

A day does not pass without the thought crossing our minds of just how blessed we are to have the opportunity to join each of you in living out Love At Work Ministries' mission. It's a thought that encourages and inspires us every time. It is especially true today as we share with you the results of our last 12 months.



In 2019, We Helped 3,510 People!

Together, in 2019, we helped 3,510 people in Alajuelita, Costa Rica, gain the potential to improve their lives through our programs in education, training, housing, nutrition and health care, social and spiritual nurture.

Collectively, since we first started working in Costa Rica in 2004, we have served more than 23,500 thousand people.

And once again, we worked with the Woodland Christmas Club for Needy Children and the Good Samaritan's Network in providing Thanksgiving and Christmas for 218 families including 597 children and in total, more than 900 people in Indiana. Since 1986, they have raised \$3,350,000 and provided food and gifts for 4,144 families, including 11,896 children and over 19,000 people.

So we have thousands of reasons to celebrate, and thousands more to keep serving. As we celebrate the stories and the numbers in this report, we thank you for your investment in this ministry . . . and for all the successes you've helped make possible.

Light Shines In The Darkness

There is virtual agreement today that we live in a broken world. Darkness is both around us and within us. But the Gospel of John 1:4-5 boldly proclaims, "In Him was life, and the life was light of mankind. And the light shines on in the darkness, but the darkness has not mastered it." (NET)



2020 is our 16th year of serving the urban slums of Alajuelita, the darkest and most dangerous community in Costa Rica. Our school and church are right in the center of Alajuelita. Our Life Center is in the middle of the worst slum, Tejarcillos. Every form of suffering and evil is here. Those who live in Tejarcillos seem filled with an overwhelming sense of hopelessness. Corruption, poverty, crime, fear, moral chaos, tragedy are no longer shocking.

Love At Work Church -- Jesus, The Light Of The World

In the words of Pastor Arturo Piedra, "Love at Work Church gets together to celebrate that Jesus is alive. We do not understand our mission as a social gospel . . . or as social justice . . . or social action. We understand that Jesus came to give us life and light. And that light has to be shown in the darkness. That is why I never say that our work is social work. Or social justice programs."

"Light in our context is saved souls from depression, saved youth free from drugs and violence, hope for those who live in non-worthy conditions or who hunger for life's meaning. Light has come into the darkness, and the apostle John tells us the Light is Jesus."

"Our mandate in the world is not political, it's not social and it's not economic. The calling of the church is to proclaim the Gospel. Because Christ died for us, those who trust in him may know that their guilt has been pardoned once and for all. What will we have to say before the bar of God's judgment? Only one thing. Christ died in my place. That's the gospel." Alistair Begg, Senior Pastor of Cleveland's Parkside Church and Truth for Life Christian radio teaching ministry.

The church has an attendance of 200-210 per weekend. We have Bible study once a week, and Arturo leads a discipleship meeting weekly also. This consists of 30 leaders who are being prepared in Bible, basic theology and practical teaching. This is good because we have a nice team now that is helping with the different ministries.

The children's ministry has a new leader, and we are super happy with that. We also have a couple pastoring the youth. And we have a team of 5 couples who pastor and counsel married couples with us.

We have grown to the point that we almost do not fit in the auditorium, and that is good. We will probably need to add one more service next year.

Jesus, the light of the world!



The Life Center: An Interview With Teacher Karina Orellana

Get an insight into what it's really like to work in the middle of Alajuelita's most dangerous and darkest slum. The live interview is also available on Vimeo at <https://vimeo.com/383136142>



What is the Life Center? "It's a place where we help kids to study," that's part of the vision, but we go further. We accompany them spiritually with their problems. We help them in the academic process, their homework. We provide food. Many of them come super hungry. He 'hug them' emotionally."

Can you share a recent story that touched your heart? "One of these days we were with some kids during their free time, and they started to talk about death and Satanism. The topic had clearly shifted from the class, and I realized something was going on in the conversation. Then one of the kids said to me, 'Teacher, when you cut yourself, does it hurt?' Then we realized it was with him, he was harming himself. He was cutting himself because of a really bad case of bullying at his school, and in his house, he was minimized. That was one of the recent experiences that has marked me, and we are working with this student now and in a process give him the help he needs."

Tell us about the community. "Tejarcillos is close to the School but a very different community. When I got there, I was impacted to realize that houses are so close and so terrible, made of scraps of sheet metal and simple materials, dirt floors, kids playing in the mud, drug addicts and drug dealers right around the corner. Kids are used to the police, gunshots . . . for us that is a critical situation, so dangerous, but they are used to it. They know that they must get to their house when the gunshots start. It's very tough and hard to see that many don't have food, to see that their clothes are not nice. Some come to class with women's sandals, although they are boys. They share. They are using their mom's sandals or their sister's. It's a tough reality, and that's part of what has me here. Because we are in a very needy place, and with small things we can produce big changes."

What are your needs? "Thank God we are blessed with donations to enlarge the Life Center with the second stage. We still need more in infrastructure, but we have used well what we have. We try to do the best. In limitations, we have a need for audiovisual resources. We need computers and TVs in the classrooms so we can explain the subjects properly. If we had this equipment, we could use movies and videos that relate to the topics and, in that way, help the students learn better.

How can people help us? "First, help us spiritually, help us with prayer. The spiritual battle is strong and bigger than what we can see. Prayer is key for this. This is spiritual warfare so we can win these kids for the Kingdom of God. Also pray that our academic team can grow. Also pray for the life of each student so Christ can bring freedom in their life."

We are serving 232 fully connected students. The range of ages is 5 to 16 years. But we have an attendance of 319 students, which includes 87 who are not yet as plugged in as we would like them to be. These are kids who go to public school only 3 hours a day or even drop out, who otherwise would be wandering the neighborhood and getting into trouble. Not surprisingly, of 100 children entering the public system, less than 30 will graduate. We are in the process of inspiring them to make that commitment. Our approach:

- Feed the tummy of the student
- Inspire them to not drop out of school
- Help them realize their talents; that's the purpose of the workshops
- Disciple them, so that they know GOD HAS A PURPOSE for their life, and they NEED TO FIGHT for it. This is for BRAVE KIDS WHO WANT TO BUILD A FUTURE.

A Meal Is Important!



I don't know how much you think about it, because we take food for granted. A simple breakfast is normal for us. But that's not the reality in the slums of Tejarcillos. Already sick from dirty drinking water, children become malnourished and their bodies can't fight off disease.

We are focused on attending to this need of our students. Our plan was not to open a feeding center by itself. We want to provide opportunities that will create a breakthrough in the lives of these kids. But a hungry child has no chance!

A smart kid without breakfast and lunch cannot build on his potential. We need to feed souls and minds of these children. But with a hungry stomach we cannot do it. A mother once asked us for our advice, "What should I tell my children when I lay them down at night, and they cry, and they say 'Mommy, I'm hungry'?"

Food & clean water, and arms to hold them, and a roof that doesn't leak . . . every child deserves that. But, unfortunately, 19,000 will die somewhere in the world today, and the saddest part is these deaths didn't have to happen. It doesn't take that much money to save a life.

Additional classrooms are needed at the LifeCenter, and we dream of opening a dental clinic to serve the kids at the LifeCenter like we do the kids who attend our school.

The Light of True Knowledge: Love At Work International Christian School

In 1949, President Harry Truman said, "Education is our first line of defense. In the conflict of principle and policy which divides the world (today), America's hope, our hope, the hope of the world, is in education. In the 1960s, President Lyndon Johnson said, "The answer to all our national problems comes down to one single word: education."

We started a Christian school at the only point for starting – God's Word. Education can be a wonderful aid. But the idea that it is a solution alone for all the world's problems is a myth. Scripture, though, is clear that being educated is not the same as being wise.

Proverb 1:7: "The fear of the Lord is the beginning of knowledge; fools despise wisdom and instruction."
Proverbs 10:9: "The beginning of wisdom is to fear the Lord." This is essentially the theme of the book of Proverbs.

Brain-power alone is not enough. You can be bright and well educated, but not show wisdom in other ways. We want to produce graduates who are wise, with strong Christian values and excellent academic skills who can be used by God regardless of the profession you choose.

We determined to affirm our convictions in the truth of the Bible and establish our instruction on the basis of a world view that is framed by Scripture. And we start this process at the very youngest ages. Because the biggest concern for our children is not their career or how good they are at sports or music or art . . . it's that they come to know Jesus as their Lord and Savior. We want them to know that "God has a plan for your life, and you don't want to miss it. **Don't go through life and miss the ultimate purpose God created you for.**



We also have very high expectations of our students. This generation has to be stronger than our culture, and not settle for less than God's best. They must learn how to fight temptation and overcome the evil that surrounds them.

We are blessed to have 254 students to lead to Christ and help inspire them that they can achieve the impossible by the hand of our dear God.

On the academic side, things have been amazing. The music program received a special acknowledgment from our school district. And our art department is growing. Our school has the highest academic rating in the school district. We have more subjects than all the other schools, and our students are given more hours of instruction each week.

Our seniors, this year, are graduating with amazing grades, which will open doors to the best universities. Also, our seniors are graduating with three additional diplomas accredited by Costa Rica's Ministry of Education:

- A Technical Degree in English as a second language.
- A Technical Degree in Accounting
- And a Technical Degree in Finance

These tools help open many doors. For example, in Costa Rica the best jobs will be offered only to those with strong English and oral communications skills. So please pray for these kids so they can continue growing and dreaming.

And keep praying for us, because teaching is just the beginning. We love these kids, and we're focused on their greatest need, which is the Gospel.

Thank you for sharing your generosity with Love At Work Ministries. This is the best way to set a generation on the right path. "We know that education is huge for opening up all kinds of opportunities. But we also know that education alone won't open eternal life."

Housing

We build houses in the slums because we see it as an opportunity to work in a way that's concrete, focusing on a very serious problem - a global housing crisis. Building a better world for children begins in their homes . . . a home means sufficient space and a healthier environment where children can focus on their studies.

We have provided simple, decent shelter to over 200 families, hundreds of children, in the last 10 years. In the past 18 months, Love At Work Ministries helped improve housing conditions for 13 families.

We mobilized responses to an early morning fire that destroyed 320 meters of homes and buildings in a section of the shantytown known as Los Piños. The ministry provided each family a "Basic House Pack" of materials for reconstruction. This is a \$1,250 material kit that will help each family reconstruct a small simple house, with running water, a simple septic and safe electric system . . . the most basic solution we have ever made . . . but it helped these families get on the road to recovery.



Making accessibility a reality – The photo above is of Maribel and her niece Stephanie, who lives with her. The wall in front of their house was badly in need in repair.

That was fixed, along with some other parts of the house that needed attention, like a ramp. That family is being well taken care thanks to the generosity of a friend they've never met.

Dental Clinic

Karol Brenes (Pastor Arturo's wife) continues to operate a Dental Clinic to serve God and the community. She provides free comprehensive dental care for the children and youth in our programs and provides affordable health care to a base of clients who can pay. She works on long-term term solutions that are developmental and preventative in nature, like improving the water and sanitation conditions, and educating parents with basic knowledge of nutrition, hygiene and health care.

"Karol is doing miracles here," says Arturo. "I don't know how she makes it work. It is a lot of help to our kids and the Life Center. So please pray for her."

Camps

Each year, we send one to two hundred kids to our camps. And every year, you have helped make these camps happen. Many have never had the opportunity to go to camp or get away from their challenging environment. It's vital to reach them now, before they become hardened to sin or victims of violence. Camps are an opportunity to encounter Christ, build relationships and demonstrate a different way to live, in addition to having fun. 60 kids attended a three day, two night camp on June 26, 27 and 28.

What Makes Us Unique?

One of the really unique things about this is we have a church, a school and an international ministry, and you our ministry partners, working together, to change the reality of these children. This is a really powerful concept and is what enables us to approach the development of kids in a holistic way.

Over the past year, you have stood with us through your prayers and financial gifts. You've reached into the lives of countless children and families, feeding the hungry, providing safe environments and education for children, giving hope to those who don't know where their hope is going to come from . . . shining as lights in a dark world.

We could not do this without you. Thank you!

Sincerely,

Larry and Carole Prible, Founders and Directors
Jay Prible, President
Arturo Piedra, Pastor and Executive Director Costa Rica

Our 2019 Financial Highlights

Love At Work Ministries practices good stewardship with all funds entrusted to our mission of providing life-changing solutions, a hand up, for children and families living in poverty. Using funds wisely allows us to serve more children, families and communities

Once Again, Love At Work Ministries Earned GuideStar's Platinum Seal Of Transparency

We have the highest level of recognition by GuideStar, the world's largest source of information on nonprofits. Our organization earned a 2019 Platinum Seal of Transparency by sharing our key metrics and highlighting the difference we are making. We have received the Platinum Seal every year since the Platinum level was introduced in 2016. GuideStar has four different Seals of Transparency—Bronze, Silver, Gold, Platinum.

We're proud to have earned a Platinum Seal to share our full and complete story with the world. To reach the highest level of transparency, we added extensive information to our Nonprofit Profile: basic information about our missions, programs, leadership, etc.; indepth financial information; qualitative information about goals, strategies, and vision, and the progress we are making toward our mission. Our 990 Returns are available to you through GuideStar.

Plus, we've provided fresh information to 200+ charitable websites and applications that use GuideStar data, such as AmazonSmile, Facebook, Fidelity Charitable and Network for Good.

Check out our profile at <https://www.guidestar.org/Profile/8858782> .

Two Questions Guide Us As We Begin Each New Year.

In the words of GuideStar, "We believe that the ultimate test of an organization's efficiency is how well it performs its mission."

There are two main questions or ideas that start our conversation each year:

Is God happy with what we are doing? Is He satisfied? 1 Corinthians 3:9-11 makes it clear, "We are coworkers belonging to God. You are God's field, God's building. According to the grace of God given to me, like a skilled master-builder I laid a foundation, but someone else builds on it. And each one must be careful how he builds. For no one can lay any foundation other than what is being laid, which is Jesus Christ."

The foundation has already been laid. That foundation has lasted for over 2000 years. Jesus is in charge of building His church, this ministry. No one can do it better. He is building us. We are God's "co-workers", God's "field", God's "building." Is He pleased with what we are doing? Is He satisfied?

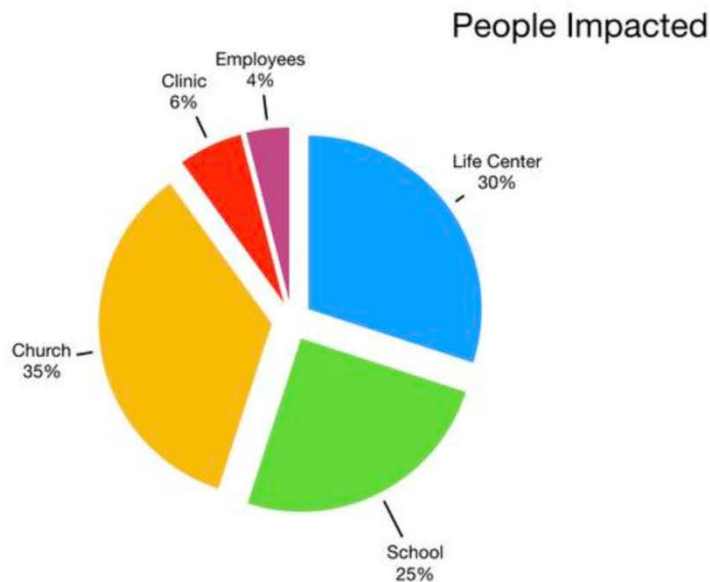
Are We Healthy? It depends on what we mean by "healthy." Who sets the blueprint for a healthy Christian Ministry? We believe it is Jesus. Our model for ministry is Jesus.

We provide the following data and insights to you so that you and we can better define, assess, and improve our effectiveness – and, as a result, our intended impact.

Our Impact

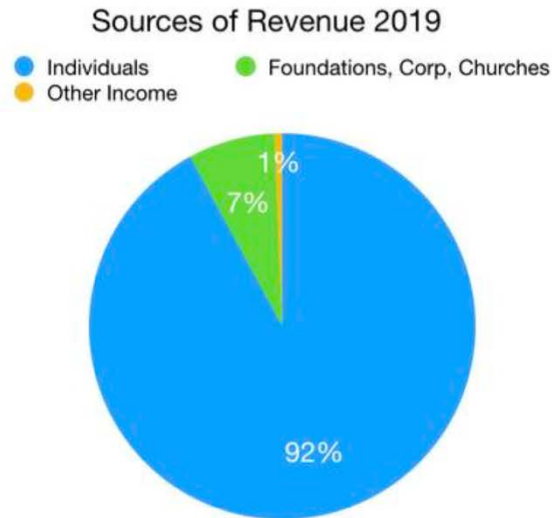
As mentioned above, together, in 2019, we helped 3,510 people in Alajuelita, Costa Rica, gain the potential to improve their lives through our programs in education, training, housing, nutrition and health care, social and spiritual nurture . . . a 235% increase in four years.

Collectively, since we first started working in Costa Rica in 2004, we have served more than 23,500 thousand people.



Revenue or Sources of Funds

Love At Work Ministries, Inc. is a tax-exempt 501(c)(3) nonprofit corporation supported by people who believe in our work. Support comes in the form of contributions from individuals, churches, foundations and other organizations. As you can see from the percentages, this work depends upon the gifts of everyone of you.



Expenses or Use of Funds

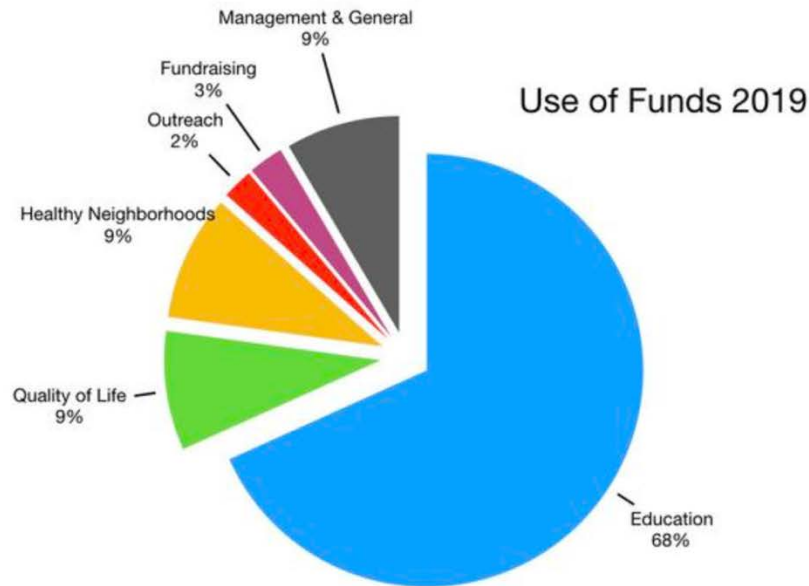
We are required by the IRS to classify expense in three primary categories: program expense, fundraising expense and management/general expense.

Program Expenses. The cost of programs that directly benefit individuals, families and communities. Our program expenses help achieve measurable results in four key areas:

1. **Quality of Life:** We increase access to nutritious food, water and health care for vulnerable populations; protect children from abuse and neglect; remove barriers to economic self-sufficiency; equip people with life skills that lead to increased independence.
2. **Healthy Neighborhoods and Communities:** We address such challenges as providing safe, affordable housing and support services; increasing the safety of residents; improving physical spaces for community benefit; engaging residents in community-building and progress; and creating opportunities for young people to become productive citizens.
3. **Education:** In an effort to reduce poverty and help create safe streets, we are working to improve access to quality education, technical training and higher learning opportunities.
4. **Outreach:** Our LifeCenter, camps, retreats, youth meetings, teams and community service projects create opportunities for out-of-school and underserved children and their families in the "risky areas" of the community. The Life Center provides tutoring, meals, and alternative activities for children and families living in the urban slums. The school also is the base of operation for Iglesia Amor En Acción (Love At Work Church).

Management / General Expenses. These are the necessary costs most any organization incurs to provide appropriate financial management and oversight, process financial transactions, general insurance and infrastructure costs such as computers and software.

Fundraising Expenses. These are expenses incurred to secure vital financial support from the public to support the cost of programs and other necessary functions of the organization.



When Are Financial Ratios Useful?

Again, in the words of GuideStar, "We believe that the ultimate test of an organization's efficiency is how well it performs its mission. Unfortunately, this criterion is not always reflected in ratios of any kind. However, certain financial ratios can be helpful PROVIDED you are comparing organizations of similar size and age, that are located in the same area or similar locales, and that have similar missions and programs OR when you are tracking an individual nonprofit's progress over time."

Love At Work Ministries' Key Ratios For 2019

Program Expense Ratio: 89%

The program expense ratio measures the relationship between program expenses (funds a nonprofit devotes to its direct mission-related work) and the organization's total expenses. Younger organizations might have lower program ratios than more mature organizations as they set about building the infrastructure to support their mission. Also, some types of services simply require more overhead than others.

Fundraising Expense Ratio: 2.6%

The fundraising ratio measures the relationship between fundraising expenses and the organization's total expenses. Fundraising costs are noted on Form 990 in Part I, line 15. They are not noted on Form 990-EZ.

Debt Ratio: .3%

The debt ratio indicates an organization's financial solvency by measuring the relationship of its total liabilities and debt to its total assets. Higher ratios could indicate financial problems in the future. Love At Work Ministries has no long term debt.

Contributions and Grants Ratio: 99%

The contributions and grants ratio indicates the extent of the organization's dependence on voluntary support by calculating the percentage of total revenue made up by contributions and grants. As this percentage confirms, our ministry depends upon the gifts of each of you.

Contributions were down 13% in 2019 compared to 2018 (2019 was level with 2017), but expenses were down 25%. The overall result was that net operating income increased by 35% and our savings ratio (below) improved to 39.5%

Savings Ratio: 39.5%

The savings ratio reveals the rate of the nonprofit's savings by measuring the relationship between total annual savings and total expenses. It is calculated by (subtracting total expenses from total revenue) and dividing the result by total expense.

Love At Work International Christian School.

The financial statements of Love At Work Ministries (LAWM) reflect only part of the mission in Costa Rica. That's because when we started the school we wanted it to reflect the diversity of Alajuelita. So, from the beginning, we have accepted students whose families can afford to pay tuition as well students living in extreme poverty, who are only able to attend because of the financial assistance you provide.

As autonomous nonprofit organizations, LAWM and Love At Work International Christian School keep their own records of revenues and expenditures. However, to better demonstrate the magnitude of our work together, for the school year 2019, approximately 25% of the revenues for the school came from contributions of Love At Work Ministries in the US. 75% came in the form of tuition, donations and fees paid by families in Costa Rica. Total revenues for the School are slightly over \$600,000.

The economic reality of Costa Rica affected the 2019 school year. On July 1, a long-awaited Value Added Tax went into effect on goods and services affecting schools, commercial leases, a whole host of things, replacing a sales tax which only applied to goods. This change dampened private consumption. Parents with jobs that depend on sales lost jobs or received cuts in pay that made it impossible for them to continue with us. Many private schools closed as a result, and the commercial sector is low.

The School had a very good first part of the year and was setting aside money to pay the government required "13th payment" to employees in December. But the turnaround affected the school's cashflow significantly. Actual revenues for the year were roughly \$20,000 below budget. Because Love At Work Ministries has no debt and a strong savings ratio, we were able to send a \$20,220 grant to the School in December eliminating any potential deficit for 2019. The 2020 budget has been revised to reflect the economic realities of Costa Rica, and student enrollments have been strong.

United States

Love At Work Ministries, Inc.
P.O. Box 669
Carmel, IN 46082-0669

Costa Rica

Alajuelita, San José 200 E. de la
Casa Cural

Love At Work Ministries Putting Christ's Love Into Action!

"Our love must not be just words and talk; it must be true
love which shows itself in action." 1 John 3:18

[Download
Ministry Brochure](#)

[Download 2019
Year In Review](#)



We have the highest level of
recognition by **GuideStar**, the
world's largest source of
information on nonprofits.

Copyright Love At Work Ministries, Inc.. All
Rights Reserved.

