



## **CHRISTMAS SEASON, 2022**

Friends, Family, and HELP Foundation Supporters,

## **HOLIDAY GREETINGS**

Two years ago (2020), my Christmas Letter was filled with "Doom and Gloom" and 2021 was not much better. In fact, I had serious thoughts about "throwing in the towel". Because of the pandemic, we were stranded in the Philippines - total restrictions on travel to the people we help; - "senior citizens" restricted to their home - no chance to fly internationally - no postal service or internet. Luckily, I found one flight (quite expensive) that would get us back to the States and I took it and we made it back to "The Land of OZ"! Thanks to you and our children's inheritance, your donations kept The HELP Foundation afloat! Now the Pandemic is in our rearview mirror and the outlook for 2023, with your generosity, is fantastic. We are again operating on 8 cylinders! Before I pontificate on our 2022 accomplishments, I have to brag a bit about our family. Melanie and husband Matt are living in Huntsville, AL. Mel is a realtor with Keller Williams and Matt is a Defense Contractor. They have two sons; Alex, who will be a sophomore in a Military College and Evan who is a senior in High School. Both are First Class Tennis players in Alabama. Mark and his wife Jessica are living in Vicenza, Italy. Mark is the Director of the American Red Cross for Southern Europe but he has been deployed to Romania because of the Ukraine Crises. Michael and Bridgette live in Topeka, KS. Michael is the Vice-President of a Financial Institution and Bridgette sells energy futures. Their children, Peyton is a sophomore in Nursing at the University of Alabama and Tucker is a 5th grader.

Now a bit about The HELP Foundation. 2022 has been a banner year. Our micro-credit program has continued to expand. We added three new "loaning centers" and we loan almost \$25,000 a month to 500 poor women to enable them to start their own small businesses. Our return rate on these loans is 97%! However, we are always needing outside funding as capital outlay for new clients.

Our livelihood projects continue to be quite popular both in the Philippines and in the USA. Our baskets, bookmarks, greeting cards, etc. are now self-sustainable! Our Ag products continue to expand.

We are now selling fruit from the Michael Charles Memorial Orchard and we have sold over 150 feeder pigs and market hogs in 2022. The profits pay for the salaries of many of our 20 employees.

However, the project that we are most proud of is our educational sponsorship program. We (you) are now sponsoring 53 college students and 182 high school students. We just attended the graduation of 9 of our engineering tech students. They all were offered immediate employment from International Companies who are based in the Philippines. These young men came from the same rural environment that I came from 78 years ago!

A picture paints a thousand words, so I have included photos of some of the activities in which we were involved in 2022.

God bless you and have a Joyous Holiday Season!

Keith & Pat Hooper

