



# Resilience



perseverance



**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.**

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 poised 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

## 2014 POSTS

[Nuru Kenya Senior Leadership Transition](#) by Alex Martin

[Celebrating the Life and Legacy of Chairman Philip Mohochi](#) by Jake Harriman

[Celebrating Nuru Ethiopia Leadership Team Success in 2014](#) by Paige Belt

[Impact and Optimism: The Story of One Nuru Ethiopia Farmer During the 2014 Belg Season](#) by Douglas La Rose

[M&E: How Can Complex Themes be Evaluated?](#) by Heather Ozogin



# Ethiopia

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

## Progress Towards Impact

	PHASE 1		PHASE 2		PHASE 3
	Relevance	Effectiveness	Impact	Scalability	Sustainability
AGRICULTURE	●	●	●	●	Leadership ●
FINANCIAL INCLUSION	●	●	●	●	●
HEALTHCARE	●	●	●	●	●
EDUCATION	●	●	●	●	●
					Finances ●

● Achieved ● On track. Early evidence of impact demonstrated, attributable impact assessment in progress. ● Not achieved ● Not yet measured



Nuru Ethiopia Country Director  
**Bereket Akele**

**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.

## PERFORMANCE METRICS 2014

Number of Nuru farmers (Total # of farmers taking loans)	488
Total number of acres farmed	489
Average loan per farmer (19 birr = \$1 USD)	1,229 \$65
Total loan amount issued (19 birr = \$1 USD)	599,920 \$31,575
Repayment rate	90%*

\*Repayment rate was reported as 77% in Q4 2014. The 90% loan repayment figure includes late loan payment realized during 2015.

## DOWNLOAD 2014 REPORTS

[Nuru Ethiopia Agriculture Impact Assessment](#)



# kuria west district

launched in 2008



# Kenya

Having achieved positive attributable impact in all four program areas, Nuru Kenya focused on its next milestone: achieving leadership sustainability.

Progress Towards Impact	PHASE 1		PHASE 2		PHASE 3
	Relevance	Effectiveness	Impact	Scalability	Sustainability
AGRICULTURE	●	●	●	●	Leadership ●
FINANCIAL INCLUSION	●	●	●	●	●
HEALTHCARE	●	●	●	●	●
EDUCATION	●	●	●	●	●
					Finances ●

● Achieved ● On track. Early evidence of impact demonstrated, attributable impact assessment in progress. ● Not achieved ● Not yet measured

Nuru Kenya Country Director  
**Pauline Wambeti**

**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 Healthcare Impact Assessment](#)
- [Nuru Kenya Financial Inclusion Impact Assessment](#)
- [Nuru Kenya Education Impact Assessment](#)

# Agriculture

Increasing crop yields, food security and income

## PERFORMANCE METRICS

	2009	2010	2011	2012	2013	2014
Number of Nuru farmers (Total # of farmers taking loans)	594	1,266	975	2,783	5,518	4,318
Total number of acres farmed	1,450	3,283	1,198	3,391	6,236	4,614
Average loan per farmer (85 KSh = \$1 USD)	13,641 \$160	12,468 \$147	8,284 \$97	8,334 \$98	8,852 \$104	8,601 \$101
Total loan amount issued (85 KSh = \$1 USD)	8,102,925 \$95,329	15,784,271 \$185,697	8,076,995 \$95,023	23,194,376 \$272,875	48,845,750 \$574,656	37,140,020 \$436,941
Repayment rate	98%	80%	86%	97%	95%	76%*

\*The 2014 end of year loan repayment includes an adjustment for select farmers who were permitted to refinance a small portion of their debt into their 2015 loan.

## IMPACT INDICATORS

		BASELINE KG/ACRE	2012	2013	2014
% Change In Crop Yield Over Baseline	Nuru Farmers	523	123%	-49%	46%
	Non-Nuru Farmers	631	5%	-63%	10%
	Net Difference	n/a	118%	13%*	36%
% Food Insecurity Experienced During Peak Hunger Season	Nuru Farmers	n/a	n/a	59%	52%
	Non-Nuru Farmers	n/a	n/a	48%	47%
	Difference	n/a	n/a	11%	5%

\*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%.

2014 was the first year Nuru Kenya (NK) offered a diversified crop loan package to farmers. While the results of the 2014 M&E survey validate the crop diversification approach, impact was hampered by low adoption of brown sorghum and finger millet. NK Agriculture adjusted its crop diversification strategy accordingly and began farmer recruitment and input issue for 2015 long rains in Q4.

NK experienced 2014 loan repayment challenges due to crop loss from Maize Lethal Necrosis Disease, as well as from a market glut caused by maize imports from Tanzania and Uganda leaking into the local market. NK launched a market linkage initiative to assist farmers with loan repayment.

## Do Nuru farmers yield more crops per acre than non-Nuru farmers?

Yes! In Kenya, Nuru farmers who adopted the full crop diversified loan package demonstrate an advantage over non-Nuru farmers.

Compared to baseline, that advantage was 118% in 2012; 13% in 2013; and 36% in 2014.

## Are Nuru farmers more food secure than non-Nuru farmers?

Yes! In Kenya, Nuru farmers are more food secure than non-Nuru farmers during the peak hunger season following Nuru harvest.

In a recent hunger household survey, Nuru farmers indicate they are 5% more food secure than non-Nuru farmers.

# Financial Inclusion

Increasing ability to cope with economic shocks and diversify income

## PERFORMANCE METRICS

	2012*	2013	2014
Total enrolled FI members	1,659	2,115	2,408
% of targeted Nuru farmers engaged in group savings and loan programs	n/a	47%	46%
Total savings deposits (85 KSh = \$1 USD)	1,935,689 \$22,773	2,165,195 \$25,473	4,302,463 \$50,617
Total number of loans issued	n/a	242	288
Total amount of loans issued (85 KSh = \$1 USD)	2,728,056 \$32,095	1,104,100 \$12,989	2,851,340 \$33,545
Average loan size per client (85 KSh = \$1 USD)	20,358 <sup>†</sup> \$240	6,638 \$78	9,860 \$116
% of members taking loans	n/a	5%	4%
Repayment rate	98%	100%	99% <sup>‡</sup>

\*2012 FI performance metrics were updated following a data audit conducted in 2015.

<sup>†</sup> Average loan size was higher because Nuru Kenya provided income generating loans, which were discontinued mid-2012.

<sup>‡</sup> 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?

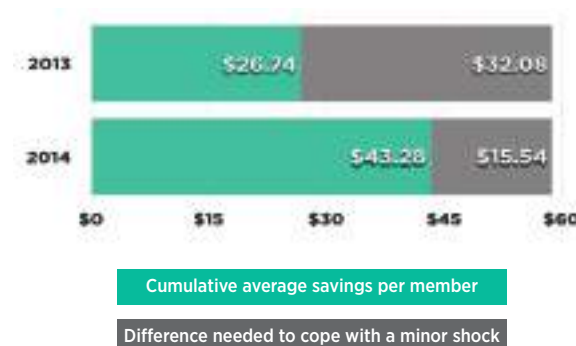
Yes! Nuru Financial Inclusion (FI) members are group saving to build their resilience to cope with mild shocks. For moderate shocks, FI members and groups are able access credit to improve coping.

Average deposits per member over the life of FI stand at 3,679 KSh (\$43.28). This is 74% of the targeted 5,000 KSh (\$58.82) needed to cope with a minor shock.

## Do Nuru farmers demonstrate ability 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: \$58.82 USD



Nuru Kenya Financial Inclusion staff collecting member contributions at a group savings meeting.

# Healthcare

Decreasing maternal and child morbidity and mortality through healthy behaviors

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

10 HEALTHY BEHAVIORS SCORECARD	2013	2014	% CHANGE
Kehancha Intervention (2 yr)	7.2	7.8	9%
Mabera Intervention (1 yr)	6.8	7.2	7%
Kehancha Comparison (0 yr)	7.0	6.6	-5%

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

## AVERAGE HOUSEHOLD ADOPTION OF TEN HEALTHY BEHAVIORS, 2013-2014



## Are Nuru farmer households adopting healthier behaviors?

Yes! Nuru farmers 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.



A Nuru Kenya Healthcare worker trains a member household on handwashing.

# Education

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

PERFORMANCE METRICS	2012	2013	2014
# of public primary school children reached	3,806	4,063	5,782
Number of schools where the Nuru Outreach is working	9	12	17
Number of Nuru Outreach sessions per class per year	n/a	21	29

PROGRESS TOWARD IMPACT	2013 PRE-INTERVENTION	2014 POST-INTERVENTION	% CHANGE
Average literacy proficiency for grades 2-5 in Nuru Outreach	1.84	1.95	6%

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.



Students in Kenya make their way to school.

## 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.

## ACHIEVEMENT OF PARAGRAPH LEVEL, 2013-2014





# growth



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

**Our 2014 wins include a hugely successful poultry pilot, the launch of the NKSE dairy with an artificial insemination business and ample research and market analysis of the Ethiopian business climate in honey, poultry, animal feeds and mango fruit juice processing.**

## 2014 POSTS

[Why I Founded Nuru Social Enterprises](#)  
by Nisha Chakravarty

[What I've Learned about the Commonalities of Poverty](#)  
by Nisha Chakravarty

[Nuru Kenya Social Enterprises Looks Back on 2014](#) by Rachel Lewis

The post highest viewed in October and voted second most influential post in 2014 on Next Billion:

[When For-Profit is the Right Answer for a Social Enterprise](#)  
by Nisha Chakravarty

# Nuru Social Enterprises Dashboard

## Overview\*

All figures in U.S. dollars

Operational self-sufficiency	<i>NKSE revenue/NKSE expenses</i>	29.38%
Profit		-
In-country NGO expenses		1,772,140
Financial Sustainability Ratio (FSR)	<i>NKSE profit/NK expenses</i>	-

## 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

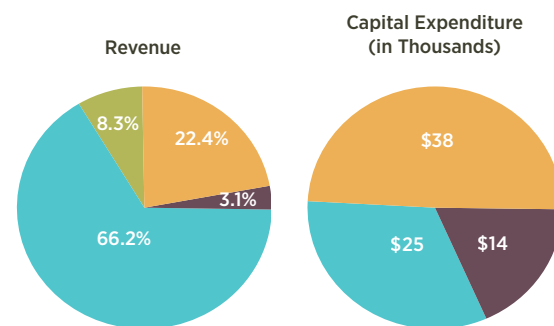
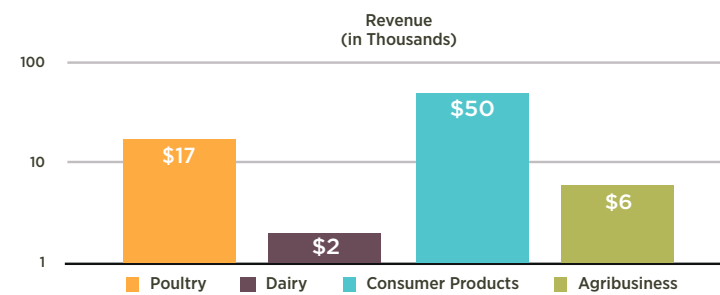
Total items sold	60,000
Total revenue	\$50,000
Revenue from Healthcare Field Officers	\$9,500
Total items sold from storefront (duka)	48,600
Revenue from storefront (duka)	\$40,500

### Agribusiness

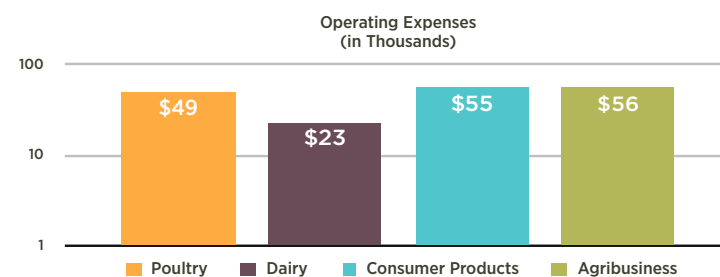
Number of farmers	400
Chilies sold to exporter (kilograms)	3,400 kg
Revenue from dry chilies sold	\$6,300

Agribusiness pilot concluded in Q3 2014

## 2014 Revenues\*



## 2014 Expenses\*



\* Unaudited numbers





# Nuru International Dashboard



Nuru Kenya Financial Inclusion staff collecting member contributions at a group savings meeting.

## FINANCIAL RATIOS

		2011	2012	2013	2014
Program Efficiency Ratio	Program expense/ Total Nuru expense	0.77	0.77	0.79	0.86
Operating Reliance Ratio	Unrestricted revenue/ Total Nuru expense	1.05	0.92	0.83	1.09
Fundraising Efficiency Ratio	Unrestricted revenue / Fundraising expense	8.88	18.41	11.72	25.40

## ANNUAL EXPENSES OVER 4 YEARS\*



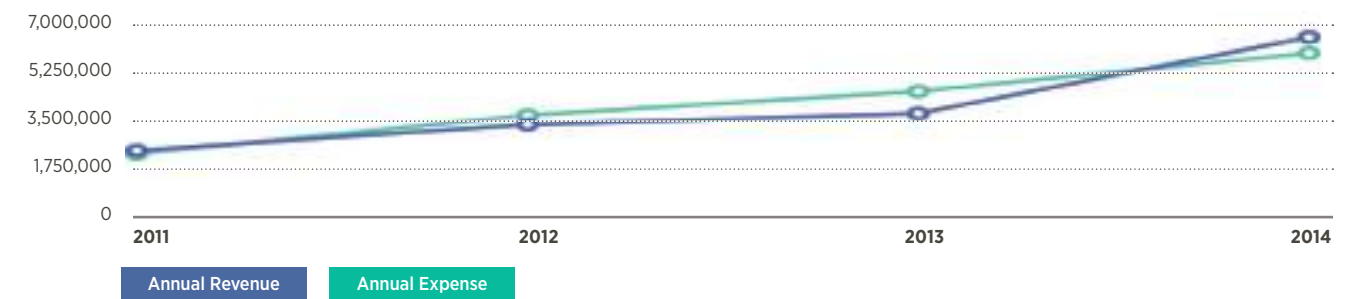
\* All numbers are in thousands



## BALANCE SHEET

	2011	2012	2013	2014
Cash Balance <sup>†</sup>	1,223,248	737,768	208,901	715,589
Total Assets	1,951,920	1,415,062	5,105,218 <sup>‡</sup>	3,819,568 <sup>‡</sup>
Total Liabilities	74,553	98,811	152,957	180,692
Total Equity	1,877,367	1,316,251	4,952,261	3,638,876

## ANNUAL REVENUE<sup>†</sup> / ANNUAL EXPENSE



## REVENUE<sup>†</sup> / EXPENSE

	Total Annual Revenue	Total Annual Expense	% of Expenses Covered
2011	2,634,248	2,518,393	105%
2012	3,556,022	3,885,481	92%
2013	3,948,052	4,734,497	83%
2014	6,654,446	6,089,070	109%

## REVENUE<sup>†</sup>

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total
2013	560,000	203,052	645,000	475,000	281,000	126,000	229,000	423,000	241,000	344,000	122,000	299,000	3,948,052
2014	2,361,788	1,006,514	37,855	229,456	112,905	653,412	26,080	309,416	116,845	840,027	195,416	764,332	6,654,446

<sup>†</sup> Unrestricted revenue. This includes \$1.8M of revenue that was recognized in 2013 but restricted from use until 2014.

<sup>‡</sup> Includes time restricted revenue for 2014-2016

# Ethiopia Financial Information

## PUBLIC SUPPORT AND REVENUES

Grants and Donations .....	432,624
<b>Total Revenues</b>	<b>432,624</b>

## EXPENSES AND LOSSES

Program Services .....	295,140
<b>Total Program Services</b>	<b>295,140</b>
Management and General .....	112,758
<b>Total Expenses</b>	<b>407,898</b>

## ASSETS

Cash .....	23,857
Accounts Receivable .....	4,476
<b>Total Assets</b>	<b>28,333</b>

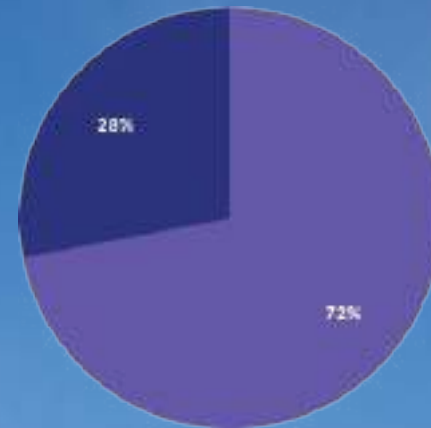
## LIABILITIES AND EQUITY

Current Liabilities .....	12,303
Net Assets .....	16,030
<b>Total Liabilities and Net Assets</b>	<b>28,333</b>

All figures in U.S. dollars

## EXPENSES AND LOSSES

- Program Services
- Management and General



# Kenya Financial Information

## PUBLIC SUPPORT AND REVENUES

Grants and Donations .....	1,561,494
Program Revenue .....	470,836
<b>Total Revenues</b>	<b>2,032,330</b>

## EXPENSES AND LOSSES

Program Services	
Leadership .....	59,131
Agriculture Program .....	217,619
Financial Inclusion Program .....	73,342
Healthcare Program .....	93,628
Education Program .....	83,025
Monitoring & Evaluation .....	52,741
Social Marketing .....	39,155
Social Enterprise .....	224,885
Cost of Goods Sold .....	539,929
<b>Total Program Services</b>	<b>1,383,455</b>
Management and General .....	512,789
<b>Total Expenses</b>	<b>1,896,244</b>

## ASSETS

Cash .....	146,372
Program Loans Receivable .....	226,959
Program Inventories .....	653,148
Fixed Assets .....	669,317
<b>Total Assets</b>	<b>1,695,796</b>

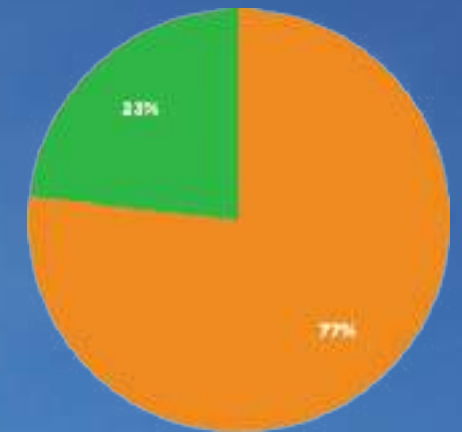
## LIABILITIES AND EQUITY

Current Liabilities .....	45,148
Change in Net Assets .....	135,995
Net Assets, Beginning of Year .....	1,514,653
<b>Total Liabilities and Net Assets</b>	<b>1,695,796</b>

Audited by Obwanga and Associates, Certified Public Accountants (CPAK)  
All figures in U.S. dollars

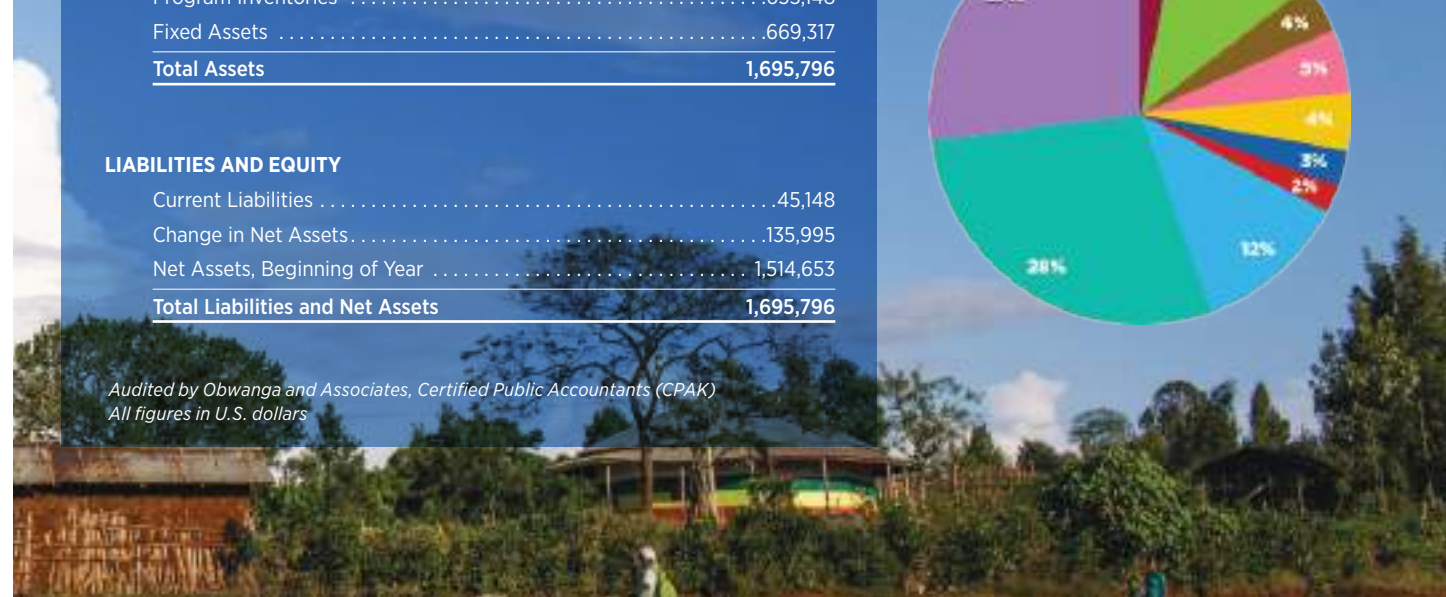
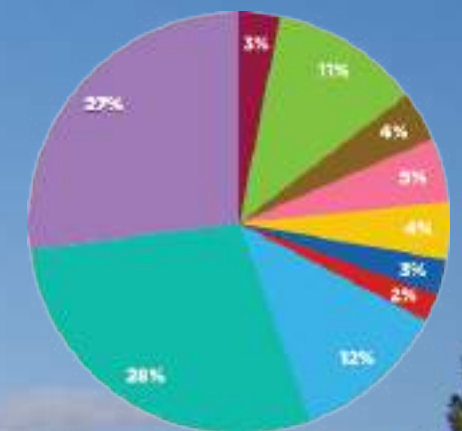
## PUBLIC SUPPORT AND REVENUES

- Grants and Donations
- Program Revenue



## EXPENSES AND LOSSES

- Leadership
- Agriculture Program
- Financial Inclusion
- Healthcare Program
- Education Program
- Monitoring & Evaluation
- Social Marketing
- Social Enterprise
- Cost of Goods Sold
- Management and General



# 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
<b>Total Revenues</b>	<b>4,775,685</b>

## EXPENSES AND LOSSES

Program Services	
International Development	4,859,004
Awareness	395,629
<b>Total Program Services</b>	<b>5,254,633</b>
Management and General	572,049
Fundraising	262,388
<b>Total Functional Expenses</b>	<b>6,089,070</b>
<b>Total Expenses</b>	<b>6,089,070</b>

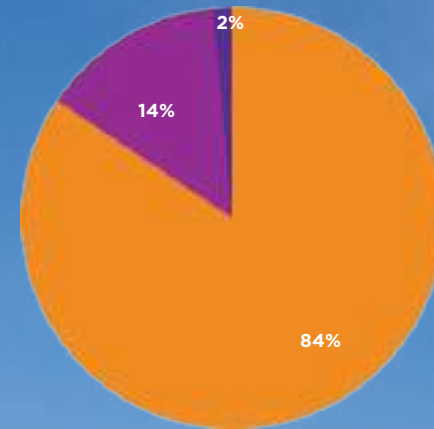
## NET ASSETS

Change in Net Assets	(1,313,385)
Net Assets, Beginning of Year	4,952,261
<b>Net Assets, End of Year</b>	<b>3,638,876</b>

Prepared by Elizabeth Atherton, CPA  
All figures in U.S. dollars

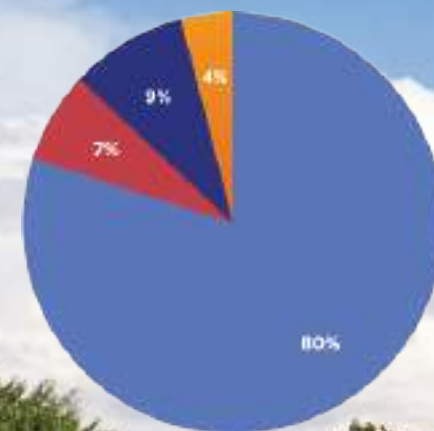
## PUBLIC SUPPORT AND REVENUES

- Grants and Donations
- In-Kind Donations
- Investments, Interest,  
Gain on Disposition of Fixed Assets



## EXPENSES AND LOSSES

- International Development
- Awareness
- Management and General
- Fundraising



# Donor Recognition

## LEAD INVESTOR

\$300,001+

Anonymous

The Craig and Susan McCaw  
Foundation

THE LEONA M. AND HARRY B.  
**HELMSLEY**  
CHARITABLE TRUST

**ROBERTSON**  
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 Hancox

John Vrionis

Kevin and Molly Efrusy

Krishnan-Shah Family Foundation

Marie Halley 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

## LEADER \$1,001 - \$10,000

Anonymous  
Abigail Hills  
Active Network, Inc.  
Anna's World Fund  
Bill Danjczek  
Billy and Jamie Williams  
Brett and Amanda Jo Huffman  
Bright Funds Foundation  
Bryan Kidd  
Cameron and Sarah King  
Camille Charlier  
Capital Group Co Charitable Foundation  
Carla and Marc Kazarian  
Cheryl Messenger  
Chris and Dana McCann  
Chris and Lauren Rogers  
Christopher and Ashley Lang  
Chubb Federal Insurance Company  
David and Carmen Abreu  
David Inman  
Denise Varriano  
Douglas and Kristen Wilding  
Dr. and Mrs. Robert L. Henderson, Jr.  
Dr. Nicholas and Tara Culp  
Eric Liese  
Gerson Lehrman Group  
Goldman, Sachs & Co. Matching Gift Program  
Google Matching Gifts Program  
Harrison Miller  
Hope Church  
Jake Harriman  
James Williams  
Jason and Sarah Bolen  
Jean-Marie Hegarty  
Jeffrey and Sarah Dodson  
Jenna Harrison  
Jennifer Gulledege  
Jim and Coleen Patell  
Joel Morrison  
Joey and Brittani Swearingen  
Josh Lauman  
Julie Anderson  
Kalpatharu Foundation  
Kathleen Bonasso  
Kati Holland  
Katie Plum  
Keith and Maya Watts

## PARTNER up to \$1,000

Anonymous (2)  
Aaron and Josalyn Mann  
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Children of a Nuru Ethiopia member household in front of the cooperative house in Hambisa.

# 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.



Field Manager Josphat compares non-Nuru (left) to Nuru Kenya crop yields (right).

**Josphat is not just a farmer. Josphat is a leader.**

Today, Josphat serves as an Agriculture Program Field Manager for Nuru Kenya. Of course he is still a farmer, but now he is also responsible for ensuring that more than 600 farmers in his community are able to improve their livelihoods and the productivity of their farms.

Your support made that happen! You see, your investment in Nuru didn't just lead to an improved livelihood for Josphat and other farmers, although that would be an incredible benefit. Your investment in Nuru has led to a growing number of staff in Kenya and Ethiopia who are ready to help even more farmers in their countries lift themselves out of poverty. And they will do it faster than a Westerner ever could.

**As Nuru looks ahead to 2015, your support is more important than ever.**

Your contribution will literally transform lives! *Will you invest in changing the lives of even more farmers? Will you continue to take action?* Because of you, people like Josphat are able to make meaningful choices for their future, and with your help, the numbers will only continue to grow as we work together to end extreme poverty in remote, rural areas.

*For all of your support—past, present and future... Thank you!*



His Holiness the Dalai Lama honors Nuru International CEO Jake Harriman as a 2014 Unsung Hero of Compassion

## PRESS

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## VIDEOS

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## 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 Rahlves**, 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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