ST NICHOLOS AFRICO FUND

SAVE AND SUPPORT REAL LIVES, LITERALLY WITHIN MINUTES! STNICHOLASAFRICAFUND.ORG

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2 February 2025

Reverend Clergy and Parish Council St Nicholas Orthodox Church San Anselmo, California

Re: Africa Fund Annual Report for 2024

Dear Fr Stephan, Brothers and Sisters and all Africa Fund Contributors!

Here at last is the 2024 financial report for the St Nicholas Africa Fund. Sorry for the delay, because I know you were, like, just *begging* for another financial report, *right*?

Anyway, I'm providing the full report to the audit committee, with apologies for the delay, but even with the most basic documentation I provide there, it runs to about a hundred pages, so I'll just attach the 3-page overview here. But if for some reason you want to see it all, just let me know. And thank God, the books balance.

An annual review like this is an opportunity to look at patterns and discern directions.

So what I noticed in looking back through last year's activities is that, now that I'm actually living in Africa again, the biggest expenses remain about the same as they've been, but most of my time and energy has been *consumed* by tiny requests—

"Mr John, I haven't eaten since yesterday." [\$2]

"Mr John, I am not good. I am having malaria." [\$23]

"Mr John, can you help with [\$1.50] and I get what to eat?"

"Mr John, the clinic is demanding [\$6.00] and they release me."

There have been some 3,000 such transactions over the past year. Have you ever spent \$114,000, at the rate of three to five dollars at a time? It's a *lot* of work!

So my work here has turned out to be rather different than expected. There's actually so much *else* to do that's urgent—I came to teach Scripture and help the Church, and I can't say these efforts have met with stunning success, not least because I'm so busy with the Fund. But these little needs are often very serious. You may need only \$3 to feed your babies, but imagine not being able to. And we have saved not a few people from death this year— for a hundred dollars or so. But major or minor, each crisis always involves many phone calls, and hassles with the apps, until finally there can be a remittance. So— there's a need for improvement of the process.

continued

But the nature of the work we do is personal. It's not like we have a big, impersonal NGO with more administration than clientele. And I think that's the value of it. We're in with the people who live in the cracks. And somehow this is a privilege.

And YOURS is the generosity that keeps all this going.

I personally have no money to educate some 30 students, or feed uncountable hungry people.

I seldom sit with fewer than three at my table, but you're the ones that provide our food.

Personally, I certainly can't take care of 20 cases of malaria in a month, or fund business projects, or save lives.

I have no cows, goats, chickens, pigs, or bees to share, no way of opening stores, or a pharmacy, or training people in careers and skills. But *YOU DID*.

You're actually supporting *two* orphanges now—one in Congo and one here in Uganda— with a combined population of some *55 kids*.

So let me just say in brief to you who have heard and trusted me when I said, "We can save and support real lives, literally within minutes!"— **THANK YOU!** We did it, and we hope to keep doing it as time goes on.

Despite all our successes, though, we're always on the cutting— or really, the bleeding!— edge of failure.

We need at least another ten people who can step up and sponsor our kids at \$50 per month. We could easily use twice that number.

You can directly and personally support real people in their desie for food, health, education, and careers. You can support and even save lives. Why not step up, and help out?

There are so many stories to tell, but this is supposed to be a short report. So if you haven't already, do please sign up for our newsletter. Just click on jbb@jbburnett.com and say, "Subscribe!" And I'd love to take your questions and hear your thoughts as well.

I often close by saying, Jesus Christ himself thanks you.

I really believe that, and I believe you do too. And for sure, lots of Africans thank you and pray for you, as well.

May God bless us all in our work.

Please pray for us

ST NICHOLAS AFRICA FUND

John Burnett

Director

PS—Lookie here, on the next page—

20 YEARS OF AID TO AFRICA FROM BEGINNING OF PROGRAM TO PRESENT

| 2004 | \$ 3,600 | 2016 | 29,472 |
|------|----------|------|----------------|
| 2005 | 12,000 | 2017 | 41,289 |
| 2006 | 12.000 | 2018 | 35,360 |
| 2007 | 12,000 | 2019 | 39,815 |
| 2008 | 11,112 | 2020 | 54,894 |
| 2009 | 24,048 | 2021 | 79,518 |
| 2010 | 21.416 | 2022 | 82,125 |
| 2011 | 28,014 | 2023 | 91,808 |
| 2012 | 21,577 | 2024 | <u>114,002</u> |
| 2013 | 21,786 | | |
| 2014 | 25,218 | \$ | 783,176 |
| 2015 | 22,122 | | |

Even I'm impressed, and I work here!

St Nicholas Africa Fund 2024 Financial Report

WFB 6705— Main Account for Deposits and Payments

| Month | Begin Bal | Deposits | Expenses | End Bal |
|-------|-----------|------------|-------------|-----------|
| | | | | |
| Jan | 723.30 | 8,015.45 | -7,923.50 | 815.25 |
| Feb | 815.25 | 9,437.23 | -10,092.86 | 159.62 |
| Mar | 159.62 | 10,627.37 | -10,519.34 | 267.65 |
| Apr | 267.65 | 10,052.23 | -10,138.46 | 181.42 |
| May | 181.42 | 8,942.03 | -8,192.95 | 930.50 |
| Jun | 930.50 | 8,433.55 | -8,719.39 | 644.66 |
| Jul | 644.66 | 9,932.28 | -9,819.92 | 757.02 |
| Aug | 757.02 | 12,901.81 | -12,694.79 | 964.04 |
| Sep | 964.04 | 9,528.29 | -9,184.86 | 1,307.47 |
| Oct | 1,307.47 | 7,804.59 | -8,373.91 | 738.15 |
| Nov | 738.15 | 7,739.45 | -7,880.56 | 597.04 |
| Dec | 597.04 | 25,398.67 | -10,461.91 | 15,533.80 |
| | | | | |
| Total | 723.30 | 128,812.95 | -114,002.45 | 15,533.80 |

WFB 6501 (Working Account)

Moneygram, TapTap, and others require a private account for remittances. This account is for that purpose only. Money is deposited here only by transfer from WFB 6705 or WFB 8102 (Jb personal donation) and withdrawn only by the transfer companies.

| Period | Beg Bal | Deposits | Expenses | End Bal |
|------------|---------|----------|----------|---------|
| | | 1-0-0 | | |
| 12/27–1/25 | -4.00 | 150.00 | -5.00 | 141.00 |
| 1/26–2/26 | 141.00 | .00 | -142.00 | -1.00 |
| 2/27–3/25 | -1.00 | 1.01 | -5.00 | -4.99 |
| 3/6–4/23 | -4.99 | 5.01 | -5.00 | -4.98 |
| 4/24-5/23 | -4.98 | 5.00 | -5.00 | -4.98 |

Overview

| Total | -4.00 | 19,062.02 | -18,814.12 | 243.90 |
|-----------|--------|-----------|------------|--------|
| | | | | |
| 12/1-31 | 116.19 | 6,373.00 | -6,245.29 | 243.90 |
| 11/1-30 | 127.41 | 5,434.00 | -5,445.22 | 116.19 |
| 10/1-31 | 98.02 | 6,220.00 | -6,190.61 | 127.41 |
| 9/26–9/30 | 33.02 | 821.00 | -756.00 | 98.02 |
| 8/24-9/25 | .02 | 33.00 | .00 | 33.02 |
| 7/25-8/23 | 5.02 | .00 | -5.00 | .02 |
| 6/27-7/24 | -4.98 | 15.00 | -5.00 | 5.02 |
| 5/24-6/26 | -4.98 | 5.00 | -5.00 | -4.98 |

Remittance Activities by Company

| | Western Union | Sendwave | Taptap | Wise | Moneygram |
|-------|---------------|------------|------------|---------|-----------|
| Jan | .00 | -7,085.36 | .00 | .00 | -791.00 |
| Feb | -47.99 | -9,502.57 | .00 | .00 | -448.00 |
| Mar | -46.98 | -9,733.14 | .00 | .00 | -683.00 |
| Apr | -253.99 | -9,811.12 | .00 | .00 | .00 |
| May | .00 | -8,192.95 | .00 | .00 | .00 |
| Jun | .00 | -8,462.02 | .00 | -110.00 | .00 |
| Jul | .00 | -9,669.94 | .00 | -125.00 | .00 |
| Aug | .00 | -12,032.08 | .00 | -72.00 | .00 |
| Sep | -2,245.56 | -1,540.89 | -3,458.50 | -23.00 | .00 |
| Oct | -3,654.24 | .00 | -12,765.00 | .00 | .00 |
| Nov | -3,394.75 | .00 | -5,684.28 | -12.73 | .00 |
| Dec | -6,467.36 | .00 | -6,148.25 | -22.00 | .00 |
| Total | -16.110.87 | -76.030.07 | -28.056.03 | -364.73 | -1.922.00 |

Overview

Overhead and Savings

| Savings Account 7247 | | Overhead | | |
|----------------------|--------|----------|------------|---|
| | | | | |
| Jan | | Jan | -47.14 | |
| Feb | | Feb | -94.30 | |
| Mar | | Mar | -56.22 | Obviously an error!— Revised version forthcoming |
| Apr | -8.37 | Apr | -10,092.86 | Zierasa reisten ferancening. |
| May | | May | .00 | |
| Jun | | Jun | .00 | |
| Jul | | Jul | -24.98 | |
| Aug | | Aug | .00 | |
| Sep | | Sep | .00 | |
| Oct | -30.00 | Oct | .00 | |
| Nov | | Nov | -172.47 | |
| Dec | | Dec | -45.25 | |
| | | | | |
| Total | | Total | -10533.22 | |