

REPORT OF THE INDEPENDENT AUDITOR

To the Board of Directors
Habitat for Humanity International, Inc.

Report concerning the audit of the individual financial statements

Opinion

We made an audit of the individual financial statements of Habitat for Humanity International, Inc. („the Organization"), containing the individual balance sheet as at **31 December 2025**, and the individual income statement and the individual cash flow statement, ending on this date, as well as the clarifying enclosures to the individual financial statements, containing also summarized announcement of the significant accounting policies.

On our opinion, the enclosed individual financial statements presents in reliable way, in all major aspects the financial condition of the Organization at 31 December 2025 and its financial results from the activity and the cash flows for the year, ending on this date, in accordance with the National Financial Reporting Standards for small and medium enterprises.

Basis for expression of opinion

We made our audit in accordance with the International standards on auditing (ISAs). Our responsibilities according to these standards are further described in the section of our report „Responsibilities of the auditor for the audit of the individual financial statements". We are independent from the Organization in accordance with the Code of ethics for professional accountants of the International ethics standards Board for accountants (The IESBA code), along with the ethical requirements of the Independent financial audit act (IFAA), applicable towards our audit of individual financial statements in Bulgaria as we implemented also our other ethic responsibilities in accordance with the requirements of IFAA and the IESBA code. We consider that the auditor evidence, received from us, is sufficient and proper in order to provide basis for our opinion.

Other information, different from the individual financial statements and the auditor report on it

The management is responsible for the other information. The other information consists of report for the activity, incl. a declaration for corporate management, drawn by the management according to chapter seventh of the Accounting act, but it does not include individual financial statements and our auditor report on it.

Our opinion regarding the individual financial statements does not comprise the other information and we do not express any form of conclusion for certainty about it, unless it is explicitly stated in our report and to the extent, to which it is stated.

In connection with our audit of individual financial statements, our responsibility is to read the other information and thus to assess whether this other information is in essential discrepancy with individual financial statements or with our knowledge, acquired during the audit or in other way seems to contain improper reporting/accountings.

If on the basis of the work, which we have done, we (would) reach to a conclusion that if there is a significant improper reporting of this other information, we are required to report that fact.

We don't have what to report in this relation.

Responsibilities of the management for the individual financial statements

The management bears responsibility for the development and reliable submission of these individual financial statements in accordance with IFRS, applicable in EU and for such internal control system, which the management determines as being necessary for ensuring the development of individual financial statements, which do not contain improper reporting, regardless whether (this is) due to a fraud or a mistake.

Upon development of the individual financial statements the management is responsible for evaluating the ability of the Organization to continue functioning as a going concern, announcing, when applicable, issues related with the assumption about going concern and using the accounting basis on the grounds of the assumption for a going concern, unless if the management intends to liquidate the Organization or to suspend its activity, or if the management in fact has no other alternative but to act this way.

Responsibilities of the auditor for the audit of the individual financial statements

Our goals are to obtain a reasonable extent of certainty whether the individual financial statements contains significant improper reporting, regardless whether (this is) due to a fraud or a mistake and to issue an auditor report, which to include our auditor opinion. The reasonable extent of certainty is a high extent of certainty, but it is not a guarantee that an audit, made in accordance with the ISA shall always reveal improper reporting, when such reporting exists. Improper reporting may arise as a result of a fraud or mistake and they are considered as significant, if it would be reasonable to expect that they, independently or in aggregate, would cause impact on the economic solutions of the consumers, taken on the basis of these financial statements.

As a part of the audit in accordance with IAS, we use professional evaluation and we keep professional skepticism during the whole audit. We also:

- Identify and assess the risks of significant improper accountings in the individual financial statements, regardless whether due to a fraud or a mistake, we develop and implement auditor procedures in response to these risks and we obtain auditor evidence, which are sufficient and proper as to provide basis for our opinion. The risk not to be revealed significant improper accounting, which is a result of a fraud, is higher than the risk of significant improper accounting, which is a result of a mistake, because the fraud could include a secret agreement, forgery, intentional omissions, statements for making the auditor in deceit as well as neglect or avoidance of the internal control.
- Obtain understanding about the internal control, having relation to the audit, in order to develop auditor procedures, which are appropriate under the particular circumstances, but not to express opinion regarding the internal control of the Organization.
- Assess the adequacy of the used accounting policies and reasonableness of the accounting approximate evaluations and the related disclosures, made by the management.
- Reach conclusion about the relevance of the usage by the management of the accounting basis on the grounds of the assumption for a going concern and, based on the received auditor evidence whether it exists significant uncertainty, concerning events or conditions, which could cause significant doubts about the ability of the Organization to keep functioning as a going concern. If we reach a conclusion that there is a significant uncertainty, we are required to draw attention in our auditor report to the disclosures in the individual financial statements, related to that uncertainty, or in case these disclosures are inadequate, we have to modify our opinion. Our conclusions are based on the auditor evidence, received up to the date of our auditor report.
- However, future events or conditions could make the Organization suspend its functioning as a going concern.

- We evaluate the whole presentation, structure and contents of the individual financial statements, including the disclosures and whether the individual financial statements represent the fundamental transactions for it and events in a way, which reaches reliable presentation.

We communicate with the management, along with the other issues, (also) the envisaged scope and time for implementation of the audit and the significant ascertainments of it, including significant faults in the internal control, which we identify during the audit we make.

We also submit a statement to the management, that we have implemented the applicable ethic requirements in connection with the independence and that we shall communicate with it all relations and other issues, which would reasonably considered as being related to independence, and when applicable, also the related protective measures.

Amongst the issues, communicated with the management, we determine those issues, which have been with most importance during the audit of the individual financial statements for the current period and which therefore appear key auditor issues. We have described these issues in our auditor report, except in the cases, in which an act or normative regulation prevents the public disclosure of information on that issue or when, in extremely rare cases, we have decided that a particular issue ought not to be communicated in our report, because it would be reasonable to expect that the unfavorable consequences of that action would exceed the benefits as far as the public interest of that communication is concerned.

Date 19.03.2026



A handwritten signature in blue ink, appearing to read "Stoyan Donev".

Stoyan Donev - registered auditor, diploma 509/2001
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