

SOUTHERN MUTUAL HELP ASSOCIATION, Inc.

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PRESIDENT
LORNA BOURG

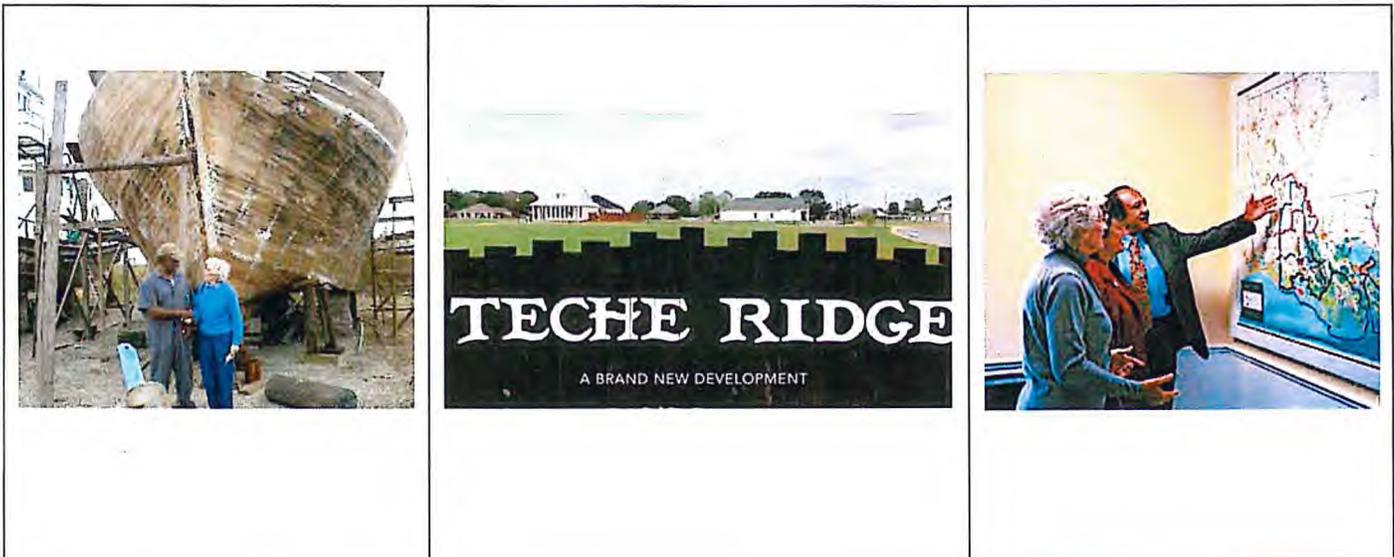


SOUTHERN MUTUAL HELP ASSOCIATION, INC.

Invests in communities, businesses and families.

**SOUTHERN MUTUAL HELP ASSOCIATION, INC. (SMHA)
EXPECTS AND GETS A RETURN ON INVESTMENT (ROI) AND
HAS SUCCEEDED FOR HALF A CENTURY (1969-2019)**

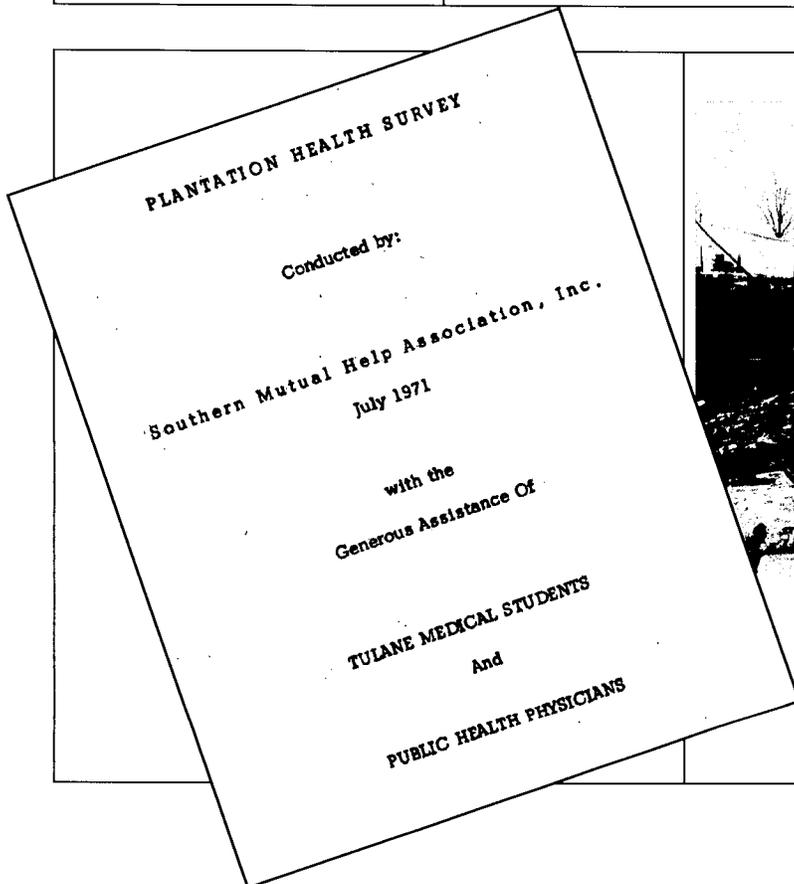
- What follows are examples of investments that yielded returns far above what was expected. In each case the challenge was daunting and no one else was tackling the pervasively persistent problem.
- SMHA has used innovative investment approaches in rural health, education and economic infrastructure to create healthy prosperous communities, successful and scaled disaster recovery innovations, global and regional food security.



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CHALLENGE/PROBLEM		RESULTS - RETURN ON INVESTMENT (ROI)
<p style="text-align: center;">HEALTH</p> <p>Rural families, especially those on sugar cane plantations, were not accessing medical and dental care; both the federal and state authorities said all was well because Louisiana had charity hospitals located in Louisiana's cities.</p>	<p style="text-align: center;">SOLUTION</p> <p>SMHA documented rural health conditions on two sugar cane plantations; doctors found numerous major undiagnosed medical and dental conditions and 54 of 70 children examined were not medically normal. Rural medical centers needed to exist. SMHA created the first one. Barriers were removed and "proof was in the pudding"! (*See SMHA's 1971 Medical Survey: www.southernmutualhelp.org/medicalsurvey).</p>	<p>In the first year 10,000 medical visits were made by rural residents in 2 parishes (counties). That success led to what is today over 50 rural medical centers in Louisiana. From 1971 until today not only have millions of medical visits been made but tens of millions of dollars were spent in Louisiana's rural communities.</p>



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CHALLENGE/PROBLEM	SOLUTION	RESULTS - RETURN ON INVESTMENT (ROI)
EDUCATION		
<p>Thousands of rural Louisiana adults could not read and write. Once dropped out of school to work in the fields, many very rural adults were not able to get back into the educational opportunities that did exist.</p>	<p>In the fields SMHA created the Plantation Education Program, Inc. (PEPI) in 1970. PEPI was run by the Sisters of St. Joseph and eventually by the Notre Dame Sisters. In 2018, PEPI (Progressive Education Program, Inc.) was transferred into the State/Parish formal education system.</p>	<p>Over the nearly 50 years of PEPI's adult education, thousands learned to read and write. Hundreds got their high school diploma and went on to be employed in many Acadiana companies.</p>



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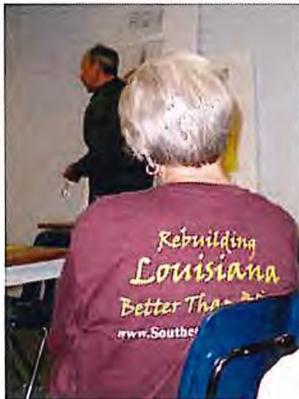
CHALLENGE/PROBLEM ECONOMIC INFRASTRUCTURE PARTNERSHIP	SOLUTION	RESULTS - RETURN ON INVESTMENT (ROI)
<p>Rural community families and businesses need access to loan and investment capital (money) they can afford. Banks are challenged to reach that market and not get cited by federal banking regulators.</p>	<p>SMHA belongs to national networks that created the infrastructure to bridge the capital access gap. CRA: Community Reinvestment Act requires banks to deploy capital into challenging markets. CDFI: Community Development Financial Institution; an affiliate created by SMHA and certified by the US Treasury enables and incentivizes banks to serve all markets. A win/win partnership was created between SMHA and IBERIABANK.</p>	<p>SMHA's CDFI, in partnership with IBERIABANK, deployed \$20,000,000 of the \$100,000,000 pledged by IBERIABANK to the Acadiana housing market. Together we also helped rebuild New Orleans after Hurricane Katrina. The economic impact of the \$20 million is over \$100 million. Hundreds of families are new homeowners.</p>



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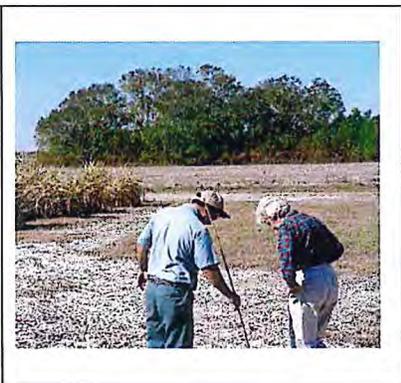
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CHALLENGE/PROBLEM	SOLUTION	RESULTS - RETURN ON INVESTMENT (ROI)
<p>DISASTER RECOVERY INNOVATION</p>	<p>SMHA created the Rural Recovery Response raising \$10.5 million (none from government) for supplies, building materials. Vetted and recruited 6,000 volunteers; housed, fed, trained and equipped them to gut, recover, raise, rebuild over 1,064 homes, businesses and churches in 120 small rural communities, towns, villages and hamlets, using a new non-governmental model, not just based on need but on self-help, spirit of cooperation, culture of generosity and appreciation. SMHA’s team, “building Louisiana better than before,” listened and selected recovery sites based on the power of the story. Social Capital was used to rebuild communities.</p>	<p>The economic impact of \$10.5 million is estimated at \$70 million including the self-support of most of the 6,000 volunteers (3,000 of whom were skilled Mennonites). The model innovation shows how whole areas can recover more quickly and economically while having devastated communities realize their own power of resiliency – no longer victims!</p>



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CHALLENGE/PROBLEM	SOLUTION	RESULTS - RETURN ON INVESTMENT (ROI)
<p>FOOD SECURITY</p> <p>As agricultural production shifts due to variables such as climate, war, crop disease and/or failure to preserve seed crops world-wide, pressure on select and resilient food production areas increases. This has huge implications for population dislocation, poverty, political destabilization and transitioning economies.</p>	<p>SMHA has been a part of world hunger prevention through international seed preservation. Regionally SMHA's Sister Helen Vinton created a 13-state Southern Sustainable Agricultural Working Group (SSAWG) that is an independent not-for-profit which gathers over 1,200 farmers annually to educate and preserve diverse food production.</p>	<p>SMHA received a United Nations anti-hunger award. Immeasurable!</p>

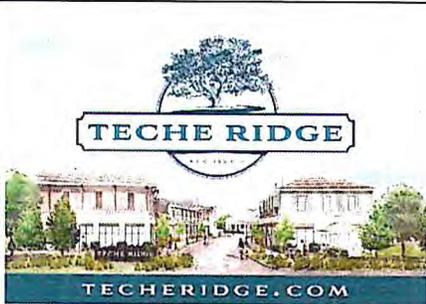


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BUILDING ON 50 YEARS OF SOLID RESULTS FOR LOUISIANA AND BEYOND
SMHA IS READY FOR ANOTHER HALF CENTURY'S WORTH OF IMPORTANT,
INNOVATIVE SOLUTIONS WITH SIGNIFICANT RESULTS.

WHAT'S NEXT FOR SMHA?



- * SMHA's \$150 million intergenerational, walkable mixed-use development is in Phase 1A in Iberia Parish
- * SMHA's Founders to Future is an innovative model of not-for-profit leadership transition built on collaboration, coordination and consultation
- * SMHA's Gulf Coast Fisher Loan Fund is already lending and poised to grow into a million dollar investment fund
- * SMHA continues to revitalize small rural communities and neighborhoods using an investment model based on the community's agreement to invest in their own community first
- * SMHA continues being a leader in development and construction in coastal Louisiana
- * For the last 38 years, SMHA attracted, deployed/re-deployed \$30,000,000 in socially responsible capital through Impact Investment mechanisms. In the coming decades, SMHA will work to increase Louisiana's philanthropic capacity in Impact Investing which could well reach \$1.5 billion