FRIENDSHIP BRIDGE

Empower Women. Eliminate Poverty.



HERE FOR HER

2020 Annual Report



Dear Friends,

In June 2020, more than half of our clients in Guatemala told us they needed immediate food assistance. "We need to work," one woman said on the phone. "My immediate need is to return to my business in order to generate income and buy food for my family." Without a government safety net and little savings, many Friendship Bridge clients were getting desperate. During the strict lockdowns and curfews, some were going hungry. At that time, we knew very little about the health risks and economic devastation associated with COVID-19. However, because of the strong bonds we had cultivated with our clients over the past 25 years, our staff were some of the first to know their pain and suffering, and we were also sometimes the first to inform them about the deadly virus. We responded by launching an Emergency Food Relief program within 30 days to directly assist clients like the woman on the phone. With the help of many amazing supporters, we raised $120 thousand in donations and in-kind support to deliver food and supplies to more than 15,000 people facing severe hunger due to closed businesses, travel restrictions, and zero tourism.

For our clients, the year would not have been easy even without the worst pandemic of our lifetimes. Hurricanes Eta and Iota, two powerful storms that hit Guatemala in a year of record-level natural disasters, destroyed already fragile communities, spurring greater food and shelter insecurities. Many impacted families felt they had nothing left to stay for, had little hope for a better future, and consequently made the difficult decision to leave their homeland and migrate North to look for opportunities. Poverty, violence, natural disasters, and corruption are all lifelong realities for our clients in Guatemala. COVID-19 only exacerbated their burdens and made them more vulnerable than ever.

Although COVID-19 had the potential to set our progress back by decades, I sit here today reflecting on the amazing accomplishments of our staff and clients and how the year 2020 has ended far better than I could have ever imagined a year ago. Friendship Bridge is full of exceptional individuals who stepped up to meet the demands of last year. Despite needing to restructure our work to a completely remote model, face our own fears, and juggle our own changing priorities in the pandemic, our team was able to find reserves and focus on the needs of our clients as well. Our staff worked tirelessly to be Here for Her, whether she needed information, a grace period on her loan, health consultation, or even just human connection to feel emotionally supported. The team innovated through new technologies to expand our reach to clients, aiming to support as many as possible. Defiant in the face of fear, they were eager to implement safety and sanitation procedures to get back to the offices and our clients as soon as they were able. Armed with masks, face shields and hand sanitizer, our staff worked tirelessly to bring food and hygiene supplies to clients who otherwise had no one to depend on. Additionally, when our staff were not directly serving our clients, they attended over 13,000 hours of online training through our online learning platform, Friendship University, to prepare for when they could return to the field.

The pandemic is far from over in Guatemala and the women we serve will continue to face the largest burden. However, we are committed to supporting them through these difficult times, and now, with more confidence in the future, I am thrilled to share the details of our new Strategic Plan 2021-25: Impact^2 which will focus on Responsible Growth, Innovation and Technology, Social Impact, and the launch of our exciting new program, *Bridge to Success*. Supported by the financial backing of a $1 million grant from the Target Foundation, this new program will allow us to directly serve a specific segment of clients we call Entrepreneurs. These businesswomen, who manage what are known as "livelihood-sustaining enterprises," are highly motivated, have an economically viable business model poised for growth, and are the drivers of economic development and new jobs in their communities. All initiatives in this new plan will combine to strengthen economic sustainability, create positive generational change, and transform communities for clients, their families, and Friendship Bridge employees.

I invite you to read through this Annual Report to understand the true breadth of all we were able to accomplish together as a team and community in 2020. Without a doubt, the increased generosity and commitment to our mission are the very elements allowing us to continue making incredible strides in our work to create opportunities that empower Guatemalan women to build a better life. Thank you for being Here for Her this past year. I look forward to continuing our work together.

With Sincere Gratitude,



Karen Larson
President & CEO, Friendship Bridge

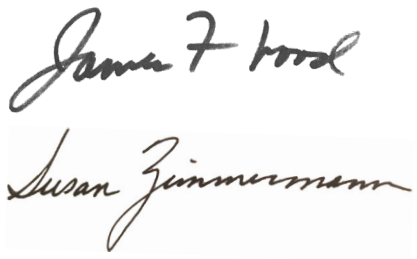
Dear Friends,

As the full impact of the pandemic became clearer in the Spring of 2020, none of us knew how our clients, employees, or Friendship Bridge itself would fare. But through excellent leadership from Karen and her team, the perseverance of our office and field staff in Guatemala, and the grit and courage of our clients, we are proud to report that Friendship Bridge has come through what we hope is the worst of the pandemic with great success. Indeed, Friendship Bridge is strongly positioned to grow, to provide expanded vital services to our clients, and to have an even greater impact on the lives of tens of thousands of women, their families, and their communities in Guatemala.

When the pandemic took hold, among other things, we gave all of our clients a two-month grace period in April and May so they would not have to choose between making their loan payments and buying food; we executed an Emergency Food Relief Program to provide food to our most impacted clients and their families; and we pivoted our *Health for Life* program to a telehealth model so that clients could access health services with our nurses even during the lockdowns. By year's end, we had provided loans to over 29,000 women and had a repayment rate of over 95%.

Despite this very challenging year, Friendship Bridge was honored by objective third parties for its outstanding performance as a non-profit and stellar workplace. For the second year in a row, we received the coveted 4 Star rating – the highest possible – from Charity Navigator for, "demonstrating strong financial health, commitment to accountability and transparency, adhering to sector best practices, and executing its mission in a financially efficient way." We also obtained the 2021 Great Place to Work certification for our work in 2020, positioning ourselves as one of the best companies to work for in Central America.

We are deeply grateful to our Board, staff, clients, and donors for getting us through this difficult year with flying colors.



James Wood and Susan Zimmermann, Co-Chairs, Board of Directors





"This organization has helped me a lot. The loans they have given me have helped me start my small businesses. Life has given me a great opportunity to find Friendship Bridge, to have my businesses, and work together with my children. I can say that before Friendship Bridge, I had nothing, but now I have my own money and with that, I get ahead."

MARÍA,
Friendship Bridge Client



Mission

Creating opportunities that empower Guatemalan women to build a better life.

Our Vision

Empowered women choosing their own path.

What We Do

We utilize the tools of microcredit, non-formal education, and preventive health services to support our clients in building resilience and pursuing their chosen opportunities. We call this *Microcredit Plus*.

External Recognition

Friendship Bridge is receiving international recognition! Here are some highlights of how we are being recognized internationally for our impact.

Friendship Bridge holds a 4-star rating from Charity Navigator, which means we're accountable, transparent, and financially healthy. This exceptional designation sets us apart from our peers. View our Profile

Friendship Bridge holds Guidestar's Gold Seal of Transparency in 2020. Now, everyone can see our strategy, metrics, impact, and achievements. View our Profile

For the third consecutive year, Friendship Bridge had a winning client in Citi Banks' Microentrepreneurship Awards Program. Jacinta, a business owner in Chimaltenango, placed 2nd in the Microcredit Entrepreneurship category and was recognized for overcoming many obstacles in order to create a thriving handmade accessories business with superb quality products. View Jacinta's Video

2020 Achievements

Client Achievements

- Served 29,294 clients and disbursed more than $14 million in new loans.
- When the first case of COVID-19 was reported, we immediately implemented a phone strategy to educate our clients about the virus and provide emotional support and small business solutions. See the 2020 Timeline.
- Gave all clients a two-month grace period in April and May so they would not have to choose between their loan payment and buying food for their families.
- Pivoted our *Health for Life* program to telehealth services so that clients could access health services with our nurses, even during the lockdowns.
- *Handmade by Friendship Bridge* sold nearly 5,000 items through our online store, resulting in $65,000 in revenue that went directly to 33 artisan clients, their families, and employees.
- Non-Formal Education continued throughout the year, both through automated and direct calls from staff, despite the pandemic and not being able to meet physically in much of the country.
- Executed an Emergency Food Relief Program, which resulted in:
  - Securing $120 thousand in cash and in-kind donations.
  - Distributing food kits to about 25 locations in towns and rural areas of Guatemala. View the map on the back of this booklet to see where we distributed food.
  - Disbursing 3,300 food and sanitation kits to clients and their families, effectively feeding more than 15,000 people facing severe hunger.

Institutional Achievements

- Our portfolio quality continued to be one of the best in the microfinance industry with full-year write-offs of less than 3%, a client retention rate of 76.8%, and PAR>30 of 2.03%.
- Nearly 95% of our clients were making their loan repayments by the end of 2020, exceeding our expectations and allowing us to plan for the future with a clear path forward.
- Through solid partnerships, we secured sufficient liquidity during the year to ensure operations would not be interrupted by raising nearly $800,000 in new capital and rolling over our $1.6 million Private Placement investment.
- Hosted 3 Virtual Insight Trips from Guatemala, allowing our U.S. supporters to virtually "visit" with our clients and staff, stay connected, and see the impact of our products and services.
- Published our first digital Annual Report in English and Spanish.
- Raised over $2 million in charitable contributions including donations, fundraising events, insight trips, and grants.

"COVID-19 affected me a lot. We could no longer leave or enter. All the villages were closed. We could no longer sell our product. Friendship Bridge has supported us by allowing us not to pay out our loans for a couple of months. Those months of non-payment helped us to support our family. Instead of paying the loan, we bought food and other things necessary for the house. They were aware of the situation we were going through."

ESTEFANA,
Friendship Bridge Client



Staff Achievements

We were able to keep our staff employed during lockdowns, and we turned our focus to training and capacity-building so they could return to the field stronger than ever.

- Ensured all staff had the tools they needed to work from home during the pandemic and successfully implemented home office and COVID-19 protocols.
- Purchased and shipped throughout Guatemala more than $25 thousand worth of COVID-19 protective and sanitizing equipment for all our offices. As an essential business in the country, we continued to staff all offices following the initial two-month lockdown.
- Launched Mi Puente, an internal online communications system serving as the main means of collaboration for all employees, critical to sharing information during the pandemic.
- Invested in Friendship University with a new online learning platform to provide staff with training and professional development tools virtually. Achieved nearly 13,000 hours of employee training during the year.







Bridge to Success

Friendship Bridge has been awarded a $1 million grant from the Target Foundation, an exciting partnership that will allow us to implement a new business development program for women entrepreneurs, a significant component of our 2021-2025 Strategic Plan.

PUENTE AL ÉXITO

This new initiative will allow Friendship Bridge to serve a specific client segment we call Entrepreneurs who manage "livelihood-sustaining enterprises." These businesswomen are highly motivated, have an economically viable business model poised for growth, and are the drivers of economic development and new jobs in their communities.

Friendship Bridge is uniquely positioned and compelled to serve this segment of entrepreneurs. With this grant, we will have the resources needed to support them in accelerating their businesses with the right tools and internal infrastructure. The program will grow significantly over the next five years, resulting in increased income for these entrepreneurs and job growth in Guatemala's rural communities, where it is most needed.

target foundation

"The new *Bridge to Success* program will be excellent. I will invest my loan more securely because I know there will be buyers and connections. This will bring more orders and more work. We can progress in our business and with a mentor's help, it will be excellent."

RUTH
Friendship Bridge Client
View Ruth's Products



HERE FOR HER:

A Timeline of Our Response to COVID-19

With the safety of our community, staff, and clients at the core of our decision making, Friendship Bridge responded proactively and compassionately in 2020 in response to the effects of COVID-19.

MAR 2020

Guatemala reports its first case of COVID-19. All our direct work with clients in rural areas of the country is put to an abrupt halt. With the potential for COVID-19 to spread, the government closes all schools, offices, non-essential businesses, and public transportation services, plus imposes curfews to restrict movement throughout the country. Our 73 facilitators, who each work with an average of 330 clients, can no longer travel to rural areas where they previously facilitated group Trust Bank meetings, including our Non-Formal Education programs and loan repayments. These containment orders have a direct and negative impact on our clients' ability to earn income and make their loan payments to Friendship Bridge. In an effort to provide accurate health information and emotional support, staff members immediately make thousands of phone calls to our clients in their indigenous languages and Friendship Bridge initiates Distance Learning.

APR 2020

Friendship Bridge offers a two-month grace period to all clients for loan payments to ensure no woman has to choose between feeding her family or paying her loan. Our mobile *Health for Life* program pivots to a telehealth model so that clients can connect with a nurse via phone to discuss symptoms and receive COVID-19 information and treatments as needed. Artisan clients start making hundreds of face masks for staff in Guatemala and to sell in our online store at Handmade by Friendship Bridge. Meanwhile, virtual technical assistance is provided to our *Women's Agriculture Credit and Training* clients.

MAY 2020

New intranet communications tool, Mi Puente, launches to allow staff to collaborate more effectively while working from home. Employees complete hundreds of customer service training programs via our online learning platform in order to better serve our clients until they can return to the field.



JUN 2020

Friendship Bridge staff return to work in our branch offices with adjusted safety procedures in order to provide clients with information and support as needed. In addition to telehealth services, our *Health for Life* mobile clinics begin again, giving clients the ability to receive health services in their homes administered by our trained nurses.

JUL 2020

Emergency Food Relief Program launches to support clients facing acute hunger due to the effects of the COVID-19 lockdowns and travel restrictions. A total of $120 thousand in cash and in-kind donations is secured to deliver 3,300 packages of food and sanitary supplies to more than 15,000 people facing severe hunger.

AUG 2020

First Virtual Insight Trip is held to connect supporters with clients in Guatemala. As we have always known, our clients remain strong and resilient and Friendship Bridge reports a loan repayment rate of greater than 90%.

Watch Virtual Insight Trip Videos

SEP 2020

Friendship Bridge is awarded a $1 million grant to design, pilot, and scale up *Bridge to Success,* a new business development program specifically designed to serve our Entrepreneur client segment - a major component to our 2021-25 Strategic Plan.

OCT 2020

We plan for our work in the future with a clear path forward in our 2021-25 Strategic Plan: Impact². Our four main goals will be: Responsible Growth, Innovation & Technology, *Bridge to Success*, and Social Impact.

NOV 2020

We start the careful process of reinstating our in-person services at full capacity as economic restrictions slowly ease in Guatemala and a "new normal" sets in. Internal surveys show that many clients are reshaping or restarting their business activities to continue making income. However, many continue needing support, especially as infrastructure remains limited.

DEC 2020

Friendship Bridge receives $20 thousand worth of donated items from United Way Guatemala and Procter & Gamble to disperse to clients affected by the hurricanes in Nebaj, Quiche, and Huehuetenango. The items include hygiene products like shampoo, toothpaste, and toothbrushes. We make deliveries to 200 of our clients' families, along with Emergency Food Kits, to sustain them during this difficult time.

Financials

Statements of Financial Position —
As of December 31, 2020 and 2019

Assets	2020	2019
CURRENT ASSETS		
Cash and cash equivalents	$2,091,859	$707,241
Investments	2,836,963	1,901,015
Loans receivable, net of allowance and noncurrent portion	7,536,209	8,948,299
Loan interest receivable	222,112	305,026
Prepaid expenses and other assets	236,821	228,539
TOTAL CURRENT ASSETS	**12,923,964**	**12,090,120**
PROPERTY AND EQUIPMENT		
Furniture and equipment	116,571	115,813
Computers and related equipment	306,009	310,596
Vehicles	96,627	98,023
Leasehold improvements	72,072	69,040
Less: accumulated depreciation and amortization	(499,286)	(455,129)
NET PROPERTY AND EQUIPMENT	**91,993**	**138,343**
NONCURRENT ASSETS		
Loans receivable, net of current portion	194,726	82,962
Security deposits	17,842	18,236
TOTAL NONCURRENT ASSETS	**212,568**	**101,198**
TOTAL ASSETS	**$13,228,525**	**$12,329,661**

Liabilities and Net Assets	2020	2019
CURRENT LIABILITIES		
Loans payable	$3,483,627	$2,630,248
Accounts payable and accrued liabilities	1,228,482	1,156,095
TOTAL CURRENT LIABILITIES	**4,712,109**	**3,786,343**
NONCURRENT LIABILITIES		
Loans payable	2,689,550	2,600,000
TOTAL LIABILITIES	**7,401,659**	**6,386,343**
NET ASSETS		
Without donor restrictions	4,680,555	5,748,131
With donor restrictions	1,146,311	195,187
TOTAL NET ASSETS	**5,826,866**	**5,943,318**
TOTAL LIABILITIES AND NET ASSETS	**$13,228,525**	**$12,329,661**

Finance Committee

Paul Kovach, Chair
Jackie Johnson, Investment Advisor
Steve Ellis
Valorie Hall
Paolo Leiva
Susie Miller
Andres Molina
Humberto Olavarria
Sousan Urroz-Korori

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Dan Thomas, Chair
Tyler Clark
Anna Collier
Ledy Garcia-Epstein
Paolo Leiva
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Audit Committee

Dawn Olsen, Chair
Mark Coffey
Valorie Hall
Mary Ann Hunter
Dan Thomas
Carmela Weber

Development Committee

Susie Miller, Chair
Paul Kovach
Caroline Rodriguez
Sandy Younghans
Susan Zimmermann
Jennifer Zwief

Financials

Statements of Activities and Changes in Net Assets —
For the Years Ended December 31, 2020 and 2019 December 31, 2020 and 2019

	2020	2019
SOURCES OF REVENUE		
Loan interest and fees	$3,909,599	$4,729,338
Grants and contributions (including gifts in-kind)	2,027,776	1,185,218
Fundraising events, sales and other income	203,187	181,653
Interest and investment income	163,368	135,094
TOTAL REVENUE	**6,303,930**	**6,231,303**

Expenses

PROGRAM SERVICES		
Financial Services	4,136,501	2,938,830
Plus Services	1,482,249	2,245,877
Nurses Education Program*	5,755	30,325
TOTAL PROGRAM SERVICES	**5,624,505**	**5,215,032**
SUPPORT SERVICES		
General and Administrative	438,452	469,581
Fundraising	223,002	151,570
TOTAL SUPPORT SERVICES	**661,454**	**621,151**
TOTAL EXPENSES	**6,285,959**	**5,836,183**

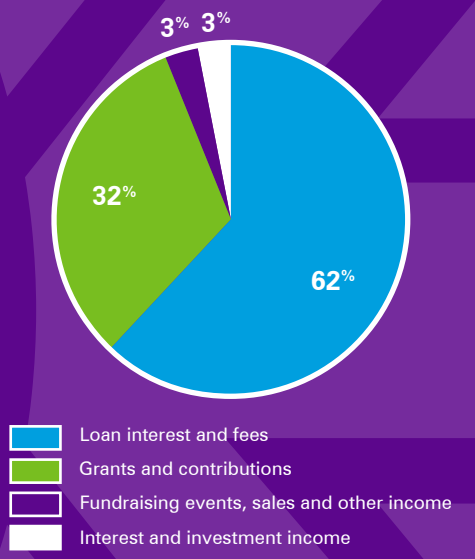
	2020	2019
OTHER ITEMS		
Currency gain (loss)	(134,423)	37,696
CHANGES IN NET ASSETS	**(116,452)**	**432,816**
NET ASSETS AT BEGINNING OF YEAR	**$5,943,318**	**$5,510,502**
NET ASSETS AT END OF YEAR	**$5,826,866**	**$5,943,318**

Financial Transparency

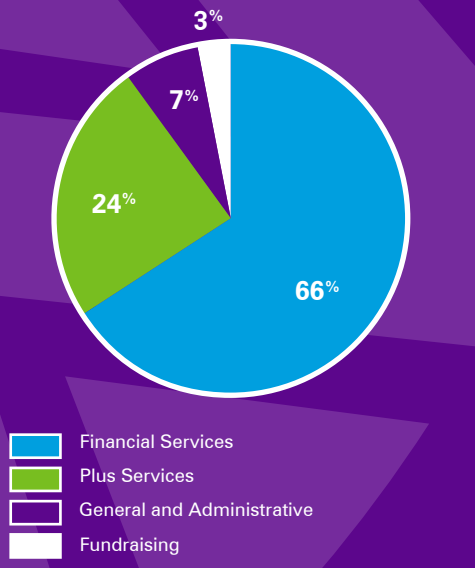
Our financials are audited every year and made available online.

View all past Finance Reports

Sources of Revenue



Use of Funds



* The Nurses Education Program is a continuation of Friendship Bridge's initial development activities in Vietnam, providing faculty support and training for a graduate-level nurses education program. The program has been independently managed by volunteers and is no longer a program of Friendship Bridge. Friendship Bridge served as its fiscal sponsor.





















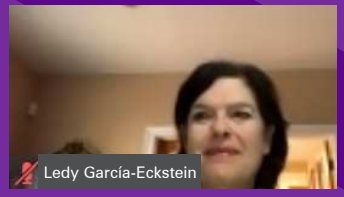
















Board Members

James Wood,
Co-Chair

Susan Zimmermann,
Co-Chair

Susie Miller,
Treasurer

Caroline Rodriguez,
Secretary

Paula Farrell, Ph.D.

Ledy Garcia-Eckstein

Paul Kovach

Paolo Leiva

Meryle J. Melnicoff, Ph.D.

Dawn Olsen

Carolina Roca

Dan Thomas

Sandy Younghans

Leadership Team

Karen Larson,
President & CEO

Victor Contreras,
Personnel Services Director

Tracie Cordeiro,
Chief Financial Officer

Nicole Eubanks,
Chief Development Officer

Sergio Omar Morales,
Chief Operating Officer

Caitlin Scott,
Chief Strategy Officer

Education and Social Performance Committee

Anna de la Cruz,
Research and Evaluation Professional

Leigh Fiske,
Instructor in Social Entrepreneurship at the Leeds School of Business, University of Colorado

Cara Forster,
Independent Consultant and Social Performance Task Force Secretariat Member

Jessica Jones,
Assistant Professor at University of Tennessee Knoxville

Matilde Olazabal,
Director of Alcance, Freedom from Hunger in Mexico

Sarah Sterling,
Operations Manager at Conveners

Carmen Velasco,
Director of ALCANZAR and Co-Founder of Pro Mujer

Why We Support Friendship Bridge

VOLUNTEER



Constancia Leshin

Circle Member and
Legacy Circle Donor

"Having fallen in love with colorful Mayan textiles when I first traveled to Guatemala in the 1970s, I was looking for a way to symbolically express my gratitude to the talented Mayan women who did the weaving and embroidery. After a wake-up call in 2006, it was a magical moment when I clicked on the Friendship Bridge website and knew immediately that it was the perfect way to share my fluency in Spanish, my energy, my creativity, and my time. Since I am fortunate to travel to Guatemala on a yearly basis, I continue to be inspired by the great progress that our women are making because of their strength, determination, and the Microcredit Plus program of loans, educational trainings, health care services, and other advanced trainings!"

INVESTOR



Mark Coffey

President and
Chief Investment Officer,
Global Partnerships

"As an impact-first investor, Global Partnerships seeks to invest in and support best-in-class organizations that maximize impact for people living in poverty, while at the same time allowing for the preservation of capital through sustainable business models. Friendship Bridge is an extremely attractive partner in that regard, as the organization consistently demonstrates strong performance across the four dimensions of impact that we evaluate. They (1) broaden opportunity through a multi-dimensional, holistic approach to poverty alleviation, (2) they deepen inclusion by supporting clients marginalized by poverty, gender, geography, and ethnicity, (3) they have enhanced their capacity to scale their work by achieving sustainability and delivering a strong value proposition to their clients, and (4) they foster one of the industry's highest improvements in quality of life, as evidenced by third party surveys conducted among their clients."

LEGACY CIRCLE MEMBER



Katie Kitchen & Paul Kovach

Board Member and
Legacy Circle Donor

"My wife and I have supported Friendship Bridge since we first learned about it. When I'm not on this Earth anymore, I will have left one final gift to Friendship Bridge by my being a member of the Legacy Circle."

GRANTOR



Whole Planet Foundation

"Whole Planet Foundation has seen firsthand that Friendship Bridge's collateral-free lending program targets women most in need of, and most equipped to seize new opportunities. We have proudly donated $300,000 to Friendship Bridge to be used for loan capital, having observed their program's consistent transparency, affordability, client supportiveness, and sustainability over the years. We are so proud of the partnership, that we have brought dozens of Whole Foods team members and Whole Foods Suppliers to Guatemala to observe how responsible and socially-focused microcredit changes lives."

DONOR



Karen Barker

Investor and
Genesee Circle Founder

"Friendship Bridge is not a casual run-of-the-mill nonprofit organization, as it goes above and beyond by demonstrating accountability, significant impact, and excellent professional leadership. As an active fifteen-year donor and investor, the mission of Friendship Bridge has tapped into one of my core values, which is to invest in women who can move out of poverty into a position in life that is productive, healthy, and independent. Witnessing their success through the years has enriched my life; there is no end to the gratification I receive with every visit to Guatemala and the personal pride I feel for every client."

Friendship Circles

Friendship Circles are groups of volunteers who host social gatherings, organize fundraising efforts, and help spread the word with friends and family in their local communities about Friendship Bridge.

Locations

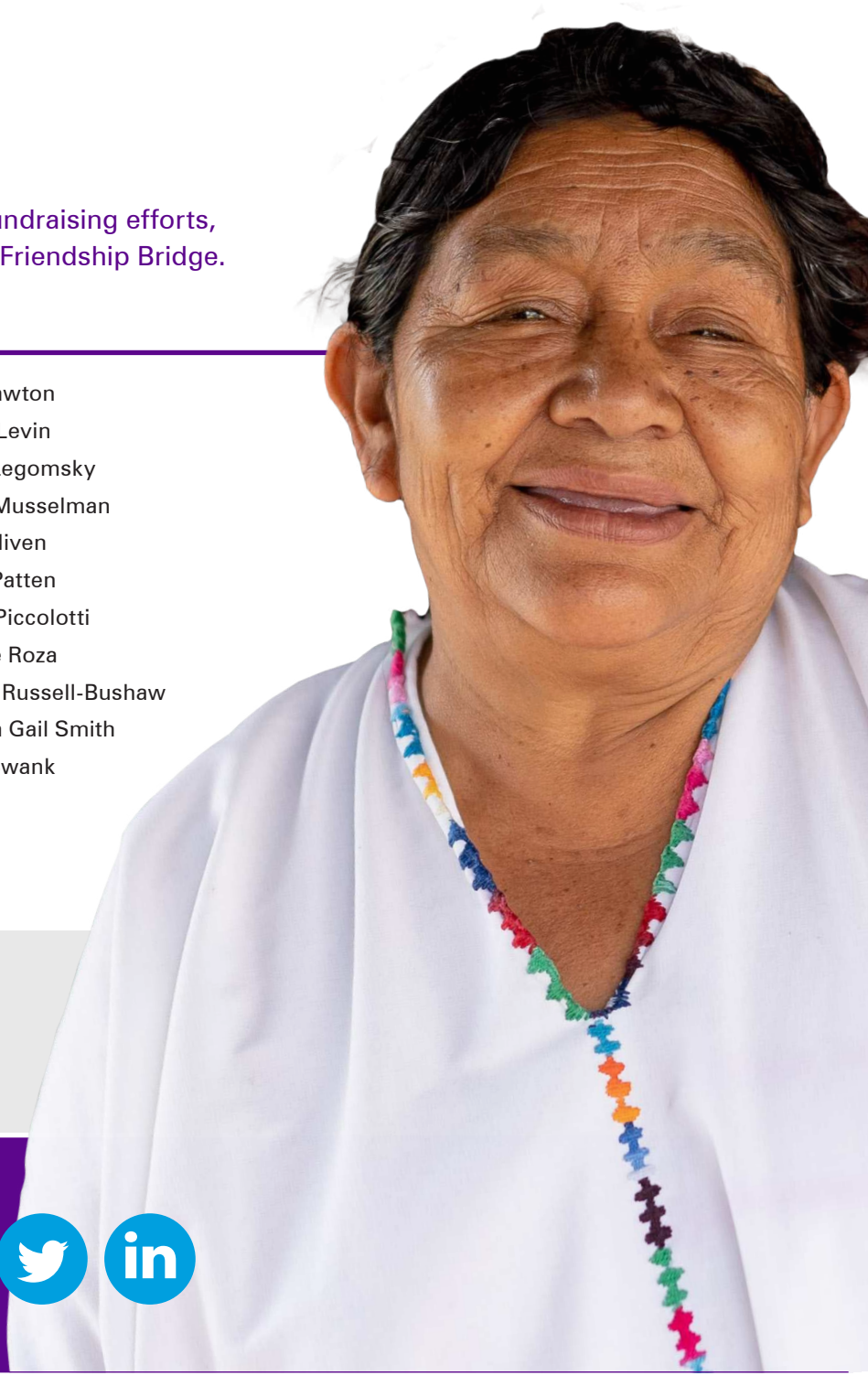
Antelope Valley (CA)
Bloomington (IN)
Boulder (CO)
Central Coast (CA)
Chico (CA)
Evergreen (CO)
Foothills (CO)
Genesee (CO)
San Gabriel Valley (CA)
Oconomowoc (WI)
San Antonio (TX)
Wrightwood (CA)
Escape to Margaritaville Circle
Las Águilas (NY)

Circle Leaders

Roberta Bautista Armijo
Sue Benishek
Rachel Bloombaum
Jill Brashear
Maria Cuevas
Angelica Docog
Raquel Escatel
Betty Lynn Ferguson
Moriah Gross
Paula Hock
Sarah Hinrichsen
Connie Holzmiller
Deborah Kramer
Jana Lawton
Lesley Levin
Diane Legomsky
Marty Musselman
Molly Niven
Sarah Patten
Laurie Piccolotti
Yvonne Roza
Bonnie Russell-Bushaw
Virginia Gail Smith
Janet Swank

Translation Volunteers

Penelope Curtis
Wendy Figueroa
Ilana Gordon
Constancia Leshin
Sariah Piedrasanta
Lorraine Valarino



Get Involved!

Subscribe to our newsletter, become a volunteer, and join our community.

Follow Us on
Social Media

THANK YOU SUPPORTERS

$25,000 AND UP

Anonymous
Crawley Family Foundation
Evergreen Circle
Genesee Circle
Harvey Family Foundation
Linked Foundation
Target Foundation
Walter and Ursula Eberspacher Foundation

$10,000-$24,999

Anonymous
Antelope Valley Circle
Jane Armstrong, In Memory of Judy Snyder
Cynda Collins Arsenault, Arsenault Family Foundation
AnnaMaria Begemann & Michael Morter
Boulder Circle
Betsey & Kenneth Cheitlin
Laurie & Bob Dolian
Foothills Circle
Green Waves Fund
Felicity Hannay & James Wood
Christy & Geoffrey Hoyl
Katie Kitchen & Paul Kovach
Brandi and Dave Mason, Buechele Family Fund
Oconomowoc Circle
San Antonio Circle
Scoob Trust Foundation
Jan & Susan Suwinski, Suwinski Family Foundation
Florence Walraven & Dick Schirmer
Virginia Wellington Cabot Foundation
Women's Worldwide Web (W4)

$5,000-$9,999

Anonymous
April Fund
AMB Foundation
Linda Bailey
Bancker-Williams Foundation
Karen & Scot Barker
Currie & Thomas Barron

$5,000-$9,999 Continued

Beyond Our Borders
Central Coast Circle
Chice Davison
Brenda Duno
Peter Durst
Paula & Charlie Farrell
Adrea D. Heebe
Patricia Foley Hinnen & Capital Sisters International
LARRK Foundation
Gale & Ward Lewis
LONA
Nance & Ramon Jose Lopez
James and Tanya Mahood Foundation
Meryle Melnicoff & Joseph Busler
Susan & John Miller
Helen Ostruske & David Ringo
Power Test
San Gabriel Circle
Susan Zimmermann & Paul Phillips

$2,500-$4,999

Anonymous
Angie & Matthew Brand
Liddy & Wynne Breeden
Carly Carlson
Thomas Carter
Colorado Capital Management
Joe Gillach, Sr.
The Green Fund
Kim Higgins, Bamboo Trading Company
Dr. Diane & Andy Kane
Amie Knox & Jim Kelley
Caroline Rodriguez
Bonnie Russell-Bushaw
Salida Circle
Charlotte Shifrin
Jody & David Smith, David C. Smith Family Fund
Ardis Strieby
Julie & Michael Throne
Wrightwood Circle

$1,000-$2,499

Anonymous
Bloomington Circle
Jamie Alpert
Betty & Jim Astle
Balgley Family Charitable Foundation
Karen Bernardi, The Bernardi Group Coldwell Banker
Marcia Bernbaum
Rachel Bloombaum & Scott Hamilton
Catherine Boggs
Jeff Broadhurst
Tyler Clark
Lisa & Mark Coffey
Linda & Mark Colville
Karen & Keith Dierking
East West Partners
Governor & Mrs. Jim Edgar
Barry Ellsworth
Betty Lynn Ferguson
Sarah & Fred Flosi
Nancy & Mark Foster, Foster Family Private Foundation
Helen & Robb Gair
Ledy Garcia-Eckstein
Gelman, Rosenberg & Freedman
Margery Goldman Foundation
Good Harvest Market
Hali Emminger, Hechizo
Elizabeth Hinds
Maryann & Ken Hunter
Jackie Johnson
Marianne Joseph
Donald Kerber
Sue Ellen Klein
Randi & Nick Larson
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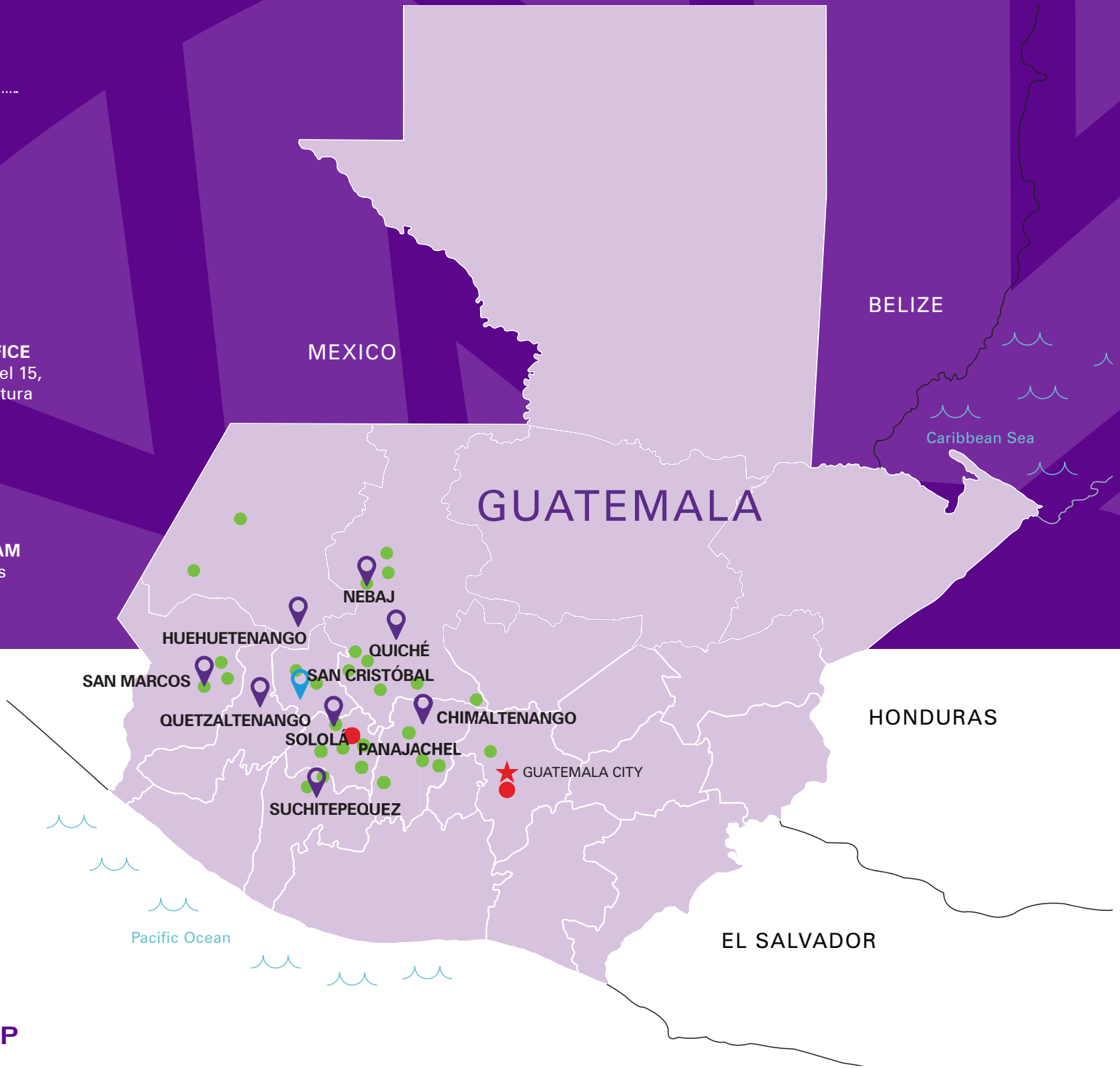
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