

#### **SAVE A FAMILY PLAN**



# = Table of Contents =

- 3 Who We Are; Our Work
- 4 Executive Director's Message
- **5** Governance Board and Staff
- **6** A Message from SAFP India
- **7** A Message from SAFP Canada
- 8 Partners Across the World
- $\boldsymbol{9}$  Family Development
- 10 The Families We Serve; Applicant Profile
- 11 Sustainable Income
- 12 Transforming Lives
- 13 Community Development
- 14 CDP Results: Houses, Sanitary Toilets
- 15 CDP Results: Water, Education, Leprosy
- **16** CDP Results: Women's Empowerment, Covid Rehabilitation
- 17 Financial Overview
- 18 Financial Statements
- 19 Investments
- **20** A Sincere Thank You!





















## WHO WE ARE

Monsignor Augustine "Gus" Kandathil was inspired by Pope Paul VI, who urged the world to address the suffering of the poor in India. An Indian-born priest working as a chemistry professor in Canada, Fr. Gus, together with colleague Dr. Leo Ferrari, envisioned a "Plan." In 1965, they founded Save A Family Plan. Its mission: to "partner with the poor for a just world" to overcome conditions of extreme poverty.



Fr. Gus and SAFP helpers at St. Peter's Seminary

#### 50 Years at St. Peter's Seminary

By all accounts, Fr. Gus had a brilliant mind but a body challenged by serious health issues. After a heart attack, concerned about the continuity of Save A Family Plan should he die, Fr. Gus sought a permanent home where it could continue its mission for the long term. He contacted Fr. Michael Ryan, a friend from their student days at the University of Notre Dame in Indiana, USA. In 1973, with the support of then-bishop Emmett Carter, Save A Family Plan moved into St. Peter's Seminary in London, Ontario, Canada. Over a half century and counting, the arrangement proved to be not just an office space, but truly a home. The rest, as they say, is history!

For additional information about our history and mission, visit www.safp.org/about/#our-origins.

## **OUR WORK**

#### Together, we empower impoverished Indian families through participation in our Family Development and Community Development Programs.

The **Family Development Program** is our core program. During the six-year-long "plan," donors pledge \$22 per month to financially support a partner family. Save A Family Plan India staff match donors with the "poorest of the poor" through a formal application process with criteria such as: having at least one child under the age of 13, health challenges of one or more family members, unlivable housing and sanitation conditions, and lack of access to clean drinking water. For details see page 10 of this Annual Report.

Our capable and compassionate Field Coordinators work together with each participant family to offer training, advice, and sustainable solutions to poverty. Families are empowered with skills needed to start their own small business, manage their finances, eat healthfully, and access local resources for housing upgrades, medical care, and education. Our staff provide personal encouragement and support to each participant family throughout their program.

At the end of their six-year program, each family sits down with their coordinator to write a Progress Report which highlights their accomplishments, and expresses hope for a bright future.

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 projects 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.

## **EXECUTIVE DIRECTOR'S MESSAGE**

Recently, Mary, our accountant from the Save A Family Plan India team, messaged me with the exciting news that her son has been accepted at a Canadian university. As a parent, I can relate to the intense hope of being able to provide the best possible opportunities for our children. What made this announcement incredible was knowing Mary's story.

As a child growing up in India, Mary's mother faced the harsh reality of raising her children in conditions of extreme poverty. Widowed, with no income, and children to feed, her future



Marisa gives a presentation to a Grade 3-4 class in London, Ontario, Canada. See page 8 for more info.

looked very, very bleak. Hopeless, even. Could she even have imagined that one day her grandchild would be able to travel to a foreign country, attend university, and dream of a future full of possibilities? Was she aware that one important decision she made would mean a future where her children and grandchildren would no longer have to be concerned about not being able access education, let alone clean water and food?

This incredible change in fate was possible because Mary's mother made one crucial decision. She chose to join the Family Development Program of Save A Family Plan. Mary was completely unaware of this until she herself was working at SAFP India. What incredible and beautiful irony. What a testimony to how life-altering changes can and do happen when compassionate donors partner with families who desperately need hope.

Mary understands, more than most, just how successful SAFP's programs can be. This is only one of many success stories of SAFP partner families that not only found hope but transformed hope into unimaginable possibilities.

A heartfelt thank you to all of you for instilling strength and hope during times of despair. Your support really does create sustainable change and creates hope that impoverished families and children may experience possibilities they could never have imagined.

Many blessings to you, your families, and loved ones.

Marisa Thorburn, Executive Director, Save A Family Plan

## **GOVERNANCE**

#### **BOARD OF DIRECTORS 2022-2023**

#### **VOTING MEMBERS**

Ms. Lois Côté - President

Sr. Joan Atkinson, CSJ - Vice President

Mr. Patrick Mahon

Mr. Andrew Elnazir - Treasurer

Ms. Kenzie Kelterborn - Secretary

Mr. Jerome A. Collins

Dr. Bernardine Ketelaars

#### **NON-VOTING MEMBER**

Mrs. Marisa Thorburn - Executive Director

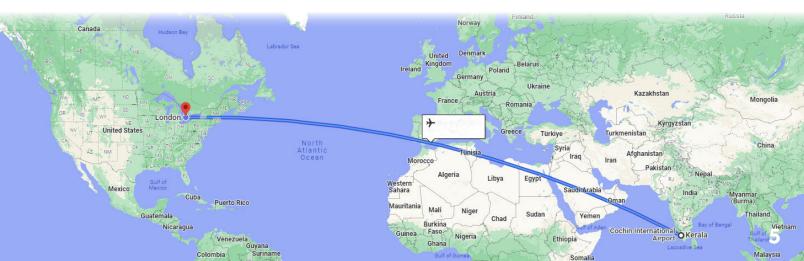
## **STAFF TEAMS**



SAFP India team, November 2022 L-R, front to rear: Manu, Mary, Sibi, Beena, Alto; Libin, Shibin, Fr. Marshal, Fr. Antony



SAFP Canada team, December 2022 L-R: Belinda, Marisa, Elizabeth, Christine, Ashley, Nelson



## A MESSAGE FROM SAFP INDIA

Dear friends,

When we look at the volume of the work undertaken by Save A Family Plan for the last 58 years, the question arises what different qualitative difference you made in the lives of those whom you assisted?

Here are some simple answers that come to my mind:

We were able to bring beautiful smiles to the faces of thousands of families and individuals.



Bishop Sebastian Adayanthrath President, Save A Family Plan, India

We were able to influence thousands of staff members, animators, coordinators and directors that we have a responsibility to change the human plights of the poor.

We brought forward the beautiful culture and connection of various countries working together to alleviate the crucial issue of poverty.

We were able to give flesh to the elegant generosity of North Americans to assist those who are in need.

With God's grace we were able to generate a deep sense of hope among many who were about to give up on their lives due to miserable situations. We have come to realize that the poor have a lot to teach us!!! Above all we all are given deep convictions about the goodness of people all over the world.

We all stand in gratitude for the wonderful opportunity of working with Save A Family Plan and journey with it seeing its evolution, its transformation and its capacity to be responsive to various challenging situations in India.

May God help us forge ahead with faith, hope and love, with deep conviction that we have yet miles to go and promises to keep.

Bishop Sebastian Adayanthrath, President, Save A Family Plan India

## A MESSAGE FROM SAFP CANADA

The Scandal of Poverty - we are living in times of such great poverty. Increasingly, we read these haunting words. Pope Francis reminds us and pleads with us to face this situation and work to change it.

We live in a world where there is great wealth and so many resources for giving food to everyone. Yet there are many hungry children, many children without an education, so many poor people! This is what Monsignor Augustine Kandathil, founder of Lois Côté, Board President, SAFP Canada; Save A Family Plan, faced when he heard the call of Pope Paul VI in 1964, in Bombay (now Mumbai)



and Fr. Marshel Malappelly, SAFP India Executive Director

at the Eucharistic Congress, to change this scandalous situation of world poverty.

Monsignor was determined to do something. He knew and he saw the pitiful lives that hundreds of millions of his own Indian people, were forced to live. And so he began with a simple approach of asking five Canadian families to help financially five Indian families. Over the last fifty-eight years, many thousands of Indian families have been able to come out of their poverty.

Save A Family Plan (SAFP) has developed into an extraordinary organization that partners with poor Indian families for them to become empowered, to find their voice, to realize their God-given dignity, and to help their communities to be thriving places of life-giving action.

That cry of the poor is known to us, and it is our precious task to respond to it. How fortunate we are that Monsignor said YES to the cry. His work is now ours. Let us respond with great trust and dedication as he did. Many people have already responded and have joined SAFP but there is still so much to do.

I express my gratitude to all our donors, volunteers and staff in Canada and India who have heard the cry, and have supported the work, year after year, and to those who pray for the success of this work. Monsignor never faltered. He taught us by his example. May we do the same.

Thank you.

Lois Cote. Board President, Save A Family Plan

## PARTNERS ACROSS THE WORLD

INDIAN STATES WHERE WE SERVED in Fiscal Year 2022-2023:

Kerala Tamil Nadu Karnataka Maharashtra Telangana Andhra Pradesh

For context: India is geographically about one-third the size of Canada, but has approximately 37 times the population: India has 1,400,000,000 citizens; Canada - 38,000,000 citizens.



#### FRIENDS ACROSS GREAT DISTANCES

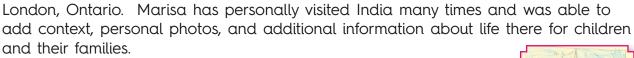
Exchanging letters as "pen pals" is a timeless tradition which enabled a class in London, Ontario, Canada, to bridge the enormous distance of 14,000 kilometers to connect with children in India.

London educator Kelly Ann Olegario had been teaching her grade 3/4 class about social justice and, specifically, about poverty in India. Wondering how she could

connect her students with kids their own age in India, she reached out to Save A Family Plan. She shared her idea with Executive Director, Marisa Thorburn, who in turn discussed it with the team at Save A Family Plan India. Fueled by enthusiasm on all sides, things were soon set into motion.

The result was an exchange of letters and artwork between both groups of school children. The pupils have experienced a unique look into what life is like all the way across the world, through topics such as local culture, a typical school day, and issues that are important to youth—no matter where they happen to live.

Marisa met with the Canadian children this spring as their guest at Mountsfield Public School in South















### **FAMILY DEVELOPMENT**



The Family Development Program has been the cornerstone of Save A Family Plan's work in India since our beginning nearly sixty years ago, in 1965. Built right into our name, the six-year-long "plan" works as a partnership between donors (who pledge their direct financial support of \$22 per month) and their partner families in India, together with the Save A Family Plan India field staff.

In fiscal year 2022-2023, the Family Development Program was implemented by Save A Family Plan India staff in partnership with 12 local Non-Government Organizations (NGOs) across 6 Indian states.

Thanks to generous financial contributions from thousands of donors across Canada, the United States, and elsewhere in the world, Save A Family Plan served 9,319 Indian partner families in this program during this fiscal year.

With your continuing support, the partner families are able to transform their lives and lift themselves from poverty and its ills. With a sustainable income, self-reliance, dignity, and hope, they look forward to a better future.

In Fiscal Year 2022-2023 donors like you supported 9,319 Families

## THE FAMILIES WE SERVE

With your help, we are able to partner with over 9000 families in India every year, however, many others are in need. Families must apply to join our development programs and they are carefully, equitably chosen by our team in India based on their dire situations. Save A Family Plan serves impoverished families who are the most in need, regardless of their creed, caste, gender, or political affiliation.

Our trained on-the-ground staff work in collaboration with them to create personalized and sustainable socio-economic plans. Our results-based development programs aim to transform lives through small business initiatives, life skills training, clean water, sanitation, safe housing, and more.



Family Development Program Eligibility Criteria

#### Both of these criteria:

- 1. One or more children under the age of 13 at the time of application
- 2. The primary applicant must be willing and able to undertake a sustainable small business initiative

#### One or more of these three criteria:

- 1. A woman-headed family (a widowed, abandoned, or single mother)
- 2. A family member with cancer, HIV, AIDS, Tuberculosis, Leprosy, or other serious condition
- 3. One or more family members with a disability

#### One or more of these four criteria:

- 1. Below Poverty Line (Indian BPL Card)
- 2. No sanitary latrine
- 3. No access to safe drinking water
- 4. Homeless or inadequately sheltered (low-quality roofing such as leaves or tarp, only one room, mud walls, etc.)

Many more families are waiting to benefit from our programs. Please make sure to tell your friends and family about our work in India!



## Applicant Profile: Suma and Family

Suma is an abandoned wife with two children. Her employment is most unpredictable. The income is not sufficient for the basic needs of enough food, medical expenses and education for her children.

"Suma and the children live in a 250 square foot asbestosroof house. Rain water gets into the house through the cracks. It is very difficult for them to stay inside during the rainy season. She cooks outside in a makeshift oven using firewood for cooking, which she and her children collect from the nearby rubber plantation. They use the toilet outside their house, which is in a dilapidated condition. They collect drinking water from a nearby public pipe, where the water supply is quite irregular.

Now enrolled in the Family Development Program, Suma has begun a small farming operation to raise chickens for meat and eggs. With a reliable income she can set goals: home repairs, better water and nutrition, and education for the children.

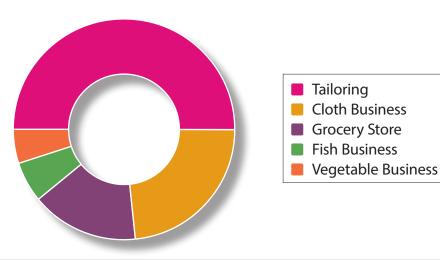
## SUSTAINABLE INCOME

Families participating in the Family Development Program spend the first year of their six-year journey planning, learning, and saving in anticipation of launching their own small business initiative. They work closely with our field staff to assess the best type of business to start, make a business plan, manage a budget, set up their own bank account, and create a basic marketing plan.

Over many years and decades, the formula has proven to be a success. Families and communities lift themselves from poverty with a sustainable income that provides tangibles like food, education, sanitation, and improved health. It also provides intangibles such as hope, dignity, self-esteem, improved mental health, and reduced social stigma. In many cases, neighbours or extended family are also employed as a result of the success of the small business enterprise.







## TRANSFORMING LIVES

#### Gorwamma and Family



Gorwamma, an unskilled, illiterate homemaker, had never been outside of her village of Kotehundi. With her husband partially blind, and their two children blind, it was up to her to provide for the daily needs of her family. It was exceedingly difficult for her and her family to make ends meet.

With a little understanding of tailoring, and the gift of creativity, she excelled in the Women's Empowerment

training project. Gorwamma learned skills, new possibilities, and marketing. She started her tailoring business at home with the machine provided to her through the project. Straight away, she was able to earn an income. She even made a separate room for the business within her home, in order to provide her customers with easier access.

#### **Jyothi and Family**



Widowed at a young age, Jyothi was depressed and in a dire dilemma. She was unskilled and lacked self-assurance. She was raising her 9-month-old child alone and was unsure of what to do next in their lives.

The motivation, trainings, and group sessions that Jyothi received from Save A Family Plan field staff were a great support to her. With increased self-

esteem and working toward achievable goals, she was invigorated with hope for a bright future for herself and her infant.

In her own words (translated): "I was worried about my son as I had no job and no one to support us. Society was looking at me as a widow and compelled me to stay indoors. I could not even imagine what to do each next day. The training improved my skills and [SAFP] helped me to start a small business initiative. The confidence received from this project of Save A Family Plan made me face the community and start a new life."

When you partner with an impoverished family in India, your generosity and compassion will have an amazing impact on the lives of people like Gorwamma and Jyothi and their families!

## **COMMUNITY DEVELOPMENT**



Save A Family Plan's community-focused Community Development Program (CDP) addresses the poverty-related needs that are identified by the local citizens themselves.

Generous and compassionate donors across the globe partner together with beneficiaries in India to overcome poverty through time-proven, sustainable solutions that date back to our earliest beginnings in 1965.

Thanks to the generosity of Save A Family Plan donors and a network of local supports, impoverished Indian communities are able to make vital improvements through programs such as:

House Construction
Sanitary Toilet Construction
Clean Water Initiatives
Health and Hygiene Project

Children's Education Project
Leprosy Project
Covid Rehabilitation Project
Women's Empowerment Project

Throughout the fiscal year of 2022-2023, Save A Family Plan Community Development Programs were operated by field staff in collaboration with local NGOs (Non-Governmental Organizations) to serve an estimated 9,000 villagers in India.

#### **CDP RESULTS:**

#### 33 houses constructed

As part of the Golden Jubilee Housing Project, Phase Five, 33 new family homes were constructed in this fiscal year. The project was implemented in Maharashtra and Kerala, India.

Adequate shelter addresses a wide range of poverty-related obstacles to shelter, safety, physical and mental health, and privacy. A lack of secure shelter can disrupt family life, making it difficult for children to attend school regularly, or for adults to maintain employment.

Each constructed house is designed to offer a main area of at least 400 square feet; a basic kitchen, toilet and living areas; running water; and a Reinforced Cement Concrete (RCC) roof.

Consideration is given to eco-friendly construction using local materials and labour.





### 638 sanitary toilets constructed

Many households in rural India lack sanitary toilet facilities, which leads to the transmission of diseases such as diarrhea (the leading cause of death for children under five in India), cholera, typhoid, and more. Sickness also affects the ability of a parent (or child)



to work and earn wages, and for children to attend school.



A household toilet is vitally important for sanitation, privacy, safety, and dignity. Improved sanitation benefits maternal and child health, education, gender equity, and overall quality of life. It replaces open defecation, resulting in improved personal and environmental health.

Key to the success of the project, Save A Family Plan field staff teach families about the importance of sanitation and hygiene practices. They highlight the link between sanitation and health, and the importance of sanitation in daily life.

Save A Family Plan's Health & Hygiene Project, Sanitation, Phase 2, aims to construct individual household toilets in each family home. 627 household toilets were constructed in the following areas: Maharashtra, Telengana, Karnataka, Tamilnadu. (An additional 11 toilets were also constructed as part of the Leprosy Rehabilitation Project.)



## CDP RESULTS: Clean Water



With vour financial support, impoverished families and communities can benefit from safe, water. clean In this fiscal

year, 1500 non-electric water purification units were distributed, together with training about care and maintenance, and education on safe hygiene practices. 500 units were distributed in each of Karnataka, Telengana and Maharashtra.

Ready access to clean water promotes health and well-being. Unsafe water can spread

potentially deadly bacterial diseases such as cholera, dysentery, and typhoid fever. In rural areas where access to healthcare is limited, disease prevention is critical.

In many rural areas of India, women and girls are responsible for fetching water for their families, sometimes at great distances, which can put them at risk. This means hours each day

are spent walking to and from the nearest water source (of unknown cleanliness) instead of attending school or working for income.



#### **Education for Children**



Parents with little or no education and literacy often struggle to provide basic necessities for their children. Education is often out of reach for these children.

The cycle of poverty can also

lead to child labour; a child who works all day cannot attend class. Moreover, in many rural areas there is a shortage of schools and qualified educators.

The new Welfare of Children Project comprises four education centres. There, students come in the evening to receive individualized academic tutoring and training in a supportive and encouraging environment. The children, often from remote and isolated areas, are able to build community with their peers.

In this fiscal year, the four centres served 108 children.

## Leprosy Rehabilitation

Hansen's Disease, or "leprosy," is associated with misfortune and disfigurement, resulting in stigma that restricts employability, mobility, relationships, education, and acceptance at social and religious functions. Often, the entire family shares in the severe stigma.

Thanks to a bequest in a donor's Will, this project was run in Kurnool, India. It addressed the social, economic, educational, and health rehabilitation of those infected. More than 200 individuals benefited.



## **CDP RESULTS: 30 Women's Empowerment Graduates**

The situation of women in India can be complex advanced tailoring and embroidery, as well as and multifaceted. While there have been improvements throughout the years, women and girls continue to face various forms of discrimination, harassment, and even violence. Traditional norms can restrict a women's employability, mobility, and independence, especially if she is a widow or has been abandoned.

The Women's Empowerment Project focuses social and economic development through two main functions: skills training in entrepreneurship training and mentoring.

30 applicants participated, all women living in poverty and either a widow, a single parent, or an abandoned wife. The project follows a proven plan to support and empower women, focusing on their economic development and capacity building. Through advanced skill training, mentoring, group participation, and professional-quality sewing equipment, 30 women started a sustainable, incomegenerating tailoring business.







#### **Covid Rehabilitation**

The global pandemic has caused significant health, social, and economic impacts worldwide. rehabilitation project mitigates those negative impacts by providing support to vulnerable populations, including low-income families and those who have lost their jobs or businesses.

The selected families prepared an activity plan proposing a small business initiative that helps the family to earn sustainable income. As part of the project, 84 beneficiaries were identified to participate in the project.

By generating new sources of income and stimulating local economic activity, the project contributed directly to broader economic recovery. This can help to mitigate the negative impact of the pandemic on local and national economies. As a direct result, 84 families reduced poverty, improved nutrition, raised their quality of life, and returned to better health and education.





## 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.

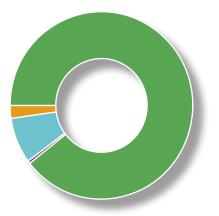
We acknowledge that operational and fundraising expenditures are essential to the growth of our supporter base and to ensuring that current and future projects will be funded to completion.

Based on previous year results, SAFP carefully plans our projected fiscal year spending on sustainable development projects. During the fiscal year 2022-2023, our total revenue was CAD \$3,406,654.

#### **REVENUE**

Donations - \$3,272,776
Change in unrealized gains/loss (\$255,817)
Realized gains on investments \$17,748
Dividend Income - \$290,451
Interest Income - \$81,496

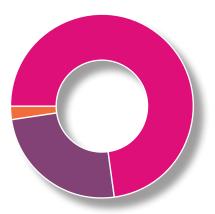
TOTAL REVENUE \$3,406,654 CAD



#### PROGRAM EXPENDITURES

Family Development Program - \$2,004,813 Community Development Program - \$682,015 Public Engagement and Tech Support - 65,487

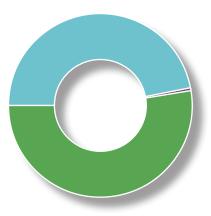
> TOTAL PROGRAM \$2,752,315 CAD



#### **OPERATIONAL EXPENDITURES**

Salaries, wages and benefits \$294,193 Fundraising costs \$1,537 Professional, admin & banking \$328,900

TOTAL EXPENDITURES \$624,630



## FINANCIAL STATEMENTS

For the Fiscal Year ended March 31, 2023

CAD \$

\$29,709

Donations Change in unrealized gain/loss Realized gain on investments Dividend income Interest income Government assistance	3,272,776 (255,817) 17,748 290,451 81,496 
PROGRAM Family Development Program, India Public engagement and tech support Community Development Program, India projects - Employment rehabilitation initiatives - Housing - Health  ADMINISTRATIVE COSTS Postage and courier Insurance Interest and bank charges Office Professional services Rental Salaries, wages and benefits Telephone Travel  OTHER EXPENDITURES Amortization Foreign exchange (gain) loss Fundraising costs Investment advisory fees	2,004,813 65,487 312,105 120,000 250,000 \$2,753,315 11,837 3,403 33,390 20,049 74,738 11,574 294,193 2,875 544 \$452,603 13,552 (17,345) 1,537 174,283 \$172,027

**EXCESS OF REVENUE OVER EXPENDITURES** 

**REVENUES** 

## **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 predetermined schedules.

#### **Prepaid Partner Family Support**

Donors have the option to prepay 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 SAFP 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 SAFP India for programs. With the current economic uncertainty on a global scale, SAFP'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 2022-2023 annual report of Save A Family Plan Canada



We are sincerely thankful for the compassion and generosity of the incredible people who make our work in India possible!

Mere words cannot possibly 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, including the on-the-ground field staff who work directly with the impoverished Indian families and communities with whom we partner.



#### 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

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