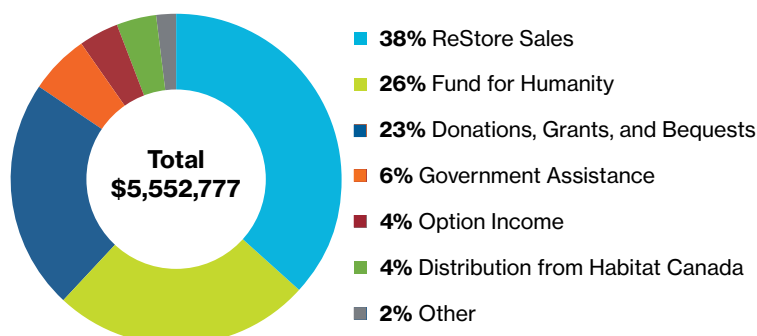
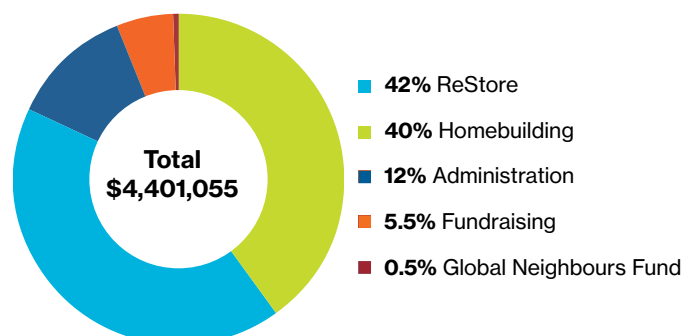


Accountability is key

Total Cash Inflows



Breakdown of Expenditures



ASSETS	2024	2023
Current Assets		
Cash and Cash Equivalents	1,462,628	1,195,851
Investments	-	1,400,000
Accounts Receivable	487,655	401,148
Finished Homes & Construction in Progress	935,573	427,756
Properties Held for Resale	-	370,737
Prepaid Expense	52,965	59,194
Current Portion of Mortgages Receivable	380,000	393,000
	3,318,821	4,247,686
Non-Current Assets		
Mortgages Receivable	7,009,816	7,399,867
Loan Receivable - BUILD NOW: Waterloo Region	100,000	-
Capital Assets	25,342	31,280
Properties Held for Future Development	3,523,630	1,236,785
	10,658,788	8,667,932
Total Assets	13,977,609	12,915,618
LIABILITIES		
Current Liabilities		
Accounts Payable & Accrued Liabilities	267,213	239,736
HST Payable	477,899	433,802
Deferred Revenue	1,130,505	459,311
	1,875,617	1,132,849
Total Liabilities	1,875,617	1,132,849
NET ASSETS		
Invested in Homeownership Program	10,718,514	9,368,834
Invested in Capital Assets	25,342	31,280
Unrestricted	1,358,136	2,382,655
	12,101,992	11,782,769
Total Net Assets and Liabilities	13,977,609	12,915,618

For additional information on the financial position and results of operations including the Consolidated Financial Statements for the year ended December 31, 2024, audited by Clarke Starke & Diegel LLP, please visit habitatwr.ca