

2014

ANNUAL REPORT



Monadnock
Habitat
for Humanity®

LETTER FROM THE PRESIDENT

It's been an exciting year for the Monadnock Habitat for Humanity Chapter! We continue to move ahead with our mission to provide a hand up and not a hand out to our partner families throughout the Monadnock region.

We've recently purchased property in Troy, NH in preparation for our next build scheduled to start in 2015. We invite each of you to join in our efforts to make this project a reality. And, we have been doing so much more...

In late winter 2014 we completed the renovation of the 152 Carroll Street house in Keene, NH. We celebrated the addition of our newest partner family, the Babbitts, and they have fully embraced our mission and the excitement of home ownership. I want to thank each and every volunteer who participated in the project and helped us realize our goal of providing a simple, decent house to a family in need.

Not only did we complete this exciting renovation, we were also able to complete several home repair projects for families in need. Special thanks goes to our building committee and the volunteers that made these projects a reality.

Our fundraising efforts will gear up as we prepare for the new build. Our efforts will include the upcoming Hike-a-Thon on November 1, 2014. You can make a donation to your favorite team at www.crowdrise.com/takeahike2014. Additionally, gifts can be made in a variety of ways including in-kind donations of building materials and items to support our volunteer building teams, gifts to honor a special person or a donation of your time. Please consider a gift for our next exciting project.

We continue to focus on our long-term goals which will include the continuation of our new home program, enhancing our home repair program, strengthening our relationships with the communities



we serve, and identifying and recruiting new board members to ensure the future of our chapter.

I encourage everyone reading this annual report to spread the word about the good work that the Monadnock Habitat for Humanity Chapter continues to do.

Please join us in any way possible. Whether it is a donation of time, treasure, or talent, we appreciate all that you have to offer and look forward to working with you in the upcoming year.

Sincerely,

A handwritten signature in black ink that reads "Tad M. Schrantz". The signature is written in a cursive, flowing style.

Tad Schrantz, President, Board of Directors

WHO WE ARE

BOARD OF DIRECTORS

Tad Schrantz, President
Patrick Knittle, Vice President
Mark Barlow
Frank Bateman

Julio Del Sesto
William Gurney
Kristen Haines
Rob Hitchcock
Matt Mucha

Jeanne Proulx
John Reilly
Deb Reynolds
Dorothy Zug

COMMITTEES OF THE BOARD

Building and Site Selection	Faith Relations
Family Relations	Fund Raising/Finance
Home Repair	Nominating
Public Relations	Volunteer



WHAT WE DO

Monadnock Habitat for Humanity focuses on drawing together people and communities to build decent, affordable housing. We work to meet or exceed EPA Energy Star Ratings and our last two homes were awarded a 5+ Energy Rating.

Although in some cases we have to employ licensed trades people, many professional and skilled individuals donate their time and abilities. In addition, they guide and monitor the activities of other volunteers. There are always tasks for everyone to do, regardless of training or experience.

The Family Relations Committee solicits applications from prospective Partner Families through a variety of channels. Interested families complete an application, and those who meet MHFH's need and income

guidelines participate in an interview with the Committee. After receiving data from the Committee, the Board of Directors makes the final decision.

The selected Partner Family invests a minimum of 300 hours of "sweat equity" in their home, and assumes a no-interest, 20 to 40-year mortgage through Monadnock Habitat for Humanity. Moving into a Habitat-built home and assuming both physical and financial responsibility is a life-changing experience and opportunity for all members of the family.

BEYOND THE MONADNOCK REGION

In recognition of the Habitat for Humanity International (HHI) principles, we support their

global mission to provide decent and affordable housing through contributing 10% of our chapter's unrestricted donations to HHI.

According to *BUILDER* magazine "Habitat for Humanity International ranked as the 6th largest homebuilder in the U.S. in 2011."

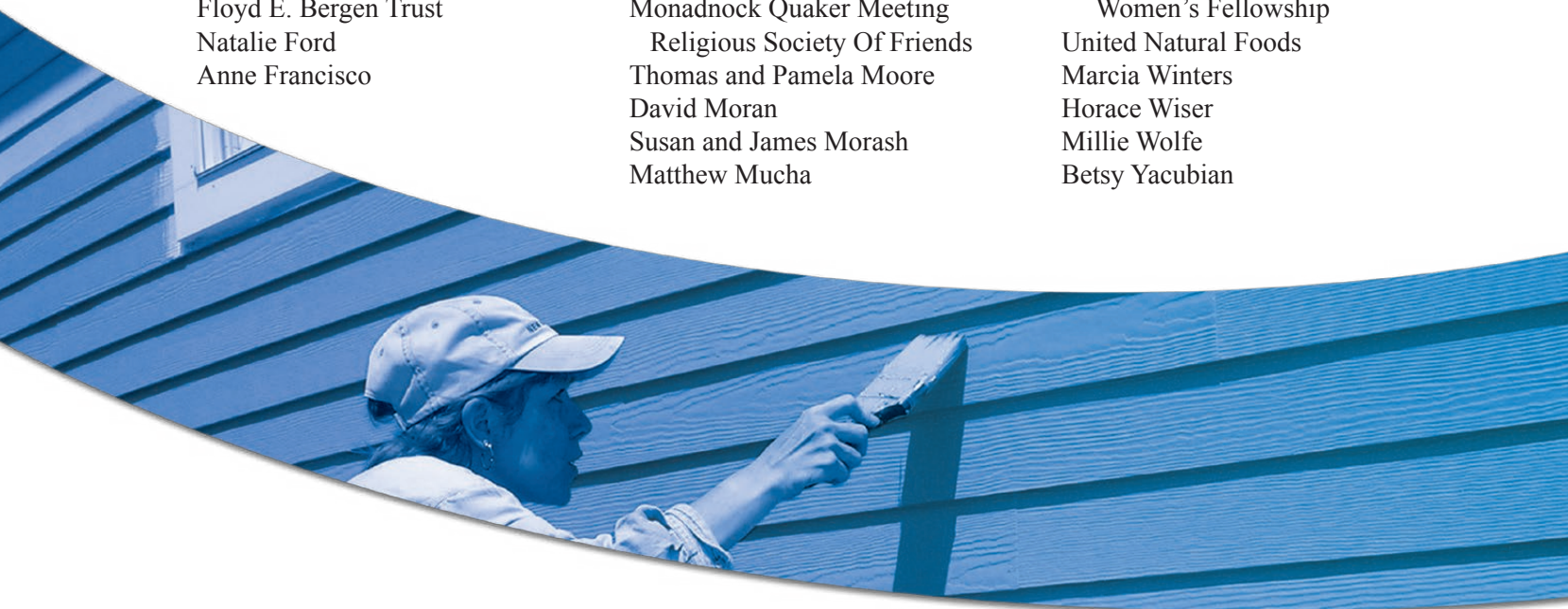
Founded in 1976, HHI has had a global impact in providing affordable, safe housing. In 2005, HHI celebrated its 200,000th house and, by 2011, had more than doubled that number. On October 3, 2012, Habitat International dedicated its 500,000th house in Maai Majiu, Kenya. On that same day Habitat also raised the walls on its 500,001st house in Paterson, N.J.

TIME, TREASURE, TALENT

Jennifer Adams
Lugretta Aho
Frank Amarosa III
Anonymous
AXA Foundation
Barry & Jane Baldwin-Reed
Ronda Ball
Mark Barlow
Susan Barlett
Frank Bateman and Dorothy Zug
Jill Beam
David and Patsy Beffa-Negrini
Jubilee Fund
Travis Belcher
Kathleen and Steven Bill
Bradley & Faulkner, PC
Robert Brennan
Brick House Tile
Donald Broseman
C & S Wholesale Grocers, Inc.
Jeanne Carguilo
William Carson
John & Anna Carter
Peter Christensen
Church of the Nazarene
Clearwater Pool & Spa of Keene
Community Church of Frankestown
Hilda and Peter DeMoya
Arlene A Dicorcia
Kelly Dowd
Susan Doyle
Diane & Dayton Duncan
Dr. Robert & Alfrieda Englund
Mark & Beth Fernald
Floyd E. Bergen Trust
Natalie Ford
Anne Francisco

William & Margaret Gurney
Bev and Mike Haines
Kristen Haines
Hamshaw Lumber
Don & Mary Hayes
Kimberly Haynes
Mirah & Ezekiel Hecker
Judith M. Hildebrandt
Denise & Rob Hitchcock
Stacie & Jeff Hixson
Ross & Crawford Hoffman
Dorothy Hoffman
Home Depot
Stanley and Deborah Hutchings
IBM Employee Program
William & Jan Jackson
Sylvia Jander
Barbara Jannoni
Stephen and Mary Johnson
Keene Church of the Nazarene
Keene Emblem Club
Patrick Knittle
Korvin Appliance Inc.
William Kowalczyk &
Jody Halliday
Drew and Carol Landry
Lane & Bently
James Lewis
Liberty Mutual Group, Inc.
Markem-Imaje
Janice Maroni
Harold May
Edward Merritt
Alyson Millar-Blevins
Monadnock Quaker Meeting
Religious Society Of Friends
Thomas and Pamela Moore
David Moran
Susan and James Morash
Matthew Mucha

Mr. & Mrs. William Newbold
Susan & Jeffrey Newcomer
NH Ball Bearings, Inc.
Anthony and Judith Olson
Bonnie Parker
Perkins Home Center
Heather Perkins
Brian Petrovich
Martie Pierson
Judith H. Putnam Trust
John & Kathy Ratliff
Deb Reynolds
John Reilly
James Robinson
Robert and Susan Rock
Dave, Jan, Jon & Kim Royer
Bill Russell
Lisa Russell
Martha Russell
Donald San Souci
Tad Schrantz
SEPTIC MANAGER
Jane and Gary Shapiro
Chuck & Betty Ann Shook
Sherwin Williams
St. James Thrift Shop
Michael and Patricia Stoudt
David Swope
Mark Terry
Bill Thompson
Jessica Trombley
Anne Twitchell
United Church of Christ in Keene
United Church of Christ
Women's Fellowship
United Natural Foods
Marcia Winters
Horace Wiser
Millie Wolfe
Betsy Yacubian



152 CARROLL STREET, KEENE

BY: JANE LORD
Fundraising Committee

Monadnock Habitat completed several projects in 2014 including the renovation of a Keene Habitat home at 152 Carroll Street. But the real story of this transformation begins with the new partner family.

Carl and Marilyn Babbitt were working hard to make ends meet, but the cost for their housing and heat took everything that they made. The idea of owning their own home was nothing more than a dream. Carl had volunteered on the Troy Habitat build in 2009 with no thought that he and his wife would ever be recipients of the type of home he was helping to build. But when Habitat advertised for families in 2013, the Babbitt's church community encouraged them to apply.

Carl volunteers in many ways, including running the Aftercare Prison Ministry, sponsored by the Monadnock Covenant Church. Being able to live in Keene has helped him to continue his good work. But Carl's road has not been an easy one - a disadvantaged childhood, foster care, abuse, drugs, alcohol, and finally a felony conviction.

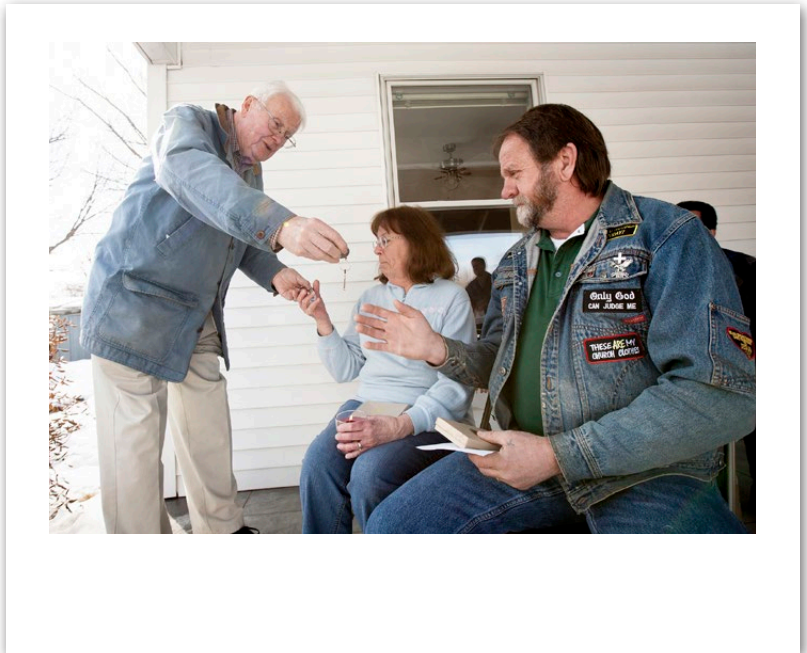
When Carl was released in 2000 after serving 11 years in prison, he was picked up by a volunteer for the prison ministry program and he began a new and successful life. However, after a story about Carl was published in the *Keene Sentinel* in 2012, he was fired from his job.

"It was all for the good, because now I am a college graduate and no one can take that away from me," Babbitt said.

Carl completed a two-year counseling degree in men's ministry from the Bethel Seminary in one year, and is now the Executive Director of the Monadnock Aftercare Prison Ministry program. Being in Keene, close to the correctional facility, makes performing his ministry more effective because he is always 'on call'. He also works for a local business and continues to be active in his church.

Carl and Marilyn were married in 2003. During the holidays they serve meals and give gifts to the homeless and those in need. It is a cause that is dear to their hearts. It was during that special time of year - one week before Christmas, in fact - that the Babbitt's found out they'd been selected for the 152 Carroll Street home.

"Every night it's the same thing. I walk in the front door and through the house to the back. Every night I am amazed that I can say, 'This is home!' You know...receiving this house...there are no words to describe how it feels...you can say Thank You a thousand times. It's like when we serve dinner and bring gifts at Christmas to families who don't have anything and you see the gratitude in their eyes and in the eyes of the volunteers," Marilyn Babbitt said.



FINANCIALS

FINANCIAL HIGHLIGHTS

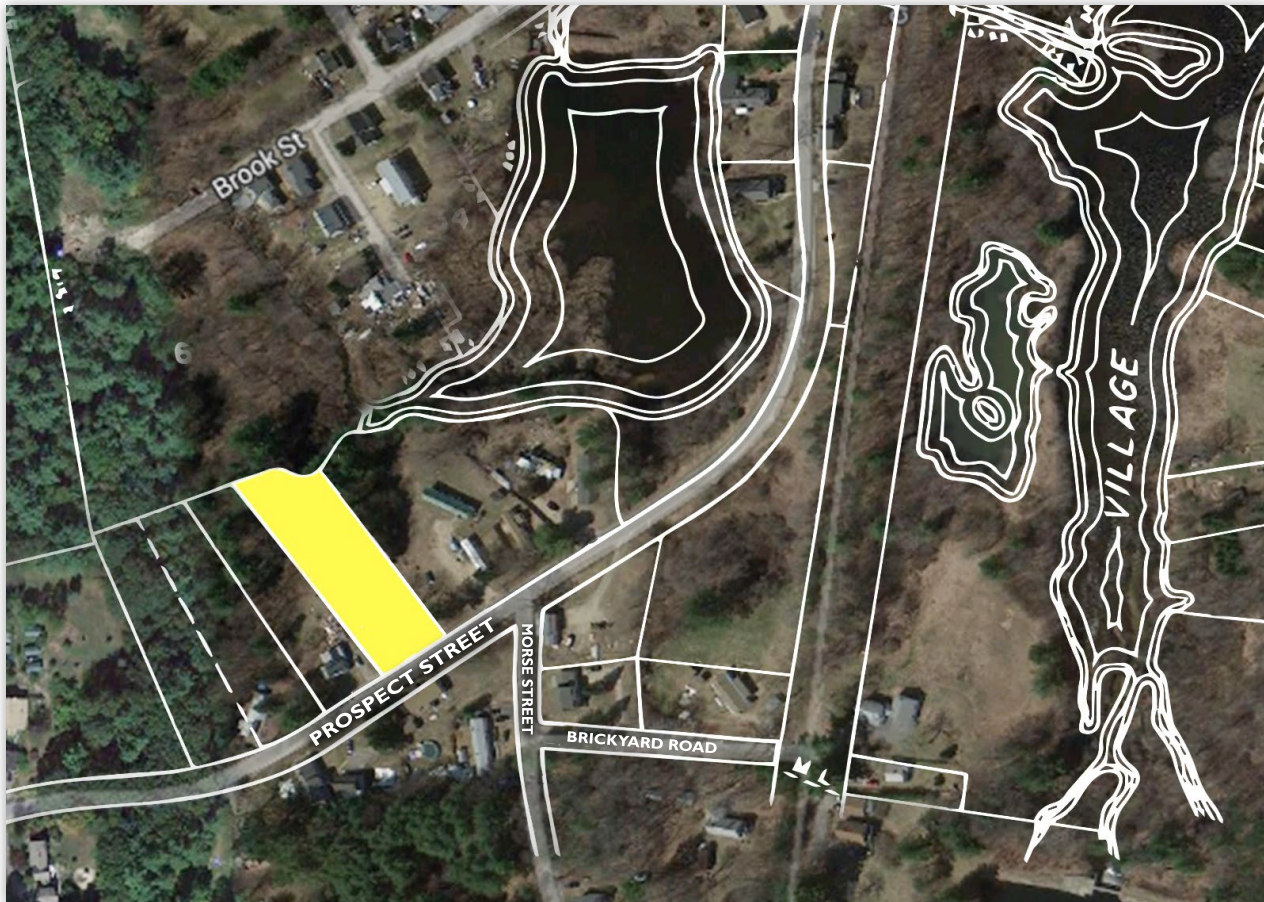
- Total contributions increased 19% from the prior fiscal year
- Direct corporate contributions from Markem, Peoples United Bank, C&S Wholesale Grocers, United Natural Foods, NH Ball Bearings, Liberty Mutual Insurance and others
- In addition, a number of other organizations provided matching amounts based on employee donations
- Purchased, renovated, and re-sold a previous Habitat home on Carroll Street in Keene to a new partner family
- Formalized the chapter's grant request process and updated the chapter's website and Facebook page
- Closed a deal to purchase a tract of land in Troy for a future project
- A rough average of one year's fixed operating expenses is maintained in a reserve account; Any donor-restricted contributions are segregated and used only for the donors' designated purposes
- A local attorney continues to contribute legal services on a pro bono basis
- MHFH retains a local CPA firm to prepare its state and federal tax returns

STATEMENT OF FINANCIAL POSITION ON JUNE 30, 2014

Current Assets		Revenues	
Unrestricted Cash	\$61,129	Principal Payment, Notes Receivable	\$42,024
Temporarily Restricted Cash	<u>1,864</u>	Contributions - Individuals	16,727
	\$62,993	Contributions -	
		Corporate, Foundations and Other	8,150
Non-Current Assets		Contributions - Churches	2,424
Land - Troy, NH Building Lot	\$20,270	Fundraising Events	2,745
Long-term Notes Receivable		Interest Income	106
(from Partner Families)	467,985		
Less Mortgage Discounting**	(241,140)	Total Revenue	\$72,176
Equipment			
(net of Accumulated Depreciation)	<u>4,742</u>	Cash Disbursements	
	\$251,857	Carroll Street Renovation	\$ 42,746
		Troy Land Purchase	20,270
<u>Total Assets</u>	<u>\$314,850</u>	Program Services	5,996
		Management and General	12,956
Current Liabilities		Fundraising and Promotional	9,096
Tithe to Habitat International	\$ 2,630		
		Net Change in Cash	(18,888)
<u>Total Liabilities</u>	\$2,630	<i>Cash, Beginning of Year</i>	<i>81,881</i>
		Total Cash	\$62,993
Net Assets			
Unrestricted Net Assets	<u>\$312,220</u>		
Total Liabilities and Net Assets	<u>\$314,850</u>		

SUMMER 2015 HOME BUILD

PROSPECT STREET, TROY, NH



In the summer of 2014, Monadnock Habitat for Humanity purchased a building lot on Prospect Street in Troy, NH. This will be MHFH's first full build since the 2009 Dort Street build, also in Troy. Although we have the land and the plan, we still need donations, materials, and volunteers to make this build - and this home - a reality.

To donate or volunteer, please visit
www.habitatnh.org or call (603) 357-8474

On November 1, Monadnock Habitat for Humanity will be holding its second *Take a Hike for Humanity* fundraiser at Mount Monadnock State Park in Jaffrey, NH in support of the 2015 Troy build. Sign up as an individual or as part of a team.

To register for the hike, please visit
www.crowdrise.com/takeahike2014





Monadnock
**Habitat
for Humanity**[®]

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MISSION:

The mission of Monadnock Habitat for Humanity is to build and renovate houses in the Monadnock region and beyond to provide decent, safe, and affordable homes for our neighbors living in inadequate housing.

VISION:

Everyone in the Monadnock region will live in adequate housing.

VALUES:

Ours is a Christian ministry based on the teaching of Jesus that we love our neighbors as ourselves. To that end, we accept our partner families and our volunteers without regard to their backgrounds.

We empower partner families by helping them help themselves with a hand up, not a hand out. They experience the joy and dignity of owning a home.

We create opportunities for all to care and serve, uniting communities in a common purpose.



Monadnock

Habitat *for* **Humanity**[®]

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mhfh@nh.acadia.net

www.habitatnh.org

603-357-8474