



PHILANTHROPY  
*Cartier*

ANNUAL REPORT  
2020 - 2021



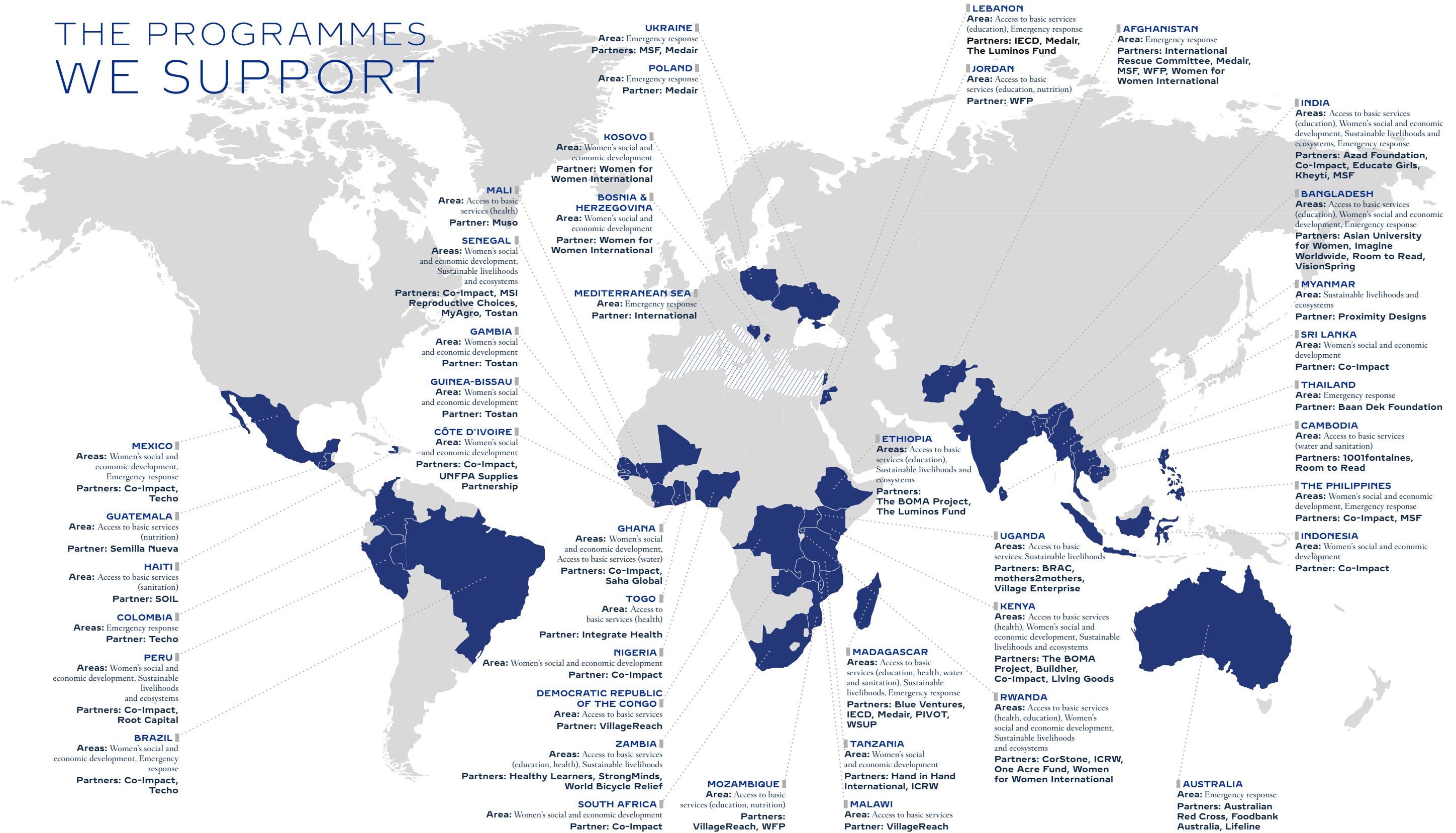
# APRIL 2021 – MARCH 2022 – NEW GRANTS



# APRIL 2021 – MARCH 2022 – EMERGENCY RESPONSE



# THE PROGRAMMES WE SUPPORT



---

OUR AMBITION IS TO HELP  
FREE EVERYONE'S POTENTIAL

---

## SUMMARY

5

Access to basic services

13

Women's social and economic development

17

Sustainable livelihoods and ecosystems

22

Emergency response





## ACCESS TO BASIC SERVICES

Many of us take primary healthcare, nutritious food, sanitation, clean water and a quality education for granted. But millions of people go without.

We partner with dozens of organisations that work tirelessly to improve access to these essential services and fundamental human rights in the world's most remote areas. Because we know they change and save lives, connecting people in need with vital resources.





# NEW PROGRAMMES



## Tablet learning for refugee children

Partner: Imagine Worldwide  
Country: Bangladesh  
Duration: 2022–2023

Since 2017, over 900,000 Rohingya have fled Myanmar to Cox’s Bazar, Bangladesh, where they live in refugee camps and rely on humanitarian aid. Half are children or adolescents. Only 27% have access to learning, which is however hampered by crowded classrooms, mixed learning levels and a lack of qualified teachers. Imagine Worldwide designs, tests and scales learning programmes for children to follow at their own pace, using software that provides a complete curriculum tailored to their language and situation. This means the children need little adult support while learning. The software does not require internet connectivity and is delivered on tablets and other touchscreen devices that are charged by solar power or another appropriate energy source, providing a viable learning solution for camps, schools or homes in hard-to-reach areas. Partnering with the International Rescue Committee, Imagine Worldwide is testing a tablet-based home learning programme for refugee children in Cox’s Bazar refugee camps. Over 600 children have participated to date. The organization plans to reach 138,000 children by 2025.

Evaluations of Imagine Worldwide’s programmes in Malawi showed major learning impacts for girls and boys alike, with a 66% learning increase in literacy and a 35% increase in maths skills compared with other children.



250,000  
health workers  
deliver vaccines and  
medicines faster  
using drones

Partner: VillageReach  
Countries: Malawi, Democratic Republic of the Congo, Mozambique  
Duration: 2022–2025

## Drones for health

Limited access to vaccines, medicines and laboratory testing threatens the health of rural communities. VillageReach uses drones to leapfrog ground transportation barriers that can often be insurmountable due to difficult terrain, rainy season flooding and limited infrastructure. Drones are a faster and more reliable solution for delivering vaccines and medicines to health facilities, collecting laboratory samples and returning lab test results to these remote communities.

We’re funding VillageReach’s Drones for Health programme, which aims to demonstrate the potential for improving access to medical supplies in remote areas using drones. The programme is on track to help four million people by 2024.

Partner: Ubongo  
Country: Sub-Saharan Africa  
Duration: 2022–2026

## Making learning fun

Education is in crisis in Africa. Schools are crowded, teachers unqualified and children arrive

lacking social and cognitive skills. In Tanzania, half of 10–16-year-olds fail baseline maths and reading tests designed for 8-year-olds. Half of all primary students don’t own a single textbook. Ubongo is a pan-African non-profit social enterprise that creates fun localised edutainment programmes designed to improve children’s school readiness and learning outcomes. Over 24 million families in Africa learn with Ubongo every month using technology they already have, such as TVs, radios and mobile phones. Our funding will support Ubongo’s plans to reach 67 million children in 46 countries across Sub-Saharan Africa by 2025.



24M  
children learn  
with Ubongo  
every month





# RESULTS AND FOLLOW-UP



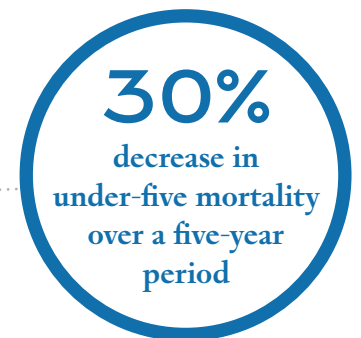
Partner: Integrate Health  
Country: Togo  
Duration: 2019–2022 > 2022–2025

## Making primary healthcare accessible to all

In Togo, one in 15 children die before their fifth birthday. The maternal mortality rate is 14 times higher than in high-income countries. Most of these deaths are from diseases that are entirely treatable at very low cost, like malaria, diarrhoea and pneumonia.

Integrate Health has created a community-led model that makes quality primary healthcare available to some of the world's most neglected communities.

It integrates professional community health workers (CHWs) with improved care in public clinics and removes financial barriers for pregnant women and children under five. This powerful combination transforms the poorest-performing government clinics into life-saving centres of excellence.



By the beginning of 2022, Integrate Health was serving **200,000 people** across **25 health centres** in five districts of Togo's Kara region despite the challenges of the COVID-19 pandemic.

The process of transferring ownership of the programme to district and regional authorities started in Kozah District, where Integrate Health has been working since 2015.

## 2022–2025

We're funding Integrate Health to train, recruit and equip 250 CHWs, serving **300,000 people** in 35 health centres by 2025. The organisation will also reach **6 million people** indirectly through the support it provides to the Togolese Ministry of Health.

A pilot programme will be launched in the coming months to provide quality healthcare for around **50,000 people** in Benin or Guinea.



# RESULTS AND FOLLOW-UP



**75%**  
decrease in school  
absenteeism

Partner: 1001fontaines  
Country: Cambodia  
Duration: 2020–2022 > 2022–2025

## Small enterprises for clean water

In Cambodia, one third of people living in rural communities use water from unsafe sources. Over two thirds of pre-primary schools do not have access to water and sanitation facilities, and half of rural healthcare centres do not have enough water all year around.

1001fontaines sets up small solar water purification plants, called water kiosks, and trains local entrepreneurs to produce safe drinking water and distribute it to villagers at an affordable price.

The purified water is delivered directly to people’s homes. The price is agreed with the community to ensure families can afford it and local entrepreneurs can cover the costs to make their business financially sustainable. In addition, the water is supplied free of charge to schools, which helps **reduce absenteeism** and enables children to grow healthily and benefit fully from their education.

Decentralised models like 1001fontaines water kiosks are a growing trend and have demonstrated their capacity to operate successfully in underserved areas.

By the beginning of 2022, 1001fontaines had set up **267 water kiosks** in Cambodia, **covering 18 of the country’s 25 provinces** and producing **476,000 litres of clean water every day**.

We’re funding 1001fontaines to build a network of **400 water kiosks** and serve a population of **1.5 million people** with affordable clean water by 2025.



Partner: The Luminos Fund  
Countries: Ethiopia and Lebanon  
Duration: 2018–2021 > 2021–2024

## A second chance to learn

Over 2 million Ethiopian children are unable to access a quality education due to poverty, conflict or discrimination. In Lebanon, 1 million Syrian children seek places to continue their schooling.

The Luminos Fund works at the margins of the education system to bring quality education to the children in greatest need.

In Ethiopia, it focuses on older children living in the remote Afar and Oromia regions who have never attended school or have been forced to drop out because of poverty, conflict or discrimination. Second Chance is a 10-month accelerated learning programme that prepares these children to return to state school by filling in the most important gaps in their education. Second Chance classes are smaller than average to ensure every child can receive focused attention. They use child-centred techniques that teach students how to read, write and do maths using a variety of games and activities. In Lebanon, the organisation developed a Back to School programme to help Syrian refugee children restart their education and integrate in Lebanese classrooms.

Between 91% and 97% of the **26,850 children** enrolled in Second Chance classes between 2018 and 2021 **successfully transitioned to state schools** to continue their education.

A further **9,000 children** were enrolled in government-run versions of the Second Chance programme. **After 6 years, 75% of Second Chance students are still attending school.**

**2021–2024**

We’re supporting The Luminos Fund to enrol over **111,000 students** in Ethiopia and to serve about **1,000 children** in Lebanon over the next three years.

**2022–2025**





# RESULTS AND FOLLOW-UP

Partner: World Food Programme (WFP)  
Country: Mozambique  
Duration: 2014–2017 > 2017–2020  
> 2020–2024

## Zero crop losses for zero hunger

Post-harvest loss can be a debilitating problem for smallholder farmers. In Mozambique, over 30% of crops are regularly lost in the weeks following harvest due to inadequate storage and crop handling. For rural families, this means lost food, income and water, and thus constitutes a potential health risk. Since 2017, we’ve been funding WFP to pilot simple, affordable solutions to tackle crop losses in Tete province. Hermetic bags are one example of these solutions, helping reduce post-harvest losses for smallholder farmers growing crops such as maize, beans and fresh vegetables for school meals. To increase the adoption of hermetic bags, WFP set up demonstrations and organised training for over **30,000 smallholder farmers** to learn how to use this new technology properly. By enabling farmers to store their agricultural products for sale in the lean season, when prices rise due to reduced availability, hermetic bags can improve farmers’ income as well as food security.



Recorded crop losses were reduced from 50% to 9% between 2017 and 2020, saving 2,803 metric tons of crops and enabling smallholder farmers to **increase their sales by 141%**.

## 2020–2024

We’re supporting WFP to ensure **200,000 hermetic bags** are adopted by 2024, increasing farmers’ incomes by **15%** and their food availability by **50%**.

Partner: VisionSpring  
Country: Bangladesh  
Duration: 2018–2021 > 2021–2025

## Reading glasses for the working poor

In Bangladesh, long-sightedness affects a third of adults over 35, reducing their ability to see clearly and therefore to work, care for their families, drive safely and enjoy the best quality of life. The optical market and health system are failing to meet the vision correction needs of low-income people. Since 2006, VisionSpring has been working with BRAC’s community health workers, mostly women, training them to carry out basic vision tests and to sell low-cost reading glasses to people living in some of the most rural areas of Bangladesh. Reading glasses are now an integral part of the bundle of goods and services that the community health workers provide for their local communities, including contraception, sanitary towels and basic medicines.



Between 2018 and 2021, over **2.5 million people were screened** across 61 districts of Bangladesh.

**1.5 million** were diagnosed with presbyopia, 440,000 purchased reading glasses from community health workers and 415,000 required specialist care and were referred to eye care facilities for further treatment.

## 2021–2025

We’re supporting VisionSpring to correct the vision of over **630,000 working people** with low incomes and train **24,000 community health workers** to reach 10 million households by 2024.



# RESULTS AT A GLANCE



Partner: Living Goods  
Country: Kenya  
Duration: 2018–2020 > 2020–2021

## Saving lives through sustainable community health systems

Community health workers are the frontline for medical help across Sub-Saharan Africa. In remote areas, they provide essential care, medicines and referrals for maternal and child health problems, and now also for COVID-19. Too often, however, these workers are not trained, equipped or financed effectively. Living Goods supports thousands of government community health workers in Kenya to ensure they are digitally enabled, properly equipped, effectively supervised and fairly compensated. Living Goods also works with the Kenyan Government and individual counties to develop the policies and tools necessary to strengthen and sustain community health systems and work towards universal health coverage.

**We supported Living Goods’ efforts to replicate its community health worker model in western Kenya. In 2020, we also funded its work to tackle the COVID-19 crisis in the country while ensuring the continuity of essential community health services.**

In 2019, Living Goods assisted the government’s first digital community health data initiative to enhance the availability of decision-making support data. As well as providing maternal and child health support, Living Goods also piloted the extension of community health worker services to include family planning, immunisation, counselling, and referral services.

By mid-2021, Living Goods was supporting over **12,200 community health workers** in Kenya and Uganda, **serving approximately 9.1 million** people in both countries.

Living Goods-supported community health workers saved an estimated 17,000–19,000 lives in 2020, nearly twice as many as in 2019.



**800**  
refugees were  
involved in preparing,  
packaging, delivering  
and distributing  
the meals

Partner: World Food Programme  
Country: Jordan  
Duration: 2018–2021

## School meals for health and learning

Every day, millions of children around the world go to school on an empty stomach. Hunger impacts their concentration and ability to learn. Hungry kids are also more likely to miss school because of illness, and more likely to suffer from depression and anxiety.

In Jordan in 2018, the World Food Programme set up an innovative school meals initiative called ‘Healthy Kitchens’ to address the multiple challenges of the protracted refugee crisis. Healthy Kitchens ensured Jordanian and Syrian schoolchildren received freshly prepared meals, encouraging them to attend school and keeping them away from child labour. At the same time, the initiative also provided employment for the Syrians and Jordanians who prepared, baked and packed the school meals – 60% of them women.

**Effective locally-managed school meal programmes improve school attendance and learning outcomes.** They can also contribute directly to national growth, creating over 1,600 new jobs on average for every 100,000 children fed. Between 2018 and 2021, around **416,000 children in 280 state schools received over 64,500,000 meals while at school.**

The Healthy Kitchen model also created economic opportunities for Syrian refugees and Jordanians. School closures between March 2020 and March 2021 during the COVID-19 pandemic required the schools to radically adapt the Healthy Kitchen model to the health situation, substituting date bars and take-home-rations for the fresh school meals.





# ONGOING PROGRAMMES

## CORSTONE

### Rwanda – 2021–2022

In Rwanda, CorStone is piloting its Youth First Rwanda resilience programme in lower secondary schools across the country. The programme is training 350 teachers to facilitate resilience sessions and improve the mental and physical wellbeing and education-related outcomes of 7,500 young students.



## EDUCATE GIRLS

### India – 2014–2024

Educate Girls is working across the four most populous states in India to enrol up to 1.5 million of the country's out-of-school girls. Household visits and community outreach by supervised community volunteers are at the heart of the organisation's success. Educate Girls also taps into government resources to improve school infrastructures, governance and teaching.



## IECD

### Madagascar – 2017–2023

The IECD is working with the Malagasy non-profit organisation PROMES to reduce the school drop-out rates of youths in the rural communities of Fianarantsoa. Its academic support centres are offering individual guidance to 430 students, enabling them to enhance their learning and build their personal development.



## HEALTHY LEARNERS

### Zambia – 2019–2022

School teachers are being trained to also act as front-line health workers, linking schools with their healthcare systems and improving the health of 285,000 school children in the Lusaka and Copperbelt provinces of Zambia.



## IECD

### Lebanon – 2019–2023

The IECD's Janah Centre in Beirut is providing 535 Syrian and Lebanese children and youths with academic support, psychological assistance, extracurricular activities and a nutritious daily snack.



## PIVOT

### Madagascar – 2021–2023

Pivot is working alongside Madagascar's Ministry of Health to strengthen the public health system of the Ifanadiana district and achieve full primary health-care coverage by 2022.



## ROOM TO READ

### Bangladesh, Cambodia – 2019–2022

4,350 girls in Bangladesh and Cambodia are enrolled in an innovative Girl's Education Programme led by women from local communities to help ensure they complete secondary school and gain the skills to negotiate key life decisions.





# ONGOING PROGRAMMES

## **MOTHERS2MOTHERS** **Uganda – 2017–2023**

Mentor Mothers are community health workers living with HIV who provide life-saving family healthcare services in health centres and door-to-door. m2m is expanding its Mentor Mothers model in east-central Uganda to include early childhood development support, paediatric care and adolescent mentoring.



## **MUSO** **Mali – 2019–2022**

Muso is working with community health workers and government clinics to improve the health of 450,000 patients directly and of 18 million through the government's adoption of its healthcare delivery model.



## **SEMILLA NUEVA** **Guatemala – 2016–2024**

Semilla Nueva is developing and expanding the use of biofortified crops by mobilising farmers, seed companies and the government of Guatemala, while developing new and improved varieties of biofortified seeds with the aim of improving the nutrition of 800,000 Guatemalan people.



## **SAHA GLOBAL** **Ghana – 2019–2022**

Nearly 1,000 women-led water treatment microbusinesses will be launched by the end of 2022 with the aim of providing clean drinking water to 44,000 people living in Ghana's Northern Region.



## **SOIL** **Haiti – 2019–2022**

Safe and cost-effective urban sanitation services are being provided for 12,000 Haitians, combining container-based in-home toilets with regenerative waste treatment services.



## **STRONGMINDS** **Zambia – 2018–2023**

StrongMinds is training community workers to also act as mental health facilitators and lead group talk therapy that will equip 8,000 women to gain insight into, manage and overcome their depression.



## **WATER AND SANITATION FOR THE URBAN POOR** **Madagascar – 2017–2023**

WSUP is bringing high-quality sanitation services to 100,000 low-income urban communities living in Antananarivo, Mahajanga, Toliara and their peri-urban areas.







## WOMEN'S SOCIAL AND ECONOMIC DEVELOPMENT

Gender-based discrimination is pervasive in our societies and impacts women's lives every day, affecting their ability to unlock the opportunities that should be theirs by right.

We work with partner organisations to empower women living in extreme poverty with access to knowledge, skills and resources, helping them realise their power and potential.





# NEW PROGRAMMES

Partner: Co-Impact  
Countries: Ghana, Ivory Coast, Kenya, Nigeria, Senegal and South Africa, India, Indonesia, the Philippines and Sri Lanka, Brazil, Mexico and Peru  
Duration: 2022–2026

## Accelerating gender equality, advancing women’s leadership

Structural inequalities and gender-based discrimination are pervasive in our societies and systems. Gender equality has consequently been underfunded for decades, with limited resources targeting the problem and even fewer reaching women-led organisations. Achieving gender equality requires a systemic response, which relies on long-term commitments and investments by a wide range of different actors and initiatives to shift harmful gender norms. Created in 2021, Co-Impact’s Gender Fund offers substantial, unrestricted, long-term and flexible funding, complemented by organisational strengthening for predominantly women-led Global South organisations and coalitions.

We joined Co-Impact’s Gender Fund to support women-led organisations in Africa, Asia and Latin America that are committed to advancing women and girls’ power, agency and leadership at all levels.

Co-Impact’s Gender Fund seeks to raise and disburse **\$1 billion** over the next 10 years



Partner: UNFPA Supplies Partnership  
Country: Ivory Coast  
Duration: 2022

## For equitable access to modern contraceptives

Some 218 million young girls and women in developing countries who want to plan their childbirths face barriers to using modern, reliable forms of contraception. These range from lack of access to information or services, to lack of support from their partners or communities. If all women in developing regions with an unmet need for contraceptives were able to use modern methods, maternal deaths would be reduced by about a quarter. The UNFPA Supplies Partnership is a thematic fund launched in 2017 to deliver reproductive health supplies, including modern contraceptives and essential maternal health medicines, to the last mile, with a special focus on adolescents and youths living in remote and hard-to-reach areas.

We’re funding the UNFPA Supplies Partnership’s efforts to increase equitable access to high-quality modern contraceptives with the aim of preventing 141 million unintended pregnancies and 328,000 maternal deaths by 2030.

The UNFPA Supplies Partnership is estimated to have had averted 89 million unintended pregnancies and 26.8 million unsafe abortions, and to have prevented 227,000 maternal deaths and 1.4 million child deaths since 2017.





# RESULTS AND FOLLOW-UP



Partner: MSI Reproductive Choices (MSI)  
Country: Senegal  
Duration: 2019–2021 > 2021–2024

## Children by choice

Women of reproductive age account for one third of Senegal's population, but only 23% use modern contraceptive methods. Without adequate access to contraception, women are often unable to pursue an education or career. Many live in extreme poverty and find it difficult to look after their families. MSI provides sexual and reproductive healthcare services that enable women all over the world to choose whether and when to have children – on their own terms. We support MSI's efforts to increase access to client-centered, high-quality, affordable and non-judgmental sexual and reproductive health services for all people across Senegal.

Increased from  
**13% to 27%**

The contraceptive prevalence rate has more than doubled since MSI first began providing its services in Senegal in 2011. Over **770,000 unintended pregnancies** and nearly **2,000 maternal deaths** have been averted.

Despite the major challenges of COVID-19 and political turmoil, over **16,400 women** were able to **access comprehensive family planning** and sexual reproductive healthcare services in Senegal between 2019 and 2021.

## 2021–2024

We are supporting MSI's bold objective to serve **1.17 million women** with family planning and sexual and reproductive healthcare services in Senegal by 2024.

# RESULTS AT A GLANCE



Partner: Azad Foundation  
Country: India  
Duration: 2017–2022

## Challenging barriers and empowering women

India is one of the few countries in the world where women's participation in the labour market is declining. Less than a quarter of women have a job and they on average earn 35% less than men. These differences reflect women's conditional access to services and resources, as well as deep-rooted gender inequalities.

Azad Foundation is an Indian feminist organisation that encourages communities to reject patriarchal attitudes by empowering marginalised women to access non-traditional jobs, mainly as chauffeurs and taxi drivers, to help them gain more control over their lives.

From 2017 to 2020, we funded the **Women With Wheels** programme, which trains poor urban women for employment as professional drivers. 681 women enrolled in the programme and 126 successfully entered the labour market. From 2021 to 2022, we supported the foundation's comprehensive efforts to fight gender stereotypes in private and public spaces.

Azad Foundation's various programmes achieved the following:

- **4,000 adolescent girls** participated in the Azad Kishori programme, which focuses on girl empowerment through economic opportunities and life skills.
- **23,000 women and men** received help with obtaining citizenship documents and accessing social security schemes, COVID-19 vaccination, and protection from violence in the home and in public, through the activism of 67 Feminist Leaders.
- **488 men** participated in the Men for Gender Justice programme promoting positive masculinity and active participation in unpaid care work in the home.

Azad Foundation's advocacy agenda also made progress in public transport, leading to women being allowed to become bus drivers in Delhi.





# ONGOING PROGRAMMES

## HAND IN HAND INTERNATIONAL Tanzania – 2019–2023

600 extremely poor women are being trained for success as entrepreneurs to help lift their families out of poverty. 300 men are undergoing the training in parallel, including gender-specific modules which aim to shift their perceptions and attitudes regarding women's roles in income generation and domestic labour.



## INTERNATIONAL CENTER FOR RESEARCH ON WOMEN Rwanda and Tanzania – 2019–2024

ICRW is conducting a field trial to put male engagement strategies to the test, incorporating them in existing women empowerment programmes run by Women for Women International in Rwanda and Hand in Hand International in Tanzania, involving a total of 900 women and 470 men.



## TOSTAN Gambia, Guinea-Bissau and Senegal – 2019–2023

Thousands of communities are learning about human rights, health, sanitation, conflict resolution, economic empowerment and parenting. This knowledge will help them end harmful practices and empower them to bring about sustainable development and positive social transformation.



## ASIAN UNIVERSITY FOR WOMEN Bangladesh – 2018–2023

20 young women from disadvantaged backgrounds across Asia are being provided with full scholarships to obtain university diplomas, enabling them to break out in patriarchal societies.



## BUILDHER Kenya – 2019–2023

680 young women from Nairobi's informal settlements are being trained as skilled carpenters, joiners, painters and plasterers with the aim of entering the construction industry, one of the most gender-segregated and fastest-growing sectors in Kenya.



## WOMEN FOR WOMEN INTERNATIONAL Bosnia and Herzegovina, Kosovo and Rwanda – 2013–2024

650 ultra-poor women across Bosnia and Herzegovina, Kosovo and Rwanda are building their practical job skills, gaining vital knowledge about their wellbeing and strengthening their access to sustainable livelihoods.





A young boy in a green shirt and shorts is herding a large flock of goats on a dusty path. The goats are mostly white with some brown and black spots. The background is hazy with trees and a person in the distance.

## SUSTAINABLE LIVELIHOODS AND ECOSYSTEMS

How to tackle entrenched, self-perpetuating inequalities that hold back the development of entire societies is the challenge of our time. We support partner organisations that address the many dimensions of poverty, using proven methods to improve the lives of the most vulnerable on earth. With a focus on smallholder farmers, pastoral communities and small-scale entrepreneurs, our partners work resolutely to empower those living on a few dollars a day so they can regain control over their lives and transition from short-term survival to stability.





# RESULTS AND FOLLOW-UP



---

Partner: The BOMA Project  
Countries: Kenya and Ethiopia  
Duration: 2019–2021 > 2022–2025

---

## Women rising from extreme poverty in the drylands

Africa's arid and semi-arid regions are home to some of the world's most extreme poverty. Pastoral families live with no running water or electricity. Livestock is the main source of income, and the men travel for months with their herds in search of water and vegetation, leaving the women behind, often trapped in chronic food insecurity. BOMA helps such ultra-poor women start small businesses to earn an income and accumulate savings, thereby building their resilience to shocks.

By 2021, BOMA had helped nearly **254,000 women and children** rise out of extreme poverty by establishing more than **14,000 businesses groups** and **2,000 savings groups** in Northern Kenya and the Karamoja region of Uganda.

**Over 90%** of the business groups established in 2019 are still operational two years later, despite the disruption of the COVID-19 pandemic.

## 2022–2025

---

Having funded BOMA to address poverty and exclusion in Northern Kenya and the Karamoja region of Uganda, we're now supporting its efforts to **expand into Southern Ethiopia** with the aim of reaching **49,000 people** in the region by 2025.



# RESULTS AND FOLLOW-UP

Partner: myAgro  
Country: Senegal  
Duration: 2019–2022 > 2022– 2025



## Helping farmers invest in their futures

Most smallholder farmers have a cash flow problem: their incomes peak at harvest time, but their greatest expenditure is in the planting season, when they need to invest in quality seeds, fertilisers, and tools. By then, their money has normally already run out. The myAgro bank-less savings model enables farmers to contribute incrementally to their layaway account and purchase a package of high-quality seeds, fertilisers, insurance and training, a little at a time.  
myAgro’s workforce - a network of trained, equipped and commission-based local entrepreneurs - mobilises farmers and supports their purchasing decisions.

Over the past three years, **113,000 farmers in Senegal** - 50% of them women - have used myAgro’s mobile layaway solution to acquire the inputs to plant **33,295 hectares** of peanuts, millet, sorghum, maize and various fruits and vegetables. In 2021, myAgro farmers grew **176% more food** on average, earning **\$194 of additional income** per farmer. For farmers who live on \$1.50 per day, this represents an increase in income of approximately 30%.

## 2022–2025

myAgro aims to reach **260,000 farmers** - nearly 40% of smallholder farming households in Senegal - by the end of 2024.



Partner: Kheyti  
Country: India  
Duration: 2018–2019 > 2019–2022 > 2022–2025

## A revolutionary greenhouse for small farmers

India’s farming sector is in crisis. Agriculture feeds the entire country and is its biggest source of employment, but smallholder farmers constantly struggle with unpredictable weather and income variability. Kheyti, a social enterprise based in the Indian city of Hyderabad, designs, adapts and sells a modular greenhouse, one of the cheapest in the world, that features an innovative drip-irrigation system which enables farmers to use 90% less water on average. In addition to this greenhouse, Kheyti also provides the farmers with a range of support services, from loans to quality agricultural inputs, training and market linkages.

Over the past four years, Kheyti has proven that greenhouses work for smallholder farmers in India. Farmers that adopted Kheyti’s greenhouse and services in 2018–2019 produced **seven times more crops** and saw their **income increase by 60%** after one year.

In 2020, Kheyti made significant breakthroughs in the design of its greenhouse and was able to further reduce its price, bringing it **down by 85%** including installation so that it is now comparable to that of a good cow or buffalo - an asset in which many smallholders invest.

Approximately **500 farmers** owning on average 3 acres of land were using the greenhouse at the end of 2021, each benefitting from an average **monthly profit of \$69**.

## 2022–2025

We’re funding Kheyti to keep exploring and simplifying the way it sells the greenhouse and provides high quality advisory support to farmers. Kheyti aims to secure between **6,000 and 9,000 farmer adopters** by 2025.







# RESULTS AT A GLANCE

Partner: Blue Ventures  
Country: Madagascar  
Duration: 2018–2021

## Restoring coastal fisheries

Small-scale fisheries are vital to millions of people. However, climate change and overfishing mean fishers struggle to catch what they need and must compete with seafood companies. As a result, coastal fisheries are depleted with little local economic benefit and an immeasurable loss of fishing stocks. Blue Ventures works to rebuild tropical fisheries in places where the ocean is vital to the local culture and economy. In Madagascar, the organisation pioneered the introduction of temporary octopus fishery closures to demonstrate the environmental and economic benefits of local management. The closures enable fast-growing invertebrate species - octopuses but also crabs and shrimps - to replenish. This allows the communities to continue **fishing in a sustainable way**.

This conservation model inspired the creation of locally managed marine areas across Madagascar, East Africa and Southeast Asia. The marine areas are managed by fishing villages which collectively decide the rules and are also responsible for monitoring whether they are respected.

**We supported Blue Ventures to replicate and improve its conservation model in the northwest of Madagascar.**

By 2021, **15 locally managed marine areas had been established**, involving **18 communities** and covering **5,614 square kilometres**. **45%** of the fisheries had achieved an increasing or stable catch per unit of effort (CPUE) - an indirect measure of the abundance of a target species - and **77%** compliance with their conservation restrictions.

**136 %**  
increase in income  
in the month  
following closure



# ONGOING PROGRAMMES

## BRAC

**Uganda – 2016–2022**

A disability-inclusive ultra-poor graduation programme is enabling 2,700 people and their families to lift themselves out of poverty.



## INSTITUT EUROPÉEN DE COOPÉRATION ET DE DÉVELOPPEMENT

**Madagascar – 2017–2023**

The IECD and the Malagasy non-profit organisation Madagascar Enterprise Development are providing basic management training and individual coaching for 700 small business owners and start-up entrepreneurs – 60% women and 40% young adults – in Antananarivo.



## ONE ACRE FUND

**Rwanda – 2016–2023**

One Acre Fund is providing small-holder farmers with seeds, fertilisers, financing, training and market facilitation to help them improve their crop yields. The aim is to reach around 1.5 million farmers by the end of 2022.



## PROXIMITY DESIGNS

**Myanmar – 2018–2024**

Proximity Designs is providing climate-smart advisory services, farm finance and small-plot irrigation technology for 800,000 family farms – almost 3.5 million people – to improve their yields and income.



## ROOT CAPITAL

**Peru – 2016–2022**

95 rural cooperatives are being provided with the resources, information and capacity they need to fuel their growth and positively impact the lives of the 30,000 family farmers who supply them.



## VILLAGE ENTERPRISE

**Uganda – 2016–2023**

2,700 extremely poor individuals, mostly women, are gaining the knowledge, skills and confidence they need to run sustainable micro-businesses and improve their living conditions.



## WORLD BICYCLE RELIEF

**Zambia – 2021–2024**

3,900 people, mostly women and girls, are improving their mobility with bicycles and thus their access to essential goods, services and economic opportunities. A total of 19,500 people are benefitting through the shared use of the bicycles.







## EMERGENCY RESPONSE

The scale and nature of humanitarian distress around the world hit record levels over the past twelve months. Escalating political tensions, raging violence, wars, forced displacements and increased frequency of drought and flooding have left millions in need. Combined with the impact of COVID-19, these crises affect the most vulnerable populations disproportionately and call for urgent action to reduce the level of suffering and restore dignity. Every day of inaction is a matter of life or death.





# COVID-19: NOT YET OUT OF THE WOODS



Partner: Médecins Sans Frontières (MSF)  
Countries: India and the Philippines  
Duration: May 2021-March 2022

COVID-19 has intensified the horrors of poverty and disease for many vulnerable populations around the world. People living in crowded urban informal settlements, individuals suffering from other medical conditions, migrants, refugees, the homeless and socially isolated have been the most exposed. Having contributed actively to the relief efforts since the very beginning of the crisis, we've continued to assist when and where needed.

## Protecting the most vulnerable from COVID-19

MSF worked with local health workers in India and the Philippines to maintain essential healthcare services while implementing COVID-19 prevention and control measures.

At BKC Jumbo hospital in Mumbai, Maharashtra state, MSF helped treat patients with moderate to critical symptoms and helped improve the measures in place. In the south of the Philippines, MSF teams provided primary healthcare, non-communicable disease services and epidemic surveillance for 200,000 displaced families living in temporary shelters in the war-torn city of Marawi, the capital of the Philippines' poorest province, Lanao del Sur, in the Bangsamoro Autonomous Region of Muslim Mindanao.



Partner: Medair  
Country: Lebanon  
Duration: July 2021-April 2022

## Supporting mass vaccination in Lebanon

Facing a renewed COVID crisis in June 2021, Lebanon's Ministry of Public Health called upon NGOs to assist the immunisation of its people, including the hundreds of thousands of refugees hosted by the country, who represent 25% of the population.

Medair took charge of one of the country's 5 mass vaccination centres, located in Saïda, in South Lebanon, where registration for COVID-19 vaccination was particularly low. By the end of September 2021, Medair's teams had delivered and administered vaccinations to 32,400 people (80% Lebanese, 16% Palestinian and 4% Syrian), while also ensuring the centre was properly equipped and run safely and efficiently. That figure had almost tripled to around 90,000 people at the time of drafting this Annual report.



Partner: Educate Girls  
Country: India  
Duration: June-December 2021

## Supporting high-need rural households in India

In India's rural villages, Coronavirus and the lockdown have amplified the two biggest barriers to girls' education – poverty and patriarchy.

Leveraging its network of community volunteers and field staff, Educate Girls assisted 106,700 vulnerable households across Rajasthan, Madhya Pradesh and Uttar Pradesh by purchasing and distributing grocery and hygiene kits. Over 530,000 people benefitted from these relief items.







Partner: Techo  
Countries: Brazil, Colombia and Mexico  
Duration: May-December 2020 >  
August-December 2021

## Helping families affected by COVID-19

In Latin America, 1 in 4 urban residents live in poverty in informal settlements or rural villages. Seemingly invisible, these populations lack access to the most basic services. In normal times, Techo focuses primarily on building homes, roads and community centres as well as providing water solutions for informal settlements in Latin America and the Caribbean. During the COVID-19 pandemic, Techo mobilised its network of over 2,000 community leaders across Brazil, Colombia and Mexico to provide food and other basic necessities like toilet paper, toothbrushes and soap to communities hit hard by the virus.

1,080 emergency kits were distributed across Brazil, Colombia and Mexico in 2021, benefitting over 4,300 people.



Partner: Baan Dek Foundation  
Country: Thailand  
Duration: August 2020-August 2021 >  
September 2021-March 2022

## Assisting families in Thai urban slums

The Baan Dek Foundation assists people living in construction camps and urban slums in Chiang Mai and Bangkok. During the pandemic, the foundation provided vulnerable families with hygiene products, cleaning supplies, food rations and housing support (rent and utility bills). It also organised regular public sessions to help ensure the population knew how to keep healthy. In 2020 alone, the Baan Dek Foundation delivered over 10,200 food rations and more than 8,600 hygiene kits to vulnerable families. Between September 2021 and February 2022 additional food and hygiene **packages** were delivered



Partner: Asian University for Women (AUW)  
Duration: September 2021-March 2022

## A safe return to campus

In Bangladesh, our emergency funding helped AUW ensure students with very limited resources could return safely to campus and in-person classes. AUW set up strict health and safety protocols to support this, procuring resources such as COVID-19 test kits and personal protective equipment, while also arranging back-up emergency support in the University since the local hospitals were already stretched.

Over  
**2,380**  
children assisted with  
food and hygiene  
and sanitation  
packages





Partner: Australian Red Cross  
Country: Australia  
Duration: October 2021-March 2022

## Looking after others during COVID-19

The Australian Red Cross worked with federal and state governments and hundreds of volunteers across the country to help the most vulnerable communities cope with disruption and uncertainty.

Over **110,730** people in quarantine and self-isolation received psychological first aid, information and hygiene packages, while over 14,400 meals per month were distributed in remote Aboriginal communities in the Northern Territory, Tasmania and Western Australia.

Partner: Foodbank Australia  
Country: Australia  
Duration: October 2021-March 2022

## Food relief during COVID-19

One in six adults in Australia didn't have enough to eat in 2021 and 1.2 million children went hungry. In 2021, Foodbank sourced 86.7 million **meals** for 2,950 charity partners and 2,890 school breakfast programmes across the country.



Over  
**1 million**  
people provided  
with food relief each  
month in 2021



Partner: Lifeline  
Country: Australia  
Duration: October 2021-March 2022

## Crisis support and suicide prevention

The COVID-19 pandemic has taken an unprecedented toll on people's mental health and wellbeing. In Australia, the number of distress calls made by people experiencing symptoms of depression and anxiety reached almost 90,000 per month. We funded Lifeline to meet this unprecedented increase in demand, including to train new volunteer crisis supporters and to ensure the organisation could expand its text-based crisis service, particularly to reach those living in rural and remote communities.

In 2021, Lifeline received over 1 million phone calls and almost 75,000 texts and chat messages from people in crisis.





# AFGHANISTAN HUMANITARIAN CRISIS

Forty years of war, recurrent natural disasters, chronic poverty, drought and the COVID-19 pandemic have left millions of Afghans in a dire humanitarian crisis. With the Taliban takeover, withdrawal of foreign forces and freezing of international funds, the situation has continued to deteriorate. We've supported five humanitarian organisations to help Afghans meet their basic needs inside and outside their homeland.

**Partner:** Women for Women International  
**Country:** Afghanistan  
**Duration:** November 2021-January 2023



Under the Taliban, women and girls are more at risk of violence, abuse and retaliation, and more likely to be excluded from work, public spaces and schools. Women for Women International has helped more than 120,000 women in Afghanistan with its signature empowerment programme over the past few decades. When the regular programme was suspended (between August and January 2021), Women for Women International organised psychosocial support for its staff and developed dedicated resources to provide critical psychological first aid for women previously enrolled in the programme.



**Partner:** Medair  
**Country:** Afghanistan  
**Duration:** November 2021-February 2023

## Tackling the Afghan food crisis

An unprecedented hunger crisis swept Afghanistan in the wake of its economic collapse and ongoing drought. By the end of 2021, 22.8 million people – or half the population – were facing acute food insecurity, with 8.7 million at risk of famine-like conditions. We are funding Medair to provide health, nutrition and food security support to 30,000 vulnerable Afghans living in the country's Central Highlands and southern regions. Mobile teams are focusing on screening for and treating acute malnutrition in children under five and pregnant or breastfeeding women.

**Partner:** International Rescue Committee  
**Country:** Afghanistan  
**Duration:** November 2021-July 2022

## Afghan refugees rebuild their lives in America

Over 123,000 Afghans were airlifted out of Kabul by US forces and their partners after the Taliban took control in August 2021. Many were evacuated to emergency processing centres in various countries. Tens of thousands of Afghans made it to the United States. We funded the IRC to help resettle over 10,000 Afghans, assisting them to rebuild their lives.





Partner: Médecins Sans Frontières (MSF)  
Country: Afghanistan  
Duration: January-July 2022

For years the Afghan health system has been understaffed, underequipped and underfunded. After the change of regime in August 2021, many fear it might collapse entirely, with Afghans facing the consequences.

MSF has supported the 300-bed Boost Hospital in Lashkar Gah, the capital of Afghanistan’s Helmand province, since 2009. Boost Hospital is the only health facility in the region where maternity emergencies and patients with complications can be assisted, and provides a lifeline for the 1.4 million people living in Helmand province.

Working alongside Ministry of Health staff, MSF teams are supporting the accident & emergency, surgery, maternity, inpatient, neonatal and paediatric units as well as an inpatient therapeutic feeding centre.

Over **2,400**  
people admitted to  
the Boost Hospital  
every month.



Over  
**5 million**  
people provided with  
food rations in May  
2022 alone

Partner: World Food Programme (WFP)  
Country: Afghanistan  
Duration: January-June 2022

A hunger crisis is unfolding in Afghanistan. Almost half the country’s population of 40 million now faces acute food insecurity, the highest number the humanitarian community has ever seen in the country.

WFP is delivering food and nutrition assistance across all 34 provinces of Afghanistan through a network of dozens of warehouses and cooperating partners, linked by its fleet of trucks and other vehicles.

This support extends from **emergency food assistance** and the prevention and treatment of acute malnutrition to school feeding programmes, including school meals or take-home rations for primary school children and cash transfers for secondary school girls, as well as food or cash assistance to empower families in need to make their own purchasing decisions and build or boost productive assets.



# THE WAR IN UKRAINE

The conflict in Ukraine has triggered one of the largest humanitarian crises Europe has seen in decades. Over 5.2 million people have fled Ukraine to neighbouring countries, and over 7 million have been internally displaced since the conflict escalated (data at July 2022).

The need for health, food and psychosocial support is immense.



Partner: Médecins sans Frontières (MSF)  
Countries: Ukraine and neighbouring countries  
Duration: March-December 2022

800  
metric tonnes of  
medicines delivered  
as at July 2022 to  
health centers and  
hospitals

As the war continues across Ukraine, MSF teams are supporting Ukrainian hospitals, doctors, nurses and civil society organisations to identify and respond to constantly evolving medical humanitarian needs. They are providing **medical and logistics supplies** for hospitals and clinics across Ukraine, and surgical and mass casualty training for hospital staff to help them prepare for large influxes of wounded people. MSF is also providing medical care in central Ukraine through several mobile clinics and running an ambulance referral service and two medical trains to transfer patients from hospitals near the frontlines to health facilities further away.



Partner: Medair  
Country: Ukraine  
Duration: March 2022-June 2023

Based in Rzeszów, Poland, at the beginning of the war, Medair supported volunteer and local organisations to offer safety, stability and protection to the millions of people displaced by the conflict, making sure everyone consistently and effectively received the services they needed. This included training frontline staff and volunteers in psychological first aid and protection. In Przemyśl, Medair managed the registration desk of Poland's largest refugee reception centre as well as health services in the **reception centre** in the city train station.

The organisation is also providing critical aid (medicines, non-food items and hygiene items) in western and central Ukraine, while working to ensure that hospital basements and schools used as air-raid shelters are safe and equipped to welcome the people in transit.

As at April 2022, Medair's aim was to assist 200,000 vulnerable people outside and inside Ukraine.

Over 100,000  
refugees from Ukraine  
assisted in Poland  
between March and  
May 2022.





# FAMINE IN MADAGASCAR

---

Partner: Medair  
Country: Madagascar  
Duration: July 2021-April 2022

---

## Combatting famine in Madagascar

A unique combination of factors plunged southern Madagascar into crisis. The country is experiencing its worst drought in 40 years. Combined with violent sandstorms and an outbreak of migratory locusts, this led to the near-total disappearance of food sources. Seven of the eight communes in the Grand Sud are in a state of emergency.

Medair is treating malnutrition and bringing clean water to remote areas to build the resilience of vulnerable families. Our funding supported mobile malnutrition treatment clinics and Medair's work to raise parents' awareness of child hygiene and nutrition.

Medair made it possible for 2,000 children under five to be screened for malnutrition and provided emergency relief for more than 10,000 people in the remote Beloha District.





# MEDITERRANEAN REFUGEE CRISIS

---

Partner: SOS MÉDITERRANÉE

Country: Mediterranean Sea

Duration: 2019–2020 > 2022–2024

---

## Protecting rights, saving lives

Since 2014, more than 23,000 people seeking asylum or migrating to Europe have lost their lives in the Mediterranean Sea, the world's most deadly migration route. To prevent more lives being lost, SOS MÉDITERRANÉE charts and operates the rescue ship Ocean Viking.

Working with the International Federation of Red Cross and Red Crescent Societies, the Ocean Viking team provides those who are safely brought onboard with medical and psychological care, as well as food, dry clothes, blankets, toiletries and information. Core to its mission is to bear witness, to inform about the situation in the Mediterranean Sea and to continuously advocate for the respect of maritime law.

SOS MÉDITERRANÉE has rescued over **34,500** survivors since launching its operations in February 2016.



# BEYOND GRANTS

## NEW PROGRAMME

Partner: Appleseed  
Country: Ghana, Haiti  
Duration: 2022–2023

### Behavioural change for global development

It's a common conundrum: a non-profit rolls out what it believes to be an impactful intervention to improve lives, only to find that people don't always act as expected: farmers refuse to plant fortified maize for better nutrition or schoolchildren continue drinking contaminated water.

Appleseed teams up with organisations to research and gain a better understanding of their audiences, and then co-designs a strategy to bring about the few behavioural changes most needed for impact. This requires organisations to challenge their assumptions, see through their audience's eyes and then change how they design, deliver and promote their products and services.

**We are funding Appleseed to support some of our partners' efforts to drive the adoption of life saving solutions for the very poor. Appleseed's support results in improved service delivery, increased adoption rates and better outcomes.**

## ONGOING PROGRAMME



### IDINSIGHT Global - 2020–2023

IDinsight brings cutting-edge analytical power to address critical challenges facing the most vulnerable communities. We are funding it to support Azad Foundation, Kheyti, Healthy Learners, World Bicycle Relief and Buildher to generate and use evidence to maximise the impact of their programmes.



Acronyms

AUW	Asian University for Women	m2m	mothers2mothers
BOMA	The BOMA Project	MSI	Marie Stopes International
CHW	Community Health Worker	NGO	Non-Governmental Organization
ICRW	International Center for Research on Women	PPE	Personal Protective Equipment
IECD	European Institute for Cooperation and Development	SOIL	Sustainable Organic Integrated Livelihoods
IRC	International Rescue Committee	UNFPA	United Nations Population Fund
		WFP	World Food Programme
		WSUP	Water & Sanitation for the Urban Poor

Photo credits

Cover : © Cartier Philanthropy / Cyril Le Tourneur

© 100lfontaines (p. 8)  
© Australian Red Cross (p. 25)  
© Azad Foundation (p. 15)  
© Blue ventures / Garth Cripps (p. 20)  
© BuildHer (p. 16)  
© Candida Lobes / SOS MÉDITERRANÉE (p. 30)  
© Cartier Philanthropy / Andrea Borgarello (p. 9, 12, 16, 21, 24)  
© Cartier Philanthropy / Cyril Le Tourneur (p. 11, 13, 15–17, 19, 21)  
© Cartier Philanthropy / Karin Schermbrucker (p. 5, 12)  
© CorStone, (p. 11)  
© Educate Girls (p. 23)  
© Foodbank Australia (p. 25)  
© Hand in Hand International / Georgina Goodwin (p. 16)  
© Healthy Learners / Atanga Mungandi (p. 31)  
© Healthy Learners / Jason Mulikita (p. 11)  
© IECD (p. 11, 21)  
© Imagine Worldwide / Jjumba Martin (p. 6)  
© International Rescue Committee (p. 26)  
© Kheyti / Janice Cantieri (p. 19)  
© Lifeline (p. 25)

© Living Goods (p. 10)  
© Luminos Fund / Rosie Hallam (p. 8)  
© Medair / Abdul Dennaoui (p. 23)  
© Medair / Abigail Drane (p.26)  
© Medair / Dale MacMillan (p. 28)  
© Medair / Jessica Malalaniaina (p. 29)  
© Medair / Wendy van Amerongen (p. 22)  
© mothers2mothers / Karin Schermbrucker (p. 12)  
© Médecins Sans Frontières / Remi Decoster (p. 28)  
© Médecins Sans Frontières / Chika Suefuji (p. 23)  
© Médecins Sans Frontières / Oriane Zerah (p. 27)  
© Muso (p. 12)  
© Newsha Tavakolian / Magnum Photos for Cartier Philanthropy (p. 7)  
© One Acre Fund (p. 21)  
© Paula Bronstein / Getty Images (p. 14)  
© Pivot (p. 11)  
© Room to Read (p. 11)  
© Root Capital (p. 21)  
© Saha Global / David Gutierrez Dagu (p. 12)  
© Saha Global (p. 31)  
© SOIL / Bijay Rai (p. 12)  
© Techo (p. 24)

Address

Rue André-De-Garrini 3 – CH-1217 Meyrin-Geneva

Website

www.cartierphilanthropy.org

