Qualitas of Life Foundation is a non-profit organization that provides basic financial education to Hispanic individuals and their families, in order to foster their financial security and improve their standard of living.

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DEAR FRIENDS AND QUALITAS FAMILY,

Qualitas of Life Foundation celebrated its 14th anniversary in 2021, and our mission is more important than ever. The communities we serve work hard and struggle to get ahead even during normal times; this past year continued to present challenges to our communities related to the pandemic and its significant impact on the New York City area. We are proud that during a difficult time for all of us, Qualitas continued to grow and serve more families than ever before.

2021 was an incredible year of growth at Qualitas as our communities began to recover from the COVID-19 that had hit the New York area, and immigrant communities especially, particularly hard. Despite these challenges, including working on a remote basis, Qualitas rose to the occasion and served our communities in new and creative ways, grew its staff, and expanded its course offerings.

Qualitas reached almost 17,900 individuals through our financial education programs, serving almost 4,000 families through our courses, workshops, and webinars. In addition to our traditional coursework, we added a new pilot course on entrepreneurship in response to emerging needs in our communities. In total, we had over 160 individual training sessions, 100 workshops, and two financial access fairs.

Friends of Qualitas had a significant impact on the organization, launching four episodes of the culinary series Arap en Mandil, a cultural event called Frida Kahlo’s Wardrobe, and helped raise awareness and significant funding for Qualitas. We thank all of those who support Friends of Qualitas with their time and support, especially Monica Rovzar, Alexandra Boker, and Fernando Rovzar.

Importantly, Qualitas added four key new staff members in 2021. Lorena Flores brings significant experience to the Education Department, Liliana Pulido brings her expertise to the Communications Department, and Mariana Di-Bella and Maru Castro add significant experience and capacity in the Development area. Additionally, I would like to recognize our Executive Director Myriam Rebling for receiving an honorary recognition from the Mexican Consulate General in New York.

Qualitas reached almost 17,900 individuals through our financial education programs, serving almost 4,000 families through our courses, workshops, and webinars.
York for her work on behalf of Qualitas, which I was honored to attend. Our team is our most significant asset and they worked hard to produce a wonderful year of results.

As always, Qualitas succeeds through strong relationships with our partners and strategic alliances. In 2021, we partnered with dozens of community organizations based in New York, New Jersey, Connecticut, and also expanded our corporate partnerships to include key partners such as Mastercard and Charles Schwab.

Likewise, we thank White & Case LLP for their continued sponsorship; their support is critical to our success. All of our sponsors and donors share in our success; we thank them all and cherish their support.

Finally, on behalf of the Board, I would like to thank our staff members and Myrtiam, who work hard and contribute enormously to the success of our mission, and to thank our facilitators and volunteers, without whom Qualitas would be unable to serve our community. I could not be more proud of the efforts you all have made. Thank you!

With heartfelt gratitude,

LEIGH ROVZAR,
Chairperson.
We are pleased to share that 2021 was an exceptionally productive year. It was a year in which we could see our efforts bloom and our community spurred. We carried out our mission by offering 136 public educational activities and serving 3,924 families with our programs. We proudly share that it was our first year as a Financial Literacy Vendor for Bronx Community College, and we launched an Entrepreneurship pilot course to support, with financial education, the entrepreneurship spirit of our community.

On the other hand, with the help of our extraordinary group of volunteers, Friends of Qualitas, we produced and broadcast four culinary episodes of Qualitas en Mandil. We organized a compelling talk on Frida Kahlo and participated in the 50th Anniversary of the TCS New York City Marathon with our Run For Qualitas team.

All our efforts this year led us to find support from remarkable alliances with wonderful people and corporations like Google, Shopify, Herdez, and Bimbo; and partnerships with other organizations, like Familia Adelante, Ariva, Bronx Community College, and Hispanic Federation. We’re immensly grateful to White & Case LLP for trusting our work and supporting our mission with their continued sponsorship. Thank you to all our sponsors and donors for your support this year; we appreciate you tremendously.

To our Board members, thank you for sharing your expertise and time with us, it is with your guidance, that we have been able to navigate through some difficult times. Lastly, I thank our staff members for their labor, work ethic, and values that contributed to our victories. To our facilitators and volunteers, enormous appreciation for sharing our purpose; without your help, Qualitas of Life would not be able to serve its community the way it does.

With heartfelt gratitude,

MARCELA O. ROVZAR,
Founder.
Mission and Institutional values

OUR MISSION
Qualitas of Life Foundation is a non-profit organization that provides basic financial education to Hispanic individuals and their families, in order to foster their financial security and improve their standard of living.

OUR INSTITUTIONAL VALUES
Qualitas of Life Foundation delivers financial education through an educational model based on the following 5 cross cutting values:

- Capabilities Approach
- Human Rights and Gender Equity
- Civic Engagement
- Family Focus
- Sense of Community

OUR STORY
In 2004, Qualitas of Life's founder Marcela Orvañanos de Rovzar moved to New York City. As a Mexican Philanthropist with a background in capacity building and fundraising, Marcela was startled by the critical living conditions of Hispanics and was determined to find the means to support this community. After consulting with financial education experts and working closely with community members, Marcela founded Qualitas of Life Foundation.

Qualitas of Life's financial education workshops began in 2007 and thanks to the continued support of our Board, facilitators, committed volunteer base, sponsors, and strategic alliances we have expanded our educational program to community centers and organizations in all 5 boroughs of New York City, the states of New York, New Jersey, Connecticut, Pennsylvania, Delaware and Massachusetts.
3 2021 Results

3.1. OUR IMPACT

Qualitas of Life Foundation served 3,924 families and impacted 18,923 individuals indirectly through: 107 workshops, 27 short interventions, 2 Financial Access Fairs, and 162 individual training sessions. To complement the information provided through our educational events, Qualitas distributed nearly 3,500 digital educational materials. WHO WE SERVE In 2021, we served Hispanic communities from 15 different countries including Mexico, Colombia, the Dominican Republic, Ecuador, Honduras, United States, Guatemala, Peru, and Venezuela.

- IDENTIFY AS WOMEN 86%
- ANNUAL INCOME
  - 95% Report income of less than $24,000
  - 20% rely on a fixed monthly income.
  - 43% do not have access to mainstream credit

- 50+ COMMUNITY PARTNERS
- 3,900+ FAMILIES SUPPORTED
We measured the impact across our program through a pre- and post-evaluation survey; the outputs of the surveys show the level of readiness in participants, and other indicators such as access to credit, banking status, financial goals, and debt. The results highlight the following:

- 70% of participants completed the 8-session course
- 90% of participants established a SMART financial goal
- 90% of participants completed a budget
- 80% of participants report increased financial knowledge
- 100% of participants report increased confidence in managing their finances

3.2. BECOMING A DATA-DRIVEN ORGANIZATION

Qualitas of Life Foundation and Lydia Sierra Consulting (LSC) co-developed a Monitoring and Evaluation (M&E) system with the support of the Hispanic Federation and the Communities of Color Nonprofit Stabilization Fund. The M&E system will offer a baseline to better measure the organization’s impact, facilitate reporting to stakeholders, and guide future improvements to our programs. This project allowed the organization to develop a clear data collection protocol, identify key metrics, and introduce tools such as Salesforce, Zapier, and Hustle to collect, track, and analyze qualitative and quantitative data. Overall, the M&E system is a step forward in measuring and quantifying the impact of financial literacy in the Hispanic community.
3.3. OUR ALLIES

Our wonderful network of alliances and partnerships allows Qualitas of Life to continue to provide high-quality financial education to the Hispanic community at no cost to our participants. Through sponsorships, grants, contributions, and volunteering, our partners from different sectors support our efforts in the quest for financial inclusion. Moreover, thanks to in-kind donations, we have been able to enrich our community engagement events and further contribute to the well-being of the Hispanic community.

3.2. FUNDING OUR PROGRAMS

All of our fundraising events, campaigns and efforts are oriented toward funding our financial education programs to be available to the Hispanic community for free. Thanks to the kindness of multiple donors, we have raised more than $35,000 in individual donations, over $60,000 via corporate contributions, and almost $200,000 through other nonprofits. Moreover, the in-kind and cash contributions that we received this year add up to more than $50,000. Every $50 donation allows us to take one course participant at no cost to them, so we are beyond thankful to our donors for allowing us to carry out our mission.
2021 Milestones

4.1. Virtual Financial Education

Qualitas of Life Foundation began 2021 with one purpose: turning the lessons learned from the COVID-19 crisis into opportunities for improvement and sustainable growth. Our main goal was to maintain the community engagement achieved through last year, provide financial tools and training tailored to respond to the community evolving needs, and streamline the strategies placed to attain our mission. Our experience throughout the last year affirmed the need to deepen our efforts to provide financial literacy to a broader population. The team upped its commitment to embrace different teaching techniques and digital platforms and seek new programs and strategic alliances to adapt to the community’s needs. Qualitas of Life Foundation's programs continued to be offered remotely in different formats, through Zoom, Google Meet, Microsoft Teams, and Facebook Live. Among the formats offered were:

- **Eight-Session Course**
  Intensive personal finances course consisting of 8 two-hour workshops for 50 to 80 participants. The course delves into seven core financial topics and concludes with a general review session, a graduation ceremony, and the issuance of a participation or completion diploma.

- **Specific-Topic Workshop**
  A two-hour session for 50 to 100 people, designed and adapted to the specific financial community needs.

- **Short Interventions**
  15 minutes to one-hour Key Advice Session provided for a massive audience to offer 3-5 fundamental pieces of information on a specific topic or issue.

- **Individual Training Sessions**
  A one-hour personal session designed to set SMART financial goals based on the individual and family needs. The goal is to equip families with the tools needed to create better opportunities for themselves and their families.
4.2. STRATEGIC PARTNERSHIPS

In 2021, Qualitas of Life partnered with 52 community-based organizations, government agencies, consulates, financial institutions, and media outlets in New York, New Jersey, Connecticut, Pennsylvania, Washington D.C., and California to bring financial literacy to the communities we collectively serve.

Academy of Medical & Public Health Services
Agri-Business Child Development
Ariva
Building One Community
Bronx Community College
BronxWorks
Brooklyn Cooperative
Brooklyn Foundation
CARES Atlanta Global Innovation Hub
Carroll Gardens Association
Catholic Charities
Center Community Partners
Center for Family in Sunset Park
Children's Aid- Dunlevy Milbank Center
Consulate General of Colombia in New Jersey
Consulate General of Ecuador in New York
Consulate General of Mexico in New York
CrossState Credit Union Association
Department of Consumer and Worker Protection
El Centro del Inmigrante
Facebook
Finhabits
Fiver Foundation for Children
Grow with Google
Hispanic Federation
Hispanic Heritage Foundation
Inclusiv
Kids in Need of Defense
Kingsbridge Heights Community Center
Lower East Side People's Federal Credit Union
Mastercard
Mercy Center
Mindfulness Coaching Services - Tanya Valle
Mixteca Organization
Neighborhood Trust Federal Credit Union
Neighbors Link
New Immigrant Community Empowerment
New York Immigration Coalition
New York Presbyterian Hospital
New York Public Library
Northeast Family Federal Credit Union
NYC Small Business Services
Office for New Americans
Pace University NY Small Business Development Center
Pastoral Migratoria
Pittsburgh Hispanic Development Corporation
Pronto of Long Island
Shopify
Staten Island Job Center - La Colmena
Telemundo 47
Univision

FINANCIAL ACCESS FAIRS
A one-to-two-hour event aimed to create a bridge between the Hispanic community and financial service providers and agencies that have services specifically tailored to the immigrant community’s needs.

ENTREPRENEURSHIP COURSE
Intensive entrepreneurship course consisting of 7 two-hour workshops for 50 participants. The course delves into seven core entrepreneurial topics and concludes with a general review session and the issuance of a participation or completion diploma.
4.3. PILOT: ENTREPRENEURSHIP

2021 was undoubtedly a challenging year for the economic recovery of low-income families. For many, starting a new business represents an innovative way to recover an income and build assets for their families. Thus, Qualitas of Life responded to the growing business interests of Hispanic families by deepening its organizational focus on curating an entrepreneurship course to cover the primary concepts of establishing a business in New York.

Qualitas harnessed its expertise to provide information regarding the importance of separating personal finances from business finances and how to navigate the permit and license process and economic resources. Meanwhile, our partner, Centro Community Partners, offered detailed information on creating a business plan, establishing the mission and vision statements, and setting healthy business finances.

The first cohort was conducted hand in hand with the Centro Community Partners, thanks to the support of the New York Immigration Coalition. Qualitas received 107 registrations in its first week of promoting the event. The final cohort consisted of 48 participants (70% women) from 11 nationalities.

Qualitas received resources from the Strong Communities Fund of the Brooklyn Communities Collaborative to target financial literacy efforts for Brooklyn residents. Qualitas hosted a second entrepreneurship pilot with 61 participants (85% women) from seven nationalities thanks to this support.

Our participants planned to launch businesses in diverse industries, including service, food, cleaning, hospitality, health and beauty, sales, construction, and real estate.

As a part of this initiative, Qualitas of Life Foundation also collaborated with Grow with Google and Shopify to offer information on the latest technological platforms to increase marketing, client retention, and online sales.
4.4. FINANCIAL LITERACY FOR YOUTH

According to studies, first-generation and immigrant youth from low-income households face additional obstacles to asset-building due to the limited generational access to financial literacy. In most cases, children from Hispanic families have to navigate the financial system without guidance from a parent or guardian. To bridge this gap, Qualitas of Life Foundation partnered with Bronx Community College as a financial literacy provider in 2021. BCC is located in the South Bronx, and many of its students are from NYC’s poorest families: 67% live in households that earn less than $30,000 annually. Together, Qualitas and BCC developed and implemented the beginning of a campus-wide financial literacy program to help students avoid financial pitfalls and access financial resources, including financial aid, so that finances won’t slow down their academic momentum.

4.5. FAMILIA ADELANTE

2021 marked the end of the fourth and the beginning of the fifth year of the Familia Adelante Program. Through Familia Adelante, Qualitas of Life Foundation alongside Mercy Center, Fiver Foundation for Children, and Tanya Valle Mindfulness Coaching Services offer a holistic approach to the empowerment of Hispanic families in the South Bronx. Currently, the program provides services for 92 families with different backgrounds and needs. In order to be effective, all organizations collaborating on Familia Adelante have embraced the whole family approach across their programs. One of the best examples that highlights this united effort is the coordination of the first “Día del niño” (Children’s Day) in the Bronx. Children’s Day is an international holiday in many Latin American countries. It celebrates the importance of the role and contributions of children within a family. With that in mind, the families of Familia Adelante had the opportunity to enjoy a day full of activities designed to celebrate kids. Among the activities included a painting workshop and informative sessions on how to talk about money with kids. 100 individuals enjoyed the event that brought together resources, games, and a sense of community.
4.5. **FINANCIAL ACCESS FAIRS**

In 2021, Qualitas of Life organized two Financial Access Fairs to connect our community to quality financial services with appropriate language access. These events were well received, with more than 200 live attendees and 2.2K views on Facebook. In March, Qualitas of Life offered an informative session on the Paycheck Protection Program available in conjunction with Inclusiv, Neighborhood Trust Federal Credit Union, Lower East Side People's Federal Credit Union, and Brooklyn Cooperative Federal Credit Union for small businesses. The event’s goal was to increase the accessibility of this resource to Hispanic entrepreneurs that were affected by the pandemic. According to the Small Business Administration, minority-owned businesses were disproportionately underserved by the relief effort, often because they lacked the connections to get access to the aid, language access, or were rejected because of the program’s rules. In October, Qualitas of Life Foundation celebrated Hispanic Heritage Month with a three-day event, each day holding a financial theme. The first day focused on personal finances, the investment journey, and the use of the electronic wallet with guest speakers such as FinHabits, the Neighborhood Trust Federal Credit Union, and the Department of Consumer and Worker Protection. The second day delved into the entrepreneurship journey with guest speakers from Pace University NY Small Business Development Center (SBDC), Brooklyn Cooperative Federal Credit Union, Mastercard, and Facebook. To close the fair on the third day, Qualitas of Life offered the first Virtual Business Expo where several local businesses, and some graduates from the Qualitas of Life’s entrepreneurship pilot course, promoted their business and services.

*Qualitas of Life Foundation celebrated Hispanic Heritage Month with a three-day event, each day holding a financial theme.*
4.6. ROBIN HOOD: GRIT COHORT

Qualitas of Life was one of the 13 organizations selected for the 2021 GRIT Cohort. The Grant Readiness and Insights Training (GRIT) is a cohort-based program to teach leaders how to obtain support from results-driven, evidence-based funders like Robin Hood Foundation. The team participated in 12 sessions ranging from capacity building, community engagement, fundraising, and evaluation, among others.

4.7. VIRTUAL COMMUNITY CENTER

The virtual center continued to help build a sense of community unique to the organization’s mission. The main objective was to provide a space where participants feel comfortable and safe to receive the information needed to positively impact their lives, regardless of immigration and financial status. The center played a critical role when promoting new training and fighting misinformation. The efforts widened from engaging the 250 participants through the chat “Familia Qualitas of Life” in WhatsApp to responding to personal concerns by email and one-on-one text messages. There are many ways that individuals receive misinformation, which is why the Qualitas of Life team worked tirelessly to offer adequate information and assistance throughout the year. Among the requested topics were housing assistance, help with the Child Tax Credit, missing stimulus checks, and various types of potential financial fraud.

Qualitas of Life team worked tirelessly to offer adequate information and assistance throughout the year.
4.7. FUNDRAISING EVENTS

To strengthen our Fundraising and Development efforts, Qualitas of Life created and participated in a variety of events closely related to the Hispanic community:

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**FRIDA KAHLO’S WARDROBE: APPEARANCES CAN BE DECEIVING**

This masterclass was led by fashion curator Circe Henestrosa and professor and curator Dr. Gannet Ankori, who presented Frida’s iconic wardrobe and offered an interpretation of the personality it gives life to and helps to capture. During the class, they displayed a collection of Kahlo’s rediscovered personal possessions that had been stored since 1954.

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**ARAP EN MANDIL CULINARY SERIES**

This year, Qualitas of Life launched its very own cooking show, hosted by Mexican actor Arap Bethke. In each episode, Arap was joined by a Hispanic celebrity chef with a history of migration and entrepreneurship. During the show, Arap and his guest prepare a delicious recipe while discussing the chef’s history and providing related financial tips. During 2021, Qualitas of Life hosted 4 of these episodes, with the company of chefs Ruffo Ibarra, Michelin Star holder Carlos Gaytán, and the sisters behind Mesa Sana, chef Andrea and nutritionist Pamela Berrondo.

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**RUN FOR QUALITAS AT THE NEW YORK CITY MARATHON**

As a New York City Marathon Charity Partner, we received passes so that 6 runners could run the Marathon, representing Qualitas of Life and fundraising to benefit our cause. The efforts of our runners represent great support from them as well as their friends and families. Big thank you to Arturo Anhalt, Daniela Suarez, Fernando Rovzar, Gregorio Schneider, Ricardo Cervantes, and Stephany Cadena for your commitment and generosity.

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*To strengthen our Fundraising and Development efforts, Qualitas of Life created and participated in a variety of events closely related to the Hispanic community.*
## Statement of financial position

**DECEMBER 31, 2021**

### ASSETS

**Current assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$435,405</td>
</tr>
<tr>
<td>Contributions receivable</td>
<td>$44,591</td>
</tr>
<tr>
<td>Prepaid expenses</td>
<td>$3,771</td>
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</table>

Total current assets: $483,767

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Computer and equipment</td>
<td>$1,505</td>
</tr>
<tr>
<td>Less: accumulated depreciation</td>
<td>$(1,505)</td>
</tr>
</tbody>
</table>

Computer and equipment, net: $0

Total assets: $483,767

### LIABILITIES AND NET ASSETS

**Current liabilities**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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<tbody>
<tr>
<td>Accounts payable</td>
<td>$2,000</td>
</tr>
<tr>
<td>Accrued expenses</td>
<td>$32,202</td>
</tr>
</tbody>
</table>

Total current liabilities: $34,202

Total liabilities: $34,202

**Net assets**

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Without donor restriction</td>
<td>$449,565</td>
</tr>
<tr>
<td>With donor restriction</td>
<td>$0</td>
</tr>
</tbody>
</table>

Total net assets: $449,565

Total liabilities and net assets: $483,767
Thank you to our Supporters

GOVERNMENT, FOUNDATION AND EDUCATIONAL CENTERS CONTRIBUTIONS

BBC Strong Communities Fund
Brooklyn Community Foundation
Center for Migration Studies
Chubb Charitable Foundation
Colombian Consulate
Hispanic Federation
Mercy Center, Inc.
Mexican Consulate
MoneyGram Foundation
Neighbors Link Corp
NYC Communities of Color Nonprofit Stabilization Fund
O’Neill Foundation
RK Mellon Foundation
Stabilization Fund
The Hyde and Watson Foundation
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Signature Bank
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Nicole Vidal Masley

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Diana Mendez
Javier Guzman
Jose Lopez
Liliana Pulido
Lorena Flores
Patrick Mock

FACILITATORS

Once more, Qualitas of Life could not have done the outstanding work of 2021 without the professionalism and commitment of its facilitators. We appreciate their continued support and reliability in 2021.

Dulce Medina
Fabiana Cruz
Fernando Valencia  
Isela Herrera  
Laurent Oliva  
Lissett Mendoza  
Lucy Block  
Marlene Uraga  
Nicole Barros  
&Pily Quintanilla

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Jorge Suárez  
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Alexandra Boker CO CHAIR  
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Arap Bethke  
Pablo Rivera  
Kiko Leitao  
Chef Ruffo Ibarra  
Chef Carlos Gaytán  
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Pamela Berrondo  
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Russell Byers  
Carla Hammond  
Fernando Gutiérrez-Eddy  
Edgar Zavala  
Alfredo Espinosa
Get involved

DONATE
Help us grow our impact in the Hispanic community

$100 BENEFITS
2 families

$500 BENEFITS
10 families

$1000 BENEFITS
20 families

You can visit our website www.qualitasoflife.org to make a donation or you can contact us at director@qualitasoflife.org

BRING FINANCIAL EDUCATION TO YOUR COMMUNITY
Are you interested in providing financial education for your community? Please contact our Education Director at academy@qualitasoflife.org

VOLUNTEER
To learn more about Qualitas of Life and our financial education programs visit our website at www.qualitasoflife.org

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TikTok: @qualitasoflife