



International Care Ministries
2018–2019 Annual Report
HOPE THAT TRANSFORMS

International Care Ministries

HOPE THAT TRANSFORMS

Dear Friends,

International Care Ministries delivers HOPE to the ultrapoor – a HOPE that drives powerful, lasting change. When the poorest Filipinos catch a ray of HOPE, they are emboldened to start new livelihood projects, plant gardens, improve hygiene and invest in their children’s education. They dream again.

I have HOPE for the ultrapoor. HOPE that is...

Focused: ICM commits to finding and helping the ultrapoor.

- The ultrapoor are those who live on less than US\$0.50 per person per day.
- Among ICM participants, 32% of mothers have had a child die.

Effective: ICM invests in evidence-based strategies.

- After *Transform*, ultrapoor participants report a 106% increase in income, 28% decrease in illness and 42% increase in self-worth.

Efficient: ICM stretches every dollar to achieve maximum impact and scale.

- The fully loaded cost per family member is US\$10.
- 1,000,000+ family members have benefitted from *Transform* since 2009.

I also have HOPE because of you, the ICM community, whose partnership, wisdom and genuine friendship propel ICM forward to reach more people with physical, emotional and spiritual change. Our aspiration is to bring HOPE to every barangay, purok and sitio in the Visayas and Mindanao. You, the ICM community, work to make this dream come true. Going beyond giving, you inform our decisions, you spend time in the field with our staff, you speak as advocates for the cause.

Thank you for your prayers, generosity and support, and for journeying with ICM to deliver HOPE that transforms.

David Sutherland



Chair of the Board



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ICM's Focus: Those Living in Ultrapoverty

The Philippines is home to more than 101 million people. Despite economic growth in recent years, 22 million Filipinos still live below the national poverty line. Farthest below that line, in the most severe form of poverty, are seven million people living in ultrapoverty where their survival is at risk. ICM focuses on helping families who live in ultrapoverty, those who live on less than US\$0.50 per person per day.

WHAT DOES IT MEAN TO LIVE ON LESS THAN US\$0.50 PER DAY?

28¢

average daily income

32%

of mothers have had a child die

10%

are seriously ill at any time

26%

defecate outside

22%

go to bed hungry at least once per week

61%

live in cramped homes

31%

live with scrap roofs

32%

live with dirt floors

Life with Little Hope

Families living in ultrapoverty face an everyday struggle to find enough income to meet daily needs.

Mothers make impossible decisions every day. Do I feed my children or do I pay their school fees? Do I buy soap or pay the electricity bill?

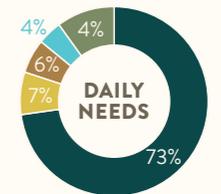


ICM's goal for families in ultrapoverty is financial stability, so each day is a good day: three meals a day, children in school, bills paid and money saved for the future.

A recent ICM study to understand typical consumption habits of ultrapoor families found what we expected: the numbers don't add up. Families told us what they spent on good days. But most days are not "good days." And on those days, something has to give.

DAILY EXPENSES FOR A FAMILY OF SIX

	US\$	Pesos	HK\$
Food (three meals, mostly rice, tiny amounts of veggies or fish)	\$2.85	₱154	\$22
Education (school supplies, uniforms, transport)	\$0.26	₱14	\$2
Hygiene/Medical (soap, shampoo, detergent, feminine products)	\$0.22	₱12	\$2
Utilities (electricity, water)	\$0.17	₱9	\$1
Other (clothes, shoes, activities, business supplies)	\$0.41	₱22	\$3
Total Expenses Per Day	\$3.91	₱211	\$30
Average Income Per Day (US\$0.28 per person)	\$1.68	₱91	\$13
IT DOESN'T ADD UP	Shortfall Per Day	\$2.28	₱123
		\$17	



- Food
- Education
- Hygiene/Medical
- Utilities
- Other

WHAT WOULD YOU GIVE UP IF YOU WERE HEAD OF THIS HOUSEHOLD?

Delivering Hope

ICM finds and serves families in ultrapovertry no matter where they live

The Philippines' poorest families live on the margins of society, often in isolated areas scattered across the country's 7,000 islands. In almost every one of these dispersed mountain, coastal, plain and urban villages is a small Filipino church. And the pastors in those communities share ICM's mission—to help vulnerable families break free from the bondages of poverty.

ICM's network of more than 6,247 pastors across the central and southern Philippines gives ICM the unique ability to reach those living in ultrapovertry no matter where they live.

"The church is a network that links people in every country, every social or ethnic group, and every economic strata together. . . . I could take you to millions of villages around the world where the only civil institution that exists there is a local church. They have no school, no clinic, no post office, no store—but they have a church! In many nations, outside of the capital, the only service organization you can find anywhere is a church."

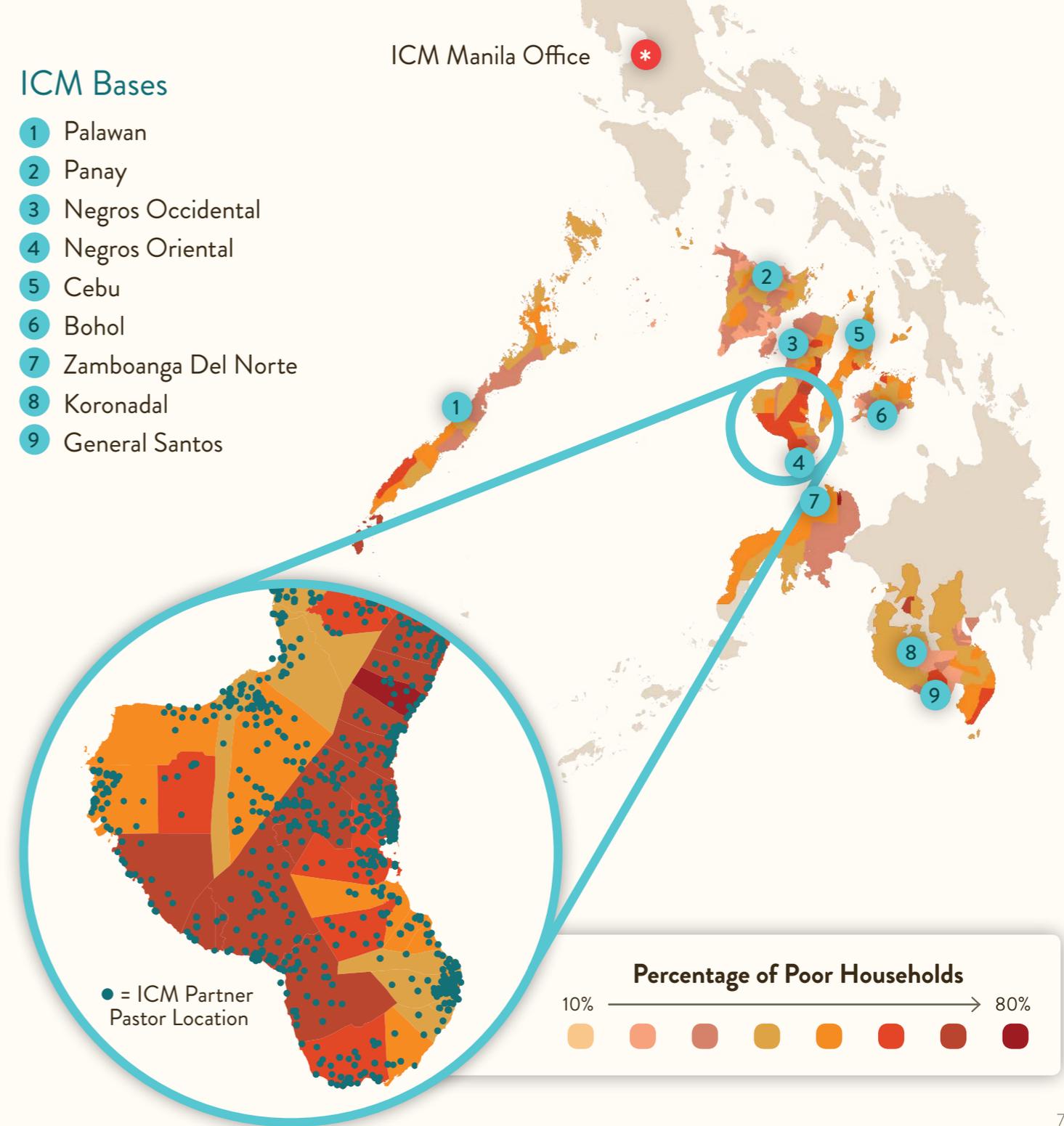
—Rick Warren, Saddleback Church



ICM Bases

- 1 Palawan
- 2 Panay
- 3 Negros Occidental
- 4 Negros Oriental
- 5 Cebu
- 6 Bohol
- 7 Zamboanga Del Norte
- 8 Koronadal
- 9 General Santos

ICM Manila Office



Case Study: Hope Sustained

One community's journey to sustainable transformation

Since 2014, Pastor Joel has graduated 134 families through ICM's *Transform* program, delivering positive impact to 670 family members from his poor village. Encouraged by the impact, Pastor Joel has hosted *Transform* five times, inviting different ultrapoor families each time. Three savings groups continue to save and invest in new business activities, including a small grocery store. Many new businesses have started. Fourteen children have been cured of malnutrition. One child received a life-saving operation. And to top it all off, Pastor Joel's church has quadrupled in size as people are attracted to the way he and his congregation share love in action to those around them.



The community where Pastor Joel lives is one of extreme poverty. Regular flooding makes every day a challenge. Many are unemployed, and the crime rate is high. Life is hard and hope is scarce. Called to serve the poor around him, Pastor Joel joined ICM's Thrive Pastor Network in 2012 when he learned that ICM shared his passion to help the poor.

THRIVE

ICM's ability to reach those in ultrapovertry is only possible through partnerships with thousands of pastors who serve in slums across the Philippines. Monthly Thrive meetings equip pastors to bring tangible help to the poor they live among and serve.

In 2014, shortly after Typhoon Haiyan, Pastor Joel hosted his first *Transform* program to help those in dire need. The 25 graduating families were able to rebuild their homes destroyed by the storm. Every year since then, Pastor Joel has hosted additional *Transforms* in his community with prior graduating participants joining as volunteers.

TRANSFORM

Every year, ICM runs *Transform* in more than 1,000 communities like Pastor Joel's. Pastors (and church members) give their time, meeting places and passion to serve. ICM staff members bring holistic training and resources to unlock the bondages of poverty.

Our Research Shows...

In 2017–2018, groundbreaking research on the impact of ICM's programs was covered in *The Economist* and *New York Times* after being published in the *National Bureau of Economic Research*. The published research showed the release of the midline results of a large-scale, randomized controlled trial on ICM's *Transform* program. The research is encouraging, showing concrete evidence of *Transform*'s impact on poverty. The poor families in ICM's *Transform* program earned more income than families who received no program. Other poverty-related measures improved as well, such as grit and better hygiene practices.

ICM is committed to the rigorous testing and measuring of all aspects of operations, and we are pleased to see measurable proof of *Transform*'s impact.



As a part of *Transform*, participants form savings groups that continue to meet every week. In Pastor Joel's community, three savings groups have formed since 2014 and are working together to run a grocery store in their village. Profits are shared among members, and they also have a pool of capital available for loans.

PREVAIL

Monthly Prevail meetings for savings group leaders provide ongoing training from ICM to empower sustainable economic growth. As savings groups mature, Prevail helps them to achieve greater financial inclusion in the economic activities of their communities.

Wanting to share their success with others in need, in 2017 members of Pastor Joel's *Transform* savings group volunteered to lead *Transform 2*. The experienced graduates became health and livelihood trainers, confidently sharing their new skills to help others embark on their same journey toward positive change.

TRANSFORM 2

ICM desires to see empowered communities with sustained transformation. *Transform 2* is a pilot program that empowers local pastors and *Transform* graduates to run their own program with minimal input from ICM.



Strategic H.O.P.E. – ICM’s Transform program

Hope that transforms

Hope is the key. Progress out of poverty must start with the belief that a better future is possible.

Most people ICM works with have known poverty their entire lives. Having grown up with parents and grandparents who were poor, they fully expect that they and their children will be poor. Not realizing their lives can be better through their own actions, a sense of hopelessness traps people in a cycle of poverty. But if people come to understand that they can be agents for change in their own lives, a light bulb turns on, aspirational hope comes alive and people make progress toward a better future.

Transform is ICM’s core strategy for igniting hope that propels change. The first step is to gather the people who need help the most. A local pastor, using a poverty scorecard, invites the poorest families from his or her community to join *Transform*, a holistic education course that delivers support, training and resources that rekindle the hope of a better future.

Once weekly, for four months, ICM *Transform* trainers join the pastor and community volunteers to teach the interactive curriculum. As participants apply lessons learned, they realize that small changes in attitudes, in savings, in health practices and in parenting accumulate over time to achieve significant change and progress out of poverty.

2017–2018
858 Communities | 21,646 Households Reached | 108,230 Family Members Impacted



TRANSFORM FOCUSES ON FOUR KEY COMPONENTS ESSENTIAL FOR HOPE TO GROW



HEART

Fostering positive values and strong relationships

OPPORTUNITY

Empowering sustainable livelihoods and lifelong savings

PHYSICAL

Building healthy bodies for improved family well-being

EDUCATION

Launching confident learners

Hope Shining Through

Effective impact: transformed lives

Small changes add up to make a big difference. *Transform* participants are realizing their potential to reach a better future. Hope is shining through in the families of once ultrapoor participants, evidenced by positive improvements across their lives.

HEART



41%
increase in
hope index

43%
increase in
self-worth

PHYSICAL



28%
decrease in
serious illness

19%
increase in
food security

OPPORTUNITY



106%
increase
in income

143%
increase
in savers

EDUCATION



87%
of children achieved
math proficiency
(up from 33%)

74%
of children achieved
phonics proficiency
(up from 19%)



Empowering Women

One of the best ways to foster economic growth among the poor is to empower underserved women for greater productivity. Among the poor in the Philippines, women not only are the primary caregivers of children but they also assume the majority share of housework. When a woman's life improves, everyone in the household benefits.

By design, all of ICM's programs work to build up marginalized women so they feel empowered to effect change in their own lives, the lives of their families and their communities. ICM does this by:

- creating safe support networks where women can encourage each other
- inspiring entrepreneurialism among women with business training and low-risk livelihood opportunities
- improving the standing of women in their communities as they start new businesses in their homes
- providing new leadership roles for women
- addressing the health issues of women and families

Evangeline, in the photo above, is an example of how *Transform* empowers women toward greater confidence and productivity. As she began applying the simple lessons learned each week, she was amazed by what she could do. She now runs a store from her home, her children are healthy and are eating three meals a day and she has savings for the first time in her life! So encouraged by the life-change she has experienced, Evangeline is now teaching others what she has learned by helping to lead additional *Transform* programs in her community.

90%

of *Transform*
participants are women

"No matter how you measure it, women and girls bear the brunt of poverty. But it's also clear that women are also our greatest hope for ending it. If you change the life of a girl or woman, you don't just change that individual, you change her family and then her community."

**Dr. Helene Gayle, President/CEO
CARE USA**



Hope Starts with the HEART

Fostering positive values and strong relationships

ICM's values curriculum helps people who have lived their whole lives in poverty to overcome feelings of inferiority and passivity that hold them back. Presented from a Biblical worldview and taught by the local partner pastor, the optional values training leads to:

- Greater respect for self and others
- Stronger relationships
- More confident choices
- Aspirational hope

Transform's values lessons focus on three key areas:

Relationships
God, Family, Community

Personal Character
Self-worth, Integrity, Self-control

Wise Choices
Priorities, Hope, Future

Communities of Hope

Among the ultrapoor, a lack of social connectedness is a key stronghold preventing progress out of poverty. Because what we do is often contingent on the behavior of others, local social networks are extremely important. One's community exerts influence on identity, aspirations, decision-making and behavior.

Transform forges multi-layered communities of support for participants, thus providing opportunities for cooperative friendships to develop and hope to grow.

"I'm so thankful to God for all he has done through ICM. I feel God's love, and now I can dream again for my children's future."

Evangeline, ICM Transform Participant



ICM STAFF

Peers from outside the community who understand poverty and bring new strategies for growth

COUNSELORS

Peers from inside the community who encourage the implementation of new strategies



PASTOR

A trusted leader in the community who is motivated by love and models positive values

LOCAL SERVICES

Access to local government health centers, social welfare and education

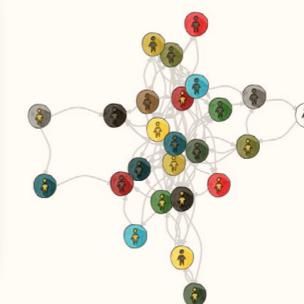
NEW FRIENDS

Fellow participants who become teammates in learning, taking risks and succeeding together

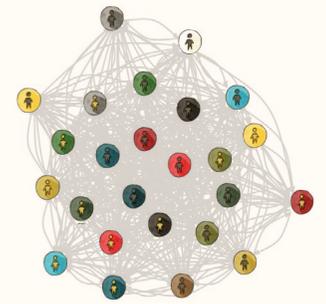
Our Research Shows...

Before *Transform*, many participants reported having few people with whom they could discuss personal issues. After just four months, people are connected and friendships abound.

Before Transform



After Transform



Hope Grows with OPPORTUNITY

Empowering sustainable livelihoods and lifelong savings

Families will never get out of poverty without reliable and sufficient income. *Transform*'s livelihood curriculum empowers women to earn more money and save for the future. In poor communities across the Philippines, women usually bear the primary responsibility for childcare and household chores. ICM empowers women (who comprise 90% of *Transform* participants) to contribute to their household incomes by running small businesses from their homes.

By setting achievable weekly goals, participants can experiment with new livelihoods at low risk. As they experience entrepreneurial success they never thought possible, confidence grows and sustainable livelihoods become a reality.

Transform's livelihood lessons focus on three key areas:

Small Business Skills

Rolling Capital, Marketing, Vision

Livelihood Options

Snacks, Cleaning Products, Organic Vegetables

Savings Groups

Record Keeping, Banking, Loans

Business-in-a-Box Microloans

Many living in poverty don't believe they could ever start a small business. ICM's Business-in-a-Box (BIB) starter kits show them how. With over 20 low-capital home-based small business options to choose from, *Transform* participants can try out new ways to earn income at low risk. BIB kits are in-kind microloans containing all the raw materials needed to try out a new business. And Garden-in-a-Box kits equip families to grow vegetables organically for consumption and resale.

Savings Groups

Lack of access to financial services keeps families trapped in poverty. During *Transform*, participants form informal, self-governed savings groups, with each participant saving what she can, sometimes as little as US\$0.10 per week. But the savings add up: by the end of *Transform*, most groups have saved nearly US\$50. The savings groups provide a secure place to save, the opportunity to borrow money on flexible terms and capital for group businesses.

Our Research Shows...

Midline data from ICM's large-scale randomized controlled trial of more than 6,000 people consistently showed that households who benefited from *Transform* earned more income than those who received no program. This data was collected six months after the conclusion of *Transform*. ICM will soon publish the results from the endline study, which was completed two years after the program's conclusion.



Partly deaf since childhood, Cherry Mae struggled to earn enough to keep her son (and herself) fed and sheltered. The odd jobs she did to survive brought in a meager US\$0.62 per day. She relied on the generosity of others to survive.

Cherry Mae was delighted to join *Transform* and started a business selling cakes. She now makes hundreds of cakes every day and is earning a daily profit of US\$12. Her income is now 15 times more than what she lived on before!

"Now I can buy all that my son needs, and I'm saving money every day to expand my business."

2017-2018

27,411 New Businesses | 92% Repayment of BIB Microloans | 12,175 Gardens Started and Maintained

Hope Endures in the PHYSICAL

Promoting healthy living

Poverty is both a cause and a consequence of poor health. Unsafe homes, insufficient food and poor sanitation increase vulnerability to sickness. Poor physical health, in turn, limits one's ability to earn consistent income. One medical crisis can wipe out any progress made in the fight out of poverty.

ICM's health training works to break this cycle by educating poor families on ways to prevent sickness, improve nutrition and increase family well-being.

In addition to *Transform's* health training, ICM also addresses individual medical concerns of poor families. Common health issues such as diarrhea and parasites are treated with Medical Treatment Packs and follow-up care. Clinically malnourished children receive extra nutrition support and monitoring as part of a home-based feeding treatment plan. Pregnant women receive a baby-care pack and assistance in registering with their local health clinic.

Transform's health lessons focus on three key areas:

Wellness

Disease Prevention, First Aid, Nutrition

Family

Prenatal Care, Newborns, Child Development

Sanitation

Hygiene, Clean Water, Public Health

2017-2018 Medical Treatment Packs



John Mark's bloated stomach, bulging eyes and sallow skin were clear signs of clinical malnutrition. After enrolling in ICM's home-based feeding program, John Mark not only gained weight, but he also transformed into a playful boy with a beautiful smile!

"Because of ICM, I am a better mom! I've learned the importance of breastfeeding and taking care of myself and my baby." Recently widowed Hanna was pregnant with her fourth child when she joined *Transform*. She gave birth to a healthy baby boy in May.

Malnutrition

11,805 children screened
12% (1,408 children) treated for malnutrition
71% cure rate after four months

High-Risk Pregnancies

1,362 pregnancies supported
85% of moms registered with their local health clinic

Tuberculosis

38,676 people screened for tuberculosis
422 referred for further testing
26% followed through

Parasites

16,643 children dewormed

Our Research Shows...

Tuberculosis is a serious health problem in the Philippines. As a part of *Transform*, ICM screens participants for TB and refers suspect cases to the local health clinic for further assessment and treatment. ICM is in the midst of a study to determine how to increase the number of participants who actually go to clinics for testing. Preliminary results indicate that minor transport subsidies and food incentives may measurably increase the clinic visit rate.



Hope Advances through EDUCATION

Launching confident learners

Children raised in extreme poverty face overwhelming challenges that put their education and their futures at continual risk. Like their parents before them, they are unlikely to graduate from high school or, in many cases, even elementary school. Parents must cope with the chronic stress of providing for their families. As a result, they are distracted from prioritizing the important relationship with their children. They also doubt they can contribute anything to their children's learning journey.

Studies have shown, however, that one of the most powerful ways to improve a child's future opportunity for success is to change the attitudes, beliefs and behaviors of their parents. Two separate long-term studies provide evidence that teaching parents to play with their children during early childhood results in a host of positive changes in the lives of the children and the whole family. Right away, families reported better home environments. As the children progressed through school, they showed improved cognitive ability, reduced chance of dropping out of school and 25% higher math and reading scores than their non-participating peers. By age 22, the treatment group was earning 25% more income than peers who didn't receive the treatment in early childhood.

The new training component of *Transform*, an early childhood education strategy we call Family Academy, provides coaching to mothers and fathers to empower them to take part in their children's education through play. Using colorful math and phonics flashcards and a library of interactive games, parents become their children's first teachers. While still a young program, we are already seeing positive changes in both the attitudes and expectations of parents for their children as well as the preparedness of children for kindergarten. We are seeing hope grow for the future through education.

Transform's education lessons focus on three key areas:

School Readiness

Math, Phonics, Vocabulary

Parenting Skills

Behavior, Communication, Play

Parent-Child

Love, Acceptance, Encouragement

Among ICM participants, only **17%** of heads of households graduated from high school.



PARENTS SHOW CHANGED ATTITUDES AND BEHAVIORS

197%
(20% to 59%)

increase in number of parents who believe their children will graduate from college

34%

increase in time spent in parent-child activities

59%
(41% to 64%)

increase in number of parents who think their children are smarter than peers

CHILDREN SHOW IMPROVED READINESS FOR SCHOOL

87%

achieved math proficiency
(up from 33%)

74%

achieved phonics proficiency
(up from 19%)

"When parents get the support they need to create a warm, stable, nurturing environment at home, their children's stress levels often go down, while their emotional stability and psychological resilience improve."

Paul Tough, NYTimes

Prevail Savings Network

After *Transform*, ICM continues to support newly-formed savings groups with monthly Prevail meetings for additional training and accountability.

Savings groups provide members a secure place to save, the opportunity to borrow money on flexible terms and basic insurance for emergencies. The 15–30 people in a self-governed group will pool their weekly deposits to provide loans to members for individual and group entrepreneurial activity. Interest paid on loans increases the loan fund and provides profits which are shared among the members at the end of a savings cycle.

As savings groups mature, Prevail helps them to achieve even greater financial inclusion in the economic activity in their communities. Some groups register as formal cooperatives, some access government grants, some sign up for mobile money accounts and some qualify for larger microfinance loans with other organizations.

2017–2018

72 Prevail Clusters

1,348 Savings Groups

25,672 Members

US\$465,716 Total Savings

US\$343 Average Group Savings

53 Government Registered Groups

Participation in savings groups contributes to:

- Strengthened financial literacy
- Improved financial capabilities
- Increased social capital



MADINALAG-ON SAVINGS GROUP

Formed November 2014

68

Members

US\$1,291

in savings

Group Businesses

Selling rice, fertilizer and loans

“The people in our neighborhood saw how well organized the savings group was and how supportive our members were to each other. We continue to flourish through unity and hard work.”

Rhona, SG Leader



ZION SAVINGS GROUP

Formed January 2014

54

Members

US\$413

in savings

Group Business

Lending business with eight loan centers around the area

“Through the savings group, we can save for our future needs. Some of our members have saved for house repairs, some for tuition fees, some for weddings, and some to start a business.”

Pastora Marina, SG Secretary



LANOT TRANSFORM SAVINGS GROUP

Formed September 2014

44

Members

US\$472

in savings

Group Businesses

Pork, cleaning products, milled rice

“The savings group provides easy local access to capital for small businesses. It also helps members when emergencies happen, such as payment of hospital bills. And some members use their savings to pay tuition fees of their children.”

Joel, SG Leader

BARASAN SAVINGS GROUP

Formed July 2017

46

Members

US\$231

in savings

Group business:

Selling women’s clothing and accessories



Medical Mercy Program

One medical crisis can wipe out any progress in the fight against ultrapovertry by stopping parents from working, isolating people due to stigma and trapping families in huge debt from high medical costs.

ICM's Medical Mercy Fund provides life-saving and life-changing treatment and support to the ultrapoor.

Treatment: From a few cents for simple medications to thousands of dollars for a complicated surgery, every case is unique and is carefully managed. Cases are overseen by a Medical Advisory Board to ensure appropriate care.

Support: We provide personalized patient care that maintains the dignity of families in need. Each patient is assigned a caseworker who arranges and attends all medical appointments, helps explain the diagnosis and treatment plan, and conducts home visits before, during and after treatment.



Linalyn's sixteenth year was sweeter than she ever thought possible. Thanks to the doctors at Matilda Hospital in HK, Linalyn had surgery to repair two malformed feet. A top student in her class, Linalyn recently decided to go into medicine to "help others like me!"

CLUBFOOT: 8 children treated in 2017-2018
ANTICIPATED NEED: 15 children per year



Raynei was born with both a cleft lip and palate two years ago. Without money for surgery, his parents were heartbroken. Earlier this year, ICM partnered with Operation Smile to give Raynei a beautiful new smile!

CLEFT LIP/PALATE: 61 children treated in 2017-2018
ANTICIPATED NEED: 200 children per year



5-year-old **Mark Joseph** was born with an imperforate anus, forcing him to rely on smelly colostomy bags. Thanks to generous donors and the ICM health staff, Mark Joseph underwent corrective surgery this summer, and his final treatment fell on his birthday. We can't think of a better birthday gift!

IMPERFORATE ANUS: 14 children treated in 2017-2018
ANTICIPATED NEED: 20 children per year



Without resources to cover the specialized surgery, **Rosalie** resigned herself to living with the embarrassment and pain of a growing mass under her chin. She was overjoyed when an ICM health trainer offered help. Free of the mass, Rosalie is now full of smiles and new confidence as well.

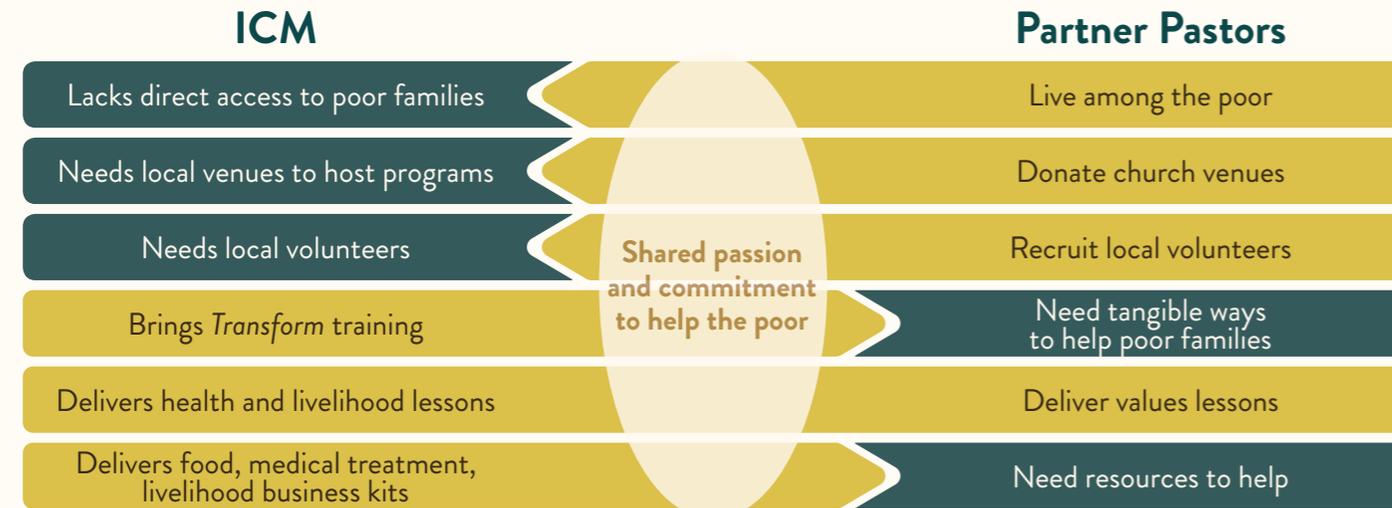
OTHER SURGICAL NEEDS: 58 people treated in 2017-2018
ANTICIPATED NEED: 120 people per year



Thrive Partner Pastors

A network of hope

ICM's ability to reach those living in ultrapoverty is only possible through partnerships with thousands of pastors and their congregation members who serve in vulnerable communities across the Philippines. Both ICM and our partner pastors share a passion and commitment to help the poor. Only by working together can we achieve this common goal.



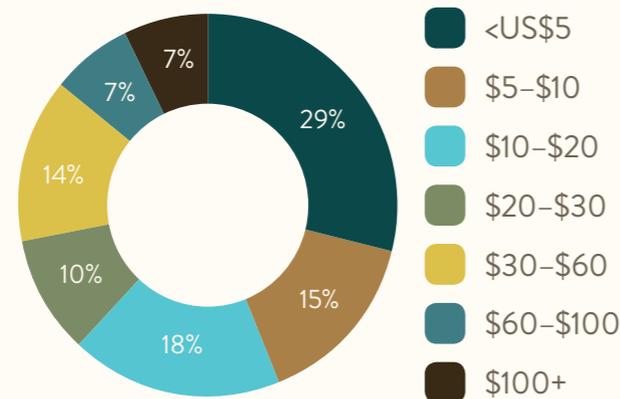
Who are our partner pastors?

Average Church Size

45
People

29 adults
16 children

Weekly Offering



Demographics

63%
Male

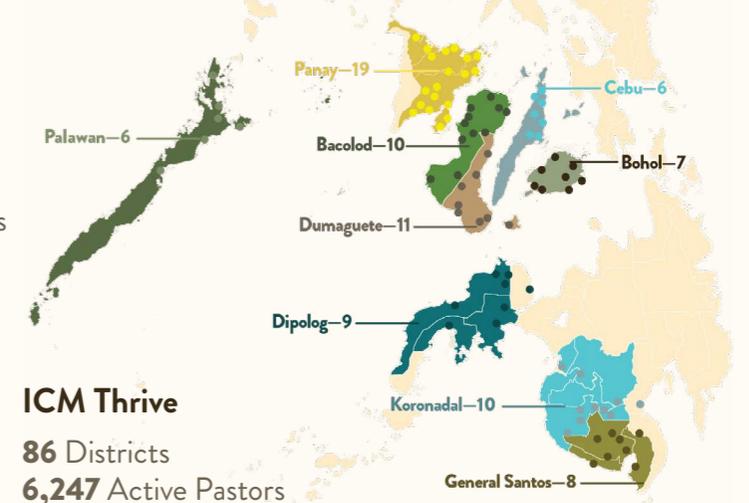
37%
Female



ICM's monthly Thrive meetings strengthen and equip partner pastors for more effective sustained ministry in their challenging mission fields in the Philippines' most vulnerable communities.

Thrive Meetings Provide Holistic Support for Pastors

- Theological and ministry skills training
- Peer mentoring groups and small-group Bible studies
- Fellowship activities
- Health training and medical check-ups
- Disaster preparedness training
- Transportation allowance and food packs
- Opportunity to host *Transform* program



ICM Thrive
86 Districts
6,247 Active Pastors

Second Day Training Project

In June 2018, ICM celebrated the graduation of 5,574 pastors from a two-year theological training course delivered by ICM in partnership with six respected seminary training organizations. Of the graduating pastors, 2,211 earned certificates of completion and 3,363 received certificates of participation.



Measuring Hope

Commitment to effectiveness means dedication to data

MONITORING

ICM tracks everything that happens on the ground.

ICM keeps detailed records of program implementation including food distributed, medicines dispersed and homes visited.

Participant engagement is documented, including attendance, loans taken and repaid, and accumulated savings.

EVALUATION

Monitoring isn't enough. Our objective is impact.

Independent contractors have conducted over 200,000 pre- and post-program participant surveys since 2009.

Additional, randomized controlled trials compare program impact against control groups.

RESEARCH

We can always do better tomorrow than we did yesterday.

ICM's internal database integrates monitoring statistics, evaluation data and community demographics.

By understanding the causes of positive outcomes, we can shape strategies for the highest impact.

ICM is honored to partner with outstanding academic institutions who are committed to excellence in research.



"ICM's dedication to evidence and transparency means that their work is not just helping the direct recipients of their programs, but ultrapoor people in other parts of the Philippines, other parts of Asia, and other parts of the world."

Dean Karlan, Professor of Economics and Finance, Kellogg School of Management, Northwestern University and Co-founder of Innovations for Poverty Action





The Momentum of Hope

ICM's vision for the future

Over the past 26 years, ICM has grown tremendously, from one small outreach in a church in Bacolod to nine operational bases serving 23 provinces across the Visayas and Mindanao through partnerships with more than 6,000 churches.

This past year, ICM is proud to have reached the significant milestone of bringing 'Hope that Transforms' to our one-millionth family member through our core *Transform* program.

ICM's vision for the future is three-fold.

DEEPER IMPACT

One of ICM's core values is innovation. We believe that we can always do better tomorrow than we did yesterday. Going forward, ICM remains committed to improving our effectiveness and efficiency.

Effectiveness: By piloting, researching and implementing the strategies found to be effective, ICM ensures that it is delivering the highest impact possible to those we serve.

Efficiency: ICM's new decentralized regional office structure allows staff to develop closer relationships with local leaders in distant provinces while also lowering costs.

THE NEXT MILLION

ICM's aspiration is to reach the next million by our 30th anniversary in 2023. The majority of the Philippines' ultrapoor families live scattered across the country's 7,000 islands in geographically-dispersed and hard-to-reach areas. Reaching them means going to where they live.

Reaching the next million is achievable by establishing new regional offices that allow ICM to saturate the whole of the Visayas (Central Philippines) by 2021 and Mindanao (Southern Philippines) by 2023.

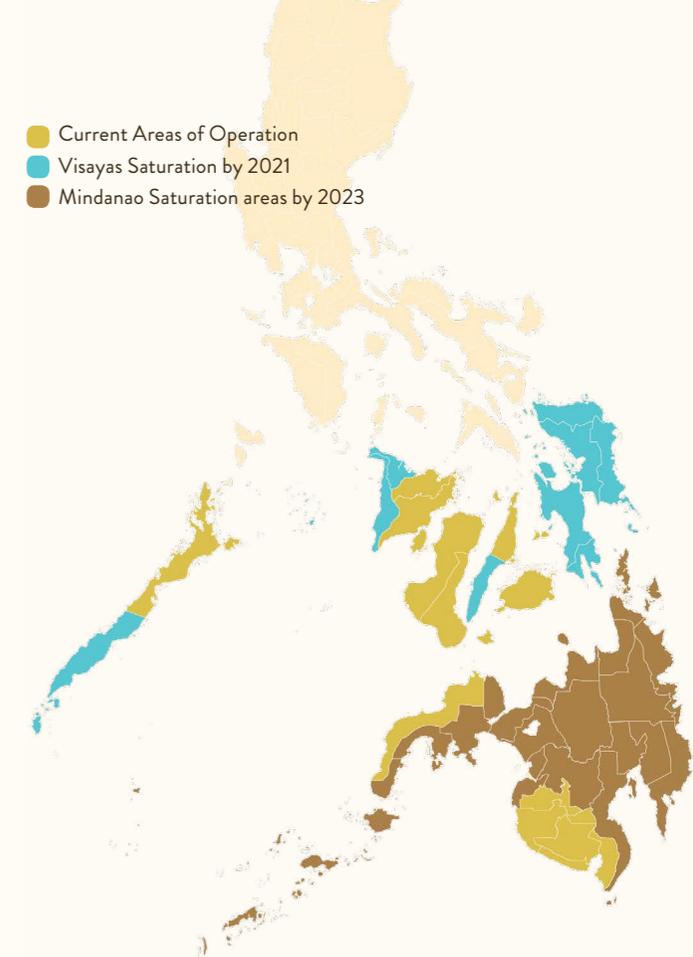
GOING GLOBAL

Ultrapoverty is not confined to the Philippines. ICM feels a responsibility to begin to serve those in similar situations globally and is actively pursuing opportunities to 'go global' in two ways:

Research: Several poverty-reduction ministries have asked ICM to help them to weave rigorous data collection and research into their programs. The potential impact is huge as these NGOs are already engaged with tens of millions of the poor around the world.

Operations: One day, ICM aspires to take its effective, efficient and scalable model to serve the poor in other countries. To be ready when that time comes, ICM is developing a strategic plan for expansion.

ICM is excited about the opportunities that lie ahead and look forward to seeing this vision become reality.



● Current Areas of Operation
● Visayas Saturation by 2021
● Mindanao Saturation areas by 2023



Dr. Lincoln Lau with pastors from the Organization of African Instituted Churches (OAIC) - Research Consultation in Nairobi, Kenya

Heroes: Philippine Field Staff

The work of ICM is made possible by our team of 416 Filipinos serving 23 provinces from nine bases of operation in the Visayas and Mindanao.



Leaders

GLOBAL TEAM

				
David Sutherland Global Chief Executive Officer	Beth Uy Global Chief of Staff	Raymond Warhola Executive Director	Lincoln Lau, PhD Director of Research	Deanna Sutherland Executive Director - HK

PHILIPPINE MANAGEMENT TEAM

							
Milton Amayun, MD, MPH President	Shelley Trebesch, PhD Managing Director	Daniel Mayhugh Chief Operations Officer	Daniel Bouw Chief of Mission Finances	Arlene De Leon Chief Administrative Officer	Herman Moldez Chief Spiritual Officer	Dan Mijares Area Head Mentor	Carol Roa Chief Advancement Officer

REGIONAL LEADERS

								
Minierva Lahaylahay Bohol	Primo Sistual Cebu	Marites Petallar General Santos	Edwin Booc Koronadal	Analyn Valdez Negros Occidental	Lilian Bardinas Negros Oriental	Jonathan Sanchez Palawan	Samuel Templado Panay	Faiola Besiña Zamboanga Del Norte

International Board of Directors

				
David Sutherland Chair of ICM Board <i>Former CFO, Morgan Stanley Asia</i>	Andrew Ostrognai Vice Chair of ICM Board <i>Managing Partner, Debevoise & Plimpton, LLP</i>	Charles Caldwell Director <i>Human Resources, English Schools Foundation - HK</i>	Guangjie Hopton Director <i>Assistant General Counsel, Alibaba Group</i>	Dennis Montecillo Director <i>Former Executive VP and Head of Corporate Client Segment Group of the BPI</i>

			
Lily Ng Director <i>Finance Transformation, Manulife</i>	David Simms Director <i>Managing Partner & Founder, Talanton</i>	Randy Wilcox Director <i>Former President of the Americas, Otis Elevator Company</i>	Malcolm Wood Director <i>Chief Investment Officer, Baillieu Holst</i>

Board of Advisors

ICM benefits from the generous counsel of a wide range of professionals. ICM's Board of Advisors is committed to assisting ICM with their wisdom, experience and due diligence.

Hong Kong Nick & Terri Appel Michael & Entela Benz Stephen & Pam Birkett Michael & Anne Sawyer Birley Tim & Carrie Chen Mario & Christine Damo Colin Farrell Lyn & Teresa Fox Marc & Nadia Geary Johanna Chua Dennis Hopton	Nicholas & Weng-Yee Kee Hubie Lem David & Jeannie Liao Tess Lyons Julian & Pauline Marland Ramon & Vicki Maronilla Nicholas & Jaclyn Norris Michael & Patricia Openshaw Carmen Schiffmann Mike & Ting Small Judy Vas Laetitia Yu	Sydney Keith & Carolie Crews Rae Doak Russell & Li Li Fisher Nick Foord Don & Louise Hayman Andrew & Nicole McPherson Daniel & Ruth Spiritosanto Verity Thomson Kara Wood	Manila Gina Aboitiz Daphne Ceniza Kuok Aissa Montecillo John Nicholls Joel & Stella Schapero Noel & Marilyn Tan	United Kingdom Charles Mathias Grayden Reece-Smith Bridget Salmon Julie Turner
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2017–2018 Actual Financial Results

Year Ending May 31, 2018 (in '000s)

Program	Philippine Peso PHP	HK Dollars HK\$	US Dollars US\$	%
Transform (Community Training)	226,312	35,087	4,527	63%
Feeding	127,607	19,783	2,553	
Values, Health, Livelihood	97,147	15,062	1,943	
Medical Treatment Packages	1,558	242	31	
Prevail (Savings Groups)	15,864	2,460	317	4%
Family Academy (Education)	14,081	2,183	282	4%
Thrive Network (Pastor Training)	49,008	7,598	980	14%
Other Services (Medical, Disaster, Capital)	32,165	4,987	644	9%
Support	20,138	3,122	403	6%
Total Budget	357,568	55,437	7,153	100%

In 2017–2018, ICM’s budget was US\$8.6M, and our actual expenses were US\$7.2M. This 16% decrease versus budget was due primarily to a reduction in donated food of US\$1.2M and the depreciation of the Philippine Peso against the US Dollar.

ICM expects to reach 229,000 people in 2018–2019. This is a 358% increase from our reach of 50,000 people just nine years ago (2009–2010).

These pages consolidate the results of two ICM Philippine charities (ICM Foundation Inc. and ICM Manila Inc.) as well as certain costs incurred overseas which relate directly to Philippine operations. These pages exclude other costs from Hong Kong and the USA. Non Philippine costs are supported by designated donations (including banquet tables, tangible auction items, donations from the Board of Directors, and grants from three foundations), allowing virtually all other donations to go straight to the Philippines.

2018–2019 Budget

Year Ending May 31, 2019 (in '000s)

Program	Philippine Peso PHP	HK Dollars HK\$	US Dollars US\$	%
Transform (Community Training)	381,113	54,679	7,055	70%
Feeding	256,176	36,754	4,742	
Values, Health, Livelihood	121,152	17,382	2,243	
Medical Treatment Packages	3,785	543	70	
Prevail (Savings Groups)	22,093	3,170	409	4%
Family Academy (Education)	25,404	3,645	470	5%
Thrive Network (Pastor Training)	62,312	8,940	1,154	12%
Other Services (Medical, Disaster, Capital)	25,979	3,727	481	5%
Support	24,281	3,483	450	4%
Total Budget	541,182	77,644	10,019	100%

In 2018–2019, ICM’s budget is US\$10.0M, up 39% from the previous year’s actual results of US\$7.2M. More than 80% of this increase is driven by the use of donated food (US\$2.1M), the continued depreciation of the peso (US\$0.4M) and the opening of new branches in Northern Cebu, Southern Palawan and Antique province in Panay (US\$0.2M).

The value of donated food distributed in 2017–2018 was US\$2.7M. ICM expects to distribute food valued at US\$4.8M in 2018–2019. ICM expects to reach 229,000 people in 2018–2019 while reducing its program support expense to 4% of its Philippine expenses.

ICM’s financial statements in the Philippines are audited by SGV & Co., the largest Philippine accounting firm and an affiliate of Ernst & Young LLP. All of ICM’s audited financial statements from the Philippines, Hong Kong and the USA are available on request. ICM’s books are open to our donors. Any questions about our finances? Just ask.

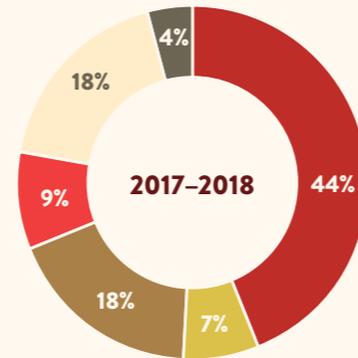
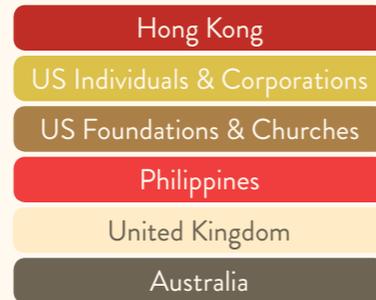
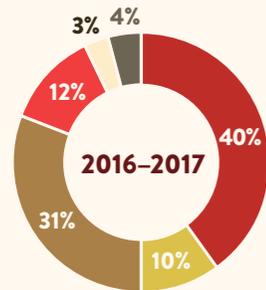
Partner Profile

While Hong Kong continues to be the primary donor demographic, ICM continues to diversify funding with support from international donors. Donations from Australia and the Philippines stayed relatively consistent; support from UK foundations grew significantly last year. Total cash donations increased by about 5% from US\$6.6M to US\$7M from 2016–2017 to 2017–2018. ICM continues to build diversity through new partnerships with international foundations and donors.

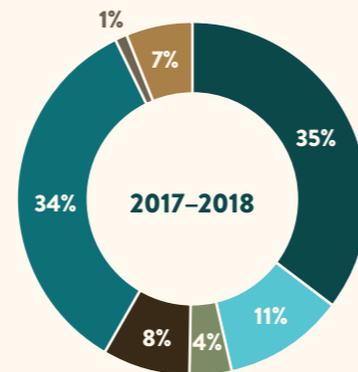
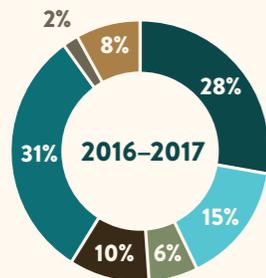
In-Kind Partners

An important aspect of ICM's work is our ability to provide people living in poverty with nutritious food and other essential resources. This is possible due to partnerships with other nonprofit organizations that share our values and vision. In 2017–2018, we distributed 44 containers with two million packages of fortified food, representing 12 million nutritious meals for the poor. We also received 228,000 bars of soap from Soap Cycling.

Cash Donation by Country



Cash Donation by Source



Lancashire's 2018 Trip Team, Project Transform, Bacolod

ALLEN & OVERY



BPI Foundation



譚兆慈善基金
THE TAM SHIU CHARITABLE TRUST



Food Partners

In 2017–2018, ICM distributed 44 shipping containers of food (almost 12 million meals) to ultrapoor families to help them provide better nutrition for their children. The highly nutritious food, specifically designed for malnourished children, was donated by four nonprofits: Feed My Starving Children, Rise Against Hunger, Kids Against Hunger and Harvest Pack.

While the food is donated, ICM incurs the cost of international shipping, customs fees, logistics and food storage as well as the land delivery costs to the geographically isolated, disadvantaged communities served. Philippine Span Asia Carrier Corporation partners with ICM by donating free domestic shipping within the Philippines.

More than 100,000 hungry children are fed each year through a range of nutritional interventions.

- Home-based feeding for those suffering from malnutrition
- Medical Mercy Program nutrition support
- Pregnancy and newborn nutrition support
- Disaster-response food packages
- Nutrition for families in holistic, community-based skills training



Kids Against Hunger.



2018–2019 Budget

21 million meals (worth US\$4.8M) to be distributed

Transportation costs to be incurred by ICM: US\$0.7M

Every US\$1 donated to support ICM's food transport costs results in US\$8 worth of food (33 meals) delivered to the hungry



How You Can Support Hope

TRANSFORM	US\$2,500	HK\$20,000	PHP120,000
Holistic, capacity-building training for one ultrapoor community 2018–2019 Target: 1,309 communities			
THRIVE PASTOR NETWORK	US\$10,000	HK\$80,000	PHP500,000
Strengthen 50 pastors (one Thrive District) with monthly ministry training 2018–2019 Need: 86 Thrive District sponsors			
PREVAIL SAVINGS GROUPS	US\$4,000	HK\$30,000	PHP200,000
Empower 500 new entrepreneurs (one Prevail Cluster) with monthly training 2018–2019 Target: 74 Prevail Clusters			
MEDICAL MERCY FUND	US\$5,000	HK\$40,000	PHP250,000
Support surgeries and medical treatment for patients in need 2018–2019 Need: 50 MMF sponsors			
FAMILY ACADEMY EDUCATION	US\$500	HK\$4,000	PHP25,000
Empower 10 parent/child pairs with math and phonics coaching 2018–2019 Target: 400 Transforms with Family Academy			
MEDICAL TREATMENT PACKS	US\$3,000	HK\$25,000	PHP150,000
Provide medical care for malnutrition, pregnancy, TB, parasites 2018–2019 Need: 100 Treatment Pack sponsors			
FEED THE HUNGRY	US\$8,500	HK\$65,000	PHP450,000
Deliver 270,000 meals (one shipping container of food) worth US\$73,000 2018–2019 Target: 80 Shipping container sponsors			

Giving Form

Please visit www.caremin.com to donate online.

Name: _____ Please use my gift of _____

Email: _____ Where most needed

Phone: _____ To support _____

I would like to pay by

Cash Bank Transfer (please email give@caremin.com for bank details/autopay form).

Check Check Number: _____ Bank: _____

Hong Kong Residents: "International Care Ministries, Ltd." (HK tax receipts) or "Friends of Hong Kong Charities, Inc." (HK and US tax receipts, HK\$ or US\$ amounts)

USA Residents: "International Care Ministries" **Philippine Residents:** "International Care Ministries Foundation, Inc."

Credit Card Online (www.caremin.com/donate) *Note: ICM is charged 3% to process credit cards*
Would you like to add this fee to your donation? Yes No

Card Type: Visa Mastercard American Express

Credit Card Number: _____ Expiry Date: _____ Validation Code: _____

Name on Card: _____

Complete Billing Address: _____

Cardholder's Signature: _____

Stock / Mutual Fund (Please email give@caremin.com for stock/mutual gift instructions. US tax receipt only.)

My company will match my gift

Company Name: _____ Matching form is attached. I will submit matching form online.

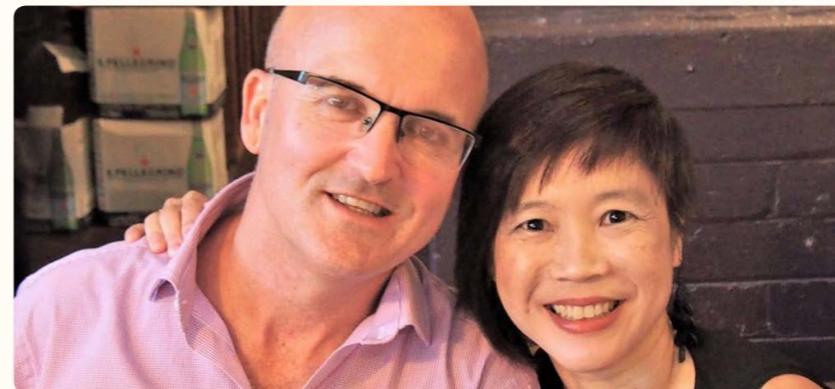
Hong Kong: 21/F, Siu On Building, 243 Des Voeux Rd West, Sai Ying Pun, Hong Kong (+852-3470-3009)

Philippines: Unit 2001, Antel Global Corporate Center, Julia Vargas Avenue, Pasig City (+632-571-6975)

United States: PO Box 2146, La Plata, MD 20646

ICM partners with Opportunity International in Australia, Stewardship in the UK and TGCF in Canada to process tax-deductible donations in these locations. Please visit www.caremin.com/donate for more information.

ICM, My Charity



"We are in awe of the work that ICM does with the ultrapoor in the Philippines. We have seen first-hand the programs at work; the passionate, committed and godly staff who carry out the programs and care for the people; and the life-changing impact that ICM has on individual lives. We are proud, encouraged and blessed to support this organisation that gives people hope."

**Russell Fisher, Client Solutions Director, Fisher Fitouts
& Li Li Fisher, Event Manager, Meriden Anglican School for Girls**



ICM is focused on the neediest segment, which most nonprofits are ill-equipped to directly address. ICM has bettered the lives of over one million Filipinos—the mother who has had a child die, the child who goes to sleep hungry, the family that lives without electricity under a scrap roof. That ICM has done this work day after day for over 25 years is heroic and inspires admiration and gratitude. It is truly a calling—one that has required single-mindedness, sacrifice, professionalism, courage and big hearts. To be your brother's keeper is a godly task frequently espoused, only occasionally practiced, and rarely done well. Stand proud, ICM. You have done well."

Cezar P. Consing, President & CEO, BPI



"It is my passion to connect donors from business families to effectively run "mercy ministries" that deliver both measurable social impact and a message of God's love. ICM's high return on investment, scalability and commitment to continued improvement allow me to confidently tell others that, with ICM, they are on solid ground."

**William Ho, Managing Director,
Growth Investments Management Ltd**



"ICM has a great proposition, a clear strategy, is good at implementation and is professionally managed."

**Michael Benz, Senior Advisor/Digital
Banking, Synpulse Management Consulting**



Charity listed on
WiseGiving
惠施·慈善機構

ICM contributes toward the achievement of the United Nation's Sustainable Development Goals including:



ICM is a registered charity in the Philippines, Hong Kong and the United States.

ICM partners with Opportunity International in Australia, with Stewardship in the UK and with TGCF in Canada.

