

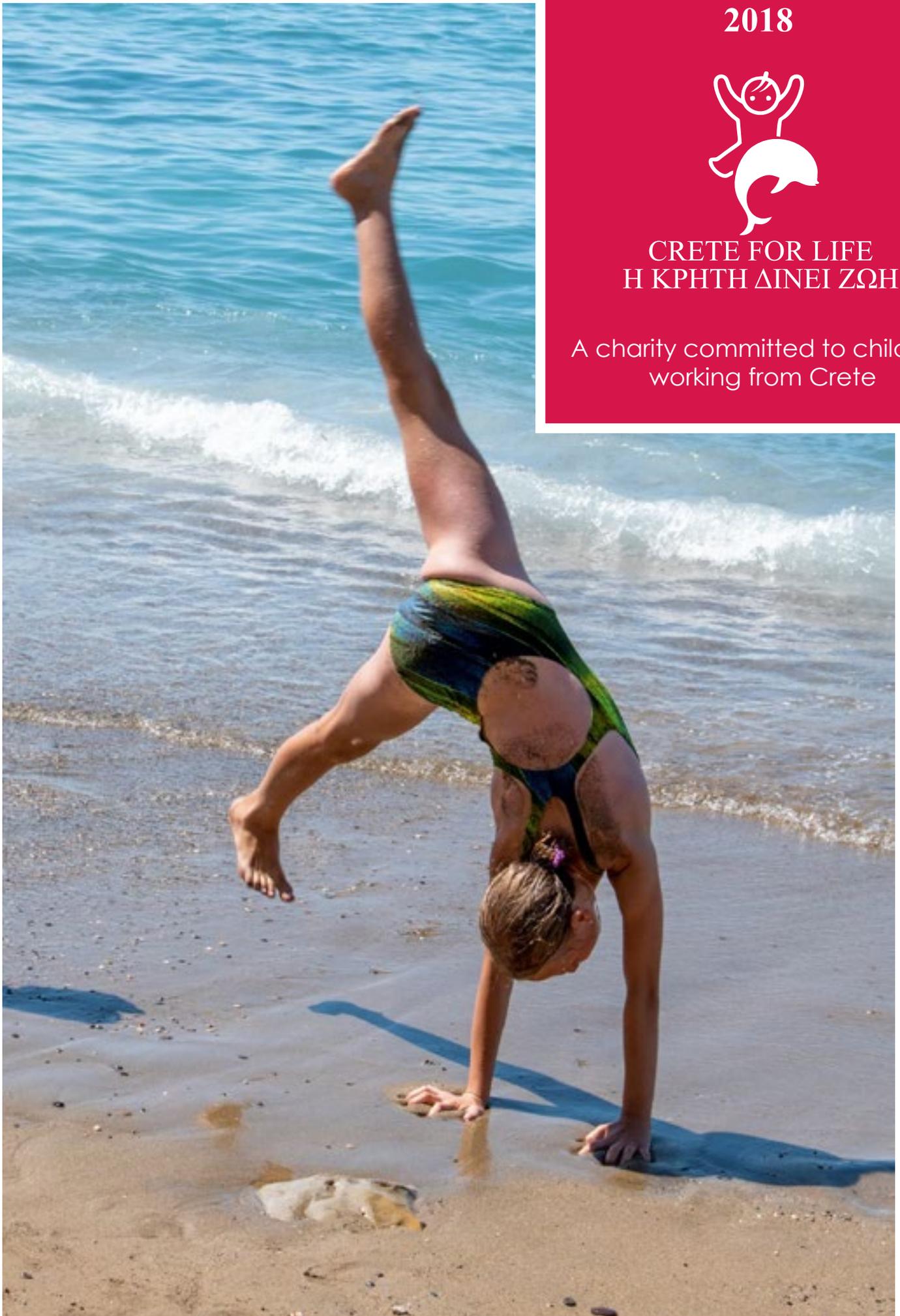
ANNUAL REPORT

2018



CRETE FOR LIFE
Η ΚΡΗΤΗ ΔΙΝΕΙ ΖΩΗ

A charity committed to children,
working from Crete



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Crete For Life Story

Since 2005, our main project is an annual restorative, fun filled holiday on Crete for disadvantaged children. We have welcomed children coping with poverty, war, violence and life threatening diseases from Greece, Belarus (those affected by the consequences of the Chernobyl's catastrophe) Syria, Iraq and from other parts of the world.

Why Crete?

Crete occupies a unique geographic location, at a meeting point of three continents, Asia, Europe and Africa. Its climate, is famous, healthy diet, its nature and the hospitality and generosity of its people make it a unique setting for a charity of this kind.

Over recent years, in response to the Greek economic crisis and the unprecedented mass migration and refugee crisis, we have also moved into other areas of support:

- Helping refugees and migrants on the island of Crete and elsewhere in Greece, giving priority to unaccompanied minors and those most at risk.
- Supporting Crete's University Hospital in Heraklion as well as other local hospitals that care for thousands of local and migrant children every year.
- Providing local children whose families & communities have suffered greatly from the economic downturn with practical help, medical assistance and emotional support .

Our Mission

Committed to children in need, working from Crete. Crete For Life is a child focused charity that works on practical projects to make an immediate and lasting impact on children's lives.

It only takes little, a game, a new friend, a little encouragement, to make a life-changing difference to a child.

FROM THE BOARD



Thanks to all of you, many children had a happy and memorable year!

OUR BOARD-GREECE:

Olimpia Theodoli
Adelina Karantoni
Maria Spiridaki
Maria Koutsopodioti
Margharet Shipman
Maria Koina

OUR BOARD- ITALY:

Olimpia Theodoli
Beatrice Della Posta
Carolina Giudice Caracciolo
Valeria Cozza Caposavi

Dear Friend and Supporter,

You have made a huge difference to many children and young adults, this year!

As you can see from the photographs, many Belarusian, Palestinian, Iraqi, Syrian and Greek children laughing and sharing a truly memorable experience together. Thanks to your support and your donations, over forty children and young adults cherished a long stay by the Cretan Sea. They are all growing up in very difficult circumstances, war, violence, sickness and poverty. They have different lifestyles, cultures, religions and background.

In Crete they found their own way of coming together through play, swimming, sharing the healing beauties of Crete's nature and each other's company.

Max, from Chernobyl affected areas of Belarus ,who had just gone through several painful orthopaedic operations, was shy and silent when he arrived. Soon enough he was called "The Boss" and was cherished by everyone, never missing any of the action.

Palestinian Roza and Marta from one of Belarus's main orphanage are a few years apart but hit it off immediately and stay in touch through social media.

Rayan, from Iraq, having been granted asylum in Holland found many of his Syrian and Kurdish friends he had left behind as a refugee in Greece. It was a very touching meeting, full of hope for a brighter future for everyone.

On behalf of all of these children and from all of us at Crete For Life, we thank you for making this positive and health-giving camp, and for all the other projects in Crete possible

SUMMER CAMP 2018



BELARUSIAN CHILDREN

Thousands of children in Belarus are living far away from their families. As a consequence of the Chernobyl catastrophe, poverty, violence and alcoholism, too many children grow up in institutions or in fostering accommodations.

Most of the children have discovered the sea for the first time in Crete. By the end of their stay they all have acquired much confidence and have learned how to swim.

The children hosted in Crete are growing up in state institutions or in fostering homes in Belarus

The stay in Crete helps them physically, by giving their bodies a break from the contaminated food which is their only option in Belarus. The world-renowned Cretan diet is packed with fresh fruit and vegetables, fish and pulses, giving them a burst of health, sun and vitamins.

Crete's experience is also vital for their spirit as they enjoy freedom, warm hospitality, discover a new country, new people and a positive environment that opens their horizons.

PALESTINIAN, SYRIAN AND IRAQI CHILDREN

The Belarus children were joined by ten teenagers refugees from Syria and Iraq. Some of them are unaccompanied minors, living in camps and temporary accommodations on mainland Greece. Some of them had been to last year's camp and in Crete found many of the friends they have met before.

Over and above, a group of young Palestinian youth aged 18 to 21, joined us. They are active in their own communities with Play For Peace© initiative, and while in Crete they organized games and entertainments, often also involving local Greek children.



The Palestinian and refugee youths were, under adult supervision, responsible for the younger children. Their role as volunteers was a reversal of their own living situation, and they took this opportunity to act with maturity, learning new leadership and teamwork skills.

Forty children and young adults, plus volunteers and local people involved in our program, spent many days by the Cretan Sea together. With no common language, everyone found a way to communicate together, sharing their stories and their emotions, exploring what they have in common and how they differ, playing, swimming and enjoying the local cuisine.



The children and youths in the camp were selected because they live in often restrictive situations of conflict. The aim of the camp was to show that no matter how you define yourself, culturally, religiously or nationally, you can always bridge differences, even more so if you create a peaceful, open and positive environment.

At the end of the camp everybody remains in contact through the social channels.

Crete For Life camp was not only a respite from toxic, dangerous environments and a place to learn relationship skills but also an open window onto the real world and a glance towards a possible, more peaceful future.

MIGRATION & REFUGEES



In addition to the Summer Camps, Crete For Life is committed to helping young people who are victims of the migration crisis. A huge number of refugees and economic migrants still enter Greece every day. Families with young children, young men and unaccompanied minors, some as young as 12 or 13 years of age, are stranded in Greece without the possibility of legal work or of moving to another European country. For most of them, their priority is to support their families, whether these are with them or if they have remained back in their own countries. Many of the migrants suffer from chronic illness, exacerbated by their travels and extreme living conditions. With no work and unable to speak the local language, they rely on our help and first aid.

Thanks to your donations and to "The Nando and Elsa Peretti Foundation", for some years Crete For Life has been able to distribute essential aid, such as food, clothing, toiletries, medicine and medical treatments, psychological professional support as well as legal aid when necessary, focusing on children, minors and those who are most vulnerable. In 2018 we were able to offer support both in the local community of Ierapetra and in other parts of Crete and mainland Greece.

In the present reality, it is evident that people will continue to migrate, pushed by tragic circumstances in their own countries and pulled by real or perceived opportunities for a better life elsewhere.

TOMATO EXPRESS



TOMATO EXPRESS

Let's stop wasting!
People need food and yet
too much gets thrown away

Crete is a center of agricultural production. However, every year tons and tons of tomatoes and other vegetables are thrown away just because they are the wrong size or shape. Farmers hate to throw away their produce after all their hard work simply because fruits and vegetables are not perfect enough for general distribution.

Yet, every day families and children are going hungry and cannot afford to buy fresh produce .

Thanks to the generosity of many local businesses, during 2018 Crete For Life distributed tons of freshly picked vegetables to local families, to the SOS Children Villages in Heraklion and Athens and to mainland Greece.



Together with the Greek charity Pampiraiki in Athens we have distributed fresh vegetables to over 5000 people, camps, schools and hospitals

CRETE'S HOSPITALS

The Marathon Boys

Rafe and Leo are two English boys who trained for months for the Paris Marathons. Not only did they complete it successfully, but they raised thousands of euros to buy new equipment for the local Ierapetra hospital in Crete.



Some of the women from the local Knit and Natter group have made seven of these lovely blankets for babies' beds, each with a little teddy. They have been delivered to the University Hospital in Heraklion.

FINANCIAL OVERVIEW

Period covered from 1/1/2018 to 31/12/2018
Fully certified financials are available on request

FINANCIAL YEAR ENDING 31st December 2018

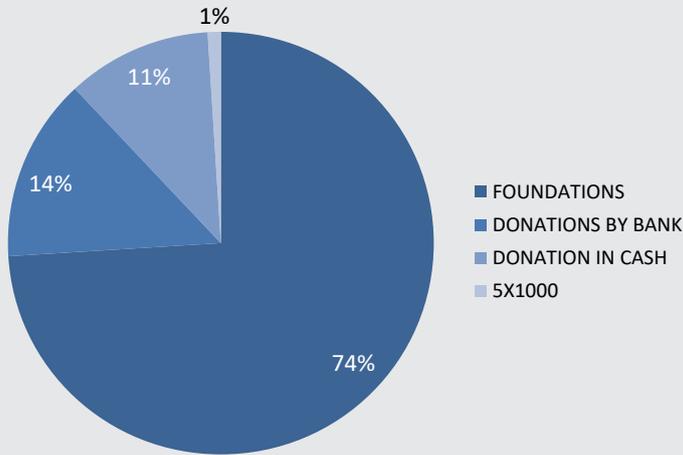
JOINT INCOME 2018	Banca Prossima	Ufficio Postale	Pay Pal	Balance
Foundations	46,000.00	0.00	0.00	46,000.00
Donations by Bank	6,490.51	800.00	1,413.02	8,703.53
Donations transferred PP to BP	1,100.00	1,330.00	-1,100.00	0.00
Donations in Cash	7,142.85	0.00	0.00	7,142.85
5 x 1000	563.81	0.00	0.00	563.81
Interest	0.00	0.00	0.00	0.00
Joint Income 2018	61,297.17	800.00	313.02	62,410.19

COST OF PROGRAMS 2018	Banca Prossima	Ufficio Postale	Pay Pal	Balance
Summer Camp	34,420.92	0.00	0.00	34,420.92
Other Programs	19,873.36	500.00	183.57	20,556.93
In Detail:				
Crete University Hospital	0.00			
Immigrants	20,556.93			
Local Community	0.00			
Total cost of programs 2018	54,294.28	500.00	183.57	54,977.85

RUNNING EXPENSES	Banca Prossima	Ufficio Postale	Pay Pal	Balance
Rent & Utilities	3,039.16	0.00	0.00	3,039.16
Admin, Fundraising, Transport & Bev.	4,699.83	0.00	0.00	4,699.83
Bank Charges	234.43	113.28	62.44	410.15
Other Expenses Total	7,973.42	113.28	62.44	8,149.14

FINANCIAL OVERVIEW

HOW OUR WORK IS FOUNDED



Crete For Life is audited annually by independent auditors and we follow Generally Accepted Accounting Principles, which are standard financial guidelines for most non-profit organizations

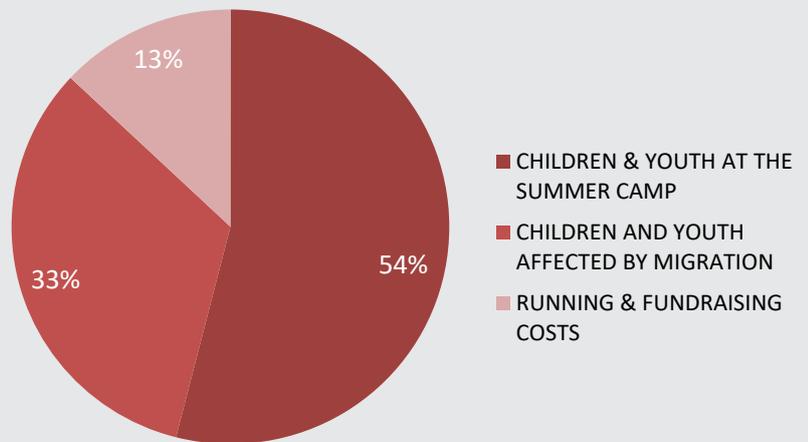
INCOME

Revenues down 11% from 2017
 Operating revenues down 7 % from 2017
 Running costs up from 8% to 13%

HOW & WHO WE HELP

- vulnerable subjects (such as children with disabilities, refugees, victims of violence, children in extreme poverty);
- providing food and medicines;
- professional psychological interventions;
- support to families;
- assistance in case of emergency;

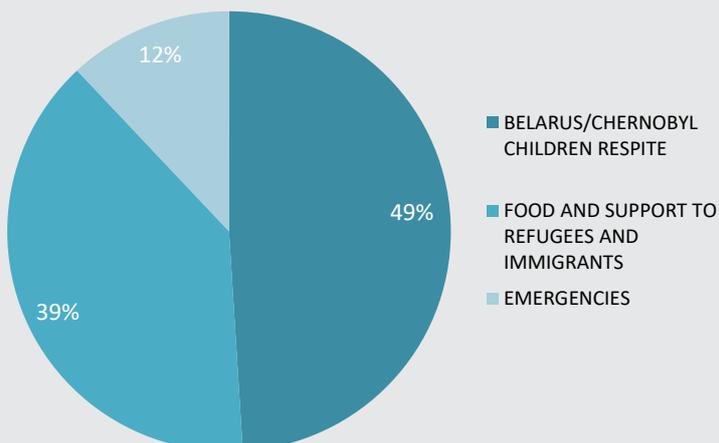
WHERE YOUR DONATIONS GOES



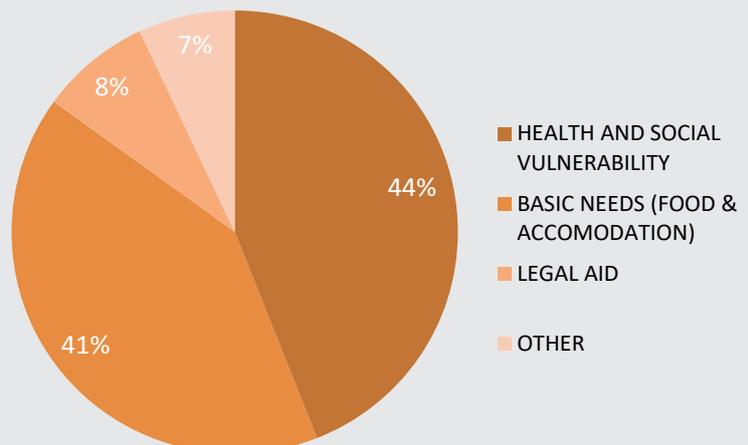
IMPACT

In 2018 children hosted at the summer camp were up + 22% from 2017. Over 85 children and young people have been supported and hundreds have received occasional or in kind donations and assistance

WHERE YOUR DONATIONS HELP



HOW YOUR DONATIONS HELP



OUR VALUED PARTNERS & DONORS

- An Anonymous Foundation
- Daniel Unger and Claudius Ochsner
- The Nando and Elsa Peretti Foundation
- Medicine and Chernobyl, Minsk
- The Evangelic Church in Crete
- Anna Maria Rocca
- Janet Jones
- Paola Marzotto
- Rafe and Leo Seymour
- Girlie Sylvia Ongoco
- Hans and Anneke
- Play for Peace©
- Aegean Airlines
- Zoe T-shirts
- Paola Venturini
- Belen Ruiz Rincon
- Robyn Angelis
- The members of Inco Association
- Valeria Cozza Caposavi
- Giovanna e Roberto Costanzo
- And others who wish to remain anonymous

In December 2018 we lost Dr. Igor Kot, one of the first scientists from Belarus to raise international awareness to the evident consequences of the Chernobyl Catastrophe . Since then, together with his wife, Mrs Tatiana Kot, they have worked tirelessly to insure that as many children as possible had the chance of a break from the radioactive contaminations in programs such as ours. Countless lives have been changed by their help. Thank you Dr.Kot, Καλό ταξίδι



«It is not enough simply to describe the work of Crete for Life...Their contribution is immeasurable and the opportunities for escape from desperate circumstances that they generously offer to children who are so unjustly deprived, is admirable. Their support has a great and beneficial impact on the lives of these young victims. It is an honour for Ierapetra to host this important charitable effort. The Municipality of Ierapetra supports and will continue to support the work of Crete for Life and we invite all citizens to contribute in any way they can to further its empowerment. We hope that Crete For Life will be able to host more children each year, and that the message will be more and more resounding and encourage other regions to follow its example.»

Mr. T.Kalantzakis Mayor of Ierapetra, Crete

WE CAN'T DO IT WITHOUT YOU

Crete For Life is funded by the contribution of the beneficiaries, private donations and institutional donors.

Your donation helps us bring joy, laughter and support to many children and young adults growing up in very difficult environments.

DONATE

Please note: your donations to Crete For Life may be tax deductible in Greece or in Italy, contact us for detail.

If you can make a repeat monthly donation, however small the import, it would help us enormously with the planning of our activities

- Donate online with [Pay Pal](#)
- By bank transfer in Italy at BANCA PROSSIMA
IBAN: IT 60N0 3359 0160 0100 0001 03715 Swift/ Bic BCITITMX
- By bank transfer in Greece: Alpha Bank A.E. - Heraklion
IBAN: GR 920140 6640 6640 0200 2012017 Swift CRBA GRAA
- By cheque: You can send us a cheque drawn in Euro, indicating your name, email and/or postal address to: Crete For Life, P.O. Box 64 Ierapetra 72200, Crete, Greece

Volunteer

Volunteers are the backbone of Crete For Life. You'll get the chance to make a difference by giving your time and talent – but you might be surprised by all that you get from the experience. Opportunities are available with our programs, at our offices and at a variety of fundraising events. Please visit our site and contact us at Info@creteforlife.org.

Corporate Partnership

Every corporate partnership with Crete For Life is unique – we'll work with you to craft the perfect plan for your company.

Donations in Kind

We are continuously updating our wish list for donations in kind, please ask us for the current one. Info@creteforlife.org

OUR VALUES



Crete For Life is accountable for everything it does- to our members, our founders, our donors, and the children and young people we support. We are inclusive. We aim to support children and young people whatever their racial and ethnic background. We strive to empower and encourage independence. We believe in supporting disadvantaged children to go on to have better lives and reach their potential.

CONTACT US

ADDRESS

Crete For Life - P.O. Box 64
Ierapetra 72200
Crete, Greece

TELEPHONE

English/ Italian (+ 30) 6947 063926
Greek (+30) 6937 370346

EMAIL

info@creteforlife.org

www.creteforlife.com

GREECE LEGAL

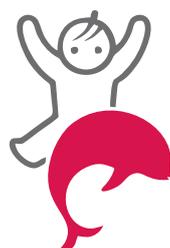
“CRETE FOR LIFE - Η ΚΡΗΤΗ ΔΙΝΕΙ ΖΩΗ”
Heraklion, Crete, Greece n.
2053, 831/3633/1076/2005 Tax n. 998863312

ITALY LEGAL

“CRETE FOR LIFE - ITALIA, Onlus”
Prt. 18629, Roma, 9/3/2006 n. 2216 serie 3
CF 97412130581

Auditors

Dott. Mauro Martini, Rome , Italy



CRETE FOR LIFE
Η ΚΡΗΤΗ ΔΙΝΕΙ ΖΩΗ

BILANCIO IN SINTESI 2018

Caro amico e sostenitore di Crete For Life.

Hai fatto un'enorme differenza per molti bambini e ragazzi, quest'anno!

Grazie al tuo sostegno, 40 bambini e ragazzi bielorusi, palestinesi, iracheni, siriani e greci hanno condiviso un'esperienza memorabile sul mare cretese.

Crescono tutti in circostanze molto difficili, guerra, violenza, malattia e povertà ed hanno diversi stili di vita, culture, religioni e situazioni sociali.

Eppure a Creta hanno trovato il loro modo di riunirsi attraverso il gioco, il mare e la condivisione delle bellezze naturali di Creta.

A nome di tutti questi bambini e di tutti noi di Crete For Life, vi ringraziamo per aver reso possibile questo campo estivo così positivo e salutare, e per aver appoggiato tutti gli altri progetti di Crete For Life.



PERCHE' CRETA?

Crete occupa una posizione geografica unica, in un punto di incontro di tre continenti, Asia, Europa e Africa. Il suo clima, la sua dieta famosa e salutare, la sua natura e l'ospitalità e la generosità della sua gente ne fanno un ambiente unico per una associazione di questo tipo.

CHI SIAMO

Crete For Life è un'organizzazione italo - greca di volontariato, attiva dal 2005, per sostenere bambini e ragazzi che affrontano povertà, guerra, violenza e malattia. Lavoriamo su progetti pratici per avere un impatto immediato e duraturo sulla loro vita.

COSA FACCIAMO

Progetto principale è il campo estivo sul mare di Crete dove abbiamo accolto bambini dalla Bielorussia (da zone colpite dalla catastrofe di Chernobyl), dalla Siria, Iraq, Palestina, Grecia ed altre parti del mondo. Negli ultimi anni, in risposta alla crisi economica e alle migrazione di massa, ci siamo focalizzati anche su progetti di sostegno.

RISULTATI

Nel 2018 abbiamo ospitato per risanamento oltre 40 bambini e ragazzi vulnerabili (con disabilità, rifugiati, vittime di violenza, bambini in estrema povertà). Durante l'anno abbiamo inoltre fornito cibo e medicine, offerto interventi professionali sia psicologici che legali, aiuti a famiglie in difficoltà ed abbiamo dato assistenza in casi di emergenze.

FINANZE

2018 Entrate 62,410.19/Uscite 54,977.85
I fondi di Crete For Life provengono da fondazioni e donatori privati. In media il 10% viene speso per la raccolta di fondi e i costi di gestione. Le finanze di Crete For Life sono verificate e certificate annualmente da revisori indipendenti. Il bilancio certificato è disponibile su richiesta.

COSA PUOI FARE TU

Non possiamo farlo senza di te! La tua donazione ci aiuta a portare salute, risate e sostegno a molti bambini e giovani adulti che crescono in situazioni molto difficili. Puoi donare, fundraise o fare volontariato con noi, Contattaci a :
info @creteforlife, org
Facebook/ Instagram

Mauro Martini

Dottore Commercialista

RELAZIONE DI CERTIFICAZIONE

Io sottoscritto dott. Mauro Martini, nato a Roma il 27.03.1973 ed ivi residente, iscritto all'ordine dei Dottori Commercialisti di Roma al n. AA_010943, richiestomi di procedere alla revisione legale dei conti del rendiconto annuale 2018, della Associazione CRETE FOR LIFE-ITALIA O.N.L.U.S. con sede in Roma alla Via dei Gracchi n. 297 00192 Roma, CF 97412130581 (di seguito, per brevità, "Associazione"), approvato dalla assemblea degli associati alla presenza del Consiglio direttivo in data 16 Aprile 2019,

ESPONGO

Quanto segue:

1. ATTIVITA' ISTITUZIONALE SVOLTA

In esecuzione dell'incarico conferitomi, ho esaminato i conti qui di seguito esposti della Associazione CRETE FOR LIFE-ITALIA O.N.L.U.S. così come illustrati nel rendiconto chiuso al 31.12.2018, sotto la voce "*Financial Overview*".

Il "*joint income 2018*" pari ad € 62.410,19 corrisponde a quanto effettivamente transitato sui conti correnti della Associazione, così come sintetizzato dal rendiconto che si allega alla presente Relazione.

Per quanto riguarda la posta del rendiconto, qui allegato, "*Total cost of programs 2018*" pari ad € 54.977,85 sono stati effettuati dei controlli a campione inerenti le suddette voci di costo. Le stesse risultano tutte inerenti alla attività specifica della Associazione, senza che ci sia stata dispersione finanziaria in attività estranee.

2. MODALITA' DI CONTROLLO

L'esame è stato svolto secondo i principi e le modalità di controllo enunciati dal Consiglio Nazionale dei Dottori Commercialisti, effettuando i controlli contabili necessari al fine di adempiere all'incarico conferitomi.

La valutazione del rendiconto in parola, si è quindi fondata sui fatti gestionali rilevati dalla documentazione contabile di supporto, non ricorrendo l'obbligo della tenuta della contabilità, ma solo quello di rendicontazione annuale.

Tale controllo è stato effettuato sia tramite accertamenti selettivi di poste specifiche, sia tramite le notizie utili a tal fine, raccolte direttamente dal Presidente della Associazione o da suoi collaboratori. In questo modo si è potuto rilasciare, con la dovuta diligenza e con sufficienti supporti documentali, il richiesto parere di certificazione nel suo complesso.

La scelta degli accertamenti selettivi effettuati è dipesa anche da una analisi del grado di affidabilità delle procedure e dei sistemi amministrativi e del controllo interno della Associazione. Questo anche al fine di valutare il conseguente grado di rischio che il rendiconto in questione potesse essere inficiato, nel suo complesso, da errori, irregolarità o fatti censurabili.

3. ANALISI DELLE POSTE DEL RENDICONTO

La natura della Associazione fa sì che il rendiconto sia stato effettuato secondo il principio finanziario di "Cassa".

Le attività svolte sono tutte inerenti l'oggetto sociale statutariamente stabilito, riguardante l'aiuto e l'accoglienza ai bambini ed alle famiglie bisognose, anche attraverso le attività ricreative. Tali attività sono state suddivise, durante tutto il corso del 2018, così come indicato nella sezione di analisi grafica presente nel rendiconto qui allegato, sotto la voce "Financial overview 2018", attraverso i "grafici a torta".

Mauro Martini
Dottore Commercialista

4. RILIEVI ED OSSERVAZIONI

Dai controlli effettuati non risultano rilievi da evidenziare.

L'ente in oggetto sconta la sua natura di ente no profit, il cui impianto documentale è finalizzato ad esprimere la situazione finanziaria per rendicontare i flussi di entrate ed uscite verificatesi nell'esercizio.

La verifica effettuata su tali poste è stata parziale e mirata a verificare la correttezza e congruità di quanto affermato nel rendiconto.

Tutto ciò premesso, quale parte integrante della presente certificazione; tenendo in considerazione la natura di ente no profit della Associazione in analisi, a verifica rilascio la

CERTIFICAZIONE

Che le voci del Rendiconto della Associazione CRETE FOR LIFE-ITALIA O.N.L.U.S.

- ✓ Corrispondono ai supporti documentali presenti ed analizzati con i controlli settoriali e parziali di cui già riferito sopra;
- ✓ Corrispondono alle risultanze secondo l'impianto adottato nell'adozione del "principio di cassa";
- ✓ Sono conformi alle indicazioni alle indicazioni emanate dall'ordine dei dottori Commercialisti relative alla redazione dei rendiconti degli enti no profit.

Roma il 03.06.2019

Dott. Mauro Martini



Mauro Martini

Dottore Commercialista

This is to certify that the accounts of CRETE FOR LIFE ITALIA O.N.L.U.S. for the period 01.01.2018 to 31.12.2018 have been controlled and analyzed by myself, an independent certified accountant in Rome, Italy, and found conformed in accordance with the regulation of this country.

Rome 03.06.2019

Dott. Mauro Martini



VERBALE DI ASSEMBLEA GENERALE ORDINARIA

Il giorno 16 aprile alle ore 18 presso la sede associativa di Via dei Gracchi 297, si è riunito il Consiglio Direttivo e soci dell'Associazione Crete For Life Onlus, con il seguente Ordine del Giorno:

1. Esame ed approvazione del rendiconto relativo all'anno 2018;
2. varie ed eventuali.

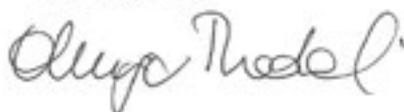
Assume la presidenza il Presidente Olimpia Theodoli, che constatata la presenza della maggioranza dei soci e consiglieri dichiara valida la riunione e chiama a svolgere il ruolo di segretario il Consigliere Antonio Vitulli

Il Presidente passa alla lettura del Bilancio e relazione annuale per l'anno 2018. Dopo alcuni chiarimenti l'assemblea

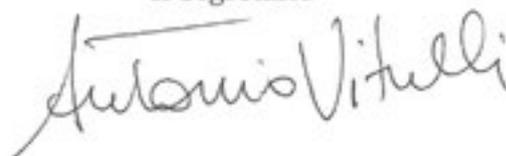
delibera all'unanimita' di approvare il bilancio e il rendiconto.

Null'altro essendovi a deliberare e nessun altro avendo chiesto la parola, la seduta viene tolta alle ore 19.20 previa lettura ed approvazione del verbale in oggetto.

Il Presidente



Il Segretario





CRETE FOR LIFE
Η ΚΡΗΤΗ ΔΙΝΕΙ ΖΩΗ