



EMPOWERING, TRAINING, AND MENTORING THE WORLD'S IMPOVERISHED

2018 World Impact Report

Our mission is to
EMPOWER
the world's poor to
GROW IN SELF-RELIANCE
through personal and business
MENTORING
— and access to —
FINANCIAL SERVICES.



Over 730 million people live on less than \$1.90 a day. With little education and even less opportunities these families find themselves trapped in a cycle of poverty that has lasted for generations.

IT DOESN'T HAVE TO BE LIKE THIS ANYMORE

At Mentors International, we know that people aren't looking for a hand out. They want to work and provide the best for their families. They just need a hand up to get them started on their journey.

Mentors International provides a high degree of ongoing, personalized training and mentoring. The knowledge and encouragement our clients receive are vital to their success as they build businesses and grow in greater self-reliance.

After completing their training these entrepreneurs apply for small loans to invest and grow their businesses. Often times creating new jobs for others.

With a 98% repayment rate, your donation gives perpetually. When the micro-loans are repaid, they are invested back into the fund which allows new loans to be given to new recipients.

As these families grow in self-reliance they become able to:

- Afford to feed their families nutritious meals
- Send their children to school
- Build better homes
- Save for the future

Our clients increased their incomes on average by 52%.

We invite you to join us in ending extreme poverty by donating to our programs, micro-loan fund, and getting involved with our mission.

TOGETHER WE CAN MAKE A DIFFERENCE FOR GOOD THROUGHOUT THE WORLD

Visit our website for more information and to get started.

MENTORSINTERNATIONAL.ORG

HOW IT WORKS



Our clients have a

97%
re-payment rate!



BUSINESS TRAINING AND EDUCATION

Many of our clients have had little education and even less opportunities. We teach them to create a vision for their families and their businesses while helping them understand that they can do more than they think they can.

We help them learn how to develop a business plan, while teaching them basic business skills such as inventory control, money management, and marketing. Our training is dynamic and customized to specific personal situations.

In 2018 we started the process of improving our training curriculum. We are creating customizable modules supported with supplemental videos that will be recorded in their native language. We are packaging this program so that even those living in the most remote villages can benefit from this new and enhanced curriculum. We are excited to start testing this new curriculum in 2019.

During 2018 our branches held 20,698 training meetings. As Nelson Mandela says, *“Education is the most powerful weapon which you can use to change the world.”*





MENTORING

Mentoring teaches us to lift each other up, creating powerful, positive, long-lasting relationships along the way. **In 2018 our partner branches held 60,499 mentoring sessions.**

As Mentoring being a part of our name, we believe the importance of guiding our clients on their path to greater self-reliance. They have a trusted colleague to turn to when they have questions and need advice.

Many of our clients have had little education and even less opportunities. With mentoring comes a new found confidence, empowering them to move forward building their own successful futures.

Maria Pillaca, *(pictured on the left)* from Lima Peru, with the help of her mentors was able to grow her furniture upholstery business. With the encouragement of her mentors, she is investing in expanding her business to start making custom pieces of furniture.

FINANCIAL SERVICES

Mentors International is often able to provide micro-loans to those who would otherwise have no access to credit or any other financial services. 90% of our loans are to women.

People in developing countries who live in poverty don't have access to banks. Traditional financial institutions will not work with them because of their lack of collateral, lack of education, and their inability to provide a down payment.

The village loan shark becomes their only option. Hard-earned profits go straight back into the loan shark's pocket, and people become locked in a cycle of debt payments that leave them with almost no profit to show for their hard work. This harmful lending practice is common in developing countries. These worthy entrepreneurs have no financial resources available to help them expand their businesses and improve their family's well-being.

NOT JUST LOANS

Mentors International also provides an array of financial services including savings, life insurance, independent loans, insurance products and financial training.



DOMINICAN REPUBLIC

ANNOUNCED IN 2018

The people of the Dominican Republic suffer from drastic income inequality. One-third of the population live below the poverty line. We were excited to announce this new branch in October, 2018.

Through a partnership with Utah State University and their SEED internship program, two Mentors International interns are currently teaching at two schools in Santo Domingo. *Pictured to the right are these interns (in the front), our Mentors International Directors Richard and Diana Houston, along with some of our entrepreneurial students.*

It is estimated that between 60,000 and 100,000 women work as prostitutes in this country. Part of our work in the Dominican Republic, includes another partnership with Operation Underground Railroad involves teaching at two aftercare facilities for girls who have been rescued from sex trafficking. These women eagerly soak up the knowledge they receive in their business skills training classes and they are eager for their chance to become more than their past.

Mentors International has established an office for this new branch and we are on track to start giving out our first loans in the spring of 2019.



Mentors International

EST.
1990

OVER
4.5M
INDIVIDUALS WORKING
TOWARDS SELF-RELIANCE
SINCE 1990

FAMILIES
IMPACTED

28,391



97%
REPAYMENT RATE

90%
OF LOANS MADE
TO WOMEN

INCOMES
INCREASED BY
52%

MENTORING SESSIONS

60,499

TRAINING MEETINGS

20,698

3,961

NEW JOBS
CREATED



2018 FISCAL YEAR

NEPAL

ANNOUNCED IN 2017

On April 9, 2018, Prateek Sharma, Executive Director in Nepal signed the paperwork and Mentors Nepal officially began giving out our first loans in the Makwanpur District of Nepal. There are over 400,000 people living in this very poor and rural farming district. We are very eager to be serving these humble and hardworking families who previously did not have access to micro-finance institutions.

This new branch in Nepal is the result of a joint venture with Choice Humanitarian. We are partnering with local savings and loan co-ops that will help distribute the loan funds. Our staff will be on hand to help educate, train, and mentor the clients of these co-ops.

In May of 2018 we visited Nepal and helped present some of the initial training and personal development courses. After attending these classes the women felt inspired and empowered to do more.

By the end of 2018 over 409 loans have been given out to these developing entrepreneurs. We are looking forward to sharing future stories with the impact we are able to make in this great country.





GHANA

ESTABLISHED IN 2015

Mentors Ghana has only been in operation for three short years, but it has continue to grow at unprecedented rates. In 2017 we opened up the Tamale branch in northern Ghana. This region is in desperate need of our programs and financial services. Thanks to generous support, in 2018 we were able to open our second branch in northern Ghana located in the city of Walewale. We have been able to hire additional mentors and staff for these new branches. Of course the real credit goes to our entrepreneurs who created 371 new jobs within their communities during 2018.

In December, 2018 we received a grant from the Coca-Cola Foundation and in January 2019 we will be opening up a new branch in Tolon, Ghana.

Azare (pictured in the yellow skirt and white shirt) lives in Walewale. She has become a great leader throughout her community. She runs a rice processing business. She used her micro-loan to purchase a grinding mill. Her profits increased because she no longer has to pay someone else to grind her rice. Since working with Mentors Ghana she has been able to hire 6 additional employees/mothers to help with her growing business. These mothers and some of their children are pictured to the left.

HONDURAS

ESTABLISHED IN 2009

Mentors Honduras was able to hold 12,317 mentoring sessions during 2018. One of the reasons that this branch was able to achieve so many mentoring opportunities is because of a new mentoring program implemented by our Executive Director Otoniel Manley. Community members who are experts in their professional fields have volunteered their time helping to mentor the clients working with Mentors International. This mentoring program is being well received, and it is also creating meaningful relationships throughout the communities.

Mentors Honduras also created a partnership in 2018 with USAID, Morph20, a packing house, an exporter, and a Canadian buyer to sell client grown sweet potatoes internationally. Mentors Honduras provided mentoring and training to the farmers to teach them new and improved planting and farming techniques as well as provided micro-loans for the seed potatoes and fertilizer. This program is still in its infancy, but this year these sweet potato farmers experienced their largest yield of potatoes ever. We are optimistic about the opportunities these partnership will create allowing our farms to sell internationally while receiving a fair-market value for their crops.

Rosalina and her daughters are from the new branch of Masapa which opened in 2018. She runs a tortilla shop. Since working with Mentors Honduras she has built a home for her and her family.





PERU

ESTABLISHED IN 2003

Thanks to generous support from the Mentors International community Mentors Peru is able to grow and expand meeting the increased need for our programs and financial services. The Trujillo branch was established in 2018, and the San Miguel de Faique branch was opened in 2017.

Since starting work with Mentors Peru in San Miguel de Faique, Franklin (pictured to the left) has been able to plant rice, several different varieties of corn, lemon trees, and other vegetables.

Franklin has become the president of the Agriculture Solidarity Group. "I advise my group that we need to be very honest with Mentors Peru because they have given us many advantages. They have helped us get ahead economically and intellectually with the advice they give us every month in our classes. I am committed to keep moving forward and working with Mentors Peru until my group reaches our goals," says Franklin dynamically.

During 2018, Mentors Peru is continued our partnership with Operation Underground Railroad in teaching business skills to teens living in after-care facilities who have been rescued from sex-trafficking. Empowering these survivors, and helping them create a new vision for their future continues to be a great success in this county.

GUATEMALA

ESTABLISHED IN 2003

Mentors Guatemala celebrated 15 years of service in 2018. Gloria Castellanos, Program Director for Mentors Guatemala said, "We are considered a third world country, but our people have values and principles. We were blessed to be able to serve 6,138 families during 2018."

The catastrophic eruption of Guatemala's Volcan de Fuego on June 3, 2018 affected more than 1.7 million people. We are happy to report that our team made contact with our affected clients and they were all found safe and sound. Unfortunately, their farms suffered great loss. Most of their crops were destroyed when the hot ash rained down upon them.

Thank you to the doTERRA Healing Hands foundation that sent relief funds to our Guatemala branch. They were able to purchase mattresses, food, water, and other needed supplies immediately after the eruption. You can see pictures of the relief efforts on our Facebook and Instagram accounts.

Our team worked tirelessly to distribute additional loans, mentoring, and support to these farmers so that they were ready to replant for the next growing season.

Pictured below is Mentors Guatemala client Baudilio Gabriel Chocojay working his farm in Guatemala. You can see Volcan de Fuego in the background.





PHILIPPINES

ESTABLISHED IN 1990

While the Philippines was the first country that Mentors International started serving in, there is still great growth and success. The Davao region opened up two new branches in the cities of Malita and Bansalan during 2018. We are also in the process of opening up a new branch in the city of Cagayan de Oro scheduled for the spring of 2019.

Our mentors in the Philippines are very dedicated to helping the families throughout their communities. During 2018, 18,202 training meetings were held in our various branches, with 72,843 participants receiving these business and personal development lessons.

After a civil conflict destroyed Virginia's family farm and left her with next to nothing she didn't know where to turn. *(Pictured to the left)*

"Mentors International believed in me. They supported me and provided the resources to grow my business. My children are in school and I have been able to make improvements to our home. Thank you Mentors International for bringing hope to the hopeless."



BECOME A MENTOR

Visit our website to learn how we are successfully empowering families on their pathways towards greater self-reliance.

- Donate to our mission
- Share your talents and skill sets
- Invite your company to partner with Mentors International
- Match donations with employers, other companies, or associated groups
- Read and share inspiring stories on social media
- Sign up online to receive our monthly updates. Know how your donation is making an impact throughout the world.



YOUR DONATION

We generate more impact with a dollar. Your donation gives over and over again with our perpetual model. Clients repay their loans to Mentors International, which in turn helps fund new loans, making your contribution exponentially greater.

At Mentors International, we are committed to providing assistance to worthy families and individuals throughout the year. We have more families seeking assistance building their entrepreneurial businesses with micro-loans and mentoring than ever before. But our resources are limited. **We are dependent on the generosity of donors to continue to provide the much-needed services these entrepreneurs seek.**

Mentors International received the highest rating with a “Platinum Level - Seal of Transparency” from GuideStar. GuideStar is an organization that specializes in reporting on non-profit activities. Learn more about our designation at **MENTORSINTERNATIONAL.ORG**.



STATEMENTS OF FINANCIAL POSITION

- for Fiscal Years Ending June 30, 2018 and 2017

	2018			2017		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
CURRENT ASSETS						
Cash and Cash Equivalents	\$231,633	\$222,529	\$454,162	\$331,671	\$145,891	\$477,562
Affiliate Fees Receivable	\$13,844	-	\$13,844	\$25,634	-	\$25,634
Current Notes Receivable - Foreign Affiliates	-	-	\$170,675	\$214,620	-	\$214,620
Prepaid Expenses & Other Current Assets	\$11,719	-	\$11,719	\$23,143	-	\$23,143
Total Current Assets	\$427,871	\$222,529	\$650,400	\$595,068	\$145,891	\$740,959
PROPERTY AND EQUIPMENT						
Office Furnishings and Equipment	\$20,103	-	\$20,103	\$21,413	-	\$21,413
Leasehold Improvements	\$11,426	-	\$11,426	\$11,426	-	\$11,426
Software	\$4,786	-	\$4,786	\$4,786	-	\$4,786
Accumulated Depreciation & Amortization	(\$35,883)	-	(\$35,883)	(\$36,263)	-	(\$36,263)
Total Property and Equipment	\$432	-	\$432	\$1,362	-	\$1,362
OTHER ASSETS						
Investments, Cost	-	-	-	-	-	-
Notes Receivable - Foreign Partner Affiliates	-	-	-	\$100,272	-	\$100,272
Other Assets	\$3,385	-	\$3,385	\$3,385	-	\$3,385
Total Other Assets	\$3,385	-	\$3,385	\$103,657	-	\$103,657
TOTAL ASSETS	\$431,688	\$222,529	\$654,217	\$700,087	\$145,891	\$845,978
CURRENT LIABILITIES						
Accounts Payable and Accrued Expenses	\$28,232	-	\$28,232	\$25,631	-	\$25,631
Accrued Interest, Current Portion	\$53,167	-	\$53,167	\$5,251	-	\$5,251
Notes Payable, Current Portion	\$190,000	-	\$190,000	\$264,545	-	\$264,545
Total Current Liabilities	\$271,399	-	\$271,399	\$295,427	-	\$295,427
LONG-TERM LIABILITIES						
Accrued Interest	-	-	-	\$101,553	-	\$101,553
Notes Payable	-	-	-	\$190,000	-	\$190,000
Total Long-Term Liabilities	\$0	-	\$0	\$291,553	-	\$291,553
TOTAL LIABILITIES	\$271,399	-	\$271,399	\$586,980	-	\$586,980
NET ASSETS						
Unrestricted	\$160,289	-	\$160,289	\$113,107	-	\$113,107
Temporarily Restricted	-	\$222,529	\$222,529	-	\$145,891	\$145,891
Total Net Assets	\$160,289	\$222,529	\$382,818	\$113,107	\$145,891	\$258,998
TOTAL LIABILITIES AND NET ASSETS	\$431,688	\$222,529	\$654,217	\$700,087	\$145,891	\$845,978

Statements of Activities and Change in Net Assets

- for Fiscal Years Ending June 30, 2018 and 2017

	2018			2017		
	Unrestricted	Temporarily Restricted	Total	Unrestricted	Temporarily Restricted	Total
REVENUES AND SUPPORT FROM OPERATIONS						
Public Support						
Contributions	\$409,878	\$878,538	\$1,288,416	\$998,550	\$522,580	\$1,521,130
In-kind Donations	-	-	-	\$6,664	-	\$6,664
Special Events	\$375,435	-	\$375,435	\$224,923	-	\$224,923
Less: Direct Costs of Special Events	(\$86,073)	-	(\$86,073)	(\$70,060)	-	(\$70,060)
Total Public Support	\$699,240	\$878,538	\$1,577,778	\$1,160,077	\$522,580	\$1,682,657
REVENUE						
Affiliate Fees, Interest, & Other Revenue	\$88,197	-	\$88,197	\$88,645	-	\$88,645
Total Revenue	\$88,197	-	\$88,197	\$88,645	-	\$88,645
Released from Restriction	\$801,900	(\$801,900)	-	\$425,643	(\$425,643)	-
Total Revenues and Support from Operations	\$1,589,337	\$76,638	\$1,665,975	\$1,674,365	\$96,937	\$1,771,302
OPERATING EXPENSES						
Program Services	\$1,383,648	-	\$1,383,648	\$1,413,922	-	\$1,413,922
SUPPORTING SERVICES						
Fundraising Costs	\$8,133	-	\$8,133	\$12,874	-	\$12,874
General and Administrative	\$150,538	-	\$150,538	\$117,097	-	\$117,097
Total Supporting Services	\$158,671	-	\$158,671	\$129,971	-	\$129,971
Total Operating Expenses	\$1,542,319	-	\$1,542,319	\$1,543,893	-	\$1,543,893
OTHER INCOME						
Unrealized loss on securities	-	-	-	(\$30,299)	-	(\$30,299)
Realized gain on securities	\$164	-	\$164	\$132	-	\$132
Total Other Income (Expense)	\$164	-	\$164	(\$30,167)	-	(\$30,167)
Change in Net Assets	\$47,182	\$76,638	\$123,820	\$100,305	\$96,937	\$197,242
Net Assets at Beginning of Year	\$113,107	\$145,891	\$258,998	\$12,802	\$48,954	\$61,756
Net Assets at End of Year	\$160,289	\$222,529	\$382,818	\$113,107	\$145,891	\$258,998

BOARD OF DIRECTORS

Officers

CHAIR: Richard Tanner, Executive/Owner, Concero Connect, Utah

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Celebrate with us at our annual Fundraising Gala

WEDNESDAY • OCTOBER 24, 2018 • 5:30 PM

BID BIG SO OTHERS CAN DREAM BIG!

APPETIZERS • GOURMET DINNER • AUCTION

Reserve your table online or by phone today
801.676.7776

Utah Cultural Celebration Center

1355 West 3100 South, West Valley City
*Doors open at 5:30 PM for the silent auction and appetizers
Dinner and entertainment begins promptly at 6:30 PM*



We are excited to welcome the talented Lexi Walker as our entertainment for this evening. She has been called 'America's Sweetheart' and a 'Vocal Sensation' but whatever you call her, she is sure to entertain and inspire you.

THANK YOU TO OUR GENEROUS SPONSORS THAT MADE THIS EVENING POSSIBLE

GEORGE S. AND DOLORES DORÉ ECCLES
F O U N D A T I O N



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- UTAH SYMPHONY AND OPERA
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Please support them as they supported us

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David Stump - Chief Financial Officer

Nathan McClellan - Vice President of International
Operations

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Sarah Barrett - Director of Marketing

Melanie Winterton - Office Manager



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