

letter from the president and CEO



The last year has tested and proven the strength, stamina, and endurance of CARE staff, partners, and the people we serve, as a global pandemic stretched into its second full year, worsening crises and ongoing injustices.

Our commitment continued through the CARE Crisis Response Campaign, the largest in our history. With your support, we were able to raise our goal from \$100 million to \$150 million in new funding to save lives and protect the futures of more than 100 million people.

2021 also marked the culmination of our 75th year as an organization, as President Joe Biden and former Presidents Barack Obama, George W. Bush, Bill Clinton, and Jimmy Carter joined our virtual anniversary celebration in May.

Shortly after that event, India's COVID outbreak demanded immediate mobilization. Your support enabled us to reach more than 10 million people in India directly with treatment, vaccines, and preventative care, and to facilitate another 50.9 million vaccine doses via partners.

This year also marked the start of our two-year Fast and Fair initiative, which aimed to provide vaccine delivery to at least 100 million vulnerable people. We were able to exceed our goal in just one year, prioritizing frontline caregivers in 69 countries, and will continue to support equitable vaccine delivery through 2022.

We are responding to COVID's downstream impacts: the enormous regressions around poverty and hunger. CARE has provided clean water to 4.9 million people, hygiene kits to 4.8 million people, and nutritious food for 4.3 million people who face the threat of

malnutrition due to lockdowns or loss of income. With 24 million children projected to drop out of school permanently, CARE has also expanded an innovative accelerated learning program for out-of-school adolescents to gain relevant skills.

Throughout the year, CARE has responded to the crises that were most urgent. Sudden instability in Afghanistan and a 7.2-magnitude earthquake in Haiti created difficult challenges, but you enabled us to respond meaningfully. In both countries, we were able to draw upon long histories of community trust, engagement, and impact.

That history is what informs and fuels our 2030 Vision, which calls for CARE and our partners to impact 200 million people living in poverty. The world is facing daunting challenges and strong headwinds, including climate change, conflict, and COVID. In response, we are leaning into more innovation, private sector partners, and bold advocacy to increase our reach.

Building on our strengths in gender-equal approaches, local leadership, and global scale, we also aspire to deliver COVID vaccines and additional humanitarian and development support to hundreds of millions more people. Thank you for being part of our impact journey as we join with you to seek a more equitable future for all.

On behalf of everyone at CARE, I thank you for your trust, partnership, and ongoing commitment.

Michelle Hun



Michelle Nunn

President and CEO

featured program

Village Savings and Loan Associations

In 1991 no one yet knew that a grassroots experiment in Niger, building on the ancient practice of group savings, would go on to change large parts of the world. Pioneered in West Africa, VSLAs are distinct from institutional microfinance because they evolve based on member needs and aspirations.

Over the past 30 years, VSLAs have grown from a means of savings to a building block of communities. Groups enable members to achieve goals that may have nothing directly to do with economic outcomes. That's why women stay with these groups for a lifetime — often over the course of generations. VSLAs are not just a financial service; they're a platform for change.

- Children stay in school longer and get more nutritious food.
- Adolescent girls delay marriage and gain confidence and financial literacy skills.
- Adult women and mothers gain household influence as earners, investing in their children's education and their own enterprises.

 Older women, often widowed, have a network they can turn to for support while building a safety net for unexpected expenses or healthcare.

VSLAs have reached 10 million people in 59 countries and are a powerful, endlessly reproduceable engine of community development and gender equality. Members and partner organizations have taken CARE's approach and replicated it, reaching millions more people. This model has "gone viral" because it not only opens access to money, but also supports critical needs, positively affecting livelihoods, health, education, and empowerment.

Savings groups have also provided resilience during COVID-19. New data reveals that VSLA members are half as likely to report challenges earning an income or providing food or healthcare compared with women who were not part of these groups. The strength provided by a VSLA benefits more than just members, as many groups mobilized to support entire communities when COVID hit.

CARE is working with other organizations, government partners, and group members to scale the reach of VSLAs to 62 million people by 2030.

WHAT IS A VSLA?

Self-managed group of about 15-25 individuals Primarily poor women in rural areas

Save money, access small loans, obtain emergency insurance

2021 CARE by the numbers

CARE REACHED

1,495 PROJECTS > 102 COUNTRIES > 100M PEOPLE

3M

people to support climate justice and address the effects of climate change.

3M

people to support women's economic justice.

14M

people to advance gender equality.

24M

people in humanitarian crisis to help meet their basic needs. 34M

people to provide access to food, water, and nutrition.

48M

people to provide access to health services, including the right to sexual and reproductive health.



of projects created a new solution to a problem.



of projects integrated gender into their work.



of projects included moderate or intensive advocacy.

stories of impact



FOOD & WATER

Fighting malnutrition one village at a time

Souadé Aboubacar, a mother of nine, lives in rural Niger and participates in Hamzari, a five-year, \$33 million CARE program (in partnership with USAID) that addresses food insecurity and malnutrition.

Souadé is part of a "care group" with 10 women, sharing new ideas about child nutrition and health.

"Before Hamzari we did not know about enriched porridge and bean puree," she says. "We noticed that by eating this porridge and bean puree our children are in good health and grow normally, without diarrhea or signs of malnutrition."

"Today, we practice market gardening, a new activity in our village. We produce vegetables for salad that we can prepare and eat with our children. Thanks to Hamzari, we also produce cabbages, tomatoes, and other foods."



CRISIS RESPONSE

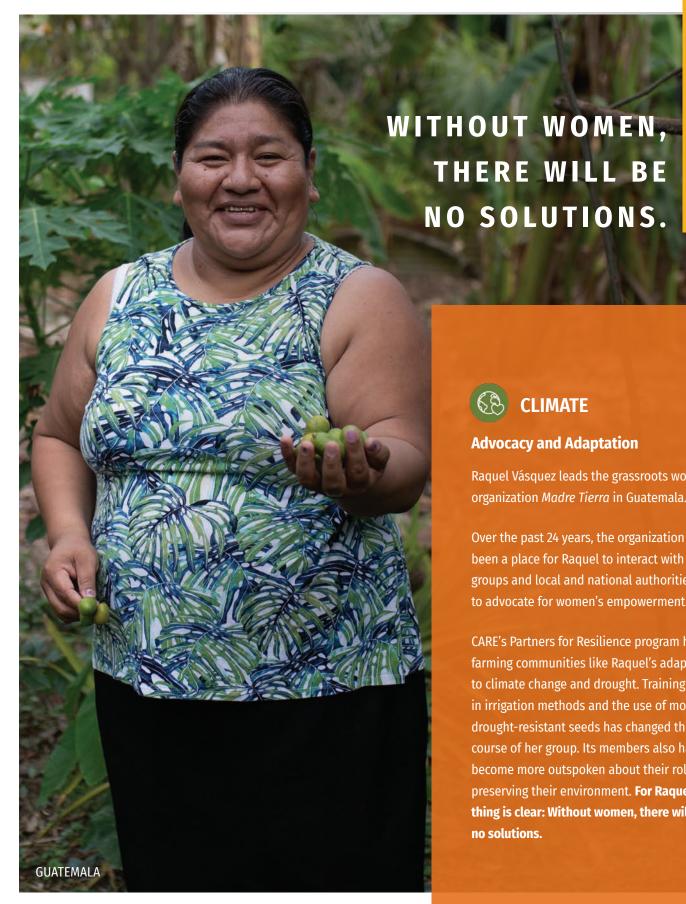
Rebuilding in Haiti

Natacha is one of thousands of Haitians who lost their homes and their businesses in the 7.2-magnitude earthquake that struck Haiti on August 14.

Her small store was looted by people looking for food in the guake's aftermath, and she's not sure how to restart. The construction business her husband worked in was destroyed, too. "I need to restart my activities, my work," she says. "I don't like to sit around."

Natacha and her husband are exactly the people who can help rebuild Haiti. She sells food, he works in a cement business — both local businesses that will be critically needed not just now, but in the weeks, months, and years to come.

As CARE focuses on those immediate needs, we're keeping the big picture in mind. CARE has supported more than 119,000 people since the earthquake — mostly with water, hygiene supplies, and information — and will continue to help the people of Haiti, like Natacha, build back stronger.



CLIMATE

Advocacy and Adaptation

Raquel Vásquez leads the grassroots women's organization Madre Tierra in Guatemala.

Over the past 24 years, the organization has been a place for Raquel to interact with local groups and local and national authorities and to advocate for women's empowerment.

CARE's Partners for Resilience program helps farming communities like Raquel's adapt to climate change and drought. Training in irrigation methods and the use of more drought-resistant seeds has changed the course of her group. Its members also have become more outspoken about their role in preserving their environment. For Raquel, one thing is clear: Without women, there will be no solutions.



"School fees are no longer a challenge, and we have a great harvest yield by the end of the year."



EDUCATION & WORK

Empowering education and agriculture through VSLAs

Litness Nyirongo, 16, is the oldest child from a rural family in Malawi. Before her parents joined a Village Savings and Loan Association (VSLA), life was a struggle. Her family couldn't afford to send her or her siblings to school and were living under a grass roof.

Since joining the VSLA, Litness' parents have been able to save money, so they can send their children to school. They have built a house with a metal roof and improved their crop and livestock production. Litness proudly adds: "School fees are no longer a challenge, and we have a great harvest yield by the end of the year."

Through the VSLA, Litness' parents also attend household counseling sessions, to improve relations between men and women, foster equal decision-making, and increase women's financial independence.



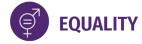
A rapid response to COVID-19 in India

What does it look like to respond to the world's worst COVID outbreak?

It looks like 2,000 beds in 14 treatment facilities across the country to support existing cases and prepare for future surges.

CARE has been on the front lines of the COVID response in India, aligning our work with governments to address the outbreak. Additional resources included supplies of desperately needed oxygen, medical equipment and personnel, and personal protective equipment.

The longer-term work includes greater vaccine access through new health centers and community outreach and education to stop the spread.



Challenging traditional attitudes, improving communities

Agnes and Isingoma are a married couple in western Uganda whose troubled relationship has had a radical transformation that has benefited them and their community.

Agnes is a nurse, but her husband never allowed her to take a job or earn her own paycheck — instead, she ran a small clinic from home.

Through a partnership with The PepsiCo Foundation called She Feeds the World, Agnes went through women's leadership training and eventually gained the confidence to run for local political office in January — and she won. Meanwhile, Isingoma had his thinking challenged by a community-based mentoring program, and today he is his wife's biggest supporter.

In too much of the world, the talents of women and girls are overlooked. We all benefit when they are free to use their gifts and abilities to the fullest.

2021 Global Reach

Latin America and Caribbean

- 900,000 people
- 137 projects
- 13 countries

West Africa

- 6M people
- 197 projects
- 14 countries

East, Central, and Southern Africa

- 17.6M people
- 394 projects
- 16 countries

Middle East, North Africa, and Europe

- 6.8M people
- 264 projects
- 33 countries

Asia and the Pacific

- 68.1M people
- 480 projects
- 24 countries

North America

- 678,000 people
- 22 projects
- 2 countries



42. Iraq

43. Japan**

44. Jordan

45. Kenya

46. Kiribati^v

47. Kosovo

49. Lebanon

50. Liberia

52. Libya[¥]

51. Luxembourg**

53. Macedonia[¥]

48. Laos

16. Canada**

18. Colombia

21. Croatia^γ

22. Cuba

19. Costa Rica^v

20. Côte d'Ivoire

23. Czech Republic**

of the Congo

25. Denmark**

26. Ecuador

24. Democratic Republic

17. Chad

54. Madagascar
55. Malawi
56. Mali
57. Mexico^v
58. Montenegro^v
59. Morocco^{**}
60. Mozambique
61. Myanmar
62. Nepal
63. Netherlands^{***}
64. Nicaragua^v
65. Niger
66. Nigeria

67. Norway*

71. Peru**

68. Pakistan

and Gaza)

69. Palestine (West Bank

70. Papua New Guinea

73. Romania^v
74. Rwanda
75. Samoa^v
76. Senegal^v
77. Serbia
78. Sierra Leone
79. Solomon Islands^v
80. Somalia
81. South Africa^v
82. South Sumana

83. Sri Lanka** 84. Sudan

72. Philippines

85. Switzerland[^] 86. Syria^{*} 87. Tanzania

88. Thailand** 89. Timor-Leste 90. Togo 91. Tonga^v 92. Turkey

93. Tuvalu^v

94. Uganda 95. United Kingdom**^

96. United States of America**

97. Vanuatu 98. Venezuela^v

98. Venezuela[,] 99. Vietnam

100. Yemen 101. Zambia

102. Zimbabwe

CARE International Members, Affiliates, and Candidates.

 CARE presence via Country Offices, work with/through partners or other types of offices.

** CARE International Members, Affiliates, and Candidates.

¥ Limited CARE presence, mostly working with/through strategic partnerships.

A The Secretariat has offices in Belgium, Switzerland, and the UK, and staff based in 14 countries.

Ø Other registered offices.

¹ CARE International Members, Candidates, and Affiliates may implement projects and initiatives in their own countries.

CARE International acknowledges the existence of divergent views to certain territories. CARE International aligns with United Nations-sourced maps for consistency purposes; this use does not imply a political statement on any given country or territory.

Thanks to our partners

For the past two years, we all have faced the unparalleled challenge of a global pandemic that has spared no one — no country, no community, no family. It remains with us at a time when the world is facing more armed conflict than ever before and the indisputable effects of climate change can be seen in every region.

Yet, through great uncertainty, we have also seen brilliant rays of hope in the places where CARE works. At the culmination of CARE's 75th anniversary, your partnership helped us reach 100 people in 102 countries, power our largest-ever crisis response, and send millions of CARE Packages to those who need them most. Together, we must continue to champion the power of the human spirit to overcome.

Learn more at care.org.





The Bill & Melinda Gates Foundation has been a core CARE partner since 2001, contributing vital resources to women's empowerment, advocacy, food security, health, family planning, water and sanitation, emergency response, and livelihood programming. New investments built on previous efforts in Uganda, where CARE is moving women's economic empowerment forward at a national scale by serving as a technical adviser and facilitator, helping to create an enabling environment and management capacity support to the government. In Ethiopia, the Women's Empowerment Gender Transformative Opportunities (WE GO) program is institutionalizing gender equality approaches within the Ministry of Agriculture and providing a blueprint for operationalizing their gender strategy through field-level implementation. The foundation supported CARE's humanitarian response following flooding in South Sudan, as well as the Women Respond project, facilitating learning around how women across six sub-Saharan countries were being affected by and responding to the COVID-19 pandemic and ensuring their informed response and recovery efforts. The foundation continued to support CARE's advocacy work, including the Learning Tours program, as well as ongoing efforts to reduce maternal and neonatal mortality in the Indian state of Bihar to strengthen the government health system.

Center for Disaster Philanthropy (CDP) supported CARE's humanitarian response following the Beirut port

explosion in August 2020, fueling CARE's rapid provision of hot meals, food aid, emergency cash grants, and shelter assistance, as well as psychosocial support, trauma counseling, and other protections for vulnerable populations, including women and girls at risk of violence.

The partnership also engages local youth and migrant and domestic workers through workforce training to repair homes that have been damaged. CDP also contributed to CARE's response to the second wave of COVID-19 infections in India. The investment launched local deployments of trained medical and technical support staff in Bihar state, provided lifesaving medical equipment, and augmented continuing care with technology innovations.

The David and Lucile Packard Foundation and

CARE launched a new integrated approach to building sustainable livelihoods and communities in Ethiopia. The project improves access to health services; provides tools for natural resource management and climate-sensitive livelihoods; addresses inequitable gender power dynamics; and strengthens multi-sectoral sexual and reproductive health systems, providing a holistic, interdependent package of programs designed for multiplied impact.

Educate a Child, a program of the Education Above All foundation, partnered with CARE for the second phase of *Waxbar Carurtaada* (Educate Your Children) in Somalia. The three-year initiative will operate in 17 districts in five regional states, ensuring that more than 50,000 out-of-school children affected by instability, displacement, social exclusion, and poverty have increased opportunities to enroll and complete a quality primary education. The project will strengthen local governance structures and community support around school safety and inclusive and gender-sensitive education, increasing enrollment rates among marginalized groups, including girls and the extremely poor.

featured partners

TIFFANY & CO.

TIFFANY & CO.

Between July 1 and August 31, 2020, Tiffany & Co. held a cause marketing campaign in which 100% of the profits from the Tiffany Infinity collection supported CARE's Crisis Response Campaign. The response from consumers was overwhelmingly positive — raising more than \$3.8 million to address financial resilience for the most vulnerable communities affected by COVID-19, particularly women and people of color.

CARE has already worked with more than 80,000 women and their families in 16 countries. We are on track to surpass our goal of supporting 150,000 people whose lives have been devasted by COVID-19.

CARE is responding in the U.S., where the pandemic has disproportionately impacted marginalized and low-income women. Tiffany & Co. is helping CARE reach a milestone of delivering 10 million CARE Package meals and millions in income for low-wage workers.

Around the world, CARE is unlocking the powerful potential of women and girls who have been hardest hit. We've met urgent needs by providing cash, food, COVID prevention trainings, and support for frontline workers. To help women build back stronger, we're delivering financial trainings, establishing savings groups, helping women open bank accounts, supporting micro entrepreneurs, and empowering women to increase their earnings.



TOGETHER, WE MAKE A DIFFERENCE



UPS

Whether it is a sudden emergency or an ongoing crisis, The UPS Foundation has been by CARE's side since 1995, aiding people in need around the world.

In the wake of COVID-19, UPS worked with CARE to not only respond to the surge in India but also to work toward long-term solutions to the pandemic through CARE's Fast and Fair initiative, which aims to provide equitable worldwide vaccine assistance for 100 million vulnerable people and 275,000 healthcare workers.

With a 2021 investment totaling \$1 million, UPS has used its partnerships, resources, and logistics expertise to ensure that CARE's humanitarian work reaches the most people, efficiently. With UPS's support, CARE has been better able to respond to emergencies around the globe, including this year in Haiti, India, and South Sudan, and through CARE's Humanitarian Surge Fund, which enables CARE to respond quickly when emergencies strike anywhere.

UPS's support has also allowed CARE to prepare for emergencies through a supply chain management program that revolutionized the way CARE tracks and delivers critical supplies for COVID-19 and other emergencies. These warehouse management tracking systems have been implemented in six countries in West Africa and continue to scale, delivering lifesaving aid to millions.



Coca-Cola

CARE, The Coca-Cola Company, and its philanthropic arm, The Coca-Cola Foundation, have partnered for more than 30 years, with funding for emergency response; water, sanitation, and hygiene (WASH); and women's economic empowerment programming. Generous support from The Coca-Cola Foundation enabled CARE to launch and deliver CARE Packages in the United States for the first time in our history. The grant supported distribution to vulnerable populations impacted by the COVID-19 pandemic in six U.S. cities and helped CARE exceed its goal of distributing 1 million relief packages by the 75th anniversary of the CARE Package in May 2021.

The Coca-Cola Foundation was an early supporter of CARE's Fast and Fair COVID-19 vaccination campaign to facilitate equitable vaccine distribution, combat misinformation and vaccine hesitancy, and protect frontline health workers. Through this partnership, we are closing the gaps that slow vaccine delivery, including in some of the most difficult environments in the world, and successfully drawing attention to last-mile delivery and gender-related barriers.

donors and partners

Global Leadership Society

Cumulative Lifetime Giving: \$1,000,000+

Abbott

David T. and Jean K. Akers

Alliance for a Green Revolution in Africa

Amwav

Nancy K. Anderson

The Annenberg Foundation

Anonymous (37)

Armacost Charitable Remainder Unitrust

The David R. & Patricia D. Atkinson Foundation

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Paul and Mary Jan Bancroft

Bank of America

Baxter International Foundation

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The Bezos Family Foundation on behalf of Students Rebuild

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Blackstone

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The Coca-Cola Company

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Cargill

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Michael and Susan Dell Foundation

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FY21: \$1,000,000+

Blackstone

Abbott

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Thomas L. Williams Trust

Tiffany & Co. The UPS Foundation

Founder's Council Violeta Chunchu Society

FY21: \$500,000-\$999,999

Mr. and Mrs. Allen Anonymous (2)

Foundation Bank of America

Benevity The Bezos Family Foundation on

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Airbnb

Foundation

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FY21: \$100,000-\$249,999

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FY21: \$25,000-\$99,999

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2/



Letter from the CFO

2021 marks the 75th anniversary of CARE, when the first CARE Package was delivered in May 1946 to war-torn Europe. Seventy-five years on, we continue to deliver on our commitment to support global humanitarian crises. As we embarked on another extraordinary year, we saw many countries across the world challenged by COVID-19 pandemic variants that continue to impact the livelihoods of women and girls. We adapted to the changing context and pivoted our global operations to reach more vulnerable communities across the world, enabling us to serve 100 million people in over 102 countries through 1,495 active projects.

Our success in 2021 resulted in CARE supporting 14 million people to advance gender equality; 85% of our projects integrated gender into their work. We helped 24.1 million people who were affected by humanitarian crises to meet their basic needs and provided access to food, water, and nutrition for 33.9 million.

CARE's total revenue grew by 19% to \$732 million in fiscal year 2021. Private revenue of \$191 million was up 62%

from FY20, with strong performance across all channels, particularly in Major Gifts and Corporate fundraising. Total program expenses, covered primarily by restricted funds, were \$45.7 million above the original budgets due to implementations of humanitarian programs in the Middle East and East and Southern Africa.

We are tremendously grateful for the generous support from our private donors, the U.S. government, and other institutions that helped CARE advance our mission.

We count on your continued support and contribution in 2022, as we deliver quality services to save lives, defeat poverty, and achieve social justice.

Thank you

K

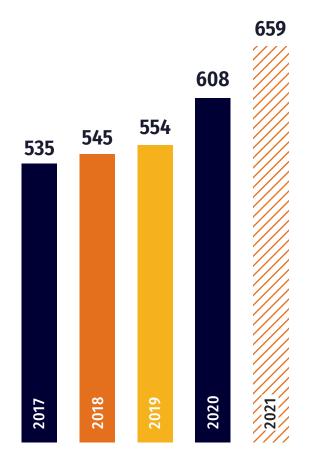
Ranil De Silva

Chief Financial Officer

Program Expense Growth

(in millions)





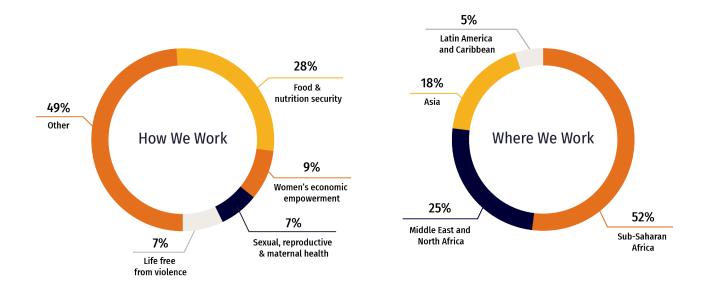
CARE USA Consolidated Statement of Activities

For the Years Ended June 30, 2021 and 2020

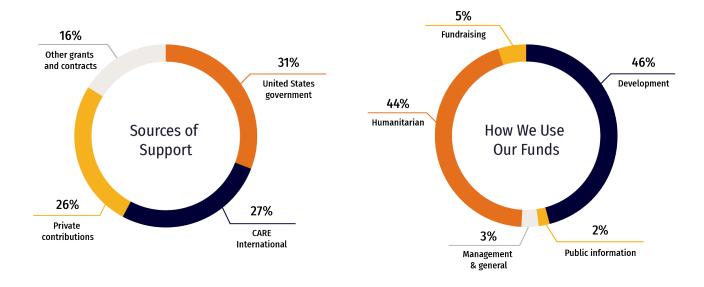
	Without Donor Restrictions	With Donor Restrictions	Total 2021	Total 2020
Support				
Contributions of financial assets				
Private contributions	\$ 72,768	\$ 106,892	\$ 179,660	\$ 104,994
United States government	204,096	-	204,096	172,299
CARE International	196,591	-	196,591	189,791
Other institutional donors	108,583	-	108,583	103,912
Contributions of nonfinancial assets				
Private contributions	-	11,994	11,994	13,379
United States government	20,354	-	20,354	25,678
CARE International	352	-	352	-
Other institutional donors	4,664	_	4,664	1,105
Other revenue	3,516	103	3,619	3,369
Satisfaction of restrictions	121,055	(121,055)		
Total support	731,979	(2,066)	729,913	614,527
Expenses				
Program activities	658,572	-	658,572	608,130
Supporting activities	56,703		56,703	51,210
Total expenses	715,275	-	715,275	659,340
Investment income and other gains and losses	8,881	28,993	37,874	711
Total changes in net assets	25,585	26,927	52,512	(44,102)
Net assets, beginning of year	66,722	265,174	331,896	375,998
Net assets, end of year	\$ 92,307	\$ 292,101	\$ 384,408	\$ 331,896

Financials at a Glance

Program Work Overview



Selected Financial Information







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