



Mission Renewal International, Inc.

Prospectus

August 2022-July 2023 Fiscal Year

Mission Renewal International, Inc.

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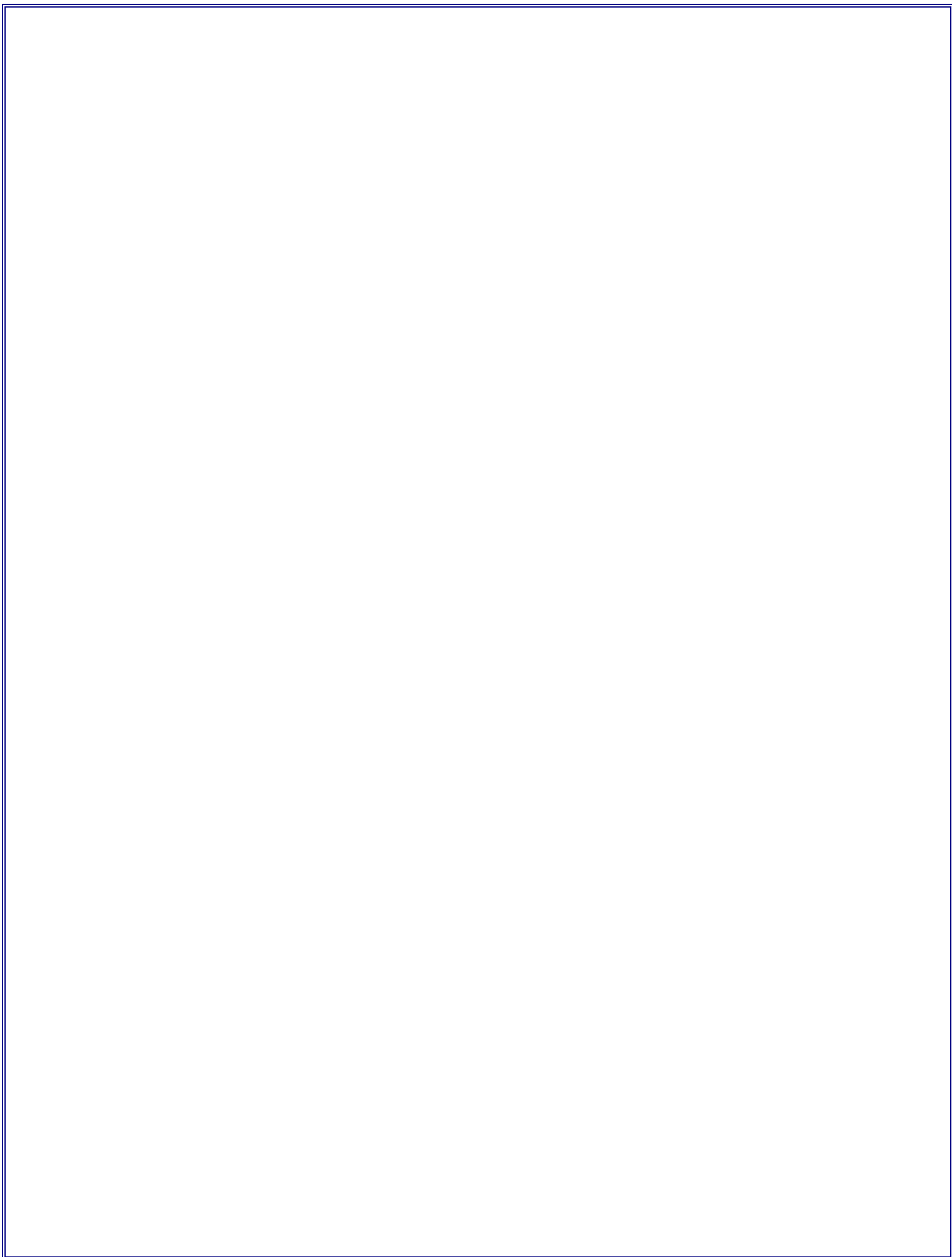




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1. Executive Summary

Mission Renewal International, Inc., (MRI) is a 501(c)(3) nonprofit organization established to transform lives in developing countries through **advancements in education, healthcare, child welfare, and family infrastructure**. Working with our partner organizations, MRI endeavors to break the cycle of extreme poverty and make a global impact one individual and family at a time.

MRI is unique in its approach **partnering with smaller, primarily indigenous nonprofits** who have proven track records of making positive impacts in these key areas and that need increased support to further their accomplishments. Local nonprofits receive only 0.4% of all international humanitarian aid.¹ Yet these organizations can be the most effective at addressing local issues, particularly in child welfare and family infrastructure. “A deeper understanding of the organizational dynamics of local, indigenous, community-based groups directly serving vulnerable families in the developing world is key to unleashing their potential.”² They have vital expertise about these dynamics and how the poor cope day-to-day.

MRI works to restore and/or establish financial strength in these partner organizations through grants and technical assistance providing the **means for future sustainability and growth to maximize their impact**.

Institutionalized corruption is perhaps the greatest contributor to poverty in many developing countries. “Corruption has a disproportionate impact on the poor and most vulnerable, increasing costs and reducing access to services, including health, education and justice.” (World Bank³)

MRI exercises **strict anti-corruption procedures** in screening and auditing partner organizations and providing complete transparency to donors.

MRI is in the process of opening a Health & Knowledge Center in the remote Southern Mountains of Danli, Honduras. In the future, MRI hopes to bring this kind of center to other locations with limited to no healthcare or educational opportunities.

MRI has a **global focus**, with a long-term goal of working in nearly every developing country worldwide. Initially, efforts were focused in Central and South America where our executive team has an established network of trusted individuals within the region. In 2021, MRI expanded into Kenya, Africa.

Our co-founders, Gerson Ruiz (MRI President) and Amy Schmitz Ruiz (MRI Secretary) have spent collectively **over forty-five years working in healthcare and education, and with street children, families, and individuals living in poverty and distress**. They have witnessed firsthand the needs in Central America, the Caribbean, Africa, and parts of Melanesia. A complete list and description of MRI’s Officers and Board Members is found in Section 6.

After four years in operation, MRI’s Board of Directors has established policies and procedures for a well-run organization. In 2020, we extended our first grants to three organizations impacting hundreds of people in Honduras. In 2021, we were active in Hurricane relief efforts as well as medical assistance in several regions. In 2021-2022, MRI assisted four organizations and began construction of the MRI Health & Knowledge Center in Honduras. In 2022-2023, MRI plans to complete the Health & Knowledge Center and expand the number and scope of partner organizations and provide technical assistance through a network of volunteers.

¹ “Global humanitarian assistance report 2018”, Development Initiatives, 2018, <http://devinit.org/post/global-humanitarian-assistance-report-2018/#>

² “What’s missing from the DIY aid debate? Overlooking the Capacity of Local NGOs”, How Matters, Nov. 8, 2010, <http://www.how-matters.org/2010/11/08/missing-from-diy-aid-debate/>

³ “Combating Corruption”, The World Bank, Oct. 4, 2018, <http://www.worldbank.org/en/topic/governance/brief/anti-corruption>

Financial Plan

Figure 1-1 shows a summary of MRI's financial plan including actuals from the 2018-2019, 2019-2020, 2020-2021, and 2021-2022 Fiscal Years. Note that Fiscal Year 1 was effectively only a two-month period due to not receiving 501(c)(3) status until June 2019.

The anticipated Revenue growth across this period is based on the Board's best estimate and is considered a reasonable growth rate. That is, it is not considered a "stretch goal". More details of the financial plan are found Section 7.

	FY1 (Actual)	FY2(Actual)	FY3(Actual)	FY4(Actual)	FY5
	8/2018- 7/2019	8/2019- 7/2020	8/2020- 7/2021	8/2021- 7/2022	8/2022- 7/2023
Revenue					
Private Donations	\$8,780.00	\$21,270.00	\$21,634.81	\$21,644.76	\$30,000.00
Corporate Donations	\$107.45	\$11.84	\$16.72	\$13.19	\$20.00
Grants	\$0.00	\$0.00	\$0.00	\$10,000.00	\$10,000.00
Donated Goods & Services	NA	\$7,807.64	\$1,199.15	\$817.80	\$1,000.00
Total Revenue/Donations:	\$8,887.45	\$29,089.48	\$22,850.68	\$32,475.75	\$41,020.00
Expenses					
Program Expenses Total	\$0.00	\$15,005.36	\$15,759.00	\$16,234.00	\$32,016.00
Administration Expenses Total	\$2434.23	\$9,125.28	\$3,806.75	\$1,624.48	\$6,602.80
Fundraising Expenses	\$0.00	\$343.63	\$339.86.00	\$533.37	\$1,200.60
Total Expenses:	\$2,434.23	\$24,474.27	\$19,905.61	\$18,391.85	\$39,819.40
Total Reserves	\$6,453.22	\$4,615.21	\$2,945.07	\$14,083.90	\$1,200.60
Cumulative Reserves	\$6,453.22	\$11,068.43	\$14,013.50	\$28,097.40	\$29,298.00

*For purpose of year-to-year comparison, FY1 should be considered as having only 2 months due to timing of incorporation and 501c3 declaration.

Figure 1-1. MRI 2022-2023 Projected Financial Plan Anticipates Reasonable Growth

Near-Term Milestones

Our near-term milestones are shown in Figure 1-1-2.

Date	Milestone
Aug-Oct 2022	Review Grant Applications & Complete Vetting
September 2022	Complete Construction of the MRI Health & Knowledge Center
November 2022	Distribute Fall Grants
Dec 2022-Feb 2023	Receive Grant Applications
Mar 2023-Apr 2023	Review Grant Applications & Complete Vetting
May 2023	Distribute Spring Grants
June 2023	Group to Travel to Danli, Honduras for the Grand Opening of the MRI Heath & Knowledge Center

Figure 1-1-2. MRI's Near-Term Milestones

2. Mission Renewal International Overview

Who is Mission Renewal International?

Mission Renewal International, Inc., aids local nonprofit organizations in developing countries working in the areas of education, healthcare, child welfare, and family infrastructure. Working together, we endeavor to break the cycle of extreme poverty and make a global impact one individual and family at a time.

Our partner organizations are those with proven track records of impact, but which are compromised financially. Through grants and technical assistance, we aim to restore and/or gain financial strength in these partner organizations and provide them the means for future sustainability and growth, helping them maximize their impact in their communities.

As cited in Section 1. Executive Summary, local nonprofits receive only 0.4% of all international humanitarian aid. Yet these organizations can be the most effective at addressing local issues, particularly in child welfare and family infrastructure. They have a deeper understanding of the countries' dynamics, how the poor cope day-to-day, and how to best bring them out of the downward poverty cycle.

Since the 1960s, trillions of dollars have been granted for the eradication of hunger and extreme poverty in developing countries. The World Bank's statistics show extreme poverty in low-income countries as a percent of population has been steadily decreasing since 1993. However, these same statistics show an increase of over 135 million people living in extreme poverty in these countries since 1983 - an estimated 300 million people worldwide in 2015.⁴

Instead of reducing the level of poverty, many of these countries have multiplied their poor. There is a shared disease among them—*institutionalized corruption*. United Nations' Secretary-General António Guterres reported in Dec. 2018 that \$3.6 trillion a year are paid or stolen in worldwide bribery and corruption.⁵ Yet, the UN estimated in 2015 it would take only \$267 billion per year to end global poverty.⁶ That is less than a tenth of the cost of corruption.

Mission Renewal International is dedicated to overcoming institutionalized corruption by enforcing stringent vetting measures on our partner organizations and providing complete transparency to donors.

⁴ "Poverty and Equity Data Portal for Low Income Countries, The World Bank, accessed Mar. 23, 2019, <http://povertydata.worldbank.org/poverty/category/LIC>

⁵ "The costs of corruption: values, economic development under assault, trillions lost, says Guterres", UN News, Dec. 9, 2018, <https://news.un.org/en/story/2018/12/1027971>

⁶ Joseph D'Urso, "How much would it cost to end hunger?", World Economic Forum, July 16, 2015, <https://www.weforum.org/agenda/2015/07/how-much-would-it-cost-to-end-hunger/>

Our Mission

Transforming lives through advancements in education, healthcare, child welfare, and family infrastructure.

Our Vision

Breaking the cycle of extreme poverty in developing countries.

Our Core Values

1. **Transparency**-Honesty and transparency are the cornerstones of MRI. In a world of corruption, people want to know their funds are being used in an honest way to achieve measurable results. We hold organizations accountable and provide transparency for donors.
2. **Partnership**-Great changes are accomplished through partnerships. The world's problems are too large for any one person, group, or government. Many small organizations making positive impacts lack resources to continue or expand. We bring together those with resources and those in need to transform lives.
3. **Family**-The family unit is the foundation of any society. If marriages are strong, the children will be strong; if the children are strong, there is hope for the next generations. We support organizations that work toward healthy marriages and help parents in raising their children.
4. **Quality of Life**-All people should be given the opportunity to receive quality healthcare. Many in poverty cannot afford basic medical services, medications, surgeries, etc. We partner with organizations that provide medical services to the poor to ensure their well-being.
5. **Knowledge**-Knowledge is a major force in combating poverty. Educating people about world problems caused by poverty helps change thinking and bring action. When the poor are given education and training, it broadens their world view and opens new possibilities. We bring light to the issues of extreme poverty through seminars, conferences and other educational opportunities. We support organizations providing education and job training in developing countries.
6. **Bringing Hope**-Hope brings perseverance to overcome tough times. Without hope, it is difficult to rise above hard circumstances—one feels defeated before even beginning. We seek to bring hope to the poorest of the poor by providing the resources they need letting them know they are not forgotten.
7. **Honoring the Creator of the Universe**- God created all people and loves all people. The rich and the poor, young and old, men and women are all God's creation. We are called to be His hands and feet, to show His love, and carry out His work in this world.

Our Services

Mission Renewal International provides **Grants** and **Technical Assistance** to partner organizations working in the areas of education, healthcare, child welfare, and family infrastructure in developing countries. We also are in the process of opening our first **MRI Health & Knowledge Center** to provide healthcare and educational opportunities to a community with little to no access to these services.

Grants

MRI supplies grants to nonprofit organizations that have been vetted and have applied for funds for projects that are in alignment with MRI's mission, vision, and values.

MRI follows a two-step process for determining whether funds will be dispersed to a given organization. The first step is to vet the requesting organization to ensure it is in line with MRI's organization qualification guidelines. The second step reviews specific requests for funding to decide whether to disperse funds for that organization's project. These steps are further described in the following paragraphs.

Any organization desiring funds from MRI must first be fully-vetted by MRI to ensure it:

1. Provides services for the most vulnerable people within a developing country in one or more of the areas of Education, Healthcare, Family Infrastructure and Child welfare;
2. Has been in operation for a minimum of three years and has a track record of success in the noted service area(s). (Exceptions to this are allowed by 2/3 majority vote of MRI's Board of Directors);
3. Has a workforce (including management) comprised of over 50% citizens of the country of operation;
4. Maintains accounting records that meet International Financial Reporting Standards (IFRS) and will provide such records to MRI upon request;
5. Is not part of or directly associated with any government entity of any country, any government official, or any family member of a government official;
6. Adheres to strict accountability for anti-corruption;
7. Is not listed on the Office of Foreign Assets Control (OFAC) List of Specially Designated Nationals and Blocked Persons nor is operating in a country for which the United States statutes, executive orders, or regulations prohibit transactions;
8. Agrees to be accountable to MRI's auditing and oversight procedures, and;
9. Has no conflict of interest with any Officer, Director, or Employee of MRI.

The Grant Application, and any supplementary materials required to be submitted with it, include sufficient information to carry out the funding decision process without further information from the requesting organization. Some of the data provided by vetted organizations includes but is not limited to:

- At least three years of financial records;
- A detailed list of Board Members, Officers, and Employees including years in position, salaries, and nationality;
- Proof of financial oversight;
- Proof of incorporation, non-profit status, and government filings.
- Details of past accomplishments;

- Details and expectations for the current project request.

All applicants provide a signed verification that all information provided in the most recent Grant Application or Re-Application is accurate and complete as of the time of submittal and that there are no known pending changes to this information.

The Board of Directors meets to determine the amount of funds available for dispersal within a given time and decide on specific grants to be issued. Our grants are dispersed with the full disclosure of MRI's responsibilities and those of the grantee and obligate the grantee to use the grant funds only for the purposes for which the grant was made. It provides for periodic written reports concerning the use of grant funds, requires a final written report and an accounting of how grant funds were used, and acknowledges MRI's final authority to withhold and/or recover grant funds in case such funds are, or appear to be, misused.

Grant Recipients

In 2019-2020, the following organizations received grants:

1. Pan American Health Services
 - a. Date Approved: 03/20/2020
 - b. Amount: \$10,000
 - c. Brief Overview: Operating in Peña Blanca, Honduras for 60 years with a mission of "Breaking the cycle of poverty through nutrition and education." Key components of their work include: maintaining a residential nutritional rehabilitation center that cares for 15 to 25 children in 2nd and 3rd degree malnutrition; addressing food security by growing crops on 70 acres and by seeking innovative agricultural solutions that impact nutrition, economic well-being, and the environment; administering free to low cost basic and vocational education for about 200 students; and hosting medical and dental teams on their campus and to outlying villages with no health facilities.
 - d. Specific Project Funded: Tools for trade school and food for nutrition program
 - e. Number Benefited: 154 people for 2 months
2. Igelsia de Dios Pentecostes Arca de Noe
 - a. Date Approved: 04/29/2020
 - b. Amount: \$1,000
 - c. Brief Overview: Operating in Tegucigalpa, Honduras for 24 years with a mission of helping the most vulnerable people to have a hopeful future. Key components of their work include: construction projects such as houses, roofs, floors, churches, walls, etc.; rehabilitation of those struggling with drugs, alcoholism, and especially working to help gang members leave gangs and reintegrate into society; and feeding programs such as taking baskets with weekly provisions to the most economically needy in the different sectors of the country regardless of distance, color, religion, etc.
 - d. Specific Project Funded: Emergency food and medical assistance for Covid-19 Relief
 - e. Number Benefited: 50 families received a month of supplies
3. Fundacion Peniel Manos Extendidas
 - a. Date Approved: 04/29/2020
 - b. Amount: \$2,400

- c. Brief Overview: Operating for two years in Comayagüela, Honduras with the mission of making lasting changes in the lives of children with scarce resources through spiritual support, food, study materials, clothing, mentorship, and vocational training.
- d. Specific Project Funded: Emergency food and medical assistance for Covid-19 Relief
- e. Number Benefited: 60 families for a month of supplies plus 14 pastors received \$100 each.

In 2020-2021, the following organizations received grants:

1. Fundacion Elisheva

- a. Date Approved: 10/15/2020
- b. Amount: \$5,000
- c. Brief Overview: Operating for seven years in Tegucigalpa, Honduras with a mission to bring restoration to those who have suffered from sex trafficking and sexual abuse and to prevent abuse through an educational program in the public schools.
- d. Specific Project Funded: Provide furnishings and repairs on a residential treatment home for women and children.
- e. Number Benefited: 6 Residents currently living on the property plus 50 non-residents receiving counseling and education.

2. Igelsia de Dios Barrio las Brisas

- a. Date Approved: 12/22/2020; 04/15/2021
- b. Amount: Grant 1-\$2,000; Grant 2-\$2,000
- c. Brief Overview: Established in 1957, this church is a pillar in its community of Tela, Honduras and has often served its community physically as well as spiritually. They felt called to be actively involved in hurricane relief efforts after hurricane Eta and Iota devastated large areas of Honduras.
- d. Specific Project Funded: Emergency food and medical assistance for Hurricane Relief in the following areas of Honduras—Copan, Olancho, Miramar, and Ramal de Tigre.
- e. Number Benefited: 175 families

3. Saida Oseguera Direct Representative of MRI in Honduras

- a. Date Approved: 11/07/2020; 04/15/2021
- b. Amount: Grant 1-\$3,500; Grant 2-\$3,300
- c. Brief Overview: On October 15, 2020, the board approved \$5,000 for use on a medical brigade that President Gerson Ruiz was going to help conduct in Honduras. Due to Hurricanes Eta and Iota in Fall 2020, the brigade was cancelled, and it was agreed that funds would be sent directly to one of our partner nurses Saida Oseguera. She works as a direct consultant for MRI.

- d. Specific Project Funded: Emergency food and medical assistance for hurricane victims & Medical Care for Children in the Mountain region of Danli, Honduras.
- e. Number Benefited: 62 families for a month of supplies. Two children with severe medical conditions received surgeries and ongoing care. Several other children received medicines and nursing care.

In 2021-2022, the following organizations received grants:

1. Iglesia de Dios Pentecostes Arca de Noe
 - a. Date Approved: 10/14/2021 (2nd Grant given to this organization)
 - b. Amount: \$2,000
 - c. Brief Overview: See overview from 2019-2020 distribution.
 - d. Specific Project: Build playground for children in gang infested region. Food and educational programs will be conducted on this property as well.
 - e. Number Benefited: 70-100 children per week
2. Fundacion Peniel Manos Extendidas
 - a. Date Approved: 10/14/2021 (2nd Grant given to this organization)
 - b. Amount: \$2,500
 - c. Brief Overview: See overview from 2019-2020 distribution.
 - d. Specific Project: Computer Class & Children's Feeding Center
 - e. Number Benefited: 132 Families for two months
3. Kenya Slum Youth Development Organization (KESYDO)
 - a. Date Approved: 10/14/2021 (1st Time Recipient)
 - b. Amount: \$6,500
 - c. Brief Overview: Located in Nairobi, Kenya, KESYDO works to inspire hope among marginalized youths and women living in urban slums and rural Kenya.
 - d. Specific Project: Let the Girls Learn-Provides menstrual hygiene products to girls in the public schools and provides sexual and health education to students and parents. We are working specifically in Kisii County, Kenya.
 - e. Number Benefited: 2,700 teenage girls in school plus 13,500 girls, boys, women, and men through education.
4. Fundacion Elisheva
 - a. Date Approved: 10/14/2021 (2nd grant given to this organization)

- b. Amount: \$2,000
- c. Brief Overview: See overview from 2020-2021 distribution.
- d. Specific Project: Provide Celebrate Recovery curriculum, water tanks, bedding, and clothes for children at their home for women and children rescued from sexual abuse and trafficking.
- e. Number Benefited: 6 Residents currently living on the property plus 50 non-residents receiving counseling and education.

Technical Assistance

In addition to having limited financial resources, many nonprofits in developing countries have restricted access to expert advice and assistance necessary to operate at their full potential. Technical Assistance (TA) provides targeted support to an organization with a development need or problem. MRI endeavors to connect our partner nonprofits with expert volunteers (or other nonprofits) that will assist with a vast array of needs, such as accounting and management practices, architectural and construction skills, medical and psychological knowledge, and more.

Technical Assistance may be delivered directly or indirectly. Direct TA, such as coaching or consulting services, personally applies MRI expertise to the organization's problem or area of need. This can be done on-site or remotely via telephone, e-mail, or via web services. Indirect TA uses MRI's resources to point the nonprofit organizations to an external or third-party source that can help, such as a manual, web-based resource, or staff member of another organization.

In 2022-2023, MRI has set a goal of extending Technical Assistance to our partner organizations in the following areas:

- Administration (bookkeeping, management, and usage of social media)
- Specialty Skills (medical, psychological, social work, and technology)
- Personal Care for Leaders (counseling and mentorship).

Health & Knowledge Center

In partnership with Peñasquitos Lutheran Church in San Diego, California, MRI is purchasing approximately 1.5 acres of land located in the remote mountain region of Danli in southeast Honduras in the community of Los Plátanos (The Plantains), a community of just over 1,500 people. The land currently has a four-bedroom house which will be used as a Mission House for medical and service teams and as offices for local staff. In addition to the current structure, we will be building a Health and Knowledge Center to serve the local community. The property also contains rich soil for agricultural development to help feed the community.

Over the past couple years, MRI has worked alongside Saida Rina Oseguera (a registered nurse) and her husband Santos Antonio Amador (a security guard for one of the most dangerous prisons in the region). They have passionately served the people of this rugged mountain community over six years with open hearts for the poorest of the poor.

Saida and Santos are taking the lead on this project and coordinating the construction efforts. Their organization Ministerios de Sanidad y Liberación- Jesús es mi Salvador (Health and Freedom Ministry-Jesus is my Savior) will operate from the property and provide the following services: medical brigades, children's education and technology tutoring program, feeding

programs, and church services. These programs are desperately needed in the area as the closest services are a 4-to-5-hour drive away making them inaccessible to most of the community.

Construction began in May 2022, and it is expected to be completed in September 2022.

MRI trusts that future Health & Knowledge Centers will be constructed in other regions where health and educational services are inadequate or inaccessible.

Our History

Mission Renewal International (MRI) began in June 2005 as Mision Reneuevo, a movement of medical students with the vision of one day serving as an army of doctors changing the lives of people around the world. Gerson Ruiz founded this movement gathering 17 students from four countries at their first meeting. Over the next two years it would grow to over 500 students from twelve countries. Many of these students are now medical doctors, engineers, and professionals in various fields making an influence in their countries of origin. Having maintained relationships with many of the original leaders of Mision Reneuevo, MRI has preserved a trusted base of individuals and organizations around the world seeking to change the lives of people and break the cycle of extreme poverty.

The re-birth of Mision Reneuevo as Mission Renewal International (MRI) began in June of 2009 when MRI's founder Gerson Ruiz was a medical student working on a medical brigade in the mountains of Central America. At the end of the brigade a woman came asking for a coffin for a little girl named Karen that had just died. They asked why she had not been brought to the brigade to which the woman replied that the girl had died of hunger. Gerson and the other medical personnel pulled together the resources to buy timber, and they built a coffin. The location was so remote that Gerson needed to carry the coffin up the mountain on his shoulders. He and one of the nurses had the opportunity to see the plight of Karen's family firsthand and get to know them personally. Upon his decent, he saw on the news that the president of that country was making a speech and seeking re-election. This troubled him having just seen what was happening to the citizens of that country—that one of their daughters had just died of hunger. This situation became a defining moment for him, pressing Gerson to consider ways that he could make a larger world impact beyond the scope of the medical field and influence the lives of those stuck in the throes of poverty.

Gerson put his career in medicine on hold to pursue training in International Relations and Diplomacy, earning his degree from Unitec in Tegucigalpa, Honduras and interning at the United Nations in Geneva, Switzerland.

He and his wife moved to the United States in fall 2017 and incorporated MRI as a Nonprofit Public Benefit Corporation in the state of California in August 2018.

Gerson and his wife Amy have spent collectively over forty-five years working in healthcare and education and with street children, families, and individuals living in poverty and distress, therefore, witnessing firsthand the needs in Central America, the Caribbean, Africa, and parts of Melanesia.

It is MRI's conviction that providing education, healthcare, and child welfare and supporting strong families is the heart of breaking the cycle of extreme poverty. MRI has amassed a vast network of non-profits with whom we associate and wish to assist, and we are always looking for likeminded organizations to come alongside of in the joint effort of changing our world one individual and family at a time.

3. Market Analysis

Mission Renewal International operates in the International Humanitarian Aid market. The intent of international humanitarian aid is to support the people of economically underdeveloped countries, to develop their resources, and to create appropriate conditions for sustainable economic development for these countries to become self-sufficient. According to the International Monetary Fund's World Economic Outlook Database, 167 countries are currently "emerging and developing economies."⁷

Foreign aid can involve a transfer of financial resources or commodities (e.g., food or military equipment), or technical advice and training. The resources can take the form of grants or concessional credits (e.g., export credits). The most common type of foreign aid is official development assistance (ODA), which is assistance given to promote development and to combat poverty. The vast majority of ODA comes from the countries of the Organization for Economic Cooperation and Development (OECD), specifically the nearly two dozen countries that make up the OECD's Development Assistance Committee (DAC). The DAC includes western European countries, the United States, Canada, Japan, Australia, and New Zealand.⁸

The primary source of ODA—which for some countries represents only a small portion of their assistance—is bilateral grants from one country to another, though some of the aid is in the form of loans, and sometimes the aid is channeled through international organizations and nongovernmental organizations (NGOs). For example, the International Monetary Fund (IMF), the World Bank, and the United Nations Children's Fund (UNICEF) have provided significant amounts of aid to countries and to NGOs involved in assistance activities.

Market Statistics & Trends

Foreign aid traditionally comes from three sources: 1) Governments; 2) Large NGOs and Nonprofits; and 3) Small to Medium NGOs and Nonprofits

Humanitarian assistance reaches people in need via multiple channels and transaction chains. In 2016, 60% of all direct government funding went to multilateral agencies (primarily UN agencies). Non-governmental organizations (NGOs) received 20% of the total. A growing majority of the NGO funding (94%) went to international NGOs. But local and national NGOs received just 0.4% directly of all international humanitarian assistance in 2017.⁹

Even with billions of dollars being spent each year in foreign aid, the number of people living in extreme poverty continues to rise. There are a couple key factors inhibiting progress. One is the issue of institutionalized corruption. The second is that, often, the government and large organization programs that receive the majority of funds create dependence and victimization of the poor. Local, smaller nonprofits know the culture and community intimately and can address the problems in more effective ways.

⁷ "World Economic and Financial Surveys World Economic Outlook Database—WEO Groups and Aggregates Information", International Monetary Fund, Oct., 2018, <https://www.imf.org/external/pubs/ft/weo/2018/02/weodata/groups.htm>

⁸ Victoria Williams, "Foreign Aid", Encyclopedia Britannica, accessed Mar. 26, 2019, <https://www.britannica.com/topic/foreign-aid>

⁹ "Global humanitarian assistance report 2018", Development Initiatives, 2018, <http://devinit.org/post/global-humanitarian-assistance-report-2018/#>

John Lyon, President and CEO of World Hope International, makes the case well for giving more aid to smaller, in-country nonprofits:

Development efforts are most effective when organizations have deep roots in the countries where they work — this is a primary differentiator for small and medium-sized nonprofits. These organizations rely heavily on their local relationships to make a difference. This is important because complex cultural traditions contribute significantly to poverty around the world. Challenging these cultural norms requires deeply ingrained organizations that have relationships with built-in trust with local people. Entering a country without these relationships is much less effective and in fact is more likely to backfire.

For example, during the 2014 Ebola outbreak in West Africa, cultural traditions in how the local populations buried the dead were a contributing factor in how the disease was spread. Governments enacted laws aimed at stopping people from burying their dead, but these laws did not work because there was a high level of distrust in the government. Large foreign aid groups then sent outsiders into the region to train people on safe burial practices, but there was a high level of distrust toward strangers, and again, cultural behavior did not change. Local populations rejected the aid workers and the assistance they were trying to provide.

Trust was needed to change cultural traditions contributing to Ebola's spread, and that's where relationship-rich organizations were most effective during the Ebola crisis. These organizations are a part of local society, and became the cultural liaisons needed to end the outbreak. As on-the-ground experts, the staff of these smaller organizations had a deep understanding of the local issues perpetuating the spread of Ebola, namely the population's traditional beliefs in how they handle the dead. Once governments and large nonprofits funded small organizations that had the trust of local communities, these relationship-rich organizations were able to serve as cultural liaisons to Ebola-affected communities, mobilize education and prevention efforts, and change the way local people handled their dead, thereby curbing further spread of the disease, and eventually helping the country become Ebola-free.¹⁰

Mission Renewal International is unique in the market due to our focus on creating lasting change by supporting smaller, local nonprofits with proven track records of impact in their local communities - the sector currently receiving only 0.4% of all international humanitarian aid. We endeavor to have a larger percentage of international aid driven to the smaller, local nonprofits to achieve more effective community transformation combined with more effective financial oversight.

¹⁰ John Lyon, "Opinion: The US needs to invest foreign aid dollars in smaller NGOs", devex.com, Aug. 29, 2017, <https://www.devex.com/news/opinion-the-us-needs-to-invest-foreign-aid-dollars-in-smaller-ngos-90886>

4. Marketing Plan

The Marketing Plan describes how MRI seeks to raise revenue. The foundation of our marketing is relational. Our founders have spent over 20 years in nonprofits and missions developing a donor base. These relations and donors provide the platform for initiating fundraising. In addition, Mr. Gerson Ruiz has developed extensive relations internationally with governments and corporations.

Mission Renewal International's Brand

MRI's brand emphasizes the unique aspects of the organization:

- Providing grants to organizations in developing countries working in the areas of education, healthcare, child welfare, and family infrastructure.
- Focusing on smaller, local nonprofits most in need of assistance.
- Opening Health & Knowledge Centers in areas where no services are currently available.
- Exercising strict anti-corruption measures.

Promotions Strategy

Mission Renewal International promotes itself to individuals/families, corporations, and government entities interested in changing the world through elimination of extreme poverty. Our promotions strategy to reach these individuals includes direct mail, social media, in person meetings and presentations, and online communications.

Direct Mail

Mission Renewal International sends direct mail to donors previously involved in supporting the Ruiz family in their prior mission fields, those who have expressed interest in being contacted, and those referred to us directly. These letters provide general information on MRI and discuss upcoming events and needs, as well as donation and volunteer opportunities.

Social Media

Currently, Mission Renewal International posts on Facebook, Instagram, and LinkedIn. We are looking for assistance to expand and capitalize on the use of social media.

MRI participates in the Giving Tuesday campaign the last Tuesday of November where any donations made that day via Facebook are doubled for participating organizations.

In Person Meetings/Presentations

Mission Renewal International meets with individuals, business executives, leaders, and government representatives to explain the need and the organization, and directly solicit funds. Presentations are made in small settings to individuals and small groups, or in large event settings such as college campuses, churches, etc.

In the past years, MRI participated in events at San Diego State University and networked with the San Diego Diplomacy Counsel providing opportunities to expand our donor base and solicit volunteers.

MRI is currently expanding its base of corporate connections and potential grant options.

On-line Communications

Mission Renewal International maintains a website and publishes a quarterly email newsletter distributed through Mail Chimp to tell partners about new events, accomplishments and more.

5. Operations Plan

Mission Renewal International currently operates under a volunteer Board of Directors and volunteer staff. As of August 2022, the volunteer staff includes a bookkeeper, web designer, translator, and administrator. In 2022-2023, MRI looks to expand its volunteer base to provide more technical assistance to partner organizations. Specific requests have been made for psychologists and social workers skilled in working with children to hold teleconferences for training childcare workers.

In addition, as we are a newer organization, it is not feasible or necessary to hire full time staff in each country we operate. Individuals are hired as consultants/investigators as needed within the countries seeking grants to vet and keep accountable those organizations we support.

Functional Roles

The Organization needs to perform many functions to execute Mission Renewal International's business model, including the following:

Executive Functions

- General management of the organization;
- Meeting with key partners including donors, nonprofit executives, and government officials in the countries in which we operate;
- Hiring consultants and hiring and training staff, and;
- Maintaining the vision of the organization.

Administrative Functions

- General and Administrative functions, such as correspondence and bookkeeping, and;
- Tactical functions, such as marketing and legal filings.

Service Functions

- Vetting nonprofits seeking funds;
- Reviewing grant applications and administering grant funds;
- Auditing of organizations receiving grants;
- Providing technical assistance, and;
- Planning, organizing, and operating educational events.

Special Functions

- Fundraising and speaking engagements.

Milestones

Mission Renewal International expects to achieve the following milestones in the 2022-2023 fiscal year:

Date	Milestone
Aug-Oct 2022	Review Grant Applications & Complete Vetting
September 2022	Complete Construction of the MRI Health & Knowledge Center
November 2022	Distribute Fall Grants (3-4 Recipients)
Dec 2022-Feb 2023	Receive Grant Applications
Mar 2023-Apr 2023	Review Grant Applications & Complete Vetting
May 2023	Distribute Spring Grants (3-4 Recipients)

This represents MRI's goal to double the number of organizations receiving grants in the coming year. In 2021-2022, MRI assisted 4 organizations, but anticipates 6 to 8 organizations receiving grants in the coming year.

6. Management Team

The MRI officers and directors are described in the paragraphs below. No officers or directors receive compensation for their work with MRI.

Gerson Ruiz, President, CEO, and Director

Prior to founding MRI, Mr. Ruiz had over seventeen years working for and with nonprofits organizations. Prior to his current position, he worked seven years for World Gospel Outreach, managing their Children's Homes and then their Mentorship and Training of over 250 religious and community leaders in Honduras. He also worked as a translator and leading medical brigades with Professionals to the World and Global Health Outreach. In addition, Mr. Ruiz has worked as a surgical assistant and pharmacist.

As a businessman, Mr. Ruiz operates his own business, Corporacion Ruiz, which imported and distributed dairy products in Honduras. Currently, Corporacion Ruiz has been reinventing itself as a manufacturer of activated carbon used in the production of water filter systems. In addition, Corporacion Ruiz USA, operates as a management and marketing/sales consultant helping US and European based technological corporations expand into Central and South America.

Mr. Ruiz has his bachelor's degree in science and completed five years of medical school studying at Universidad Nacional Autónoma de Honduras (UNAH) and at Escuela Latinoamericana de Ciencias Médicas (ELAM) Cuba. He later earned an advanced degree (Licenciado) in International Relations and Diplomacy from Unitec in Tegucigalpa, Honduras, having completed his internship at the United Nations in Geneva, Switzerland as part of the Honduran Diplomatic Mission.

Robert (Bob) Gaudi, Treasurer, CFO, and Director

Mr. Gaudi has over 44 years of experience in financial and personnel management and leadership positions. He began his professional work experience as a US Naval officer and naval aviator during which he served in numerous positions including six years as comptroller for a Naval Air Station, and then for a large Pacific Fleet logistics staff. Following his 27-year naval career, Mr. Gaudi worked for a not-for-profit corporation of over 900 employees directing human resources. After retiring from that position, he then served six years as a civilian employee of the US Navy working as a program manager and business manager for a large US Navy base. Mr. Gaudi earned his BA in Geography (Urban Planning) from Southern Illinois University and later attended the US Naval Postgraduate School earning his M.A. in Financial Management.

Amy Schmitz Ruiz, Secretary and Director

With over 20 yrs experience in missions, Ms. Ruiz has worked in nonprofits on four continents, especially in education and children's programs, helping people in developing countries rise above their circumstances. She also spent 9 yrs working as a teacher in the USA and Honduras.

Ms. Ruiz works alongside her husband in Corporacion Ruiz USA and homeschools their two children.

She graduated with a B.A. in English and minor in Religion from Azusa Pacific University and a M.A. in Theology with an emphasis in missions from Bethel Seminary San Diego.

Iris Geist, Director

Ms. Geist was born in Germany and moved to the United States in 1999 to work as a software engineer. She has worked in the San Diego area in high-technology companies for the last 20 years. Ms. Geist has volunteered at the Torrey Pines Docent Society since 2001, including a term as Secretary of the Board. She also served on the Board of Friends of Albert Einstein Academies. She has served in many children's ministries and is passionate about helping people succeed.

Greg Hoffmann, Director

Rev. Hoffmann has over 30 yrs experience in operations and management of nonprofits. He is currently Associate Pastor at Peñasquitos Lutheran Church, San Diego, CA, where he has

served since 1987. Prior to entering seminary, he served as Youth Director at Hope Evangelical Lutheran Church in San Mateo. He holds a B.A. in Music Education from Pacific Lutheran University, a M.A. of Divinity from Fuller Seminary and a M.A. of Theology from Luther Northwestern Seminary.

- **Note: MRI is beginning the 2022-2023 fiscal year with one opening on the board of directors and is actively seeking someone to fill this position before the end of 2022.**



7. Financial Plan

The Board has approved the following 2022-2023 budget based on four years of actual data, shown in Figure 8-1. Explanations of some of the budget items are provided following the figure. It should be noted that, for most intents and purposes, FY1 was only a two-month year due to not receiving 501(c)(3) status until June 2019.

	FY1 (Actual) 8/2018- 7/2019		FY2 (Actual) 8/2019- 7/2020		FY3 (Actual) 8/2020- 7/2021		FY4 (Actual) 8/2021- 7/2022		FY5 8/2022- 7/2023	
Revenue										
Private Donations	\$8,780.00		\$21,270.00		\$21,634.81		\$21,644.76		\$30,000	
Corporate Donations	\$107.45		\$11.84		\$16.72		\$13.19		\$20.00	
Grants	\$0.00		\$0.00		\$0.00		\$10,000.00		\$10,000.00	
Donated Goods & Services	NA		\$7,807.64		\$1,199.15		\$817.80		\$1,000.00	
Total Revenue/Donations:	\$8,887.45		\$29,089.64		\$22,850.68		\$32,475.75		\$41,020.00	
Expenses		% of Rev		% of Rev		% of Rev		% of Rev		% of Rev
Program Expenses										
Total	\$0.00	0%	\$15,005.36	52%	\$15,759.00	69%	\$16,234.00	50%	\$32,016.00	78%
Grants to Partner Organizations	\$0.00	0%	\$13,400.00	46%	\$15,759.00	69%	\$13,115.00	76%	\$22,016.00	54%
Technical Assistance	\$0.00	0%	\$0.00	0%	\$0.00	0%	\$0.00	0%	\$0.00	0%
Educational Events	\$0.00	0%	\$1,605.36	6%	\$0.00	0%	\$0.00	0%	\$0.00	0%
Health & Knowledge Center	NA	NA	NA	NA	NA	NA	\$3,119.00	10%	\$10,000.00	24%
Administration Expenses Total	\$2,434.23	27%	\$9,125.28	31%	\$3,806.75	17%	\$1,624.48	5%	\$6,602.80	16%
Wages & Professional Fees	\$1,711.49	19%	\$6,939.99	24%	\$575.00	3%	\$375.00	1%	\$1,000.00	2%
In Country Representation	\$0.00	0%	\$0.00	0%	\$1,500.00	7%	\$0.00	0%	\$700.00	2%
Travel	\$0.00	0%	\$48.14	0.2%	\$40.00	< 1%	\$67.01	< 1%	\$3,300.00	8%
Office Admin/Supplies	\$660.55	7%	\$2,019.09	7%	\$1,313.06	6%	\$1,026.09	3%	\$1,300.00	3%
Banking Fees	\$62.25	1%	\$118.06	0.4%	\$378.69	2%	\$156.38	< 1%	\$302.80	1%
Fundraising Expenses	\$0.00	0.0%	\$343.63	1.2%	\$339.86	1.5%	\$533.37	1.6%	\$1,200.60	2.9%
Total Expenses:	\$2,434.23	27%	\$24,474.27	84%	\$19,905.61	87%	\$18,391.85	116%	\$39,819.40	97%
Total Reserves	\$6,453.22		\$4,615.21		\$2,945.07		\$14,083.90		\$1,200.60	
Cumulative Reserves	\$6,453.22		\$11,068.43		\$14,013.50		\$28,097.40		\$29,298.00	

Figure 7-1. Detailed Five-Year Budget

Factors for Interpreting the Budget:

1. In FY1 there were only 2 months where MRI was certified as a 501.c.3.
2. In FY2 the COVID Pandemic postponed plans for a 2020 educational event & limited fundraising.
3. FY2 Wages & Professional Fees included \$6,500 in donated Accounting and Web Services. Office Admin/Supplies included \$1,307.64 in donated computers/equipment.
4. FY3 Wages & Professional Fees includes \$375 in donated Accounting Services. Office Admin/Supplies includes \$421.20 in donated computer software (Little Green Light) & \$402.95 in donated ink.
5. FY4 Wages & Professional Fees include \$375 in donated Accounting Services. The Health & Knowledge Center is under construction in Honduras and a \$10,000 grant was given in FY4 and another \$10,000 will be given in FY5 for this project. The \$3,119 represented for the Health & Knowledge Center includes all expenses excluding purchase and construction of the actual facilities. \$5,658 have been spent on Construction which is considered a fixed asset. This value is represented in the Reserves.
6. FY 5 Program Expenses are based on 80% of the regular revenue excluding Donated Goods & Services. Administrative Expenses include 14% of the regular revenue sources plus the Donated Goods & Services. Administrative Expenses are higher than usual because we received a \$3,100 designated gift to be used for travel to Honduras to work on the Health & Knowledge Center. Fundraising Expenses are based on 3% of the regular revenue excluding Donated Goods & Services.

Revenue

MRI's first fiscal year (2018-2019) produced much lower than expected revenue due to only having two months of actual fundraising efforts. We were waiting on federal approval of 501(c)(3) status which was received in June 2019.

The 2019-2020 fiscal year produced \$29,089.48 in total contributions. Private Donations totaled \$21,270.00 and came from the following sources:

- \$4,200.00 –PayPal
- \$13,565.00—Personal Checks
- \$2,260.00 –Facebook Charitable Fund
- \$1,245.00 –Thrivent Choice

Corporate Donations totaled \$11.84 from Amazon Smile.

Donated Services and Goods Donations totaled \$7,807.64 and came from the following sources:

- \$6,000.00 –Web Services (150 hours at \$40/hr)
- \$500.00 –Accounting Services (20 hours at \$25/hr)
- \$417.20 –Little Green Light Annual Subscription
- \$415.44 –New Laptop Computer
- \$400.00 –Two Refurbished Laptop Computers
- \$75.00 –2 TB External Hard Drive

The 2020-2021 fiscal year produced \$22,850.68 in total contributions. Private Donations totaled \$21,634.81.00 and came from the following sources:

- \$4,783.00 –PayPal
- \$10,324.81—Personal Checks
- \$4,836—Stock Donation
- \$1,445.00 –Facebook Charitable Fund
- \$246.00 –Thrivent Choice

Corporate Donations totaled \$16.72 from Amazon Smile.

Donated Services and Goods Donations totaled \$1,199.15 and came from the following sources:

- \$375.00 –Accounting Services (Ina Masten: 15 hours at \$25/hr)
- \$421.20 –Little Green Light Annual Subscription
- \$402.95 –Printer Ink

The 2021-2022 fiscal year produced \$32,475.75 in total contributions. Private Donations totaled \$21,644.76 and came from the following sources:

- \$5,782.00 –PayPal
- \$10,183.00—Personal Checks
- \$5,219.76—Stock Donation
- \$105.00 –Facebook Charitable Fund
- \$355.00 –Thrivent Choice

Corporate Donations totaled \$13.19 from Amazon Smile and PayPal Giving Fund.

Grant of \$10,000.00 from Peñasquitos Lutheran Church designated for MRI Health & Knowledge Center in Honduras.

Donated Services and Goods Donations totaled \$817.80 and came from the following sources:

- \$375.00 –Accounting Services (Ina Masten: 15 hours at \$25/hr)
- \$442.80—Little Green Light Annual Subscription

FY2, FY3, FY 4 had relatively equal private and corporate contributions. The significant difference in revenue is due to fewer donated services and goods in FY3 and FY3. The higher revenue in FY4 is due to the \$10,000 grant toward the Health & Knowledge Center.

For the 2022-2023 fiscal year, Mission Renewal International is seeking donations totaling \$41,020 an increase of 21%. Most of this increase is due to anticipated growth in private donations. The 1st of August a private donation was received for \$3,100 specifically toward travel to work on the Health & Knowledge Center. This increased the Administration Expenses and

goes toward the increase in anticipated private donations. We will promote higher usage of Amazon Smile to increase Corporate Donations. Donated Goods and Services will continue to be a key component for keeping costs down. We will continue to receive bookkeeping services, web services, videography, and Technical Assistance through volunteers.

Program Expenses

In FY1 we did not have program expenses because we were focused on writing applications, policies, and procedures as we waited for 501(c)(3) status.

Our first grant applications were received in August 2019 and grants totaling \$13,400 were extended in 2020.

The following organizations were approved for grants:

- Pan American Health Services (\$10,000)
- Igelsia de Dios Pentecostes Arca de Noe (\$1,000)
- Fundacion Peniel Manos Extendidas (\$2,400)

MRI spent \$1,605 toward the educational event that was scheduled to take place in August 2020. This was used in the following manner:

1. Our president Gerson Ruiz travelled to Honduras in February 2020 and met with speakers and some potential donors for the Great of Honduras Symposium.
2. Hiring of the event planning company Estrategia to help organize the event. Estrategia was paid \$1,150 as a down payment for services.

In March, all travel and large events were shut down due to the Covid-19 pandemic. Estrategia agreed that the down payment would be carried over to whenever the event was again able to proceed. At this time, MRI has cancelled all plans for large events due to a change in culture concerning large events throughout the pandemic. We will reconsider how education can happen on smaller venues.

In 2020-2021 \$15,759 were given to grants to the following organizations:

- Fundacion Elisheva (\$5,000)
- Igelsia de Dios Barrio las Brisas (Grant 1-\$2,000; Grant 2-\$2,000)
- Saida Oseguera Direct Representative of MRI in Honduras (Grant 1-\$3,500; Grant 2-\$3,300) \$41 of these approved grants was spent on Western Union Transfer Fees which were recorded as administrative costs. This accounts for why \$15,800 in grants were approved by the board but only \$15,759 were recorded.

In 2021-2022 \$13,000 were given to grants to the following organizations:

- Igelsia de Dios Pentecostes Arca de Noe (\$2,000)
- Fundacion Peniel Manos Extendidas (\$2,500)
- Kenya Slum Youth Development Organization (KESYDO) (\$6,500)
- Fundacion Elisheva (\$2,000)

Administrative Expenses

Mission Renewal International works to maximize the revenue available for Programs by keeping administration costs to a minimum. Currently, all management, staff, officers, and directors are volunteers and receive no compensation. Professional fees for lawyers, accountants, etc., are included in the Administrative Expenses Budget. In FY3, MRI added \$1,500 toward In-Country Representation with Saida Oseguera working directly for specific projects MRI deems worthy and helps to evaluate the needs in the country of Honduras.

As revenues increase, we anticipate providing wages for certain management and staff as needed. The Board of Directors has set a cap on Administrative Expenses of 15% of cash donations from Private, Corporate & Grant Donations excluding Donated Goods and Services.

For example, in 2019-2020 Donated Goods and Services had a value of \$7,807.64 and revenue from Private and Corporate Cash Donations came to \$21,281.84. The Goods and Services donations were placed under Administrative Expenses. Once the \$7,807.65 is subtracted from the total administrative costs of \$9,125.28, the amount of cash revenue that was used toward Administrative Expenses came to \$1,317.64 or 6% of cash donations.

In FY1 administrative expenses were 27% exceeding the 15% cap due to startup costs and initial government filings; however, this was anticipated and evened out over the two years of operation. Over the combined FY1 and FY2, Administrative Expenses accounted for 12% of revenue from Private and Corporate Donations (excluding Donated Goods and Services).