

A black and white photograph of a woman with a joyful expression, wearing a headband, large hoop earrings, and a patterned halter-neck top with a matching skirt. She is standing in front of a building with a window. The image is overlaid with a semi-transparent white box containing text and a logo.

Building Homes, Building Lives
2011 Annual Report



Habitat
for Humanity®
North Central Georgia



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

Stewardship Report

from the Chairman & CEO



We are pleased to have this opportunity to thank all of our supporters and volunteers and provide you with this stewardship report for 2011.

Habitat for Humanity-North Central Georgia had one of our best years ever in 2011, surpassing our average annual pace of home construction by completing eleven new homes and rehabbing eight more, thus providing affordable shelter to nineteen families, including 47 children. In 2011, our ministry served single moms who had been the victims of domestic abuse, a divorced dad who had rightfully assumed the responsibility to raise his four children, immigrants who had followed their dream to come to America to provide hope for their children, two cancer survivors (including a young child), and a single mom who had lost her job and apartment due to the need to provide home care to an infant who had had heart surgery.

Our ministry remains financially strong. Our net assets totaled \$5.38 million at the end of our 2011 fiscal year. In addition, our portfolio of 180 mortgages now produces income of nearly \$650,000 annually, which supports a major portion of our overhead.

As we write this report, we have already begun construction of five homes in 2012, including one for a family with a son who has spina bifida. Just sixteen months ago, we celebrated the completion of our 200th home. We are now working on number 227.

Through the Lord's providence and thanks to the efforts of our committed staff and our passionate supporters and volunteers, 2011 was an outstanding year.

God bless you all,

Brad Beard
Board Chairman

Russ Hayes
Chief Executive Officer



One Family's Story

The Obele Family

Habitat-North Central Georgia helped nineteen families realize their dreams of homeownership in 2011. While each family was unique and deserving, we want to share the story of one family that exemplifies our mission through faith, hope and people working together in grace and partnership.

It was mid-December 2010 when we were approached by Habitat for Humanity International to participate in the “Build Smart, Breathe Easier” campaign sponsored by the pharmaceutical company Merck in conjunction with the Asthma and Allergy Foundation of America. The plan was to build four “asthma healthy” Habitat homes nationally, the caveat being that our sponsored family had to have an asthmatic child under the age of 12. Habitat-NCG accepted the challenge, with faith that we would find this special family.

In early January, Joyce Obele, who had been approved as a homeowner in November, was in our office meeting with Bettye Maye, our now retired Area Director. When asked how her Christmas holiday had gone, Joyce said, “not well,” adding that two of her younger children had spent Christmas and New Year’s in the hospital with severe complications from asthma. Providence had intervened; we had found our family.



“I am deeply honored. This is a huge, giant...gift for my family. It is a miracle. I don’t think I deserve it, but God is good.”

Originally from Nigeria, Joyce was a victim of domestic abuse who had found the courage to leave her situation and rebuild her life for the sake

of her six children. She also cares for her mother, Cecelia, who is handicapped with a prosthetic leg and is recovering from cancer. Joyce works as a nurses' assistant and is furthering her education in the field of human services.

Through all its trials, the Obele family is a remarkable example of hope,

"This new house is going to have a big impact on our lives. [The] asthma-healthy features...will help provide a much healthier environment for my entire family to grow."



faith and perseverance. Joyce's oldest daughter, Ozioma, attends college on an ROTC scholarship and intends to join the mili-

tary upon graduation. Her son, Jide, attends a charter school for the musically gifted and her daughter, Ekene, also attends the charter school. Amara, age 13, and Cindy, age 10, are equally bright and talented, but suffer from asthma. Amara's condition is severe, requiring frequent hospitalizations. Her new "asthma healthy" home will help in controlling asthma triggers.

Our construction team modified the Obele family's home using guidelines provided by the Asthma and Allergy Foundation of America, selecting non-allergenic materials and utilizing special construction techniques. Merck employees volunteered on the build; and when the home was completed, carpenter and HGTV star Carter Oosterhouse presented the keys to a tearful and grateful Joyce, with the President of the American College of Allergy, Asthma and Immunology also in attendance.

Our ministry was honored to be selected as one of four Habitat affiliates nationwide to participate in the "Build Smart, Breathe Easier" campaign. However, the honor really belongs to you, our dedicated sponsors, donors, and volunteers who put God's love into action as we build homes, communities, hope . . . and lives.



Donors & House Sponsors

for Calendar Year 2011

\$80,000 - \$100,000

The UPS Foundation· Schoen Insulation Services (SIS)·Merck & Asthma and Allergy Foundation of America·Merrill Lynch·Siemens

\$40,000-\$79,999

SunTrust Foundation·Thrivent Builds·Publix Super Markets Charities·Mount Pisgah United Methodist Church·Saint Brigid Catholic Church

\$25,000-\$39,999

Wells Fargo·Schneider Electric·Arlene V. Harrison Estate

\$10,000-\$24,999

Lutheran Coalition for Habitat·Cisco·MetLife Volunteer Project Fund·SunTrust Trusteed Foundations -Thomas Guy Woolford Charitable Trust and Nell Warren Elkin & William Simpson Elkin Foundation·Verizon Wireless·William & Kay Phinney·First Baptist Church of Cumming·HealthPort·The Home Depot Partners in Sustainable Building Program·Travelers·State Farm Insurance·Roswell Presbyterian Church·Saint James United Methodist Church·Anonymous·Anonymous·D.R. & Pattie Grimes·Newell Rubbermaid·PCL Industrial Construction Co. ·Rachford Charitable Trust·S. Andrew & Donna Sullivan and Sullivan & Schlieman Wealth Management, LLC·SCANA Energy·United Way of Forsyth·Zion Missionary Baptist Church

\$5,000-\$9,999

Saint Thomas Aquinas Catholic Church·State Street Foundation·Bank of North Georgia·Gateway EDI·James & Jodi Wallace·Saint David's Episcopal Church·Martin & Kimberly Neary·Blessed Trinity Catholic High School·Northminster Presbyterian Church·Alpharetta First United Methodist Church·Citrix Systems, Inc.·Creekview High School·First Baptist Church of Woodstock·Joe E. Johnston Foundation·Low's·Morris, Manning & Martin, LLP·Saint Aidan's Episcopal Church

\$2,500-\$4,999

OCI Enterprises, Inc.·Johns Creek United Methodist & the North Georgia United Methodist Housing and Homeless Council·Hillside United Methodist & the North Georgia United Methodist Housing and Homeless Council·Michael Varzi·Michael A. Martin·Gina Pombert·Christ the King Lutheran Church·Bike and Build·KeyWorth Bank·Ryder·Xerox·Russell & Kim Hayes·Saint Peter Chanel Catholic Church·Logic Trends, Inc.·South Forsyth Rotary Club

\$1,000-\$2,499

Mount Pisgah Christian School·David & Margaret Delano·Joel & Francis Webb and JW Property Goup·Roswell High School·Milton High School·Cherokee Association of Realtors·Equifax·IL Norplex, Inc.·Lambert High School·Dr. James Spicer·Michael & Tramell Alexander ·James Pfaffenberger·Olympus·Habitat for Humanity of Georgia, Inc.·Saint Clement's Episcopal Church·Debbie Howard·William Ivey·Terry & Donna Weatherspoon·Allstate Foundation·Bryan Ramos·Evans Insulation·Gerome Technologies Inc.·Jack & Caroline Balthasar·Jeffrey's Manufacturing Solutions·C. Austin Stephens·Derek Stalker·Garry Bridgeman·Josh & Ratna

Solomon-Roger & Cindy Hunt-Sandra Edwards-The Bjerke Family Fund-Renasant Bank-Rotary Club of Johns Creek-North Fulton-Rotary Club of North Fulton-John Warren-Smith & Howard, PC-William & Carolyn Silzle

\$500-\$999

Samuel G. McKnight-Edward Godfrey-Gisele Butker-David McPherson-Gary & Diane Casey-Gloria Yvonne Roberts Estate-William & Elizabeth Dale-Northview High School-Kelly Carroll-Joseph, Mellie, & Nicole Polhill-Jay & Alane Siem-Frank & Velyna Johnson- Anice & Alice Foster-George & Florence Aulbach-Gresham, Smith & Partners-John & Pamela Durkota-LexisNexis-Bradley & Aurora Cull-Brandon Hatton-Christopher & Courtenay Gabriel-James Arnett-James R. Carter, Jr.-Susan Johnson-Rowland & Bettye Maye-Michael & Heather Rensink-The Howard Family Fund-Michael Sobel-ReMax Town & Country-Rotary Club of Windward

\$250-\$499

North Forsyth High School-Etowah High School-Lawrence Duff-William & Connie Lollis-Rhonda Simmons-Cheryl Lynn Archer-Grouchy's New York Deli-Gerald & Teresa Blanchard-Amy Lewis-Susan Goetting-Liberty Pultrusions-Zachery Kallick-Jana & Jerry Land-Frazier & Deeter, LLC-Kent & Rebecca Davis-Legacy Machinery, Inc.-Zachery Kallick-Jana & Jerry Land-Bradford & Deborah Markby-James & Lori Rausch-Mary & Fred Williams-Olde Blind Dog-Norma Doe-Gap Foundation-Ira Higginbotham-John & Mary Bolthuis-Susan Joseph-Roswell North Elementary School-Andrew Roxburgh-Snellings Walters Insurance Agency

In-Kind Donors

D2D Sustainability-Curtis C. Davis & Evelyn Davis-Gleichman & Debranski, LLC-Hugh Glidewell & The Landscape Guys-Lafarge-North Georgia Brick-Plastpro, Inc.-Rocking Door Pulls-Roswell United Methodist Church-Russell L. Scribner-Shultz Properties, Inc.-Stokes Real Estate Appraisal Services, Inc.-Xcentric



“Habitat for Humanity is an organization that gives people the opportunity to be the hands and feet of Christ. This house is a picture of God’s mercy and grace to me.”

Government Programs

Cherokee County Community Services Agency (HOME Grant)-City of Roswell (Neighborhood Stabilization Program Grant)-U.S. Department of Housing and Urban Development (HOME Investment Partnerships, Neighborhood Stabilization, Self-help Homeownership Opportunity and Softwood Lumber Programs)

Matching Gift/Employee Giving Programs

Aetna-AT&T-Bank of America-Cisco-Equifax Foundation-Federal Employees Workplace Giving Program-IBM Corporation-Kimberly Clark Corporation-LexisNexis-Liberty Mutual-Microsoft

National Partners

Dow Chemical Company-Ferguson Enterprises, Inc.-Hunter Douglas-Square D by Schneider Electric-Valspar Paint-Whirlpool Corporation-Yale Commercial Locks & Hardware



Board of Directors

Bradley C. Beard (President)

Senior Vice President, Corporate Banking
Bank of North Georgia

Peter A. Gleichman (Secretary)

Partner
Gleichman & Debranski

Joseph L. Goss

President, Lakes & Seaway Cement
Lafarge

Kari Payne

Communications Manager
Siemens

Steven E. Romeyn

Managing Partner
Windsong Properties LLC

Mark D. Susor

Vice President, US Engineering
UPS

Kelvin Thompson

President
Lord Thompson Enterprises

S. Andrew Sullivan (Treasurer)

Principal and CEO
Sullivan & Schlieman Wealth Management

Jack Balthasar

Systems Engineering Manager
Cisco Systems, Inc.

William “Buddy” Lollis

Retired Executive
BellSouth Corp.

William R. Phinney

Retired Senior Executive
Equifax, Inc.

Stephen L. Schoen

President
Schoen Insulation Services, Inc. (SIS)

Elaine Thomas

REO Account Manager
Prudential Georgia Realty

Frances H. “Midge” Webb

Retired
Ingram Funeral Home

Staff

Dede Allen

Site Aquisition Manager

Laura Cutlip

ReStore Manager

Kevin Helliwell

Construction Manager

Velyna Johnson

Finance Manager

Greg Pease

Purchasing Manager

Rita Arena

Area Director

Colleen Fogarty

Development Director

Chuck Ingraham

Construction Manager

Mary Lamond

Area Director

Lee Presto

Construction Manager

Jerry Van Gundy

Construction Manager

Randy Brown

Construction Manager

Russ Hayes

Chief Executive Officer

Kristyn Johnson

Grants & Events Manager

Dave McLaughlin

Land Development Manager

Patty Steele

Development Director

Auditor's Report



Santi & Associates, PC
Certified Public Accountants

Independent Auditor's Report

To the Board of Directors
Habitat for Humanity-North Central Georgia, Inc.
Roswell, Georgia

We have audited the accompanying statement of financial position of Habitat for Humanity-North Central Georgia, Inc. (a nonprofit organization) as of June 30, 2011, and the related statements of activities, functional expenses, and cash flows for the year then ended. These financial statements are the responsibility of the Habitat's management. Our responsibility is to express an opinion on these financial statements based on our audit.

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audit provides a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Habitat for Humanity-North Central Georgia, Inc. as of June 30, 2011, and the change in its net assets and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

A handwritten signature in blue ink, appearing to read 'Santi & Associates, PC'.

Alpharetta, Georgia
November 10, 2011

Financial Position

Assets

Current Assets

Cash and cash equivalents	440,060
Contribution receivable	280,436
Grant receivable	71,083
Current portion of mortgage receivable	128,939
Due from related party	39,000
Other receivable	62,754
Prepaid expenses	20,508
ReStore inventory	8,937
Construction in progress	1,126,858
Land held for development	46,600

Total current assets 2,225,175

Property and Equipment

Property and equipment, net 18,314

Other Assets

Mortgage receivable, net, less current portion	6,085,275
Land held for sale	166,130

Total other assets 6,251,405

Total Assets \$ 8,494,894

Liabilities and Net Assets

Current Liabilities

Current portion of long-term debt, net	83,370
Accounts payable	41,735
Accrued expenses	16,837
Homeowner deposits	12,694
Homeowner escrows	177,254
Unearned revenue	19,235
Deferred revenue	53,310

Total current liabilities 404,435

Long-term debt, net, less current portion 2,474,538

Net Assets

Unrestricted	4,752,885
Temporarily restricted	863,036

Total net assets 5,615,921

Total Liabilities and Net Assets \$ 8,494,894





Habitat
for Humanity®
North Central Georgia

814 Mimosa Blvd., Building C
Roswell, GA 30075

Non-Profit Org.
U.S. POSTAGE
PAID
ROSWELL, GA
Permit No. 377

Printed with a generous donation from:



www.habitat-ncg.org

Lanier Area Office | 133 Samaritan Dr., Suite 107 | Cumming, GA 30040
Cherokee Office & ReStore | 551-B Marietta Road | Canton, GA 30114