

SAVE A FAMILY PLAN

IN INDIA SINCE 1965

Annual Report for fiscal year 2024-2025

1965 - 2025: Celebrating 60 years!

The Daily Gleaner

"The Voice Of Central New Brunswick"

FREDERICTON 475-6671

FREDERICTON, N.B., FRIDAY AFTERNOON, FEBRUARY 19, 1965

CHROMOCTO 357-8491

Friday, February 19, 1965

St. Thomas University 'Save A Family' Plan Launched

St. Thomas University has launched a "Save A Family" plan to help the starving of India.

The purpose of the plan is to encourage Canadians to "adopt" an Indian family by making small contributions throughout the year to help toward the upkeep of the family unit.

The man behind the St. Thomas scheme is Rev. A. J. Kandathil, a priest from Kerala, the smallest state in the Indian union. Overpopulation, unemployment and disease have made Kerala the stronghold of communism in India and at one time the Communist Party actually ruled the state for two years.

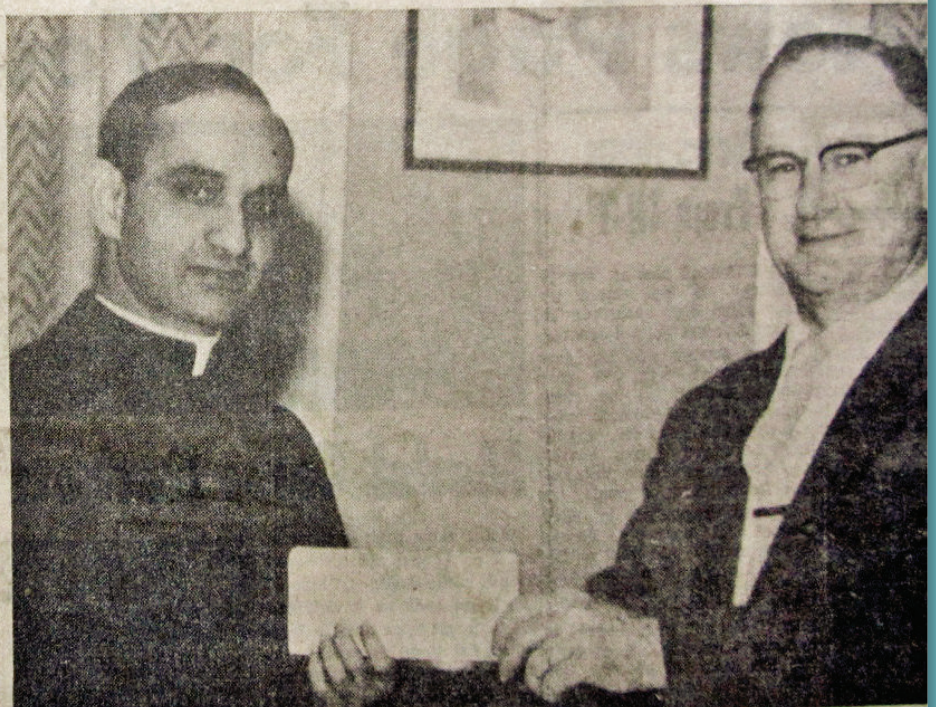
50 CENTS A DAY
The average worker in Kerala earns, if he is fortunate enough to be hired, about 50 cents a day. The poor are either homeless or live in mud huts with roofs of coconut leaves. Many have to be satisfied with only one rice meal

a day and thousands go to bed hungry.

With help received from Canadians, Father Kandathil's missions in India are trying to provide food, shelter, clothing and medicine for the unfortunate there. Mission hospitals, leper colonies, orphanages, homes for the aged and other charitable institutions take care of deserving people free of charge. A housing project was recently launched by the missions in an attempt to provide homeless people with hygienic houses.

ALREADY CONTRIBUTED

Among those who have already contributed to the missions are Fredericton members of the Knights of Columbus. A few days ago the Knights and the Holy Name Society took up a collection at a Communion breakfast, the proceeds of which were passed on to Father Kandathil. He is working as a professor of chemistry at St. Thomas.



"The Daily Gleaner" newspaper, Friday afternoon edition for February 19, 1965, announcing the launch of Save A Family Plan

Contents

Annual Report for Fiscal Year 2024-2025

3 Celebrating 60 years

4 Executive Director's Message

5 Governance: Board of Directors and Staff
Celebrating 25 Years of Service

6 Message from SAFP India

7 Message from SAFP Canada

8 Msgr. Augustine Kandathil Social Justice Award

9 Family Development Program

10 Lives Transformed

11 Community Development Program

12 Education for Children

13 Housing Project

14 Toilet Construction

15 Women's Empowerment

16 Financial Overview

17 Financial Statements

18 Investments

19 A sincere Thank You!



Cover photograph: "The Daily Gleaner," newspaper's Friday afternoon edition on February 19, 1965, announcing the launch of Save A Family Plan

CELEBRATING 60 YEARS



Save A Family Plan partners with impoverished families and villages in India, empowering them to break the cycle of poverty and create a better future for themselves and their children. Our programs, based on six decades of experience and expertise, address today's critical needs as well as the long-term consequences of poverty, sickness, and natural disasters.

On the occasion of the 60th anniversary of Save A Family Plan, a plaque was installed at the door of our Canadian office. The inscription is a constant reminder of our origins and mission.

Our founder, Msgr. Augustine Kandathil, was affectionately known as "Father Gus." He was born in India in 1920, was ordained in 1947, and earned a PhD in Chemistry in 1960 at Notre Dame University, USA. In 1963, he moved to New Brunswick, Canada, to teach chemistry.

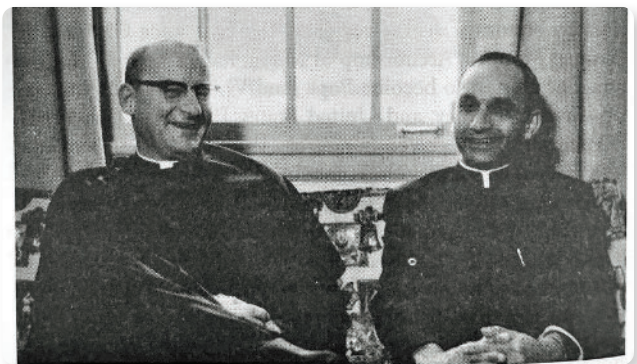
In December 1964, Pope St. Paul VI traveled to Mumbai (then called "Bombay") to attend the International Eucharistic Congress. During his time in India, His Holiness called on the world to take notice and to take action: "May this our anguished cry go forth to all nations and governments of the world and may God inspire them to undertake this peaceful battle against the sufferings of our less fortunate brethren."

Fr. Gus already knew first-hand of the poverty; when he was a child, his mother would receive local beggars at their family home and helped them to meet their needs. "My mother encouraged my desire to bring good to them."

In the early years, Save A Family Plan started with five families and operated out of office space provided by St. Thomas University in Fredericton, New Brunswick, Canada. What began as a "charity" model later evolved

into programs promoting sustainable development.

In 1972, Fr. Gus had a heart attack and worried that the work of Save A Family Plan might die with him. In 1973, after an exhaustive search for a long-term base of operations, he moved Save A Family Plan to St. Peter's Seminary in London, Ontario, Canada. The office remains there to this day, more than half a century later.



(L-R) Archbishop James H. McDonald and Msgr. Augustine "Father Gus" Kandathil

SAFP was incorporated in Ontario in 1977 and then federally in 1986. A U.S. branch office of SAFP operated in Dayton, Ohio in the 1960s and 70s.

Save A Family Plan is currently a registered nonprofit in both Canada and the United States of America.

Read more about our 60th anniversary online at www.safp.org/60-years

EXECUTIVE DIRECTOR'S MESSAGE

“Prayers, Patience, and Perseverance”

During the 2024-2025 fiscal year, SAFP reached a milestone: 60 years of empowering impoverished families living in India. While the year itself presented challenges and losses, it also signified new beginnings, unexpected blessings and hope. We celebrate everyone who supported our programs throughout the ongoing journey, improving the lives of thousands of families each and every year.

One year ago, Save A Family Plan India faced an unimaginable challenge: their license to accept foreign funds under the Foreign Contribution Regulation Act (FCRA) was not renewed, as it usually is every five years. This in itself was not a concern, as there was no reason to believe it would not be reinstated. The risk was that the time it would take, could come at a great cost to our partner families and the small businesses that they'd worked so hard to build. Small businesses are the key component of the SAFP Family Development Program, enabling families to generate the necessary income to meet basic needs, ensuring they can feed and clothe their children.

We would like to express our sincere gratitude to everyone involved in making the necessary changes to ensure our programs continue to operate in India. During a time when many other charities have had to discontinue their work in India due to similar issues, SAFP programs continue to thrive, empowering families and changing lives.

We acknowledge the hard work and dedication of the SAFP India staff who had to seek work elsewhere. And we commend the staff members who worked extra hours and adjusted their roles as required, those who volunteered their time and talent, and everyone who went above and beyond to make this transition a possibility.

Mostly, we are grateful to our loyal and beloved donors. On this our 60th Anniversary, we have so much to celebrate. On behalf of all of us at SAFP in the Canada office, and those working in India, we sincerely thank you for your prayers, your patience and your commitment to serve those who are the most vulnerable amongst us.

Marisa Thorburn,
Executive Director



(L-R) Marisa Thorburn, Executive Director, and an FDP program participant with her family's cow

GOVERNANCE 2024-2025

BOARD OF DIRECTORS

VOTING MEMBERS

Ms. Lois Cote, President
Sr. Joan Atkinson, CSJ, Vice
President
Mr. Jerome A. Collins
Mr. Andrew Elnazir, Treasurer

Dr. Bernardine Ketelaars
Ms. Kenzie Kelterborn, Secretary
Mr. Patrick Mahon
Mr. Dave Schiller
Mr. Tim Kulakowski, seminarian
representative

NON-VOTING MEMBER

Mrs. Marisa Thorburn, SAFP Executive Director

STAFF TEAMS



SAFP India team (L-R): Libin, Christin, Aby, Fr. Antony, Mary, Sibi, Job, Charles, Jayakrishnan



SAFP Canada team (L-R): Elizabeth, Chris, Rukky, Marisa, Belinda, Nelson, Ashley

25 Years of Service

In 2025, Save A Family Plan India recognized Mary P. A., Program Manager - Finance Administration, for her 25 years of faithful service.

Mary has an amazing story. Some time after starting her employment at SAFP India, she came to a realization: her mother, Rosy, and their family had themselves participated in the SAFP Family Development Program many years earlier, when Mary was just a child.

Rosy worked hard to build a brighter future for her family. Mary and her own children are living that legacy today.



A MESSAGE FROM SAFFP INDIA

Journeying with “Disposable” People

As I write this note for Save A Family Plan’s annual report, I received news from a family I have known for many years that their elder son, John, is no longer with us.

He was a differently-abled child, and I was asked to look for a rehabilitation centre since his mother is diagnosed with cancer. Mother told me that she was not able to take care of him any more.

John was forty-eight years old. I was trying my best to find a good rehabilitation centre run by Catholic nuns, however my efforts did not bear much fruit. In the interim, he left us once and for all, causing no more difficulty for anyone.

Save A Family Plan has been caring for people like him for the last 60 years. As I began to contemplate his life, I realised that he received no Christmas cards, was not invited to any important events, and was not a guest at any parties. They are the disposable people of our society.

My heart is filled with joy that we can work with people like John through Save A Family Plan. I have been introduced to those brothers and sisters of Jesus through SAFFP.

I thank everyone with Save A Family Plan for allowing me to share my longing for a better humanity. I love this work since it touches the core of my heart.

My gratitude for the past and wishes for the future. May this organisation continue to touch the lives of disposable people whose lives are very valuable before God.

With gratitude,

Bishop Sebastian Adayanthrath
President
Save A Family Plan India



*Bishop Sebastian Adayanthrath,
President, Save A Family Plan India*

A MESSAGE FROM SAFP CANADA

"60 Years of Radical Openness"

I read a beautiful article, "Shelter the Homeless," by Edward Jurkovic, in the Catholic Worker, October-November, 2025, Vol. XCIII, No. 6, issue.

Its content reminded me of Fr. Gus Kandathil, founder of Save A Family Plan. This is the 60th year of its existence.

Jurkovic writes,

"What could be is not achieved through our certainty, but from pushing the boundaries, giving space for thoughts which others would cut short, from living in the space between what is and what could be, and from turning hearts of stone into hearts of flesh. We can never know what our efforts could lead to. But the seeds sown in conversation and rooted in the soil of radical openness yield a harvest far beyond our expectations."

May Save A Family Plan continue meeting challenges and challenging us to trust in God's call.

Lois Cote,
President,
Save A Family Plan Canada



*Lois Cote, President,
Save A Family Plan, Canada*



MSGR. AUGUSTINE KANDATHIL SOCIAL JUSTICE AWARD



(L-R): Frances Theilade and presenter, Bernardine Ketelaars

In 2025, our 60th anniversary year, we were proud to inaugurate the Msgr. Kandathil Social Justice Award to recognize extraordinary commitment to the social justice spirit of our founder, "Father Gus" Kandathil. Nominees were considered according to their contributions to sustainable development in partnership with Save A Family Plan, demonstrating love and compassion for those living in extreme poverty in India. Frances Theilade, longtime supporter and volunteer, was presented with the award on October 9, 2025. The following is from her acceptance speech.

"I'm truly honored to get this. I did find out on Monday that I was receiving this award. I would have been stunned otherwise. I would have been looking over my shoulder thinking, "Me?!" I was surprised but I'm deeply honored.

"I just want to talk a little bit about my first trip to India with [SAFP Board President] Lois which was in 2003. And just to show you the integrity of this organization: we first went to Gujarat because in 2001 there had been a devastating earthquake and Save a Family Plan had a special appeal to rebuild a particular village.

"Lois had traveled to Gujarat, India, beforehand and with another person and they traveled around and they found this one particular village, Molyvann, which they agreed to visit. It was maybe 50 houses.

"After an earthquake or after a natural disaster like that, there's all kinds of pledges from around the world - organizations, governments saying that they are going to help with the rebuilding. There was a large, large sign outside of this little village. I forget what the organization was or even what country; it was promising what they were going to do. Other than the sign, there was nothing.

"But you go into this little village and Save

A Family Plan had built 50 houses. And these houses, they all, on the corner of them, had "SAFP" and a number. So you could walk around and you could see that they had fulfilled their pledge. They built 50 houses.

"Lois and I were there. There was an inauguration of a school that was also built. Just the integrity; there was no flash, no big sign, no bragging about what they were going to do. They just did it. They did it quietly. They did it humbly. And that is what Save a Family Plan has always been.

"I knew Father Gus because I worked [at St. Peter's Seminary] for 42 years in the library. So, I knew Father Gus and I knew when the organization first started. It was Father Gus and Laura Zadorski in this little closet-like office. There are probably walk-in closets that people have that are larger than the first office. But it just grew slowly over the years and those small steps add up. I think that's what we're seeing here tonight.

"I want to again just say thank you for this award. We've had a lot of fun over the years. We've done different things to raise money for Save a Family Plan. And it's just been wonderful to be part of this. Thank you."

FAMILY DEVELOPMENT PROGRAM

The Family Development Program, which dates back to our very beginnings in 1965, partners donors with impoverished Indian families. After a family applies and is confirmed to have met the eligibility criteria, they commit to working with Save A Family Plan throughout a six-year program that will transform their lives.

Our grass-roots partners make home visits with each family. They teach them business and money-management skills, monitor their progress, and connect them to community resources and existing government programs. The participant families empower themselves, together with other families, through local Self Help Groups that raise awareness and promote positive change.

A strong emotional bond often develops between the donors and their partner

family in India. The connection is more than a monthly donation, it is a journey throughout the duration of the program, connected by personal letters, photos, and progress updates. In some cases, donors are even able to meet their partner family when they travel to India. It is a life-changing experience for everyone involved.

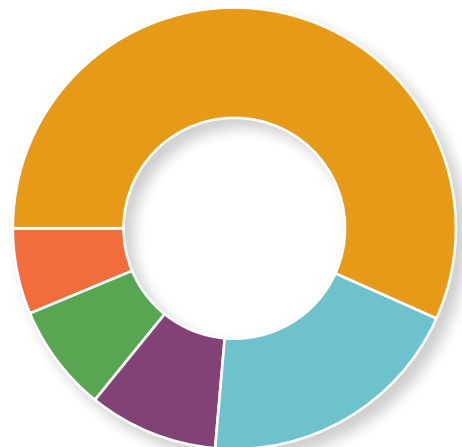
As a result, thousands of families every year are empowered to create sustainable solutions that break the cycle of poverty for themselves and their children. They gain self-reliance, health, happiness, dignity, and hope for a better future. They are also role models, living examples of what is possible when someone stuck in generational poverty and social stigma has a chance to change their circumstances.



In Fiscal Year 2024-2025
donors like you supported
6,228 Families

Typical types of Small Business Initiatives started by Family Development Program families (shown in graph clockwise):

- Tailoring & textiles (56.7%)
- Grocery Shops (19.7%)
- Fish Vending (9.4%)
- Textile Businesses (7.9%)
- Detergent Businesses (6.3%)



LIVES TRANSFORMED

KANAGAVALLI

"Thank you for your support and encouragement to overcome challenges.

"Training and meetings motivated me to start a small business. I bought a tailoring machine. And I started the detergent business with the support of the family development program.

"Today I am earning a good income and taking care of my family."



DEVI

"The Family Development Program gave me the courage to move forward despite many struggles.

"As a single mother of two daughters, I started a small snacks cart near a tourist place with [your] support.

"Today, I have expanded it into a roadside shop, and the income helps me provide for my family and educate my daughters. [The] F.D.P. has truly changed my life."

KAVITA

"With your financial support, I am doing good in cow rearing. I bought a cow and started selling milk to my neighbour[s] and the government milk society. I earn a good income from this business. The income from my business is so helpful in meeting my son's educational expenses. I am so grateful for your presence in my life.

"[My son] drew a picture and wrote a message: *'Thank you for leading my family on the path of progress. Today, we as a family can have three meals a day, and our future is getting better.'*"



When you partner with impoverished families and villages in India, your generosity helps transform the lives of people like Kanagavalli, Devi, Kavita, and their families

COMMUNITY DEVELOPMENT PROGRAM



Our Community Development projects address poverty-related issues that affect health, education, and sustainable employment. Our field staff work hand-in-hand with local villagers, utilizing local resources and labour.

Working in collaboration with field staff, participants, and local communities, Save A Family Plan designs and implements

projects that address today's critical needs as well as the long-term consequences of poverty, sickness, and natural disasters.

All of our programs are designed with educational and training components, as well as continuing mentorship, monitoring, and support. This holistic approach ensures successful outcomes for the participants.

PROJECT AREAS OF FOCUS 2024-2025

Educational Support for Children

Housing Project (family home construction)

Construction of Household Sanitary Toilets

Women's Empowerment Project (tailoring course)

Education for Children

Education is vital to the development of young children and key to breaking the cycle of poverty. Many parents, themselves lacking literacy and education, can afford neither nutritious food nor education costs. Children who are hungry, unsupervised, and sometimes pressed into child labour struggle in school. They are more likely to drop out. Other factors such as long travel distances and gender also create additional barriers.

Save A Family Plan's children's education project focuses on operating "tuition centres" where professionally qualified tutors foster a safe and constructive environment for impoverished Indian children.

In fiscal year 2024-2025, six centres operated in Cowdally, Chamarajanagar District, Karnataka, where tutors provided 160 students with assistance in core curriculum subjects and personalized guidance tailored to their individual needs.

Children received snacks and educational kits that included notebooks, coloring books, and

writing utensils. These further encouraged and strengthened their interest in learning.

Beyond academics, extracurricular activities and skills training sessions helped strengthen behaviour and practical abilities.

Additionally, SAFFP day camps provided children with enhanced vocational awareness, motivation, and confidence-building. Through a blend of structured classes and interactive games, staff fostered positive attitudes toward learning and personal growth.

As a result of this ongoing project, disadvantaged children have gained measurable improvements in both academic performance and overall development, contributing to stronger communities and healthier societies.

Thanks to the generosity of donors and the dedication of teachers, children are not only excelling in their studies but are also becoming well-rounded individuals equipped with the skills, drive, and optimism needed to thrive in life.



Housing Project

Millions of Indian families struggle to realize their human right to adequate housing. Many live in makeshift shacks, slums, and overcrowded tenements. The cost of rent, even for a space with deplorable conditions, is a constant drain on family finances.

Without proper housing, families are subject to many health hazards, social vulnerabilities, and economic insecurities. Lack of housing undermines efforts to gain good employment, access education, and maintain health and well-being.

Each SAFP-built home provides at least 400 square feet, a cooking area, and bedrooms, as well as vital services including electricity, sanitation, and potable water.

Each home is unique, but the typical cost is around \$15,000, approximately half of which is funded by Save A Family Plan donors.

Save A Family Plan's ongoing housing project addresses this vital social justice issue, and is a crucial component of sustainable development.

In fiscal year 2024-2025, the Save A Family Plan constructed 57 houses across several regions. The project locations included Chamarajanagar District, Chikkamangaluru District, and Mysuru District in Karnataka State; the Nilgiri District in Tamil Nadu State; and Kannur, Malappuram, and Wayanad Districts in Kerala State.

Examples of actual family homes



Exterior of a family home



Interior of a family home



A new home built in partnership with Save A Family Plan



A new home built in partnership with Save A Family Plan

Toilet Construction

For many families living in impoverished Indian villages, access to a household toilet would mean improved hygiene, safety (especially for women and children), privacy, and dignity. Without access to a toilet, people are faced with open defecation, a grave threat to public health, or walking long distances, putting themselves at risk of wild animals and other perils.

Unsanitary conditions cause the spread of cholera, dysentery, and other dangerous infections. Sick parents may miss work, reducing their already meagre income; children can face serious illness and miss school. A toilet can literally mean the difference between life and death, especially for children under five.

SAFP's ongoing project has been implemented across villages in Southern India. Construction is carried out in close partnership with local contractors and community members to ensure that the toilets meet safety and durability standards. Locally sourced materials are used, making the process both cost-effective

and environmentally sustainable.

Each toilet is designed with essential features, including a concrete roof, a concrete or tiled floor, plastered and painted walls, a secure door, ventilation, lighting, running water, and a septic tank.

In fiscal year 2024-2025, Save A Family Plan successfully constructed 600 toilets in Chamarajanagar District, Karnataka. These facilities directly serve more than 3,000 individuals, significantly improving their living conditions and contributing to better community health overall.

Alongside construction, field staff also provided training in health and hygiene, raising awareness about sanitation practices, and guidance on toilet cleaning and maintenance.



An improvised "toilet"



Women's Empowerment (tailoring course)

Women and girls can face gender stigma, harassment, and violence. Girls can be denied access to education and participation in society.

Empowerment promotes education, economic opportunity, entrepreneurship, decision-making, and generally improved family well-being.

Our Women's Empowerment Project focuses on women gaining skills and training that will lead to sustainable income and prosperity for their family.

The participants are between 20 and 50 years, and either a woman from a Below Poverty Level family, or a widow, or a single mother, or an abandoned spouse, who is willing and able to commit to the five months of training and the subsequent launch of her own small business initiative.

The women who are accepted into the project typically already have a basic knowledge of tailoring and are interested in becoming a professional.

The program includes advanced training in measurement, sewing, tailoring, embroidery; use of tools and equipment; hand and machine stitching; designing, drafting and pattern making; cutting, tailoring & finishing garments; education in business and marketing; and ongoing support and from both field staff and their own peers.

Training sessions run Mondays through Saturdays, 9:30 am - 4:00 pm, with 10 participants in each. The training focuses on stitching various garments such as umbrella frocks, sharara dresses, modern frocks, skirts, blouses, saree pico, and includes practice using zig-zag machines.

In addition to practical sessions, the program includes theory classes, paper-cutting exercises, and fabric cutting and stitching practice.

Participants receive a notebook, a personal file, and necessary stitching materials as part of their enrollment. Each student must successfully complete three sets of every garment she learns to cut and stitch, ensuring accuracy and self-confidence.

At the end of each month, a stitching examination is conducted to assess their progress.



In fiscal year 2024-2025, the project was implemented in Mundargi, Gadag District, Karnataka, India. All 30 women successfully graduated and received the industrial-quality equipment on which she honed her skills, as well as a formal Certificate.

Individually, or sometimes in small groups, the women start a sewing and tailoring shop, often also offering garment and textile sales. Field staff help them with ongoing monitoring and guidance.

The steady income is transformative for their families, providing a sustainable source of economic security, better quality of life, and funds for education and healthcare. Moreover, the shops strengthen the local economy, and the female professionals are role models for their daughters, sisters, and neighbours, inspiring future generations.

FINANCIAL OVERVIEW: 2024-2025

In December of 2024, SAFP India office's Foreign Contribution Regulation Act (FCRA) license was not renewed, as it usually is every five years. This in itself was not a concern, as there was no reason to believe it would not be reinstated. However, until its renewal, the normal funds transfer process from the Canada office to the India office was interrupted. SAFP Canada restructured the transfer process, directing funds to individual Non-Government Organizations (NGOs) implementing SAFP programs. This resulted in a delay in transferring a portion of the program funds (in the amount of \$1,557,208) for the 2024-2025 fiscal year. Five NGOs also did not get their FCRA renewed, and one opted out of SAFP partnership. These

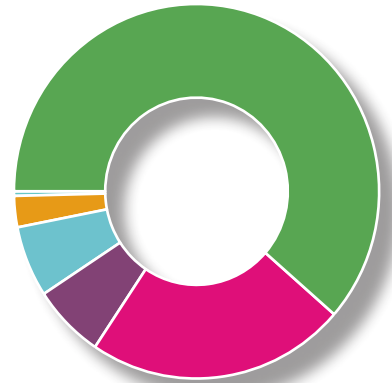
funds could not be transferred in the 2024-2025 fiscal year; however, will be redirected in 2025-2026 to NGOs willing and able to offer the Family Development Program (FDP).

By March of 2026, it is expected that the committed program funds will have been transferred to the SAFP programs as per the 2024-2025 budget. While the delays caused some disruption in the program implementation, the restructuring was necessary to ensure the continuation of all programs until SAFP India's FCRA is renewed.

Audited financial details are indicated immediately below and are also published on our website at www.safp.org/news-and-info/#publications.

REVENUES

Donations \$3,008,710
Change in unrealized gains/loss \$1,138,724
Realized gain on investments \$313,949
Dividend income 300,688
Interest income \$101,513
Foreign currency translation gain \$23,136
Total revenues \$4,886,720 CAD



PROGRAM EXPENDITURES

Family Development Program \$1,935,388
Community Development Program \$760,920
Public Engagement and Tech Support \$62,022
Total program expenditures \$2,558,330 CAD



OPERATIONAL EXPENDITURES

Salaries, wages and benefits \$354,777
Fundraising costs \$3,760
Professional, admin & banking \$412,645
Total operational expenditures \$771,182 CAD



FINANCIAL STATEMENTS

for the fiscal year ended March 31, 2025

REVENUES	CAD \$
Donations	3,008,710
Change in unrealized gain/loss	1,138,724
Realized gain on investments	313,949
Dividend income	300,688
Interest income	101,513
Government funding	n/a
Foreign currency translation gain	23,136
	CAD \$4,886,720

EXPENDITURES	CAD \$
PROGRAM	1,935,388
Family Development Program, India	62,022
Public engagement and tech support	
Community Development Program, India projects	28,166
- Employment rehabilitation initiatives	280,266
- Housing	352,528
- Health	(100,000)
- Pilot project (recovered)	
	\$2,558,330
ADMINISTRATIVE COSTS	
Postage and courier	12,193
Insurance	5,148
Interest and bank charges	41,721
Office	20,562
Professional services	78,607
Rental	15,484
Salaries, wages and benefits	354,777
Telephone	2,709
Travel	5,832
	\$537,033
OTHER EXPENDITURES	
Amortization	13,155
Fundraising costs	3,760
Investment advisory fees	217,234
	\$234,149
TOTAL EXPENDITURES	\$3,329,512
EXCESS OF REVENUE OVER EXPENDITURES	\$1,557,208

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 \$2.6 million is designated for special projects within the investments. These restricted funds have been provided by the Canadian Social Services for Anglo-Indians (CSSAI) and the Kaylou Foundation. SAFP is currently working with CSSAI to determine how these funds will be utilized.

Burse Family Support

Approximately \$8.7 million is designated as Burse funds. Approximately \$1,434,000 are donations held in perpetuity. Interest/income of this fund has been used to support burse Family Development Program 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 (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 have included housing and Covid rehabilitation.

Reserve Funds

Each year our Canada office disburses between three to four million dollars CAD 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 2024-2025 annual report
of Save A Family Plan Canada**



SAVE A FAMILY PLAN

IN INDIA SINCE 1965

**Celebrating
60 years!**

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

Words alone cannot convey our gratitude for the caring and compassionate donors who are committed to *partnering with the poor for a just world*. We hope that information contained in this Annual Report will illustrate the impact of your gifts.

We acknowledge our dedicated and hard-working volunteers and staff members at SAFP India and SAFP Canada, including the field staff who work directly with the impoverished Indian families and communities with whom we partner.



Poverty is Complex. Our plan is simple.

CANADA: c/o St. Peter's Seminary, 1040 Waterloo Street, Suite 307, London, Ontario, N6A 3Y1

UNITED STATES OF AMERICA: P.O. Box 610157, Port Huron, Michigan, 48061

Website: www.safp.org | Phone: 519.672.1115 | Fax: 519.672.6379 | Email: info@safp.org