



**Merry Year Foundation provides
self-sustainable opportunities
to underprivileged neighbors.**

Merry Year Foundation

“You shall thus consecrate the fiftieth year and proclaim a release through the land to all its inhabitants.

It shall be a jubilee for you, and each of you shall return to his own property, and each of you shall return to his family.”

- Leviticus 25:10 (NASB)

“Merry Year” comes from a story in the Bible, “Year of Jubilee”. The year of jubilee is the year at the end of seventh cycle of sabbatical year that refers to the year in which 50th year. God distributed lands to Israelites to manage the land. The land was fairly well shared among Israelites, as the time past, some people gained more land but some others have less, which brought the imbalance of income and ownership became worse. God considered the circumstances of imbalance in people as not good and he proclaimed that the land needed to be returned to the original owner at the 50th year.

This is the Year of Jubilee in Old Testament of Bible.

The system of Year of Jubilee seems to be only better for the people who have less, but it is not. Rather, it is also a good system for the people who have more. The hopeless people are more likely to cause concerns and the imbalance of the society. This system, of course, cannot be able to adapt into present world directly but the spirit of the Year of Jubilee can be implemented to our Merry Year Foundation. If a person earns money and some portion of profit can be returned to society as to give hopes and opportunities to the poor, then this world will be a much better place to live. With the spirit of the Year of Jubilee and the dream of a better world, Merry Year Foundation was established.

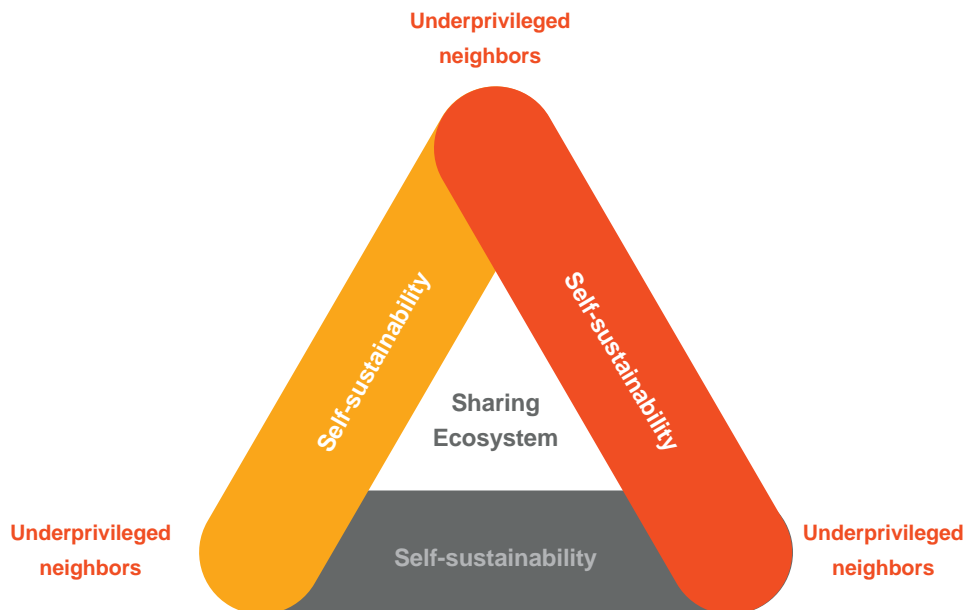
We truly believe God is pleased with our heart for the people.

Merry Year Foundation is a non-profit organization for supporting development of self-sustainability that provides constant opportunities to the underprivileged neighbors.

V i s i o n We want to establish a healthy sharing ecosystem which underprivileged neighbors can transform into self-sustainable helpers.

M i s s i o n We help underprivileged neighbors financially and emotionally through providing fundamental and sustainable solutions.

Philosophy We provide help to underprivileged neighbors who are willing to become self-sustainable.



“We do not think whether it can be done or not. We only think it must do in act or not”



Merry Year Foundation finds a way to be self-sustainable and forms a continuous economic sharing community. Many people is to see only the difficult and even impossible things but to put together power then can make thing possible.

With the faith, foundation of 2007, we have so far established 5 own social enterprises for North Korean defectors and low-income families to offer jobs, provided 350 individual small businesses and supported 86 social enterprises. The Mezzanine I-pack was certified as the 1st North Korean defectors' social enterprise corporation and recognized its know-how for social enterprise development and microcredit sector to receive the award of Commendation of President in 2011.

I am sincerely grateful for your continuous generosity and faith to encourage our work in Merry Year Foundation.

Merry Year Foundation has provided many opportunities for self-sustainability to the underprivileged neighbors and North Korean defectors in our society. As a result, we have been received a deep trust and partnered to work continuously together from many companies and government ministries.

Upon this confidence, we, Merry Year Foundation the entire board members and staffs are working hard and putting our best efforts. We cannot forget the eyes of people in desperate needs and also the God's gentle eyes for the underprivileged people whom are to be treasured.

What is more, your encouragement and support are amazing assurances to our Foundation. With you, we can continuously work and walk together with our underprivileged neighbors.

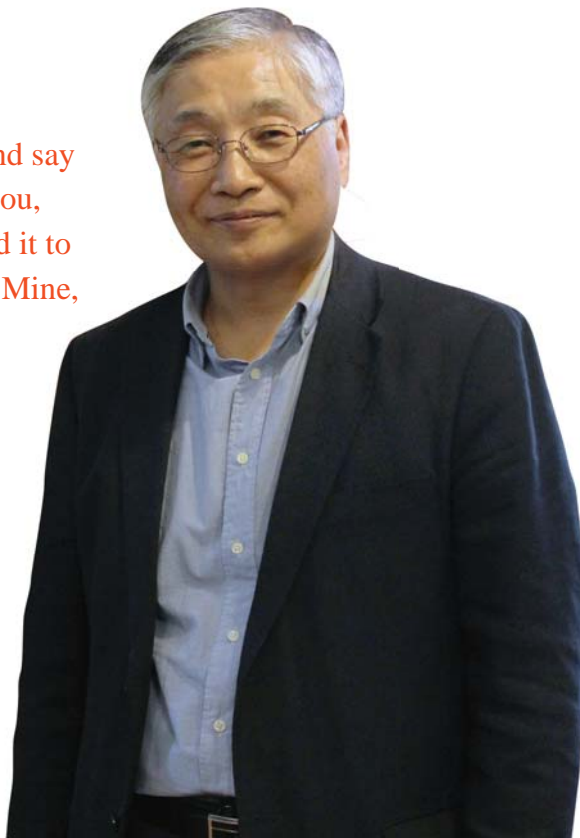
Thank you.

“The King will answer and say to them, Truly I say to you, to the extent that you did it to one of these brothers of Mine, even the least of them, you did it to Me.”

- Matthew 25:40 (NASB)

Chairman, Merry Year Foundation

Jang Ho Lee



Hun Cheol Shin,
Board member

- CEO at SK Social Enterprises Foundation
- Former representative director at SK Innovation

I have been working with Merry Year Foundation for several years. From providing jobs and making livable livings to North Korean defectors who left their home to come and live in South Korea to helping the underprivileged people who desperately need in job opportunities and self-sustainable living environment, foundation has been expanding its territory for people in need. It was worthwhile to understand the unfamiliar term 'social enterprise' to implement but there were countless of trials and error. However, this foundation has not forgotten the initial driving purpose which is to exist for the underprivileged our neighbors. With the last 8-9 years of precious experiences, this foundation will move forward the future of 10 years which to properly fulfill the 'year of jubilee' in the book of Leviticus, chapter 25. I still remember my childhood when the sun sets down when my mother used to call me to return home for supper from the playtime with my friends on the ground. When the darkness drew upon the ground, then we all left to go home. Then, the next day, I and my friends came out and played on the same ground again as a brand new day. I think of 'Merry Year' as a brand new day of hope and opportunities as to a reminder of the spirit of 'Jubilee (Merry Year)'.

Jong Hwan Oh,
sponsor

- Coffee Franchise CEO, Topresso

From my own experience, the representatives of underprivileged people are the orphans and widow play a role of the way of blessing. I began making small donation when I had hard time in life, then I now am witnessing the goal of my life have become concrete through this. Giving donations is not only for the people who are rich. Sharing is the more precious when one's life is hard and but the sharing for others brings more value to it. Especially because the reason why I'm a sponsor of the Merry Year Foundation is that this foundation works hard to distribute the donated funds properly into necessary programs and projects. Also, this foundation tend to talk and show the brighter side of beneficiaries' future rather than to emphasize on the darkness of present. As the slogan said, 'A new start, beyond poverty', I hope that more people are in need receive more opportunities of self-sustainability through Merry Year Foundation and bear fruits of life changing achievement. This fruit is also the fruit from the sponsors of many. 'It is well with the man who is gracious and lends; He (God) will maintain his cause in judgment.' - Psalm 112:5 (NASB)

2016

- Apr.**
 - Single-parent female householder business start-up support project _MerryMom 4th
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank
- Mar.**
 - Opened Men North Korean defector's dormitory, "MerryMate_B"
 - Selected as a consigned organization to teaching unification in school by Kyonggi Province education office
- Feb.**
 - Debt counseling project for Single-parent female household
- Jan.**
 - Selected as a Signed MOU with J.P. Morgan for a global accelerating project of Social Enterprises
 - Single-parent female householder business start-up support project _MerryMom 3rd

2015

- Sep.**
 - Single-parent female householder business start-up support project _MerryMom 2nd
 - Performed signing ceremony with the 6th Export-import Bank of Korea's Social Enterprises Promoting social contribution project
- May**
 - Single-parent female householder business start-up support project _MerryMom 1st
- Mar.**
 - Opened Women North Korean defector's dormitory, "MerryMate"
- Feb.**
 - Selected as a consigned organization by Seoul City Microcredit project(2015~2017)
 - Selected as a consigned organization to an incubating project of Social Enterprises by Korea Social Enterprise Promotion Agency

2014

- Oct.**
 - Signed a MOU and facilitated Seoul East Women's development Center Individual Social Entrepreneurship Training Program
 - Assisted an advanced mentoring program with 2014 National Social Venture Competition competitors
- Aug.**
 - Performed signing ceremony with the 5th Export-import Bank of Korea's Social Enterprises Promoting social contribution project
- Mar.**
 - Opened Merry Year Foundation Social Enterprise Incubating Center
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank
- Feb.**
 - Selected as a consigned organization to an incubating project of Social Enterprises by Korea Social Enterprise Promotion Agency
- Jan.**
 - Selected as a consigned organization by Seoul City Microcredit project

2013

- Jun.**
 - Performed signing ceremony with the 4th Export-import Bank of Korea's Social Enterprises Promoting social contribution project
- May**
 - Selected as a consigned organization to an incubating project of Social Enterprises Leadership program by Korea Social Enterprise Promotion Agency: Consortium project with ChoongAng University and mysc inc.
- Mar.**
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank
- Jan.**
 - Selected as a consigned organization by Seoul City Microcredit project

2012

- May**
 - Performed signing ceremony with the 3rd Export-import Bank of Korea's Social Enterprises Promoting social contribution project
 - Opened Merry Year Foundation Social Enterprise Incubating Center
- Mar.**
 - Selected as a consigned organization to an incubating project of Social Enterprises by Korea Social Enterprise Promotion Agency
 - Selected as a consigned organization by Seoul City Microcredit project
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank

2011

- Dec.**
 - Received award of 'Commendation of President' at the 2nd Smile Microcredit Day's on social business category
- May**
 - Performed signing ceremony with the 2nd Export-import Bank of Korea's Social Enterprises Promoting social contribution project
- Apr.**
 - Started on North Korean youth defector's social adjustment training program
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank
- Feb.**
 - Selected as an organization that specialized in social enterprises program by Ministry of Employment and Labor
- Jan.**
 - Selected as a facilitating organization on regional social enterprises project by Ministry of Employment and Labor

2010

- Nov.**
 - Performed signing ceremony with the 1st Export-import Bank of Korea's Social Enterprises Promoting social contribution project
- Oct.**
 - Offered social enterprises academy program (8 classes)
 - Held an open symposium on North Korean defectors' social adjustment support
- Sep.**
 - Hosted an athletics competition for North Korean defectors' social enterprises program
- Jun.**
 - Established the 5th Social Enterprise Corporation, 'Grateful Hands'
- May**
 - Certified as a Seoul Social Enterprise Corporation, 'Bliss & Bless'
 - Certified as a Seoul Social Enterprise Corporation, 'Grateful People'
 - Certified by Ministry of Employment and Labor as a Social Enterprise Corporation, 'Grateful Hands'
- Apr.**
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank
- Mar.**
 - Opened 'North Korean Defectors' Social Enterprise Support Center' by Ministry of Unification
 - Selected as a consigned organization for Seoul Hope-Dream Bank project
 - Established the 4th Social Enterprise Book cafe, 'Bliss & Bless'
- Jan.**
 - Appointed as a project organization by the Bank of Korea

2009

- Nov.**
 - Certified by Ministry of Employment and Labor as a Social Enterprise Corporation, 'Mezzanine Ecowon'
- Jun.**
 - Established the 3rd Social Enterprise Corporation, 'Grateful Hands'
- May**
 - Certified by Ministry of Employment and Labor as a Social Enterprise Corporation, 'Mezzanine I-pack'
- Apr.**
 - Selected as a consigned organization for Seoul Hope-Dream Bank project
- Mar.**
 - Selected as a consigned organization for Hope-developing Bank project by Ministry of Health, Welfare and Family Affairs
 - Selected as Social Enterprise Promoting organization by Smile Microcredit Bank

2008

- Dec.**
 - Established the 2nd Social Enterprise Corporation, 'Mezzanine Ecowon'
- May**
 - Established the 1st Social Enterprise Corporation, 'Mezzanine I-pack'
- Apr.**
 - Opened North Korean defectors' self-sustainability Support Center
 - Signed MOU with Ministry of Unification for North Korean defectors' job creation and promotion support project
- Feb.**
 - Offered Merry-hope self-sustainability training academy program to North Korean defectors

2007

- Oct.**
 - Opened a contest for Microcredit project, title changed to 'Seed bank'
- Jul.**
 - Approved to establish Merry Year Foundation as a social welfare foundation

2003

- Jun.**
 - Started on 'Sharing seed money community' (Root program of Merry Year Foundation establishment)

North Korean defector support Project

We support North Korean defectors to adjust and well settle as our society through self-sustainability support projects.

Business start-up project for North Korean defectors _MerryStart

With a business start-up training, this project also offers no-guaranteed and no-secure loans program (microcredit) to North Korean defectors to be self-reliant. Cumulative repayments will return to another North Korean defectors who request microcredit opportunities to prepare another start-up. MerryStart is a beginning of a new start for a cycle of sharing.

Process



Self-sustainable life support project for North Korean defectors of college students _MerryMate

For North Korean college students who do not have any relatives and are unable to receive any support from families to have a stable housing, counseling, and employment support programs in order to well adjust to the life in South Korea.

Programs



Current status

- 11 students, 2 dormitory located in Seodaemun-gu, Seoul (as of 2016)

Operating social enterprise support project for North Korean defectors

This project provides funds and professional business consulting to North Korean defectors who are in terms of expanding or in transition of business to help improve the sustainability and competitiveness of business as a collaboration of Export-Import Bank of Korea and Merry Year Foundation. The targeted clients are North Korean defectors as its company's representatives, hiring North Korean defectors of more than 30% of workers, and mainly providing services are for North Korean defectors.

Current status

- 13 North Korean defectors' social enterprises are supported between 2011 and 2015

Supporting social enterprise start-up project for North Korean defectors

NGOs, governments and private companies to establish a multilateral collaboration in establishing and operating social enterprises that provides a stable work place to North Korean defectors and the underprivileged people to support.

Current status

- Established the 1st Social Enterprise Corporation, 'Mezzanine I-pack'
- Established the 2nd Social Enterprise Corporation, 'Mezzanine Ecowon'
- Established the 3rd Social Enterprise Corporation, 'Grateful Hands'
- Established the 4th Social Enterprise Corporation of book cafe, 'Bliss & Bless'
- Established the 5th Social Enterprise Corporation, 'Grateful People'



Microcredit support project

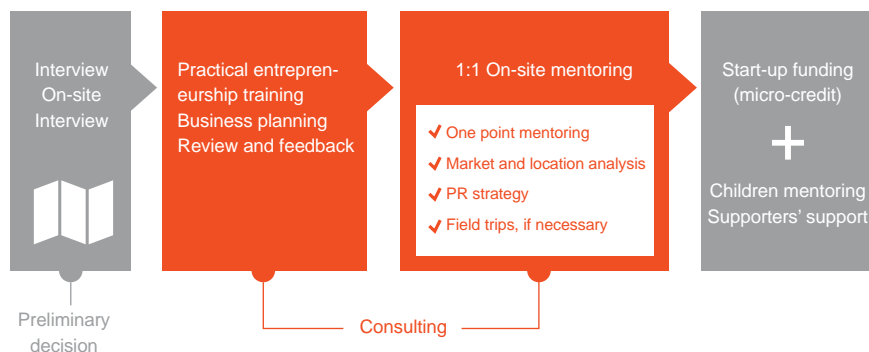
Providing microcredit fund to low-income families without guarantee or secure loans and working on economic activities to be self-sustainable.

Single-parent female householder business start-up support project _MerryMom

With a business start-up training, this project also offers no-guaranteed and no-secure loans program (microcredit) to single-parent female householders to be self-reliant. Especially from brainstorming, start-up stage, and initial business opening, all three steps via 1:1 mentoring support to help increase the sustainability of business. In addition, the children of the householders is to receive group mentoring programs for any emotional and psychological issues which can be eased the burden of child-bearing and their education as well as economic support of families.

Cumulative repayments will offer another single-parent female householders who request microcredit opportunities to prepare another start-up. MerryMom is a beginning of a new start for a cycle of sharing.

Process



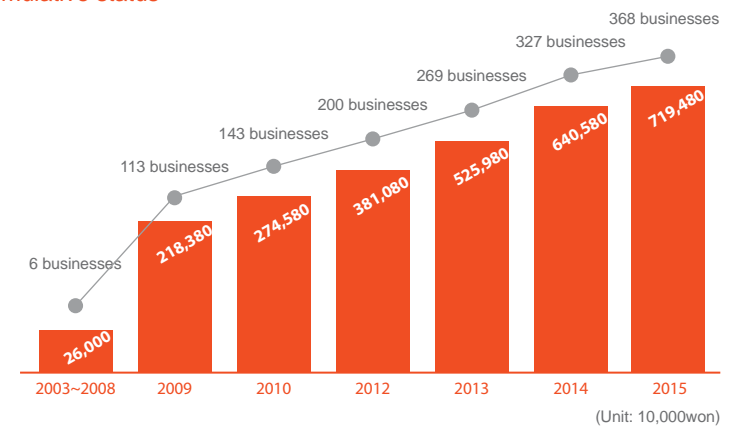
Current status

- 8 Single-parent female householders business are supported (as of 2015)

Loan projects for business start-up fund and business managerial improvement fund

To loan microcredit and start-up funds for small businesses and business managerial improvement to low-income families and the underprivileged people who are unable to reach existing financial institutions and through post-close risk managements by providing necessary trainings, supporting resources, and helping establishing human capital network.

Cumulative status



Major achievements

- Selected as a consigned organization for Seoul Hope-Dream Bank project in 2009
- Selected as a consigned organization for Hope-developing Bank in 2009
- Selected as a consigned organization by Seoul City Microcredit project between 2012 and 2017



Social Entrepreneurship(s) promoting project

Based on innovation and creativity, this project is to promote and discover social entrepreneur who are eagerly to continue to create jobs for low-income families and to address on many of social issues.

Social Enterprises start-up support project

Merry Year Foundation operates a (pre-) social enterprises incubating program which was selected by Korea Social Enterprise Promotion Agency's 'Social Enterprise Promoting project'. We provide work spaces for business start-ups, mentoring services by professional consultants, offering specific trainings and many.

Programs

(Pre-)Social Enterprise Start-up team's business modeling project	Member Empowerment enhancing project
Building up vitalization of business and networking project	Tailoring mentorship according to each business levels

Current status

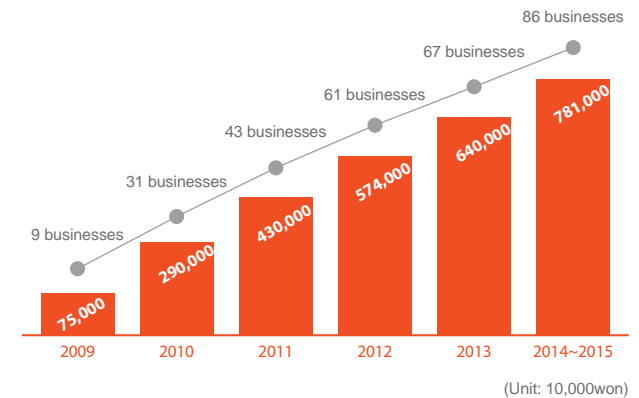
- Fostered 13 start-up businesses in 2012
- Fostered 14 start-up businesses in 2014
- Fostered 15 start-up businesses in 2015 specializing in global sectors
- Fostered 14 start-up businesses in 2016 specializing in global sectors



Social enterprise capital and management support project

Since 2009, Merry Year Foundation has been utilizing fund from Smile Microcredit Bank's dormant funds and corporation's CSR funds to support and promote social enterprises. In the early stage or transition stage of social enterprises, Merry Year Foundation has been provided capital and tailored consulting services (business model, marketing, and resources) in order them to maintain competitiveness and self-sustainability in market.

Current status



Major Achievements

- Selected as Social Enterprise Promoting organization by Smile Microcredit Bank between 2009 and 2014, 2016
- Received award of 'Commendation of President' at the 2nd Smile Microcredit Day's on social business category in 2011

Donations



It is uneasy to give opportunities to people who are underprivileged.
But with Merry Year Foundation, it can be achieved.
Share your kindness to our neighbors.

*You can select from various projects to make generous donation

- **Low-income families support for self-sustainability**

 - Single-parent female household support for self-sustainability
 - Disadvantaged families support for self-sustainability
 - Winter season heating costs and heating equipment support for disadvantaged families
- **North Korean defectors for self-sustainability support**

 - North Korean defectors for self-sustainability support
- **College students of North Korean defectors support**

 - Providing dormitory and life living environment
 - Employment & Support links
 - Counseling and coaching support
- **The priority project support**

 - The most prioritized project to support including all above projects

○ **Donation services** ☎ +82-2-310-9508~9
✉ csmerry@merryyear.org

○ **Donation account** [Account holder name: Yeolmaenanumjaedan | Merry Year Foundation]
Kookmin Bank 459601-01-468484
Hana Bank 243-910008-11804
Woori Bank 1005-201-402864
Industrial Bank of Korea 148-057572-01-063
Nonghyup Bank 100090-55-003714
CITI Bank 155-00005-250-01

○ **Homepage** www.merryyear.org



Working Together

- Jang Ho Lee, Chairman
Senior Pastor at God's Will Kwang Sung Church
Chairman at God's Will Mission
- Hun Cheol Shin, Board member
CEO at SK Social Enterprises Foundation CEO
Former CEO at SK Innovation
- Myeng Sang Yoon, Board member
CEO at Sungjoo Group
- Choong No Lee, Board member
Former CEO at Junglim Architecture
- Byung Yeon Kim, Board member
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- Byung Sam Kim, Board member
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Associated Pastor at God's Will Kwang Sung Church
- Hyung Doo Nam, Audit
Professor of Law school at Yonsei University
- Hee Suk Yang, Audit
Partner CPA at SeonJin Accounting Corp.

Partners' Organizations



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