



Habitat
for Humanity®

**We build
strength, stability
and self-reliance
through shelter.**

Habitat for Humanity International
Annual Report FY2016
July 1, 2015 – June 30, 2016

habitat.org

Since our founding in 1976, Habitat has helped more than

9.8 million

people obtain a safer place to sleep at night, along with the **strength, stability and independence** to build better lives.

In fiscal year 2016, Habitat improved the housing conditions of

3 million

people through new home construction, rehabilitation, incremental improvements, repairs or increased access to improved shelter through partnerships with the private sector.

In addition, nearly

2.1 million

people now have the potential to improve their housing conditions as a result of Habitat's advocacy efforts, which changed policies and systems to allow more access to shelter solutions, and because of our provision of information and training in construction, financial management and other housing-related topics.





We build strength, stability and self-reliance through shelter.

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letter from the CEO



At Habitat for Humanity, we have begun to emphasize not just numbers, but the very specific impact of our work: helping families build strength, stability and self-reliance. We want to help people move from simply coping to creating a better life for themselves and their families.

Living in the trying circumstances of substandard housing forces many people to summon great strength just to make it through each day, earn a living and keep their children safe. Partnering with Habitat requires additional effort as people learn new skills and develop strict disciplines. Often future homebuyers work very hard on their days off to help build their homes. It is not an easy process. However, homeowners emerge stronger than they ever imagined and confident that they can move forward.

The one thing that so many families living in difficult housing situations dream about is some stability in their lives. Moving around from place to place while chasing the hope for better circumstances is exhausting and defeating. Having a stable home in which to live means that children often do better in school, families and communities are healthier, and par-

ents often get better jobs and improve the family's financial situation. Habitat helps families acquire a forever home.

And finally, people who partner with Habitat realize that they can take charge of their futures. Many participate in classes to learn how to manage their finances and maintain their houses. They take great pride in having been a part of their own housing solutions.

We have a lot to celebrate from the past year, and in this report, you will find some impressive numbers and facts. However, I am most excited about the changed lives and transformed communities behind those numbers, so you will also read about the successes of several strong and determined families who have rewritten their stories.

As we look back on 2016 — our 40th anniversary year — we also recognize that there is much more to do. Housing affordability in the U.S. is at its worst point since experts began measuring it, and in much of the world, conditions are even worse. But we believe every child should have the opportunity to grow up and thrive in decent shelter, every parent should have the dignity of providing their kids with

a safe home, and every family should have the chance for a decent life that allows them to create multigenerational assets. Therefore, we have set some bold goals in our strategic plan beyond just building more houses. We also want to change policies and influence markets that can support additional housing efforts.

We are so grateful for your support, and we realize that we will succeed only with your ongoing help as we redouble our efforts to draw closer to a world where everyone has a decent place to live.

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

**by the
numbers**



A black and white photograph of a hammer and a nail on a white canvas bag. The hammer is positioned diagonally across the frame, with its head pointing towards the top left. The nail is partially visible on the left side. The bag has the text 'Habitat for Humanity' and 'every hand makes a difference' printed on it.

Habitat
for Humanity®

every hand
makes a difference

Since 1976, Habitat has helped more than 9.8 million people meet their affordable housing needs.

9.8 million +



More than 1.8 million volunteers
are mobilized annually to build,
advocate and raise awareness
about the global need for shelter.

1.8 million +



12,045

Habitat for Humanity participated in 12,045 community projects in the U.S. in FY2016, including:

- 1,260 cleanup days.
- 673 community garden activities.
- 3,385 youth programs.
- 2,399 job-training activities.

17,000

The ninth annual National Women Build Week, sponsored by Lowe's, challenged women in the U.S. to devote at least one day between April 30 and May 8 to help build affordable housing in their communities. More than 17,000 women volunteered at one of 300 host sites.

30,000

Habitat for Humanity helped nearly 30,000 individuals with construction interventions in the United States in FY2016.

27,227

Home maintenance and safety training grew 42 percent over last year, with 27,227 individuals trained.

8

The Big Build 2015 in Romania built eight houses in five days with 200 international and Romanian volunteers.

30

Thirty partnerships with microfinance institutions provided loans to serve more than 70,000 clients across Europe, the Middle East and Africa.

98 percent

The microfinance program in Egypt has an average repayment rate of 98 percent.

13,000

Habitat for Humanity and its partners Shelter Box and Progad Foundation helped 13,000 people affected by a magnitude-7.8 earthquake in Ecuador rebuild their homes.

378,000+

The Sensitise to Sanitise Campaign in India reached more than 378,000 individuals through coalition work in FY2016.

5,061

Habitat's Investing in People and Business in Haiti program, which provides training in a variety of areas, including advanced construction and financial literacy, has helped 5,061 participants.

14,000

Each new house in the Pipaltar community of Kavrepalanchok district in Nepal is built with 14,000 bricks. Habitat for Humanity Nepal is helping 43,000 families affected by earthquakes that struck in April and May 2015. The response has included the removal of 650 tons of rubble and the distribution of:

- 5,065 shelter kits.
- 20,000 water backpacks.
- 2,424 winterization kits.

5,000+

In response to Cyclone Winston, more than 5,000 emergency shelter kits were distributed in Fiji.

244

In Guerrero, Mexico, 244 families have stopped cooking over an open fire thanks to the eco-stoves program.

5

Students from Austin Peay State University's Leadership Program in Tennessee raised funds for five years and built with Habitat for Humanity Trinidad and Tobago as part of their graduation requirements.

15

Habitat for Humanity Vietnam celebrated 15 years of helping people build strength, stability and self-reliance through shelter.



**we build
strength**



Hristina, Gjore and their daughter, Ivona, lived with Gjore's parents in their village in Macedonia before building their Habitat home. "If it wasn't for Habitat, maybe today we would still be living in the village — we would not be living here. As a family we are more free," Hristina says. "We are more independent."

With a little help, we all have the potential to stand on our own.

Hands raw, shoulders aching from the hard, repetitive work of digging a trench, Rina kept on building. Saturday after Saturday, through blisters, sore muscles and fatigue.

Even when minutes turned into hours, and hours into days, she toiled away. “I will not let my children see me give up,” she told herself. “I’m not a quitter. I can do this.”

She was right. Last March, Rina and her three children claimed the keys to their new Habitat for Humanity of Greater Sacramento home in California and moved out of her parents’ garage, a 200-square-foot space filled with a bed and a couch but no heat.

“It was tiny, but at least it was safe,” she recalls.

For Rina, that safety was more important than comfort. Today, her family enjoys both in the Habitat home she helped build through perseverance and hard work. That’s what strength looks like.

For 40 years, Habitat has helped families like Rina’s find their strength by working alongside them to build the very foundation on which a family can thrive.

When a family partners with Habitat to build or improve a place they can call home, they are seizing the opportunity to build a better life. They are working with us to eliminate barriers to better, healthier, more financially stable futures. Often, they are pushing themselves to achieve more than they once might have thought possible.

Elizabeth lives in Pojo, Bolivia, with her two young children: 4-year-old Nelsi and 7-year-old Johnny. The young family depends on the 25-year-old single mother’s work as a farmer on a small plot of land given to her by her

father. Elizabeth wanted more for her kids, though, than to just get by.

And so, in addition to working the land, Elizabeth — spurred on by the dream of having a decent place for her family to live — partnered with Habitat Bolivia and began to learn to build even though she previously knew very little about construction.

Now, thanks to Habitat, Elizabeth not only has learned about construction but also has seen the transformation that can occur when a hand up is offered and accepted, when a mother is empowered to improve her family’s future.

“We worked hard,” she says, “but it was worth the effort. Now we have our own home.”

In Vietnam, another mother of two celebrates her own home, one that she and her husband have been able to help build. The disaster-resilient house — with its two bedrooms, permanent kitchen and a toilet built with contributions from other organizations through Habitat partnerships — helps protect Diep’s family from possible natural disasters such as typhoons and floods and also creates a healthier space in which her two boys can grow.

“The new house is less humid and has better air ventilation,” she says. “The children’s health is much better, and they rarely get sick.”

In Macedonia, Hristina and her husband, Gjore, also had the well-being of their child in mind when they partnered with Habitat. For years, they had lived in the same house with Gjore’s parents in their village, and while the freedom

of their own place beckoned, Hristina thought most about opportunities for her 7-year-old daughter, Ivona.

Their Habitat home in Veles changes everything. “The education that she will get here,” Hristina says, “she would not have been able to get back in the village.

“For every parent, it is important that their child gets a good education. I’m happy about her future, because once you provide a future for your child, life will be easier from that point on.”

A better, surer future — that’s exactly the strength that Habitat seeks to help more families build. With a little help, we all have the potential to stand on our own. Just ask Ronessa, a Paterson, New Jersey, Habitat homeowner who is just a few years away from paying off her mortgage.

As part of the process of becoming a Habitat homeowner, Ronessa was required to take financial literacy courses. She took that new knowledge and opened her own business, a hair salon.

“Habitat showed me how to have a strategic plan,” she says.

Ronessa loves the focus and direction that Habitat has helped her create. In return, she volunteers her time as a member of Paterson Habitat’s board. “I wake up grateful that I am a homeowner and that I control my circumstances,” she says. 🏠



Hristina says Ivona didn’t like the long commute to school when the family lived in the village with her in-laws. Now she rides the bus. After she gets home from school, she plays with her friends and then focuses on her homework.



**we build
stability**



Evangeline and Virgilio Sindo live in a Habitat home outside Pinamalayan, on the island of Mindoro. They lost most of their possessions in Typhoon Haiyan, also known as Typhoon Yolanda. Their new home was built not far from where they were renting.

Every child deserves a stable start in a home where they feel safe and secure.

Kerri's journey to providing a stable home for her 4-year-old son, Caleb, began in a neighborhood in Alberta, Canada, filled with criminal activity and fraught with physical — and emotional — dangers.

"I stayed because the rent was cheap, and I could afford it," she says. "I had to do a lot of stuff away from our community so he could be safer."

The emotional toll of Caleb's surroundings meant he often sought the comfort and security of his mother's presence at night. But as soon as Kerri and Caleb moved into their new Habitat Edmonton home just before Christmas in 2015, that changed.

From the very first night, Caleb slept secure in his own room again. "He obviously feels safe," Kerri says. "And that's not something I thought I would ever be able to give to him."

Every child deserves a stable start in a home where they feel safe and secure. Every parent deserves to know they have the power to take care of their families and to build their own future.

For Gabe and Sylvia, that future will take place in a Habitat Portland/Metro East home they are helping to build in Oregon.

"This neighborhood is the kind of place where my wife and I want to raise our kids," Gabe says. And now they will be able to, in an accessible home designed to help accommodate their son Oscar, who has cerebral palsy.

"My son loves to go out and be with large groups of people. He loves going to school, the church, the park,"

Gabe says. "That would happen less and less living where we are. It would not only isolate Oscar, but it would isolate our entire family.

"Having a Habitat home means stability and affordability, which is something that is in very short supply in Portland. It means more opportunity for our son."

"Owning this home will give us so much peace of mind," Sylvia says, "and allow both Oscar and Lucy to have the stability and quality of life they deserve."

There are many ways in which Habitat works to be this kind of stabilizing force for families and communities all over the world. We know that a decent home with an affordable mortgage or a home improved incrementally over time through small loans builds stronger, more stable families. And those strong and stable families build strong and stable communities.

Investment in communities is what drives Habitat's continued neighborhood revitalization efforts, ones centered on places like Webster Street in Valdosta, Georgia, where Valdosta/Lowndes County Habitat stepped up to work and forged partnerships with groups ranging from the local fire department to Alpha Sigma Alpha sorority. Habitat bought abandoned properties along Webster and built new homes in their place. It wasn't long before a street where people were once afraid to walk had children playing safely and without fear in their yards.

Living without fear is just a dream for many families around the world. Unfortunately, most people in the world who lack adequate housing are not able to secure title to

land, which means they live in constant dread of losing the place they call home. In response, Habitat launched a global advocacy campaign this year focused on improving access to land for shelter, an effort we call Solid Ground. We know that once that essential need can be addressed, families are freer to invest in themselves, their homes and their communities.

Additionally, Habitat's disaster response efforts around the world offer affected families a pathway to stability, providing shelter assistance, education, training and partnerships.

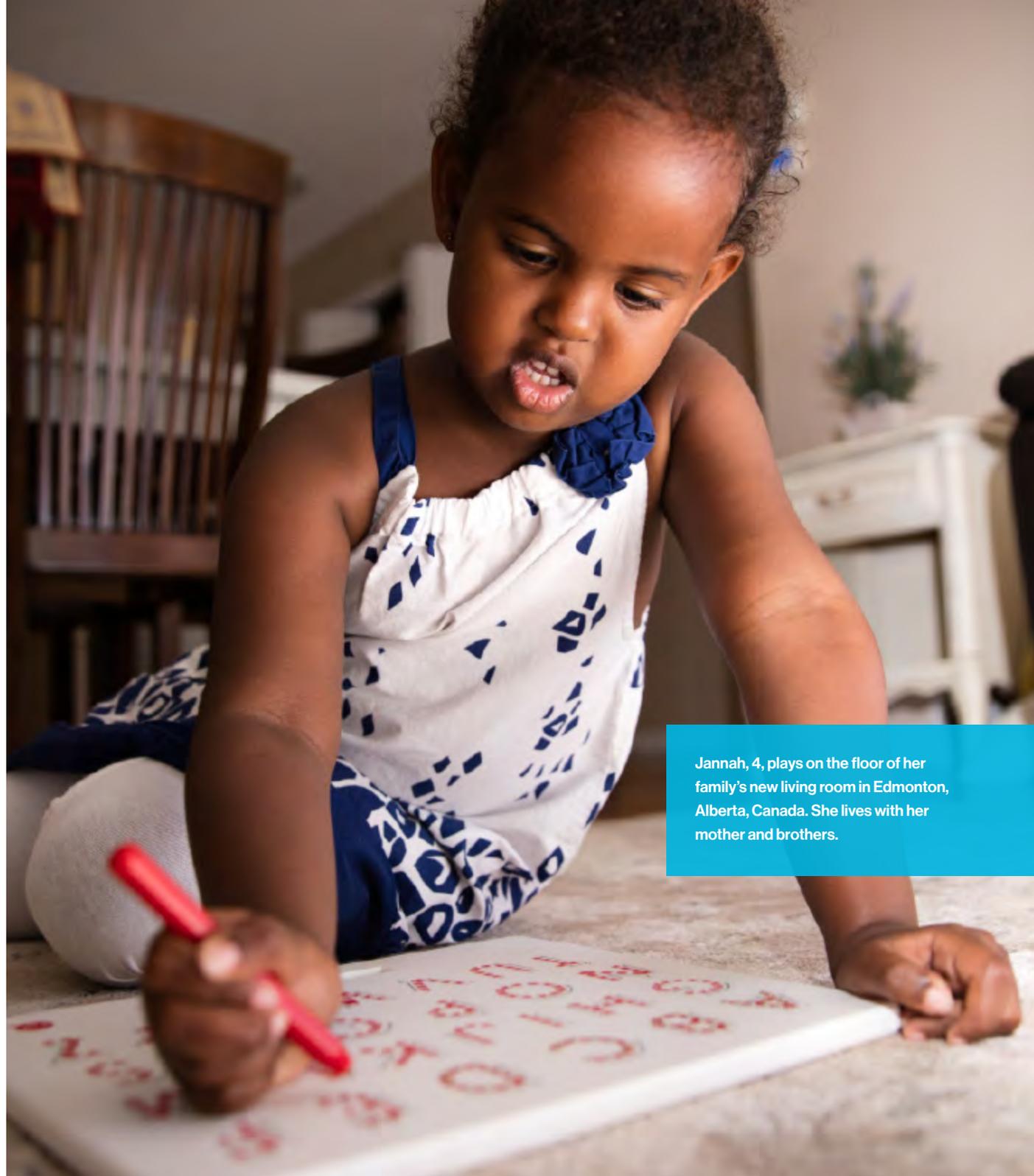
Like so many who endure natural disasters, Virgilio and his wife, Evangeline, felt like Typhoon Haiyan, also known as Typhoon Yolanda, was "the end of the world."

When the storm ended, the family had lost the roof of their home and most of their possessions. "You go outside the house and see everything is collapsing. Your tears come out because you're lucky to be alive."

Fortunately, Habitat Philippines mounted an extensive disaster response to help thousands of families who were suffering. Virgilio and Evangeline built a new home not far from where they had been renting — only this house they own themselves.

"We are more stable because we own this house," Virgilio says.

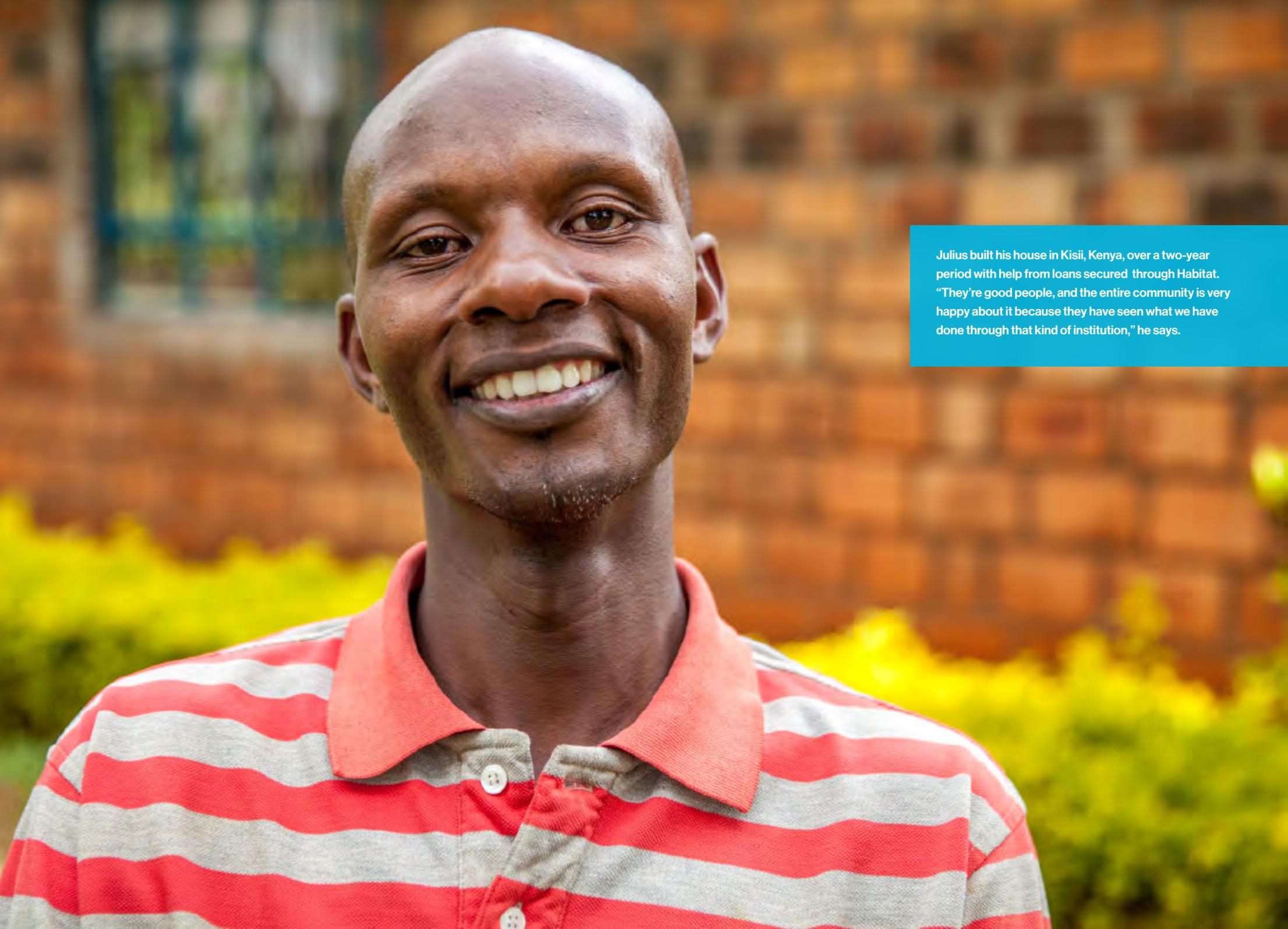
Kerri. Gabe and Sylvia. The residents of Webster Street. Virgilio and Evangeline. These are just some of the families empowered to find more stable footing, thanks to your support. 🏠



Jannah, 4, plays on the floor of her family's new living room in Edmonton, Alberta, Canada. She lives with her mother and brothers.



**we build
self-reliance**



Julius built his house in Kisii, Kenya, over a two-year period with help from loans secured through Habitat. "They're good people, and the entire community is very happy about it because they have seen what we have done through that kind of institution," he says.

“This house has changed many things about me.”

Living in a small, run-down house with walls of mud, David felt that his fellow villagers regarded him with little respect or hope for his future. Sadly, he wasn’t sure he could blame them.

“If you are in a house that does not give you pride, then your body is not fine, and neither are the children,” he says.

Happily, though, David learned of the small loans offered by Habitat Uganda, an opportunity that would help him build a new brick house for his extended family.

A farmer who sells bananas and pigs to fund his children’s education, David first used his savings to build a proper, solid foundation for the house. He then set up a new business, a brickmaking operation, in order to pay back and receive additional loans while he constructed his new home in stages.

When he looks at the house he has built, David now sees a brighter future. “This house has changed many things about me,” he says. “People trust me, and I am now a community leader.”

Building a decent place to live made David proud and put his family on a new path — one that has empowered him to explore his own talents and to no longer feel ashamed. When a family partners with Habitat to build or improve a place they can call home, that newfound confidence and independence is so often the beginning of a lasting transformation.

For a homeowner like Cristina, the first confidence she found was the courage to learn more.

“Although we tried to have a decent life, it was very

difficult,” she says. “The cold, the rain, the flooding, the fear of the roof falling over our heads proved to be too much. One day, I said, ‘Enough. We cannot go on living this way.’”

After seeing a group of volunteers working at a neighbor’s home, Cristina decided to attend an economics and housing workshop held by Habitat Argentina, a requirement for anyone interested in participating in Habitat’s neighborhood development project.

“The workshop was so helpful,” Cristina says. “It made me realize how much money I was spending, how to start saving and how to get our house built. Once we were selected, my husband was worried about the loan payments, but I was not. I had faith, and I knew we were going to make it.”

In Kenya, Julius fostered a similar faith as he incrementally built his new house with small loans and help from Habitat, even as he registered the skepticism of the community around him.

“People were just laughing, laughing, laughing,” he says. “They did not know what plan I had in mind. They could not believe that I could build such a house.

“Habitat really provided much because they give you skills,” he continues. “They also talk of a plan. They give you encouragement. They give you examples. They’re good people, and the entire community is very happy. They have seen what we have done.”

For Alicia, what she has done with Habitat to improve her home in Minnesota has increased her ability “to be more self-sufficient and do things on my own.”

She first noticed water leaking in her laundry room, which soon caused mold and damaged the flooring. “It was causing us to be sick,” she recalls. “It was a major issue.”

Alicia had the resources to purchase some of the materials needed to repair the damage, but not the experience to tackle the project. That’s where Twin Cities Habitat stepped in to offer assistance.

What she values, she says, is not just the help and training that she gained access to. It’s the skills she now has for future projects. And the empowerment she feels.

Homeownership was a hard-won accomplishment for Alicia, who most of all in life wants to be a good example to her daughters. Her work with Habitat helps her feel like she’s meeting that goal.

“It really did bring out a different side of me,” she says. “It just created a whole new Alicia.” 

Creating access, empowering families

In a rural area outside Almaty, Kazakhstan, Ulan is constructing a home for his young family. With a loan acquired from Kaz Microfinance, created in partnership with Habitat for Humanity’s MicroBuild Fund, he plans to upgrade the roof of the home he is building and expand the house’s footprint.

In El Salvador, Luis and 13 of his construction colleagues have become certified construction workers through a Habitat construction technical assistance program, also made possible by the MicroBuild Fund. The program helps masons increase their skills and elevate the quality of construction in their communities.

Luis now shares what he has learned with local community development associations, and he has inspired others to join the program. “They clearly had a desire for us to learn,” he says. By becoming a better mason, Luis is positioned to help more families achieve their dream of a decent and affordable home.

Habitat’s MicroBuild Fund is the first housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lends to microfinance institutions, which in turn provide small loans to families to build safe, decent and durable

homes as their finances allow. The fund has grown rapidly and has provided access to better housing for more than 272,000 people in 20 countries.

Earlier this year, the Overseas Private Investment Corp. honored the groundbreaking fund with its Access to Finance award during the 2016 OPIC Impact Awards in Washington, D.C. Through these annual awards, OPIC, a MicroBuild investor, recognizes investments made by the corporation that demonstrate social and developmental impact in the world. Habitat’s MicroBuild Fund is the first housing- or shelter-related recipient of an OPIC Impact Award.

“Improving systems that enable families to achieve affordable shelter is critical to realizing our vision of a world where everyone has a decent place to live,” says Michael Carscaddon, Habitat for Humanity International’s executive vice president of administration and chief financial officer.



**we build
global
impact**

FY2016 summary of

individuals served

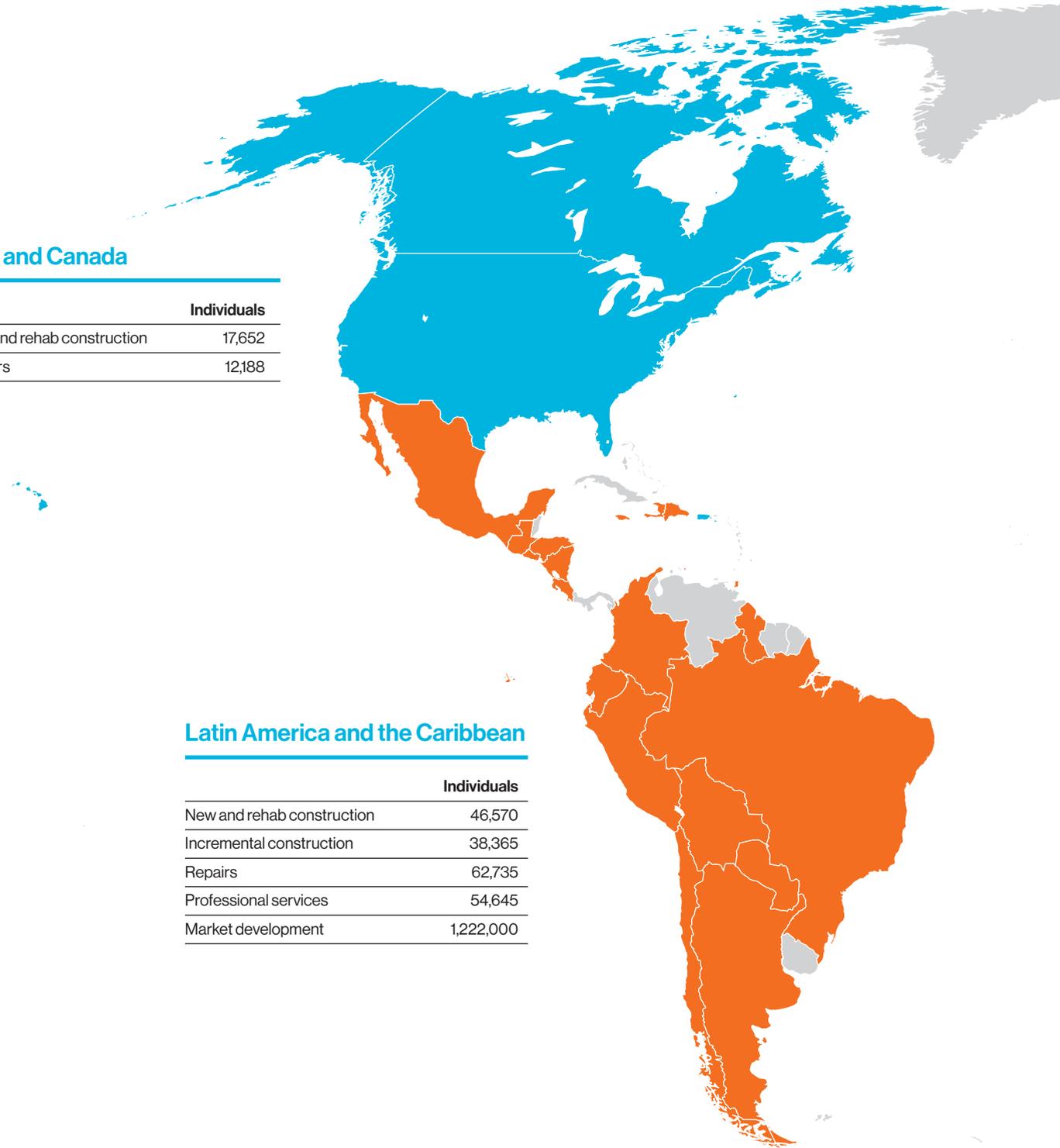
Habitat for Humanity's strategic plan looks at the number of individuals impacted by our work. We report our work as a mix of households and individuals, and so, to present our figures as individuals, we multiply by five the number of households served by our international work, and we multiply by four (or by two for rehabs) the number of households served by our work in the U.S. and Canada. The data presented in the following pages have been through this conversion.

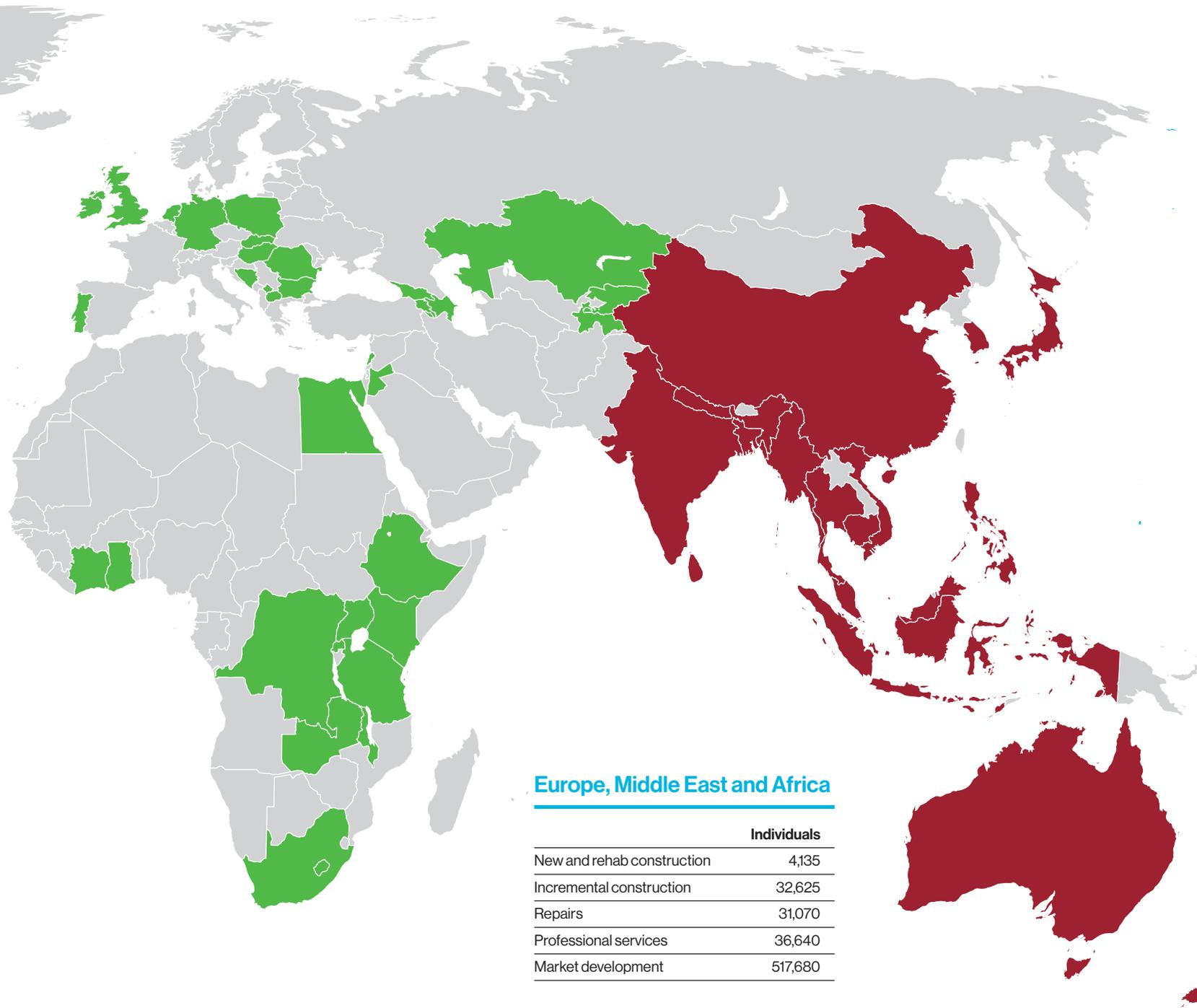
U.S. and Canada

	Individuals
New and rehab construction	17,652
Repairs	12,188

Latin America and the Caribbean

	Individuals
New and rehab construction	46,570
Incremental construction	38,365
Repairs	62,735
Professional services	54,645
Market development	1,222,000





Asia and the Pacific

	Individuals
New and rehab construction	39,810
Incremental construction	91,360
Repairs	35,880
Professional services	-
Market development*	784,580

* Figure includes 378,285 individuals served through the Sensitize to Sanitize coalition, in which Habitat India is playing a prominent role.

Definitions

New and rehabs: New houses are 100 percent newly constructed and meet Habitat for Humanity quality standards and local building codes. Rehabs are restorations of houses that once met Habitat's standards and local building codes but needed major, usually structural, work to bring them back to these standards and codes.

Incremental: An intervention that fully addresses one or more of the five Habitat for Humanity quality standards, which are adequate size, durable construction, secure land tenure rights, access to adequate amounts of clean water, and proper sanitation.

Repairs: Minor restoration, such as patching roofs or walls or replacing materials in houses that still meet Habitat's quality standards and local building codes.

Professional services: Preconstruction advice or design services provided directly by Habitat professionals to the household, for specific construction projects.

Market development: Individuals served with better housing through the private sector as a result of a Habitat program.

Europe, Middle East and Africa

	Individuals
New and rehab construction	4,135
Incremental construction	32,625
Repairs	31,070
Professional services	36,640
Market development	517,680

letter from the board chair



I spent much of my career in banking, including as chief financial officer and most recently in consumer and small-business banking. I was blessed to be able to work with thousands of people — both fellow associates and customers — and always felt the best part of the job was the relationships I built while playing a small part in helping people achieve their goals. I was fortunate to see firsthand the positive outcomes that come from investing in others.

That's my favorite part of the Habitat for Humanity model. Throughout its four-decade history, Habitat's work has been so relational. We work with families to help them build strength, stability and self-reliance through shelter, but the families are not the only ones who benefit from our work. Habitat is unique and blessed to have a mission where supporters, volunteers and homebuyers can all engage together in direct and meaningful ways.

Something powerful happens when we stand shoulder to shoulder to work toward a common goal. Every helping hand, every donation, every voice makes a difference, and the work can be transformative, not just for the family who will reside in a Habitat home, but for everyone involved.

Many times, the lives of those who support Habitat are transformed as well.

I've seen first-time volunteers who are empowered by new skills gained on the build site and soon begin sharing their expertise with others. I've seen donors who find deep meaning by helping families succeed. I've seen both young and old emboldened to speak out and advocate for legislative policies that allow more access to affordable housing. Good things happen when we invest in one another.

Your investment in our ministry — and more broadly in families and communities — pays off. I'm proud of the impact numbers we have to share in this annual report. More importantly, I am excited about the success stories from homeowner families included here: about a mother who wants her son to feel safe in his own room, a family whose dignity is restored through accessible house features, and a young woman who gained the skills she needed to get a good job. As the stories unfold, I want you to think about all of those who made these transformations possible.

It's your generous financial support, your voice and your time that enable Habitat to help families build a better life. When

we invest in one another, there is no limit to the impact we can make. For all of you who volunteer, donate and advocate with Habitat, I want to encourage you to take the next step to deepen your engagement. The additional investments you make and the relationships you build will pay dividends for years to come.

To everyone who shares our vision of a world where everyone has a decent place to live, thank you! We are tremendously grateful for all you give, do and say in your community and all over the world to help build resilience and independence in places called home.

Best regards,

Joe L. Price

Chair of the board of directors
Habitat for Humanity International

we build with 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 FY2016 was \$276.1 million. Total cash contributions in FY2016 were \$180.2 million, \$96.6 million of which came as unrestricted cash donations. Government grants totaled \$17.9 million in FY2016. Also included in revenue were \$36.9 million in donations-in-kind and \$41.1 million in other income.

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 subcategories: U.S. affiliates, international affiliates and public awareness/education (advocacy). Total expense amounted to \$245.6 million.

Program expense

In FY2016, Habitat for Humanity International spent \$192 million on program expense, representing 78 percent of total expense. These funds help to achieve measurable results around the world, including direct cash and gift-in-kind transfers to affiliates and national organizations globally 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 affiliates and national organizations, along with providing technical support.

Included in international transfer expense is \$13.8 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*, the magazine of Habitat for Humanity; and other costs to respond to the public and media.

Fundraising expense

In FY2016, fundraising expense incurred to secure vital financial support from the public totaled \$41.7 million, representing 17 percent of total expense. Major fundraising programs include direct mail and telemarketing campaigns and direct contact with major donors, foundations and corporations. In FY2016, 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 FY2016, management and general expense totaled \$11.9 million, representing 5 percent of total expense. This includes costs necessary to provide:

- Executive and board governance and oversight.
- Financial management, including our internal audit function.
- Enterprise management systems, which process our financial transactions and provide statistical measurement of our program performance.
- Overall planning and coordination of the activities of Habitat for Humanity International.
- General infrastructure costs.

Consolidated statements of financial position

Year ended June 30

	2016 total	2015 total
Assets		
Cash and cash equivalents	\$58,104,458	\$42,751,172
Investments at fair value	43,852,355	43,097,872
Receivables	131,403,272	121,922,494
Other assets	13,052,365	10,956,154
	<u>\$246,412,450</u>	<u>\$218,727,692</u>
Liabilities and net assets		
Total liabilities	<u>\$99,097,635</u>	\$99,865,790
Net assets:		
Unrestricted	37,555,707	24,648,150
Temporarily restricted	107,301,814	92,059,930
Permanently restricted	2,457,294	2,153,822
Total net assets	<u>147,314,815</u>	<u>118,861,902</u>
	<u>\$246,412,450</u>	<u>\$218,727,692</u>

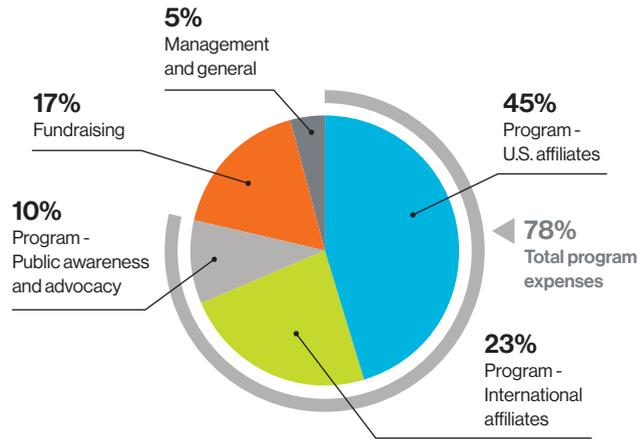
Habitat for Humanity International's auditors have expressed an unqualified opinion on our June 30, 2016, consolidated financial statements. Those financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at Habitat's website, habitat.org.

Consolidated statements of activities

Year ended June 30

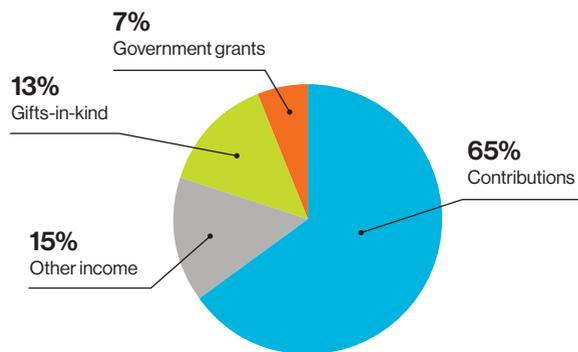
	2016 total	2015 total
Revenues and gains		
Contributions	\$180,223,995	\$159,048,532
Donations in-kind	36,926,246	35,436,913
Government grants	17,870,220	26,211,401
Other income, net	41,122,180	39,952,256
Total revenues and gains	<u>276,142,641</u>	<u>260,649,102</u>
Expenses		
Program services:		
U.S. affiliates	110,364,534	119,119,742
International affiliates	56,795,890	66,737,102
Public awareness and education	24,795,065	25,293,205
Total program services	<u>191,955,489</u>	<u>211,150,049</u>
Supporting services:		
Fundraising	41,751,631	40,866,224
Management and general	11,858,765	12,446,537
Total supporting services	<u>53,610,396</u>	<u>53,312,761</u>
Total expenses	245,565,885	264,462,810
Losses on contributions receivable	2,810,255	2,162,261
Other	(686,412)	(490,000)
Total expenses and losses on contributions receivable	<u>247,689,728</u>	<u>266,135,071</u>
Change in net assets	<u>\$28,452,913</u>	<u>\$(5,485,969)</u>

Audited consolidated financial statements



FY2016 Use of funds

Program – U.S. affiliates	\$110,364,534
Program – International affiliates	\$56,795,890
Program – Public awareness and advocacy	\$24,795,065
Fundraising	\$41,751,631
Management and general	\$11,858,765



FY2016 Sources of funds

Contributions	\$180,223,995
Gifts-in-kind	\$36,926,246
Government grants	\$17,870,220
Other income	\$41,122,180

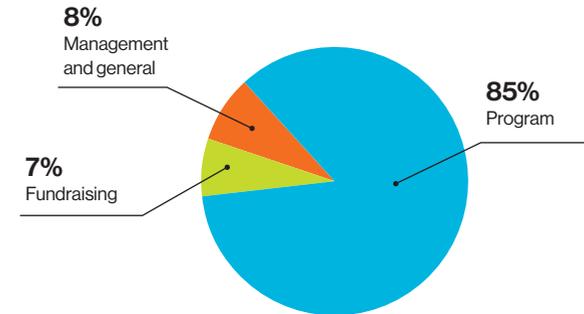
Unaudited combined financial statements

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 for Humanity in total. For the fiscal year that ended June 30, 2015, we estimated the total impact of the entire Habitat for Humanity mission was as follows:

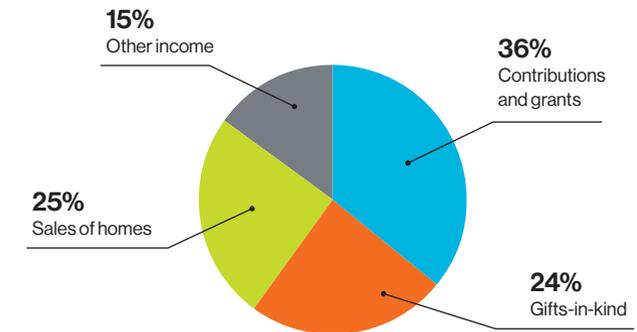
Total revenue of
\$1.8 billion

Total net assets of
\$2.6 billion



FY2015 Use of funds

Program	\$1.5 billion
Fundraising	\$121 million
Management and general	\$137 million



FY2015 Sources of funds

Contributions and grants	\$657 million
Gifts-in-kind	\$446 million
Sales of homes	\$470 million
Other income	\$269 million

we build partnerships

Every donor's contribution to Habitat for Humanity supports the mission to build strength, stability and self-reliance through shelter around the world. The following pages highlight just a few of the corporate, foundation, institution and individual donors whose support in fiscal year 2016 helped increase awareness of the need for affordable housing around the world.

corporate, foundation, institution and individual support



In response to the magnitude-7.8 earthquake that struck Nepal in 2015, Credit Suisse has donated more than US\$660,000 toward rebuilding efforts. The total amount includes employees' contributions from local fundraising efforts, online donations globally, and matching donations from the bank. The donation supported 522 families with temporary shelter kits, 459 families with winterization kits, 67 families with permanent houses in Pipaltar community, and 276 families with technical assistance through the Build Nepal project. In April 2016, 41 Credit Suisse employees from across the Asia/Pacific region traveled to Nepal to contribute their time and labor to rebuilding disaster-resistant houses in Pipaltar. Since 2012, Credit Suisse and its generous employees have contributed significantly to Habitat's disaster response and risk reduction efforts, including the earthquake and tsunami in Japan in 2011, Typhoon Haiyan in the Philippines in 2013, and more than US\$500,000 for Uttarakhand and Chennai floods in India. Credit Suisse has donated US\$100,000 for team builds in North America, and Credit Suisse employees have regularly donated their time to work on Habitat construction sites and have supported housing projects in Armenia, Poland, Romania, Great Britain and the United States. Through the Swiss Capacity Building Facility, Credit Suisse supported Habitat's MicroBuild housing microfinance work in Cambodia, El Salvador, Honduras, Rwanda and the Democratic Republic of the Congo.



EXIT Realty Corp. International pledged \$500,000 to Habitat for Humanity in FY2016, bringing its total pledges to \$3 million since 2004. EXIT Realty sponsored its first home build in Florida back then, but has since sponsored home builds in Canada and the U.S., and has participated in community revitalization projects and Habitat's Jimmy & Rosalynn Carter Work Project.

Each year, a portion of every real estate transaction fee collected by EXIT Realty Corp. International is pledged to Habitat. EXIT Realty associates also have volunteered thousands of hours of their time to assist with fundraising efforts and construction, rehabilitation or repair projects.



HALSTEAD INTERNATIONAL



How do we make an act as simple as buying trash bags something that changes the world? GLAD to Give was created to encourage people to donate gently used items. GLAD donated \$100,000 to Habitat as part of the campaign. The program offered free yellow bags as a symbol of people taking the initiative to keep items out of landfills and donate to worthy causes. Throughout the 2015 holiday season, but especially on #GivingTuesday — the Tuesday after Thanksgiving Day in the U.S. and a global day dedicated to giving back — people nationwide were encouraged to fill a GLAD bag full of housewares to donate, then visit GLADtoGive.com to schedule a free pickup with a local charity of their choice, including Habitat ReStores. People were then asked to post “what you’re #GLADtoGive” on social media. A month after the launch, all the yellow bags had been given out, and millions of stories including mentions of Habitat had been shared on social media. Total impressions for the campaign were more than 90 million.

Harlan Stone, president and CEO of Halstead International, got involved with Habitat for Humanity’s Impact Asia campaign, an initiative to help 5 million people secure safe and decent shelter by 2020. Through Halstead International, Harlan committed to a three-year donation to Habitat totaling \$500,000 in cash and products through 2017. Product donations include flooring and countertops.

More than 500 million people in Asia live in substandard housing without access to water and sanitation. Habitat’s Impact Asia seeks to rally business leaders, young people, public figures and celebrities to help drive Habitat’s sustainable development initiatives collectively and individually.

Harlan recently joined Habitat’s Asia-Pacific Development Council and has graciously committed to generating opportunities to share Habitat’s work within his network of customers, suppliers and business partners.

Owens Corning donated more than \$430,000 in cash and products in FY2016 to Habitat for Humanity International to help support neighborhood revitalization projects, new home construction or repair projects in nine cities across the U.S. The company also donated cash and products directly to U.S. and Canadian Habitat offices to support build projects. Since Owens Corning’s support of Habitat began in 1997, the company also has supported Habitat special events, including the Jimmy & Rosalynn Carter Work Project, the annual Habitat on the Hill legislative and advocacy conference, and World Habitat Day activities. Owens Corning’s employees have helped support Habitat by working alongside Habitat homeowners and helping them build a better future for themselves and their families.



For the eighth consecutive year, TD Ameritrade has partnered with Habitat for Humanity to help build strength, stability and self-reliance through shelter. Through its donation of \$480,000 this year, new home construction and repair projects took place in eight cities across the United States, including Baltimore, Maryland; San Diego, California; Omaha, Nebraska; Newark, New Jersey; Fort Worth, Texas; Denver, Colorado; Orem, Utah; and Aurora, Illinois. Not only is the company committed to creating access to decent, affordable shelter, but so are its employees. Since 2008, TD Ameritrade employees have volunteered more than 280,000 hours to help build and renovate homes. Last year, employees volunteered more than 5,900 hours alongside Habitat homeowners, helping further Habitat's vision of a world where everyone has a decent place to live.



As part of its long-term commitment to develop communities with Habitat for Humanity, Samsung Group donated US\$1.55 million in 2016. The contribution came from Samsung Electronics through employee contributions and Samsung C&T. Hundreds of families in seven countries will be helped through new house construction, improvement of educational infrastructure, access to clean water and sanitation, and livelihood training and Samsung C&T village. Samsung Electronics is also a regional sponsor of Habitat's Young Leaders Build, supporting efforts in India, the Philippines, Hong Kong and China to mobilize young people to take action to build homes and communities, speak out for decent shelter, and raise funds and awareness of the poverty housing situation. Employee volunteering is a key component of Samsung's partnership with Habitat for Humanity.



Travelers and Habitat for Humanity have worked together for more than 20 years, with local support dating back to 1994. In 2016, Travelers donated more than \$492,000 to help 50 families build or improve their homes across the country. The donation also supported Habitat Strong, a new initiative established as a result of a successful pilot program funded by Travelers to build more resilient homes in coastal areas. The pilot program, Travelers Fortifies Habitat Homes, was launched in 2012 to construct homes in accordance with the Insurance Institute for Business and Home Safety's FORTIFIED Home construction standards. The program started in Alabama and Mississippi and was expanded to the Northeast to help families build stronger, safer, more durable homes.



The Alwaleed Philanthropies supports emergency and disaster relief and response worldwide, regardless of the gender, race or religion of the people affected by disaster. Habitat has established a strong strategic partnership with Alwaleed Philanthropies over the past year, and was chosen as the shelter “partner of choice” for Alwaleed’s generous donations in response to natural disasters worldwide in FY2016. The foundation has contributed \$1.4 million to help Habitat come to the aid of survivors of floods in Sri Lanka; earthquakes in Ecuador, Japan and Nepal; and a cyclone in Vanuatu. It is the philanthropic arm of Prince Alwaleed bin Talal bin Abdulaziz of the Saudi royal family.



Habitat for Humanity received a mega grant of €14 million in FY2016 from the European Union to use innovative technologies to build incremental houses for internally displaced people in Sri Lanka. The project also calls for addressing livelihood issues and financial literacy, and it aims to reach more than 3,000 families directly. At the same time, Habitat is working with the EU to elevate land rights as an issue on the EU’s policy agenda, with a focus on urban and gender equality/women’s rights, through policy papers, discussions and events. The European Union is the world’s largest donor for development aid. In 2014, the EU spent €58.2 billion through contributions from the European Commission (headquartered in Brussels) and the EU member states’ bilateral aid agencies. The European Commission administered €9.9 billion in external aid in 2014.



The partnership with the Hilti Foundation, which began in 2013, has meant US\$8.5 million in support for Habitat’s MicroBuild Fund. The Hilti Foundation originally aimed to help approximately 93,000 individuals access affordable financing and housing support services needed to improve their homes, but now more than 272,000 people are living in improved or new housing as a result of the foundation’s support. The generous donation from the Hilti Foundation is building capacity in local financial institutions, which are serving people through cost-effective construction support services. Beyond the direct impact, Hilti’s support of MicroBuild demonstrates innovative ways to finance low-income housing. MicroBuild has grown rapidly, exceeding its plan, and the support from the Hilti Foundation for the initial capital, technical assistance and local currency hedging facility of MicroBuild have paved the way for impressive impact.

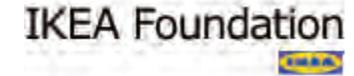


In FY2016, the Conrad N. Hilton Foundation awarded Habitat for Humanity International a first-time grant of \$350,000 to help residents of Nepal recover and rebuild from devastating earthquakes that hit the country in April and May 2015. Habitat is using the funding to offer vulnerable Nepalese families and local tradespeople the training and technical assistance needed to make their homes earthquake-resilient. The advanced construction techniques are designed to reduce structural damage and will help protect thousands of families in future earthquakes.

The Hilton Foundation was established in 1944 with instructions from Conrad N. Hilton to alleviate human suffering. The staff carries out that mandate by supporting organizations that improve the lives of disadvantaged and vulnerable people throughout the world. Part of their work involves identifying critical needs in disaster preparedness, relief and long-term recovery, and then proactively initiating major, long-term projects with partners. Habitat sincerely appreciates the Hilton Foundation's generous investment in innovative work that saves lives.

Government of the Hong Kong Special Administrative Region

The government of the Hong Kong Special Administrative Region has approved five grants totaling HK\$13.52 million (US\$1.74 million) since 2013 to help Habitat for Humanity Hong Kong provide relief to survivors of natural disasters in five countries. Habitat has applied the funding, which comes through the government's Disaster Relief Fund, to help more than 15,200 families in the wake of typhoons, earthquakes, cyclones and flooding. Habitat used the funds to distribute emergency relief items (such as cooking oil, torches and blankets) to 6,335 families affected by the April 2013 earthquake in Sichuan province, China; emergency shelter kits to survivors of Typhoon Haiyan in the Philippines in 2014; and emergency shelter materials to earthquake survivors in Nepal in 2015. In 2016, funding allowed Habitat to distribute generators and emergency shelter kits in Fiji. In June 2016, the Hong Kong government approved another grant of HK\$3.32 million (\$428,674) to help Habitat respond to the shelter needs of 2,000 survivors of Cyclone Roanu in Bangladesh.



Habitat for Humanity International became a proud partner of the IKEA Foundation in 2016. The partnership will directly help 15,000 families in India and Kenya improve their housing, ensuring 45,000 children have a healthier home to play, learn and grow up in. The IKEA Foundation believes all children should have a safe place to call home and a healthy start in life and has provided a US\$6 million grant to help families create affordable, healthy homes. The partnership aims to catalyze both the demand and supply sides by creating a vibrant housing market for low-income families in India and Kenya. The IKEA Foundation and Habitat will focus on improving access to client-responsive housing products, services and financing. In addition, this partnership combines home finance with technical assistance to design, pilot and scale housing-related products and improve the availability and affordability of eco-friendly building materials and services.

MetLife Foundation

More than 950 MetLife employees volunteered 7,000 hours in the past three years to support a global partnership with Habitat for Humanity International. In addition, since 2013, MetLife Foundation has donated more than \$800,000 in funding. For almost 30 years, MetLife and MetLife Foundation have contributed to Habitat's work in communities in the U.S., and in 2013, they became national sponsors of Habitat for Humanity International. This partnership has included building homes and revitalizing community spaces in 17 countries. This year, MetLife launched its first community service week in Europe, the Middle East and Africa. More than 275 MetLife employees volunteered for builds in Bulgaria, Egypt, Hungary, Ireland, Jordan, Lebanon, Poland, Romania and the United Kingdom to support the communities that they call home.

In addition, MetLife made an impact investment in Habitat's MicroBuild Fund. The MicroBuild Fund invests in the expansion of credit for incremental housing construction in challenging environments such as Zambia, Nicaragua, Cambodia and Lebanon and was the 2016 recipient of the Overseas Private Investment Corp. Impact Award.

THE VELUX FOUNDATIONS VELUX FONDEN & VELUX FONDEN

The Velux Foundations have supported Habitat for Humanity programming since 2014 through about US\$1.15 million in donations to improve the social protection and welfare of children and young people in Bulgaria. This financial support helps families in need of affordable housing improve their living conditions. Through this five-year initiative, families receive opportunities to make gradual home improvements that will significantly increase health benefits. An important aspect of the program is the foundation's goal to provide better homes for at least 7,500 children. In support of this goal, the program prioritizes families with preschool or school-aged children. Additionally, the partnership builds the capacity of local community-based organizations and provides specialized services and education, health and life skills training.

J. Ronald Terwilliger

Thanks to a \$15 million commitment from former Trammell Crow Residential Co. CEO J. Ronald Terwilliger, Habitat for Humanity can build on its achievements in creating housing market systems that include low-income populations. Ron Terwilliger chairs Habitat's Global Development Council and is chairman emeritus of Habitat for Humanity International's board of directors.

To help advance solutions for affordable housing, Habitat is launching the Terwilliger Center for Innovation in Shelter. The center will mobilize capital investment flows to the affordable housing sector and facilitate private-, public- and third-sector market actors toward product and service offerings based on the needs of low-income communities.

Ron Terwilliger's generous gift, along with the invaluable knowledge and expertise the center will receive from him as advisory board chair, will help Habitat continue to build strong, stable and self-reliant communities for years to come. Through the Terwilliger Center, Habitat will accelerate and facilitate better-functioning, inclusive housing markets, enabling more than 8 million people to access improved shelter solutions by 2020. This is a key commitment toward the implementation of the United Nations' New Urban Agenda. The Terwilliger Center's launch consolidates a body of work around market-based solutions for housing. This body of work was formerly referred to as the Center for Innovation in Shelter and Finance.

Habitat is ever grateful for Ron Terwilliger's ongoing dedication to our mission. For 20 years, he has been a Habitat champion who has dedicated endless hours to promoting our work globally in leadership circles and in countless national programs and organizations. Through his involvement, Habitat has engaged influential leaders who support affordable housing and our work around the world. His work has accelerated our mission in a variety of ways.

The Bauer Foundation

The Bauer Foundation, led by George and Carol Bauer, made a very generous gift to Habitat for Humanity in 2015 that was leveraged to increase the number of donations received during the fall 2015 direct marketing matching gift campaign. Response to the campaign more than exceeded our expectations; gifts received totaled more than three times the foundation's original gift. This allowed Habitat to partner with even more individuals around the world in need of proper shelter. Habitat is thrilled that the Bauer Foundation has generously agreed to do the same for our fall 2016 direct marketing matching gift campaign. George and Carol were introduced to Habitat through their daughter Jocelyn, a leadership donor herself over the past 17 years. Habitat's relationship with the family and foundation has grown over the years, and they have consistently supported our mission to help families around the world build stable, affordable homes. In addition to faithfully partnering with Habitat, George and Carol are involved in a number of community and philanthropic pursuits.

The Segal Family Foundation

After a successful 40-year career as CEO of Bradco Supply, Barry Segal formed the Segal Family Foundation out of a desire to provide viable opportunities for people to strengthen their families and communities. Habitat for Humanity International is proud to honor our eight-year partnership with the foundation. Since its first gift to Habitat in 2008, the foundation has generously given more than US\$1 million toward our global work. The family's dedication to helping individuals living in sub-Saharan Africa build stronger lives is evident in the time and resources they have committed to Habitat's mission.

The foundation's most recent pledge of US\$750,000 is helping people in Uganda who are caring for children living in vulnerable conditions so that they can build new homes; receive health, hygiene and financial training; and gain access to clean water and proper sanitation. The individuals served will experience better health, improved homes and secure futures. Through the project, the Segals are having a generational effect on the people of Uganda by giving them the tools to work collaboratively toward sustainable solutions. In addition to securing new or improved shelter, young participants in the program attend job-skills training. The innovative project also teaches adolescents about reproductive health, inheritance rights and financial planning.

The Segal Family Foundation works with organizations that help individuals and communities create lasting change, and Habitat is proud to be a part of this mission.

Michael and Janet Aycock

Michael and Janet Aycock have been faithful supporters of Habitat for Humanity for 17 years. In addition to their generous donations, Mike has dedicated his time on a number of Habitat build sites in the United States and around the world. He even kindly accepted a request to act as a house leader on his second Global Village trip to Nepal.

Mike began working with Habitat for Humanity Fort Worth through his church in Bedford, Texas, in 1995. The church signed up to provide volunteers one Saturday every couple of months in a neglected Fort Worth neighborhood. As Habitat houses started going up, the residents and volunteers transformed the community one house at a time, block-by-block, into a safe and clean neighborhood.

People who were once living in substandard housing across the globe have benefited from the Aycocks' multiple undesigned gifts to Habitat's Global Impact Fund. Mike has committed his time on Habitat builds in Thailand, Haiti and Nepal. The Aycocks also encourage their children to take action to assist families in need. Both daughters and their son have participated in local and global Habitat events in a variety of locations, in addition to mission trips with their church. Mike most recently took part in the 2016 Jimmy & Rosalynn Carter Work Project in Memphis, Tennessee.

Mike's concern for helping others improve their health, recover from disaster, and break the cycle of poverty perfectly matches Habitat's long-standing goals to help individuals build strength, stability and self-reliance through better shelter.

donations in FY2016

Habitat for Humanity International is thankful for our many generous donors 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 or represent a multiyear commitment. *Thank you!*

10 million +

European Union
Hilti Foundation
Lowe's

Schneider Electric
J. Ronald Terwilliger
Thrivent Financial

5 million +

Bank of America Charitable Foundation
The Dow Chemical Company
IKEA Foundation

Valspar
Whirlpool Corporation
Yale Locks & Hardware

1 million +

Alwaleed Philanthropies
Anonymous
The Bauer Foundation
Credit Suisse and Employees
Cree, Inc.
Delta Air Lines
Department of Foreign Affairs
and Trade, Australia
Enbridge

GAF Materials Corporation
Pat and Tom Gipson
The Home Depot Foundation
Hunter Douglas
Masco Corporation Foundation
The MasterCard Foundation
MaxLite
Nissan North America
Owens Corning

Ply Gem
RedString
Samsung Electronics Co., Ltd.
San Miguel Foundation Inc.
Estate of Beulah Smith
Mary Lynn and Warren Staley
Stanard Family Foundation
Velux Foundations

\$500,000 – \$999,999

3M Corporation
 All Weather Windows Ltd.
 Altisource
 AMAIA
 The AMES Companies, Inc.
 Anonymous
 Atimonan One Energy
 BA Continuum India Pvt. Ltd.
 The Boston Consulting Group
 Jorge Bueso
 Dal-Tile
 EXIT Realty Corp. International
 Fidelity Charitable Gift Fund
 Estate of Lillian Fitch
 Fund for Shared Insight
 Genworth Canada
 Estates of Elsie M. and Robert L. Hayes
 The Home Depot Canada
 Irish Aid
 Jewelers Mutual Insurance Company
 JTI Foundation
 Kabbalah Centre Charitable Causes
 Korea Hydro & Nuclear Power Co., Ltd.
 (KHNP)
 Kum & Go
 Emilio Larach
 Celso Marranzini
 Pilipinas Shell
 Procter & Gamble
 Estate of Walter J. Rhein
 Samsung C&T
 The Seedlings Foundation
 Segal Family Foundation
 Keely N. and R. Scot Sellers
 State Farm
 Harlan Stone
 Estate of Naomi J. Totten
 United Nations Office for Project Services
 Wienerberger

\$250,000 – \$499,999

AARP Foundation
 Aegon Transamerica Foundation
 Air Asia Foundation
 Air Wick/Reckitt Benckiser
 Aktion Deutschland Hilft
 Allegion
 American Standard
 Anna and Edward Bastian
 Estate of Karen Baumgartner
 Frank and Liz Blake

Bloomberg Philanthropies
 CGC Inc.
 Citi Foundation
 ConAgra Foods
 The Conrad N. Hilton Foundation
 Disaster Relief Fund, The Hong Kong
 Special Administrative Region
 Ann and Ted Dosch
 Thomas Foley
 Suzan Gordon
 Hanssem
 HD Supply, Inc. – Facilities Maintenance
 Edith Hendrickson Family Foundation
 Huntington Bank
 HSN Inc.
 Hurricane Sandy New Jersey Relief Fund Inc.
 Hyundai Construction Co., Ltd.
 Independent Charities of America
 Infor Global Solutions
 IRN Recycling Network
 Rajinder Kaur
 Kimberly Clark Professionals
 Kincaid Furniture Company
 Korea Housing & Urban Guarantee
 Corporation
 Estate of Anne Lackman
 Estate of Lorraine L. Loder
 Lord & Taylor
 Estate of William O. McKeown Jr.
 MariaMarina Foundation
 MetLife Foundation
 Ministry of Business Innovation and
 Employment (Social Housing Unit), New
 Zealand Government
 Estate of Charles Muller
 Estate of John L. Murray
 The New Opportunities Foundation
 Nissan Motor Company Ltd. Inc. (Japan)
 Estate of Suzanne M. Otto
 Pfizer
 Philippine Red Cross
 POSCO Group
 Quicken Loans
 Estate of Frank L. Raffaele
 RGS Ltd.
 Schwab Charitable Giving
 Simpson Strong-Tie
 Tiziana and Ramez Sousou
 Standard Chartered Bank
 TD Ameritrade Holding Corporation
 The Tile Shop
 Touchstone

The Travelers Companies, Inc.
 Wayfair Inc.
 Wells Fargo Housing Foundation
 Bickley Wilson

\$100,000 – \$249,999

Abercrombie & Fitch
 Alice and Walter Abrams
 Aditya Birla Group
 ADT Always Cares
 AGFUND
 Alabbar Enterprises LLC
 Angelo King Foundation
 Anonymous
 Emily Anton Memorial Fund
 Applied Materials Korea
 The Argosy Foundation
 ATGStores.com
 AT&T Digital Life
 Bank of the West
 Benevity
 BMW India Private Limited
 Boral
 Boston Foundation
 Estate of Shirley Brabson
 Estate of Jack E. Brown
 Estate of Beatrice Buck
 Johan Buntoro
 Canadian Institute of Plumbing & Heating
 Canadian Tire Corporation
 Estate of Jane Carruthers
 Caterpillar
 Christian Aid Ministries
 Christian Council Korea
 Cities Unies France
 Clifford Chance
 Constellation Brands
 Constellation New Energy
 Corresponsables Iberoamérica
 Estate of Evelyn Curley
 Custom Building Products of Canada Ltd.
 DMCI Project Developers Inc.
 Estate of Debra A. Dobbins
 Amanda and Peter Docter
 Dulux Paints
 Earth and Humanity Foundation
 Eicher Group Foundation
 Edwardson Family Foundation
 Evonik Industries
 Fatima College
 FitFlop
 Flexsteel

Floor & Décor
 Ford Foundation
 Ford Motor Company Fund
 The GLAD Products Company
 Globe Telecom, Inc.
 GNN
 Gyeonggi Urban Innovation Corp.
 HDFC Standard Life Insurance
 Company Limited
 Estate of Mary Virginia Hearn
 Henkel
 Hero Motocorp Limited
 Hilfswerk der deutschen Lions/German
 Lions Foundation
 Jacqueline and Robert Hoffman
 Honta Trading International, Inc.
 Hong Kong Christian Council
 Estate of Carol Schwalie Walters Hopkins
 HSBC Electronic Data Processing Services
 India Pvt. Limited
 Inter-American Development Bank
 Japan Platform
 Jollibee Foundation
 Estate of Catherine Kilman
 Kilpatrick Townsend & Stockton LLP
 Koch Industries, Inc.
 KOICA
 Kookmin Bank
 Korea Zinc
 Korean Reinsurance Company
 Knorr Bremse
 Karin Larson
 The Lemelson Foundation
 Mark Lemmons
 Lions Club International MD301
 Estate of Robin Lodewick
 The Loewe Family Trust
 Jimmy Masrin
 MasterCard
 Mattel Inc.
 MCAP
 Mercury General Corporation
 Milestone AV Technologies
 Miller Homes
 Milwaukee Tool
 Mitten Vinyl, Inc.
 Mobile Mini, Inc.
 Monsanto Fund
 Morgan, Lewis & Bockius LLP
 Mphasis Limited
 Keith Mulrooney
 Nissan Canada Foundation

Novelis
 Panasonic Eco Solutions Company
 The Peak Group of Companies
 Estate of Marianne Pfau
 Pine Tree Foundation
 PrimeSource Building Products, Inc.
 Prudential Foundation
 Prudential Process Management Services
 PT Sumber Alfaria Trijaya Tbk
 QBE
 Quezon City Local Government
 Unit, Philippines
 Rata Foundation
 RBC Foundation
 Estate of Shirley Rivers
 Rockwell
 Estate of Virginia Ryan
 Saigon Broadcasting Television
 Network (SBTN)
 SAP Solidarity Fund
 Suksung Ilman Saranghoi
 Jack Snider
 Edwin Soeryadajaya
 Solutions 2 Go Inc.
 Rex Spivey
 Sultanate of Brunei
 Seok Sung Il Man Foundation
 The Sunshine Fund
 Swiss Capacity Building Facility
 Tachane Foundation
 Tango Card
 TopBuild
 Estates of Carol and Dale Topp
 Travel and Transport, Inc.
 Travelers Canada
 UltraTech Cement Limited
 United Way India & United Way of Mumbai
 Vanguard Charitable Endowment
 Volvo Construction Equipment
 Voya Financial, Inc.
 Whirlpool Canada LP
 Willis Processing Services (India)
 Private Limited
 Wine Rack

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Former President of Consumer
and Small Business Banking,
Bank of America
Charlotte, North Carolina

Vice Chair

Henry Cisneros

Chair, City View
San Antonio, Texas

Vice Chair

Mary Lynn Staley

Volunteer and Philanthropist
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Drilling Solutions
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Cary Evert

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Collaborative Fund
Los Angeles, California

Koome Kiragu

Leoma Properties
Nairobi, Kenya

Jimmy Masrin

President Director/CEO,
Caturkarsa Megatunggal
Jakarta, Indonesia

Bo Miller

Founder and Principal, NightFire
Advisor LLC
Midland, Michigan

Jonathan Reckford, ex-officio

CEO, Habitat for Humanity
International
Atlanta, Georgia

R. Scot Sellers

Retired; Chief Executive Officer,
Archstone
Englewood, Colorado

Ramez Sousou

CEO, TowerBrook Capital Partners
London, United Kingdom

Jim Stanard

Retired; Founder, Chairman and CEO
of RenaissanceRe Ltd.
Sarasota, Florida

Ron Terwilliger, ex-officio

Retired; National Managing Partner,
Trammell Crow Residential
Atlanta, Georgia

Habitat for Humanity International senior leadership

Jonathan T.M. Reckford

Chief Executive Officer

Tjada McKenna

Chief Operating Officer

Mike Carscaddon

Executive Vice President,
Administration; Chief Financial Officer

Chris Clarke

Senior Vice President,
Marketing and Communications

Andréa Carter

Chief People Officer

Mark Andrews

Vice President, Volunteer and
Institutional Engagement

Gregory Foster

Vice President, Europe,
Middle East and Africa

Hilary Harp

Vice President, Legal; General Counsel

Richard Hathaway

Vice President,
Asia and the Pacific

Sue Henderson

Vice President, Operations,
U.S. and Canada

Gail Hyde

Vice President, Information Technology;
Chief Information Officer

Jim Mellott

Vice President, Finance; Controller

Juan Montalvo

Vice President, Internal Audit

Torre Nelson

Vice President, Latin America
and the Caribbean

Chris Vincent

Vice President, Government
Relations and Advocacy

Steve Weir

Vice President, Global Program
Development and Support

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* Effective June 30, 2016

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Read Habitat's FY2016 Annual Report online:
Habitat.org/multimedia/annual-report-2016



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About the cover:

Lovely, 22, shows her joy in front of her Habitat home in the Dolores community outside Ormoc City in the Philippines. Residents of Ormoc City were hit hard by Typhoon Haiyan (also known as Yolanda) in 2013, but here and in other disaster-affected areas around the world, Habitat for Humanity is dedicated to helping homeowners rebuild and reclaim strength, stability and self-reliance.



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