact of Habitat’s work, as initiatives focus on changing the systems, policies or traditions that prevent people worldwide from having access to healthy and affordable homes.

Building safe, decent shelter remains the heart of Habitat’s work and will always be its most tangible symbol of hope. But around the world, families face strikingly different challenges. The sheer number of people in need is daunting. According to the United Nations, 1.6 billion people live in poverty housing.

Habitat simply cannot build enough houses to offset such a staggering number. But it can be a vital spoke in the wheel of community development worldwide, uniting with like-minded organizations, generous donors, dedicated volunteers and industrious homeowners in a common goal. Everyone involved is transformed by the experience.

“Our experience with Habitat for Humanity renewed our faith in people,” said Tony Collins, a homeowner in Jackson, Mississippi.

Fifteen years ago, Collins and his wife, Jill, were living in their car and bathing their children in the restroom of a fast-food restaurant. Now their sons are successful adults, and the couple runs a home-based ministry called From the Heart.

“I attribute my sons’ academic success to us having a Habitat roof over our heads,” Collins said. “But the biggest impact on them was helping them realize the joy that you can have in helping someone else, and knowing that perfect strangers can impact your life.”

From any perspective, it is a powerful dynamic.

Otara Gunawardene is founder of ODEL, a retail giant in Sri Lanka, and a goodwill ambassador for Habitat for Humanity. After building with families who came from very different circumstances from her own, Gunawardene saw the theoretical become very personal.

“Previously, we only read about such families,” she said. “But now we got to know them personally and want to do even more for them. We saw how the build changed them, as well as how it changed us.”

Everyone involved in the Habitat experience tends to be transformed.

In Kenya, more than 300 families that had been driven out of their homes in post-election violence in 2007 were forced to live in a tattered tent city near Maai Mahiu. The children in these families had grown up surrounded by looting and rioting; they had seen their relatives and friends killed and watched their houses burned to the ground.

Now these families live in homes built by Habitat Kenya, and these children have seen another side of human nature.

“Without a house, there is no family,” said James Waitthaka, a senior field officer with Habitat Kenya. “Without a house, there is no security. And without a house, there is no future.

“What means most is not just the houses we are building. We are changing the mindset. Now they will grow up with a different meaning of life. They will know that there is love in this world.”

BEN SKUDLAREK



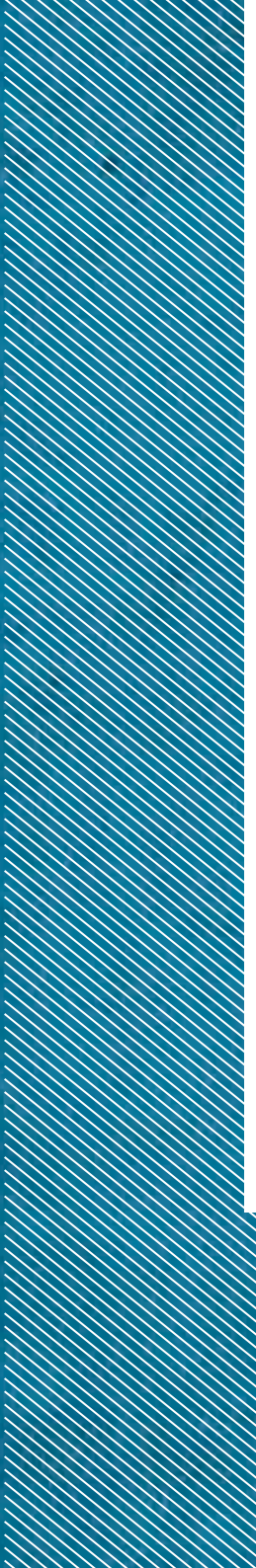
FIVE SCHOLARS IN THE FAMILY

Lucy Okonokhua Jackson, a single mother of five small children, fled the political turmoil in her native Nigeria in 1993 and moved to Atlanta, Georgia. She was determined to provide a better future for her children: Teddy, Maggie, Laura, Selina and Precious.

After drifting from shelter to shelter to crime-ridden public housing, Jackson became a Habitat homeowner in 1997. During the building of her home, she and her family formed a bond with volunteer Frank Belatti, a successful businessman and adjunct professor at his prestigious alma mater, the University of Notre Dame.

He became a trusted mentor to the children, supporting them in their educational efforts. Fifteen years later, three of the Okonokhua children have graduated from Notre Dame, and the two youngest are currently enrolled there. “The Habitat house made it all possible,” Jackson said.

Belatti, who is as proud of the Okonokhua children as he is of his own, said he looks at their academic success and sees “exactly what Habitat says can happen when you break the cycle of poverty.”



'When you are poor, you cannot think of the future. But once you have secure housing, you can start to think about your welfare and that of your community. Once your house is secure, you can do a lot of things.'

— **SANONG ROEYSUNGNOEN, A COMMUNITY LEADER IN KHONKAEN, THAILAND**



Chapter 2:
**BUILDING
COMMUNITIES**

Habitat homeowner Marie Denise cultivates her garden in the community of Santo in Léogâne, Haiti. In February 2012, the first of 155 families began moving into homes built during the 2011 Jimmy & Rosalynn Carter Work Project.



ERNA MILLSTEIN

Marie Veronila Antoine, a leader in the Santo community, worked alongside former U.S. President Jimmy Carter and his wife, Rosalynn, at the weeklong project bearing their name in November 2011.

In a world of stressed economies and polarized politics, Habitat’s mission transcends cultural differences, partisan divisions and class skirmishes.

Step onto any Habitat build site — in Madagascar or Mongolia, South Dakota or South America — and you’ll see volunteers, donors and prospective homeowners working shoulder to shoulder, swinging hammers or wielding trowels at every conceivable skill level. No one is labeled rich or poor, a celebrity or an unknown.

“Everyone is just a worker,” said Marie Veronila Antoine, a new homeowner in Léogâne, Haiti, who helped build her house at the 2011 Jimmy & Rosalynn Carter Work Project with a crew that included the former U.S. president and first lady, along with country music superstars Garth Brooks and Trisha Yearwood.

More than 150 families that had been living in makeshift tents since Haiti’s January 2010 earthquake began moving into Habitat homes in February 2012. In November, some 500 volunteers with the 2012 Carter Work Project were headed back to build the next 100.

“There was nothing there before,” said Claude Jeudy, national director of Habitat for Humanity Haiti. “Now it is a real community, and it has become a good model for the future.

“Everyone who needs to know how to build a community after a disaster will find a perfect example in Léogâne.”

That hands-on experience at the core of Habitat’s mission brings people together in a distinctive, life-changing way. It’s no longer just about building a house, but about building up people, communities, understanding.

In the summer of 1998, Sumner McCallie led his first Global Village trip to Guyana, accompanied by students from the private boys school in Chattanooga, Tennessee, that his great-grandfather started and where he teaches.

“Back at school that fall, the students looked around and realized there were housing needs here at home as well,” McCallie said.

They connected with local businesses and raised funds for a house, which they built over the next spring break. Since then, the students at McCallie School have built 14 homes with Habitat Chattanooga. And they have continued to go on GV trips every year.

Meanwhile, McCallie joined the board of Habitat Chattanooga, where the Global Village experience has proved invaluable. When the affiliate was considering starting A Brush with Kindness, a repair program, McCallie led a team to Hungary to learn how to manage such projects.

“The way they do things in Hungary helped us figure out our goals of shifting to renovations here in Chattanooga,” he said.

Such connections run deep throughout the Habitat world.

Habitat for Humanity in Hood County, Texas, has tithed to Habitat Kyrgyzstan for nearly a decade, sending money to help families more than 7,000 miles away.



HABITAT FOR HUMANITY KYRGYZSTAN

Bappa and Meerim Jabalov moved their family into a Habitat house in Baskoon, Kyrgyzstan, built with help from Global Village volunteers in 2009. The family used to share a house with Bappa's mother and younger brother.

Since 2003, the Texas affiliate has helped 21 Kyrgyz families move into decent, affordable homes.

"We truly feel that we are in this ministry together with Habitat Kyrgyzstan," said Carol Davidson, executive director of Habitat Hood County. "They are our brothers and sisters on the other side of the world."

SEEING THE CHAIN REACTION FIRSTHAND

In 2012, Dave Kovac of Corvallis, Oregon, embarked on his 25th Global Village trip, this time to Sri Lanka. As usual, he took along some of the graduate students in the international service learning class he teaches at Oregon State University.

For seven years in a row, Kovac had taken teams to Romania. Every year he returned, he visited the families he had built with on previous trips.

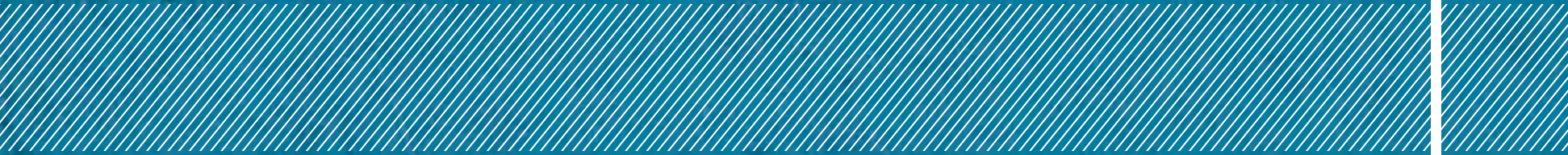
"In every case, they were better off than they were before," Kovac said. "The health of their children was better, and the parents were able to get better jobs. The chain reaction was all positive.

"When I return to these countries, see how lives have changed for the better and realize that our teams had a part in supporting those changes, I become more hopeful and excited to do more. The beneficiaries of Global Village trips are not just the partner families. We all benefit in some magical way."

COURTESY OF DAVE KOVAC




Dave Kovac, a professor at Oregon State University, has been on 25 Global Village trips, including seven to Romania.



'They're too young to understand the concept of owning something. But they know this is THEIR house.'

— **SAMANTHA SHORT, MOTHER OF FIVE
AND A NEW HABITAT HOMEOWNER
IN JOPLIN, MISSOURI**



Chapter 3:
**BUILDING
HOPE**

Madalena Jossias Mutemukiyo, 9, is thriving in a house built through Habitat Mozambique's program to help orphans and vulnerable groups in Gaza province.



EZRA MILLSTEIN

Thomas and Samantha Short were forced to move out of their mold-infested apartment after it was damaged by the EF-5 tornado that barreled through the heart of Joplin, Missouri, in May 2011. Now the family lives in a four-bedroom house built in partnership with Joplin Area Habitat for Humanity. The kids are healthy and have a yard to play in, and Thomas even has room to grow strawberries, carrots and peas in a small garden out back.

Such partnerships are happening around the world, as Habitat adjusts to new economic realities. In many parts of the world, for instance, incremental building and microfinance programs now allow low-income families to improve their lives step by step.

Over the decades, the pace of building has increased exponentially, as Habitat has sharpened its shelter expertise and found new ways to reach the people who need it the most. Since 1976, Habitat for Humanity has served more than 600,000 families.

The numbers are a source of pride. Those families served represent more than 3 million people. In fiscal year 2012 alone, Habitat for Humanity helped 94,618 families improve their lives.

Habitat for Humanity is not immune to the global economic meltdown and the slow, painful recovery. Building programs have been adapted to include more rehabilitations and repairs, which not only allows Habitat to reach more people in need, but also helps revitalize some of the communities that have been hit hardest by foreclosures and blight.

In April 2012, two families in Dublin, Ireland, received the keys to their dream homes after buildings that had sat abandoned for more than 10 years were transformed by Habitat. With a number of derelict properties lying idle across the city, the partnership between Habitat Ireland and the Dublin City Council signaled an important step.

“Today, these homes symbolize a new beginning, a coming together of people to make a difference, and paving the way for the future,” said Karen Kennedy, executive director of Habitat Ireland.

But Habitat cannot measure success with arithmetic alone. Behind every number is a family, and the changes in their lives are generational. The home is not the end of the story; it is the beginning.

Chea Sreymom used to rent a 200-square-foot room with seven other people in Russey village, Cambodia, near the notorious Steung Meanchey dumpsite. She ran a manicure business in the local market by day; at night, she sold food around the riverside, a popular tourist haunt. She set aside US\$1 a day from her meager earnings for an initial deposit on a Habitat house, which was built during the Khmer Harvest build in November 2011.

She shares her new home with her 60-year-old mother, who used to live in an informal settlement near the tracks, and her brother and his wife. Now, with her mom and sister-in-law, Sreymom makes fabric mats in her home, earning about US\$22 a day.

That home provided a new life and a new livelihood for four people. Sreymom is grateful for the chance to build her own future.

“I will never disappoint the people who helped me,” she said.

GREGG PACHKOWSKI



THE POWER OF ONE

Since 2000, Father Michael Josef O’Keeffe has donated 80 percent of his modest salary to Habitat for Humanity Ethiopia. The cumulative total of those contributions — US\$240,000 — is a testament to the difference one person can make in the cause of eliminating poverty housing worldwide.

O’Keeffe was born in County Clare, Ireland, and ministers now at Blessed Trinity Catholic Church in Ocala, Florida. Since he was called to the

priesthood more than 50 years ago, he has preached passionately that a decent house is central to a better future for any family. His donations alone have helped more than 100 families move out of poverty housing into real, permanent homes.

“We might never reach the place where all people are housed with dignity,” O’Keeffe said. “But this does not mean we should not strive toward it.”



SWIS NHOJ

Jadea Howard, 4, enjoys the simple pleasure of playing outside her family's Habitat home in Little Rock, Arkansas. Her parents, Colecia and Eric Howard, became Habitat partners when the previous owners donated the house back so that another family could experience the life-changing benefits of a stable, secure home.

Nearly four decades since Habitat began building, thousands of homeowners have paid off their mortgages.

Gloria and Ernie Penner have spent 25 years in their home, which was the first Habitat house built on Canadian soil. As a young couple, they struggled to raise two small children in a tiny two-bedroom apartment before moving into their home.

Now mortgage-free, they plan to pass the house on to their son, Tim. Their daughter, Christine, is married and raising her own children in a home about half a kilometer down the road from her childhood home.

"We got this house and we never really looked back," Gloria said. "This home helped our family stay together."

Jed Hefner was 7 when his family moved into a Habitat house in Little Rock, Arkansas, in 1990. As an adult, Hefner served eight years in the U.S. Marine Corps Reserves and earned an MBA from the University of Arkansas before launching a successful career as a business analyst. His sister, Deborah Hefner Guzman, is an architect. She's working on a master's degree in sustainable development and construction.

"I want to do the kind of architecture that gives back," she said.

Jed and Deborah both believe their success can be traced back to that house.

"Little things make a big difference in the way you define yourself, your identity as a person," Jed said. "Like having a place to study. Not having to worry about finding enough blankets so that you don't freeze. Just having safety and security.

"Those fundamentals are the building blocks."

When their mother died in 2008, Jed and Deborah decided to give the house back to Habitat so that it could be rehabilitated for a new family in need. And in 2009, Jed personally handed over the house keys to Eric Howard, a supply technician at Baptist Medical Center who had volunteered at Habitat build sites since he was 16. Now 23, he and his wife, Colecia, are raising their three children in this house.

"It's what our mom would have wanted," Jed said.

One story ends, and another begins.

WHAT'S NEW IN FY2012

National offices and affiliates around the world continually come up with innovative partnerships and programs to reach more people in need of decent housing. This is a small sampling of Habitat for Humanity's new initiatives in fiscal year 2012.

- **Veterans Initiative:** The Government Relations and Advocacy staff, based in Washington, D.C., led Habitat for Humanity International's Veterans Initiative, which supports housing interventions, employment and volunteer opportunities for veterans, military service members and their families. Through the initiative, Habitat launched the Repair Corps program, sponsored by The Home Depot Foundation; started the Habitat for Humanity International Veterans Corps, which earned the 2012 People's Choice Service Impact Award from the Corporation for National and Community Service; and piloted a veteran-focused model for Global Village trips beginning with a two-week trip to Vietnam with 18 Vietnam-era veterans. Habitat affiliates served more than 300 veteran partner families with housing solutions in program year 2012.
- **Microloans in Africa:** The MasterCard Foundation donated US\$6.5 million for a five-year project that will provide microloans and construction technical assistance to help the poor improve their living conditions. Through this project, Habitat will work with nine leading financial service providers in Kenya, Uganda and Ghana to transform lives.
- **Homes for the displaced in Colombia:** Habitat for Humanity Colombia launched a project called "*Un Nuevo Despertar*" ("A New Awakening") to serve families affected by a decades-long conflict between the government and a rebel group in El Palo. Un Nuevo Despertar provided homes for 37 of these displaced families, most of whom had spent more than five years on a waiting list for government-subsidized housing.
- **Saving energy in Macedonia:** In December 2011, Habitat Macedonia launched the Energy Efficiency for Housing Sector Project, made possible by a US\$1.5 million grant from USAID. Habitat will conduct energy-efficient renovations for low-income families, mainly by upgrading blocks of apartments. Another multimillion-dollar proposal has been submitted to USAID by Habitat Europe and Central Asia that would fund similar renovations in residential apartments in Ukraine, Armenia, Serbia and Bosnia.
- **Microsavings in Asia:** Citi Foundation has committed US\$1 million to Habitat for a financial education initiative to encourage 3,000 low-income families to save money for home improvements, particularly ones that will protect their homes from natural disasters. The program rolled out in the Philippines but will expand to other Asian countries.
- **Peace Build in Armenia:** Habitat Armenia brought together international volunteers this summer for a Peace Build in Tavush, where many residents are refugees of the ongoing Armenian-Azerbaijan conflict. More than 50 percent of the population lives in deteriorated, overcrowded homes with limited water and heat. Volunteers helped repair derelict homes and broken relationships as part of Habitat Armenia's larger program to help those affected by the conflict. To date, it has helped more than 800 families find safe, secure shelter.
- **Solar cookers in Central America:** Habitat has partnered with the Water and Health Alliances to give Habitat families in Central America a chance to pilot a portable solar cooker model. The stoves benefit health, the economy and the environment by reducing smoke inhalation and dangerous fires, pollution and dependence on expensive and scarce fuel sources.
- **Floors in Nicaragua:** Habitat for Humanity Nicaragua launched a campaign called "*Un Piso para Jugar*" ("A Floor to Play On"), which aims to provide concrete floors for 100 extremely low-income families. A concrete floor reduces the risk of parasites in children by 78 percent, of anemia by 81 percent and diarrhea by 49 percent. The campaign is part of a regionwide effort to increase Habitat's local donor base, making it less dependent on international funds as it engages more local supporters through small, monthly donations.

FY2012 summary of FAMILIES SERVED

GLOBAL TOTAL

Construction	
New	20,418
Rehabs	7,617
Incremental	25,552
Repairs	41,031
Total construction	94,618
* Disaster response	18,326

Housing Support Services	
Land tenure (families)	3,321
Technical assistance (individuals)	119,068

* Numbers for disaster response are already included in the construction total.

Note: "Incremental" building improves housing in stages, based on a family's resources.

U.S. AND CANADA

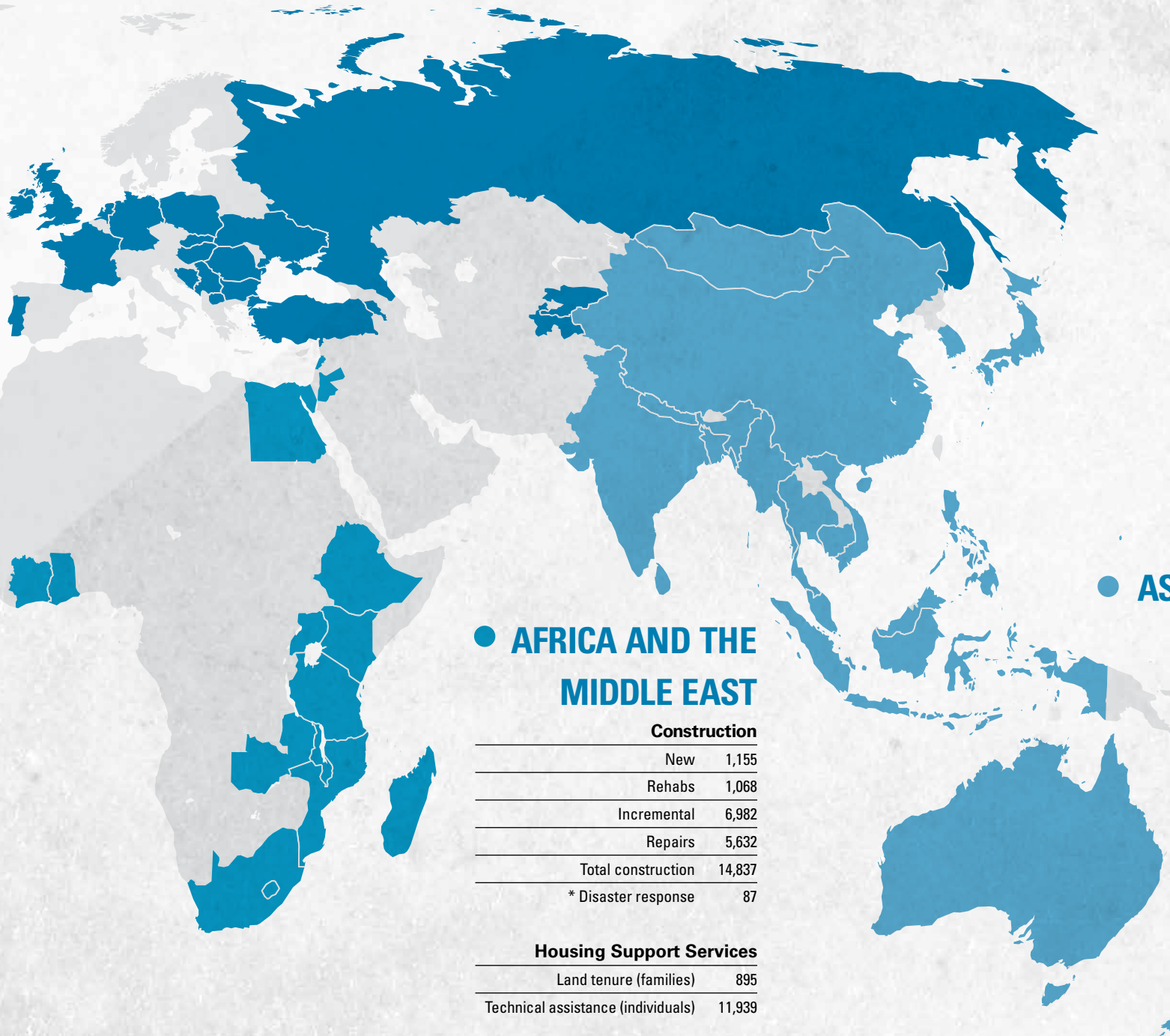
Construction	
New	3,951
Rehabs	1,493
Incremental	(-)
Repairs	3,607
Total construction	9,051
Disaster response	(-)

Housing Support Services	
Land tenure (families)	(-)
Technical assistance (individuals)	3,649

LATIN AMERICA AND THE CARIBBEAN

Construction	
New	6,094
Rehabs	2,440
Incremental	7,920
Repairs	10,848
Total construction	27,302
* Disaster response	6,120

Housing Support Services	
Land tenure (families)	1,286
Technical assistance (individuals)	62,823



● EUROPE AND CENTRAL ASIA

Construction

New	20
Rehabs	897
Incremental	1,189
Repairs	6,042
Total construction	8,148
* Disaster response	559

Housing Support Services

Land tenure (families)	118
Technical assistance (individuals)	5,123

● AFRICA AND THE MIDDLE EAST

Construction

New	1,155
Rehabs	1,068
Incremental	6,982
Repairs	5,632
Total construction	14,837
* Disaster response	87

Housing Support Services

Land tenure (families)	895
Technical assistance (individuals)	11,939

● ASIA AND THE PACIFIC

Construction

New	9,198
Rehabs	1,719
Incremental	9,461
Repairs	14,902
Total construction	35,280
* Disaster response	11,560

Housing Support Services

Land tenure (families)	1,022
Technical assistance (individuals)	35,534



Elizabeth Crossman, Habitat for Humanity International board chair, hones her building skills on a Habitat for Humanity build site in the Dominican Republic in November 2011.

Being good stewards **OF GOD'S GRACE**

I am one of the lucky ones. Although my family moved often when I was a child — I had lived in 10 different homes by the time I graduated from high school — I always had a safe and decent place to sleep at night. We never personally experienced the terror and destruction of disastrous storms, earthquakes or tsunamis. My family has been greatly blessed, and I am so thankful that my parents taught me to turn those blessings around and share them with others.

Today, one of my favorite scripture references is 1 Peter 4:10: “As each has received a gift, use it to serve one another, as good stewards of God’s varied grace.” This verse reflects our strong family value of sharing our abundance, and it inspires me anew each time I read it.

When I was director of corporate contributions at a large company, I had an opportunity to assist families who had lost their homes to flooding in North Carolina. On the ground, and assisting each employee through the first weeks, I experienced the incredible shock and despair of those who

had lost so much. Affected families were overwhelmed and simply unable to work through the process of accessing emergency services or helping their insurance companies to assess their loss. My employees and I pulled together to help them; the families pulled together to help each other. I witnessed a healing that is only possible through the loving care of others.

This love and concern for others is what drew me to this organization. In 2005, as a newly elected member of Habitat for Humanity International’s board of directors, I traveled to Manila. While I was dismayed by the astonishing amount of poverty, I was greatly encouraged by all that Habitat for Humanity Philippines was accomplishing. I was also inspired to see that their efforts are being supported by thousands of young people who have joined our mission as volunteers through Habitat’s Youth Build program. Over the past seven years, it has made my heart sing with hope to see how these young volunteers are reaching out and changing

the world. They are quickly adding their hearts, hands and voices to the cause for adequate, affordable housing.

Habitat for Humanity’s mission is a powerful one. Today, it is having a positive impact on the entire world! This past November, I witnessed the remarkable progress that is being made in the Dominican Republic. Habitat’s new microfinance program is allowing families there to improve their homes incrementally. Small loans mean they can significantly upgrade their living conditions within their financial capabilities.

To be a small part of this incredible movement is a joy and a privilege. I hope you will join me through your prayers, your gifts and your volunteer efforts. Together, we will continue to make a difference.

Elizabeth Crossman

Chair of the board of directors,
Habitat for Humanity International

Chapter 4:

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 from 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 FY2012 was \$299.5 million. Total cash contributions in FY2012 were \$141.7 million, \$82.6 million of which came as unrestricted cash donations. Government grants totaled \$77.3 million in FY2012. Also included in revenue were \$57.2 million in donations-in-kind and \$23.3 million in other income.

A majority of the increase in government grant revenue that was recognized in FY2012 was the result of the receipt of \$54.8 million from the Neighborhood Stabilization Program (NSP2) grant received from the U.S. Department of Housing and Urban Development. Of these funds, \$52.6 million was transferred to target affiliates in FY2012.

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 affiliates and public awareness/education (advocacy). Total expense amounted to \$329.6 million.

Program expense

In FY2012, Habitat for Humanity International spent \$277.3 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 \$13.1 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 FY2012, fundraising expense totaled \$38.3 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 FY2012, 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 FY2012, management and general expense totaled \$14 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

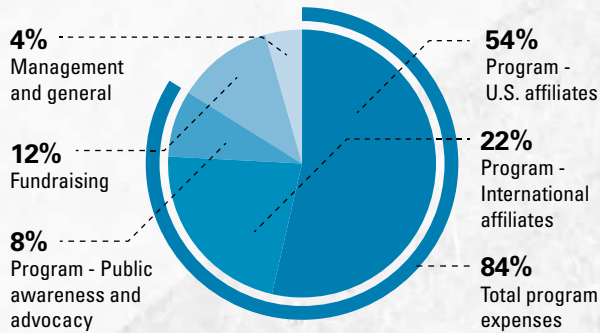
	Year ended June 30	
	2012 total	2011 total
Assets		
Cash and cash equivalents	\$42,263,322	\$70,440,559
Investments at fair value	43,757,640	45,853,262
Receivables	117,490,492	117,977,671
Other assets	17,025,111	18,883,324
	\$220,536,565	\$253,154,816
Liabilities and net assets		
Total liabilities	\$88,519,758	\$88,883,450
Net assets:		
Unrestricted	9,671,896	25,586,136
Temporarily restricted	120,986,335	137,462,246
Permanently restricted	1,358,576	1,222,984
Total net assets	132,016,807	164,271,366
	\$220,536,565	\$253,154,816

Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2012, 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

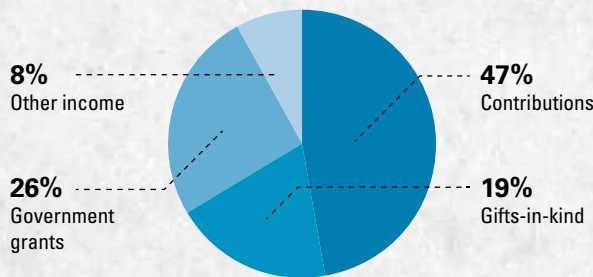
	Year ended June 30	
	2012 total	2011 total
Revenues and gains		
Contributions	\$141,657,751	\$157,407,503
Donations in-kind	57,240,814	38,060,546
Government grants	77,313,165	63,318,338
Other income, net	23,335,034	28,551,513
Total revenues and gains	299,546,764	287,337,900
Satisfaction of program restrictions	—	—
Total revenues and gains	299,546,764	287,337,900
Expenses		
Program services:		
U.S. affiliates	176,744,355	159,833,807
International affiliates	73,391,385	82,463,243
Public awareness and education	27,168,400	26,197,990
Total program services	277,304,140	268,495,040
Supporting services:		
Fundraising	38,252,681	37,301,937
Management and general	14,045,584	13,717,040
Total supporting services	52,298,265	51,018,977
Total expenses	329,602,405	319,514,017
Losses (recoveries) on contributions receivable	2,198,918	(189,860)
Total expenses and losses (recoveries) on contributions receivable	331,801,323	319,324,157
Change in net assets	(32,254,559)	(31,986,257)
Net assets at beginning of year	164,271,366	196,257,623
Net assets at end of year	\$132,016,807	\$164,271,366

Habitat for Humanity International
**AUDITED CONSOLIDATED
 FINANCIAL STATEMENTS**



FY2012 use of funds

Program - U.S. affiliates	\$177 million
Program - International affiliates	\$73 million
Program - Public awareness and advocacy	\$27 million
Fundraising	\$38 million
Management and general	\$14 million



FY2012 sources of funds

Contributions	\$142 million
Gifts-in-kind	\$57 million
Government grants	\$77 million
Other income	\$23 million

Habitat for Humanity International
UNAUDITED COMBINED FINANCIALS

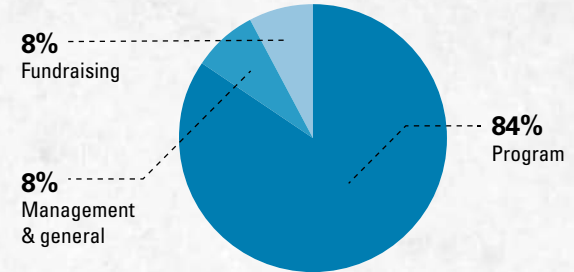
**Habitat for Humanity's
 unaudited combined financials**

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, 2011, we estimated the total impact of the entire Habitat mission as follows:

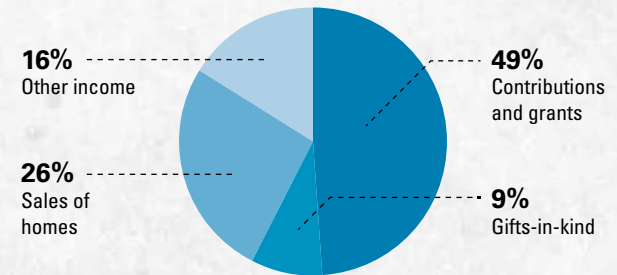
**\$1.5 billion
 TOTAL REVENUE**

**\$2.3 billion
 TOTAL NET ASSETS**



FY2011 use of funds

Program	\$1.2 billion
Fundraising	\$109 million
Management & general	\$109 million



FY2011 sources of funds

Contributions and grants	\$735 million
Gifts-in-kind	\$130 million
Sales of homes	\$395 million
Other income	\$240 million

Chapter 5:

THE GENEROSITY OF DONORS

Habitat for Humanity's mission to eliminate poverty housing around the world could not continue without generous contributions of money and resources. We value each and every donor. In these pages, we highlight a few of our outstanding partners.

CORPORATE PARTNERS



Energizer: Building long-term impact

True to the spirit of its trademark Energizer Bunny®, Energizer has worked tirelessly to help Habitat partner families secure decent, affordable housing. Energizer donated nearly \$400,000 to Habitat's work in fiscal year 2012. As part of the company's "that's positivenergy™" campaign, Energizer employees contributed 1,500 volunteer hours on new construction and revitalization projects in 13 cities across the United States, beginning in Joplin, Missouri, where many colleagues had family and friends who were affected by tornadoes in 2011. Energizer also contributed to Habitat's Global Impact Fund, further investing in the promise of families and entire communities. The fund strengthens Habitat's ability to support local affiliates and national organizations with training, technical assistance and other programs, equipping them to serve significantly more families and communities at home and abroad.



Larson Manufacturing Co.: Helping Habitat make homes affordable

The Larson Manufacturing Co. has been a valued partner of Habitat for Humanity International for more than two decades. Larson, the largest manufacturer of storm doors in the United States, recently contributed more than \$1 million for Habitat housing in communities around the United States where it shares a presence with Habitat. More than a dozen Habitat affiliates in 12 states are participating in the yearlong grant program. Work is under way on new construction, rehabilitation and repairs, and community "green space" at a number of locations. Larson also donates its product to Habitat, including nearly 800 storm doors in FY2012. In addition, Larson supports Habitat's RV Care-A-Vanner program, which mobilizes volunteers in their recreational vehicles to help Habitat affiliates build houses, raise awareness of affordable housing issues and generate funds.

NISSAN

Nissan: Building a new level of partnership

Nissan took its partnership with Habitat to a new level in fiscal year 2012, helping Habitat launch BUiLD, a high-visibility initiative to advance Habitat's vision of a world where everyone has a decent place to live. As BUiLD's first featured sponsor, Nissan encouraged support for Habitat through a "What will you build?" promotion that contributed \$1 for every volunteer photo uploaded to the BUiLD photo wall. Nissan's continued leadership in sustainable building also positively affected Habitat partner families. More than 600 Habitat staff members benefited from Nissan-funded training in sustainable construction techniques, while Nissan-donated vehicles helped Habitat sustainability specialists travel to affiliates and advise them further in sustainable construction. The company sponsored eight homes and made 10 sustainable homebuilding grants that helped 18 additional families. Nissan has supported the Jimmy & Rosalynn Carter Work Project for the past five years. And in 2011, Nissan helped Habitat respond to families affected by the tornadoes in Joplin, Missouri, donating trucks to supplement affiliates' work. More than 5,000 Nissan employees have contributed more than 60,000 volunteer hours, helping build 50 homes in the Americas and the Asia/Pacific region. Nissan has partnered with Habitat since 2006, contributing more than \$8 million to strengthen families and communities globally.



State Farm: Building future leaders

Since 2007, State Farm has served as the national corporate sponsor of Habitat for Humanity's youth programs, helping to build youth leadership across the United States. As sponsor of Habitat's annual Youth Leadership Conference, State Farm supplies a key opportunity for youth leaders, advisers and affiliates to share ideas and learn more about Habitat's work. In 2011, more than 300 people attended the conference, held in Indianapolis, Indiana. And in 2012, State Farm contributed scholarship funds for 26 students to attend Habitat on the Hill, Habitat's annual legislative and advocacy conference in the United States, which trains supporters to advocate on housing issues. This year, for the first time, State Farm began offering grants for training in disaster response and recovery, enabling youths and affiliates to become more engaged in Habitat's disaster response efforts. The company also offers a matching grant for Habitat college campus chapters and Youth United groups to raise funds toward their Habitat projects. In addition, State Farm supports the work and growth of Habitat young professionals groups.

Swiss Re



Swiss Re: A new journey with Habitat

In fiscal year 2012, Swiss Re, a leading global reinsurer, partnered with Habitat for the first time to support 25 families in Brazil's Goitá Basin in their quest for a better future through better housing. Women residents who make their living peeling cassava in the flourmills face extreme poverty, gender inequality and precarious housing conditions. Habitat Brazil's Rebuilding Women's Lives Sustainably project aims to change that by integrating various social development programs in the area. Thanks to Swiss Re's support, that change is well under way.

valspar

Valspar: A partner for generations

The Valspar Corporation is Habitat for Humanity's national paint partner and co-founder of Habitat's A Brush with Kindness program, which helps low-income families preserve the exterior of their homes. The company and its foundation have supported Habitat's mission for more than 30 years, forming a national partnership in 2002 to improve lives and communities around the world. In fiscal year 2012, Valspar pledged nearly 700,000 gallons of paint, valued at more than \$20 million, and more than \$1 million in cash to Habitat. This included underwriting A Brush with Kindness, which launched nationwide in 2008 and had grown to serve 6,142 families by the end of this fiscal year. Valspar also partners with Habitat to increase awareness of its work through a number of creative and innovative cause-marketing efforts. In August 2011, Valspar launched "Valspar Hands for Habitat," a celebrity handprint auction to benefit Habitat's disaster recovery program in Haiti. Valspar also launched two social media cause-marketing campaigns, the "Like to Change the World" and "Valspar Color Project," an online room-makeover video series featuring three of today's hottest celebrities. For consumer engagement with the campaigns via "likes," "shares" and video views, Valspar made an incremental cash donation to Habitat.



PHOTO COURTESY OF TIM HERBACH



Thrivent employees help build a house in Flathead Valley, Montana.

Thrivent Financial for Lutherans: Sharing Habitat's vision

The support of Thrivent Financial for Lutherans goes far beyond financial gifts. Thrivent Financial launched Thrivent Builds with Habitat for Humanity in 2005. Since then, the multiyear, multimillion-dollar partnership has engaged nearly 170,000 Thrivent members to help build 2,700 Habitat for Humanity houses worldwide. As a result, 13,500 people have not only a decent place to call home, but also increased opportunities to earn income and gain an education. Thrivent Financial offers members and other volunteers the opportunity to build homes abroad or in the United States through the Thrivent Builds Worldwide component of the partnership. Since 2005, approximately

5,800 volunteers forming 540 different teams traveled to build more than 1,000 homes in 33 countries. Thrivent Financial for Lutherans launched a new program in 2012, Thrivent Builds Repairs, to upgrade homes in partnership with low-income homeowners across the United States. Thousands of volunteers are expected to support the program, which encourages communities to get involved in making houses more attractive, safer or more energy-efficient. Over the past seven years, Thrivent Builds with Habitat for Humanity contributed more than \$140 million to increase the number of houses Habitat builds each year, helping more families move into a brighter future.

INDIVIDUALS AND FAMILY FOUNDATIONS

Ted and Ann Dosch

Throughout 13 years of faithfully supporting Habitat for Humanity, Ted Dosch, executive vice president and CFO of Anixter International, and his wife, Ann, have helped make Habitat what it is today. Before he personally began supporting the organization, Ted Dosch was the executive sponsor of the Whirlpool-Habitat partnership in 1999, a relationship that has grown into one of Habitat's principal partnerships. He has generously volunteered his time by serving on Habitat for Humanity International's board of directors for eight years, filling integral roles such as vice chair, chair of the Finance Committee and chair of the Audit Committee. The Dosches also have donated their time by participating in many Habitat builds throughout the United States and in nine other countries. Their most recent pledge of \$300,000 will help build homes, raise awareness and strengthen capacity at the local and global levels.

Reid Family Foundation

Ed Reid is a private philanthropist who learned the meaning of giving as a small child at his grandmother's knee. A generous man all of his life, Reid began making annual contributions to Habitat for Humanity in 1988, increasing his donations and setting up charitable gift annuities over the years. In 1995, Ed and his wife, Lois, created the Lois and Ed Reid Foundation, now known as the Reid Family Foundation. As members of Habitat for Humanity International's Legacy Society, the Reid family has donated nearly \$2 million to Habitat. The foundation's most recent undesignated gift annuity allows Habitat to apply funds where they are most needed, for innovations that help build and improve sustainable housing globally.

Victoria Reyes

Victoria Reyes traces her lineage to the Philippine island province of Mindoro and has always sought to help its people improve their living conditions. Her recent land donation, valued at more than US\$1 million, will give low-income Mindoreno families a chance to make their dreams of owning safe, decent homes a reality. Reyes' generosity will support a Habitat Philippines project to build an entire community in Mindoro, including new and repaired homes, gardens and community structures that promote unity among the residents. In all, 499 teachers, municipal workers, informal settlers and other families in need of a hand up will have healthy, affordable homes and a new community in which to live, work, learn and play.

DONATIONS TO HABITAT FOR HUMANITY IN FY2012

\$10 million plus

The Dow Chemical Company
Thrivent Financial for Lutherans
Valspar

\$1 million plus

Angelo King Foundation
Atlantic LNG Company of Trinidad and Tobago
Citi Foundation
Coca-Cola Thailand
Cosmopolitan Housing Association
Daniel and Karin Akerson
Delta Air Lines, Inc.
Globaltronics
Habitat for Humanity Philippines' Ambassadors
Japan Platform
J. Ronald Terwilliger
Korea International Cooperation Agency (KOICA)
Larson Manufacturing Company
Pacific Gas & Electric Co.
Republic of the Philippines, Department of Social Welfare & Development
Rufino Reyes Family
San Miguel Corporation
State Farm Mutual Insurance Company
The MasterCard Foundation
United States government
Whirlpool Corporation

\$500,000 - \$999,999

ABS-CBN
ArcelorMittal Foundation
Bingham McCutchen LLP

COINS Foundation
Darden Corporation
Department for International Development (DFID)
eBay Inc.
Estate of Luiz DePaula
Estate of Marabeth Letsche
GMA Network
Infor Global Solutions
Irish Aid
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Louis and Gladyce Foster Family Foundation
Major League Baseball Charities
MASCO Corporation Foundation
Owens Corning
PV Energy Sales and Installation, LLC.
Reid Family Foundation
Samenwerkende Hulporganisaties
Schneider Electric
Travelers
TV 5
Wells Fargo
Whirlpool EMEA

\$100,000 - \$499,999

Anonymous
Aditya Birla Group
ASK Group
Ayala Group of Companies
Barbara Beach
Barclays Bank PLC
BERA GmbH
Bloomberg LP
BP Trinidad and Tobago LLC
Caixa Econômica Federal/Ministério das Cidades
Cargill
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Consolis Group
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Charis
Citibank Korea, Inc.
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Companhia Estadual de Habitação e Obras de Pernambuco (CEHAB)
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Datem Incorporated
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Diageo Foundation
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Estate of Imelda L. Aron
Estate of Jean B. Stubbs
Estate of Joan L. Hempel
Estate of Julia C. Mathias
Estate of Margaret Sauerhafer
Estate of Mary E. Murdock
Estate of Nancy P. Parnell
Estate of Rose Pacansky
Estate of Virginia M. Yates
Evangelical Covenant Church/
Covenant World Relief
Fannie Mae
Fondation Digicel Haiti

Genworth Foundation
George Djuhari
Government Housing Bank (Thailand)
Harvest Aid Organization Foundation
Haven Community Foundation
Highland Park United Methodist Church
Hilti Foundation
Hult International Business School
IBM
Intelligent Beauty Skin Care Solutions, Inc.
Jersey Overseas Aid Commission
Jimmy Masrin
J.P. Morgan Chase & Co.
Korea Housing Guarantee Co., Ltd.
Korea Land & Corporation (LH)
Korea Life Insurance Co., Ltd.
Korea Zinc Co., Ltd.
LBC Haring Padala Foundation
Leviton Manufacturing Company
Lutheran World Relief
Mark and Karen Koulogeorge
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Netcare Foundation
New Opportunities Foundation
NongHyup Bank
Norman Raab Foundation
Novelis
Old Mutual Life Assurance Company (SA) Limited
Op Eigen Wieken Foundation
Open Society Institute
Pat and Tom Gipson
Petron Foundation
Philippine Tatler

Pine Tree Foundation
Procter & Gamble
PT Indah Kiat Pulp and Paper Tbk (APP)
PT LAUTAN LUAS Tbk
QBE LMI
Schretlen & Co.
Seoul Milk
Shifler Equipment Sales, Inc.
Siam Commercial Bank
Sign-A-Rama
Singapore Red Cross
Simpson Strong-Tie Company, Inc.
Softchoice Corporation
Standard Chartered Bank
Swiss Re
Taylor Swift Foundation
TD Ameritrade
Ted and Ann Dosch
The Argosy Foundation
The Charitable Foundation
The Docter Family
The Essentially Group
The Fish Family Foundation
The James M. Cox Foundation
The Sunshine Fund
Trip Advisor, LLC
Trust of Lane Carlson
Trust of Matthew and Bella Clarke
Trust of Ruth W. Celle
Wilcom Builders
William Soeryadjaya Foundation
Woolworths South Africa
World Vision – Lesotho
Zynga

Special thanks to these partners for their generous support every day:

Bank of America
Citi Foundation
Larson Manufacturing Company
Lowe's
Schneider Electric
The Dow Chemical Company
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 commitments from donors whose gifts or grants were made directly to an independent Habitat for Humanity national organization. Thank you!

HABITAT FOR HUMANITY INTERNATIONAL BOARD OF DIRECTORS

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Trail, Oregon, USA

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Leoma Properties
Nairobi, Kenya

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HABITAT FOR HUMANITY INTERNATIONAL SENIOR LEADERSHIP FY2012

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International Field Operations

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Government Relations and Advocacy; general counsel

Chris Clarke

Senior vice president
Marketing and Communications

Patrick Corvington

Senior vice president
Volunteer and Institutional Engagement

Larry Gluth

Senior vice president
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Senior vice president
Strategy

Ed Quibell

Senior vice president
Administration;
Chief financial officer

Connie Steward

Senior vice president
Human Resources, Learning and Organizational Development

Kymerly McElgunn Wolff

Senior vice president
Development

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Vice president
Volunteer and Institutional Engagement

Sue Henderson

Vice president
Operations,
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Gail Hyde

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Information Technology;
Chief information officer

Juan Montalvo

Vice president
Internal Audit

Steve Weir

Vice president
Global Program
Development and Support

Gregory Foster

Vice president
Africa and Middle East area

Donald Haszczyzn

Vice president
Europe and Central Asia area

Richard Hathaway

Vice president
Asia and Pacific area

Torre Nelson

Vice president
Latin America and Caribbean area

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For more details on Habitat's work around the world, see [Habitat for Humanity International's FY2012 Program Milestones](#).

PICKING UP THE PACE

Families served 1976 – 2012

600,000

500,000

400,000

300,000

200,000

150,000

100,000

50,000

1976 — Habitat for Humanity is founded.

1996

2000

2003

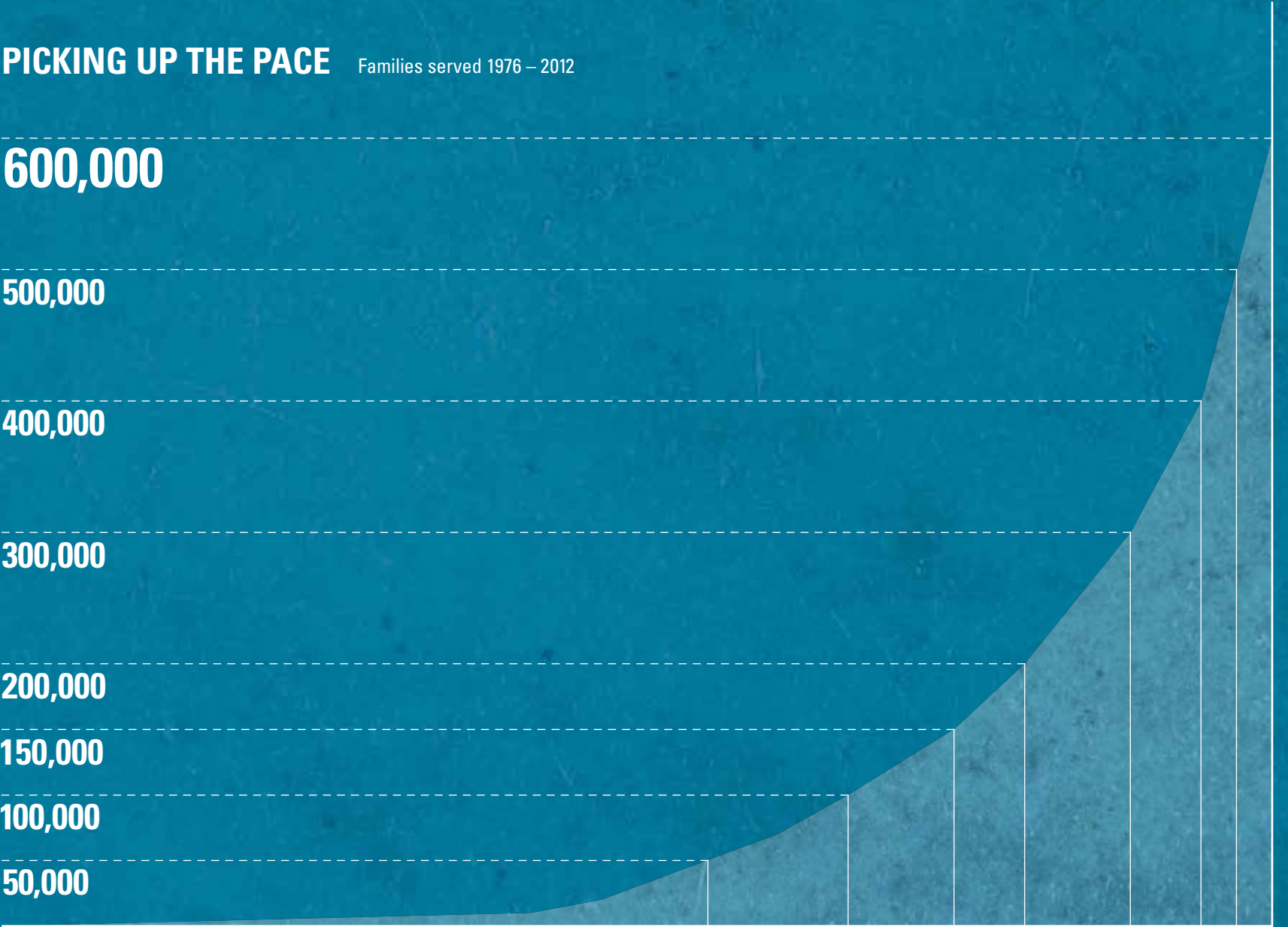
2005

2008

2010

2011

2012



Front cover: Najot Qobilov, 2, is the grandson of Unziyamoh Abulhaeva, a schoolteacher and Habitat homeowner in Asht District, Tajikistan. The family's former home was an unsafe structure made even more dangerous by recent earthquakes that left cracks in the walls and foundation. Photo by Steffan Hacker

Back cover: Children play in a community of Khujand, Tajikistan, that has become known as Habitat Village. Over the past 10 years, Habitat Tajikistan has built more than 80 homes here. Photo by Steffan Hacker



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