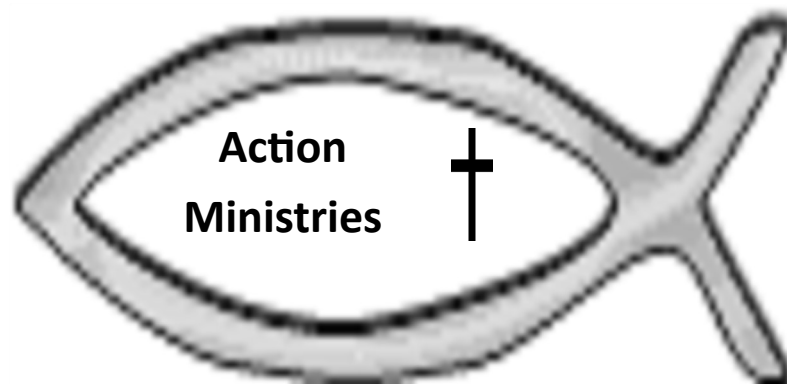


# **Annual Report**

## **2019**



***We Have Been Blessed to be a Blessing  
To Northern Kentucky Families  
for over 25 years***

# Action Ministries, Inc

4375 Boron Drive  
Latonia, Kentucky 41015

Phone: 859-261-3649

Fax: 859-261-4999

Email: [exdir3649@yahoo.com](mailto:exdir3649@yahoo.com)

Website: [www.actionministries.org](http://www.actionministries.org)

## **Daily Directors**

Dick Becker

Jim Procaccino

Dale Schaber

## **Hours of Operation**

Monday through Friday

9am – noon

The first Monday of each month

6:30pm - 8:00pm

The third Monday of each month

6:00pm - 7:30pm

# Board of Directors

December 31, 2019

Chairman: Dale Schaber

Vice Chairman: Jim Procaccino

Secretary: Sandy Banta

Treasurer: Cordelia Schaber

## Other Board Members

Paul Barth

Dick Becker

Larry Mains

Chuck Vaughn

We have no paid staff. Everyone working at Action Ministries is a volunteer!

Each month, approximately 100 people participate in some way.

## Mission Statement

***Action Ministries exists to share the love of Jesus Christ by providing groceries, hope and encouragement to low income families***



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Covington, KY 41015

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*"Dear children, let us not love with words or tongue, but with actions and in truth". 1 John 3:18*  
*Our mission: "to share the love of Jesus Christ by providing groceries, hope and encouragement to low-income families."*

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January 1, 2020

Dear Friends,

Well, it's that happy time of year when we get to thank you for all your support this past year and report to you on what we've been doing with your money. In 2019, we helped families with food 10,778 times. That represented 2,417 different families and 6,486 different people. Their average household income was \$919/month. We gave each family an average of 126 pounds of food and grocery items. Additionally, we provided 48,756 pounds of food to Kenton County and Beechwood school children in the weekend bags of food we sent home to about 240 of them last spring and this fall. And, we were able to share our excess with about 60 other agencies, schools, churches and civic organizations, giving them 336,486 pounds of food. All of this is possible because good folks like you have stepped up and contributed to the Mission. Poundage wise, most of what we distribute to clients has been donated to us by the government in their TEFAP program and, through partnerships with the Freestore/Foodbank, by Amazon, Ferrara (Kellogg's), Kroger's, UDF, Walgreens and WalMart. Additionally, we pick up at Master Provisions and Pepsi. Your donations are essential, however, to maintain the operation. We have mortgage, insurance, utilities, gasoline, and maintenance expenses which are necessary to keep Action Ministries open and functioning well. As we're very sure you know, we are all volunteers and nothing is spent on salaries.

You may have noticed that in the weeks before Christmas your mail and in boxes were flooded with requests for contributions. But, there was nothing there from us. We have never sent out any kind of mass mailings requesting donations. We have trusted, and will continue to trust, that God will provide the resources (volunteers, donations and money) we need as long as He wants this Mission to remain active in Northern Kentucky. We are confident the Spirit will lead you and others to join in the work, as you are able, and we are thankful He has given us the privilege of helping these families and children who are in need.

In His service,

*The Board of Action Ministries*

*Sandy Banta  
Paul Barth  
Dick Becker*

*Larry Mains  
Jim Procaccino  
Cordelia Schaber  
Dale Schaber*

*We have been blessed to be a blessing  
To Northern Kentucky for over 25 years*

## ***Beginning our 26<sup>th</sup> Year of Service to Northern Kentucky Families and Children***

### **2019 Overview of Action Ministries, Inc.**

In 1994, Tom Dorman was asked by the mayor of Ryland Heights to distribute government commodities to local residents, making use of space at Ryland Heights Elementary School. From that very modest beginning, Action Ministries is now a 501(c)(3) non-profit, faith-based food pantry with a significant presence in Northern Kentucky.

Our programs include:

- Distribution of food daily through our location in Latonia, Kentucky
- Distribution of government commodities
- A weekend backpack program (*Food For Thought*) for the Kenton County and Beechwood School Districts
- Sharing products with about 85 other agencies, churches and schools
- Volunteer opportunities monthly for well over 100 people and numerous community groups

All of Action Ministries' work is accomplished by a team of about 100 volunteers. No one is compensated in any way. Our mission is "to share the love of Jesus Christ by providing groceries, hope and encouragement to low-income families" and, while we require no religious test for our help, we hope that our motivation is clear to those we serve.

#### **Core Program**

Our warehouse/office in Latonia is open Monday through Friday from 9-noon and two Monday evenings each month. We are serving about 1000 families each month. Each received about 125 pounds of groceries. In 2019, we helped families 10,778 times. We try to limit our service area to Kenton County, south of Covington, Grant and Pendleton Counties, but we will serve anyone who comes in, at least the first time, and then refer him to agencies closer to his home. Because of monetary donations by 15 local churches, and 115 individuals and groups, government commodities, and product donations from area businesses we are able to give over 125 pounds of groceries to each family we serve. Our bags typically include some combination of meats, produce, dairy products, bread, pizza, canned fruit and vegetables, packaged goods, paper goods, cereal, fruit juice, and household/personal care items. Through the Freestore/Foodbank, partnerships have been made with Amazon, Ferrara (Kellogg), Kroger's, UDF, Walgreens, and WalMart stores. Additionally, we pick up at Master Provisions and Pepsi. These sources provide us with a very significant amount of meat, produce, bread, packaged goods, soft drinks and other beverages, paper goods and household supplies. With careful management, the food we provide could feed a family of three for a week.

#### **Government Commodities**

We distribute the government commodities provided by Northern Kentucky Area Development (NKADD) to all our qualifying clients. For example, a family of 4 making less than \$2790 a month will qualify. Although items in the commodities will vary from month to month, they are included in the list above.

### **Food For Thought**

Our weekend backpack program, *Food For Thought*, is offered to the Family Resource Centers in the Kenton County and Beechwood School Districts. Some children within our community rely on their free and reduced lunches at school as their main source of nourishment for the day. On the weekends, for a variety of reasons, they do not have a reliable food source in their homes. The program gives them food on Friday afternoon to feed them over the weekend. With the generous support from Lakeside Christian Church (2 cans of Chef Boyardee/bag and 120 volunteers each month to assemble the bags) we are able to make 240 bags available each week for distribution to the kids who need them (K-12). Financial support for *Food For Thought* comes from several individuals and from many local businesses and foundations. This year, we had grants from the Kentucky Colonels, the Butler Foundation, the Durr Foundation and two Masonic Lodges. Following are just a few of the notes we've received from the Family Resource Coordinators:

*There is a super sweet 4<sup>th</sup> grade boy who attends a Kenton County School. Each week he receives a Friday package of food to take home. This pack of snacks helps provide food to a family which consists of two elderly grandparents and their three grandsons, who are now in their custody. Two of the children have lived with Mom on and off, but now, due to her past (full of drug use and illegal activity) finally catching up to her, the boys reside full time with their grandparents. This couple was already living on a fixed income while raising one grandson, and now they have taken in two more. Because of red tape and other hard to jump through hoops, the grandparents get little to no assistance for these three quickly growing boys. Two of the boys receive Friday Food for Thought packages to take home each weekend.*

\*\*\*\*\*

*A very polite 4<sup>th</sup> grader and his equally polite 3<sup>rd</sup> grade sister are two recipients of the Food for Thought packages in Kenton County. They live in a home with 4 other children and their mother. Their stepfather who was the breadwinner in the home passed away suddenly in the fall of last year. There are aunts and uncles who visit frequently and it seems there is always a lot going on at home. Our students who receive the packages are very thankful for the items they are able to count on each weekend. It also seems the packages (and hugs and smiles) they get each week offer a sense of security to the children. Mom may be trying to walk through grief in her own way, seek support, etc. and the kids although taken care of, are in need of that same support. I am so thankful to our funders that I am able to offer that in the form of a Food for Thought package.*

\*\*\*\*\*

*I have worked with this family for many years - with their oldest child and now with a younger sibling coming through. I have watched as this family has pulled themselves from near poverty and pushed through college, the police academy and still continue to push through college to reach their ultimate goals. As I have seen them get closer and closer, with a new baby in the home, they still struggle at times financially. Parents are both working, but with Mom trying to finish school, work hours, childcare and current wages, times are still sometimes tight. Both the*

*older and the younger student receive a Food for Thought package each Friday, but it is exciting to watch the family grow and push through knowing that their need for the extra food is soon coming to an end!*

\*\*\*\*\*

*The students who receive FFT bags at Simon Kenton have various backgrounds and challenges. Some of them have disabilities or parents with disabilities, others are living doubled up with friends or family, and several of them are being raised by their grandparents. All of them struggle to keep food in their cabinets for their growing teenagers. We appreciate everything you do for our kids and community!*

### **Sharing**

Because we are often blessed with very large quantities of a donated product, we have a network of agencies in our area that we can share, and sometimes trade, with. Last year, we shared with 85 other agencies, churches and schools.

### **Volunteering**

Volunteers are absolutely essential to our operation. As the program has grown, the demand on our volunteers has increased significantly and more people are constantly needed, some with specific skills. Amazingly, the Spirit has moved and someone has come forward each time a need has arisen. We have a core of about 100 people who volunteer with us each month, working in the warehouse, driving the truck, interviewing and serving the clients, managing the operation, taking care of necessary building repairs and maintenance and handling the business affairs of the Mission. Church groups, home-schoolers, school groups, local courts, and civic/business groups often use Action Ministries as a vehicle for their volunteer and community service opportunities. Lately, parents have begun bringing their younger children to work with them in the evening so that they can begin to learn the value of volunteering. The Mission has also become an outlet for some of our older people who want to remain connected and provide useful and meaningful service. We welcome everyone who wants to serve with us and try very hard to find a place to use their talents.

### **Our Budget**

Our budget for 2020 is \$121,400 (including depreciation), excluding donated inventory. \$50,000 will be spent for food for the General and Food For thought programs. **No money is being spent for salaries.**

Action Ministries  
4375 Boron Drive  
Covington, KY 41018  
Office: 859-261-3649

Exdir3649@yahoo.com  
www.actionministries.org

# Mission Facts, 2019

## Our Clients

- We helped families with food 10,778 times
- We helped 2417 different households
- We averaged 898 families a month
- Total number of people in these families (unduplicated) 6486
- Average Household Income per family - \$919/month
- Number of weekend food bags (*Food for Thought*) distributed to students – 8126

## Our Expenses

- We spent \$17,329 on food for our General Program
- We spent \$26,419 on food for the *Food for Thought* Program (bags and Christmas)
- Total spending for all food, Ensure, bags, gift certificates, etc. \$45,335
- Our total expenses for the Mission's Programs and for Operating and Property Expenses was \$86,668 (without donated inventory or depreciation), but NONE of it was for salaries.
- Average food only cost per pick up in the General Program - \$1.61
- Cost per pack in the *Food for Thought* program – \$3.25

## Outgoing Pounds of Food

- Total number of pounds distributed to our clients – 1,357,682
- Additional pounds distributed in weekend school program – *Food for Thought* – 48,756
- Total number of pounds we distributed to other agencies, schools and churches, etc. – 336,486
- Average pounds of food and grocery items given to each client family –126



**Income and Expenses**  
**January-December, 2019**

	<u>Jan - Dec 2019</u>	<u>Jan - Dec 2018</u>
<b>Income</b>		
<b>40000 · Contributions</b>		
<b>40100 · Contributions-Gen</b>		
40101 · Regular Contributors	49,535.25	89,542.01
40100 · Contributions-Gen - Other	28,048.16	50.00
<b>Total 40100 · Contributions-Gen</b>	<u>77,583.41</u>	<u>89,592.01</u>
40200 · Amazon Smile	29.70	12.74
40300 · Food for Thought	38,292.33	27,633.78
<b>Total 40000 · Contributions</b>	<u>115,905.44</u>	<u>117,238.53</u>
<b>40500 · Grants-General</b>		
40501 · FEMA	3,322.50	3,322.50
<b>Total 40500 · Grants-General</b>	<u>3,322.50</u>	<u>3,322.50</u>
49900 · Uncategorized Income	0.00	5,361.47
<b>53000 · Interest Income</b>		
53001 · Interest Income-General Account	244.10	1,015.49
53050 · Interest Income-CD's	2,038.42	859.48
53100 · Interest Income-MM	99.95	0.00
53200 · Interest Income-FFT	13.59	0.00
<b>Total 53000 · Interest Income</b>	<u>2,396.06</u>	<u>1,874.97</u>
<b>59000 · Miscellaneous Sales</b>		
59100 · Sale of Equipment	6,000.00	0.00
59000 · Miscellaneous Sales - Other	0.00	10.00
<b>Total 59000 · Miscellaneous Sales</b>	<u>6,000.00</u>	<u>10.00</u>
<b>Total Income</b>	<u>127,624.00</u>	<u>127,807.47</u>
<b>Gross Profit</b>	127,624.00	127,807.47
<b>Expense</b>		
<b>61000 · Ministry</b>		
61100 · Food	17,328.83	26,423.44
61500 · Food For Thought	26,418.81	30,369.73
61900 · supplies	1,587.58	1,191.35
<b>Total 61000 · Ministry</b>	<u>45,335.22</u>	<u>57,984.52</u>
<b>62000 · Administrative Expenses</b>		
62201 · Computer Expenses	219.00	0.00
62210 · Website Expense	0.00	80.68
62300 · E&O Insurance	840.00	840.00
62500 · Office Supplies	644.26	1,206.32
62800 · Promotion	0.00	52.06
62905 · Annual Report Fee	25.00	15.00
<b>Total 62000 · Administrative Expenses</b>	<u>1,728.26</u>	<u>2,194.06</u>

**Income and Expenses**  
**January-December, 2019**

	<u>Jan - Dec 2019</u>	<u>Jan - Dec 2018</u>
<b>63000 · Operation</b>		
63160 · Mortgage Int	3,963.16	4,385.96
63200 · Gas & Electric	11,359.07	10,819.17
63300 · Telephone	1,831.67	1,788.07
63400 · Water	491.97	391.44
63450 · Sanitation	907.63	1,358.41
63500 · Waste Collection	2,550.28	2,639.27
63700 · Supplies	1,649.19	83.86
63900 · Miscellaneous	295.00	542.74
63000 · Operation - Other	200.00	0.00
<b>Total 63000 · Operation</b>	<u>23,247.97</u>	<u>22,008.92</u>
<b>64000 · Building Expenses</b>		
64050 · Building	101.97	337.53
64100 · Building Insurance	4,679.01	4,412.75
64200 · Cleaning	850.00	499.25
64300 · Building Maintenance	72.22	112.99
64600 · Lawn Care	24.75	0.00
64605 · Lawn Mower	46.59	0.00
64850 · Pest Control	958.00	842.00
<b>Total 64000 · Building Expenses</b>	<u>6,732.54</u>	<u>6,204.52</u>
<b>65000 · Vehicle Expense</b>		
65100 · Truck Maintenance	21.00	916.20
65150 · Truck	0.00	98.50
65200 · Vehicle Gas	3,971.24	5,041.10
65300 · Auto Insurance	2,693.27	4,127.11
<b>Total 65000 · Vehicle Expense</b>	<u>6,685.51</u>	<u>10,182.91</u>
<b>66000 · Equipment</b>		
66100 · Forklift Maintenance	299.39	608.83
66200 · Propane	390.99	434.25
66501 · Walk-in Freezer	0.00	342.77
66502 · Walk-in Freezer #2	460.33	605.52
66507 · Reach-in Freezer	130.00	205.00
66603 · Walk-In Refrigerator	252.07	0.00
66800 · Vacuums	0.00	196.33
66850 · Other Warehouse Equipment	926.19	229.65
66000 · Equipment - Other	479.56	37.98
<b>Total 66000 · Equipment</b>	<u>2,938.53</u>	<u>2,660.33</u>
<b>69700 · Depreciation</b>	<u>22,870.85</u>	<u>22,390.00</u>
<b>Total Expense</b>	<u>109,538.88</u>	<u>123,625.26</u>
<b>Net Income</b>	<u><u>18,085.12</u></u>	<u><u>4,182.21</u></u>

**Financial Position**  
**December 31, 2019**

	<b>Dec 31, 2019</b>	<b>Dec 31, 2018</b>
<b>ASSETS</b>		
<b>Current Assets</b>		
<b>Checking/Savings</b>		
<b>10000 · Cash</b>		
10100 · Heritage General	127,043.20	162,911.42
10200 · Heritage FFT	26,506.35	17,223.28
10300 · Amazon Smile	133.16	103.46
10350 · Petty Cash	100.00	0.00
<b>Total 10000 · Cash</b>	<b>153,782.71</b>	<b>180,238.16</b>
<b>10500 · Short Term Investments</b>		
10501 · Heritage MM	40,497.96	40,398.01
10502 · Certificate of Deposit 9 Mo B	0.00	47,284.00
10503 · CD 6 months Guardian	25,077.14	0.00
10504 · CD 15 Month Guardian	100,370.01	0.00
<b>Total 10500 · Short Term Investments</b>	<b>165,945.11</b>	<b>87,682.01</b>
<b>10800 · Restricted Assets</b>		
10801 · Certificate of Deposit 9 Mo A	0.00	21,047.24
<b>Total 10800 · Restricted Assets</b>	<b>0.00</b>	<b>21,047.24</b>
<b>Total Checking/Savings</b>	<b>319,727.82</b>	<b>288,967.41</b>
<b>Other Current Assets</b>		
12100 · Inventory Asset	182,595.00	70,901.00
15000 · Prepaid Expenses	200.00	0.00
<b>Total Other Current Assets</b>	<b>182,795.00</b>	<b>70,901.00</b>
<b>Total Current Assets</b>	<b>502,522.82</b>	<b>359,868.41</b>
<b>Other Assets</b>		
<b>18000 · Long Term Assets</b>		
18100 · Land, Building and Equipment	576,430.19	606,988.19
18500 · Accumulated Depreciation	-237,151.85	-249,259.00
<b>Total 18000 · Long Term Assets</b>	<b>339,278.34</b>	<b>357,729.19</b>
<b>Total Other Assets</b>	<b>339,278.34</b>	<b>357,729.19</b>
<b>TOTAL ASSETS</b>	<b>841,801.16</b>	<b>717,597.60</b>
<b>LIABILITIES &amp; EQUITY</b>		
<b>Liabilities</b>		
<b>Current Liabilities</b>		
<b>Accounts Payable</b>		
<b>20000 · Accounts Payable</b>		
20100 · Accounts Payable-Other	1,469.67	0.00
<b>Total 20000 · Accounts Payable</b>	<b>1,469.67</b>	<b>0.00</b>
<b>Total Accounts Payable</b>	<b>1,469.67</b>	<b>0.00</b>
<b>Credit Cards</b>		
<b>21000 · Credit Card Payable</b>		
21001 · Accts Payable card XX4792	271.12	0.00
<b>Total 21000 · Credit Card Payable</b>	<b>271.12</b>	<b>0.00</b>
<b>Total Credit Cards</b>	<b>271.12</b>	<b>0.00</b>

**Financial Position**  
**December 31, 2019**

	<u>Dec 31, 2019</u>	<u>Dec 31, 2018</u>
<b>Total Current Liabilities</b>	1,740.79	0.00
<b>Long Term Liabilities</b>		
<b>23000 · Mortgage Payable</b>		
<b>23005 · Farmers/Heritage Bank</b>	126,626.84	134,044.00
<b>Total 23000 · Mortgage Payable</b>	<u>126,626.84</u>	<u>134,044.00</u>
<b>Total Long Term Liabilities</b>	<u>126,626.84</u>	<u>134,044.00</u>
<b>Total Liabilities</b>	128,367.63	134,044.00
<b>Equity</b>		
<b>30000 · Opening Balance Equity</b>	425,739.77	413,444.96
<b>31000 · Designated Funds</b>		
<b>31100 · Board Desig Food for Thought</b>	10,000.00	0.00
<b>31200 · Board Desig Capital Improvement</b>	50,000.00	0.00
<b>31300 · Board Desig Forklift</b>	15,000.00	0.00
<b>31400 · Board Desig Operating Reserve</b>	24,500.00	0.00
<b>Total 31000 · Designated Funds</b>	<u>99,500.00</u>	<u>0.00</u>
<b>32000 · Retained Earnings</b>	170,108.64	165,926.43
<b>Net Income</b>	18,085.12	4,182.21
<b>Total Equity</b>	<u>713,433.53</u>	<u>583,553.60</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<u><u>841,801.16</u></u>	<u><u>717,597.60</u></u>