

A photograph of a woman with dark hair, wearing a pink top, smiling warmly while holding a young child. The child is looking directly at the camera with a neutral expression. The background is softly blurred, showing what appears to be an indoor setting with natural light coming from a window.

2009 ANNUAL REPORT



pro mujer

# our mission

Pro Mujer provides poor women in Latin America with the means to build livelihoods for themselves and futures for their families through microfinance, business training and health care support.



*Photographs courtesy of Christopher Pereira/Pro Mujer*

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# our history

Pro Mujer was founded in the city of El Alto in Bolivia in 1990. A once desolate and isolated slum in the Andean *altiplano* (plateau) in one of the poorest countries in Latin America, El Alto has since given way to urban sprawl and become a sister city of La Paz at an altitude of more than 13,000 feet. It was here that two visionary women, Lynne Patterson, an American, and Carmen Velasco, a Bolivian, first crossed paths helping impoverished women who were receiving donated food. Through their work, they heard the strong and persistent voices of women who for so long had been denied access to basic human services such as credit and education, but who still aspired to improve their lives.

Educators by trade and determined to help, they founded Pro Mujer with a small grant from USAID to develop programs in business and child development as well as health and family planning. These programs became the foundation for what would eventually become Pro Mujer's multi-dimensional approach to alleviating poverty and empowering women. This holistic package of services was comprised of microfinance, business and empowerment training, preventive health education and high-quality, low-cost primary health care.

They soon replicated these programs in communities in Nicaragua (1996),

Peru (1999), Mexico (2001) and Argentina (2005). In 1997, Pro Mujer established its international headquarters in New York City.

As the women they helped became more empowered and realized their potential to take control of their own lives, their needs changed. With each entry into a new country, these programs were adapted to meet local conditions. As a result of Lynne and Carmen's vision, hard work and commitment, Pro Mujer is today one of Latin America's leading women's development and microfinance organizations. Over the past 19 years, Pro Mujer has disbursed more than US\$754 million

dollars in small loans that average US\$297.

Two women sparked a movement that now reaches a global community of people who share one common goal-empowering women with the means to improve their lives. Today, the Pro Mujer community includes 1,289 dedicated employees in five Latin American countries and the United States, thousands of supporters from all walks of life and more than 1,000,000 women and their 5,000,000 children and family members whose lives have been impacted for the good. This is a true testament to the strength and power of women.

# why women?

In Latin America, 200 million people – almost one-third of the population – live below the poverty line. Of these, 70% lack access to health services. Women in particular suffer from poverty and its consequences: violence, disease and ignorance. Due to their socio-economic circumstances, they are overlooked or ignored in the economic and political decision-making processes both at home and in their communities.

Almost half of the women over the age of 15 have no income of their own. As a result, women and girls have higher rates of malnutrition, lower educational levels and are disproportionately affected by sexual assault and family violence.

Pro Mujer combats poverty and discrimination against women by providing them with access to the vital resources needed to start or improve their businesses, increase their incomes and maintain their health and that of their families. They also learn to achieve equality in their homes, workplaces and communities. In turn, this permits women to be strong role models for girls in their families and communi-

ties, thus promoting positive change across generations.

We believe that women are powerful agents of change in breaking the cycle of poverty. According to a 2009 Nike Foundation report, women reinvest 90% of their income in the household: for education, health care, improved living conditions and the general well-being of their families. Men reinvest less than 40%.

The empowerment of women creates a multiplier effect, and the benefits are immediately apparent. When women unlock their potential, families become healthier and better fed, and their income and savings increase. What is true of families is also true of communities and, in the

long run, of entire countries. When women thrive, all of society benefits, and succeeding generations are given a better start in life.

“Pro Mujer taught us that women deserve respect, and we can work... before women were marginalized; but now, women work and we have earned respect from men. They used to think that women should just stay at home... both a working man and woman can help our family get ahead. I thank Pro Mujer because it opened the eyes of all the women and (helped us) see our potential.” – LUZ MARIA V., SMALL STORE OWNER, NICARAGUA



the women of



pro mujer

Approximately 97% of Pro Mujer clients are women. A typical client has, on average, four children and lives in a rural or semi-rural area. They have limited or no access to financial services such as credit, savings or insurance and/or adequate and affordable health and educational services.

Often their only option for employment is to become micro-entrepreneurs and create their own jobs in the informal sector: buying and reselling clothes, selling fruits and vegetables at a small stand in the local market or running a small store from home. Many of these micro-entrepreneurs have never borrowed money nor had a savings account.

Through the transformative power of our holistic package of services, we help our clients believe in their own potential for change just as much as we believe in them.



# meet maria r.

A PRO MUJER  
MICRO-ENTREPRENEUR  
FROM NICARAGUA

Eight years ago, Maria and her husband were struggling to support their family in León, Nicaragua, the second poorest country in the Americas after Haiti, where 48% of the population lives below the poverty line. To help make ends meet, her three children - ages 14, 21, and 23 - would wander the streets after school selling tortillas and other small food items prepared by their parents out of their home.

dramatically improved for her and her family. Her children were able to stop working and instead focus on their studies. She was able to improve their living conditions by upgrading the plastic covering on their walls with brick and her dirt floors to concrete. The primitive fire pit that she once cooked over, the smoke from which is one of the leading causes of potentially lethal respiratory illnesses, has since been replaced with a large, more modern stove. Her purchasing power allowed her to acquire a bike enabling her to diversify her business and travel greater distances to sell her products. Just as Maria and her family reached a high point in their economic well-being, she suffered a major set-back. During a regular Pap screening offered through Pro Mujer's primary health care services, she received an abnormal result. Maria was quickly referred to a surgeon and able to receive a life-saving operation.

Building upon the success of the past few years, Maria and her family are preparing for a brighter future. By repaying her loans responsibly, maria has been able to build her credit. Her most recent amount was US\$1,714. Her youngest child is in high school while her older children are studying Mechanical Engineering and Accounting at the local university. She remains healthy and receives a Pap smear every three months to ensure her continued health.

Maria learned to make tortillas from her mother who also dedicated her life to long hours in a hot kitchen with poor ventilation, but she has dreams of a different life for her children. She wants them to keep studying so that one day they can become professionals. By utilizing the tools that Pro Mujer provides, Maria has not only become a small business owner, but the owner of her own destiny.

An initial loan of US\$48 provided Maria with the power to invest in her business and buy ingredients such as corn, beans, rice and oil in bulk. As her business grew, Maria's income increased and life

# pro mujer's holistic approach: more than just microfinance

We believe that poverty is a complex problem that cannot be resolved with credit alone. Unlike most other organizations that provide microfinance, we offer our clients a comprehensive package of services that includes microfinance, business and empowerment training, preventive health education and access to high-quality, low-cost primary health care.

These services enable clients to establish and invest in their businesses, create financial safety nets, provide their children with educational opportunities and improve their living conditions.

## Microfinance

Pro Mujer offers its clients a variety of financial services, including:

- General and seasonal business loans
- Savings accounts
- Life insurance
- Education and housing loans

Each loan is tied to a primary income-generating business – not a consumer loan. In order to protect clients from taking on too much debt, Pro Mujer offers “step loans,” which allow clients to take out increasing amounts for an average term of four to six months. Each step has a minimum and maximum amount. Once clients complete the first step and establish good repayment records, they can advance to the next step for higher loan amounts.

## Business, Empowerment and Preventive Health Education

Workshops held during communal bank meetings provide clients with the necessary knowledge they need to become economically independent and informed decision-makers.

- **Empowerment:** Discussions about domestic violence, communication skills, gender issues and several other subjects help clients gain the confidence to exercise their rights and become decision-makers and leaders.

- **Business Skills & Financial Literacy:** Clients learn the fundamentals of supply and demand, accounting and how to assess and keep track of the competition, among other things, so they can make wise financial decisions.
- **Preventative Health Education:** Nutrition and hygiene are just two of the many preventive health education workshops available to women to help them manage their own health and that of their children and families.

## High-Quality, Low-Cost Primary Health Care

Health care is crucial for our clients because an illness can be detrimental not only to their health but also to their businesses and savings. If a woman has health needs that are unmet, they will reduce her income and make it harder to care for her children.

To help prevent health problems from occurring, Pro Mujer runs clinics with doctors and/or nurses and also partners with local health care organizations to ensure clients have access to primary care services, including:

- Pre- and post-natal monitoring
- Family planning counseling
- Sexual and reproductive health care
- Early detection of cervical and breast cancers
- Screening for early detection of asymptomatic chronic diseases as well as treatment and follow-up
- Medical referrals for specialized needs
- Mental health services and support groups
- Dental care
- Vaccinations

### ARGENTINA

Pro Mujer links clients to low-cost health care through third-party providers. Among the services available are general family medicine, pediatric care, dental and eye care, pharmacological services, and diagnostic imaging.

### BOLIVIA

Pro Mujer provides the following services through neighborhood centers: general family consultations, vaccinations, consultations for children under 5 years old and birth control services, among others. Pro Mujer also links clients to laboratory services and specialists through agreements with third-party providers.

### MEXICO

Pro Mujer organizes health campaigns in conjunction with local health care providers covering a range of topics, including nutrition counseling, mental health services and detection of diabetes. We also connect clients to dental care, tests for

osteoporosis, gynecological care and other services through agreements with third-party providers.

### NICARAGUA

Pro Mujer provides the following services through neighborhood centers: STD testing, pre- and post-natal care, Pap smear exams, general family consultations and birth control services. Pro Mujer also links clients to pharmacy services, mammograms, affordable eyeglasses and other specialists through agreements with third-party providers.

In October of 2009, Pro Mujer joined forces with Global Partnerships and PATH to launch an innovative and financially sustainable health model in Nicaragua. The goal of this pilot program is to address the needs of our clients and provide them and their families with high-quality, low-cost health care that can be easily-replicated in other communities in Latin America where Pro Mujer operates.

This year-long pilot project will be done in five stages:

1. Structured interviews with staff and experts in the field
2. Health and operational assessment
3. Market assessment
4. Pilot design and financial assessment
5. Planning for replication

The results of this project will not only be key for Pro Mujer's strategic planning of its health care offerings in all five of the Latin American countries where it operates, but they also have the potential to affect the entire international development community.

### PERU

Pro Mujer provides the following services through neighborhood centers: obstetrics, family planning, nutrition counseling, fluoride treatments, and vaccinations, among others. Pro Mujer also links clients to gynecological care, pediatric care, lab exams, and dental care through agreements with third-party providers. In addition, Pro Mujer operates mobile clinics that deliver gynecological and dental care directly to rural clients in their communities.



Communal banks, which are peer groups of 20 to 30 women micro-entrepreneurs and not physical banks, are the heart of Pro Mujer. Prior to receiving loans, these women form small solidarity groups of three to five women and learn the rules of borrowing and saving.

Working closely with individual credit officers, clients first develop an informal business plan showing how they will invest their first loan—typically US\$100. These groups meet regularly for loan disbursement and repayment meetings. Clients give themselves an identity by naming their groups and elect bank leaders including a President, Secretary and Treasurer. These positions rotate so that each member has the opportunity to take on a leadership role. In addition, the groups form credit committees to approve new members. In the event that one member cannot make a payment, the group agrees to guarantee one another's loans. In 2009, the average client repayment rates were 98% across all five countries where we operate—underscoring the effectiveness of this methodology.

# our communal bank methodology



“When we arrive at Pro Mujer for our weekly meeting, we forget about all our worries and responsibilities for just a moment and are able to relax.... It may be only an hour, but during that time we can share our experiences with other women and realize that we're not alone.” – LESLY B., FOOD VENDOR, MEXICO

# pro mujer focal centers: a safe, supportive & nurturing environment

In 2009, Pro Mujer delivered its services through more than 13,600 communal banks in more than 136 focal centers across Latin America. These communal bank meetings are moderated by trained credit officers who not only facilitate loan disbursement and repayment meetings, but also provide clients with valuable business and empowerment training. Pro Mujer health educators, who are often trained medical personnel, complement the credit program by teaching clients how to prevent illness through good health practices.

Through these frequent interactions the group becomes a de facto social support system. Women are able to build a credit history, gain self-confidence and self-esteem, problem-solving and leadership skills and receive education and training that help them in all aspects of their lives.

These centers not only provide clients with a safe, supportive and nurturing environment where they can exchange ideas and experiences freely, they also provide an efficient, cost-effective delivery system that uses the same infrastructure.

# where we work



## operational highlights

- More than 88% of each dollar donated goes directly to Pro Mujer programs in the field, 8% goes to administration costs and less than 4% goes towards fundraising.
- Disbursed more than US\$159,398,000 in small loans averaging US\$297 with a US\$25 million organization-wide operating budget.
- 123,766 medical consultations were performed including: 25,893 Pap smears, resulting in 812 positive cases (potential cervical cancer lesions detected); 48,895 pediatric consultations; and 12,364 STDs detected, among others.
- Provided 201,858 women with access to credit, business and empowerment training, preventive health education and primary health care.
- 4 out of 5 country operations were fully-sustainable. Argentina, our newest operation established in 2005, is not yet sustainable but well under way.
- Enabled 201,858 clients to save approximately US\$15.2 million – averaging US\$75 – providing clients with a buffer for emergencies such as illnesses or natural disasters.



# more than a job, a commitment to a cause

Pro Mujer prides itself on being a client-focused, mission-driven nonprofit organization. Nineteen years after its founding, its mission remains unchanged: **to empower women in Latin America to break the cycle of poverty by providing them with the tools necessary to achieve their goals.**

More than 99% of our more than 1,250 dedicated employees are based in and are from Latin America, while less than 2% are located in the United States. This highlights the local grassroots-not top down-evolution of the organization.

Many employees not only work in Pro Mujer focal centers, but they also live in the same communities as their clients. We know their families. We go to their homes

and their places of business. In addition, approximately 11% of Pro Mujer staff-everyone from credit officers to focal center and regional managers-were once clients themselves.

Women make up more than 71% of Pro Mujer's staff. In addition, 75% of all leadership positions, including supervisors, managers, senior management and country director positions are held by women.





# how we monitor & evaluate progress

Pro Mujer conducts externally funded impact evaluations. We also monitor and evaluate the performance of our local operations through regular progress reports, site visits and frequent communication.

Each quarter, local operations submit reports detailing accomplishments, challenges, and technical assistance needs. These reports cover 37 financial indicators ranging from client retention rates to borrowers per loan officer as well as data on health and other non-financial services.

Pro Mujer's internal auditor regularly monitors, strengthens, and implements internal control policies. An independent accounting firm also audits operations in each of the five countries.

Pro Mujer does regular client satisfaction surveys and uses internal and external studies to evaluate which services are in demand and are meeting clients' needs. For example:

- Community association satisfaction research in Bolivia in 2009 led to a revamp of its savings services.
- Product-use research in Peru led Pro Mujer to discontinue loans for high-performing clients and adjust and expand rural loans.

Finally, Pro Mujer is monitored on an annual basis by an

external microfinance evaluator called MicroRate. This organization examines six areas of performance and risk, including: financial profile, microfinance operations, portfolio quality; organization and management; governance and strategic positioning; and social perspective. Of our Pro Mujer operations evaluated in 2009, Pro Mujer received an A (Peru), A- (Bolivia), B+ (Nicaragua) and a B- (Mexico).

MicroRate also analyzes the results of an organization's operations and degree of social mission fulfillment. This includes depth and diversity of services; cost, efficiency and sustainability, as well as its social focus, orientation as well as its social performance management. This social performance rating system, which is based on a maximum of five stars, gave our operations in Nicaragua four out of five stars while Pro Mujer in Peru received four and a half stars out of five.

External evaluations have been conducted by organizations ranging from CGAP, a consortium of microfinance donors under the auspices of the World Bank, to FINRURAL, an association of Bolivian microfinance organizations.

# recognition

In 2009, Pro Mujer was invited by the **Clinton Global Initiative (CGI)** to join its network of preeminent organizations and individuals. Established by President Bill Clinton, CGI convenes global leaders to devise and implement innovative solutions to some of the world's most pressing challenges.

Since 2005, CGI Annual Meetings have brought together nearly 150 current and former heads of state, 18 Nobel Prize laureates, hundreds of leading CEOs, heads of foundations, major philanthropists, and directors of the most effective non-governmental organizations and prominent members of the media.

For the first time ever and represented by the organization's CEO, Rosario Pérez, Pro Mujer participated at CGI's Annual Meeting and made an ambitious commitment to reach 350,000 impoverished women in Latin America with its holistic package of services by 2012. This will make it possible to impact the lives of 1.7 million children and family members.

During the meeting, Pro Mujer was honored as one of 13 programs that "will improve the lives of girls and

women around the world." Pro Mujer was the only Latin American organization selected for this recognition.

Each year the **Microfinance Information Exchange (MIX)** and the **Multilateral Investment Fund (MIF)** publish the *Microfinance Americas 100*. This industry leading report ranks the Top 100 microfinance institutions in Latin America and the Caribbean across eight performance categories, including outreach, transparency and efficiency.

For its most recent report, MIX reviewed 231 microfinance institutions. Even in the wake of an international financial crisis, Pro Mujer doubled its appearance to 10 categories in 2009 from five categories in 2008. Of these 10, Pro Mujer was ranked in the top 20 of eight of these categories, including: overall performance, efficiency, profitability, portfolio size, and growth rate.

While it did not appear on any of the lists in 2009, Pro Mujer in Nicaragua successfully weathered the No Payment Movement which swept the country forcing a number of other organizations in microfinance to shut their doors. **This list included:**

**PRO MUJER BOLIVIA** was named as one of the report's "Top Five MFIs" and stood out as "the most successful new entrant in the overall ranking and a member of the top five institutions based on its "sustained commitment to information transparency."

- **No. 3** on the "Top 100 MFIs in Latin America and the Caribbean" – an increase from No. 107 in 2008.
- **No. 18** on the "Top 20 MFIs by Microenterprise Portfolio Size."
- **No. 11** on the "Top 20 MFIs by Portfolio Quality" list up from No. 14 in 2008.
- **No. 14** on the "Top 20 MFIs by Market Penetration" up from No. 17 in 2008.

## PRO MUJER MEXICO

- **No. 62** on the "Top 100 MFIs in Latin America and the Caribbean," up from No. 127 in 2008.
- **No. 17** on the "Top 20 MFIs by Growth Rate."
- **No. 9** on the "Top 20 MFs by Efficiency" up from No. 12 in 2008.

## PRO MUJER PERU

- **No. 37** on the "Top 100 MFIs in Latin America and the Caribbean" – up from No. 76 in 2008.
- **No. 13** on the "Top 20 MFIs by Efficiency."
- **No. 7** on the "Top 20 MFIs by Profitability."

"Pro Mujer uses small loans, health care and training to change the lives of poor women and their children in Latin America. Lasting change comes when children see their mother battle incredible odds and succeed as entrepreneurs. Children then begin to believe anything is possible. And their life changes forever." – BILLY JEAN KING

## BILLIE JEAN KING

Tennis legend, champion of gender equality, Pro Mujer supporter and Honorary Chair of our annual Benefit, Billie Jean King was awarded America's highest civilian honor-the Presidential Medal of Freedom.

The award recognized her work as "an agent of change" who has "blazed trails and broken down barriers." President Barack Obama presented the award to Ms. King and 15 other recipients. Billie Jean continues to effect change and promote women's rights through her support of the women Pro Mujer serves in Latin America.



## SALMA HAYEK PINAULT

In 2009, Mexican actress, producer and director, Salma Hayek Pinault received the Goldenes Herz (Golden Heart) award at the annual benefit of the German Foundation "Ein Herz für Kinder" (A Heart for Children). Salma donated her US\$125,000 award to Pro Mujer, which helped expand pediatric and maternal care services in Argentina, Bolivia, Mexico, Nicaragua and Peru.



# & awards

- Lynne Patterson was honored as one of seven women pioneers of microfinance and services to the poor and underserved in Latin America at the Inter-American Development Bank's XII Inter-American Forum on Microenterprise, "Global Crisis – Local Opportunities."
- Out of 107 organizations surveyed, Pro Mujer was ranked No. 9 in a list of the "Top 12 Outstanding Nonprofits" by Philanthropedia, a leading nonprofit effectiveness ratings group.
- Five Pro Mujer clients in Mexico won the Banamex "2009 Microenterprise Award," an annual award seeking to promote microfinance and recognize the

most successful micro-entrepreneurs. In 2009, more than 150 institutions that provide microloans were invited to submit client stories in several different categories for the contest.

- The 2009 Social Performance Reporting Award, sponsored by CGAP, DELL Foundation and Ford Foundation and powered by MIX, recognized Pro Mujer for transparency in social performance reporting. Pro Mujer's operations in Bolivia were recognized in the Gold category while its operations in Argentina, Nicaragua and Peru were recognized in the Silver category.



## Financial Statement

Combined statement of financial position  
as of December 31, 2009 and 2008

|   | 2009                | 2008                |
|---|---------------------|---------------------|
| <b>ASSETS</b>   |                     |                     |
| Cash and cash equivalents   | \$14,115,137        | \$ 8,290,166        |
| Investments   | 705,907             | 276,808             |
| Accounts receivable   | 925,508             | 804,933             |
| Loans receivable, net of allowance for doubtful accounts of \$2,329,480 and \$2,230,327 for 2009 and 2008, respectively               | 50,328,953          | 48,821,756          |
| Grants receivable   | 399,255             | 1,118,365           |
| Property and equipment, net of accumulated depreciation and amortization of \$1,521,760 and \$944,491 for 2009 and 2008, respectively | 3,326,240           | 2,769,216           |
| Other assets  | 552,626             | 398,594             |
| <b>TOTAL ASSETS</b>   | <b>\$70,353,626</b> | <b>\$62,479,838</b> |
| <b>LIABILITIES</b>  |                     |                     |
| Notes payable   | \$29,287,331        | \$26,907,772        |
| Accounts payable and accrued liabilities  | 4,628,551           | 3,325,070           |
| Total liabilities   | 33,915,882          | 30,232,842          |
| <b>NET ASSETS</b>   |                     |                     |
| Unrestricted  | 34,866,119          | 29,144,129          |
| Temporarily restricted  | 1,197,481           | 2,728,723           |
| Permanently restricted  | 374,144             | 374,144             |
| Total net assets  | 36,437,744          | 32,246,996          |
| <b>TOTAL LIABILITIES AND NET ASSETS</b>   | <b>\$70,353,626</b> | <b>\$62,479,838</b> |

Combined statements of activities and changes in net assets  
for the years ended December 31, 2009 and 2008

|  | 2009                | 2008                |
|--|---------------------|---------------------|
| <b>FINANCIAL REVENUE - INTEREST</b>                      |                     |                     |
| From loans   | \$20,131,233        | \$21,065,914        |
| From cash and cash equivalents                           | 339,700             | 160,338             |
|  | 20,470,933          | 21,226,252          |
| <b>FINANCIAL EXPENSES</b>                                |                     |                     |
| Interest expense   | (2,504,948)         | (2,040,455)         |
| Gain (loss) on translation                               | 1,337,292           | 746,520             |
|  | (1,167,656)         | (1,293,935)         |
| Net financial revenues, before allowance for loan losses | 19,303,277          | 19,932,317          |
| Allowance for loan losses                                | (1,456,617)         | (1,861,542)         |
|  | 17,846,660          | 18,070,775          |
| <b>DONATIONS AND OTHER REVENUE</b>                       |                     |                     |
| Grants and contributions                                 | 4,005,896           | 3,912,960           |
| Net assets released from restrictions                    | --                  | --                  |
| Nonfinancial services and other revenue                  | 1,283,001           | 1,138,120           |
|  | 5,288,897           | 5,051,080           |
| Operating revenue, net                                   | 23,135,557          | 23,121,855          |
| <b>PROGRAM AND SUPPORTING EXPENSES</b>                   |                     |                     |
| Credit and other program services                        | 16,449,817          | 14,351,387          |
| Management and general                                   | 1,819,803           | 2,162,815           |
| Fundraising and development                              | 675,189             | 668,217             |
| Total program and supporting expenses                    | 18,944,809          | 17,182,419          |
| Change in net assets before other items                  | 4,190,748           | 5,939,436           |
| <b>OTHER ITEMS</b>                                       |                     |                     |
| Write-off of uncollectible grant                         | --                  | (330,000)           |
| Change in net assets                                     | 4,190,748           | 5,609,436           |
| Net assets beginning of year                             | 32,246,996          | 26,637,560          |
| <b>NET ASSETS, END OF YEAR</b>                           | <b>\$36,437,744</b> | <b>\$32,246,996</b> |

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### 2009 U.S. Board of Directors

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# 2009 Annual Report Donor List

|                            |                        |                        |                       |                      |                        |
|----------------------------|------------------------|------------------------|-----------------------|----------------------|------------------------|
| <b>\$400,000+</b>          | Foundation             | MCJ Foundation         | Daniel Cristofano     | William Lloyd        | The Vidal Partnership, |
| The Bill and Melinda       | Helen Clement          | Mark McMahon           | Philip Curtis         | Charles MacDonald    | Inc.                   |
| Gates Foundation           | Cogan Family           | Mex-Am Cultural        | Elizabeth Dater       | Maier Foundation,    | <b>\$500-\$999</b>     |
| Weberg Trust               | Foundation             | Foundation, Inc.       | Roger Davenport       | Inc.                 | Lilyan Affinito        |
| Whole Foods                | Kathleen Corbet        | Ben Moyer              | Ana Demel             | Jorge Mariscal       | Jennifer Alban-        |
| Market's Whole             | Davis Polk &           | Kevin Nixon            | Anke Dening           | Susan Martin         | Davies                 |
| Planet Foundation          | Wardwell, LLP          | Hilda Ochoa-           | Christian Deseglise   | Richard Mayell       | Alva Ale               |
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| American                   | Joan Ganz Cooney       | Christopher Pasko      | John Dobkin           | Bozena McLees        | Anonymous (8)          |
| International              | Goldman Sachs          | Principle Business     | Pat Doudna            | Elizabeth Means      | Vanessa Barboni        |
| Group, Inc.                | Green Fund             | Enterprises            | Dreambuilders         | MGG Foundation       | Jose Barral            |
| Anglo American             | Kramer Levin Naftalis  | Procter & Gamble       | Elaine Edgcomb        | Vincent Mione        | Leanne Bell            |
| Group Foundation           | & Frankel, LLP         | James Quigley          | Elizabeth and Joseph  | Jonathan Morduch     | Joy Bergmann           |
| Salma Hayek Pinault        | Gail Landis            | Helena Ribe            | Bascom Charitable     | David Murray         | Maximo Blandon         |
| Microsoft                  | Loeb & Loeb, LLP       | Maria C. Richter       | Foundation            | Peter Neumeier       | Betsy Brod             |
| Xerox Foundation           | Marsh & McLennan       | The Sidley Austin      | Elizabeth Eiss        | Nina Mclemore        | Christine Cook         |
| <b>\$25,000-\$99,999</b>   | Companies              | Foundation             | The Exxel Group       | Bill Novelli         | Doris Cramer           |
| Adventures of the          | Mass Mutual            | Leila Shakkour, LLL    | Sharon E. Fay and     | Barbara O'Connell    | Noreen Culhane         |
| Mind Foundation            | Mary McCaffrey         | Foundation             | Maxine S. Schaffer    | Colleen O'Neill      | Mortimer Cushman       |
| Anonymous (2)              | Duane Miyagishima      | Cynthia Stone          | Michael Fieldman      | Mary Jane O'Neill    | Susan Danilow          |
| Blackstone                 | The Philanthropic      | The Trull Foundation   | William Fitzgerald    | Rosario Pérez        | Juan Pablo Del Valle   |
| Charitable                 | Collaborative          | Luis A. Viada          | Katherine Fitzhugh    | Peruvian Connection  | Perochena              |
| Foundation                 | of Rockefeller         | Paul Volcker           | Lili Forouraghi       | Jeffrey Phlegar      | Carol Delaney          |
| Citi Foundation            | Philanthropy           | Linda Watt             | Fred and Charlotte    | Price Waterhouse     | Jenice Delano          |
| Cravath, Swaine &          | Advisors, Inc.         | Rosemary Werrett       | Hubbell               | Coopers LLP          | Charles Douglas        |
| Moore LLP                  | Richard Salomon        | Western Union          | Foundation            | Dana Prostano        | Andrea Esposito        |
| Deloitte & Touche          | Family Foundation      | Financial Services     | Freya and Richard     | Tinoo Puri           | Marcia Favale-Tarter   |
| Stanley Eisenberg          | The Rohatyn Group,     | Western Union          | Block Family          | Stanley Riggenbach   | Mindy Figueroa         |
| Gruber Family              | LLC                    | Foundation             | Foundation            | Robert Duvall        | Ann Finck              |
| Foundation                 | Sarita Kennedy East    | Matching Gift          | Fulbright & Jaworski, | Children's Fund      | Ginda Fisher           |
| The Hurlbut-Johnson        | Foundation, Inc        | Program                | LLP                   | David Rockefeller    | Eric Frandson          |
| Charitable Trusts          | Ricardo Steinbruch     | <b>\$1,000-\$4,999</b> | Mortimer Fuller       | Robert Rosone        | Lynn Friedman          |
| Johnson & Johnson          | Wachovia Capital       | Robert Aberlin         | Genesee & Wyoming     | Salt Lake Education  | Christy Fry            |
| JPMorgan Chase             | Markets, LLC           | Albert Penick Fund     | Inc. and Related      | Foundation           | Joan Gibbs             |
| & Co.                      | Young & Rubicam        | Steven Alden           | Companies             | Adriana Sanchez      | Jon Gillispie          |
| McGraw-Hill                | <b>\$5,000-\$9,999</b> | Beverly Alexandre      | The Glickenhau        | Louis Scerra         | Give with Liberty      |
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| The PIMCO                  | Anonymous              | Christina Bascom       | Co. Matching Gift     | Scoob Trust          | Laurie Gregory         |
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| Foundation of              | Joel Epstein           | Victor Botero          | Gustavo Hernandez     | Antonia Stolper      | Bonnie Kosanke         |
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| Foundation                 | Harris                 | Lucia Capazzoli        | Noah Kelley           | Management           | Ken Maiman             |
| <b>\$10,000-\$24,999</b>   | The International      | John Cecil             | Billie Jean King      | Americas             | Richard Mayor          |
| Roger Altman               | Alliance for           | Linton Childs          | Curt Kinsky           | Carmen Unanue        | Phoebe McBee           |
| The Ansara Family          | Women                  | Chester Clark          | Maria Elena           | Frank Vanker         | Christine McConnell    |
| Fund at the Boston         | Andrew Jessop          | Peter Clark            | Lagomasino            | Douglas Warner       | John McKenna           |
| Foundation                 | John Karr              | Lenore Cooney          | Teresa LaRocco        | Patricia White       | Altie Metcalf          |
| Atkinson Foundation        | Michael Kopelman       | Jack Corkey            | Nath Laurence         | Dina Wulfsohn        | Richard Metz           |
| Avon Foundation            | Charles Marshall       | Lisa Corvese           | Elizabeth Lichner     | David and Grace      | Morgan Mitchell        |
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| Carlos Gill Ramirez | Tabber Benedict     | Mary Lou Delong      | June Hattaway       | Edmund Lowe          | Prudential            |
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| Juan Rivera         | Alexander Bertha    | Alfred Dempsey       | Dave Henry          | Stephen Lydenberg    | Matching Gifts        |
| Rock Creek Group,   | Carol Blades        | Katherine Dent       | Pamela Herlihy      | John Lymn            | Program               |
| LLC                 | Marjeanne Blasco    | Lorraine Derowitsch  | Benjamin Herndon    | Chris Major          | Kristin Pugh          |
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| Trust               | Lylia Carr          | Linda Fox            | Jane Johnson        | Smith Barney         | Jacqueline Sacks      |
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| American Express    | Todd Conklin        | Joan Goldsmith       | Michele Krieger     | Javier Oreamuno      | Della Sharpe          |
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“I think by changing our  
homes, we change El Alto,  
change Bolivia, change  
the world.” - JANETH CARLO

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