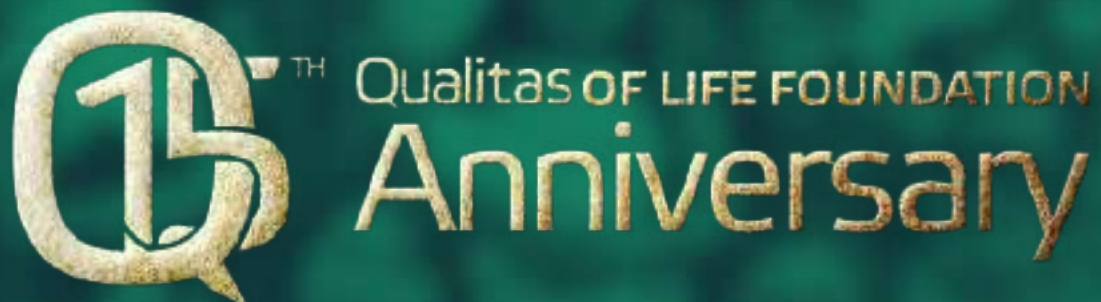


2022



ANNUAL REPORT

**15TH QUALITAS OF LIFE FOUNDATION
Anniversary**

From our Founder, Marcela Orvañanos

Dear Community,

As the founder of Qualitas of Life Foundation, it brings me joy to share with you the goals we achieved together in 2022. Each step forward is a testament to the collective dedication and passion that drives us.



When I set out to establish Qualitas of Life, my vision was clear: to provide Hispanic families with the financial education they needed, enabling them to take control of their and their family future. The remarkable goals we reached in 2022 fuel my determination to break through more barriers and to continue impacting more families in the years to come.

Through 153 public educational activities, we've helped individuals to take control of their financial future. Our Personal Finance and Entrepreneurship Courses, engaging 496 participants and 122 entrepreneurs, are vehicles of transformation, propelling our participants towards a brighter future. Our workshops addressing Budgeting, Credit, Fraud, and Financial Abuse reflect our commitment to equipping families with the tools to navigate the complexities of today's financial landscape.

Our collaborations have expanded our reach. Working alongside esteemed organizations such as the New York Immigration Coalition, Hispanic Federation, and others, we have strengthened our collective impact. Our partnership with Mastercard and the creation of a specialized financial guide for Afghan immigrants exemplifies our dedication to inclusivity.

As we step into the next years to come, I am invigorated by the possibilities that lie ahead. The virtual learning pilot program in collaboration with Orca Loans embodies our spirit of innovation, promising to extend our reach to an even broader audience.

Qualitas of Life Foundation's involvement in the "City of Aspiration: 150 ideas for building a more equitable NYC" report marks our determination to influence systemic change, side by side with visionary leaders.

In 2022, our efforts directly transformed the lives of 3,844 families and indirectly touched 19,161 individuals. Collaborating with 63 organizations.

I would like to extend my appreciation to our incredible volunteers, dedicated supporters, generous donors, devoted team members, talented facilitators, and the vibrant Hispanic community. Your combined dedication, commitment whether in time, resources, expertise, and invaluable support have been instrumental in our achievements throughout 2022. As we reflect on the year's accomplishments, I am grateful for your dedication to our shared mission of providing financial education to Hispanic individuals and their families in order to foster their financial security and improve their standard of living.

I also want to recognize our Board of Directors. Your visionary guidance, strategic insights, and commitment to our mission have been invaluable. You have been the driving force propelling Qualitas of Life toward growth and innovation.

Warm regards,

A handwritten signature in dark ink, appearing to read "Marcela Orvañanos". The signature is fluid and cursive.

Marcela Orvañanos
Founder

From the President of our Board, Leigh Rovzar

Dear Supporters and Partners,

As we reflect on the past year, I am filled with immense pride and gratitude for all that we have achieved together as a community through Qualitas of Life Foundation. The journey we embarked upon, the lives we touched, and the milestones we reached have left an indelible mark on the Hispanic community's financial well-being.

In 2022, our shared commitment to empowering Hispanic individuals and families was met with unparalleled dedication and passion from every corner of our organization. Our mission to provide financial education took tangible form through our comprehensive programs, and our impact resonated across our community.



Our Financial Access Fairs stood as bridges, connecting trustworthy service providers with the Hispanic community. These fairs went beyond mere events; they were symbols of hope, opening doors to economic opportunities previously veiled by a lack of knowledge. Through three hybrid FAFs, we united 318 families and 14 service providers. The virtual engagement we garnered, over 1.5K views on Facebook, demonstrating the resonance of our cause.

The Familia Adelante program, our beacon of generational change, celebrated its sixth year. Through partnerships with Mercy Center, Fiver Foundation for Children, and Maritza Puello, we witnessed families transforming into advocates of financial literacy. The milestones achieved within this program were a testament to our families' commitment to securing their financial futures.

Our collaborations were instrumental in propelling our mission forward. From RK Mellon Foundation to Moneygram Foundation, Goldman Sachs to BlackRock, each alliance adds a layer of purpose to our cause. Together with Clean Rite Center, MegaMex Foods, and White & Case, we've built bridges of opportunity. Our collaboration with O'Neill Foundation, Familia Adelante, and others has ignited generational change. With Mastercard, NYIC, and Orca Loans, we're reshaping financial education, reaching new heights of impact. These partnerships, including Columbia University, The Hyde and Watson Foundation, Consulate General of Mexico in NY, and others, unify us in our pursuit of progress. Together, we are establishing the groundwork for a financial promising future for the Hispanic community.

The entrepreneurial potential within the Hispanic community is undeniable. In 2022, we reaffirmed our dedication by offering comprehensive entrepreneurship programs that nurtured the dreams of 122 entrepreneurs. These courses not only provided knowledge but also ignited the spark of economic contribution and growth in our communities.

To our invaluable supporters, volunteers, dedicated staff, and cherished allies, we extend our deepest thanks. Your support, hard work, and partnerships have been the driving force behind our mission's success. As President of the Board, I am truly humbled by your dedication. Your collective efforts have transformed lives, bridged gaps, and ignited economic prosperity.

As we move forward, let us carry the spirit of 2022 into every endeavor, knowing that our impact has the power to reshape lives, families, and communities. With gratitude for your commitment, I eagerly look ahead to the remarkable journeys we will embark upon together in the coming year.

Warm regards,

A handwritten signature in blue ink, appearing to read "Leigh Rovzar".

Leigh Rovzar
President of the Board

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.

Values

At Qualitas of Life Foundation, we believe that financial education and inclusion are crucial means for spurring economic development and building thriving communities. We deliver financial education through an educational model based on the following five cross-cutting values: Capabilities Approach, Human Rights, Gender Equity, Civic Engagement, Family Focus, and Sense of Community.

Who We Are

We work to advance the economic prosperity of Hispanic individuals and their families through a comprehensive financial education and asset-building program. Over the 15th years, we have developed a wealth of resources to reach the broad and diverse Latino community and to ensure that thousands of newcomers and first-generation Hispanic Americans have the tools to take control of their finances and break the cycle of poverty.



Qualitas
OF LIFE FOUNDATION

Otorga el presente certificado a:

Por haber completado el
CURSO DE 8 SESIONES
(TOMA EL CURSO DE TU VIDA!)
Programa de Educación Financiera para la Comunidad

[Signature]
WILLIAM E. HODGE
DIRECTOR DEL PROGRAMA

[Signature]
WILLIAM E. HODGE
DIRECTOR DEL PROGRAMA

BAHAMA CITY, NY 10814

alita
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Our Impact

In 2022 we served:

3,844 families and indirectly impacted **19,161 individuals** from over **18 nationalities** with our programs which are free, bilingual, culturally adapted, and easy to follow.

We conducted 153 public educational activities.

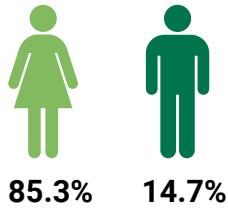
- 7** **Personal Finance Courses** "take the course of your life" with 496 participants (8 sessions).
- 2** **Entrepreneurship Courses**, "Get ready to start a business," with 122 participants. (7/10 sessions)
- 35** **Workshops** - the three most requested topics of 2022 were Budgeting, Credit and Fraud, and Financial Abuse.
- 45** **Short Interventions** - Including the Children's Day with Familia Adelante; Three Financial Access Fairs.

We collaborated with 63 alliances

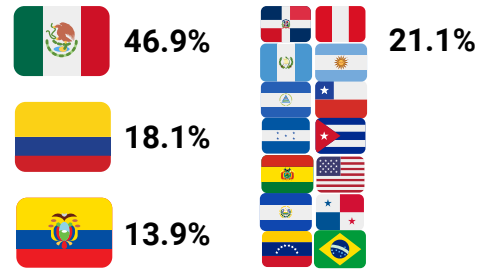
We collaborated with 63 alliances to implement the Financial Literacy program, including the New York Immigration Coalition, the Hispanic Federation, the New York Public Library, Mercy Center, and the Consulates General of Mexico and Colombia.

Thanks to our New York, New Jersey, Pennsylvania, and California partners, the number of families we serve increases by the day, strengthening our community's empowerment and financial well-being.

Our Participants



Our participants live in eight states: New York, New Jersey, Connecticut, California, Ohio, Oregon, Pennsylvania, and New Mexico.



54% fell into the 35-44 year category.

87% live in New York.

36% are from the Bronx.

47% have lived in the U.S. for ten years or more.

58% are married or living with a partner.

87% have children. 2 children is the average number in a household.

27% of participants have a college degree; 1.3% are unschooled.

Testimonials

Maria, a graduate of the Personal Finance course

“ The knowledge imparted was excellent, clear, and concise. I can say that I learned a lot about credit management, the banking system, and personal budgeting. Now I have a personal budget.

Eloysa, a graduate of the Personal Finance course

“ Taking the Financial Education course gave me a better direction to make the right financial decisions.

Maria, a graduate of the Personal Finance course

“ Thank you for opening all of this with a magical key. I really want to thank you for your patience and for this course. It is truly helpful for all of us.

Petra, a graduate of the Entrepreneurship course

The truth is that I am pleased to have taken this course because. I am starting from scratch and am not afraid to move on; now, I have a plan. ”

Wendy, a graduate of the Entrepreneurship course

I didn't have hope, but when I met you, Qualitas of Life allowed me to believe in myself and my dreams. Using the tools we received in the course, we can face all the challenges that come our way. I am thankful for your time and support. Thank you! ”



Qualitas
OF LIFE FOUNDATION

Otorga el presente certificado a:

Por haber completado el
CURSO DE EMPRENDIMIENTO
¡ME PREPARO PARA EMPRENDER!
Programa de emprendimiento para familias hispanas

LEON ROVILLA
Presidente del Consejo

WYBIAH WOODLING
Directora Ejecutiva

NEW YORK, NY 2022

Our Milestones

1. Financial Access Fairs: the bridge between financial services and the community

The lack of knowledge about existing services deprives Hispanic families of Economic opportunities. For this reason, Qualitas of Life instituted the Financial Access Fair (FAF) to offer an effective bridge between trustworthy service providers and the Hispanic community. In 2022, Qualitas of Life conducted three hybrid Financial Access Fairs to connect local resources and communities in May, June, and October. These fairs brought together 318 families and 14 service providers. Moreover, the virtual fairs collected over a thousand views on Facebook. Thanks to our collaborators and sponsors of the Financial Access Fairs in 2022.

1.1 Third FAF: Hispanic Heritage Month “Participa, Aprende y Emprende”

Qualitas of Life celebrated Hispanic Heritage Month for the third year in a row with a three-day hybrid Financial Access Fair from October 13th to October 15th. The event gathered 260 families and over 1.1k views on Facebook. Qualitas of Life organized the participation of ten service providers, seven sponsors, and six local businesses for this fair. The Fair offered an opportunity to learn from experts about innovative ways to protect personal and family financial safety, fund a business safely in times of uncertainty, and take advantage of financial resources and tools from local partners. Furthermore, this event highlighted the entrepreneurial potential of Hispanic families and promoted the importance of supporting local Hispanic-owned businesses.





Our Milestones

2. Familia Adelante: creating generational change

The Familia Adelante program has become a staple in Qualitas of Life partnerships. In 2022, Qualitas of Life celebrated the completion of the fifth year and the beginning of the sixth year of this family-led program alongside Mercy Center, Fiver Foundation for Children, and Mindfulness Practitioner Maritza Puello. The parents of Familia Adelante, who have received financial literacy, have gained the knowledge and confidence to make better and more informed financial decisions, from opening bank accounts, building credit, and paying taxes, to starting a business.

The families of Familia Adelante have become the leading multipliers of the benefits of financial literacy. Most of Qualitas of Life's activities conducted as part of the Familia Adelante program reported the highest participation.

2.1 Children's Day: Passing on positive financial habits

International World Children's Day raises awareness to advocate, promote and celebrate children's rights. Qualitas of Life Foundation has taken this cherished event to create awareness of the value of passing on positive financial habits from parents to their children. In June 2022, Qualitas of Life coordinated an interactive family-centered event for Familia Adelante families. The event gathered 38 families: 43 parents and 84 children. Qualitas Children's Day offers financial tools with a family-centered approach in a new, fun, and interactive way.





Our Milestones

3. Personal Finance Program: Cultivating a solid financial foundation to ensure economic freedom

The Personal Finance program is the core program of our organization. This program offers essential financial tools in different formats to help individuals or families take control of their finances and build assets. In 2022, Qualitas of Life facilitated seven personal Finances courses (56 workshops) and 35 single-topic workshops to cultivate a solid financial foundation and promote the economic freedom of 3,844 families. Most of the sessions were offered remotely, although the return to face-to-face sessions was given priority. The courses and workshops were conducted in collaboration with 33 unique partners. This year, Qualitas of Life served the financial needs of new populations. We continue to expand our presence on the East Coast, and simultaneously, we are building upon our expertise to provide financial literacy with cultural and linguistic competence.

3.1 Short interventions: The outlet to return to in-person activities

Short interventions are key advice sessions that allow Qualitas of Life to strengthen its network of partners, create awareness of the benefits of financial literacy, and engage with participants in different forums. In 2022, short interventions were the outlet to return to in-person activities. We hosted and participated in 45 short interventions, 29 of which were in-person, for 1,863 individuals. Of these events, 11 were informational tabling events.



Our Milestones

4. Financial Literacy Vendor: New innovative ways to promote financial literacy

4.1 New York Immigration Coalition

The collaboration with the New York Immigration Coalition is one of the most instrumental for Qualitas of Life in expanding financial literacy among the immigrant communities in New York. In 2022, we served as a financial vendor for the NYIC from February to June. This partnership reached over 389 individuals and had an estimated impact on 1,556 indirect individuals through 11 financial clinics, ten workshops, and three KTTC events.

4.2 Neighbors Link

In collaboration with Neighbors Link, we served as financial vendors to support beneficiaries of the Excluded Workers Fund through six specific workshops with 245 attendees from November 17th, 2021, to June 30th, 2022. This partnership allowed us to contribute to the road to recovery of those affected by the COVID-19 pandemic and who were left out of federal and state financial assistance. This project reiterates the importance of having an influential network of resources that can rapidly connect our community to financial resources.

4.3 Mastercard

In 2022, we supported Mastercard by developing a new financial guide tailored to Afghan immigrants. This financial guide has essential and general information on a range of financial topics with the potential to be disseminated to a broader community nationwide and targeted to benefit newcomers arriving in the country with a lack of understanding of the US financial system. The guide was published in early 2023.

4.4 Orca Loans (Orca Financial Education)

In collaboration with Orca Loans based in Colorado, we developed the first pilot program for Virtual Learning. The initiative aims to offer self-paced guided workshops for clients of Orca Loan. The project provides a baseline to utilize the expertise of Qualitas of Life and offers financial literacy in an innovative format for a broader audience. The pilot project is set to offer two topics on Budgeting and Credit and was launched during Summer 2023.

Our Milestones

5. Entrepreneurship Program

The entrepreneurial potential among the Hispanic Community is a driving force of economic contribution and prosperous neighborhoods. In 2022, Qualitas of Life reaffirmed its commitment to offer a comprehensive entrepreneurship program that is culturally and linguistically competent and starts up our participants' entrepreneurial journey. We offered two courses of seven and ten sessions for 122 entrepreneurs.

6. Mentions and special collaborations

6.1 City of Aspiration: 150 ideas for building a more equitable NYC

Qualitas of Life Foundation was invited by the Center for Urban Future to participate in the report “City of Aspiration: 150 ideas for building a more equitable NYC,” which provides a roadmap for how the city can become more equitable, with 150 New York-based leaders and national experts each sharing a single policy idea for what city officials should do to make progress towards a more equitable city.



Our Financial Education Program

Qualitas of Life Foundation's financial education program is designed to reach the broad and diverse Hispanic community through financial education on personal finances and entrepreneurship. Our program is tailored to meet the specific needs of each group we serve in partnership with strategic service providers.

Our financial education program is offered to the community in different formats, including workshops, courses, financial access fairs, short interventions, and printed and digital material to strengthen the financial capacity of the Hispanic community. In addition, Qualitas of Life Foundation also serves as a bridge between the participants of our programs and the trusted services they can access.



In 2022, we offered our program in the following formats:

- **Personal Finance Course:** Intensive readiness and asset building course consisting of eight 2-hour workshops. The course delves into seven core financial topics, from budgeting to fraud prevention. The course concludes with a general review session, a graduation ceremony, and a participation or completion certificate issuance.
- **Entrepreneurship Course:** Intensive entrepreneurship course consisting of seven or ten 2-hour workshops. The course delves into core entrepreneurial topics, the draft of a business plan using a user-friendly mobile application, and concludes with a general review session and the issuance of a participation or completion certificate.
- **Specific-topic workshop:** Up to 2-hour single-topic sessions designed and adapted to the specific financial community needs. The topics vary from the curriculum of personal finance topics from budgeting, money, migratory processes, and how to get ready to become a homeowner.
- **Short interventions:** Key advice sessions aimed at a diverse audience to offer essential information on the organization's mission or a specific financial topic or issue.
- **Individual training sessions:** Personalized sessions designed to set SMART financial goals based on individual and family needs. The goal is to equip participants with the tools to create better opportunities for themselves and their families.
- **Financial Access Fairs:** Events aimed to create a bridge between the Hispanic community and financial service providers and agencies with tailored services.







Fundraising Highlights

We fundraised a total of \$489,079

Securing over \$100,000 in sponsorships.

Brands directly contributed to our fundraising efforts through different events:

1. **MegaMex Foods:** MegaMex more than doubled their 2021 contribution this year, now sponsoring two Episodes of Qualitas en Mandil and Qualitas Talks. They also sponsored our Mezcal Masterclass and participated in the Financial Access Fair celebrating Hispanic Heritage Month. Their sponsorship was equivalent to 1,000 scholarships.

2. **Bimbo Bakeries USA:** Bimbo Bakeries doubled their 2021 contribution by sponsoring different episodes of Qualitas Talks, Qualitas en Mandil, and the Financial Access Fair celebrating Hispanic Heritage Month with a sponsorship equivalent to 900 scholarships.

3. **Aeroméxico:** They became an ally of Qualitas of Life by donating four round-trip tickets CDMX-NY / NY-CDMX to incentivize individual donations in our events. The tickets were promoted during Qualitas en Cultura with Prima Ballerina Elisa Carrillo and in Qualitas Talks with Sofia Kim to increase her fundraising for the Marathon.

4. **Tacombi:** A constant ally of Qualitas of Life, this year Tacombi donated 100 meals for the Financial Access Fair Celebrating Hispanic Heritage Month and 60 for the 5k race before the NYC Marathon.

We were also part of 8 corporate Matching Gifts programs.



Alongside our great team of volunteers, Friends of Qualitas, we carried out eight events:

1. **Qualitas Talks on February 22nd.** A fun and insightful conversation hosted by Fernando Rovzar & Luis García streamed on social media.
2. **Qualitas en Mandil on February 23rd.** A delicious culinary event hosted by Arap Bethke & Chef Ángel Vázquez streamed on social media.
3. **Qualitas en Mandil on March 30th,** hosted by Ariel López Padilla & Chef Roberto Santibañez, streamed on social media.
4. **Qualitas en Cultura on August 2nd.** A cultural and distinctive event hosted by actor Ariel López Padilla & celebrated dancer Elisa Carrillo streamed on Facebook.
5. **Mezcal Masterclass on September 14th,** hosted by Gilbert Marquez in collaboration with Illegal Mezcal.
6. **Qualitas Talks on October 4th.** A very special talk was hosted by Fernando Rovzar & Sofi Kim.
7. **5k Run on November 5th.** A beautiful community event the day before the Marathon, where the Hispanic community is invited to a walk/race at Central Park, accompanying Qualitas of Life's marathon runners to wish them good luck and cheer them on.
8. **2022 TCS NYC Marathon on November 6th.** Qualitas of Life participates in the TCS NYC Marathon as an Official Charity Partner for the sixth consecutive year. Consequently, six dedicated athletes ran to represent the organization and fundraised for our mission.



Financial Statement

DECEMBER 31, 2022 and 2021

ASSETS	2022	2021
Current assets		
Cash and cash equivalents	\$ 436,331	\$ 435,405
Contributions receivable	46,011	44,591
Prepaid expenses	5,083	3,771
Total current assets	487,425	483,767
Computer and equipment	4,893	1,505
Less: accumulated depreciation	(1,741)	(1,505)
Computer and equipment, net	3,152	-
	490,577	483,767
LIABILITIES AND NET ASSETS		
Current liabilities		
Accrued expenses	\$ 21,145	\$ 19,284
Total current liabilities	21,145	19,284
	21,145	19,284
Net assets		
Without donor restriction	\$ 469,432	\$ 464,483
Total net assets	469,432	464,483
	490,577	483,767
Total liabilities and net assets	490,577	483,767

Thank you to our supporters

GOVERNMENT & FOUNDATIONS

Mercy Center
New York Immigration Coalition
Valentine Perry Snyder Fund
Brooklyn Communities Collaborative
Edward & Ellen Roche Relief Fund
Hispanic Federation
O'Neill Foundation
Neighbors Link Corp
The Hyde and Watson Foundation
Be Life Foundation
Consulate General of Colombia in New York
& Consulate General of Mexico in New York

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Bimbo Bakeries USA, Inc.
BlackRock, Inc.
Blackstone, Inc.
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Charles Schwab Corp
Morgan Stanley
The Goldman Sachs Group, Inc.
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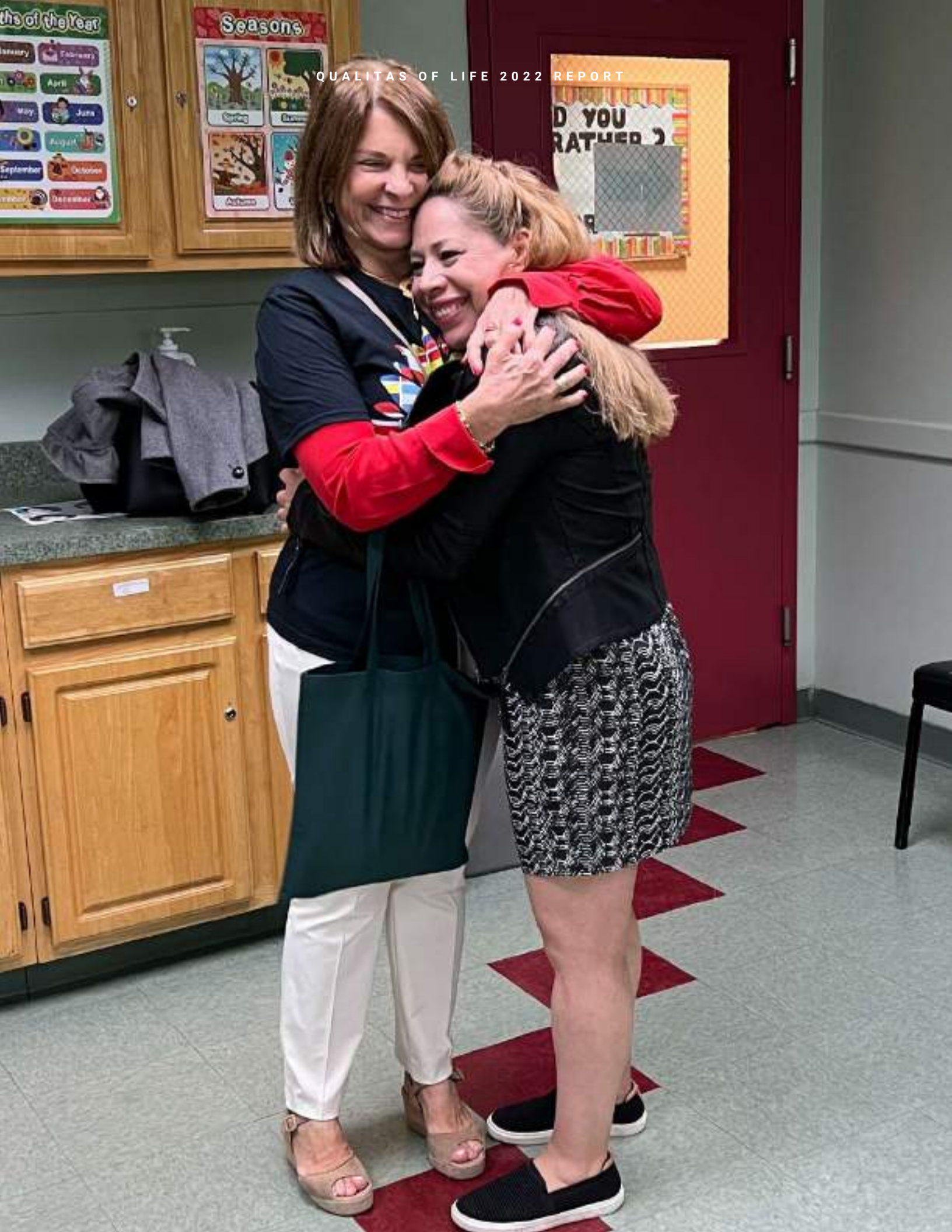
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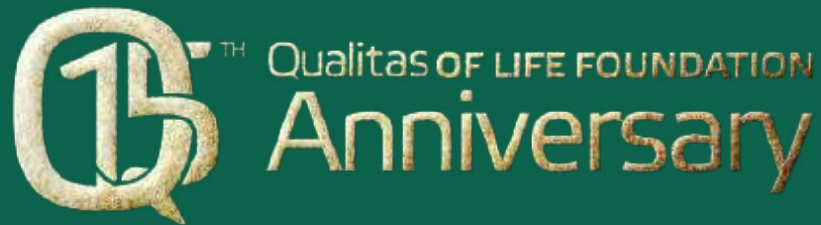
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Get Involved



DONATE

Help us grow our impact in the
Hispanic community

\$100 BENEFITS
2 families

\$500 BENEFITS
10 families


\$1000 BENEFITS
20 families



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 Friends of Qualitas volunteer group contact us at communications@qualitasoflife.org

JOIN OUR ONLINE COMMUNITY
[@qualitasoflife](https://www.instagram.com/qualitasoflife)

The logo features a large, stylized number '15' in a gold, textured font. The '1' is a simple vertical bar, and the '5' is a more complex shape with a loop at the bottom. To the right of the '15' is a small 'TH' superscript.

Qualitas OF LIFE FOUNDATION
Anniversary



CONTACT

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