

2021-2022 Save A Family Plan Canada

# Annual Report

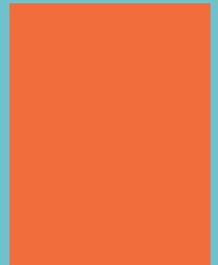
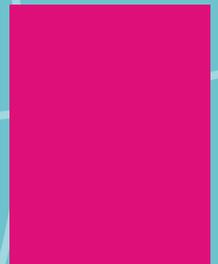
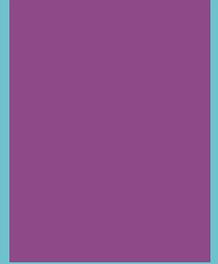


**SAVE A FAMILY PLAN**

IN INDIA SINCE 1965

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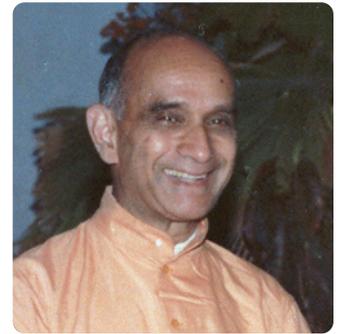
*About the cover: in early 2022, SAFP inaugurated the Leprosy Rehabilitation Program thanks to a generous bequest from a donor. Learn more about creating a legacy on page 14.*

# WHO WE ARE

The vision for Save A Family Plan was inspired by Pope Paul VI, who, during his 1964 visit to India, urged the world to see the suffering of the poor and to take action. Monsignor Augustine “Gus” Kandathil was an Indian-born priest working as a chemistry professor in Canada. He took the message to heart and together with his colleague, Dr. Leo Ferrari, he envisioned a Plan.

Founded in 1965, Save A Family Plan is a Canadian-based, registered charity with supporters across the globe. Together, our mission is to partner with families and communities in India to overcome conditions of extreme poverty. Our trained on-the-ground staff work directly with people to help them regardless of their caste, creed, gender or political affiliation.

In collaboration with local voices and resources, our needs- and results-based development programs aim to transform lives through small business initiatives, skills training, clean water, sanitation, safe housing, and more. **For additional info visit [www.safp.org](http://www.safp.org).**



# OUR WORK

***Together, we empower amazing families living in poverty in India through participation in our Family Development and Community Development Programs.***

The **Family Development Program** is our core program, the six-year-long “plan.” Each donor pledges direct financial support of \$22 per month to a partner family, who over the course of six years, will share their progress through personal notes and photos. (Unfortunately, in recent times, the flow of mail to and from India has been noticeably hampered due pandemic lockdowns and continuing disruptions. Read more at [www.safp.org/category/news-and-info](http://www.safp.org/category/news-and-info).)

We partner with the “poorest of the poor” in India and every participant family is chosen through a formal application process. Factors considered include the ages of the children, health challenges of the family members, unlivable housing and sanitation conditions, and access to clean drinking water. Working with our highly-trained local field staff, the participant families identify practicable, sustainable ways to meet their present needs and to build a brighter future.

Families are empowered by employment skills training to start their own small business, money management, nutrition education, and access to local resources for housing upgrades, medical care, and education. Our compassionate staff also provide personal encouragement and support to each participant family throughout their program.

Our **Community Development Programs** enable entire villages to work together to identify their own greatest needs and overcome poverty-related challenges using sustainable solutions.

Thanks to funding from Save A Family Plan donors, together with local citizen involvement and supports, impoverished communities are able to make vital improvements with hands-on programs such as: clean water and sanitation projects; educational programs and skills training; natural disaster rehabilitation; construction of toilets and housing; and targeted projects such as pandemic recovery aid and leprosy rehabilitation. Participants are involved throughout every process and have a direct role in lifting their community from the cycle of poverty.

# A MESSAGE FROM

## Marisa Thorburn

Executive Director, SAFP Canada

Faith, hope and charity; the three essential virtues that help us to navigate the most difficult of times.

During these last few years, we've had to rely on our faith; our spiritual faith, as well as faith in our loved ones and in our communities to get us through unprecedented times when we could no longer take for granted our health, our safety and ability to connect with friends and family members. Our faith instills trust that reassures us that we are not on this journey alone, and creates hope that better days lie ahead.



The success of our programs at Save A Family Plan are a result of these very virtues. Our SAFP partner families and communities who had been experiencing extreme poverty are able to thrive as a result of knowing that someone, charitable strangers no less, from across the ocean, economically support them, but more importantly, have complete faith in their abilities to overcome desperate circumstances. Faith creates within them a sense of purpose, instilling hope that they can take the actions required to make the necessary changes to improve their circumstances, offering new future possibilities for their children.

Charity is not only financial giving. Charity is about loving relationships, the very core of SAFP: the relationship between donors and their partner families, the years of personal connection that field staff have with families and communities throughout their journey, the partnership with our caring NGOs, our SAFPI India team and the close connection with SAFP Canada.

SAFP is in many ways, like family. A family that has faith that things can change for the better, that offers mutual hope and compassion in desperate times, all because of the love and understanding of friends and strangers who are looking out for each other. We are sincerely grateful to all of our family of donors, who through love and charity, offer the light of hope, renewing our faith in families, friends and relationships to overcome any obstacles we face in life.

# SAVE A FAMILY PLAN TEAMS



SAFF India team, spring 2022  
(L-R): Fr. Anthony, Fr. Marshal, Manu, Mary, Alto, Beena, Shibin, and Sibi

As a result of the Indian government's Foreign Contribution Regulation Act (FCRA), Save A Family Plan India were tasked with helping nearly 8,000 families to close existing bank accounts and open brand new ones—right in the thick of a pandemic!

The Community Development Program continues to be managed with incredible competence under the direction and support of Fr. Marshal together with Fr. Anthony. Changes to the program are underway to FCRA compliance.



SAFF Canada team, spring 2022  
Marisa, Belinda, Ashley, Samantha, Nelson, Elizabeth, and Melissa

The Canadian team continued to work around covid challenges, which were compounded by FCRA changes. The team addressed hurdles one by one and overcame them with perseverance and dedication. Working in the office or from home, as required by local public health units, the Canadian office staff continued to provide the administration and management needed to operate an international charity while complying with all Canadian and Indian government regulations.

In 2022, the team said a fond farewell to Samantha and Melissa.

## GOVERNANCE BOARD OF DIRECTORS 2021-2022

### VOTING MEMBERS

Ms. Lois Côté - *President*  
Sr. Joan Atkinson, CSJ - *Vice President*  
Mr. Patrick Mahon - *Secretary*  
Mr. Andrew Elnazir

Ms. Kenzie Kelterborn - *Treasurer*  
Rev. Fr. Peter Amszej  
Mrs. Laurie Chan  
Mr. Jerome A. Collins  
Dr. Bernardine Ketelaars

### NON-VOTING MEMBERS

Mrs. Marisa Thorburn - *Executive Director*

*A special thank you and farewell to Anthony Parisio for 8 years of service on the SAFF Board!*

# A MESSAGE FROM

## Bishop Sebastian

President, SAFP India Trust

Dear Friends:

I am so happy to make another note for the annual report of SAFP. I would like to share an experience, with you, which brings tears to my eyes. One of our benefactors arranged in his last Will and testament, to dedicate his entire estate for the good works of SAFP, with a particular interest in the rehabilitation of leprosy patients.



Accordingly, I went over to Kurnool to meet with a group of sisters who have been working with leprosy patients for the last 25 years.

I still remember the evening when I met 45 of those patients in an open hall near a church. I had carried a basket full of apples for them. As soon as I began the meeting, there was only one plea: "We are on the street for our daily sustenance. We are considered as worms of the earth. Help us to find a way for decent living. We too are human beings!!!"

I could feel their agony when I distributed apples for them. Many of them did not have fingers to hold the apples. There were people with disfigured faces, and some of them look so depressed. I am so happy to say that SAFP is reaching out to them through the generous gift of a benefactor who is no more on this earth, but must be smiling from heaven.

As Mother Theresa said, "I do nothing for human persons except I help them to have a smile on their face before they die." Let us help people to have a smile on their faces through our interventions. Let us give them not just apples for their hungry belly today, but hope for a living future.

I am so happy to be part of this journey and I am sure you too.

With kind regards,

+ Bishop Sebastian Adayanthrath for SAFP India

# A MESSAGE FROM

## Lois Côté

**President, SAFP Canada**

Dear friends,



We rejoice that the limitations placed on us these last two years due to the pandemic have loosened up. We can now get on with our lives and return to many of our happy times together with friends and relatives, etc.

However, for the poor in India it is a different story, especially for those whose meager livelihood is even more difficult to come by since their work had been halted over these last two years. They must start again and their resources may be severely limited.

Thankfully, Save A Family plan (SAFP) has been able to step in and help to relieve some of these hindrances.

Families in the Family Development Program are blessed to have donors like you ready to help and support their efforts to become empowered. Thank you for your generosity, your support and your prayers.

To anyone reading this if you do not yet support the work of SAFP at this time may I humbly ask you to join us in this beautiful work of love in action.

Thank you so much.

Lois Côté,

Board President,

SAFP Canada

# WHERE IN THE WORLD

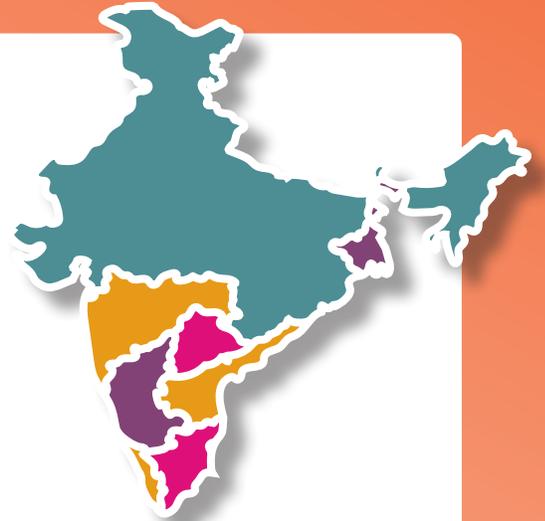
## INDIAN STATES WHERE SAFP WORKED:

### 2021-2022 Family Development Programs

Kerala, Tamil Nadu, Karnataka, Maharashtra, and  
Telangana

### 2021-2022 Community Development Programs

Kerala, Tamil Nadu, Karnataka, Maharashtra,  
Telangana, and Andhra Pradesh



## BY WAY OF COMPARISON:

Did you know that Canada is about 3 times larger than India, geographically?

India has approximately 35 times the population:

India - 1,400,000,000

Canada - 38,000,000

India is the world's second-largest English-speaking country in the world, second only to the USA, with an estimated 125 million English speakers (approximately 10% of the overall Indian population).



*Map of India superimposed over Canada's Southwestern Ontario region*

**Despite the great distance, there is a beautiful bond between SAFP donors and their partner families in India. See page 12 for more details.**

# FAMILY DEVELOPMENT



The Family Development Program (FDP) has been the cornerstone of Save A Family Plan's work in India since our earliest days in 1965. It has evolved into the six-year-long "plan" during which donors pledge their direct financial support of \$22 per month. We partner with the "poorest of the poor" in India and every participant family is chosen through a formal application process.

In fiscal year 2021-2022, the FDP was implemented by Save A Family Plan India staff in partnership with 31 local Non-Government Organizations (NGOs) in 58 districts across five different states in India.

Thanks to generous financial contributions from donors across Canada, the United States, and the world, Save A Family Plan served 8,798 Indian partner families in this program during the reported fiscal year. Thanks to your support, those families work to lift themselves from the cycle of poverty in order to meet their basic needs, gain self-reliance, and build a sustainable future.

**SAFP DONORS SUPPORTED**

**8,798 Families**

**IN 2021-2022**

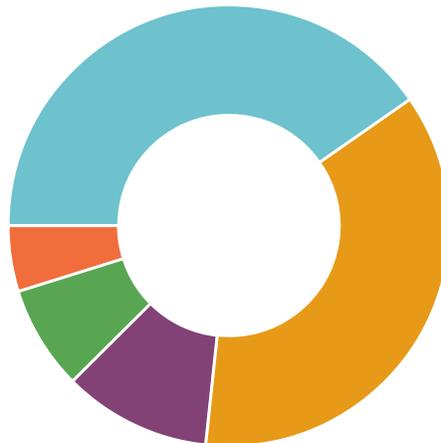
# SUSTAINABLE INCOME

Families participating in the Family Development Program (FDP) receive support to start their own small business. Working together with our field staff, they are able to assess the right type of business to start, make a business plan, manage a budget, and create a basic marketing plan.

As a result, families are able to launch a small business that will provide them with the dignity of steady employment, a sustainable income, and hope for the future. In many cases, neighbours or extended family are also employed as a result of the success of the small business enterprise.



**3,442**  
**NEW SMALL**  
**BUSINESSES**  
**STARTED**



Top Five Small Business Types	
<span style="color: #46b8d9;">■</span>	Cloth Business (1018)
<span style="color: #f4a460;">■</span>	Tailoring (919)
<span style="color: #6a3d9a;">■</span>	Grocery Store (274)
<span style="color: #4caf50;">■</span>	Fish Business (193)
<span style="color: #e57373;">■</span>	Vegetables (122)

# TRANSFORMING LIVES



## **SUMITHRA**

Sumithra's daughter was still little when her father abandoned their family. "Left all alone, initially I suffered a lot, as we were in poor economic condition," Sumithra told our staff. She was a day labourer and made a meagre wage when there was work. "Being selected as a Partner Family at Family Development Program, there was hope in my life. The six-year support has greatly helped us grow economically stable."



Sumithra started a cloth sales business which provided profits and helped her to buy livestock to rear. With sustainable income, she and her daughter are able to make ends meet.

"Now, I have admitted my daughter at matriculation school, constructed [a] toilet at my house, savings are regular in the bank, enrolled myself in the Self Help Group and [we are] maintaining healthy nutrition.

"My family is leading a happy life."

*When you pledge to partner with a family in India, your generosity and compassion will have an amazing impact on the lives of people like Sumithra and her family.*

# Communication with Partner Families

Save A Family Plan's Family Development program, dating back to 1965, offers a special kind of magic in knowing that a particular family in India is receiving your direct support. This special connection means journeying with your partner family over six years as their lives are transformed. The connection is personal, emotional, spiritual, and tangible: we have been used to staying in contact through letters, photos, and often a card for the Christmas season.

The local staff in India have always done an incredible job of connecting partner families despite many hurdles. The challenges of poverty require that families work long hours daily, providing food and water for the family, leaving little time for other tasks. Language barriers and illiteracy mean that field staff need to physically write down, translate, and then type letters being dictated.

All of this must be done to face to face, which is also a challenge, especially during the past two years. Reaching the homes of most partner families requires traveling vast distances for field staff with their cameras in tow, often over rough terrain on unreliable and crowded public transportation, and during extreme weather conditions of high heat or monsoon rains.

Additionally, mail service has been disrupted to a degree that is difficult to measure. This has caused disappointment and concern for donors who have not heard from their partner families in a while. It's been a difficult time and it can feel painful to be cut off from the people we care about, especially when we are so far apart.



We have received the good news from our colleagues in the SAFP India office that things are slowly starting to return to a sense of normalcy, even though dire after-effects of the pandemic continue to affect people in India. Field Coordinators are now able to resume their normal schedule of visits, catching up with families in person after years of often only-remote communications. They are doing their all to ensure that communications will continue.

We are delighted to share with you that mail from India is expected to start arriving more regularly. We hope that eventually you will once again start to see the flow of stories, pictures, and messages that we have enjoyed in years past.

Thank you for your patience and understanding. Despite the extraordinary circumstances over the past few years, we are excited to think about those bonds of caring and friendship being able to renew again and grow in 2023.



# Community Development



Save A Family Plan's community-focused programs enable entire villages to work together to identify their own greatest needs and overcome poverty-related challenges using sustainable solutions.

Thanks to funding from Save A Family Plan donors, together with citizen involvement and local supports, impoverished communities are able to make vital improvements with hands-on community programs such as:

*Clean water projects*

*House construction*

*Sanitary toilet construction*

*Health Awareness programs*

*Skills training and equipment*

*Special project: Post-Pandemic Recovery Aid*

*Special project: Leprosy Rehabilitation Program*

In fiscal year 2021-2022, Save A Family Plan community development programs operated in collaboration with 11 local NGOs in six different Indian states, serving more than an estimated 10,000 people in rural Indian communities experiencing poverty.

Participants are involved throughout every process and have a direct role in lifting their community from the cycle of poverty.

# CDP RESULTS

## 36 homes constructed

The SAFFP Golden Jubilee Housing Program, Phase IV, is the continuation of the housing program originally launched as part of the 50th anniversary of Save A Family Plan. With the financial support of SAFFP donors, government support, and local materials and labour, the program enables families to build a safe and secure home that will provide shelter, safety, improved health, clean water, sanitation, and dignity.

In the latest phase, the construction of 36 homes was completed, each with the following facilities: minimum 400 square feet, a kitchen, sanitary toilet, family dwelling area, light, clean water supply, Reinforced Cement Concrete (RCC) roof.



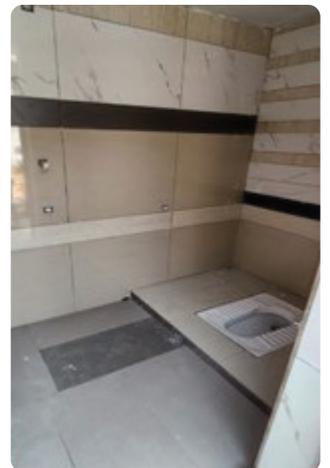
A family's previous dwelling



Their newly-constructed home

## 466 sanitary toilets constructed

A household toilet is a vital aspect of sanitation, providing privacy, safety, and dignity. Improved sanitation benefits maternal and child health, education, gender equity, and overall quality of life. It replaces open defecation, a prevalent practice in rural India that poses significant health and environmental risks due to pathogens causing disease and infection. The problem is most acute for children, women and young girls. Sickness has an indirect effect on the ability of a sick person to work for wages or attend school. Children, especially those under 5, are most susceptible to diarrhea, which can cause sickness and even death.



Save A Family Plan's "One House One Toilet" project constructs individual household toilets in the homes of impoverished families in Changanacherry and Trivandrum in Kerala, India. Training is also provided on hygienic practices like hand washing, handling of water, food hygiene, and the reuse of non-potable water.

An estimated 2,300 individuals are benefiting from this program.

## CDP RESULTS

### 1,500 water purifiers



Save A Family Plan distributed 1,500 non-electric water purifiers and provided education about water sanitation and purifier maintenance. This will ensure safe household water for some 8,000 people living in impoverished rural villages in Karnataka, Maharashtra and Telangana states.

SAFP staff, together with village leaders, volunteers, and youth, formed clean water committees for better installation, monitoring, and maintenance of equipment.

### Education for 1,500

Save A Family Plan staff provided Health Awareness Education for 1500 individuals, on a variety of topics related to health and hygiene.



### Leprosy rehabilitation for 35 families



Hansen's disease, commonly known as Leprosy, is a disease caused by bacteria *Mycobacterium leprae*. For millennia, those affected were a target of fear, stigma, and exclusion. Untreated, leprosy can cause severe deformity and disfigurement. This stigma directly affects employability, mobility, education, use of public places and services, marriage, employment, leisure activities, and attendance at social and religious functions.



To achieve social integration and quality of life for people living with Hansen's disease in India, our strategic approach included a rehabilitation care plan involving the whole family.

The SAFP Leprosy Rehabilitation Program focused on economically rehabilitating 35 selected families in Kurnool district, Andhra Pradesh, with a focus on social, economic, education and health rehabilitation. Most of the families in the program were able to start a small business to generate income and no longer rely on begging for alms.



***This unique program was made possible by a generous bequest from the estate of a donor who named Save A Family Plan in his Last Will and Testament. If you are interested in leaving a legacy in your estate through Save A Family Plan, and would like to know more information, please contact us at [info@safp.org](mailto:info@safp.org).***

## CDP RESULTS

### 20 Women's Empowerment graduates

The Women's Empowerment Program focuses on social and economic development through two main functions: skills training in advanced tailoring and embroidery, as well as entrepreneurship training and mentoring.

Twenty applicants were chosen, all women living in poverty and either a widow, a single parent, or abandoned. During the first month they received individualized training with the ultimate goal of starting a sustainable small business initiative.

For the next four months, the group learned tailoring and embroidery, including: use of specialized tools and equipment; sewing terminology; accurate body measurement; designing, drafting and pattern-making; layout and fabric estimation; cutting, tailoring, and finishing of garments for children and adults (general garments and school-child uniforms).

After graduating, each woman was gifted the industrial tailoring machine (Usha Power Machine 880IE) used during her training, enabling her to launch her business.

Local community partners mentored each program graduate and assisting in identifying various markets conducive to success. This enabled the women to build a clientele of customers and vendors, ensuring a steady supply of work and income. The graduates support each other as fellow entrepreneurs to promote marketing and secure work orders for all 20 businesses.



### 400+ covid rehabilitation participants



The COVID-19 pandemic was, and continues to be, an unprecedented challenge to public health, food and economic systems. The poorest of the poor in India were hard-hit by economic devastation, runaway inflation, high food costs, and a fluctuating currency (the Indian rupee).

The partner families of Save A Family Plan donors were affected by the global social and economic difficulties, especially job loss and the faltering or collapse of their small businesses initiatives. The SAFP Covid rehabilitation program worked with Family Development Program families who needed help to rebuild and recover. Program participants worked hard to restore income, improve nutrition, promote health, and enable children to return to school.

In the spring of 2021, Save A Family Plan donors generously responded to a special appeal that raised \$75,000 in funds specifically designated to help the poor of India to grapple with the effects of the pandemic.

***A special thank you for the incredible  
response to our spring 2021  
COVID Fund Matching Campaign!  
We surpassed our goal and raised \$142,800!***

# FINANCIAL OVERVIEW

Save A Family Plan ensures that the maximum of every dollar that is donated directly supports programs that benefit poor families and communities in India. By keeping efficiency high and administrative costs low, we are able to maximize the impact of your generous donations.

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.

SAFP carefully plans our projected fiscal year spending on sustainable development programs based on our prior year's funding achievements. During 2021-2022, our total revenue was \$4.872 million. The continuing effects of the COVID-19 pandemic continue to affect the global economic market during this time.

## REVENUE

**Donations - \$3,497,553**  
**Unrealized gains on investments \$614,925**  
**Realized gains on investments \$495,159**  
**Dividend Income - \$194,340**  
**Interest Income - \$70,350**

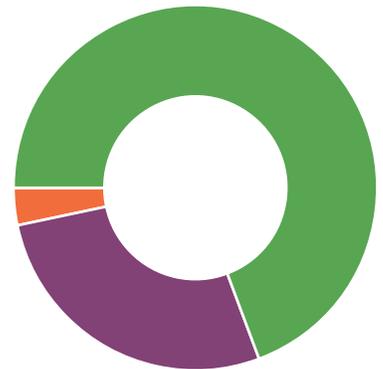
**TOTAL REVENUE - \$4,872,327 CAD**



## PROGRAM EXPENDITURES

**Family Development Program - \$2,231,428**  
**Community Development Program - \$881,947**  
**Public Engagement and Tech Support - 106,259**

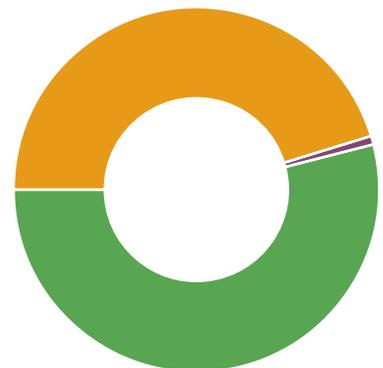
**TOTAL PROGRAM - \$3,219,634 CAD**  
*(\$540,350 was deferred until April 2022)*



## OPERATIONAL EXPENDITURES

**Salaries, wages and benefits \$292,833**  
**Fundraising costs \$4,888**  
**Professional, admin & banking \$349,400**

**TOTAL EXPENDITURES - \$647,121**



# FINANCIAL STATEMENTS

For the Fiscal Year Ended March 31, 2022

## REVENUES

CAD \$

Donations	3,497,553
Unrealized gain on investments	614,925
Realized gain on investments	495,159
Dividend income	194,340
Interest income	70,350
Government assistance	--
	<b>\$4,872,327</b>

## EXPENDITURES

### PROGRAM

Family Development Program, India	2,231,428
Public engagement and tech support	106,259
Community Development Program, India projects	
- Health	398,747
- Housing	120,000
- Employment rehab. initiatives	363,200
	<b>\$3,219,634</b>

### ADMINISTRATIVE COSTS

Postage and courier	7,154
Insurance	11,606
Interest and bank charges	32,129
Office	11,614
Professional services	49,116
Rental	5,196
Salaries, wages and benefits	292,833
Telephone	2,491
Travel	514

**\$412,653**

### OTHER EXPENDITURES

Amortization	13,552
Foreign exchange (gain) loss	58,633
Fundraising costs	4,888
Investment advisory fees	157,395
	<b>\$234,468</b>

### TOTAL EXPENDITURES

**\$3,866,755**

### EXCESS OF REVENUE OVER EXPENDITURES\*

\$1,005,572

\*A sum of \$540,350 was deferred until April 2022, resulting in a final total of Excess of Revenue of:

**\$465,222**

# INVESTMENTS

Solid investments are vital for the long-term health and stability of an organization. Reserved funds are part of our overall strategy for fundraising our operations, programs, and projects. These funds help offset unexpected expenses or a revenue shortfall.

## **Donor-Designated Special Projects**

A sum of approximately \$2.3 million is designated for special projects within the investments. These restricted funds have been provided by the Canadian Social Services for Anglo-Indians and the Kaylou Foundation.

## **Burse Family Support**

More than \$7 million is designated as Burse funds, which are donations held in perpetuity. Interest/income has been used to support Burse program partner families in India since 1974. Principal funds will begin to be released for program planning over the next 5-7 years as they reach their 20 year perpetuity obligation, as per pre-determined schedules.

## **Pre-paid Partner Family Support**

Donors have the option to pre-pay the full six years of support for partner families in our Family Development Program. Each year, a portion of the one-time donation of \$1584 (plus donations for special gifts) is disbursed to the participating partner families. The remaining committed funds are withheld in the investments to ensure the annual required amounts are available for a six-year period.

## **Designated Gifts**

Community Development donations for specified donor-advised projects are being held within the investments while the project planning is being implemented by SAFF India. Project types include housing, the special leprosy project, and Covid rehabilitation.

## **Reserve Funds**

Each year our Canada office disburses between \$3-4 million to SAFF India for programs. With the current economic uncertainty on a global scale, SAFF's reserve funds protect our program beneficiaries from any unanticipated decline in donations or impact on investments due to market volatility. Reserves ensure the sustainability of the organization and prevent program interruption, demonstrating our fiducial responsibility to the families and communities we serve.

Thank you for reading the 2021-2022 annual report  
of Save A Family Plan Canada

A Sincere  
Thank You!

We extend our sincere thanks to the incredible, generous, compassionate people who make our work in India possible!

Words cannot adequately express our gratitude for the amazing donors who are committed to partnering with the poor for a just world. We acknowledge our dedicated and hard-working volunteers and staff members at SAFP India and SAFP Canada, especially the field staff who have the challenging yet rewarding job of working locally with the impoverished families and communities whom we serve in India.



**SAVE A FAMILY PLAN**

IN INDIA SINCE 1965



**Poverty is Complex. Our plan is simple.**

CANADA: c/o St. Peter's Seminary, 1040 Waterloo Street, Suite 307, London, Ontario, N6A 3Y1  
USA: P.O. Box 610157, Port Huron, Michigan, 48061  
Website: [www.safp.org](http://www.safp.org) | Phone: 519.672.1115 | Fax: 519.672.6379 | Email: [info@safp.org](mailto:info@safp.org)



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save-a-family-plan-  
canada