

ANNUAL REPORT

2011



NURU[™]
International



**NURU
INTERNATIONAL IS
A SOCIAL VENTURE
COMMITTED TO
ENDING EXTREME
POVERTY IN
REMOTE, RURAL
AREAS.**

From the CEO, Jake Harriman:

**Dear
Friends,**

2011 was an incredible year of progress for Nuru. Over the next few pages, I'd like to share some of the many highlights from the past year...

*Over 10,000 Lives
Have Been Changed*

Hear how Nuru members lifted themselves out of extreme poverty. This video celebrates Nuru's third year working in Kuria, Kenya. (2:26 length)



View all of Nuru's videos at nuruinternational.org/videophoto



Francis



John



Paul



Nuru Introduces MPAT in Africa

Our Monitoring and Evaluation (M&E) team is proud to be the first NGO in Africa to implement the Multidimensional Poverty Assessment Tool (MPAT), designed to measure the level of poverty in a community and the presence of an environment enabling families to lift themselves out of extreme poverty. The MPAT was developed by the International Fund for Agricultural Development (IFAD), a specialized agency of the United Nations, and Nuru worked with IFAD to implement this tool. (1:50 length)



New Sustainability Programs

We launched two new programs that will enable us to build a fully functioning NGO that can staff, finance, manage and scale itself without dependence on external resources.

Leadership Program

Three of our local staff share about the Leadership Program in their own words:

Francis Magige

*"Service Leadership"**

John Weisiko

*"The Risks of Giving Feedback in Kenya"**

Paul Mwita Mogosi

*"Challenges of Giving Assessment to Nuru Staff in Kenya"**

Income Generating Activities Program

These businesses generate revenue to pay for Nuru's programs:

Agribusiness

buying and selling maize grown by Nuru farmers

Dairy Cows

a sustainable and scalable local business

Commodities Sales

making health products available to the local market

*Read the above blogs at NuruInternational.org/blog





Nuru Fellows Program

We recruit top talent for our international staff through our new Fellows Program. (2:27 length)



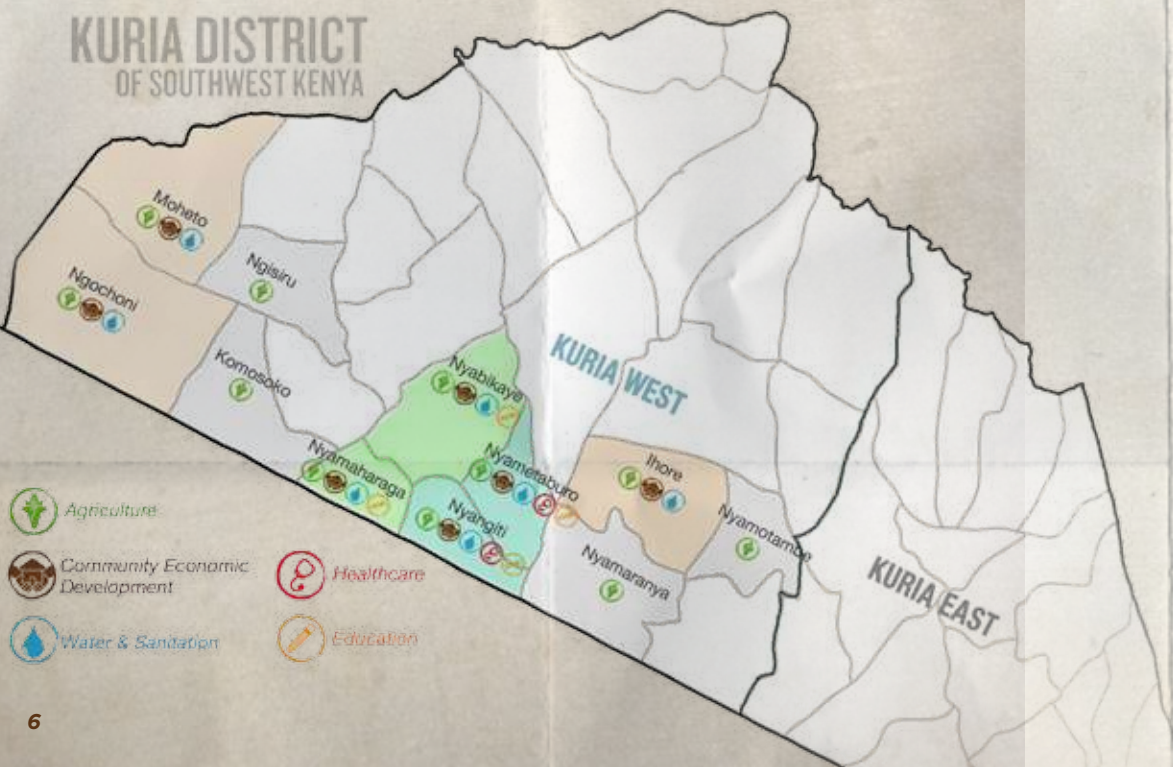
Program Expansion

Our programs scaled to new areas:

Agriculture and CED scaled to Ihore, Moheto & Ngochoni

Education scaled to Nyametaburo, Nyangiti, Nyabikaye, and Nyamaharaga

KURIA DISTRICT OF SOUTHWEST KENYA



For a full recap of our 2011 growth and changes, I invite you to read my blog, [Growing Up](#), found at [NuruInternational.org/blog](#).

None of this would be possible without your selfless support. I want to give special recognition to two groups of donors by listing their names in this report. We are also thankful for the many donors who opened up their homes and offices and invited us to share Nuru with over 4,500 people through nearly 50 events.

Thank you for joining our vision to create a world where people living in extreme poverty have the choice to determine their future. We look forward to 2012.

Stay in the fight,

Jake Harriman
Founder and CEO

PROGRAM AREA UPDATES

LEADERSHIP

The Leadership Program aggressively scaled its work in Kuria, Kenya in 2011. We hired and trained six new facilitators using a “training of trainers” curriculum that was completely written and delivered by our local training team. This growth in our training staff enabled us to increase the number of trainings we deliver each week and expand our services to all levels of management within our Kuria project (approximately 120 people). Furthermore, we delivered additional trainings continuously throughout the year, even as senior training staff took time to write and pilot new curriculum for future training series. Meanwhile in the States, the Leadership Program developed a detailed start-up process of collaboration and co-design for local leaders in a new project. This work is in preparation for Nuru’s expansion to Ethiopia in 2012.

AGRICULTURE

The Agriculture Program grew immensely from 975 farmers taking loans during the 2011 long rains season to 2,783 farmers recruited for loans in 2012. Nuru farmers increased their maize yields significantly with the provision of farm input loans, extension services, and training by the Agriculture Program. To encourage loan repayment, which cumulatively reached 75.7% by year’s end, the Agriculture Program adopted continuous loan repayment, one loan season per year, and closer relationships with Kenya government officials. The Agribusiness Program, with aims of funding Nuru Kenya and benefiting farmers with market access, purchased and resold 279 metric tons of maize valued at \$86,000. Agribusiness successfully executed a USAID / Market Linkages Initiative grant to construct and supply five additional village buying stations.



CED

The CED Program has grown in its capacity to train and provide financial services to farmers in extreme poverty. By the close of 2011, 1,534 savings club members were provided access to financial training, savings, and credit. The CED Program reached just under its goal of enrolling half of all Nuru’s farmers- reaching 49.3%. With nearly \$16,000 in total group savings, 423 loans issued at combined value of over \$45,000, and a repayment rate of 99.86%, the CED Program’s portfolio has nearly quadrupled in size while retaining the high quality of its services. This coming year will be a further test for the program as it reaches its next phase of growth and focus. The program will continue to refine its model and maximize its impact as it scales to new areas in conjunction with the Agriculture Program to reach 60% of Nuru’s farmers.

CED	Q1	Q2	Q3	Q4
New loans issued	\$14,065	\$8,100	\$1,363	\$12,942
Number of loans issued	52	34	68	254
Repayment Rate	93%	94.4%	95.34%	99.86%

WATER AND SANITATION

Nuru hosted a nationwide Low Cost Sanitation Workshop taught by the Centre for Affordable Water and Sanitation Technology (CAWST). All 21 members of the Water & Sanitation staff (including 7 women) learned the skills and tools to construct a low cost, safe, long-lasting latrine product that can be purchased by families in incremental steps as funds become available (i.e. buy the foundational lining and slab with profits from this harvest; buy the walls and roof with the profits from next harvest). The price point for complete model is \$180; basic models priced at \$50. Seven demonstration projects were built at Nuru maize buying stations to generate demand for Nuru latrine construction. Also, our team sold 100 handwashing stations and 80 safe water storage containers. Lastly, we oversaw the drilling of a deep well in Hekima that will serve 300-500 villagers. Hekima, an impoverished community, raised 80,000Ksh (approximately \$1,000) in 20Ksh and 30Ksh increments from community members to pay for the hydrology report and permitting process. The community also sourced their own hydrologist and drilling subcontractor.

HEALTHCARE



2011 was a year of R&D for the Healthcare Program. In order to adequately set the stage for an action-filled year of progress in 2012, our focus was on increasing the effectiveness and efficiency of our Home Visit Strategy. To do so, we researched and prepared to create a participatory, behavior change focused base curriculum using the Rainer Arnhold Fellows design iteration flow (DIF) format. The DIF will gauge the program model's ability to have impact and scale in a sustainable manner. We also engaged in an externship with Living Goods to gain a detailed understanding of operational elements that will lead us to improving healthcare in Kuria and beyond. We worked with the Monitoring & Evaluation (M&E) Team to develop our indicators of program success, household survey, and evaluation plan. We also launched the precursor to 2012's Social Marketing Strategy with a distribution of the Healthy Behavior Calendar and helped to support the Kenyan Ministry of Health's Malezi Bora maternal and child health campaigns. We trained Community Healthcare Workers (CHWs), village elders, Nuru farmer families, and several schools on topics such as malaria, diarrhea, pneumonia, immunization, newborn health and safe motherhood. To wrap up the year, we made a significant decision to tighten our CHW model framework, shifting from a large number of volunteer, part-time CHWs to a smaller yet quality-focused, full-time team of Nuru Field Officers.

EDUCATION



In 2011, Nuru's Education Program focused on testing and implementing our outreach model. The team partnered with local public primary schools to establish a rotating schedule for Nuru outreach initiatives. After gaining approval and support from the Kenyan Ministry of Education, all schools and the community, Nuru implemented the outreach program in nine public primary schools. During outreach, Nuru facilitators conducted hour-long literacy intensive sessions with classes Standard 1-7, filling lulls in the school day. The team tested the Learning Center concept, offering drop-in programs focused on literacy development during school breaks to a daily average of 400 kids. The team also conducted the Uwezo literacy assessment and completed the literacy baseline in partnership with Nuru's M&E Team. The Education Team continues to iterate on the model and is currently focused primarily on enhancing the literacy curriculum, increasing saturation of the program and preparing to scale to new sub-locations.

These 2011 numbers are estimates; starting in 2012, Nuru's M&E Team will change the way we calculate them.

FINANCIALS / US PROFIT AND LOSS

PUBLIC SUPPORT AND REVENUES

Donations & Grants	2,629,897
Gifts in Kind	260,938
Sales (Net of Cost of Sales of \$1,074)	685
Interest	1,163
Total Revenue	2,892,683

EXPENSE SUMMARY

Program Expenses	
International Programs	1,617,020
Awareness Programs	327,883
Total Program Expenses	1,944,903
Fundraising Expenses	296,706
Management and Administrative	276,784
Total Functional Expenses	2,518,393

FUNCTIONAL EXPENSE BREAKDOWN

Accounting	\$8,100
Books and Subscriptions	\$8,152
Contract Services	\$163,539
Depreciation	\$25,246
Equipment Rental and Maintenance	\$4,858
Foundation Team Expense	\$1,842
Fundraising Expenses	\$4,425
Insurance	\$22,360
IT & Website	\$11,930
Legal Fees	\$5,367
Licenses and Fees	\$15,607
Nuru International Kenya	\$786,025
Other Expenses	\$121
Payroll and Benefits	\$1,261,515
Rent	\$9,963
Supplies & Printing	\$13,669
Telecommunications	\$15,213
Training and Development	\$1,963
Travel and Meetings	\$158,497
Total Expenses	2,518,393

CURRENT ASSETS

Cash	1,223,248
Grants Receivable	525,000
Prepaid Expenses	34,497
Prepaid Supplies	12,117
Total Current Assets	1,794,862

Fixed Assets	38,715
Long Term Grants Receivable and Deposits	118,343
Total Assets	1,951,920

Current Liabilities	74,553
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Net Assets

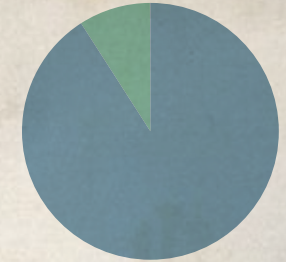
Unrestricted	1,234,024
Temporarily Restricted	643,343
Total Net Assets	1,877,367

Total Liabilities and Net Assets	1,951,920
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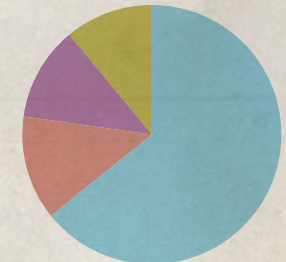
Change in Net Assets	374,290
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Beginning Net Assets	1,503,077
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Ending Net Assets	1,877,367
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- Donations and Grants
- Sales (net of cost of sales of \$1,074)
- Gifts in Kind
- Interest



- International Programs
- Awareness Programs
- Fundraising Expenses
- Management and Administrative

Knutte & Associates, P.C.



Prepared by Morris Chubb, U.S.-based accountant

*All Figures in U.S. Dollars

KENYA PROFIT AND LOSS

PUBLIC SUPPORT AND REVENUES

Donations & Grants	788,603
Program Revenue	254,821
Interest	12,333
Interest on Deposits	2,273
Exchange Gains	1,023
Total Revenue	1,059,053

EXPENSE SUMMARY

Program Expenses

Healthcare Program	20,615
Water & Sanitation	37,457
Education Program	20,265
Community Economic Dev.....	20,484
Agriculture Program	359,771
IGA	2,792

Total Program Expenses 461,384

Management and Administrative

Total Functional Expenses 585,573

FUNCTIONAL EXPENSE BREAKDOWN

Bad Debt Allowance	18,984
Books and Subscriptions	32
Community Development and Welfare	2,709
Contract Services	47,261
Cost of Goods from Program Revenues	255,090
Facilities and Equipment	16,641
Foundation Team Expenses	-
Freight & Transportation of Goods	1,164
Insurance	231
Licences and Fees	1,901
Payroll and Benefits	112,690
Program Supplies	62,087
Other Program Expenses	1,181
Supplies & Printing	14,635
Telecommunications	12,697
Travel	38,270
Total Expenses	0

CURRENT ASSETS

Cash	150,193
Program Loans Receivable	17,450
Program Inventories	303,504

Total Current Assets 303,504

Fixed Assets	414,345
Other Long Term Assets	9,903
Current Liabilities	33,824

Net Assets

Unrestricted

Total Net Assets 861,571

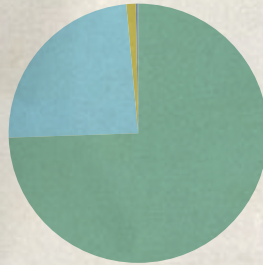
Total Liabilities and Net Assets 895,395

Change in Net Assets

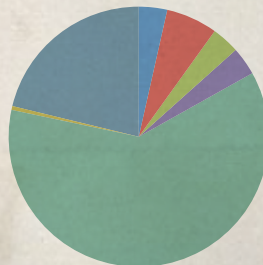
Foreign Exchange Gain (Loss) on Net Assets

Beginning Net Assets

Ending Net Assets 861,571



- Donations and Grants
- Program Interest
- Exchange Gains
- Program Revenue
- Interest on Deposits



- Agriculture Program
- Healthcare program
- Water & Sanitation Program
- Education Program
- Community Economic Development
- IGA
- Management and Administrative

DONOR RECOGNITION

Donors with Gifts \$5000+

We recognize these donors for their contribution of \$5000+ in 2011.

Anonymous (4)	Matthew Ocko
Alex and Polly Ryerson	Mulago Foundation
Alpine Management Services III, LLC	No Fluff Just Stuff Software Symposium Series Tour
Charles Steitz	One Day's Wages
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Monthly Donors

We thank these donors for their monthly gifts during 2011.

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Aaron Hedman
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Zack Arnold
Anonymous (6)

United States Staff



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Kenyan Staff



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