Dear Cherished Supporter,

It’s been said countless times: 2020 was an unprecedented year. No one was left untouched by the global COVID-19 pandemic. Like every year, 2020 began with the promise of renewal, growth, and forward motion. When March arrived, our collective reality changed seemingly overnight. Businesses shut down, quarantine commenced, and many of us began to feel the weight of isolation. Our friends and neighbors were faced with a loss of jobs, income, and homes. Our organization was similarly affected in many challenging ways, but our mission always came first. We were needed more than ever before, as many faced uncertain circumstances and the brink of poverty for the first time in their lives. We are proud to say we never closed our doors or ceased operations at any point in 2020.

Our four Member Share Grocery Programs, which provide dignified food and household assistance across the state, were desperately needed as food insecurity began to rise in our communities. We saw more than 8,600 new households apply and receive a free membership to the program, helping them save up to 70% off their monthly grocery budgets. More than 7,100 members saved a collective $13 million in 2020 by using the Member Share Grocery Program, and were able to use their savings for other vital household expenses.

The word of the year was “pivot,” and pivot we did with our Success Training Employment Programs going virtual for the very first time. Keeping all of our participants and team members safe was vitally important to us, and we were still able to advance 130 new students from Phase I of the program. These participants completed 120 hours of Zoom classroom instruction in the areas of emotional intelligence, workplace skill development, and job acquisition training. 131 Phase II participants gained employment through our valuable network of Employer Partners. Throughout the year, a total of 60 families successfully lifted themselves above the poverty line.

Our Life Enrichment Centers also saw an elevated level of foot traffic, as individuals sought assistance applying for benefits such as SNAP and navigating the state’s unemployment system. Our Crisis Stabilization Teams helped 4,487 households with 35,444 different services, including assistance with housing, emergency food, education, and counseling throughout the year.

None of the above would have been possible without our network of individual donors, foundations, community advocates, and volunteers who stepped up to the challenges we faced last year and selflessly gave of their time, talent, and treasure.

Thank you for your dedication and unwavering commitment to our neighbors in need who are looking for a hand up, not a handout. Our mission would not be possible without YOU!

Gwendolyn D. Butson
Chief Executive Officer
BREAKING THE CYCLE OF POVERTY

A LOOK BACK AT 2020

27,301
Unique Households served by all UP Programs

35,444
Units of Stabilization Services Provided in our Life Enrichment Centers

Our Member Share Grocery Helped Families Retain
$13.07 Million

An Average of 300
New Individuals Enrolled in our Programs Each Week

131
STEP Graduates Employed

88
Families Lifted Out of Poverty
Your Impact

Through the generous resources you entrusted to us, we were able to reach out and lift the lives of 27,301 families who would otherwise go unnoticed. Whether it’s an investment of wealth, talent, or product - we pride ourselves in putting your gift to work in the most efficient way possible – right here in the Sunshine State.

YOUR MONETARY GIFTS

For every $1 your donated to our Annual Fund in 2020, 85.3¢ went directly to programs and activities designed to help lift our neighbors from poverty to economic self-sufficiency. This is among the best ratios nationwide for a social service organization.

![Image of dollar bill divided into percentages: 85.3¢ Program Activities, 6.4¢ Management & General Expenses, 0.8¢ Capital Campaign Expenses, 7.5¢ Fundraising Expenses]

In 2020, Volunteers Served 71,195 Hours

YOUR GIFTS OF TIME & TALENT

Total Value of Volunteer Service in 2020

$1,873,563

*According to Independent Sector’s Florida Value of Volunteer Time Report

2,734 incredible individuals gave a HAND UP in 2020

YOUR GIFTS OF PRODUCT

More than 115 generous Product Partners from across 170 locations donated a total value of

$7,106,394

in food and household items to our UP Centers in 2020.
Financial Statement
FISCAL YEAR JANUARY 1 – DECEMBER 31, 2020

To maintain the highest level of fiscal responsibility, Kmetz, Elwell, Graham & Associates Certified Public Accountants conducts an Independent Audit of our organization each year.

The below summary is reflective of our entire organization, including the Indian River, St. Lucie, and Orange County locations.

Operating Revenue

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member Share Grocery Program &amp; Redistribution</td>
<td>$7,617,003</td>
</tr>
<tr>
<td>Public Support</td>
<td>$3,972,341</td>
</tr>
<tr>
<td>Grant Revenue</td>
<td>$1,192,383</td>
</tr>
<tr>
<td>Other Income</td>
<td>$112,797</td>
</tr>
<tr>
<td>Loss on Disposal</td>
<td>($305,299)</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING REVENUE</strong></td>
<td><strong>$12,589,225</strong></td>
</tr>
</tbody>
</table>

Operating Expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Activities</td>
<td>$9,075,904</td>
</tr>
<tr>
<td>Management &amp; General</td>
<td>$677,871</td>
</tr>
<tr>
<td>Fundraising</td>
<td>$793,982</td>
</tr>
<tr>
<td><strong>TOTAL OPERATING EXPENSES</strong></td>
<td><strong>$10,547,757</strong></td>
</tr>
</tbody>
</table>

Net Assets

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Beginning of Year</td>
<td>$11,976,858</td>
</tr>
<tr>
<td>Change in Net Assets</td>
<td>$2,069,001</td>
</tr>
<tr>
<td><strong>END OF YEAR</strong></td>
<td><strong>$14,045,859</strong></td>
</tr>
</tbody>
</table>

13.9%
ANNUAL FUND ADMINISTRATIVE RATE

We are proud to operate well below the BBB Wise Giving Alliance™ Recommended Standard 35% Administrative Rate

The below summary reflects financials related to our Capital Campaign in Indian River County. The goal of this special, one-time project was to move existing operations at our partially-leased US-1 location to a new UP-owned site across the street, consolidating all programs under one roof.

Capital Campaign

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indian River Capital Campaign Revenue</td>
<td>$109,159</td>
</tr>
<tr>
<td>Indian River Capital Campaign Expenses</td>
<td>$81,626</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Audited Revenue</td>
<td>$12,698,384</td>
</tr>
<tr>
<td>Total Audited Expenses</td>
<td>$10,629,383</td>
</tr>
</tbody>
</table>
DEMOGRAPHICS

100% of the households served fall at or below 200% of the Federal Poverty Level.

PARTICIPANT ETHNICITY

- 33.79% Caucasian
- 24.13% Hispanic
- 26.73% African American
- 3.62% Haitian
- 1.67% Asian
- 0.12% Pacific Islander
- 0.26% Native American
- 0.31% Arabic
- 9.09% Other
- 0.28% Not Reported

PARTICIPANT AGE

- 0.14% 0-18
- 11.54% 19-34
- 17.32% 35-44
- 20.09% 45-54
- 24.05% 55-64
- 25.41% 65+
- 1.45% Not Reported

PARTICIPANT COUNTY

- 32.99% Orange
- 29.43% St. Lucie
- 27.87% Indian River
- 2.00% Osceola
- 1.03% Brevard
- 0.97% Seminole
- 0.73% Okeechobee
- 0.63% Martin
- 1.84% Other
- 2.51% Not Reported
“Synovus proudly partners with United Against Poverty in support of their initiatives. We believe in UP’s mission to invest and grow in our community and the people that are served there. Strong community programs help to support and develop citizens and by investing in their needs and helping grow them, our community benefits overall.”

- Jeffrey Lane, Synovus

“United Against Poverty is making a positive difference in the lives of individuals and families across Central Florida who face food insecurity, barriers to workforce opportunities, and healthcare challenges. Bank of America was proud to honor them with our 2019 Neighborhood Builder Award - including $200,000 in unrestricted funding and leadership training.”

- Jodie Hardman, SVP, Market Mgr
Bank of America

“When residents are equipped with the skills and knowledge necessary to earn a living and improve their quality of life, they become empowered. Earning income through employment or by starting a business is essential because earning income is the first step towards ending poverty. When people feel that they have value, they march forward instead of standing still. Since 2003, United Against Poverty has provided a hand up to those in need, helping them move out of poverty. The City of Orlando supports this empowerment model.”

- Buddy Dyer, Mayor of Orlando

“Summit loves to partner with UP Orlando because they make the dignity of each person they serve a priority. They listen well to the needs of the community and are willing to adjust to meet those needs. In 2020, we saw this willingness to listen and respond happen quickly in many ways. Through their Mobile Market program, we were able to partner and reach so many families that might not be able to make it to their location. Their creativity, compassion, and ability to listen to the community makes them extraordinary!”

- Elizabeth Cronlund
CNP Community Development Coordinator Summit Church
Our new Indian River UP Center opened to much fanfare and anticipation on January 25th, 2020!

Our Mobile Markets started hitting the road in April to ensure underserved areas still had access to fresh produce and groceries during the COVID lockdown. We held 97 Mobile Markets across Florida in 2020.

In June the Orchid Island Golf & Beach Club held their annual 5K raising $3,500 to benefit UP and STEP. Thank you, Orchid Island!

Coast Radio 101.3 hosted the 2020 Christmas of Hope Fund-a-Thon event at the beginning of November, which raised more than $7,200 to lift lives UP, and got everyone on the Treasure Coast into the holiday spirit!
Throughout the year, countless compassionate community members engaged with our mission in unique and meaningful ways. Thank you to our enthusiastic attendees, hardworking volunteers, and generous donors for supporting our community during this challenging year.

More than 700 runners came out for a quacking good time for our 7th Annual Quack Attack on Poverty, held in Baldwin Park in Orlando on February 15th.

When COVID hit in March, our STEP teams brainstormed the best way to carry on the program, and we began virtual Zoom STEP classes in the summer.

Our Hopeful Harvest Thanksgiving event was more needed than ever with 680 turkeys and all the shelf-stable side dishes distributed across all three Centers on Monday, November 23rd.

To show our appreciation for our Grocery members during such a difficult year, we held a drawing in November and December for $100 worth of food and merchandise. A winner was drawn before the Thanksgiving and Christmas holidays! Pictured here is Ms. Coates with her December cart win in Orlando.
OUR CORPORATE BOARD OF DIRECTORS

Dan Pugh
Corporate Board Chair

Bob Boesch
Treasurer

Bill Frick

Barbara Lowry
Baerbel O’Haire
Frank Wan

Peter Bijur
Corporate Board Vice Chair

Kent Whittaker
Secretary

Don Drinkard
Bernie Kastory
Tom McLaughlin
Victoria Thomson
Thank you to our generous investors for giving a hand up in 2020!

$200,000+
Bernard A. Egan Foundation
The Leo and Peggy Pierce Family Foundation*

$100,000 - $199,999
Bank of America
Don and Linda Drinkard*
Mark and Cindy Galant*
Orange County Government
United Way of Indian River County
United Way of St. Lucie County

$50,000 - $99,999
Chris and Keena Clifford*
Complete Care
Tom and Carol Corv* 
Elizabeth Morse Genius Foundation
Fifth Third Bank
Florida Blue
William L. and Laura Frick*
Indian River Community Foundation
John’s Island Foundation, Inc.*
John and Charlotte Klein*
Doug Kegele
Longoest Foundation
Orlando Magic Youth Foundation
Syde Hundus Foundation, Inc.*
ABC Fine Wine and Spirits
City of Fort Pierce
City of Orlando

Dan and Jackie Devine
Dick and Betsy DeVos Family Foundation*

$25,000 - $49,999
Donald and Cindy Diebel
First Presbyterian Church
For Giving Foundation, Inc
Grand Harbor Community Outreach Program, Inc.
Heart of Florida United Way
John’s Island Community Service League
Kastory Family Foundation*
Morgridge Family Foundation
PNC Foundation
Ken and Mary Potter
Prologis
Robin and Wayne Roberts
Ray and Kitty Scott
Norm and Sandy Stevenson
The Benedict Foundation
The David and Vickie Smick Foundation
The Mark and Sunnie Wang Foundation Trust
Dayne and Stephanie Williams
Robert and Frances Zeldin*

$10,000 - $24,999
Allegany Franciscan Ministries
Chuck and Verna Allison
Annunciation Catholic Church
Bank of America Cash Grants*
Becker Family Foundation, Inc.*
Peter and Kjentie Bijur*
$10,000 - $24,999, Continued

Robert Bouchen
Bucks Creek Foundation
Minter Byrd
Carlton Kean Miller Trust
Debbie and Jeff Chandler
Scott and Sherry Crossman
Charles and Marybeth Cunningham*
Disney Worldwide Services
Dr. Phillips Charities
George and Elke Fetterolf
Florida Blue Center
Freedom Health
Dwayne and Lynette Gray
Duke and Gail Habernickel*
Bruce and Sandy Hammonds*
Hannah Roofing
Head, Heart and Hands of Indian River Club
Robert and Patricia Hemingway Hall*
Higgo Family Foundation*
Henry and Carol Hill
Indian River County Board of County Commissioners
Steve and Jane Jones
Junior League of Indian River, Inc.
John and Polly La Duc
Chet and Kate Leuell*
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Fred and Margaret Martino*
Terry and Marion Martin*
John and Susan McCord*
Michael and Ruth Ann McGinnis
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Timothy Muris and Pam Harmon
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Cindy Schneider and Edward Symons*
Shorenstein Foundation*
Spraker Wealth Management
Donald and Margaret Steiner
Summit Church
The Community Church of Vero Beach
The Dasha Gene Foundation
The Father’s Table
The Hultquist Foundation*
The Martin Andersen-Gracia Andersen Foundation, Inc.
The Paula L. Esperance Fund
Wells Fargo Foundation
Patrick J. and Carol Welch*
Westgate Resorts Foundation
Robert Whorf
Windermere, Haines, Ward, and Woodman, PA.

$5,000 - $9,999

Acts 20:35 Fund
Stephen and Lucia Bailey
Tommy and Barbara Beck
Beck Brothers Blueberries
David and Sara Bickers
Deborah Brower
Barbara Butts*
Leon and Brinn Camarda
Camp-Youths Foundation
Cemex
Centene Management Company
DeArgeoitza & Co., PA
Dick and Sally Daley
Alfred and Joan DeCrane
Divine & Estes, PA.
John H. and Susan Dobbs
Duane and Dorothy Bluesmeke Foundation
Duke Energy
Todd and Kathy Fernell*
First Baptist Orlando
Matt and Shelley Fitzgibbon
Florida Blue Center
Fort Pierce Lion’s Club
George E. Warren Corporation
$5,000 - $9,999, Continued

Walt and Ginny Glazer*
H and J IRCF Fund
Romer and Deming Holleman
Greg and Louise Holzhauer
Robert and Kathleen Hugin
Dennis and Barclay Kass*
Kastory Family Foundation
James and Sharon Kendall
Bill and Libby King
Chris and Kristen King
Jim and Debby Manuel
Christopher Marx*
MEI Civil, LLC
Midway Specialty Care Center
Sally Milam
Modular Building Systems International
Dan and Glenda Morris
Jim and Bonnie Mountain*
Jack and Sharon Myers
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John and Rhonda O'Brien
Worth Oelschlager
Raymond and Jean Oglesborpe*
Baerbel O’Hare*
Oliver Family Foundation
Roberta Olsen*
David and Cynthia Parker
Lauren Poore
Faye Potts*
Jamie and Terri Poulos
Rhodes & Brito Architects
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Dave and Betty Sans, Jr.*
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Joe and Eugenia Sefcik
Senior Life Services
George W. Sharpe, II
Jennifer Sims*

Donna Spencer
Ryan and Mandy Stohl
Dennis Statton and Beth Grossman*
Gordon and Linda Stewart
Robert and Carmen Stork*
Summit Construction Management
TD Charitable Foundation
Jim and Ann Tharp
The Bergboer Foundation, Inc.
The Community Foundation -

Martin, St. Lucie
The David and Roberta Olsen Family Foundation*
The Windsor Charitable Foundation
Steve and Jackie Tje
Greg and Shannon Vandergrift
Warren and Wendy Von Schuch
Jennifer Malone Watson*
WellCare Health Plans
The Windsor Charitable Foundation

*2020 Capital Campaign Contributors
“United Against Poverty is really making a difference in our community. UP equips people to LIVE life, not just survive. We love to support them in their endeavors!”

Dayne and Stephanie Williams

“Fifth Third Bank has supported UP Orlando since 2019 to help empower individuals and families for economic self-sufficiency and to help build stronger and more sustainable communities. The impact UP Orlando has made and continues to make throughout Central Florida is inspiring, and we are proud to be a partner in their mission.”

Greg Dryden
Orlando City President, Fifth Third Bank

“When residents are equipped with the skills and knowledge necessary to earn a living and improve their quality of life, they become empowered. Earning income through employment or by starting a business is essential because earning income is the first step towards ending poverty. When people feel that they have value, they march forward instead of standing still. Since 2003, United Against Poverty has provided a hand up to those in need, helping them move out of poverty. The City of Orlando supports this empowerment model.”

Buddy Dyer, Mayor of Orlando
LIFTING LIVES

Our Purpose
To inspire and empower people living in poverty to lift themselves and their families to economic self-sufficiency.

Our Mission
To serve those in poverty by providing crisis care, transformative education, food and household subsidy, employment training and placement, personal empowerment training, and active referrals to other collaborative social service providers.

Our Vision
Communities where every family has access to basic needs, nutritional food, crisis care, education and employment training, and where everyone has the opportunity to achieve a future filled with hope and possibilities.

772-770-9113 • www.unitedagainstpoverty.org
2050 40th Avenue, Suite 9 • Vero Beach, FL 32960

United Against Poverty is a registered 501(c)(3) nonprofit. Our Federal Tax ID is 11-3697936.