

AN UPDATE FROM LUKE CHASE

EXECUTIVE DIRECTOR

Dear Friends,

A different year, a different annual report, yet the mission of Hand in Hand remains the same:

"We bring people together to instill hope in one another as we meet the housing, education, and healthcare needs of the economically vulnerable."

Every day, that mission comes to life in different ways. It looks like volunteers building a wheelchair ramp so Glen can safely leave his home. It looks like restoring Cathy's flood-damaged house in Eastern Kentucky. It looks like helping Mr. Rene move into a home of his own after years of serving others in Belize. It looks like celebrating Ashley as she continues her journey toward becoming a doctor in Nicaragua. Whether we are building homes, tutoring children, providing healthcare, distributing antiretroviral medication, or simply listening to someone's story, we are creating opportunities for hope to grow.

None of this happens without you.

Your generosity of time, financial support, prayers, and encouragement makes this work possible. Together, we are building more than homes; we are building relationships that remind people they are seen, valued, and not alone. Hope is something our world desperately needs, and it is something each of us has the opportunity to share every single day.

One of the most meaningful ways to sustain that hope is through our Legacy Society. Members commit to giving $1,000 or more annually for five years, providing the long-term support that allows Hand in Hand to plan confidently for the future and continue serving communities year after year. Our goal is to welcome 20 new Legacy Society members each year. If you are not yet a member, I hope you will consider joining us. If you are already part of the Legacy Society, thank you. Your continued commitment or an increased pledge helps ensure this mission will continue for years to come.

Thank you for your faithful partnership and for believing in the mission of Hand in Hand. Because of you, hope is being shared across Louisville, Eastern Kentucky, Belize, and Nicaragua—one relationship, one family, and one life at a time.

Lend a Hand. Change a Life.

Always hopeful,

Luke Chase

Luke Chase
Executive Director

3219 LIVES IMPACTED BY THE WORK OF HAND IN HAND IN 2025.- MADE POSSIBLE BY YOU.





CULTURAL IMMERSION

- 81 Immersion trips
- 170 Middle school students
- 364 High school students
- 106 University students
- 507 Adults
- 1147 Trip participants



HEALTHCARE

- 1,818 People received food assistance
- 47 Children received HIV/AIDS care
- 10 People received medical care

LOUISVILLE | GLEN'S STORY

For decades, Glen worked with his hands as a cooper, crafting barrels and providing for his family with quiet dedication. After a stroke suddenly changed his mobility, the stairs at his Louisville home became a daily challenge that threatened his independence.

In 2025, volunteers from PACE Contracting, a Louisville-based construction company and dedicated Hand in Hand partner, built a wheelchair ramp at Glen's back door. What had become a barrier was transformed into a safe, reliable path, allowing him to leave his home with confidence and get to medical appointments without unnecessary struggle.

That ramp is more than wood and nails. It represents dignity, independence, and the power of neighbors using their skills to care for one another. It is a reminder that when people give not only their resources, but also their time and talents, lives are changed in lasting ways.

BELIZE | RENE'S STORY



For years, anyone who joined a Hand in Hand immersion trip to Belize likely met Mr. Rene. Long before he received a home of his own, he spent countless hours helping build homes for others, cutting lumber, pulling bent nails, mixing concrete, and serving his community with quiet humility. At 74 years old, he rarely complained and always found a reason to smile.

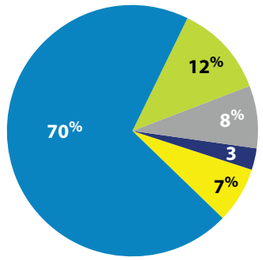
In June 2026, a group of young women from St. Joseph's Academy in Baton Rouge had the opportunity to give back to someone who had given so much. Together, they built Rene a new 16-by-20-foot home– the 565th home constructed through Hand in Hand. He moved from a single-room living space into a safe, two-room home on his own land.

That house is more than concrete and lumber. It is a lasting reminder of gratitude for a man who spent years helping others build brighter futures. Now, because of generous volunteers and supporters, Rene has a place to call home and the peace of mind that comes with it.



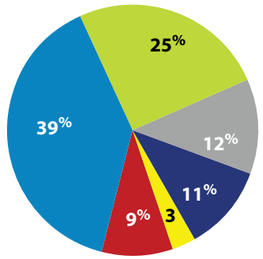
EASTERN KENTUCKY | CATHY'S STORY

Cathy moved to Eastern Kentucky several years ago to care for her mother. After her mother's passing, she was left to face life's challenges on her own. A disabled registered nurse who experiences multiple seizures each day, Cathy can no longer drive and depends on others to help her get to doctor's appointments and the grocery store. When devastating floods struck Eastern Kentucky twice in two years, she



Revenue Sources

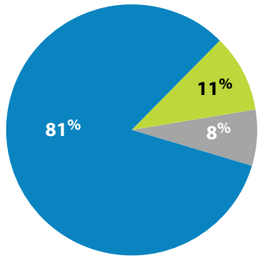
- Individuals
- Schools
- Churches
- Foundations
- Corporate



Program Expenses

- Belize $695,000
- Appalachia..... $456,000
- Nicaragua $219,000
- Louisville..... $201,000
- Other..... $49,000
- Gifts-in-Kind $170,000

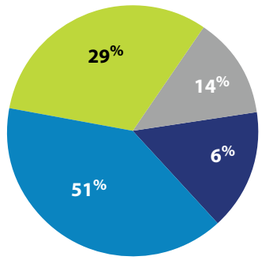
Total 2024 Program Expenses..... $1,790,000



Operating Expenses

- Program Expenses.....$1,790,000
- Administration Expenses $218,000
- Fundraising Expenses.....$156,000

Total 2024 Expenses.....$2,164,000



Income

- Contributions, Grants & Events $870,000
- Immersion Trips..... $683,000
- Charitable Gaming $289,000
- Gifts-in-Kind Received Value $343,000

Total 2025 Income..... $2,185,000

Total net assets as of 12/31/2025: $2,178,000

2025 statements were audited by Baldwin CPAs and are available at myhandinhand.org



EDUCATION

NICARAGUA

- 52 Pathway to Change students - grades 1-11
- 18 Students received university assistance

BELIZE

- 22 Preschool / daycare students
- 15 High school students received tuition assistance
- 107 Students in Belize and Nicaragua received educational support

570 HOUSES



HOUSING

- 29 New houses
- 29 Home repairs
- 32 Wheelchair ramps
- 90 People experienced improved housing conditions

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EASTERN KENTUCKY | CATHY'S STORY

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Throughout the spring and into the summer of 2025, Hand in Hand volunteers worked to repair the extensive damage to Cathy's home. Despite everything she had endured, Cathy greeted every volunteer with kindness and gratitude. She prepared meals, purchased food for the teams, and worked alongside them each day, determined to help restore the place she calls home.

That home is more than walls and a roof. It offers safety, hope, and the opportunity to move forward after unimaginable loss. Cathy's resilience, paired with the compassion of volunteers, is a powerful reminder that rebuilding a home also helps rebuild a life.

NICARAGUA | ASHLEY'S STORY

Ashley first joined Hand in Hand's Pathway to Change program as a young girl with big dreams and a determination to learn. Over the years, our staff in Nicaragua have watched her grow through each stage of her education, encouraging her every step of the way as she pursued her dream of becoming a doctor.



In 2026, members of the Pathway to Change staff had the privilege of attending a special ceremony at UNICA University, where Ashley was recognized for her outstanding performance, dedication, and compassionate service during her medical internship. Standing beside the student they had known since childhood, they celebrated not only her remarkable achievement, but also the incredible young woman she has become as she continues on her journey toward becoming a doctor.

That certificate is more than an academic honor. It reflects the power of long-term investment in a child's future and the life-changing impact of believing in someone's potential. Ashley's journey is a reminder that when children are given opportunity, encouragement, and hope, they can achieve extraordinary things. Today she is on her way to becoming a doctor, and tomorrow she will be changing lives in her own community.

2025 Legacy Breakfast Sponsors:

Morgan Stanley · Camden · Stock Yards Bank & Trust · $1 · Monumental · Dreisbach Family · PACE · businessolver · Borders & Borders, PLC · GROW · Republic Bank · ABEL · Reliable · Fastenal · Steinberg · Haire · EZ Construction · Broadway

Our Mission: We bring people together to instill hope in one another as we meet housing, education, and healthcare needs of the economically vulnerable.

Our Vision: We seek to build community one person, one family at a time. Our ongoing programs provide access to quality education, safe housing and health care. Our immersion trips encourage individuals to deepen their perspective and realize their potential impact locally, regionally and globally.

MAKE AN IMPACT TODAY

- You can make a one-time gift or join our Monthly Investors Club by setting up a recurring gift by using the QR Code below.
- Ask if your employer has a matching gift program.
- Tell people about us! Better yet, invite them to our Legacy Breakfast on October 21st.

Contact tandee@myhandinhand.org to RSVP or to host your own table!



JOIN FOREVER LEGACY

THE FOLLOWING TYPES OF GIFTS QUALIFY YOU FOR MEMBERSHIP:

- Put Hand in Hand in your will
- A gift to the Forever Fund
- A Charitable Gift Annuity, Charitable Remainder Unitrust, or Charitable Remainder Annuity Trust that accrues benefits to Hand in Hand
- Roll over your IRA or 401(k)
- Make Hand in Hand a beneficiary of a life insurance policy
- Donate property or real estate.

If you have already included Hand in Hand in your plans, we hope you will let us know. Your willingness to be listed as a member of Forever Legacy encourages others to follow your example. We also understand if you wish to remain anonymous, but we hope you will let us know of your plans confidentially, as this knowledge helps us plan for the future

FOREVER LEGACY
HAND IN HAND MINISTRIES

WHAT IS THE FOREVER FUND?

YOUR GIFT CAN LAST FOREVER

Our Forever Fund, established in 2021, offers donors the opportunity to make a gift that provides ongoing operational support for generations to come by securing the principal gift with annual disbursements used to further advance the mission. The Forever Fund functions similarly to an endowment, and when you make a donation toward the Forever Fund, it will have long-term benefits for Hand in Hand as it provides indefinite support in the future.

Did you know you can help Hand in Hand today and save on taxes? You can support Hand in Hand through your IRA.

Once you turn 70 ½ years old, you can give any amount (up to a maximum of $111,000) per year from your IRA directly to a charity of choice without paying income taxes. This gift option is often referred to as the IRA charitable rollover, but it may also be called a qualified charitable distribution (QCD) for short.

WHY CONSIDER THIS GIFT?

- Beginning in the year you turn 73, you can use your gift to satisfy all or part of your required minimum distribution (RMD).
- You pay no income taxes on the gift. You benefit even if you do not itemize your deductions because the transfer generates neither taxable income nor a tax deduction.
- The gift can reduce your annual income level because it is not considered taxable income. This may help lower your Medicare premiums and decrease the amount of Social Security that is subject to tax.

Important note! You do not need to give your entire IRA to be eligible for the tax benefits. You can give any amount, as long as it is no more than $111,000 per year. If your IRA is valued at more than $111,000, you can transfer a portion of it to fund a charitable gift.

Let's connect! Follow us:

Learn more at myhandinhand.org

HAND IN HAND

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Bruce Gillis, *Board Vice Chair*
Marcus Goodwin, *Board Secretary*
Larry Bloemer, *Board Treasurer*
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Michael Croce
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Deloris White

Executive Staff

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Executive Director
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Tandee Ogburn
Director of Development
tandee@myhandinhand.org

Foundation Supporters

- Axiory Global Ltd (Belize)
- The Belize Bank Limited
- Bowen and Bowen
- Heritage Bank Limited
- The Honorable Order of the Kentucky Colonels
- Gheens Foundation
- La Grange Rotary Club Foundation
- Pallottine Foundation
- Sisters of Charity of Nazareth
- SMART
- The Spirit Foundation





HAND IN HAND

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PLEASE JOIN US



LEND A HAND... CHANGE A LIFE

HAND IN HAND ANNUAL LEGACY BREAKFAST

Wednesday	**Buffet: 7:30am**	**The Olmsted**
October 21st	**Program: 8-9am**	**3701 Frankfort Ave**
		Louisville, KY 40207

REGISTER TODAY: Tandee@myhandinhand.org