

CIRCLE OF LOVE FOUNDATION

Loving Others as Jesus Loved Us



Annual Report 2018



Mission Statement

Circle of Love Foundation-Sharing the Gospel and bringing hope
to a world in need through acts of compassion and by loving
others as Jesus loved us.

Board of Directors

Helen Wiedemer Laib, M.D.
President
4804 Innsbruck Dr.
Rockford, IL. 61114

David S. Laib, M.D.
Chairman of the Board
4804 Innsbruck Dr.
Rockford, IL. 61114

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Secretary
1433 S. Bidwell St.
Freeport, IL. 61032

Dena Koehler
Treasurer
750 Orth Rd.
Caledonia, IL. 61011

Mary Linda Wing
Director
2508 Country Club Terrace
Rockford, IL 61103

Judy Gause
Director
171 S. Walworth St.
Darien, WI. 53114

Peter Singh
Director
6318 Old Hunter's Run
Rockford, IL. 61108

Fiona Okoroji, DNP
Director
3767 Foxborough
Rockford, IL. 61114

Advisory Board

Amy Laib, MD
Mercy Health Family Practice
5005 Mercedes Bend
Waterloo, IA 50701

Rev. Dean Niforatos
Founder, Prayerhouse West
1473 S Dayton Cir
Aurora, CO 80247

Rev. Mahendra Singh
Director
Crossroads KZN, South Africa
Umhlanga
Durban, South Africa



Board of Directors

**Peter Singh, David Laib, Helen Laib, Dena Koehler, Judy Gause,
Mary Linda Wing, Janet Lei, Fiona Okorogi**

Statement of Activities 2018

Circle of Love Foundation, Inc.
Statement of Financial Position
December 31, 2018

Assets

Cash	\$ 29,143
Property and equipment, net	<u>---</u>
Total Assets	\$ <u>29,143</u>

Net Assets

Unrestricted Net Assets	\$ <u>29,143</u>
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Financial Information 2018

Circle of Love Foundation, Inc. Statement of Financial Position December 31, 2017

Assets	
Cash	\$ 29,508
Property and equipment, net	---
Total Assets	\$ <u>29,508</u>
Net Assets	
Unrestricted Net Assets	\$ <u>29,508</u>

Circle of Love Foundation, Inc.
Statement of Cash Flows
For the Year Ended December 31, 2018

Cash Flows from Operating Activities

Decrease in net assets	\$ (365)
Adjustments to reconcile decrease in net assets to net cash used by operating activities:	
Realized loss on sale of investments	4
Contribution of investments	<u>(3,488)</u>
Net Cash Used by Operating Activities	<u>(3,849)</u>

Cash Flows From Investing Activities

Proceeds from sale of investments	<u>3,484</u>
Net Cash Provided by Investing Activities	<u>3,484</u>

Net Decrease in Cash	(365)
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Cash at Beginning of Year	<u>29,508</u>
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Cash at End of Year	\$ <u>29,143</u>
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Circle of Love Foundation, Inc.
Statement of Functional Expenses
For the Year Ended December 31, 2018

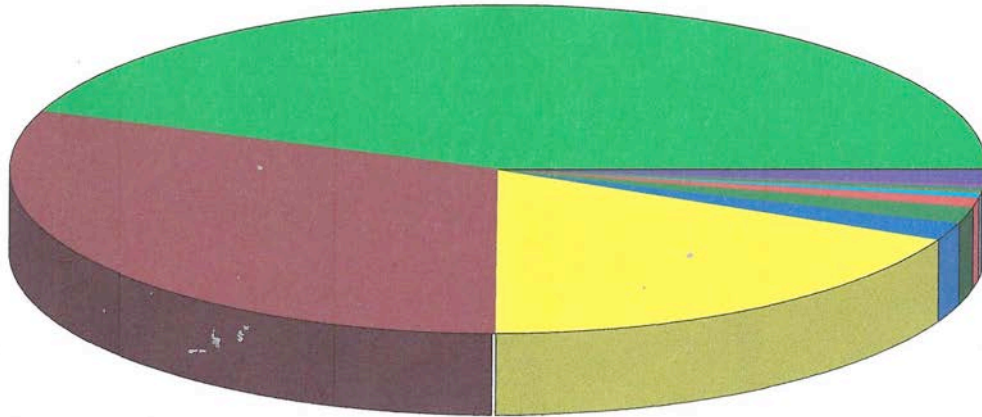
	<u>Program Services</u>			<u>Supporting Services</u>		
	<u>Grants</u>	<u>Pastoral Support</u>	<u>Mission Trips</u>	<u>Management and General</u>	<u>Fundraising</u>	<u>Total</u>
Insurance	\$ -	\$ -	\$ 83	\$ -	\$ -	\$ 83
Postage	-	-	1,769	111	331	2,211
Printing and reproduction	-	-	3,580	224	671	4,475
Office supplies and expenses	-	-	6,954	435	1,303	8,692
Telephone	-	-	1,070	-	-	1,070
Pastoral support	-	81,430	-	-	-	81,430
Professional fees	-	-	-	7,047	-	7,047
Banquet expenses	-	-	-	-	9,460	9,460
Grants paid	147,552	-	-	-	-	147,552
Office and field staff services	-	-	194,910	12,400	7,200	214,510
Travel expenses	-	-	78,994	-	-	78,994
Medical supplies and equipment	-	-	75,341	-	-	75,341
Humanitarian supplies	-	-	3,399	-	-	3,399
	<u>\$ 147,552</u>	<u>\$ 81,430</u>	<u>\$ 366,100</u>	<u>\$ 20,217</u>	<u>\$ 18,965</u>	<u>\$ 634,264</u>

The Executive Director and all volunteers serve without pay. The value of volunteer hours is recorded in compliance with IRS rules. The Executive Directors volunteer hours are 80% devoted to program.

93.2% of Expenditures for
Program 3.1% for Fundraising
3.7% for General & Administration

Expense Pie 2018

Expense Summary
January through December 2018



Mission Trips	%44.25
Grants Paid	30.73
Pastor supportt	18.05
Banquet Expense	1.81
Professional Fees	1.61
Printing and Reproduction	1.02
Postage and Delivery	0.50
Bank Service Charges	0.40
Office Supplies	0.39
Other Types of Expenses	0.24
Other	1.00
Total	\$438,393.67

Letourneau & Cleland, Ltd.

Certified Public Accountants

4048 East State Street
Rockford, Illinois 61108-2040
(815) 398-9881
Fax: (815) 398-0211

Independent Auditor's Report

To the Board of Directors of
Circle of Love Foundation Inc.

We have audited the accompanying financial statements of Circle of Love Foundation, Inc. (a nonprofit organization), which comprise the statement of financial position as of December 31, 2018, and the related statements of activities, functional expenses, and cash flows for the year then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Circle of Love Foundation, Inc. as of December 31, 2018, and its changes in net assets and its cash flows for the year then ended in accordance with accounting principles generally accepted in the United States of America.

Letourneau & Cleland, Ltd.

Rockford, Illinois
June 5, 2019

Program Activities 2018

Medical Missions and Evangelism

Medical Mission Outreach Clinics offer a unique opportunity for Christian doctors, nurses, dentists and pharmacists and others in the medical field to be the hands of Jesus extended in love and mercy. As we work to alleviate human suffering, God works to open the hearts of those served so that they might understand the Gospel of Jesus Christ. Our clinics last 3-6 days and are held in churches, tents, schools, community buildings, clinics and hospitals. Our goal is to provide each patient with individual medical attention and each medical professional the opportunity to serve the patient in Jesus' Name. Opportunities to hear the Gospel are provided whenever possible. Circle of Love has treated 108,343 patients with 28,722 responding to the Gospel.



Lao Child Receives a Quilt



Dr John with Medical Students in Cambodia



Janet Dispensing prescriptions



Dr Dave Spending Time with a Patient



Andy dispensing glasses



Sharon Checks out a Mouth



Dr Amy in Guatemala



Dena in the pharmacy in Cambodia



Dr Mala Praying for a Patient



Dr Aaron with a patient in Cambodia



New reading glasses



Dr Amy praying for a Patient



82 year old lady baptized after leaving Shembe worship to follow Jesus

Our clinics may be part of a larger evangelistic outreach program that includes a feeding program, evening evangelistic crusades and children's program. In 2018, Circle of Love held outreaches in Huay Jor and Chiang Saen, Thailand; iNkosinathi Hope Centre, South Africa; El Tesoro and El Rodeo Guatemala, and Cambodia. 4,239 patients were served. Over 10,430 free prescriptions were dispensed. We have also provided over 1,200 pairs of reading glasses and 300 sunglasses. As a result of this, 859 people have been welcomed into the kingdom of God through our medical outreaches in 2018.

A local outreach, Circle of Love Rockford, was added in 2015, and is headed by Dr David Laib. 2,024 people received prayer on the streets of near west Rockford (economically suppressed area), and 372 accepted the Gospel in 2018. Praise the Lord! Several of these people were referred to government agencies, and Christian charities for additional help. Dr. Dave is also presenting devotionals at the Rockford Rescue Mission and Carpenter's Place. He has been ordained and has become a chaplain at the Winnebago County Jail.



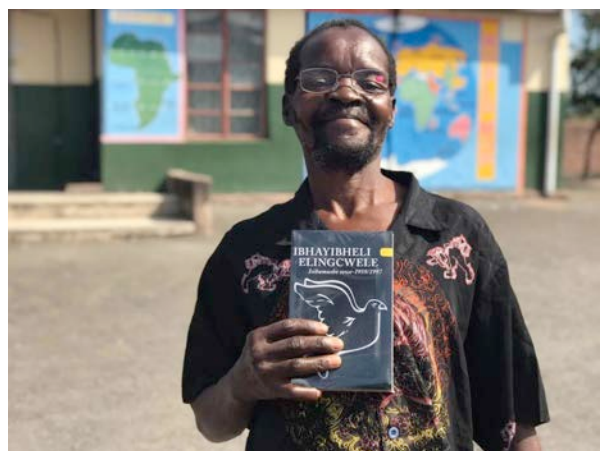
Gospel presentation in Thailand



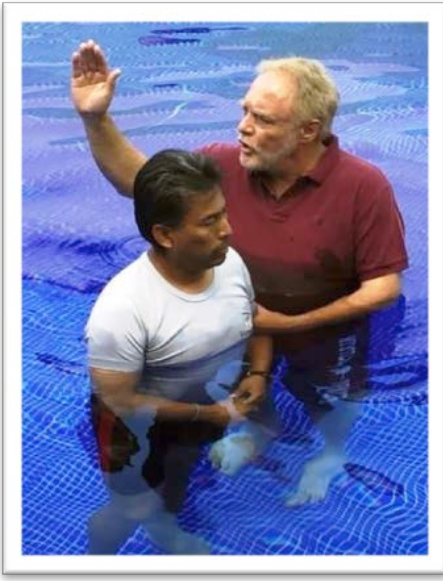
First Lao Lue Christian



Baptism in South Africa



Man receives a Bible



Baptism In Guatemala



Sharing the Gospel in Cambodia



Winnebago County Jail where Dave is a Chaplain, Dave taking Spanish lessons in Guatemala

Humanitarian Aid

We have been contributing to the feeding programs at several of the EduCare Centers in South Africa and a Christian boarding school and orphanage in Bangladesh. Our partner, Crossroads KZN is feeding breakfast to 3,000 school children a day. Circle of Love sponsored school uniforms for the children. Bibles and Christian literature were distributed in South Africa, Guatemala, Thailand and Laos. Missionaries and native pastors were supported in Laos, Guatemala, Thailand, and South Africa. Quilts were provided for South Africa, Guatemala, Cambodia, and Laos. Sewing projects and vegetable gardens, and livestock projects in South Africa and Laos are still ongoing. Our veggie tunnel projects in South Africa continue to be in place helping to improve the diets of children in the Educare programs and cash crops for others.

We are assisting with feeding at a children's school in Bangladesh. We are supporting the revision of the Bible translation into Bawm. We funded a supply of medicine to treat the children when they get sick. We also funded a fish pond to provide a continuous source of protein food. Rice, warm jackets, cash and chickens were provided for widows in Laos. We are now supporting 379 widows on a regular basis. Our banquet proceeds helped toward building costs for a ministry center in Cambodia. We also contributed toward salaries at the Middle school in Chuchuca, Guatemala. This is the only middle school in the Patzun region and is one of the best rural schools in Guatemala. There is a 98% pass rate and 100% graduation rate.

Circle of Love raised much of the funds to build a Hope Center in the Osidisiweni Valley in South Africa. This is a place of ministry for food and clothing distribution to the needy. A Crossroads staff member is living there to oversee activities there. There is a daycare which allows single mothers or fathers to work. The sewing group and other microdevelopment activities are centered there. Orphans have been taken in and it is a place where discipleship and worship activities can take place. The Thumbela Church which we planted there several years ago meets there and is growing.

Volcano Fuego near Antigua, Guatemala exploded with massive force on June 3, 2018. The pyroclastic flow totally destroyed the town of Los Lotes and highly impacted nearby El Rodeo where we held our medical outreach in July. Over 2,000 people were killed in the pyroclastic flow. Circle of Love raised over \$10,000 for volcano relief. We also brought 'children's underwear for the school children. We gave \$2,000 to

replace the cracked roof rafters in the El Rodeo school. Much work still needs to be done.

We helped with the provision of cookies and lap blankets for aging veterans in nursing homes at Christmas. 57 nursing homes were served and over 2000 veterans were visited. 50,000 cookies were given. We are contributing to the support of Carpenter's Place, a Christian home and discipleship program for the homeless in Rockford, IL.

Scholarships were provided to several students in Guatemala at the high school, technical or university level. 22 outstanding students in Laos were given scholarships for higher education. We believe education is essential for our Christian young people to move forward as world - changers in their countries. We raised funds for new vehicles for ministry in Guatemala, South Africa, and Laos.



Pyroclastic Flow from Fuego



School Supplies for El Rodeo



New Rafters in El Rodeo School New Uniforms for the Educare



Giving out quilts in South Africa and Guatemala



Quilts in South Africa



Playing with Kids in El Tesoro



Mercy kids in Bangladesh



Mercy Home



EL Tesoro students in class



Chuchuca students in class



Our Scholarship Students in Laos



4 of our Graduates in Laos



Lao widows receiving support



Many Lao widows buy chickens or pigs



Lao widow with children



Pastor visits Lao widows

Discipleship and Pastor Support

Over 28,700 people have made decisions to follow Jesus over the years that Circle of Love Foundation has been holding medical clinics. This is wonderful and very important. However, we are aware the Jesus instructed us to MAKE DISCIPLES. People need to go beyond an initial acknowledgement of a need for a Savior and allow themselves to be made into the image of God. This happens through training by mature Christians and reading the Word of God. We frequently sponsor Bibles and New Testaments to be given out at our outreaches. We also supported several native pastors. We continued to support our missionary to Guatemala, Andrew Loveall. We are supporting a broadcaster in Huay Jor, Thailand. He has a daily radio program in Khmu on an FM channel. His messages have been well received and Christians have been taught and encouraged. We also support our Thai evangelist and the pastor at Huay Jor. We also support Mahendra and Lynette Singh, Executive Director of Crossroads KZN in Umhlanga, South Africa. It is crucial to have partners who are passionate for Christ and able to lead the programs forward. Sionh Chan is a broadcaster with FEBC (Far East Broadcasting Canada, for over 30 years. He is the leader of the Khmu Christian Connection. Over 70,000 people have become believers through his ministry. We contribute to the support of 100 national pastors in Laos through KCC.



**Thai Broadcaster that we support
His broadcast are heard locally in Thailand**



**Our partners in South Africa can fulfill their
mission because of our support.**



**We support the Loveall family
for ministry in Guatemala**



**Sionh & Khamyang Chan head the
Khmu Christian Connection
ministering in Thailand and Laos**

Recruitment

New people have experienced missions for the first time through our mission outreaches. God uses this time to soften their hearts. People return with hearts of compassion moved by the poverty and suffering that they have seen. It is inspiring as well to see God working in the lives of those we serve. We are so grateful to see lives changed. Volunteer hours valued in excess of \$88,230 were donated to building the kingdom of God in 2018.



Polly, Jerry and Kelly joined the Thai Team Kelly cleans a wound



Pastor Norma translating in Guatemala



Beautiful South African Sunrise

