

2019-2020

SAFP CANADA ANNUAL REPORT



SAVE A FAMILY PLAN
IN INDIA SINCE 1985

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GREETINGS FROM SAFP



This past year, **SAVE A FAMILY PLAN** (SAFP) celebrated our amazing field staff in India - SAFP Coordinators and Animators - and featured their accomplishments in our Fall 2019 newsletter. The success of our SAFP partner families in India becoming financially independent and developing a wide network of support within their communities is a direct result of the incredible determination and hard work of our staff.

Not only are they actively involved with families as they establish and grow their small business initaitives, but Animators and Coordinators are also essential in ensuring partner families have access to safe drinking water, health care, adequate housing and sanitation, self-help groups, and access to government programs and resources. They provide training and education on money management, self-advocacy, childrearing, nutrition and hygiene, and life skill development. They also offer counselling, emotional support and resources to families dealing with issues such as addiction, domestic violence, trafficking, abuse, disease, and mental health challenges.

Through their relationship with each family member, they empower each person to strive toward independence and sustainable life changes.

Beginning in March 2020, when COVID-19 resulted in state lockdowns in India, our field staff and NGOs continued to support partner families through the distribution of soap, sanitizer, face masks, and food. They stayed connected through cell phone contact and social distancing visits, providing education about how to keep safe. They provided information on how to access government services and volunteered in community kitchens distributing food and water. As always, Animators and Coordinators went above and beyond to serve those most vulnerable in their communities.

Together, let's celebrate their dedication and passion. Together, let's celebrate the generosity of our amazing donors who make the possibility of offering our programs a reality. Only together, can we bring hope for a better tomorrow.

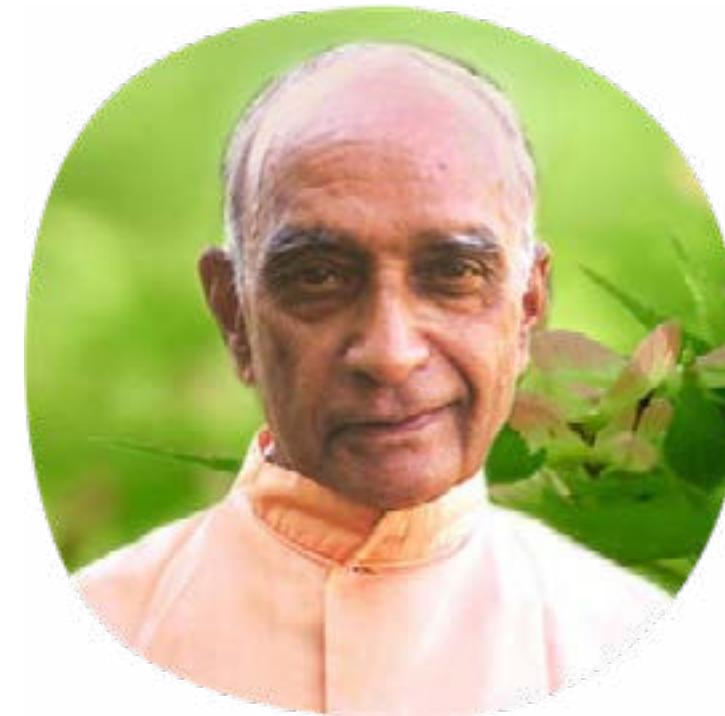
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WHO WE ARE

Save A Family Plan is a Canadian-based international non-governmental organization founded by Monsignor Augustine Kandathil in 1965. SAFP encourages those from developed countries to work for justice and social change by assisting poor families and communities in India. SAFP uses two main programs that work to teach families how to support themselves and build a better future for their communities.

OUR PROGRAMS

Save A Family Plan's two main programs are **Family Development**, which partners people in developed countries with families in India for a period of six years, and **Community Development**, which works to solve poverty-related issues in villages in India.

SAFP provides funding to additional projects that are special to us and our donors! In 2019-2020, we were able to support the following projects in India:

- **Sustainability through Participation, Empowerment, and Decentralization (SPED)** - Chandrapur, Maharashtra - Loksamgrah Social Service Society
 - 10 villages with action teams, awareness-raising meetings, community toilets, soak pits, village cleaning, and adolescent girls programs
- **Calcutta Anglo Indian Social Services (CAISS)** - Kolkata, West Bengal
- **Loreto Convent, Entally** - Kolkata, West Bengal
- **Smile Cares** - Chennai, Tamil Nadu

A MESSAGE FROM *Lois Côté*

President of SAFP Canada

One Work of Solidarity



A few years back, on one of my trips to India, I met a woman who told us she was dying. She was HIV+. Her hope was to live long enough to raise her two children. She was poor. I remember wondering what she possessed that gave her such hope. It is interesting that I experienced this from an extremely poor woman. I have had many such moments because of my connection with Save A Family Plan. SAFP has given hope to thousands of poor women and their families for over 55 years.

Pope Francis in his latest encyclical *Fratelli Tutti* has this to say: "I invite everyone to renewed hope, for hope speaks to us of something deeply rooted in every human heart, independently of our circumstances and historical conditioning. Hope speaks to us of a thirst, an inspiration, a longing for a life of fulfillment, a desire to achieve great things, things that fill our heart and lift our spirit to lofty realities like truth, goodness and beauty, justice, and love... Hope is bold; it can look beyond personal convenience, the petty securities and compensations which limit our horizon, and it can open us up to grand ideals that make life more beautiful and worthwhile." Pope Francis encourages us to advance along the paths of hope.

Thank you to all connected to SAFP. Your support and encouragement are great signs of hope.

A MESSAGE FROM *Bishop Sebastian*

President of SAFP India Trust

Facing the Crisis Meaningfully



The developing world is in a state of crisis. We are not able to meet with our partners in person to help them implement the projects they have chosen to pursue with support from donors from various countries. Also, there is scarcity of food, lack of jobs, lack of medical support, etc. In the midst of this pandemic, people are feeling a sense of meaninglessness and lethargy.

Every crisis strengthens us - human persons - and gives us new directions in life. The crisis teaches us to frame a paradigm shift in our lives to explore new ways of living, finding interconnectedness with other people, and bringing meaningfulness by innovative approaches and methods. The present pandemic does the same for us.

The crisis has helped us to think about the poor who have practically nothing in their lives. It has assisted us to think about the nature that is being destroyed by our callousness. It has moved us to think about the way we spend money for our celebrations, forgetting the plight of the common person. It has strengthened us to lead better spiritual lives by reflection, meditation, and silent prayer. Humanity can take credit saying that we are facing the crisis meaningfully.

SAFP continues to strengthen the lives of the vulnerable by our humble interventions and I thank every partner, every staff member in both of our offices, our directors at the social services, coordinators, animators, and the number of people who pray for us daily. May God bless us to have hearts which are as large as the world, to hold hands with anyone who needs us.

WHERE WE WORK

STATES OF OPERATION

- Andhra Pradesh
- Karnataka
- Kerala
- Maharashtra
- Tamil Nadu
- Telangana
- West Bengal



FAMILY DEVELOPMENT



The **FAMILY DEVELOPMENT PROGRAM** (FDP) has been Save A Family Plan's core program since 1965. In 2019-2020, the FDP was implemented through 35 NGOs in five states of India to partner with thousands of families every year with support from our amazing donors.

Partner families received monthly financial support, as well as training and regular visits from SAFP field staff to help them overcome their poverty-related issues and achieve their goals.

WE REACHED
9,076 Families
THIS YEAR!



Small Business Initiatives

All families participating in the Family Development Program (FDP) receive support to start their own small business. Not only does this provide families with an additional source of income to help with their daily expenses, but it also gives them important experience in planning, budgeting, and managing their time and resources. Perhaps more importantly, it helps to build their confidence and it teaches them how to make positive changes in their lives.



New families to the FDP receive **ENTREPRENEURIAL** training to build the skills they need to start their small business. Without a proper foundation of knowledge about present market trends in their locality, availability of goods, effective marketing strategies, and financial management, it is difficult for a small business to thrive. Save A Family Plan and our NGO partners provide training and support throughout the program to help families develop successful businesses and become self-sufficient.

OUR RESULTS

2840

STARTED NEW SMALL BUSINESSES

814

FAMILIES RECEIVED ENTREPRENEURIAL TRAINING

Stories of Change



When her husband died, **SOBANA** took on all household and family responsibilities, including caring for her children. Facing a dilemma of what she should do next, Save A Family Plan encouraged Sobana to become a partner in the Family Development Program.

Recognizing her enthusiasm and potential, SAFP provided Sobana with management and entrepreneurship training and the financial support necessary to start a small business. Additionally, the training she received to identify her skills, capacities, and employment potential helped Sobana engage in daily wage jobs at a nearby restaurant.

After six years in the program, Sobana has gone from making very little money to now owning the restaurant where she used to work. She makes at least \$500 per month for her family and provides jobs to many other women in her community.

WATER AND SANITATION



Save A Family Plan's **COMMUNITY DEVELOPMENT PROGRAMS** help villagers to identify the poverty-related issues that they face and empowers them to take action and create change. This year, we worked with communities in Karnataka and Maharashtra to address one of the most challenging issues they face: **access to clean water and proper sanitation.**

Contaminated drinking water sources and unsafe hygiene practices are among the main causes of many deadly infectious diseases in India. Families in remote villages have to travel long distances every day to collect safe drinking water. They often depend on government taps, which may only be turned on for a short period of time on certain days. This greatly increases the effort of household work, which often falls disproportionately on women.

To resolve these issues, SAFP provided financial assistance to poor families and communities to help them access safe drinking water and healthy sanitation facilities. SAFP field staff also helped them to gain access to government grants and other programs and resources. Through this support, families were able to create new drinking water connections, construct wells, build sanitary latrines, and work within their communities to implement other activities aimed at improving health and hygiene. These activities were supported through training and awareness campaigns about healthy lifestyle and hygiene practices.

OUR RESULTS

- 57** DRINKING WATER CONNECTIONS
- 30** WATER WELLS CONSTRUCTED
- 540** SANITARY LATRINES CONSTRUCTED



OTHER IMPLEMENTED ACTIVITIES

- | | |
|--|---|
| 10 Community Soak Pits | 10 Community Toilets Constructed |
| 13 Wells Recharged | 2 Rainwater Harvesting Tanks |
| 43 Awareness Classes on Health and Sanitation | |



HOUSING

Save A Family Plan is committed to helping families live happy and fulfilling lives. We know that a house is so much more than just a structure. A safe and secure home is connected to a family's standard of living in a variety of ways. Beyond providing a place for families to eat, sleep, cook, study, and sometimes even work, a decent house can give them access to proper sanitation, water sources, electricity, and other services. It improves their health status by protecting them from bad weather, infectious diseases, and dangerous creatures. The family's psychological state also improves, as the stress and insecurities of having an inadequate shelter are lifted.

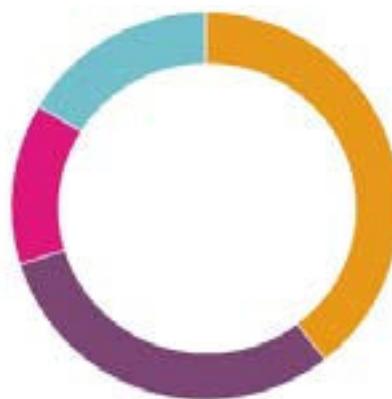
OUR RESULTS

114 FAMILIES CONSTRUCTED
NEW HOUSES

62 FAMILIES PURCHASED
NEW LAND

MOBILIZING RESOURCES

As with all of our programs, the money the family receives from SAFP acts as a catalyst to encourage them to take action. Our field staff help the family apply to the local government for funding that is made available to assist vulnerable families to build secure homes. Family, friends, and other members of the community come together to support the project with funds, labour, and other resources. We also encourage families to contribute some resources of their own so that they can feel that the home truly belongs to them.



- SAFP Funding - \$604,712
- Government Grants - \$469,631
- Family's Contribution - \$205,688
- Other Local Resources - \$251,280



Home of Her Own

LEELAMMA, a widow from Muthanga, Wayanad District, faced a desperate situation as her family resided in an unlivable hut that provided very little shelter and security. Here, the monsoon season and threat of wild animals resulted in many sleepless nights.

The single room hut did not provide enough space for all four family members to sleep and cook comfortably. The mud walls and tarpaulin roof were at risk of collapsing and did not stop rain from entering the hut during a storm. Even though a secure home was both a necessity and a dream for the family, Leelamma's earnings were barely enough to meet their basic needs, leaving the hope of a new house out of reach.



Through our Golden Jubilee Housing Program, Save A Family Plan helped Leelamma mobilize additional resources to use alongside SAFP-provided funds in order to make her dream come true. The journey from an unsafe hut to a secure home brought joy to Leelamma's family and improved their living condition greatly. Additionally, the safe environment of the new home improved the family's health and brought them respect in the community.

"We used to live in the dilapidated hut in the Muthanga forests amid the threat of wild animals & environmental conditions. Now with the support of Save A Family Plan, I have the security of a strong house that keeps away the threat of animals and is a protection to my family."

COMMUNITY PARTICIPATION AND LEADERSHIP



All Save A Family Plan partner families actively participate in self-help groups (SHGs). SHGs are community institutions that aim to empower local people and reduce poverty. Through these SHGs, our partner families can access financial support through initiatives such as consolidation of savings and loans.

However, more than offering solely financial benefits, participation in SHGs also provides our partners with various personal and social supports. This includes training and skills development, access to livelihood activities and health services, empowerment to participate in local governments, and access to markets that can help increase group members' income. Some SHGs also address societal struggles such as domestic violence, alcoholism, and caste-related issues.

OUR RESULTS

944 FAMILY MEMBERS IN SGH LEADERSHIP POSITIONS

44 FAMILY MEMBERS ELECTED TO LOCAL GOVERNMENT

Leading the Way

MRS. CHITHRA C is from a rural village of Nagercoil region. When Save A Family Plan first connected with Mrs. Chithra, she was living in poverty, experiencing discrimination, and had to spend most of her time in her house. For these reasons, SAFP welcomed her into the Family Development Program.

Four years of sustained support greatly improved Mrs. Chithra's social, economic, and educational opportunities. The training, capacity building, and empowerment she received from the FDP has encouraged Mrs. Chithra to become more involved in the community. The support she received from other partners in the program, through activities such as self-help groups, encouraged Mrs. Chithra to become an **elected representative in local government**.

Mrs. Chithra C is a role model for all women who are struggling. With the help of SAFP's Family Development Program, Mrs. Chithra has become self-sustainable and has inspired thousands in her Grama Panchayath (local governing body in Indian villages).

"I wish to reach to the disheartened families and to bring them up from their miseries with my vested duties & authorities like Save A Family Plan has brought me up from the ashes through the Family Development Program."



FINANCIAL OVERVIEW

FINANCIAL



REVENUE

During the 2019 fiscal year, Save a Family Plan's **TOTAL REVENUE** was \$2.70 million. It is important to acknowledge that the unforeseen arrival of the COVID-19 pandemic crisis significantly impacted the global economic market during this time. Market volatility resulted in a decrease in SAFP's investment portfolio by approximately 10% which resulted in the significant decline in the overall annual revenue of the organization compared to recent years.

However, it is also worth noting that since March 31st, 2020, the interest on the SAFP portfolio has demonstrated a significant recovery and our investments showed improvement by the second quarter of 2020-21.

EXPENDITURES



- Program Costs - 88%
- Administration - 11%
- Other (incl. fundraising) - 1%

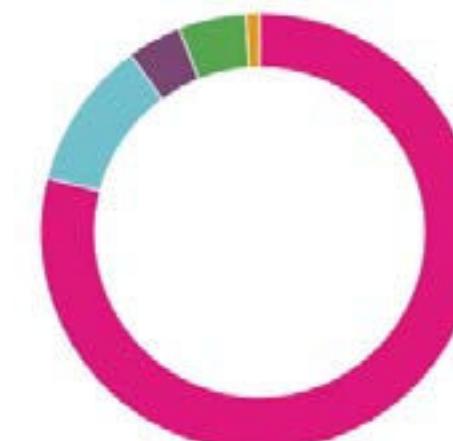
TOTAL EXPENDITURES - \$3.30 million

Save A Family Plan ensures that the majority of all donations received directly supports programs that benefit families in India. Keeping administrative costs low allows for maximal spending on program expenses.

We acknowledge that operational and fundraising expenditure is essential to the growth of our supporter base and to make certain that current and future programs will be funded to completion. We strive to keep all administrative costs as low as possible by relying on promotion of SAFP through word of mouth by donors like you.

SAFP is dedicated to developing responsible programs, and is committed to the families and communities we serve in India. As such, we plan our projected fiscal year spending on community development programs based on our prior year's funding.

PROGRAM EXPENDITURES



- Family Development Program - 79%
- Disaster Management Program - 11%
- SPED - 4%
- Special Projects - 5%
- Other - 1%

2020 FINANCIAL STATEMENTS

REVENUES

| | 2020 CAD \$ |
|--------------------------------|------------------|
| Donations | 3,116,099 |
| Realized Investment Income | 200,845 |
| Unrealized Gain on Investments | (616,788) |
| | 2,700,156 |

EXPENDITURES

PROGRAM

| | |
|---------------------------------------|------------------|
| Family Development Program, India | 2,249,136 |
| Disaster Management Program | 300,000 |
| Community Development Program, India | |
| India - SPED V | 127,000 |
| India - Special Projects | 111,900 |
| Empowering Widows Program | 11,500 |
| Documentation and Printing Program | 13,300 |
| Special Project - Smile Cares - CSSAI | 30,000 |
| | 2,842,836 |
| SAFP Programs | 34,258 |
| Total Program Expenditure | 2,897,988 |

ADMINISTRATIVE COSTS

OTHER EXPENDITURES

| | |
|-------------------------------------|------------------|
| Amortization | 8,569 |
| Fundraising Costs | 1,984 |
| Gifts in kind | 8,281 |
| Investment Advisory Fees | 149,957 |
| (Loss) Gain on Foreign Exchange | 8,303 |
| Total Other Expenditure | 177,094 |
| | 3,453,512 |
| Excess of revenue over expenditures | (753,356) |

OUR SAFP INDIA STAFF



A Sincere Thank You!

Thank you so much to all of the incredible people who help to make our work in India possible! We acknowledge our wonderful staff members at SAFP India and our dedicated Coordinators and Animators working with families and communities all over the country. A big thank you to all of our dedicated volunteers and to our amazing donors who are committed to supporting families and communities in India and partnering with the poor for a just world.



SAVE A FAMILY PLAN

IN INDIA SINCE 1965

PARTNERING WITH THE POOR FOR A JUST WORLD

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