



CULTURE of LIFE Family Services

OVERVIEW REPORT AND STRATEGIC PLAN

Q1, 2020

5030 CAMINO DE LA SIESTA, SUITE 106 SAN DIEGO, CA 92108 | 619-692-4401

362 W MISSION AVE SUITE 105, ESCONDIDO, CA 92025 | 760-294-6114

WWW.COLFS.ORG EMAIL: INFO@COLFS.ORG

1 Executive Summary

Culture of Life Family Services (COLFS), founded in 2000, is the only organization in Southern California which offers comprehensive medical care and pro-life pregnancy clinic services for women and children.

COLFS strategic vision is to be the exemplary Christ-centered medical care and pregnancy clinic ministry in the San Diego region. The primary mission of COLFS is to ensure that Christ-centered medical care and pregnancy clinic services are available to all women regardless of ability to pay. This mission includes access to Abortion Pill Reversal for women who have regret after starting a medication-induced abortion.

COLFS partnership with Culture of Life Family Healthcare (COLFHC) operates COLFS Medical Clinic. COLFHC had 6,496 patient visits last year. The COLFHC family practice is largely funded by revenue from collections for medical services.

COLFS Medical Clinic, building on the infrastructure provided by COLFHC, provides our ministry program services, including client counseling, ultrasounds, medical care and follow-up support for women and families in need.

COLFS STRATEGIC GOALS

COLFS strategic goals include expansion of our programs to serve even more families in need. We are building on our medical foundation to expand services to attract more clients to our clinics. Our primary goal is to build a culture of life by developing relationships with our clients and providing support and follow-up care to affirm them in their choices for life.

COLFS EXPANSION

COLFS strategic focus for 2020 is to grow the patient and client volumes in our clinics. In 2019, we hired additional providers and now have the capacity to double our overall volume to 12,000 visits per year; with 10% of these visits providing pregnancy related services. As our volume increases, we will provide services to more clients, heal more families and save more babies.

To build patient and client volume, we are increasing our marketing budget to ~8.5% of operational expenses. This significant increase will enable us to attract more patients and clients and achieve our strategic growth goals.

Our strategy is one of prevention: presenting a coherent, attractive pro-life message to the community, particularly young people who might be at risk for abortion.

COLFS will also continue to work within the Diocese of San Diego at the parish and school level to grow our education and outreach programs to reach the next generation with a strong pro-life message.

COLFS PROGRAMS

COLFS is a Christ-centered organization, built on a medical and spiritual foundation, dedicated to fostering the culture of life through all aspects of our ministry. Our programs are designed to serve clients with a Christian spirit and change the culture one heart at a time. At COLFS we seek to minister to the whole person. Everything we do is built on a strong spiritual foundation.

Below is an overview of the programs we offer at COLFS:

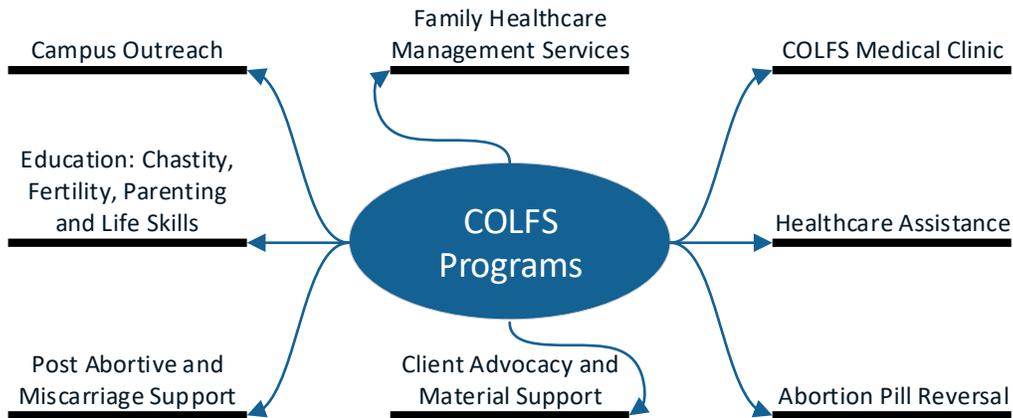


Figure 1: COLFS Programs

Family Healthcare Management Services: COLFS operates a full family practice in partnership with Culture of Life Family Healthcare (COLFHC). COLFS provides the management services and COLFHC employees the hands-on medical practitioners. Revenue from medical collections is shared.

COLFS Medical Clinic: COLFS Medical Clinic provides Women’s Health and Family Practice services. A special focus is helping women who have unplanned pregnancies regardless of ability to pay. Visit colfsclinic.org for more information.

Healthcare Assistance: COLFS underwrites medical services provided by COLFHC for those in need, especially women and families affected by unplanned pregnancy. We are committed to providing services to our uninsured or under-insured clients regardless of their ability to pay.

Abortion Pill Reversal: COLFS pioneered APR, a revolutionary program that reverses the effects of the abortion pill. COLFS offers APR locally in our clinics, providing a second chance at life for women who have taken the abortion pill.

Client Advocacy and Material Support: COLFS provides support to our clients through their pregnancy and beyond. We are focused on providing spiritual and material support.

Post-Abortive and Miscarriage Support: COLFS provides support for women and families affected by abortion and miscarriage.

Education: COLFS provides chastity, fertility awareness, life skills, parenting, and prenatal education programs.

Campus Outreach: COLFS is active in the San Diego educational community, especially in parishes, high schools, colleges and universities.

2 Table of Contents and Figures

Table of Contents

1	Executive Summary.....	1
2	Table of Contents and Figures	3
3	COLFS Programs.....	5
3.1	Healthcare Management Services	6
3.2	COLFS Medical Clinic.....	6
3.3	Healthcare Assistance	8
3.4	Abortion Pill Reversal.....	8
3.5	Client Advocacy and Material Support	8
3.6	Post Abortive and Miscarriage Support.....	9
3.7	Education Programs.....	9
3.8	Outreach Programs.....	9
4	COLFS Organizational Structure.....	11
5	COLFS Financial Overview.....	12
6	COLFS Strategic Initiatives.....	13
6.1	Initiative: Reach and Serve More Patients and Clients.....	13
6.2	Initiative: Expand COLFS Mission Medical Care Availability	14
6.3	Initiative: Expand COLFS Medical Services to Include OB Care	14
6.4	Initiative: Obtain Independent Clinic License for COLFS.....	14

Table of Figures

Figure 1: COLFS Programs	2
Figure 2: COLFS Metrics 2018, 2019 and Target Goals for 2020, 2021	5
Figure 3: COLFS Medical Services Agreement with COLFHC: Operating COLFS Medical Clinics	6
Figure 4: COLFS Clinic Web Site Active User Report for 2019	6
Figure 5: COLFS Medical Clinic Web Site (colfsclinic.org)	7
Figure 6: COLFS Education Programs	9
Figure 7: COLFS Outreach Extends Throughout San Diego County (2015-2019 Locations)	10
Figure 8: COLFS Organizational Chart	11
Figure 9: COLFS and COLFHC Financial Overview	12
Figure 10: COLFS Yearly Donor Distribution	13

3 COLFS Programs

COLFS programs are building the culture of life one client at a time. Our programs are Christ-centered and holistic, serving both physical, psychosocial and spiritual needs. Summary metrics for COLFS programs are presented below for 2018 and 2019 along with target goals for 2020 and 2021.

	2018	2019	2020	2021
COLFS MEDICAL CLINIC			Targets	Targets
Overall Medical Patient and Client Visits	5664	6497	12000	14400
Family Practice Visits	5243	6056	10800	12960
Pregnancy Clinic Visits	421	441	1200	1440
Ultrasounds Performed (2018 inc WMC)	285	246	600	720
Progesterone Treatments	24	86	240	288
NaproTechnology Visits	41	38	80	150
APR Babies Saved (Local)	4	17	40	60
At Risk Pregnancy Patients	TBD	TBD	600	720
Medical Fee Assistance Visits	37	155	600	800
COLFS MINISTRY SUPPORT and EDUCATION				
Clients Served	226	234	500	500
Support Material Provided for Babies	147	210	250	250
Support Groups Hosted	9	19	30	30
Educational Programs Sponsored	11	12	20	20
Students Served by Education Programs	460	398	1200	1200
Baby Bottle Drives: Fundraising and Education	20	20	26	26
Volunteer Hours	~1742	~ 1765	~2000	~2000

Figure 2: COLFS Metrics 2018, 2019 and Target Goals for 2020, 2021

3.1 Healthcare Management Services

COLFS, in partnership with Culture of Life Family Healthcare (COLFHC), operates COLFS Medical Clinics, providing Christ-Centered medical care for our patients and clients. COLFHC is a separate, private, medical group.

COLFS provides administrative management staff and facilities and functions as a Management Services Organization (MSO). COLFHC provides the medical staff. This partnership is legally defined through a Management Services Agreement (MSA). Revenue collected from medical billings is split evenly between COLFS and COLFHC.

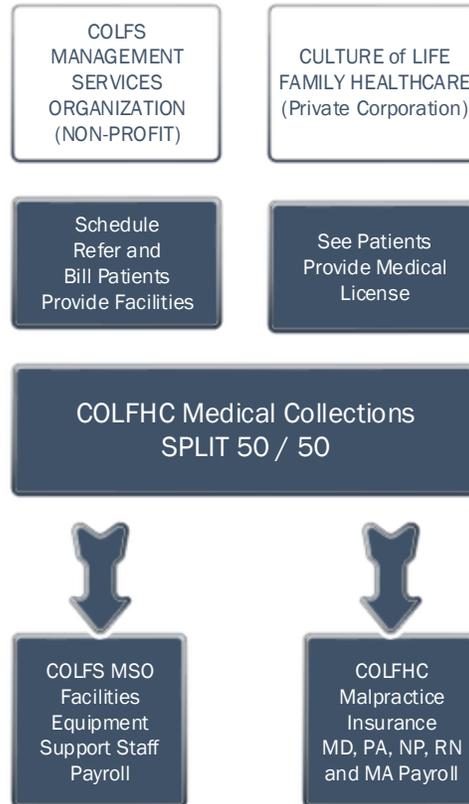


Figure 3: COLFS Medical Services Agreement with COLFHC: Operating COLFS Medical Clinics

3.2 COLFS Medical Clinic

COLFS Medical Clinics provide Women’s and Family Healthcare services to the San Diego community. Our clinics also provide full-service family medical care for adults and children.

COLFS Medical Clinics are dedicated to helping women who have unplanned pregnancies with ultrasound, pregnancy tests, Abortion Pill Reversal (APR), advocacy support, and referrals for outside support, regardless of ability to pay.

COLFS Medical Clinic has the ability to support over a thousand patients a month, including pregnancy clients, between our offices in Escondido and Mission Valley.

To reach our patient and client capacity, we are investing heavily in client and patient marketing. We have positive growth trends for colfsclinic.org with Search Engine Optimization (SEO) activity and we are reaching even more clients and patients. Our 2020 budget has an increased allocation for marketing.

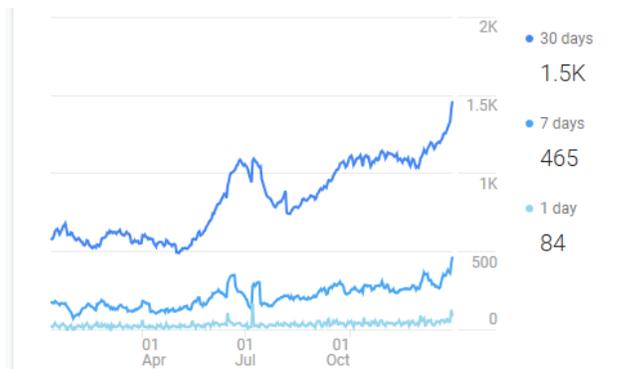


Figure 4: COLFS Clinic Web Site Active User Report for 2019

Español o Inglés: English

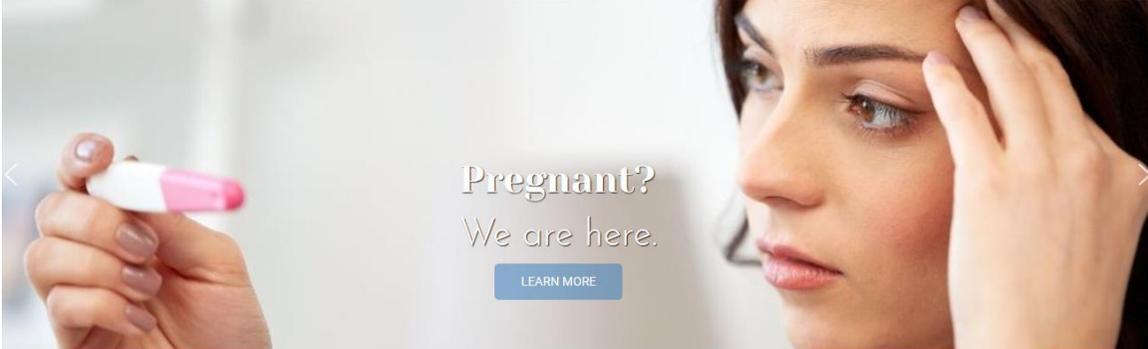
COLFS Medical Clinic
A Holistic Approach to Healthcare

MISSION VALLEY
(619) 692-4401

ESCONDIDO
(760) 741-1224

Schedule an Appointment

MEDICAL SERVICES | SUPPORT SERVICES | ABORTION OPTIONS | BLOG | ABOUT US



Pregnant?
We are here.

LEARN MORE

Free Pregnancy Tests

Ultrasound Exams

STD Testing

Abortion Pill Rescue

Programs & Resources

Family Healthcare

Women's Health and Family Medicine

We are a fully licensed medical clinic with specially trained doctors and nurses to provide women's wellness, abortion information and options, prenatal, post-natal, pediatric and primary medical services for the family.

Our experienced, compassionate staff are here to discuss choices, provide educational resources, offer material supplies, provide referrals, assess needs and work with you to ensure you are getting the support that you need in a safe, nonjudgmental environment.

We accept insurance and offer discounted medical services to those that are uninsured or underinsured. Our team will ensure that you get the medical attention and services you need regardless of your ability to pay.

We provide free pregnancy tests and free ultrasound exams to verify pregnancy viability and determine how far along you are. Free means no out of pocket cost to you. If you do have insurance we will bill for services and waive your co-pay. If you don't have insurance we will provide these services for free.

COLFS Medical Clinic is here for you.

Mission Valley
5030 Camino de la Siesta Suite 106
San Diego CA 92108

Escondido
362 W Mission Ave Suite 105
Escondido, CA 92025

Policies
Privacy Policy & Terms of Use Policy
Notice of Privacy Practices | Disclaimers

COLFS Medical Clinic is a Pro Women's Healthcare Certified Center



Español o Inglés
English

Figure 5: COLFS Medical Clinic Web Site (colfsclinic.org)

3.3 Healthcare Assistance

COLFS has underwritten medical care provided by COLFS Medical Clinic for hundreds of patients in crisis pregnancy and other situations of financial need. COLFHC invoices COLFS for these services. This assistance is also known as “mission medical” support.

Over the past 5 years, COLFS has provided approximately \$165,000 in healthcare assistance for a variety of medical procedures meeting the “mission medical” criteria. Patients that qualify for assistance are indigent, uninsured or do not have safe access to their insurance, pregnant or possibly pregnant, abortion intent, abortion vulnerable or abortion minded, in danger of coerced sterilization, in danger of euthanasia or coerced physician assisted suicide or otherwise have their or their baby’s sanctity of life threatened.

Special circumstances are decided on a case by case basis. These patients are treated with great charity and compassion: every effort is made to schedule them as soon as possible with a medical professional that can offer the necessary care. Patients are referred to a client support specialist unless they refuse such a referral or the need for referral is not indicated.

COLFS also has a tiered “needs based” sliding fee scale for all medical services. This ensures that we treat all patients in need fairly with clear criteria to determine eligibility for discounted or free services. COLFS is committed to providing medical services to our clients regardless of ability to pay.

3.4 Abortion Pill Reversal

COLFS initiated the Abortion Pill Reversal (APR) program in 2012 to help women who have changed their minds after starting the medical abortion process. In 2018, we transitioned operation of the APR Network to Heartbeat International (HBI): an organization with strong national presence and institutional depth. They have merged operation of the APR network into their high-volume 24 hours-per-day, seven-days-per-week hotline, called Option Line. Heartbeat International is well respected in pro-life circles and has a vast network of affiliates to fuel expansion of the APR network.

COLFS will continue to offer APR services to the San Diego County community and continue to promote APR advocacy and education initiatives. Dr. Delgado will continue to oversee APR research and maintain the APR protocol as part of his newly formed non-profit focused on life affirming medical research: The Steno Institute.

3.5 Client Advocacy and Material Support

COLFS ensures that our patients receive complete care: which extends beyond the doors of our clinic. Our patients are paired with a skilled client support specialist to help with needed resources and support. Our support specialists offer spiritual support as well as counsel. Each patient, as needed, meets with a client support specialist to help assess their personal, material and spiritual needs. The support specialist will continue to support the patient until they are capable of handling their own resource needs. Client support specialists help patients gain access to community resources such as: housing, food, clothing, material supplies, transportation and emotional support services.

To fully serve our patient base, COLFS absorbs some of the financial hardship that comes with being pregnant and having a newborn. With the help of generous donors we are able to promote healthy

pregnancies by offering free pre-natal vitamins. We also have a “Baby Boutique” stocked with baby material supplies which we provide to families in need. Our goal is to help the family bond with their newborn, and empower them to focus on personal growth utilizing programs such as “Earn While You Learn”. The “Baby Boutique” currently provides supplies to over 40 children a month.

3.6 Post Abortive and Miscarriage Support

We offer grief and loss support programs for post abortive women in partnership with Rachel’s Hope Healing Ministry: a subsidiary of Rachel’s Hope After Abortion Healing retreats. Rachel’s Hope provides support to men and women whose lives have been directly impacted by the trauma, shame, guilt and grief associated with pregnancy loss.

COLFS provides a small group setting to help clients find resources in the community for further healing. Our faith-based programs are designed to compassionately help reverse the downward spiral of depression, sadness, and self-hatred by instilling hope and promoting healing.

3.7 Education Programs

COLFS provides educational programs both in person and online for Natural Family Planning, NaProTECHNOLOGY, chastity, pre-natal, parenting, life skills, and other wellness programs.

We are working to bring chastity programs to schools, parishes and parent groups. We continue to work closely with parishes coordinating our baby bottles drives with educational briefs on COLFS mission and the availability COLFS Medical Clinic: a medical practice consistent with Christian values.

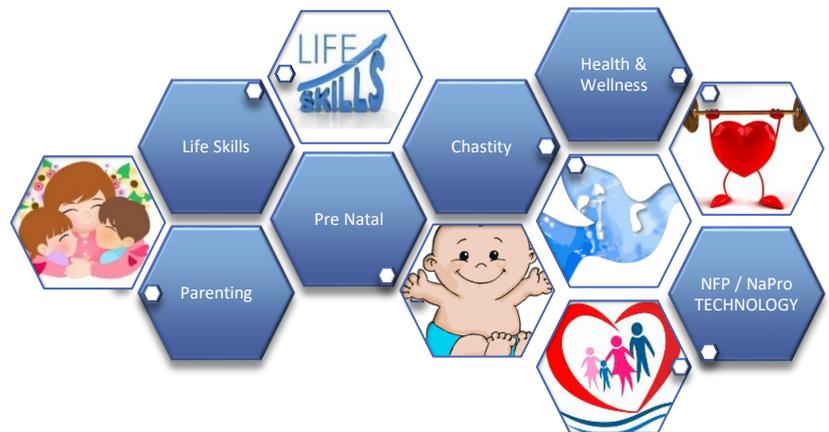


Figure 6: COLFS Education Programs

We have also initiated an adult life skills program for our clients, “Earn While You Learn”, where new and expectant moms and dads learn valuable parenting skills and receive much-needed material support for their babies.

Our programs are designed to address the needs of the whole person: addressing both physical and spiritual needs and teaching our clients practical skills consistent with the culture of life.

3.8 Outreach Programs

COLFS also provides pro-life education for the San Diego community, especially high schools, colleges and universities in the area. COLFS also participates in pro-life events: local, state, and national. Our numerous speaking engagements and campus outreach events at high school and college campuses throughout San Diego County present the gospel of life to hundreds of people who might not otherwise be exposed to it.

COLFS OVERVIEW and STRATEGIC PLAN Q1, 2020

Our youth are the future of a pro-life culture. We are engaged with various offices of the Diocese of San Diego to collaborate and expand our outreach to parishes and schools. Through our education programs and baby bottle drives we are spreading the pro-life message throughout San Diego county.

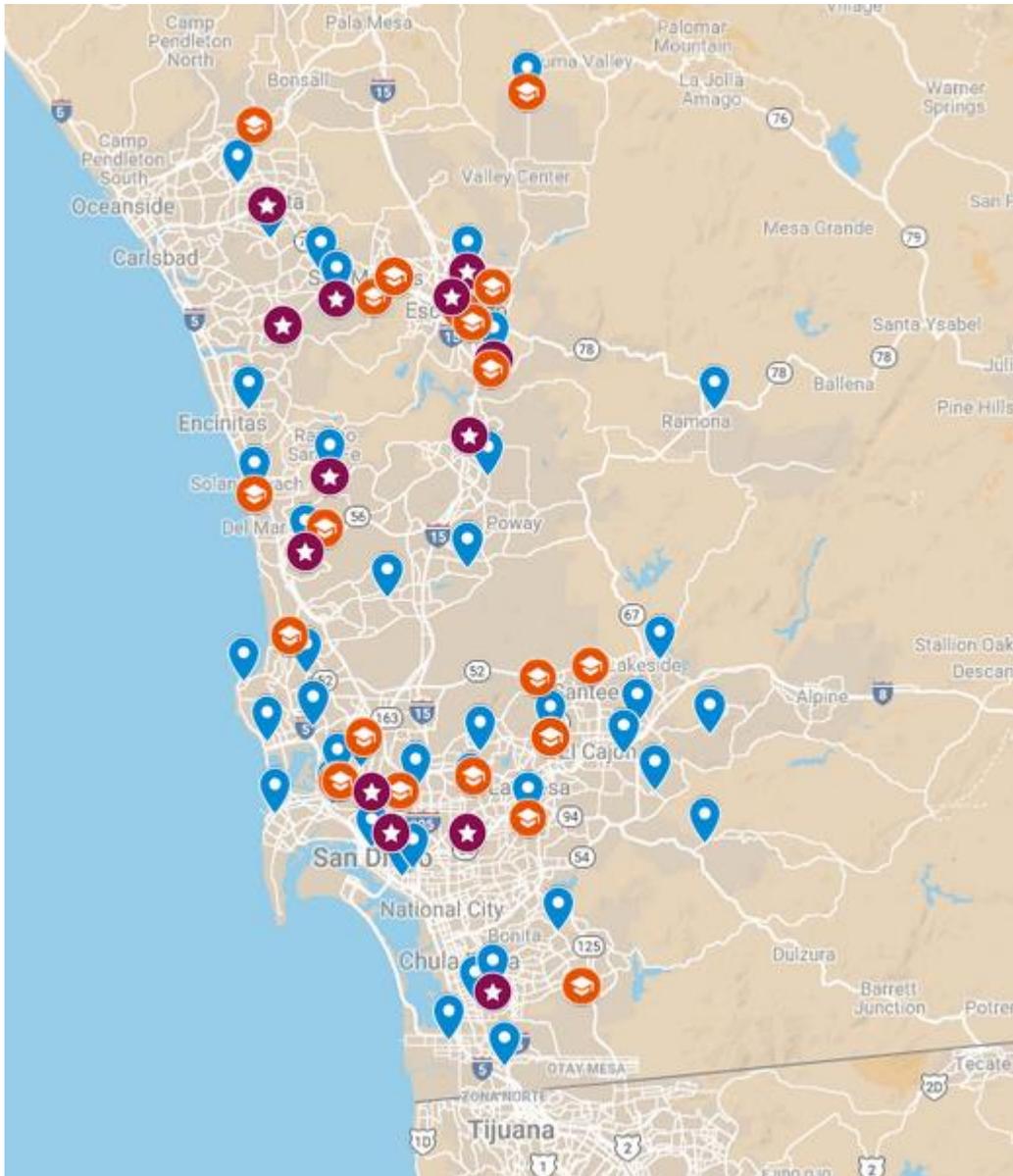


Figure 7: COLFS Outreach Extends Throughout San Diego County (2015-2019 Locations)

BLUE PIN: Baby Bottle Drive / Education Briefs, ORANGE MITRE: Schools, PURPLE STAR: Other Outreach

4 COLFS Organizational Structure

COLFS is under the direction of a professional and competent Board of Directors led by the Chairman, Bill Goyette. Maria Perez Moreno is now President and CEO of COLFS as of June 2018. Maria and the Board of Directors work collaboratively with our nationally recognized Medical Director, Dr. George Delgado. Our Board of Directors is made up of professionals from a variety of backgrounds, including business, banking, legal, religious, medical administration and practice fields. Please see **APPENDIX A: COLFS BOARD OF DIRECTOR BIOGRAPHIES** and **APPENDIX B: COLFS STAFF BIOGRAPHIES**.

Our accomplished Board of Advisors provides strategic advice and includes members from diverse backgrounds including clergy, medical, ministry, legal, medical management, professional sports, and banking professions. See **APPENDIX C: COLFS ADVISORY BOARD**.

COLFS relies on a team of over 233 volunteers to help with various aspects of the ministry, including counseling and client care, baby bottle drives, social and fundraising events. COLFS has a strong donor base and is highly respected by the community.

COLFS has a well-defined structure under the leadership of the board of directors and president. We have an excellent team with clearly defined roles as illustrated in the organizational chart below.

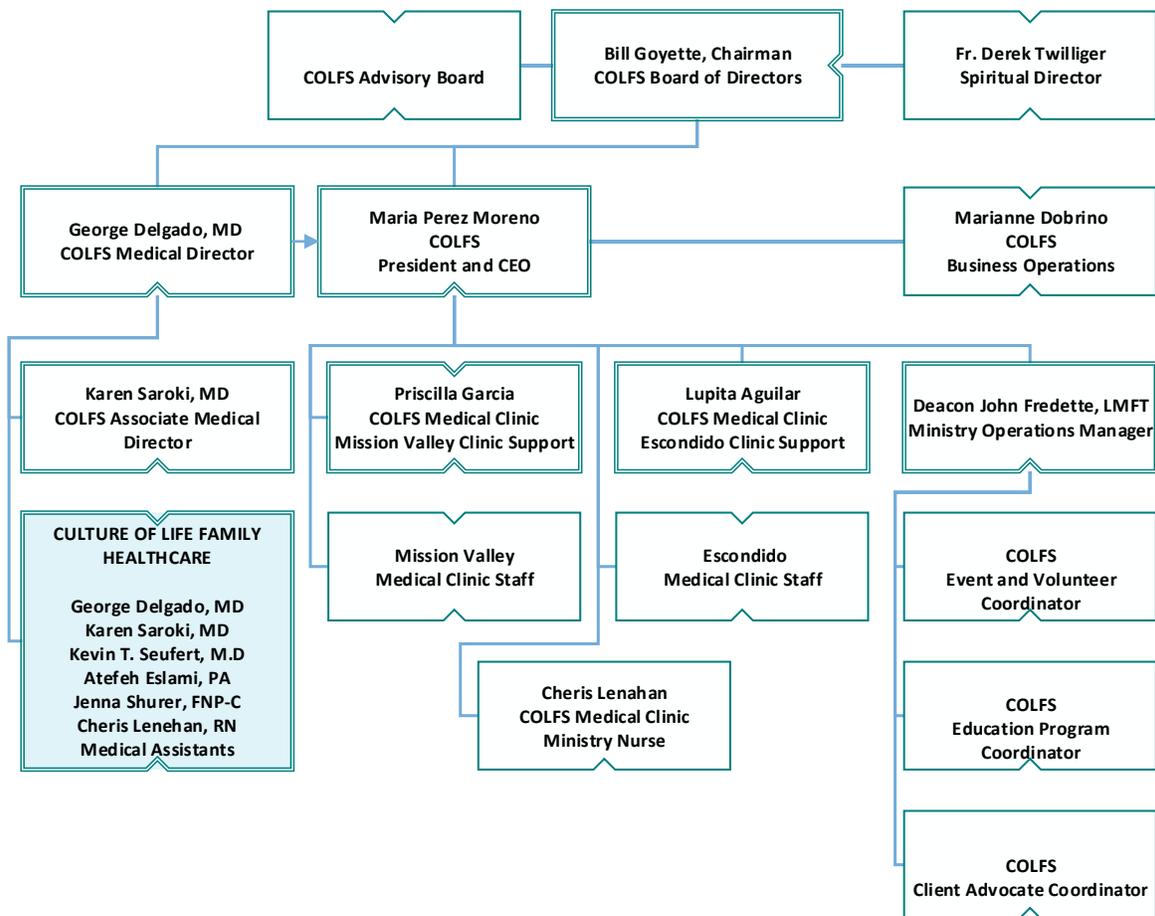


Figure 8: COLFS Organizational Chart

5 COLFS Financial Overview

COLFS maintains financial records using QuickBooks and a chart of accounts mapped to the IRS form 990: Programs, Management, Fundraising and Net Event Revenue. Internally, programs are split between Medical Management and General Ministry (Mission Medical Fee Assistance, Pregnancy Care, APR, Counseling, Education and Outreach).

COLFS is on sound financial footing. We have achieved our 2019 goal to operate within budgets; and, with a successful 2019 COLFS gala, we have increased our development revenue significantly. We now have a reasonable operational reserve margin and can throttle our expenditures to income if necessary.

A preliminary summary of our performance from the past year 2019 is shown below. Numbers for Culture of Life Family Healthcare are shown for reference. COLFS Medical Clinic, represented by the partnership between COLFHC and COLFS (Management Services), is largely self-sufficient and funded by collections for medical services. COLFS was able to successfully operated within budgets in 2018 and 2019. For 2020 we will continue to do the same.

COLFS (NON PROFIT)	2018	2019	2020	2021
	ACTUALS	ACTUALS	BUDGET	BUDGET
REVENUE				
MSO Payment from COLFHC	\$ 434,559	\$ 531,799	\$ 800,000	\$ 900,000
Ministry Income	\$ 402,882	\$ 319,899	\$ 350,000	\$ 370,000
Net Event Revenue*(2018 inc \$100k received in 2019)	\$ 312,574	\$ 471,443	\$ 400,000	\$ 450,000
Total	\$ 1,150,015	\$ 1,323,141	\$ 1,550,000	\$ 1,720,000
EXPENSES				
Medical Program Management	\$ 476,539	\$ 563,144	\$ 750,000	\$ 800,000
Ministry Program Expenses	\$ 405,153	\$ 323,702	\$ 525,000	\$ 650,000
Management	\$ 68,118	\$ 112,444	\$ 110,000	\$ 120,000
Fundraising	\$ 62,906	\$ 30,106	\$ 40,000	\$ 50,000
Total	\$ 1,012,716	\$ 1,029,397	\$ 1,425,000	\$ 1,620,000
NET OPERATIONS	\$ 137,299	\$ 293,744	\$ 125,000	\$ 100,000
YEAR END RESERVE (ESTIMATE)	\$ 68,650	\$ 362,394	\$ 487,394	\$ 587,394
4 MONTH OPERATING RESERVE TARGET	\$ 337,572	\$ 343,132	\$ 475,000	\$ 540,000
COLFHC (GD INC)	2018	2019	2020	2021
REVENUE				
Medical Collections	\$ 869,118	\$ 1,063,598	\$ 1,600,000	\$ 1,800,000
Net Payroll Reimbursements with COLFS	\$ 101,509	\$ 66,929	\$ 120,000	\$ 150,000
Total	\$ 970,626	\$ 1,130,527	\$ 1,720,000	\$ 1,950,000
EXPENSES				
MSO Payment to COLFS (50/50 Split)	\$ 434,559	\$ 531,799	\$ 800,000	\$ 900,000
Provider Payroll, Insurance and Fees	\$ 576,536	\$ 616,646	\$ 907,000	\$ 966,000
Total	\$ 1,011,095	\$ 1,148,445	\$ 1,707,000	\$ 1,866,000
NET OPERATIONS	\$ (40,469)	\$ (17,918)	\$ 13,000	\$ 84,000

Figure 9: COLFS and COLFHC Financial Overview

The Medical Services Organization program will continue to be largely funded by income from medical collections. Our budget allows for a 10% income margin to establish a cash reserve of 4 months of operating expenses. We are allocating resources to grow our operation locally and provide more services for clients and patients in our Mission Valley and Escondido medical clinics.

COLFS donor base is diverse and strong. A distribution of donors at each donation level for yearly contributions is shown here. We continue to work to engage with our donors: collaborating with parishes, the Knights of Columbus and our team of volunteers to educate supporters and generate funding for our life-saving programs.

COLFS DONOR DISTRIBUTION: YEARLY DONATION TOTALS by RANGE					
Yearly Donation Range	2019	2018*	2017	2016	2015
\$100 or less	649	710	703	1103	764
\$101 to \$500	273	287	316	308	243
\$501 to \$2,500	210	183	179	178	84
\$2501 to \$10,000	12	52	39	38	69
\$10,001 to \$25,000	52	11	9	6	5
\$25,000 to \$50,000	1		1	2	0
\$50,001 or more*	1	1	1	0	1
	1198	1244	1248	1635	1166
*Includes gala pledge in 2018 count collected in 2019					

Figure 10: COLFS Yearly Donor Distribution

6 COLFS Strategic Initiatives

COLFS strategic goals are focused on key initiatives to increase our overall effectiveness: enabling us to serve more clients, save more babies and heal more families. Reaching these goals is dependent on the efforts the entire COLFS team: the board of directors, staff, strategic partners and donors.

6.1 Initiative: Reach and Serve More Patients and Clients

- Challenge: Expand potential client awareness of COLFS Medical Clinics to attract and serve a higher patient and client volume.
- Objective: By year end 2020, increase volume to 1200 patients/month. Includes target 120 pregnancy patients per month. Overall 2020 goal: 10,000 patients including 1,000 pregnancy patients.

COLFS has built the infrastructure and is ready to support a much higher volume of family practice and pregnancy clinic patients. We can see patients in Mission Valley and Escondido. Our ability to serve pregnancy patients is built on the foundation of a healthy medical practice. The following action plan is in place to achieve our goal:

- Build integrated COLFS Clinic web site for women’s health and family practice clients (complete).
- Invest in cohesive marketing strategy to attract family practice and pregnancy clients (underway).
- Work with partners to develop video media to assist in client marketing (underway).
- Maximize COLFS Clinic web site search engine to attract clients (underway).
- Partner with preventative and intervention marketing experts to attract more clients (underway).
- Expand services offered in our clinics to include STD testing and education programs (underway).
- Develop stronger relationships with countywide pregnancy clinic centers and medical clinics for joint marketing, referrals, volunteers, purchasing, etc. (underway).
- Hire additional staff in response to increased demand to serve more clients (underway).

6.2 Initiative: Expand COLFS Mission Medical Care Availability

- Challenge: Increase mission medical access for clients and families.
- Objective: Expand mission medical services to a rate of \$10k per month by year end 2020.

The Mission Valley office is primed to see mission medical (MM) patients at any time. The Escondido clinic has capacity to provide expanded care for those in need. It has available exam rooms and facilities. However, expanding our MM care will require the support of a physician, nurse practitioner or physician assistant and financial resources to support MM activity (not covered by insurance). Action plan:

- Hire support staff and ensure exam rooms are ready to go in Escondido (complete).
- Incrementally expand services in our Escondido office on select days (complete).
- Refine billing for insurance eligible clients where applicable (underway).
- Grow service to meet demands (from client marketing efforts).
- Implement needs based tiered fee structure (complete).
- Expand outreach to Hispanic community (underway).

6.3 Initiative: Expand COLFS Medical Services to Include OB Care

- Challenge: Incorporate more comprehensive OB services into COLFHC / COLFS.
- Objective: Find an OB partner to work with COLFS to provide and expand service options for clients.

COLFS currently offers limited OB and prenatal services. A contract or part time OB can greatly expand the services we offer our clients to include expanded prenatal care up to full term care and delivery. Action plan:

- Identify potential OB partners, including NP/Midwife support (underway).
- Contract for OB services with providers (to be provided at COLFS facilities).
- Initiate the California Comprehensive Perinatal Services Program (CPSP) program with OB partner: education elements in the areas of nutrition, psychosocial and health education AND OB care.

6.4 Initiative: Obtain Independent Clinic License for COLFS

- Challenge: Provide long term model for sustaining COLFS medical operation beyond the MSA.
- Objective: Obtain medical license to allow COLFS to be an autonomous provider by 2021.

The current COLFHC-COLFS Medical Services partnership is a unique model that requires a collaborative provider partner to provide medical staff and licensure for COLFS. Obtaining a clinic license will allow COLFS to employ providers: a sustainable independent model. Action plan:

- Document and maintain policy and procedure documents (current).
- Prepare for and apply for clinic license (2020).
- Achieve clinic license (2021).