

# growth



# Model



*Education Program Strategic Advisor Jimmy Leak Along with his Ethiopian counterparts*



Each year, as the year comes to an end, and we prepare for the year ahead, I carve out time to reflect on the growth of Nuru over the past twelve months. 2016 was a year of growth and exciting new changes for Nuru and me. Nuru has matured as an organization as we've begun to find our place in the sector, and I got engaged and moved from my long-time US base in Southern California to Dallas...it was quite a year! We had our fair share of challenges this year, but overall, 2016 was a year of growth for Nuru.

**Model Growth** As Nuru has grown over the years, we continue to apply best practices from the industry and internal lessons learned to further refine our model to be of better service to the farm families whom we serve. We have successfully adopted an adaptive management to further improve our decision-making and ability to react quickly in ever changing environments.

**Team Growth** I have never been so excited as I am now about the team we have at Nuru. The team has grown in both industry experience and Nuru expertise. We now have a strong group of senior and mid-level managers that have been with the organization for four to eight years. This has enabled us to build a solid base of institutional knowledge at Nuru – a base that allows us to really leverage lessons learned as we grow to ensure we are not repeating mistakes that we or others have made in the past.

*I have never been so excited as I am now about the team we have at Nuru. The team has grown in both industry experience and Nuru expertise.*

**Awareness Growth** 2016 was a great year for visibility for Nuru. We began getting greater attention and recognition in academic, government, and international development circles. Numerous team members spoke on panels and presented our work at numerous industry conferences. InsideNGO highlighted us with the Excellence in Finance Award for Beth Atherton, Nuru's Finance Director, and a feature on Nuru COO, Marc Rahlves.

Thank you all so much for all you have done to support and believe in the work we are doing at Nuru. Without you, none of the groundbreaking change that took place in 2016 and previous years would have been possible.

Stay in the fight,

  
Jake Harriman  
Founder and CEO

# Team



*Finance Director Beth Atherton receives Excellence in Finance Award from InsideNGO*

**NURU INTERNATIONAL'S MISSION IS TO END EXTREME POVERTY IN REMOTE, RURAL AREAS**

# Kenya

*Nuru Kenya is now 100% locally led and continuing to scale, Bringing hope to new communities.*



**Pauline Wambeti (left)** and her incredible team of Kenyan staff are continuing to adapt and change Nuru's model for serving households in Kenya as they expand into new communities. As they expanded in 2016, they shifted their approach to a cooperative-based model.

This approach has led to increased ownership of programs by local communities, and increased accountability for loan repayment and more. Through cooperatives, farmers have access to all Nuru programs and services, including agriculture loans and market linkages for selling surplus crops at a fair rate.



## 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



# Agriculture

*Increasing crop yields, food security and income*

In 2016, Nuru Kenya made a bold transition to begin running all of its programs through community organized and community led cooperatives. This move will make programs more sustainable locally in the long term, and will add to the skill sets of our Kenyan staff who are piloting this change.

The results are in, and they are fantastic! Harvests were strong as farmers profited \$152 per acre, an income increase of 107% compared to non-intervention farmers. Not only that, but by shifting to the cooperative approach, farmers had greater “ownership” of their loans, and loan repayment for 2016 in Kenya was 87%. These results are setting a strong foundation of what Nuru Kenya will be able to do in the future, and helping to restore agency for thousands of households.



# Healthcare

*Decreasing maternal and child morbidity and mortality through healthy behaviors*

The Healthcare Program initiated service provision to healthcare groups through cooperatives and saw average adoption of 10 healthy behaviors among the impact group reached 81% compliance. As has been demonstrated many times in a variety of cultural contexts, when people begin adopting healthy behaviors, they get sick less often. When people are sick less often, they are able to work more, attend school more often, and they aren't spending time and money visiting a clinic for medication.



*Nuru Kenya's Healthcare Program is focused on healthy behaviors that prevent illness among mothers and small children*

# Financial Inclusion

*Increasing ability to cope with economic shocks and diversify income*

The Financial Inclusion Program began offering mobile banking services to members through an intervention offered in partnership with Kenya Commercial Bank. After working together with these households to improve financial literacy, these households are better prepared to work with more traditional financial institutions. We are incredibly excited for this step forward for participants who were at one time not saving at all as they transition to be able to take loans and move forward to improve their lives and livelihoods

Historically, through participation in Nuru's Financial trainings these households have been better equipped to use savings to cope with financial shocks when they come, and as they move forward with Nuru's programs, they are also increasing income and capacity to withstand shocks when they come.



*Nuru members undergo financial literacy training and are now better equipped to cope with financial shocks when they come.*

# Education

*Increasing literacy of children in rural farmer households*

Outreach and teacher training activities offered by the Education Program contributed to impact including a 23% increase in progress towards literacy and two times more fluent readers after one year of Nuru's services. Our Education Program has had one goal in mind from its inception, improve literacy among young people, so they can go further in their education, and have even more opportunities for their future. And, thanks to your help, we are laying a strong foundation for future generations in Migori County, Kenya.



*Students in Nyangiti Primary School are among those benefitting from Nuru Kenya's Education Program*



# Ethiopia

Nuru Ethiopia has launched its integrated approach through cooperatives in two Woredas, Kucha and Boreda this year. Agriculture, Financial Inclusion, Healthcare, and Education programs are all going strong



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



**2,125 Nuru households** received agricultural inputs from 14 cooperatives established by farmers with support from Nuru Ethiopia.

In addition, Nuru launched Hidota Union, to serve these cooperatives and allow members to gain an even better return for their surplus food crops.

In order to test the efficacy of the integrated model, Nuru Ethiopia has selected a comparison group of farmer households that will receive only the Nuru Agriculture intervention versus the fully integrated model.

This study will test the efficacy of integrated programming as it compares to only agriculture-based programming and non-intervention comparison, contributing much needed evidence for the Nuru Model and the sector as a whole.

# Agriculture

*Increasing crop yields, food security and income*

The Hidota Union was established to expand market access and consistent input provision supply to nearly 2,300 farmers in 2016. Each cooperative created in the Gamo Gofa Zone has the ability to serve approximately 250 households. The idea behind these cooperatives is simple, and the formation of a union increases the power of these cooperatives. Each cooperative member is able to receive agricultural inputs in the form of a loan from the cooperative. At the end of the growing season, farmers repay their loan, and they are able to leverage the collective buying and selling power of the individual cooperative to get a better price for their surplus crops during harvest, and a better price for their inputs during planting season. The formation of a cooperative union means that these same individual farmers are able to further aggregate their surplus yields, and in the same fashion that the cooperative functions to provide better returns on surplus by selling to regional markets, the union is able to do the same at a national and international level. The union is able to sell an even greater volume of surplus harvest because it is pooling the surpluses from several Nuru established cooperatives across the Gamo Gofa Zone. We are tremendously excited for what the formation of this cooperative will mean for the long-term sustainability of interventions in Ethiopia!

# Healthcare

*Decreasing maternal and child morbidity and mortality through healthy behaviors*

The first impact report for the Healthcare Program reported a 40% increase in healthy behavior adoption rates among 969 participants for 8 healthy behaviors. These results translate long-term to lowered incidence of preventable disease and death in the communities where Nuru works. And, given that this increase in adoption rate happened so quickly, it means that the program that was co-created by Nuru Ethiopia and Nuru International staff was culturally relevant and should continue to reap healthy dividends for these communities for many years to come.



# Financial Inclusion

*Increasing ability to cope with economic shocks and diversify income*

Nearly 800 savers participated in savings and income generating loans. As farmers join cooperatives and receive agricultural extension services and loans of seeds and fertilizer, their spouses also joined the cooperative. These spouses have been participating in savings clubs, and learning how to budget, save, and track expenses. Consistent savers are given the opportunity to take an income generating loan. These loans are typically used to purchase an animal like a goat. The goat can be purchased and then fattened over a period of a few months. Then the fattened goat can be sold during a holiday season for a profit. The outcome of this program is that households are not only learning to save and budget, but they are able to diversify their livelihoods. As the 2015 drought in Ethiopia demonstrated, not every year produces a surplus of crops for farmers.



*More than three thousand students in the Gamo Gofa Zone are benefitting from Nuru Ethiopia's Education Program*

# Education

*Increasing literacy of children in rural farmer households*

Over the course of one year of Nuru's education intervention, Nuru farmer children grew by 40% more on progress towards literacy metrics over non-intervention children. Nuru provided trainings to local teachers to improve literacy in their schools, invested in libraries for these schools, and established book banks (similar to community libraries) in each of the cooperatives Nuru has established. Children of cooperative members are able to check out books, and parents (who may not be literate themselves) are trained in ways they can support their children's path to literacy. Nuru Ethiopia will continue to adapt and improve these interventions in the years ahead to move the needle even further for literacy among children in these and other communities.

# enterprise



2016 was a major year of major investment and growth for Nuru Social Enterprises (NSE). Nuru made the decision to move NSE's base of operations to a larger city in western Kenya, Kisumu. This new base of operations will not only allow NSE to expand its operations, but also situates it perfectly to begin regional distribution of yogurt and eggs across southwestern Kenya. The rains are over (both figuratively and literally) and we've broken ground on our amazing 100,000 unit poultry facility in Kisumu. So the last few times I started writing this letter, I wanted to end after this update. But then I thought, if I take you on this journey with me, you'll of course realize just how great this adventure that we're lucky enough to call Nuru Social Enterprises (NSE) truly is.

In fact, NSE expanded the size of its cow herd and its number of chickens for laying eggs. By the end of 2016, had a 30% increase in production of milk, and had expanded its number of chickens to 30,000.



In addition, Nuru hired a new president for NSE, Frank Kitonga. Frank had previously worked for Nestle and Bottom Of The Pyramid Innovations, and, while working for corporate Africa, came face-to-face with the daily challenges experienced by smallholder farmers. He is excited to use his experience to work toward building NSE into a more profitable enterprise that can help financially support interventions in Kenya.

In fact, during his first weeks in his role with Nuru, he visited Nuru Kenya Country Director Pauline Wambeti. During this meeting they both realized a new synergy that could help Nuru Kenya farmers establish market linkages for their surplus grains, and at the same time lower costs for NSE. NSE was paying marked-up prices for chicken feed for its 30,000 hens through purchase from larger feed distributors. By purchasing grains from Nuru farmer cooperatives, NSE could create its own feed, and save approximately 30% on feeding its hens; NSE also had the added benefit of knowing the grains were high quality. In addition, Nuru farmers were able to receive a fair price for their surplus grains, and Nuru cooperatives were able to secure a viable buyer during their first year of operations. It has been a win for everyone, especially for our farmers, and we are excited to see what new synergies are brought about in the years ahead.:



Frank Kitonga, one of Nuru's newest team members and President of Nuru Social Enterprises.

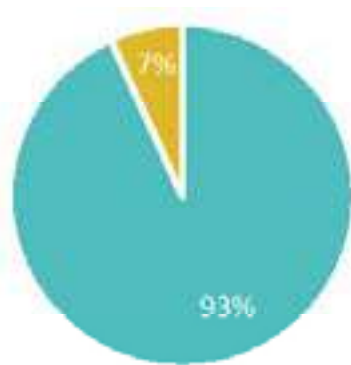
# Nuru International Dashboard

## FINANCIAL RATIOS

		2013	2014	2015	2016
Program Efficiency Ratio	Program expense/ Total Nuru expense	0.79	0.86	0.86	0.88
Operating Reliance Ratio	Unrestricted revenue/ Total Nuru expense	0.83	1.09	0.88	1.12
Fundraising Efficiency Ratio	Unrestricted revenue / Fundraising expense	11.72	25.40	17.74	35.79

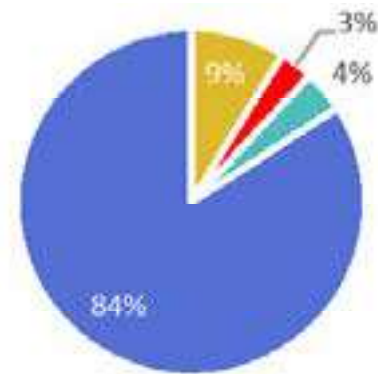


## REVENUES



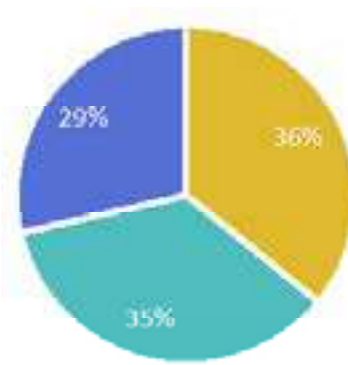
GRANTS AND DONATIONS  
IN-KIND DONATIONS  
INVESTMENTS  
OTHER INCOME

## EXPENSES



INTERNATIONAL DEVELOPMENT  
AWARENESS  
MANAGEMENT AND GENERAL  
FUNDRAISING

## GRANTS



NURU KENYA  
NURU ETHIOPIA  
NURU SOCIAL ENTERPRISES

# Financial Information

## PUBLIC SUPPORT AND REVENUES

Grants and Donations	5,649,756
In-Kind Donations	412,582
Interest	188
Gain on Disposition of Fixed Assets	1,457
Miscellaneous Income	4

**Total Revenues** 6,062,530

## EXPENSES AND LOSSES

### Program Services

International Development	5,419,189
Awareness	254,684

**Total Program Services** 5,673,873

Management and General	567,167
Fundraising	201,233

**Total Functional Expenses** 6,442,273

Unrealized Loss on Investments	9,674
Realized Loss on Investments	4,910
Loss on Disposition of Fixed Assets	2,939

**Total Expenses** 6,459,796

## NET ASSETS

Change in Net Assets	(397,266)
Net Assets, Beginning of Year	1,751,142

**Net Assets, End of Year** 1,353,876

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





Gabriel Leon	James Vincent	John and Ann Walz	Katie Plum	Lila Bahadori	Mary Elizabeth Barnes	Nicolas Vanhoutteghem	Rina Scarano	Sharra Cales	Toby Maykuth	Anna Siverd	Jeff and Barbie Jackson
Gail Fottrell-jones	Jan Marie Steele	John and Kate Fenwick	Katrina Gallagjer	Linda Kupec	Mary Felton	Nicole Earp	Robbin Dunn	Sharron Kearney	Todd Bottorf	Anonymous	Dr. Nicholas and Tara Culp
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Give with Liberty Employee	Jason Morrow	John Saelens	Kemper Fant	Lori and Corey Kilkelly	Matthew Miller	Patrick Carmichael	Ronald Magnusson	Sonja Gibson	Tracy Cottrell	Billy and Jamie Williams	Glenn Schatz
Donations	Jason Taylor	John Sheehan	Ken Poleyeff	Lori Hermann	Maureen Shields	Patrick Johnson	Rosemary Thomas-scheidel	Spencer Kepner	Tricia Petty	Bradley and Jennifer Prugh	Greg and Susan Holsclaw
Glenn Schatz	Jay and Joyce Friedrichs	John Sprucinski	Kendall Adams	Lori Mapes	Max Machinery, Inc.	Patti Penn	Ross Rollins	Stephanie Smith	TripAdvisor Gift Matching Program	Bradley Fessler	Greg Goodman
Goldman, Sachs & Co. Matching	Jean Warren	Joia Pardo-Matthews	Kenji Gjovig	Lori Song	Mccollonough Ceili	Paul and Janet Kokot	Rotary Club Of Harrison County	Stephen and Joy Beckwith	James and Tristen Anderson	Brent, Nicole, Bella, and LG Sergeant	Greg Hunter
Gift Program	Jeanette Sterling	Jon and Karin Childs	Kenneth and Hilda Starnes	Lori Walters	Megan Allender	Paul and Leanne Garrett	Rune Sorensen	Stephen and Terri Fauchier	Troika Gallery, LLC	Brandon Wong	Gregory and Mary Dodge
Goodshop	Jeanne and Jason Miller	Jonathan And Marina Nichols	Kenneth Clouser	Lucas and Diane Harriman	Megan Pavlock	Paul Leak	Russell Smith	Stephen Bingham	Troy and Stacy Tertany	Brendan and Kimberly Higgins	Gregory McLaughlin
Grace and John Childs	Jeanette Gaudry Haynie	Jonathan Brindle	Kenneth McPeek	Lucille Taylor	Meghan Tesini	Paul Shoning	Ruth Demaio	Stephen Huot	Troy Hickerson	Brian Braat	Haley Matuszynski
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Holly Martin	Jennifer Heyd Wharton	Judy Hong and John Limb	Krista Woodward	Mare Stewart	Michaela (micki) Cutlip	Rafael Luevano	Samuel Panzer	Susan Roth	William Franzese	Christopher Lang	Jason and Sarah Bolen
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James Schleck	Johanna Rengers	Katie Berry	Life is GOOD follow Us	Mary and Gregory Dodge		Ridge Choi		Tina Michael		Andrew Mastin	Keith and Laura Galloway

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Kirk Copen	Ridge Choi
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Lisa Clark	Rosemary Thomas-Scheidel
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Lori Hermann	Ryan Dew
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Nisha Chakravarty and Raj Beri	William and Elizabeth Atherton
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Noah, Asher, and Ezra Schupp	William Danjczek
Pat and John Hotchkiss	Yolanda Sarraga
Paul and Janet Kokot	Zack Arnold
Peter Sites	
Rachel (Seaman) Roberts	
Randy and Heather Warren	
Rebecca McCaigue	



*This woman represents one of hundreds of households changed for good through contributions to Nuru.*



*Nuru CEO Jake Harriman meeting with one of Nuru's beneficiaries in the field.*



*With your help we have continued to cultivate hope and transform the lives of whole communities in Kenya and Ethiopia.*

# 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.



**Beth Atherton, Finance Director**

Elizabeth is a licensed Certified Public Accountant and Certified Global Management Accountant who earned her BS in Business Administration and her Masters of Accountancy with honors from The University of Montana. Prior to Nuru, she provided audit and advisory services to public companies, nonprofits, and governmental organizations at KPMG.



**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).

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5405 Alton Parkway, Ste A-474, Irvine, CA 92604  
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