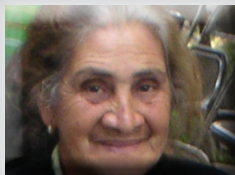




Serving at the Crossroads



Keeping Promises

2008 Annual Report



Vision

To sustain a health-care facility that will offer a diversified and multidisciplinary approach to diagnose, treat, educate and care for those it serves so as to give patients hope, invigorate the spirit of the community, and enable families to break out of the cycle of poverty and illness that entraps the impoverished.

Mission

To gather the resources necessary to build, equip and sustain a medical clinic in the town of La Entrada Honduras. We will:

- Aid through a dependable supply chain of medications and services; partnerships and relationships with other humanitarian organizations; and financial support.
- Inform the people of La Entrada about improving their overall wellness through proper medical treatments, improved health care, and nutritional education.
- Empower our Honduran partner, Manos Amigas, to relieve the pain and suffering of impoverished patients

Values

Integrity—In all of our activities, relationships and transactions, it is our intention to act with openness and integrity.

Stewardship—We recognize that the resources that we have assembled are not ours, but have been entrusted to us for the purposes of sharing and improving the lives of those who are impoverished.

Equality—We value people for their time, talents and faith, not for their material wealth; we see all people as our brothers and sisters deserving of an opportunity to develop their gifts, unencumbered by disease, medical condition, social standing, poverty or religious faith.

Approach

Our approach is to aid, inform and empower. The model we developed is based on assisting, providing information and empowering local community healthcare professionals, thereby enabling Hondurans to help Hondurans.

A message from the President...

A promise is defined as “an express assurance on which expectation is to be based.” In 2004, Serving at the Crossroads made a promise to the people of La Entrada. We *assured* them that we would build and sustain a state-of-the-art medical facility in the region. And, they are *expecting* improved medical care. Keeping promises are difficult, but we did not make that promise lightly.



I can't say that our promise has been completely fulfilled. However, I can say that we are *keeping* that promise. We have done so much. In 2008, we:

- Treated more than 7,000 patients
- Hosted the first brigade of medical professionals from a U.S. Medical Center
- Formed a partnership with Starkey Foundation for hearing aids
- Purchased a 15-passenger medical transport van
- Continued to make progress on construction of a permanent clinic

As I look back on 2008, the only word that describes my feelings is “Amazing!”

After three years, our “interim” clinic has seen almost 20,000 patients – and more continue to come. Each month more than 30% of the people registering are first time visitors to our clinic.

Rotary clubs, business owners in Honduras and other benefactors graciously contributed their gifts and talents to help this medically deprived part of the country. Our efforts were recognized by state legislators with citations presented on the floor of the state capitol in Harrisburg, PA and feature articles in the press. We also attracted the attention of key groups in Honduras who recognize that our organizational model is unique in having Hondurans helping Hondurans and that Serving at the Crossroad's role is one of empowerment, informing and aiding the local healthcare practitioners. The Minister of Health saw us as fitting their “new model” of healthcare for the country.

Working with a major engineering and design firm in Honduras, we laid out a master plan with Fundacion Manos Amigas to turn the land we purchased for them into a medical campus. The design for the first building, a new clinic, was completed and construction bids were solicited from five local contractors. Our timing was not ideal! Unfortunately, bids were received at the onset of economic hard times with the uncertainties of soaring oil prices, increasing transportation rates and rising global prices for cement and steel. We were not successful in procuring an affordable bid in 2008, even when scaling back on the size of our project. We viewed this as merely a postponement in the execution of our building project, because our Honduran experiences have shown us that when one door closes, many more tend to open up.

In the meantime, SATC is still enabling the treatment of patients and providing medications at our “interim” clinic, albeit in crowded quarters. It is because of all of you who have supported us, that we can say, “we are *keeping* our promise.”

Sincerely,

Robert L. Sumner, DDS
President

Highlights of 2008

Nearly 7,000 people treated

First medical brigade served at clinic

Starkey Foundation provided hearing aids

Medical network expanded

Clinic acknowledged by Scandinavian NGO

Grant provided down-payment for medical transport vehicle

Pennsylvania Legislature recognized SATC

Who We Serve

The people coming to the Manos Amigas clinic are not wealthy. Many live on less than \$2.00/day for food and frequently their choice is one of eating that day or paying for medications. Serving at the Crossroads takes that decision away by providing medications for them at the clinic. Typically, the families served by Manos Amigas consist of eight members, two of which are medically incapacitated to the point that they can not work or go to school. In keeping our promise in 2008, we treated nearly 7,000 people:



- 8% – less than one year old
- 17% – 1 to 4 years old
- 15% – 5 to 14 years old
- 37% – 15 to 49 years old
- 23% – Over 50
- Twice as many females than men were seen

The most common treatment situations encountered were bronchitis, diarrhea, parasites, arterial hypertension, and dermatologic problems.

How We Serve

We aid, we inform, we empower. We don't do it all. We partner with the Manos Amigas Foundation in La Entrada, which is a Non Governmental Organization (NGO) responsible for the daily operation of the clinic. They staff the clinic with volunteer Honduran medical professionals. Volunteerism, which in this part of the world, where even the doctors and their own families struggle for personal survival, is a foreign concept. We witnessed the skillful practice of the Honduran doctors, under less than ideal conditions. We knew

they could do so much more if medications and equipment were accessible. They simply lacked the tools – that is our responsibility.



Because of the permanent presence of the clinic in La Entrada, Manos Amigas doctors treat one of every four people in town. Costs of serving patients remain low because no salary is paid to clinic doctors and SATC receives medication donations from several suppliers, thereby limiting purchase of pharmaceuticals. This year we were

able to supply medications for less than \$2.00(US) per patient visit. We strive to be good stewards of the resources that have been entrusted to us.

Geisinger Medical Center Sends Three Brigades

Three times in 2008, healthcare volunteers from Geisinger Medical Center in Dannville, Pennsylvania, traveled to La Entrada to offer their services at the Manos Amigas Clinic. The Geisinger team treated more than 2,300 patients during their visits. The value of their goods and services, using conservative estimates, exceeded \$300,000 that ordinarily would never have come to this community! This partnership is a blessing for us and for La Entrada.

People walked from outlying areas—as much as two hours, just to come to the clinic. With loving smiles, a few Spanish words, and the assistance of interpreters from the local bi-lingual school, the team moved through the large crowds that had gathered on the clinic grounds. There were relieved mothers who wanted their newborns seen and young crying children, separated from their mothers just long enough to step on a scale. For some, this visit meant that other tests would be required, necessitating trips to a nearby laboratory to have blood drawn or perhaps to a specialist or diagnostic imaging center in San Pedro Sula, 2.5 hours away by car—longer by local bus and nearly impossible if on foot.



The generosity of the Geisinger group continued to pour out as blessings for their patients. For several patients with foot wounds and infections, they were told to change dressings daily and to wear socks or shoes rather than walk bare footed. These instructions were impossible to follow

as the patients had no socks and others were too poor to own shoes. Undeterred, members of the team reached into their own pockets, pooled their limpera and purchased the proper footwear for young and old alike. This was the first time that these patients had ever worn or owned a pair of shoes.

For the more typical conditions like malnutrition, headaches, fevers, parasites, infections and the cleaning or suturing of wounds, patients seemed to be all smiles, leaving the clinic after lots of hugs, smiles, kisses and of course a bag of pills, bandages or dressing changes.

Starkey Foundation Provided Hearing Aids

Two SATC board members qualified more than 80 patients for participation in Starkey's Gift of Sound program in which they will receive hearing aids later this year. Dr. Bob Sumner and



Karen Hoerner, RN traveled to Honduras to do the testing and to make wax impressions, the molds of the inner ear, for each patient. Patients ranged in age from 3 - 80 years and all suffered from partial to almost complete loss of hearing in one or both ears. Many waited for hours each day under a tent until it was their turn to enter the examination room.

Testing was a new experience for them as they had never before been evaluated for hearing loss. It was a serious, yet strange encounter in which patients wore head phones and raised their hand when they heard any tone at varying pitches in each ear. Patients had to continually be reminded to hand signal upon hearing a tone because their general reaction, when a detectable tone entered one of the head phones, was one of surprise registering a big smile.

Relationships & Networking

During 2008, we kept our promise by establishing new relationships and networks.

Medical Network—we developed a medical infrastructure that enabled us to create Honduras’ first medical network. Our patient referrals go to specialized clinics and hospitals like the Ruth Paz Clinic & Children’s Burn Center, CURE International for orthopedic evaluations and procedures and Operation Smile for surgical corrections to facial deformities.

Projecto Norte Partnership—a Scandinavian non-governmental organization (NGO) partnered with Manos Amigas to continue building social and environmental infrastructure to enhance community development.

Starkey Foundation Affiliation—we linked through Operation Honduras to Starkey, one of America’s largest hearing aid manufacturers, to provide the gift of sound for the hearing impaired.

Medical Transport Vehicle

The dream of establishing a medical transportation system for the clinic came true in 2008. Serving at the Crossroads was Awarded an endowment for \$25,000 as a down payment for medical transport vehicle. Coupled with a gift from a benefactor, we were able to purchase a new 15-passenger Toyota bus.



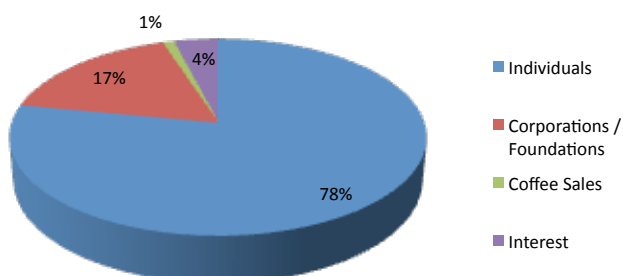
Pennsylvania Legislature Recognized Serving at the Crossroads

When government entities like the Pennsylvania Legislature and the state’s Attorney General recognize your efforts, that’s something to smile about. That’s exactly what happened to Serving at the Crossroads. We can smile because it was a surprise and an unexpected gesture recognizing the good works that our organization has done in empowering the Hondurans to help themselves with support from us and several other partnering organizations within the Commonwealth of Pennsylvania.

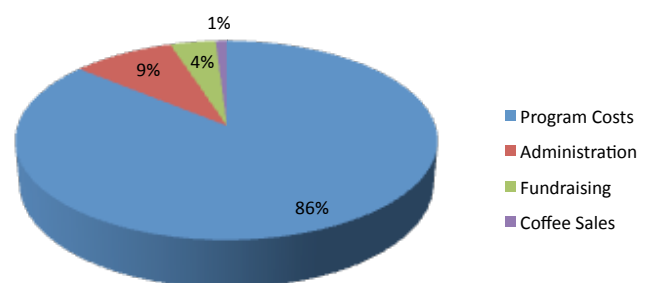


And of course the press was on hand, following up the event with a lead story about the clinic in the weekend magazine section of The Philadelphia Inquirer. The local press also spotlighted us with a major feature article in The Daily Local News.

Revenue



Expenses



STATEMENT OF FINANCIAL POSITION
December 31, 2008

ASSETS				
	TOTAL	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED
CURRENT ASSETS				
Cash and cash equivalents				
Checking	\$ 411,572	\$235,726	\$175,500	\$346
Short-term investments	195,513	195,513	0	0
Contributions receivable	0	0	0	0
TOTAL CURRENT ASSETS	<u>607,085</u>	<u>431,239</u>	<u>175,500</u>	<u>346</u>
OTHER ASSETS				
Long-term investments	<u>1,263</u>	<u>160,970</u>	<u>0</u>	<u>0</u>
TOTAL ASSETS	\$ 608,348	\$ 432,502	\$ 175,500	\$ 346
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accrued expenses	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL CURRENT LIABILITIES	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET ASSETS	<u>608,348</u>	<u>432,502</u>	<u>175,500</u>	<u>346</u>
	\$ 608,348	\$ 432,502	\$ 175,500	\$ 346

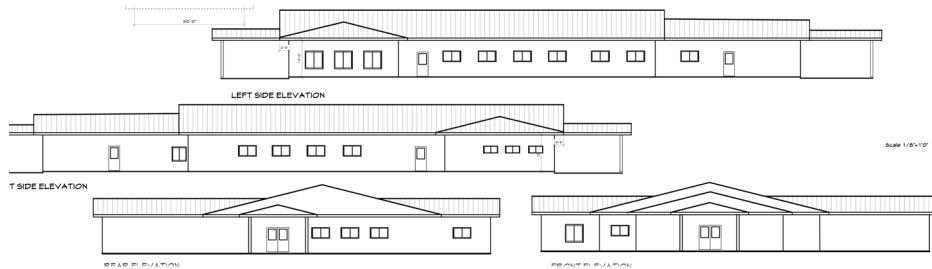
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
For the Year Ended December 31, 2008

	TOTAL	UNRESTRICTED	TEMPORARILY RESTRICTED	PERMANENTLY RESTRICTED
REVENUE				
Contributions				
Corporations and Foundations	\$ 53,697	\$ 28,697	\$ 25,000	0
Individuals	252,885	77,385	175,000	0
In-kind	3,200	0	3,200	0
Coffee sale income	1,321	1,321	0	0
NET ASSETS RELEASED FROM RESTRICTIONS				
Satisfaction of time requirement and program restrictions	<u>0</u>	<u>29,200</u>	<u>(29,200)</u>	<u>0</u>
	311,103	136,603	174,500	0
Other Income				
Interest and dividend income	11,836	11,792	0	44
Realized gains and losses	234	234	0	0
Unrealized gains and losses	<u>(333)</u>	<u>(333)</u>	<u>0</u>	<u>0</u>
	11,737	11,693	0	44
TOTAL REVENUE	\$ 322,840	\$ 148,296	\$ 174,500	\$ 44
EXPENSES				
Program costs	\$ 84,147	\$84,147	0	0
Coffee sale expenses	784	784	0	0
Fundraising costs	4,043	4,043	0	0
General and administrative	<u>8,514</u>	<u>8,514</u>	<u>0</u>	<u>0</u>
	97,488	97,488	0	0
CHANGE IN NET ASSETS	\$ 225,352	\$ 50,808	\$ 174,500	\$ 44
NET ASSETS BEGINNING of YR	<u>382,996</u>	<u>381,694</u>	<u>1,000</u>	<u>302</u>
NET ASSETS END of PERIOD	\$ 608,348	\$ 432,502	\$ 175,500	\$ 346

The complete audited financial statements are available upon request.

Keeping Promises

We are looking and actively planning far beyond today. Serving at the Crossroads will build a new healthcare facility – a clinic with expanded services, providing La Entrada and surrounding communities with a greater array of medical programs, including dental care, auditory and ophthalmologic offerings.



Yes, we are keeping our promise . . .

to her,



to them,



to him,



to her,



to him,



to them,



*and to all the
people of
La Entrada.*