



ADAPTING TO NEW CHALLENGES

2020 IMPACT REPORT



OUR MISSION: OUR NORTH STAR

During this difficult period for our country and the world, the pain and empathy we each feel is spread in so many different directions. To have a heart for all who are affected by illness, financial crisis, and social injustice is to be awakened and alive right now.

In the midst of this unprecedented time, it has been the priority of the Challenged Athletes Foundation to remain diligent to our community and our mission. Our organization was founded to serve a community that too often lacks resources and access. Each day of our 27 years of existence has shown us the difference sports, fitness, and commitment to health can make in the lives of individuals, and the need for us to continue that pursuit.

There is no doubt that we have had to shift how we serve challenged athletes and I am proud of the pivots made by our leadership and team. On the following pages you will read more about our efforts to listen to the voices of athletes and stakeholders, adapt our programs, and remain flexible and innovate in ways to deliver support. Our traditional methods of raising funds and awareness have changed, while the needs of our community have expanded.

And you have been there with us.

Our community of supporters and athletes has continued to recognize the disproportionate and mounting difficulty faced by those with physical disabilities. The most vulnerable are always the most affected in times of hardship. Our ears are open to hear each individual voice and understand where inequities persist to define the path forward.

Through our continued work, I have witnessed great examples of hope, patience, and perseverance. Challenged athletes adapting to the times in powerful ways has been the north star that guides us.

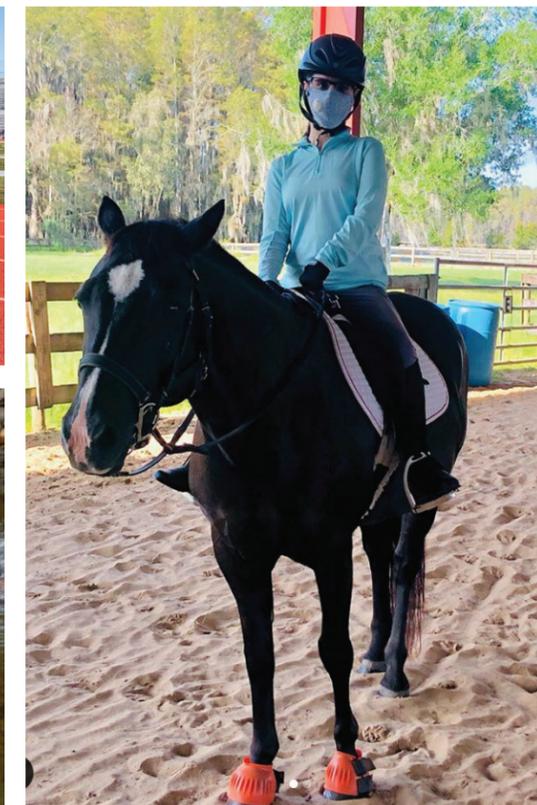
May we all strive to continue building a better, healthier, and more inclusive world.

Jeffrey Essakow
CAF Co-Founder, President



“ Each day of our 27 years of existence has shown us the difference sports, fitness and commitment to health can make. ”

STAYING ACTIVE DURING CHALLENGING TIMES

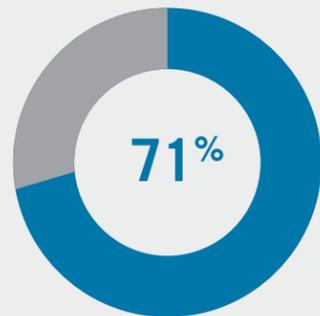


CONFRONTING THE PANDEMIC: APRIL - OCTOBER 2020

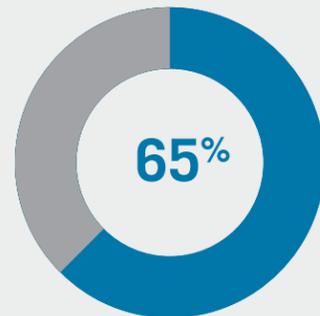
CAF's mission is intricately tied to the challenges of our time – a global health pandemic, devastating financial crisis, and ongoing social injustices as they create even greater barriers people with physical disabilities. To change this reality, it will take all of us.

Throughout this past year, CAF has adapted every aspect of our business, starting first with how we serve challenged athletes and build community.

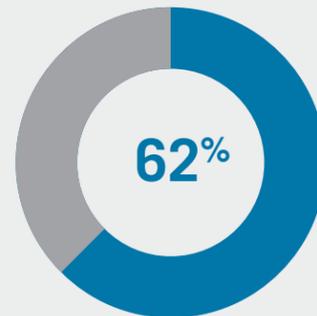
In May we surveyed over 800 challenged athletes:



challenged athletes are experiencing a decrease in physical activity



challenged athletes are feeling more socially isolated



challenged athletes household income was below \$50k in 2019, with more experiencing worse financial hardships today

Evolving our Mission

CAF quickly adapted our initiatives to meet the urgent needs of our community. This included:

- ▶ New online training videos.
- ▶ Virtual community-building events.
- ▶ Grants for home gym equipment and digital training technology.
- ▶ Online hub sharing hundreds of adaptive sports classes.

Driving a Culture of Inclusion

Using sports as a vehicle, CAF is driving inclusion for people with physical disabilities – with a sharp focus on increasing opportunities for those of intersecting identities such as race, class, gender, and mental health. Some new initiatives include:

- ▶ Community outreach in 10 major U.S. cities with large minority populations to grow CAF's impact where we are needed most.
- ▶ CAF Female Adaptive Sports Panel Series to engage discussion around girls' participation in sports, teamwork, and the resilience to overcome barriers.

Ensuring Future Support

Due to the pandemic, many challenged athletes are experiencing compounded physical health issues, loss of employment, and economic hardships. CAF's programs are a lifeline to those who cannot otherwise afford adaptive sports participation. We're ensuring every dollar raised has the most substantial impact for athletes with the greatest need to thrive in 2021 through sports, community, and wellness.



ADAPTING OUR PROGRAMS

CAF is keeping our community physically active and socially connected through innovative training content, virtual community rides, and live discussions with CAF athletes.

Online Training Videos

Expert coaches from a variety of adaptive sports such as wheelchair basketball, weight training, handcycling, yoga, and CrossFit are creating instructional videos that motivate challenged athletes of all skill levels to keep moving and pursuing their sports.



CAF Cycling Club presented by J&L Pie Company

The CAF Cycling Club has gone virtual, now connecting challenged athletes and supporters from around the world to train, build community, and experience a healthy lifestyle through cycling. Cyclists of all skill levels can ride and stay motivated together with a membership that includes a CAF Cycling Club jersey, monthly emails with educational tools and how-to videos, sample training plans, virtual cycling challenges, and more. Challenged athletes receive a free lifetime membership along with a stipend for event entry or online training membership (Zwift, Peloton, etc.). We also have an option to gift a membership to someone else.



CAF and NWBA Wheelchair Basketball Training Zone presented by Nike

CAF and the National Wheelchair Basketball Association (NWBA) have joined forces along with presenting sponsor Nike to launch a comprehensive content series to help athletes learn, train, and play wheelchair basketball anytime, anywhere.

Led by Team USA Paralympians and NWBA players, our training videos teach fundamentals of the game and help athletes of all abilities build strength and conditioning. The program intends to increase diversity, youth, and female participation in the sport of wheelchair basketball.



Ball Handling



Chair Skills and Quarter Turns



Passing Skills



Form Shooting



Ball Pick Ups



Dribbling Behind the Back



CAF reimagined our annual fundraising events as a result of the pandemic. In 2020, we embarked on one unified, extraordinary challenge that spanned 10 weeks and multiple sports. 235 challenged athletes and 900 supporters around the world logged 200,000+ miles – riding, rolling, walking, running, swimming, and moving – and collectively raised \$2.5 million.

Top Fundraising Individuals

- Geof Garth
- Danny Gabriel
- Jeff Jacobs
- Daniel Williamson
- Tommy Knapp

Top Fundraising Teams

- Team Whalen
- Team Aspen
- Team Tommy
- Team ColRich
- Team Coastline

Top Mileage Individuals

- Brandon Lyons
- Jamie Maguire
- Joe Hamilton
- Andi Archer
- Mark Knaeps

Top Mileage Teams

- Wednesday Girlz Friends & Family
- Team CAF San Diego Cycling Club
- Team Caffeine Green
- RIDE Triathlon Team
- Team CAF Staff

Special thanks to Board Members Jeffrey Essakow and Alan Shanken for their extraordinary fundraising efforts.



Celebration of Abilities Awards Program presented by Aspen Medical Products

This year, we produced our heartfelt program for a worldwide audience to enjoy online. CAF recognized partners, fundraisers, and challenged athletes for their inspirational achievements.



Aspen Medical Products Most Inspirational Award
Team Lowest to Highest:
André Kajlich, Mohamed Lahna and Lucas Onan



Trailblazer Award
Anna Soens



Exceptional Athletic Performance Award
Marko Cheseto



Jim MacLaren Award
Alan Shanken



Partner of the Year Award
ROTH Capital Partners



Media Partner of the Year Award
Loft 100/Sully Entertainment Group

MILLIONS OF MILES, DOLLARS & Dreams



Ride for CAF Strava Challenge

We engaged the Strava cycling community to complete 100 miles in two weeks – with close to 259,000 people participating and logging 48.4 million miles! The CAF community found a silver lining in waking up each day with the goal to track their cycling miles.



CAF Kids Run presented by Philadelphia Insurance

This year, the CAF Kids Run went virtual. Youth athletes from around the country took to their local neighborhoods as parents captured them setting their goals, running, walking, and rolling to the finish line.



5 Össur Grants in 5 Days

CAF and Össur have given the gift of mobility to thousands of athletes with limb loss and limb difference. During Össur Week, five new CAF athletes received surprise grants for Össur prostheses and experienced life-changing moments.

EMPOWERING CHALLENGED ATHLETES THROUGH GRANTS

Thanks to the generosity of our supporters, in March 2020, CAF was able to distribute 3,921 grants worldwide for adaptive sports equipment, training, and competition costs – items not covered by insurance. This support came at a critical time for challenged athletes to stay physically active through quarantine. For those who were unable to use their initial grant due to pandemic restrictions, CAF provided flexibility to extend into 2021 or request another item.

Our 2021 grant application period for challenged athletes is October 1 – November 30. The need for support is growing as thousands of individuals are relying on CAF grants in their pursuit of health, wellness, and inclusion – now more than ever.

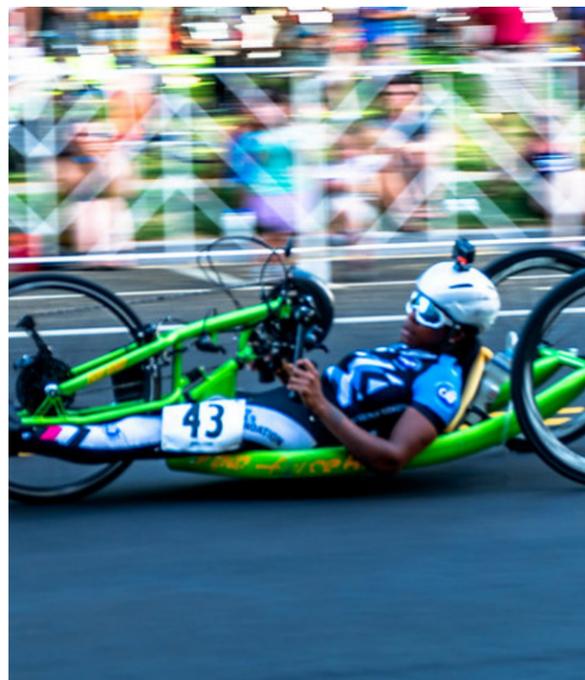


Sophia Saunders, Age 10 | San Diego, CA
Sport: Surfing
Physical Disability: Limb Difference
Grant: Surfboard

Sophia has always loved being outside and playing sports. She had been working on her surfing pop-ups as often as she could on a foam bodyboard but was in need of her own surfboard to reach her highest potential on the waves.

In June 2020, CAF invited Sophia and her family down to the beach for a socially distanced surprise. With the help of CAF mentor Liv Stone and SWITCHFOOT drummer Chad Butler, Sophia experienced a life-changing moment and was presented with a fiberglass surfboard and arm paddle.

“Receiving this new surfboard gave me hope during a scary time. Knowing other people are supporting me pushes me to accomplish greatness. It’s like a new beginning.”



Gabby Platt | Tulsa, OK
Sport: Cycling
Physical Disability: Paraplegia
Grant: Indoor Bike Trainer

Gabby is a member of the CAF Women’s Handcycling Team. After becoming paralyzed from three gunshot wounds to the back, she resolved to never take anything in life for granted. This focus and drive to succeed has set her on the path to following her dream of being an elite athlete.

With goals of qualifying for the Paralympics, Gabby had originally requested competition travel funds. As COVID-19 halted competitions around the world, Gabby changed course and received a bike trainer to continue her elite training from home.

“Training is the only thing that remained constant and ‘normal’ through these times, giving me something to focus on and look forward to each week.”

OPERATION REBOUND



A large number of service members and first responders are injured in the line of duty. Many return home with permanent physical disabilities. The COVID-19 crisis has created additional barriers for these individuals to be physically active and reintegrate into our communities.

Through the pandemic since April 1, CAF Operation Rebound has strengthened the physical and mental wellbeing of more than 200 injured veterans, military personnel, and first responders by providing critical grants and empowering them through sports.



Brandon Holiday | Moorsetown, NJ
Sport: Kayaking and Cycling
Physical Disability: Below-Knee Amputation
Grant: Peloton Bike

Brandon is a paracanoe sprint kayaker and former police officer living with systemic lupus erythematosus (SLE). In 2006, he was injured in the line of duty with additional medical conditions and was forced to amputate his left leg below the knee. CAF Operation Rebound and adaptive sports helped Brandon recover, improve his fitness, and rebuild his confidence. This year Brandon received an Operation Rebound grant for a Peloton indoor bike so he can exercise safely through the pandemic while staying connected to a community.

“Being immunocompromised, I have to take extra precautions. The Peloton allows me to stay fit and connect with other athletes through the CAF Cycling Club and Operation Rebound Strava Club. I can work out independently without feeling alone.”



Ixchel Pirlo | Morgantown, WV
Sport: Hiking
Physical Disability: Impaired Muscle Power
Grant: Hiking Wheelchair

Ixchel is an outdoor enthusiast, Army veteran, and mother of three. After enduring nine ventral hernia surgeries that had all failed, she was left with severe pain and no core muscles. She feared she could no longer experience the activity she loved most – hiking with her family. Operation Rebound showed Ixchel what was possible with adaptive sports and this year she received a grant for a GRIT Freedom Chair. Hiking through the trails of West Virginia, Ixchel is enjoying a long-loved activity in a new way.

“My family and I have been hiking almost every day and seeing trails I’d never been able to make it to. Thank you so much for my chair. It has been the best gift for my entire family.”

CAF IDAHO REGIONAL HIGHLIGHTS

CAF-Idaho launched in 2019 as the premiere hub for adaptive sports in the state of Idaho thanks to the generosity of the The J.A. and Kathryn Albertson Family Foundation. Throughout 2020, we closely monitored COVID-19 risks and restrictions by region to safely grow our programs and athlete impact. We've created innovative, exciting, and adaptive ways for challenged athletes across Idaho to get active outdoors, improve skills, and connect as a community. A few highlights include:



Smoke 'n Fire 400

For the first time in history, athletes with permanent physical disabilities attempted this iconic race, taking on more than 420 miles of self-supported bike-packing throughout Idaho.



Cycling Club Launch

40 challenged athletes and supporters have joined the new local club with road, mountain, and gravel rides spanning Idaho terrain.



Fall Clinics

20 challenged athletes developed skills in small training groups for paratriathlon and stand-up paddleboard with less contact risk and more personalized instruction.



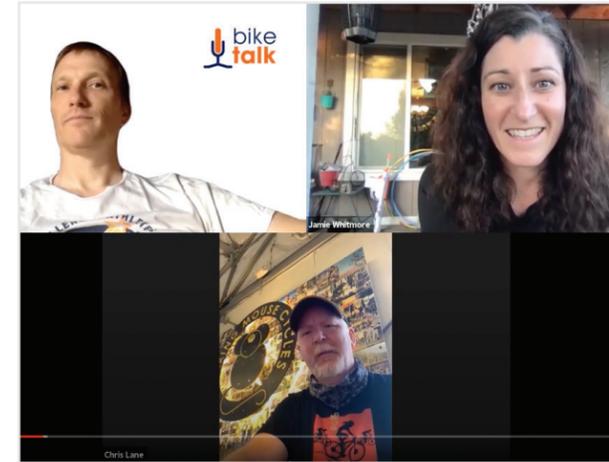
Winter Clinics

We hosted successful biathlon and Nordic ski clinics for 28 challenged athletes in January, catalyzing significant winter-sport impact and athlete development in the coming year.

NORTHERN CALIFORNIA + NORTHEAST REGIONAL HIGHLIGHTS

Our strategic regions in Northern California and the Northeast engage communities of challenged athletes, families, donors, volunteers, and partners. Amidst canceled local sport clinics and community fundraising events, the need for social connection has been more critical than ever.

Local challenged athletes and supporters are keeping the CAF mission thriving with new and creative ways to build community and raise support. A few highlights include:



Bike Talk with CAF NorCal

Created by the CAF NorCal Cycling Club, this five-part video series brought cycling and business communities together for powerful discussions on keeping the body and mind healthy through adversity.



Activating Local Partnerships

CAF and NorCal business partners raised awareness and funds through unique activations, including the creation of a new Equator CAF coffee blend.



Virtual Community Engagement

Youth challenged athletes participated in live virtual discussions with more than 80 Riverdale student athletes in New York on overcoming challenges on and off the field.



Northeast Community Cycling Series

Logging miles and fundraising for the Community Challenge, CAF supporters hosted a series of socially distanced, small-group rides through the Hamptons for local challenged athletes.

EXTENDING THE ROAD TO TOKYO 2021

CAF has supported more than half of Team USA on their Paralympic journeys and we reach athletes in 72 different countries. We see firsthand the tenacity and years of dedication it takes to train for the world's most elite stage. With the postponement of the Tokyo 2020 Paralympics, challenged athletes are using this extra year as an opportunity to reset, reengage, and continue training for Summer 2021.



Jamie Whitmore | Elk Grove, CA
Sport: Cycling
Physical Disability: Drop Foot (Left Leg Paralysis)

Jamie is a Paralympic gold medalist in cycling who started her career as a professional triathlete. After being diagnosed with cancer that resulted in drop foot, she made the transition to cycling with CAF support and a grant for a specialized leg brace.

Jamie had always dreamed of making it to the Olympics, and at 40 years old, she achieved this goal in a way she hadn't expected at the Rio Paralympics. Jamie's life and career have taught her to be flexible. With her sights set on Tokyo, she's improving her strength through quarantine using an indoor trainer and challenging herself to pullup competitions with her son.

"As I continue my career, I can keep showing my kids that you don't always win. Sometimes it's the journey, and it's just going out there and being the best that you could that day that shows the greatest character in a person."

Joe Delagrave | Holmen, WI
Sport: Wheelchair Rugby
Physical Disability: Quadriplegia

Joe is co-captain of the Team USA Wheelchair Rugby team and earned a bronze medal from the London Paralympics in 2012. With the goal of earning a gold medal in 2020, Joe was introduced to CAF in 2018 and received critical support leading up to Tokyo.

With the news of the Paralympic postponement, Joe is accepting the new timeline for his goals while focusing on being fully present with his wife and kids. The path to Tokyo is a winding journey, but Joe has proven time and again his resilience to power through.

"Despite what I've gone through, and what I'm going through, I'm going to get back up and I'm going to find a way."



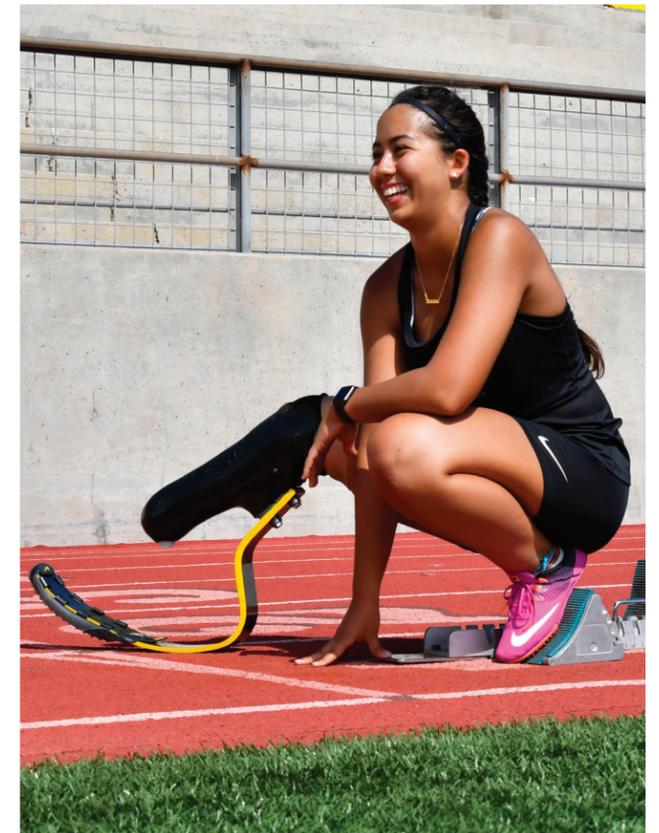
SUPPORTING THE NEXT GENERATION

In January 2020, CAF launched the High School Adaptive Sports Program to increase inclusion for youth on their high school teams. After months of training, the pandemic hit, and with it came the abrupt end of the track and field season and shattered goals for State Championships. CAF remains committed to these student athletes with support to continue training at home.

- ▶ 31 schools represented across Southern and Northern California
- ▶ Six weeks of track and field training clinics
- ▶ Expert coaching and loaner equipment
- ▶ 15 track and field training videos
- ▶ Virtual workout content and online resources
- ▶ Fireside chat and virtual discussions that engage rising athletes



HIGH SCHOOL ADAPTIVE SPORTS
PRESENTED BY KENNETH WHALEN FAMILY FOUNDATION



IMPROVE ADAPTIVE TRACK AND FIELD SKILLS AND TRAINING WITH THESE VIDEOS CREATED FOR ATHLETES WITH PHYSICAL CHALLENGES AND COACHES.

WHEELCHAIR RACING



SEATED THROWS



TRANSFORMATIONAL MOMENTS IN THE SPOTLIGHT

Throughout this year, CAF has partnered with some extraordinary individuals and received the attention of high-impact media outlets.



Virtual Grant Presentation by MLB Network

CAF and MLB Network surprised 14-year-old baseball player and quadruple amputee Landis Sims with new Össur running prostheses, helping him with his dream of playing high school baseball.



New York Times Covers Paralympic Paths

CAF athletes Rudy Garcia-Tolson and Roderick Sewell were featured in the New York Times on their journeys to the Tokyo Paralympics.



Heroes of Sport Celebration

CAF hosted our virtual Celebration in May to feature new grant recipients from around the world.

During the show, 15-year-old bilateral amputee Calder Hodge received a surprise call from New Orleans Saints Quarterback Drew Brees.



Celebration of Abilities Virtual Awards Program

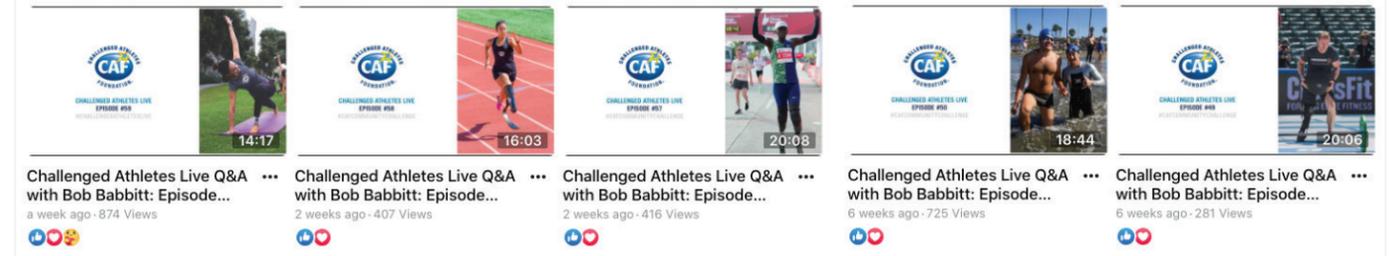
CAF supporter and pro golfer Michelle Wie co-hosted the virtual awards program with CAF co-founder Bob Babbitt.

Presenters including Robin Roberts, Joan Benoit Samuelson and Bill Walton honored award winners on their accomplishments, with GRAMMY® Award-winning band SWITCHFOOT closing the show in a performance dedicated to challenged athletes.

CAF LIVE INTERVIEW SERIES

Since March, we have produced over 70 live conversations with challenged athletes and premiered them across CAF's social media networks. The series host, Bob Babbitt, has engaged in motivating conversations with challenged athletes from diverse backgrounds who have shared their personal stories and how they are powering through these challenging times.

Latest Videos



PARTNERSHIP INNOVATION

In this unprecedented year, our message and amplification through our partners and sponsors became more important than ever. We developed new ways to connect CAF athletes with consumers and mostly work-from-home employees. Partners turned to CAF and our athletes to motivate their employees and shed light on current societal issues.

Key innovative activations include:

- ▶ CAF athletes led inclusive 5k runs, yoga sessions, and meditative moments at corporate virtual conferences and events.
- ▶ Company executives and leadership paired with challenged athletes to deliver virtual content sessions with inspiring stories, resonating brand message integration and employee engagement themes.
- ▶ CAF provided custom, high-touch partner/sponsor integration with co-branded content and storytelling, product seeding, sales and customer acquisition tactics, and connection to CAF athletes and supporters.

CAF FINANCIAL UPDATE: APRIL - OCTOBER 2020

A Message from CAF's Chief Executive Director

This past March we wrapped up our most successful fiscal year yet, including \$10 million raised through our traditional efforts and an additional \$4 million from our 25th anniversary campaign toward expansion goals and investment in our endowment. As we headed into 2020, plans were in place for another successful year with a budget goal of \$12 million.

Then the pandemic hit, and all the financial plans changed.

Very soon we had to cancel our New York Gala, scheduled for June 2020, and by mid-summer we realized our big October fundraisers, the Million Dollar Challenge and San Diego Triathlon Challenge, would also have to be canceled. The CAF Board of Directors asked we re-budget considering the pandemic, and in August they approved a revised FY 2020/21 budget at \$8 million, down 33.3% from the original. With 50% of our income coming from fundraising events, we realized this was going to be a challenge. We had to rethink how to replace that income with new and unproven virtual events.

We're thankful CAF has a history of being fiscally responsible and over the past 27 years has worked to build our CAF Endowment Funds up to a total of \$15 million. These Endowment Funds help assure our ability to serve challenged athletes in perpetuity. The annual distribution we will receive has never been more critical.

This brings us to today. With the reduced revenue, we've tightened our belt while maintaining the goals to continue serving challenged athletes and keeping our committed and talented staff intact. We've cut expenses by \$2.5 million and secured a PPP loan for \$500,000. With that, and interest income from our Endowment, we're hopeful our grant distribution will help as many challenged athletes as possible at the end of our fiscal year, with the sad reality that it will be down \$1 million from last year. Our challenged athlete grant application window closes November 30, and we're seeing trends that validate the need is consistent, if not higher, than previous years.

As we've navigated this unprecedented time, we're thankful to our entire community for rallying behind CAF, including our amazing challenged athletes, who have shared their stories and inspired us when inspiration has never been more needed. We're thankful to our donors, fundraisers, corporate partners, grant funders and to the CAF Board, all who have shown commitment and dedication to keeping our mission alive and empowering challenged athletes through sport.

We can't wait till we gather again and celebrate together,

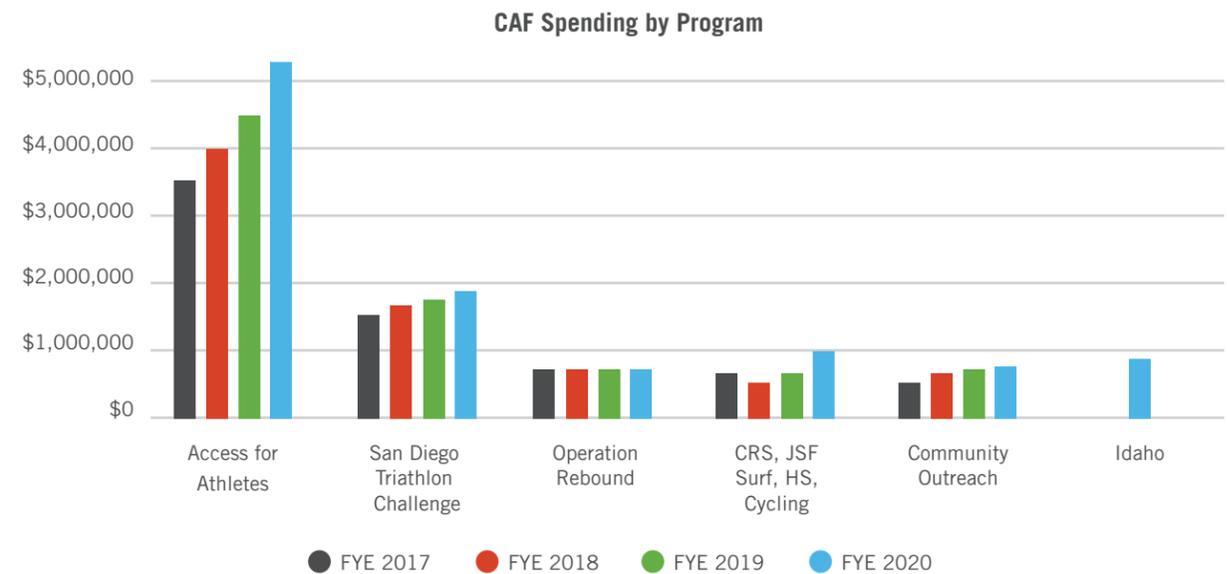
Virginia Tinley

Virginia Tinley
Chief Executive Director

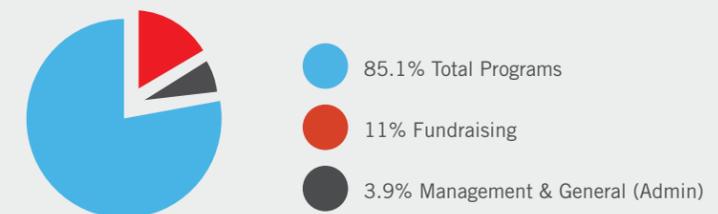


FINANCIAL SNAPSHOT

Our commitment to serving challenged athletes and being responsible stewards of your support is demonstrated by our transparent and audited financials. To see full financial reporting visit www.challengedathletes.org/financials/



CAF Spending Breakdown FYE 2020



THANK YOU TO OUR FAMILY FUNDS

- ▶ CAF Endowment In Memory of Robin Williams
- ▶ The Rose Fund
- ▶ Kate Steinle Memorial Endowment
- ▶ Gail and Howard Stackman Memorial Fund
- ▶ Maguire Family Fund
- ▶ Robert Spotswood Memorial Endowment

LET'S CONNECT

Contact our Development team for giving opportunities and business partnerships:

- Virginia Tinley | Chief Executive Director | virginia@challengedathletes.org
- Doug Olson | Sr. Development Director, Northeast | doug@challengedathletes.org
- Susan Butler | Development Director Northern California | susan@challengedathletes.org
- Nancy Reynolds | Sr. Director of Business Development | nreynolds@challengedathletes.org



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