## Annual Report

### 2011

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1. Foreword by the Executive Director

Dear Reader,

It is with great pride that I am sharing with you this fifth Annual Report of Palms for Life Fund since we have been incorporated in May 2006.

Much has happened since then in Palms for Life’s universe. The organization continues to grow and 2011 was a very good year. It was primarily marked by the implementation of our flagship USAID-funded project in Swaziland. Implementing the project was and still is a tipping point for Palms for Life.

The project in Swaziland got most of our attention in 2011 with a steep learning curve. The highlight in the summer 2011 was our participation at a USAID-organized workshop in South-Africa and from there, a visit to projects in Mozambique – in Vilankulos, accompanying Ms. Graça Machel - and in Swaziland. We engaged our Board, Advisers and friends in our activities on a voluntary basis. We met twice with our Board and prepared several new funding proposals; we reached out to corporations, foundations and individuals and pursued our signature programs: Art for Life and Tees for Life.

Thanks to our supporters, family and friends, we felt encouraged to carry on with our mission and to raise the level of awareness about social and economic problems affecting the poor. We maintained an active dialogue with our partners on the ground and secured small additional funding for our social investment projects.

Palms for Life Fund owes its achievements to the members of our Board of Directors and Advisors and to the many individuals who have contributed by offering their free services and advice, responding to our appeals or simply encouraging us to continue our work.

To all of you and in particular, to my dear husband David Rottman and my beloved daughters Naâma and Maayan, THANK YOU! I hope you enjoy the reading.

Sincerely,

Hannah Laufer-Rottman
Executive Director
2. How we view Social Change

Palms for Life supports the idea that Social Change is best achieved by investing in education with the underlying idea that we need to also change behaviors and attitudes. By focusing especially on women’s and girls’ education, we guarantee even more impact because, as is widely documented, an educated young woman will more likely have less children, will have healthier children and will send them to school.

Palms for Life’s primary distinguishing factor is that we are committed to empowering local organizations to take ownership of their own development work. Our expertise allows us to carefully select implementing partners that have an impeccable track record, and have benefited from other international grants. For each project that we consider for support, we carefully assess its sustainability, its long term impact and active community participation. We verify that no more than 10% of the social investment is spent on recurring costs, and that all necessary conditions are met to ensure full operational capacity. We do not execute projects ourselves which allows us to keep our operating costs very low and to ensure that at least 90% of the funds that we secure benefit the poor directly. Palms for Life does not target “beneficiaries, it engages “participants.” In the case of Swaziland though, since this was our very first experience working with USAID, the New York Office of Palms for Life assumed an overall management role of the project.

As a “Global Alliance to End Poverty” we believe that it is essential to bring into the Social Change arena as many active participants as possible. Palms for Life is one such participant. We also believe in the need to engage as many people as possible to join in today’s fight against global hunger and poverty, hence our unique motto “we are all connected to the poor.”

3. Our Commitments

Palms for Life operates on the conviction that eradicating poverty needs a massive and urgent response. Our first commitment is to act NOW, based on lessons learned and on actual urgent needs, as identified by the local populations that we serve. We aim at engaging as many partners as possible, thus maximising resources. Our key stakeholders are the project "participants" whom we empower through training, sensitization, sharing of information and promoting active participation. At the same time, we also expect from our participants to be accountable and responsible in the projects we support. In the case of projects engaging women, we look at the big picture and attempt to address all the many elements that are part of the women's everyday life.

Our second commitment is to look at social/economic investments in terms of impact and return. How can we achieve maximum and sustainable impact of our operations on the ground? The answer is always complex but it also always includes the one single most important focus: education - with a strong emphasis on girls' and young women's education.
In the case of rural women, we apply a global/holistic approach and address the many needs of their everyday life in an integrated and sustainable manner. This is the condition to ensure their true participation in development projects. We thus encourage our partners to design projects following the same perspective.

Our third commitment is to build **local capacity**. Beyond an act of social generosity, we see building local capacity as the right thing to do if we want to achieve proposed results in a sustainable way. This translates into engaging key local players as partners in all our activities; provide them with the services and equipment they require to operate properly; recognize their comparative advantage and grant them the same kind of value and recognition that is granted to international organizations. Working with solid local implementers allows Palms for Life to keep its own overhead very low.

2011 was the perfect year for a massive local capacity undertaking in **Swaziland**. As the project was launched at the end of 2010 we focused all our attention in establishing a robust operating capacity on the ground. Director, project officers, assistants, field monitors were hired and trained on the job. Information was constantly shared and adjustments made to programming tools. Feedback and orientation was provided on a daily basis to the point where, at the end of 2011, Palms for Life Swaziland Office was fully operational and equipped to run the everyday activities of our project.

In 2011, in close collaboration with our partners, we have identified the following main projects for which we have been seeking funding:
- Enhancing Climate Resilience of Small Farmers to the Water-Related Impacts of Climate Change in Northern India
- Strengthening the Value Chain of the production of Guinea Pigs in the provinces of Carchi and Imbabura, Ecuador
- Water Supply, Sanitation and Hygiene (WSSH) in Two Districts of Sidama Zone in Ethiopia
- Cuentamelo Todo: Introducing Reading for Low-Income Children in Ecuador
- Well-digging in Rural Ethiopia: Engineers for Life

A short description of all the Palms for Life projects - funded and to be funded - can be seen in Annex C. In addition, Palms for Life continued with our Art for Life and Tees for Life concept, mainly the Hungry Tee.
4. Our Partners

In 2011, Palms for Life strengthened its relationship with the local NGOs in our select countries and with several organizations in the US such as the Marble Collegiate Church and the Population Council. We established a new partnership with INEPE, an organization in Ecuador that follows Paulo Freire’s model of holistic education; INEPE also works with indigenous communities.

Despite the lack of funding, our Partners have the basic capacity to run social development projects: they are well skilled to design projects, monitor activities and report back on results and impact. They are marked by a trajectory of social commitment, often working in difficult conditions, sometimes in uncertain political environments and always with insufficient funds to carry on their work, strengthen their capacity and provide tangible help to the people in need.

During our field trips and interactions with the local organizations, we constantly come across enormous funding gaps for very high quality projects – of which many would directly have huge impact on improving the overall quality of life and contributing to attaining the UN Millennium Development Goals (MDGs). Many projects – and local NGOs - are currently on stand-by simply because of lack of funding. Therefore, the scope for support that our partners need is enormous!

- Angola: Development Workshop (DW)
- Burkina Faso: Population Council
- Burkina Faso: APRODES
- Burkina Faso: ADEP (new partner)
- Ecuador: Centro del Muchacho Trabajador (CMT)
- Ecuador: Fundación Esquel
- Ecuador: Fundación Fe y Alegria
- Ecuador: Fundacion Desarrollo Social y Habitat
- Ecuador: INEPE
- India: HOPE foundation
- India: Navdanya
- Mozambique: The Community Development Foundation (FDC)
- Ethiopia: Wako Gutu Foundation
5. Our Activities and Results

A. Fundraising

In 2011, we focused our fundraising efforts primarily on foundations and corporations. We submitted a large number of funding proposals.

The highlight of our work was to develop a 3-year business plan (see attached Annex B) with a comprehensive fundraising strategy.

We continuously researched prospects and submitted Letters of Inquiry, Concept Papers and proposals to the following:
- Allen Foundation
- Gates Foundation and Gates Grand Challenge Exploration
- The Better World Books
- McArthur Foundation
- Marble Collegiate Church
- Dextra Baldwin McGonagle Foundation
- USAID DGP 2012 (for India, Ecuador and Ethiopia)
- Wyerhause Family Foundation
- Boeing Foundation
- Encore Prize: nomination of the Executive Director for that prize.

We also approached the Clinton Global Initiative with a request for a complementary participation at their annual event.

B. Main activities

1) Managing the USAID project in Swaziland: this was our main activity in 2011 marked by many wonderful successes and many challenges. All together, with an impressive learning curve. An entire Palms for Life office was set up; staff was hired and operations began in early January with a first group of 40 schools.
2) Operating expenses: in 2011, most our income came from USAID and most funds were spent on the USAID project.
3) Our Board: our plan is still to keep our Board small and continue relying on our voluntary Advisory Board with pro bono technical support or help with the identification of local partners. When necessary, we recruit short term consultancies or paid internships.
4) Creative ways to raise funds: during 2011, we pursued our “for Life” projects and raised small amounts of money through the “Art for Life” with the sales of art work from Ecuadorian painter Luis Salazar.
5) We pursued our support to some smaller projects. We secured funding for the Cuentamelo Todo project in Ecuador from the Better World Books to promote literacy.
among street children. We also funded a project to protect young urban girls in Burkina Faso from violence and sexual thanks to donations from the Marble Collegiate Church. A small donation was made to another project in Burkina Faso to help rural women farmers learn how to read and write through the ABC project: literacy in the field.

6) An interesting opportunity was to present to an international food and service company a strategic paper on how to implement a Corporate Social Responsibility plan for Angola and Mozambique.

7) Volunteers for Life: two volunteers went to Kenya to support an art project in poor neighborhoods and we were able to raise funds from individuals to finance this summer volunteer project, called the Sanaa project.

C. Key Results

1) The USAID project in Swaziland: we have established a productive ongoing dialogue with USAID on this project. A pre-Award survey was carried out which was helpful in that it encourages us to redefine some of our processes and to improve our overall management. This was also a form of training and capacity building for our local staff in Swaziland. The Program Manager (Executive Director of Palms for Life) has made several trips to the region and attended a USAID-organised workshop in South-Africa. This was the opportunity to meet several other local NGOs and to receive updated information and training on USAID best practices. A very well designed training package for project management was given to all participants.

2) The USAID project has started with a baseline survey and with the procurement of goods such as water tanks, piping systems... and with the recruitment of local builders to work on the improved sanitation in schools. Training on permaculture was provided to participating schools and an ongoing dissemination and on the job training with continuous guiding was provided to the local staff. Young students were hired to do the field work thus providing jobs and hands on experience to these young graduates. Another benefit of the project. Just to list a few.

3) We have maintained an ongoing dialogue with our well established anti-poverty and educational partner organizations on the ground mainly in Angola, Burkina Faso, Ecuador, Ethiopia, India, and Mozambique and are constantly looking for new funding opportunities to support their work.

4) We enquired with the Clinton Foundation about the complementary participation at the 2011 CGI annual event. This annual event is of strategic importance and a wonderful opportunity to meet many mind-like organizations. Unfortunately, we were not approved.

5) We have promoted our HUNGRY tee and have created a Facebook page.

6) The total revenue and Public Support that we generated in 2011 amounted to $435,965, close to a 400% increase as compared to 2010. This is mainly the result of the USAID donation.
D. How we Measure our Success (please consult our Business Plan for more details)

We used outcome and impact indicators such as:
1) The funds that we have been able to raise from our different activities and campaigns
2) The recurring gifts we receive from small foundations and individuals
3) The funds that we delivered to our partner organizations on the ground
4) The number of people with new opportunities to improve their lives
5) Our sustained capacity to support our operations
6) The local capacity that we have generated thanks to our projects
7) The relationships with corporations and foundations who trust our ability to identify reliable partners and submit good quality projects
8) The number of individuals whom we have engaged to support our mission through our signature events and email blasts
9) The replicability of innovative fundraising and advocacy models such as Art for Life and Tees for Life.
Annex A: (prepared by WeiserMazars LLP- Certified Public Accountants-New York)

Palms For Life Fund, Inc.
Statements of Financial Position
December 31, 2011 and 2010
(With Summarized Comparative Financial Information for 2010)

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<tr>
<th>Assets</th>
<th>2011</th>
<th>2010</th>
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<td>Cash and cash equivalents</td>
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<td>$12,441 in 2011</td>
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<tr>
<td>Total assets</td>
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<td>$100,347</td>
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</table>

<table>
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<tr>
<th>Liabilities and Net Assets</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Liabilities</td>
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<td>Accounts payable and accrued expenses</td>
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<td>Total liabilities</td>
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<td>Net assets</td>
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<td>Temporarily restricted</td>
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<td>Total net assets</td>
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<tr>
<td>Total liabilities and net assets</td>
<td>$90,228</td>
<td>$100,347</td>
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The accompanying notes are an integral part of these financial statements.

P.S. Please contact us to get complete copy of our Audited Financial Statement
Annex B

Business and Strategic Plan 2012-2014

Introduction and Founding Principles
Palms for Life Fund was founded in 2006 as a not-for-profit (501(c)(3)) dedicated to ending poverty around the world by addressing its root causes. We work with a range of investors to raise funds and support innovative programs in the areas of food, water and education. Since its inception in 2006, Palms for Life Fund has impacted the lives of thousands of people around the world.

Our founding principles and the ones that guide us in our partnerships and fundraising are:
1) It is essential that our programs are empowering, sustainable, and have potential to scale in order for true transformational change to take place.
2) We are committed to building and leading a Global Alliance to address the serious and growing poverty challenges in the 21st century, and mobilizing support from all corners of our global society – encouraging as much investment in poor populations as possible.
3) Our activities are Human Right driven: the right for every individual in the world to have daily access to a hot meal, fresh drinking water, and a pencil & a teacher. Palms for Life addresses the lack of these with a sense of emergency.
4) We understand that populations facing social and economic hardship are not destined to be poor.
5) We have the firm belief that eradicating poverty has to happen now, for all and that we have to do it right.

Organizational Structure
Since 2006, Palms for Life has transformed from a small-scale organization to a robust non-profit with multi-million dollar grant-programs operating across the world. In the beginning, Palms for Life primarily attracted donations from individuals but today is largely funded by foundations and bilateral Government sources.
Palms for Life headquarters is based in New York. In 2010 the organization established a local satellite office in Swaziland (where it currently manages a three year, $1.9 million dollar USAID-funded project).

Palms for Life is led by its Founder and Executive Director, Hannah Laufer-Rottman, who has spent her entire career fighting global poverty. Ms. Laufer-Rottman has held senior-level positions with the United Nations World Food Programme in Latin America and Africa, helping feed and educate millions of poor people across the world. Palms for Life Fund was born out of the memories of people and communities Ms. Laufer-Rottman had encountered and whose immediate needs were still unmet.

Palms for Life prides itself on its cost-efficient approach and this is reflective in its trim yet effective organizational structure. Palms for Life has extensive expertise in:

- Designing program interventions
- Writing grant proposals
- Building partnerships
- Developing implementation strategies
- Establishing monitoring and evaluation systems
- Providing financial management and support

**The Palms for Life team and network include:**

Executive Director (Headquarters)
Program Officer (Headquarters)
Interns (seasonal - Headquarters)
Legal Advisory (Outsourced)
Financial Management (Outsourced)
Palms for Life Swaziland team (7)
Team of rotating Consultants (specific to expertise needed)
IT Professional (Part-Time)
Audit Advisory (Outsourced)
Executive Board
Global Advisory Board
Global Volunteer program *Volunteers for Life* (rotating)

As Palms for Life continues to grow, internal operating capacity will be expanded proportionally (see page 7).

In the countries where we operate, projects are implemented by Palms for Life’s trusted and reputable local partners. Palms for Life provides technical and strategic support to its local partners throughout the planning, implementation and evaluation process of a project.

**Palms for Life’s Philosophy on Poverty - The Global Alliance**

The Global Alliance is a Palms for Life platform for engaging the widest possible audience - from individuals to non-profits to corporations - in the fight against poverty. For example, in 2009, a group of UBS employees gave to Palms for Life a check for $15,000 of personal donations to support education programs for street children in Ecuador called “Cuentame Todo.” The project gave street children a unique opportunity to learn and enjoy reading and playing, on the street. Through spreading awareness, sharing information and building solidarity around poverty issues, Palms for Life serves as an “Ambassador” for poor communities across the world.
The Global Alliance also extends to the United States - where Palms for Life is active in raising awareness and understanding about hunger and poverty through for example the production of a video series on hunger. Palms for Life is helping to shift the national conversation -- from words to solutions -- and is endlessly advocating for the idea that access to food should be considered a basic human right – beyond charity - and not an income-driven privilege.

Whether it concerns a hungry family in America, a small rural village in Swaziland or an urban slum in Ecuador, Palms for Life believes:

- It’s everybody’s business if a child goes to bed on a hungry stomach;
- It’s everybody’s business if a child does not attend school;
- It’s everybody’s business if any individual does not have access to clean water.

“We Are All Connected to the Poor”

**Palms for Life Core Values - Our Approach**

Three values guide and shape all of our projects and undertakings.

1. **Local Capacity Building**

- Palms for Life provides local partners with **basic tools and equipment** that they need in order to function effectively. This includes very practical solutions that enable its partners to accomplish their goals and achieve sustainable impact - such as adequate communication, technology and transportation equipment/infrastructure.

- Palms for Life also creates local **partnerships** between local organizations in order to facilitate knowledge sharing and resources. These partnerships also have the potential to influence local decision-makers (i.e. Government Ministries) and increase the likelihood of project success.

2. **Holistic and Sustainable** community-centered approach

A holistic strategy recognizes every community action is interdependent with another and therefore, Palms for Life designs every project with this philosophy in mind. For instance, when promoting women’s participation in a food production project, Palms for Life ensures that issues such as women’s health, children’s education, household food security, level of literacy etc. are all taken into consideration and duly addressed.

We recognize however, that Palms for Life alone, is not always in the position to execute a holistic strategy (that addresses all interconnected elements). However, we do not neglect these areas as they can jeopardize the sustainability of a project. We research and identify investors and partners who are willing to complement our own efforts with essential inputs.

Additionally, in order to achieve sustainable impact, Palms for Life ensures every project is:

- **Participatory** (inclusive)
- **Empowering** (creates jobs)
- **Responsive** to actual needs (proper baseline research and local engagement)
- **Cost-Efficient** (easily maintained locally)
- **Replicable** (potential to scale)
- **Environmentally Conscious** (utilizes local resources & improves natural environment)

### 3. Investing in Women and Girls

Palms for Life integrates gender analysis in its program architecture to ensure that the needs of women and girls are systematically considered throughout the project implementation. We embrace this as a core value because Palms for Life believes women and girls are the agents of change - and the ones who will ultimately play critical roles in community transformation.

For instance, in Burkina Faso, Palms for Life supported rural women with seeds, fertilizers and a water pump. An in-depth analysis of the situation revealed that rural women did not have access to basic agricultural equipment. Therefore, in subsequent phases, Palms for Life secured funding for agriculture equipment to support the women’s work. If this area had not been addressed, it would have jeopardized the outcome and impact of the project. Such an approach also empowers women to be true participants – and active leaders in every Palms for Life project.

#### Development - Fundraising

Palms for Life receives financial support from individuals, foundations, corporations and bilateral donors.

**1. Program Grants**

In 2010, Palms for Life achieved a major success in receiving its largest program grant to date – a $1.9 million dollar award from the US Agency for International Development (USAID) for a Water and Food Security program in rural Swaziland. The 3-year program benefits more than 40,000 vulnerable school children and their families by strengthening water supply, sanitation and food security systems in 120 participating schools.

This first grant from USAID enables Palms for Life to reach a significantly large number of poor children and thus to considerably expand our impact.

Palms for Life applies for program grants via two approaches:

1. Palms for Life is the direct recipient of all program funds and supervises the program management. Palms for Life allocates 5-10% for its program management services (based on Palms for Life’s indirect costs). The remaining 90-95% is devoted to projects and local implementing partners so as to maximize impact and scale.

   
   **Total Value of Program Grants where Palms for Life was Direct recipient 2006-2011 = $2,293,659**

or
II. Our local partner is the direct recipient and receives all program funds except 5-10% that are allocated to Palms for Life for program management services.

Total Value of Program Grants where Local Partners were Direct recipient 2006-2011 = $2,078,601

From 2006-2011, Palms for Life has generated program grants valuing $4,372,260 (under its direct management or its local partners).  

2. Internal Capacity Grant – In some instances, investors have chosen to support the internal operations of Palms for Life. To date, this funding has been insufficient and will need to be considerably increased in order to allow Palms for Life to achieve sustained growth going forward.

3. Small Donations: Palms for Life has a small portfolio of foundations that donate to select projects on an annual basis. These small-scale initiatives contribute to Palms for Life’s diversified portfolio – including pilot projects and For Life projects.

4. For Life Projects: Palms for Life has designed a series of innovative marketing concepts (i.e. Art for Life, Tees for Life) to raise funds and increase awareness about hunger and poverty. These support small projects in Palms for Life’s six focus countries.

How we Measure Success
Ultimately, we define our success by the impact of our programs – how much the livelihoods of our project participants have been changed thanks to our support.

Other indicators include:
• # of partnerships established locally: For example, in 2008, Palms for Life established a unique partnership with The Foundation for Community Development (FDC), a local organization in Mozambique, of which the President of the Board is Mrs. Graça Machel,

1 The cost of generating this portfolio totaled $202,737 - less than 5% of portfolio value. This was made possible by a considerable subsidy of time and expertise of senior staff and consultants (low salaries), board of advisors (pro-bono) and volunteers/interns (stipend).

2 Palms for Life views the people it helps as active participants (not beneficiaries) which establishes accountability and mutual responsibility.
wife of former President Mr. Nelson Mandela. In 2009, with pivotal assistance of Palms for Life, the UBS Optimus Foundation awarded FDC a $1.2 million dollar project that is helping increase school attendance and enhancing the educational performance of thousands of Mozambican boys and girls.

- **# of jobs** provided locally: In the aforementioned $1.9 million dollar project in Swaziland, Palms for Life has hired and trained 35 workers and students in 2011 alone.

- **Low ratio** of administration/operating costs versus program allocation.

- **Level of awareness** disseminated: For example, in 2009 - Palms for Life executed a nationwide film contest titled “Faces of Hunger in America” that prompted young people to produce a short film about hunger in their own community. These videos became viral and were watched by 58,000+ people online and received over 30,000 votes. The six films with the highest number of online votes were subsequently reviewed by a renowned panel of judges at the Action Center to End World Hunger located in New York City. This project was made possible thanks to the donation of the Dextra Baldwin McGonagle Foundation.

As part of this project, Palms for Life also produced a PSA-public service announcement (consisting of footage from the film contest) that was shown in eight movie theatres in New York and Los Angeles. An estimated 50,000 people over the course of a few months viewed the PSA as a coming attraction before a movie. These hunger campaigns have had a nationwide impact – and established Palms for Life as a leading organization committed to fighting hunger and poverty in the US.

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**The Way Forward in 2012-2014**

**Program Strategy - Internal Capacity Building Plan - Operational Framework**

1. **Program Strategy**

   **Six countries -- Seven Strategic Areas**
   
   *(Projection: $5,000,000 in program grants over 3 years)*

In 2012-2014, Palms for Life will increase its impact by strategically narrowing its focus. Beginning in 2012, Palms for Life will limit its focus areas to food, water and education and will no longer support other development areas. Since its inception in 2006, Palms for Life Fund has funded programs in a range of social and economic development areas such as child/maternal health, microfinance and job training. Future interventions will potentially integrate such complementary programming in order to build projects that are holistic as possible (i.e. microfinance for rural farming program). However, complementary programming will remain a secondary component to a primary program in food, water or education.

In 2012-2014, Palms for Life will exclusively work in countries where it has in-depth understanding of the local environment -- and where it has established unique partnerships with local organizations. This guarantees Palms for Life's projects are of the highest quality and generate maximum impact and potential for scalability.
Within the areas of food, water and education, Palms will work in the following six countries:

- Burkina Faso
- Ecuador
- Ethiopia
- India
- Mozambique
- Swaziland

Seven Strategic Areas
Palms for Life will focus on the following strategic areas in 2012-2014:

1) **New programs:** pursue and explore opportunities in key areas - food, water & education; replicate successful models to other Palms for Life focus countries.

2) **Ongoing programs:** sustain commitments and identify new partnerships and investments for additional complementary support (holistic strategy).

3) **Small-scale pilot programs:** test new program initiatives; apply monitoring & evaluation; focus on learning & innovation.

4) **Hunger in America:** mobilize awareness about Hunger in America by launching a new national film or writing contest called *Facing Up to Hunger in America* (building upon the 2009 successful film contest *Faces of Hunger in America*).

5) **For Life Projects:** expand platform by identifying new opportunities to engage consumers; find new perspective private sector participants.

6) **Communication and Visibility:** share our success stories; communicate project impact and inspire investment; facilitate dialogue between investors and local partners; organize field visits and sharing of expertise (i.e. US-based engineers working on Africa water projects). Seek partners to organize a national discussion about *How to eradicate poverty and hunger: now and for all and how to do it right*.

7) **Local capacity building:** further support and grow Palms for Life network of local partners; scale-up volunteer program – where young, qualified enthusiastic students help local partners implement, monitor and evaluate projects.

A major success was Palms for Life’s 2010 USAID grant of $1.9 million dollar for Swaziland. In addition to the added credibility the organization has gained, the grant has allowed Palms for Life to expand operations and strengthen internal infrastructure – which positions Palms for Life to manage larger grants going forward.

**Program Grant Projection for 2012-2014**
Taking this into account, Palms for Life’s **projected goal for 2012-2014 is $5,000,000.**

Country Breakdown:

- Burkina Faso – $150,000
- Ecuador – $600,000
- Ethiopia – $750,000
- India – $2,000,000
- Mozambique – $1,000,000
- Swaziland – $500,000 (in addition to considerable funding already committed for 2012-2013)
2. Internal Capacity Building Plan

*Projection: $250,000 in capacity grants over 3 years*

In order to continue to grow and accomplish the aforementioned Seven Strategic Areas, Palms for Life needs to strengthen its internal capacity by adding experienced talent in the following three areas:

**Marketing & Communications: Need: Part-Time Marketing/Communications Expert**

In addition to a new website launched at the end of 2011, Palms for Life will execute a robust communication plan to share our success stories and increase visibility within the business world, NGO community and philanthropic sector. This communication campaign combined with a revamped marketing/branding effort will have a profound effect on fundraising objectives. Social media will also be enhanced as a method to engage a wide net of supporters and enthusiasts, including a concentrated focus on young people (millennials).

**Development: Need: Part-Time Director of Development**

Currently, Palms for Life works hand in hand with grant-writing specialists/consultants on large-scale opportunities. For grants under $50K, Palms for Life usually allocates time and resources without outside assistance. However, as the size and number of grants has gradually increased in 2010 and 2011, there is a strong need for further grant writing support. This also extends to larger development support beyond proposal writing – including a need for an individual who can identify and cultivate relationships with a wide range of donors (individuals, foundations, corporations etc.).

**Board Management Need: Non-profit strategy consultant (board recruitment, training, etc.)**

Palms for Life Fund recognizes the need to add and more effectively engage its board members. Reinforced accountability and specific responsibilities will be introduced in order to create new opportunities for Palms for Life. Increased recruitment efforts are also needed to build a more diverse board with extensive networks and skills.

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3. Operational Framework
($1,350,000 operating costs over 3 years)
To date, Palms for Life has functioned and exceeded organizational expectations thanks to a combination of factors: 1) low operating costs/overhead; 2) cost-effective management; 3) highly subsidized services provided by its Executive Director and Program Officer; 4) use of interns; 5) volunteer work by “friends” of Palms for Life; and 6) Global Advisory Board.

However, at this point, in order to sustain its growth and strengthen its capacity, Palms for Life has projected an annual operating budget over the next three years of $450,000 (totaling $1,350,000). This figure covers Palms for Life salaries, consultant fees, rent and office expenses, travel costs and other administrative expenses.

How will 2012-2014 Operating Budget be generated?
1. $1,025,000 direct fundraising
2. $325,000 (7% indirect costs for program management services)

Summary of Needs and Projections
Palms for Life will raise $6,025,000 during 2012-2014 to meet operating budget needs and program fundraising objectives.

Why Palms for Life Fund is a unique anti-poverty organization
- Accountable & accomplished non-profit
- Dynamic leadership and expertise led by Hannah Laufer-Rottman
- Small-scale management structure (personalized project attention)
- Cost-efficient model (ensuring minimum 90% of project costs are spent on the ground)
- Innovative project models ideal for replication and scale (based on local capacities)
- Diversified impact – focuses on both small and large scale change (from the individual to the community)
- Palms for Life projects respond to actual needs
- Palms for Life provides assurance to high-profile investors who prefer having an experienced and trusted US-based NGO take ownership of a project and oversee local partner activities
Palms for Life Fund works hand in hand – Palm in Palm - with the global poor. In the words of Founder and Executive Director Hannah Laufer-Rottman:

“The noble palm tree, symbol of renewal, serenity and joy, reminds us that by reaching out to others we can strengthen the lives of men, women and children around the world.”
Annex C

Our Projects and Funding Requirements

Palms for Life Fund selects projects that respond to real needs and have proven to be effective and have a lasting impact on people’s lives. Our projects are implemented locally by reputable organizations that share our vision. All projects require urgent funding. Help us make a difference!
Visit www.palmsforlifefund.org and make a tax-deductible donation, NOW!
And remember: it does not happen until... it happens!

Status of Project Funding:

<table>
<thead>
<tr>
<th>Total Value of Projects</th>
<th>$9,474,320</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value of Projects Funded</td>
<td>$2,438,600</td>
</tr>
<tr>
<td>Value of Funds Required</td>
<td>$7,035,720</td>
</tr>
</tbody>
</table>

BURKINA FASO

Food Production by Rural Women in the Lake Bam Region, (Ongoing)
Location: Communities of Loulouka (Burkina Faso)
Executing Partner: APRODES
Participants: 500 rural women
Funding needed: $75,000 (in average, $150/person) *Partly Funded*

The project is being implemented in different phases: increase the production of tomatoes and onions by engaging more and more women in this activity; increase the irrigation capacity to ensure higher productivity; provide micro-credit to allow for the purchase of agricultural inputs; fund the storage and conservation of the products to increase market value and opportunities. These actions, combined with training will allow participants to double their income and increase their livelihoods and the quality of their families’ life. It is designed as a sustainable model.

Community-Based Health Planning and Service (Pending Funding)
Location: Districts of Zabré and Léo (Burkina Faso)
Executing Partner: Population Council, Burkina Faso
Participants: 98,500 mothers and 68,000 children totaling 166,500 people
Funding needed: $1,531,000 for 2 years
The objective of this project is to reduce maternal and child mortality and also morbidity and mortality linked to malaria, tuberculosis, and HIV and AIDS. In order to achieve this objective, the project will apply a new methodology based on community participation, local volunteers, and the formation and deployment, at the level of the village, of qualified staff. Funds will help train health promoters and community leaders and build basic essential health infrastructure in the communities thereby making health services of better quality available to the local population.

Eliminating Female Genital Mutilation, (Pending Funding)
Location: Countrywide (Burkina Faso)
Executing Partner: Population Council
Participants: researchers, extension workers and all women committed to ending this violence
Funding needed: $14,723 for initial research phase and $500,000 for second phase

The project will first organize a series of training sessions in order to determine the prevalence of the FGM. A second phase of the project will be to continue the series of awareness, training and educational campaigns to ultimately eliminate the practice in the country. Today, despite the Law in 1996 that prohibits the practice and imposes fines on people who excise girls and women, clandestine excisions take place on a daily basis and mainly younger girls are being affected.

Promoting Low-Risk Sexual Behavior (Pending Funding)
Location: Ouagadougou (pilot phase) with extension to Bobo-Dioulasso, Tenkodogo, and Gaou (Burkina Faso)
Executing Partner: Population Council and local partner organizations
Participants: 30 community leaders (first phase)
Funding needed: $12,100 (first phase)

The project will prepare 30 sex workers as leaders and models for other young women that engage in this profession and provide them with comprehensive life skills training to increase their self-esteem and put them in a better position to take care of their life, health, and relationships. The project will also help control the spread of HIV/AIDS (prevalence among the general population is 2.7%, however, among sex workers it was 8.5% and among their clients 4.1% in 2006).

Integrated Health and Sanitation Complexes in Border Areas (Pending Funding)
Location: Volta and Western Regions border areas with Ghana
Executing Partner: Population Council
Participants; vulnerable communities and volunteer health officers
Funding needed: $100,000 (first 12-month phase)

In an effort to reduce child and maternal mortality and to bring health services closer to low-income communities, the project proposes to build integrated health complexes in border areas in West-Africa, focusing on water, sanitation and hygiene. Each health complex will provide sanitation and hygiene facilities as well as health services and education to surrounding communities and to travelers, thereby addressing both preventative and curative measures.

ECUADOR

Educating and Feeding Working Street Children (Ongoing)
Location: Quito, Ecuador
Executing Partner: Centro del Muchacho Trabajador
Participants: 2,000 street children and their families
Funding needed: $60,972 Partly Funded

The project focuses on educating and feeding the disadvantaged and often forgotten — street children. It is unique in that it educates children while also teaching them a trade or craft. It is sustainable: the poor children are able to remain in school while also working and providing for their families. There are three components to this project: implement a revised curriculum, build a team of community health providers, and strengthen the food security program.

**Bilingual Education in Rural Schools (Ongoing)**
Location: County of Ambato, Province of Tungurahua, Ecuador
Executing Partner: Fundación Esquel
Participants: 7,129 school children with indirect benefits to 35,000 people
Funding needed: $430,000 for 3 years Fully Funded!

This project will be implemented in areas affected by high levels of poverty and poor education. The funds will improve school infrastructure and curriculum while also preserving the students’ native language and culture by setting up intercultural bilingual education centers. Because of this project children living in rural areas will now have access to quality bilingual education.

**Cuéntamelo Todo - Education from the Streets (Ongoing)**
Location: Quito, Ecuador
Executing Partner: Fundación Desarrollo Social y Hábitat (DS&H) and Fe y Alegría
Participants: 350 children
Funding needed: $60,000 for the second year (15,000 funded in 2011 from BWB)

DS&H and Fe y Alegría are taking popular education to the streets. With a multidisciplinary approach and backed by a professional team of pedagogues, animators, a social worker and psychologists, Cuéntamelo Todo invites children aged 5 to 12 twice-weekly in Quito’s old town on the Plaza San Francisco to take part in reading and recreational activities that seek, through a rights-based approach, to develop key life values. In addition to generating interest in readership, Cuéntamelo Todo also aims to create opportunities for children and their families to transform their realities through tailored social support and an individual referral system to specialized institutions.

**ETHIOPIA**

**Construction of Wells in Drought Stricken Areas (Pending Funding)**
Location: Lowland Bole zone of Oromiya
Executing Partner: Wako Gutu Foundation
Participants: 3,100 vulnerable households totaling 15,500 people
Funding needed: $130,254

This project will establish a special alliance between a US Foundation and the community of engineers in the US and a local pastoralist organization in Ethiopia to fund the construction of 10 new water wells in rural areas of the Oromiya region in this country. New water wells will dramatically increase water supply in traditionally dry areas. As a result, participating
communities will have better access to food and drinking water, and increased prospects for livestock and agricultural activities. The project includes training for local capacity building, environmental protection and sustainability. In the long-term, the project model can be scaled up and replicated to other rural communities.

**INDIA**

**Enhancing Climate Resilience of Small Farmers through Biodiversity and Sustainable Agriculture for Greater Food and Water Security in Northern India (Pending Funding)**

Location: Northern India- Bihar, Rajasthan, Uttarakhand, West Bengal and Orissa  
Executing Partner: Navdanya  
Participants: 500 individual farmers  
Funding needed: $2M for 3 years

The project will improve food and water security of small and marginal farmers by enhancing their climate resilience through sustainable agricultural practices and integrated water management systems. The project will transform 500 participating farmers, at least half of whom will be women, into core project leaders who will apply and disseminate these practices in their communities; and establish community seed banks and nurseries to collect and distribute biodiverse climate-resilient agricultural inputs.

**Universal School Enrollment & Quality of Primary Education (Pending Funding)**

Location: Hyderabad, India  
Executing Partner: MV Foundation  
Participants: 36,000 schoolchildren  
Funding needed: $750,000 for 3 years

The project seeks to abolish child labor and ensure universal education for all children in the project area by building a strong social norm in favor of children’s right to education. It will ensure that all children are retained in schools and are given good quality education. It will also build local capacities to strengthen the school system and monitor child rights. MV Foundation works in 2,500 villages and monitors 400,000 children on a daily basis and works to get and keep every child 5-14 years old in school.

**Vocational Training & Employment Opportunities “Centers of Hope” (Pending Funding)**

Location: Countrywide, India  
Executing Partner: HOPE Foundation  
Participants: 4,500 disadvantaged young men and women  
Funding needed: $1,089,508 for 3 years

The project will transform the lives and livelihoods of 4,500 young men and women some who are unemployed and others under-employed, and whose parents often earn less than US$15 per month by providing them with new employable skills. A total of 15 centers will participate in this project. Project participants will go from an earning potential of 1,000 rupees per month on average ($26)
to 2,470 rupees ($65), doubling their capacity to earn. The training centers are a sustainable investment and will provide training for many more young people after the project terminates.

**Food Production with Small Farmers Focusing on Women**
Location: Beira Corridor
Executing Partner: Foundation for Community Development
Participants: 5,000 rural women and their families
Funding applied for: $,773,144 for 3 years

The project will be implemented by the Foundation for Community Development in partnership with AGRA. It will concentrate on the Beira Corridor, an area with a significant agricultural potential and will provide participants with technical assistance, credit and other inputs to drastically increase their income from agricultural activities.

**SWAZILAND**

**Water Supply and Sanitation for School Gardens and Food Security**
Location: Countrywide
Executing Partner: Action Four Africa
Participants: 40,000 schoolchildren in 120 public schools and their families
Funding needed: $1,993,600 for 3 years. **Fully funded!**

The project will be executed by our partner organization Action Four Africa. It will implement a comprehensive scaling up of water harvesting/storage structures and sanitation systems in primary and secondary schools and rehabilitation (in some cases, installation) of school gardens. By improving water access, supply and sanitation in schools, a transformative process can occur in the areas most critical to children and their families: improved health, hygiene, livelihoods, education and most critically, enhanced food security.