## Annual Report 2014

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Dear Reader,

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

In 2014 we concluded our flagship USAID-funded project in Swaziland and initiated a new EU-funded project. Our work in Swaziland has become a tipping point for Palms for Life Fund. As the USAID project concluded we can proudly report that we were able to support 120 public schools, benefitting directly over 40,000 children and, indirectly, the surrounding communities. Accessing water, sanitation and food is life changing for the thousands of poor children of Swaziland. Now, thanks to the EU funding, we are able to use our prior experience and enhanced local capacity in Swaziland and commit to working with most vulnerable children in the country. I visited the country in March and had fruitful meetings with key government officials and UN organizations seeking to build local partnerships.

In 2014 we sought new funding windows and submitted several funding proposals; we connected with corporations, foundations and individuals and pursued our cause-related marketing program: Art for Life. We managed Join1000 as a platform to engage individuals in our work.

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, and to little Leah and Noah, inspiring me to go on with my work for them and all the children of the world, THANK YOU! I hope you enjoy the reading.

Sincerely,

Hannah Laufer-Rottman
Executive Director
2. Committed to 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. An important consideration is that Palms for Life does not target "beneficiaries," it engages "participants." 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 only a small percentage of the social investment is spent on recurring costs, and that all necessary conditions are met to ensure full operational capacity. In most cases, we do not execute projects ourselves which allows us to keep our operating costs very low. The only exception is Swaziland, where we have established a local NGO, Palms for Life Fund Swaziland which assumes the responsibility for the daily management of our work, with oversight, guidance and coordination provided by Palms for Life’s headquarters office in the US. Daily efforts are put into strengthening the operating capacity of our team in Swaziland where we have appointed a local Project Manager and a team of field staff and consultants.

As a “Global Alliance to End Poverty” we continue to 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.”

3. Our Commitments

Palms for Life Fund advocates for the poor around the world. Millions of people lack many basic resources such as food, water or sanitation, and millions of children cannot attend school. We do not want to lose yet another generation to hunger and poverty. This requires a massive mobilization and a sense of urgency in responding to the many unmet needs of the poor.

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 maximizing resources. Our key stakeholders are the project "participants" whom we empower and engage through training, sensitization, sharing of information and by promoting active participation. At the same time, we also expect from our participants to be accountable and responsible in the projects we support. We formalize such relationship by signing Partnership
Agreements with participating communities in which we outline our shared commitments and responsibilities.

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 and demands that we look at the big picture to address the many elements that are part of our participants’ everyday life in an integrated and sustainable manner. This is particularly true for projects that engage women as we must not only have a good understanding of each culture and reality, we must also address every element that might prevent a woman to become an active participant in a given project. We thus encourage our partners to design projects following the same vision.

Our third commitment is to build **local capacity**. We build the capacity of our local partners and transfer resources for them to manage. The scope for support that our partners need is enormous! 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 within reasonable margins.

Throughout 2014 we continued to strengthen the local capacity of Palms for Life Fund in Swaziland. Today, we are proud about the Palms for Life Swaziland Office: it has become a major player among the civil society in Swaziland.

Also in 2014 we continued with our Art for Life and Tees for Life programs to raise funds and awareness about our work.
4. Our Partners

In 2014, Palms for Life managed its relationship with our partners on the ground, local NGOs, in our select countries, mainly in Burkina Faso, Ecuador and Nicaragua and with supporting organizations in the US such as the Marble Collegiate Church and the Collegiate Church Corporation.

Keeping our partnerships on the ground alive means a continuous attempt to seek funding to support their program and enhance their capacity to run social development projects. We trust that our partners 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.

Every week Palms for Life receives requests from local organizations to support their work. There is evidence that insufficient funding is available, throughout the development world to support 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) – now the Sustainable Development Goals. 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! Our current partners on the ground are:

- Burkina Faso: Population Council
- Burkina Faso: APRODES
- Burkina Faso: ADEP (new partner)
- Ecuador: Fundación Esquel
- Ecuador: Fundación Fe y Alegria
- Ecuador: INEPE
- Mozambique: The Community Development Foundation (FDC)
- Nicaragua: El Porvenir
- South-Africa: Waterberg Welfare Society
5. Our Activities and Results

A. Fundraising
In 2014, we submitted several funding proposals within the frame of our 3-year business plan (see attached Annex B).

We researched prospects and submitted Letters of Inquiry, Concept Papers and proposals to the following:
- European Union in Swaziland to support vulnerable children under 5 through strengthening the Neighborhood Care Points in 2 select regions
- USAID- Rockefeller Foundation for a Global Resilience Partnership Project in East Asia
- Marble Collegiate Church
- United Nations Federal Credit Union (UNFCU)
- Collegiate Church Corporation
- Dextra Baldwin McGonagle Foundation; the Foundation has been a loyal supporter of Palms for Life Fund’s capacity during the last 7 years.

Palms for Life continues to receive numerous letters of inquiry that we have to turn down for valuable projects in many parts of the world and in countries that are out of our focus areas.

B. Main activities and Results


During three and a half years of this project, Palms for Life developed the full local capacity to run such large scale projects which has become an asset that can easily be replicated in the country or elsewhere. The project was extended and concluded in May 2014 which allowed for a smooth phasing out of the project.

The major achievements of the project were:

1) The project successfully assisted all 120 participating schools with new or improved sanitation and/or water harvest/storage systems, and/or vegetable gardens, and it disseminated information within schools on best practices with regard to key topics.

2) The Project has had a tremendous impact on the quality of infrastructure in participating schools, with regard to core sanitation/hygiene/water infrastructure and school gardens, supporting 40 000 children and their communities. There was consistent dialogue with the schools about how to ensure that the systems are maintained and sustained, particularly during the development of school Management Plans.

3) Commemoration of World Days: The Project commemorated World Water Day in 2013, with representation from the Ministry of Natural Resources. The Project also commemorated World
Toilet Day in 2012 and 2013 and raised awareness on the importance of providing and using toilet paper and soap for toilet use and hand washing.

4) Information Dissemination/Education: Through partnerships with UNICEF and the Ministry of Education, the Project successfully shared English and siSwati educational posters with all the participating schools. The posters included key WASH messages and tips on how to maintain functional sanitation systems.

5) Advocacy on School Feeding and Human Hygiene Rights in Schools: This is an on-going core area for Palms for Life Fund, internationally. At every opportunity, the Project reiterated the need for systematic school feeding programmes in Swaziland and for the need for budgetary support for improving and maintaining core hygiene and sanitation functions in schools. The Project encouraged schools to ensure that there was running water and soap always available for pupils’ hand washing, after using the latrine and before having their meals, and that there was always appropriate wiping material available for students. This remains a core focal area for future projects.

6) Public Awareness Campaigns: with the support of a local Supermarket in Swaziland, the Project conducted a hygiene awareness campaign for 2 months. Together with the grocery chain, the Project raised funds and bought toiletry hampers for 492 pupils from 3 different participating schools in the Hhohho region.

7) The project also worked with the Ministry of Natural Resources, Water Department, with regard to testing select water at schools and viewing the constructed sand dams. Swaziland Environment Authority also had an important role in ensuring environmental compliance with Project activities, including waste burners and dam construction.

8) The Project was also active in the National Water and Sanitation Forum (WASH), where it presented on Project systems on numerous occasions. Palms for Life also partnered with the UNICEF country office in helping to ensure that children receive appropriate sanitation, hygiene and water educational messages.

9) Two innovative projects were tested:
   a. Waste Burners: in many cases, the female pit latrines become full of sanitary towels. Human effluent bio degrades very quickly given the right conditions and if maintained and used correctly, a latrine will operate for long periods of time and be smell/fly-free. In the case of latrines with sanitary towels, the digestion process is interrupted and the environment within the latrine becomes imbalanced resulting in an ineffective latrine filling up too quickly. The waste burner system was piloted in High Schools as it has more female students that have begun their menstrual period. The system is versatile and can also be used as a general waste management facility, as paper can also be burnt. The Health Environment Office and Swaziland Environment Authority worked with the Project to ensure that the systems were properly implemented and managed at the pilot schools. The project conducted training sessions with schools on the safe operation, maintenance and management of the waste burners, and early indications show them to be successful.
   b. Sand Dams: in an effort to ensure the reliability and sustainability of water in participating schools, the Project constructed sand dams at 3 schools: Ntabinezimpisi Primary School, St Bernards Primary School and St Enselem Primary School. Water from the sand dams benefits the entire school community as it is a more significant
intervention than the Project’s more common roof-water harvesting systems. The dams, while more costly, provide a more sustainable and reliable water source for the schools. The Ministry of Natural Resources and the Swaziland Environment Authority participated in Project monitoring visits to the dams to provide management and maintenance recommendations.

2. Swaziland: EU-funded project: Reducing Vulnerability of Children at the Grassroots: Strengthening Local Capacity and Improving Critical Community Assets at Neighbourhood Care Points (NCPs) in Swaziland: Hhohho and Manzini Regions

The contract for this project was signed in November 2014. This was the first agreement ever with the European Union and a true success for Palms for Life Fund Swaziland and its mother organization, Palms for Life US.

The project will contribute to the well-being of most-vulnerable children in Swaziland by creating opportunities for existing community structures to take increased ownership over their own, varying, development strategies and to strengthen the delivery and quality of sustainable social services the communities themselves provide to Swaziland’s most vulnerable children. The project will create an enabling environment for communities to assess for themselves the actions needed to support their most vulnerable children through existing and enhanced community structures. To achieve this, the project will strengthen the local capacity of 90 marginalized Centres in geographic clusters and significantly improve the availability, delivery and sustainability of critical community assets.

These are the project Strategic Objectives:

1) To strengthen community ownership of 90 participating Centres by mobilizing and building capacity and assisting the Centres to establish sustainable micro-democracies;
2) To improve critical community assets and lifeskills at participating Centres, which improves service delivery and infrastructure for vulnerable children around health/nutrition/hygiene/sanitation, including the provision of care and early education, with the full participation of community members; and
3) To strengthen and support participating Centres’ abilities to provide and maintain reliable and sustainable food systems for themselves, in a hygienic and safe environment, leading to changes in behavior/practices.
The project will have a duration of 40 months. From past lessons learned we included in the methodology a pre-positioning phase of 4 months during which the project team is to be appointed and project material to be prepared. Such a phase is critical for implementing projects within a more realistic timeframe.

3. Ecuador: Equipping Eating Facility for School and Community Feeding Scheme

Thanks to a grant from the United Nations Federal Credit Union we were able to fund the feeding infrastructure for school children of our partner INEPE, a community organization with 25 years of work with vulnerable communities in Ecuador.

4. Nicaragua

We strengthened our relationship with the organization El Porvenir in Nicaragua \(^1\) and supported micro sanitation project in schools in San Juan, Achuapa in the department of León, north-west of Nicaragua. Our funding helped build new latrines in two schools and organize communities and train them in building and maintaining the latrines. The project also teaches children and the community good hygiene practices. Although small, the project impacts the health of about 100 schoolchildren and surrounding communities. Children learn how to wash hands after using the toilet and before eating. Such project also impacts girls as they feel more comfortable going to school when there is a latrine. Studies show that overall school attendance in poor countries increases by as much as 30% when there is water and sanitation in school!

\(^1\) El Porvenir (EP) is a non-profit organization founded in 1990 as a partner to Habitat for Humanity’s self-help housing programs that did not include water, bathroom, or kitchen facilities. EP was born to fill that gap. EP empowers rural Nicaraguan communities to improve their living standards and reduce burdens on women through the sustainable development of clean water, sanitation, and cooking systems; watershed protection; and health education (mission). EP has 24 years of experience helping rural Nicaraguan communities build appropriate technology as well as providing communities with the tools they need to manage their water, sanitation and forestry resources.
In 2014 we signed our first Fiscal Sponsorship Agreement with the “Smiling Hogshead Ranch,” an organization that operates an urban farm in Long Island City, New York and promotes sustainable food and waste practices. Under the agreement, Palms for Life will receive donations of cash and other property designated for support of the Smiling Hogshead Ranch Project and make disbursements to support urban agriculture and environmentally sustainable infrastructure. Smiling Hogshead Ranch will also provide horticultural, agricultural, and environmentally sustainable training programs. Currently, the principal office of the Project is located in Queens, New York. Such fiscal sponsorship is made possible because it helps further Palms for Life’s educational goals in the areas of addressing the underlying causes of hunger and finding sustainable solutions to food insecurity in the United States of America.

6. Fundraising

Palms for Life continuously approaches potential donors asking for two kinds of fundings: capacity grant and program grants. In 2014 we approached the Open Society, the Collegiate Church Corporation, the G. Unger Vetlesen Foundation, the Alpern Family Foundation, the European Union, IDB and USAID. We were successful with the Dextra Baldwin McGonagle Foundation, UNFCU, the Alpern Family Foundation (for the Faces of Hunger in America Film Festival) and in particular the EU in Swaziland.

Global Resilience Challenge: worth being mentioned is the considerable work and mobilization that went into submitting a comprehensive pre-proposal for the Stage One of the USAID/Rockefeller Foundation Global Resilience Challenge (GRC) on a project called “Women-Centered Climate Change Resilience Strategies for South Asia.” Such undertaking illustrates the many frustrating attempts made by small non-profits in accessing significant grants that have the potential to make huge impact. Those attempts are highly time consuming and require a considerable mobilization – in this case of an international task force – and mostly operating on a voluntary basis. We generated a comprehensive quality documentation thanks to the combined contribution even by retired experienced former senior UN employees, senior experts in Asia and in the US. Being turned down on such application is discouraging.

7. Visibility

Huffington Post Articles: on the visibility side we want to mention the articles that have been posted by Hannah Laufer-Rottman, our Executive Director, in our blog on the Huffington Post. These were the articles published in 2014:

1) Failing to Address the Complexity of U.S. International Food Aid Policy May Result in Perpetuating World Hunger -- Part II
2) Undoing the 'Food Curse': Honoring Food For What It Was Meant To Be
3) Mostly Rice and Some Beans - Eating Below the Poverty Line
4) Myself in Their Shoes -- Living Below the Poverty Line
5) Effective Ways to Prevent Violence Against Women and Girls: The Two Steps Necessary to Significantly Lessen an Organized Crime against Humanity

Speaking Engagements: Our founder has been invited to speak about Palms for Life to a large group of women from The Leadership Connection. During this presentation Mrs. Laufer-Rottman presented her vision:

a. Connection – global vision: global citizens; we are all connected
b. Rights-based approach, doing what is right
c. Hand-outs versus development
d. Food aid: charity and sustainability (systemic issues)
e. Integrated Development, Participatory, Sustainable
f. School feeding and schools as centers of change
g. Innovative development with access to technology

... and challenges:

a. Cost-efficiency and looking for high impact - how to keep both in balance
b. The program versus the capacity funding
c. The cost for operating as a reliable nonprofit, including cost of audits

8. Other - Revenue

The total revenue and Public Support that we generated in 2014 amounted to $148,782. This reduction compared to 2013 is mainly the result of the end of the USAID grant for Swaziland, and the fact that the new EU-supported project in Swaziland will be funded entirely locally.

9. How we Measure our Success (please consult our Business Plan in Annex B 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.
We’ve continued to increase and improve our presence on social media through interns who work with Maayan Laufer. We posted numerous times a day on Twitter, five times a day on Facebook, and increased our presence on Instagram as well. Through periodic advertisements, we consistently gained followers and engaged new people from around the world with Palms for Life Fund.

We’ve continued to share a newsletter monthly with our supporters about our work, philosophies, Join1000 movement, as well as to honor days of awareness such as World Water Day. An example of one of our newsletters is here.

This past year, we increased the number of articles we share on social media. We found that for the Palms for Life brand, sharing a mixture of our content and other people’s increases engagement and interest.
We’ve continued to develop the Hannah brand through the idea of #GlobalMother. We post photos of Hannah from her past work and current work to show Hannah’s dedication to fighting global poverty throughout decades. We’ve also continued to post her quotes and her articles on Huffington Post.

11. LIVE BELOW THE LINE

We were invited to join 24 other nonprofits in the Live Below the Line (LBL) campaign produced by The Global Poverty Project (GPP). In LBL, participants sign up to eat for $1.50 a day for 5 days and get friends/family to sponsor their efforts through donations. All donations go to one of the 25 nonprofits the participant has selected. Our participation in the campaign proved to be great exposure and visibility for Palms for Life. That said, the funds that we accrued didn’t justify the time and effort that we dedicated and mobilized for months and therefore we won’t be participating again in coming years.
In 2014 we invited the Join1000 community to vote on two micro-projects. The first was to help us design on a t-shirt design for the new wave of Hungry Tees that we created for the Live Below the Line campaign. The second was to vote between two projects in Nicaragua (Improving Sanitation in Schools) and Swaziland (Printing of Educational Posters). The community participated enthusiastically and the Join1000 community keeps growing, though not as quickly or as successfully as we hoped and had anticipated. The biggest challenge with Join1000 is to make it a choice that donors make to support Palms for Life the organization. There is so much competition amongst nonprofits that having Palms for Life be a donor’s monthly donation is a challenge. That said, it has been a great way to promote Palms for Life and our micro-projects to our community and involve them.
Derived from our financial statements which have been audited by WeiserMazars LLP-Certified Public Accountants-New York. Please contact us if you would like to receive a complete copy of the audited financial statements.

### Palms For Life Fund, Inc.

#### Statements of Activities

**Years Ended December 31, 2014 and 2013**

<table>
<thead>
<tr>
<th>Changes in unrestricted net assets:</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
<th>Total</th>
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<tr>
<td>Revenue and Public Support</td>
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<tr>
<td>Contributions</td>
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<td>Grants - USAID</td>
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<td>Art sales, net of cost of goods sold of $1,135 in 2014 and $1,115 in 2013</td>
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<td>Interest and other income</td>
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<td>Total revenue and public support</td>
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<th>Expenses</th>
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<td>Program</td>
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<td>Fund-raising</td>
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<tr>
<td>Total expenses</td>
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<table>
<thead>
<tr>
<th>Change in net assets</th>
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<tr>
<td></td>
<td>(53,196)</td>
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<table>
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<tr>
<th>Net assets at beginning of year</th>
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<tr>
<td></td>
<td>83,640</td>
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| Net assets at end of year         | $ 30,444     | $ 10,000               | $ 40,444 | $ 83,640 |
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 (10)
- Team of rotating Consultants (specific to expertise needed)
- IT Professional (Part-Time)
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 "Cuentamelo 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:
I. 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

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.

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2 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).
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.³

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, 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 nation-wide impact – and established Palms for Life as a leading organization committed to fighting hunger and poverty in the US.

**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.

³ Palms for Life views the people it helps as active participants (not beneficiaries) which establishes accountability and mutual responsibility.
(i.e. micro-finance 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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**Marketing, Development, and Board Management Costs**

![Chart of Marketing, Development, and Board Management Costs]

- Total
- 2015
- 2014
- 2013
- 2012

- Total for 2012-2015
- Board Management
- Development
- Marketing + Communications

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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.”