



2018 ANNUAL REPORT

Fonkoze

The cover and back of this annual report display a stylized version of a piece of metal art (original below) created by Charles Enel (right), a metal artisan who is being empowered by Fonkoze to grow his business.



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Photos by Maxence Bradley: Inside front cover images, p. 3-8 and 11

Photos by Darcy Kiefel Photography: p. 2, 15 and 17

Our Vision Our Mission

Fonkoze's vision is a Haiti where people, standing together, shoulder to shoulder, have pulled themselves out of poverty.

Fonkoze is a family of organizations that work together to provide the financial and non-financial services to empower Haitians - primarily women - to lift their families out of poverty.



Charles Enel
Value Chain Development Client

"I've dedicated myself to this craft. It helps me to pay for my school and support my aging parents."

A Note From Father Joseph Philippe

It is truly amazing to see firsthand the kind of impact that you, our supporter and friend, and our team are making throughout Haiti. Never giving up or losing hope, we continue to defy the odds and break the stereotypes surrounding my beloved country and its people.

Small-scale artisans, rural market women and the ultra-poor alike are improving their livelihoods and growing into their full potential through Fonkoze's empowering programs – progress made possible by our collective efforts.

Even in the midst of the country's economic and socio-political turmoils, our work to eradicate poverty via empowerment continues to gain momentum – reaching new heights every year. Like the incredible Eucalyptus species of plants that can survive, adapt and resprout after being burned in a fire – we, too, continue to grow and thrive in any challenging environment.

This annual report will show you how your support made a difference in 2018. The results are quite impressive. Every impact number reported equates to a person, a family, and a community of people on a pathway to a better future.

Thank you for supporting our work and for standing with us in solidarity as we strive to reach and empower hundreds of thousands more this year and the years to come.

In solidarity,

Father Joseph Philippe



Fonkoze Founder



**"We continue to defy the odds
and break the stereotypes..."**

Our Financial Services

In the fiscal year 2018 (ending September 30), SFF (Sèvis Finansye Fonkoze, S.A. or Fonkoze Financial Services) continued to offer a full suite of financial services in its 44 branches nationwide - empowering hundreds of thousands of Haitians (primarily in rural areas) to grow their businesses and prosper:

LOANS: Over 56,000 active loan clients empowered to grow their businesses (loans range in size and duration in accordance with client needs and capacity).

- **\$18.5 million** loan portfolio
- **\$43.2 million** disbursed
- **123,687** loans disbursed

SAVINGS: SFF's savings clients range from individuals who have never had a savings account before to formal businesses, schools, churches and NGOs.

- **201,680** savings clients
- **\$26.3 million** in savings
- **3,464** daily transactions

MONEY TRANSFERS: With personal remittances making up 32% of Haiti's Gross Domestic Product (GDP), SFF's facilitation of international money transfers—provided through CAM and MoneyGram—is an essential contribution towards the Haitian economy. SFF also facilitates "Mon Cash," a mobile phone-based domestic money transfer service utilized by 30% of our clients.

- **\$67.2 million** in transfers
- **308,284** transactions

CURRENCY EXCHANGE: Both US Dollars (USD) and Haitian Gourdes (HTG) are accepted and used widely in Haiti. SFF provides valuable currency exchange services for clients.

- **\$61.5 million** in total transactions

PAYROLL MANAGEMENT: SFF supports organizations—including those based overseas—to complete regular payroll cycles. In the fiscal year 2018, SFF provided payroll services to 38 such organizations.



Our Development Services

In 2018, Fondasyon Kole Zepòl (the Fonkoze Foundation) empowered Fonkoze clients and their communities by providing development services that enable them to overcome obstacles and break barriers that perpetuate the cycle of poverty. The following are the Foundation's four core programs:

HEALTH: Fonkoze's health program Boutik Sante (Community Health Store) provides crucial health support and education to clients (and their communities) as they climb Fonkoze's Staircase Out of Poverty. The program leverages Fonkoze's vast network of financial branches to address the lack of reliable and affordable health products/services in rural Haiti.

- ▶ **1,154** women trained to open a *boutik sante* in their communities to date
- ▶ **136,685** children screened for malnutrition in 2018
- ▶ **59,817** received multivitamins in 2018

EDUCATION: Fonkoze's adult education programs provide basic literacy, business, and life skills courses to equip clients, many of whom have had little access to formal education, with applicable knowledge needed to live a more productive, safer and prosperous life.

- ▶ **4,455** participated in sanitation, water and hygiene training in 2018
- ▶ **139,683** graduated from Education classes since 2000
- ▶ **7,615** participated in Ti Koze (life and business skills class) in 2018

CHEMEN LAVI MIYÒ (CLM): CLM (Pathway to a Better Life) is Fonkoze's 18-month program for the ultra-poor. Based on the "graduation approach," the program provides intensive support and guidance to help women lift their families out of extreme poverty.

- ▶ **8,215** families have participated in CLM since 2007
- ▶ **4,575** ultra-poor children attended CLM's uplifting annual summer camp in 2018
- ▶ **98%** graduation rate in 2018

VALUE CHAIN DEVELOPMENT: Otherwise known as Zafèn, this program builds the capacity of small businesses and associations by providing tailored business support, training and loans.

- ▶ Average loan amount in 2018: **\$1,096**
- ▶ Amount disbursed in 2018: **\$272,316**
- ▶ Number of new loans disbursed in 2018: **153**

Education Graduates

139k

since 2000

CLM Graduation

98%

rate in 2018

Children Screened

136k

in 2018

Our Clients & Programs



Marie Ange Septembre at the local market

Marie Ange Septembre, Chemen Lavi Miyò (CLM) Participant

On a narrow dirt road that leads to the Dominican Republic border from Mirebalais, Haiti, lies a bustling market filled with patrons and vendors of all kinds. To navigate through the crowded scene takes a bit of finesse and agility as virtually every square foot of the market is being utilized. The rich aroma of sweet plantains, rice and beans accompany the attention-grabbing sounds of vendors calling out their specials for the day.

In the middle of all this movement sits a vibrant and confident looking woman named Marie Ange Septembre. Surrounded by

her place in this world. Through CLM, though, Marie Ange has worked hard to beat the odds stacked against her – and it is paying off.

Now on a pathway to a better future, Marie Ange says, "I want to thank all of you who started CLM for the poor who are struggling. I walk with so much happiness now because of what the program has helped me to achieve. My children are in school, and I have built a home that I can finally call my own."

CLM BY THE NUMBERS (2018)

Number of new families who joined CLM:

500

Number of graduates:

943

Number of families reached:

1,643



Client & Program Profiles

Laurette Vandredi, Solidarity Client & Education Student

Laurette Vandredi has been a hard-working *ti machann* (a woman market vendor) for more than 20 years. Selling everything from housewares, food items to clothing, her goods of choice may have changed over the years, but her unwavering drive to provide a promising life for her family has not. "Rain or shine, I do what I have to do to make it work," says Laurette.

Her can-do attitude coupled with the support she has received through Fonkoze's Solidarity lending program over the years is the reason Laurette's children have advanced far in life. "I've been able to grow my business enough to pay for my children's school fees because of the loans I receive from Fonkoze," she says. "One has become a nurse, and another is a mechanical engineer."

Solidarity lending is Fonkoze's core microfinance program that provides loans to groups of five women (called a Solidarity group), creating a built-in system of accountability and support. Beginning at approximately \$45 and increasing to over \$850, Solidarity loans

enable women who have already established themselves as micro-entrepreneurs to expand their businesses. Five or six Solidarity groups from a common geographical area come together to form a Solidarity "Center" of 25-30 women. Centers meet monthly to repay their loans, build community and participate in education and training activities.

Solidarity Centers also act as a distribution network for key resources, including Fonkoze's Education and Business Skills Training and Health services. At Center meetings, clients can receive life skills instruction, health screenings and disaster

"Rain or shine, I do what I have to do to make it work."

preparedness training.

When asked what she finds to be the most beneficial aspect of the program, she says, "Other than the business loans, I really enjoy attending the Alfa (education) classes. There, we learn how to advance ourselves and our businesses. They even teach us how to manage the space where we sell from at the market."

SOLIDARITY & ADULT EDUCATION BY THE NUMBERS (2018)

Number of active Solidarity clients:

56,313

Graduated from Adult Education Classes:

7,683

Percentage of women in Solidarity:

100%

Trained to teach Adult Education classes:

231



Laurette Vandredi at the local market

VALUE CHAIN DEVELOPMENT BY THE NUMBERS (2018)

Number of new clients:

164

VSLA (Village Savings & Loan Associates)
members who received support:

4,400

Artisans who increased their revenues due to
training received:

357

Jonas Balan, Value Chain Development Client

As one approaches the small community of Croix-des-Bouquets, Haiti, the rhythmic sound of metal being hammered increasingly fills the air. Hundreds of artisans can be seen from the road - skillfully forming sheets of metal into what will become a decorative art piece for someone to purchase. From colorful roosters to elaborate trees and culturally themed figurines, there is a plethora of options from which visitors can choose. What is lacking, however, is the number of available opportunities for these micro-entrepreneurs to grow and expand their businesses.

No matter the sector, small businesses throughout Haiti often face the same challenges: difficulty reaching a broader base of consumers, lack of formal legal status, access to reliable financial services, and supply of inventory. As a result, many are unable to participate in the formal economy. Fonkoze's Value Chain Development program is addressing these issues by providing business skills training, offering loans and promoting collaboration through, for example, Village Savings and Loan Associations. Ultimately, the program's goal is to establish and reinforce market linkages; strengthen economic opportunities for micro-entrepreneurs.

In 2018, hundreds of Fonkoze clients like metal artisan Jonas Balan (pictured left) increased their revenue due to the training and financial support they received through the program. "If you can get credit in this country, it's a very big deal. It's a way to move forward and an opportunity for growth. I want to be able to leave something behind for my kids to have when they get older...a house and a business," says Jonas.



Client & Program Profiles

Carinne Cadet, Boutik Sante Entrepreneur and Solidarity Client

Since 1994, Carinne Cadet has owned a small but profitable clothing business, buying used clothes from Malpas, a Haitian-Dominican border town, and then selling them in Port-au-Prince, Haiti. This business, that she worked for years to build and grow, came to a halt when the devastating earthquake hit Haiti on January 12, 2010. In an instant, her life changed. She lost everything in the earthquake, and one of her sons was seriously injured. Seeking medical care, she had to travel across the border to Jimani in the Dominican Republic.

When Carinne and her family returned home to Haiti, they took shelter in the Fonds Parisien Miracle village in the municipality of Ganthier. Carinne was able to quickly adapt to her new environment which motivated her husband and two sons to do the same. The eldest was able to complete his law studies and the youngest is in 8th grade – great accomplishments that can largely be attributed to Carinne's ability to nurture her family even during the toughest of times. "I dream of seeing them in high-level positions in the country," she says.

Thanks to a micro-loan she received through Fonkoze's Solidarity program, Carinne was able to restart her clothing

business in 2015. Every Wednesday and Saturday, she travels to the local market to sell new and used clothing. Her tenacity, leadership skills and management style even earned her the peer-elected position of Center Chief among other Fonkoze lending clients in her Solidarity Center.

When introduced to Fonkoze's social enterprise health program Boutik Sante, Carinne did not hesitate to join. Selling over-the-counter health products and providing health services such as malnutrition screenings to her community brings her joy. "Assisting the people of the village is second nature to me," she explains. Carinne operates her *boutik sante* (community health store) from her home which allows her the flexibility to run her clothing business on the side.

Proud of the accomplishments she has made thus far, she reflects, "Before I joined, I was curious about Fonkoze. I attended a [Solidarity] meeting because a friend invited me...and now I am the head of the Center," she smiles.

Since receiving her first loan from Fonkoze, things have progressively gotten better for Carinne and her family. She is now trying to help the women in her community start their own businesses so that they, too, can have an opportunity to prosper with dignity.

BOUTIK SANTE BY THE NUMBERS (2018)

42,454

Clients received health training by Boutik Sante Center Chiefs

0%

Number of children who relapsed after being screened and subsequently treated for malnutrition

21,727

Pregnant/breastfeeding women screened for malnutrition

1,000,000

Haitians with improved access to health services/education

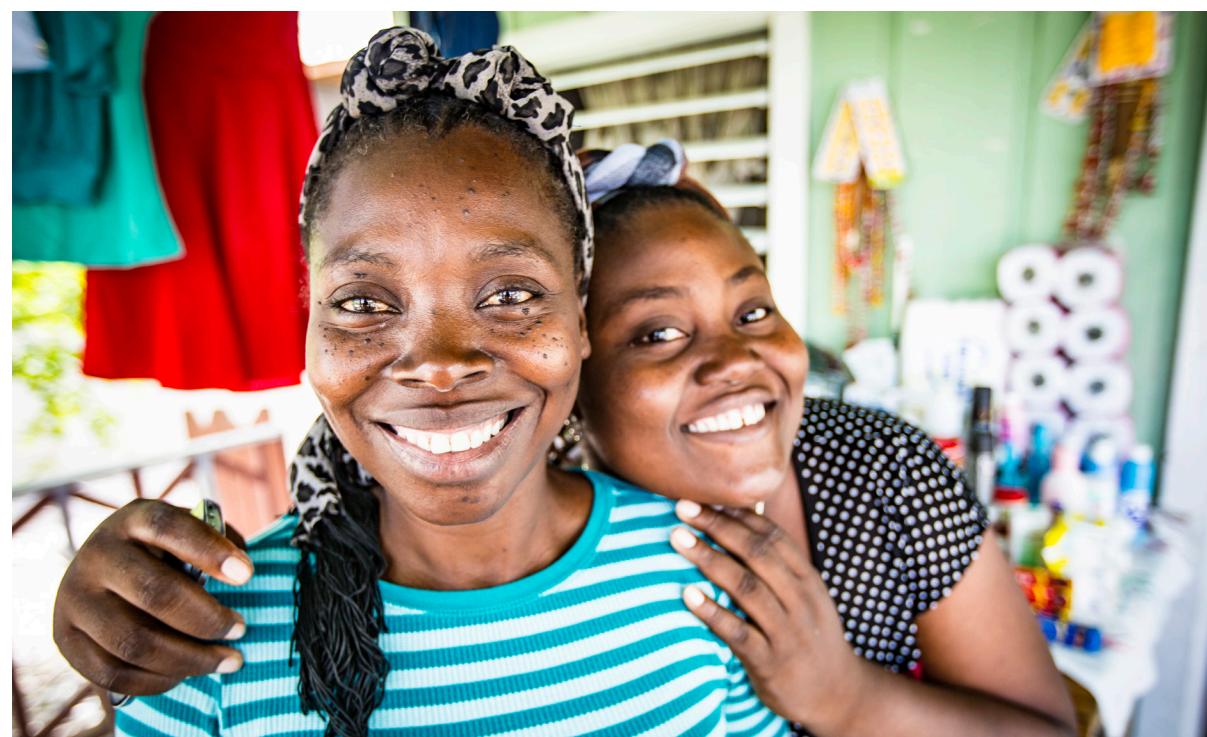


Charles Marie Monese's nephew, daughter and mother

Charles Marie Monese, Business Development Client

Haiti's state of socio-political unrest paired with the recent tragic death of her 14-year-old son has made it difficult for Charles Marie Monese to "see the light at the end of the tunnel." She says that her small clothing business and the micro-loans she has accessed via Fonkoze's Business Development program, though, are the two reliable constants in her life that have enabled her to hold her head up and continue moving forward. "These are difficult times for me. But I can still provide for my family. My children are fed hot meals every day, and my elderly mother is taken care of," she says.

Too often, the inability to recover from external (or internal) shocks sets back the progress families like Charles Marie's have made to overcome poverty – perpetuating its cycle. Although nothing could prepare a mother for the loss of her child, Fonkoze seeks to empower women like Charles Marie with the financial and development tools needed to continue thriving economically through any given situation. As a Fonkoze



Carinne Cadet (left) with Emmanuela, a Fonkoze-trained nurse

BUSINESS DEVELOPMENT BY THE NUMBERS (2018)

Number of Business Development loans:

7,117

Loan portfolio outstanding:

\$6.4 MM

Amount disbursed:

\$12.6 MM

Average loan amount:

\$1,335

Business Development client, Charles Marie not only has access to micro-credit to fund and grow her business, she also has access to other support such as business and life-skills training. Like her, hundreds of thousands of Fonkoze clients and their families are now better equipped to face each challenge that life throws their way with courage and hope.

MAPPING OUR FOOTPRINT



350+ ARTISANS EMPOWERED

The # of artisans in 2018 who learned how to better manage their businesses and market their products via Fonkoze's Value Chain Development program.



50,000 EDUCATED

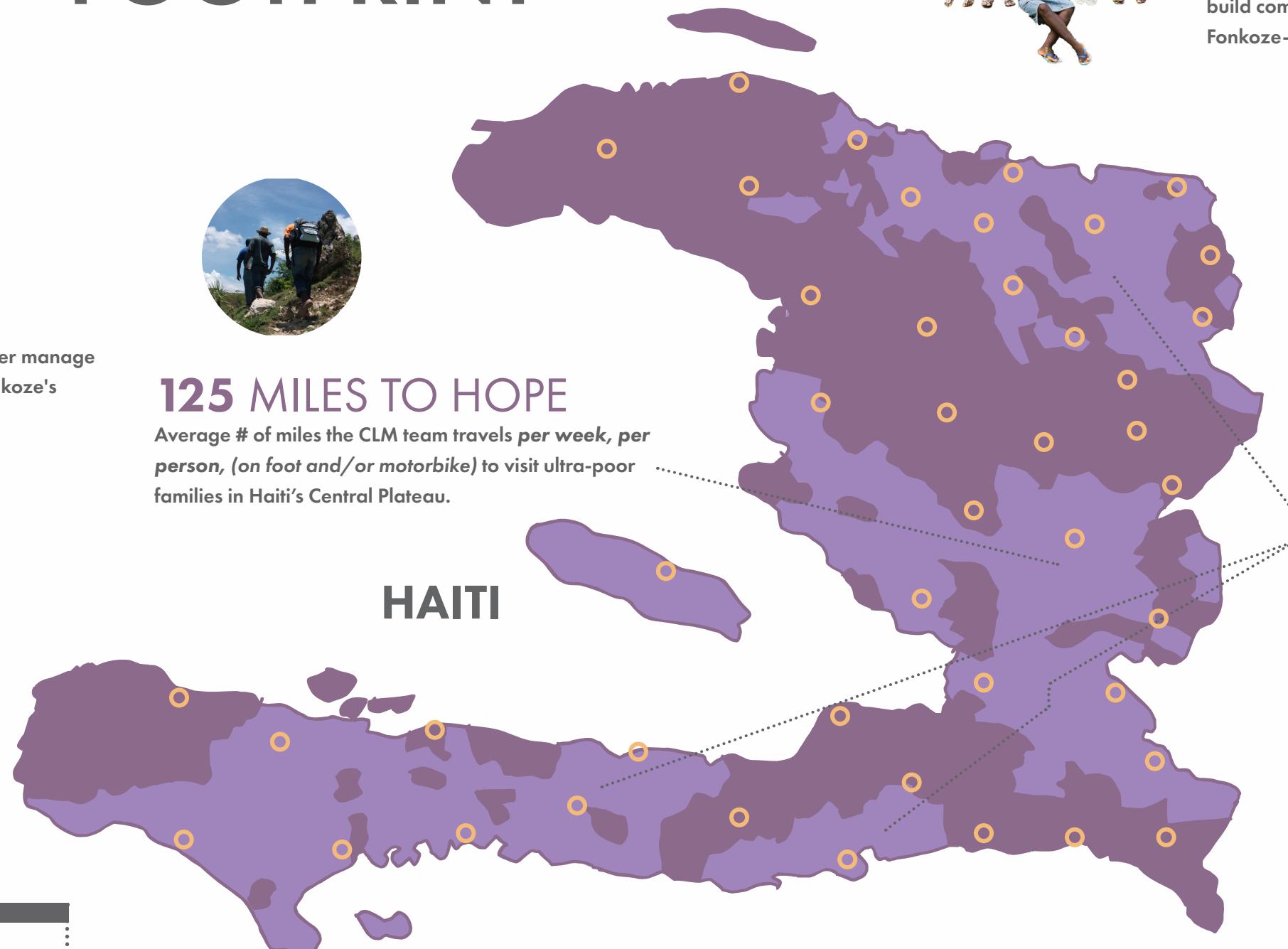
The # of clients in 2018 who either participated in Fonkoze's life skills course Ti Koze or in our health information sessions.

- Fonkoze Financial Branch + Solidarity Client Centers
- Health Programs Implemented
- Overall Impact Footprint



125 MILES TO HOPE

Average # of miles the CLM team travels per week, per person, (on foot and/or motorbike) to visit ultra-poor families in Haiti's Central Plateau.



123,000+ INVESTED

The # of micro-loans Fonkoze disbursed in 2018 to empower individuals to grow their small businesses and build sustainable livelihoods.



2000+ STRONG

The # of Fonkoze Solidarity Client Centers located in virtually every region of the country, where groups of women meet each month to build community and participate in empowering Fonkoze-led education and training activities.



900+ Fonkoze-employed individuals in Haiti and six in the U.S., working together to carry out Fonkoze's mission to eradicate poverty.



136,685

2018

28,744

610

2017

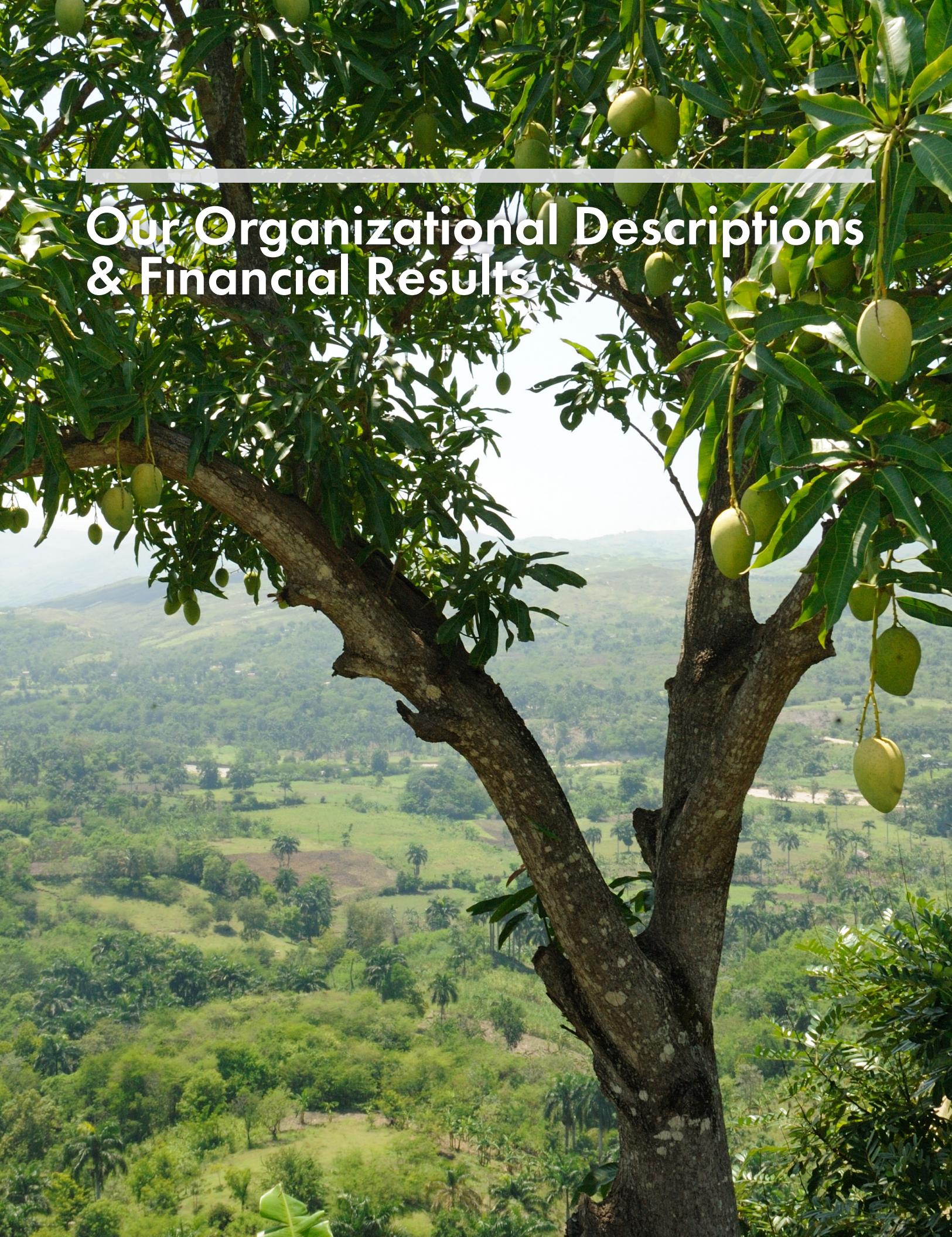
Number of children under five screened for malnutrition through Fonkoze's health program Boutik Sante/AKSYON (2016-2018).



4500+ CHILDREN UPLIFTED

The number of children of ultra-poor families who participated in Fonkoze's uplifting Annual Summer Camp in 2018.

Our Organizational Descriptions & Financial Results



Fonkoze S.A. & Subsidiary Sèvis Finansye Fonkoze, S.A.

Sèvis Finansye Fonkoze, S.A. (SFF or Fonkoze Financial Services) is a Haitian microfinance institution that aims to lift families and communities in Haiti out of poverty while operating in a financially self-sustaining manner. 2018 was an exceptional year for SFF in our journey to becoming a self-sustaining organization with the means to meet our plans for further growth and the challenges

that come with this. SFF achieved record Net Income: HTG 188.9 million (\$2.4 million at average exchange rates) for the fiscal year ended September 30, 2018. The Solidarity loan portfolio, Business Development loans and deposits all grew in fiscal 2018 as did foreign remittance income. Among Solidarity clients who remain through several loan cycles, key indicators of social wellbeing show

improvement. For the first time in four years, we gave employees salary increases in addition to government-mandated raises. The majority of our branches are now refurbished providing staff and clients a pleasant, professional environment in which to conduct business. SFF's management team is committed to a sustainable organization that fulfills its mission to serve the people of Haiti.

CONSOLIDATED BALANCE SHEET

All amounts are expressed in Haitian gourdes (HTG)		
Exchange Rate HTG/USD at end of reporting period	69.9774	62.6900
ASSETS	Sept. 30, 2018	Sept. 30, 2017
Cash and Equivalents	516,648,207	272,594,265
Term Deposits	478,589,613	205,585,900
Loans	1,296,472,673	1,191,495,794
Less Impairment provision	(44,028,465)	(39,014,318)
Net Loans	1,252,444,208	1,152,481,476
Interest receivable on loans	45,837,503	41,715,286
Accounts Receivable	51,494,245	47,332,056
Prepaid expenses and supplies	29,175,000	27,777,890
Net Fixed Assets	264,700,678	261,015,931
Other Assets	529,461,515	353,033,641
Total Assets	3,168,350,969	2,361,536,445
LIABILITIES		
Deposits	1,842,345,424	1,605,880,855
Notes Payable	377,909,152	376,536,176
Other liabilities	707,782,984	411,291,630
Total Liabilities	2,928,037,560	2,393,708,661
SHAREHOLDERS' EQUITY		
Capital Stock and Paid in Capital	565,311,966	481,560,899
Accumulated Deficit	(394,261,828)	(564,713,657)
Revaluation reserve-land and buildings	19,362,171	48,172,501
Accumulated Other Comprehensive Income	47,093,059	2,808,041
2,808,041		
Total Shareholders' Equity	240,313,409	(32,172,216)
Total Liabilities And Shareholders' Equity	3,168,350,969	2,361,536,445

INCOME STATEMENT

All amounts are expressed in Haitian gourdes (HTG)		
Average Exchange Rate HTG/USD during reporting period	65.4822	65.5202
	Year Ended Sept. 30, 2018	Year Ended Sept. 30, 2017
REVENUES		
Interest Income (Loans and Other)	646,522,447	476,739,818
Less: Interest Expense	57,997,470	41,748,717
Net Interest Income	588,524,977	434,991,101
Less: Provision for Loan Losses	76,708,930	78,145,693
Net Interest Income After Provision for Loan Losses	511,816,047	356,845,408
Other Operating Income	234,647,130	201,367,622
Net Interest Income and Other Income	746,463,177	558,213,030
OPERATING EXPENSES		
Salaries and Benefits	357,008,602	286,116,158
Other Expenses	200,231,686	203,475,615
Depreciation and Amortization	43,326,551	37,762,957
Total Operating Expense	600,566,839	527,354,730
Net Profit (Loss) from Operations Before Other Income (Expenses) and Income Taxes	145,896,338	30,858,300
Unrealized Loss on Foreign Exchange	20,400,170	13,628,553
Finance Costs on receivable from related party	1,353,068	1,736,147
Grants	2,930,554	28,939,117
Other income (expense)	17,720,482	36,086,545
Net Income Before Taxes	188,300,612	111,248,662
Income Taxes	1,655,101	-
Net Income (Loss)	186,645,511	111,248,662

Our Financial Results & Organizational Descriptions

Fondasyon Kole Zepòl

Fondasyon Kole Zepòl (the Fonkoze Foundation) was the founding institution of Fonkoze. It provides development services to lower barriers to the effective use of financial services, thus allowing Haitians, especially women, to create prosperity.

The Foundation's 130 staff members provide health services, basic and financial literacy training, value chain development and accompaniment to extremely vulnerable families and to the clients of Fonkoze Financial Services.

In 2018, the Fonkoze Foundation's financial statements show a balanced result with the Foundation able to slightly increase its reserves. Expenses grew by 15% as compared to 2017, mainly due to the ongoing growth of the health program: we continue to implement the nutrition project and establish new Boutik Sante in the SFF branches thanks to the USAID funded AKSYON grant.

The Chemin Lavi Miyò program still accounts for 27% of the program expenses and continues to bring significant change for ultra-poor families. We are also proud to say that our, Central Administrative costs were kept low at 9% of total expenses.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in Haitian gourdes (HTG)

	77.1881	63.6871
	Year Ended December 31, 2018	Year Ended December 31, 2017
ASSETS		
Cash and cash equivalents	89,805,775	98,952,138
Investments	5,789,110	4,776,533
Account Receivable	42,502,540	43,280,257
Loan, net of allowance for loan losses	15,775,749	23,713,976
Prepaid expenses	2,126,694	4,376,894
Total Current Assets	155,999,868	175,099,798
Net Fixed Asset	8,721,318	12,477,415
Other Assets	9,415,157	19,157,315
Total Assets	174,136,342	206,734,529
LIABILITIES		
Current Liabilities	16,251,419	23,251,398
Deferred Contributions	30,096,710	57,323,500
Long Term Liabilities	103,945,629	106,668,627
Total Liabilities	150,293,758	187,243,525
NET ASSETS		
Unrestricted	(68,733,104)	(71,320,385)
Temporarily Restricted	92,575,688	90,811,392
Total Net Assets	23,842,584	19,491,007
Total Liabilities and Net Assets	174,136,342	206,734,532

STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS

All amounts are expressed in Haitian gourdes (HTG)

	77.1881	63.6871
	Year Ended December 31, 2018	Year Ended December 31, 2017
REVENUES		
Revenues From Donors	397,101,873	316,776,029
Interest Income	4,988,858	5,129,576
Gain (loss) Due to Exchange Rate Fluctuations and Revaluations	4,661,900	(41,178,646)
Other Income	23,709,960	17,351,707
Total Revenues	430,462,591	298,078,666
EXPENSES		
Program Services	379,350,791	336,487,344
Central Office Costs	38,264,587	25,128,076
Total Expenditures	417,615,378	361,615,420
Change in Net Assets	12,847,212	(63,536,754)

Fonkoze USA

Fonkoze USA is a U.S. based 501(c)3 entity headquartered in Washington D.C. The organization supports the Fonkoze Family's efforts in Haiti to achieve our collective mission of empowering the poor, particularly rural women, with financial and development tools to lift their families out of poverty.

Fonkoze USA raises funds, conduct communications and outreach campaigns in the US; accompany donors and social investors to the field; provide due diligence and a tax-deductible avenue for donations from Fonkoze donors and the donors to our development partners; and leverage technical assistance for the Fonkoze Family.

During 2018, Fonkoze USA continued to expand its capacity to provide financial and technical assistance to the Fonkoze organizations in Haiti. Funds granted to Fondasyon Kole Zepòl (the Foundation) and Sèvis Finansye Fonkoze (SFF) supported both direct on the ground programs in rural Haiti, and equally importantly, provided critical administrative resources to allow those entities to continue to grow organizational capacity and sustainability.

Fonkoze USA further supported our development partners, Kay Lasante, Na Sonje and Izmery in securing funds of nearly \$443,000. Fonkoze USA is proud of the support that we were able to provide our Haitian partners in 2018 and greatly look forward to growing our capabilities in 2019.

STATEMENT OF FINANCIAL POSITION

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2018	Year Ended December 31, 2017
ASSETS		
Cash and Equivalents	517,338	291,254
Short-term Receivables	291,069	68,311
Prepaid Expenses	14,934	17,824
Total Current Assets	\$ 823,341	\$ 377,389
Net Property and Equipment	1,169	1,675
Investments	1,326,234	1,361,525
Long-term Receivables	2,966,418	2,995,675
Other Assets	18,787	4,696
Total Assets	\$ 5,135,949	\$ 4,740,960
LIABILITIES		
Short-term Liabilities	858,671	956,151
Long-term Liabilities	3,124,418	3,175,355
Total Liabilities	\$ 3,983,089	\$ 4,131,506
NET ASSETS		
Unrestricted	(112,793)	(501,004)
Unrestricted - Board Designated for Endowment	582,594	615,982
With Donor Restrictions	683,059	494,476
Total Net Assets	\$ 1,152,860	\$ 609,454
Total Liabilities And Net Assets	\$ 5,135,949	\$ 4,740,960

STATEMENT OF ACTIVITIES

All amounts are expressed in U.S. Dollars

	Year Ended December 31, 2018	Year Ended December 31, 2017
REVENUES		
Contributions and Grants	2,428,419	1,502,739
Interest, Dividend & Capital Gain Income	62,168	109,252
Other Income	269,267	183,561
Total Revenues	\$ 2,759,854	\$ 1,795,552
EXPENSES		
PROGRAM SERVICES AND GRANTS TO HAITI		
Grants Expense	1,015,578	813,920
Education Expense	174,075	173,947
Other Program Expense	471,751	351,362
Total Program Services	\$ 1,661,404	\$ 1,339,229
SUPPORTING SERVICES		
Fundraising	287,508	323,875
Administration	267,536	308,789
Total Supporting Services	\$ 555,044	\$ 632,664
Total Expenses	\$ 2,216,448	\$ 1,971,893
Change In Unrestricted Net Assets	\$ 543,406	(\$ 176,341)



THANK YOU
for investing in hope

Our Donors & Investors*

\$100,000 or more

Anonymous
Matthew T. and Margaret D. Balitsaris
Centro Inc. Philadelphia Catholic Worker
Confederation Suisse
Opportunity International Deutschland
Pathy Family Foundation
United States Agency for International Development
Vibrant Village Foundation
Vista Hermosa Foundation
Whole Planet Foundation and Whole Foods Market
W.K. Kellogg Foundation

\$50,000 - \$99,999

Anonymous
Brian and Diana Lovett
Collis Warner Foundation
Mary Becker
St. Philomena Parish
Women's Empowerment International

\$25,000 - \$49,999

David and Carrie Dorch
Kathryn B. McQuade Foundation
Konbit Papyrus
Riverside Presbyterian Church of Jacksonville

\$10,000-\$24,999

Anonymous
Beyond Borders
Carol L. Bixler
Michael J. and Susan M. Callahan
Daniels Family Foundation
EBY
Bishop Thomas Gumbleton
Institute of Development Studies
Mary Catherine Kilday and George W. Malzone Foundation
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Sacred Heart Monastery
School Sisters of Notre Dame
Seton Enablement Fund
Seven Bar Foundation (Renata)
Sharmi Sobhan
The Jerry and Anna Bedford Endowment Fund
John Borstel and Charles R. Gravitz
Endowment Fund
H. Fred Clark Memorial Fund
The Margaret Demere
Memorial Fund
Bob and Marie Fehribach Memorial Fund
Raymond and Lise Giraud Memorial Fund
The Dr. Faith M. Jones
Memorial Fund

Sisters of Charity of St. Elizabeth, Convent Station, NJ
Sisters of Charity, Bronx, New York
Sisters of Notre Dame of Toledo, Ohio
Sisters of St Dominic, Racine, WI
Sisters of St Francis of Philadelphia
Sisters of St. Joseph of Carondelet
Sisters of St. Joseph of Carondelet, St. Louis MO
Sisters of St. Joseph of Carondelet, St. Paul, MN
Sisters of the Holy Cross, Inc
Sisters of the Holy Names of Jesus and Mary-US- Ontario Province
Sisters, Servants of the Immaculate Heart of Mary, Monroe, MI
Society of the Holy Child Jesus
St Bridget Church Corp
St Martin de Porres Catholic Worker House
Susan Metz
The Congregation of the Sisters of Charity of the Incarnate Word
The Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the United States of America

Endowments and Memorials

The Jerry and Anna Bedford Endowment Fund

John Borstel and Charles R. Gravitz
Endowment Fund

H. Fred Clark Memorial Fund

The Margaret Demere
Memorial Fund

Bob and Marie Fehribach Memorial Fund

Raymond and Lise Giraud Memorial Fund

The Dr. Faith M. Jones
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The Congregation of the Sisters of Charity of the Incarnate Word

The Domestic and Foreign Missionary Society of the Protestant Episcopal Church in the United States of America

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