



2022 Annual Report



Agros

"But the greatest of these is love"



MINISTRY MOMENT

As an Agros supporter, you know our mission of serving the most vulnerable is inspired by the work and mission of Jesus Christ. But we also hope you know that at the root of this work is love. Jesus provided us many guides throughout his ministry, and we work to continue that ministry in our daily lives, especially as we serve the vulnerable poor communities throughout Central America.

Do you ever find yourself at a loss for words, in awe of God's wonder and works? There are many moments we encounter in this work where nothing can adequately describe the impact and power of His miracles and mercies. We return to our ministry bible verses in Isaiah 65:17-25 with the vision of a 'New Heavens and New Earth.' In verse 22, we read "No longer will they labor in vain, nor bear children doomed to misfortune; for they will be a people blessed by the Lord, they and their descendants with them."

As we come alongside families to accomplish the work of eliminating poverty, not only supporting families journeying out of poverty but into prosperity, we make sure we treat them with the dignity and respect they deserve. The love we can provide along with the technical support helps give a glimpse into leaving "the former things" behind.

Navigate the Report

Join us as we reflect on 2022, and a year we are describing as a journey from "Resilience to Resourcefulness." Our work is an investment in transformation, and each one of the families we support must take every hard-earned step on the journey to prosperity. You are the wind in their sails, and the hope that fuels their endurance.

Want to meet two farmers at very different stages in their Agros journey?

Head to Pages 6 + 7.

Looking to dive into field data and how we measure success?

Visit Pages 4 + 5.

Interested in financial results and our commitment to transparency?

Page 8.

If you'd like to read about the incredible resilience of mothers in Guatemala...

Page 3. (Look right)

HOPE WORKS

For Agros, the annual report is a demonstration of your generosity's impact. In this box on every page, you'll hear from me, Alberto, about what stands out.

As president of Agros, I am so encouraged by the progress of the ministry. Whether it is farmers becoming landowners faster or children growing up healthy, I am so happy to share why hope WORKS.



Land + Health



Land ownership begins with healthy families. Owning land is a big dream for every rural family in Guatemala. However, with the prevalence of poverty, high price of land and few opportunities for advancement, it seems like an impossible dream. The Agros model focuses on not just improving the lives of the families we work with but supporting them on a journey out of poverty into prosperity where they can dream of and attain a better life. Agros created the Healthy Start program because of our calling to help the poor and forgotten. Our work in Guatemala targets chronic childhood malnutrition and levels the field with a hand up for mothers and children so they can start on their path to prosperity.

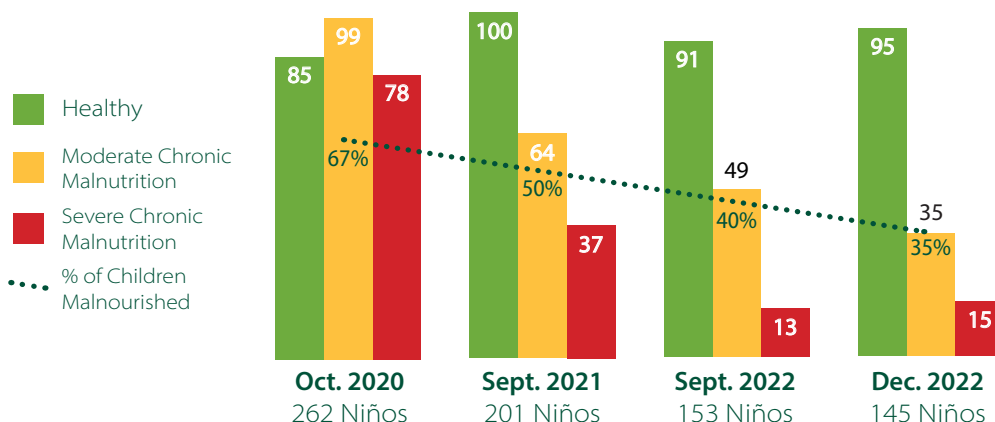
Magdalena Orvelina Cruz is a mother living in the town of Vichibala. Her oldest son suffered from severe chronic malnutrition and was not able to live a normal life. Then she found Agros. Thanks to family trainings, daily meals, and supplements, her son finally moved from severe to moderate malnutrition. Also, with prenatal care and access to the child development center, her youngest (now two) was born without any complications and is a healthy and well-fed toddler, having never experienced malnutrition. While her children can eat thanks to Agros interventions, her family still struggles because of her husband's lack of employment availability. As day laborers without stable work, they struggle as the cost of food and everyday life rise. Magdalena dreams of owning "an area of land of my own to cultivate in the future and to give education to my children so they have better opportunities than us."

Juana Morales is a wife, mother, and president of her 'Banco Comunal,' or community savings group. Starting with a single loan and continuing to grow her business, she now owns three looms. "A loom for me, another for my husband, and one for my son. They generate income to support the family and to pay the credit with Agros. Now we no longer suffer." Before working with Agros, she worked at a farm with her husband where she was paid half what her husband earned just because she was a woman. Now, her income is not only able to support the household, she was even able to hire her own maid at home. Her advice to others? "First, have faith in God, fight for your family to fulfill your commitments, and work hard."

The reality is that many parents have the same dream for their children and their family no matter where they live. Just like Magdalena and Juana, we work with so many families who simply want a better life for their children. While the families we work with in Guatemala are starting at a much more impoverished place than many of the families we've worked with over the years, our dream is to expand the Guatemala model to include the traditional Agros land ownership model. This is a difficult journey, but one we are confident we can support. Before we can work with these families towards land ownership, we must start with the fundamental aspects of human life. 'Healthy families' is that first step.

On A Positive Decline

It's not often one has an optimistic response to declining numbers, but that is exactly the response to what we've seen in Guatemala. Lowering rates of malnutrition means we now see fewer children on a daily basis in the feeding programs, or needing consistent growth monitoring. Chronic malnutrition has decreased substantially throughout the villages we've worked with since 2020, thanks to one of our primary strategies: Prevention. Agros worked diligently with health promoters and mothers to provide prenatal care that would ensure malnutrition never start. The overall decrease in the beneficiary pool demonstrates the effectiveness of the program by "targeting malnutrition before it starts". Join us to celebrate as more mothers deliver healthy, strong, and well-nourished niños.





RESILIENT

We know that families have a long journey moving out of poverty, but our metrics prove that in the Agros model of holistic support, families can rapidly accelerate their ability to earn income, establish their farms and small businesses, and develop their communities to support health and wellbeing.

Our work today can be described as progressing families from Resilience to Resourcefulness, because we see that families working towards independence, agency, and spiritual wholeness are resourceful. Read below to learn more about the results from 2022, and how families are advancing towards resourcefulness, prosperity, and net worth faster than ever.

IMPACT

7,165

people served
throughout all Agros
programs in 2022

PROGRESS

896

of women who
accessed credit for
entrepreneurship

PROSPERITY

104

families became
landowners

IMPACT

As an organization, Agros continues to focus on holistic transformation as the focal point of our work. Working in alignment with the gospel of Jesus means serving the poor, the widow, the orphan, the outcast, the immigrant, the margins of society. In 2022 alone, 7,165 individuals received services across our Path to Prosperity model. The impact our families experience is unprecedented. Together, in missional outreach, we answer the call to serve. Your support provides more than just the opportunity for change, you provide hope to families. **Hope Works!**

PROGRESS

In 2022, we launched the Women's Entrepreneurship program to support small business owners' entrepreneurial endeavors. Our focus was accelerating the ability to earn income and provide for their families. The Women's Entrepreneurship program gained nearly 900 borrowers, who are starting profitable businesses, from heritage weaving and textiles to vegetable farms. These women are already demonstrating that with some sweat equity and some start-up funding, they can increase their incomes by 20% or more.

PROSPERITY

Land ownership is the hallmark of our work in ending poverty permanently. Ownership means belonging, security, and net worth. In 2022, we saw over 100 families earn title to their farms. Since 2016, we have accelerated the pace at which families can own land, from 10 years to 5. We have cut in half the amount of time it takes to become a landowner!



HOPE WORKS

While many organizations aim to help families achieve resilience, at Agros we go farther. Agros families reach PROSPERITY!

A prosperous and resourceful family takes control of their lives, uses their acquired skills, and gains assets, not just overcoming obstacles, but building opportunities. When you invest in Agros families you are not only providing a long-lasting solution to rural poverty, you are creating capacity for each family to build inheritance.

This is how we sustain intergenerational prosperity.

CLIMATE SMART

Resiliency to Resourcefulness means making sure Agros families can reach prosperity while stewarding their land. Because we see resourcefulness as the ability to problem solve and devise ways to develop security, the Climate Smart villages have proven additive to this skill.

Consider for a moment the unpredictability of the weather. Now imagine that your livelihood is dependent on that weather. This is the life of a farmer whose crops can be ruined in a sudden frost (yes, we lost crops to frost in the Ixil mountains) or washed away by a thunderstorm. By adding climate smart practices, we have seen farmer resourcefulness develop while reducing potential harm to the ecosystems. Practices such as terraces or planting forests help negate soil erosion. Strategic crop rotation demonstrates how to work with, not against, nature by breaking cycles of pests and diseases. When farmers have knowledge of practices that build healthy ecosystems, their ability to adapt becomes greater and their communities and supply chains benefit.

We believe that resourceful farmers' knowledge of the earth is harmonious with the responsibility to be good stewards of this wonderful gift from God. This also speaks to our own responsibility of transparency to you, in sharing the many ways these interventions are helping, and more importantly, accelerating the rate at which families leave poverty. Farmers know the language of the soil and seeds, of the fruit and the flowers, and in that practice is an acknowledgment of the gift of divine providence.



CLIMATE SMART VILLAGE MODEL

	LB	NSJ	SJ	TN	TN2	AV
Environmental Training	✓	✓	✓	✗	✓	✗
Sanitation	✓	✓	✓	✗	✓	✗
Ecological Stove	✓	✓	✓	✗	✓	✗
Conservation & Reforestation	✓	✓	✓	✗	✓	✓
Garbage Management	✓	✓	✓	✗	✗	✗
Greywater Treatment & Use	✓	✓	✓	✗	✗	✗
Community Environmental Brigade	✓	✓	✓	✓	✓	✗
	Graduated Villages			Future Villages		

The Agros villages of La Bendicion, Nueva San Jose, and San Jose make up the original "Climate Smart Village" program in Nicaragua. These villages are now graduated. Farmers receive additional technical assistance, as well as resources that support the entire community in climate smart practices. Implementation in new villages will integrate the training and tools as the program expands in the near future.



"Let the earth put forth vegetation, plants yielding seed, and fruit trees bearing fruit." Genesis 1:11





It Takes a Village...

LA BENDICION

In the mountains of Nicaragua, just outside the city of La Dalia, Nicaragua, sits the Agros village of La Bendición (The Blessing). Launched in 2015, La Bendición is home to 41 families and has experienced an incredible transformation over the last seven years.

Before opening the village, the 264 acres of land belonged to a failed cooperative. It was a rustic farm with old coffee and cocoa trees that were in bad shape. After replanting with hardy rootstock and resilient new coffee varieties, it began to thrive.

Today, La Bendición honors its name. Only seven years later, the entire community has left poverty behind. Families live plentiful lives with hope and optimism for the future. Their coffee farms produce high quality beans for export, and because of the good price they receive for beans, more than 85% of the families own their farms.

These families are also now employers, hiring their own part-time employees to support the large-scale coffee harvests each season. Each family has transitioned from day laborer to employer, an unimaginable feat just seven years ago. What a transformation and what a celebration for a community that is no longer poor. They are prosperous.

the village

41 families

264 acres of land

2 containers of quality-export coffee beans

4 certifications, including Rainforest

Alliance & Starbucks

85% of families own their farms

\$35,000 of average net-worth*

*According to the World Bank the Gross National Income of a Nicaraguan family is \$2000 per year.



MEET THE FAMILY: VICTOR + SADIA

Victor and Sadia joined Agros in 2015, with the launch of La Bendición. Victor had been working long hours on a coffee farm, earning about \$3 per day. Sadia would wake up at 3 am so she could prepare him food before the day's shift.

After hearing about Agros through a friend, they applied, were interviewed, and accepted to the village a few months later. They moved to La Bendición in November 2015, bringing what little belongings they had on the four-hour bus ride from their home.

Fast forward to 2022... Now, the family of 5 lives in their own home, they've paid off their land loan, and Sadia looks forward to starting her own business. Victor is an agriculture businessman, a skilled producer who manages the farm, saves for the future, and knows that his children will someday become professionals.

"I had nothing, but now, having land and a house has been the greatest blessing for our family," said Victor, "Now I have the opportunity to access bank loans... having our home and stability with my family is a joy and happiness for us and for our children."

HOPE WORKS

In La Bendición today, most families hire about 8 temporary employees during the three-month coffee harvest season, which generates more than 300 employment opportunities for the region. The success we see inspires hope in other families & communities. We look to continue to impact even more regions with our Harvest of Hope Center, so more families can be supported, inspired, and loved.

- Alberto

And Then Some...

NUEVA SAN JOSE

Each Agros village is unique, and the opportunities are tailored to the unique land and soil available. Yet, what we also see with some of the newer villages, are the changes made over time to our overall approach. The village of Nueva San Jose began as part of a strategy to increase efficiency in planting and harvesting so that families could produce more on less land. The same effort is also true for the families' homes, communities, and farmer training.

Nueva San Jose is a prime example of how Agros is starting families from a position to spur success. The families in NSJ farm vegetables and they are starting their journeys with ready-to-go technologies such as protected structures, greenhouses, drip irrigation, and more. These seemingly small evolutions, however, are resulting in families earning profits and returns faster. Nueva San Jose is seeing families already earn their land titles in only three years.

All the families are working hard and advancing their farming businesses on the path to prosperity. They are filled with so much hope for the future, proof that even small changes have big impacts.

the village

30 Families

52 acres of land

Vegetable production with weekly harvests

Two certifications, including Climate

Smart Agriculture

Preferred Walmart Central America Supplier

Village holds record in earliest land

repayment: three years!



MEET THE FAMILY: DARWIN + VERONICA

A beautiful storyline that has emerged over the decades at Agros is that of legacy.

"I am the daughter of grower, Modesto Rodriguez, of Agros village San Jose. On certain occasions my husband and I helped my father to work with the vegetables. So, we asked Agros if we could benefit from the project in Nueva San José. So, it was thanks to my parents that we managed to enter the project."

Veronica and her husband Darwin joined Nueva San Jose in 2022. They now live just up the hill from San Jose, as a second-generation family. Within the few short months of arriving, they planted and quickly began harvesting their crops which they then sold to Walmart (Nicaragua) and La Colonia supermarkets.

Darwin shared, "I have had the opportunity to establish a vegetable crop (chile dulce) and we are working with protected structures, mesh houses and drip irrigation system. This has allowed me to learn new things in agriculture. From being a day laborer to now developing as a vegetable farmer, it's one of the best experiences I'm going through in my life." This is prosperity in action!

SMALL CHANGES

BIG DIFFERENCE

Protected agriculture is not new, however, it is new to these farmers. With advancements in the materials used for greenhouses, shade structures, and row covers, these technologies are now affordable enough for small-plot farmers. This means Agros farmers are learning how they too can extend the growing season, protect crops from rain, and grow high quality produce.

With Agros experts guiding families every step of the way, adopting to modern farming is easy and accessible.

2022 Financial Results*

When you give to Agros, your support reaches families whose lives will be forever changed. You are the catalyst for these families to begin their journey on the path to prosperity, but it goes beyond that. Your gift to Agros not only means financial support but, as you can see, it's truly an investment in future Agros families.

Operating Revenue

■ Individuals	3,007,734
■ Corporations	631,548
■ Churches	110,841
■ Foundations	1,206,575
Total Operating Revenue	4,956,698

Operating Expenses

■ Program	2,780,731
■ Fundraising	733,680
■ Administrative	278,396
Total operating expenses	3,792,807
Change in Net Assets	1,163,891

Every **\$1 USD** you give
has an impact of **8x** in
Central America

\$0.73 cents of every
dollar directly benefits
families and program
operations

OUR APPROACH TO SUSTAINABILITY

For every dollar we spend on farmer support, \$0.20 of that is invested back into the Agriculture Revolving Fund. As farmers grow crops and generate income, they gain access to small credit opportunities to pay for hard costs like mesh houses, plant starts, or equipment. Once their crops become profitable, as they repay their loans into the revolving fund, these funds can then be loaned out again to other farmers for their start-up and harvesting needs. This creates a self-sustaining cycle of investment in rural communities, ensuring that your investment in people is also an investment in the future.

The Skip Li Honorary Endowment Fund

Established in 2022 to honor Agros' founder, the purpose of Skip's Endowment is to advance innovative ways of supporting the poorest and hardest to reach families, and further the holistic mission of Agros. The endowment is consistent with the Agros faith statement and Christian ministry values.

Leave a legacy, and support Agros through a planned or deferred gift. If you are considering leaving a gift to Agros through your estate or trust, connect with us: donor.services@agros.org



**2022 financial results pending audit completion*