

ANNUAL REPORT
2008



Palms for Life Fund
A Global Alliance to End Poverty



Annual Report

2008

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1. Foreword by the Executive Director



Dear Reader,

It is with great pride that I am sharing with you this second 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. First of all, the organization has evolved very gradually and grown at a pace that we 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 2008, we initiated contacts to strengthen our Board and prepared several new projects, reached out to corporations, foundations and individuals and launched several signature programs.

Thanks to our supporters and friends, we were able to carry on with our mission to alleviate poverty in many of the poor countries that we have selected. We strengthened our relationship with our partners and were able to identify good funding opportunities which led to the approval of several social investment projects.

Palms for Life owes its achievements 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

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

2. How we view Social Change

Palms for Life supports the idea that Social Change is best achieved by investing in education. 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 that 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.

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.***"

Therefore, in 2008, we have selected projects such as:

- Bilingual Education in Ecuador
- Caring for the orphans and disabled in Tanzania
- Community-Based Health Planning and Service in Burkina Faso
- Educating and Feeding Street Children in Ecuador
- Eliminating Female Genital Mutilation in Burkina Faso
- Empowerment of Girls and Young Women in Angola
- 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
- Vocational Training "Centers of Hope" in India.

The value of the projects that we have listed above ranges between \$100,000 and \$1.5 million. ¹A short description of the projects can be seen in Annex A

3. Our Partners

In 2008, 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)



4. 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. Social networking proved more useful for informational and advocacy purposes than to raise substantial amounts of funds. There is room to develop our capacity and expertise for e-philanthropy even further applying more sophisticated viral marketing tools.

- 1) Operating expenses: In the longer term, our plan foresees that these expenses will be entirely covered from a small service fee (not exceeding 10%) that we charge from the funds that we eventually raise on behalf of our partners. However, in this initial phase, until we strengthen our capacity, our operating expenses – albeit small - have to be secured from different sources. We have applied to several capacity grants and are exploring funding from stock donations and charitable trusts.
- 2) Our Board: In the beginning and for the next 2-3 years our plan is to keep our Board small but establish a solid Advisory Board. We contacted former UN colleagues – from UNDP, WFP, or simply retired UN officers - to join the Board, provide pro bono technical support, or help with the identification of local partners. We continuously draw on voluntary help.
- 3) Creative ways to raise funds: during 2007, Palms designed innovative and unique “for Life” projects and events that engage citizens in an interactive way, support our brand and help raise funds.

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, Mozambique and Tanzania. We have not pursued at this point our work in Pakistan, because of the local conditions which makes it very difficult for Palms for Life to establish an ongoing dialogue.
- 2) 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, and other private foundations.
- 3) Our major success this year was the approval of the Mozambique project by the UBS Optimus Foundation in the amount of \$1.2 million. The project will help increase school attendance and performance of 4,000 school children and will drastically reduce the violence and sexual abuse of young girls. Also 150 teachers will be trained by the project. Although these funds do not transit through Palms for Life, the grant was made possible thanks to our work. A service fee of 5% will be paid to Palms for Life in 2009.
- 4) We have joined Mission Fish, the charitable organization of eBay and benefitted from a special monthly feature which generated much interest among eBay

customers. About 150 buyers selected Palms for Life as their preferred charity and we were able to collect about \$4,000 from this online community.

- 5) 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.
- 6) 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).
- 7) 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.
- 8) 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.

5. Small is Beautiful

Green for Life



Because our mission supports the idea of a global alliance to end poverty, we help establish valuable connections between key players that share our vision. We also encourage our partners to design projects that address social and economic needs in an integrated and sustainable manner. For example, one of our successes has been to connect our partner APRODES, an agricultural development organization working with small farmers in Burkina Faso, with the new Alliance for a Green Revolution in Africa, AGRA. We are further considering a joint project with a US private firm that will donate fertilizers and trade carbon credits to support food production in Africa. This will be tested in 2009. We are also supporting APRODES with their irrigation needs in which 30 women participate. By increasing their production they can actually increase their income and improve their livelihood. A next step is to help women improve the conservation of the tomatoes and later on, to train them about how to make a good use of their additional income to improve the health and education of their children.

Art for Life



35 paintings were produced by Ecuadorian artist Luis Salazar for Palms for Life Fund. Through this project Palms for Life raised a net amount of about \$9,000 which is being donated back to the country. Funds support educational projects benefiting at least 500 children living in poor neighborhoods and other underprivileged and handicapped children. The first such project was a series of concerts given by the Music Live Now (MEVA) group in Quito, to introduce children in poor neighborhoods to music and musical instruments which they would otherwise never be exposed to.

Annex A



Our Current Projects and Funding Requirements

Palms for Life selects projects that have proven to be effective and have a long-lasting impact on people's lives. Our projects respond to real needs: health, education, feeding, microfinance and adult literacy all meant to fight poverty. All our projects are implemented locally by reputable organizations that share our vision. Below is a short summary of our current projects that require urgent funding. Remember: it does not happen until it happens. **Help us make a difference!**

Bilingual Education, Ecuador (South America)

Location: County of Ambato, Province of Tungurahua

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.

Caring for Orphans and the Disabled, Tanzania (East Africa)

Location: Bukoba District

Executing Partner: Izaas

Participants: 120 orphans and disabled children

Funding needed: \$90,000 (3 year-project) and in-kind donations

The project will be implemented with Izaas, an organization that works to empower people to fight against poverty in Bukoba, Tanzania. Izaas has provided treatment and care to over 3,000 disabled people, handicapped, medically needy, and orphans. Palms for Life Fund has sponsored a volunteer who has traveled to Tanzania and is currently developing a funding proposal to support Izaas with the supply of 30 Braille writers, 4 wheelchairs, and 1 truck, and to support the education of 120 disabled and orphans.

Community-Based Health Planning and Service, Burkina Faso (West Africa)

Location: Districts of Zabré and Léo

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.

Educating and Feeding Street Children, Ecuador (South America)

Location: Quito

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.

Eliminating Female Genital Mutilation, Burkina Faso (West-Africa)

Location: Countrywide

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.

Food Production by Rural Women in the Lake Bam Region, Burkina Faso

Location: Communities of Loulouka

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.

Giving Better and Safer Schools to Children, Mozambique (Southern Africa)

Location: Nampula and Zambezia Provinces (with also national actions)

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.

Microfinance and Education, Ecuador

Location: Pichincha

Executing Partner: Fundación Esquel

Participants: 400 families

Funding needed: \$60,000

The project aims to develop small businesses and provide special training and skills to poor families in areas plagued by high levels of unemployment and migration. It will directly benefit 400 families that would face extreme economic and social hardships without this business opportunity.

Musical Education - Music Live Now! Ecuador

Location: Quito

Executing Partner: Musica en Vivo Ahora

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 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. The project also aims to assist gifted young professional musicians at the outset of their careers allowing them to communicate with a wide range of different audiences.

Participative Protection of Children’s Rights in Sucumbíos, Ecuador

Location: Province of Sucumbíos

Executing Partner: Fundación Esquel

Participants: 38,000 children, adolescents, teachers, parents, and organizations

Funding needed: \$470,000 for 3 years

This project will be implemented in the province of Sucumbíos, located near Ecuador’s northern border. It will create awareness campaigns and establish and train local organizations to provide protection for children and adolescents from all forms of violence and abuse. As part of the project all children and adolescents will be educated on their rights and integrated into the local organizations to help themselves or other victims of mistreatment.

Promoting Low-Risk Sexual Behavior in Burkina Faso (West Africa)

Location: Ouagadougou (pilot phase) with extension to Bobo-Dioulasso, Tenkodogo, and Gaou

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).

Quality Primary Education in Peri-urban and Rural Schools, Angola

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

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, Angola

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

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.

Universal School Enrollment- Quality of Education, India (South Asia)

Location: Hyderabad

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 "Centers of Hope", India

Location: Countrywide

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.

Total Value of Funding Required: \$ \$6,071,903.00

With your help, we will be able to support thousands of poor people and their families. We can not do this otherwise. Please visit www.palmsforlifefund.org and donate now. Thank you!

Annex B. 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



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