CORAL REEF ALLIANCE 2013 ANNUAL REPORT

CORAL.ORG



PASSIONATE PEOPLE



DR. MICHAEL WEBSTER, EXECUTIVE DIRECTOR

This past fall when our field staff arrived from around the world to participate in our

annual organizational planning session, I was struck—again—by how talented, dedicated, and passionate they are. With your support, they, along with our equally dedicated headquarters staff, are doing the hands-on work of implementing our mission. From Jenny Myton's drive and persistence, to Liz Foote's energy and enthusiasm, Naneng Setiasih's dynamism, Pamela Ortega's contagious joy, and Arthur Sokimi's deeply ingrained conservation ethic—our people are uniting communities to save coral reefs.

Building local stewardship is the cornerstone of our efforts. We believe that involving many different members of the community and exploring how they can benefit socially, culturally, and economically from preserving their reef is crucial for conservation to succeed in the long term.

Our work is driven by diplomacy, passion, and perseverance as we strategize and collaborate with a wide variety of stakeholders, and act as a catalyst for change. But successes do not happen overnight, nor does building support for conservation. That means that our field staff spend much of their time talking—and listening—to people and finding common ground, whether the stakeholders are government officials, fishermen, hotel managers, wastewater treatment plant operators, community members and volunteers, or staff from other nonprofits. It is strong partnerships like these that are building a broader constituency of coral reef supporters.

And it is this constituency that helps us address threats like water pollution and overfishing, and strengthen how reefs are managed, leading to measurably healthier reef ecosystems.

While we exist to save reefs, our work is all about people. I am honored to give you the chance to hear directly from some of our staff and other leaders within the organization about their exciting work and goals for the future.

Thank you for giving us the opportunity to do what we love and be successful at it—none of these stories would be possible without you.



JIM TOLONEN, BOARD CHAIR

In 2013, I visited one of our field sites—Roatan, Honduras—with other members of the Board

and staff. I had the opportunity to see firsthand how our work is helping save coral reefs, and I couldn't have been more inspired.

Though blown away by the incredible stands of endangered staghorn coral within Cordelia Banks (an area CORAL and our partners gained protections for in 2012), I was most impressed during

my visit with the people who are working tirelessly to ensure healthy reefs in Honduras: the CORAL team of Jenny Myton and Pamela Ortega, our colleagues at the Roatan Marine Park, AMATELA, BICA, and Healthy Reefs Initiative, even the dive shop owners, restaurateurs, and hotel staff. With the leadership of these individuals and organizations, there is truly much hope for the future of Honduras' reefs. I am so proud of CORAL's role in building up teams of environmental crusaders, not just in Honduras, but also in our other sites around the world.

Last year was a critical year for expanding our leadership team to better support the many passionate people working in the field to unite communities to save coral reefs. I am happy to report that we

welcomed five Board members who bring new expertise and ideas to the organization and are helping to craft a renewed organizational strategic plan. We also launched the CORAL International Council. In their first order of business, the growing group of CORAL advisors collectively committed to raise \$100,000 and use it as a challenge to other supporters (which was enthusiastically met, bringing in a total of over \$300,000 from our year-end fundraising). And that's just the beginning for this group.

Whether donor, director, local businessperson, or conservation professional, it is people who make our work possible, and people who will ultimately save coral reefs. I hope you enjoy learning about the successes that, together, we have made possible over the last year, and are inspired by the successes that are yet to come with the continued passion of so many. Thank you for your support.



PHOTOS BY CORAL STAFF



CREATING A CONSTITUENCY FOR CLEANER WATER AND HEALTHIER REEFS

hile there is no "one size fits all" approach to CORAL's work, all of us in the field—whether in Hawai'i, Indonesia, Mexico, Honduras, or Fiji—experience similar issues when it comes to tackling the threats facing our community's reefs. Thankfully, we have found that our work at one site helps inform and improve our work at other sites.

For example, CORAL's earliest work in Hawai'i was modeled after our successes partnering with local stakeholders to establish voluntary standards for marine tourism in the Mesoamerican region. That work with marine tourism operators in West Hawai'i then gave us the experience we needed to engage more deeply with Hawai'i's accommodations sector. Though our work with hotels and other stakeholders was originally focused more on reef stewardship and sustainability initiatives (program areas we still engage in), we have since expanded our scope to address water quality problems. And today, our water quality



BY LIZ FOOTE - Hawai'i Field Manager

work here is helping inform similar efforts in the Mesoamerican region, as we begin to improve wastewater treatment in Honduras and Mexico. I have truly enjoyed seeing our successes—and what we learn from our challenges—in one site move our work forward in another.

In Hawai'i, one of the ways we are tackling water pollution is through collaboration with the West Maui Ridge to Reef Initiative. That partnership brings together diverse stakeholders in a watershed-wide effort to improve water quality for coral reefs—whether the problem is polluted stormwater runoff or excess nutrients in wastewater, and whether the solution is building a rain garden or helping a hotel hook up to a purple recycled water pipe.

To support increased use of recycled wastewater on Maui-and thus decrease the amount of nutrient-rich wastewater that ends up in the ocean and on coral reefs-CORAL is helping hotel and resort managers prepare to transition their properties to using recycled water. Our new publication, Recycled Water for Reefs/A Guide for West Maui's Resorts and Condominium Properties, downloadable at www.coral.org/hawaiiwater. is a "how to" guide for property managers who wish to begin that process. As we created the guide, we attracted a new suite of stakeholders within the accommodations sector, building more support for coral reef conservation and giving us lessons that we can now share with Honduras and Mexico.

PARTNERING FOR BETTER REEF STEWARDSHIP

n Honduras, the ability to effectively manage natural resources—in our case, coral reefs—depends greatly on cooperation among government agencies, local and other nonprofit organizations, and the private sector. Supporting grassroots organizations committed to saving Honduras's unique coral reef ecosystems is critical to conservation success.

On Roatan, CORAL has been building capacity for reef conservation over the past several years by helping the Roatan Marine Park strengthen management of local protected areas. In 2013, we began building similar partnerships on the island of Utila, bringing formerly disparate conservation efforts and entities together to develop the Utila Conservation Fund. Our goal for this fund, which we are seed funding, is to build support for co-managing a marine park in Utila, similar to what is happening in Roatan. The trust we have established will strengthen our partners' ability to collaboratively manage Utila's natural resources.



BY JENNY MYTON - Honduras Field Manager

We are also joining forces with local and national government officials to ensure better protection for reefs. In 2012, we succeeded in having Cordelia Banks—1,700 hectares of coastal waters and reefs—designated as a federal Site of Wildlife Importance. In 2013, we worked closely with the government to finalize a management plan for this site. With help from Roatan Marine Park staff and many other partners, we made sure that the management

plan was based on sound science and data, and reflects the input of all stakeholders. The plan sets forth zoning that includes a protected fish replenishment area with clearly defined boundaries that make enforcement easier. This is the first enforced no-take area within the Bay Islands National Marine Park.

This past year, we also teamed up with AMATELA and other NGOs, researchers, and local and federal government agencies to strengthen protection for Tela Bay, which includes one of the healthiest reefs in the Caribbean, Capiro Banks. This strategic alliance allowed us to witness and record the spawning of critically endangered elkhorn coral (Acropora palmata), calling additional attention to the importance of this area. The information we gathered helped us work with our many partners to complete and submit a ficha tecnica for the region, which describes the environmental setting, boundaries, and rationale for having this area declared a federal Site of Wildlife Importance like Cordelia.

HOW SOCIAL SCIENCE DRIVES OUR WORK



he many passionate people who are involved in designing and implementing our conservation programs around the world rely heavily on science to evaluate which strategies are most effective and where we can most wisely invest our resources. Particularly useful in our work is the field of ecology. In conservation, we worry a lot about connections: how an action in one place has consequences in another, or how to maintain essential connections between populations. By understanding the processes that drive those connections, we can make informed decisions about which conservation actions to take.

One commonly applied approach to reef conservation is to establish marine protected areas, in which local pressures on corals are minimized. Reducing local stressors can provide reefs with the "breathing room" they need to adapt to a changing climate.

While a single protected area can have a positive effect on marine life, research has shown that a network of biologically connected areas can have a greater impact. Part of what makes a network so effective is that it spreads risk out across coral reef populations—the marine equivalent of not keeping all



BY DR. MADHAVI COLTON

Program Director, Reefs Tomorrow Initiative

your eggs in one basket—while also spreading the social costs of protection across communities. In addition, by protecting multiple areas we protect species that are adapted to different conditions, and therefore also capture the genetic diversity of coral reef populations. On the island of Bali in Indonesia and in the Bay Islands of Honduras, we are working to establish such networks.

But designing a network of protected areas brings up a lot of questions: where should the areas be located? How big should individual areas be, and how much total area should be included? How close do protected areas need to be to one another?

Our scientific understanding of coral reef ecology can provide answers to these questions. For example, estimates of the distance that larvae of different species travel can be used to guide how close protected areas need to be in order for them to be biologically connected. Recent research from Samoa found genetic differences between corals living in warmer and cooler areas, so connecting different habitats like these ensures that the adaptability of corals and other species is maintained.

Recent research has also highlighted the importance of resilience, which is an ecosystem's ability to withstand changing conditions or bounce back after a disturbance. In Indonesia, we've used a resilience tool kit to identify areas that are naturally resilient, and by prioritizing these areas for inclusion, can design a network that is most likely to withstand a changing climate.

By implementing networks of protected areas based on scientific design principles that conserve essential connections between populations, we can provide the conditions in which corals are most likely to thrive both now and into the future. By using science to guide our conservation efforts, we are able to make better decisions for reefs and ensure that they will exist for generations to come.

aking humans into account as part of the ecosystem is invaluable to our work as conservationists. As our field staff around the world can attest, entering a community with preconceived ideas and plans doesn't always work out. Particularly when dealing with marine conservation and a local community that depends on the resources of the sea, our approach must be open and humble. Community values and priorities can differ greatly. CORAL has found that entering a community with an active ear, ready to work with all stakeholders to find common ground, is the best approach.

When working with different cultures it is easy to project our own perceptions onto a situation. Instead, the community's interpretations, perceptions, and desires must be expressed, understood, and incorporated from the beginning. CORAL adopts these lessons from social science and employs them in our approach.

For example, in Fiji, we consulted repeatedly with community members and local stakeholders to design a user fee system that respected their goals and authorities.



BY JULIANE DIAMOND
Program Manager

In Indonesia, we met with fishing co-ops, local businesses, and the accommodations sector to identify conservation priorities and management strategies. In Honduras, we are working to set up a network of marine protected areas through collaboration and partnership with local organizations, fishing groups, and other stakeholders.

All of these programs involved the use of surveys, interviews, focus groups, and other strategies to ensure that all perspectives and stakeholders were heard and incorporated into final plans. This inclusive and thoughtful planning has resulted in programs that are broadly accepted in the communities in which

Conservation success can never be achieved without the compliance and support of human beings. Conducting socioeconomic studies and engaging the community prior to coming to conclusions regarding problems and solutions ensures that actual and perceived issues are addressed, with collaboration and buy-in from all.

Conservation success can never be achieved without the compliance and support of human beings.

SELECT HIGHLIGHTS FROM 2013

PHOED BY CORAL STAFF

- Successfully advocated for a Fiji Airways ban on the transport of unsustainably sourced shark fin and related shark products
- Became the primary resource for the Fiji media on shark conservation issues
- Worked with partners to monitor coastal water quality, and with the municipality to connect more homes and businesses to wastewater treatment plants in Roatan, Honduras
- Developed a participatory coral bleaching response plan for the Karangasem and Buleleng regencies in Bali, Indonesia, as a step toward community reef monitoring; held a workshop for the provincial government to help craft the plan
- Worked with hotel and resort managers, local governments, interested citizens, and nonprofits to build a watershed stewardship coalition to address water quality problems affecting coral reefs in Maui
- Produced and distributed a guide for Maui hotel and resort managers that provides them with tools and guidance they need to switch to recycled water





- Led completion of a management plan for Cordelia Banks, the marine protected area designated in 2012, in Honduras
- Worked with partners to have Tela Bay declared as a Site of Wildlife Importance in Honduras
- Began the process of establishing a network of marine protected areas in Bali, Indonesia, comprising 19 marine parks and 89,000 hectares, and conducted a willingness to pay survey in four high tourism areas
- Developed a local community management body for Jemeluk Bay, Amed, in Indonesia, to prepare the community for active involvement in coastal management
- Conducted community meetings in the Amed, Padang Bay, and Tejakula subregencies in Indonesia to develop a business plan for a voluntary donation dive tag system and generate support for expanding the user fee system to the regency level

HELPED COMMUNITIES BENEFIT



- Assisted the Kubalau Resource Management Committee (KRMC) in awarding five new scholarships to high school and college students (170 to date)
- Improved transparency of the user fee system and facilitated a closer working relationship between the KRMC and the Kubalau Business Development Committee (KBDC), both of which will lead to increased income for the community
- Trained three teachers from remote villages in Indonesia to create marine and shark conservation curricula and a shark reading kit to improve literacy—these teachers then trained four additional teachers from four other villages
- Provided school supplies to students in Raja Ampat highlighting the importance of shark and marine conservation

ENSURED SUSTAINABLE TOURISM



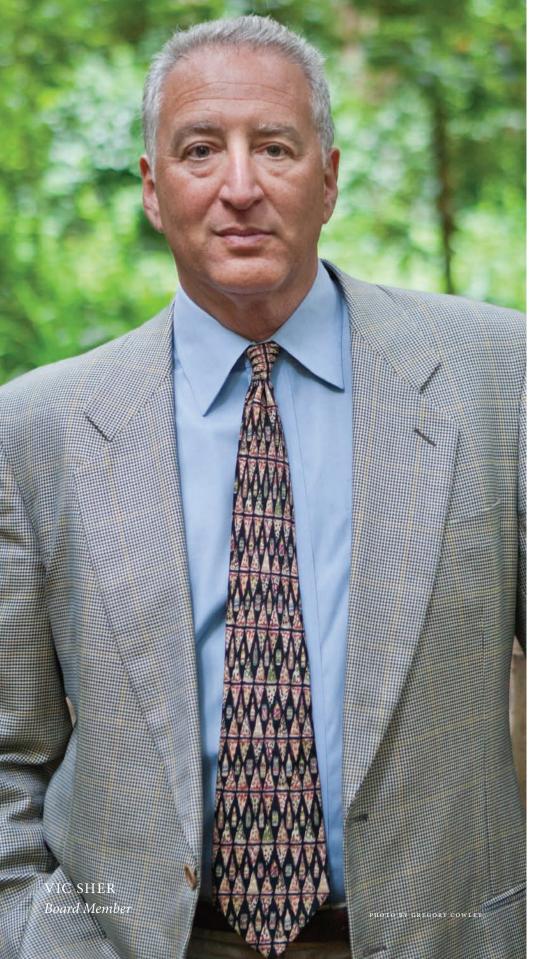
- Trained 28 Honduran government officials from the Ministry of Environment and ICF (Instituto Nacional de Conservación Forestal, the body in charge of protected areas) on sustainable marine recreation practices
- Completed 13 Environmental Walk-Through (EWT) assessments and two reassessments for marine recreation providers in Cozumel
- Trained 22 marine recreation providers and 166 people in sustainable marine recreation
- practices in Cozumel, and worked with marine parks to better understand diver and marine provider behavior
- Distributed copies of reef etiquette materials to several large hotels in Cozumel
- Installed additional reef etiquette signs in areas of high tourism in Hawai'i, bringing the total number to 52

SHARED LESSONS LEARNED



- Continued playing a central role in the Reefs Tomorrow Initiative (RTI), which surveyed and interviewed resource managers and conservation professionals around the world about changes in reef state, threats to reef health, and tools that will help them make informed decisions about reef management
- Launched CORAL's new brand, expanding our visibility and increasing our ability to educate more people about the threats facing coral reefs and what can be done to save them

EXPANDING OUR LEADERSHIP EXPANDING OUR LEADERSHIP



eartfelt passion, intellectual interest, and a belief that certain environmental issues deserve attention from the courts have driven CORAL Board member Vic Sher for the past 30 years in his career as a highly successful environmental litigator. His work has included

high profile cases like that of the northern spotted owl in the Pacific Northwest and large cases representing public water agencies around the country against polluters. That same curiosity and passion are now motivating him to try to help coral reefs, and to help build CORAL's capacity to do so.

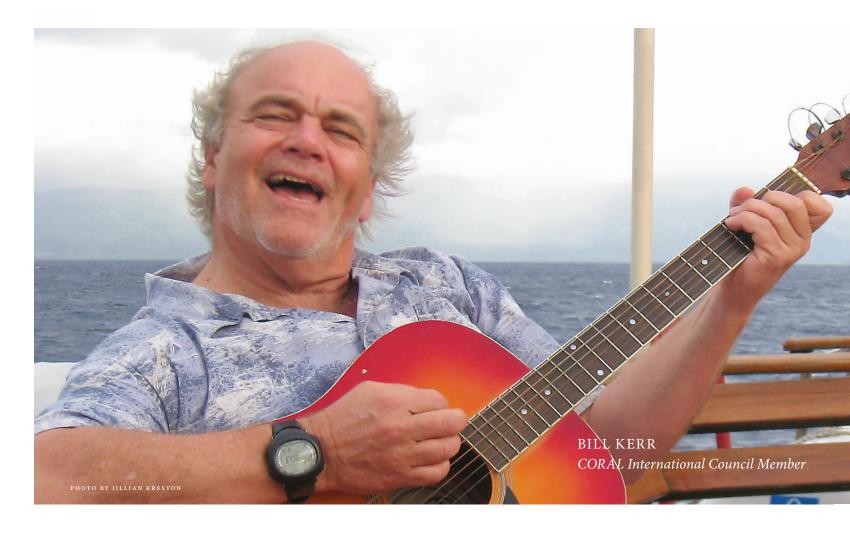
"Coral reefs face dire threats from multiple forces. These fragile ecosystems deserve as much attention as any I've dealt with in the thirty years I've practiced environmental law," he says.

CORAL's strategy of mobilizing communities to save reefs is an effective melding of science and economics and community based action.

As a longtime diver, he has become increasingly concerned about the health of reefs throughout the world, and sees them as indicators of global environmental healththe "canaries" of the ocean. But to save them, he says, the environmental advocacy strategies used by the last generation simply won't work anymore. "We used to be able to focus on a species or an area and try to preserve habitat in a defined, limited geographic area. But now we're facing systemic failures, especially with climate change. Our focus truly needs to be global."

CORAL's approach of piloting a successful program in one area and replicating it in other areas around the world is an effective way to build resilience to global threats, he says. "CORAL's strategy of mobilizing communities to save reefs is an effective melding of science and economics and community based action. It's a strategy that could be applied in many environmental disputes."

Moving forward, he says, especially with impacts from climate change being felt around the world, our challenge is to start "turning the ship around. Alarm bells have been going off for far too long. It's increasingly important that we act and act effectively. I believe CORAL's work is doing that, with measurable results."



t's the amazing variety of life he's seen close up on a coral reef that motivates Bill Kerr to support CORAL. "Coral reefs are a miniscule percent of the ocean, yet I can't think of anywhere else where you can see such diversity in one place, so much variation. You might see a certain species of fish or coral on one reef, but on the next reef they won't be quite the same." He also values how, despite their limited geographic range, they are "disproportionately beneficial to the world environment."

A leader on the CORAL International Council launched in 2013, Bill has been a CORAL supporter for many years. Having been scuba certified 20 years ago, he likes the way CORAL teaches divers to take some relatively simple steps to avoid harming reefs. But he also appreciates CORAL's efforts to solve largerscale problems affecting reefs—namely overfishing and water pollution—by working with local communities: "Alongside work on the diver-related problems, the only way to go forward really is to work with the people who

live near the reefs—to support them and build on their knowledge and capacity to care for their reefs and find solutions to the problems that need to be addressed."

Sometimes the "community" is a broader one, as in our work with the resort industry and municipalities to better treat and recycle wastewater. "We need to take care of the problem, whatever the source is—hotels need incentives and education too," he says.

Most of us can help lead not only by contributing financially, but also by going out...and telling CORAL's stories, which are compelling.

An economist and a director of the Berkeley Research Group in Washington, DC, Bill says the new CORAL International Council is made up of committed people with a wide variety of professional skills—economists, lawyers,

scientists—who can support and help build CORAL's organizational capacity. "For a small organization, CORAL is doing incredible things with its talented and dedicated staff, but I'd like to grow our footprint, even with divers—there are many who don't know about the problems coral reefs are facing or recognize their significance and what we need to do to turn things around." And that's where the Council comes in. "Most of us can help lead not only by contributing financially, but also by going out and talking, bringing in members and donors, and telling CORAL's stories, which are compelling."

Bill recently visited Fiji where he met with CORAL's field staff and saw some of those stories playing out. "I saw how well the Namena Marine Reserve is functioning. We need to replicate those successes." His hope is that more communities and other nonprofits emulate CORAL's models: "None of this is a patented or trade secret. I hope that more people see our work, and think, 'I might want to try that."

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*Those listed made at least four contributions in 2013

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Jourdan Blackwell Joyce Blackwell

BluStar

Robin Bateman

Alicia Castle

Lisa Stefanko

Tyler Cervinka

Sarah Cervinka Robin Chinburg

Megan Chinburg

Benito and Cuan Bui Chuv

Florina Chuv

Tom Connolly

Matt Connolly Paul Crowe

Margaret J. Drury

Annelise Cyran-Little John and Ella Van Rysdam

Molly Davis

Carter Davis Angie Dement and John Ormand

Ari Medoff Lara Dodge

Daniel Zapata

Emily Dorfman

Debbie and Steve Cohen Micah Goodman

Bob Palais

Olivia Griffin

May Soucie

Sara Grimes

Judy Kumprey

The Gunter Family

Neil Nix

Anya Hanson

Maria Watson Pam Harkins' Birthday

Yvonne Moodv

Fred Harper

Katie and Lance Maurer

Asa Huffaker Anne Madden

Susan Sambell

The Wedding of Susie Holst

and Glen Rice Margaret Martsching

Alyssa Inman Matthew Inman

My Brother Jay

Sally Sheriff Kaela Johnson

Nick Earp

Julia Rose Karpicz

Gloria Hall Karpicz

Sally and Michael Keating Clare Dalv

John Keegan

Robin and Dan Delurey

Cole Kelly's birthday

Stacy and Mark Mcl eod



Ken Kendall Sam Warren Gina M. Koncz Jeffrey Koncz Ginny Krone Elizabeth Krone Michele Kushner Sophia Kushner Sophia Kushner Megan Kushner Anders Kwun Sigrid Anderson-Kwun LA Poker Guys Alan Blaustein Lara Robert Gunn Coral Lee Denise Capici Vivienne Leist Christopher Leist Roan Leysner Ann Loogman Tori Lock Stephen Lock Gary Love Amanda Love The Birthday of Coral Lowrie Jill Ratzan Leigh Strachan Liz Zeitler The 35th (Coral) Anniversary of Paula Markowitz-Wittlin and Flovd Wittlin Dave Markowitz and Therese

Pohl-Markowitz

Dale and Marcia Johnson

Mom and Dad's 35th Anniversary

Linda Reisenger and Chuck Tribolet

Barbara Dwyer and Neil Benjamin

Roatan West End Marine Reserve

John A. and Suzanne Porubek

Jill and Mike Schroder/Raynolds

Elissa Mayo

Joe Megaw

Norman Aprati

James Megaw

Mom and Dad

Bethany Warren

Paul Neima

Sarah Neima

William Rolls

Deborah Cerny

Elisabeth Schroeder

Simply Chopped Angela Neale Peggy Smith and Scott Jones Greg Jones Declan Spreitzer Monica Spreitzer Akasha Sutherland Jared LaPine Judy Taylor and Bob Knott Jeanne Bendik Joe Temple Mary Temple Elizabeth Ulmer and Jon Graham Mr. and Mrs. Marc Rotenberg C. Elizabeth Wagner Lolly and Jay Burke Mona Ward Misti Marquette James and Sue Woodger Mark Woodger Neil Woods Francisco Ferrer Griffin Wright

Gifts in Memory

Carrie Wright

Gifts were made in memory of the following by those listed in italics:

Alice and Alfred Adler Donald Lipmanson Ciannon and Tony Basher

Philip Basher Gail Bray

Rodney Bauer and Cathy Ortloff Erin Mollov

Sue Share Lincoln Chan Cynthia Chan

Terry Forrester Maurice and Lorraine Mercier

Barbara Cox

C. Elizabeth Wagner Bryan DuBoe

Amber Allensworth David Dykema

Pieter Dvkema Ann Fowle Sue Fowle

Tom Friedman Kimberly Kendziora

Phyllis Falchook Hersh Eva S. Hersh Rich Johnson

Michael and Mary Millet

James J. Persinko Evan Cadoff Istvan Peteranecz Anna Clark Karen Racz Jean Doyle Brvan Savage Jane LaLone **Christopher Simmons** Debbie and Steve Cohen Jeffrey Berzon and Linda Arnold

Kiran Chandra Kochhar

Marcia and Mark Rowland

Ajay Kochhar

Skip Lanier

Austin Lamberts

Christy Colcord

Abid Lawson

Adrian Fuller

Donors Who Have Included CORAL in Their Estate Plans

Ingrid Blomgren Curtis Bok and Sharon Bailey-Bok Debbie and Steve Cohen Alan and Sandra Faiers Tracy Alan Grogan David Holle William H. Johnston. M.D. Burt Jones and Maurine Shimlock Anne B. Massev Richard P. and Marlene M. Nobile Tim Wernette

Gifts in Kind

Salesforce.com Foundation Christopher Bently

Bob and Leone Woods

Corporate Matching Gifts

Agilent Technologies American Express

Avon Products Foundation, Inc. Bank of America Foundation

Chevron

Deutsche Bank Americas Foundation

DST Systems Genentech Givingstation Goldman, Sachs & Co. Google

Hospira Foundation **HP Company Foundation** IBM International Foundation

Illinois Tool Works Foundation Microsoft Nike PG&E Corporation

Random House, Inc. Safran MorphoTrust USA **United Technologies** Verizon Foundation

If you would like more information about our donation opportunities. please contact Sarah Freiermuth, Development Director, at sfreiermuth@coral.org or 415.834.0900 x305.

EHNANCIAIS



BY CHRISTINE REYES, Finance Director, CPA

to deliver lasting conservation outcomes for coral reefs in an operationally efficient and costeffective manner.

CORAL continues

Building on our 20 years of experience, we have learned that significant gains in

conserving healthy reef ecosystems are only realized through sustained investment partnerships with supporters like you who understand the urgent and critical importance of protecting coral reef habitats. CORAL is grateful for your generous and continued support of our work.

In 2013, CORAL invested nearly \$3.5 million to protect threatened coral reef ecosystems around the world. CORAL's revenue totaled \$4.2 million, primarily from grants and contributions from foundations and individuals. Coral reef conservation program activities comprised 90 percent of our expenses; 10 percent of our expenses went toward fundraising and administration.

We accomplish so much because we carefully steward the resources you entrust to us. You can be confident that any investment in

CORAL will lead to initiatives that sustain marine life and all who are enriched by it. CORAL is a recipient of Charity Navigator's highest ranking of four stars for program and organizational effectiveness, accountability, and transparency.

The financial results presented on this page are summarized from CORAL's audited June 30, 2013 financial statements. CORAL's complete audited financial statements can be obtained online at www.coral.org/ annual-reports-financial-documents/ or by calling 888.267.2573.

CORAL REEF ALLIANCE

STATEMENT OF ACTIVITIES FOR THE YEAR ENDED JUNE 30, 2013

Support and Revenue

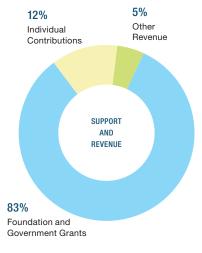
Total support and revenue	4,240,761
Program fees and other	186,219
Individual contributions	523,454
Foundation and government grants	\$3,531,088

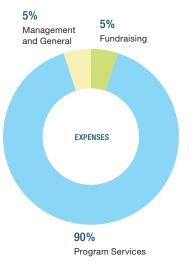
Expenses

Total expenses	3,499,392
Fundraising	154,113
Management and general	186,814
Program services	3,158,465

Net Assets

Net assets, end of year	\$1,336,399
Net assets, beginning of year	595,030
Change in net assets	741,369





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