

2015

LETTER FROM THE PRESIDENT

It's been another eventful year for the Monadnock Habitat for Humanity Chapter! We continue to move forward with our mission to provide a hand up and not a hand out to our partner families throughout the Monadnock region. As we foster our mission, we encourage each of you to join us in our next build that has recently been approved and funded for construction.

It is with great pride that we will be able to serve another Monadnock region family with a Habitat home. To learn more about our partner family program or contact us regarding a family in need, please visit our website at habitatnh.org.

We would also like to thank our many donors who have made this build possible. During a time when nonprofit organizations are challenged to meet and exceed their goals, we are blessed with the generosity of our many personal and corporate donors. If you would like to support our newest build with time, treasure or talent please contact our local chapter.

We have moved our office to Castle Street after sharing space with Cheshire Housing Trust for the past many years. We want to thank them for the generosity and willingness to share their office space during our time together. While it is difficult to move apart, it is an exciting time for our chapter. With our new office we have access to a fantastic facility that allows for the growth of our chapter.

It has been a year of transition as many of our long standing members have reached the time to move on to other opportunities. I want to especially thank Donna Simpson, our administrative assistant for the support she has provided. She has been an invaluable member of our team and brought our organization to a new level of professionalism. Her organizational skills, positive attitude and commitment to Habitat will be missed. We wish her the best in her new endeavors.

Our greatest challenge as of late has been the



recruitment of new board and committee members.

The strength of any organization is the people who are willing to serve and we are no different. We encourage all of those interested to contact us at our office by either calling 603-357-8474 or visiting our new website at habitatnh.org. Please rise to the challenge and lend a hand up.

So what do you say...it's time to get those tool belts out and build another Habitat house! We look forward to working with each of you over the upcoming months and spreading the word about the good work that Monadnock Habitat for Humanity is able to do with the help of our many supporters.

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
Frank Bateman

Julio Del Sesto
William Gurney
Rob Hitchcock
Matt Mucha

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

Aja, Linda and Warren
Liz Alfred & Allen Grimm
Joan and Stephen Ames
Katie Arsenault
Marilyn Arsenault
Brittany Ballantyne
Susan Bartlett
Frank Bateman and Dorothy Zug
Patsy and David Beffa-Negrini
Travis Belcher
Frank Bequaert Revocable Trust
Kim and Dave Bergeron
Katheleen and Steven Bill
Janet Bisson
C & S Wholesale Grocers
Jeanne Carguilo
William Carson
Church Women United Of Cheshire
County
Community Involvement Prog.
Patti Coughlin
Gino, Kathrynne, and Josephine
Del Sesto
Julio and Katie Del Sesto
Hilda and Peter DeMoya
Arlene Dicorcia
Mark DiPietro
Susan Doyle
Diane and Dayton Duncan
Donna and Gerry Dworkin
Dr. Robert and Alfrieda Englund
Mark and Beth Fernald
Floyd E. Bergen Trust
Natalie Ford
Anne Francisco
Jay Gaudry
Janet and Bob Genatt

Denise Ginzler
Sally and Torrey Greene
Bev and Mike Haines
Nancy and Roger Hansen
Don Hayes
Kimberly Haynes
Judith Hildebrandt
Stacie and Jeff Hixson
Ross Hoffman & Dorothy Crawford
Matthew Hunter
Deborah and Stanley Hutchings
IBM
Jan and William Jackson
Sylvia Jander
Stephen and Mary Johnson
Keene Church of the Nazarene
Patrick Knittle
Pamela and Michael Kolodziej
William Kowalczyk &
Jody Halliday
Howard Lane
John LaRochelle
Mary and Larry Larocque
Liberty Mutual Group
Jane Lord
Markem-Imaje
Mary McGowan
Monadnock Quaker Meeting
Religious Society Of Friends
Charles Montgomery
David Moran
Colin and Declan Mucha
Matt and Melissa Mucha
New England Wood Pellet
Mr. & Mrs. William Newbold
Susan and Jeffrey Newcomer
NH Ball Bearings, Inc.

Anthony and Judith Olson
Mary O'Malley
Owens Corning
Partners In Faith
Carol Patten
Chris Pellerin
Jeanne Proulx
Mr. & Mrs. James Putnam
John and Kathy Ratliff
Deb Reynolds
James Robinson
Susan and Robert Rock,
Cheryl and Steven Rockwell
Janice Roy
Jan, Dave, Jon and Kim Royer
Bill Russell
Marianne Salcetti
Michael Secore
Jane and Gary Shapiro
Lara Shields
Lynn and Art Simington
St. James Thrift Shop
Andrea Spinale
Michael and Patricia Stoudt
Peter Thompson
Timken Super Precision
Anne Twitchell
Joanne and Donald Volk
Linda and Chris Way
The Willoths
Millie Wolfe
Women's Fellowship
Betsy Yacubian,
2014-2015 Keene Middle School
Student Council

**We honor all the volunteers who worked during the year on
Several home repair projects in the area. Their dedication is
Inspiring and without them this work would not be possible.**

TIMKEN GRANT



Timken's Bob Bauman presents a \$30,000 check to Monadnock Habitat for Humanity's Treasurer Matt Mucha and Secretary John Reilly on October 5, 2015.

Timken Super Precision helps make Troy build a reality

Whether it's \$5, a refrigerator, or a house lot, every donation Monadnock Habitat for Humanity receives is an important one. Every donation helps MHFH fulfill its mission and build decent housing for those in need.

Late this past summer, MHFH received word that it had been awarded a generous \$30,000 grant from the Timken Super Precision Company, a branch of which is located in Keene, NH.

Thanks to the tireless, detailed work of MHFH Vice President Patrick Knittle, the Timken grant put the Spring 2016 Troy, NH home build within reach.

"Being completely unfamiliar with the grant writing process, much less the requirements of various foundations, presented new and different set of challenges for me personally," Knittle said.

Knittle had to comb through piles of records and data. He consulted former MHFH treasurer Chuck Shook, who managed applying for the Timken Grant in the past, and Building Committee Chair Frank Bateman, who compiled a detailed estimate of what the Troy build will cost.

"What was especially daunting was the fact that our next build would rely heavily on the

success of our grant requests, especially given that our most recent request experiences with foundations such as Timken's had been unsuccessful due to the increasing costs of construction," Knittle said.

Knittle met with the Timken team to help improve MHFH's chances in receiving the grant. His efforts proved successful.

"While our efforts continue to develop and bear fruit, we can now confidently move forward and ensure the mission of MHFH is both realized and unending," Knittle said.

FINANCIALS

FINANCIAL HIGHLIGHTS

- Total contributions increased 4% from the prior fiscal year.
- Direct corporate contributions from Owens Corning, Peoples United Bank, C&S Wholesale Grocers, the University of New Hampshire, NH Ball Bearings, Liberty Mutual Insurance and others
- In addition, a number of other organizations provided matching amounts based on employee donations.
- 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.
- Monadnock Habitat's annual tithe obligation was sent to aid recovery efforts from the Nepal earthquake
- 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, 2015

<i>Current Assets</i>		<i>Cash Receipts</i>	
Unrestricted Cash	\$83,795	Principal Payment, Notes Receivable	\$18,166
Temporarily Restricted Cash	<u>1,750</u>	Contributions - Individuals	14,237
	\$85,545	Contributions -	
<i>Non-Current Assets</i>		Corporate, Foundations and Other	12,100
Land - Troy, NH Building Lot	\$23,416	Contributions - Churches	1,925
Long-term Notes Receivable		Fundraising Events	4,594
(from Partner Families)	449,819	Interest Income	<u>47</u>
Less Mortgage Discounting**	(218,096)		
Equipment and Tools			\$51,069
(net of Accumulated Depreciation)	<u>1,821</u>		
	\$256,960	<i>Cash Disbursements</i>	
Total Assets	\$342,505	Carroll Street Renovation	\$3,940
		Troy Lot Property Taxes	3,146
		Program Services	3,553
		Management and General	11,781
		Fundraising and Promotional	<u>6,097</u>
<i>Current Liabilities</i>			
Tithe to Habitat International	\$ 2,826	Net Change in Cash	22,552
		<i>Cash, Beginning of Year</i>	<u>62,993</u>
<i>Net Assets</i>		Cash, End of Year	\$85,545
Unrestricted Net Assets	<u>\$339,679</u>		
Total Liabilities and Net Assets	<u>\$342,505</u>		



CERTIFICATE OF APPRECIATION

Habitat for Humanity International gratefully congratulates

Monadnock Habitat for Humanity

for exemplary participation in the TITHE program, a foundational tenet of Habitat for Humanity.

25 YEAR TITHE PARTNER

Thank you for your commitment to international giving. Your contributions for the past 25 years have enabled Habitat to expand its global ministry and serve more families in need of simple, decent places to live.

Presented May 29, 2015

Susan Weltner Yow
Director, Affiliate Tithe
Habitat for Humanity International

Jonathan Reckford
Chief Executive Officer
Habitat for Humanity International

A WORLD WHERE EVERYONE
HAS A DECENT PLACE TO LIVE.

Dear Monadnock Habitat for Humanity:

I want to thank you for your commitment to the tithe* for the past 25 years. I applaud your desire to help families both locally and globally who want to build a pathway to a better future. Your partnership with our international programs and the families you serve has made Monadnock Habitat for Humanity one of our great tithing champions in the U.S.

During the past three decades, Habitat for Humanity has dramatically increased its impact in the United States and around the world. In addition to our work with traditional home construction, national organizations have changed lives of families and communities by coordinating water and sanitization projects, designing incremental building plans, promoting advocacy initiatives and making funds available to very low-income families, to name a few.

Your commitment to the tithe has truly helped change the world. Thank you again for your leadership, for 25 years of faithful giving, and for your incredible support of families nearby and miles away. Your enduring partnership brings us closer to a world where everyone has a decent place to live.

Blessings,

Jonathan T. M. Reckford
Chief Executive Officer
Habitat for Humanity

*10% of funds raised go to Habitat for Humanity International



Monadnock
Habitat
for Humanity®

P.O. BOX 21 KEENE, NH 03431

RETURN SERVICE REQUESTED

PRESORTED NON-PROFIT
U.S. POSTAGE PAID
PERMIT NO. 16
KEENE, NH 03431

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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www.habitatnh.org

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