

Motivated by Faith



**“No longer will they build houses and others live in them, or plant and others eat...
They will not labor in vain, nor will their children be doomed to misfortune;
for they will be a people blessed by the Lord, they and their descendants with them.”**

Isaiah 65:22-23

As a faith-based ministry Agros is inspired and informed by our ministry vision verse: Isaiah 65:17-25. It’s a vision that describes the wholeness of life that emerges when the Kingdom comes “on earth as it is in heaven.” It’s a beautiful image of renewal, restoration, and joy (v. 18-19). It is the message of Jesus.

This vision focuses on the most vulnerable, the promise of a full life (v. 20), a life where everyone reaches their God-given potential. This is why our model is holistic, with clinics, schools, agri-businesses, and entrepreneurship converging in a village.

This vision emphasizes establishing a place to call home (“build houses and dwell in them”), access to fruitful land (“plant vineyards and eat their fruit”), and the abundant security that comes from productive labor (“long enjoy the work of their hands”). This biblical vision inspires the heart of Agros’ mission of breaking the cycle of poverty.

Every new family enters the Agros journey suffering

the indignity and despair of unrelenting poverty. Each day they face the fundamental experience of a day laborer -- the terrifying uncertainty of not being hired that day, of not earning enough to provide “daily bread” for their family, of experiencing fear, loss, uncertainty. Your support interrupts this hopelessness with enormous opportunity - a healthy start; a place to call home; fruitful land; opportunity for productive labor... abundant blessings.

This Kingdom passage ends with a vision of intimate relationship with Yahweh -- the God who hears (vs. 24); and images of reconciled relationships which produce an enduring peace (vs. 25).

This is the vision of God’s “Kingdom coming” which inspires and animates Agros’ daily work. Your partnership makes this happen. You are an instrument of God’s Kingdom - participating in the restoration and reconciliation of people, places, and systems.

Thank you. Muchisimas gracias.



Travel With Agros

Agros is open for travel opportunities! Each of our Vision Trips is a unique and inspiring opportunity to experience firsthand the ways Agros builds paths to prosperity for farming families in rural Latin America.

We hope to inspire, educate and share the Agros vision for how and why we approach poverty interventions as we do. Traveling with us is an opportunity to hear personal stories, see the hope and transformation in all stages, and experience cultural exchange that is integral to our community effort. We hope to facilitate people-to-people experiences that spread hope and build community.

If you are interested in traveling with us or learning more about Vision Trips contact us today at travel@agros.org.

**Visit agros.org for the latest stories and updates.
Please reach out with any questions to give@agros.org.**



Scan Me!

A Year of Resilience

2021 Agros Annual Report



Dear Agros Family,

As a generous donor, your heart is motivated by God to make this world a better one. You are committed to improving the lives of those who suffer the most, to be change, hope, and opportunity for others. As staff, we devote our careers to the same goals and seek the same outcomes. We ALL are motivated by the possibility of breaking the unjust cycle of poverty and by the possibility of helping families transform their lives. In this treacherous journey, we don't always seem to achieve our goals despite the sacrifices families made. Change is hard and takes time, sometimes too much time, but eventually all the faith and effort bear fruit, and plentifully. This is the case for 2021, a year when your generosity and the hard work of the families paid off.

As you read the stories of impact in this report, join me in celebrating the enormous successes of Agros' families in Central America. The results experienced in the last year are no less than remarkable, Agros families are not only overcoming poverty but reaching prosperity. Our families are building net worth, their businesses are thriving, and joy is finally part of their daily lives.

The results of your generous giving are perfectly materialized in Juana from the Nicaraguan village of La Bendicion, a true leader and inspiration; and by Magaly, who is one of almost 700 women entrepreneurs in Guatemala who are receiving the training and capital necessary to start their first business, gain independence, save, and take better care of their children. Yes, families who two years ago were struggling with children suffering from chronic malnutrition today are organized in village banks where they can access credit for snap peas and chicken production and save from their profits for their future. The village of Asich where Magaly lives has profoundly changed, clean water is available, a brand new clinic was built, women are engaged in productive initiatives, and even an Early Childhood Learning Center is now functioning where children can learn, play, and develop skills that will prepare them for kindergarten and elementary education.

Our ministry is growing like never before. Today more Agros families are owning land, gaining skills, establishing businesses, and building resilience. Through Agros, you help families to not only break the intergenerational cycle of poverty but to reach prosperity. Parents have the possibility to endow a house, a farm, a business, education, health, and opportunity for their children to dream big and be who they want to be. This is why you generously contribute to Agros' mission and why we show up to work every day.

We believe that Agros was born from the heart of God, and I like to believe that the work we jointly do makes him happy. I hope this report will also make you happy and put a smile on your face. The transformation occurring in Agros villages is because of your trust and generous investment. You are opening doors and the successes shared by Agros families are also for you to own.

Because prosperity is not only possible but real.

Somos Agros, somos familia!



Alberto Solano
President and Executive Director
Agros International



Nature and Nurture



The mothers of the Asich village in Guatemala became a force to be reckoned with in 2021. They represented “Resiliency” more than most because of where they started – in the most extreme poverty of any families we have worked with.

One mother, Magaly, joined the Healthy Start program and was able to start her own pea patch in her village. Through arduous work and determination, her pea patch has not only flourished, but she has learned so much more than growing vegetables. Her family is eating healthy. She is so proud of what she has accomplished, and it shows. Her determination to feed her family and begin the lengthy process out of poverty is shown in her hopeful face, her thoughtful words, and her bold actions. The snap peas, a rare crop grown in Guatemala, are now sent to supermarkets around the world, as far away as the United Kingdom.

Another mother working hard to give a better life to her children is Teresa Erika (pictured left). She has become a “gold standard” success story in the village of Asich, working towards and ensuring she receives all the various levels of support available to her through the Healthy Start program. Her home has a new floor and roof, she has a water tank system installed to collect and filter rainwater. She is growing vegetables on her plot of land. Her older child, Liliana, was one of the millions of children who experienced malnutrition as a child. Teresa Erika was pregnant with her second child, Axel, when she joined the Healthy Start program. And a miracle happened because of her commitment to learning. Axel never experienced malnutrition in the early years of life thanks to proper nutrition and training. Now he is a healthy and thriving young boy. She shared with confidence,

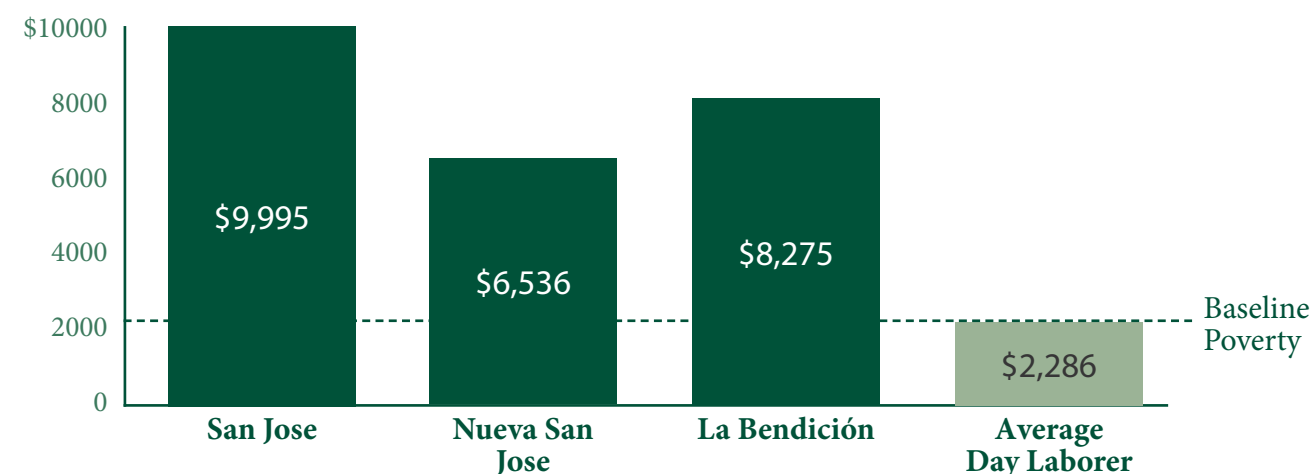
“Right now I am seeing the fruit of the harvest of everything that I have been taught.”

**“Honor her for all that
her hands have done, and
let her works bring her
praise at the city gate.”
Proverbs 31:31**



RESILIENCE

How do Agros farmers' annual incomes compare to average subsistence/day laborer yearly wages?



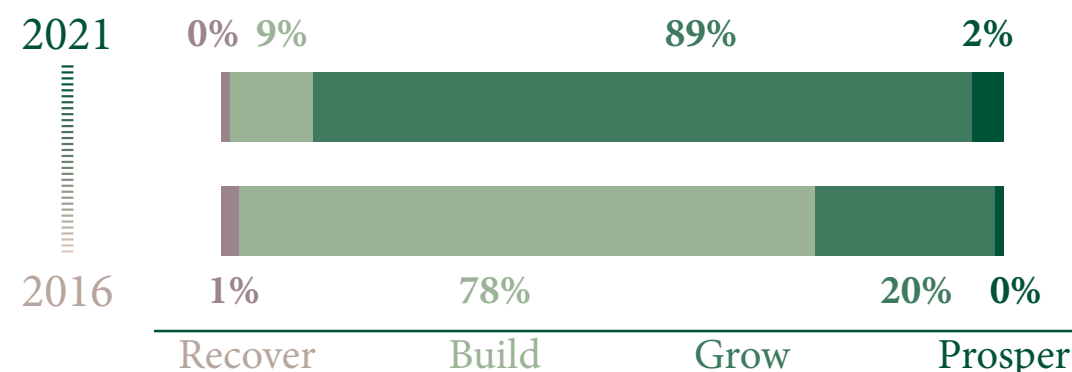
Agros programs are delivering a level of change for families in their communities that dramatically contrasts with the difficulties many Central American families are experiencing. In the graph above, we see how much the average farmer is making each year in three Nicaragua villages, contrasted with the average farmer (or day laborer) income. The average day laborer in Central America is growing basic grains, while Agros farmers are being trained and learning to grow vegetables and other market-driven crops. This is resilience.

Resilient prosperity is one that can weather the storms life brings, and truly create generational change. Resilience can be seen through the evolution of families served and succeeding in our Path to Prosperity change theory. These holistic indicators are helping us to better understand the process and time frame in which families are moving permanently out of poverty and into prosperity.

In 2016, we launched the Path to Prosperity which measures impact on families' lives and monitors the health of Agros communities. The model organizes families' progress into four stages: Recover, Build, Grow, and Prosper. These stages are dependent on status in the following areas: agricultural production, education, financial empowerment, food security and nutrition, health and gender equity, progress towards land ownership, and social infrastructure.

In 2021, Path to Prosperity results were updated, with more than 89% of families elevating to the "Grow" Stage, 2% in the "Prosper" stage, and many more ascending in 2022, as entire villages pay their land loans off!

Progress Toward Prosperity (5-year growth)



Between 2016 & 2021, most Agros families moved from "building" to "growing" - a significant achievement!

ACCELERATION

Over the last two years the number of families served by Agros has more than tripled and will double again by 2023. We have examples of hundreds of success stories - stories that you've made possible - of hope, opportunity, and transformation. Because of your support, our families are rapidly accelerating towards prosperity, and permanently breaking the cycle of poverty.

The key characteristic of resilience in our families' lives is the degree to which they have achieved a durable prosperity, and core to prosperity is the accumulation of assets and the creation of wealth. Net worth is a standard measure of wealth creation -- Assets - Liabilities. As you can see below Agros families are realizing significant net worth -- far beyond any measure their rural neighbors are realizing. This is real wealth and creates the resilience for a permanent exit from poverty not only for their family today, but for generations to come. We are seeing transformations across all areas, which in turn accelerates the pace at which families will exit poverty.



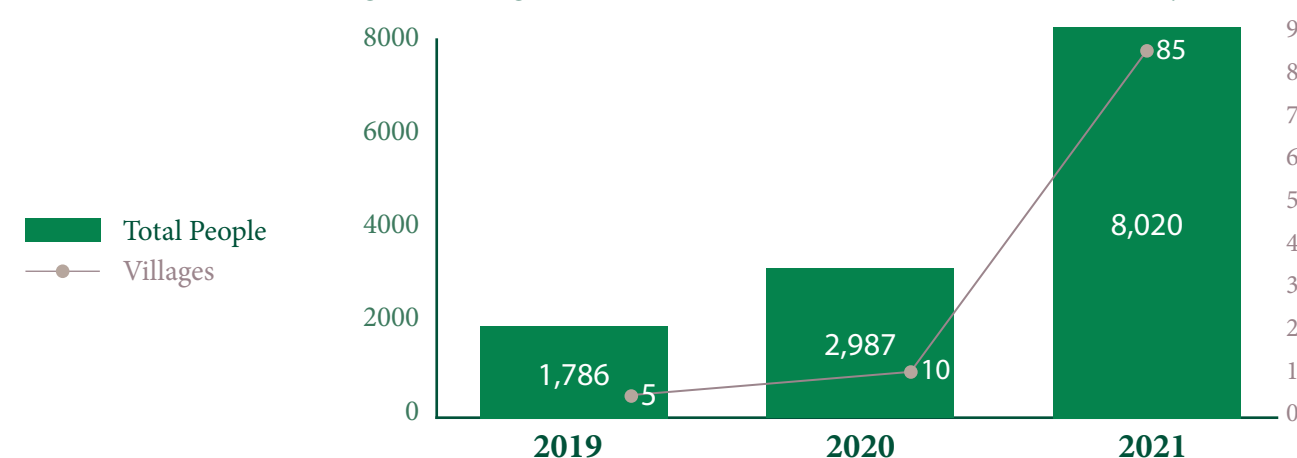
\$396,906

Gross Agribusiness Sales from Agros farmers in 2021

\$23,113

Average Total Net Worth of Agros families in 2021

How many people and villages were supported by and involved in Agros programs in 2021 compared to previous years?



"Agros has crafted a successful niche in the grueling battle against poverty. The results are transformed individuals, families, and communities."

David Austin, Director of Strategic Partnerships, UN WFP





Agros Initiatives & Programs



LAND OWNERSHIP

Land Ownership is the original “big idea” of Agros when Founder Skip Li first envisioned our mission in 1984. It continues to be the organizing principle of our work. For a rural, landless agricultural laborer, land is central to life, and the prospect of having a patch of soil to call their own is a seemingly impossible dream.

Having land is not just a material reality, it is a spiritual reality for poor rural families. Attachment to the land is an aspect of their soul, and so to have land is to embrace the possibility of wholeness. Owning land is a game changer and if stewarded well (see market-led agriculture), it changes forever a family’s trajectory and life prospects.

The core missional opportunity of Agros is: families who were once day laborers, squatters, or renters become owners—and with that transformation, a world of opportunity is opened to them.

MARKET-LED AGRICULTURE

Agros’ market-led agriculture strategy offers the promise of transforming an agricultural day laborer into a highly successful agribusiness owner. Market-led means looking outside the box, to other profitable yet unique crops, which may not be common for farmers in the area but are solid investments from a practical production standpoint. This can look like snap peas being grown in Guatemala, and cucumbers being grown in Nicaragua.

Through significant investments of education, technical assistance, training in Climate Smart practices, and access to modern agricultural technologies, Agros creates the pathway for a rural family to lift themselves out of extreme poverty and create wealth for their family (average Agros farmer’s net worth now equals \$23,000), thereby exiting poverty for good.

Because of market-led agriculture, Agros changes the productive capacity of our farmers by ensuring their crops can be sold in larger markets than just the local farmer’s market. This puts Agros families on course to break the cycle of intergenerational poverty - not only transforming their lives, but their children’s lives, and the lives of their children’s children.



HEALTH & WELL-BEING

Just as we care for the land, we must also care for our families ensuring they are nourished, healthy and thriving. Even before a child is born in an Agros village they are already loved and cared for by the whole village. Each expecting family is frequently visited by health volunteers from their own community. They work together to ensure their homes are safe and healthy for all their children and they are prepared for a new child to join the family.

From nutrition to sanitation, families learn how to make their homes a safe place. Parents-to-be learn about the various stages of pregnancy, have regular wellness visits with their local doctor at an Agros clinic, and are connected with other expecting families. Building trust and a relationship with their local clinic is key to whole family health. Monthly weight checks keep malnutrition at bay and regular vaccinations keep kids healthy. We are grateful that in Agros villages family well-being is part of everyday life and neighbors care for neighbors. In 2021, these programs expanded thanks to greater trust among the community.



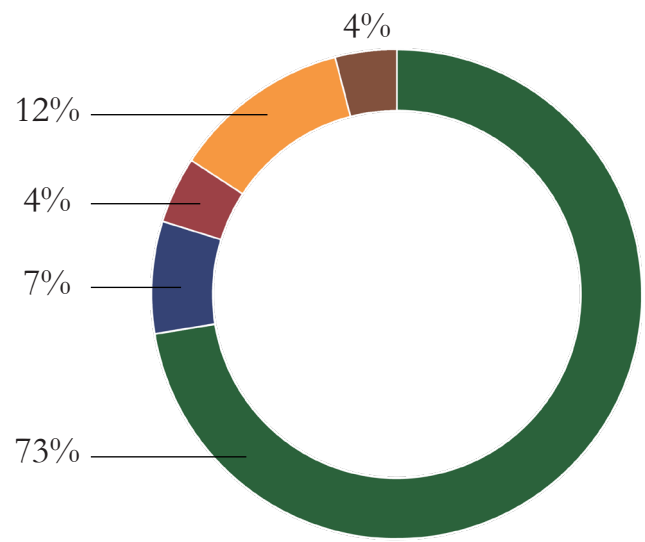
FINANCIAL EMPOWERMENT

Agros is helping families learn how to manage money and build skills such as budgeting, savings, and investing. These are critical skills in the journey to economic self-sufficiency, and it is the financial empowerment step which creates new opportunities within the communities, especially for women.

In Guatemala, the women typically begin this journey with communal savings groups. The savings groups provide context for families to support one another in planning for financial growth. This leads to opportunities for small business loans, which can be life changing. Small loans allow for women to start their own business to diversify their household income. Many will start a textile business or a small tortilleria. Once the business is profitable, they pay the loan off and are then able to reinvest their profits and grow their businesses.

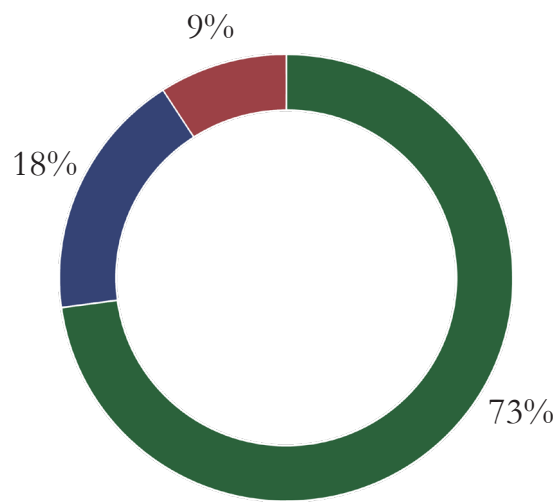
There are many ways that Agros supports financial empowerment, from supporting women entrepreneurship, to organizing farming associations. Agros works with the families and continues to innovate while finding new ways to provide pathways to prosperity.

2021 Financial Results*



Operating Revenue

Individuals	2,985,258
Corporations	305,079
Churches	181,034
Foundations	484,630
Other	166,418
Total operating revenues	4,122,419



Operating Expenses

Program	2,463,439
Fundraising	607,820
Administrative	308,901
Total operating expenses	3,380,160
Change in Net Assets	742,259



*2021 Financial results pending audit completion

Worthy of So Much More

Juana Chavarria arrived to the Agros village of La Bendición in 2016 as a single parent with little to her name. As a mother of 7 and grandmother of 9, difficulties are no stranger in her life. Since, Juana has become one of the hardest working Agros farmers. In fact, you may have seen her smiling face on the cover of the 2019 Annual Report. But what you likely have not heard is her incredible story of transformation, growth, and, most importantly, faith.



Now, we look at Juana’s story from a new perspective. During the 2021 season of growing, planting, and harvesting, Juana’s crops produced record breaking results.

Agros farmers like Juana are changing the trajectory of their stories not only by establishing sustainable jobs and income, and not just by paying off their land and homes after many years of work, but by establishing net worth – a term many are unfamiliar with when they join an Agros village. Juana is no exception.

Juana endured working in plantations for more than 30 years just to keep her family alive and fed.

“I felt like a slave to the plantation owners, but my need to work forced me to stay there. If the owner treated us badly, we’d leave to another plantation, but we would get the same bad treatment.”

Everything has changed now. Since arriving at La Bendición, Juana has succeeded in growing almost five acres of coffee, chaya (squash), lettuce, and other crops like corn and beans. Her most successful crop, and the reason she and many others in La Bendición have been able to pay off their loans faster than any Agros community before, is the coffee crop.

Juana has been trained by highly-skilled Agros field technicians, like Agros Employee of the Year, Alcadio Arauz. She has learned to create her own organic bio-fertilizer to replace chemical fertilizers. This, in turn, allowed Juana and the other coffee farmers in La Bendición to receive not one but two international coffee growing certifications: Rainforest Alliance and Starbucks CAFÉ (Coffee and Farmer Equity) Practices. Alongside her fellow farmers, Juana achieved record-breaking harvest, and as a village, they generated more than \$300,000 in repayments.

We know the investment in women works. We know the investment in rural poor people works.

We see the fruits of their labor as their harvest ships off to the capital, and even further around the world.

These successes are everyone’s success.

Juana’s dream of paying off her land will be realized in 2022.

Transformation Takes Time

Only two years ago, Maria Rodriguez was experiencing devastating and extreme poverty. Her son suffered chronic malnutrition due to their food insecurity. Maria was depending on the little income she would receive from her husband. A husband, who spends most of the year away from their home doing day labor on far away farms and ranches. Maria was trying to raise her family on less than \$1 per day. For a mom like Maria, there was so little hope for a better future, or a better life. For Maria, the hardest step to take was the first step, changing her mindset.

But Maria did take that first step, the hardest step and said, “Yes! I can do this.” With encouragement from Agros, and the support of our technical experts, Maria started to participate in Healthy Start. The first change was her son’s health. Maria’s son started to gain weight, had more energy, and was enjoying all the meals in the community kitchen. As Maria saw the changes, she knew a different future was possible. She had HOPE, and she BELIEVED in herself to build that future.

The next step Maria took was to learn how to farm. Maria had never done any work outside the home, so this was a new challenge. She saw other women in her village of Asich starting income-producing backyard gardens, she slowly gained skills through practice, and this is where a crucial step takes place – entrepreneurship. Maria began to earn money; she saw that she too had skills to build a business. This is how Maria flipped the script of her own life. For Maria, this is only the beginning because she understands something that Agros does too: Transformation takes time. Little by little, with hope and encouragement, change happens. It takes hard work, but the goals are attainable. For Maria, it started with the health of her child, then growing a profitable and sustainable backyard garden, and now she is the highest-producing snap pea farmer in her community!

In Guatemala, there are thousands of women just like Maria. Women who need hope, encouragement, and just a little know how. Agros is that encouragement, providing pathways for women like Maria to lift themselves from poverty. This is not an overnight fix or a temporary bandage, this is an investment in the long game, in people’s futures, and one that we need your support to make happen. Help us to continue the transformation for many more women just like Maria.



Board of Directors

We extend immense gratitude and acknowledgement to the Agros Board of Directors for their guidance and support provided throughout the year. The Board represents a committed group of individuals who are motivated to support Agros pursue its mission of ending poverty. They are responsible for determining high-level strategy, making many key decisions, and ultimately keeping the organization on-task with our many initiatives and programs. Join us in thanking them and praying for continued guidance and wisdom.



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Community Volunteer

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“...be steadfast, immovable, always abounding in the work of the Lord, knowing that in the Lord your labor is not in vain.”
1 Corinthians 15:58