

20 ANNUAL 24 REPORT

Thank you!

AVBY ELEMENTARY



Habitat for Humanity[®]

North Central Georgia



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Our Mission:

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



Our Vision:

A world where everyone has a decent place to live.

Our Principles:



1. Demonstrate the love of Jesus Christ.
2. Focus on shelter.
3. Advocate for affordable housing.
4. Promote dignity and hope.
5. Support sustainable and transformative development.



Letter from our Executive Director and Board President

Dear Friends,

This past fiscal year, Habitat for Humanity North Central Georgia proudly completed 5 new homes and 20 critical home repairs, exemplifying our 2024 theme: Building Homes, Communities, and Hope.

Families worked alongside us, contributing sweat equity to build not just houses but also a profound sense of achievement and belonging. Through our financial education program, homeowners gained essential skills in budgeting, credit management, and responsible borrowing – tools that ensure long-term stability and successful homeownership.

Our unique model empowers families to repay interest-free loans, emphasizing partnership and fostering self-sufficiency. Together with volunteers, local businesses, faith communities, and future homeowners, we strengthened neighborhoods, creating connections that bring hope and resilience to our communities.

As you review this report, we hope you are inspired by the lives transformed and the communities enriched through our shared efforts. Thank you for helping us make a lasting impact.

With gratitude,

Steve Napier
Executive Director
Habitat for Humanity North Central Georgia



Michael Stafford
Board of Directors, President



Steve Napier
Executive Director

Our Impact | FY 2024



**5 New Home
Completions**



**20 Home Repair
Completions**



**Over 16,000
Volunteer
Hours Contributed**



**37 Individuals
Served**

Building strength, stability, and self-reliance through shelter.

Building Homes - Parks Family

Jada recalls the most challenging parts of her life developed as a result of losing her job of ten years. That loss led her to reevaluate her plans and goals for her family in hopes of gaining self-sufficiency and a stable living environment. This directed her to leave her hometown in Albany, Georgia, and move to Acworth, Georgia, where she began exploring new opportunities for employment and growth. Her new chapter in a new city started off as a blessing to her family, but with increasing costs of rent, gas, and food, it soon became a struggle.

Determined to take care of her family, Jada had a conversation with her cousin about Habitat for Humanity. Her cousin is a Habitat homeowner in another area, so she assisted Jada with locating Habitat-North Central Georgia and applying for the homebuyer program.

During her First Nail Ceremony, Jada looked around at the crowd of beaming faces and shared, "I thank God for everybody who brought this program to my attention because I have been trying for a while to secure a stable environment for my family. I really appreciate all the support. Things like this don't normally happen to people like me, and once my blessings continue to flow, I want to give back to others in my community."

Jada's hard work and determination paid off - she is officially a homeowner!



Building Communities - Azirar Family

In 2009, Mohammed Azirar moved from Morocco to the United States to pursue better job opportunities and a better life. During his first year in the U.S., he worked in a bakery, making donuts and other baked goods from 2pm to midnight. After a year of long shifts, Mohammed applied for a job with Publix, and has been there since 2010.

In 2018, after years of hard work, Mohammed had the opportunity to return to Morocco and visit the family he dearly missed. While there, a neighbor and lifelong family friend told him about a woman he thought would be a good fit for Mohammed. After meeting her family and a few conversations with her, Mohammed knew he could not waste any more time. Mohammed married Karima, and together, the couple began the process of obtaining Karima's green card so that they could build a life and family in the U.S.

They succeeded! In 2019, Mohammed and his wife came to the U.S. together, and shortly thereafter, had their first child, Narjis. Narjis was named for the Narcissus flower, also known as the daffodil. True to her name, Narjis is beautiful, sweet, and enjoys spending time outdoors.

For the Azirar family, obtaining a home through Habitat means finding stability. "I am blessed and happy to have a family, and I am even happier to have a safe place to call home. I did not want to spend the rest of my life renting; I wanted a stable place for my family to live. Habitat for Humanity provided that."
-Mohammed Azirar



Building Hope - Rossi Home Repair

Yolanda Rossi is 101 years old and has a goal of finishing out her days in the house she has lived in for the past 43 years. Her daughter, Cindy, noticed that several components of the house were falling into disrepair that could undermine her mother's dream. To support her mom, Cindy called Hope, our Director of Home Repair, and together, they worked to improve Yolanda's quality of living.

Hope and her team installed new gutters and gutter guards, repainted the house, and installed a new water heater, HVAC system, and furnace.

"I feel like at 101 years old - I won the lottery!" Yolanda shared. Our Home Repair program helps the elderly, Veterans, and those with disabilities achieve their goal of safely aging in place.



INDEPENDENT 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

Opinion

We have audited the accompanying financial statements of Habitat for Humanity-North Central Georgia, Inc. (a nonprofit organization), which comprise the statement of financial position as of June 30, 2024, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

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, 2024, and the changes in its net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of Habitat for Humanity-North Central Georgia, Inc. and to meet our other ethical responsibilities in accordance with the relevant ethical requirements relating to our audit. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Habitat for Humanity-North Central Georgia, Inc.'s ability to continue as a going concern within one year after the date that the financial statements are available to be issued.

FINANCIAL POSITION

as of June 2024

Assets

Current Assets	
Cash and cash equivalents	\$3,547,025
Contributions receivable	\$80,042
Grants receivable	\$354,304
Current position of mortgages receivable, net	\$174,536
Due from related party	-
Other receivables	\$56,713
Prepaid Expenses	\$2,826
Construction in progress	\$360,082
Land held for development	\$719,796
Land held for sale	-
Total current assets	\$5,295,324
Property and Equipment	
Property and equipment, net	\$19,791
Other Assets	
Mortgages receivable, net, less current position	\$6,201,102
Total Assets	\$11,516,217

Liabilities

Current Liabilities	
Current portion of notes payable, net	\$1,376,527
Accounts payable	\$96,948
Accrued expenses	\$235
Other payable	\$999
Homeowner deposits	\$11,319
Deferred revenue	-
Unearned revenue	\$13,059
Total current liabilities	\$1,569,841
Long-term debt	
Notes payable, less current portion	\$64,171
Net assets	
Without donor restrictions	\$9,429,502
With donor restrictions	\$452,703

Total Liabilities and Net Assets	\$11,516,217
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2024 Contributors

\$100k+

All Saints Catholic Parishioners
Publix Super Market Charities

\$40,000 - \$99,000

Atlanta Regional Commission
MarketSource
Saint Brigid Catholic Church
UPS Foundation

\$20,000 - \$39,999

Catholic Church of the Good Shepherd
Cisco
Jay Kirchoff
Mount Pisgah United Methodist Church
Prologis
Red Roofing and Gutters
Roswell Presbyterian Church
Schneider Electric
Syensqo
Travelers

\$10,000 - \$19,999

Alpharetta Methodist Church
Bill Collins
Cherokee Association of Realtors
Johns Creek United Methodist Church
Lutheran Coalition
Saint Peter Chanel Catholic Church

\$5,000 - \$9,999

ADP
Alcon Foundation
Arch Insurance
Bank Septic
Blessed Trinity High School
Builders Insurance
Century Communities
Jeff and Janice Chalovich Family Foundation
CONA Services
DataScan
Ecolab
Enercon
eCW Giving Foundation
Hapag Lloyd
James Loftin
Jimmy Mac Foundation
K of C Saint Brendan's Catholic Church
Michael Krauter
Novelis
Price Industries
Rotary Club of Alpharetta
Saint David's Episcopal Church
Saint Thomas Aquinas Catholic Church
Safehold
Scottsdale Farms
Situs AMC
State Farm
Timothy McCollum
Vantage

2024 Contributors

\$2,500 - \$4,999

Armenian Christian Youth Organization
Andria Ryan
Carrie Taylor
Groundworks
Johns Creek Presbyterian Church
Mary Cecilia Covatta
Mike Martin
Northbrook United Methodist Church
RTG
RWE Real Estate Holdings
Wood Partners

\$1,000 - \$2,499 cont.

Andrea Chang
Archibald and Elaine Boyce Foundation
Aubrey Boyce
Craig Hunt
Dave Scofield
Frank Lemond
GAF Roofing
Hillside United Methodist Church
Lester Amy Gray
Lowe's
Jack and Gloria McGinnis
Kamran Jinnah
Mike Pennington
Mike Stafford
Peggy Jackson
Snowie Atlanta Creations
Stephen Barnes
Steven Romeyn
Tim Culbreth
Victoria Ishmael

\$500 - \$999 cont.

Becky West
Brian Will
Charlie and Beth Bourquin
Cynthia Mills
Dennis Barchuk
Home Town Mortgage
Jada Shaw
Kerry McLaughlin
Leslie Andrew
Logicalis
Mickey Pruitt
Premila and Bonifacio Braganza
Sequoyah High School
Todd Campbell

Government Grant Program

Cherokee County Community
Development Block Grant Program
Cobb EMC Community Foundation
US Department of Housing and Urban
Development Self-Help Homeownership
Opportunity Program
Veterans Home Repair & Modification
Program

BOARD AND STAFF

BOARD

T Michael Stafford, Board President
Travelers

Keri Williams, Secretary
Price Industries

Matthew McKee, Treasurer
Synovus

Casey Baker
McMirkle, Kurey, & Branch, LLP

Betsy McGriff
Georgia Institute of Technology

Stephen Schoen
Former Owner, Schoen Insulation

Bill Morgan
Verizon

James McKinney
The Jimmy Mac Foundation

Mike Pennington
Path & Post Real Estate

Karla Smith
Berkshire Hathaway HomeServices GA

STAFF

Steve Napier
Executive Director

Katherine Ortwerth
Director of Philanthropy

Darlene Daly
Family Services Director

Hal Stringer
Director, Land Dev't & Construction

Hope Bowling
Director of Home Repair

Tami Emory
Finance Manager

Dede Allen
Site Acquisition Manager

Briana Stewart
Grants Manager

Kayli Moody
Community Relations Manager

Ellis Leslie
Construction Manager

DJ Sioleski
Construction Manager

Adam Roseman
Site Superintendent





Habitat for Humanity® North Central Georgia



Habitat-NCG Office
814 Mimosa Blvd, Bldg C
Roswell, GA 30075

(770) 587-9679
habitat-ncg.org
info@habitat-ncg.org



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