

Breadcoin Foundation Annual Report 2022



Breadcoin is a
powerful and
innovative economic
tool



Table of Contents

Message from the President & ED	3
Vision, Values, and Purpose	4
What We Do & Where We Work	5
Breadcoin Metrics	6
Our Impact Areas	7
Stories	8-12
Our Team	13
Community Advocates	14
Partners, Members, & Donors	15

Message from the President, Scott Borger

As I look back on 2022, I'm incredible grateful for the thousands of people who participated in the Breadcoin economy. You are a generous network of people caring for each other using the community food token. In February 2022, when Russia invaded Ukraine, we were reminded about the vulnerability of our global food supply chain and how susceptible low-income communities around the world are to food inflation. We must build resiliency into our global food supply chain, and that is what we are doing through this network of generous people.

Last year, Breadcoin was able to expand to a new region -- the Pennsylvania Capital region, originate new microloans for the first time since the beginning of the pandemic, participate in dozens of mobile community events and pop-up table meals, and build the capacity of the organization to expand deeper into our current areas and into new communities across the country and around the world in the coming years.

Breadcoin's community-based payment system continues to create a multiplier effect with dozens of nonprofits receiving a food budget, tens of thousands of people receiving a meal with the dignity of choice, and 68,232 Breadcoins redeemed in 2022 by way of 55 different restaurants, food trucks, and caterers in three different states.

I look forward to what is in store for Breadcoin in 2023!

Sincerely,
Scott

Message from the Executive Director, Cary Umhau

What a privilege it's been to come on board, as of October 1, 2022, as Executive Director of Breadcoin and as our first employee at all.

Having been involved in Breadcoin since the beginning as co-founder, I have seen our potential, our baby steps, our big successes, our challenges, and our explosive growth, and I'm excited to have jumped in to work with our great team on the next phase of Breadcoin's progress.

I see this time as one of going deeper, creating foundations, cementing lessons learned into policies and processes, and generally seeing Breadcoin mature into its next phase.

My favorite "moment" of 2022 was our Homecoming event (first annual), as it represented to me the ability of Breadcoin to bring together disparate demographics in our city of Washington, DC, and to see that happen around food and common tables. We had folks from all parts of Breadcoin (vendors, partners, coin recipients, donors, interested folks) come out to eat together from six food trucks and to enjoy a gorgeous day. It represented so much, and it was lots of fun.

I'm excited to see what's next with Breadcoin as we continue growing in DC, Baltimore, and Harrisburg and as we prepare to move into Tampa early next year.

Grateful to be serving,
Cary

Our Vision, Values, and Purpose

Vision

A network of people meeting each other's needs through the use of a community food token.

Values

1. We laud those who grow and prepare our food for their role in sustaining human life.
2. We desire that all are fed and provided with the dignity of choice.
3. We often fail to recognize those most in need in our community, and an act of giving can begin to restore our hardened hearts.
4. We believe a common table, inclusive of the poor and marginalized, strengthens the fabric of our community.
5. We recognize the poor and those experiencing homelessness provide a valuable contribution to the network.

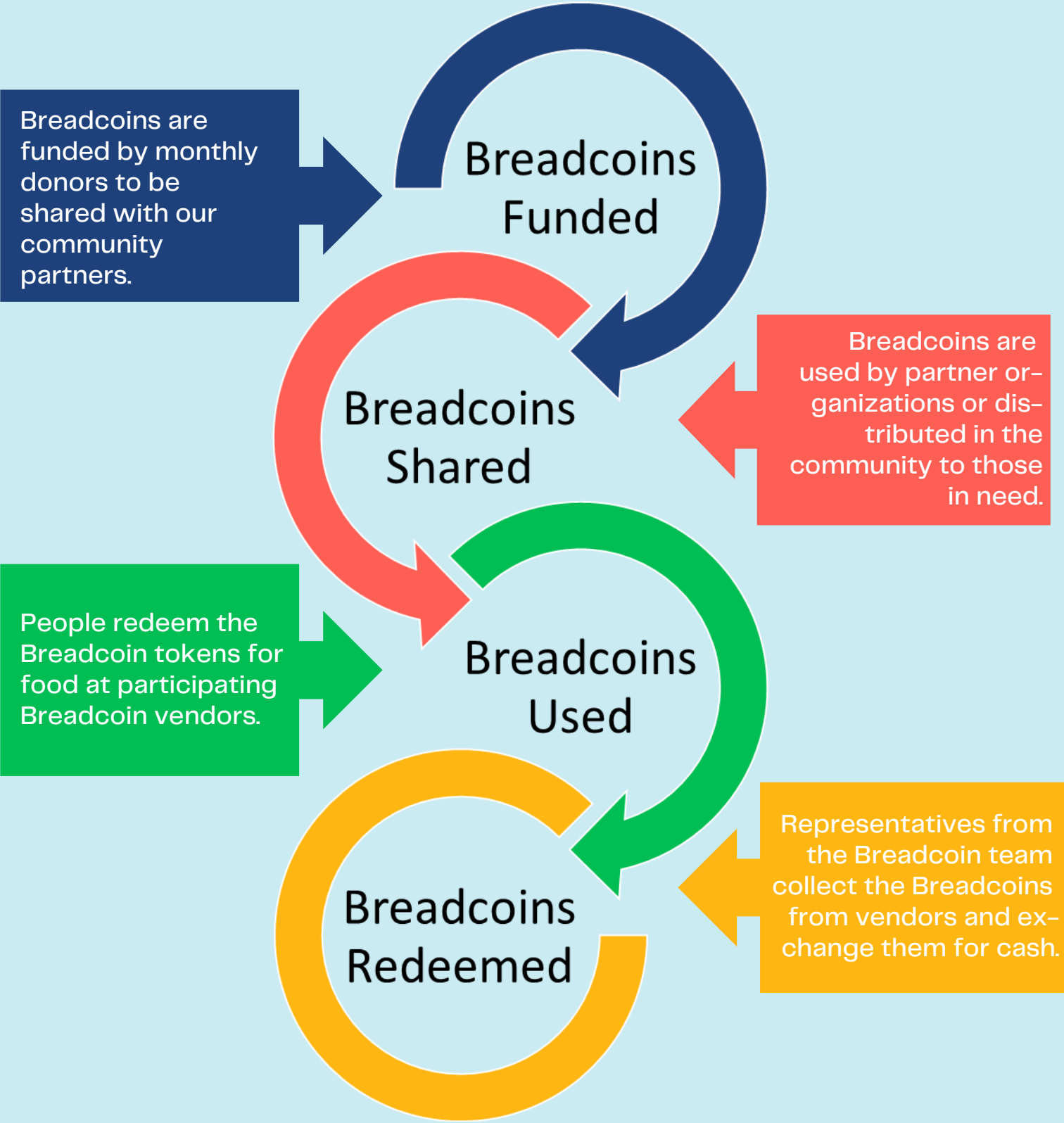
Purpose

To provide the community with a new way to:

1. Give to those in need
2. Improve access to locally prepared food
3. Invest in food businesses serving low-income communities
4. Resource local nonprofits and congregations to ensure that all are fed
5. Own the assets used to grow, process, and prepare food



What We Do

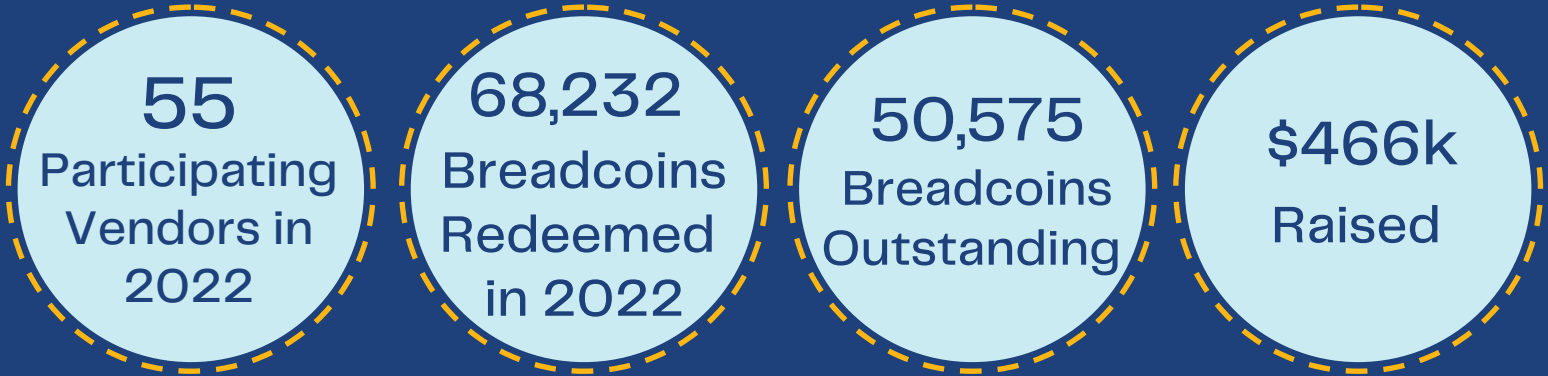


Where We Work

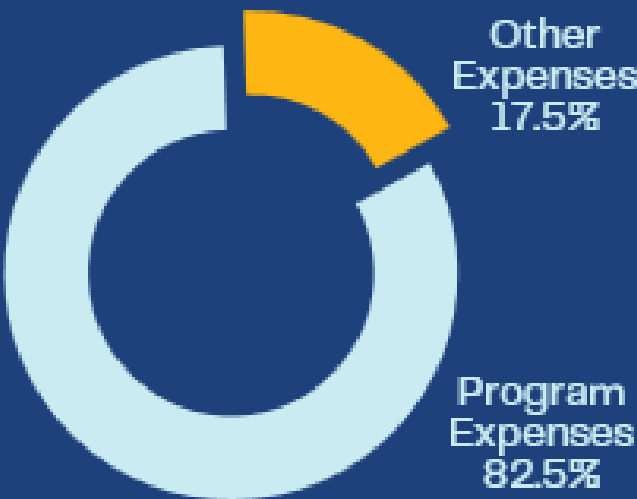
Washington, DC Locations		
Amen Cafe	Farmer's and Distillers	Mission Muffins
BBQ Bus DC	FishScale	MLK Deli
Blossom Bakery	God's Garden	Morrisons
Captain Cookie	Granny's Kitchen	Open Crumb
Charlie's Empanadas	Green Island Bakery	RavenHook
Chef Skip	Iacovelli Café	Rita's on Capitol Hill
Coleman's Kitchen	IHOP (Columbia Heights)	Royal Rooster
D.E.M. Pies	IHOP (Alabama Ave.)	Sandovan
Donna Faye's Bakery	J&J Mex-Taqueria	Soup Up
Dos Gringos	Ledo Pizza (Georgia Ave)	Texas Chicken & Burgers
Dreaming Out Loud	Los Hermanos	Wings N More Wings
East End Market	Lula Mae's Gardin	Zion African Café
Eclectic Cafe	Mama's Pizza Kitchen	

Baltimore, MD Locations	Harrisburg, PA Locations
Butler Cooking	5 R's Eats & Treats
Giovanna's Italian Kitchen	Good Brotha's Book Cafe
Grandma Louise Pies	Knead Slice Shop
Island Quizine	Jazzy Good Eats
J.C. Romero's Cafe	Porter's House
New Terra Cafe	Roll'n Jayz
Toast Deli	Taco Amigos
Vikki's Fells Point Deli	Tri Asian Taste
Zella's Pizza	

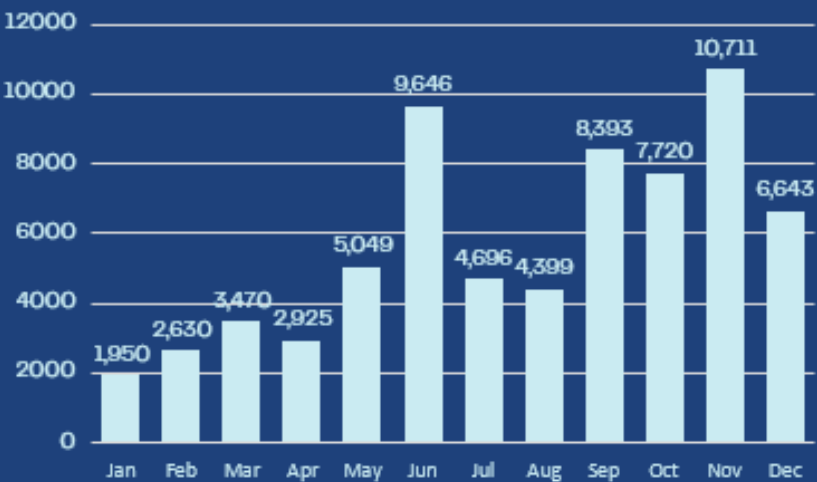
Breadcoin Metrics



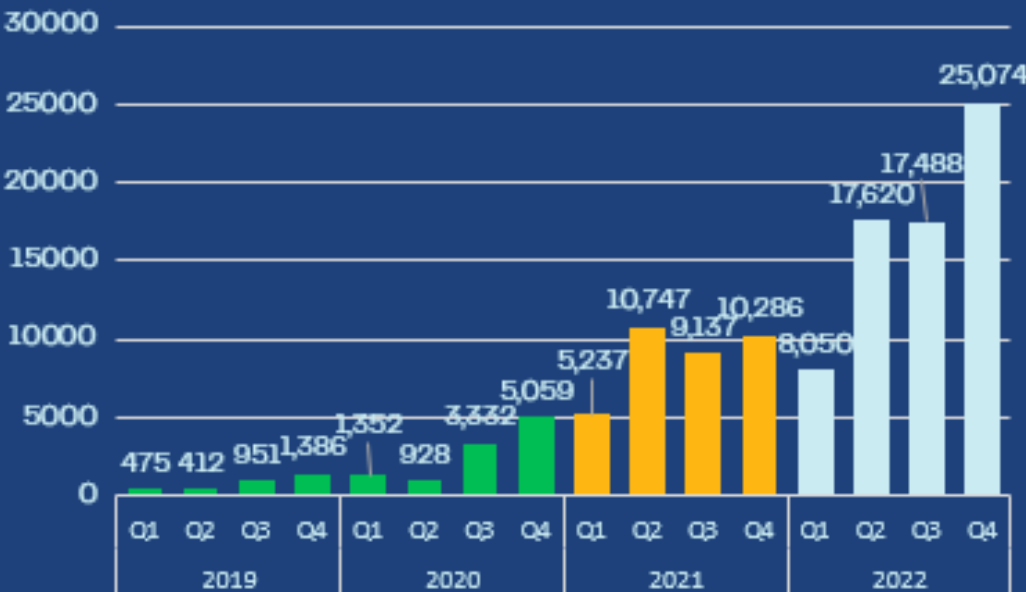
Breadcoin Expenses in 2022



Breadcoins Redeemed 2022



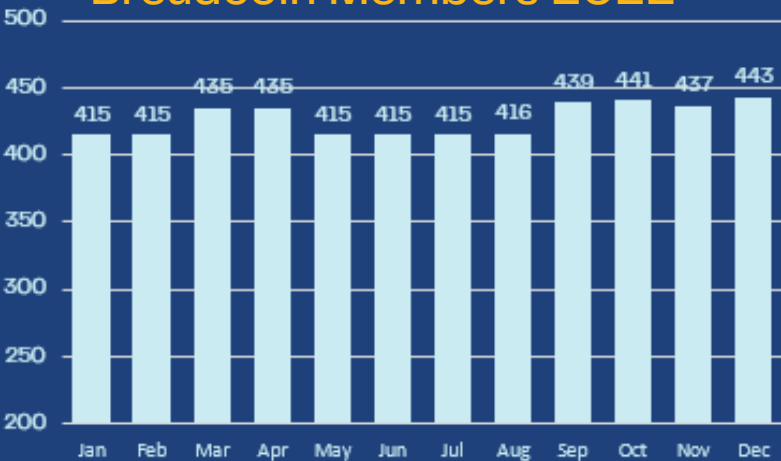
Breadcoin Redemptions 2019-2022



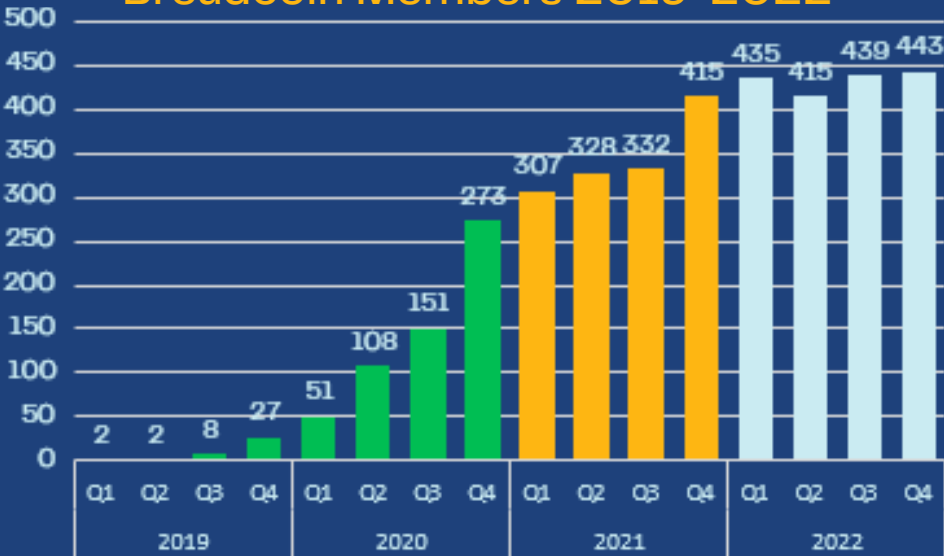
Top Five Vendors in 2022

Open Crumb	10,490
Mama's Pizza Kitchen	7,286
J&J Mex-Taqueria	7,165
God's Garden	7,033
Coleman's Kitchen	5,571

Breadcoin Members 2022



Breadcoin Members 2019-2022



Top Five Distributors/Purchasers in 2022

DC Dream Center	8,107
Center City Public Charter Schools	8,000
Cornerstone Schools of DC	7,936
DC Police Foundation	6,600
Neighborhood Captains	5,745

Our Impact Areas



Daily Bread

Anybody can use Breadcoins to get a meal of their choice, with dignity, while participating in a community-wide effort to include everyone. Those who can't afford the coins receive and eat.

Purchases



Schools, agencies, and other entities purchase Breadcoins in large or small quantities. There are many uses – as incentives, for families in need, to create a student-lunch program.



Mobile Events

When a community gathers, food makes it special. When everybody can participate, it's a true celebration of each person who contributes to the richness of the neighborhood, with none left out.

Flash Tables



Imagine coming upon a beautifully set table and realizing that there's a seat at the table for you. Breadcoin not only works metaphorically to include all; we also set those inclusive tables week to week.

Homecoming

Breadcoin is a network of people working together to meet needs of hunger, food insecurity, isolation and loneliness. We truly believe that connecting people is almost as important as feeding them, and statistics bear out the high cost of disconnection and isolation.

Our (first annual) Homecoming was held on a beautiful November day at Nativity Catholic Church in Brightwood (Ward 4) in DC.

All guests were treated to eight Breadcoins to spend at their choice of six vendors on site – Coleman's Kitchen, Royal Rooster, J&J Mex Taqueria, Donna Faye's Bakery, D.E.M. Pies and Blossom Bakery.

Those who wanted to could donate to help offset costs of the day, but it was truly a “come one-come all” gathering at which all were included at the common table we so value.

We had musicians on site as well as a live painter, Destine Clair, who captured the feeling of the day in a vibrant painting we will hang on our office wall.

This event, bringing together folks from all parts of Breadcoin and the city (and beyond), will be an annual event.





Development Efforts

This year we began seeking new and increased funding in a variety of ways. Up to this point, we had mostly sought memberships and donations from family and friends, individuals and by word of mouth.

2022 saw new funding come from several family foundations, some repeat gifts and some brand new. Those gifts ranged from \$3000 to a \$50,000 matching gift, which spurred on our team to raise more than \$50,000 in the fall.

We began a series of Breadcoin 101 events this year, gathering in a home each month. Individuals who have been enthusiastic about Breadcoin were approached and asked if they would host their own friends to learn about Breadcoin from our team, see our two-minute video, and be invited to join our work, whether financially or in some other way.

This model of cultivation of relationships for the long-term is in keeping with the relational nature of Breadcoin which is an ever-growing network of connections, spanning out from a hyperlocal neighborhood to a city, a region, a state and beyond.

Our First Executive Director

Since our inception in 2016, Breadcoin has been led by a dedicated crew of volunteers who have worked tirelessly on top of other jobs to lead our growing nonprofit.

Founder Scott Borger and Co-Founder Cary Umhau have led that work with several contractors, including our DC Leader William Spence (a key team member from way back) joining in to handle community engagement and day to day distribution and pick-up of coins.

The Board determined that we were at the point of our organization's growth and maturity that it was time to hire our first employee, an Executive Director, and after prayer and consideration, that role was offered to Cary Umhau.

Cary pivoted to this new role within Breadcoin and began on October 1, 2022, helping us move into the next phase of growth and maturity.

See her letter on page three.





From left to right: Aisha Mobley, Marcel Childs of Taco Amigos and David Vader

Harrisburg, PA

Through relationships with Aligned Works, a talent investment organization, Breadcoin became acquainted with David Vader, professor at Messiah University. David and Scott Borger began exploring what it would look like for Breadcoin to move into Harrisburg, Pennsylvania.

Besides being the state capital, Harrisburg has the benefit of being both urban and – quite nearby – rural, creating an ideal laboratory in which we could explore the intersection of those two milieus within proximity to each other in a region that felt ripe for Breadcoin's model.

We began recruiting vendors in Harrisburg, at the Broad Street Market and beyond, and soon Aisha Mobley was hired to become the Community Engagement Leader in Harrisburg. A dynamo of community engagement and organizing, Aisha has a huge heart and is connected to so many folks in need, nonprofits doing good work and – now – food businesses that want to serve the community.

Aisha and David, working together, increased the number of vendors in Harrisburg to 10 by year's end and began soliciting many organizations to purchase and use Breadcoins.

We are excited about Harrisburg's potential.

Cornerstone Schools

Breadcoin entered into a fruitful partnership with a private, Christian school in southeast DC (Ward 7), Cornerstone Schools.

Cornerstone had not been eligible for the federal lunch program because the school did not have a properly fitted kitchen. Many families wanted to have a hot-lunch program for their students and, thus, of course the school lost some families that wanted to attend.

Through innovations between Cornerstone and Breadcoin, we engaged Breadcoin vendors, Open Crumb and Mama's Pizza Kitchen, to provide hot school lunches two times a week. These meals are delivered or picked up, and the students benefit from locally prepared food, made with love, as they get a hot meal.

Breadcoin has been able to seek some additional funding from our donors to augment what families and the school are doing.

We've loved seeing this innovative use of our food token to feed children.



Dean Luckenbaugh, Executive Director, with Cornerstone Schools' children and Abigail Opare of Open Crumb restaurant

2022 Board of Directors

- | | |
|---------------------------|----------------|
| Scott Borger, Chair | Eddie Kaufholz |
| Ernest Clover, Vice Chair | William Spence |
| Ann Doyle, Treasurer | Cary Umhau |
| Greg Ewing, Secretary | Kevin Wrege |
| Julia Irving | |



2022 Staff & Contractors

- | | |
|------------------|-------------------|
| Auxilio Partners | Aisha Mobley |
| Scott Borger | William Spence |
| Madeleine Ewing | Cary Umhau |
| Nicole Knox | David Vader |
| Chap Loveless | Robaer Washington |



Back from left to right: Scott Borger, Ernest Clover, Julia Irving, William Spence, Greg Ewing
Front from left to right: Eddie Kaufholz, Kevin Wrege, Ann Doyle, Cary Umhau

2022 Community Advocates

Baltimore Community Team

Scott Borger
Jefferson Butler
LaQuida Chancey
Paul Corbin
David (Chap) Loveless
Cesar Romero
Lucia Islas
Victoria Powers
Robaer Washington

Breadcoin 101 Hosts

Paul Corbin
Carol Seitz
Ruth Sorenson
Maura Vanderzon
Ann and Tom West
David and Alison Ottenbreit

DC Community Team

Scott Borger
Mable Carter
Tony Casson
Ernest Clover
Dave Edwards
Arnita Hamilton
Gary Hill
Julia Irving
Marissa Jacobson

DC Community Team (cont.)

Morgan McCrory
Armon Nelson
LaTaska Nelson
Peter Opare
Bryan Russell
Carol Seitz
William Spence
Cary Umhau
Chris Wade
Robaer Washington
Kevin Wrege

Events Team

Dylan Cheng
Tao Cheng
Wyatt Hoffman
William Spence
Robaer Washington
Ernest Clover
Felipe Zuñiga

Finance Team

Auxilio Partners
Scott Borger
Ann Doyle
Hozik & Company

Fundraising Team

Liza Cole
Tayler Hobba
Lee Ann Patterson
Kevin Wrege

Neighborhood Captains

Jeffrey Carter
Mustafa Harrod
Albert Miller
Marcus Rucker
Ken Stein

PA Community Team

John Anthony
Angie Bates
Layne Lebo
Aisha Mobley
Jay McClymont
Jonathan Owens
Jane Roberts
Peter Rowan
David Vader

PA Launch Team

John Anthony
Curt Byers
Jim LaGrand
Layne Lebo

PA Launch Team (cont.)

Jay McClymont
Jonathan Owens
Kelly and Kim Phipps
Jason Renn
Jane Roberts
Joe Robinson
Peter Rowan
David Vader
AlignedWorks

Prayer Team

Brenda Dubose-Steele
Carol Harris
Ben Kolesar
Simone Nasry
Danita Smith

Student Interns

Sally Ambrose, Sandy Spring Friends School
Victoria Araujo, Georgetown University
Mark Bisig, Georgetown University
Dylan Cheng, Thomas Jefferson HS
Madeleine Ewing, Sandy Spring Friends School
Jadyn Settles, Banneker HS
John Trybus (professor), Georgetown University
Zephyr Zhao, Georgetown University

Tampa Launch Team

Ann Doyle
Mike Doyle
Scott Borger
Cary Umhau
Gloria Dei Foundation

Technology Team

Marquis Allen
Scott Borger
Tim Chambers
Aeon Clarke
Matt Gladney
Morgan Grant
Katie Leonard

THANK YOU

2022 Breadcoin Token Distribution Partners (in DC unless otherwise noted)

10:12 Sports, Baltimore
Agoge Project, Baltimore
ANC 5D
Baltimore City Recreation Department
Baltimore Police Department
Bryan Russell's sports teams
Calvary Women's Services
Center City Public Charter School
Central Union Mission
Children's National Hospital
Christian Churches United, Harrisburg
Church at Baltimore
Church without Walls
Comité Latino de Baltimore
Community United Methodist Church
DC Dream Center
Elevating with the Community
Exodus Treatment Center
Family Promise, Harrisburg
Family Success Center, Congress Heights DC
Faunteroy Center
Food Project DC
Garden Church, Baltimore
Gatepost DC
Harrisburg Public Schools, Harrisburg
Harrisburg University Community Partnerships
John Ruhrah EMS, Baltimore
Johns Hopkins Hospital ER, Baltimore
Jones Resources, Harrisburg

The Judy Center, Baltimore
Kingdom Worship Center, Baltimore
Level Up, Baltimore
Mable's Corners
Macedonia Missionary Baptist, Harrisburg
Marshall Heights CDO
Migrant Mutual Aid Network
MOCRS
MPD 4th District
MPD 5th District
MPD Victim Services
MPD Youth & Family Division
N Power School, Baltimore
Neighborhood Captains
Parkville AA Home Group, Baltimore
People Encouraging People, Baltimore
Powerfest, Baltimore
Sasha Bruce Youth
Second City Church, Harrisburg
Smaltimore Homes, Baltimore
Smart from the Start
STAND (Kingdom Worship), Baltimore
St. Teresa of Avila
Susquehanna Police, Harrisburg
Tri-County OIC, Harrisburg
US Attorney's Office
Wesley Zion AME Church, Harrisburg
Wounded No More



Members and Donors

Monthly members and donors are at the heart of what we do. We literally couldn't do it without you. We are heartened to receive gifts from five to tens of thousands of dollars, and we appreciate the gifts that are significant in impact and those that are significant in sacrifice. This network is effective and has the impact it has because we are all in it together.

Photography by Madeleine Ewing and [Felipe Zuñiga](#)