2006 annual progress report | reach for three million

in her own words

freedom from Hunger
Evidence of lasting change

There are two ways we could tell the story of how Freedom from Hunger has enabled women to transform their lives and the lives of their family members. The first is through the women’s personal accounts. Throughout this report, you will read quotes from women who have told us about the changes they have experienced as a result of their participation in our programs. The second way to tell our story is through evidence obtained from carefully controlled research in the field. Here are some highlights of changes we have documented:

- Compared to women who received only microfinance services and no business education, Credit with Education participants had better business profits, repayment rates, and loyalty to their Credit Associations. The improvements in income were most dramatic in “slow” months—when a drop in income can mean that a family living on the margin of survival goes hungry.

- Compared to women who received microfinance but no malaria education, women participating in our Malaria Initiative were more likely to know how malaria is spread, to understand the importance of using insecticide-treated bednets and to get their children to the clinic while the disease is still treatable.

- Studies confirm that children whose mothers participate in our Credit with Education service for a year or more have improved nutritional status and health.

- Regular progress tracking shows that affordable credit and secure savings immediately improve a family’s ability to become self-reliant by launching and growing home-based businesses.

- Research shows clear impacts on women’s empowerment when they have simultaneous access to affordable credit and lifeskills training—increasing their role in household decision-making, extending their social networks beyond their immediate families and even becoming involved in civic activities.

- In surveys of knowledge and practice, participating women confidently and consistently state that they know how to protect their children from illness and hunger. They also report greater school enrollment as a result of their increased ability to pay school fees and other costs.
A MESSAGE FROM FREEDOM FROM HUNGER’S PRESIDENT, CHRISTOPHER DUNFORD

When Freedom from Hunger announced its ambitious plan to Reach for Three Million last year, some people said we were “overreaching.” We’ve heard that before. Ever since this organization was founded 60 years ago, we’ve been accomplishing things that people say can’t be done.

We’re used to the naysayers. We just keep pushing along and handing these skeptics the proof—not only can we do it, they could, too, if they were willing to adopt some new methodologies.

One year into our plan we landed our biggest grant ever—from the Bill & Melinda Gates Foundation—to expand Credit with Education to include new health protection and promotion services. We received major commitments from Oxfam, Catholic Relief Services and Microfinance Opportunities that will enable us to serve poorer, more rural populations. We launched a new service in Ghana to deliver health products such as mosquito nets and oral rehydration packets to very rural, even remote, villages. And we raised awareness about Freedom from Hunger and the power of self-help services to end chronic hunger. Best of all, we hit our first-year targets for new outreach.

I am also pleased with the findings of two independent research studies on the impacts of our education: one on malaria and one on business education. These studies confirm, once again, that our approach to integrating lifeskills training with micro-finance—a.k.a. Credit with Education—is effective. In both of these studies, women reported changes that improved their families’ well-being as a result of the education they received. I encourage you to look at the results of these studies—both of which used control groups—on page 7.

On the walls of our International Center in Davis, California, we have posted a quote by Margaret Mead. It says, “Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it’s the only thing that ever has.” Freedom from Hunger is such a small group changing the world.

Information provided as of June 2006.

Christopher Dunford
President
CREDIT WITH EDUCATION REACHES NEW COMMUNITIES IN PERU

Andean South America can be a harsh environment for families. In this remote region, people face widespread poverty. Freedom from Hunger launched Credit with Education in the Andes in 1990—first in Bolivia, then in Ecuador and, starting this year, in Peru. In FY06, Freedom from Hunger formed local partnerships with Confinanza, PRISMA and FINCA Peru training these organizations to analyze the specific needs of poor women in the rural departments of Junín and Huancavelica and to adapt the program to meet these needs. One adaptation allows greater flexibility in loan cycles to respond to agricultural cycles. This enables women to make financial choices that are right for them and their families. Confinanza, PRISMA and FINCA Peru will soon bring the benefits of Credit with Education to 18,000 women (and by extension, their 99,000 family members) within three years.

FINANCIAL EDUCATION FOR THE POOR

The variety of financial services available to poor families increases every year. But with more and increasingly complex options, it can be very challenging to make the right financial decision. For a family living on the margin of survival, the consequences of a bad financial decision can be devastating. So, to help women and families to make the most of their resources and to build their assets, Freedom from Hunger is working with Microfinance Opportunities on a groundbreaking project called Financial Education for the Poor (FEP). Supported by Citigroup, this education strengthens a family’s skills in managing money and, as a result, improves their well-being. After two years of development and testing, five modules—on budgeting, saving, debt management, bank services and financial negotiation—were completed in FY06. Five regional summits were held in Peru, China, Hungary, Malaysia and Morocco providing training on the modules. Over the next two years, FEP will train and provide technical assistance to master trainers from more than 60 microfinance and training institutions with the goal of reaching more than 60 million people. Staff from our long-standing partner CRECER in Bolivia are now among these master trainers, as are staff from our Reach office in Mexico.

REACHING FARTHER

The main reason that proven solutions to chronic hunger and poverty don’t reach more people is the cost of providing quality services—sustainably—to rural and even remote areas. But Freedom from Hunger recognizes that there are thousands of grassroots organizations standing ready to close the gaps in outreach. These organizations already work with networks of self-help groups of women, supporting their efforts to improve life for their families and their communities. Freedom from Hunger’s Reach initiative trains grassroots organizations and strengthens their ability to meet the long-term needs of self-help groups with services such as microfinance, education, health-product distribution and more.

Program achievements

POWER IN NUMBERS: In each year of our Reach for Three Million plan, we are reducing the cost to serve individual women while increasing our outreach.

Because this training and technical assistance is provided by regional offices, called Capacity Centers, the cost is significantly lowered. Reach is being launched in India, Mexico and West Africa. To make sure the Capacity Centers are equipped to achieve their mission, Freedom from Hunger hired highly qualified country nationals (including microfinance and adult training specialists) and stepped up development of new services. Freedom from Hunger was particularly fortunate to be assisted by Accenture Development Partners (a non-profit unit of the global consulting firm, Accenture). ADP lent on-site management expertise to Reach India and will provide similar support to Reach Mexico (Alcance) and Reach West Africa (Avançons) over the coming year.

LEARNING CONVERSATIONS HELP WOMEN LEAD CHANGE

Most of us learn through stories. They provoke our thinking and can change how we see the world. Sometimes they even motivate us to action. Freedom from Hunger sees stories as a powerful adult education tool—particularly for self-help groups, whose members are often illiterate women. With the learning needs of these women in mind, Freedom from Hunger and Catholic Relief Services (CRS) India developed Learning Conversations. Learning Conversations engage self-help groups in 30-minute discussions on issues important in their lives. A trained facilitator uses brief stories to explore a problem and then helps the group examine real solutions. The women discuss how they will apply and share what they learned at home and in their community. In FY06, Freedom from Hunger worked closely with CRS in India and Oxfam America in West Africa to test and finalize Learning Conversations that address critical issues such as HIV/AIDS, malaria and saving. Recognizing the potential of Learning Conversations, the Nike Foundation has committed $1 million over the next three years for Freedom from Hunger to develop additional Learning Conversations that help adolescent girls resist early marriage in India.

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Helping poor families protect their most valuable asset: Their health

Poor health affects all families, but for those living in poverty it is part of a vicious circle. Chronic illness and disease can result in loss of income and crushing debt that can devastate a family for years. That’s why Freedom from Hunger has long been dedicated to improving both the health and livelihoods of poor families.

In December 2005, the Bill & Melinda Gates Foundation awarded Freedom from Hunger a four-year, $6 million grant to launch Microfinance And Health Protection (known as “MAHP”). The MAHP Initiative expands Freedom from Hunger’s successful Credit with Education service to include new health protection services that will reach more women and address multiple health needs for families living in poverty.

Freedom from Hunger will work with local partners to create and test a range of health protection options and to evaluate their impact. These services may include, for example:

- Education on health and health financing as well as new education modules on prevention and management of specific diseases;
- Health savings plans to help women cover the cost of seeking medical care for their families;
- Health loans to give women immediate financial support when their families face an emergency (eliminating their need for high-interest money-lenders);
- Low-cost health products such as insecticide-treated bednets and water purification systems;
- Group rates at approved health clinics and hospitals to encourage women’s use of vital services such as prenatal care, HIV/AIDS testing and family planning; and
- Micro-insurance that allows women to pay a small, fixed fee in advance of health services that they and their families need.

Freedom from Hunger’s partners for developing and testing MAHP innovations are: Bandhan in India, CARD in the Philippines, CRECER in Bolivia, PADME in Benin and RCPB in Burkina Faso. As MAHP demonstrates impact, Freedom from Hunger will bring the successful services to many more countries and organizations.

NEW STUDIES DOCUMENT LASTING CHANGE

Inspired by the women it serves, Freedom from Hunger continually proves and improves the impact of its programs. Impact evaluations, like the two completed in FY06, provide the critical information to do just that.

BUSINESS EDUCATION MAKES THE DIFFERENCE

Freedom from Hunger knows that poor women are best equipped to achieve lasting change when working capital loans are delivered along with practical and relevant education. Earlier studies documented the benefits of health education on child nutrition, women’s empowerment and family income. A new two-year impact study recently concluded in Peru shows positive benefits to integrating Freedom from Hunger’s business education into a microfinance program.

The study was conducted by Innovations for Poverty Action in partnership with Freedom from Hunger’s partner FINCA Peru. It showed that women borrowers who participate in business education were more likely to re-invest their profits, maintain records and make innovations in their businesses than groups of women who received only loans. Education participants reported higher income and a steadier income during months when sales normally dip. That’s important because, for the poor, slow months can mean less food, taking children out of school or turning to moneylenders who charge exorbitant rates. The study also showed that positive results for women translate into benefits for the local organization. FINCA Peru saw higher loan repayment and improved client retention rates among women who received education—two indicators of sustainability and the institution’s ability to maintain services for the poor over the long term.

MALARIA EDUCATION CAN SAVE LIVES

Malaria kills more than one million people each year, mostly children, and keeps millions more sick and unable to provide for their families. Yet the disease is preventable and treatable—especially if women are equipped with knowledge, skills and resources to protect their families. That’s why Freedom from Hunger, with the support of GlaxoSmithKline, set out in 2002 to develop a malaria education module and later to evaluate its impact.

From 2004 to 2006, Freedom from Hunger worked with the Noguchi Memorial Institute for Medical Research in Ghana to conduct an impact study of our malaria education, surveying 800 women. The study showed that women who received this education were more likely to recognize mosquitoes as the cause of malaria, understand that pregnant women and children under five are the most vulnerable, and identify insecticide-treated nets (ITNs) as the best protection. The study also showed that women translated knowledge into practice. They were more likely to own and re-treat ITNs; have pregnant women and children sleep under ITNs; and share what they learned with others. However, scarcity of ITNs prevented some women from using the nets. Closing critical gaps in access to ITNs will be the focus of Freedom from Hunger’s next major initiative in the region—to train women to run home-based businesses that deliver high-impact health-protection products, including ITNs, to their rural villages.
Financial highlights

Freedom from Hunger's financial health continued to be strong in FY06. A combination of steadfast support from our loyal donors and careful management of resources positioned us well to achieve our Reach for Three Million goal. Williams & Olids Certified Public Accountants performed Freedom from Hunger's FY06 audit, which should be read in its entirety. The audit is available at your request by contacting us at (530) 758-6200 extension 42. You may also request the audit by addressing an email message to Chris Dodson at cdodson@freedomfromhunger.org.

Managing resources wisely

In Fiscal Year 2006, Freedom from Hunger allocated 82% of expenses to its program services and information, which includes technical assistance and training missions, the development and publication of education modules, impact research and progress monitoring as well as peer education on our program strategies and hunger awareness efforts throughout the United States. Freedom from Hunger meets the standards of all charity watchdog groups.

Donations make it possible for our in-country partners to provide loans to women participating in Credit with Education programs around the world. In Fiscal Year 2006, Freedom from Hunger received $4,081,109 in donations, which helped our local partners deliver $121,552,036 in loans to women who invested this working capital in their home-based businesses.

### Statements of Financial Position

**June 30, 2006 and 2005**

**ASSETS:**
- Current Assets $3,977,386  $3,141,390
- Receivables 94,059  89,875
- Pooled Income Fund 36,334  35,175
- Property and Equipment, net 741,528  669,163
- Other Assets 290,277  259,434

**TOTAL ASSETS** $5,139,584  $4,195,037

**LIABILITIES AND NET ASSETS:**
- Current Liabilities $1,642,378  $622,374
- Non-current Liabilities 290,277  514,445

**TOTAL LIABILITIES** 1,932,655  686,819

**UNRESTRICTED NET ASSETS:**
- Transfer of Net Assets from Board-Reserved Fund 267,167

**UNRESTRICTED NET ASSETS, END OF YEAR** $(227,899) $134,650

### Statements of Unrestricted Operating Activities and Changes in Unrestricted Operating Net Assets*

**Years Ended June 30, 2006 and 2005**

**UNRESTRICTED OPERATING REVENUE AND SUPPORT:**
- Philanthropic and Planned Giving $1,788,270  $1,591,032
- Corporate and Foundation Giving 1,328,863  779,222
- Public Sector/NGOs/Other Sources 963,886  1,004,243
- Contributed In-kind Materials and Services 463,327  139,949
- Net Assets Released from Restrictions 469,591  187,645
- Other Income (Investment and Miscellaneous) 18,652  3,091

**Total Unrestricted Operating Revenue and Support** 5,012,589  3,704,991

**UNRESTRICTED OPERATING EXPENSES:**
- Africa Programs 1,376,602  1,093,004
- Southeast Asia Programs 885,536  207,928
- Central & South America Programs 441,741  302,472
- Global Programs 1,021,556  736,527
- Program Information/Hunger Awareness 895,311  794,531
- Fund Raising 526,138  494,458
- General and Administrative 495,421  432,866
- Total Unrestricted Operating Expenses (5,642,305)  (4,084,786)

**CHANGE IN UNRESTRICTED OPERATING NET ASSETS** (629,716) (379,795)

**UNRESTRICTED OPERATING NET ASSETS, BEGINNING OF YEAR** 134,650 514,445

**Transfer of Net Assets from Board-Reserved Fund** 267,167

**UNRESTRICTED OPERATING NET ASSETS, END OF YEAR** $(227,899) $134,650

*The Statements of Unrestricted Operating Activities do not include donor-restricted funds, which must be spent in later years, nor do they include a board-controlled reserve fund used as a buffer against unanticipated shortages in cash flow. This financial statement better reflects the true activity in support of our programs during the year.

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**Financial highlights**

**STATEMENTS OF FINANCIAL POSITION**

**June 30, 2006 and 2005**

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- Noncurrent Liabilities 200,000  50,000

**TOTAL LIABILITIES** 1,842,378  672,374

**UNRESTRICTED NET ASSETS:**
- Transfer of Net Assets from Board-Reserved Fund 267,167

**UNRESTRICTED NET ASSETS, END OF YEAR** $(227,899) $134,650

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**Financial highlights**

**STATEMENTS OF UNRESTRICTED OPERATING ACTIVITIES AND CHANGES IN UNRESTRICTED OPERATING NET ASSETS**

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**REVENUES**

- Contributed in-kind materials and services
- Public sector, NGOs and other sources
- Management resources wisely

**EXPENSES**

- Administration
- Fundraising
- Program services and information

**IN FISCAL YEAR 2006, EACH DOLLAR DONATED TO FREEDOM FROM HUNGER MOBILIZED $29.78 IN LOAN FUNDS TO ENTREPRENEURIAL WOMEN.**
THROUGHOUT OUR 60-YEAR HISTORY, WE HAVE BEEN FAVOURED FROM THE GENEROUS SUPPORT OF THOUSANDS AND THOUSANDS OF COMPASSIONATE AND INFORMED DONORS. WE ARE PRIVILEGED TO ACKNOWLEDGE THE FOLLOWING DONORS WHO GAVE GIFTS OF $500 OR MORE DURING THIS FISCAL YEAR, JULY 1, 2005 THROUGH JUNE 30, 2006.

$5,000-9,999
Anonymous (7)
Richard C. Auger and Mary E. Radu
Biederman Foundation
Joyce Calhoun
The Cham reliance Center for Economic Development at Covenant College
Sheila C. Cleaston
William and Stella Coker
Robb and Nancy Davis
John and Dabo Florey
Friends Academy of Locust Valley NY
6th Grade Read-a-Thon
Anne and Terry Guerrant
Leila Haddad
Kathleen and Bill Hamren
John S. Herold
John and Anne Kersey

$10,000-24,999
Anonymous (2)
Caridad Giving Circle
Ralph J. Doer
General Board of Global Ministries of the United Methodist Church

$25,000-49,999
Arcadia Foundation
Breyer Family Fund of The Minneapolis Foundation
Consultative Group to Assist the Poor (CGAP)
First Data Western Union Foundation
Global Impact
Arthur R. Goshin, M.D., M.P.H.
Gates Foundation
New Field Foundation
PLAN International
Porter Novelli Silicon Valley
The SEEP Network
Sharon K. Ricketts

$50,000-99,999
Anonymous (1)
Mr. and Mrs. Edwin T. Baldridge
Skees Family Foundation
Mark and Maureen Morris

$100,000+
Anonymous (1)
Mr. and Mrs. Edwin T. Baldridge
Skees Family Foundation
Mark and Maureen Morris

$5,000-9,999
Anonymous (7)
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Anne and Terry Guerrant
Leila Haddad
Kathleen and Bill Hamren
John S. Herold
John and Anne Kersey

$10,000-24,999
Anonymous (2)
Caridad Giving Circle© Ralph J. Doer
General Board of Global Ministries of the United Methodist Church
Peter Hays
International Fund for Agricultural Development (IFAD)

$50,000-99,999
Anonymous (1)
Mr. and Mrs. Edwin T. Baldridge
Skees Family Foundation
Mark and Maureen Morris

$100,000+
Anonymous (1)
Mr. and Mrs. Edwin T. Baldridge
Skees Family Foundation
Mark and Maureen Morris

Sharing the vision, changing the world
Celeste and Jack Grynpbjerg in honor of Stephen Grynpbjerg’s birthday
Erika Haggipan in honor of my mother, Lydia
Hale Family Foundation
Dr. Thomas L. Hall
Lynn Hanna
Tong and Huma Hashmy
Mark Heising and Elizabeth Simons
Donald Halsey
Maret Hensold
Edward and Lin House
Theodore Huey and Sharyn Wentworth Hubbard
Carol Hudson and Jim Dwight
Robert W. Huntege in memory of Bob and Alice Huntege
Institute of Development Studies
Susanne Ivan-Wells®
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John H. Johnson
Theodore Johnson, Jr.
Lenore Jean Jones, in honor of Jean McDaniel
Edward M. Judy
Karel Audhurn, Inc. in honor of Gladys Hanson and Betty Christian
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Ellen Malver
Monserrat Summit
The Minneapolis Foundation
The Mfanas Foundation
Peter and Helen Molloy in memory of Chester Swiderman
Dr. Charles V. Moore
Elmer and Mary Moore
Jonathan O. Moyo
National Philanthropic Trust
Robert and Carolyn Nelson
Jay Nelson
Dr. and Mrs. Theodore H. Noshen
“Before, my children could only stand at the gate of the school. Now they go in.” —Pricilla

Freedom from Hunger proudly announces a New Legacy Circle

Your passion for helping very poor women improve their lives and the lives of their children is permanently memorialized when you include Freedom from Hunger in your will or some other way. Your bequest will help us to continue our work, giving women the ability to feed their families and build brighter futures for their children. For more information about forming a bequest or how to include Freedom from Hunger in your will, please contact Angela Smith at (530) 758-6200 extension 40 or via email at asmith@freedomfromhunger.org.
Leadership

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Children’s Cancer Research Fund Endowed Chair.
Jonathan C. Lewis
Chief Executive Officer, MicroCredit Enterprises.
Iain MacDonald
Director General, International Cooperative Alliance.
Thelma Narayan, M.D.
Coordinator, Community Health Cell, Society for Community Health Awareness.
Irene Natividad, Ph.D.
President, Global Summit of Women. President, Globewomen, Inc.
Andre-Jacques Neusy, M.D.
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FREEDOM FROM HUNGER LEADERSHIP

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Joseph T. Farrelly Executive Vice President* Joan E. Dickey Vice President, Finance & Administration Beth Porter Vice President, Program Services Kathleen E. Stack Vice President, Program Development Ellen Vor der Brugge Vice President, Program Initiatives Sean Klein Director, Research Claire Thomas Director, Public Outreach

Ambassadors Council

The Ambassadors Council of Freedom from Hunger advances the worldwide visibility of chronic hunger, malnutrition and poverty. Council members contribute their time and expertise without compensation. Learn more about our Ambassadors Council at www.freedomfromhunger.org/about.

Jane Pauley, Co-Chair Journalist. Recipient, Humanitas Award; multiple Emmy awards and Edward R. Murrow Award.
Muhammad Yunus, Ph.D., Co-Chair Managing Director and Founder, Grameen Bank. Nobel Peace Prize Laureate 2006.
Dan Wolfson, Managing Chair Executive Vice President and Chief Operating Officer, American Board of Internal Medicine Foundation.
Ann Marie Almeida Chief Executive Officer, Association of Women’s Business Centers.
Edwin T. Baldridge Chief Executive Officer, WLV-TV, Inc. and Baldridge-Dumas Communications.
Kathryn E. Brick Chief Financial Officer U.S. Central Credit Union.
Susanne M. Campbell Executive Director, Institute for Management, Innovation and Organization, University of California.
Tom Campbell, Ph.D., J.D. Dean, Haas School of Business, University of California, Berkeley. Former U.S. Congressman.
Sam Dially-Harris President and Founder of RESULTS and Director of the Global Microcredit Summit.
William H. Foege, M.D. Presidential Distinguished Professor of International Health, Rollins School of Public Health, Emory University.
Tar G. Gall Managing Director, Oikocredit.
George C. Halvorson Chief Executive Officer, Kaiser Foundation Health Plan and Kaiser Foundation Hospitals.
Robert A. Ingram Vice Chairman, Pharmaceuticals, GlaxoSmithKline.

“Now, we have money so we don’t suffer.” — Alcira

bolivia
Fatoumata Monomata of Burkina Faso

Fatoumata has lived in the same rural village her entire life. Malaria, food insecurity and poverty were simply the normal conditions of life for her and her family. But Fatoumata dreams of something better for her children. Although she had never been to school herself, Fatoumata wanted her children to have an education, to grow up healthy and to have a better life than she had known. Fatoumata was already working hard to help her family when Credit with Education came to her village. Through her participation, Fatoumata started to create lasting changes in her life.

When we talked with Fatoumata, she had been participating in Credit with Education for two years. She used her first loan of $50 to buy potatoes, vegetables and nuts in bulk, which she resells at the local market. She told us that she had worked her way up to a loan of over $175 and had proudly purchased a wagon to improve her business. She says that she shares her wagon with her neighbors because she wants them to be successful, too.

This is how Fatoumata tells her own story:

“My loan helps me buy fresh nuts and potatoes in bulk. This lowers my costs and increases my profits. Some women use local moneylenders to get loans, but they charge very high rates. I stay away from them.

“Earning more money helps me to care for my children. I’ve even helped my husband with my money—especially when my children are sick or my husband is sick. I’ve saved enough money to buy a wagon to carry my goods to market. My husband agrees that the loans have helped our family.

“The learning sessions in the program help so much, especially when they focus on keeping my children healthy. The pregnant women of my village also benefit from these sessions. When I was pregnant with my twin sons, I understood how to keep myself healthy.

“I like working as a group to do things together. We support each other. Together we learned where malaria comes from and how it is spread. The learning sessions also taught us which medicines truly fight malaria and which ones don’t.

“Before these learning sessions, we tried traditional medicines—roots and leaves. The traditional medicines didn’t work. The disease would always come back. Sometimes we got even sicker. When we went to the health clinic, we didn’t take all the medicine they gave us. We thought that if you felt better, you could stop. We didn’t know that was a serious mistake. Because of the education we have had about malaria, I know how to protect my children from malaria. I don’t worry so much anymore.”

In her own words

“I know the value of an education. I would have gone to school if there had been money for that. I want my children to go to school and go as far as they can with their education. My earnings will pay for that.”

Our Mission Statement

Founded in 1946, Freedom from Hunger brings innovative and sustainable self-help solutions to the fight against chronic hunger and poverty. Together with local partners, we equip families with resources they need to build futures of health, hope and dignity.
Freedom from Hunger’s programs build on what women living in rural poverty already have in abundance: determination, collective courage, an entrepreneurial spirit, and the love they have for their children. We transfer skills, knowledge and resources that women can own, share and pass from generation to generation. It is a recipe for enduring change—one that waits to serve all the world’s hungry.

Our Mission Statement

Freedom from Hunger meets the standards of all charity watchdog groups.