Fighters. This is the word I would choose to describe my incredible team and their performance in 2014. The pursuit of the end of extreme poverty is a slugfest—a fight where the hopes, dreams, and lives of millions hang in the balance. As I look back, I see battle scars that my team incurred from some of the toughest obstacles we ever encountered in this fight since we started this journey six years ago: Kenyan Country Director, co-founder of Nuru Kenya, and visionary Philip Mohochi passed in a tragic accident; a lethal maize disease hit our farmers again this year in Kenya; corruption, thievery, and threats on the lives of our team plagued the project in Kenya; and the Ethiopian team struggled with unanticipated changes to government policy that inhibited program design and threatened to set back months of work. My team stood up in the face of these challenges, and I was so inspired to see them push through seemingly insurmountable obstacles to hit and exceed our targets.

If I could summarize 2014 in one phrase, it would be: Nuru International’s foundation is now complete. The purpose of Nuru International is to raise up local community development organizations (like Nuru Kenya and Nuru Ethiopia) funded by social enterprises. We believe that unlocking the potential of local leaders and regional markets is the secret to ending extreme poverty in remote, rural areas. We’ve been working six years to build a model that can achieve this, and we now have data that prove it is working!

We are so thankful that supporters like you recognize the importance of our work and are continuing to contribute financially to our vision. You are a critical part of our team, and I thank you for standing steadfastly by our side in this fight in 2014. We could not have achieved the success we did this year without you.

Our work is not done and the fight rages on, but we have much to celebrate about 2014. Fathers and mothers now able to provide for their children today are starting to plan ahead for tomorrow; and Nuru is poising for scale regionally, as well as globally. 2015 will certainly bring daunting challenges that we cannot foresee, but as I look back on the gains we were able to achieve this year together, I have one thing to say to 2015...bring it.

Stay in the fight,

Jake Harriman
Chief Executive Officer
Ethiopia

Nuru Ethiopia Agriculture and cooperatives are fully operational. The first ever farming season was a success!

In 2014, 488 farm families joined Nuru Ethiopia for a successful season and harvest. Comparing results from the baseline survey in 2013 with the 2014 harvest, Nuru farmers increased their yield by 92% while non-Nuru farmers increased their yield by 8%. This shows Nuru farmers have an 84% advantage over non-Nuru farmers.

Nuru also implemented its Program Planning Process (PPP) for Financial Inclusion, and Healthcare and Education PPPs are well underway. The PPP is a design process that facilitates the co-creation of four impact programs in each country project. The PPP helps break the cycle of extreme poverty by listening to the needs and ideas of people living in extreme poverty; providing Nuru leaders with training in analysis, synthesis and design; and co-creating an ecosystem where Nuru leaders can exercise their power to create change.

Nuru Ethiopia Country Director
Bereket Akele

PERFORMANCE METRICS 2014

<table>
<thead>
<tr>
<th>Category</th>
<th>Metrics</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Nuru farmers</td>
<td>(Total # of farmers taking loans)</td>
<td>488</td>
</tr>
<tr>
<td>Total number of acres farmed</td>
<td></td>
<td>489</td>
</tr>
<tr>
<td>Average loan per farmer (19 birr = $1 USD)</td>
<td></td>
<td>1,229</td>
</tr>
<tr>
<td>Total loan amount issued (19 birr = $1 USD)</td>
<td></td>
<td>599,920</td>
</tr>
<tr>
<td>Repayment rate</td>
<td></td>
<td>90%*</td>
</tr>
</tbody>
</table>

*Repayment rate was reported as 77% in Q4 2014. The 90% loan repayment figure includes late loan payment realized during 2015.
In June 2014, Nuru International (NI) staff turned over the management of all four impact programs to Nuru Kenya (NK) staff. This is a significant achievement and milestone, showing that NK leaders have the skills and abilities to independently manage their programs.

The handover of the impact programs meant half of the expat team left the NK project. The remaining team, led by Team Leader Alex Martin, will work to complete expat exit by June 2015. In addition, Pauline Wambeti fully assumed her role as Nuru Kenya Country Director. Pauline is an incredibly talented leader with the skills and experience to lead and scale Nuru Kenya to empower additional regions of Kenya out of extreme poverty in the coming years.

**Download 2014 Reports**
- Nuru Kenya Agriculture Impact Assessment
- Nuru Kenya Financial Inclusion Impact Assessment
- Nuru Kenya Healthcare Impact Assessment
- Nuru Kenya Education Impact Assessment
### Performance Metrics 2009-2014

<table>
<thead>
<tr>
<th>Metric</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Nuru farmers (Total # of farmers taking loans)</td>
<td>594</td>
<td>1,266</td>
<td>975</td>
<td>2,783</td>
<td>5,518</td>
<td>4,318</td>
</tr>
<tr>
<td>Total number of acres farmed</td>
<td>1,450</td>
<td>3,283</td>
<td>1,198</td>
<td>3,391</td>
<td>6,236</td>
<td>4,614</td>
</tr>
<tr>
<td>Average loan per farmer (85 KSh = $1 USD)</td>
<td>13,641</td>
<td>$160</td>
<td>12,468</td>
<td>$147</td>
<td>8,284</td>
<td>$97</td>
</tr>
<tr>
<td>Total loan amount issued (85 KSh = $1 USD)</td>
<td>8,102,925</td>
<td>$95,329</td>
<td>15,784,271</td>
<td>$185,697</td>
<td>8,076,995</td>
<td>$95,023</td>
</tr>
<tr>
<td>Repayment rate</td>
<td>98%</td>
<td>80%</td>
<td>86%</td>
<td>97%</td>
<td>95%</td>
<td>76%*</td>
</tr>
</tbody>
</table>

### Impact Indicators

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>% Change in Crop Yield Over Baseline</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuru Farmers</td>
<td>523</td>
<td>123%</td>
<td></td>
</tr>
<tr>
<td>Non-Nuru Farmers</td>
<td>631</td>
<td>5%</td>
<td></td>
</tr>
<tr>
<td>Net Difference</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuru Farmers</td>
<td>188</td>
<td>13%†</td>
<td></td>
</tr>
<tr>
<td>Non-Nuru Farmers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>% Food Insecurity Experienced During Peak Hunger Season</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nuru Farmers</td>
<td>n/a</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Non-Nuru Farmers</td>
<td>n/a</td>
<td>n/a</td>
<td></td>
</tr>
<tr>
<td>Difference</td>
<td>n/a</td>
<td>n/a</td>
<td>11*(-)</td>
</tr>
</tbody>
</table>

*Due to rounding of the percent change for crop yield for Nuru (49.2%) and Non-Nuru farmers (62.6%), the difference adds up to 13.4%.

### Financial Inclusion

<table>
<thead>
<tr>
<th>Metric</th>
<th>2012*</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total enrolled FI members</td>
<td>1,659</td>
<td>2,015</td>
<td>2,408</td>
</tr>
<tr>
<td>% of targeted Nuru farmers engaged in group savings and loan programs</td>
<td>n/a</td>
<td>47%</td>
<td>46%</td>
</tr>
<tr>
<td>Total savings deposits (85 KSh = $1 USD)</td>
<td>1,933,689</td>
<td>$22,773</td>
<td>2,651,195</td>
</tr>
<tr>
<td>Repayment rate</td>
<td>98%</td>
<td>100%</td>
<td>99%‡</td>
</tr>
</tbody>
</table>

*2012 performance metrics were updated following a data audit conducted in 2015.
† Average loan size was higher because Nuru Kenya provided income generating loans, which were discontinued mid-2012.
‡ In 2015, FI database updates showed higher loan repayments (99%) for 2014 than had previously been reported (98%).

### Are Nuru farmers able to cope with shocks through access to savings?

Yes! Nuru Financial Inclusion (FI) members are group saving to build their resilience to cope with mild shocks. For moderate shocks, FI members and groups are able access credit to improve coping. Average deposits per member over the life of FI stand at 1,679 KSh ($24.28). This is 74% of the targeted 5,000 KSh ($58.62) needed to cope with a minor shock.

### Are Nuru farmers able to cope with shocks through savings?

Yes! Savings behavior trends among Nuru farmers who are FI members demonstrate “saving up” during the harvest season and “drawing down” during hunger seasons.

### Progress Toward “Coping with a Minor Shock” Goal: $58.62 USD

![Cumulative average savings per member](image)

Difference needed to cope with a minor shock
Healthcare

Decreasing maternal and child morbidity and mortality through healthy behaviors

PERFORMANCE METRICS 2012 2013 2014

<table>
<thead>
<tr>
<th>Metric</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Nuru farmer households receiving monthly home visits</td>
<td>1,496</td>
<td>1,495</td>
<td>4,016</td>
</tr>
<tr>
<td>% of total Nuru farmer households receiving monthly home visits</td>
<td>54%</td>
<td>27%</td>
<td>93%</td>
</tr>
<tr>
<td>Average home visits completed per household per year</td>
<td>n/a</td>
<td>13</td>
<td>9</td>
</tr>
<tr>
<td>% of deliveries in a clinic</td>
<td>n/a</td>
<td>92%</td>
<td>97%</td>
</tr>
<tr>
<td>% of newborns visited within first 3 days of life</td>
<td>n/a</td>
<td>69%</td>
<td>92%</td>
</tr>
</tbody>
</table>

Are Nuru farmer households adopting healthier behaviors?

Yes! Nuru farmer households demonstrate greater adoption than non-Nuru farmer households. Between 2013 and 2014, the Kehancha and Mabera intervention groups increased their healthy behavior averages by 12 percent and 14 percent in comparison with the non-Nuru group.

AVERAGE HOUSEHOLD ADOPTION OF TEN HEALTHY BEHAVIORS, 2013-2014

- Kehancha Intervention (2 yr): 7.2% to 7.8%
- Mabera Intervention (1 yr): 6.8% to 7.2%
- Kehancha Comparison (0 yr): 7.0% to 6.6%

The scores above are incidence rates, the frequency or rate of household responses that report practicing each of the 10 healthy behaviors.

Average literacy proficiency for grades 2-5 in Kehancha Intervention:

- 2013: 1.84
- 2014: 1.95

Average literacy proficiency represents the average literacy level of children in grades 2-5, where 0=none; 1=letter; 2=word; 3=paragraph; 4=story; and 5=literate.

Education

Increasing literacy of children in rural farmer households to a Standard 2 level before they reach secondary school

PERFORMANCE METRICS 2012 2013 2014

<table>
<thead>
<tr>
<th>Metric</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td># of public primary school children reached</td>
<td>3,806</td>
<td>4,063</td>
<td>5,782</td>
</tr>
<tr>
<td>Number of schools where the Nuru Outreach is working</td>
<td>9</td>
<td>12</td>
<td>17</td>
</tr>
<tr>
<td>Number of Nuru Outreach sessions per class per year</td>
<td>n/a</td>
<td>21</td>
<td>29</td>
</tr>
</tbody>
</table>

Is English literacy among Nuru primary school children increasing?

Yes! The most gains in English literacy were seen in grades 2-5. 2013-2014 data show that from beginning to end of one school calendar year, children in grades 2-5 in Nuru Outreach in Iraha increased their English literacy proficiency by 6%.

Similarly, achievement of paragraph level among children in grades 2-5 increased by 15% after Nuru Outreach compared to 9% pre-Nuru Outreach.

AVERAGE HOUSEHOLD ADOPTION OF TEN HEALTHY BEHAVIORS, 2013-2014

Students in Kenya make their way to school.
I am incredibly excited to pen this letter to share the update of Nuru Social Enterprises (NSE) in 2014. I've always firmly believed in the premise of financial sustainability in order for projects in developing economies to be truly autonomous, which is why I made the transition from serving as Nuru's CFO to leading NSE. However, the goal did initially seem a bit daunting—$1MM of profit annually to fund each country project (Nuru Kenya and Nuru Ethiopia).

And yet, we're well on our way! Our 2014 wins include a hugely successful poultry pilot, the launch of the NKSE dairy with an artificial insemination business, ample research and market analysis of the Ethiopian business climate in honey, poultry, animal feeds and mango fruit juice processing, and the launch of NSE's website and media platforms. We hired solid dairy and poultry teams who are currently running operations in Kenya, a new NKSE associate, Rachel Lewis, and Temesgen Gabriel, NESE's new business manager.

In our robust process of launching a business by conducting extensive market research, piloting the business, assessing the pilot, and then scaling the business if the pilot is determined to be a success, we've had our failures along the way as well. Our challenges included delays in registering NKSE as a separate for-profit company (it was previously a for-profit subsidiary of Nuru Kenya), funding concerns leading to delays in capital expenditure, and difficulty hiring senior level talent at both NKSE and NESE. However, because the process we’ve developed is so detailed combined with an in-depth risk mitigation plan, our wins in 2014 far outweighed our challenges.

In 2015, we’re expanding to Kisumu with a 20,000 poultry unit on 10 acres of land, which will be shared with our expanding dairy business that will sell pasteurized milk and yogurt. We will pilot a distribution and supply chain business and we will test the chicken broiler market. We plan on increasing staffing to meet with our growing businesses’ increased demand and will have two NKSE associates, meaning a dedicated team for each business line.

I cannot wait to see what 2015 brings, and I invite all of you to join Nuru Social Enterprises on this exciting ride. Thank you all for your continued support.

Nisha Chakravarty
President of Nuru Social Enterprises
## Nuru Social Enterprises Dashboard

### Overview*

<table>
<thead>
<tr>
<th>Category</th>
<th>NKSE revenue/NKSE expenses</th>
<th>2014 Expenses*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operational self-sufficiency</td>
<td>29.38%</td>
<td></td>
</tr>
<tr>
<td>Profit</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-country NGO expenses</td>
<td>1,772,140</td>
<td></td>
</tr>
<tr>
<td>Financial Sustainability Ratio (FSR)</td>
<td>NKSE profit/NK expenses</td>
<td></td>
</tr>
</tbody>
</table>

### 2014 Investment Portfolio*

#### Poultry
- **Total number of chickens**: 2,380
- **Number of eggs produced**: 162,800
- **Number of eggs sold**: 154,600
- **Revenue from eggs sold**: $17,000

#### Dairy
- **Size of cow herd**: 17
- **Milk produced (liters)**: 4,500
- **Milk sold (liters)**: 3,800
- **Revenue from milk sold**: $2,400

#### Consumer Products
- **Total items sold**: 60,000
- **Total revenue**: $50,000
- **Revenue from Healthcare Field Officers**: $9,500
- **Total items sold from storefront (duka)**: 48,600
- **Revenue from storefront (duka)**: $40,500

#### Agribusiness
- **Number of farmers**: 400
- **Chilies sold to exporter (kilograms)**: 3,400 kg
- **Revenue from dry chilies sold**: $6,500

*Agribusiness pilot concluded in Q3 2014

### 2014 Revenues*

#### Revenue (in Thousands)

- **Poultry**: $17
- **Dairy**: $2
- **Consumer Products**: $6
- **Agribusiness**: $50

#### Capital Expenditure (in Thousands)

- **Revenue**: 8.3%
- **Capital Expenditure**: 66.2%
- **Operating Expenses**: 22.4%
- **Other Income/Expense**: 3.1%

### 2014 Expenses*

#### Operating Expenses (in Thousands)

- **Poultry**: $49
- **Dairy**: $23
- **Consumer Products**: $55
- **Agribusiness**: $56

* All figures in U.S. dollars

*KSE: Nuru Social Enterprises*
## Financial Ratios

<table>
<thead>
<tr>
<th>Ratio</th>
<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Efficiency Ratio</td>
<td>0.77</td>
<td>0.77</td>
<td>0.79</td>
<td>0.86</td>
</tr>
<tr>
<td>Operating Efficiency Ratio</td>
<td>1.05</td>
<td>0.92</td>
<td>0.83</td>
<td>1.09</td>
</tr>
<tr>
<td>Fundraising Efficiency Ratio</td>
<td>8.88</td>
<td>10.41</td>
<td>11.72</td>
<td>25.40</td>
</tr>
</tbody>
</table>

## Annual Expenses Over 4 Years*

<table>
<thead>
<tr>
<th>Year</th>
<th>Management &amp; General</th>
<th>General &amp; Admin</th>
<th>Fundraising</th>
<th>International</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>1,223,248</td>
<td>737,668</td>
<td>208,901</td>
<td>715,589</td>
<td>3,819,568</td>
</tr>
<tr>
<td>2012</td>
<td>1,951,920</td>
<td>1,415,062</td>
<td>5,105,218</td>
<td>3,819,568</td>
<td></td>
</tr>
<tr>
<td>2013</td>
<td>74,953</td>
<td>98,811</td>
<td>152,957</td>
<td>180,692</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>1,877,367</td>
<td>1,316,251</td>
<td>4,952,261</td>
<td>3,638,876</td>
<td></td>
</tr>
</tbody>
</table>

## Annual Revenue† / Annual Expense

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Annual Revenue</th>
<th>Total Annual Expense</th>
<th>% of Expenses Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>2,634,248</td>
<td>2,518,393</td>
<td>105%</td>
</tr>
<tr>
<td>2012</td>
<td>3,556,022</td>
<td>3,885,481</td>
<td>92%</td>
</tr>
<tr>
<td>2013</td>
<td>3,948,052</td>
<td>4,734,497</td>
<td>83%</td>
</tr>
<tr>
<td>2014</td>
<td>6,654,446</td>
<td>6,089,070</td>
<td>109%</td>
</tr>
</tbody>
</table>

* All numbers are in thousands

## Balance Sheet

<table>
<thead>
<tr>
<th>Year</th>
<th>Cash Balance†</th>
<th>Total Assets ‡</th>
<th>Total Liabilities</th>
<th>Total Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>1,223,248</td>
<td>1,951,920</td>
<td>74,953</td>
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<td>715,589</td>
<td>3,819,568</td>
<td>180,692</td>
<td>3,638,876</td>
</tr>
</tbody>
</table>

† Unrestricted revenue. This includes $1.8M of revenue that was recognized in 2013 but restricted from use until 2014.
‡ Includes time restricted revenue for 2014-2016.
Ethiopia Financial Information

PUBLIC SUPPORT AND REVENUES

<table>
<thead>
<tr>
<th>Grants and Donations</th>
<th>472,624</th>
</tr>
</thead>
</table>

Total Revenues 472,624

EXPENSES AND LOSSES

<table>
<thead>
<tr>
<th>Program Services</th>
<th>295,140</th>
</tr>
</thead>
<tbody>
<tr>
<td>Management and General</td>
<td>112,758</td>
</tr>
</tbody>
</table>

Total Expenses 407,898

ASSETS

| Cash | 23,857 |
| Accounts Receivable | 4,476 |

Total Assets 28,333

LIABILITIES AND EQUITY

| Current Liabilities | 12,303 |
| Nil Assets | 16,030 |

Total Liabilities and Net Assets 28,333

All figures in U.S. dollars.

Kenya Financial Information

PUBLIC SUPPORT AND REVENUES

<table>
<thead>
<tr>
<th>Grants and Donations</th>
<th>1,561,494</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Revenue</td>
<td>470,836</td>
</tr>
</tbody>
</table>

Total Revenues 2,032,330

EXPENSES AND LOSSES

| Program Services | 1,383,455 |
| Leadership | 59,131 |
| Agriculture Program | 217,619 |
| Financial Inclusion Program | 72,542 |
| Healthcare Program | 93,628 |
| Education Program | 83,025 |
| Monitoring & Evaluation | 52,741 |
| Social Marketing | 39,155 |
| Social Enterprise | 224,885 |
| Social Enterprise | 224,885 |
| Cost of Goods Sold | 539,929 |

Total Program Services 1,896,244

| Management and General | 512,789 |

Total Expenses 1,896,244

ASSETS

| Cash | 146,372 |
| Program Loans Receivable | 226,959 |
| Program Inventories | 653,148 |
| Total Assets | 1,695,796 |

LIABILITIES AND EQUITY

| Current Liabilities | 45,148 |
| Change in Net Assets | 115,995 |
| Net Assets, Beginning of Year | 1,514,653 |

Total Liabilities and Net Assets 1,695,796

All figures in U.S. dollars.

Nuru International is a 501(c)(3) non-profit public benefit charity and meets all 20 Better Business Bureau Charity Standards. Nuru has been awarded the Independent Charities Seal of Excellence for verifying, documenting and demonstrating that we meet the highest standards of public accountability, program effectiveness and cost effectiveness. “Nuru” is a Kiswahili word meaning light.
### Donor Recognition

#### LEAD INVESTOR
$300,001+

- Anonymous
- The Craig and Susan McCaw Foundation

#### VISIONARY
$100,001 - $300,000

- Anonymous
- Alex and Polly Ryerson
- Gayla and Kevin Compton
- Gene Sykes
- Peery Foundation
- Peter and Amy Wagner

#### TORCHBEARER
$10,001 - $100,000

- Anonymous (2)
- Alan Waxman
- Benevity Community Impact Fund
- Bill and Kate Duhamel
- Brigham Young University
- Carolyn and Preston Butcher
- Conway Family Foundation
- Danny Karubian
- David and Joannie Fischer
- David and Lavila Nancarrow
- Don and Katie Faul
- Erol Foundation
- Franklin and Catherine Johnson Foundation
- Hoku Foundation
- Imago Dei Fund
- Jay Zimmerman
- Joe Gleberman
- John and Melissa Hancock
- John Vrionis
- Kevin and Molly Efrusy
- Krishnan-Shah Family Foundation
- Marie Holley and Antoine Haddad
- Mukesh and Harsha Patel Fund
- Mulago Foundation
- Paul and Heather Haaga
- Sage Foundation
- Taweel Family Fund
- Timothy and Susan Sullivan Family Foundation

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### US Financial Information

#### PUBLIC SUPPORT AND REVENUES
- Grants and Donations: 4,031,365
- In-Kind Donations: 672,003
- Investments: 70,912
- Interest: 862
- Gain on Disposition of Fixed Assets: 543
- Total Revenues: 4,775,685

#### EXPENSES AND LOSSES
- Program Services:
  - International Development: 4,859,004
  - Awareness: 196,629
- Total Program Services: 5,054,633
- Management and General: 572,049
- Fundraising: 262,388
- Total Functional Expenses: 6,089,070
- Total Expenses: 6,089,070

#### NET ASSETS
- Change in Net Assets: (1,313,385)
- Net Assets, Beginning of Year: 4,952,261
- Net Assets, End of Year: 3,638,876

Prepared by Elizabeth Atherton, CPA

All figures in U.S. dollars
A Story of Hope

Like many people living in remote, rural areas of our world, 49-year-old Josphat Mokami Maroa is a farmer. Josphat has been a farmer his entire life in Nyangiti, Kuria West, Kenya. For most of his life, Josphat and his family have lived in a single-room mud hut with a thatched roof near his farm. Like any parent, Josphat wants to provide for his family. He wants his children to be healthy and to attend school. He wants to save money in case an emergency hits.

Today, thanks to your belief in and support of Nuru, Josphat and his family are thriving and doing well; but it has not always been this way.

Farming is hard work; it takes long hours and is filled with risks and anxieties. For Josphat and his neighbors, every season is filled with questions. Will I be healthy enough to work my fields? Will there be enough rainfall and will it come at the right times? What if disease strikes my crops?

Josphat has always relied on the yield of his farm to provide for his family, to ensure his children are fed and to have income to provide for their needs when they are sick and pay fees when the school year starts. For many years Josphat, like many of his neighbors, has struggled to survive as his farm did not yield enough food to provide for himself, his wife or their small children. His family was malnourished and often sick, and paying school fees was not a possibility. He and his wife even lost a six-month-old son in 1997.

But in 2009, Josphat began to experience a real change for himself and his family. He heard about Nuru Kenya and enrolled in the Agriculture Program. He received a loan of high quality seed and fertilizer and training to help him improve his crop yield. And the result was incredible.

For the first time in his life, he produced more than enough food to feed his family. He could sell the surplus for a profit. He could pay back the loan that Nuru Kenya provided. And he could begin building a more permanent home for his family, a safer home made from better materials than mud and thatch. Not only that, but he was able to pay the fees necessary to send his children to school.

Year after year, Josphat took an agricultural loan and received training from Nuru Kenya. In addition to improving his farming and family’s food supply, Nuru Kenya offered Josphat’s wife, Robi, an opportunity to participate in a savings club where she learned how to budget, save and be prepared for when challenges came. A Nuru Kenya health worker began visiting their home and the homes of others in his community. These health workers provided training on how to prevent diseases like malaria by sleeping under a mosquito net, about the importance of handwashing and how to treat water to make it safe to drink. And Josphat and Robi’s children are going to school, growing in their ability to read and understand English, thanks to Nuru Kenya’s literacy outreach.

Just like you, Josphat wanted to provide for his family. Just like you, Josphat wanted his children to have more opportunities and choices than he had for much of his life. Just like you, Josphat wanted his family to be safe and healthy. And because of you, that is happening, not only for Josphat, but also for thousands of farmers and their families in Kenya and Ethiopia. Without your support, Josphat, his neighbors and their children would have been trapped in desperate conditions with little hope for a better future.

For all of your support—past, present and future... Thank you!
STRATEGIC LEADERSHIP TEAM

Jake Harriman, Chief Executive Officer
Jake graduated with distinction from the U.S. Naval Academy and served seven and a half years as an Infantry and Special Operations Platoon Commander in the Marine Corps. He led four operational deployments and was awarded the Bronze Star for actions in combat. Jake’s experiences convinced him that the “War on Terror” can’t be won on the battlefield alone; the contributing causes of terrorism – specifically extreme poverty – must also be eradicated. Jake left the military and enrolled at Stanford Graduate School of Business to found Nuru International. Upon graduation, Jake led a team to launch Nuru’s first project in Kenya.

Marc Rahives, Chief Operating Officer
Marc worked nine years with Bain & Company in the US, Europe, Asia and Australia and served as the Chief Financial Officer of Escuela Nueva before joining the Bridgespan Group in New York. Marc earned his M.B.A. with emphasis on entrepreneurship from UC Berkeley and B.S. in Business Administration from the University of Colorado at Boulder.

Nisha Chakravarty, President of Nuru Social Enterprises
Nisha previously led shared service strategy in Vice President roles at Lehman Brothers in India and Goldman Sachs in New York and served as Chief Financial and Operating Officer for KIPP LA. She earned a B.A./B.S. at the Wharton School and an M.A. in Quantitative Methods in Social Sciences at Columbia University.

Aerie Changala, Director of International Operations
Aerie speaks seven languages and served as a Peace Corps Volunteer in Burkina Faso before joining Nuru in 2008 as Team Leader and Financial Inclusion Program Manager for Nuru Kenya. He earned his B.A. in International Affairs from John Cabot University (Italy) and his M.A. in International Conflict Analysis from the University of Kent (UK).

Veronica Olazabal, Director of Monitoring and Evaluation
Veronica has 15 years of professional and academic international experience in Africa, Asia, and Latin America with Rockefeller Foundation, Mastercard Foundation and UMCOR. She earned an M.A. in Anthropology from Columbia University and a dual Masters in Applied Economics and Urban Policy and Planning and B.A. in Communications from Rutgers University.

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Nuru International presents at 7th International Biannual African Evaluation Conference
Nuru International takes part in the Mulago Foundation Agriculture Summit
BRAC’s Targeting the Ultra Poor Immersion Visit

PARTNERS
Kiva helps Nuru reach more farmers

AWARDS
Dalai Lama honors Nuru International, Founder Jake Harriman
Nuru CEO Jake Harriman to be honored as a White House Veteran Entrepreneur, “Champion of Change”
Veronica Olazabal honored with 2014 Alva and Gunnar Myrdal Evaluation Practice Award

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