

# CIRCLE OF LOVE FOUNDATION

*Loving Others as Jesus Loved Us*



## Annual Report 2019



# 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

Janet Lei, Pharm.  
Secretary  
1433 S. Bidwell St.  
Freeport, IL. 61032

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

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

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

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

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

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 Okoroji**

# *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, 2019, 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, 2019, 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  
July 28, 2020

**Circle of Love Foundation, Inc.**  
**Statement of Financial Position**  
**December 31, 2019**

**Assets**

Cash	\$ 43,151
Property and equipment, net	<u>3,056</u>
Total Assets	\$ <u>46,207</u>

**Net Assets**

Unrestricted Net Assets	\$ <u>46,207</u>
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See accompanying notes and independent auditor's report.

**Circle of Love Foundation, Inc.**  
**Statement of Activities**  
**For the Year Ended December 31, 2019**

**Unrestricted Net Assets**

Support and Revenues:

Support:

Contributions	\$ 121,402
Pastoral and missionary support	152,905
Mission trips	424,152

Revenues and (Losses):

Fundraising and other	<u>29,391</u>
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Total Unrestricted Support and Revenue	<u>727,850</u>
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Expenses:

Program services:

Grants	178,745
Pastoral support	66,415
Mission trips and support	441,476

Supporting services:

Management and general	15,120
Fundraising	<u>9,030</u>

Total Expenses	<u>710,786</u>
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Increase in Unrestricted Net Assets	17,064
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<b>Net Assets at Beginning of Year</b>	<u>29,143</u>
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<b>Net Assets at End of Year</b>	<u>\$ 46,207</u>
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See accompanying notes and independent auditor's report.



**Circle of Love Foundation, Inc.**  
**Statement of Cash Flows**  
**For the Year Ended December 31, 2019**

**Cash Flows From Operating Activities**

Increase in net assets \$ 17,064

Adjustments to reconcile increase in net assets to net cash used  
by operating activities:

Depreciation expense 402

Net Cash Provided by Operating Activities 17,466

**Cash Flows Used By Investing Activities**

Purchase of office equipment (3,458)

Net Cash Used by Investing Activities (3,458)

Net Increase in Cash 14,008

**Cash at Beginning of Year** 29,143

**Cash at End of Year** \$ 43,151

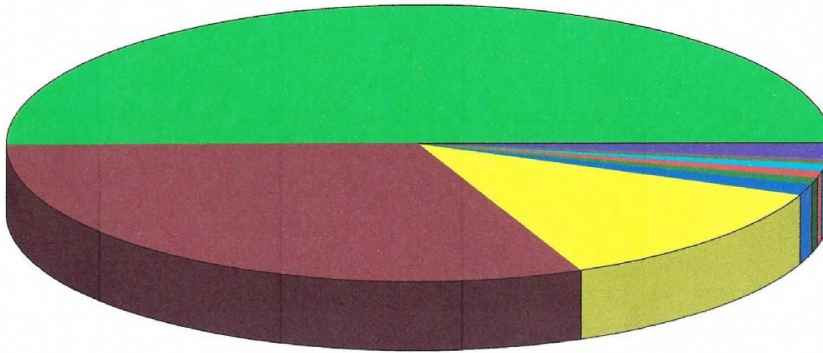
See accompanying notes and independent auditor's report.

**Circle of Love Foundation, Inc.**  
**Statement of Functional Expenses**  
**For the Year Ended December 31, 2019**

	<u>Program Services</u>			<u>Supporting Services</u>		
		<u>Pastoral</u>		<u>Management</u>		
	<u>Grants</u>	<u>Support</u>	<u>Mission Trips</u>	<u>and General</u>	<u>Fundraising</u>	<u>Total</u>
Insurance	\$ -	\$ -	\$ 2,734	\$ -	\$ -	\$ 2,734
Depreciation expense	-	-	322	20	60	402
Postage	-	-	912	57	171	1,140
Printing and reproduction	-	-	3,443	215	646	4,304
Office supplies and expenses	-	-	6,250	390	1,172	7,812
Telephone	-	-	1,274	-	-	1,274
Pastoral support	-	66,415	-	-	-	66,415
Professional fees	-	-	-	7,238	-	7,238
Banquet expenses	-	-	-	-	4,581	4,581
Grants paid	178,745	-	-	-	-	178,745
Office and field staff services	-	-	243,455	7,200	2,400	253,055
Travel expenses	-	-	75,272	-	-	75,272
Medical supplies and equipment	-	-	98,316	-	-	98,316
Humanitarian supplies	-	-	9,498	-	-	9,498
	<u>\$ 178,745</u>	<u>\$ 66,415</u>	<u>\$ 441,476</u>	<u>\$ 15,120</u>	<u>\$ 9,030</u>	<u>\$ 710,786</u>

See accompanying notes and independent auditor's report.

Expense Summary  
January 1 through December 28, 2019



Mission Trips	%50.25
Grants Paid	31.36
Pastor supportt	12.40
Professional Fees	1.40
Office Expense	0.93
Banquet Expense	0.89
Printing and Reproduction	0.84
Travel and Meetings	0.32
Office Supplies	0.30
Bank Service Charges	0.30
Other	1.02
Total	\$515,427.94

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.

96.7% of Expenditures for Program  
1.3% for Fundraising  
2% for General & Overhead



# Program Activities 2019

## 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 110,000 patients with 30.00 responding to the Gospel.



**Robert explaining meds in Guatemala**



**Melly taking blood pressures in Cambodia**





**Janet dispensing prescriptions**



**Dr Dave spending time with a patient**



**Andy dispensing glasses**



**Dental team ready for patients**



**Dr John with Medical students & Merv fitting glasses in Cambodia**





Dr Mala Praying for a Patient



Dr Amy treating impetigo



New reading glasses In South Africa



Dr Phil comforting a patient





Young man 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 2019, Circle of Love held outreaches in Huay Jor and Chiang Saen, Thailand; iNkosinathi Hope Centre, South Africa; El Tesoro and El Rodeo, Guatemala, and Battambang Province, Cambodia. 4,320 patients were served. Over 11,300 free prescriptions were dispensed. 1428 steroid injections were given for chronic pain. We have also provided over 1,200 pairs of reading glasses and 300 sunglasses. As a result of this, 1,228 people have been welcomed into the kingdom of God through our medical outreaches in 2019.

A local outreach, Circle of Love Rockford, was added in 2015, and is headed by Dr David Laib. 10,735 people received prayer on the streets of near west Rockford (economically suppressed area), and 2,350 accepted the Gospel in 2019. 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.



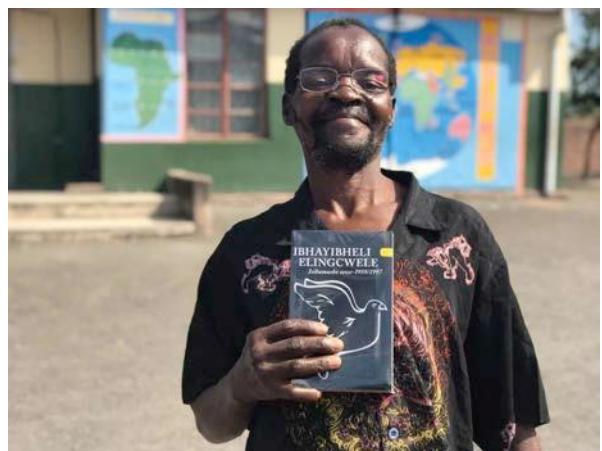
**Gospel presentation in Thailand**



**Ledy uses the Evanicube**



**Sharing the Gospel in South Africa**



**Man receives a Bible**



**Dave & Steve doing morning worship    Helen sharing the Gospel in Cambodia**



**Lao believers being baptized      Winnebago County Jail where Dave is a Chaplain**



# 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 5,500 school children a day. Circle of Love sponsored school uniforms for the Educare 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 fishpond to provide a continuous source of protein food. Rice, warm jackets, cash and chickens were provided for widows in Laos. We are now supporting 450 widows on a regular basis. Our banquet proceeds helped toward building costs for a church expansion in Sri Lanka. 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 micro-development 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, 2018. Over 2,000 people were killed in the pyroclastic flow. Circle of Love raised over \$10,000 for volcano relief. In 2019, we worked on improving the school in El Rodeo, and rewiring the lights in the classrooms. Painting and other work was done on the school in El Tesoro.

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.



Feeding patients at our Thai clinic    El Rodeo teachers





El Tesoro students graduate



New Uniforms for the Educare



Giving out quilts in South Africa and Guatemala







Quilts in South Africa



Playing with Kids in El Tesoro



Cambodian med students with certificates



Mercy Home kids Bangladesh



EL Tesoro students in class



Chuchuca students in class





Our Scholarship Students in Laos



4 of our Graduates in Laos



Lao Christians receiving rice



Many Lao widows buy chickens or pigs



Lao widow with children



Pastor visits Lao widows

## Discipleship and Pastor Support

Over 30,000 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 the KCC. An additional 20,000 Bru believers in Laos requested to be welcomed into the KCC. Arrangements are being made to conduct Bible teaching seminars for them in southern Laos.





**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.**



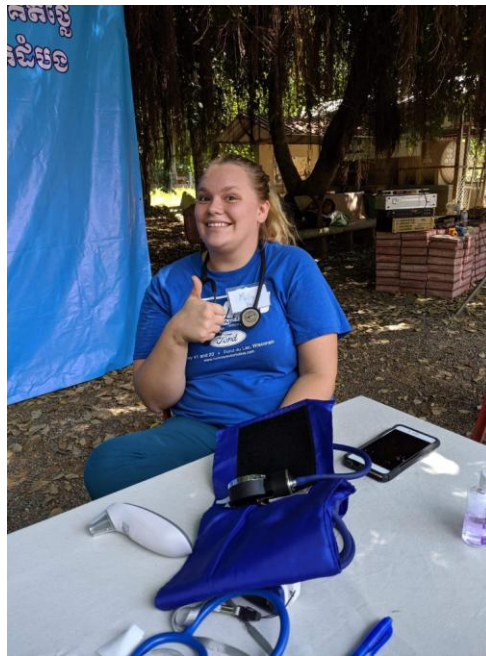
**We support the Loveall family  
for ministry in Guatemala**



**Sionh & Khamyang Chan head the  
Khamu 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 \$239,195 were donated to building the kingdom of God in 2019.



**Jory and Melly helping with vital signs**



**Lorrie helped in pharmacy**



**Alice and Bob joined the builders**



**Best Lion Ever**





South African Sunrise, Kingfisher Lodge