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Popular employees contributing to a community volunteer project.

MESSAGE FROM OUR PRESIDENT

The most important investment that Fundación Banco Popular makes annually is, without a doubt, in the relationship with our partner organizations and collaborators, who are essentially our reason for being as well as the ears and voices of communities throughout Puerto Rico.



Foundation Board of Directors members visiting *Caras con Causa's* Laboratorio Comunitario project.

These organizations' efforts to feed, restore power, replenish, and care for our Puerto Rican brothers and sisters after Hurricane Fiona were, as always, humble and heroic at the same time. We are grateful for trusting Fundación to support the indispensable work they do every day. We understand social change is impossible without collaboration and trust among groups of people; and that trust must be earned. Honoring their trust is an ongoing and unwavering commitment to be present, to make that first telephone call of mutual support, to practice transparency in everything we do, and to take responsibility for our words and actions—including our areas of opportunity—to be the ally they deserve and value, every single year.

Today, more than ever, we believe in the transformative power of investing and trusting our youth. It is evident in every scholarship award ceremony, in every project, concert, exhibition and graduation propelled by Fundación. We see the potential

of Puerto Rico in them, fully confident that they will contribute to a better future for the communities of which they are a part of. We see it in the discipline and extraordinary talent of our young musicians. Our country needs the ability, solidarity and will of all Puerto Ricans – children, young and old – who believe in a Puerto Rico that shines for its opportunities, self-management and civic responsibility. Thank you for another year. We are ready for 2023!

Richard L. Carrión
President

VISION

We believe that every human being has the right and responsibility to lead a life of dignity in a prosperous community.

MISSION

Fundación Banco Popular seeks to enhance the quality of life of Puerto Ricans by promoting access to education and self-sufficiency, opportunities that foster excellence, ethics and civic responsibility.

VALUES

True social change begins with the internalization that we are part of the systems we seek to change. We are guided by values that strengthen our ability to drive the vision of a fair, supportive and prosperous Puerto Rico.

LEARNING

We aspire to cultivate our knowledge, always aware that those who best know the needs of a community are its members.

COLLABORATION

We promote joint action in the search for solutions to complex social problems. We work hand in hand with various sectors to advance our mission.

IMPACT

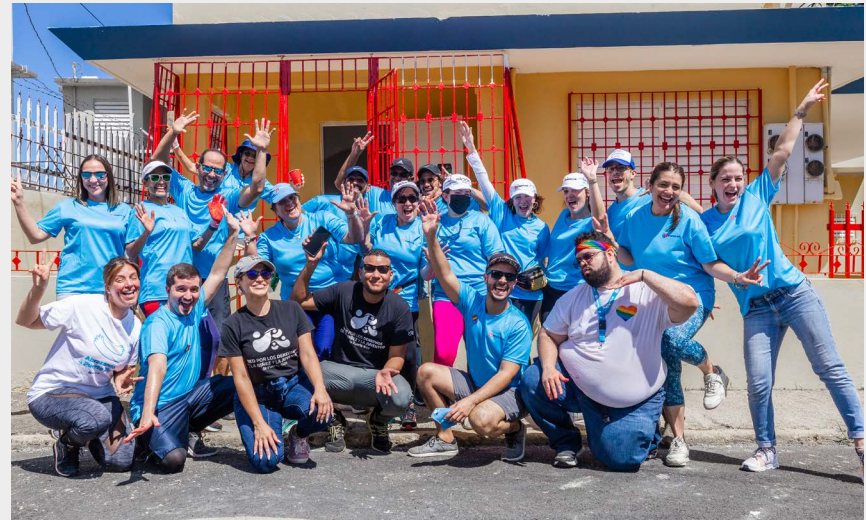
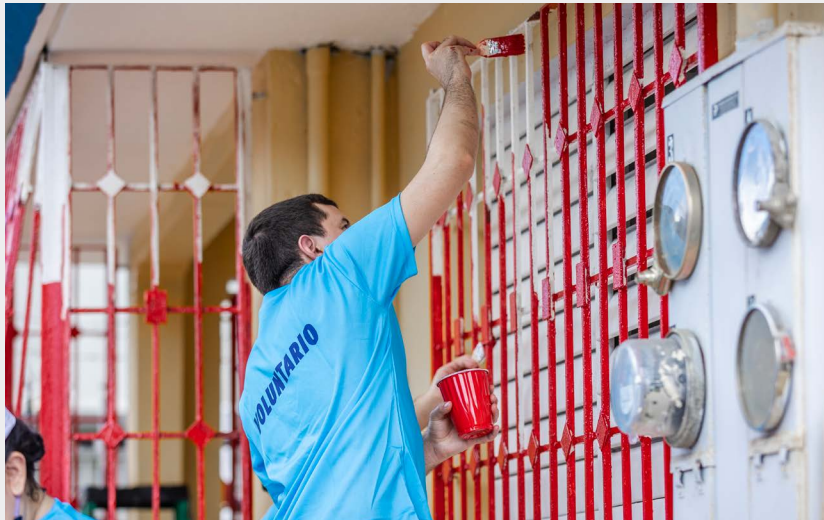
We invest strategically in projects that demonstrate positive results to achieve the greatest outreach and social benefit possible.

INNOVATION

We dare to invest in bold projects based on innovative, effective and accessible solutions.

INTEGRITY

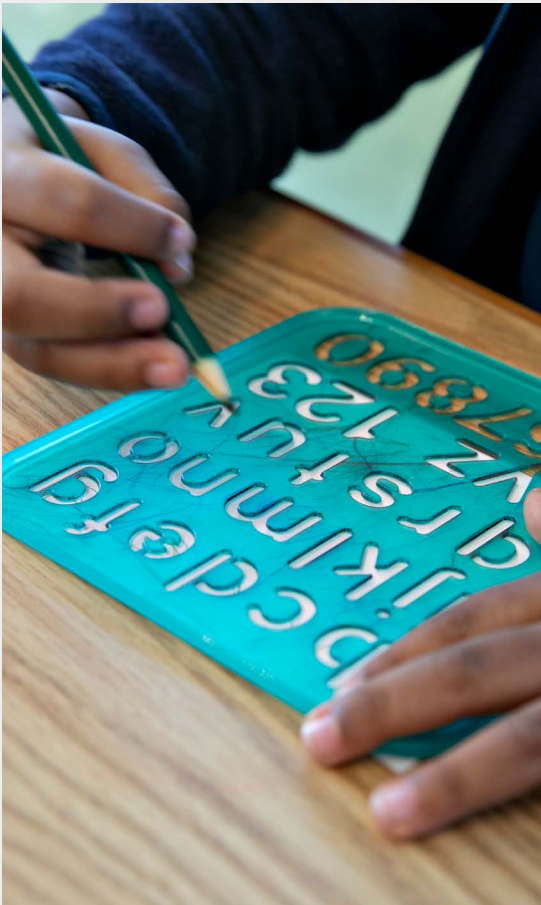
We are governed by the highest standards of ethics and transparency. The way we act is as important as the outcome.



Popular employees from the Retail Lending Operations team and colleagues from the ERG LGBTQ Community volunteering with Red de los Derecho de la Niñez y la Juventud de Puerto Rico.

TOTAL INVESTMENT 2022

\$5,208,178



SOCIAL INVESTMENT

\$2,156,130



Social Investment Program nonprofit partners.

Since 1982, the Social Investment Program has been our primary vehicle for supporting community impact programs driven by Puerto Rican non-profit organizations. Through annual grants, we invest funds and accompanying resources in education and community economic development programs because we believe in their potential as tools for social transformation.

Excellence in Education

- \$1,054,500
Right to a Comprehensive Education
- \$316,000
Educational Innovation
- \$240,630
Education for Persons with Functional Diversity

Community Development

➤ \$ 545,000



64 grantees in 26 municipalities

OUR SOCIAL INVESTMENT PROGRAM'S IMPACT

Excellence in Education



4,230
students from after school programs improved their grades in English, Math, and Spanish courses.



1,094
students participated in on-site experiences that increased their cultural knowledge.



795
children, youth and adults developed creativity through initiatives that stimulate imagination and motor sensory capacity.



737
children, youth and adults strengthened rhythmic and melodic skills.



731
students showed positive behavior in their classes and school.

Community Development



158
community enterprises were impacted by business development, accompaniment, and mentoring programs.



137
alliances were generated through collaborative agreements between various entities, stakeholders, and service providers for the benefit of community programs.



91
participants developed the capacity to create projects to address needs or solve community problems.

Our program is having a strategic and measurable impact in children, youth and adults that benefit from the projects carried out by our partner organizations from each of the Foundation's focus areas.



SOCIAL INVESTMENT GRANTS 2022

RIGHT TO A COMPREHENSIVE EDUCATION

ORGANIZATION	GRANT
Andanza	\$50,000
Asamblea Familiar Virgilio Dávila	\$20,000
Asociación Pro-Juventud y Comunidad de Barrio Palmas	\$30,000
Boys & Girls Clubs de Puerto Rico	\$80,000
Caras con Causa	\$75,000
Casa de Niños Manuel Fernández Juncos	\$30,000
Casa Juan Bosco	\$20,000
Centro Comunitario Rvda. Inés J. Figueroa	\$20,000
Centro de Servicios Ferrán	\$25,000
Centro Educativo Joaquina de Vedruna	\$20,000
Centro Esperanza	\$35,000
Centro María Mazzarello (Alespi)	\$32,000
Club de Lucha Olímpica Sparta	\$35,000
Colaborativo PR	\$50,000
Colegio San Ignacio de Loyola	\$7,500
Escuela Montessori San Cristóbal	\$30,000
Fundación Hogar Niño Jesús	\$15,000
Hogar de Niñas de Cupey	\$40,000
Hogares Teresa Toda	\$20,000
IDIIFCO, Guánica	\$30,000
Instituto Santa Ana	\$20,000
Jóvenes de Puerto Rico en Riesgo	\$50,000
Juan Domingo en Acción	\$25,000
Mauro	\$20,000
Mentes Puertorriqueñas en Acción	\$20,000
Museo de Arte Contemporáneo	\$30,000
Museo de Arte de Ponce	\$40,000
Niños de Nueva Esperanza	\$20,000
Oratorio San Juan Bosco	\$25,000
Politécnico Amigó	\$45,000
Programa de Apoyo y Enlace Comunitario (PAEC)	\$30,000
San Jorge Children's Foundation	\$40,000
The Jane Stern Dorado Community Library	\$25,000

EDUCATION FOR PERSONS WITH FUNCTIONAL DIVERSITY

ORGANIZATION	GRANT
Asociación Mayagüezana de Personas con Impedimentos	\$35,000
Centro de Ayuda y Terapia al Niño con Impedimento (AYANI)	\$35,000
Centro Margarita	\$20,000
Colegio de Educación Especial y Rehabilitación Integral (CODERI)	\$30,630
Fundación Puertorriqueña Síndrome Down	\$30,000
Instituto Psicopedagógico de Puerto Rico	\$30,000
SER de Puerto Rico	\$60,000

COMMUNITY DEVELOPMENT

Asociación de Comunidades Unidas Tomando Acción Solidaria	\$30,000
Boys & Girls Clubs de Puerto Rico d/b/a Instituto del Desarrollo de la Juventud	\$30,000
Centro de Adiestramiento para Personas con Impedimentos	\$35,000
Centro de la Mujer Dominicana	\$30,000
Centro Sor Isolina Ferré - Caimito	\$35,000
Coalición Legal	\$20,000
Corporación La Fondita de Jesús	\$40,000
G8	\$60,000
Instituto para la Investigación y Acción en Agroecología	\$25,000
Mujeres de Islas	\$30,000
Parceleras Afrocaribeñas por la Transformación Barrial	\$25,000
Plenitud Iniciativas Eco-Educativas	\$30,000
Red por los Derechos de la Niñez y la Juventud de PR	\$25,000
Taller Comunidad La Goyco	\$20,000
Taller Salud	\$40,000
True Self Foundation	\$30,000
Vitrina Solidaria	\$40,000

EDUCATIONAL INNOVATION

Beta-Local	\$20,000
Instituto Nueva Escuela	\$100,000
Lectores para el Futuro	\$31,000
Museo de Arte de PR	\$35,000
Nuestra Escuela	\$50,000
Proyecto de Educación Comunal de Entrega y Servicio (PECES)	\$50,000
The Wildflower Foundation	\$30,000

SUPPORT FOR STUDENTS

\$581,828



President of the Board of Trustees, Richard L. Carrión, presenting the scholarship certificate to the beneficiary student.

Inspired by the philosophy of our founder, Rafael Carrión, Jr., that “education is the only wealth that no one can take away from us,” we promote access to education and academic excellence.

RAFAEL CARRIÓN, JR. SCHOLARSHIP

We promote access to higher education opportunities for the children of Popular employees and retirees.

\$437,070 in scholarships for 231 students

RAFAEL CARRIÓN, JR. AWARD FOR ACADEMIC EXCELLENCE

We recognize the efforts of young people to achieve levels of excellence in their academic performance.

Recognized 100 students and 4 outstanding teachers with a \$1,000 award

“Spend as much time as necessary to discover what you are truly passionate about and what your vocation may be. In doing so, recognize and respect differences.”

Hon. Maite Oronoz Rodríguez,
Chief Justice of the Supreme Court of Puerto Rico,
Special Speaker.



DEVELOPMENT OF MUSICAL TALENT

\$402,250

We believe in the power of music to transform lives and prioritize social investment in music education, supporting programs that foster learning in young children and the development of skills in talented youth.

In 2022 we launched a unique educational model and curriculum that seeks to fill the gaps in the current music education offering in Puerto Rico through the integration and expansion of existing services, as well as the addition of new components tailored to the needs of a global music industry in constant growth and technological transformation. The model implements the indispensable pillars and skills according to the corresponding stage of development through proprietary direct service programs and partner organizations with expertise in said stage and/or skill: from introduction to music, instrument specialization, college preparation, university training and career pathway.



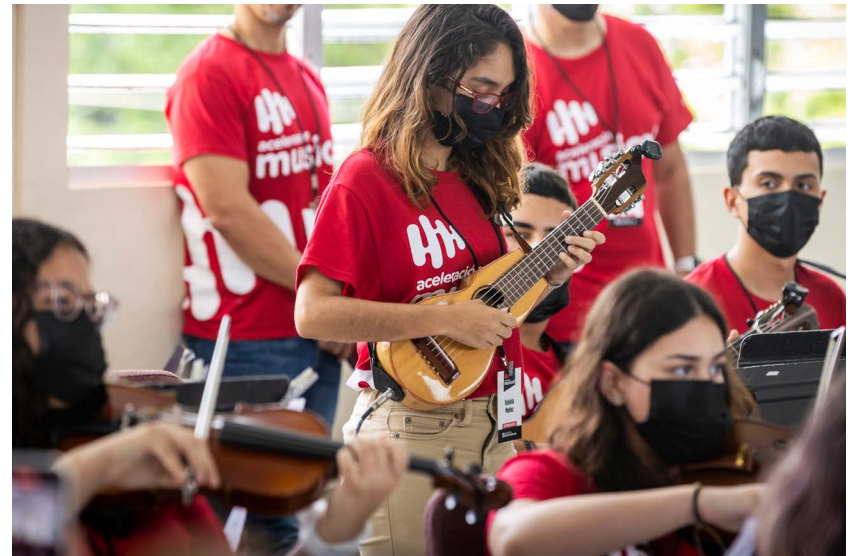
Talented student participating from Aceleración Musical's 5th edition.

DIRECT SERVICE PROPRIETARY PROGRAMS

ACELERACIÓN MUSICAL

- In 2022, we impacted 48 students coming from 26 municipalities who participated in the nine-day, eight-night experiential internship.
- The program began with an alumni panel. Participants took daily classes and workshops on music technique and theory, cultural context and historical overview, self-management and entrepreneurship, and technology in music.
- We are extremely grateful for the indispensable support they received throughout the week from a group of six mentors who are professors and representatives from all the music programs of the universities of Puerto Rico.

We support the development of talented young musicians through a unique learning experience that positions them to continue developing to the fullest in the field of music as professionals and entrepreneurs. Aceleración Musical is a residential summer internship for high-performing music students between the ages of 13 to 18.



The program's closing concert.

Fundación executed the 5th edition of this initiative that began in 2018 and has impacted 129 participants over the past years.

REVIVE LA MÚSICA

We promote musical education, in partnership with Fundación Luis A. Ferré, through the donation of musical instruments to schools and other non-profit organizations.

As part of the program, since 2009, we have held an annual concert in which students participate alongside great musicians who donate their time and talent. For most of the young participants, this activity is their first experience on stage and accompanying a professional artist performing their own musical pieces.

Revive has touched the lives of more than 2,000 students who have benefited from receiving over 1,900 instruments, as well as the opportunity for hundreds of them to participate in an annual concert with a renowned Puerto Rican artist.

The annual “Revive la Música: The Concert”, unfortunately postponed due to delays caused by Hurricane Fiona, will be held in 2023 with the participation of students referred by the schools and music programs.

“The impact is very positive. First of all, this is a school in the countryside, in the center of town, and it gives many young people the opportunity to learn an instrument. Particularly, because the instruments - the few that we had - with the humidity, the weather, and the pandemic, had deteriorated and I found almost no tools to work with when I arrived. The theoretical component can be worked on and taught, but what the students want, expect and need is a workshop and to practice in order to progress.”

Javier Delet of the José Emilio Lugo High School in Adjuntas, a music teacher with more than 20 years in the profession.



Nicole Yomara, music teacher at The Jane Stern Dorado Community Library.

In 2022, a total of 151 instruments were donated to 21 schools and organizations in 17 municipalities, impacting the lives of 2,276 students.

MINI GRANTS

FOR STUDENTS IMPACTED BY OUR PROGRAMS SO THEY CAN CONTINUE ACADEMIC STUDIES IN MUSIC

- Emanuel Navarro, timbalero, percussionist and composer, to continue master's studies at Berklee College of Music, Valencia Campus
- Indira Sánchez, guitarist and pre-college student accepted to Berklee College of Music
- Roberto Peña, pre-college student for the purchase of a specialized cello

FOR STUDENTS IMPACTED BY OUR PROGRAMS SO THEY CAN PRODUCE THEIR FIRST MUSICAL PRODUCTIONS

- Fabiola Méndez, cuatrista and composer, to produce her concert *Negrura*: the music of Fabiola Méndez

INVESTMENT IN OUR MODEL'S IMPLEMENTING PARTNERS

Taller Folklórico de la Montaña	For the specialization in instruments phase, and teaching theory and solfège classes	\$30,000
Coro de Niños de San Juan	For the specialization in instruments and the introduction to music phases	\$20,000
Fundación Música y País	For the specialization in instruments phase through the Youth Symphony Orchestra and the introduction to music phase	\$35,000
Música 100 x 35	For the introduction to music phase and to integrate them into the instrument specialization and pre-university phases through its program <i>From Música 100 x 35 to the Conservatory</i>	\$40,000
Corporación de las Artes Musicales	Implementation of programmatic strategy in the university instrument specialization phase through its Symphonic Experience initiative	\$35,000
Make Music Happen	Support the 2022 edition of the Berklee program in Puerto Rico	\$25,000
Asociación de Padres y Amigos Orquestas Secundarias y Sinfónicas, (APAOSS)	For the implementation of programmatic strategy in the pre-college phase and support in identifying outstanding students from the entire musical ecosystem and referring them to our more specialized programs	\$30,000

**7 partner organizations
impacting 1,481 direct participants**



*"Fundación Banco Popular has been the foundation of my career as an artist. Receiving their support through the mini grant is not only an honor, but an affirmation that the work I propose is understood from their cultural, educational and social commitment. In this case, the funds contributed to the hiring and fair compensation of local musicians as part of the accompanists and special guests in my concert/documentary: *Negrura*."*

Fabiola Méndez,
cuatrista and composer and graduate of our programs.

"I've been in Valencia for almost seven months now and many, many people already know about Puerto Rico. As soon as I have the opportunity to express myself, I sing Puerto Rico's praises. Thanks to the Foundation for allowing me to get here. I hope they can help send more young Puerto Ricans to study abroad. Thank you, thank you, thank you. Eternally in your debt."

Emanuel Navarro,
timbalero, percussionist and composer, graduate of our programs benefited by the mini-grant initiative to continue graduate studies.

COLLABORATION AND SOCIAL INNOVATION

\$577,285

For decades, we have invested in social innovation to collectively and more effectively find solutions to the shared challenges we face as a society.



FOMENTANDO ALIANZAS

Created in 2012, the program facilitates meetings with the objective of increasing collaboration between organizations working on the same issue or sector.

In 2022, we re-launched the program based on the input received after a consultation process with our partner organizations to understand the impact of working effectively in partnership and what they need to advance networking in order to land a long-term programmatic strategy.

The 8th Fomentando Alianzas Annual Meeting brought together more than 60 partner organizations to reconnect and collaborate. Their agenda, as well as our institutional mission and impact results, was aligned with the United Nations Sustainable Development Goals.



Partner organizations participating from the Fomentando Alianzas Annual Meeting.

COMUNIDAD DE COLABORACIÓN E INNOVACIÓN SOCIAL (CCIS)

We offer, in the Foundation's headquarters, a collaborative workspace for non-profit organizations and small businesses in Puerto Rico, facilitating interaction and the exchange of ideas to achieve social change. In 2022, our coworking space hosted 134 events, meetings and/or workshops of community organizations, representing a total of 827 hours of use by and for the Community. Throughout the year, a monthly newsletter was circulated, a Community Board was formed on behalf of the more than 30 members, and a series of integration and sharing activities were held.

KAI, CASA DE ARTE Y TECNOLOGÍA

Fundación awarded a grant to support the construction of the future facility that will house this innovative project. It seeks to create opportunities for academic success and sustainable employment for youth and adults through world-class artistic and professional training programs at no cost to students in an environment that promotes hope, responsibility, and excellence.



Students participating from Casa Kai's arts education program.

CASA DE NIÑOS POPULAR

A grant was awarded to support the operations and scholarship program of this Montessori preschool center, which serves the children of Popular employees and children from neighboring communities between the ages of three and six. Its main objective is to implement an innovative educational model that pursues excellence, dignified remuneration for its staff and the integration of children from diverse social backgrounds.



Casa de Niños Popular student.

EMERGENCY RESPONSE

\$1,490,685

We respond to emergencies, working hand in hand with the organizations we support, in order to act quickly and decisively.



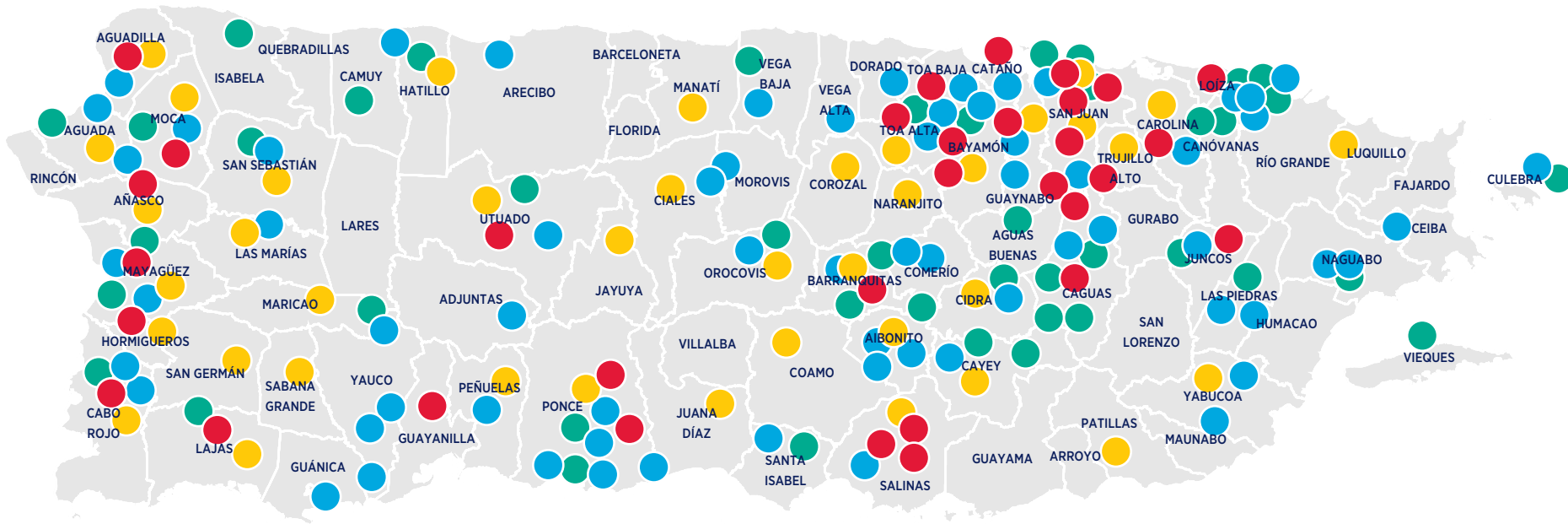
Popular volunteers supporting response initiatives after Hurricane Fiona.

HURACÁN FIONA

In the wake of Hurricane Fiona, we joined forces with more than 45 partner organizations throughout Puerto Rico, including Vieques and Culebra, to ensure an agile and caring community response. After consulting with our partner organizations, we designed and implemented a response strategy with the following areas of focus:

	<p>EMERGENCY SERVICES Grants to nonprofits providing food, water and aid to participants and families from nearby communities with significant or total losses.</p>	<p>\$416,765</p>
	<p>SUPPORT FOR OUR FARMERS Partnerships with agriculture-focused nonprofits to provide community kitchens with fresh agricultural products as well as small farmers with cash grants, necessary equipment, and cleaning volunteer brigades.</p>	<p>\$198,200</p>
	<p>SUPPORT FOR OUR ENTREPRENEURS Support small businesses in the affected regions with varied needs to ensure their operational continuity.</p>	<p>\$240,000</p>

95 Popular employees benefited from the Juan A. Cruz Herrera Employee Emergency Fund after Hurricane Fiona.



● Emergency Services



● Support for our Farmers



● Support for our Entrepreneurs



● Volunteerism

GRANTS TO EMERGENCY RESPONSE NONPROFIT PARTNERS

Grants to nonprofits providing food, water and aid to participants and families from nearby communities with significant or total losses.



EMERGENCY SERVICES		
Toa Baja	ACUTAS	\$20,000.00
Toa Baja	Asociación Pro Juventud Barrio Palmas	\$20,000.00
Cataño	Caras con Causa	\$10,000.00
Aguadilla	Casa Juan Bosco	\$5,000.00
Moca, Aguada, Camuy	Centro AYANI	\$10,000.00
Aibonito	Centro de Adiestramiento para Personas con Impedimento	\$6,400.00
Ponce	Centro de Servicios Ferrán	\$15,000.00
Loiza	Centro Esperanza	\$2,000.00
Cidra	Centro Margarita	\$10,000.00
Orocovis	Centro María Mazarello ALESPI	\$10,000.00
Ponce	Centros Sor Isolina Ferré	\$25,000.00
Yauco, Guánica, Santa Isabel, Cabo Rojo, Mayagüez	CMTAS	\$30,000.00
San Juan	Corporación de las Artes Musicales	\$165.35
Utua, Barranquitas, Vega Baja	Corporación Fondita de Jesús	\$15,000.00
Aguada	Programa de Apoyo y Enlace Comunitario (PAEC)	\$12,000.00
San Juan	Grupo de las Ocho Comunidades Aledañas al Caño Martín Peña (G-8)	\$10,000.00
San Juan	Hogar de Niñas de Cupey	\$1,500.00
Guánica	IDIIFCO Guánica	\$10,000.00
Maricao	IDIIFCO Maricao	\$10,000.00
Yauco	IDIIFCO Yauco	\$15,000.00
Ciales, Las Piedras, Yabucoa, Toa Baja, Aibonito, Guaynabo, Comerío	Instituto Nueva Escuela (INE)	\$12,000.00
Adjuntas	Instituto Santa Ana	\$7,000.00
Canóvanas, Naguabo, Juncos	Jóvenes de Puerto Rico en Riesgo	\$10,000.00

EMERGENCY SERVICES		
Apoyo con brigadas de voluntarios en las comunidades más afectadas	Mentes Puertorriqueñas en Acción	\$10,600.00
Culebra	Mujeres de Islas	\$5,000.00
Loiza, Caguas	Nuestra Escuela	\$15,000.00
Las Marías	Plenitud PR	\$10,000.00
Utua	Programa 100x35	\$4,000.00
Cayey, Ponce, Juncos, San Juan, Arecibo, Mayagüez, Vega Alta, Caguas, Humacao	Red Nacional de Albergues de Violencia de Género	\$30,000.00
Cayey, Yabucoa, Toa Baja, Aibonito, Ciales, Las Piedras, Guaynabo	Red por los Derechos de la Niñez	\$25,000.00
Yabucoa, Toa Baja, Cataño	SER de PR	\$10,000.00
Naguabo	Somos Naguabo (Centro Madare Teresa de Calcuta)	\$10,000.00
San Juan	Taller Comunidad La Goyco	\$10,000.00
Orocovis	Taller Folklórico de la Montaña	\$1,100.00
Loiza y Patillas	Taller Salud	\$20,000.00
	SUBTOTAL	\$416,765.35



PARTENSHIPS WITH AGRICULTURE FOCUSED NONPROFITS



Partnerships with agriculture-focused nonprofits to provide community kitchens with fresh agricultural products as well as small farmers with cash grants, necessary equipment, and cleaning volunteer brigades.

SUPPORT OF OUR FARMERS		
20 farms en Caguas and Cayey	Departamento de la Comida	\$30,000.00
Agroecological farms in various municipalities, including Toa Baja, Dorado y San Lorenzo	Fundación de Mujeres en Puerto Rico	\$50,000.00
Female led agriculture associations in Vieques, Hatillo and Las Piedras	Instituto para la Investigación y Acción en Agroecología (El Josco Bravo)	\$28,200.00
Distribution of fresh agricultural products among 16 active community kitchens established by Foundation nonprofit partners	PRoduce	\$50,000.00
Rental of heavy equipment for farm clean up and maintenance as well as purchase of seedlings	World Central Kitchen	\$40,000.00
SUBTOTAL		\$198,200.00

NONPROFIT ALLIES SPECIALIZED ON ENTREPRENEURIAL DEVELOPMENT



Support small businesses in the affected regions with varied needs to ensure their operational continuity.

SUPPORT FOR OUR ENTREPRENEURS	
Causa Local	\$75,000.00
Grupo Guayacán	\$65,000.00
RUM	\$40,000.00
El Nodo	\$10,000.00
Centro Emprendedores de PR	\$50,000.00
SUBTOTAL	\$240,000.00

EMERGENCY SERVICES	\$416,765.35
SUPPORT OF OUR FARMERS	\$198,200.00
SUPPORT FOR OUR ENTREPRENEURS	\$240,000.00
TOTAL	\$854,965.35



FBP established an alliance with PRoduce – an innovative local enterprise and app that gives consumers and professional chefs alike access to thousands of locally sourced vegetables, fruits, meats, and other goods typically not sold in grocery stores on the Island—to make deliveries to 17 nonprofit partners.

GENDER BASED VIOLENCE — \$265,000

Investment of remaining funds to address gender violence emergency decreed by the Government of Puerto Rico in 2021 in support of:

- Centro de la Mujer Dominicana to provide psychological services, case management follow-up and legal representation to more than 100 migrant women victims of domestic violence and sexual assault.
- Observatorio de Equidad de Género de Puerto Rico to strengthen its digital data portal and develop new research content.
- Red Nacional de Albergues de Violencia to continue its work of integrating systems for referral and housing placement of victims.

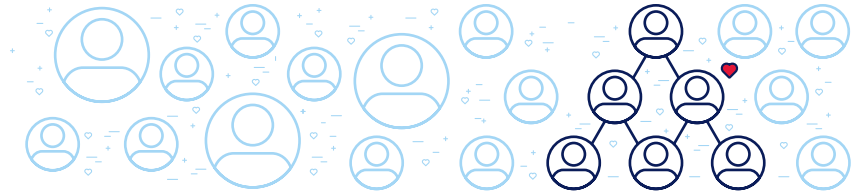


TORRENTIAL RAINS OF FEBRUARY 2022

Following the torrential rains of February 2022, we awarded emergency grants to Asociación Pro-Juventud Barrio Palmas and Caras con Causa to provide immediate assistance to affected communities in Cataño and to Asociación de Comunidades Unidas Tomando Acción Solidaria (ACUTAS) to support families in Toa Baja.



EMPLOYEE ENGAGEMENT



We encourage the participation of Popular employees who, in addition to demonstrating their generosity through financial contributions, dedicate their time to volunteer service activities.

VOLUNTEER PROGRAM

1,535 Popular employees participated in 77 projects throughout the year, serving more than 23,000 people in our communities, representing a total of 8,074 volunteer hours.

Through a strategic alliance with Instituto Nueva Escuela, employees contributed 745 hours by participating in projects at 21 Montessori public schools around the Island.

Specifically, for Embrace Puerto Rico Month, a total of 1,281 active volunteers and 6,649 hours were recorded in 70 community projects.

Other organizations with which we collaborated for volunteer projects are Para la Naturaleza, True Self Foundation, Instituto Psicopedagógico and SER de Puerto Rico, among others.



Popular volunteers from the Comptroller Division volunteering to improve surroundings of nonprofit partners's headquarters, Politécnico Amigó.

70% of employees voluntarily contributed to the Foundation, reaching a total of \$744,534 during the year.

BOARD OF DIRECTORS

Richard L. Carrión, Presidente
Eduardo J. Negrón, Tesorero
Amanda Rivera
Camille Burckhart
Frankie Miranda
Ignacio Álvarez
José Arbona
Manuel Morales, Jr.
María Isabel Burckhart
María A. Quintana
Miguel Vizcarrondo
Ernesto Mayoral, Secretario

Special thanks to Iris Reyes and Manuel Elias who provide instrumental support for the effective and efficient operation of Fundación Banco Popular.

Foundation Board of Directors members visiting *Caras con Causa's Laboratorio Comunitario* project.





Popular employees from the Corporate Risk Services team volunteering with mangrove planting in the San Juan Bay.

