



2017 Annual Report

bridgestocommunitycanada.ca



Bridges to Community Canada

Making a concrete difference in the world



A Message from Our Chair

Thank you for your interest in Bridges to Community Canada!

The year 2017 marks the 12th year of our relationship with the people of Nicaragua. And what wonderful people they are! In material terms, they have little. In spirit, they have riches beyond compare. They are proud, humble, grateful people, who have taught us Canadians so much.

We have been blessed with a core of deeply committed Board volunteers and extremely generous supporters. Our current 5-Year Vision & Plan wraps up this year. This is our second such Vision & Plan. We will have built 216 houses, two schools, a library, 86 latrines and raised just over \$2,000,000. We have lead 448 volunteers on 32 one-week housebuilding trips.

But we have barely scratched the surface of the needs of the communities we serve. We are currently adding the final details to our third 5-Year Vision & Plan. We will build another 100 houses or more, expand a school, build a water system to bring potable water to over 70 families and launch an agricultural consulting and training program that will generate more employment on the numerous micro farms in El Sasle and El Mojon.

We cannot achieve these accomplishments without you! We need you to join us on a housebuilding trip and be generous in your financial support.

Together, we can make a concrete difference in the world!

With much gratitude and hope,

Rick Bauman

Founder & Chairman, Bridges to Community Canada



Mission

- Achieving sustainable community development in impoverished communities in Nicaragua through:
 - Housing
 - Health care
 - Education
 - Economic Development
- Providing Canadian volunteers with a life-changing service learning experience

Making a concrete difference in the world



Bridges to Community Canada (BTCC) is an organization that is focused on improving the lives of Nicaraguans in a sustainable and long-lasting way, with a special focus on the farming communities in the department of Jinotega in the north of Nicaragua. These communities were deeply impacted by years of warfare throughout the 1970s and 1980s, leaving nearly 60% of the region's population living in extreme poverty. Within this region, BTCC works closely with community leaders to help mitigate poverty in four distinct but overlapping program areas: **housing, water and sanitation, education, and economic development.**



Partnering in Development



Housing:

Helps families through the construction of sturdy cinderblock homes and the securing of land titles for the owners. Community members pay for their houses by contributing to a community fund which is managed by a locally appointed committee. BTCC provides support to the community committee through small loans for house repairs when the current structure lacks some safety features but a new structure proves unnecessary.

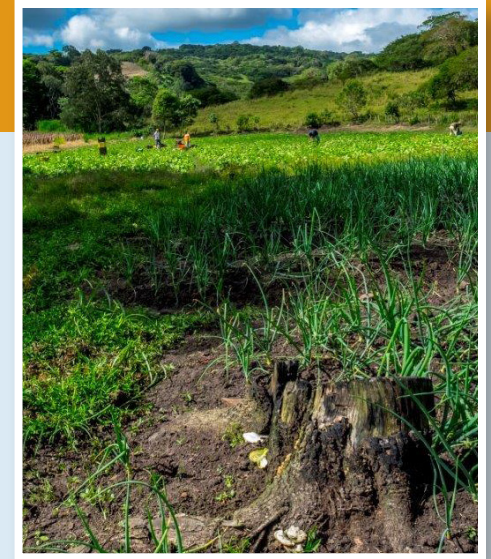


Education Priorities:

Emphasize the construction of adequate physical infrastructure and a commitment to ensuring that students have suitable resources that encourage learning. Completed projects have included the construction of classrooms and a library.

Water and Sanitation:

Building or repairing water systems to deliver potable water to the communities. BTCC also designs and builds hygienic eco-latrines to improve sanitation and provide an additional fuel source to replace traditional wood fire.



Impacting the Communities



Before



BTCC addresses these unique needs with a housing program, whereby a committee of local community members works alongside staff to identify the highest needs families, schedule the build, source and encourage community volunteers to help with construction, and work out the financial repayment of the beneficiaries. Housing in the community is based on a holistic approach, where the population is encouraged to help themselves, and continue to build up their community. Each beneficiary family is required to pay for their land legalization, provide labour during house construction, and pay a monthly "mortgage". Families receive a 5m by 6m² house (350 sq. ft.) made of cinder blocks, floor tiles, zinc roofing and wooden doors and windows, paint and

stucco, completed over a period of 7 days. The families pay USD \$10 monthly for 84 months (7 years), totalling \$840 USD, and have the option to make extra payments to pay off the house more quickly.

The money received in payment goes directly into a fund managed by the community committee – it does not come back to BTCC. The committee receives advice and training on how best to use the fund to support others in the community. They may also choose to use it for micro-loans, individual housing or other projects, or community-wide initiatives. In this way, the community is becoming more robust economically, without creating a crippling cycle of dependency, and the poorest are being helped first.

Long Term Strategies

By December 31, 2022, we will have successfully met the defined needs of the Jinotega Communities of Sasle and Mojon for Housing, Healthcare, Education and Economic Development, by raising **\$1.5 million dollars** (CDN).



Achievements

Since it was founded in 2006, BTCC has positively impacted the lives of a great many people. Beginning with an initial goal to build 100 houses – but completing 120 – then moving on to a five year and \$1,000,000 goal. BTCC has had a sustainable impact on the living conditions, wellness, education, and economic opportunities of approximately 2,700 people directly and an additional 1,200 indirectly. BTCC focuses on long term solutions with a solid impact, a large reach, and constant support of the communities.



Nicaragua is the second poorest country in the western hemisphere, with over half of the population living below the poverty line. We raise awareness, funds and lead groups of volunteers, a week at a time, to live and work in the community building schools and houses.

We are passionate about making a positive, sustainable impact to improve the living conditions of some of the poorest families in the world.

BY THE NUMBERS

2017 ENDED
WITH A TOTAL OF

**448 TRIP
PARTICIPANTS**

ON 32 TRIPS!

**216
HOUSES**

BUILT TO DATE

**86
LATRINES/
BIODIGESTORS**

BUILT TO DATE

**2 SCHOOLS
1 LIBRARY**

BUILT TO DATE

...and we are working on an economic development project as well as a water project!

Beyond making a charitable donation!



Rick Bauman

*Founder & Chairman, Bridges to Community Canada
Intellectual Capital Coaching Corporation Inc.
Founder and President*

On his first trip to Nicaragua in 2005, Rick was shocked to see how 80% of the world's people live and resolved to make a difference. This resolve led to the founding of Bridges to Community Canada, where he now serves as Chair of the Board.

www.linkedin.com/in/1passionateenterprise



Jim Ball

President, Reliance Insurance Group

Among the many charities, he supports through Reliance is Bridges to Community Canada. He is a founding Bridges board member, an organization focused on addressing poverty in Nicaragua, the second poorest country in the hemisphere. Over the last 10 years the group has raised just over \$2,000,000, built 216 houses, two schools, one library and numerous latrines and biodigesters. Come and join Jim on his next house building trip to Nicaragua. It changes lives.

www.linkedin.com/in/jimball1



Karl Seger

President of Bridges to Community Canada

Karl travelled to Nicaragua with the first ever Canadian volunteer brigade in January 2006. He has since been 15 times to Nicaragua, has built over 30 houses and schools. He has led numerous parent-child and high schools student trips.

He takes great pride in having both of his daughters who have participated in 8 trips.

www.linkedin.com/in/karl-seger-a0900611



Sadie Bauman

*Intellectual Capital Coaching Corporation Inc.
Partner and Coach*

Sadie first got involved with BTCC in 2006. She was shocked by the extreme poverty she saw. This turned out to be a life changing event, where Sadie gained great passion around sharing her story with as many people who would listen! Her goal is to spread the word, and encourage others to get involved in this remarkable service learning experience!

www.linkedin.com/in/sadie-bauman-ba-fcip-crm-82100411



Chris Ball

CEO and Risk Manager, Reliance Insurance Group

Chris chose to get involved with BTCC to fulfill his need to give back to the global community in some way... to somehow make a meaningful difference in changing just one person's life somewhere else in the world, and making a meaningful connection to that experience so that he too changed because of it. What he has come away with is beyond words...a shared experience with others walking the same path and an adventure in giving back that has enabled him to better appreciate his own life.

www.linkedin.com/in/chris-ball-28969716



Gary Woodward

Retired

Gary always wanted to become involved in a "giving-back" charity, especially one where he could travel to a third world country in the hope of making a difference. He became involved several years ago after meeting Rick Bauman socially and made up his mind that Bridges to Community Canada was the right choice. Gary has travelled to Nicaragua 11 times to assist in building two schools, a library and numerous houses having become friends with many members of the community.

Beyond making a charitable donation!



Joe Davies

CFO, Canadian Society for Medical Laboratory Science

Volunteering has always been a part of Joe's life. She first started volunteering in high school at the local hospital and continued in Montreal at the Royal Victoria hospital. Upon returning from backpacking Joe volunteered with the Big Sister Program. In 2006 Joe helped start up BTCC. Joe went on her first trip to Nicaragua on a parent child trip with her teenage daughter Sidney in 2016.



Don Vince

*President
Brookstone Insurance Group Inc.*

Don has been on 12 building trips to Nicaragua. BTCC appealed to Don because one really can see that you are making a concrete difference. We're seeing the transformational difference real homes, accessible schools, healthcare and economic opportunities can make to the future prospects and attitudes of entire families that previously had little to no hope of changing their lot in life.

www.linkedin.com/in/don-vince-b6600511



Jennie Moushos

*Senior Vice President, Western Division
Intact Insurance Company*

Jennie is committed to giving back both to the industry and communities. She was drawn to BTCC by the very simplicity of its mission in Nicaragua, and the commitment of its founders and supporters. "The opportunity to assist in the actual building of the homes for which funds have been raised is very compelling." "You can see an immediate difference working side by side with the local people and providing such a basic need as a roof over one's head."



Stephen Savage

Executive Vice President, Cypher Systems Group

Stephen was a member of the first Canadian Bridges trip in January of 2006 at which Bridges to Community Canada was conceived and formulated. He has been an active member of the Board since its inception and annually leads a group of 12-15 volunteers from Cypher Systems Group to experience Nicaragua from a Bridge's perspective. In Central America, "granito de arena" means each person must contribute their grain of sand, in order to bring about meaningful transformation. To work, interact and share with the people of Nicaragua in their challenging environment are rewarding activities that he endeavors to share with others.

www.linkedin.com/in/stephen-savage-6b7a0522



Bob Tisdale

*President and COO Pembridge Insurance Company
Pafco Insurance Company*

Bridges appealed to Bob because of the difference you can make in one short week of volunteering. In Nicaragua there is not the safety net you see in more developed nations. In helping you work right with the families and get to experience what their lives are like. You see how you can help them make a substantial improvement in their living conditions, sanitary conditions and schooling.

www.linkedin.com/in/bob-tisdale-5a878014

Step out of your comfort zone!

Financial Report (January – December 2017)

Balance Sheet

Unaudited statements as of December 31, 2017

	2017	2016
Assets		
Current assets:		
Cash	199,104	194,101
Accounts Receivable	0	0
Prepaid Expense	0	0
	199,104	194,101
	\$ 199,104	\$ 194,101
Liabilities and Surplus		
Current liabilities:		
Accounts Payable	3,272	371
Donation for future years	0	60,000
Surplus:		
Surplus previous year	133,730	109,963
Surplus current year	62,102	23,767
Total	195,832	133,730
	\$ 199,104	\$ 194,102

Statement of Income and Retained Earnings

Unaudited statements as of December 31, 2017

	2017	2016
Revenue:		
Trip Participant Fundraising	242,217	168,088
Special Event Fundraising	118,216	91,449
Total Income	360,433	259,537
Expenses:		
Insurance	1,242	1,242
Professional fees & Contract labour	4,312	1,017
Special Event Expenses	43,706	25,517
Operating expenses	16,647	4,493
Community Projects in Nicaragua	232,423	203,500
	298,331	235,770
EXCESS (DEFICIENCY) OF REVENUES OVER EXPENSES	62,102	23,767
SURPLUS AT BEGINNING OF YEAR	133,730	109,963
SURPLUS AT END OF YEAR	\$ 195,832	\$ 133,730