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One Woman. Many Challenges.  
A Combined Solution.

For Assa Fofana, nothing is simple. If her child comes down with malaria—common in Mali—she cannot sell vegetables at the market so that all her children have enough to eat that day. Instead, she stays home with her sick child. Savings set aside to buy food during the hungry season are spent on malaria medicine. She needs a loan to grow her business and earn more money, but her rural village is beyond the reach of banks and even most microcredit providers. School is expensive in Mali, but she knows her children’s education is vital if her family is to end generations of poverty and hunger.

Freedom from Hunger knows that Assa and more than a billion people like her need more than money to defeat poverty. That’s why our programs combine microfinance with education and health services. To ensure lasting change, we train local organizations to deliver the programs cost-effectively and independently.

This past year, we showed that combining microfinance with education and health services is smart, both for women and for the local organizations that serve them. More and more local organizations are joining us in integrating programs to alleviate world poverty.

In Fiscal Year 2010, our donors, friends, colleagues and partners helped Freedom from Hunger connect people to programs for greater impact.

CLICK HERE to visit our website, where you can learn more about our programs and download our research papers and technical guides.

“I am at peace now,” says Assa. “I have benefited [from the group] in too many ways to say.”

You can also meet women like Assa Fofana. She and her women friends are participating in Saving for Change, where they can save money together, borrow from the group’s fund and learn how to safeguard their families from malaria.

Christopher Dunford
President, Freedom from Hunger
Greater Impact by Working Together

Freedom from Hunger is reaching more than 2.4 million women, nearly a million more than one year ago! How can a small organization reach so many? By working with local organizations that share our commitment to ending poverty and hunger, by sharing our innovations freely with fellow aid organizations and by following the example of the women we serve. In the face of obstacles, they stand tough and rely on each other. We do the same, arm in arm with these women and our donors, partners and colleagues. We are all stronger together.

Research confirms that women bring home to their families (roughly six people each) the benefits of their participation, which means our programs have helped more than 14 million people move toward better futures. Better still, research shows that women actively share what they learn in our programs with others in their communities—further expanding our impact.

Verifying Impact

Good intentions are never enough to ensure positive impact. Because we serve people who live on the margin of survival, we have to get it right. So we conduct rigorous, scientific studies of the effects of our programs, which show us what to expand and where to improve. We publish our research so that others can learn and adapt our approaches to meet the needs of the people they serve. To view our impact reports CLICK HERE.

Freedom from Hunger has received four consecutive 4-star evaluations from Charity Navigator, an achievement matched by only 9% of the charities they rate. This and other top ratings from charity watchdogs indicate that Freedom from Hunger consistently executes its mission in a fiscally responsible way and outperforms most charities in America. The voices of the women we serve give us other indications of our impact. These are the words of Gulenur Begum, who lives in a remote village north of Kolkata, India:

“Now I am able to pay my children’s tuition and afford doctors’ fees if anyone falls sick. I am also able to provide more nutritious food to my children. Previously, things were not that easy for us. I think I am leading more of a fearless life right now.”
Credit with Education: Combining Microfinance with Life-Changing Education

BENIN, BOLIVIA, BURKINA FASO, ECUADOR, GHANA, GUATEMALA, HAITI, INDIA, MADAGASCAR, MALI, MEXICO, PERU, THE PHILIPPINES, TOGO

Credit with Education is Freedom from Hunger’s pioneering combination of microfinance and education. Piloted over twenty years ago, this microfinance service delivers health, nutrition, business, and household finance education to more than 700,000 women. They benefit not just from the combination of microfinance and education, but also by working together as a group.

Over the past ten years, Freedom from Hunger has built variations of the Credit with Education model. Read on to see how Saving for Change creates similar opportunities for women beyond the reach of microfinance institutions, how AIM Youth seeks to extend integrated services to young people and how the Microfinance and Health Protection initiative has pushed Credit with Education beyond health education to include access to health care and health products for the chronically hungry poor.

CLICK HERE TO LEARN MORE

Saving for Change: Connecting Women in Remote Villages with Savings Circles

BURKINA FASO, EL SALVADOR, MALI, SENEGAL

Saving for Change helps women overcome rural isolation and absolute poverty to save and lend to each other from their own collection of savings. Because many women are too poor or too remote to be served by standard microfinance institutions, Freedom from Hunger (jointly with Oxfam America and Strømme Foundation) has designed programs and curricula to train women to form and independently manage their own savings circles (and even launch new ones). Saving for Change enables women to build their own loan funds, set their own interest rates and rules, and even lead expansion of the program in their area. By the end of FY10, there were 13,299 Saving for Change groups in Mali alone, more than half of which were launched by the women themselves. The more than 350,000 women participating in these groups worldwide had mobilized over $7.5 million—about $21.50 per woman, an impressive sum for a population that often endures life on less than $1.25/day. The women are also participating in Freedom from Hunger’s malaria curriculum—a vital health topic in malaria-endemic West Africa. CLICK HERE TO LEARN MORE
Advancing Integrated Microfinance for Youth (AIM Youth): Equipping Young People with a Combination of Financial Education and Financial Services

ECUADOR, MALI

Freedom from Hunger is working to make value-added microfinance available to young people as well as adults. Young people raised in deep poverty face staggering obstacles as they enter adulthood. They must contribute financially to the household budget before they have adequate resources or knowledge. We are developing financial education and financial services to equip young people (13–24 years old) with knowledge and tools to set financial goals, manage money and build and protect assets. To this end, we have conducted research in both countries to identify the current financial pressures and strategies of young people. With the new tools we are developing, we will train both microfinance institutions and non-financial organizations to cost-effectively and independently organize youth groups and provide them with both education and financial services. With our new technical guides and publications, Freedom from Hunger will support youth services organizations and encourage innovation in this new field. CLICK HERE TO LEARN MORE

Launching a Movement Toward Integration: Connecting Practitioners with Combined Solutions

WORLDWIDE

The World Bank estimates that about one billion people worldwide live on less than $1.25/day. Even worse, a woman may have $5 on some days to buy food, pay for healthcare or grow a business—on other days, nothing. With one-sixth of the world’s population so poor they are chronically hungry, Freedom from Hunger doesn’t expect to do it all. We train local partner organizations to deliver and expand the programs we develop with them, and encourage other international organizations to freely adopt and adapt our programs. In 2010, we led workshops at major conferences around the world to communicate the power of combining microfinance programs with other services. We find that, more than ever, our colleagues are inspired by our approach. We also published numerous technical guides, research reports and papers to show other practitioners how to implement their own integrated microfinance and health protection programs. CLICK HERE TO LEARN MORE

Don’t forget! CLICK HERE to gain access to our technical manuals, curricula, program documentation and research reports.
Stronger Together: Microfinance and Health Protection

BENIN, BOLIVIA, BURKINA FASO, GHANA, INDIA, THE PHILIPPINES

When a very poor woman takes a microloan, she risks being unable to pay it back. The biggest risk is that she will become ill or will have to stop working to care for a sick family member. In rural areas, this risk may be high because of endemic diseases such as malaria.

Because family health and financial health are so closely tied, Freedom from Hunger built on the health education offered through Credit with Education to create the Microfinance and Health Protection (MAHP) initiative. The goal was not just to improve family health and finance but also to show microfinance institutions how offering their clients access to health services and products makes good business sense.

“I now have health insurance and also enjoy the benefits of the Preferred Provider Program, which gives me access to discounted medical consultations and medication. With the savings, I am able to purchase more food and afford transportation.”

Belinda, CARD member in the Philippines.

Here are just a few highlights from research studies completed in 2010:

- MAHP is popular with both microfinance clients and the institutions that serve them. Microfinance institutions were offering MAHP services to over 650,000 women by the end of June 2010.
- Women participating in MAHP programs improved their health knowledge and practices. For example, in India, the use of life-saving oral rehydration solution to treat children with diarrhea—a leading cause of death there—increased by 47%.
- Our Bolivian microfinance partner, CRECER, increased access to healthcare providers through regular health fairs and found that 24% of clients who attended the health fairs had never seen a doctor before.
- In the Philippines, 88% of the clients of our partner CARD said the health insurance service offered by the program had helped them significantly to cope with the cost of illness.
- The average annual cost of adding health protection services to microfinance programs is only $.29 per person (across all MAHP partner organizations), and some services can be expected to more than break even, generating modest profits at larger scale.

CLICK HERE TO LEARN MORE
## Financial Highlights

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

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNRESTRICTED OPERATING REVENUE AND SUPPORT:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individuals and Planned Gifts</td>
<td>$3,437,007</td>
<td>$3,198,397</td>
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<tr>
<td>Corporate and Foundation Grants and Gifts</td>
<td>2,744,254</td>
<td>2,853,771</td>
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<tr>
<td>Public Sector/NGOs/Other Sources</td>
<td>325,446</td>
<td>285,964</td>
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<tr>
<td>Contributed In-kind Materials and Services</td>
<td>81,428</td>
<td>154,903</td>
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<tr>
<td>Net Assets Released from Restrictions</td>
<td>879,841</td>
<td>546,839</td>
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<tr>
<td>Total Unrestricted Operating Revenue and Support</td>
<td><strong>7,467,976</strong></td>
<td><strong>7,039,874</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UNRESTRICTED OPERATING EXPENSES:</strong></td>
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<td></td>
</tr>
<tr>
<td>Africa Programs</td>
<td>1,324,224</td>
<td>1,431,925</td>
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<tr>
<td>Central &amp; South America Programs</td>
<td>990,681</td>
<td>628,642</td>
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<td>Southeast Asia Programs</td>
<td>584,230</td>
<td>882,980</td>
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<td>Global Programs</td>
<td>1,125,386</td>
<td>1,322,204</td>
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<tr>
<td>Program Information/Hunger Awareness</td>
<td>859,802</td>
<td>1,177,507</td>
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<td>Fundraising</td>
<td>495,268</td>
<td>527,537</td>
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<tr>
<td>General and Administrative</td>
<td>866,100</td>
<td>968,610</td>
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<tr>
<td>Total Unrestricted Operating Expenses</td>
<td><strong>6,245,691</strong></td>
<td><strong>6,939,405</strong></td>
</tr>
</tbody>
</table>

|                           |                |                 |
| CHANGE IN UNRESTRICTED OPERATING NET ASSETS | **1,222,285** | **100,469** |
| NON-OPERATING - Other Income | **123,599**   | **(513,670)**  |
| CHANGE IN UNRESTRICTED NET ASSETS | **1,345,884** | **(413,201)**  |
| UNRESTRICTED NET ASSETS, BEGINNING OF YEAR | **1,774,814** | **2,188,015** |
| UNRESTRICTED NET ASSETS, END OF YEAR | **$3,120,698** | **$1,774,814** |

### STATEMENTS OF FINANCIAL POSITION

<table>
<thead>
<tr>
<th></th>
<th>2010</th>
<th>2009</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS:</strong></td>
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<tr>
<td>Current Assets</td>
<td>$4,995,234</td>
<td>$5,074,671</td>
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<tr>
<td>Cash Surrender Value of Life Insurance</td>
<td>161,594</td>
<td>145,306</td>
</tr>
<tr>
<td>Split Interest Agreements</td>
<td>106,881</td>
<td>103,728</td>
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<tr>
<td>Property and Equipment, net</td>
<td>589,101</td>
<td>669,155</td>
</tr>
<tr>
<td>Other Assets</td>
<td>77,778</td>
<td>77,778</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td><strong>$5,930,588</strong></td>
<td><strong>$6,070,638</strong></td>
</tr>
</tbody>
</table>

|                           |                |                 |
| LIABILITIES AND NET ASSETS: |               |                 |
| Current Liabilities        | **$912,614**   | **$2,807,740**  |
| Noncurrent Liabilities     | 200,000        | 200,000         |
| TOTAL LIABILITIES          | **1,112,614**  | **3,007,740**   |

|                           |                |                 |
| NET ASSETS:               |                |                 |
| Unrestricted Net Assets   | 3,120,698      | 1,774,814       |
| Temporarily Restricted Net Assets | 1,619,498    | 1,210,306       |
| Permanently Restricted Net Assets | 77,778        | 77,778          |
| TOTAL NET ASSETS          | **4,817,974**  | **3,062,898**   |
| TOTAL LIABILITIES AND NET ASSETS | **$5,930,588** | **$6,070,638** |

* The Statements of Unrestricted Activities and Changes in Unrestricted Net Assets are designed to reflect the results of operations exclusive of non-operating activities (such as gains/losses on investment accounts) and are derived from the audited financial statements.
As part of Freedom from Hunger’s strategy of training local partner organizations to deliver, grow and sustain the programs we develop, we spun off two of our own programs to independence: Reach India and HealthKeepers in Ghana. This temporarily reduced our program staff as we reorient our efforts toward program expansion in Asia, Latin America and francophone West Africa. Our high-leverage strategy of working with local partners enabled us to reach nearly one million more women in just one year (June 2009 to June 2010). At the close of Fiscal Year 2010, with only 42 staff worldwide, working with 112 partners in 17 countries, we were reaching more than 2.4 million women plus their families—a total of 14 million people.

Operating Revenues: $7,467,976

- 46% Individuals
- 5% Government & NGOs
- 1% In-kind Gifts
- 48% Private Foundations & Corporations

Expenses: $6,245,691

- 14% Administration
- 8% Fundraising
- 78% Program Services & Information

You can read Freedom from Hunger’s audited financial statements and also our IRS Form 990 by CLICKING HERE.

Donor Spotlight

To achieve its mission of ending chronic hunger, Freedom from Hunger receives the generous support of an impressive and dedicated array of donors. We are grateful for the support of the donors named below who made gifts of $500 or more between July 1, 2009 and June 30, 2010.

**Archimedes Society - Leaders**

- $1,000,000+
  - The MasterCard Foundation
  - John and Jacque Weberg

**Archimedes Society - Visionaries**

- $250,000-999,999
  - Anonymous (1)

**Archimedes Society - Entrepreneurs**

- $100,000-249,999
  - ACE Charitable Foundation
  - International Labour Organization (ILO)

**Archimedes Society - Innovators**

- $50,000-99,999
  - Enterprising Solutions
  - Global Impact
  - Global Solutions

**Archimedes Society - Pacesetters**

- $25,000-49,999
  - Jenny Austin and Eric Friedman
  - Breyer Family Fund of The Minneapolis Foundation
  - David Weekley Family Fund
  - Mary and Jerry Goudreau

**Institute of Development Studies**

**Johnson & Johnson**

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New Field Foundation
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The PIMCO Foundation
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Tom and Liz Des Brisay in memory of
Betty and Stuart Des Brisay
Mark P. D’Evelyn
Mary and Bob Devore in memory of
Malcolm and Eddythe Devore
Mark and Tobei Dichter in honor of
our clients
The James Dunford Family
J.D. and Mary Kay Eiland
Gerald and Gail Eiselman
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Fondsurco

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Scott K. Anderson
Jocelyn Arellano
Nancy C. Atherton
Bank of America Matching Gifts Program
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in memory of
Margaret B. Barnett
Trudi E. Black in memory of my beloved
husband Arthur L. Black
Martin L. Bolas
The Brian and Patricia A. Herman Fund at the
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Marilyn and Robert Clements
Sam Daube
Joan M. Davis
Davis High School
Freedom from Hunger Club
Karen DeBenedictis
Matthew Demchyk
The Demchyk Family
Tom and Liz Des Brisay in memory of
Betty and Stuart Des Brisay
Mark P. D’Evelyn
Mary and Bob Devore in memory of
Malcolm and Eddythe Devore
Mark and Tobei Dichter in honor of
our clients
The James Dunford Family
J.D. and Mary Kay Eiland
Gerald and Gail Eiselman
Elie & Mae Rosen Foundation
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First United Methodist Church, St. Cloud, MN
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Nasser Fattah
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