

CIRCLE OF LOVE FOUNDATION

Loving Others as Jesus Loved Us



Annual Report 2020



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

Janet Lei, Pharm.
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1433 S. Bidwell St.
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2508 Country Club Terrace
Rockford, IL 61103

Judy Gause
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171 S. Walworth St.
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Peter Singh
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6318 Old Hunter's Run
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3767 Foxborough
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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, 2020, 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, 2020, 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.

Litwinson & Cleland, Ltd.

Rockford, Illinois
July 30, 2021

Circle of Love Foundation, Inc.
Statement of Financial Position
December 31, 2020

Assets

Cash	\$ 44,893
Property and equipment, net	<u>2,364</u>
Total Assets	\$ <u>47,257</u>

Net Assets

Unrestricted Net Assets	\$ <u>47,257</u>
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Circle of Love Foundation, Inc.
Statement of Activities
For the Year Ended December 31, 2020

Unrestricted Net Assets

Support and Revenues:

Support:

Contributions	\$ 131,113
Pastoral and missionary support	126,440
Mission trips	217,846

Revenues and (Losses):

Fundraising and other	<u>28,105</u>
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Total Unrestricted Support and Revenue	<u>503,504</u>
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Expenses:

Program services:

Grants	184,919
Pastoral support	58,235
Mission trips and support	233,384

Supporting services:

Management and general	13,886
Fundraising	<u>12,030</u>

Total Expenses	<u>502,454</u>
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Increase in Unrestricted Net Assets	1,050
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Net Assets at Beginning of Year	<u>46,207</u>
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Net Assets at End of Year	\$ <u>47,257</u>
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Circle of Love Foundation, Inc.
Statement of Cash Flows
For the Year Ended December 31, 2020

Cash Flows From Operating Activities

Increase in net assets	\$ 1,050
Adjustments to reconcile increase in net assets to net cash used by operating activities:	
Depreciation expense	<u>692</u>

Net Cash Provided by Operating Activities	<u>1,742</u>
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Net Increase in Cash	1,742
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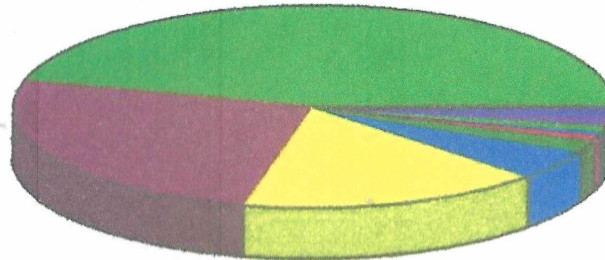
Cash at Beginning of Year	<u>43,151</u>
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Cash at End of Year	\$ <u>44,893</u>
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Circle of Love Foundation, Inc.
Statement of Functional Expenses
For the Year Ended December 31, 2020

	<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	\$ -	\$ -	\$ 1,446	\$ -	\$ -	\$ 1,446
Depreciation expense	-	-	554	35	103	692
Postage	-	-	1,134	71	212	1,417
Printing and reproduction	-	-	2,208	138	413	2,759
Office supplies and expenses	-	-	6,905	432	1,295	8,632
Telephone	-	-	1,316	-	-	1,316
Pastoral support	-	58,235	-	-	-	58,235
Professional fees	-	-	-	6,010	-	6,010
Banquet expenses	-	-	-	-	7,607	7,607
Grants paid	184,919	-	-	-	-	184,919
Office and field staff services	-	-	149,540	7,200	2,400	159,140
Travel expenses	-	-	30,331	-	-	30,331
Medical supplies and equipment	-	-	37,350	-	-	37,350
Humanitarian supplies	-	-	2,600	-	-	2,600
	<u>\$ 184,919</u>	<u>\$ 58,235</u>	<u>\$ 233,384</u>	<u>\$ 13,886</u>	<u>\$ 12,030</u>	<u>\$ 502,454</u>

Expense Summary January 1 through December 30, 2020



Grants Paid	45.97%
Mission Trips	25.60
Pastor supportt	16.63
Banquet Expense	5.06
Professional Fees	1.80
Postage and Delivery	1.02
Printing and Reproduction	0.83
Bank Service Charges	0.64

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.

95% of Expenditures for Program 1.3
2% for Fundraising
3% for Management and General
Expenses

Program Activities 2020

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 112,000 patients with 30,000 responding to the Gospel.

Our clinics may be part of a larger evangelistic outreach program that includes a feeding program, evening evangelistic crusades and children's program. In 2020, Circle of Love held outreaches in Huay Jor and Chiang Saen, Thailand; San Antonio AC and El Rodeo, Guatemala. Planned trips to South Africa had to be cancelled twice due to covid and the Guatemala trip postponed several times. 1,481 patients were served in 2020. Over 4,500 free prescriptions were dispensed. 1,054 steroid injections were given for chronic pain. We have also provided over 600 pairs of reading glasses and 300 sunglasses. As a result of this, 340 people have been welcomed into the kingdom of God through our medical outreaches in 2020.

A local outreach, Circle of Love Rockford, was added in 2015, and is headed by Dr David Laib. Over 20,000 people received prayer on the streets of near west Rockford (economically suppressed area), and 372 accepted the Gospel in 2020. Praise the Lord! Due to covid restrictions, volunteers were not allowed at the Rockford Rescue Mission, the Winnebago County Jail or Carpenter's Place. It was a cold winter and many street people benefited from over 1,000 pieces of winter clothing that was distributed.



Amy gives a Bible in Guatemala



Charlotte spending time with a patient



Working in Guatemala



Dental team ready for patients



Glasses in Guatemala



Dr Sharon Examines a Patient



Pharmacy



Glasses in san Antonio AC



Sharing the Gospel and Prayer in San Antonio AC



Dr Mala Praying for a Patient



Dr Amy treating impetigo



Four Thumbs



Dr Phil comforting a patient



Our pharmacy Team in Thailand



Dr Phil Comforts a Child



Lao Child Receives a Quilt



Dr Jonathan and Dr Helen Operating



Gospel presentation in Thailand



Ledy uses the Evanicube



South African Boy Worships



Man receives a Bible



Students Receive Bibles



Dr /Sharon Prays for a Patient



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 was feeding breakfast to 5,500 school children a day while school was in session. 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 Guatemala 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 and the writing of a Bible commentary. We funded a supply of medicine to treat the children when they get sick. 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 humanitarian aid in South Africa. We also contributed toward salaries for schools in Guatemala.

Covid restrictions were severe in Guatemala, Thailand, and South Africa. In Antigua, Guatemala unemployment reached 77% due to the loss of tourist business. Hundreds of businesses closed. Many people associated with our ministry there became unemployed and needed food assistance on a regular basis. South Africa similarly has a large number of unemployed people. School was not in-person for much of the year. Crossroads did home delivery of food hampers in the most needy places. There was also a prolonged drought in Laos leading to food shortages. Circle of Love was able to increase our funding for all partners to help with food security.

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



Food Distribution Hope Center



Water Tank for a Family



Food at the Educare, South Africa



El Tesoro students graduate



New Uniforms for the Educare



Cabbages and School Supplies in South Africa



One of our college graduates in Laos Water Tap for South Africa



El Rodeo children received quilts



Mercy Home Kids in Bangladesh



Delivering Food in Guatemala



Sewing Masks in South Africa



Tutoring Kids in El Rodeo



South Africa Schools Mask Up



South African Family Prays for Food



Oranges for kids



4 of our Graduates in Laos



Lao Christians receiving rice



Lao Widows Receive Support



South Africa kids Receive Blankets



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
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 work in 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 \$12,300 were donated to building the kingdom of God in 2020. We added three new people this year.



Dr Naomi injects a knee



Dr Christine and Dr Amy visit the elephant camp



Charlotte was out new nurse practitioner



Our Thailand 2020 Team



Our November 2020 Guatemala Team

