



SAVE A FAMILY PLAN

IN INDIA SINCE 1965

2018-2019
SAFP CANADA
ANNUAL REPORT

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GREETINGS FROM SAFPC



For **SAVE A FAMILY PLAN**, the 2018/19 year proved to be a year of significant change. Devoted Executive Director of 15 years, Lesley Tordoff, moved on to pursue new opportunities. Staff members Patty Keffer and Janice Howard-Smith both retired after dedicating many years of committed service and Sonia Antony started her parental leave. Our office space moved within the seminary and we changed our data base management system. A special thank you to our dynamic newly hired staff, Rose Bos (Donor Relations), Loretta Marcelissen (Financial Officer) and Rebecca Thomson (Family & Community Development Officer) and to our amazing long-time staffers, Cassandra Griffin (Data Base Management Liaison) and Patty Regnier (part-time administration assistant) who worked above and beyond to keep the office running smoothly throughout these changes and challenges.

India also experienced changes this past year. Changes in weather resulted in severe flooding and landslides in many of our program areas and at our headquarters in Kerala. Changes in staff members in our India Office and in some of our partner NGOs meant saying

goodbye to some of our valued staff and friends and welcoming some new ones with their own skills, talents, and experiences to share.

What has not changed is the incredible support of our SAFP donors, in our Family Development Program, our Community Development Program and in our special projects. Because of you, incredible and empowering changes are possible for so many impoverished individuals, families and communities in India! Thank you for giving thousands of families the opportunity to make significant life changes that will improve their lives and secure the future of their children. Please feel free to contact us or visit us at our new SAFP office. We would love to hear from you as we all continue to work together in creating change that matters, change that delivers, and change that empowers.

SAFPC 2018-2019 Board of Directors

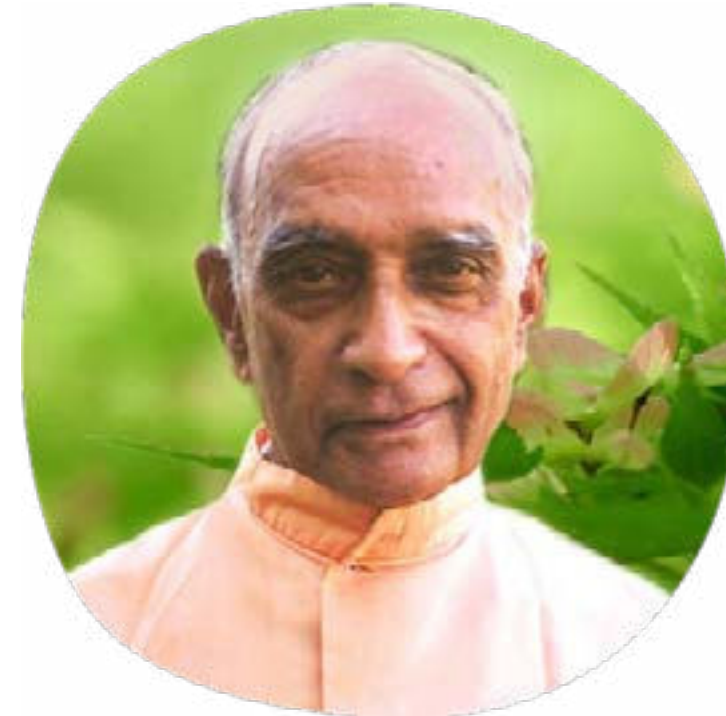
VOTING MEMBERS

Ms. Lois Côté - *President*
 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*
 Ms. Patty Keffer - *Recording Secretary*
 (SAFP Financial Coordinator)

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 2018-2019, we were able to support the following projects in India:

- Guntur, Andhra Pradesh - **JMJ Social Service Society** - 17 women started livelihood initiatives
- Bider, Karnataka - **ORBIT** - 20 women started tailoring businesses
- Warangal, Telangana - **Lodi Multipurpose Social Service Society** - 21 women started livelihood initiatives
- Kolkata, West Bengal - **Calcutta Anglo Indian Social Services (CAISS)**
- Kolkata, West Bengal - **Loreto Convent, Entally**
- Chennai, Tamil Nadu - **Smile Cares**

A MESSAGE FROM

President of SAFP Canada

Lois Côté

One Work of Solidarity



On one of my trips to India I met with a group of women who were infected with AIDS, or had some member or members of their families who were infected or had died from it. Those who wished to speak about their situation did so. It was a painful moment as I listened to their sorrowful stories. Near the closing time of our day, one wonderful lady stood up and said "I shall never forget this day as you came and listened." Immediately I thought, this work is one of solidarity.

When I returned home, I reread the social encyclical *Sollicitudo Rei Socialis* (On Social Concern) by Pope John Paul II. The Pope said this about solidarity (paragraph 38-40): "... not a feeling of vague compassion or shallow distress at the misfortune of so many people, both near and far. On the contrary, it is a firm and persevering determination to commit oneself to the common good; that is to say the good of all and each individual, because we are really responsible for all."

We are so fortunate to have this organization SAVE A FAMILY PLAN and its wonderful donors to support us in this work. Please continue to do this and encourage others to join our organization. May the year ahead be dedicated to the practice of the virtue of solidarity. It is the road to peace and justice. Thank you.

A MESSAGE FROM

President of SAFP India Trust

Bishop
Sebastian

They Are Waiting



As you continue to delve into the lives of the poor and observe how they are handling their daily struggles, one will begin to get the conviction that the poor are always willing to wait. We may have lots of impatience in waiting but they are used to waiting: either at the general hospital or at the ration store where the food is distributed or at the bank waiting for a loan.

They do teach us a lesson that they do not often profit from the technological, scientific and material growth of our world. They seem to be not in the boat but they do not often complain.

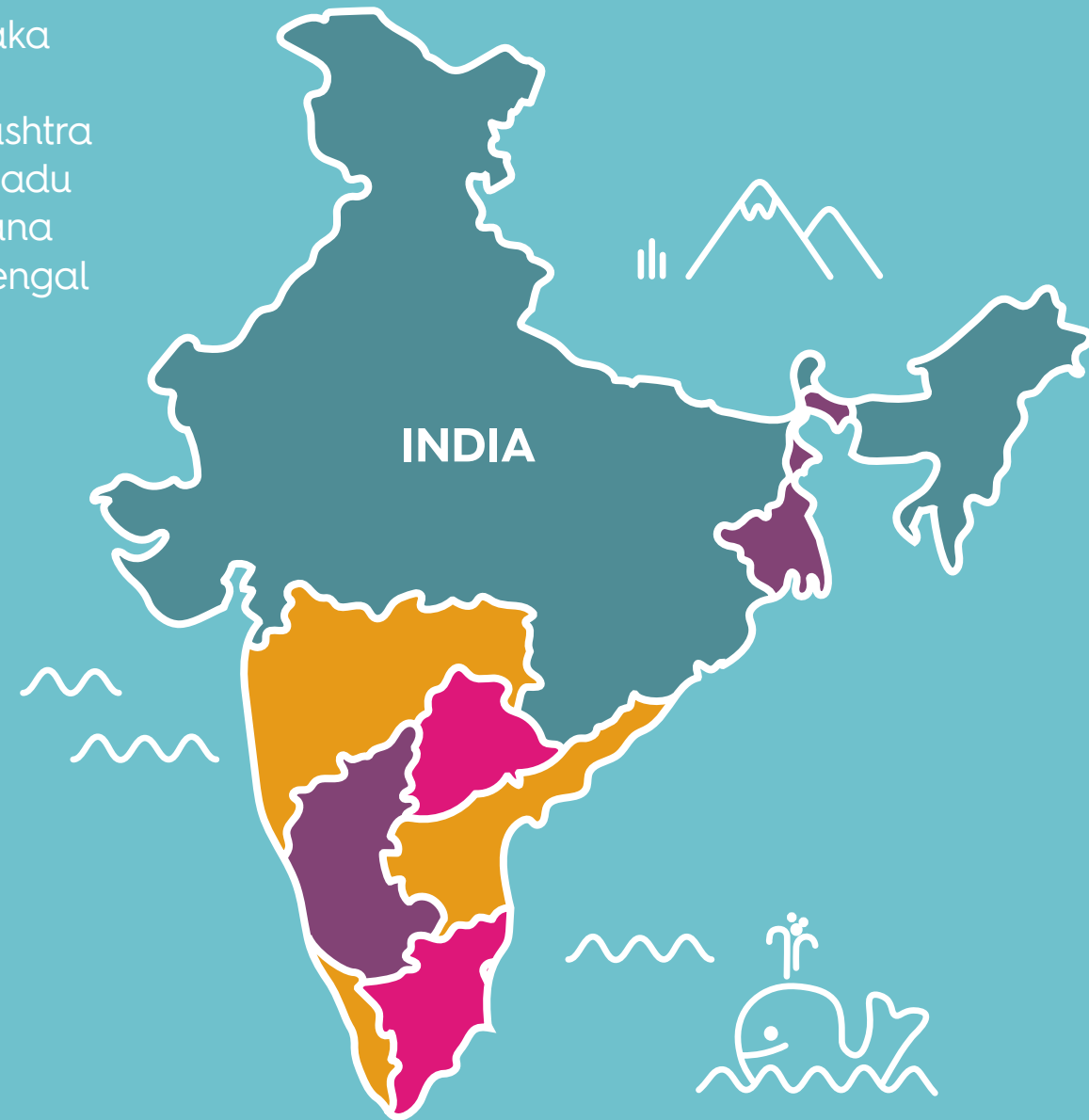
Save A Family Plan has been addressing this issue in a magnificent way by teaching them that they have a right to share in the growth and material well being of our society. They should know how to assert themselves and claim their rights. The process of empowerment has been in this direction and we are happy to say that we are making good progress in this regard. The programs have been geared to assist the poor to treat themselves as human beings and gain self confidence.

As we march ahead, we all need to work for a better world where the poor do not have to wait for what is their right. We need to be their voice and their heartbeat. I thank all our donors, all our partner families, all our collaborators and above all our field animators and coordinators. It is big net work which makes the reality of empowerment make real to the poor. Congratulations to all of you.

WHERE WE WORK

STATES OF OPERATION

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



FAMILY DEVELOPMENT



The **FAMILY DEVELOPMENT PROGRAM** is Save A Family Plan's core program since 1965. SAFP works with 35 partner NGOs in five states 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 in overcoming their poverty-related issues and achieving their goals.

WE REACHED
9,479 Families
THIS YEAR!



Small Business Initiatives

All families participating in the Family Development Program 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; 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.

OUR RESULTS

- 2300** STARTED NEW SMALL BUSINESSES
- 77.6%** OF FAMILIES ARE RUNNING SUCCESSFUL SMALL BUSINESSES
- 1425** FAMILIES RECEIVED ENTREPRENEURIAL TRAINING



New families to the FD Program 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. SAFF and our NGO partners provide training and support throughout the program to help families develop successful businesses and become self-sufficient.

Stories of Change



ARIFA and her husband were affected with Polio when they were very young, which left them both with physical disabilities. Arifa also suffers from epilepsy, which makes everyday life challenging. Together, they were struggling to meet the needs of their family, including their two young children.

Despite these challenges, Arifa and her family have taken the opportunities offered by the Family Development Program and made amazing changes in their life. First, she started making and selling snacks from her home, which allowed her to start earning a profit. With training and support from SAFF, she was able to find more demand in the local markets and expand her business, hiring some other community members to help. Her business supports her own family and provides wages for eleven other women.

With the money she has earned, Arifa was able to construct a small, beautiful home for her family and open a grocery store nearby as her second business. The amazing changes brought about by her incredible courage show how far the support provided through the Family Development Program can go.

HYGIENE 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 on certain days. This greatly increases the effort of household work, which often falls disproportionately on women.

To resolve these issues, Save A Family Plan 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

- 370** DRINKING WATER CONNECTIONS
- 43** WATER WELLS CONSTRUCTED
- 406** SANITARY LATRINES CONSTRUCTED



OTHER IMPLEMENTED ACTIVITIES

- 14** Community Soak Pits
- 13** Ponds Cleaned
- 19** Dry Toilets Constructed
- 3** Indigenous Water Filtration Mechanisms
- 13** Wells Recharged
- 14** Rainwater Harvesting Tanks
- 12** Small Business Initiatives
- 55** Awareness Classes on Water Harvesting



Visit safp.org for videos on our sanitation programs!

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

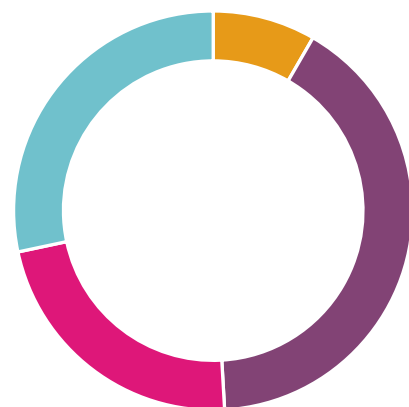
578 FAMILIES CONSTRUCTED NEW HOUSES

102 FAMILIES PURCHASED NEW LAND

MOBILIZING RESOURCES

As with all 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.

This year, \$11 were mobilized for every \$1 of grant provided by Save A Family Plan.



- SAFP Funding - \$473,874
- Government Grants - \$2,317,000
- Family's Contribution - \$1,284,333
- Other Local Resources - \$1,610,116

A New Way of Life

Life was difficult for **LEELAMMA**, her husband, and her two sons to live in a tiny hut with no safety or sanitation. Each year during the rainy season, the children would fall sick as they struggled to protect themselves from the harsh weather. They had no place to work on their studies that was clean and dry and their school books would often get wet. Leelamma desperately wanted to build a safe home for her family, but her hopes were shattered when her husband was injured in an accident at his work place. The situation of the family looked even more hopeless.



With support from their local parish community, Leelamma's family was selected as recipients of SAFP's Housing Program. They received a grant towards the construction of a new home, as well as support from the local field staff to access other funds, including a program of the local government. The parishioners and other community members also provided support to the family.

Their new house is now completed. The children are so excited to have a new place to call home and to study and play in a place that is safe and dry. The house also provides a proper latrine and a hygienic kitchen for cooking. It has given this family a completely different way of living and instilled hope for the future.



NATURAL DISASTER

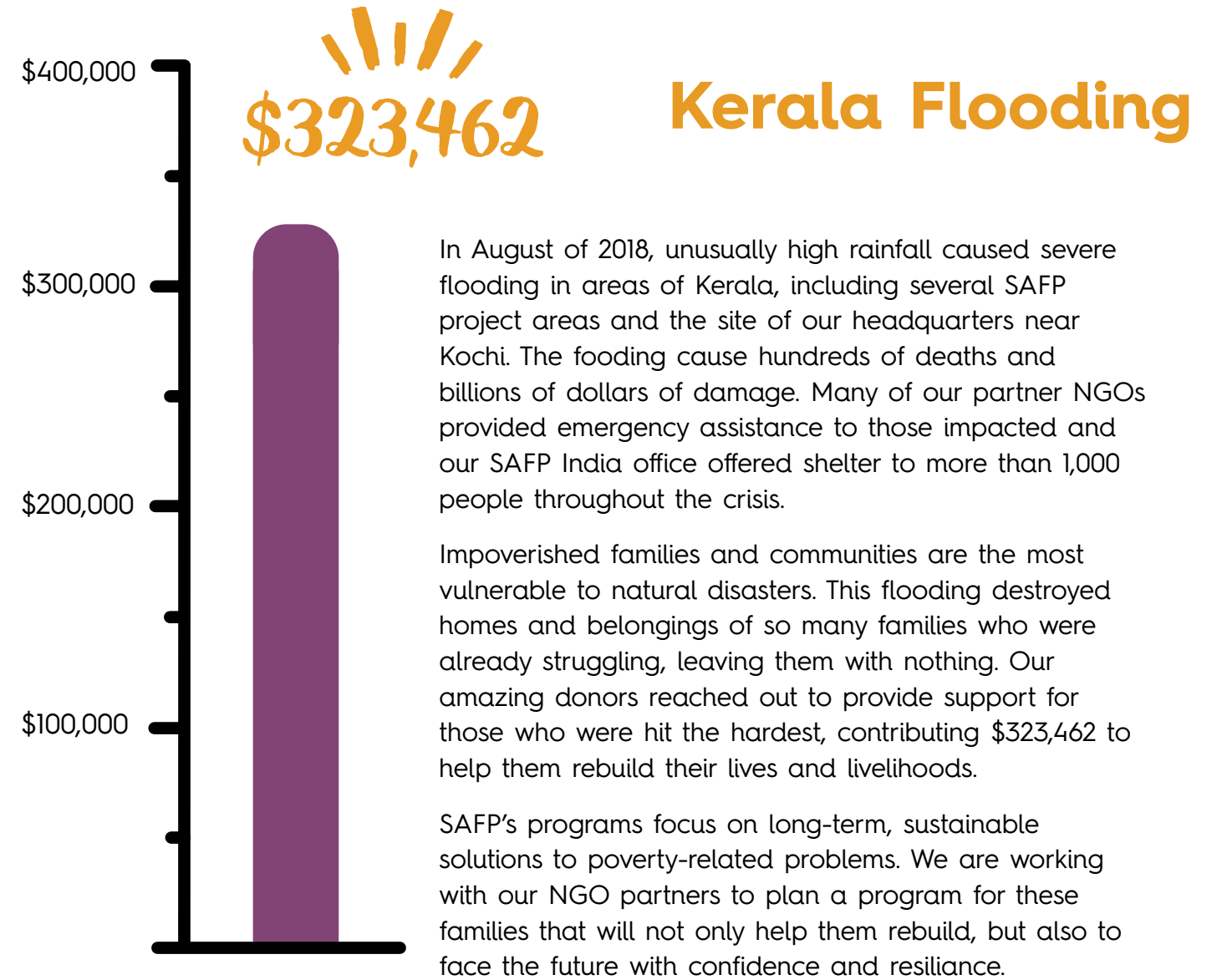


100
families impacted by
Cyclone Ockhi are now
supported through the
Family Development
Program

Supporting Cyclone Victims

In November 2017, Cyclone Ockhi impacted south India and cause terrible destruction and loss of life. Hundreds of fisherman along the coast of Kerala never made it home, leaving many families without their husbands, fathers, brothers, sons, and in many cases, earning members. Some lost their fishing boats and equipment, depriving them of their livelihood. Others lost their homes.

Save A Family Plan and our amazing donors are partnering with 100 impacted families for six years through our Family Development Program. This will provide them with ongoing support to overcome the trauma they experienced and work to rebuild their lives and livelihoods. Through the counselling sessions conducted by our field staff and the care and concern of our donors, these families have a hand to hold as they move forward from this tragedy.



During the Kerala Floods, fisherman and SAFP beneficiary **JOMON THAIPARAMBIL** sprung into action, using his fishing boat to rescue hundreds of stranded people. Although he was suffering from cancer, he worked tirelessly and saved many lives. Tragically, Jomon passed away from his illness in November of 2018. He received an award from the Indian government for his heroic efforts. Our hearts and prayers go out to the Thaiparambil family.

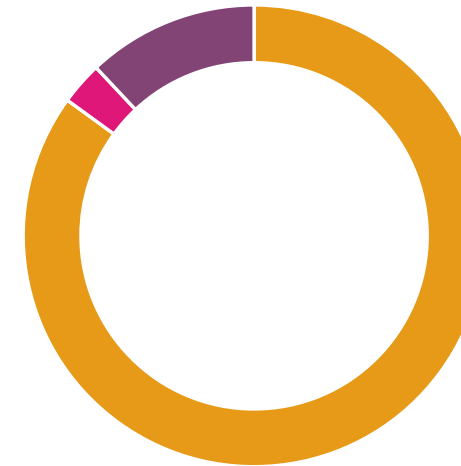


Save A Family Plan ensures that the majority of all donations received directly supports programs that benefit families in India. Keeping administrative costs low allows for maximal spending on program expenses.

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.

Save A Family Plan 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. Large influxes of donations and revenue (such as bequests and higher than average income on our investments) will be reserved for community projects or programs and will be disbursed over multiple years. This will ensure that the programs which are designed to meet the needs of our partner families and communities, will be sustainable throughout their duration despite any possible influx of funding or revenue.

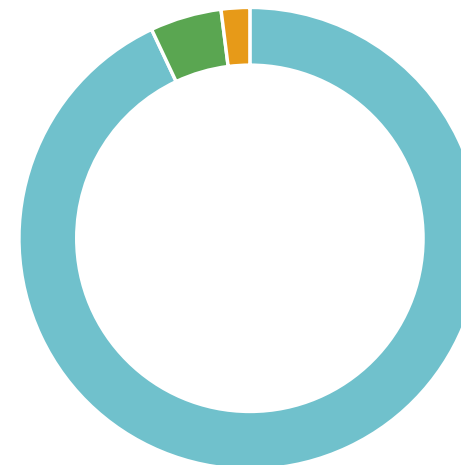
REVENUE



- Cash Donations - 85%
- Gifts of Securities - 3%
- Investment Income (net advisory fees) - 12%

TOTAL REVENUE - \$4.57 million

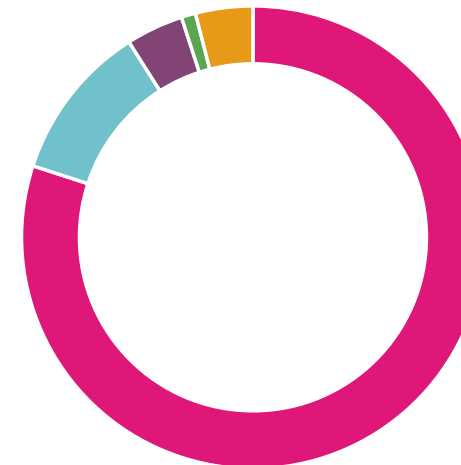
EXPENDITURES



- Program Costs - 93%
- Administration - 5%
- Fundraising - 2%

TOTAL EXPENDITURES - \$3.38 million

PROGRAM EXPENDITURES



- Family Development Program - 80%
- Housing Initiatives - 11%
- Other Special Projects - 4%
- Pilot Projects and Program Documentation - 4%
- Program Support - 4%

2019 FINANCIAL STATEMENTS

| | 2019 CAD \$ |
|---------------------------------------|------------------------|
| REVENUES | |
| Donations | 4,027,907 |
| Realized Investment Income | 432,668 |
| Unrealized Gain on Investments | 261,431 |
| | 4,722,006 |
| EXPENDITURES | |
| PROGRAM | |
| Family Development Program, India | 2,525,211 |
| Disaster Management Program | 3,000 |
| Community Development Program, India | |
| India - SPED IV | 1,000 |
| India - Special Projects | 429,326 |
| Pilot Projects | 11,600 |
| Documentation and Printing Program | 11,100 |
| Special Project - Smile Cares - CSSAI | 30,000 |
| | 3,011,237 |
| SAFP Programs | 34,258 |
| Total Program Expenditure | 3,045,495 |
| ADMINISTRATIVE COSTS | 328,377 |
| OTHER EXPENDITURES | |
| Amortization | 804 |
| Fundraising Costs | 1,008 |
| Investment Advisory Fees | 151,761 |
| (Loss) Gain on Foreign Exchange | (4,077) |
| Total Other Expenditure | 149,496 |
| | 3,523,368 |
| Excess of revenue over expenditures | 1,198,638 |

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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