



2013 Annual Report



ReStore



2013 Executive Director and Chairman's Report



This past year has seen some amazing things happen at Wild Rivers Habitat for Humanity and God's hand has been present in the work. This last year saw the merging of three organizations into one, now allowing us the honor of serving Burnett, Polk, Rusk and Washburn Counties. 86 local families have been helped this past year, up from two just three years ago! Our continued partnership with Thrivent has allowed 6 more local families to be served this year. God's work continues to be done through the volunteers and staff. We are very excited for what the next years bring! I want to thank the board for their leadership in moving this organization forward and making the mission happen.

But it is really about the kids. This year I have met some awesome kids that only wanted something simple... a room to call their own. Jordan was so excited to move out of his grandfather's office, Jacob will soon have a room of his own after sharing a room with two younger brothers. Isaiah and Laurel were so proud to show me their new rooms. Madison and Delaney now have rooms of their own and Delaney can move herself around the house in her wheel chair, without having to be carried! No matter the challenges that get in the way, we can always remember that many more kids are in a much better place now!

Eric

Eric Kube
Executive Director



We have just completed a very eventful year in which there has been great change to our once quaint little Habitat for Humanity chapter. Change in the form of growth.

The growth in size is the most obvious. With the addition of more territory comes more administration, more income and expenses, more employees, more rules and regulations, more paperwork. This added workload pays off in the form of more families served in more areas. This is good.

I also saw a growth in relationships. The melding of the three boards into one has worked extremely well. The passion and dedication infused into our board by these new members has made us stronger and more balanced.

The relationship between our Executive Director and our board remains strong. Eric has a wealth of diverse expertise to tap into for guidance and direction. This Board/ED relationship is pivotal to the continued success of our affiliate.

The relationship between Eric and his employees is very good. It seems he has surrounded himself with winners. They are key to the continued success of our organization.

I believe the strength of all these relationships reflect positively on our families, our donors, and the public.

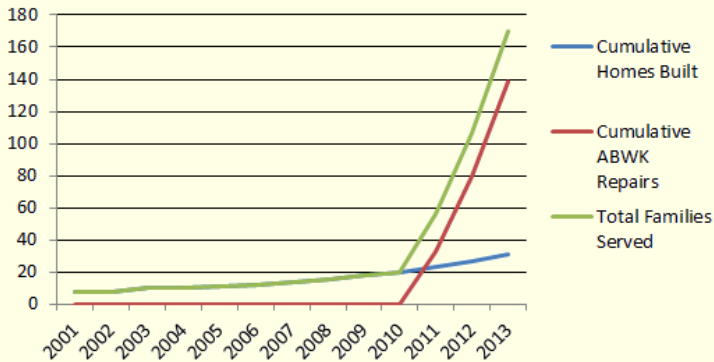
The new size of our organization requires more funds. It will be a mission of mine to keep our board involved in this never ending task.

Thank you to my fellow board members, our staff, and all our volunteers on a job well done. I am excited for the future on our Wild Rivers Habitat for Humanity.

Respectfully submitted,
Tony Ritten, Chairman

WILD RIVERS HABITAT FOR HUMANITY

Cumulative Families Served



Using the resources God has given us to eliminate poverty housing in Northwest Wisconsin and beyond.

Impact

“ **Wow**, this house is awesome! This is hard to believe **this is real!** ”

PERSONAL

in 2013 Habitat Helped:

27 Children

4 People with Disabilities

2 Veterans

“ Laney is now able to move her wheelchair around the house herself ”

ENVIRONMENTAL

- Energy-Efficient Homes
- Responsible Electronic Recycling in the US

ECONOMIC

\$816,654 spent locally to accomplish the mission



“ I am no longer ashamed to tell people where I live ”
—ABWK Recipient



Let's Talk Numbers



\$200

the cost to heat a Habitat home for a year



	Polk	Burnett	Washburn	Rusk	WI
% paying 30% and higher of their income on housing	49.1	58.5	55.2	44.9	47.4
% renter occupied units	30.9	19.8	17	23.1	19.6

Source: US Census Bureau (2007-2011 American Community Survey)

130

families are waiting for ABWK repairs

5

approved families are waiting for homes

24,042

volunteer hours

\$444,777

the value of volunteer services

You can change lives!

\$48,000

of donations

\$168,000

of in-kind donations

2 million pounds

of waste diverted from landfills from our ReStores

the weight of 6 blue whales



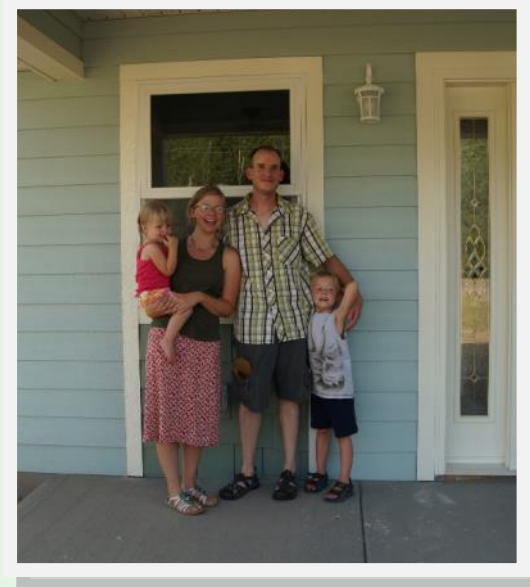


Summary of Financial Statements

	6/30/2012	6/30/2013
Assets		
Cash	\$ 159,370	\$ 96,346
Equipment	\$ 145,169	\$ 176,233
Mortgages	\$ 589,138	\$ 602,984
Second mortgages (equity)	\$ 199,679	\$ 224,679
Construction in progress	\$ 97,407	\$ 224,687
Less discount on mortgages	\$ (459,267)	\$ (323,267)
Total Assets	\$ 731,496	\$ 1,001,661
Liabilities		
Accounts payable	\$ 11,294	\$ 29,226
Loan payable	\$ 22,259	\$ 18,167
Other payables	\$ 12,704	\$ 20,531
Total liabilities	\$ 46,257	\$ 67,923
Net assets		
Unrestricted net assets	\$ 685,239	\$ 933,738
Total Liabilities and Net assets	\$ 777,753	\$ 1,069,585



Note: This is only a summary and some information has not been audited



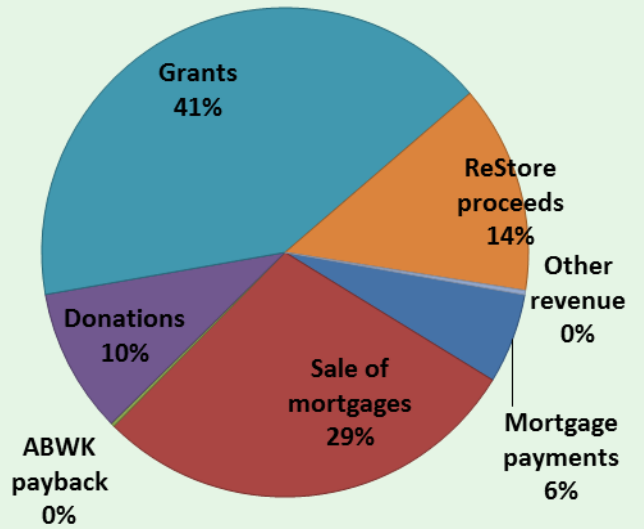
Statement of Activities

Revenue	FY 2012	FY 2013
Mortgage payments	\$ 34,887	\$ 29,908
Sale of mortgages	\$ 132,167	\$ 143,639
ABWK payback	\$ -	\$ 1,222
Donations	\$ 27,720	\$ 48,004
Grants	\$ 145,018	\$ 207,875
ReStore proceeds	\$ 91,000	\$ 69,000
Other revenue	\$ 9,196	\$ 1,391
Total Revenue	\$ 439,989	\$ 501,039

Expenses	FY 2012	FY 2013
Programs	\$ 301,178	\$ 501,444
Administration	\$ 36,000	\$ 45,000
Resource development	\$ 2,458	\$ 2,210
Total Expenses	\$ 339,636	\$ 548,654

Excess (Deficiency)	\$ 100,353	\$ (47,615)
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2013 Revenue



2013 Expenses

