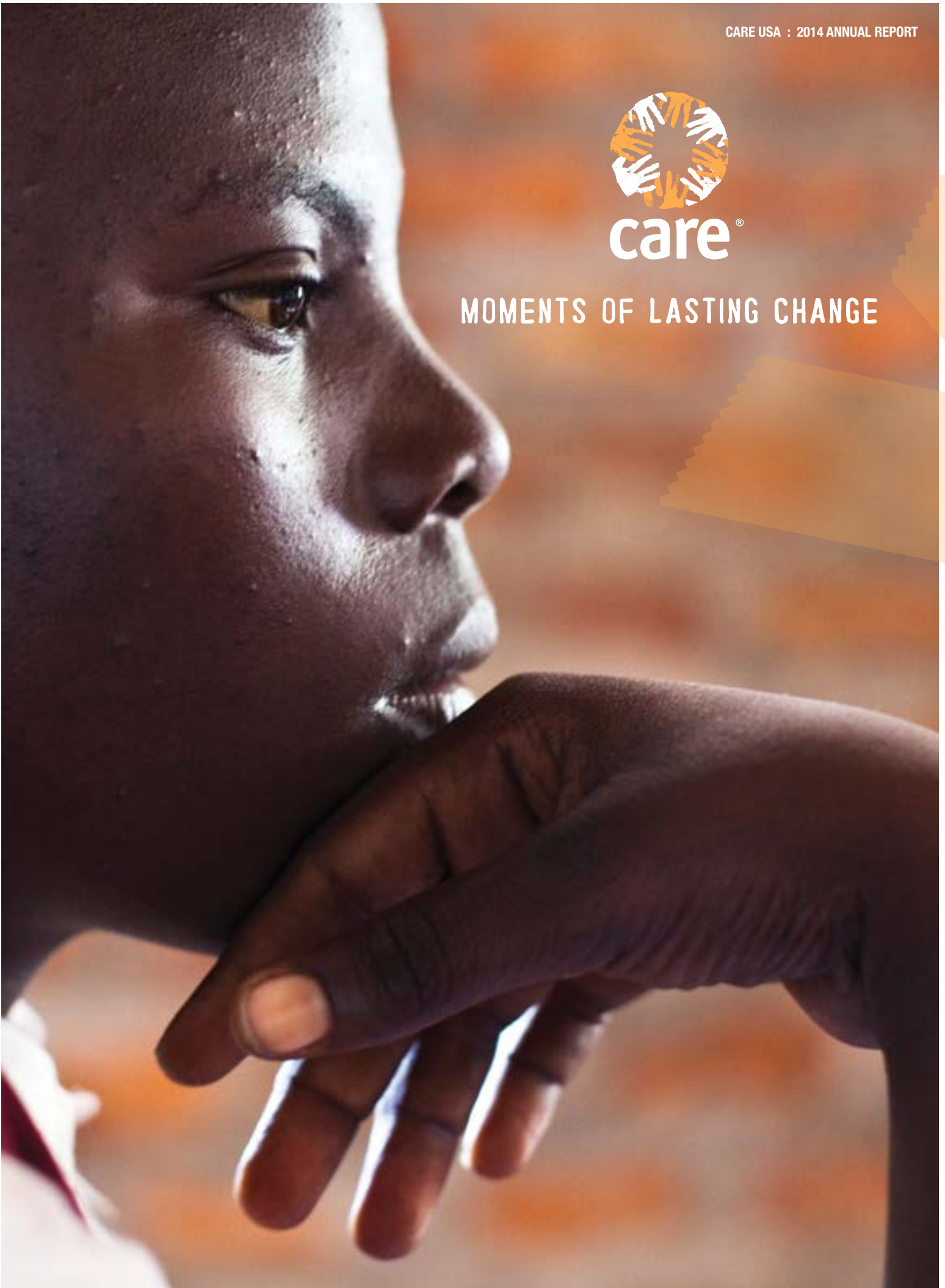




care<sup>®</sup>

MOMENTS OF LASTING CHANGE



**90** + **880** = **72**  
 COUNTRIES PROJECTS MILLION PEOPLE HELPED



SERVED MORE THAN **7 MILLION PEOPLE** THROUGH HUMANITARIAN RESPONSE



HELPED **1.1 MILLION PEOPLE** IN **55 COUNTRIES** INCREASE THEIR AGRICULTURAL PRODUCTIVITY



IMPROVED FOOD AND NUTRITION SECURITY FOR **2.6 MILLION PEOPLE**



EQUIPPED **36.8 MILLION PEOPLE** WITH INFORMATION AND ACCESS TO SEXUAL, REPRODUCTIVE AND MATERNAL HEALTH RESOURCES



HELPED **17.3 MILLION PEOPLE** ACCESS HEALTH CARE



HELPED **1.2 MILLION PEOPLE** BETTER PREPARE FOR FUTURE DISASTERS



TRAINED NEARLY **1.6 MILLION PEOPLE** IN PREVENTING SEXUAL AND GENDER-BASED VIOLENCE



DELIVERED SAFE DRINKING WATER, WATER MANAGEMENT TRAINING AND SANITATION TO NEARLY **3.9 MILLION PEOPLE**



HELPED **1 MILLION PEOPLE** ADAPT THEIR LIFESTYLES AND LIVELIHOODS TO MITIGATE DISASTERS INCREASINGLY PROVOKED BY A CHANGING CLIMATE



IMPROVED INFRASTRUCTURE FOR **1.7 MILLION PEOPLE**, INCLUDING CONSTRUCTION OF SCHOOLS AND HOUSES, DISASTER MITIGATION, HEALTH SERVICES, AND ROAD REHABILITATION OR MAINTENANCE



ECONOMICALLY EMPOWERED **4.1 MILLION PEOPLE**

From the moment we sent our first CARE Package® to survivors of World War II, CARE has sought to relieve suffering and restore hope worldwide. Our mission calls us still to meet the urgent needs of people in crisis, as we are doing in Syria and South Sudan.

In Jordan, for example, I met Rawda, who had fled the Syrian civil war after a bomb killed her husband. Her daughter, Hanan, had drawn a picture that gripped me in a way I won't soon forget. (Read more about her drawing on Page 13.) In the moment I saw it, I knew CARE had a humanitarian responsibility to help her family stay safe and warm and fed — until they could go home.

Our CARE Package has evolved from immediate relief in 1945 to long-term impact today, so even as we help families like Rawda's overcome disaster and conflict today, we also seek further-reaching, sustainable change in lives and communities tomorrow.

A trip to Mozambique underscored for me the value in this kind of lasting transformation. I saw how the efforts of local communities, particularly poor communities, deliver lasting change that improves lives for generations to come. I visited an area where CARE is working with the World Wildlife Fund to conserve natural fish habitats — but the benefits reach far beyond mere conservation. Our combined efforts brought more than a dozen species of fish back to local waters, fish that residents hadn't seen in years — fish that families could catch again to sell and eat. Ultimately, the government of Mozambique safeguarded that progress by designating the 4,000-square-mile region an environmental protection area.

In Haiti, a program called Kore Lavi will reach 300,000 families through vouchers that they can use to buy food locally and through greater awareness of proper nutrition, particularly for young children and for pregnant and lactating women. Families benefit from nutritious food. Farmers and merchants benefit from an expanded local market. The program even links many families with local savings groups so they can access financial resources to enhance their lives, health and nutrition. Now that is multiplying impact! And it's happening far beyond Haiti and Mozambique.

Last year, we reached more than 72 million people in 90 countries. As we pursue a poverty-fighting strategy centered on empowering girls and women, our work lifts up families and entire communities. Over the past decade at the helm of CARE USA, I've encountered time and again these stories of transformation. This annual report features a sampling of them, snapshots in time that reveal the larger impact CARE is having around the world — thanks to your support.

As I step down from my leadership role in 2015, I'm proud to say that CARE accomplished a great deal in 2014. I'm also humbled by a global need that calls us to do so much more. Thank you for helping us do exactly that.

*Helene D. Gayle*

President and Chief Executive Officer



WATCH THE VIDEO

Visit [care.org/ar](http://care.org/ar) for expanded coverage of the stories you find here, including videos, then browse our site to learn how your support can help create moments of lasting change worldwide.



Thanks to your support, we touched the lives of 72 million people last year. That's 140 people every minute. And that's incredible! We helped them grow — and sell — more food. We helped women access the health care they need and girls the education that is rightfully theirs. We helped community groups save pennies a day that added up to real, lasting change. And we helped meet the critical needs of people in crisis. This year's annual report spotlights some of the positive change we're working so hard — with your support — to deliver around the world, as we empower women and make them, along with girls, boys and men, more resilient. We often glimpse that change in a single moment when an individual or a family or a community embraces a new day through CARE programs that lift people and move them forward — linking them from what they know today to what they imagine tomorrow. **Take a moment to read our stories, then consider the change you can make by becoming part of the solution with CARE.**



# LEARNING for a lifetime

Pinki will never forget the moment 16 years ago when she graduated from CARE's award-winning **Udaan school**, an accelerated learning school in Hardoi, India, for girls who have fallen behind because they were previously pulled out of school or altogether denied their right to an education. A member of Udaan's first graduating class, she's shown here in one of the school dormitories. Today Pinki is a college graduate — the most educated person in her home village. She tutors children and adults in her village while she pursues her degree in teaching — so that girls find the same educational opportunity that she found through CARE. Worldwide, CARE breaks down barriers to girls' education today in order to build up their future tomorrow. Despite all of her achievements, including teaching her own mother to read and write, she says, "I'm most proud of my father because he changed his outlook on girls' education. He began to listen and now values my opinion."

**CARE PACKAGE<sup>®</sup>**  
**CONTENTS:**  
 KNOWLEDGE  
 OPPORTUNITY  
 EMPOWERMENT  
 NO EXP. DATE



WATCH THE VIDEO



“ We need parents to believe that their daughters are as worthy of an education as their sons, and that sending girls to school is a good investment for their future.”

**Michelle Obama**  
*First Lady of the United States*



**31 MILLION** PRIMARY-SCHOOL-AGED GIRLS  
ARE OUT OF SCHOOL WORLDWIDE.

A WOMAN'S EARNINGS RISE  
**20 PERCENT** FOR EVERY COMPLETED  
SCHOOL YEAR BEYOND FOURTH GRADE.

TWO OUT OF THREE ILLITERATE ADULTS ARE WOMEN —  
**NEARLY HALF A BILLION.**

LAST YEAR, CARE HELPED  
**1.4 MILLION PEOPLE IN 54 COUNTRIES**  
GET AN EDUCATION.

# SOWING seeds of impact

Atlanta chef Asha Gomez knew she had to tell Edilberto Soto Tenorio's story the moment she saw his hands — palms roughened by the Andean soil and fingernails that held onto the earth like an old friend. "Those hands tell the story of a lifetime, that of pride in self, tradition, culture, history and a deep connection to what the land produces," Gomez says. Soto Tenorio and his fellow farmers in Ayacucho, Peru, have overcome long odds to keep alive a tradition of growing native potatoes. He spoke to Gomez and three other renowned chefs as part of CARE's Learning Tours program, designed to let policymakers, journalists and other influential people see programs that are reducing poverty and hunger around the world. Soto Tenorio described how he had farmed secretly at night during a bloody civil war, watched helplessly as children went malnourished and pleaded to anyone who would listen that the blue, red and purple potatoes were a national treasure being overlooked by a market that had grown accustomed to importing white potatoes. With CARE's help, Soto Tenorio and other farmers in the region banded together to produce a consistent supply of the native potatoes. They wowed Lima's culinary community, and the capital's top chefs began putting the potatoes on their menus. The result: incomes soared for farming families and nutrition improved. Today, as a CARE ambassador and advocate, Gomez is telling the story of Soto Tenorio and his fellow farmers to members of Congress, her customers and other chefs who can help spread the word. It's not just what she heard that inspires her. It's what she saw: those hands that hold determination and pride.

WATCH THE VIDEO

CARE PACKAGE<sup>®</sup>  
 CONTENTS:  
 SKILLS  
 TOOLS  
 LIVELIHOOD  
 NO EXP. DATE



“Reducing hunger should become the driving force for progress and hope.”

**Jacques Diouf**  
*Former director-general  
of the United Nations' Food  
and Agriculture Organization*



805,000,000 PEOPLE IN THE WORLD  
DO NOT HAVE ENOUGH FOOD TO EAT.

A CHILD DIES EVERY SIX SECONDS  
FROM HUNGER AND RELATED CAUSES.

LAST YEAR, CARE HELPED MORE THAN  
1.1 MILLION PEOPLE INCREASE THEIR  
AGRICULTURAL PRODUCTIVITY.

EVERY \$1 INVESTED IN NUTRITION  
GENERATES AS MUCH AS \$48  
IN BETTER HEALTH AND INCREASED PRODUCTIVITY.



WATCH THE VIDEO



# FROM CRISIS to recovery

**Rawda Muhammad Awad remembers the moment she heard the bomb blast that killed her husband.**

She was on her way to see him where he sold fruit on the street in Syria. Four hours later she and her children watched him die from his injuries. "God rest the soul of my husband," she says. "He died innocent ... just doing his job. He was just providing for his family." A separate bomb blast severely injured Rawda's 7-year-old son. Having fled the violence of the Syrian civil war, she and her five children today live in Amman, Jordan, where CARE is helping them recover from their heavy loss. As one way of processing that loss, Rawda's 8-year-old daughter, Hanan, drew a picture. It juxtaposed smiling faces and quaint houses with a tank and dripping objects she called "crying eyes." CARE President and CEO Helene Gayle says the moment she saw the drawing she was reminded of CARE's humanitarian responsibility: to help families meet their immediate needs today — food, shelter, clothing, medicine — so they can move beyond the crisis tomorrow. So they can replace the tanks and "crying eyes" with more quaint houses and smiling faces. "While you are here, we are here to help you feed your family, to get the medical help you need," Dr. Gayle told Rawda. "We want to give you some peace and stability." Worldwide, millions of people on any given day — displaced by war or natural disaster — are hoping to go home. CARE helps pave their way.

**CARE PACKAGE®  
CONTENTS:**

- FOOD
- SHELTER
- HOPE

NO EXP. DATE





“Fending for my children is very difficult. But I don’t want to lose myself. I want to keep myself together. For my children. My hopes lie with them. They are my one goal.”

**Rawda Muhammad Awad**

*Syrian refugee who fled to Jordan with her five children after a bomb killed her husband.*



WITH A TOTAL OF **4 MILLION** REFUGEES, THE SYRIAN CIVIL WAR HAS PROVOKED THE **LARGEST REFUGEE CRISIS** SINCE THE 1994 GENOCIDE IN RWANDA.

**TWO-THIRDS** OF THE WORLD’S REFUGEES HAVE BEEN IN EXILE FOR MORE THAN **FIVE YEARS**, MANY OF THEM WITH NO END IN SIGHT.

CARE REACHED MORE THAN **7 MILLION** PEOPLE LAST YEAR THROUGH ITS HUMANITARIAN RESPONSES WORLDWIDE.



# DOUGHNUTS, a recipe for success

What can you do with little income and no access to banking services — much like 2 billion people around the world? If you're like Biti Rose Nasoni in Malawi, you join a Village Savings and Loan Association (VSLA) and save pennies a week with 20 of your neighbors. Then you take out a small loan and change your life. Once too poor to buy a \$5 school uniform for her son, Biti Rose borrowed \$2 to start making — and selling — doughnuts. Soon she was earning more than that each day in profits. That sweet success inspired her husband, Alfred, to grow and sell vegetables. Today, they hire laborers to work their fields, and an empowered Biti Rose still sells those doughnuts and plans to send her youngest child to college. Having worked for three years to move out of their dirt-floor hut and into the home of their dreams, **Biti Rose says, "I wanted a home of bricks and metal." Enjoying a moment in the shade of her front porch, she adds, "And this is what happened."**

**CARE PACKAGE®  
CONTENTS:**  
 INSTRUCTION  
 PARTNERSHIP  
 INDEPENDENCE  
 NO EXP. DATE



**“ Give a man a fish,  
and he’ll eat for a day.  
Give a woman microcredit,  
and she, her husband,  
her children, and  
her extended family  
will eat for a lifetime.”**

**Bono**  
*Lead singer for the band U2  
and humanitarian advocate*



CARE WAS THE FIRST ORGANIZATION  
TO DEVELOP VILLAGE SAVINGS AND LOAN ASSOCIATIONS,  
HAVING LAUNCHED THE PROGRAM IN 1991 IN NIGER.

NEARLY **4.7 MILLION PEOPLE**  
LIKE BITI ROSE NASONI HAVE JOINED 203,000 VSLAS  
THAT CARE SUPPORTS IN 26 AFRICAN COUNTRIES.

LAST YEAR, CARE REACHED **2.2 MILLION PEOPLE**  
THROUGH OUR WOMEN’S ECONOMIC EMPOWERMENT PROGRAMS.



WATCH THE VIDEO



# VOWING to end child marriage

Pannilal Yadav was an 8-year-old groom. His wife, Rajkumari, a 7-year-old bride. He dropped out of school eventually; she dropped out immediately. Pannilal wanted to be an engineer. Who knows what larger promise Rajkumari's future may have held? Common in many countries, forced child marriage means many kids grow up too quickly — often poor, uneducated, unskilled, unhealthy. Pannilal recalls as a teenager reading the words “I love you” painted on a rock. The concept of a marriage based on love was lost on him. Then in the moment someone explained it, **he realized for the first time that not all couples marry as children** and that he may never experience a marriage originating in love. Today — a husband, father and activist — 25-year-old Pannilal works with CARE to end child marriage in Nepal.

**CARE PACKAGE<sup>®</sup>  
CONTENTS:**  
 TRAINING  
 SUPPORT  
 A VOICE  
 NO EXP. DATE



“ Forcing children to marry doesn’t just push them deeper into poverty and threaten their health. It crushes their ambitions.”

**Pannilal Yadav**  
*Former child groom who now fights child marriage in Nepal*



IN THE TIME IT TAKES TO READ THIS STAT,  
TWO MORE GIRLS WILL HAVE BEEN FORCED  
TO MARRY SOMEWHERE IN THE WORLD.

IF TRENDS CONTINUE, 142 MILLION MORE KIDS  
WILL BE FORCED TO MARRY BY 2020.

THAT’S ENOUGH TO FILL YANKEE STADIUM  
EVERY DAY FOR THE NEXT EIGHT YEARS.

THROUGH ONE CARE PROJECT IN ETHIOPIA,  
COMMUNITIES STOPPED AT LEAST  
180 CHILD MARRIAGES AND BEGAN REVERSING  
THE TIDE AGAINST THE PRACTICE.

COUNTRIES WITH CARE PROGRAMMING IN FY14

- |    |                                  |    |                  |
|----|----------------------------------|----|------------------|
| 1  | Afghanistan                      | 56 | Sierra Leone     |
| 2  | Albania                          | 57 | Somalia          |
| 3  | Armenia*                         | 58 | South Africa     |
| 4  | Azerbaijan*                      | 59 | South Sudan      |
| 5  | Bangladesh                       | 60 | Sri Lanka        |
| 6  | Benin                            | 61 | Sudan            |
| 7  | Bolivia                          | 62 | Syria*           |
| 8  | Bosnia and Herzegovina           | 63 | Tanzania         |
| 9  | Brazil                           | 64 | Thailand**       |
| 10 | Burundi                          | 65 | Timor-Leste      |
| 11 | Cambodia                         | 66 | Togo             |
| 12 | Cameroon                         | 67 | Tunisia*         |
| 13 | Chad                             | 68 | Turkey*          |
| 14 | Czech Republic*                  | 69 | Uganda           |
| 15 | Côte d'Ivoire                    | 70 | Vanuatu*         |
| 16 | Croatia                          | 71 | Vietnam          |
| 17 | Cuba                             | 72 | West Bank & Gaza |
| 18 | Democratic Republic of the Congo | 73 | Yemen            |
| 19 | Djibouti*                        | 74 | Zambia           |
| 20 | Ecuador                          | 75 | Zimbabwe         |
| 21 | Egypt                            |    |                  |
| 22 | El Salvador                      |    |                  |
| 23 | Ethiopia                         |    |                  |
| 24 | Georgia                          |    |                  |
| 25 | Ghana                            |    |                  |
| 26 | Guatemala                        |    |                  |
| 27 | Guinea*                          |    |                  |
| 28 | Haiti                            |    |                  |
| 29 | Honduras                         |    |                  |
| 30 | India**                          |    |                  |
| 31 | Indonesia                        |    |                  |
| 32 | Jordan                           |    |                  |
| 33 | Kenya                            |    |                  |
| 34 | Kosovo                           |    |                  |
| 35 | Laos                             |    |                  |
| 36 | Lebanon                          |    |                  |
| 37 | Lesotho                          |    |                  |
| 38 | Liberia                          |    |                  |
| 39 | Madagascar                       |    |                  |
| 40 | Malawi                           |    |                  |
| 41 | Mali                             |    |                  |
| 42 | Montenegro*                      |    |                  |
| 43 | Morocco                          |    |                  |
| 44 | Mozambique                       |    |                  |
| 45 | Myanmar                          |    |                  |
| 46 | Nepal                            |    |                  |
| 47 | Nicaragua                        |    |                  |
| 48 | Niger                            |    |                  |
| 49 | Pakistan                         |    |                  |
| 50 | Papua New Guinea                 |    |                  |
| 51 | Peru*                            |    |                  |
| 52 | Philippines                      |    |                  |
| 53 | Romania*                         |    |                  |
| 54 | Rwanda                           |    |                  |
| 55 | Serbia                           |    |                  |

CARE INTERNATIONAL MEMBERS:

- 76 Australia
- 77 Austria
- 78 Canada
- 79 Denmark
- 80 France
- 81, 82 Germany-Luxemburg\*
- India\*\*
- 83 Japan
- 84 Netherlands
- 85 Norway
- Thailand\*\*
- 86 United Kingdom
- 87 United States

CARE INTERNATIONAL AFFILIATE MEMBERS:

- Peru\*

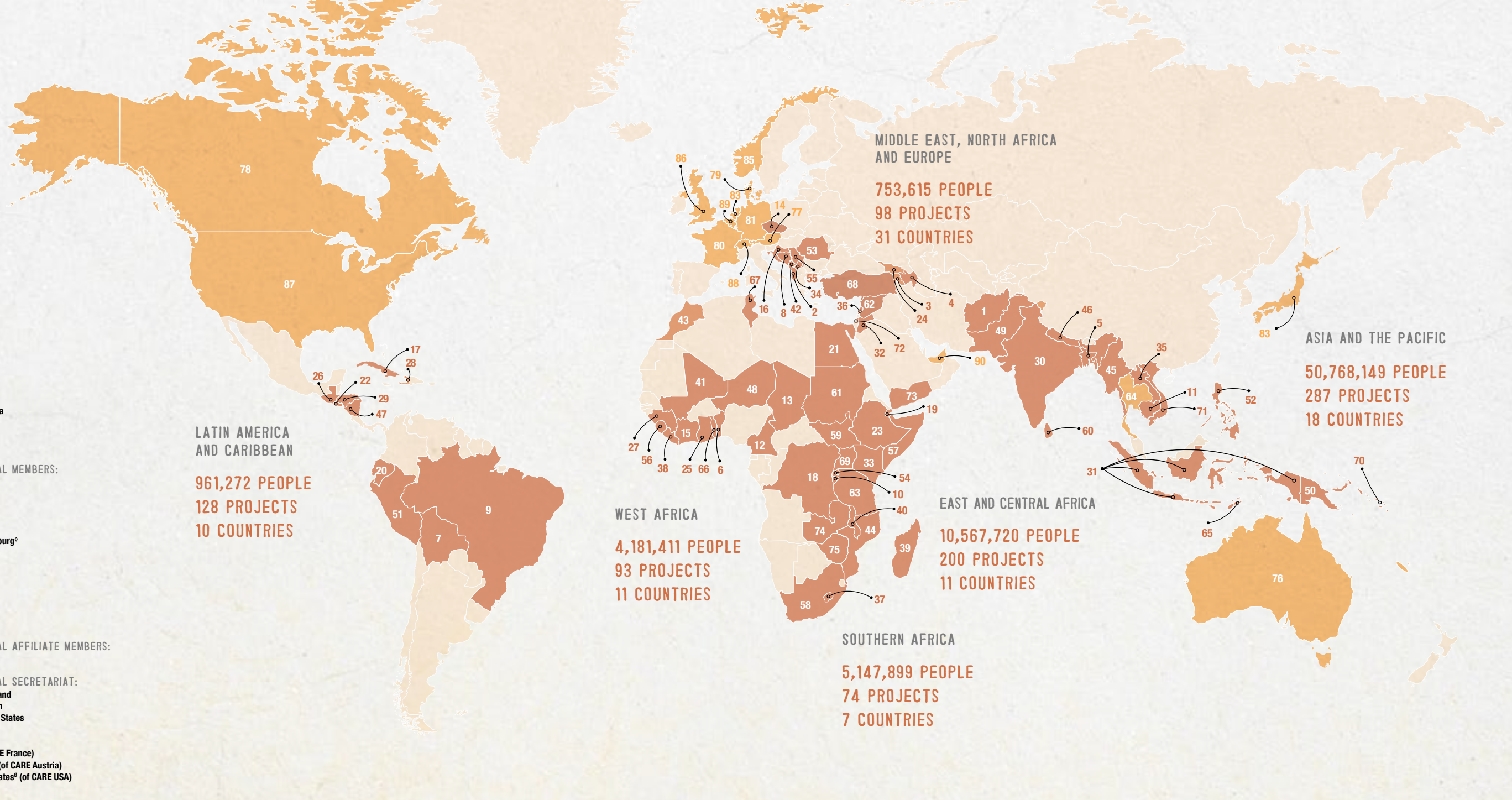
CARE INTERNATIONAL SECRETARIAT:

- 88 Geneva, Switzerland
- 89 Brussels, Belgium
- New York, United States

SUB-OFFICES:

- Belgium<sup>†</sup> (of CARE France)
- Czech Republic<sup>‡</sup> (of CARE Austria)
- 90 United Arab Emirates<sup>§</sup> (of CARE USA)

<sup>†</sup> Limited CARE presence or working through strategic partnerships.  
<sup>\*</sup> CARE Peru is both an Affiliate Member of CARE International and a country with ongoing programs.  
<sup>\*\*</sup> CARE India and CARE Thailand are Members of CARE International and countries with ongoing programs.  
<sup>‡</sup> CARE Germany-Luxemburg has offices in both Germany and Luxembourg.  
<sup>§</sup> Sub-offices in Belgium, the Czech Republic and the United Arab Emirates are mainly fundraising offices.



# Vision

We seek a world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security. CARE will be a global force and a partner of choice within a worldwide movement dedicated to ending poverty. We will be known everywhere for our unshakable commitment to the dignity of people.

# Program Principles

- : Promote empowerment
- : Work with partners
- : Ensure accountability and promote responsibility
- : Address discrimination
- : Promote the nonviolent resolution of conflicts
- : Seek sustainable results

# Mission

CARE's mission is to serve individuals and families in the poorest communities in the world. Drawing strength from our global diversity, resources and experience, we promote innovative solutions and are advocates for global responsibility.

We facilitate lasting change by:

- : Strengthening capacity for self-help
- : Delivering relief in emergencies
- : Addressing discrimination in all its forms
- : Providing economic opportunity
- : Influencing policy decisions at all levels

Guided by the aspirations of local communities, we pursue our mission with both excellence and compassion because the people whom we serve deserve nothing less.

# Core Values

**Respect:** We affirm the dignity, potential and contribution of participants, donors, partners and staff.

**Integrity:** We act consistently with CARE's mission, being honest and transparent in what we do and say, and accept responsibility for our collective and individual actions.

**Commitment:** We work together effectively to serve the larger community.

**Excellence:** We constantly challenge ourselves to the highest levels of learning and performance to achieve greater impact.

We are proud to deliver lasting change to the world's poorest communities. We also are grateful for the trust and generous contributions so many donors and partners invest in our work around the world. Your support moves our mission forward.

Thank you.



## FEATURED FOUNDATION PARTNERS

**The Bill & Melinda Gates Foundation** has been a vital CARE partner since 2001, supporting programs in food security, health, water and sanitation, emergency response, women's empowerment, advocacy and livelihood development. The Gates Foundation supports Pathways, CARE's initiative to help women smallholder farmers in Bangladesh, Ghana, India, Malawi, Mali and Tanzania improve livelihoods and food security for themselves and their families. CARE is the lead partner in efforts to strengthen the health system across the Indian state of Bihar, aiming to transform public health and nutrition services, increase child survival, improve maternal health and eliminate infectious disease. The foundation has supported CARE's emergency response efforts in Bangladesh, Bolivia, the Horn of Africa and Indonesia, as well as CARE's Learning Tours program, through which CARE raises awareness about the positive reach and scope of U.S. development assistance.

**The Sall Family Foundation** supports groundbreaking programs focused on conservation agriculture in Mozambique and Nepal, maternal health in Malawi and nutrition in Bangladesh, Indonesia, Nicaragua, Peru and Sierra Leone. These programs, which include support for the CARE-WWF Alliance, recognize the connections between development and conservation and are helping set the stage for future international development work.

**The Howard G. Buffett Foundation** supports CARE's partnership in the Global Water Initiative. The Foundation's commitment to innovation allows CARE to maximize our effectiveness and deliver lasting change in the areas of water and agriculture.

**The Ford Foundation** supports CARE's leadership in Girls Not Brides USA, a program to assist women and adolescents by supporting research to address gender issues and combat the practice of child marriage. In addition, the foundation's support drives a dynamic partnership with CARE Egypt for governance and community development work for citizen rights.

**Conrad N. Hilton Foundation** is a strong supporter of CARE's early childhood development programs in Mozambique, with a focus on helping young children living in communities affected by HIV/AIDS. The Hilton Foundation has been instrumental in CARE's work at the country level to promote early childhood development and assist people affected by the global HIV/AIDS epidemic.

**Educate a Child** (EAC), a program of Education Above All, is a global initiative launched by Her Highness Sheikha Moza bint Nasser of Qatar. EAC aims to significantly reduce the number of children worldwide who are out of school and supports CARE's education projects in Haiti and Somalia.

**Reach Out to Asia** (ROTA), based in Qatar, supports CARE's education projects in Pakistan, Yemen and Afghanistan. ROTA's close collaboration with local partners and communities ensures that children have sustainable access to high-quality primary and secondary education.

FEATURED CORPORATE PARTNERS



Cargill's partnership with CARE dates to 1958, when then-company-President Cargill MacMillan announced a corporate contribution to CARE's Food Crusade in lieu of customary holiday cards. In the decades since, the partnership has grown into a global effort. In September 2013, CARE and Cargill launched the latest phase of our strategic partnership, a three-year, \$7.5 million effort to help more than 100,000 people achieve food and nutrition security in seven countries. The partnership is marked by significant involvement among Cargill employees, business units and partners, who add significant value and new opportunities for the communities CARE serves.



CARE and Cisco Foundation are developing, testing and scaling a new electronic management information system (eMIS) for agriculture and food security programming. In India and Tanzania, CARE uses Android mobile phones or tablets and open-sourced software to improve performance tracking of farmers. For data analysis, the team is building a web-based dashboard and reporting interface that allows us to export the collected data in a simple Excel format. This allows CARE to analyze aggregate group performance at multiple levels (district, regional, national and global), identify challenge areas, and understand characteristics of highest- and lowest-performing groups. Currently used in CARE's Pathways agricultural program, the system provides real-time data and quicker feedback loops that improve project performance and increase transparency and accountability.



As the global partner for InterContinental Hotels Group's (IHG) international disaster relief program, IHG Shelter in a Storm, CARE has received generous funding in support of our disaster relief activities. This was certainly true following Typhoon Haiyan in the Philippines, when IHG and its thousands of employees raised funds to support CARE's efforts. In addition to that support, IHG and its hotels in Manila provided significant discounts to CARE staff who were on a short respite from the areas hardest hit by the typhoon. This in-kind gift was of tremendous value to our staff who had been working in difficult conditions to provide relief to thousands of typhoon-affected people.



CARE, with the support of the Walmart Foundation, is on track to reach 50,000 garment workers in Bangladesh as part of a five-year initiative called Women in Factories. In addition to providing critical life skills training for a predominantly female-centered workforce, CARE also has created the global curriculum being used by other nongovernmental organizations implementing the Women in Factories program around the world. CARE also offers the training free of charge for any factory wishing to reach as many supply chain workers as possible. Topics include literacy, numeracy, financial literacy, gender, health, nutrition, communication and leadership skills. CARE also trains factory managers and floor supervisors on these skills in order to establish an environment where female garment workers feel that their voices are important and heard, and where they see a ladder toward greater economic empowerment.

GOVERNMENT PARTNER: USAID

As she spoke with a CARE staff member on the streets of the Boucan Carré community in Haiti, Marie-Melia Joseph couldn't recall the last decent meal her family ate. "We eat what we can harvest from our small family plot and buy what we can with whatever money we make from selling fruits we gather on the road," she said. "Some days are better than others."

Having walked more than an hour to the market, this day would be different for Marie-Melia and her family. The mother of eight is a participant in the Kore Lavi program — funded by the U.S. Agency for International Development (USAID) — which aims to prevent malnutrition and get food to the tables of Haiti's most vulnerable families.

**Launched in October 2013 and implemented by a CARE-led consortium, the four-year, \$80-million Kore Lavi program will reach more than 300,000 households through greater awareness of proper nutrition — particularly for pregnant and lactating women and young children — and with \$25 in monthly food assistance in the form of vouchers. It also links many of those families with local savings groups so they can access financial resources to enhance their lives, health and nutrition.**

Participants use a paper voucher to buy fresh fruit, vegetables, meat and fish, and an electronic one to purchase staples such as maize, beans, rice and flour. Both must be applied toward locally grown food, so not only do they help the families who use them, but they also promote local agriculture and reward the food vendors who accept them.

"When the Kore Lavi agent came by our house to announce that we were now part of the program, I didn't know what to think," said Marie-Melia. "I could not believe this was really happening. If what they were saying was true, it meant that I could finally rest a little easier and not worry so much about where the next meal would come from."

In its first year, Kore Lavi reached nearly 110,000 people like Marie-Melia through vouchers or assistance with nutrition. It helped another 40,000 people save money — which they invest in their families — by connecting them with 342 community savings groups. And 182 local vendors, most of them women, participated in the program by selling their locally produced food.



**USAID**  
FROM THE AMERICAN PEOPLE



FEATURED INDIVIDUAL DONOR: ELAINE ALEXANDER



As I approached my 80th birthday last year, I gifted myself a once-in-a-lifetime present: I took my seven granddaughters, ages 11 to 21, to Tanzania, where we learned how education can change a girl's life.

**We traveled there to see a CARE program I support called SAGE (Strategies for Advancing Girls' Education). It helps girls get the education they need, want and deserve. We learned how accessing that education, however, isn't always easy, as numerous barriers block their path to learning: malnutrition, child marriage, lower social status, war, sanitation. The list goes on. We learned, for example, that girls in Tanzania shoulder six times the domestic workload as boys their same age. So just the time spent on household chores can limit a girl's attendance in school — or eliminate it altogether.**

But CARE is changing all of that, starting with the uniforms these girls put on before they open their first book. These uniforms not only improve access to education, but they enhance the girls' feelings of self-worth, too. I heard a story about girls walking to school, some as far as five miles each way, each day. As they walk along the road, they're vulnerable to attack. But if they're wearing their uniforms, some of them told us, those white shirts and blue skirts signal to would-be attackers that someone cares about them — and that if any harm comes to them, there will be repercussions. So the uniforms pave a path to learning, but they also safeguard the girls in ways many of us can only imagine.

If you ask me what education means for girls, I will give you one word: self-image. Before they participated in SAGE, these girls expected to do just what their mothers were doing. For some of them, that meant getting beaten up, doing all of the work, coddling the men in the family. But all that has changed because these girls have discovered what they are capable of.

They find in the classroom a place to learn, and through new skills, a means to earn: how to make soap and lotion or how to do bead work. I don't think any of them had ever experienced that kind of empowerment before SAGE, because just fetching pails of water is not exactly something they can take to the bank.

We found CARE helping these girls build a foundation from which they can soar. As a mother and a grandmother, I delighted in the transformation I encountered — in the lives of the girls we met and in the hearts of the granddaughters I love.

CARE has changed millions upon millions of lives over the past 70 years, beginning with the original CARE Packages I remember packing as a child in 1940s Boston. These decades later, I trust CARE on the ground, in places like Tanzania, to do what needs to be done — to find a solution that often resides outside the box.

As I unpack my own memories from that Tanzania trip, I know CARE has given my granddaughters and me a gift we'll always keep. And the treasure we find there is priceless.



## CARE 2014: DONORS & PARTNERS

### Cumulative Lifetime Giving

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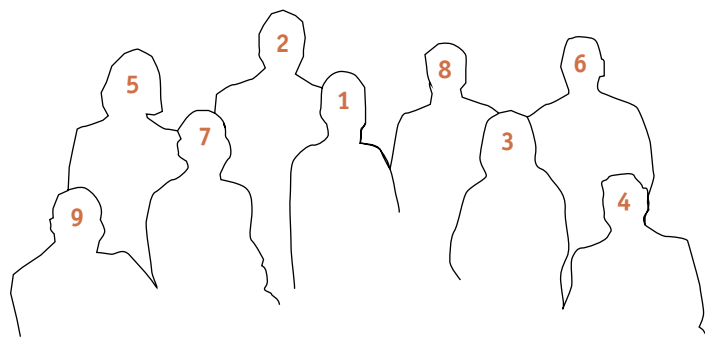
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**Paul Jansen**  
*CARE board chair*

CARE USA CONSOLIDATED BALANCE SHEETS

for the years ended June 30, 2014 and 2013, in thousands

	2014	2013
<b>Assets</b>		
Cash and cash equivalents	\$ 58,612	\$ 64,021
Restricted cash	2,191	2,996
Investments, at fair value	156,786	143,532
Receivables, net	113,879	93,743
Microfinance loans receivable, net	2,846	6,113
Inventory	6,343	6,382
Deposits and other assets	66,779	61,817
Property and equipment, net	21,609	21,410
Trusts held by third parties	129,511	114,761
<b>TOTAL ASSETS</b>	<b>558,556</b>	<b>514,775</b>
<b>Liabilities and net assets</b>		
<b>Liabilities</b>		
Accounts payable and accrued expenses	54,804	40,430
Program advances	109,072	110,515
Liability for split interest agreements	16,503	17,774
Benefits accrued for employees	25,789	30,610
Subsidiary loans payable	21,139	25,177
Minority interest in subsidiary	537	-
<b>Total liabilities</b>	<b>227,844</b>	<b>224,506</b>
<b>Net assets</b>		
Unrestricted	73,356	62,430
Temporarily restricted	112,104	95,086
Permanently restricted	145,252	132,753
<b>Total net assets</b>	<b>330,712</b>	<b>290,269</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 558,556</b>	<b>\$ 514,775</b>

Our auditors have expressed an unqualified opinion on our June 30, 2014 consolidated financial statements. These financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at CARE USA's website, www.care.org, and a printed copy may be obtained from CARE USA.

CARE USA CONSOLIDATED STATEMENT OF ACTIVITIES

for the years ended June 30, 2014 and 2013, in thousands

	Unrestricted	Temporarily Restricted	Permanently Restricted	2014	Summarized 2013
<b>Support</b>					
Private support					
Contributions	\$ 71,160	\$ 78,342	\$ 1,015	\$ 150,517	\$ 115,031
CARE International	157,587	-	-	157,587	147,247
<b>Total private support</b>	<b>228,747</b>	<b>78,342</b>	<b>1,015</b>	<b>308,104</b>	<b>262,278</b>
Government and other support					
U.S. government	130,137	-	-	130,137	139,664
Host governments	9,099	-	-	9,099	11,951
Others	76,670	-	-	76,670	60,100
<b>TOTAL GOVERNMENT AND OTHER SUPPORT</b>	<b>215,906</b>	<b>-</b>	<b>-</b>	<b>215,906</b>	<b>211,715</b>
Other revenue					
Interest and dividends, net	2,992	2,123	-	5,115	11,066
Rent and miscellaneous	4,149	10	-	4,159	4,522
<b>Total other revenue</b>	<b>7,141</b>	<b>2,133</b>	<b>-</b>	<b>9,274</b>	<b>15,588</b>
Net assets released from restrictions					
Satisfaction of program restrictions	69,652	(69,652)	-	-	-
<b>TOTAL NET ASSETS RELEASED FROM RESTRICTIONS</b>	<b>69,652</b>	<b>(69,652)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>TOTAL OPERATING SUPPORT AND REVENUE</b>	<b>521,446</b>	<b>10,823</b>	<b>1,015</b>	<b>533,284</b>	<b>489,581</b>
<b>Expenses</b>					
Program					
Emergency	85,333	-	-	85,333	81,711
Rehabilitation	9,679	-	-	9,679	9,639
Development	363,532	-	-	363,532	362,685
Public information	5,792	-	-	5,792	4,744
Supporting activities					
Fund raising	26,259	-	-	26,259	22,154
Management and general	27,002	-	-	27,002	33,155
<b>TOTAL OPERATING EXPENSES</b>	<b>517,597</b>	<b>-</b>	<b>-</b>	<b>517,597</b>	<b>514,088</b>
<b>Operating support and revenue over expenses</b>	<b>3,849</b>	<b>10,823</b>	<b>1,015</b>	<b>15,687</b>	<b>(24,507)</b>
<b>Other nonoperating changes in net assets</b>					
Minority interest in subsidiary income	395	-	-	395	1,726
Foreign exchange gain	708	11	-	719	(3,631)
Actuarial loss on annuity obligations	(145)	-	-	(145)	(1,263)
Actuarial gain/(loss) on split interest agreements	259	(265)	-	(6)	(23)
Net realized and unrealized gain on investments	4,160	6,449	-	10,609	8,840
Increase in value of trusts held by third parties	-	-	11,484	11,484	7,682
Net change in pension liability	1,700	-	-	1,700	349
<b>Total other nonoperating changes in net assets</b>	<b>7,077</b>	<b>6,195</b>	<b>11,484</b>	<b>24,756</b>	<b>13,680</b>
Total changes in net assets	10,926	17,018	12,499	40,443	(10,827)
Net assets, beginning of year	62,430	95,086	132,753	290,269	301,096
<b>NET ASSETS, END OF YEAR</b>	<b>\$ 73,356</b>	<b>\$ 112,104</b>	<b>\$ 145,252</b>	<b>\$ 330,712</b>	<b>\$ 290,269</b>

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CARE USA CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

for the years ended June 30, 2014 and 2013, in thousands

	PROGRAM ACTIVITIES					SUPPORTING ACTIVITIES			2014 Total	2013 Total
	Emergency	Rehabilitation	Development	Public Information	Total	Fund Raising	Management & General	Total		
Personnel costs	\$ 19,714	\$ 3,716	\$ 104,370	\$ 2,730	\$ 130,530	\$ 6,245	\$ 14,422	\$ 20,667	\$ 151,197	\$ 151,065
Professional services	2,423	177	21,403	1,294	25,297	2,433	4,381	6,814	32,111	31,932
Equipment	2,106	111	5,025	90	7,332	332	555	887	8,219	8,356
Materials and services	25,733	2,305	48,733	884	77,655	14,724	2,185	16,909	94,564	84,078
Travel and transportation	5,684	619	28,706	121	35,130	507	1,316	1,823	36,953	40,897
Occupancy	2,423	562	11,551	127	14,663	389	2,030	2,419	17,082	16,404
Financing/depreciation/miscellaneous	740	58	8,556	92	9,446	588	1,973	2,561	12,007	17,618
Grants/subgrants	14,273	2,131	112,205	20	128,629	14	101	115	128,744	130,829
Agricultural commodities/contributions in-kind	12,237	-	22,983	434	35,654	1,027	39	1,066	36,720	32,909
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 85,333</b>	<b>\$ 9,679</b>	<b>\$ 363,532</b>	<b>\$ 5,792</b>	<b>\$ 464,336</b>	<b>\$ 26,259</b>	<b>\$ 27,002</b>	<b>\$ 53,261</b>	<b>\$ 517,597</b>	<b>\$ 514,088</b>

CARE USA CONSOLIDATED STATEMENT OF CASH FLOWS

for the years ended June 30, 2014 and 2013, in thousands

	2014	2013
<b>OPERATING ACTIVITIES</b>		
Changes in net assets	\$ 40,443	\$ (10,827)
Adjustments to reconcile change in net assets to net cash used in operating activities		
Depreciation and amortization	6,034	5,954
Provision for subsidiary microfinance loan losses	(1,473)	2,951
Net realized and unrealized gain on investments	(10,609)	(8,840)
Actuarial loss on annuity obligations	145	1,263
Actuarial loss on split interest agreements	6	23
Increase in value of trusts held by third parties	(11,484)	(7,682)
Changes in assets and liabilities		
Increase in receivables	(20,136)	(57,745)
Decrease in inventory	39	17,251
Increase in deposits and other assets	(4,962)	(28,753)
Increase in other trusts held by third parties	(3,266)	-
Increase in accounts payable and accrued expenses	14,374	23,800
Increase (decrease) in program advances	(1,443)	28,290
Increase (decrease) in benefits accrued for employees	(4,821)	1,043
Net cash provided by (used in) operating activities	<u>2,847</u>	<u>(33,272)</u>
<b>Investing activities</b>		
Purchases of investments	(177,326)	(163,618)
Proceeds from sales of investments	179,421	204,621
Decrease in restricted cash	805	2,007
Purchases of property and equipment	(6,798)	(2,912)
Proceeds from sales of property and equipment	565	341
Net cash (used in) provided by investing activities	<u>(3,333)</u>	<u>40,439</u>
<b>Financing activities</b>		
Decrease in microfinance loans receivable	-	6,616
Increase (decrease) in subsidiary loans payable	(4,038)	4,074
Increase (decrease) in minority interest in subsidiary	537	(1,010)
Payments to gift annuitants	(2,054)	(2,119)
Increase in liability for split interest agreements	632	108
Net cash (used in) provided by in financing activities	<u>(4,923)</u>	<u>7,669</u>
<b>Net change in cash and cash equivalents</b>	<u>(5,409)</u>	<u>14,836</u>
Cash and cash equivalents, beginning of year	64,021	49,185
Cash and cash equivalents, end of year	<u>\$ 58,612</u>	<u>\$ 64,021</u>
<b>Supplemental cash flow information:</b>		
Noncash contributions	\$ 20,605	\$ 19,224
Cash paid for interest	\$ 909	\$ 1,488

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ACTION: **HELP CARE DELIVER LASTING CHANGE**



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