



**CARE INTERNATIONAL: FOR OVER 70  
YEARS, A GLOBAL LEADER DEDICATED TO  
SAVING LIVES AND ENDING POVERTY**

**ANNUAL REPORT 2015**

# CONTENTS

About CARE International [2]

Messages from our Board Chair and CEO [3]

A World of CARE [4]

CARE 2020: Our vision for a better future [6]

Humanitarian Response [8]

Sexual, Reproductive, Maternal Health and  
the Right to a Life Free from Violence [12]

Food and Nutrition Security and Resilience  
to Climate Change [15]

Women's Economic Empowerment [18]

Financial Overview [20]



## ABOUT CARE INTERNATIONAL

**CARE: A global leader dedicated to saving lives and ending poverty**

CARE International is a global network of 14 National Members with a common vision and mission to defeat global poverty. Each CARE Member is an independent organisation that leads programmes, raises funds, advocates on key issues and communicates to the public in their country, thus supporting our work in 95 countries. CARE offices around the world work alongside a broad network of partners and allies to multiply our impact as we strive to rebuild and improve the lives of the most disadvantaged, with a particular focus on women and girls.

The CARE International Secretariat coordinates and supports the network to achieve our common impact goals and shared global priorities in line with our global *CARE 2020 Vision and Programme Strategy*. It is also responsible for representing the network at the United Nations, the European Union and key forums, leading CARE's global advocacy, and hosting the CARE Emergency Group and the CARE International Safety and Security Unit. The Secretariat is located in Geneva, Switzerland, with offices in Brussels and New York.

This report has been developed by the CARE International Secretariat, and includes network-wide highlights and results in 2015.

### OUR VISION

We seek a world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security.

### OUR MISSION

CARE works around the globe to save lives, defeat poverty and achieve social justice.

### OUR FOCUS

We put women and girls in the centre because we know that we cannot overcome poverty until all people have equal rights and opportunities.

# FOREWORDS

**MAG. RALPH MARTENS**

**CHAIR OF THE CARE INTERNATIONAL BOARD OF DIRECTORS**



Last year, we were delighted to celebrate CARE's 70<sup>th</sup> anniversary. From the first CARE packages that we distributed to war-torn Europe in 1946, to the over 65 million people in 95 countries whose lives were changed by our programmes in 2015, one thing remains the same: CARE is committed more than ever to fighting poverty through strengthening the empowerment and influence of women and girls around the world.

This Annual Report highlights some of our life-saving work in financial year 2015. Last year, our emergency response to disasters such as the Nepal earthquake and conflicts in South Sudan and Syria saved countless lives and helped communities recover from extreme situations. Through our 720 development projects, CARE supported over 58 million vulnerable people, especially women and girls, to overcome poverty.

As a global network, our decades of expertise have enabled us to develop and share best practices and helped us to build solid relationships with local partners and peer organisations. This is evidenced in the global *CARE 2020 Vision and Programme Strategy* in which CARE and our partners commit to supporting 150 million people from the most vulnerable and excluded communities in overcoming poverty and social injustice by 2020.

This report is dedicated to the millions of people we have the privilege to work with, providing the necessary tools and support they need to step out of poverty. Their strength and dignity inspire us to continue striving for social justice. Although our work on eradicating poverty is ongoing, we want to celebrate the life-changing impact of CARE's interventions. It would not be possible without the commitment and support of our partners, donors, and stakeholders — thank you!

I also want to thank everyone at CARE for their wonderful commitment and great work. After 19 years of service with the CARE International confederation, including as Chair of the CARE International Board from September 2011 to June 2016, I am leaving the organisation and handing over my responsibilities to my valued colleague and friend Louise Fréchette. CARE is a wonderful organisation that is bringing hope to millions of poor and marginalised people, and it has enriched my life.

**DR. WOLFGANG JAMANN**

**SECRETARY GENERAL AND CEO OF CARE INTERNATIONAL**



In 2015, one woman died every two minutes during childbirth. One in three women worldwide experiences physical and/or sexual violence in their lifetime. Globally, women earn significantly less than men, and 90 per cent of countries have at least one legal measure that restricts women's economic opportunities. Around the world, one in nine people are undernourished, with the vast majority of the world's hungry people living in developing countries.

These statistics are a worrying benchmark on where we are as a global society, particularly as in this last year alone, we continue to feel the demand of yet more humanitarian crises around the world. According to the United Nations, by the end of 2015, a staggering 65.3 million people were displaced by conflict and violence (UNHCR), the highest figure on record. In addition, 2015 was the hottest year on record and marked by repeated disasters, 90 per cent of which were climate - or weather-related.

At CARE, we believe that overcoming poverty and making the world more hopeful, tolerant, and fair is not an abstract goal but a real possibility. Providing lifesaving humanitarian assistance, fighting for equality for women, and increasing food security for the world's poorest people are the key outcomes we strive towards. Yet, with over 70 years of experience in these areas, we also know that to bring true lasting change, we must tackle the *root causes* of poverty and social injustice in all that we do.

We have chosen to address three root causes driving poverty and social injustice: firstly, by challenging social norms around gender, and giving women a greater voice; secondly, by emphasising rights, ensuring that poor people know them, and that influential people are held accountable for them; and finally, by helping poor communities to better prepare for the uncertainties of climate change and the changing world, strengthening their ability to absorb and adapt to shocks. In addressing these issues, and throughout our work, we continually strive towards a focus on the impact we are making, rather than 'just' the numbers we reach.

Core to our work are our partnerships with community leaders and activists in all that we do, and these networks and relationships allow us to continue to learn, grow and deliver greater impact. We are grateful for the hard work of our partners in the Global South, and the support of our funding partners around the world, as we work hand-in-hand to build healthier, more resilient, societies.

# A WORLD OF CARE

## COUNTRIES WITH CARE PROGRAMMING IN FY15:

- |                            |   |                                      |                         |
|----------------------------|---|--------------------------------------|-------------------------|
| 1. Afghanistan             | 10. Burundi                               | 19. Cuba                             | 27. Ghana               |
| 2. Albania <sup>¥</sup>    | 11. Cambodia                              | 20. Democratic Republic of the Congo | 28. Guatemala           |
| 3. Armenia <sup>¥</sup>    | 12. Cameroon                              |                                      | 29. Guinea <sup>¥</sup> |
| 4. Azerbaijan <sup>¥</sup> | 13. Central African Republic <sup>¥</sup> | 21. Djibouti <sup>¥</sup>            | 30. Haiti               |
| 5. Bangladesh              | 14. Chad                                  | 22. Ecuador                          | 31. Honduras            |
| 6. Benin                   | 15. Chile <sup>¥</sup>                    | 23. Egypt                            | 32. India <sup>**</sup> |
| 7. Bolivia                 | 16. Costa Rica <sup>¥</sup>               | 24. El Salvador                      | 33. Indonesia           |
| 8. Bosnia and Herzegovina  | 17. Côte d'Ivoire                         | 25. Ethiopia                         | 34. Iraq <sup>¥</sup>   |
| 9. Brazil                  | 18. Croatia <sup>¥</sup>                  | 26. Georgia                          | 35. Jordan              |
|                            |   |                                      | 36. Kenya               |

## CARE INTERNATIONAL MEMBERS:

80. Australia
81. Austria
82. Canada
83. Denmark
84. France
85. 86. Germany-Luxemburg<sup>◇</sup>
- India<sup>\*\*</sup>
87. Japan
88. Netherlands
89. Norway
- Peru<sup>\*\*</sup>
- Thailand<sup>\*\*</sup>
90. United Kingdom
91. United States

## CARE INTERNATIONAL SECRETARIAT:

92. Geneva, Switzerland
93. Brussels, Belgium
- New York, United States

## SUB-OFFICES:

- Belgium<sup>∅</sup> (of CARE France)
94. Czech Republic<sup>∅</sup> (of CARE Austria)
95. United Arab Emirates<sup>∅</sup> (of CARE USA)



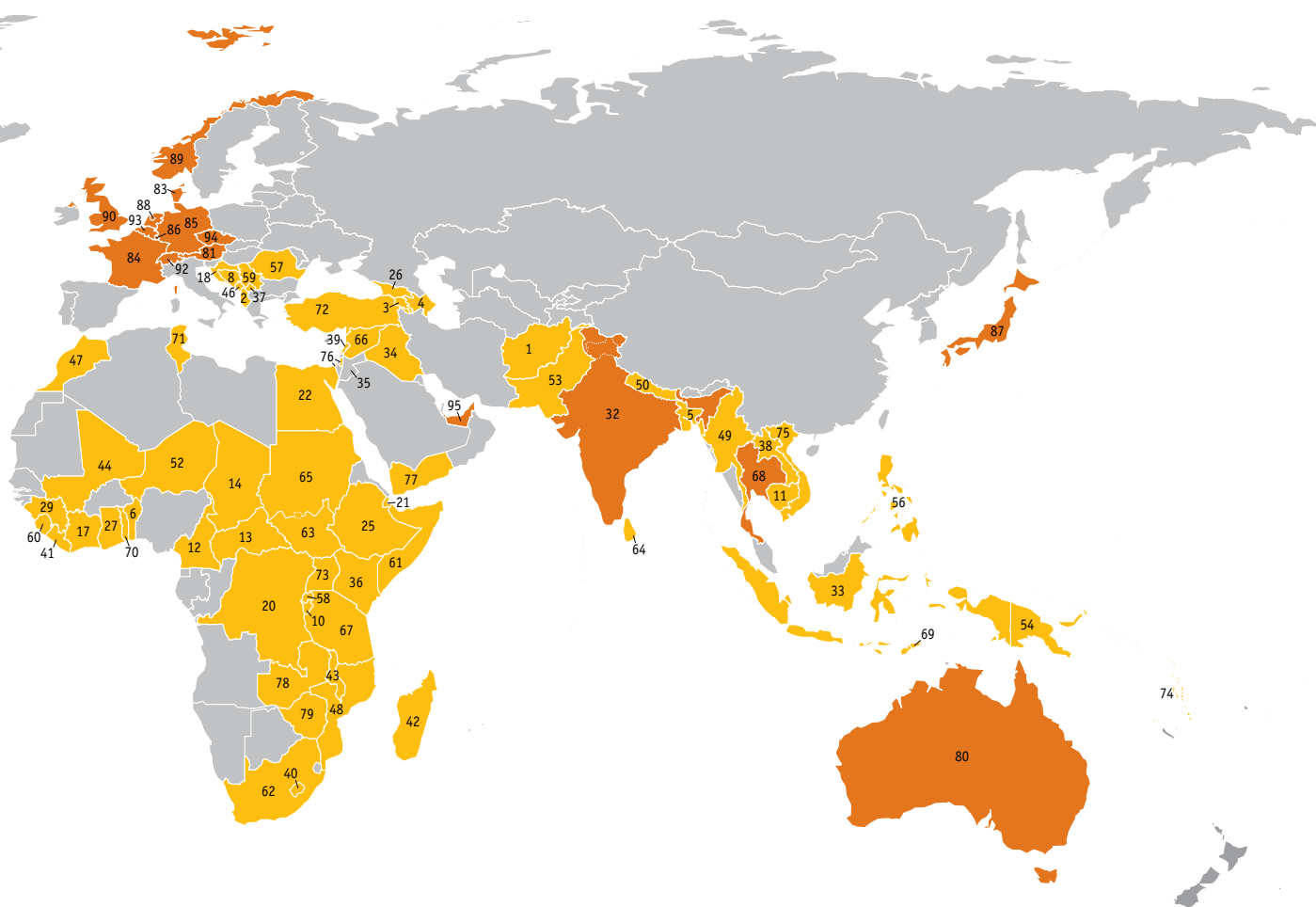
<sup>¥</sup> Limited CARE presence or working through strategic partnerships.

<sup>\*\*</sup> CARE India, CARE Peru 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.

- |                 |                      |                  |                      |              |
|-----------------|----------------------|------------------|----------------------|--------------|
| 37. Kosovo      | 47. Morocco          | 57. Romania¥     | 67. Tanzania         | 77. Yemen    |
| 38. Laos        | 48. Mozambique       | 58. Rwanda       | 68. Thailand**       | 78. Zambia   |
| 39. Lebanon     | 49. Myanmar          | 59. Serbia       | 69. Timor-Leste      | 79. Zimbabwe |
| 40. Lesotho     | 50. Nepal            | 60. Sierra Leone | 70. Togo¥            |              |
| 41. Liberia¥    | 51. Nicaragua        | 61. Somalia      | 71. Tunisia¥         |              |
| 42. Madagascar  | 52. Niger            | 62. South Africa | 72. Turkey           |              |
| 43. Malawi      | 53. Pakistan         | 63. South Sudan  | 73. Uganda           |              |
| 44. Mali        | 54. Papua New Guinea | 64. Sri Lanka    | 74. Vanuatu          |              |
| 45. Mexico¥     | 55. Peru**           | 65. Sudan        | 75. Vietnam          |              |
| 46. Montenegro¥ | 56. Philippines      | 66. Syria        | 76. West Bank & Gaza |              |





# CARE 2020: OUR VISION FOR A BETTER FUTURE

*Over our seven decades of humanitarian and development work, CARE has been guided by the lessons we learned and the evidence we gathered in our fight against poverty. We have become more effective and innovative through analysing our strategies and adapting them in line with the changing world, allowing us to become a more efficient organisation that can truly transform lives in the 21st century.*



Last year we continued our progress towards CARE 2020, our global vision. At the core of this vision is our overarching commitment to tackle the underlying causes of poverty and social injustice and to bring lasting change to the lives of people living in poverty.

By 2020, CARE and our partners will support 150 million people from the most vulnerable and excluded communities in overcoming poverty and injustice. As part of this goal, CARE aims to achieve the following four outcomes:

## FOUR KEY PROGRAMME OUTCOMES



**20 million people** affected by humanitarian crises receive quality, life-saving humanitarian assistance.



**100 million women** and girls exercise their rights to sexual, reproductive and maternal health and a life free from violence.



**50 million poor and vulnerable people** increase their food and nutrition security and their resilience to climate change.



**30 million women** have greater access to, and control over, economic resources.



## The CARE Approach

To achieve our goals, our vast experience over 70 years has taught us that we must address the *root causes* of poverty and social injustice.

As part of our CARE 2020 Programme Strategy, we have articulated three areas we address in all of our programmes:

- **Strengthening gender equality and women’s voice:** CARE promotes the empowerment of women and girls, and engages with men and boys, to transform unequal power relations and address gender inequality. We have a particular emphasis on strengthening the voice of women and girls and enabling them to effectively participate in, and influence, the decisions that affect their lives.
- **Promoting inclusive governance:** We promote good governance by empowering poor people to know and act on their rights and represent their interests, and by influencing those in



Small business loans help a local entrepreneur run her grocery stall ©CARE

power, such as governments, traditional leaders and the private sector, to be more responsible, responsive and accountable.

- **Increasing resilience:** In a context of increased unpredictability from climate change, disasters and conflict, CARE strengthens poor people’s capacity to absorb and adapt to shocks, manage growing risks, and transform their lives in response to new hazards and opportunities.

## SOME OF OUR RESULTS IN 2015 ACROSS OUR FOUR KEY PROGRAMME AREAS

**THROUGH OUR CARE 2020 STRATEGY, IN 2015 WE WORKED IN 95 COUNTRIES, SUPPORTING 890 POVERTY-FIGHTING DEVELOPMENT AND HUMANITARIAN AID PROJECTS, REACHING MORE THAN 65 MILLION PEOPLE**



# HUMANITARIAN RESPONSE

*Humanitarian emergencies can instantly devastate the already fragile balance of survival for people living in poverty. According to the United Nations Office for the Coordination of Humanitarian Affairs, in 2015, over 140 million people needed humanitarian assistance, 60 million of whom were displaced from their homes.*

**CARE is committed to helping vulnerable communities recover from disasters today while enabling them to become more prepared and resilient for future emergencies. Whether in response to natural disasters caused by the changing climate, or violence rooted in political conflicts, CARE helps people cope with day-to-day hardships, advocates on their behalf, and improves their ability to rebuild their lives.**

**CARE puts special emphasis on giving women and girls the resources and support to make a long-term difference in their own lives and in the larger community.**

## Recovering from the Nepal earthquakes

In April 2015, Nepal was hit by a 7.8 magnitude earthquake, its most devastating quake in more than 80 years. This was followed by deadly aftershocks and a second quake that caused over 8,000 deaths and injured 21,000 people. With the monsoon season quickly approaching, CARE immediately responded to help the survivors with food, emergency shelter and hygiene items.

**CARE reached more than**

**10 million** 

**people in 2015 through its humanitarian response.**



Emergency kits in Paslang Village, Nepal  
© Ruhani Kaur/CARE

*“CARE’s innovative approach to emergency relief and recovery works like this: vulnerable communities define their own needs and actively contribute to their own recovery. CARE then provides technical and material support, for example in helping rebuild water systems, latrines, and other community infrastructure.”* CARE Nepal’s Country Director, Lora Wuennenberg





The earthquakes destroyed homes and health clinics, putting the lives of at least 126,000 expecting mothers and their babies at risk. CARE responded to that urgent need by setting up temporary birthing centres and providing equipment such as delivery beds and newborn resuscitation sets to health facilities. We also supported pregnant and lactating mothers by providing 'dignity kits' which included blankets, underwear, hygiene products, and other basic items for new mothers. CARE provided safe spaces where women could breastfeed, and access counselling for gender-based violence along with other support services.

CARE worked hand-in-hand with local communities, government agencies and civil society partners to help nearly 200,000 people begin their recovery from the disaster, providing emergency shelter, including warm clothes and blankets, seed support, household latrines, and dignity kits.



One of two CARE clinics in the Bentiu UN civilian protection area, South Sudan ©Josh Estey/CARE

## Improving health in emergencies: South Sudan

In post-independence South Sudan, CARE provided life-saving assistance to over 400,000 people affected by the ensuing food crisis and conflict. In addition to distributing nets and fishing kits, seed and farm tools, and cash and food vouchers, we supported over 40 health facilities located in two of the states most affected by the fighting.

The conflict and food crisis have increased the health and nutrition needs of people, especially women and children, while also reducing access to adequate healthcare for patients. In our report "Critical Diagnosis: The Case for Placing South Sudan's Healthcare System at the Heart of the Humanitarian Response", we examine how increased humanitarian support can save lives and prevent further destruction.



## Supporting Syrian refugees

After five years of intense conflict, Syrian refugees continue to face immense challenges. Since 2012, CARE has provided life-saving humanitarian aid to over 2.3 million people in Jordan, Lebanon, Turkey, Egypt and Syria. Our support to families affected by the crisis in Syria is based on humanitarian needs alone, regardless of religion, political affiliation or ethnicity.

CARE published the report, “Five Years into Exile”, highlighting the deepening hardships faced by the approximately 630,000 registered refugees and their host communities in Jordan. CARE interviewed 1,300 Syrian families living in urban areas of Jordan, concluding that the lack of affordable housing and steady income are the main challenges faced by Syrian

refugees, especially among households headed by women. One third of school-aged children are still out of school, with boys more affected than girls, and many children must work to support their families. Women and adolescent girls continue to be at increased risk of different forms of gender-based violence including child marriage in both public and private spaces.



A CARE volunteer in Azraq camp, Jordan © Mahmoud Shabeeb/CARE

*“Without scaling up international assistance, the spiral of deepening poverty will accelerate with lasting impact on both refugees and local communities.” Salam Kanaan, CARE Country Director in Jordan*

CARE is empowering refugees to make a difference among their peers and keep hope in this time of crisis. Syrian volunteers, who are refugees themselves, are an integral part of CARE’s Syria Response. Alongside Jordanian and Lebanese volunteers, they assist in organising and preparing distribution of relief items.



Fatima, 11, a Syrian refugee living in Azraq camp, Jordan © Mary Kate MacIsaac/CARE

*"I share the same dream as every Syrian I know: I want to return home. But if the war continues we need more help to survive. Host countries like Lebanon can bear our burden to a certain limit, but not forever. They need help to further help us."*  
Ayham, father of six whose wife was killed in Syria

## Engaging our Supporters

- The multiple award-winning refugee drama "When I Saw You" was screened in Austria, and it offers an empathetic and poetic view of the Israel/Palestine conflict as seen through the eyes of a child. Following the film, CARE hosted the discussion "Refugee country Jordan. Who cares?" with the Director of CARE Austria, Andrea Barschdorf-Hager, the Director of CARE Jordan, Salam Kanaan, and the Film Director Annemarie Jacir.
- Ten years on from the Boxing Day Tsunami, CARE partnered with Cricket Australia and national captain, Michael Clarke, to thank Australians for their help and support. At the famous Melbourne Cricket Ground during the iconic Boxing Day test match, thousands of 'thank you' letters written by survivors of the tsunami, were handed out by volunteers. A few months later, the Australian public would once again help CARE Australia's disaster response as Cyclone Pam hit Vanuatu with one of the largest storms ever recorded.
- The Women's Refugee Commission honoured CARE's volunteer Adey Ali Dahir ("Mama Adey") with a 2015 "Voices of Courage" award to recognise her long-time commitment to the safety of women and girl refugees. Mama Adey is a Somali refugee who has worked for 20 years to protect women and girls from violence in the Dadaab refugee camps.



Adey Ali Dahir, winner of the Women's Refugee Commission's 2015 Voices of Courage award © CARE



# SEXUAL, REPRODUCTIVE AND MATERNAL HEALTH AND THE RIGHT TO A LIFE FREE FROM VIOLENCE

*In 2015, around 830 women died every day due to complications of pregnancy and childbirth, especially in developing countries, according to the World Health Organisation (WHO). The majority of these deaths could have been prevented through access to basic maternal care, well-equipped hospitals, and trained birth attendants. WHO also estimates that one in three women worldwide will experience physical or sexual violence by a partner, or sexual violence by a non-partner, within their lifetime. Globally, one in four women aged 20 to 24 were child brides and between 100-140 million girls and women are survivors of female genital cutting, according to UNICEF and WHO.*



Aishatou, 18 in the maternity ward of Say health centre, Niger, with her daughter who was delivered by cesarean section © CARE

Last year,

**72%**

of CARE's projects were partially or fully implemented with or through partners.



**CARE is working to ensure that women and girls receive high-quality sexual, reproductive, and maternal health (SRMH) services. We also partner with community leaders, women and health workers to challenge social and gender norms so that women and girls can make decisions for their own health and well-being.**

Last year, CARE worked with public service providers and communities to reach more than 31 million women and men with information and access to SRMH services, family planning, prevention, detection

and treatment of sexually transmitted infections, and maternal and neonatal care, including emergency obstetric care.

In addition, CARE's projects reached more than 833,000 people in 58 countries to promote access to services for survivors of sexual and gender-based violence (GBV), also implementing programmes to raise awareness. Based on where CARE has expertise, resources and opportunities globally, we carry out dedicated GBV work and also seek to integrate it in other programme areas in order to strengthen the quality and sustainability of our work.



## Improving maternal health

In Madagascar, CARE provides nutritional support to expecting mothers to ensure that they have healthy pregnancies and babies. We partner with community health volunteers to distribute nutrient-rich foods and train families in how to prepare balanced meals for mothers and children. In addition, volunteers monitor the growth of children to make sure that they are growing well and that there is no stunting.

*“During my pregnancy, I felt healthier because I received food from the programme. Now, my three children are healthy, we learned hygiene, and how to always have clean and potable water.”* Line, mother of three in Madagascar

CARE’s focus on maternal health is evidenced by work in Madagascar that is complemented by projects addressing hygiene, nutritional farming practices and economic empowerment. Mothers learn about boiling water, hand-washing and ways to prevent malaria infection. Families use new agricultural techniques to ensure that they will have enough nutritional food to survive the cyclone seasons. Women get the chance to participate in village savings and loan groups in order to become more



One day old Afaff Sauda with her father, Omar, 25, Gaza © Alison Baskerville/CARE

self-sufficient and autonomous in their communities. By improving the health of mothers and children, entire populations are becoming more resilient in the face of poverty and climate change.

## Men and boys as champions of change

GBV remains a huge obstacle to development in the Balkans. Drawing on the successful “Young Men Initiative” implemented from 2007, CARE has introduced a ‘gender transformative’ curriculum that includes school-based workshops, residential retreats and the “Be a Man” awareness campaign. The programme encourages young men to reflect on the reasons behind their violence towards women and thousands of young men across the Balkans have been encouraged to treat women and girls as equals as part of the campaign.

In financial year 2015,

**73%**

of CARE’s projects implemented strategies to strengthen people to know and act on their rights.



*"Before I did not think before I do something, I just did it. Now I am using my brain, especially with girls."*  
Ivan, 17, Prokuplje

A regional Young Men's Forum and educational workshops throughout the school year have helped participants learn about, and critically reflect upon, topics such as gender, sexuality, violence, and substance abuse. This ground-breaking approach has also been adopted and scaled up in the Democratic Republic of Congo and Burundi, working with young men to understand the meaning of masculinity in their cultures and determining how gender norms and male socialisation lead to inequitable attitudes and behaviours towards women.

*"I realised that drugs, alcohol and violence are stupid and bad. That is not a sign of masculinity. This programme also influenced the reduction of violence in school and I found out that most of my friends are drinking less than before."*  
Mihajlo, 17, Belgrade

## Engaging our Supporters

- Raks Thai Foundation (CARE Thailand) launched a campaign in schools against bullying and violence. They partnered with Thai celebrities and the press to draw attention to this issue.
- To celebrate International Women's Day, CARE Germany-Luxembourg took part in an event by the German Federal Enterprise for International Cooperation on gender equality and the role of men in international development. CARE facilitated a live broadcast to a group of young men in Kosovo, who are part of the Young Men Initiative, which works to transform gender roles among youth.
- CARE International UK's Women's Day walk was attended by "Walk in Her Shoes" ambassador Helen Pankhurst as well as other influential women including Annie Lennox and Paloma Faith. With coverage from the BBC and The Times newspaper, this high-profile flagship event helped to grow the profile of CARE and the issue of women's global inequality.
- CARE Canada was able to make a real difference for women, children and entire communities in Ethiopia, Malawi,



'Walk in Her Shoes' a mother's day march in solidarity with women and girls around the world and in advance of International Women's Day © Guy Bell/CARE

We estimate that in 2015, more than

**213** million people

have benefited from CARE's projects through policy changes, replication of successful programmes by partner organisations and governments, and scaling up of innovations.

Tanzania and Zimbabwe through their maternal, newborn and child health projects, completed in 2015. This was made possible thanks to substantial investments by the Government of Canada through the Muskoka Initiative coupled with the generous support of our donors.



# FOOD AND NUTRITION SECURITY AND RESILIENCE TO CLIMATE CHANGE

*Feeding and nourishing a growing population is one of this century's biggest challenges. Drought and floods made worse by climate change have increased this food security challenge. Climate change is affecting all of us but its impacts are not equal. Poor people have done the least to contribute to this climate emergency, but they are paying the highest price for its consequences. At the same time, they have the least resources to deal with rising sea levels, higher temperatures and more extreme weather events.*

**CARE is responding to this worsening emergency by integrating climate change across its work. At CARE, we know that reacting only when disaster strikes is not enough. The priority must be on raising poor people's voices, building their resilience and ability to adapt to climate-induced shocks and stresses.**



Norma Castillo in Shullcas, Peru, plants trees as part of restoration activities through the 'Impact of Rapid Glacier Retreat in the Tropical Andes Project' © Ana Castañeda Cano/ CARE

## Climate-resistant farming in Peru

Peru is home to 70 per cent of the world's glaciers that are also quickly disappearing as the planet warms. The glaciers are an important water source and as they shrink, so do the water resources of local farmers. This causes farmers to rely on planting during the rainy season in order to have a good harvest. The glacial lakes they leave behind are also highly unstable and a growing threat to populations in the valleys below.

CARE Peru is helping local people learn how to monitor mountain glaciers and associated lakes to reduce vulnerability



and risk. CARE's project helped to develop an early-warning system for glacial outburst floods, with planned evacuation routes and disaster responses.

We are also working with communities to adapt their farming practices to climate change. Farmers replace corn and wheat crops with forgotten varieties of cereals and native potatoes. These crops are more resistant to climatic hazards; they need two to three times less water; and they provide more nutrition for families.

*"Today I'm fighting the idea that rural areas have no future. Local solutions are possible, but we also need global action to limit the damages of this climate crisis."* Carmen, 23, a participant in the 'Impact of Rapid Glacier Retreat in the Tropical Andes Project', Shullcas, Peru



Installing a solar panel, Niger © Agnes Otzelberger / CARE

## Solar power and weather in Niger

In Niger, changing weather patterns, droughts and higher temperatures are making life increasingly hard for poor farmers. Through CARE's Adaptation Learning Programme for Africa, women entrepreneurs have invested in solar kits, sets of equipment used for charging mobile devices with solar power.

Disconnected from the electric grid, and faced with long distances to towns and neighbouring villages, there is no reliable source of power available. Each time a phone is charged with the solar kit, the women are paid a fee of 75 Central African Francs (USD 0.12), which goes to a communal fund set up to provide access to credit.



In 2015,  
we helped over

**1 million**

people to adapt, prepare and become more resilient to climate change.





The solar kits are also part of the community's early warning and response system as they enable sharing of weather information, helping farmers to adapt to the changing climate.

*"This system generates resources for dealing with crises. It makes us more resilient and helps families buy food during the lean season."* Zennou, a mother of ten and businesswoman who manages the solar kit

Community volunteers equipped with rain gauges read the exact amount of rainfall and use their mobile phones to share the information to district authorities. Just a few hours later, weather information based on the volunteers' readings is broadcast on the radio, helping villagers to know when to plant their seeds.

**56%**



of CARE's projects last year tested new models, methods or actions for fighting poverty and inequality.

## Engaging our Supporters

- Through its partnership with Cargill and General Mills, CARE USA strengthened the Cocoa Sustainability Initiative last year to improve the livelihoods of farmers in 20 cocoa-growing communities in Ghana. The initiative aims to empower more than 2,000 farmers in the next three years by improving their cocoa production and to give more than 1,800 at-risk children access to quality education.
- CARE France capitalised on the viral ice bucket challenge by drawing attention to the 768 million people who lack access to potable water in many developing countries. The slogan of the social media campaign was "The ice bucket challenge is easier when you have water".
- The 2014 United Nations Framework on Climate Change Conference (UNFCCC) COP20 in Peru laid the foundations of a new global climate deal adopted in Paris at the end of 2015. CARE led civil society demands for a just and ambitious climate agreement, in particular in the areas of loss and damage from climate change impacts, gender, human rights, and food and nutrition security. The event was also a unique opportunity for CARE Peru to raise its profile and showcase its life-changing development work.
- CARE International Japan and their partners were awarded the top prize in the Nikkei Social Initiative Awards in June 2015. Their social business project to fight malnutrition in Ghana is but one example of our strategic partnerships in Japan and abroad.
- In March 2015, CARE Denmark arranged a roundtable discussion between West African dairy companies, the Danish dairy company Arla, and The Danish Agriculture and Food Council, a Danish trade organisation. The purpose was to create mutual understanding for parties' interest in the dairy market in West Africa and to create a common goal and strategy.
- CARE India trained 180,000 health frontline workers to address malnutrition among children in Bihar, one of India's most populous states. The training supported the government's campaign Bal Kuposhan Mukh Bihar.



# WOMEN'S ECONOMIC EMPOWERMENT

*The majority of the world's 1.3 billion poorest people are women and girls, often prevented from exercising their rights to fully participate in society, and suffering disproportionately from this injustice. Women's economic empowerment seeks to address this as women and girls hold the key to reducing poverty, and to making the greatest improvements to the lives of people. Empowered women contribute a great deal to the prosperity, health and happiness of their communities and to a more promising future for the next generation. Our research has shown that for every additional year a girl spends in school, she will raise her family's income by 10-20 per cent.*



Vibol took out a \$50 loan to set up a small grocery stall beside the local school, Cambodia  
© Jenny Conrad / CARE

**In financial year 2015, CARE supported more than 2.8 million women towards greater participation in accessing economic opportunities and resources, increased voice in decision-making, and access to employment and equitable wages.**

In 2015

# 18%

of CARE's projects advocated for pro-poor policies and 44 per cent of projects moderately engaged in advocacy.



## Village Savings and Loan Associations in Cambodia

Launched in 1991, one of CARE's most innovative and effective programmes is our Village Savings and Loan Associations (VSLAs). These bring together female entrepreneurs who pool their resources together to save money and provide loans to other VSLA members. Now present in 24 countries, reaching over five million people in vulnerable communities, the women in our VSLAs have gained a sense of ownership, confidence, and empowerment.

In Cambodia, VSLA members are able to take out loans with low interest rates to provide for their families, grow their businesses or respond to medical emergencies. Expecting mothers are also using their loans to pay for the cost of getting to the health centre

and the medical fees for delivery. During the VSLA meetings, women also receive information about healthy pregnancies and vaccinations for children. Through collective savings and loan groups, women are becoming more self-sufficient and stable in their families and communities.

*"Before, if we didn't have the money, we couldn't access health services or travel to the hospital. Joining the VSLA has had a big impact on my family's health." VSLA member Chan who took out a loan for her son's medical expenses*



## Partnering with H&M in Ethiopia

Last year, CARE partnered with the H&M Conscious Foundation to empower women entrepreneurs and workers from low-income urban communities in Ethiopia. In a country where one third of the population lives in poverty, CARE has recognised that encouraging and facilitating entrepreneurship is a vital step to the empowerment of women.

CARE's innovative work in Ethiopia includes enabling women to develop business opportunities that generate income, create a more equal balance of power in the home, and enhance self-esteem. The project also includes women-owned enterprises that deliver support services such as

childcare, healthcare and catering. These services will enable other women to start their own enterprises while still assuming family responsibilities, thus creating a positive and growing cycle of change where women help empower other women.

## Engaging our Supporters

- As 2015 was the European Year for Development, CARE participated in the "Development Days" in Brussels, which brought together thousands of experts from the fields of development work, politics, economics, science, and civil society. We contributed our expertise in gender equality to influence the European Union gender action plan.
- The New York Times published a piece about the global success of CARE's Village Savings and Loans Associations (VSLA). Founded by CARE Norway's Moira Eknes in 1991 in Niger, around 10.5 million people belong to transformative VSLAs in 65 countries today.

**92%** ♂ ♀  
 of our projects worked to empower women and promote gender equality through either gender-transformative approaches or gender-sensitive activities.

- CARE was selected as the beneficiary of H&M's 2014 Holiday Campaign. For every set of holiday gift labels sold in stores worldwide, the H&M Conscious Foundation made a donation to CARE. With support from H&M customers, the total donation came to an impressive 2.1 million Euros.
- CARE India's flagship initiative to accelerate learning for out-of-school girls and building resilience, UDAAN, received the Global NGO Excellence Award from the World Corporate Social Responsibility Congress in 2015.



East Hararghe, Ethiopia - discussion with Village Savings and Loan groups and others ©Michael Tsegaye/CARE

# FINANCIAL OVERVIEW

CARE spends 85% of all funds raised on programmes to benefit the world's poorest communities. We invest the rest in raising funds and supporting services that strengthen CARE's delivery worldwide.

	CARE Australia	CARE Canada	CARE Denmark	CARE Germany- Luxembourg	CARE France	CARE Japan
<b>COMBINING STATEMENT OF ACTIVITY AND NET ASSETS FOR THE YEAR ENDED JUNE 30, 2015 ('000 EURO)</b>						
<b>SUPPORT AND REVENUE</b>						
Donor contributions	10,273	6,877	4,303	9,864	11,254	486
Programs contracted with member organizations	7,820	24,752	-	188	3,160	-
Contributions in kind	95	11,435	-	-	-	10
Government and non-governmental agencies grants	24,475	42,118	12,556	23,943	14,675	161
Interest and other income	2,697	1,438	550	409	485	64
Administrative support	-	-	-	-	-	-
<b>TOTAL SUPPORT AND REVENUE</b>	<b>45,360</b>	<b>86,620</b>	<b>17,409</b>	<b>34,404</b>	<b>29,574</b>	<b>721</b>
<b>EXPENSES</b>						
Development program activities	34,400	40,188	13,529	8,250	15,708	211
Humanitarian program activities	2,507	39,222	-	19,561	9,225	219
Supporting services, fundraising spend and other expenses	5,507	6,875	3,175	6,448	4,472	279
<b>TOTAL EXPENSES</b>	<b>42,414</b>	<b>86,285</b>	<b>16,704</b>	<b>34,259</b>	<b>29,405</b>	<b>709</b>
<b>EXCESS (DEFICIENCY)</b>	<b>2,946</b>	<b>335</b>	<b>705</b>	<b>145</b>	<b>169</b>	<b>12</b>
Net assets, beginning of year	7,705	3,941	1,622	4,052	4,252	415
Other changes	-	1	-	-	-183	-
Currency translation adjustment	-67	194	5	-	-	6
<b>NET ASSETS, END OF YEAR</b>	<b>10,584</b>	<b>4,471</b>	<b>2,332</b>	<b>4,197</b>	<b>4,238</b>	<b>433</b>
<b>COMBINING BALANCE SHEET AS AT JUNE 30, 2015 ('000 EURO)</b>						
<b>ASSETS</b>						
Cash and short term investments	22,413	25,300	1,498	13,675	6,727	280
Receivables from governmental and non-governmental agencies	4,879	6,371	3,330	7,193	6,881	-
Deposits and other assets	4,567	574	25	327	1,732	343
Property and equipment, net	933	2,782	351	42	6	21
<b>TOTAL ASSETS</b>	<b>32,792</b>	<b>35,027</b>	<b>5,204</b>	<b>21,237</b>	<b>15,346</b>	<b>644</b>
<b>LIABILITIES AND FUND BALANCE</b>						
Accounts payable and accrued expenses	1,539	3,570	-	406	1,048	107
Advances by governmental and non-governmental agencies	18,061	26,008	1,619	16,547	9,676	104
Debt and other liabilities	2,608	978	1,253	87	384	-
<b>TOTAL LIABILITIES</b>	<b>22,208</b>	<b>30,556</b>	<b>2,872</b>	<b>17,040</b>	<b>11,108</b>	<b>211</b>
<b>NET ASSETS</b>	<b>10,584</b>	<b>4,471</b>	<b>2,332</b>	<b>4,197</b>	<b>4,238</b>	<b>433</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>32,792</b>	<b>35,027</b>	<b>5,204</b>	<b>21,237</b>	<b>15,346</b>	<b>644</b>

<b>CARE Netherlands</b>	<b>CARE Norway</b>	<b>CARE Austria</b>	<b>CARE Peru</b>	<b>CARE Int'l UK</b>	<b>Raks Thai</b>	<b>CARE India</b>	<b>CARE USA</b>	<b>CARE Int'l Secretariat</b>	<b>Comb. Adj.</b>	<b>Total 2015</b>	<b>Total 2014</b>
<b>COMBINING STATEMENT OF ACTIVITY AND NET ASSETS FOR THE YEAR ENDED JUNE 30, 2015 ('000 EURO)</b>											
5,021	5,546	5,000	943	19,616	278	1,073	115,705	72	-	196,311	181,144
-	-	-	2,293	-	390	17,894	140,004	4,295	-200,796	-	-
-	-	880	-	348	-	-	16,489	-	-	29,257	41,243
22,197	9,773	15,736	3,860	47,511	6,399	2,653	157,423	-	-	383,480	346,524
143	110	41	51	499	133	258	14,222	10	-	21,110	13,687
-	-	-	-	-	-	-	-	3,225	-3,225	-	-
<b>27,361</b>	<b>15,429</b>	<b>21,657</b>	<b>7,147</b>	<b>67,974</b>	<b>7,200</b>	<b>21,878</b>	<b>443,843</b>	<b>7,602</b>	<b>-204,021</b>	<b>630,158</b>	<b>582,598</b>
6,071	12,904	7,679	5,566	39,375	6,958	21,383	312,769	1,329	-140,221	386,099	349,292
20,410	597	9,742	303	18,878	-	672	78,062	2,488	-60,575	141,311	127,605
2,513	1,585	4,218	1,139	8,605	233	464	47,985	3,106	-3,225	93,379	79,842
<b>28,994</b>	<b>15,086</b>	<b>21,639</b>	<b>7,008</b>	<b>66,858</b>	<b>7,191</b>	<b>22,519</b>	<b>438,816</b>	<b>6,923</b>	<b>-204,021</b>	<b>620,789</b>	<b>556,739</b>
-1,633	343	18	139	1,116	9	-641	5,027	679	-	9,369	25,859
<b>12,387</b>	<b>6,953</b>	<b>3,350</b>	<b>-</b>	<b>21,388</b>	<b>2,831</b>	<b>3,718</b>	<b>242,247</b>	<b>4,030</b>	<b>-</b>	<b>318,891</b>	<b>285,405</b>
-	-	-	3,510	-	28	1,420	-4,911	-2,517	-	-2,652	18,487
-	-495	-	138	2,792	374	907	46,525	527	-	50,906	-10,860
<b>10,754</b>	<b>6,801</b>	<b>3,368</b>	<b>3,787</b>	<b>25,296</b>	<b>3,242</b>	<b>5,404</b>	<b>288,888</b>	<b>2,719</b>	<b>-</b>	<b>376,514</b>	<b>318,891</b>

**COMBINING BALANCE SHEET AS AT JUNE 30, 2015 ('000 EURO)**

13,591	8,592	9,971	951	16,219	3,744	3,767	211,770	3,481	-	341,979	292,169
34,247	208	2,912	1,584	17,994	388	1,401	74,269	395	-49,905	112,147	126,926
54	-	75	213	55	1,254	655	150,165	344	-	160,383	165,631
41	44	46	3,179	311	60	769	17,624	-	-	26,209	20,922
<b>47,933</b>	<b>8,844</b>	<b>13,004</b>	<b>5,927</b>	<b>34,579</b>	<b>5,446</b>	<b>6,592</b>	<b>453,828</b>	<b>4,220</b>	<b>-49,905</b>	<b>640,718</b>	<b>605,649</b>
696	226	133	167	2,544	123	1,188	44,160	744	-	56,651	57,963
36,483	1,290	8,183	710	6,739	756	-	69,638	757	-49,905	146,666	173,891
-	527	1,320	1,263	-	1,325	-	51,142	-	-	60,887	54,904
<b>37,179</b>	<b>2,043</b>	<b>9,636</b>	<b>2,140</b>	<b>9,283</b>	<b>2,204</b>	<b>1,188</b>	<b>164,940</b>	<b>1,501</b>	<b>-49,905</b>	<b>264,204</b>	<b>286,758</b>
<b>10,754</b>	<b>6,801</b>	<b>3,368</b>	<b>3,787</b>	<b>25,296</b>	<b>3,242</b>	<b>5,404</b>	<b>288,888</b>	<b>2,719</b>	<b>-</b>	<b>376,514</b>	<b>318,891</b>
<b>47,933</b>	<b>8,844</b>	<b>13,004</b>	<b>5,927</b>	<b>34,579</b>	<b>5,446</b>	<b>6,592</b>	<b>453,828</b>	<b>4,220</b>	<b>-49,905</b>	<b>640,718</b>	<b>605,649</b>



CARE depends on voluntary donations to deliver our poverty-fighting programmes – please support us.

## CARE International Secretariat:

### Headquarters

Chemin de Balexert 7-9

1219 Châtelaine

Geneva, Switzerland

**Tel:** +41 22 795 10 20

**Fax:** +41 22 795 10 29

[cisecretariat@careinternational.org](mailto:cisecretariat@careinternational.org)

[www.care-international.org](http://www.care-international.org)

## CARE International Members:

### CARE Australia

[www.care.org.au](http://www.care.org.au)

### CARE Austria

[www.care.at](http://www.care.at)

### CARE Canada

[www.care.ca](http://www.care.ca)

### CARE Denmark

[www.care.dk](http://www.care.dk)

### CARE France

[www.carefrance.org](http://www.carefrance.org)

### CARE Germany-Luxembourg

[www.care.de](http://www.care.de)

### CARE India

[www.careindia.org](http://www.careindia.org)

### CARE International Japan

[www.careintjp.org](http://www.careintjp.org)

### CARE Netherlands

[www.carenederland.org](http://www.carenederland.org)

### CARE Norway

[www.care.no](http://www.care.no)

### CARE Peru

[www.care.org.pe](http://www.care.org.pe)

### Raks Thai Foundation (CARE Thailand)

[www.raksthai.org](http://www.raksthai.org)

### CARE International UK

[www.careinternational.org.uk](http://www.careinternational.org.uk)

### CARE USA

[www.care.org](http://www.care.org)

**Writer:** Angela Thomas

**Cover photo:** © Yuwan Malakar/CARE

**Design/artwork/print:** ACW, London  
+44 (0)20 8392 4330 [www.acw.uk.com](http://www.acw.uk.com)