

ANNUAL REPORT 2009



Palms for Life Fund
A Global Alliance to End Poverty



Annual Report

2009

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1. Foreword by the Executive Director



Dear Reader,

It is with great pride that I am sharing with you this third 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 very gradually at a pace that we still feel very comfortable with. We have been able to keep our promise to maintain our operating costs to a minimum and to engage our Board, Advisers and friends in our activities on a voluntary basis. In 2009, we strengthened our Board and prepared several new projects, reached out to corporations, foundations and individuals and launched several signature programs. Our biggest event was the Faces of Hunger in America film contest.

Thanks to our supporters and friends, we were able to carry on with our mission to raise the level of awareness about social and economic problems affecting the poor, and to help alleviate poverty in our target countries. We strengthened our relationship with our partners and were able to identify funding opportunities which led to the approval of several social investment projects.

Palms for Life owes its achievements to the members of our Board of Directors and Board of 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 husband David Rottman and my 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."

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 considers 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, and to engage as many partners as possible, thus maximising resources. Our key partners are the project "participants." Our commitment to the project participants is of empowerment. 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. We also feel the need to look carefully at the process by which we intend to obtain the changes proposed in our projects, i.e. HOW to achieve maximum and sustainable impact of our operations on the ground. One key element here is education - with a strong emphasis on girls' and young women's education.

Another key element, is the local capacity. Therefore, our third commitment is to build local capacity. This translates for us into engaging key local players in all our activities; establish local partnerships with solid implementing organizations; provide them with all the services and equipment they require to be able to function properly; recognise their comparative advantage and grant them the same kind of value and recognition that is granted to international organizations. It translates into allowing Palms for Life to keep

its own overhead very low. This commitment is an act of social generosity as the intention is to transfer as much as possible authority over projects to local partners on the ground and to fully enable them to act as such.

Therefore, in 2009, we have selected a series of projects for which we are seeking funding. These are:

- Community-Based Health Planning and Service in Burkina Faso
- Educating and Feeding Street Children in Ecuador
- Cuentameo Todo: Introducing Reading for Low-Income Children in Ecuador
- Eliminating Female Genital Mutilation in Burkina Faso
- Food Production by Rural Women in the Lake Bam Region Burkina Faso
- Giving Better and Safer Schools to Children in Mozambique
- Musical Education through Music Live Now in Ecuador
- Promoting Low Risk Sexual Behavior in Burkina Faso
- Quality Primary Education in Peri-urban and Rural Schools in Angola
- Universal School Enrollment and Quality of Education in India

The value of the projects listed above ranges between \$100,000 and \$1.5 million. ¹A short description of all the Palms for Life projects - funded and to be funded - can be seen in Annex A.

In addition, Palms for Life worked extensively on the problem of Hunger in the United States through the Faces of Hunger in America film contest (see details on page 9).



4. Our Partners

In 2009, 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. Our Partners have the capacity to run the projects, monitor the 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 and support the people in need.

As we interact with the local organizations, we constantly come across enormous funding gaps for very high quality projects – of which many would directly contribute to attaining the UN Millennium Development Goals (MDGs). Many projects 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
- Ecuador: Centro del Muchacho Trabajador (CMT)
- Ecuador: Fundación Esquel
- Ecuador: Fundación Fe y Alegría
- Ecuador: Fundación Desarrollo Social y Habitat
- India: HOPE foundation
- India: M. Venkatarabgaiya Foundation (MVF)
- Tanzania: Izaas
- Mozambique: The Community Development Foundation (FDC)



5. Our Activities and Results

A. Fundraising

We applied our fundraising strategy on three different fronts: the public and private foundations; corporate foundations; and individuals (e-philanthropy and special events). We continuously researched prospects, submitted Letters of Inquiry, pre-proposals and proposals, and managed a mailing list of about 500 contacts for our online appeals. Networking and social media proved more useful for informational and advocacy purposes than to raise substantial amounts of funds. We made heavy use of social media for the Faces of Hunger in America film contest through our website and through the online voting process.

- 1) Operating expenses: While we count on the overhead fee (normally not exceeding 10%) that we budget in all our projects, until such projects are approved, we need to be able to rely on a more stable source of income. During these initial years, as we strengthen our overall capacity, we need to secure funds for our operating expenses – albeit small - from different sources. We regularly apply for these grants but 2009 was not a successful year in this sense as all the funding that we received was project related. We will attempt to be more successful during the next year and explore new opportunities for such capacity grants. Funding from stock donations and charitable trusts are still under consideration.
- 2) Our Board: for the next 2-3 years our plan is still to keep our Board small but establish a solid Advisory Board. Former UN colleagues – from UNDP, WFP, FAO, World Bank or simply retired UN officers - have joined our Advisory Board; these professionals provide pro bono technical support or help with the identification of local partners. We continuously draw on voluntary help and paid internships. We will recruit one additional board member in 2010.
- 3) A major breakthrough this year was the registration of Palms for Life as a PVO with the US Agency for International Development (USAID). The process had been initiated in 2008 however with incomplete documentation. In 2009, we were able to produce all the necessary documents, including the Audited Financials and we got thus approved. This will allow Palms for Life to apply to US grants in the future. Such registration is being reviewed annually.
- 4) Creative ways to raise funds: during 2009, Palms pursued its design of innovative and unique “for Life” projects and events that engage citizens in an interactive way, support our brand and help raise funds. We developed the concept of "Scent for Life" and "Bananas for Life" and produced and designed a new Baby Tee shirt with a message about the need to have access to food for a better life.
- 5) Green for Life: We pursued in 2009 our support to some smaller projects and



were able to secure funding for our partner APRODES in Burkina Faso. Thanks to donations from the Marble Collegiate Church, rural women were able to get better access to water for the irrigation of their field. At the end of the year, we further supported a project for the purchase of basic agricultural equipment and next year, we

will try to secure funding for a literacy project in the field. We like to look at rural women from a global perspective 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.

B. Tangible Results to Date

- 1) We have maintained an ongoing relationship with our well established anti-poverty and educational partner organizations on the ground mainly in Angola, Burkina Faso, Ecuador, India and Mozambique.
- 2) We have dedicated
- 3) We have identified 14 projects and submitted funding proposals to UBS Optimus Foundation, Nike Foundation, Michael and Susan Dell Foundation, Dell Corporate Foundation, Bill and Melinda Gates Foundation, Marble Collegiate Church, Allan Foundation and other private foundations. We also submitted an application to the Social Media Grant for our work on the Faces of Hunger project.
- 4) We enquired with the Clinton Foundation about the complementary participation at the CGI annual event. This annual event is of strategic importance and a wonderful opportunity to meet many mind-like organizations. Unfortunately, the cost is exorbitant but the Foundation grants annually complementary membership.
- 5) This year, Palms for Life was approved as a charity by the Charities Aid Foundation (CAF) which was administering funds from the UBS Bank Employee Giving Campaign. As a result, we submitted a project for Ecuador, called "CuentameLo Todo" to which the UBS employees contributed \$15,000. This amount was fully disbursed by CAF.
- 6) Our major success this year was the approval of the Ecuador project by the UBS Optimus Foundation in the amount of \$430,000. The 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. Although these funds do not transit through Palms for Life, the grant was made possible thanks to our work. A service fee of 5% was paid to Palms for Life.
- 7) As part of Mission Fish, the charitable organization of eBay, we are regularly listed by buyers as their charity of choice and collect small donations thanks to the association with this online community.
- 8) We have raised directly and cashed a total of \$73,397 from foundations, online donations and special events, which we have used to make several grants. We have received a second grant for the Faces of Hunger in America film contest which will become fully operational in 2009.
- 9) We have sent a second volunteer to Angola where she helped revamp the website and provide marketing and PR support to enhance the visibility of our partner organization the Development Workshop (www.dwangola.org).

- 10) We have designed and submitted for review new Signature Events to help us raise funds: Art for Life, Banana for Life, Chocolate for Life, Cooking for Life, and Tees for Life. We have used eBay to auction off a special 12-person dinner donated to us by chef Art Smith, however with insufficient attention at this time. This gift will be carried over to 2009 when we hope to find a new opportunity. Funds will support feeding programs.
- 11) We have re-designed our HUNGRY tee and added the ILLITERATE tee to our collection. We have organized two special exhibits for the sale of the paintings from Ecuadorian artist Luis Salazar and collected \$9,780 which we are using to support a musical education project for poor children in Ecuador.

C. How we Measure our Success

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 funds that we delivered to our partner organizations on the ground
- 3) The number of people with new opportunities to improve their lives
- 4) Our sustained capacity to support our operations
- 5) The relationships with corporations and foundations who trust our ability to identify reliable partners and submit good quality projects
- 6) The number of individuals whom we have engaged to support our mission through our signature events and email blasts
- 7) The replicability of innovative fundraising and advocacy models such as Art for Life, Fashion for Life, Cooking for Life and other events.



6. 2009 Faces of Hunger in America Film Contest



In 2009, Palms for Life sponsored a contest that challenged young filmmakers 25 years of age and under, to produce a short film depicting hunger in their local communities all across America. A total of 14 films were selected for an online voting process on www.gotspot.com where the films received 58,000 views and got over 30,000 votes. The 6 films with the highest number of online votes were subsequently reviewed by an esteemed Panel of Judges in New York at the Action Center to End World Hunger, on December 21st.

The Panel was composed of: Joel Berg head of New York City Coalition Against Hunger, Janet Poppendieck Professor at Hunter College and author of *"Sweet Charity? Emergency Food and the End of Entitlement,"* and of *"Free for All: Fixing School Food in America,"* Krishnendu Ray, Sociologist, Assistant Professor of Nutrition and Food Studies at NYU and author of *The Migrant's Table: Meals and Memories in Bengali-American Households;* award-winning cinematographer Tom Hurwitz ("Valentino"), and the Maysles Institute program co-directors, Phillip Maysles and Jessica Green.

We are so grateful to the Action Center to End World Hunger for hosting the screening.

This project gave enormous visibility to Palms for Life. Throughout the year, we created a special website, produced several short films, used video recordings to spread the word and communicate with the applicants; we consulted with other organizations working on similar contests; got legal advice for the rules of the contest and finally, put all 14 short films up on our website. We reached out to hundreds of schools, colleges, universities, art institutes, individuals. We wrote an Editorial and send it to the NY Times (not published) and published several press releases. Because of the importance of the theme, we want to share with our readers our Editorial as it establishes our position on how to address hunger in America and ultimately, hunger in the rest of the world.

Editorial

by Hannah Laufer-Rottman

The New Dialogue About Hunger in America

Slowly but surely our American culture needs to move towards a new and revolutionary approach to hunger (or food insecurity). Two ideas need to be developed in order for a national dialogue about hunger in America – and the end of hunger - to take place. The first still-controversial idea is that access to adequate food is a basic human right. As a corollary, the dialogue needs to integrate the idea that a

comprehensive review of the entire apparatus of responses given to hunger in our country, needs to take place.

The recent USDA report that 49 million Americans (including 17 million children), were food insecure² in 2008, has produced a vast discussion and indignation among many in our society. It is not that we came from a baseline situation of zero food insecurity. There were already 36 million people food insecure in 2007 but somehow, little political action was taken as a result. Furthermore, we don't have to wait another year to get the 2009 report of food insecurity. We know that even more Americans are food insecure now, as we speak.

Americans are having difficulty figuring out where those 49 million people are, since we have had an assumption that only the homeless go hungry. In fact, hunger in America is a broad spectrum of the unemployed, the underemployed, those whose wages or assistance don't stretch through the month, and finally, yes, the homeless. So, the first condition is to acknowledge that hunger in America is everywhere. There is no reason to believe that our clear social inequities would not impact our fridge or the meals we put on our table. The facts about the persisting and aggravated hunger in America are a clear indication that the subject has to be taken out of its shadow and onto everyone's radar screen.

There are important international declarations that food is a basic human right; the 1996 Rome Declaration of the World Food Summit and the much earlier 1974 Universal Declaration on the Eradication of Hunger and Malnutrition, which states in Article 1: "Every man, woman and child has the inalienable right to be free from hunger and malnutrition in order to develop their physical and mental faculties." These declarations have not yet penetrated into American political discussion because we have the assumption that basic human rights have already been defined comprehensively by our laws and constitution. (No one would argue that one can achieve "life, liberty and the pursuit of happiness" with inadequate food. Food is the pre-condition for the exercise of constitutional rights.) As with all the modifications of the concept of a right that have gone before in American history, the change requires a progression in which the national discussion can get used to the idea. Once we acknowledge food security as a basic human right, the dialogue can begin.

The second idea, which is a corollary to this discussion, requires policy makers to review the existing responses to food insecurity including the very concept of charity associated with some of the current food distribution infrastructure. We need manageable and cost effective alternatives that reflect the shift in thinking about food security as a basic human right, and not a condition that is fulfilled on a voluntary or charitable basis. Author Janet Poppendieck in her book "Sweet Charity? Emergency Food and the End of Entitlement" introduces the idea that it is important to resist the creation of parallel structures that are far from being cost efficient and perpetuate or replicate the very condition of inequality that is one of the root causes of hunger in America. Joel Berg's "All You Can Eat: How Hungry Is America" outlines the role of

² The United Nations Food and Agriculture Organization, FAO, defines food security as a situation in which all people at all times have access to sufficient, safe, and nutritious food for a healthy and active life. This involves 4 conditions: 1) adequacy of food supply or availability; 2) stability of supply, without fluctuations or shortages from season to season or from year to year; 3) accessibility to food or affordability; and 4) quality and safety of food.

government in addressing the issue of hunger and how delegating the solution to society in general is an abdication of the purpose for which government exists.

Poor and hungry people should be able to access the food they need in a dignified way, from the local supermarkets or other food stores and markets (or from growing their own food). All children in school should receive good quality and nutritious food, every day. Food stamps for the unemployed, the underpaid, the homeless and anyone who cannot access food, should become the rule until many other changes take place that will ultimately align the cost of living with the minimum salary for the employed and create more jobs.

Combined, these two ideas--that food is a basic right and that those who are hungry should be integrated into society without a separate infrastructure to serve them--illustrate that a major rethinking needs to take place in the way hunger is conceived and addressed in American society, just as the problem is worsening. It's becoming clear that the impact of these two ideas will have to accelerate as 49 million food insecure (i.e. hungry!) people require an immediate and radical change in the way our country deals with the hunger problem and its underlying causes.



Annex A: Statement of Financial Positions Years Ended Dec. 31, 2009 and 2008
 (prepared by Weiser LLP - Certified Public Accountants - New York)

Palms For Life Fund, Inc.
Statements of Financial Position
December 31, 2009 and 2008

Assets	<u>2009</u>	<u>2008</u>
Cash and cash equivalents	\$ 101,653	\$ 68,762
Total assets	\$ 101,653	\$ 68,762
Liabilities and Net Assets		
Liabilities		
Due to officer	\$ 11,059	\$ 8,420
Accrued expenses	2,431	
Total liabilities	13,490	8,420
Net assets		
Unrestricted	81,809	4,067
Temporarily restricted	6,354	56,275
Total net assets	88,163	60,342
 Total liabilities and net assets	 \$ 101,653	 \$ 68,762

The accompanying notes are an integral part of these financial statements.

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

Annex B



Our Projects and Funding Requirements

Palms for Life 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.

ANGOLA

Quality Primary Education in Peri-urban & Rural Schools (Pending Funding)

Location: Provinces of Luanda, Huambo, Bie, Huila, Moxico and Cuando Cubango (Angola)

Executing Partner: Development Workshop

Participants: 12,800 schoolchildren and 320 teachers

Funding needed: \$592,000 for 3 years

The Project will establish Child Friendly Schools to improve the quality of education and learning outcomes with a special emphasis on school safety and girls' enrolment and retention; it will improve water and latrines on premises, school safety and availability of school material and library facilities. It will increase parents' and students' participation and implement sports and cultural activities, and increasing students' learning ethics and behaviour.

Social Empowerment of Girls and Young Women (Pending Funding)

Location: Provinces of Luanda, Huambo, Bie, Huila, Moxico and Kuando Kubango (Angola)

Executing Partner: Development Workshop

Participants: 6,000 girls aged 6-18 years in peri-urban areas

Funding needed: \$782,000

The Project will promote a radical change towards girls' and young women's basic rights by promoting the importance of girls' education leading to a gradual increase in their attendance and retention in schools; it will increase awareness of girls' right to be free from violence, sexual exploitation or abuse and to resist traditional practices that threaten their dignity and future. The project will increase their awareness about delaying first sexual experiences, resisting early marriage, child spacing and use of contraception and condoms.

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: \$8,700 (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).

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.

Cultural Exchange Program in Poor Urban Neighborhoods - (Ongoing)

Location: Quito, Ecuador

Executing Partner: Musica en Vivo Ahora and Brass Band del Ecuador

Participants: 4,000 children and elderly and 50 musicians

Funding needed: \$48,000 for 3 years **Partly Funded**

This project brings live performances of quality music to poor people who have no access to music. The main target populations are children in public schools and orphanages. By exposing children to music, the project helps raise their general level of educational interest and can maximize other areas of knowledge such as mathematics.

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

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.

INDIA

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.

MOZAMBIQUE

Strengthening Rural Primary Schools (Ongoing)

Location: Nampula and Zambezia Provinces (with also national actions), Mozambique
Executing Partner: The Foundation for Community Development (FDC)
Participants: 4,000 children age 6-16 and 150 teachers
Funding needed: \$1,126,000 ***Fully funded!***

The project will drastically improve the quality of education by training teachers and improving the educational facilities and equipment; it will also mobilize parents and the communities to send and keep girls in primary school. One important feature is that the project will help break the silence on and reduce violence and sexual abuse in rural primary schools by establishing watchdog posts as well as a free and friendly national telephone "Green Line" for information and denunciation. These actions will be complemented by a national media campaign with TV debates, investigative press articles and community radio programs.

TANZANIA

Income Generation and Microfinance Directed at Women (2010)

The project is under evaluation by our Program team.

Annex C. What our Donors say about us



In 2008, Palms for Life was again selected by several eBay sellers as their preferred charity.

I chose Palms for Life because I feel like the worse thing a child or a family can experience is to be so poor, that they can't afford a decent meal. I felt like my small contribution would be best for this particular charity.

I felt Palms for Life was a good charity for me to donate to because I feel like everyone in the world should be able to have a good meal and some sort of education.

The reason I selected the Palms for Life is that I am a firm believer that when you provide education to anyone no matter what their age is they can become more prosperous in their life and be able to pass on the knowledge to their family and other. Every one in life deserves a chance either medically, spiritually or financially to be able to live a full life. I thank you and I also hope my car sells so that we can help others and take care of obligations we have.

There is so much destruction, devastation, starvation and homelessness in the world; I wish I could do more. The children and their families deserve so much more. During this time of economic hardships, it is increasingly hard to look outside of our lives and try to help others. But I just feel so fortunate to have a house, food, transportation and education, even though I am currently living paycheck to paycheck. I want to do my part, however minute that may be. Your charity does so much and I want to be a part of making someone's life a bit better. GOD Bless you and your organization for what you do. – Fontella

I did some research on this program (foundation) and I noticed that this program helps people in Pakistan also. I am originally from Pakistan and that's one of the main reasons why I helped this foundation and I will continue to do so. Together we can all make a huge difference and leave a positive impact on others' lives. Kindly let me know if I can volunteer in any way. I live in Elmont, NY. I am not too far from New York City.

I definitely plan on keeping Palms for Life as my charity of choice for my eBay sales. I chose Palms for Life simply because I read through the description and liked what I read. Palms for Life is something I feel has a purpose and is working toward a positive goal. That's something I can get behind and support. Thank you for doing what you do. Best Regards, - Chris

I see that Palms of Life is dedicated to help people in need, I've been there myself and I know the feeling, some people say that you can always adapt to what you have, obviously these people have never lived in poverty. (Bakersfield)

Hannah, I am a retired primary teacher and felt that the work you are doing for the children and women in Africa, Asia and South America to correct the education and poverty in these areas is a cause that reaches my heart. We have been so blessed to be born in America with advantages of a free society and opportunities that most of the world does not have. I am grateful to have you as my charity. - Stephanie from South Carolina



Palms for Life Fund
A Global Alliance to End Poverty

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www.palmsforlifefund.org

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