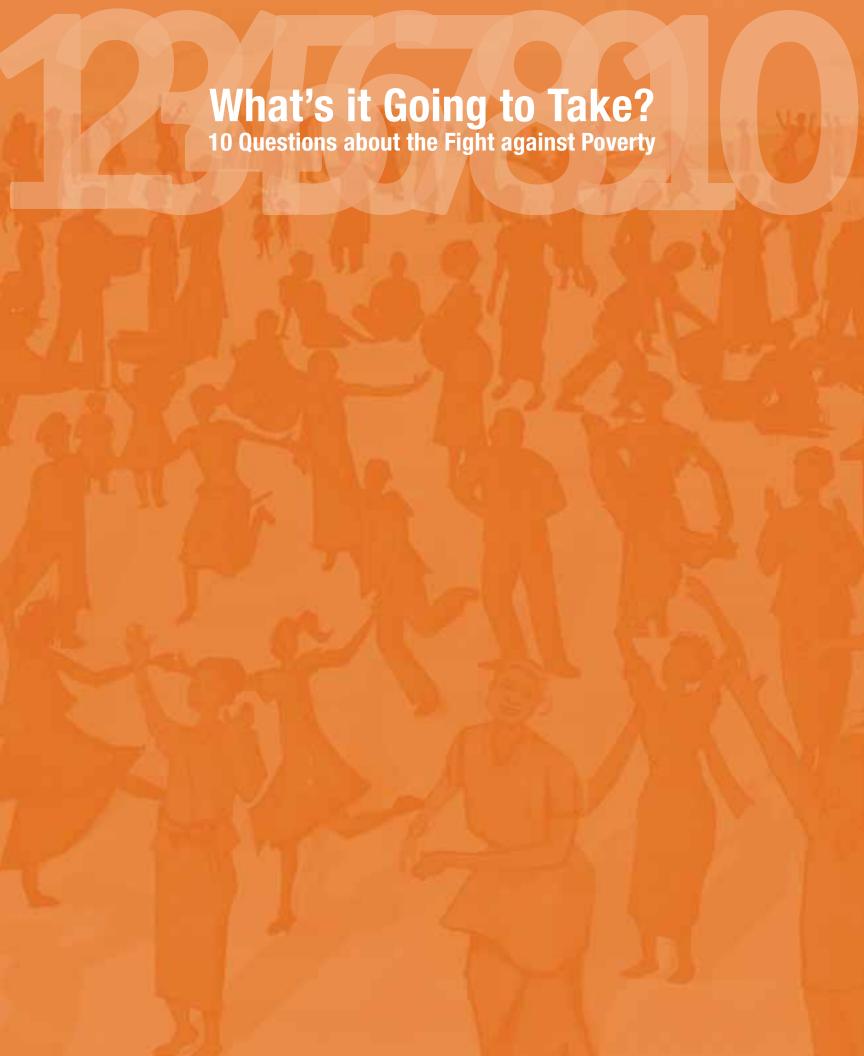


Global poverty, conflict, discrimination, climate change... If the answers were easy, the problems would be solved by now. CARE knows the challenges are complex, which is why we ask ourselves each day: What can we do to make our work more effective for the world's poorest people?

In this report, we've tried to ask some of the questions we wrestle with as we strive to build a better, safer, more just world for all. We don't have all the answers. But only by asking questions, challenging old paradigms and seeking new perspectives can we create real solutions.



CARE USA 2008 Annual Report

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Question 1: What is the link between fighting poverty and defending dignity?





Defending dignity is at the heart of our commitment to end poverty.

By Helene D. Gayle, President and Chief Executive Officer

People in poor communities have limited access to basic resources, fewer opportunities for education and little influence over the decisions that affect their lives.

Each of these denials is an assault on human dignity, most fundamentally for the sufferer, but also for the rest of us. As Martin Luther King, Jr., wrote from Birmingham Jail in 1963: "Injustice anywhere is a threat to justice everywhere. We are caught in an inescapable network of mutuality, tied in a single garment of destiny. Whatever affects one directly, affects all indirectly."

So, when CARE meets someone like Dhan, who was born into an untouchable caste in Nepal and was denied the right even to touch the village water tap, we have to consider our response carefully. To install a tap designated for the untouchables would have been a quick fix, meeting the need but leaving Dhan's dignity undefended. CARE's response instead was to organize community discussions about rights, gender and caste. Dhan formed a community group to ensure the welfare of members of his caste. Today, he says he can sit with any member of the community and drink water from the same pot.

CARE can build fine schools, fund state-of-the-art hospitals and pipe fresh water into villages. Yet, if we aren't challenging the social structures that hold people back, then the schoolhouse doors remain closed to little girls, disabled people remain shuttered away and clean water runs only for the most powerful.

CARE is committed to tackling the underlying causes of poverty. That means investing in those on the margins of society: women, minorities and people who have been silenced by discrimination. Through CARE's signature programs, Mothers Matter, Access Africa and Power Within, we will make that investment in an even greater way (see page 11). The power of these programs is twofold; they benefit individuals and, at the same time, foster justice and equality for all members of a community.

We will continue to work tirelessly with people like Dhan. Each human being has a right to live free from poverty. When that right is fulfilled for one directly, the dignity of all is multiplied.



Question 2: Why does CARE focus on women and girls?

In math class, we learned that a square is always a rectangle, but a rectangle is not always a square. In a similar way, CARE's experience shows that a development project focused on women and girls will benefit everyone, but a development project that focuses on everyone may not benefit women and girls.

Here's why: If CARE sets out to design a water project and we ask the whole community to meet to discuss the plan, chances are more men will attend the meeting than women. One woman is at the river washing clothes, another has no one to watch the children, a third was forbidden by her husband to leave the house; for a variety of reasons, women rarely participate in community decision making the way men do.

So, at the meeting about the water system, the women's voices aren't heard. Even though we invite everyone to the meeting, not everyone is equally able to attend. Decisions about the water system will likely be made by the most powerful men in the community.

A water project that focuses on women and girls will ensure their voices are heard: Staff members may go door to door - meeting women where they live and work - to ask about their specific needs. This approach helps uncover issues that men might not be aware of. For example, CARE knows one reason girls drop out of school when they reach puberty is because there are no water or sanitary facilities at the school. This information is key to making decisions about how to implement a water project so it benefits everyone.

"The thing we have to remember," says Lori Handrahan of CARE's Program Quality Unit, "is that no one lives in isolation. Our work strives to create a world of hope, tolerance and social justice for all. Not just for some; not just for the easiest to reach. We know that women suffer disproportionately from poverty. So it stands to reason that if we can help them make their lives better, we're also helping those around them. It's not either/or." *

Fact:

A study from Ghana showed that an increase in household assets held by women increased the budget for food and schooling, and decreased spending on alcohol and tobacco.

> - The World Bank, "Gender Equality, Poverty and Economic Growth"







Men and women welcome the opportunity to tear down the barriers that have held them back.

Council Crusader

In Egypt, a CARE symposium on local government helped 29-year-old Safa' Khraishi, a woman under the veil, realize that she is powerful. "It was time to tell people that a woman can not only express her needs, but can also defend their rights, too," she says. Training through CARE helped Safa' develop her platform and mount a campaign to run for a seat on the local council. She won.

Some people harassed her husband, saying that Safa' was now the man of the house. When they asked him why he hadn't run himself, he laughed, "She had a better chance to win!"

Safa' let him know she appreciated his support. To make sure she didn't give her home short shrift, she drew up a housework schedule for her elder son.

She dreams of sharing everything with her husband. "I want to see my kids grow up in a society based on justice and equality," she says, "where boys and girls equally have the freedom of choice."

Speaking Up to Quiet Down

Sometimes even a whisper bespeaks dramatic change. In Nepal, CARE works with women who lack access to resources and opportunities for earning a living - adolescents, widows, survivors of conflict and abandoned or battered women. Our program has raised awareness of gender issues and sexual abuse, and helped women open discussions about taboo topics with their husbands. "I never even realized that speaking in a loud voice could be a form of violence," says Rajkumar Pariyar, 37. "I now try to speak more lovingly to my wife." It's a quiet change, but it transforms family dynamics and models a new way of relating for boys.

Profitable Partnership

In Kandaya village in Malawi, dozens of women belong to village savings and loan associations, a concept introduced by CARE. By saving their money together and making small loans to one another, the women have started small businesses and contributed to their family income. Eya Mafuta's wife, Jinesi, is a member, and he gives her the income from his carpentry business to invest with her group. Eya's not the only man in the village who has noticed the women's accomplishments. "After seeing what the women are doing and the benefits that are coming from it, we feel we are lagging behind," he says. "We don't want to stay in the old system where men could not seek advice from women. We want to change the situation and show that even men can learn from the women."





Question 3: Can CARE programs really empower women?



"Our programs give women the opportunity to be agents of change," says Steve Hollingworth, chief operating officer. This assessment summarizes the findings of CARE's recent investigation into the impact of our programming on women's empowerment. The research, conducted over two years, included field studies in some 25 countries and data mining from hundreds of project evaluations. The results offered both encouragement to advance our best work and a challenge to seize opportunities for improvement.

"The study shows that CARE's work provides direct benefits to women and families in health, education and livelihoods in the poorest communities of the world," says Hollingworth. "And in many places, CARE's work to bring government officials, local leaders and women together has created new spaces for dialogue. Issues such as sexual and gender-based violence, dowry, early marriage and women's workloads can be discussed as never before."

In site after site, women said that the skills and confidence they had gained from contact with CARE programs were allowing them to play a stronger and more active role in the household, to talk with their husbands at a more equal level, to participate in public meetings and to enter the public sphere more broadly. Yet, the research revealed opportunities to achieve more meaningful change more quickly by addressing the forces beyond women themselves.

"Certainly we must include men, local elites, lawmakers – the powerful – so that women are not made solely responsible for their own empowerment," Hollingworth says. "Women are looking to us for help in turning their incremental gains into lasting, structural change: true empowerment."

WATCH AND LEARN

PATHWAY TO **POWER ACCESS MOTHERS** WITHIN AFRICA MALTER

CARE's signature programs draw upon our strengths and are designed to foster the empowerment of women and girls at pivotal moments in their lives.







Girls need a foundation of knowledge, skills and experiences to gain control of their lives and fulfill their potential. By 2015, POWER WITHIN will empower 10 million girls around the world to learn and to lead.

One objective is completing a quality primary education. A basic education determines who girls will be as women and increases their range of life choices. Power Within also helps girls develop leadership skills. A girl leader is one who believes that she can make a difference in her world, and acts to bring about positive change in her family and community. The program readies girls to make their own decisions and participate fully in family and public life. To prepare for leadership roles and build social networks, girls are involved in student government, athletics, clubs, computer classes, public speaking, volunteerism and summer camps.

CARE will also work to promote a supportive social framework that quarantees girls the right to be all they've learned they can be. When girls and women are empowered, they make decisions and choices that make their lives better. They chart their own path out of poverty.

ACCESS AFRICA will ensure access to a suite of basic financial services over the next decade in 39 sub-Saharan countries. The result: 30 million people - 70 percent of them women - and their families will move out of poverty. These people, an estimated 150 million in all, will gain the means to break free of the vicious cycle of poverty and transform it into a virtuous cycle of rising income, improved health, better education and greater participation in their communities' and nations' growth.

At the heart of Access Africa is the expansion of CARE's flagship Village Savings and Loan Association (VSLA) methodology, which builds on traditional borrowing and lending practices to create self-sufficient credit groups. The groups - primarily women - pool money to make loans, which members use to start income-generating activities. Their savings also helps protect against economic shocks, such as illness or drought. Women in the 20 countries where CARE implements VSLA consistently report increased incomes, sustained investment in their children's education and health, greater self-confidence and increased respect from others.

Every year, more than half a million women die from complications during pregnancy and childbirth. The fact that nearly all of these deaths are preventable demonstrates a systematic failure to protect women's most fundamental human rights. They also trigger an avalanche of negative repercussions for families and societies who lose a caregiver, breadwinner, community member... mother. **MOTHERS MATTER** implements best practices in maternal health to reduce mortality for 30 million women in 10 countries by 2015.

The program emphasizes comprehensive reproductive health care, including family planning services. Our goal is a more responsive and compassionate health system that includes attendance at birth by qualified midwives, nurses or doctors with access to lifesaving emergency obstetric care. That system also requires eliminating barriers that keep a woman from accessing it, such as being forbidden to go out on her own, lack of transportation, cost of transportation, demeaning attitudes at the clinic and a husband's reluctance to spend money on care for pregnancy.



Question 4: If a corporation's bottom line is profit, what is CARE's bottom line?

Fact:

Last year, CARE helped 108,000 Ugandans get access to savings and credit to improve income, health and their children's education.

"FOR CARE. THE BOTTOM LINE IS IMPACT: LONG-TERM, SUSTAINABLE SOCIAL CHANGE," says Maliha Khan of CARE's Program Impact, Knowledge and Learning Unit. "It's not just about delivering basic services to a large number of people. We need to help people respond to the root causes of their poverty. That's what makes for real empowerment."

Traditionally, CARE's work has been projectbased - two years building wells in Ethiopia, three years working with farmers in Bangladesh. These projects helped people, but they didn't necessarily build on each other toward a larger goal. After careful analysis, we determined that we need to transition to a more comprehensive approach, knitting each project together and looking at results over 10 to 15 years. That will let us create and document true impact.

Our programs work on three levels. First, they improve basic human conditions, particularly for women and girls. Women are the linchpins that hold families together, and strong families are the foundation for vibrant societies. So they need nutritious food, easy access to clean water, preventive and emergency health care and a safe place to call home. They need to understand that they're valuable to society just for being themselves. When these rights are fulfilled, women and girls avow their self-worth, express their aspirations and recognize their capabilities.

But women's advances on that first level

are the beginning, not the end. Second, we need to work toward changes in their social position. "That means addressing discrimination, marginalization and imbalances in power that keep women subjugated," says Sofia Sprechmann, deputy director of the Latin America and Caribbean Regional Management Unit. "Women's gains on the human condition level have to translate into new opportunities in their households, their communities and, ultimately, their nations."

These new opportunities aren't designed to put men and boys on the sidelines. "Women's empowerment isn't about swapping one inequity for another," says Khan. "It's about creating more just societies, and that benefits everyone."

Little by little, we see things change. A father in Malawi is proud because his daughter is going to school. The daughter can do that because her mother now earns income, too. A young man in Bosnia is relieved and happy to have a conversation with his peers and learn he doesn't have to be violent to earn respect. Think about how that changes his life. Community elders in Nepal are addressing issues of social status and access to resources that have plagued people for decades. Why? Because they invited women to come and discuss possible solutions. We call this third level the "enabling environment." In a way, it's an aspirational term; we are working for societies that truly enable all their members to thrive. *



66 Do people's lives change? That's the bottom line. 99

READING RECOMMENDATION

"Common Wealth: Economics for a Crowded Planet"







Question 5: Is it a waste of resources to keep helping in places under constant threat of disaster, or where things are actually getting worse?



"If your house had just been swept away, or you were forced to flee your home and possessions because of conflict, would it be a waste to help you?" asks Rigoberto Girón, director of CARE's Emergency Humanitarian Assistance Unit. "The answer is no; every effort is worthwhile. We can't tell a disaster survivor, 'You're too poor to help,' or 'you don't have the right to live in dignity,' or 'your country is too unstable.' Emergencies are both a cause and effect of poverty and injustice. And responding to them is central to CARE's work."

THERE WILL ALWAYS BE NATURAL OR MANMADE DISASTERS THAT REQUIRE HUMANITARIAN INTERVENTION. BUT OUR WORK STARTS BEFORE DISASTER STRIKES. "We work proactively to mitigate the impact of potential disaster," says Girón. "We analyze what might happen. Then, we go to work on reducing risks, improving countries' preparedness, helping communities develop their own plans - evacuation routes; looking out for the most vulnerable, including women, children and the elderly; learning first aid, et cetera. After that analysis, a community might decide it wants to relocate from a hazardous location. Or it might start planting trees to prevent soil erosion, which can cause landslides. CARE is there to help."

In Niger, a country that faces chronic hunger, CARE successfully introduced a program that helped people put away enough savings to tide them over in times of need. During a recent crisis, it helped them cope with food shortages. Communities are also using "seed banks" to ensure they are ready to plant during the next growing season, which reduces one risk factor.

CARE partners with local governments to help communities prepare for a variety of scenarios, and helps ensure these strategies are conveyed to national governments. "We strive to influence the national government to enact legislation that establishes infrastructures and institutions to deal with emergencies. With that process, we can make sure the government is better prepared and acknowledges accountability in a disaster," says Girón.

CARE also works with governments to scale up awareness programs so they can reach more people than we could on our own. In Guatemala, for example, we collaborated with other agencies to introduce disaster risk management into the school curriculum. Over seven years, we used charts and group activities to teach kids what causes disasters and what they can do to be safer. They learned about evacuation routes and first aid, which they then relayed back home.

Today, climate change is a factor in all emergency preparedness and response planning. "There are changes in patterns of extreme weather. Floods, cyclones and droughts may become more intense, more frequent, longer lasting or less predictable," says Dr. Charles Ehrhart, CARE's climate change coordinator. "The result is greater risk of disasters everywhere, especially where people are already vulnerable. During the next 20 to 30 years, CARE will concentrate on known risk hot spots. There, we need to strengthen disaster resilience and help people adapt to the changes in their environment."

CARE will always try to help. Providing emergency relief, combined with building the capacity for self-help and influencing policy, is one of the ways we're creating lasting change. *

Fact:

If left unchecked, climate change could result in losses of up to 16 percent of global agricultural production by 2080.

- Cline 2007

Question 6: Can corporations be both profitable and responsible?

Small Farms Fight Famine

2008 was a landmark year for CARE corporate partnerships. CARE and Cargill, an international provider of food, agricultural and risk management products and services, launched a \$10 million initiative to create long-term solutions to poverty in rural areas of six countries. The initiative marks the largest corporate collaboration in CARE's history.

Together, CARE and Cargill are focusing on the critical moments in the life of a rural family that affect their ability to thrive. By providing training and market access for farmers, as well as educational opportunities and nutritional support for children, the initiative seeks to turn vulnerable moments into a lifetime of sustained well-being.

The initiative also goes beyond traditional philanthropy. Cargill and CARE are growing a robust partnership that includes employee volunteerism, expertise sharing, policy advocacy, program collaboration and responsible business models. Cargill's commitment to CARE dates back nearly 20 years. "Our recent \$10 million gift is an extension of the meaningful work we have done with CARE on food shortages, and this investment recognizes that it takes sustained support to make a lasting impact for the 100,000 men, women and children we plan to reach through this partnership," says Gregory R. Page, chairman and chief executive officer of Cargill.

Coca-Cola and Water Add Life

The Coca-Cola Company has worked with CARE for more than 25 years to help people faced with emergencies. But in recent years, it has concentrated on environmental sustainability, especially water and sanitation programs. Today, Coca-Cola and CARE are working together in Angola, Ecuador, El Salvador, Ghana, Guatemala, Indonesia, Ivory Coast, Kenya and Nicaragua.

In 2008, Coca-Cola combined its 80-year support of the Olympic Games with a collaboration with CARE to showcase environmental initiatives in China. "Together, we promoted water stewardship, climate protection and sustainable packaging," says David Brooks, general manager of Coca-Cola's Beijing 2008 Olympics project group.

The key initiative, in partnership with the United Nations Development Program, the Ministry of Water Resources and the Ministry of Commerce, provides access to water, sanitation and hygiene education to several schools in rural China. "Coca-Cola enjoys working with CARE because of the breadth of their scope and the quality of their work. We have been able to develop some creative models to achieve our shared goals, and we look forward to building on those and scaling up," says Brooks.

Caring Counsel

Legal counsel has helped CARE accomplish our mission through hundreds of hours of donated attorney, paralegal and staff time. They have helped CARE extend our microcredit reach, strengthen our climate work, protect our brand and ensure compliance with U.S. government requirements.

In addition, our Professional Affiliates researched an income trust project and bestpractices checklist to maximize CARE's returns, and assisted in estate administration and compliance with gift acceptance policies, among other valuable services. As leaders in their fields, the Professional Affiliates have also extended CARE's influence by recruiting new affiliates and surfacing high net worth individuals for whom CARE's message resonates.





On the Same Page

Meredith Corporation publishes magazines such as Better Homes and Gardens, More, Parents and Ladies' Home Journal to inspire women. These magazines communicate to 75 million American women the important role they play in shaping the world we live in. Meredith recognizes the synergy between its goals and CARE's mission to empower women to bring change to their communities. Through its partnership, and initiatives like the Parents' Little MD Kit, the More Marathon and the CARE MORE Giving Circle Challenge, Meredith Corporation and CARE are inspiring women to believe in their own power, so they can become significant catalysts for social change at home and in the larger global community.

Empowering Employees

"By helping to provide opportunities for workers to gain greater knowledge about critical issues, improve their personal health and enrich their quality of life, we're helping to create a more satisfied, sustainable and quality-focused workforce," says Gordon Peterson, Timberland's vice president, corporate social responsibility.

A shared desire to create healthier workplaces and more cohesive communities stands at the center of the longtime partnership between Timberland and CARE. In the Chittagong Export Processing Zone of Bangladesh, CARE and Timberland have partnered to improve the quality of life - and livelihoods - of 25,000 workers at YoungOne, a supplier of Timberland apparel with 14 factories.

We collaborate on a workplace savings and credit program that allows YoungOne employees to establish savings accounts and borrow money for unexpected family expenses, health care, education or income-generating activities. To date, nearly 17,500 employees - mostly women - have taken advantage of onsite microfinance services, taking out loans totaling over \$2.6 million.

We also offer health care and counseling services at factory-based and mobile health clinics, and sponsor programs to promote health and hygiene, and rights education, reaching 50,000 participants over the last three years.

Promotion for Peru

"At Marie Claire, we believe that women are the true catalysts for change around the world," says Joanna Coles, editor-in-chief. "When we had the opportunity to cover Christy Turlington Burns' trip with CARE to Peru, we wanted to give our readers a real way to get involved and help. We came up with the limited-edition Marie Claire/I Am Powerful T-shirt, which sold out and raised more than \$7,000 for CARE's maternal health program in Peru. We are proud that Christy will also be a contributing editor to Marie Claire, sharing with our readers vital information about maternal health and the challenges women face around the world."



In some cases, success in business has allowed entrepreneurs to become philanthropists.

Milk Money

The Bill & Melinda Gates Foundation approved \$7.25 million in grants for CARE this year, bringing their total CARE giving to \$61.6 million. Among these donations was a \$5.2 million grant to help 35,000 farm households in Bangladesh increase their income through better dairy practices and improved connections to markets, including the collection, processing and marketing of milk. The foundation also provided significant support to CARE's emergency work in Madagascar, Myanmar, Nicaragua and Peru.

Cutting-Edge Conservation

From the Howard G. Buffett Foundation, CARE received \$20 million to implement conservation agricultural programs around the world. The result has been an increased food supply for vulnerable populations across Africa and an improved environment. The foundation also supports our clean water programs throughout Africa and Latin America.

Question 7: What can I do to make a difference?





66 Our partnership with CARE combines the best of both organizations as we advocate locally and nationally to break through educational and economic barriers for all women and girls."

> Linda D. Hallman, Executive Director, American Association of University Women



Each of us can contribute to the movement to end poverty. Organizing an event, raising money, speaking out: Every act makes a difference.







Success by Design

In Empowered by Design, CARE Global Ambassador Sheila C. Johnson has woven together her roles with CARE and as chair of Parsons' board of governors and trustee of The New School. This collaborative enterprise with female artisans helps create a sustainable economic future through design. In Guatemala, The New School faculty and students conducted a four-week series of workshops that helped local women develop business and organizational skills, and experiment with new tools and technologies.

The Parsons team returns to Guatemala in spring and summer 2009 with the goal of developing new product prototypes and engaging a U.S. retail partner to open new markets for the women. Johnson has also been instrumental in encouraging Pamela Bell, Kate Spade co-founder and fellow member of the Parsons' board of governors, to introduce the Parsons project to colleagues in her retail and fashion network.

Music with Meaning

Moved to tears by seeing the I Am Powerful campaign in an airport, Keith West-Harrison, an entrepreneur and spa consultant, knew he wanted his company to be involved. He decided to produce a CD with a world groove to raise money and awareness for CARE. The result was "I Am Powerful: Music to Empower Women." His company covered the cost of licensing and production and sold the CDs to spas for \$10 - all of which went to CARE.

Creating Connections

How does poverty reduction overseas affect wage rates in the United States? Scott Simpson, Vermont state chair for the CARE Action Network and a clinical social worker in Burlington, organized a panel discussion, "Poverty Reduction Overseas and Self-Interest: Persuading the Unpersuaded," for CARE's National Day of Action in October. He wanted to help others learn that when people are doing better in the rest of the world, all of us will do better.

The Women's Conference Visits Nicaragua

In July 2008, California first lady Maria Shriver and a team from the California Women's Conference visited CARE maternal health programs in rural Nicaragua. The programs are supported by WE Care, a partnership between CARE, Meredith Corporation and The Women's Conference, an annual event the first lady hosts for more than 14,000 women. To date, WE Care has raised \$200,000 for programs in Nicaragua and Zambia that help women deliver babies safely and prevent mother-to-child transmission of HIV.

Shriver and the Women's Conference team attended a graduation ceremony for birth attendants trained by CARE to support women before and after childbirth. This training helps them spot potential problems and refer mothers-to-be to clinics if necessary. "The highlight is just to see the joy in those women's faces and to know that they will be able to really save people's lives," Shriver says. "This area had led with maternal mortalities, but this year, there were no maternal deaths. That's a good return on an investment."

Staying in School by Staying at School

In six villages in the Ratankiri province in Cambodia, only five of 1,970 adults had completed primary schooling. "It really hit me how poverty selfperpetuates, unless you can step in somehow," says retired banker Elizabeth Romney.

Romney went to Cambodia with women from Seattle's Northwest Community for CARE (NWCC). On a trip up the Mekong River, NWCC members were amazed to learn that some girls actually swam to school every morning. Many children live too far from schools to attend and they do not speak the national Khmer language.

The NWCC raised money to teach Khmer as a second language and provide students with materials written in their indigenous language. But language wasn't the only obstacle to learning. Kids had to leave home to attend a centralized secondary school, live in tents and do without latrines. NWCC's solution was to build a co-ed dormitory, which they plan to visit in the spring of 2009.

The opportunity to exchange experiences as women entrepreneurs, to learn from each other's efforts to set up and grow businesses, was rich and rewarding. We look forward to more opportunities to broaden the awareness and understanding between women across borders.

Taya Levine, Chief "Make It Happen" Officer, eWomen Network Foundation







Producing Policy

"CARE spoke specifically to the issues and conditions I experienced in Ghana," says Sean Camoni, a New Jersey district chair for the CARE Action Network. "While producing a movie there, I heard so many stories of people without hope for change. I came back to the United States ready to do something about poverty." At CARE's 2008 National Conference, he led the delegation that discussed the global food crisis with New Jersey Senator Robert Menendez and the staffs of Senator Frank Lautenberg and several representatives.

Camoni has just started law school and plans a career in public policy. "I hope to be sitting on the other side of the desk someday, welcoming a delegation of CARE advocates to discuss our role in ending poverty," he says.

Coffee with a Cause

In Maine, Starbucks manager Marisa Stam held a coffee-tasting seminar featuring coffee from Guatemala, Kenya and Indonesia to promote CARE and our National Day of Action. CARE staff helped her put together fact sheets to raise awareness of CARE projects in those countries. The seminar materials were made available to more than 90 Starbucks outlets across New England.

Acting Ambassador

CARE Ambassador Sarah Michelle Gellar traveled to Tanzania in March 2008 and visited microfinance, education, water and conservation projects. "We met women and girls who are working so hard to realize their rights and new opportunities for a better future," she says. "We learned that one way to help keep girls in school is to empower their mothers. Helping women form groups and start businesses with small loans enables them to increase their income by at least fourfold. Being in the presence of these women and their daughters was both humbling and inspiring."

62 Years of CARE

Loren and Jane Jahn's commitment to CARE began in 1946 after Mr. Jahn read a newspaper story about sending parcels of food to German families devastated by war. Year after year, they gave with the simple instruction to "use where the need is greatest." After a trip with CARE to Thailand in the 1990s, the Jahns made a major gift to our water and sanitation programming. They've continued to support CARE with generous annual donations, totaling more than \$2 million.

Activism In Fashion

"Fashion is the international language," says Jeri Rice, CARE Action Network Washington state chair and boutique owner.

In Jenin in the West Bank, Rice worked with CARE to set up a microlending program for women who specialize in embroidered handiwork. But she wants to do more. Talking to New York designers, she's investigating how to get the women contract work for handbags and other accessories. She's also contacted a premiere Italian cashmere designer about the possibility of establishing small factories in Jenin. And she's working with former President Bill Clinton to secure business insurance in the war-torn area.

"Through CARE, we really come to a human understanding about the possible solutions and opportunities," Rice says.

Model Student

As CARE's Advocate for Maternal Health, Christy Turlington Burns shares information about challenges and opportunities for women around the world and lobbies on their behalf. "I can speak out for many who cannot," she says. She's also entered Columbia University to earn a master's degree in public health. "I hope it will deepen my understanding of health services around the world and the reasons behind the many shortcomings."

In Good Company

During the Ethiopian famine in the 1980s, Michael Ziering's mother, Marilyn, mobilized employees of the family business to come in on a Saturday and have their earnings matched for a donation to CARE. Over the next 20 years, Diagnostic Product Company contributed more than \$750,000 for work in the Philippines, Indonesia, Pakistan and Mexico. When the Zierings sold the company in 2006, Michael and his wife, Diane, decided to provide scholarships for teens at a Rwandan boarding school. "We're happy to be supporters of CARE and look forward to continuing our work," says Michael Ziering.

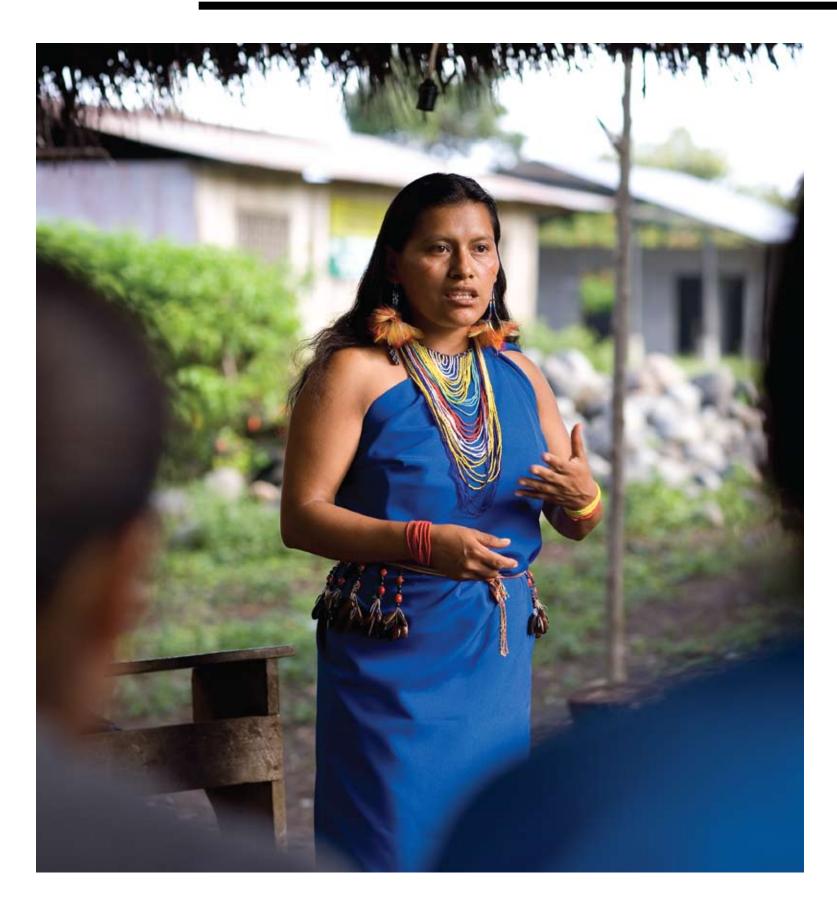


66 Whether it's women from developed countries funding microfinance activities in developing countries, or women in the private sector supporting each other for board appointments, every little effort makes a difference. 99

Lea Chambers, Vice President of Marketing and 2nd Vice President, The International Alliance for Women



Question 8: Why is CARE getting so involved in politics?



"The answer is simple: We can't afford not to engage in politics. But when we talk politics, it's not about Democrats or Republicans. It's about the systems and laws that either help people move forward or hold them back," says Cathy Woolard, executive vice president, Global Advocacy and External Relations.

CARE HAS A WEALTH OF KNOWLEDGE, GAINED OVER 62 YEARS OF HELPING PEOPLE MEET THEIR MOST PRESSING NEEDS. "We have a responsibility to leverage our knowledge not just to create more effective programs. Even our best programs can only directly touch so many lives," says Woolard. "We can expand our reach exponentially by using our experience to shape the policies and programs of entire nations, including our own."

The issue of hunger and global food aid provides a perfect example of why we must engage in advocacy. "Our inaugural act as an organization was to send CARE Packages to stave off famine in Europe," says Woolard. "That was in 1946, and we have been delivering food ever since. CARE has recognized that there are better ways to help people get the resources they need to feed themselves. We have that knowledge because we're on the ground in 66 countries, and people are telling us what they need."

CARE called for fundamental reform of the U.S approach to global hunger and highlighted the shortfalls of shipping U.S.-grown food overseas. (See page 26 to learn more about CARE's response to hunger.) We asked our supporters to stand with us by contacting their members of Congress, and the response was enthusiastic. "People were even more supportive than we expected," says David Ray, director, Global Advocacy. "They understood that we were asking for a shift from band-aids to real solutions. And they saw that CARE was willing to turn down money in order to do what's best for poor people. That inspired people to take action."

As a result, policymakers also got behind CARE's thinking. We worked with Senators Richard Lugar, R-Ind., and Bob Casey, D-Pa., to introduce legislation to reform U.S. food aid policy. CARE also spearheaded efforts with Representatives James McGovern, D-Mass., and Jo Ann Emerson, R-Mo., to send a letter to President Barack Obama in support of reform.

Finally, CARE's experience showed that many factors impact hunger, and the policy response must be multifaceted. CARE was involved in negotiating the language of the bipartisan Lieberman-Warner bill, the first climate change legislation that takes into account the need to cap emissions as well as support efforts that help people adapt to climatic changes that are disrupting food production.

In the end, Woolard says, CARE does policy advocacy for one simple reason: "As members of the global community, all of us, and our governments, have an obligation to help those in need." *

66 The work of CARE crosses party lines and transcends divisions between peoples. In serving and speaking on behalf of the poor and oppressed in often troubled lands, it addresses desperate plights of consequence to both our security as Americans and our dignity as human beings. "9"

Rep. Olympia Snowe, R-Maine

66 From safe drinking water to disaster relief, CARE has been at the forefront of the fight against global poverty. I am proud to continue a partnership with CARE to give aid and give voice to people across the globe whose basic needs are all too often ignored. ""

Rep. Earl Blumenauer, D-Oregon

ONLINE ACTION



Question 9: Isn't there enough food to feed everyone?









66 The simple answer is yes, theoretically,"

says David Kauck, food policy analyst,

"but it's very inequitably distributed."

And distribution is just one reason that, today, an estimated 900 million people are hungry, the vast majority being women and girls. This number is growing by 4 million a year.

"The main reason for their worsening plight is the increase in commodity prices," Kauck says. "And that's partly related to rising fuel prices worldwide. Another factor is the changing demand for food, and there are two big drivers there. One is the use of corn, in particular, to produce biofuels, and the other is changes in diet in developing countries, where incomes are rising. As incomes go up, people eat more meat and dairy products, and the production of meat and dairy products requires grain."

No matter the cause, the impact is greatest on women and children. Men usually eat first; women and children eat smaller amounts, and often are allotted the least nutritious food.

Extremely poor people often spend more than half their income on food, maybe as much as 80 percent. "They're forced either to eat less, with the quality of their diet going down, or they spend less on other essentials to divert more to the food budget. They're likely to pull the kids out of school because they can't pay the fees, or put them to work to bring in more money for food," Kauck says. "Or they'll defer medical expenses."

Again, when faced with these desperate choices, families pull girls out of school first and eliminate "unnecessary" medical expenses like basic pre-

The average number of food emergencies every year in Africa alone has nearly tripled since the 1980s. Food aid is still a necessary tool in helping to end hunger. But CARE has dropped the common practice of monetization, or selling foodstuffs subsidized by the U.S. government for cash to implement food aid programs. The U.S. Government Accounting Office reports that the practice helps only about 11 percent of the worldwide population that is hungry. It floods local markets with cheap imports, and local farmers can't compete. We support local and regional food purchases instead of shipping food from overseas.

Hunger is primarily a rural problem; though with migration to urban areas, there are now many people in cities who face hunger. The largest single group of people with food insecurity is families who live on tiny farms. They're often isolated, lack access to markets and technology, and they're often indebted. The second largest group is the landless rural poor, traditionally wage laborers.

"CARE is trying to help those rural populations



increase their production and increase their incomes through agricultural development programs," says Kauck. "There ought to be enough food in the world to feed everybody, but food is allocated by markets, where purchasing power rules."

Our programs work with these farm families and landless families, with an emphasis on women. "First, we determine what market demand is. We identify what's lacking," says Laté Lawson-Lartego, director, Economic Development. "Then we figure out how to go about producing to meet that need. And we work with seed and fertilizer suppliers. Ultimately, we link growers to buyers."

"In Ghana," says Lawson-Lartego, "we helped farmers get access to international markets by promoting fresh produce to the U.K." Pineapples, avocados and mangoes are grown to comply with certification standards for export to British and other European markets. "In Kenya, when none existed, we set up a marketing company with some private sector investors to help farmers improve the quantity and quality of their produce and access better markets."

These steps remind us there is opportunity in the response to hunger. "We're working on both sides of the equation," says Kauck. "We need to provide assistance that will help places like sub-Saharan Africa modernize their agriculture and increase food production. At the same time, we need to immediately find ways to protect people whose purchasing power has declined and who are likely to be in dire circumstances in very short order. It's a dual strategy of humanitarian protection and support for development." *

Fact:

There is more than enough food in the world to feed everyone. Over the last 20 years, food production has risen steadily at over 2 percent a year, while the rate of population growth has dropped to 1.14 percent a year.

> - UN Food and Agriculture **Organization**

Question 10: How is CARE building a global movement to end poverty?

"For CARE USA, it starts by being a part of CARE International (CI), a 12-member confederation," says Jumbe Sebunya, CARE USA's liaison to CARE International. "CI is a united front, so it's not just Americans, Norwegians or Thais working on the problems of poverty; it's a combined effort that brings greater legitimacy and impact in our poverty-fighting programs, emergency response and advocacy."



CI allows each member to be both a global and a local player. This is an advantage for fundraising, as many donors want to support an organization with CARE's global reach, but also want local accountability. The 12 CI members have deep local ties, which allow us access to senior policymakers, ministers, celebrities and other influential people. "As a result," says Sebunya, "CARE International has

enormous opportunities for advocacy and easy access to media coverage, making it possible to raise money and affect policy. These are key ways we are building a global movement."

Within a movement, certain segments may take the lead on specific fronts. The same is true of CARE International. Some members are committed to building expertise on specific issues: CARE UK focuses on conflict prevention and resolution, and CARE Denmark is known for climate change work. By diversifying and eliminating redundant research and investment, CI can build the global movement more quickly.

"A movement is made up of independent actors united by a common mission - that's CARE International," says Sebunya. *

READING RECOMMENDATION























There's another question that is fundamental to CARE's work: "Will you help?" We are so grateful to hear a resounding "yes" year after year. Your confidence in CARE and generous compassion enable our dedicated staff around the world to make a difference each day. Thank you.



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Programming Highlights

CARE supported more than 1,000 poverty-fighting projects in 66 countries to reach more than 55 million people in fiscal year 2008. CARE USA contributed \$609 million to these efforts. The following are some highlights of our work to defend dignity and fight poverty around the world:

CARE and our partners reached more than 35.3 million people with information and services to protect their *health*, plan their families and raise healthy children.

Our education programs helped 9 million students gain the skills they need to succeed, and removed barriers to school attendance – especially for girls.

10.3 million people – 52 percent women – saved money, gained access to credit and learned skills to start or expand their business through CARE's economic development programs.

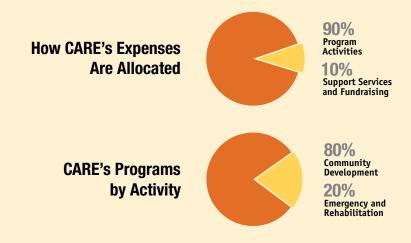
For 11.6 million people, CARE's water and sanitation programs increased access to safe water, improved health and hygiene practices and freed time for other activities.

We helped 10 million people improve crop production, increase income, adapt to a changing climate and sustainably manage natural resources.

CARE programs helped 6.7 million people stop the spread of HIV & AIDS, and reduce the negative social and economic consequences of the epidemic.

Our emergency response and preparedness programs reached 11.7 million people, with special emphasis on the needs of the most vulnerable: women, children and the elderly.

The numbers listed here exceed the total number of participants because many CARE projects incorporate more than one programming sector.



Letter from President and Board Chair

This has been a challenging year. Fluctuating fuel prices, the decline of the financial markets and the rising cost of food remind us how interconnected we have become. For the people with whom CARE works - particularly women and girls, who are the most marginalized members of every community – past gains are at risk of slipping away.

Despite these difficult times, we are undeterred. Of this we are certain: Together, we have the power to tilt the outcome for millions of families toward better lives. We remain inspired by the hope we see in the faces of millions of people with whom CARE works, in poor countries and rich countries alike. The challenges of the past year only strengthen our resolve.

Our 2008 Annual Report focuses on some of the questions asked both of CARE and by CARE as we strive to have the greatest impact in our work, to act as responsible stewards of funds from our donors and, simply put, to be the best we can be. We hope you find it valuable and thought-provoking.

Thanks to all of you who have helped us make real progress toward our shared vision - a world of hope, tolerance and social justice, where poverty has been overcome and all people live in dignity and security.

Helene D. Gayle, MD, MPH President and CEO

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Steve Hollingworth Chief Operating Officer and Executive Vice President, Global Operations



Joseph J. Iarocci Chief of Staff



Patrick Solomon Senior Vice President, Global Support Services



Cathy Woolard Executive Vice President, Global Advocacy and External Relations



Vickie Barrow-Klein Senior Vice President, Finance, and Chief Financial Officer



Jean-Michel Vigreux Senior Vice President, Program Quality and Impact

Report from Management

For fiscal year 2008, CARE USA received nearly \$708 million to support the empowerment of women, families and communities, which is 17 percent more than the previous year. The increase is attributed to support from the public, as governmental support remained steady.

Organizational spending totaled \$674 million, with 90 percent or \$609 million representing the portion spent on programmatic activities that pursue a better, safer, more just world for all, particularly for the world's poorest people.

Nearly half (45 percent or \$277 million) of our program activities occurred in sub-Saharan Africa, where almost \$62 million was for food security programs. In Asia, we spent over \$144 million (24 percent) in cash and commodities, with the remainder of the \$609 million going to Latin America and the Caribbean, Eastern Europe, the Middle East and activities for multi-regional programs.

Addressing poverty with a long-term perspective continued to be the program focus for FY08, with activities in this area increasing 14 percent, or \$60 million. Program spending on emergency response slightly increased by 3 percent over FY07.

The consolidated financial statements that follow demonstrate our organizational fiscal health through our net asset balances for restricted purposes of \$267 million and \$95 million for use where the need is greatest. CARE management knows that prudent financial stewardship is critical to ensuring we can continue to serve the world's poor and understands that it is equally important to our donors, partners and those we serve.

Vickie J. Barrow-Klein

Takie Danout

Chief Financial Officer

Selected Financial Information

Sources of Support

CARE USA receives support for our programs from charitable contributions and grants and contracts from government and nongovernmental entities. The following describes CARE USA's sources of support and revenue In thousands

Donor	Agricultural Cash	Nonfood Commodities	In Kind	Total
U.S. government	\$ 195,619	\$ 71,443	\$ 115	\$ 267,177
U.S. direct public support	149,027	-	201	149,228
CARE Australia	8,494	-	-	8,494
CARE Canada	7,666	223	-	7,889
CARE Danmark	12,437	-	-	12,437
CARE Deutschland	7,043	-	-	7,043
CARE France	15,700	-	-	15,700
CARE Japan	673	-	-	673
CARE Nederland	26,845	-	-	26,845
CARE Norge	12,949	-	-	12,949
CARE Österreich	10,016	-	-	10,016
CARE United Kingdom	45,597	-	-	45,597
Host governments	25,008	-	-	25,008
UNHCR	419	-	-	419
UNICEF	3,117	-	-	3,117
WFP	3,509	3,048	-	6,557
Other U.N. agencies	4,981	-	-	4,981
Switzerland	21,699	-	-	21,699
World Bank	9,080	-	-	9,080
Others (grants, contracts)	58,811	-	378	59,189
Other revenue (interest, dividends, rents, etc.)	13,728	-	-	13,728
Support and Revenue	\$ 632,418	\$ 74,714	\$ 694	\$ 707,826

CARE USA Consolidated Balance Sheet

As of June 30, 2008 In thousands

Assets		
	Cash and cash equivalents	\$ 111,100
	Investments	204,980
	Receivables, net	29,564
	Microcredit loans receivable, net	170,298
	Inventory	17,801
	Deposits and other assets	68,514
	Property and equipment, net	24,251
	Trusts held by third parties	112,056
Total A	ssets	\$ 738,564
Liabilii	ties and Net Assets	
Liabi	lities	
	Accounts payable and accrued expenses	\$60,150
	Program advances by government & nongovernment agencies	122,871
	Annuities payable, pooled income fund, charitable remainder trusts	22,362
	Benefits accrued for employees	31,297
	Subsidiary loans payable	132,220
	Minority interest in subsidiary	6,996
Tota	Liabilities	\$ 375,896
Comi	mitments and contingencies	
Net /	Assets	
	Unrestricted	\$95,271
	Temporarily restricted	135,305
	Permanently restricted	132,092
Tota	Net Assets	\$ 362,668
otal L	iabilities And Net Assets	\$ 738,564

Our auditors have expressed an unqualified opinion on our June 30, 2008 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 Web site, www.care.org, and a printed copy may be obtained from CARE USA.

CARE USA Consolidated Statement of Activities

For the year ended June 30, 2008 In thousands

	Un	restricted	Temporarily Restricted	Permanently Restricted	Tota
Support					
Public Support					
Contributions	\$	74,964	64,970	\$ -	\$ 139,934
CARE International		147,643	-	-	147,643
Interest and dividends on restricted net assets		5,881	3,487	-	9,368
Satisfaction of program restrictions		47,499	(47,499)	-	
Total Public Support		275,987	20,958	-	296,945
Government and other support					
U.S. government		267,177	-	-	267,177
Host governments		25,008	-	-	25,008
Others		105,318	-	-	105,318
Total Government and Other Support		397,503	-	-	397,503
Other Revenue					
Interest and dividends on unrestricted net assets		7,957	-	-	7,957
Rent and miscellaneous		5,421	-	-	5,421
Total Other Revenue		13,378	-	-	13,378
Total Operating Support and Revenue		686,868	20,958	-	707,826
Expenses					
Program		608,629	-	-	608,629
Fundraising		28,023	-	-	28,023
Management and general		28,434	-	-	28,434
Public information		8,519	-	-	8,519
Total Operating Expenses		673,605	-	-	673,605
Operating Support and Revenue over Expenses		13,263	20,958	-	34,222
Other Nonoperating Changes in Net Assets					
Minority interest in subsidiary income		(4,725)	-	-	(4,725
Foreign exchange gain		2,068	-	-	2,068
Interest and dividends on gift annuity investments		976	-	-	976
Actuarial loss on annuity obligations		(2,037)	-	-	(2,037
Actuarial (loss)/gain on split interest agreements		10	(87)	-	(77
Net realized and unrealized loss on investments		(7,506)	(5,649)	-	(13,155
Decrease in value of trusts held by third parties		-	-	(14,586)	(14,586
Total Changes in net assets before change in pension liability		2,049	15,222	(14,586)	2,685
Net change in pension liability		413	-	-	413
Change in net assets		2,462	15,222	(14,586)	3,098
Net Assets, beginning of year as previously reported		85,687	121,814	144,046	351,547
Correction of an error		7,122	(1,731)	2,632	8,023
Net Assets, beginning of year as restated		92,809	120,083	146,678	359,570
Net Assets, End Of Year		\$95,271	\$135,305	\$132,092	\$362,668

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CARE USA Consolidated Statement of Functional Expenses

For the year ended June 30, 2008 In thousands

	Program Activities				Public		Fund-		lanagement			
	Emergency	Reh	abilitation	D	evelopment	Total	Information		Raising	ā	and General	Total
Personnel cost	\$ 23,570	\$	9,437	\$	112,609	\$ 145,616	\$ 3,989	\$	9,000	\$	16,695	\$ 175,300
Professional services	2,285		665		16,204	19,154	2,239		2,253		4,621	28,267
Equipment	1,468		587		6,276	8,331	238		151		1,329	10,049
Materials and services	39,768		3,477		78,860	122,105	1,229		14,559		2,201	140,094
Travel and transportation	6,428		2,618		35,693	44,739	732		766		1,660	47,897
Occupancy	3,257		1,184		12,602	17,043	57		546		1,674	19,320
Financing/Depn/Misc.	377		(3,059)		50,546	47,864	23		739		118	48,744
Grants/Subgrants	9,859		3,031		115,789	128,679	2		1		121	128,803
AgCommodities/CIKs	19,248		-		55,850	75,098	10		8		15	75,131
Total Operating Expenses for 2008	\$ 106,260	:	\$17,940	:	\$484,429	\$608,629	\$8,519		\$28,023		\$28,434	\$673,605

CARE USA Consolidated Statement of Cash Flows

For the year ended June 30, 2008 In thousands

CASH FLOWS FROM FOR OPERATING ACTIVITIES:	
Changes in net assets	\$ 3,098
Adjustments to reconcile change in net assets to net cash provided by operating activities	
Depreciation and amortization	3,100
Provision for subsidiary microcredit loan losses	816
Net realized and unrealized loss on investments	13,155
Actuarial loss on annuity obligations	2,037
Actuarial loss on split interest agreements	77
Decrease in value of trusts held by third parties	14,586
Changes in assets and liabilities	
Decrease in receivables	(1,847)
Decrease in inventory	33,031
Increase in deposits and other assets	(7,348)
Increase in accounts payable and accrued expenses	14,007
Decrease in program advances	(9,594)
Increase in benefits accrued for employees	842
Net cash provided by operating activities	65,960
Proceeds from sales of investments Purchases of property and equipment	213,153 (15,174)
Proceeds from sales of property and equipment	245
Net cash used in investing activities	(13,873)
CASH FLOWS FROM FINANCING ACTIVITIES:	(13/6/3)
Increase in microcredit loans receivable	(67,036)
Increase in subsidiary loans payable	42,360
Increase in minority interest in subsidiary	4,246
Net decrease in annuities payable, split interest agreements	(1,723)
Net cash and cash equivalents used in financing activities	(22,153)
NET INCREASE IN CASH AND CASH EQUIVALENTS	29,934
CASH AND CASH EQUIVALENTS, beginning of year	81,166
CASH AND CASH EQUIVALENTS, end of year	\$ 111,100
Noncash contributions	\$ 22,199

Our auditors have expressed an unqualified opinion on our June 30, 2008 consolidated financial statements.

These financial statements include associated notes that are essential to understanding the information presented herein.

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CARE Guiding Beliefs

Vision

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

Mission

CARE International'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; Providing economic opportunity; Delivering relief in emergencies; Influencing policy decisions at all levels; Addressing discrimination in all its forms.

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.

Programming Principles

- Promote Empowerment
- Work with Partners
- Ensure Accountability and Promote Responsibility
- Address Discrimination
- Promote the Nonviolent Resolution of Conflicts
- Seek Sustainable Results



















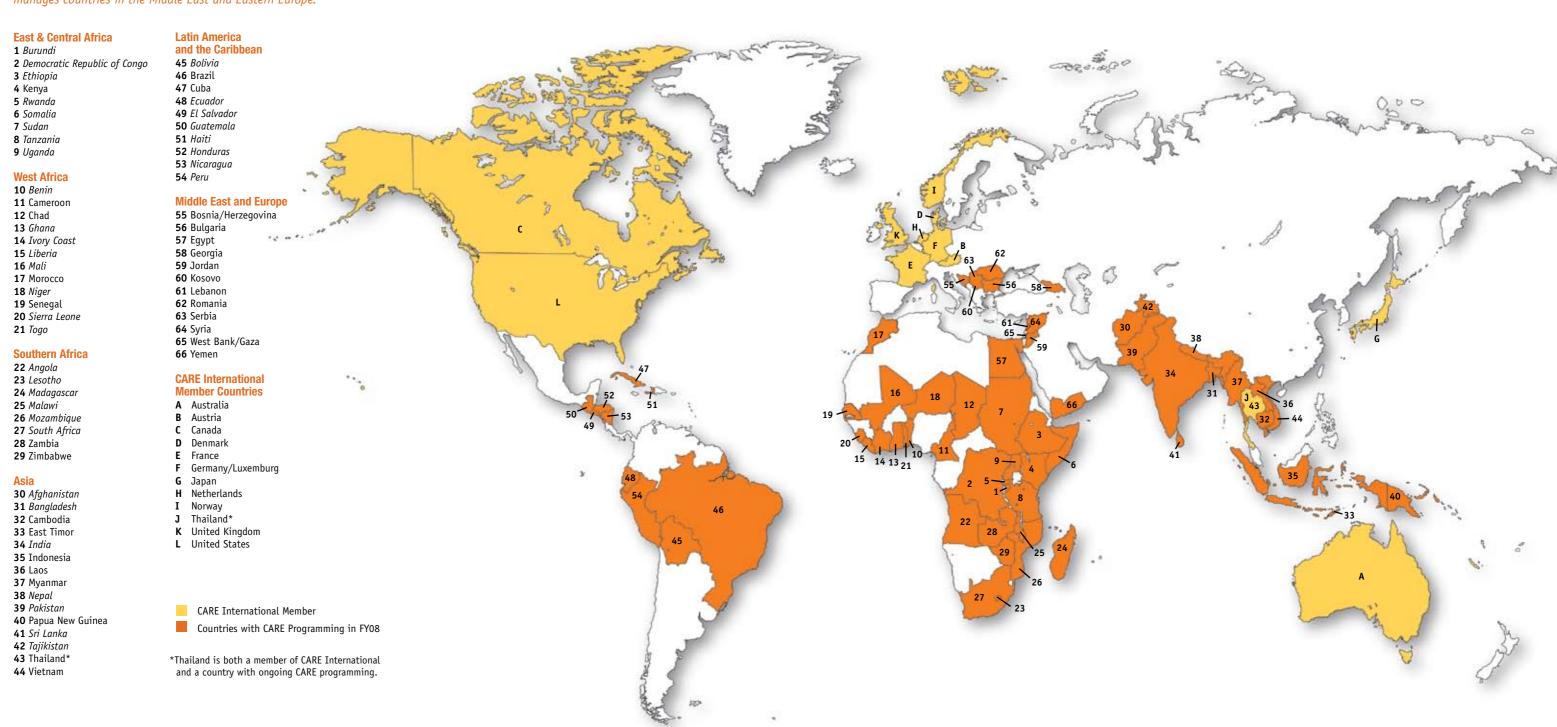




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World of CARE

To coordinate operations, one member of CARE International is designated "lead member" for each country. CARE USA is lead member for countries printed in italics. CARE International jointly manages countries in the Middle East and Eastern Europe.





Fighting poverty.

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