

2020-2021 SAFP CANADA ANNUAL REPORT



SAVE A FAMILY PLAN
IN INDIA SINCE 1965

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GREETINGS FROM SAFP

The 2020-2021 fiscal year proved to be like no other. Despite 12 months of unimaginable challenges and unanticipated changes, **SAVE A FAMILY PLAN** (SAFP) demonstrated the continued resilience that has enabled this organization to endure and flourish for more than five decades.



The amendments of India's Foreign Contributions Regulations Act significantly increased the workload for our SAFP India staff, whom were already working remotely, as more than 8,000 partner families required new measures to be put in place in order to continue in our Family Development Program. With these changes came the loss of some long-standing partnerships and Special Projects which provided services to so many over the years. And, heartbreakingly, it also meant the loss of employment to our many cherished Animators.

Unfortunately, India was also significantly impacted by the relentless pandemic, resulting in a wide-spread economic crisis in a country already riddled with extreme poverty. Many small businesses did not survive the impact of COVID-19, and devastatingly, a few of our partner family members succumbed to the virus. These painful experiences were mitigated by the loving dedication of our field staff who offered a network of support and demonstrated a sincere devotion to our partner families and the communities in mourning.

We could not have navigated through this storm without the incredible generosity of all of those who contributed to our 2020 COVID-19 Appeal and our more recent COVID Rehabilitation Fund and "Focus on the Family" campaign. We are extremely grateful to those who were able to continue to support partner families and the Community Development Program during a time when individuals and families were impacted financially on a global scale.

Throughout all of these challenges, SAFP remains not only resilient, but also continues to demonstrate strength. Our partner families are starting new

businesses which will outlive the pandemic. Our donor base is growing and our long-term donors are partnering with more families, increasing our ability to support the poorest of the poor.

We hope you enjoy viewing our 2020-2021 Annual Report and reflecting on the positive impact that you had in making resilience possible as we partnered through this challenging and memorable chapter in our history.

Sincerely,
Marisa Thorburn
Executive Director



WHO WE ARE



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

SAFFPC 2020-2021 *Board of Directors*

VOTING MEMBERS

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Sr. Joan Atkinson, CSJ - *Vice President*
Mr. Patrick Mahon - *Secretary*
Ms. Kenzie Kelterborn - *Treasurer*
Mr. Jerome A. Collins
Rev. Fr. Peter Amszej
Mrs. Bernardine Ketelaars
Mr. Anthony Parisio
Mrs. Laurie Chan

NON-VOTING MEMBERS

Mrs. Marisa Thorburn - *Executive Director*

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.

SAFF provides funding to several projects that are special to us and our donors! In 2020-2021, we were able to support the following projects in India:

- **Women Empowerment Pilot Project** - SC Colony, Vengalypalem village in Prathipadu Mandal of Guntur district, Andhra Pradesh
- **Flood Relief and Reconstruction**
 - Edavaka and Padinjarathara Grama Panchayaths in Wayanad District, Kerala
 - Madikere, Siddapura and Nelidukere, Karnataka
- **Calcutta Anglo Indian Social Services (CAISS)** - Kolkata, West Bengal
- **Loreto Convent, Entally** - Kolkata, West Bengal
- **Smile Cares** - Chennai, Tamil Nadu

A MESSAGE FROM

President of SAFP Canada

Lois Côté

Responding in a Time of Need



Many of us saw the horrendous pictures on TV of people in India gasping for breath, and their loved ones frantically searching for cylinders of oxygen to purchase. Tragically, India was ill-prepared to meet the COVID-19 pandemic in an organized manner. Unknown to many, these terribly sick people were from the middle class. They had the funds needed for their medical assistance.

What about the poor? Good question. We can only imagine their plight.

It is moments like this that we are especially grateful for Save A Family Plan. We take this opportunity to thank all of our donors for their generosity in supporting our campaign to raise funds during this difficult time. Funds that will assist the poor who are most affected now and in the long-term.

If you are hearing about Save A Family Plan for the first time, we welcome your financial assistance during the pandemic. Kindly read about our programs, get in touch with us, and hopefully join us in this noble work.

Thank you.

A MESSAGE FROM

President of SAFP India Trust

Bishop Sebastian

Working Together to Make It Happen



The late prominent U.S. radio pastor Ralph W. Stockma once said: *"There are parts of a ship which taken by themselves would sink. The engine would sink. The propeller would sink. But when the parts of a ship are built together, they float. So, with the events of life. Some have been tragic. Some have been happy. But when they are built together, they form a craft that floats and is going someplace. And I am comforted."*

This is very true of development work. Unless we work together as a team, nothing happens. We need a donor who is willing to assist someone far away in a different culture and place, and we require an office which will accept that donation and faithfully send it to the right agency. The agency in the operating country in turn should identify those most in need and find creative ways to assist them to uphold their human dignity. Throughout this process, we need people with a compassionate heart, empathic approaches, willingness to walk an extra mile, and highly interested both in the people who assist the poor and those who receive assistance.

I am so happy that the network between our Save A Family Plan Canada and India offices is operating well. Those involved in these organizations share common ownership for the cause, and, above all, love the people we serve in God's name.

May we forge ahead to 2022 even though there is increasing uneasiness about variants of COVID-19. We shall not lose hope as we are together in this journey.

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. Thanks to our amazing donors, in 2020-2021, we were able to work with over 30 NGOs across six states of India to partner with thousands of families in our FDP.

In addition to receiving financial support and skills training, partner families participated in regular meetings remotely. Through telephone contact, SAFF field staff provided continued support during the pandemic, assisting families in achieving their goals.

WE REACHED
8447 Families
THIS YEAR!



Small Business Initiatives

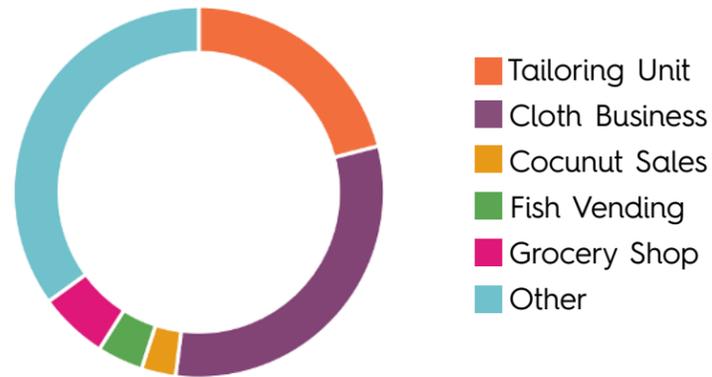
All families participating in the Family Development Program (FDP) receive support to start their own small business. Not only does this provide families with an additional source of income to help with their daily expenses, but it also gives them important experience in planning, budgeting, and managing 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. Throughout the program, Save A Family Plan and our regional partners provide the training and support required for families to develop successful businesses and become self-sufficient.

Our Results

2792
PEOPLE STARTED
NEW SMALL
BUSINESSES

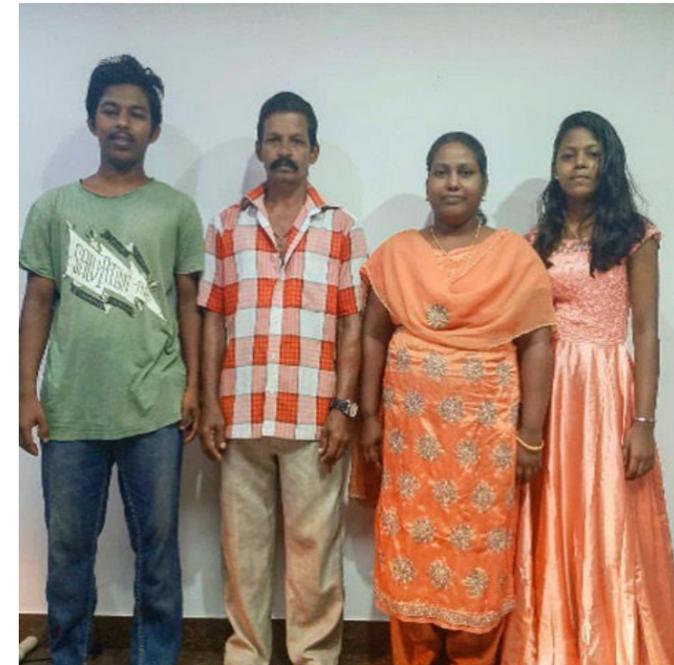


Stories of Change

It is common for our Family Development Program participants to establish more than one small business during their six years in the program. This demonstrates that they have achieved critical skills and access to resources that enable them to continue to improve and succeed, both financially and socially.

During her time in the FDP, Mettilda established a candle making small business. Following the success of her candle making, she was able to start three more small businesses: detergent-making, a tailoring centre, and fabric retail. She even hopes to soon start a fifth small business of poultry farming.

As a result of the income from these activities, Mettilda is now able to manage her family's household expenses. This includes the cost of education for her two children.



“With the invaluable support and assistance you provided at our most difficult moment, I was able to face life with courage. [...] The encouragement you gave me was so great that I could see my dreams, one of which is to give my children a better education.”

WOMEN EMPOWERMENT



Save A Family Plan's **COMMUNITY DEVELOPMENT PROGRAM** assists villagers in identifying poverty-related barriers and empowering them to take action and create change. In 2020-2021, SAFP implemented the Women Empowerment Pilot Project, training 20 women living in Andhra Pradesh in a group business initiative, resulting in social and economic growth. This included capacity building and leadership training, as well as the development of skills required to produce and sell leaf paper plates.

In addition to providing participants with a new source of income, this pilot project also challenged current cultural beliefs that often prevent women from achieving their full potential. By demonstrating that women can be productive members of the community, contributing to household earnings and decision-making, as well as participation in community activities, preconceived notions about women's abilities and worth have been improved.

Our Results

PARTICIPANTS OF THE WOMEN EMPOWERMENT PILOT PROJECT:

- ✓ ENJOYED LEARNING NEW SKILLS AND PARTICIPATING IN AN INCOME-EARNING ACTIVITY
- ✓ APPRECIATED THE OPPORTUNITY TO LEAVE THE HOUSE AND BE PRODUCTIVE IN THE COMMUNITY
- ✓ LEARNED AS A GROUP AND SUPPORTED ONE ANOTHER
- ✓ MADE NEW SOCIAL CONNECTIONS
- ✓ WORKED AS A TEAM TO SHARE RESPONSIBILITIES AND BENEFITS

Stories of Change

Kondrasi is a widow who lives with her two sons in Guntur, India. She did not receive formal education growing up and works for daily wages to support her family.

In 2020, Kondrasi participated in SAFP's Women Empowerment Pilot Project. She took part in skills training activities to learn how to produce leaf paper plates which she then sold in the community to generate income. The skills she obtained include the use of equipment, such as the pressing machine, and a variety of marketing techniques acquired during visits to shops and units within her community.

In addition to the economic support that the Women Empowerment Pilot Project provided to Kondrasi, it also had a significant impact in her social life. Participation in the project's Women Development Committee and empowerment workshops helped Kondrasi to build new relationships with other women and greatly increased her self-esteem. Kondrasi is very happy with her new found independence and she looks forward to attending the leaf paper plate unit each day.

Thanks to the Women Empowerment Pilot Project and our generous donors, Kondrasi's quality of life has improved. She and her family have a better standard of living with the ability to access daily necessities and she is able to pay for her sons' education.



NATURAL DISASTER RELIEF



In August of 2018 and 2019, unusually high rainfall caused severe flooding in areas of Kerala, including several SAFF project areas and the site of our India office near Kochi. The flooding caused hundreds of deaths and billions of dollars worth of damage. Many of our partner NGOs provided emergency assistance to those impacted and our SAFF India office offered shelter to more than 1,000 people throughout the crisis.

Impoverished families and communities are the most vulnerable to natural disasters. This flooding destroyed homes and belongings of so many families who were already struggling, leaving them with nothing. Our amazing donors reached out to provide support for those who were hit the hardest, contributing \$323,462 to help them rebuild their lives and livelihoods.



OUR RESULTS

As a result of the flooding in Kerala, most families could no longer continue their small businesses or other livelihood activities due to limited resources. Save A Family Plan's Flood Relief and Reconstruction project supported families to find new jobs.

- 5 LIVELIHOOD CENTRES BUILT WITH NECESSARY INFRASTRUCTURE, TOOLS, AND MATERIALS
- 500 FARMERS TRAINED IN ORGANIC FARMING
- 60 WOMEN TRAINED IN SOAP AND DETERGENT MAKING
- 50 WOMEN TRAINED IN BAG MAKING



FINANCIAL



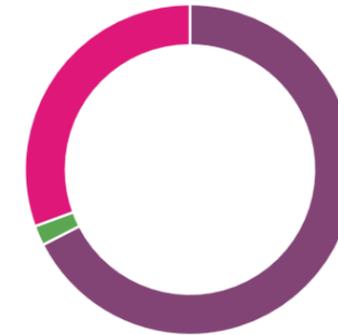
Save A Family Plan ensures that the majority of all donations received directly support programs that benefit families in India. Keeping administrative costs low allows for maximal spending on program expenses.

We acknowledge that operational and fundraising expenditure is essential to the growth of our supporter base and to ensure 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.

FINANCIAL OVERVIEW

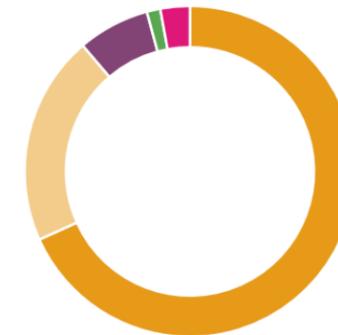
REVENUE



- Cash - 67.5%
- Gift of Securities - 2%
- Investment Income - 30.5%

TOTAL REVENUE - 5.6 million

EXPENDITURES



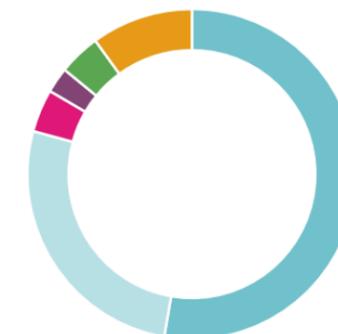
- Program - 68.3%
- Program* - 20.5%
- Administration - 7%
- Marketing/Public Engagement - 1.3%
- Other - 2.9%

TOTAL EXPENDITURES - 3.4 million**

*The transfer of \$1,149,893 intended for Program expenses was delayed in FY 2020-2021 due to changes made to India's Foreign Contribution Regulation Act. These funds have since been transferred.

**Total expenditures including delayed funds. The remaining excess of revenue was earned from investment revenues and Government Assistance.

PROGRAM EXPENDITURES



- Family Development Program - 52.7%
- Family Development Program* - 26.5%
- Special Projects - 4.2%
- SAFPC - 2.5%
- SPED* - 4.1%
- Sanitation* - 10%

2021 FINANCIAL STATEMENTS

	2021 CAD \$
REVENUES	
Donations	3,851,769
Unrealized Gain on Investments	1,066,009
Realized Investment Income	646,874
Government Assistance	38,145
	5,602,797
EXPENDITURES	
PROGRAM	
Family Development Program, India	2,247,562
Community Development Program, India	
India - Special Projects	90,000
Special Project - Smile Cares - CSSAI	30,000
	2,367,562
SAFP Programs	71,819
Total Program Expenditure	2,439,381
ADMINISTRATIVE COSTS	393,689
OTHER EXPENDITURES	
Amortization	13,021
Fundraising Costs	1,869
Investment Advisory Fees	148,689
(Loss) Gain on Foreign Exchange	(82)
Total Other Expenditure	150,476
	2,996,567
Excess of revenue over expenditures	2,606,230

*Please note that these figures do not include the \$1,149,893 in delayed funding referenced on page 17.

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 Field Coordinators 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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