

2013 Annual Report



We're building...to end poverty

HFH Oxford Middlesex Elgin Leadership Report 2013

Habitat For Humanity BUILDS! While Habitat is a complicated and challenging business the result is simple WE BUILD TO END POVERTY and the benefits extend beyond our partner families to the whole community.

Habitat's vision or dream is a world where everyone has a safe and decent place to live. That's huge and we work towards it every day because we must. Poverty and inadequate housing is a global challenge and while more evident elsewhere in the world it exists in Canada at unacceptable levels. 12% or 1.3 million Canadian families get by without a safe, decent and affordable place to live. It is the same in SW Ontario where we have gone through a lot of economic change and turmoil recently. A lack of housing security negatively impacts the health, wellbeing and quality of life for families plus it affects our economy and prospects for future generations. "Building from the Ground Up" by the Conference Board of Canada also talks about the cost to taxpayers and our loss of competitiveness.

In our region about 24,000 low income families just get by every month and must make hard choices on which bills to pay. Food banks and other supports become a way of life while families report that 38% or more of their income goes towards shelter costs. They often live in unsafe, ill kept or unhealthy housing situations or are consistently moving. Many of us are advantaged because we have a home where we feel safe and stable, imagine what your life would be like if you didn't. Imagine if you worked hard but no matter what you did you couldn't break free from this cycle and the future was not as bright for your children.

Habitat helps build stronger, healthier families and communities through our homeownership program which is an investment solution. We mobilize volunteers, businesses and community partners in this call to action and work diligently with our stakeholders to give people a hand up, not a hand out. Habitat builds simple modest starter homes but DOES NOT GIVE THEM AWAY. Qualified families who are in housing need purchase their homes at Fair Market Value from Habitat. No down payment is required but the families must volunteer 500 hours of "sweat equity" in the community, help build their home and be willing to partner with us. They must be able to repay a long term, no-interest mortgage. We hold the mortgage and work with each family to maintain affordability by gearing principal and property tax payments to 25% of family income.

When we say the program is an investment solution it is because all mortgage principal repaid is pooled and reinvested into constructing more homes and buying land. We do not use this money for operations. We are committed to organizational sustainability so administration costs are lean and funded by our social enterprise the ReStore. ReStore sells new and used donated building materials and household goods to the public. Our affiliate manages 4 ReStores and we have plans to open 2 more by 2015 to support our growth plans.

We believe in accountability and strive to be more efficient and effective as an organization. Continuous improvement in our operations coupled with strategic growth will translate into more homes built and families served in the future. HFH London formed in 1993, expanded in 2012 to become HFH Oxford Middlesex Elgin and will merge with Stratford Perth and be renamed HFH Heartland Ontario in 2014. We are part of a global network spanning 93 countries that has built 800,000 homes and served over 3 million people. In Canada 2,200 homes have been built since 1985 and by December 2013 our affiliate started 41 homes locally. Our goal in the next 2 years is to build 15 homes and be active in all 4 counties we serve.

In 2014 we will complete our current strategic plan and establish new goals and objectives for the next few years so we can continue growing and serving more families. Our promise to everyone who supports us is we will continue to BUILD for the future. We will do so responsibly, sustainably and by striving to be the best at what we do. We will inspire and engage people in our mission so that we can build hope and a future for families.

To build this sustainable future we rely on the generous support of our partners, sponsors and donors. The dedication of Board, staff and volunteers who work enthusiastically and tirelessly towards our mission of building hope and homes to transform lives and communities, one family at a time is inspiring.

As Margaret Mead said: Never doubt that a small group of committed citizens can change the world, indeed it is the only thing that ever has.

Thank you to everyone who helps us on this journey!

Jeff Duncan
CEO

Philip Squire
Board Chair



The 2013 year started with a whirlwind of activity as HFH Oxford, Middlesex, Elgin opened a new ReStore in Woodstock in January. All the work of establishing this new location went by in a blur, and the store opened on January 21, 2013. The Woodstock ReStore Opening was celebrated on Saturday May 11, 2013. The event went very well, with good attendance, great coverage by the local media and lots of dignitaries and speeches, although the weather could have been better. Highlights of the day were: 300 hot dogs and lots of coffee were consumed, ReStore sales of \$4,200, plus draws and raffles. Since the opening, there has been great local support and we have introduced a lot of new customers to the ReStore concept. Many thanks for the great job by ReStore Manager Barb Ransome, staff member Dave Wall, and their great roster of mature, dependable volunteers who really work hard to make a difference in their community.

By midyear, the ReStores had struggled through a soft first quarter and were attempting to harness the energy of the Woodstock opening and catch up to the expectations for the year. Celebratory themed sales events were held through the summer and the tide began to turn. Sales improved, with an increased volume of customers visiting our stores. Even with a lot of downward pressure on our selling prices, the terrific customer response at our newer Adelaide location was impressive. More people than ever before shopped at the London ReStores.

Woodstock sales grew steadily through the year, Adelaide sales surpassed budget, and Pacific maintained its steady pace while growing into its role as a distribution hub for the three affiliate ReStores. By the end of 2013, ReStore sales again reached new heights, totalling \$1.36 million from the three stores. Congratulations to Senior Manager London ReStore Operations, Steve Hadskis; Assistant Manager, Pacific Court, Dale Wright; and Pacific Court Warehouse and Salvage Coordinator Ron Hodgins and all our staff and volunteers at the London ReStores. Many thanks to Peter Myts, Senior Manager Regional ReStore Operations, for providing the framework for a comprehensive Health and Safety program, Product Procurement and Salvage, and operational support.

What will 2014 hold in store for us at the ReStores? Well, we already know that the amalgamation with the Stratford-Perth affiliate will add another high functioning ReStore and additional income to our affiliate. Growth in these current economic conditions is not a certainty, but we remain optimistic that sales at the London ReStores will maintain their levels. Woodstock is off to a terrific start in 2014 and exceeding expectations. I am confident that the ReStore will surpass previous levels of sales and continue to provide steady income for the newly formed HFH Heartland Ontario affiliate in 2014.



FULL TIME STAFF 2013

Chief Executive Officer – *Jeff Duncan*
Manager, Finance & Administration (until April 2013)– *Donna Piffard*
Manager, ReStore Operations – *Gerry Pieroni*
Manager, Communication & Development—*Sharon Brennan*
Database Administrator/Support Staff – *Fran Deschamps*
Volunteer Coordinator (until Nov 2013)—*Kara Walls*
Volunteer Coordinator (starting Dec 2013) - Jamie Lee Arseneau
Fundraising & Events Coordinator (until April 2013)—*Nicole Rombouts*
Fundraising & Special Events Coordinator (starting May 2013)—Mary Anne Wainright

PART TIME STAFF 2013

Construction Site Supervisor – John General
Bookkeeper (starting May 2013) — Deb Adams

Board of Directors

2012—2013

Chair— *Phillip Squire*
Vice Chair— *Linda Armstrong*
Treasurer— *John Rozeluk*
Kathy J. Fox
Bill Graham
Philippe Morin
Mary Ellen Khan
Catherine McInerney
Gregory A. Priamo
Paul Benedict
Chuck Quintyn
Lorin MacDonald
Helen Fisher

Board of Directors

2013-2014

Chair— *Phillip Squire*
Vice Chair— *Linda Armstrong*
Treasurer— *John Rozeluk*
Philippe Morin
Mary Ellen Khan
Catherine McInerney
Gregory A. Priamo
Paul Benedict
Chuck Quintyn
David Marr
Solomon Asantey
Helen Fisher

2013 Major Build Fundraisers

**FCCC Golf
Tournament
May 29, 2013**



**Windows of
Opportunity Gala
June 13, 2013**

Jeans 'n Classics 2013-14

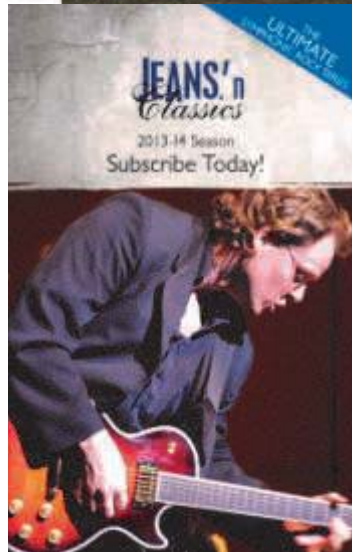
The Music of Annie Lennox and
the Eurythmics
October 5, 2013

The Ultimate Symphonic Rock Show
November 2, 2013

The Song Remains the Same
The Music of Led Zeppelin

February 22, 2014

Showers the People—James Taylor
May 31, 2014

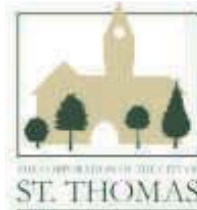


**An Evening
by the
Mediterranean
August 1, 2013**



2013 Partners

St. Thomas Build



AARoc Aggregates
 Al's Pizzeria
 Alan Lillie Locksmith
 Armtec
 Arriscraft
 Arva Appliances
 Atlantic Industries
 BEW Local 120 (Electrical Union)
 Black Fly Beverage
 Boston Pizza
 Canadian Institute of Plumbing and Heating
 Carrier Enterprise
 Coad Plumbing Heating and Air
 CMHC
 Dayton Manufacturing Co. Ltd.
 Delta Hotels
 Doug Tarry Homes
 DuPont Tyvek
 East Elgin Concrete
 East Elgin Secondary School
 Eden Hall Architectural
 Electrozad
 Elgin Court PS
 Elgin Carpet One Floor and Home
 Fanshawe College
 Forest City Redi-Mix
 Forest City Sports and Social Club

Forest Park PS
 Form and Build
 GCW Custom Kitchens
 Gentek
 Giant Tiger
 GKN Sinter Metals
 Guillevin
 Habitat for Humanity St. Thomas Steering Committee
 Home Depot Canada
 Houghton and Houghton
 Hunter Douglas Canada Inc.
 ICI Canada Inc.
 Jake Zacharias
 Josh The Excavator
 June Rose Callwood PS
 Kielstra
 Leak Bye
 Leviton
 Little Wood Shop
 Lockes PS & Summer's Corner PS
 London Hydro
 London Trim & Doors
 MD Electric
 Murray Currah
 My FM 94.1
 New Sarum Public School
 North American Trade Schools

North Star Windows
 Osram Sylvania Limited
 Owens Corning Canada
 Pete's Paving
 Presstran
 Quiznos
 RJ Movers
 Rachel McAdams and the McAdams Family
 Rob Sevier/Justin Caudle
 St. Thomas Times-Journal
 Safe and Sound Solutions
 Sam Smalldon and Family - Blanch White Memorial
 Schneider Electric Ltd.
 Showerline Sales
 SOS Bins
 St. Joseph's Catholic High School
 Strik Baldinelli
 Super Saver Group
 TD Excavating
 The Co-operators
 The Top ShoP
 TD Bank
 TML Supply
 TRS Components
 Victor Coranza
 Wallpaper Loft
 Whirlpool Canada
 Why Design
 WWG Totaline





2013 Partners

Major Street Build



Floor Plan Sponsor



Alfred's Carpet One
AGM Surveying and Engineering
Alan Lillie Locksmith
Andrew Temertzoglou
Armetec
Arva Appliances
Black Fly Beverage
Brent Reg
Brouwer Plumbing and Heating
Builder's Choice Air Systems
Cadillac Fairview
Canadian Institute of Plumbing
and Heating
Cargill Canada
Carrier Enterprise
Castell Homes
Centennial Windows
Centreline Sanitation
CGC Inc.
Color Company Para Paints
Copp's Buildall
Courtney Roofing Ltd.
Covenant Construction
D & S Installation

Dan Grantham
Dayton Manufacturing Co. Ltd.
Deacon Flooring
Delta Hotels
Dietrich Steel Ltd.
Du7pont Tyvek East Elgin Con-
crete Forming
Electrozad Supply Company
Form and Build Supply Inc.
Gentek Building Products
Genworth
Golder Associates Ltd.
Harrison Pensa
Hunter Douglas Canada Inc.
IBEW Local 120
Imperial Oil
Iron Workers Local 700
Ivey Connects
Johnson Sanitation Services Ltd.
LaFarge
Libro Financial Group
London Hydro
London Stair

M & K ClimateCare
McCallum
Meter Mix Concrete Ltd.
Murray Currah
North American Trade Schools
North Pole Trim
Old Navy
Old South Roofing
Olympic Tree Care
Owens Corning Canada
Renald Guindon
Royal Pipe
Schneider Electric Ltd.
Steve Grigg
Super Save Group
Strik Baldenelli
The Cooperators
The Top Shop
Tinworks Inc.
TRS Components Ltd.
Volvo Rents
Western University
Whirlpool Canada
Wolsey Canada



2013 Partners

Techumseh Street Build



360/Home Depot/CMHC/CIPH
 Alfred's Carpet One Floor
 & Home
 BCN Flooring
 Brouwer Plumbing
 Cameron Crane
 Canadian Institute of Plumbing
 and Heating
 Centreline Sanitation Ltd.
 CGC Inc.
 Color Company Para Paints
 Courtney Roofing
 Dashwood Industries Inc.
 Dayton Manufacturing Co. Ltd.
 Deacon Flooring
 Dennis Maguire Slingers
 Form-A-Fence

Genworth
 Hotel Metro
 Johnson Controls
 London Lafarge Aggregates
 Lubnow Restoration
 M & K Climatecare
 Osram Sylvania Limited
 Owens Corning Canada
 Royal Pipe
 Schneider Electric Ltd.
 West Overhead Doors Ltd.
 Whirlpool Canada
 Wolseley Canada
 WOTCH/CMHA

Thank you to all those donors that could not be listed!!!

A Special Thank you to our volunteers and supporters whose hard work and dedication give a hand up, not a hand out, to families in our community!!!



Windows of Opportunity Gala 2013

BLUE PRINT SPONSOR - \$5,000



RBC Foundation



MEDIA SPONSOR - \$5,000



BRICKS AND MORTAR SPONSOR - \$2,500



MARKETING & DESIGN SPONSOR - \$2,500



linkadvertisinginc.



FAMILY ROOM SPONSOR - \$1,000



FINISHING ROOM SPONSOR - \$500

Siskinds The Law Firm Cohen Highley LLP

LIBRO Financial Group (South) Stevenson Hunt

Ticket Sponsors

FJ Galloway

Continental Building Materials

Toyotatown Ltd.

Duo Building

GIK Donors

The Color Company
Home Depot South
Carpe Diem
Robert Ruby
Western Fair District
3M Canada

Heather Marvel
Link Advertising Inc.
Rocky's Harley Davidson
Toyotatown Ltd.
Downtown London
The Church Key Restaurant

The Barber Plus
Richard Bain Photography
London Majors Baseball
Service Experts Heating Conditioning
& Air Conditioning
Aroma Mediterranean Restaurant



Jeans 'n Classics 2013/14

Partners

Brick in the Wall
Season Sponsor



Concert Sponsor
Annie Lennox Show

In My Room
Sponsor



Accommodation
Sponsor



Media
Sponsor



VIP Partners

John Kennedy

Barry Lonsdale

David Nolan

John St. Croix

Peter Lohead

Barry Gray

CEM Specialities

OTC

Seed Creative

Larry Myny CIBC Wood Gundy

TD Wealth Private Client Services

London Convention Centre

Friends

Farhi Holdings

Budweiser Gardens

Goodwill Industries

Straight Street Event Services

Talize

Tuckey Home Hardware

Love Poetry Corsets

Rocky's Harley Davidson

Talbot/Sign Worx

Why Design

G.A. Wheable Centre for Adult Education

CTV



2013 Special Recognition & Awards

With Appreciation to:

Citi Cards
TOYOTA Motor Manufacturing Canada
London Life
Delta London Armouries
MP Homes
RBC Foundation
Cadillac Fairview Corporation Ltd.
Home Depot
TD Bank
Carpenter's Union Local 1946
Dr. Leonard Reeves Foundation
98.1 Free FM
The Tricar Group
CMHC

Pacific and Western Bank of Canada
Geerlinks Home Hardware Building
Centre & Home Furniture Store St. Thomas
Info-Tech Research Group
The Cooperators
North American Trade Schools London
Libro Financial Group
Bargain Building Supplies
Meter Mix Concrete
Accu-Heat & Cool Inc.
Sisters of St. Joseph
Fanshawe College
Service Experts
Bath Fitter London

With our most sincere gratitude for years of service:

Catherine McNerney,
Recording Secretary & Director
Board of Directors 2007-2013
Phil Squire, Past Chairman
Board of Directors 2008-2013

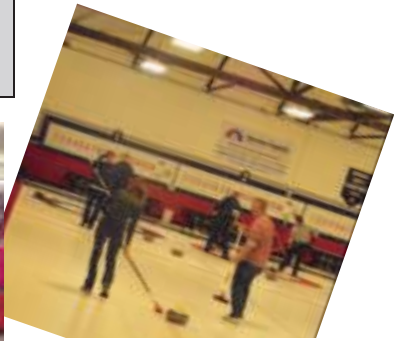
Philippe Morin, Director
Board of Directors 2008-2013
Mary Ellen Khan, Director
Board of Directors 2010-2013
John Rozeluk, Treasurer
Board of Directors 2011-2013

Founders Award

Kathy Fox & Wade Woznuk

Thank you for helping us serve hardworking, low income families
Building to end poverty

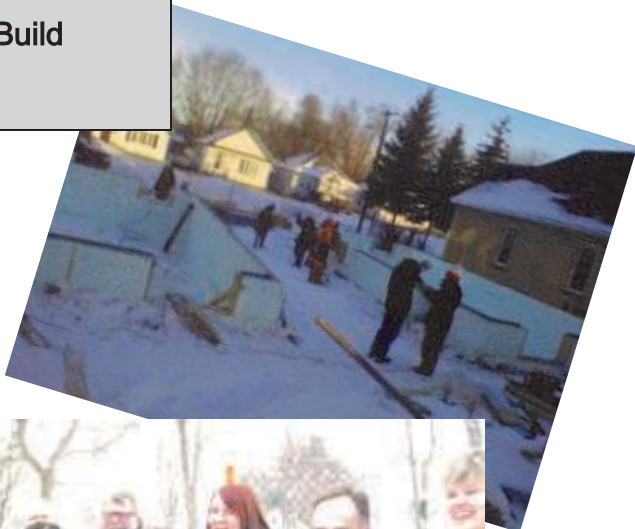
2013
St. Thomas Build



2013
Major Street Build

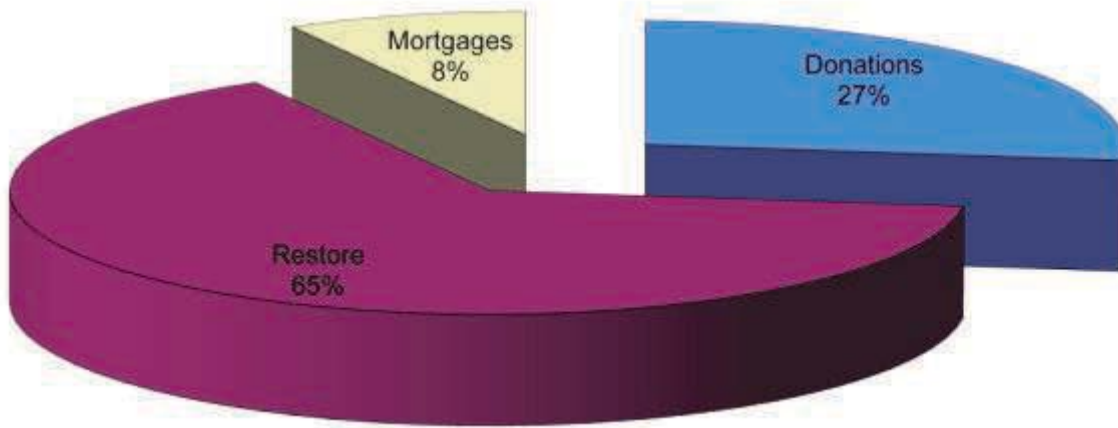


2013
Tecumseh Street Build



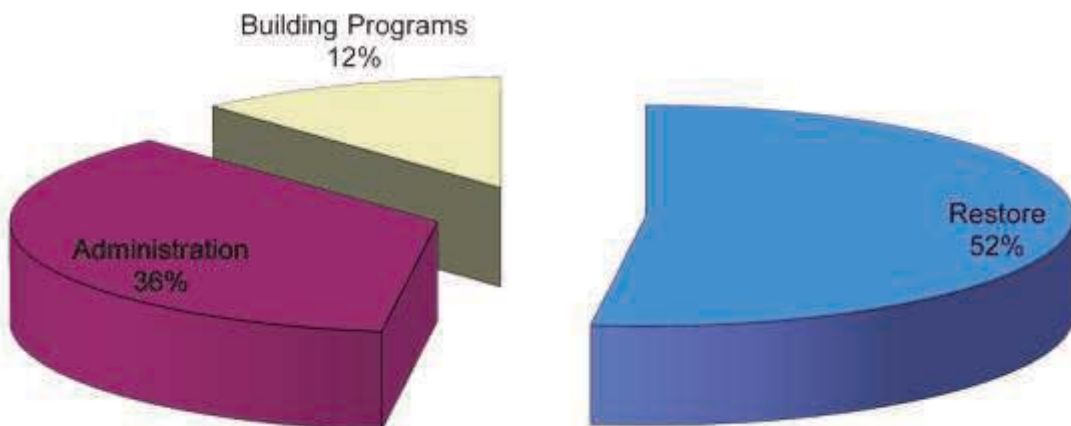
Cash Inflows

■ Donations ■ Restore ■ Mortgages



Cash Outflows

■ Restore ■ Administration ■ Building Programs



These Financial Summaries are not audited.

2013 audited statements are available on request.

Habitat for Humanity Oxford Middlesex Elgin Inc.

Statement of Financial Position

As at December 31 2013 2012

ASSETS

Cash					481,970	69,651
Accounts receivable					47,507	61,878
Inventory, refundable deposits and prepaid expenses					505,284	226,917
Mortgages receivable (note 1)					1,953,633	1,899,153
Capital assets					90,360	115,264
TOTAL ASSETS					3,078,754	2,372,863

LIABILITIES

Bank Indebtness						-
Accounts payable and deferred revenue					741,570	265,598
TOTAL LIABILITIES					741,570	265,598

NET ASSETS

Invested in capital assets					52,500	67,500
Unrestricted (note 1)					2,284,684	2,039,765
TOTAL LIABILITIES AND NET ASSETS					3,078,754	2,372,863

Habitat for Humanity Oxford Middlesex Elgin Inc.

Statement of Operations

For the year ending 2013

	Capital	Build	Restore	Admin	Total	Total
REVENUES						
Build revenue		102,755	53,281			156,036
Donations, special events, grants, sundry		371,183		144,185		515,368
Habitat London ReStore (Net Income)			1,365,618			1,365,618
	-	473,938	1,418,899	144,185		2,037,022
EXPENSES						
Administration costs & amortization	19,750		969,283	644,414		1,633,447
Program costs		175,264				175,264
Tithe for international efforts		44,000				44,000
	19,750	219,264	969,283	644,414		1,852,711
EXCESS REVENUE BEFORE THE FOLLOWING	(19,750)	254,674	449,616	(500,229)		184,311
Interest on long term debt						-
Income adjustments re: fair valuation (note 1)		68,631				68,631
Habitat for Humanity Canada affiliation fees				(8,023)		(8,023)
Other income (expense)						-
EXCESS OF REVENUE OVER EXPENSES	(19,750)	323,305	449,616	(508,252)		244,919

Note 1: These lines include a significant Present Valuation factor due to the required adaptation of new accounting standards that became effective January 1, 2007.



OUR VISION:

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

OUR MISSION:

To mobilize volunteers and community partners in providing opportunities for homeownership as a means of breaking the cycle of poverty.

OUR VALUES:

Housing for All: We believe that access to safe, decent and affordable housing is a basic human right that should be available to all.

HUMAN DIGNITY:

We believe in the worth and dignity of every human being. We respect the people we serve and those that help us in the effort and recognize them as our greatest resource.

PARTNERSHIP:

We believe we can best achieve our mission through meaningful and mutually beneficial partnerships with others.

FAITH IN ACTION:

We believe that faith is lived through action. Building on our Christian foundation, we serve and work with people of all faiths and beliefs in a spirit of justice and compassion.

DIVERSITY AND INCLUSIVENESS:

We believe there is a role for everyone committed to our vision, mission and values and we seek to enrich our organization through diversity.