ABOUT CARE INTERNATIONAL

CARE: A global leader dedicated to saving lives and ending poverty

CARE International is a global network of 14 National Members with a common vision and mission to defeat global poverty. Each CARE Member is an independent organisation that leads programmes, raises funds, advocates on key issues, and communicates to the public in their country. These efforts supported our life-changing work in 94 countries in fiscal year 2016.

Around the world, CARE works alongside a broad network of partners and allies to help rebuild and improve the lives of the most disadvantaged, with a particular focus on women and girls. In the world’s poorest communities, girls and women bear the brunt of poverty and are also the key to overcoming it.

The CARE International Secretariat coordinates and supports the network to achieve our goals and shared global priorities in line with our global CARE 2020 Vision and Programme Strategy.

We seek to influence the policies and practices that affect the lives of women, girls and the most vulnerable communities through our credible solutions, strong voice on gender and women’s rights, and thought leadership. The Secretariat is located in Geneva, with offices in Brussels and New York, and staff working from several locations across the world.

This report has been developed by the CARE International Secretariat, and includes network-wide highlights and results for 2016.

OUR VISION

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

OUR MISSION

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

OUR FOCUS

We put women and girls in the centre because we know that we cannot overcome poverty until all people have equal rights and opportunities.
A MESSAGE FROM OUR CEO

Around the world, CARE celebrated its anniversary in 2016, remembering that day 70 years ago when the first CARE Packages arrived in Europe, bringing food and other essential survival supplies.

Today, a CARE Package looks very different. Our humanitarian response brings aid to the most vulnerable, mostly women and girls, working closely with them to assess and deliver what they need and supporting the resilience of communities to withstand future shocks. We empower people: village savings and loan associations offer women a chance to become self-sufficient, entrepreneurial and economically successful. This ambition is supported by work in our other key programme areas: on sexual, reproductive and maternal health, and on food and nutrition security to help buffer the poor against the destructive impacts of climate change and other hardships.

Our anniversary year was also one in which we celebrated the partnerships that make all these achievements possible, and the donors, advocates and supporters who help us go from milestone to milestone. In FY 16, CARE again spent 85 per cent of income on projects and initiatives that directly benefited people most in need. We are proud that we reached over fifteen million more people than we did the previous year – a total of over 80 million worldwide. This is how we know that eradicating poverty, achieving equal rights for all people and meeting the Sustainable Development Goals are possible.

We aim to grow our influence and revenue so that we can reach the most marginalised, and support women’s and girls’ equal rights as a key avenue for getting there. To do so, we need your continued support. We hope you will be inspired by this report, not just by the numbers, but by the stories from real people around the world whose voices give us the impetus to persist.

We are proud and thankful to have you on our side, as supporters, friends and allies.

Dr. Wolfgang Jamann,
Secretary General and CEO
A WORLD OF CARE

IN FINANCIAL YEAR 2016, CARE WORKED IN 94 COUNTRIES AROUND THE WORLD, SUPPORTING 1,044 POVERTY-FIGHTING DEVELOPMENT AND HUMANITARIAN AID PROJECTS AND INITIATIVES, TO REACH MORE THAN 80 MILLION PEOPLE. IN ADDITION, ALMOST 256 MILLION PEOPLE BENEFITED INDIRECTLY FROM OUR WORK THROUGH CHANGES IN POLICIES, AND THROUGH GOVERNMENTS AND OTHER ORGANIZATIONS REPLICATING OUR PROJECTS AND SCALING UP OUR INNOVATIONS.

CARE INTERNATIONAL MEMBERS:
79. Australia
80. Austria
81. Canada
82. Denmark
83. France
84. 85. Germany-Luxemburg
-- India*
86. Japan
87. Netherlands
88. Norway
-- Peru*
-- Thailand*
89. United Kingdom
90. United States

CARE INTERNATIONAL SECRETARIAT:
91. Geneva, Switzerland^
92. Brussels, Belgium^
-- New York, United States^

SUB-OFFICES:
-- Belgium® (of CARE France)
93. Czech Republic®
(of CARE Austria)
94. United Arab Emirates®
(of CARE USA)

COUNTRIES IN WHICH CARE WORKED IN FY16:
1. Afghanistan
2. Albania*
3. Armenia*
4. Azerbaijan*
5. Bangladesh
6. Benin
7. Bolivia
8. Bosnia and Herzegovina
9. Brazil
10. Burkina Faso*
11. Burundi
12. Cambodia
13. Cameroon
14. Central African Republic*
15. Chad
16. Côte d’Ivoire
17. Croatia*
18. Cuba
of the Congo
20. Dominican Republic
21. Ecuador
22. Egypt
23. Ethiopia
24. Fiji*
25. Georgia
26. Ghana
27. Guatemala
28. Guinea*
29. Haiti
30. Honduras
31. India*
32. Indonesia
33. Iraq*
34. Jordan
35. Kenya
36. Kosovo
37. Laos
38. Lebanon
39. Lesotho
40. Liberia*
41. Madagascar
42. Malawi
43. Mali
44. Mexico*
45. Montenegro*
46. Morocco
47. Mozambique
48. Myanmar
49. Nepal
50. Nicaragua
51. Niger
52. Pakistan
53. Panama
54. Papua New Guinea
55. Peru*
56. Philippines
57. Romania*
58. Rwanda
59. Serbia
60. Sierra Leone
61. Somalia
62. South Africa
63. South Sudan
64. Sri Lanka
65. Sudan
66. Syria
67. Tanzania
68. Thailand*
69. Timor-Leste
70. Togo*

71. Turkey
72. Uganda
73. Vanuatu
74. Vietnam
75. West Bank & Gaza
76. Yemen
77. Zambia
78. Zimbabwe

¥ Limited CARE presence or working through strategic partnerships.
* CARE India, CARE Peru and CARE Thailand are both members of CARE International and countries with significant poverty-fighting programs.
◊ CARE Germany-Luxemburg has offices in both Germany and Luxemburg.
Ø Sub-offices in Belgium, the Czech Republic and the United Arab Emirates have a focus on fundraising.
^ CI Secretariat offices in Switzerland, Belgium and the United States are critical for CARE’s advocacy roles, as well as for other important functions.

Note: The North America region had 11 initiatives in FY16.
CARE 2020: OUR VISION FOR A BETTER FUTURE

By 2020, CARE and our partners will support 150 million people from the most vulnerable and excluded communities in overcoming poverty and injustice. As part of this, we aim to achieve the following four outcomes:

- **20 million** people affected by humanitarian crises receive life-saving humanitarian assistance.
- **100 million** women and girls exercise their rights to sexual, reproductive and maternal health and a life free from violence.
- **50 million** poor and vulnerable people increase their food and nutrition security and their resilience to climate change.
- **30 million** women have greater access to, and control over, economic resources.

Niger has some of the highest levels of malnutrition in the world. CARE’s project “Mothers of Light” supports women and children to fight malnutrition. Zulaha Ilia, 19, has been married since she was 14 years old. She is now taking part in a CARE training project to learn how to prepare more nutritious food for her child. “I want my son to get better. I never want him to be malnourished ever again.”
70 years ago...

In 1946, the first CARE Packages arrived in Europe from the U.S, providing food and relief for people struggling in the aftermath of the Second World War. In 2016, cities across the world showed they had not forgotten, running campaigns and events. In Germany, for example, these ran under the slogan: “Thank you – 70 years ago CARE Packages helped our city. Now it’s our turn to give back!” More than 70,000 symbolic CARE Packages, equalling €350,000, were donated during the anniversary activities. The May 2016 anniversary was also commemorated in London, Austria, Brussels, Geneva, and many other cities.

Since the first iconic CARE Packages were distributed, containing food, medicine and household supplies, CARE has grown to become one of the largest humanitarian and development organisations worldwide. Our programmes and projects empower women socially and economically, and promote equal rights and opportunities for the most vulnerable communities.

“...I worry a lot because I cannot provide my child with enough food and I am afraid he will not grow as healthy as he should. We eat as little as possible so he can get more. In the past months, we have received food assistance from CARE. Without that help, I do not know how we would be able to survive.”

Florentine, 18, mother.
THE CARE APPROACH

CARE is known worldwide for providing emergency relief in times of crisis. While this remains a core area of our work, we also strive to leave the people we support stronger and better prepared to face the future. That is why we focus on addressing the root causes of poverty and social injustice. Three key themes run through all our work:

**Strengthening gender equality and women’s voice**

Women and girls are disproportionately affected by poverty – but also hold the key to overcoming it. Every additional year of primary school boosts girls’ eventual wages by 10 - 20 per cent. And educated girls grow into educated women, who have healthier babies and are more likely to educate their own children.

In many countries, women and girls have little say in the decisions affecting their lives, and little opportunity to achieve their full potential. Poverty and injustice will persist if this does not change. Our experience shows that given the chance, women have the power to help their families and entire communities escape poverty.

We put empowering women and girls at the centre of what we do, providing opportunities for their advancement and ensuring their voices are heard. A crucial part of this is involving men and boys in addressing inequality, and in valuing and supporting their wives, daughters and sisters.

**Gender inclusion in India**

CARE India has made gender inclusion a key part of its work, and has seen significant and encouraging changes at household and community level. Livelihood programmes include a focus on leadership development and capacity-building for women, and have engaged the support of men in spreading the message of gender equality. Health programmes are transforming knowledge, attitudes and practices around maternal and child health. In education, an analysis of school library books found only five per cent concerned women achievers and just three per cent were written by women; CARE India has shared these findings with government and civil society organisations in an effort to promote awareness as the first step in bringing about change.

Thanks to the generosity of our funding partners, these initiatives have reached over four million women and girls. This has led to a significant increase in the proportion of women accessing agricultural inputs, participating in decision-making, controlling household assets and rejecting gender-based violence.

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We believe women have the right to choose if or when to be married or have children, to have decent healthcare through pregnancy and childbirth, and to live a life free from violence. Yet every two minutes, a woman in the developing world dies from preventable causes during pregnancy or childbirth. We are determined to enable and empower women to get the support they need and make their own choices.
Promoting inclusive governance

Poverty persists when poor people have little control over the forces that affect them, and lack the knowledge, opportunities and confidence to speak up for themselves. We work at the grassroots level to empower poor and marginalised people – especially women and girls – to know and act on their rights, have their say and hold to account those in authority. At the same time, we influence those in power – such as governments, traditional leaders and the private sector – to be more responsible, responsive and accountable. And we create spaces where the groups can communicate, negotiate and find solutions.

“Every Voice Counts” (EVC) – a five-year partnership between CARE Netherlands and the Dutch Ministry of Foreign Affairs – aims to strengthen the advocacy capacities of excluded groups and civil society organisations in Afghanistan, Burundi, Pakistan, Rwanda, Sudan and Somalia. The EVC programme has mobilised, trained and improved the capacity of 4,627 grassroots or marginalised women and girls in 32 districts. This is more than half (52 per cent) of the people, including community leaders, at the local level who received training and capacity-building. Of this, 595 were youth, of whom 232 were young women in Sudan and Somalia.

In Rwanda, EVC used the Community Score Card (CSC) model of participatory governance, bringing together community members and service providers to explore improving the health, security, and protection of victims of gender-based violence and associated legal, psychosocial and economic support. In partnership with “Pro-Femmes”, an association of Rwandan civil society organisations, CARE Rwanda set up 15 community meetings, attended by 1,800 men and 1,950 women. These were followed by seven interface meetings, involving 6,768 people, where they could bring their concerns to public authorities and service providers. Areas now being addressed include providing ambulances to local health centres, and waiving court charges and covering healthcare costs for victims of gender-based violence.

Prior to joining the EVC Programme, I was not self-confident. I always viewed leadership positions as if they are made for someone else, not me. After going through training provided by the Every Voice Counts programme of CARE, I now view any injustice as a call to action. Women now have freedom of speech in their respective families. Women and men are more aware of different forms of gender-based violence.

Uwambajimana Mediatrice, 42 year-old farmer and grassroots activist from Rubanga village in Rwanda.
Increasing resilience

While we are quick to respond when disaster strikes, we also focus on strengthening the capacity of poor people to absorb future shocks. With climate change, natural disasters and conflict posing increased uncertainty, supporting people to cope with and respond to new hazards and opportunities has never been more important. If we do not address this, then we will be facing a growing number of humanitarian crises in future as climate change continues to affect the poorest, displace communities and destabilise societies.

Our aim is to build resilience into all our programmes. While we provide emergency relief in a food crisis, we also support farmers to increase crop yields, and enable women to start businesses and save money, so that they can afford to buy food for their families. Similarly, in 2016 we provided essential support to Syrian refugees and also worked within host communities in countries including Lebanon and Germany to improve understanding and strengthen community cohesion between hosts and newcomers. For example, Lebanon’s “One Neighbourhood” project, along with other initiatives, reached over 250,000 individuals, 38 per cent of whom are refugees and 62 per cent from the local community. The project is designed to benefit refugees and the host community in Tripoli, Lebanon’s second largest city and home to some of its poorest people. CARE Lebanon has delivered essential shelter, water, sanitation and hygiene services, and livelihood assistance to the most vulnerable slums in the city, while prioritising the needs and participation of women and girls.

In 2016, we more than doubled the proportion of our programmes that include actions to increase resilience, to 65%.

Vietnam’s Bac Kan Province is one area where groups are implementing the Village Savings and Loan Association (VSLA) business model to strengthen their resilience and become empowered.
Reducing vulnerability: In 2016, CARE Canada successfully concluded its ‘LINKAGES’ project that reached 37,000 people in Bolivia, Mali, Ghana and Ethiopia, helping to reduce families’ vulnerability and increase their ability to cope with inevitable setbacks and shocks. Work included:

- Addressing the barriers that deny women in Bolivia the opportunity to earn a living – and hence to support their families during difficult times. The strategy was so successful that the national government incorporated CARE’s gender equality approach to local economic development across the country.

- Setting up cereal banks in Mali, where farmers could set aside a portion of their harvest, to be sold back to local residents at an affordable price during the lean season. An extra emergency stock was stored to support households with malnourished children, pregnant women and lactating mothers.

- Running village savings schemes in Ethiopia, which meant people had enough money to buy food during the latest El Niño drought:

  “If the project was not implemented before the current drought, we all would have died. My family members and I survived because of the support of this project. We used our livelihood assets and cash we gained from the project and saved our lives during this difficult period in life.”

Project participant

IN 2016, THANKS TO THE GENEROUS SUPPORT OF OUR FUNDING PARTNERS, WE REACHED OVER 80 MILLION PEOPLE IN 94 COUNTRIES AROUND THE WORLD, SUPPORTING 1,044 POVERTY-FIGHTING DEVELOPMENT AND HUMANITARIAN AID PROJECTS AND INITIATIVES INCLUDING ADVOCACY AND RESEARCH. IN ADDITION, ALMOST 256 MILLION PEOPLE BENEFITED INDIRECTLY FROM OUR WORK THROUGH CHANGES IN POLICIES, AND THROUGH GOVERNMENTS AND OTHER ORGANISATIONS REPLICATING OUR PROJECTS AND SCALING UP OUR INNOVATIONS.

CARE has almost 20 years of experience working with the garment industry in Cambodia. Some focus areas include improving workers’ sexual, reproductive and maternal health; reducing sexual harassment; improving workers’ nutrition; and promoting financial literacy.
HUMANITARIAN RESPONSE

Conflicts and natural disasters hit the poor harder than anyone. CARE is quick to respond to humanitarian crises: our emergency responses save lives and bring relief to those in desperate need. But our work does not stop there. With the support of our funding partners, we help people to rebuild their lives, advocate on their behalf, and help them become more prepared and resilient in the face of future risks.

In 2016, CARE brought vital humanitarian relief to some of the largest crises in the world:

- Through our partners, we have supported over 1.5 million people affected by the war in Syria with healthcare and water. We helped to increase food production, open small businesses and establish community kitchens.

- Over 800,000 refugees in Turkey, Lebanon, Jordan and Egypt have received water, sanitation, hygiene and shelter support, relief supplies, cash assistance and vocational training as well as protection from sexual and gender-based violence.

- In Yemen, we supported nearly 650,000 people with food and water. With living conditions having deteriorated dramatically since the beginning of the conflict, we are supporting women to find new income opportunities.

- In Ethiopia, where the El Niño climate cycle has brought drought, killing livestock and devastating crops, we delivered life-saving food and emergency supplies to over 850,000 people.

In 2016, CARE reached 11.6 million people directly and another 28.7 million people indirectly through 371 humanitarian aid projects and initiatives.

Recovering after Typhoon Haiyan

Three years after Typhoon Haiyan devastated the Philippines, CARE’s support has reached over 380,000 affected people – 27 per cent more than our initial target. We have distributed food, helped repair shelters, run a school feeding programme, and supported people to recover their livelihoods. That has included supporting 288 community associations – including women’s groups, farmers and fishers’ associations, and local cooperatives – to establish resilient and sustainable livelihoods that benefit their entire communities.
We have provided these associations with training on enterprise management, financial literacy, sustainable agriculture, disaster risk reduction, climate change adaptation, and gender issues.

Our presence in the country meant we were quick to respond to subsequent emergencies, providing emergency assistance to over 10,000 people hit by Typhoon Koppu. We have expanded our reach across the Philippines, fostering humanitarian partnerships with local NGOs.

25 years of Dadaab

2016 marked 25 years since the Dadaab refugee camps in Kenya opened to support the influx of refugees from Somalia. CARE was one of the first aid agencies working in Dadaab, and we have worked there ever since. As part of our efforts to improve the lives of the quarter of a million people living in Dadaab, we directly employ hundreds of refugees in the camps, as counsellors, food distributors, teachers, drivers and more.

I was very young when I came here,” she says. “My father died back in Somalia and my mother died here. I've never gone beyond Dadaab. I have worked in a few different jobs including as a teaching assistant, but this is my favourite work. I’ve learnt a lot of things with this job, like how to treat water and proper hygiene practices. I have taught my children and other children how to pass on the message of things like hand washing. I advise my neighbours and use my earnings from this job to buy food, clothes and medication for my family.

Training teachers to support refugees

The KIWI project is a host-refugee cohesion model that addresses not only academic needs but also gaps in mutual cultural understanding and tolerance, including around gender equality. Translated, the German acronym KIWI stands for “Culture, Integration, Values and Initiative”. Between January and June 2016, CARE Germany carried out teacher-training sessions to help teachers meet the needs of refugee and migrant children encompassing 28 schools and 58 teachers; we reached around 12,000 students including 750 refugee or migrant students.

Girls in a refugee camp in Jordan with CARE Package.

One of them is Siyado Abdi Muhamed, who came to the camp in 1992, and now works as a water quality monitor.

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Suffering in Silence – the “uncovered” humanitarian crises

CARE does not only respond to emergencies that make the news headlines: we are also working in places where suffering is immense but which are largely ignored or neglected. Our Suffering in Silence report shined a spotlight on the 10 most under-reported humanitarian crises of 2016 – from conflicts in central Africa to floods in Bangladesh and food shortages in Papua New Guinea:

- **Political violence in Burundi** has left three million people in need of humanitarian aid, and more than two million not knowing how they will feed their families. An estimated 130,000 have left their homes, and a further 300,000 have sought refuge in neighbouring countries. As well as providing emergency relief – such as blankets, clothes, hygiene supplies and kits for pregnant women – CARE Burundi is working with local civil society organisations and peace groups to resolve community tensions and promote social cohesion, trauma healing and the importance of a truth and reconciliation process.

Léon Havyarima, Burundi

I used to be an ethnic disrupter. I was driven by the hatred for other members who are not my ethnic group. Anyone who thought differently was my enemy. My life changed completely since I joined CARE’s ‘peace under construction’ project. I started to listen to people and became sensitive to conflicts. I now feel like a true ‘Mushingantahe’ (a confidant in the community). In Burundi, they are recognised for their ability to resolve conflicts and mediate.

CARE has been working in the Dadaab camps in Kenya, supporting schools and working to educate girls and boys on water and hygiene, while improving water, hygiene and sanitation facilities for thousands of refugees.
• The **El Niño climate cycle** affected more than 60 million people across the globe in 2016. In **southern Madagascar**, it compounded years of drought, leaving almost 1.5 million people dependent on emergency aid. We are supporting over 12,000 people in the country with money to buy food, seeds to plant and fishing gear. In **Papua New Guinea** it brought drought and frosts, wiping out crops and drying out water sources to leave more than 1.4 million people hungry. CARE Papua New Guinea provided emergency relief, including food supplies and water purification tablets, to more than 170,000 people, and is training farmers in more climate-resilient agriculture.

• **Long-running conflict in the Lake Chad Basin** has affected 21 million people in Cameroon, Chad, Niger and Nigeria. The deteriorating situation has left nearly half the region’s population – 9.2 million people – in critical need of aid, and more than six million facing severe hunger. By mid-2016, CARE International had reached over 240,000 people in Niger, Cameroon and Chad with life-saving food, shelter, water, farming supplies, hygiene kits and household items.

• More than **20 years of war in the Democratic Republic of Congo (DRC)** have left more than seven million people in the country in need of humanitarian assistance, struggling to survive violence, epidemics, malnutrition and natural disasters. We have been working in the country since 1994, and our programmes continue to empower women and young people and support them to stand up for their rights.

• In **Tamil Nadu**, CARE India provided emergency flood relief to vulnerable families and helped people hit by flooding to restore their homes.

  "Every night, I did not sleep well. I was worried about my children. I was most worried about my two daughters being raped as this happened frequently when bandits got in your house," says Kavira, a 32-year old mother of five from the DRC. When the fighting reached her village, Kavira fled to another town – joining the more than 1.8 million displaced people in the country.

  After a lull in the fighting, Kavira returned to her home and participated in one of CARE DRC’s Village Savings and Loan Associations. With the money she saved, she managed to cover her family’s basic needs, rebuild her house, send two of her children back to school and start a small business selling salted fish.

• In **Tamil Nadu**, CARE India provided emergency flood relief to vulnerable families and helped people hit by flooding to restore their homes.

  "The river is the only source of water for the people who live in this region, and after the floods, the water got severely contaminated. We started using the water purification tablets the CARE team distributed, and this helped us keep diseases at bay."

  Lakshmi, whose village was hit.

CARE staff chlorinates water for a household in Yemen.
SEXUAL AND REPRODUCTIVE HEALTH AND THE RIGHT TO A LIFE FREE FROM VIOLENCE

We believe women have the right to choose if or when to be married or have children, to have decent healthcare through pregnancy and childbirth, and to live a life free from violence. Yet every two minutes, a woman in the developing world dies from preventable causes during pregnancy or childbirth. One in three women worldwide will suffer physical or sexual violence during their lifetime, often from their partner, and 1 in 3 girls in the developing world are said to be married before the age of 18. We are determined to end these injustices, and enable and empower women to get the support they need and make their own choices.

Smartphones and smart choices in Cambodia

In Cambodia, CARE works to improve the health of garment factory workers through empowering young women to make informed, healthy sexual choices, access reliable reproductive health services, and prevent unplanned pregnancies. CARE Cambodia developed Chat! Contraception, an innovative package of tools to empower women to take control of their lives and make healthier choices. Chat! consists of short activity-based sessions that provide key information on contraception, sexually transmitted diseases and safe abortion; video dramas featuring characters in a fictional garment factory; and an interactive mobile phone game that challenges workers to prove and improve their understanding of reproductive health topics.

Chat! has already seen some remarkable results: use of modern contraception among sexually active women has doubled from 24 per cent in 2014 to 48 per cent in 2016. Complete confidence to refuse sex has doubled and to discuss or use contraception has tripled.

"I know and understand birth control and contraceptives. I want to spread this knowledge to my co-workers, so they can learn and know how to avoid abortions. With few children, and no abortions, my family can avoid poverty."

Dalin, a Cambodian factory worker, participated in a Chat! training session.
Family planning success in DRC

Since 2011, CARE has been working in DRC to help people access quality family planning and reproductive health services. Despite the challenges of protracted conflict, insecurity and the displacement of people, CARE DRC is effectively and successfully increasing the use of family planning methods, especially long-acting, reversible methods such as IUDs and implants.

The Kirumba Health Centre in North Kivu is one impressive example. The centre averaged 176 new family planning users per month in the first six months of 2016, a fifth of them adolescents. During this period, 89 per cent of all new users chose a long-acting or permanent method. Thanks to the commitment of centre staff and community leaders, unsafe abortion is now uncommon, especially among adolescent girls, and maternal deaths have become exceedingly rare events.

Women take control of birth control

It is not easy being the first woman in your village to use birth control – especially when your mother-in-law and husband do not approve.

While pregnant with her fourth child, Parveen, from the village of Sugaon in Bihar, India, received support from community health workers trained by CARE India. As well as receiving regular check-ups, vitamins and advice on diet and child nutrition, Parveen learnt about family planning. She then boldly talked with her family, and convinced them to let her try using contraceptives for five years – and to get sterilised if, after that, the family agree they do not want any more children.

“My mother-in-law didn’t approve of it initially and neither did my husband,” says Parveen. “They would tell me that sterilisation is a sin as per our sacred beliefs. They would scare me with what my fate would be after death, if I underwent sterilisation.”

Parveen has become an inspiration for the other three daughters-in-law in the family. One is now using contraceptive pills, and the other two have undergone tubal ligation (an operation to prevent future pregnancy) at the local government hospital.

In 2016, CARE reached 50 million people (72 per cent women) directly on sexual, reproductive and maternal health and rights, and another 59.5 million indirectly, through 174 projects and initiatives.

Live Well Social Business recruits, trains and supports a network of Community Health Entrepreneurs (CHEs) to promote healthcare and to sell health-impact products into underserved communities across Zambia. It is owned by CARE and founded in collaboration with GSK and Barclays Bank.
FOOD AND NUTRITION SECURITY AND RESILIENCE TO CLIMATE CHANGE

More than 800 million people worldwide go hungry, and one in four children under the age of five has stunted growth because of poor nutrition. Despite major progress in recent years, ending hunger remains a huge challenge as populations grow. This is compounded by the impacts of climate change, including increased droughts and unpredictable rainfall, which disproportionately affect the poor. Strengthening food security, and enabling people to withstand and cope with the impacts of climate change, are a key pillar of CARE’s work.

Climate justice in the Paris Agreement

While CARE works to address the impacts of climate change on vulnerable people at the local level, we are also committed to influencing global agreements and public and private sector actions to curb and reverse these impacts. CARE is at the forefront of national and global policy debates to give those affected by climate change a stronger voice. A major global milestone was the adoption of the Paris Agreement on Climate Change: we advocated strongly that this should integrate human rights and gender equality, commit support to tackle climate change impacts, and ensure climate action is consistent with efforts to promote food security for small-scale food producers. We also worked closely with the countries in the Climate Vulnerable Forum (CVF) to secure the ambitious goal of limiting global warming to 1.5°C.

Supporting women smallholders in India

CARE India’s Pathways programme works with women farmers to increase their opportunities and improve their agricultural knowledge. It promotes community self-help groups where women can build their knowledge, skills, leadership and self-confidence: 99 per cent of the women involved are now active members of at least one such group. The programme resulted in 13,000 poor households having additional economic opportunities and income and improving household food security.

In 2016, we supported

- 28.7 million people directly and another
- 33.6 million people indirectly to improve their food security and adapt to climate change, through 619 projects and initiatives.
Milking success in Bangladesh

Women dairy farmers in Bangladesh more than doubled their income through CARE’s Strengthening Dairy Value Chain (SDVC) project, supported by the Bill & Melinda Gates Foundation. Households taking part have seen productivity rise by 75 per cent, and a 164 per cent increase in their incomes since 2011. The number of women who own cows – mostly bought with their own money – has more than doubled. Nutrition has improved too: the number of households where everyone in the family drinks milk has quadrupled.

BRAC, Bangladesh’s second biggest dairy company, generously supported the project by buying milk from SDVC farmers: SDVC producers made up 55 per cent of BRAC’s supply chain in 2016, compared to just 2 per cent in 2011. The company is now sharing SDVC tools with its entire network, more than doubling the reach of the project.

Doubling rice yields in India

Times were tough for Sunita Bai, a young Adivasi woman farmer from Chhattisgarh, India. Crop yields were low, and there were few other ways to make a living in her village. While Sunita earned extra cash working as a domestic help and a wage labourer, her husband often moved to other states looking for work. The family of five often depended on local moneylenders to make ends meet.

When a CARE India coordinator came to the village, Sunita learned about a more productive system for growing rice. She joined a self-help group and the village development committee, through which she received support on adopting improved agricultural practices.

In the first year, Sunita more than doubled her rice yields, enabling her to pay off the family’s loans and help her husband stay in the village. Inspired by her own success, Sunita is encouraging other women farmers from her village to adopt better agricultural practices.

Three square meals

When we began a project working with “ultra-poor” families in Bangladesh in 2009, many were eating fewer than three meals a day. By the time it ended in 2015, all families were eating at least three meals a day. They increased their spending on food by 374 per cent, and were able to eat almost 50 times more protein. Household incomes increased, on average, eight times during the life of the project, and most families had enough savings to buy food during emergencies.

“\n\nWe have proved that we can make merely impossible things possible together. We know what poverty is, but we have not been defeated by poverty.\\n\\nMarjina Begum, Baghmara community, Bangladesh.\\n
\n"
How fish give women a voice in Egypt

Fish farming is big business in Egypt, and women play an important role in the sector as retailers. But they have often lacked the opportunities to sell their fish at a good price and to have a say in decisions that affect them.

CARE Egypt recently completed a five-year project to help develop the country’s aquaculture sector and women’s role within it, with support from The Swiss Agency for Development and Cooperation and in partnership with WorldFish. The project worked with 2,400 fish farmers to improve their management practices, and gave farmers and women retailers ways to improve their businesses – including iceboxes, carts for transportation, and improved species of fish stock. It also supported women retailer groups to band together to strengthen their negotiating power with market officials, political representatives and their communities.

Before the project, women had never been elected to the Fisherman’s Union – the main way to access power and policy. Now, they form a sizeable part of the elected representatives.

“Today, we are working hand in hand, buying in bulk, negotiating best prices together, and sharing the risk that each of us faces every day in this market.”

Sabah, retailer.

+360%
Women’s earnings increased 360 per cent over the course of project

+$28 million
Fish farms earned on average US$16,000 more profit per farm, or US$28 million more for the whole economy because of more efficient production practices. That’s a 34 per cent increase in profitability.

+2 million
The project increased annual production by an estimated 200 tonnes per year, equivalent to 2 million servings of fish.

+10,000
If recent trends continue over the next five years, the project will have added 10,000 jobs to Egypt’s economy.
Accounting on a better future

Family pressure forced Latha, from Kattumannarkoil, Tamil Nadu, to quit school and get married when she was 18. Wanting a better life for herself and her four daughters, Latha joined a community self-help group – only for it to be dissolved after a year. Undeterred, Latha got together with 12 like-minded women in her village to form their own group. With training in bookkeeping and accountancy from CARE India’s Banking on Change project team, Latha and her group thrived.

Today, as treasurer of the Jai Hind Federation, Latha helps manage the finances of 200 self-help groups in the region. With the money she saved through the group, she put her four girls through school. Her eldest two daughters are well employed in the state capital Chennai, while the younger ones are pursuing their college and school education.

Over the years, Latha has spoken fearlessly against injustice that women bear in society. Whenever a woman in her area has a problem, she is the first person they call.

In 2016, CARE reached 2.7 million people directly (78 per cent women), and indirectly benefited another 14.3 million through 385 economic empowerment projects and initiatives that were replicated and taken to scale.

Following Typhoon Haiyan in the Philippines, CARE provided 912 women micro-entrepreneurs with financial and training assistance. These women have been able to scale up their enterprises and generate employment for other people in their communities.
Indonesian entrepreneurs switch to online marketing

Yuliana’s schooling ended before she had finished primary school. Married as a child at 13 years of age, she and her husband became victims of trafficking: they were taken from Makassar in South Sulawesi, Indonesia, to Malaysia to work on a plantation. She escaped 11 years later and returned home to rebuild her life. But with no education, and by now divorced, she was unable to provide for her family.

That’s when she found the Bintang Muda (Young Stars) project – a unique partnership between CARE Netherlands, CARE Indonesia and the H&M Foundation to empower young women in poor communities and help vulnerable young women start or expand their businesses. The project employs coaching, mentoring, technology and online platforms to teach women like Yuliana new enterprise skills. Yuliana now has a thriving bubble tea business: she has the funds to educate her children and employs other former women migrant workers.

Since the partnership started, over 200 women have received training and coaching in business management, risk management, branding and online marketing. A further 2,000 women have received information on financial literacy and business development. Many are now marketing their products through WhatsApp, Facebook and Twitter. This has led to a significant increase in income for many of these women and their families.

The programme has given Yuliana hope for the future.

“Now that I have my own income, I am sure I will be able to educate my son.

I have great hope that I will be able to help those who have had the same fate as me.”

Rajitha is a proud lady. “I was chosen as the manager because the group believed in me. I am helpful. I don’t get angry easily. I have the capacity to carry out my work well. And I want to become a good role model,” Rajitha explains. Through this CARE project, in partnership with the H&M Foundation, the handloom businesses improves product quality, management and business skills. It is part of a worldwide initiative to provide more than 100,000 women in poor communities with access to tools, knowledge, skills training and/or seed capital.

In 72% of our projects, we worked to empower women and promote gender equality through transformative approaches and gender-sensitive activities.
Digitalising informal savings groups in East Africa

Over the past 25 years, CARE’s Village Savings and Loan Association (VSLA) model has revolutionised efforts to help low-income women improve their lives. As well as enabling five million women and men to form and manage these life-changing groups, we have driven a global savings movement that puts women first, engaging NGOs, banks, governments and donors.

In East Africa, CARE is using mobile technology to support VSLAs. We have enabled over 13,000 VSLAs to access bank services through mobile phones, representing over 250,000 members who have their first ever bank account. Building on this, we are developing a proprietary mobile app that will allow groups to manage their records, access banking services and gain advisory support from a trusted network of CARE agents. By providing easily accessible real-time data and insights, this will enable groups to more effectively and accurately manage their transactions and open up new possibilities. We expect to have over one million group members using the mobile app by 2021.

Cash injections transforming lives for women in rural Zimbabwe

Southern Africa has been experiencing its worst drought in 35 years, and Zimbabwe’s arid south is particularly badly hit. An estimated four million Zimbabweans do not have enough food to eat. Around 400,000 people in southern Zimbabwe are having their lives transformed thanks to cash transfers from CARE.

Thanks to our partnership with the UK Department for International Development, CARE began its cash transfer project in 2015. The concept is simple: each month, households receive a cash payment into a virtual wallet on their mobile phone. They can either “cash out” (exchange their wallet for cash) with a cash agent or spend the money directly (known as “wallet to wallet” – or phone to phone – transfers) at local stores, schools, clinics and other businesses.

Injecting cash directly into the community enables households to determine their own food and nutritional needs, benefits local shopkeepers and businesses, builds local markets, and reaches vulnerable communities before irreversible hunger becomes a reality.

“Before the cash transfer project started, I would buy a case of sugar and it would sit in my store for a month but now goods move faster because people have money to buy.”
Clara Makasi, shopkeeper.

“With the cash I receive, I buy food for my family. I was also able to use some of the money to pay the remaining US$5 that was outstanding for my children’s school fees.”
Letwin Chisorochengwe, mother of two.
**FINANCIAL OVERVIEW**

CARE SPENDS 85% OF ALL FUNDS RAISED ON PROGRAMMES TO BENEFIT THE WORLD’S POOREST COMMUNITIES. WE INVEST THE REST IN RAISING FUNDS AND SUPPORTING SERVICES THAT STRENGTHEN CARE’S DELIVERY WORLDWIDE.

<table>
<thead>
<tr>
<th></th>
<th>CARE Australia</th>
<th>CARE Canada</th>
<th>CARE Denmark</th>
<th>CARE Germany-Luxembourg</th>
<th>CARE France</th>
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|                      |                |             |             |                         |             |           |
| **EXPENSES**         |                |             |             |                         |             |           |
| Development program activities | 31,173         | 38,489      | 10,574      | 12,465                  | 17,512      | 29,306    |
| Humanitarian program activities | 7,099          | 51,333      | 93          | 33,829                  | 12,876      | 999       |
| Supporting services, fundraising spend and other expenses | 7,851          | 5,640       | 3,300       | 7,437                   | 4,714       | 525       |
| **TOTAL EXPENSES**   | 46,123         | 95,462      | 13,967      | 53,731                  | 35,102      | 30,830    |

|                      |                |             |             |                         |             |           |
| **EXCESS (DEFICIENCY)** | -579           | -408        | 795         | -1,746                  | 973         | 35        |

| Net assets, beginning of year (restated) | 10,583         | 4,471       | 1,183       | 4,961                   | 4,238       | 5,404     |
| Other changes | -1,541          | 477         | -           | -                       | -341        | 2,533     |
| Currency translation adjustment | -314           | -151        | 2           | -                       | -           | -640      |
| **NET ASSETS, END OF YEAR** | 8,149          | 4,389       | 1,980       | 3,215                   | 4,870       | 7,332     |

|                      |                |             |             |                         |             |           |
| **COMBINED BALANCE SHEET AS AT JUNE 30, 2016 ('000 EURO)** |                |             |             |                         |             |           |

| **ASSETS** |                |             |             |                         |             |           |
| Cash and short term investments | 21,379         | 26,784      | 2,791       | 23,770                  | 7,075       | 6,008     |
| Receivables from governmental and non-governmental agencies | 1,827          | 8,690       | 5,002       | 12,888                  | 6,800       | 2,146     |
| Deposits and other assets | 3,286           | 707         | 41          | 1,480                   | 2,328       | 326       |
| Property and equipment, net | 1,175           | 2,565       | 198         | 206                     | 107         | 601       |
| **TOTAL ASSETS** | 27,667         | 38,746      | 8,032       | 38,344                  | 16,310      | 9,081     |

| **LIABILITIES AND FUND BALANCE** |                |             |             |                         |             |           |
| Accounts payable and accrued expenses | 1,182          | 4,049       | -           | 15,025                  | 1,276       | 1,749     |
| Advances by governmental and non-governmental agencies | 15,530          | 29,756      | 4,901       | 19,309                  | 9,832       | -         |
| Debt and other liabilities | 2,806           | 552         | 1,151       | 795                     | 332         | -         |
| **TOTAL LIABILITIES** | 19,518         | 34,357      | 6,052       | 35,129                  | 11,440      | 1,749     |

| **NET ASSETS** | 8,149          | 4,389       | 1,980       | 3,215                   | 4,870       | 7,332     |

| **TOTAL LIABILITIES AND NET ASSETS** | 27,667         | 38,746      | 8,032       | 38,344                  | 16,310      | 9,081     |
### COMBINED STATEMENT OF ACTIVITY AND NET ASSETS FOR THE YEAR ENDED JUNE 30, 2016 ('000 EURO)

<table>
<thead>
<tr>
<th>CARE Japan</th>
<th>CARE Netherlands</th>
<th>CARE Norway</th>
<th>CARE Austria</th>
<th>CARE Peru</th>
<th>Raks Thai</th>
<th>CARE Int’l UK</th>
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### COMBINED BALANCE SHEET AS AT JUNE 30, 2016 ('000 EURO)

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<th>CARE Norway</th>
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<th>Total 2015</th>
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<td>2,624</td>
<td>-</td>
<td>368,002</td>
<td>376,514</td>
</tr>
<tr>
<td>940</td>
<td>40,573</td>
<td>15,378</td>
<td>18,827</td>
<td>6,666</td>
<td>6,459</td>
<td>47,423</td>
<td>423,812</td>
<td>7,762</td>
<td>-52,565</td>
<td>653,455</td>
<td>640,718</td>
</tr>
</tbody>
</table>

Notes: CARE Member Country Financial Statement Year Ends
- June 30, 2016
- March 31, 2016
- December 31, 2016
CARE depends on voluntary donations to deliver our poverty-fighting programmes.

A special thank you to all our donors, the more than 700,000 private supporters, and the governments, corporations, and foundations who stand by our side in the fight against poverty and whose financial gifts make our work possible.

To donate to our programmes and special funding appeals, join our campaigns and events, and find out more about our work:

- Visit www.care-international.org
- Follow us @CAREGlobal

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