

CARE USA 2015 ANNUAL REPORT



care®



Michelle Nunn (right), president and CEO of CARE USA, meets with women in a CARE-supported village savings and loan association in Zarqa, Jordan. The women display their own hand-crafted items, which they sell for added household income.



Message from the President and CEO

Never in our history has CARE been so well positioned to deliver scaled and lasting change in the world's poorest communities. And it's because compassionate, committed people for 70 years have stepped forward — giving of themselves, their resources, their time — in order to change our world. Thank you for your past and future investment in our life-changing work and mission.

Last year we worked in 95 countries and reached more than 65 million people through 890 projects. We continued CARE's long tradition of being on the front lines of emergency response. We supplied food, shelter and services to refugees from Syria, South Sudan and elsewhere. We helped survivors of floods in Malawi, earthquakes in Nepal, Cyclone Pam in Vanuatu and Typhoon Hagupit in the Philippines.

Beyond the humanitarian aid, we delivered lasting transformation in lives and communities across the globe, placing program participants at the center of CARE's empowering solutions. We attacked the root causes of poverty, such as gender discrimination, so that more children, particularly girls, can access a quality education — and realize their full potential. We supported people, mostly women, as they took control of their finances and futures. Today more than 5 million women participate in village savings and loan associations, which CARE pioneered 25 years ago in Niger as a way to harness the traditional practice of group savings.

It's because of the countless contributions from so many before us that CARE can accomplish so much today — and plan boldly for many more life-changing successes like those we celebrate in this report. I am particularly grateful for the leadership and contributions of Helene Gayle, who last year stepped down as CARE's president and CEO — leaving a tremendous legacy and a strong foundation that I am privileged to build upon.

I'll do that with a passionate team of smart, talented, dedicated staff and a growing corps of investors, advocates and volunteers. In the coming weeks, months and years, we will invest in areas that will amplify our impact — advocating for changes in laws and policies, sharing knowledge with partners who can then replicate our most successful programs to reach even more families and communities, and using our own platform to partner with social entrepreneurs and change agents to extend our reach. We want to continue investing wisely in innovation, building a movement to overcome poverty and scale up through partnerships.

Those kinds of investments will help shape the future that we imagine for CARE. With more than a billion people in extreme poverty, we can afford to do nothing less. With your support, we'll do much more.



Michelle Nunn

Delivering Lasting Change in the World's Poorest Communities



CARE began in 1945 as an American organization delivering CARE Packages® to war-torn Europe. Thanks to so many supporters, we saved lives then, and we're saving lives now through our humanitarian work in the wake of wars and disasters. But we're also changing lives for the long term with programs that empower people — particularly women and girls, because they bear the brunt of poverty, but also because they hold the key to defeating it. We take our work seriously, just as we take seriously the generous gifts that make it possible. We're proud to report that **90 cents of every dollar donated goes directly to support innovative programs that transform lives.**

Visit care.org to rediscover the CARE Package. And with it, the power to change our world.

CARE 2015 by the numbers

Served more than **10 million** people through humanitarian response



Trained **834,000** people in the prevention of sexual and gender-based violence



890
PROJECTS

Helped **781,000** people in 52 countries increase their agricultural productivity



Helped **558,000** people better prepare for future disasters



Expanded access to quality education and training for **1.9 million** people in 56 countries



Delivered safe drinking water, water management training and sanitation to **3 million** people



95
COUNTRIES

Improved food and nutrition security for **2.5 million** people



Helped **15.2 million** people access health care and education



Equipped **31.3 million** people with information and access to sexual, reproductive and maternal health resources



Improved infrastructure for **1.3 million** people, including construction of schools and houses



65+
MILLION
PEOPLE SERVED

Economically empowered **1.8 million** women by expanding access to financial services, employment and equitable wages



Helped **1 million** people build their resilience to natural disasters by adapting their lifestyles and livelihoods to a changing climate



This year, CARE indirectly benefited an additional 213 million people through policy changes and the replication of successful CARE programs by partner organizations and governments.

Countries in which CARE worked in FY15

1. Afghanistan
2. Albania*
3. Armenia[†]
4. Azerbaijan[†]
5. Bangladesh
6. Benin
7. Bolivia
8. Bosnia and Herzegovina
9. Brazil
10. Burundi
11. Cambodia
12. Cameroon
13. Central African Republic[†]
14. Chad
15. Chile[†]
16. Costa Rica[†]
17. Côte d'Ivoire
18. Croatia[†]
19. Cuba
20. Democratic Republic of the Congo
21. Djibouti[†]
22. Ecuador
23. Egypt
24. El Salvador
25. Ethiopia
26. Georgia
27. Ghana
28. Guatemala
29. Guinea[†]
30. Haiti
31. Honduras
32. India**
33. Indonesia
34. Iraq[†]
35. Jordan
36. Kenya
37. Kosovo
38. Laos
39. Lebanon
40. Lesotho
41. Liberia[†]
42. Madagascar
43. Malawi
44. Mali
45. Mexico[†]
46. Montenegro[†]
47. Morocco
48. Mozambique
49. Myanmar
50. Nepal
51. Nicaragua
52. Niger
53. Pakistan
54. Papua New Guinea
55. Peru**
56. Philippines
57. Romania[†]
58. Rwanda

59. Serbia
60. Sierra Leone
61. Somalia
62. South Africa
63. South Sudan
64. Sri Lanka
65. Sudan
66. Syria
67. Tanzania
68. Thailand**
69. Timor-Leste
70. Togo[†]
71. Tunisia[†]
72. Turkey
73. Uganda
74. Vanuatu
75. Vietnam
76. West Bank & Gaza
77. Yemen
78. Zambia
79. Zimbabwe

CARE International Members

80. Australia
81. Austria
82. Canada
83. Denmark
84. France
- 85, 86. Germany-Luxemburg[‡]
– India**
87. Japan
88. Netherlands
89. Norway
– Peru**
– Thailand**
90. United Kingdom
91. United States

CARE International Secretariat

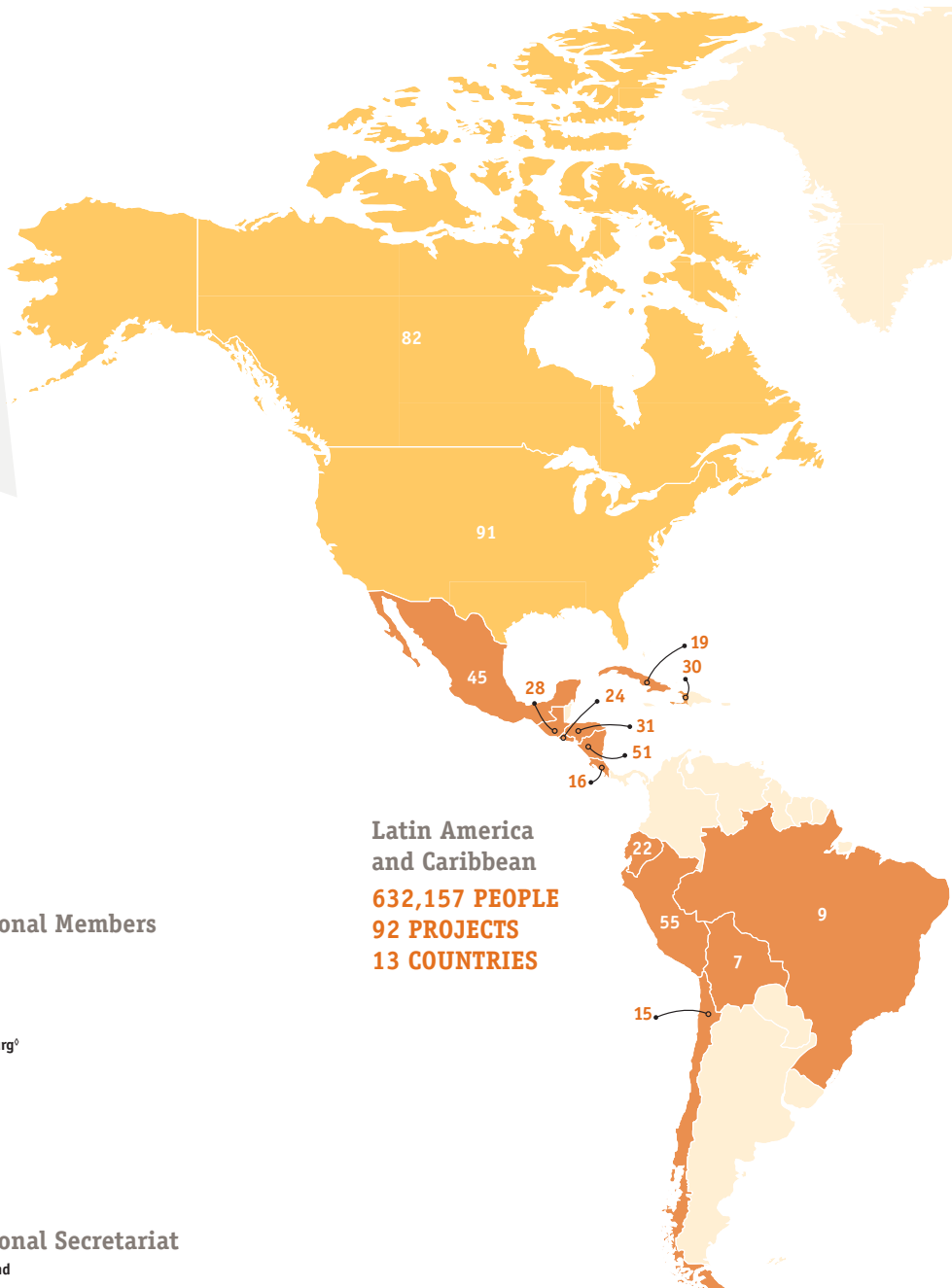
92. Geneva, Switzerland
93. Brussels, Belgium
– New York, United States

Sub-offices

- Belgium[§] (of CARE France)
94. Czech Republic[§] (of CARE Austria)
95. United Arab Emirates[§] (of CARE USA)

[†] Limited CARE presence or working through strategic partnerships.
^{**} CARE India, CARE Peru and CARE Thailand are members of CARE International and countries with ongoing programs.
[‡] CARE Germany-Luxemburg has offices in both Germany and Luxembourg.
[§] Sub-offices in Belgium, the Czech Republic and the United Arab Emirates are mainly fundraising offices.

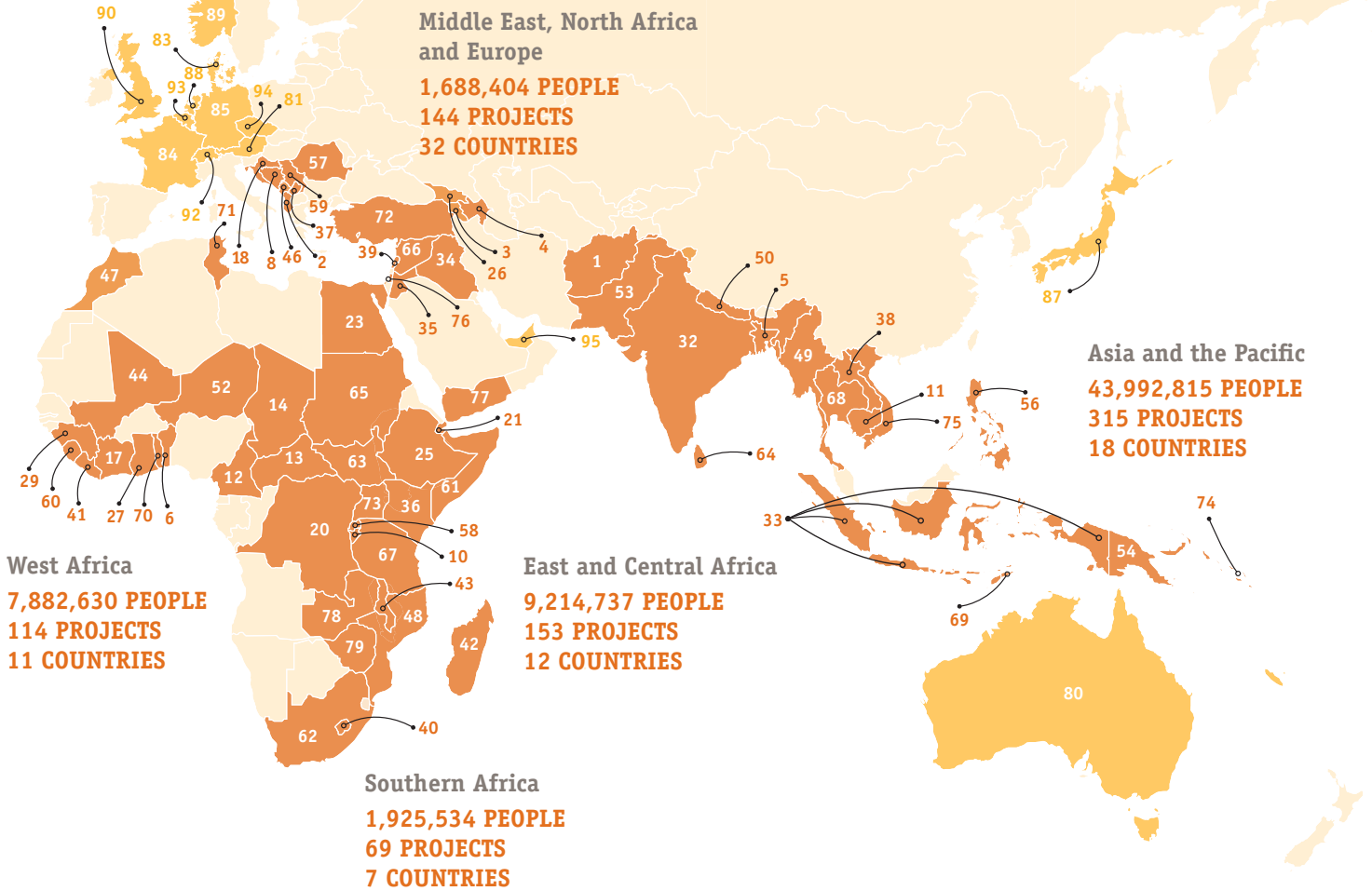
*Vision, Mission and Focus reflect 2016 revisions



Latin America and Caribbean
632,157 PEOPLE
92 PROJECTS
13 COUNTRIES

Vision

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



Mission

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

Focus

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



Featured Foundations

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

The Bill & Melinda Gates Foundation

has been a core CARE partner since 2001, contributing vital resources to food security, health, water and sanitation, emergency response, women's empowerment, advocacy, and livelihood development programming. The Gates Foundation supports Pathways, CARE's initiative to help women farmers in Bangladesh, Ghana, India, Malawi, Mali and Tanzania improve livelihoods and food security for themselves and their families. Also, CARE is the foundation's lead partner in efforts to strengthen the health system across the Indian state of Bihar, aiming to transform public health and nutrition services, increase child survival, improve maternal health and eliminate kala-azar, or black fever, which is the second-largest parasitic killer in the world. This year the Gates Foundation also supported CARE's emergency response efforts in Niger, India, and Sri Lanka and continued support for CARE's Learning Tours program, through which CARE raises awareness about the positive reach and scope of U.S. development assistance through CARE-sponsored travel.

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

The Ford Foundation supports CARE's leadership within Girls Not Brides USA, a global partnership of civil society organizations committed to ending child marriage and enabling girls to fulfill their potential. In Egypt, the foundation's support drives a dynamic partnership with CARE for governance and community development work for citizen rights.



The United Nations Foundation

supports CARE's work as a key partner of the Universal Access Project, a multi-stakeholder advocacy effort that seeks to strengthen U.S. leadership toward universal access to reproductive health. The partnership amplifies the voice of CARE's grassroots advocacy network to ensure that U.S. development assistance fosters healthier families and more stable, prosperous communities across the globe.

The Leona M. and Harry B. Helmsley

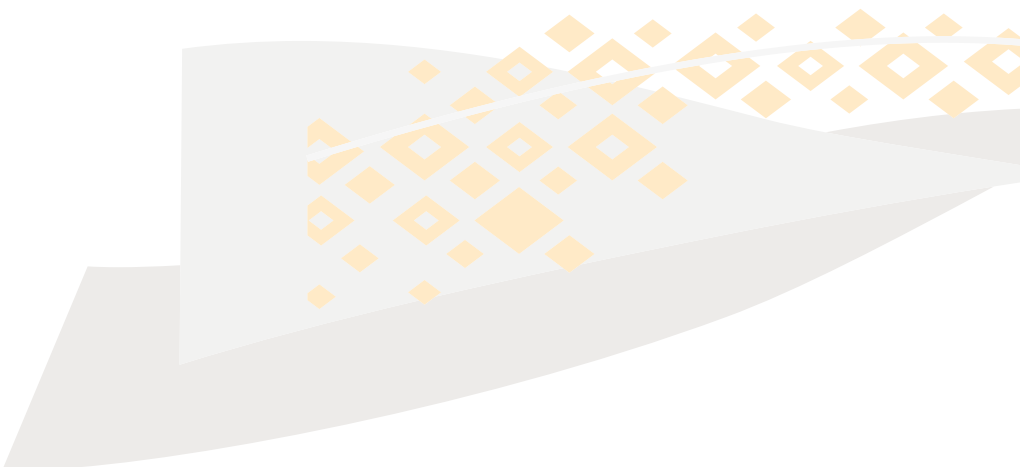
Charitable Trust supports CARE's work in Guatemala, which focuses on health and nutrition for women and children, education and learning for school-age children, and income-generating activities for mothers.

Educate a Child (EAC),

a program of Education Above All, is a global initiative launched by Her Highness Sheikha Moza bint Nasser of Qatar that aims to significantly reduce the number of children worldwide who are out of school. In Somalia and Haiti, the EAC and CARE partnership aims to increase enrollment, retention and completion of primary school for children who are currently out of school. EAC supports CARE's work to engage individuals, families, teachers, communities, governments, local partners and advocacy groups to create powerful education initiatives that are crucial to fighting poverty.

Reach Out to Asia (ROTA)

supports CARE's education projects in Pakistan, Yemen and Afghanistan to ensure that children have sustainable access to high-quality primary and secondary education. ROTA's close collaboration with CARE supports communities as they eliminate major obstacles to children's education.





Featured Partners

Early in fiscal year 2015, CARE and **Amway** embarked on a strategic partnership based on the shared goals of helping people live better lives and find sustainable solutions to childhood malnutrition. Already, thousands of children are benefiting from the effort. The partnership strives to include Amway's Nutrilite™ Little Bits™ micronutrient supplement in robust infant and young child feeding programs. CARE is providing management support in programming, monitoring and evaluation as well as leveraging our fundraising and communications systems to create a sustainable funding stream. Our shared vision is that with adequate nourishment in the earliest years of life, children will have the opportunity to grow, learn, become productive adults and break the cycle of poverty. Amway's commitment to the United Nations' Every Woman, Every Child initiative is to provide 5 million Nutrilite™ Little Bits™ in 2016, which would serve an additional 14,000 children. Visit powerof5.nutrilite.com to learn more.

Two of CARE's closest corporate partners – **Cargill and General Mills** – joined forces in fiscal year 2015 to improve the livelihoods of smallholder farmers and strengthen the global supply of cocoa. Building on CARE and Cargill's longstanding partnership in Ghana, the Cocoa Sustainability Initiative will expand support in 20 cocoa-growing communities through enhanced technical assistance and community-directed investments. In three years, the initiative will empower more than 2,000 farmers as they improve their cocoa production and more than 1,800 children — who are at risk for engaging in inappropriate labor activities on cocoa farms — as they access a quality education. The initiative expands to Cote d'Ivoire in 2016.



CARE and **Visa Inc.** are collaborating to develop appropriate need-based banking products and delivery channels for extending efficient, scalable and quality financial services to poor people. We are working in various regions of the world with diverse communities whose needs are distinct. Several of our programs build on CARE's village savings and loan associations (VSLAs) to create group- and individual-based savings and credit products. Together with Visa, we are working to better understand the opportunities and challenges of serving this consumer base to deliver more appropriate financial services.

In Ghana, for example, we support enterprise development initiatives and have helped groups build capacity in financial literacy so they understand the concept of financial linkage. In Bangladesh, we work with female garment workers to develop a tailor-made banking product that is responsive to their financial needs. In Vietnam, we use mobile technology to link remote ethnic minority women to formal financial services to which they previously had little or no access. And, in Kenya, we use VSLA members' own data to create digital credit profiles that enable them to access new credit products.





Partner Highlight: USAID

Better nutrition means brighter futures for Bangladeshi families. USAID-funded SHOUHARDO program empowers the poorest households through a range of development efforts.

One of the world's largest non-emergency food and development programs, the \$130 million SHOUHARDO* II program in Bangladesh concluded last year with telling results. Implemented by CARE and funded by the U.S. Agency for International Development (USAID), its purpose was to transform life in 370,000 of Bangladesh's poorest households by increasing food security. It did so through a wide array of interventions, from child health and nutrition to sanitation and women's empowerment to homestead food production, income generation, village savings groups and climate change adaptation.

A key aim of the project was to reduce the prevalence of stunting — chronic, long-term undernutrition — among preschool children, which it accomplished by combining nutrition-specific interventions with those that address underlying causes, such as poverty, economic and gender inequality, and poor sanitation. SHOUHARDO II's integrated approach succeeded.

A report evaluating the project's impact found that stunting among children younger than 5 dropped from 62 percent at the project's outset to 49 percent four years later — a 13-point reduction that the report attributes largely to SHOUHARDO II. This reduction of 3.2 percentage points per year is impressive, the report states, when compared with the 0.6 point annual decline for rural Bangladeshi households between 2007 and 2013.

*Strengthening Household Ability to Respond to Development Opportunities. USAID awarded the third round of SHOUHARDO funding (\$88 million over five years) in September 2015.







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CARE USA CONSOLIDATED BALANCE SHEETS

for the years ended June 30, 2015 and 2014, in thousands

	2015	2014
Assets		
Cash and cash equivalents	\$ 71,764	\$ 58,612
Restricted cash	196	2,191
Investments, at fair value	164,840	156,786
Receivables, net	81,271	113,879
Inventory	1,454	6,343
Deposits and other assets	43,761	69,625
Property and equipment, net	19,707	21,609
Trusts held by third parties	124,474	129,511
TOTAL ASSETS	\$ 507,467	\$ 558,556
Liabilities and net assets		
Liabilities		
Accounts payable and accrued expenses	49,379	54,804
Program advances	77,777	109,072
Liability for split interest agreements	14,751	16,503
Benefits accrued for employees	23,112	25,789
Subsidiary loans payable	18,900	21,139
Minority interest in subsidiary	516	537
Total liabilities	184,435	227,844
Net assets		
Unrestricted	77,908	73,356
Temporarily restricted	104,315	112,104
Permanently restricted	140,809	145,252
Total net assets	323,032	330,712
TOTAL LIABILITIES AND NET ASSETS	\$ 507,467	\$ 558,556

Our auditors have expressed an unqualified opinion on our June 30, 2015 and 2014 financial statements. These financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at CARE USA's website, www.care.org, and a printed copy may be obtained from CARE USA.

CARE USA CONSOLIDATED STATEMENT OF ACTIVITIES

for the years ended June 30, 2015 and 2014, in thousands

	Unrestricted	Temporarily Restricted	Permanently Restricted	Total 2015	Total 2014
Support					
Private support					
Contributions	\$ 73,865	\$ 67,745	\$ 282	\$ 141,892	\$ 150,517
CARE International	167,600	-	-	167,600	157,587
TOTAL PRIVATE SUPPORT	241,465	67,745	282	309,492	308,104
Government and other support					
U.S. government	126,460	-	-	126,460	130,137
Others	79,025	-	-	79,025	85,769
TOTAL GOVERNMENT AND OTHER SUPPORT	205,485	-	-	205,485	215,906
Other revenue					
Interest and dividends, net	3,426	3,480	-	6,906	5,115
Rent and miscellaneous	8,714	-	-	8,714	4,159
TOTAL OTHER REVENUE	12,140	3,480	-	15,620	9,274
Net assets released from restrictions					
Satisfaction of program restrictions	78,658	(78,658)	-	-	-
TOTAL NET ASSETS RELEASED FROM RESTRICTIONS	78,658	(78,658)	-	-	-
TOTAL OPERATING SUPPORT AND REVENUE	537,748	(7,433)	282	530,597	533,284
Expenses					
Program					
Emergency	93,320	-	-	93,320	95,012
Development	373,902	-	-	373,902	363,532
Public information	6,791	-	-	6,791	5,792
Supporting activities					
Fund raising	25,788	-	-	25,788	26,259
Management and general	24,785	-	-	24,785	27,002
TOTAL OPERATING EXPENSES	524,586	-	-	524,586	517,597
Operating support and revenue over expenses	13,162	(7,433)	282	6,011	15,687
Other nonoperating changes in net assets					
Minority interest in subsidiary income	124	-	-	124	395
Foreign exchange (loss) gain	(7,687)	(131)	-	(7,818)	719
Actuarial gain (loss) on annuity obligations	398	-	-	398	(145)
Actuarial gain (loss) on split interest agreements	11	20	-	31	(6)
Net realized and unrealized (loss) gain on investments	(1,456)	(245)	-	(1,701)	10,609
(Decrease) increase in value of trusts held by third parties	-	-	(4,725)	(4,725)	11,484
Net change in pension liability	-	-	-	-	1,700
Total other nonoperating changes in net assets	(8,610)	(356)	(4,725)	(13,691)	24,756
Total changes in net assets	4,552	(7,789)	(4,443)	(7,680)	40,443
Net assets, beginning of year	73,356	112,104	145,252	330,712	290,269
NET ASSETS, END OF YEAR	\$ 77,908	\$ 104,315	\$ 140,809	\$ 323,032	\$ 330,712

Our auditors have expressed an unqualified opinion on our June 30, 2015 and 2014 financial statements.
These financial statements include associated notes that are essential to understanding the information presented herein.
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CARE USA CONSOLIDATED STATEMENT OF FUNCTIONAL EXPENSES

for the years ended June 30, 2015 and 2014, in thousands

	PROGRAM ACTIVITIES				SUPPORTING ACTIVITIES			2015 Total	2014 Total
	Emergency	Development	Public Information	Total	Fund Raising	Management & General	Total		
Personnel costs	\$ 24,239	\$ 106,282	\$ 2,838	\$ 133,359	\$ 6,048	\$ 12,447	\$ 18,495	\$ 151,854	\$ 151,197
Professional services	2,755	18,638	1,031	22,424	2,809	5,603	8,412	30,836	32,111
Equipment	1,131	5,469	123	6,723	265	982	1,247	7,970	8,219
Materials and services	27,178	57,165	689	85,032	14,486	2,178	16,664	101,696	94,564
Travel and transportation	6,263	29,445	157	35,865	619	1,311	1,930	37,795	36,953
Occupancy	2,821	11,142	287	14,250	630	1,155	1,785	16,035	17,082
Financing/depreciation/ miscellaneous	1,051	16,264	71	17,386	327	949	1,276	18,662	12,007
Grants/subgrants	19,636	119,795	503	139,934	13	4	17	139,951	128,744
Agricultural commodities/ contributions in-kind	8,246	9,702	1,092	19,040	591	156	747	19,787	36,720
Total operating expenses	\$ 93,320	\$ 373,902	\$ 6,791	\$ 474,013	\$ 25,788	\$ 24,785	\$ 50,573	\$ 524,586	\$ 517,597

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CARE USA CONSOLIDATED STATEMENT OF CASH FLOWS

for the years ended June 30, 2015 and 2014, in thousands

	2015	2014
OPERATING ACTIVITIES		
Changes in net assets	\$ (7,680)	\$ 40,443
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation and amortization	5,428	6,034
Provision (recovery) for subsidiary microfinance loan losses	2,501	(1,473)
Net realized and unrealized loss (gain) on investments	1,701	(10,609)
Actuarial gain (loss) on annuity obligations	(31)	145
Actuarial loss (gain) on split interest agreements	(398)	6
Decrease (increase) in value of trusts held by third parties	4,725	(11,484)
Changes in assets and liabilities		
(Increase) decrease in receivables	32,608	(20,136)
Decrease in inventory	4,889	39
(Increase) decrease in deposits and other assets	23,363	(4,962)
(Increase) decrease in other trusts held by third parties	312	(3,266)
Increase (decrease) in accounts payable and accrued expenses	(5,425)	14,374
Decrease in program advances	(31,295)	(1,443)
Decrease in benefits accrued for employees	(2,677)	(4,821)
Net cash provided by operating activities	<u>28,021</u>	<u>2,847</u>
Investing activities		
Purchases of investments	(151,745)	(177,326)
Proceeds from sales of investments	141,990	179,421
Decrease in restricted cash	1,995	805
Purchases of property and equipment	(5,199)	(6,798)
Proceeds from sales of property and equipment	1,673	565
Net cash used in investing activities	<u>(11,286)</u>	<u>(3,333)</u>
Financing activities		
Decrease in subsidiary loans payable	(2,239)	(4,038)
Decrease (increase) in minority interest in subsidiary	(21)	537
Payments on split interest agreements	(1,842)	(2,054)
Increase in liability for split interest agreements	519	632
Net cash used in financing activities	<u>(3,583)</u>	<u>(4,923)</u>
Net change in cash and cash equivalents	13,152	(5,409)
Cash and cash equivalents, beginning of year	58,612	64,021
Cash and cash equivalents, end of year	<u>\$ 71,764</u>	<u>\$ 58,612</u>
Supplemental cash flow information		
Noncash contributions	<u>\$ 10,083</u>	<u>\$ 20,605</u>
Cash paid for interest	<u>\$ 612</u>	<u>\$ 909</u>

Our auditors have expressed an unqualified opinion on our June 30, 2015 and 2014 financial statements. These financial statements include associated notes that are essential to understanding the information presented herein. The full set of statements and notes is available at CARE USA's website, www.care.org, and a printed copy may be obtained from CARE USA.

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