



Youth With A Mission

2024 Statement of ROI

THE RETURN ON INVESTMENT CREATED BY **HOMES OF HOPE**,
A PROGRAM OF **YOUTH WITH A MISSION SAN DIEGO/BAJA**,
FOR THE FISCAL YEAR ENDING DECEMBER 31, 2024

Prepared by:

CALVIN EDWARDS
& COMPANY
Maximizing the Good of Giving



for:

ROI Ministry

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in collaboration with:

Youth With A Mission San Diego/Baja

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NOTICE

Version 1.0, December 2025. Copyright © 2025 ROI Ministry (ROIM) and Calvin Edwards & Company (CEC), a philanthropic advisory firm. For additional information, contact CEC at 770.395.9425 or info@calvinedwardscompany.com. To learn more about ROIM and its "Top 10" ministry list, contact ROIM at 470.493.0327 or timothycbarker@gmail.com. This 2024 Statement of ROI was prepared using information and materials provided by Youth With A Mission San Diego/Baja (YWAM SDB), correspondence with YWAM SDB personnel, research of public records, and other sources. CEC acknowledges the rapid advances in Artificial Intelligence (AI) and remains open to its benefits. However, through thorough testing of its capabilities, CEC has determined AI insights fall short of the nuance and wisdom that CEC standards require. In addition, concerns around client confidentiality have not been satisfactorily answered. Therefore, CEC does not currently utilize generative AI in its deliverables. This report may be distributed to support the program it describes but may not be used for any commercial purpose.



Youth With A Mission

Introduction

ROI Ministry (ROIM) seeks to identify, support, and promote ministries that have high levels of impact per dollar invested. These organizations proclaim the gospel, bring people to faith, or help the poor and needy in the name of Christ—and do so in very effective ways, thus ensuring a high return on investment (ROI) for kingdom giving.

Each year, since 2011, ROIM has identified and published its list of “Top 10” ministries that operated programs in the prior year that reaped significant outcomes with the finances entrusted to them. For 2025, the list includes **Youth With A Mission San Diego/Baja** (YWAM SDB) and its program, **Homes of Hope**.

Calvin Edwards & Company (CEC), a philanthropic advisory firm in Atlanta, GA, has extensive experience calculating ROI, and performing similar analyses, for many organizations worldwide. ROIM has engaged CEC to conduct a professional, third-party review and ROI calculation of each “Top 10” ministry program since 2014. CEC was not engaged to identify the ministry programs or verify that their ROI exceeds others’.

The Confidence Rating presented on page 4 indicates CEC’s estimated confidence that the ROI calculation is reliable. It is based on CEC’s judgment regarding the reasonableness and/or quality of the following four factors:

- ✓ Estimates used
- ✓ Assumptions relied upon
- ✓ Allocation of costs to the program
- ✓ Data-gathering methodology

In addition to considering kingdom “return,” ROIM has 18 standards that it expects “Top 10” ministries to meet. These are listed in Appendix A. CEC asked YWAM SDB to provide evidence that it complied with the standards, reviewed responses, and conducted a random check on three standards. Based on this analysis, CEC considers YWAM SDB’s reported alignment with ROIM standards to be reliable. This alignment is indicated on pages 2 and 3 with numbered, colored symbols.

YWAM SDB completed the application process for its program, Homes of Hope, and was selected by ROIM from a pool of applicants. This 2024 *Statement of ROI*, created by CEC, constitutes an independent verification that the program efficiently and effectively used funds in 2024 to reach the lost with the gospel and serve people in the name of Christ.

Youth With A Mission San Diego/Baja

LEGAL NAME

Youth With A Mission San Diego/Baja (YWAM SDB)

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MISSION

"GO – SERVE – TRANSFORM:
Mobilizing Others to serve the Least
and the Lost into Transformed Lives"

GEOGRAPHIC FOCUS

Baja California, Mexico

STRATEGY

YWAM SDB accomplishes its mission by discipling youth through guided study to deepen their relationship with God and by equipping them to minister through hands-on service.

STATEMENT OF FAITH

1 Yes, consistent with historic Christian creeds

LAUSANNE COVENANT

2 Yes, subscribes to the Covenant

LEADERSHIP FAITH COMMITMENT

3 Leadership manifests a personal commitment to Jesus and is actively involved in a local church.

NUMBER OF PAID STAFF

43 (plus 237 full-time volunteer staff)

BOARD

4 18 members

INDEPENDENCE

5 12 members are independent; six are local management.¹

BOARD DONORS

All members have contributed within the past 12 months.

MEETING FREQUENCY

6 Four times per year—three times in person and once virtually

SENIOR EXECUTIVE



Sean Lambert is president and executive director of YWAM SDB, which he and his wife, Janet, launched in 1991. He has served in over 50 nations with YWAM since 1979 and founded the Mission Adventures outreach program in 1997.

AUDITED FINANCIAL STATEMENTS

7 Yes, by CapinCrouse LLP, according to GAAP

TRANSPARENCY

8 10 Yes, financial statements are sent to the board quarterly and are available to the public upon request.

ACCOUNTING CONTROLS

9 Yes, internal accounting controls have been implemented.

RESPONSIVENESS

11 Poor—responded to questions in a slow or deficient manner

501 (c) (3)

12 May 1994

DONATION DEDUCTIBILITY

Yes, U.S. and Canada

LATEST FORM 990 FILING

Recognized by the IRS as a religious order, YWAM SDB is not required to file Form 990s.

FOUNDED

13 1991

LEGAL RELATIONSHIP TO OTHER ENTITIES

YWAM Society (Mexico)

PROGRAMS

✓ **HOMES OF HOPE:** YWAM SDB enables volunteer groups to build homes for needy families in the Baja area, and it helps other

YWAM entities do this overseas.



A family receives its new home.

✓ UNIVERSITY OF THE NATIONS

(UofN): YWAM SDB is one site of YWAM International's UofN. On-campus biblical study is combined with outreach to nurture faith and equip youth for mission work.

✓ MISSION ADVENTURES:

YWAM SDB facilitates short-term mission trips abroad for youth groups and families. Trips cultivate faith and missional mindset through service.

✓ **HOPE ZONE:** YWAM SDB provides services and discipleship in the places it builds homes.

STATEMENT OF FINANCIAL POSITION, 12/31/24

Assets	\$30,532,290
Liabilities	\$2,182,586
Net assets	\$28,349,780

Source: Audited financial statements

STATEMENT OF ACTIVITIES, 1/1/24 – 12/31/24

Revenue	\$18,187,874
Expenses	\$17,441,977
Net income	\$745,897

Source: Audited financial statements

DIFFERENTIATION

✓ MULTIFACETED IMPACT.

While people in need are served and hear about Christ, YWAM SDB ministers to its volunteers who get to contribute to and be impacted by hands-on kingdom work.

✓ YOUTH DISCIPLESHP.

YWAM SDB seeks to instill a mindset of lifelong service for Christ at a crucial time of life.

¹ YWAM SDB is part of YWAM International (YWAMI), a family of autonomous local ministries sharing the same purpose and values. Its board follows the structure YWAMI encourages: 1/3 local management, 1/3 YWAM leaders from other locations, and 1/3 independent Christians. This allows for strong YWAM understanding and representation while maintaining a non-management majority.

ROI Standard met; numbers correspond to Standards in Appendix A. ROI Standard is not met.

Homes of Hope

PROGRAM PURPOSE

The purpose of YWAM SDB's Homes of Hope (HoH) program is to provide homes for needy families in Baja California, Mexico.²

PROGRAM STRATEGY

To provide homes for needy families in Baja California, YWAM SDB orchestrates home-building projects, enabling volunteer groups to construct a house in two days.

PROGRAM DESCRIPTION

The HoH community selection team works with families who apply to receive a home, using strict criteria to find the neediest families. One significant prerequisite is that a family must already own and be living on the land on which a house is to be built, and they must be up-to-date on payments for the land.

The HoH registration team works with church groups, families, business teams, and other groups who apply to build a home. This team establishes project dates and other logistical details, then pairs each group with a family selected to receive a home. During a project, YWAM SDB provides all of



A family works on a Home of Hope.

housing, and meals necessary. It also supplies builders, translators, and tools. Volunteer groups provide all of the labor and typically cover the cost of the home.

Construction of the house is usually completed in two days. Then YWAM SDB provides basic furnishings.

The family is responsible for ongoing maintenance of the home. Properly maintained, the finished home provides approximately 25 years of clean, dry, living accommodation for the family.

YWAM SDB also "franchises" HoH, equipping other YWAM entities around the globe to provide homes for the needy in their own vicinities.

RATIONALE FOR THE STRATEGY

HoH efficiently provides homes where the need for adequate shelter is great. Requiring families to own the land enhances community development, helping families up, rather than simply giving them a handout. Projects encourage volunteers to continue giving and serving. Teams show up one day and complete the house the next day. They see a finished product and know the transformation it will bring about in people's lives.

CURRENT STATUS

HoH is an established program that has continued to flourish. 2024 was a record year, building 366 homes in

Baja and enabling other YWAM entities to build 240 homes in other nations.

PROGRAM IMPACT

Since its inception in 1990, over 130,000 Homes of Hope volunteers have taken part in constructing homes for the needy. These volunteers have built almost 9,000 homes in 27 nations.

YWAM SDB sees the families who receive homes experience positive change in five key areas:

- ✓ **Economic impact.** A debt-free home helps lift families out of poverty and stimulates hope for a better future.
- ✓ **Educational impact.** A stable home environment deters the distractions and obstacles to staying in school that come with homelessness. It promotes learning and academic success, with long-term implications for a person's prospects.
- ✓ **Health impact.** Having a cement floor instead of a dirt one significantly reduces parasitic infestations, diarrhea, anemia, and other physical ailments.
- ✓ **Transformational impact.** A home provides a safe environment and enables hospitality. Families can relate and function in a healthy way without the persistent disruptions of life that come with homelessness.
- ✓ **Spiritual impact.** The gift of a home is a practical demonstration of God's love for a family. And recipient families are often inspired to give to others in need.

OUTPUTS

- 14 The program generated the following outputs in 2024:

- ✓ Mobilized 7,647 people to complete a short-term mission trip
- ✓ Provided 366 home-recipient families with a Bible and an invitation to a local church

PRIMARY OUTCOME

- 15 The return generated by this program is expressed in terms of the number of **days of housing for needy families.** The ROI calculation on the following page is based on this outcome.

EXPENSE TRACKING

- 16 YWAM SDB tracks costs associated with program outputs and outcomes.

DONOR REPORTING FREQUENCY

- 17 There is a main annual report, but board financial reports are available to donors on request.

DONOR ACCESS

- 18 Yes, provides donors access to the program's operations

² Baja California is the northwestern-most state of Mexico.

Return on Investment Calculation

OUTCOME ACHIEVED

In 2024, YWAM SDB's program, Homes of Hope, resulted in 366 needy families in Baja California, Mexico receiving a home in which to live. YWAM SDB estimates that a home will last an average of 25 years.

Outcome
366 needy families received a home

ESTIMATES & ASSUMPTIONS

YWAM SDB does not track every house for the 25-year duration. Its estimate that homes last 25 years is based on: (i) 33 years of experience building the homes; (ii) anecdotal follow-up with families served; and (iii) examination of data from other ministries that build homes using similar materials in similar climates.

DATA COLLECTION METHOD

YWAM SDB fully documents its home-building activities. It keeps records of the projects it undertakes and completes in each calendar year.

COST OF ACHIEVING THE OUTCOME

The cost to achieve this outcome was \$3,799,049. According to YWAM SDB, the direct expenses for this program, Homes of Hope, were \$ 3,222,404. This includes all material costs of building the homes.³ YWAM SDB does not track overhead costs on the program level. Therefore, Homes of Hope's share of overhead is calculated as a percentage of YWAM SDB's overhead. Homes of Hope's expenses represent 22% of YWAM SDB's total program expenses. Thus, 22% of YWAM SDB's management and general expenses ($\$1,751,419 \times 22\% = \$381,478$) and fundraising expenses ($\$896,041 \times 22\% = \$195,167$) were added to Homes of Hope's direct costs to calculate the total program cost.

Total Cost of Program
\$3,799,049

PARTNERSHIPS & LEVERAGE

YWAM SDB partners with volunteer groups to build homes, increasing its impact. Groups donate their services and cover all volunteer-specific expenses. These contributions are not included in this analysis as they are provided free of charge. Thus, donors to YWAM SDB benefit by having their gift leveraged through collaboration with supporting partners.

COST PER OUTCOME

Therefore, the cost to YWAM SDB per outcome, considered in terms of days, is:

$$\begin{aligned} \$3,799,049 \text{ program cost} \div 366 \text{ homes for needy families} \\ \div 9,131 \text{ days}^4 = \end{aligned}$$

Cost to YWAM SDB Per Outcome
\$1.14 per day of housing for a needy family

Cost per outcome for the prior two years: 2023, \$1.20; 2022, \$1.21.

RETURN ON INVESTMENT

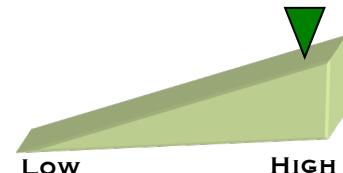
The return on investment of a \$1,000 investment by a donor would be:

$$\$1,000 \text{ investment} \div \$1.14^5 \text{ cost per day of housing for one family} =$$

Return on \$1,000 Investment
879 days of housing for a needy family

CONFIDENCE RATING

CEC's estimated confidence that the ROI calculation is reliable is:



³ Volunteer groups usually cover the cost of building a home. If not, it is covered by a sponsor or donations YWAM has raised for this purpose. These costs are included in the total cost of the program. Groups also cover the cost of their food, housing, transportation, and other volunteer-related expenses associated with the project. These costs are not included in the total cost of the program.

⁴ 25 years (the estimated duration of the homes) consist of 9,131 days.

⁵ The exact number used for this calculation was 1.1368.

APPENDIX A
ROI Ministry Standards

ROI Ministry (ROIM) has 18 standards that it expects “Top 10” ministries to meet—13 for the organization and five for the program on which “return on investment” is calculated. They are listed below. These standards are strongly recommended, though ROIM recognizes that circumstances may exist where variations are warranted. The organization’s compliance with these standards is shown on pages 2 and 3 by numbered, colored symbols.

STANDARDS FOR THE ORGANIZATION

CHRISTIAN

1. The organization has a statement of faith consistent with historic Christian creeds.
2. The organization subscribes to The Lausanne Covenant of 1974.
3. The organization’s leadership manifests a personal commitment to Jesus Christ and is actively involved in a local church congregation.

GOVERNANCE

4. The organization has an active board of directors with at least five members.
5. The board has no more than two non-independent members, and it has at least four independent members for every one non-independent member. An independent member is one who is not an employee or contractor, has no familial relation to any employee, and has no familial relation to another board member.
6. The board meets at least two times per year, and at least one of those meetings is in-person.

FINANCIAL

7. The organization prepares financial statements according to GAAP and complies with FASB standards.
8. Financial statements are provided to the board on a regular schedule.
9. The organization has implemented internal accounting controls to prevent and detect fraud and financial misstatements, including:
 - a. Opening mail and receiving checks, preparation of bank deposits, and recording accounting entries are separated duties performed by different persons or by two persons who monitor each other’s work.
 - b. Reporting any variations from GAAP reporting requirements within financial statements.
 - c. Having financial statements prepared by an accountant without undue influence from management.

TRANSPARENCY

10. The organization makes its financial statements or Form 990 available to the public.
11. The organization responds appropriately to external requests for information.

LEGAL

12. The organization has 501(c)(3) tax-exempt status with the IRS.
13. The organization has existed in its current form for at least three years.

STANDARDS FOR THE PROGRAM

PROGRAM EFFECTIVENESS

14. Outputs for the program are measured and reported to its donors.
15. At least one primary outcome for the program is identified, and possibly some secondary outcomes, and efforts are made to measure or estimate these.
16. Costs associated with program outputs and outcomes are tracked.

REPORTING & ACCESS

17. The organization reports to its donors on the program’s progress and performance at least semi-annually.
18. The organization provides donors access to the program’s operations.

ROI Ministry used the professional services of Calvin Edwards & Company to develop these standards. Ver. 1.4, May 2020

Principles for Calculating Return on Investment

There is not a well-established, standard method to calculate ROI for nonprofit organizations. When doing so, many issues arise, largely related to calculating the cost of generating outcomes. Calvin Edwards & Company (CEC) used the principles below in the calculation presented.

1. ROI is calculated on a discrete program of a ministry. In some cases, a ministry conducts only one program—this is a “single-program ministry.” In such cases, CEC clearly indicates that the program is the ministry’s only program.
2. The metric for the “return” is the primary outcome of the program.
3. A program may also have secondary outcomes or outputs. These are noted as additional results of the program.
4. Secondary outcomes or outputs are also reported numerically, if available. However, the program cost is not split among outcomes—the full cost of a program is used as the “investment” for the “return” of the primary outcome. Multiple ROI statistics (for multiple outcomes) are not calculated.
5. Program costs include all direct and indirect program costs, including non-cash costs such as depreciation of equipment used for the program, amortization of product development costs, etc.
6. Partnerships are noted when they occur. When a ministry pays a partner to help generate its outcomes, the cost is included in the calculation. This is called an “implementing partner.”
7. When a partner provides services free of charge to help generate a ministry’s outcomes, the cost of the partner’s contribution is not included in the calculation. Generally, this is unknown. Such a partner is called a “supporting partner” because it provides crucial support to the program. Supporting partners create leverage by enabling greater outcomes at a lower cost to the ministry, and such leverage is noted, though it is not quantified.
8. The value of volunteer labor is not included in the calculation. It is, however, noted as an in-kind gift that reduces the program cost, as are other significant, ongoing in-kind gifts.
9. All appropriate overhead is added to the program cost in one of two ways:
 - a. Program overhead: Overhead directly attributable to a program if a ministry tracks it.
 - b. Ministry overhead: A portion of the ministry’s overhead proportional to the program’s share of total program costs (for a single-program ministry this is 100%).
10. In rare cases, all overhead is pre-funded by the board or one or more specific donors. In this case, others’ investments do not fund overhead, and it is excluded from the program cost. (See point 11 below.)
11. All financial numbers are derived from the ministry’s financial statements; when financial estimates are used (e.g., for overhead applicable to the program), they too are based on financial statements.
12. There may be times when the principles stated here cannot or should not be applied; in these cases, the *Statement of ROI* states the variation, reason, and alternate calculation employed.