



Charitable Foundation

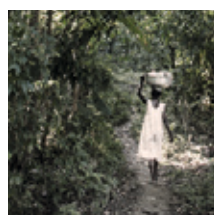
Cartier

ANNUAL REPORT
2014 - 2015

ANNUAL REPORT
2014 - 2015

Charitable Foundation
Cartier

OUR AMBITION IS TO HELP
FREE EVERYONE'S POTENTIAL



Summary

| | |
|---|----|
| Executive Director's Letter | 4 |
| Our Vision and Mission | 6 |
| The programmes we support | 8 |
| From deprivation and vulnerability to resilience and opportunity | 11 |
| Access to Basic Services | 14 |
| Securing basic needs for a life of dignity | |
| From spring to pipe | |
| Field report: A story of strength and courage | |
| Interview: Local meals to fight hunger at school - Jean-Charles Dei, World Food Programme Country Director in Burkina Faso | |
| Women's Social and Economic Development | 22 |
| Girls and women at the heart of development | |
| Championing girls' quality education | |
| Field report: Saving to create a better future | |
| Interview: Stronger women, stronger societies - Iliriana Gashi, Women for Women International Country Director in Kosovo | |
| Responsible Management of Natural Resources | 30 |
| Restoring ecosystems for a more sustainable world | |
| Cocoa: brown gold | |
| Field report: Improving artisanal and small-scale mining working conditions and livelihoods | |
| Interview: Reliable forecasts for farmers in tropical regions - Liisa Petrykowska, Ashoka Fellow and CEO of Ignitia | |
| Emergency Response and Preparedness | 38 |
| Saving lives, reducing risks | |
| Building resilient communities | |
| Field report: Fighting the Ebola Epidemic in West Africa | |
| Interview: Access to essential care in South Sudan - Henri Leblanc, Director of AMREF Flying Doctors in France | |
| The Foundation in brief | 47 |
| Acronyms | 50 |

Executive Director's Letter

Two and half years on from the creation of the Cartier Charitable Foundation, we are fully engaged in our mission to improve the livelihoods of the most vulnerable populations, helping them build their capacities and strengthen their resilience for lasting positive change.

To address the increasingly complex challenges the world faces today, we support carefully-selected non-governmental organisations (NGOs) and UN agencies, while also developing partnerships with non-profit social entrepreneurs who promote innovative and inclusive business models that advance the living conditions of the very poor.

Acknowledging the difficulties and in many cases the failure of governments in numerous developing countries to deliver sustainable essential services and infrastructures to the poorest populations, we work to bridge the gap by supporting and building the capacity of the public sector to deliver quality social services. While market-driven approaches backed by venture philanthropy and impact investing are gaining ground as a solution for poverty reduction, we - as a grant-making Foundation - believe that the market alone cannot fully meet the needs of the poorest, and that these initiatives should therefore complement state responses to social needs.

In this spirit, the Foundation sponsored a workshop in early 2015 that brought together international experts from Europe and Canada to gain a better understanding of the potential and limitations of social business models and microfinance schemes for public good*. A key learning was that many of the microfinance schemes conceived to improve access to water and sanitation, electricity and other such services in the developing world did not bring the expected long-term benefits and improvements in the living standard of the most underserved populations, nor did they contribute to building the capacity of local service providers. Many researchers highlighted that these approaches do not challenge pre-existing social inequalities, but often tend to intensify them, leading poor households to juggle too many financial obligations and to become both more exposed and more vulnerable to debt traps. Our future investments will continue to test a range of models, applying the same scrutiny to assessing the efficiency and proof of impact of public and market-based solutions.

During the year under review, we completed our first programme, implemented by Water.org in Haiti. The new spring catchment and water distribution systems built in Corail Thor and Ennery now provide safe water for 17,600 people. Under the supervision of the Haitian Water Authority, the systems are run by the communities themselves, which manage the day-to-day maintenance and operations to ensure quality and continuity of service.

At around the same time, our first cohort of women graduated from the Women for Women International 12-month training programme in Afghanistan, Kosovo, Nigeria, Rwanda and South Sudan. Armed with new confidence, skills and business competence, a number of the graduates are now working to set up microenterprises and rural cooperatives.

A total of eight new grants were approved for existing and new partners, bringing the total number of our portfolio partners to 17. In addition, two emergency response donations were allocated, one to alleviate the alarmingly dire situation of civilian populations in South Sudan, and the other to help combat the unprecedented Ebola epidemic in West Africa.

Highlights of the year included two new programmes that are pooling the expertise of multiple partners in collaboration to achieve greater social impact. Barefoot College and GRET are joining forces to train illiterate grandmothers from impoverished rural communities in Cambodia, Myanmar and Vietnam to become solar engineers and bring light to their off-grid villages, while AMREF is working with Water.org in Ethiopia to ensure that some 30,000 people living in the Amhara region gain access to safe water and sanitation. We also increased our investment in disaster risk reduction initiatives and have engaged with UNICEF to strengthen the capacity of communities and local, regional and national government to withstand, respond to and recover from natural disasters in Sichuan province in China.

In the coming months, world leaders will convene at the UN in New York to adopt the post-2015 agenda and 17 sustainable development goals that will frame their policies to eradicate poverty by 2030. Later in the year, leaders and civil society will gather in Paris for COP21, the world climate conference dedicated to achieving a universal agreement to fight climate change and the global threat it poses to our planet. These are important milestones that will require bold decisions by governments to agree appropriate priorities and earmark adequate financial resources to secure their ambitious goals.

It is our hope that these two high-level meetings will not miss the opportunity to put women in the driver's seat of poverty eradication and climate mitigation strategies. Whatever the outcome, while promptly incorporating the new goals into the Foundation's reference framework in the year to come, women's empowerment will remain an essential cornerstone of our own sustainability approach, to the benefit of the women, their families, their communities and our society as a whole.

Pascale de la Frégonnière

Executive Director

* In February 2015, the Foundation co-sponsored a workshop on "Innovative financial schemes for basic services at the bottom of the pyramid" together with the universities of Geneva, Basel and Toulouse.

Our Vision and Mission

The Cartier Charitable Foundation was created in 2012 to catalyse the Maison Cartier’s philanthropic commitment to improving the livelihoods of the most vulnerable.

We are guided by the principles of excellence, pioneering and generosity of our founder, but act in complete independence of the commercial activities of the Maison Cartier.

Our ambition is to help free everyone’s potential, removing the barriers that prevent people from acting and thriving.

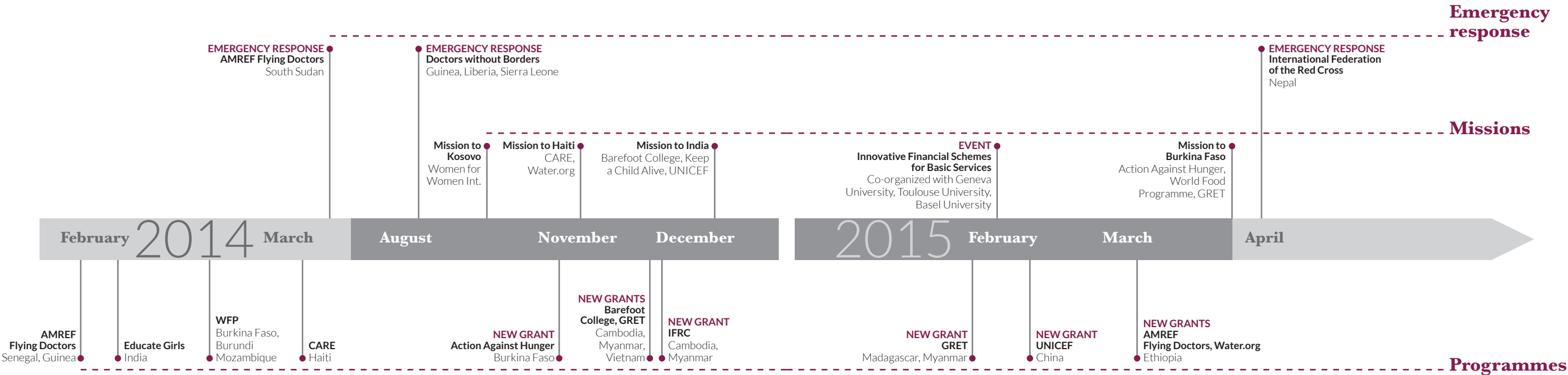
We focus on the most excluded and marginalized, in particular women and children living in the world’s least developed regions. We are committed to restoring their dignity, reducing their vulnerability and enhancing their resilience.

We make every effort to find ways to strengthen people’s knowledge, life skills and competencies, and to broaden their access to water, food, education and healthcare.

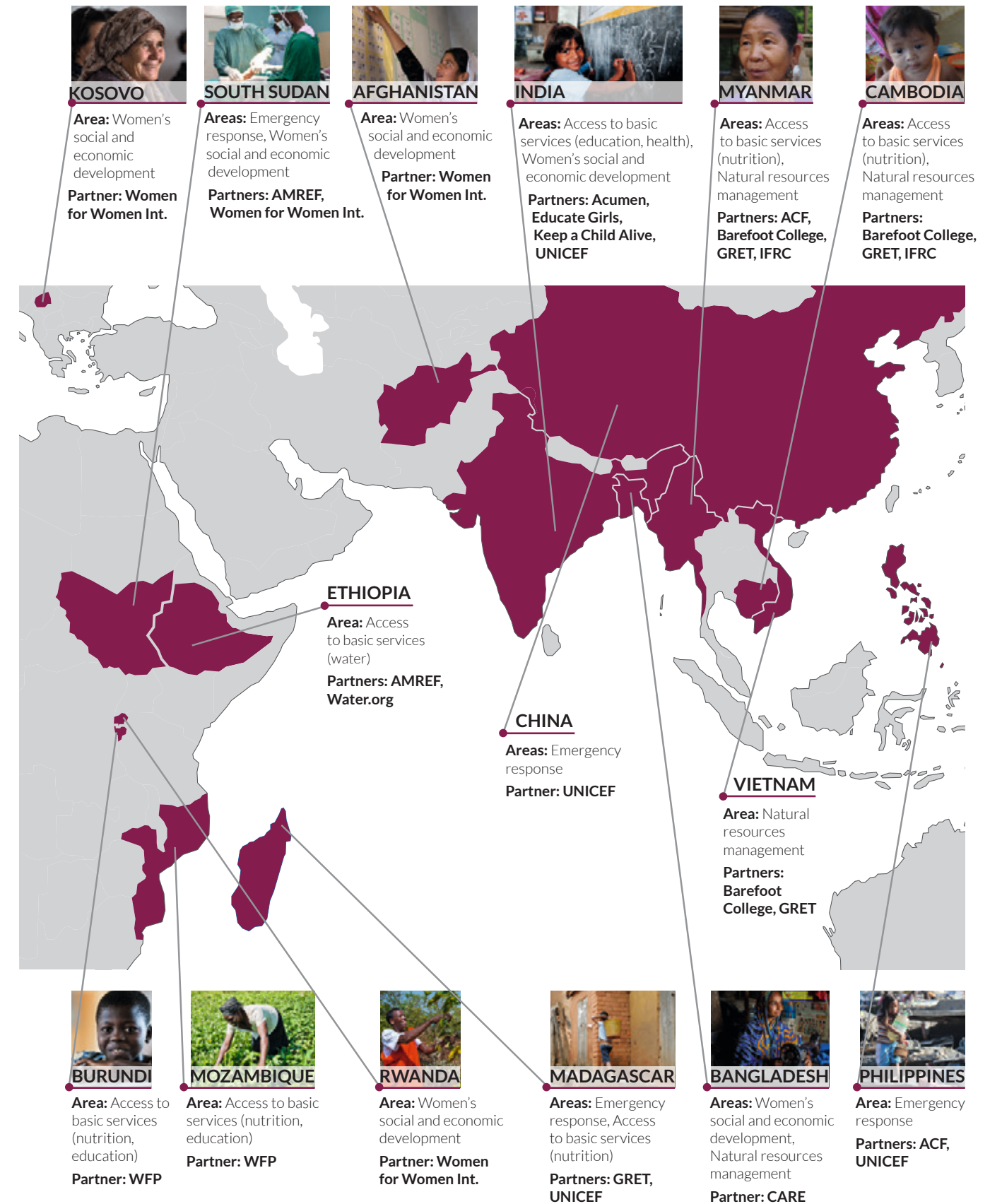
We firmly believe that those living in extreme poverty can – with appropriate support in an enabling environment – regain control over their lives and become active agents in shaping their destinies.

We work to multiply their choices and opportunities.

WE BELIEVE EVERYONE HAS THE RIGHT
TO LIVE A MEANINGFUL AND FULFILLING
LIFE IN AN INCLUSIVE, EQUITABLE
AND SAFE ENVIRONMENT



The programmes we support





From deprivation and vulnerability
to resilience and opportunity

Real progress in human development requires action that improves people's ability to gain an education and reasonable standard of living, and to live the lives they value in good health and a safe, inclusive and sustainable environment. However, much of this progress depends on the security of these achievements and the prevention of disruptions.

The programmes we support primarily seek to broaden people's access to the basics of human development – water, food, education and healthcare – and to identify ways to strengthen people's knowledge, life skills and competencies. Once these foundations of wellbeing are achieved, they open up opportunities for progress in other aspects of life.

“A society that fails to address basic human needs, equip citizens to improve their quality of life, protect the environment and provide opportunity for many of its citizens is not succeeding. We must widen our understanding of the success of societies beyond economic outcomes. Inclusive growth requires achieving both economic and social progress.”

Social Progress Index 2015

We focus on the most vulnerable, in particular women and children living in the world's least developed regions, aiming for real and robust social progress.

Addressing the vulnerability of poor populations means dealing with defencelessness, insecurity and exposure to risks, shocks and stress, whether they come from mounting environmental pressure, financial instability, the spread of disease, natural disasters or other humanitarian crises.

Vulnerable communities most often live in extreme poverty and deprivation, but dimensions such as physical weakness, social isolation, dependency, humiliation and subordination cannot be overlooked. People can differ hugely in their exposure to risks and shocks as a result of their social group, gender identity, ethnicity and age.

“The worst thing was the loneliness and the isolation,” Merita from Kosovo recently told us. “We were excluded from everything and completely dependent on others. We lived locked in our houses. We lived a life of constant humiliations.” We are helping Merita and hundreds like her in post-conflict countries such as Rwanda, South Sudan, Nigeria and Afghanistan take part in a Women for Women International one-year programme that supports them to improve their confidence and self-esteem, develop their business and economic aptitude, create social networks in their communities and become decision-makers.

The challenge ahead is to remove the barriers that limit people's freedom to act, thrive and create an enabling environment for their human advancement and fulfilment. It is about helping ensure that disadvantaged and excluded groups are heard and equipped to have a reasonable chance of leading creative and productive lives.

Encouraging women to set up microsavings and loans associations, for instance – as CARE does in Haiti – can be an extremely effective tool for improving their everyday lives. These associations provide them with the opportunity to pool their money collectively and to borrow small amounts to start or grow their own income-generating activities. As they mature, groups can then apply to formal microfinance institutions that women couldn't otherwise access individually.

Building individual and community capacities, supporting what people are able to do for themselves, paying special attention to the prevention of and preparation for shocks helps build resilience.

We do this both when we address specific threats like floods, recurrent cyclones, earthquakes or soil degradation, and when we address more systemic and longer-term issues, equipping people with the skills and knowledge to cope with structural challenges.

In Mananara Nord National Park nature reserve on the island of Madagascar, for instance, GRET is implementing an integrated programme that will preserve biodiversity, strengthen livelihoods and mitigate the impact of climate change by improving and diversifying economically-viable techniques for agriculture, agroforestry, fishing and small-scale stock rearing.

We believe that those living in extreme poverty can determine their own needs and priorities, start acting on these in the long term and regain control over their lives.

We therefore work towards expanding and multiplying their choices through four areas of intervention:

- Access to basic services
- Women's social and economic development
- Responsible management of natural resources
- Emergency response and preparedness

These areas address cross-cutting issues that require an integrated approach.

For example, progress in child health cannot be achieved without reducing maternal mortality, tackling malnutrition and addressing the environmental factors that contribute to poor health, such as lack of safe clean water and sanitation.

Our four-areas approach thus supports solutions that are effective and sustainable precisely because they place control in the hands of those directly impacted.



ACCESS TO BASIC SERVICES

ACCESS TO BASIC SERVICES

SECURING BASIC NEEDS FOR A LIFE OF DIGNITY

Universal access to safe water and adequate sanitation, primary health care, basic nutrition and education is crucial for human development and a primary goal to achieve lasting social change.

By enabling the world's poorest to lead healthier and more productive lives, these services play a key role in breaking the vicious circle of poverty. Yet there is still a long way to go.

In the developing world, an estimated 748 million people still lack access to safe drinking water and 2.5 billion worldwide – over one-third of our planet's population – lack basic sanitation¹. One in nine people in the world do not get enough food to lead an active life². 58 million children are still out of school, while around 100 million never complete their primary education³.

Quality, affordability, equality and sustainability remain major challenges, even in areas where these services are available.

Helping address daily and long-term water and sanitation needs in rural and peri-urban areas of Cambodia and Myanmar, we are supporting the International Federation of Red Cross and Red Crescent Societies (IFRC). Both programmes are based on an integrated approach and anchored in participatory interventions that prioritise community involvement and ownership to ensure that responses are based on real needs, reflect how people live, are sustainable and accountable to their communities.

The delivery of social services and infrastructures falls under government responsibility. However, many governments simply lack the resources to ensure the provision on their own and fail to create the conditions necessary for sustainable development.

“Social policies that have a universal aim not only protect those who currently experience poverty, poor health or a bout of unemployment; they also protect individuals and households that are doing well but may find themselves struggling if things go wrong. And they secure certain basic core capabilities of future generations. (...) Universal coverage of basic social services is not only imperative - it is also possible at early stages of development. And recent evidence shows that it can be achieved in less than a decade.”

United Nations Development Programme (UNDP),
Human Development Report 2014

1- WHO and UNICEF Joint Monitoring Programme, *Progress on Drinking Water and Sanitation 2014*. 2- FAO, *State of Food Insecurity in the World 2015*. 3- UNESCO 2014.

In these situations, where there is a financing gap, we believe that immediate needs should always be addressed alongside longer-term state-building efforts to avoid the creation of parallel mechanisms and structures that may further undermine state capacity and not be sustainable.

In India, we work to provide the unreached with quality education and translate legislation into practice, partnering with Educate Girls in the marginalized and tribal communities of the Rajsamand district and with UNICEF at national, state and district level. In line with this approach, our partnership with UNICEF here focuses specifically on policy advocacy initiatives and technical support for standards and guidelines development, including the organisation of high-level policy forums, and the establishment of better data collection mechanisms for the identification, tracking and measurement of out-of-school children.

In the fight to save children's lives and increase their access to medical, surgical and diagnostic services, we support AMREF Flying Doctors' work to strengthen the structural capacity of the national health systems in Senegal and Guinea, improving health care provision through education, training, equipment and skill-building. The programme specifically seeks to provide preventive and curative interventions in remote areas where most deaths are avoidable with basic treatments.

In Burkina Faso, one of the poorest countries in Africa, many families struggle to make ends meet in the face of a weak economy, the aftermath of the food crisis in the Sahel region, high rainfall variability, precarious production systems and poor soil. To address food security and the underlying causes of malnutrition in the Eastern region, we are helping Action Against Hunger (ACF) establish vegetable gardens, enhancing access to diversified sources of food, bolstering agricultural production and allowing families to earn an income in times of hardship.

Finally, partnering with the World Food Programme (WFP) in Burkina Faso, Burundi and Mozambique, we support home-grown school meal programmes to combat childhood malnutrition and simultaneously improve school attendance and learning. School meals in fact provide a powerful incentive to send children (and especially girls) to school and to keep them there, while ensuring students receive the nutrients they need to concentrate and learn more efficiently. Linking school lunches with small-scale farmers' production is an effective way of transforming food assistance into a sustainable investment for the whole community.



FROM SPRING TO PIPE

Haiti is among the world's three most water-stressed countries, along with Ethiopia and Niger. Forty percent of people in Haiti lack access to clean water and only one in five has access to a sanitary toilet. The devastating earthquake that struck the country in 2010 damaged infrastructures that were already precarious. Although groundwater resources are present, access is a challenge for many communities.

To address these needs, we financed a Water.org programme that provided 17,600 people in Ennery and Carrefour with access to safe drinking water through the construction of two spring catchment and distribution systems. Locally-based and community-selected Water Management Committees were then established and trained by the National Water and Sanitation Authority to manage the day-to-day maintenance and operations of the water facilities, ensuring quality and continuity of supply. Families were consulted on the price they were ready to pay for clean water, understanding that they and their children would no longer be sick from waterborne diseases, and their daily water needs are now being met at an affordable price.

(© Cartier Charitable Foundation. Photographer: Andrea Borgarello)

FIELD REPORT: A STORY OF STRENGTH AND COURAGE



Every day, 35-year old Aparna rises before dawn. Washing, cleaning, cooking and sweeping, she works as quickly as she can to prepare her family for another day. She sends her daughter and son, aged 16 and 15, off to school and rushes to Yerwada market with her mother-in-law, where they join a bustling crowd of women. Greeting everyone is part of the familiar morning routine while they wait for a local pickup van to take them to Pune's wholesale vegetable market, 10 km away.

We met Aparna during a field visit to the Keep a Child Alive programme called 'Bhavishya' (a Sanskrit word that means "looking towards the future"). Bhavishya strives to improve the health and wellbeing of women, children and families affected by HIV, tuberculosis and poverty in Yerwada, one underserved slum district of Pune – the largest city in Maharashtra state after Mumbai.

Her story is a tribute to her extraordinary strength, perseverance and courage.

With little education, no job skills and limited exposure to the outside world, Aparna used to stay at home while her husband, who worked as a vegetable seller in Yerwada market, provided for the family. Then, nine years ago, Aparna's husband became ill with tuberculosis and was diagnosed with HIV. Soon after, he passed away.

Aparna's world was turned upside down.

She found that she too was living with HIV. Carefully holding the positive test report, she went to meet the outreach workers at the Bhavishya clinic in Yerwada. Caring and supportive, the team counselled her and helped enrol her in HIV care and treatment at Sassoon Hospital. They also tested Aparna's children for HIV and the results were negative. Aparna, on the other hand, had tuberculosis, weakness and anaemia. She needed a spectrum of physical and emotional support, so she was admitted to Sahara Care Home, where she received round-the-clock care. In the meantime, Sahara's team provided rations of nutritious food to the family members, who found themselves abruptly deprived of both wage earners.

Over time, Aparna learned the ropes of buying and selling vegetables at the market, where she rented a small stall close to the main Yerwada vegetable market. Aparna started making a daily profit of about 300 rupees (5 dollars) from her business. Her mother-in-law then began to help her by taking turns at the vegetable stall.

With periodic health check-ups at the clinic and ongoing support to take her antiretroviral therapy, Aparna's health eventually improved and she decided to continue her husband's business of vegetable selling.

Through the Bhavishya project, Aparna was put in contact with Saahasee, an NGO that empowers and strengthens the economic potential of women in poor, urban settings. After basic training in business and banking, Saahasee granted Aparna a loan, which she used to increase the amount of vegetables she purchased at the wholesale market. Providing small loans to single women in a fragile health situation is a risk only Saahasee is willing to take. The loan also helped her purchase higher-priced vegetables, such as ginger, leafy greens and turnips, which increased her profits. Soon, her daily income doubled and she was able to repay two instalments of the loan from Saahasee.

For Aparna and her family, it was as if the sun had come out again.

INTERVIEW: LOCAL MEALS TO FIGHT HUNGER AT SCHOOL

Interview with Jean-Charles Dei, World Food Programme Country Director in Burkina Faso



Burkina Faso is one of the poorest countries in Africa, with 44.6% of the population living below the poverty threshold. Food insecurity affects 1.5 million people and around 350,000 need emergency assistance, while 20.1% of children under five are underweight. The situation is particularly serious in the north, central-north, east and Sahel regions.

The World Food Programme (WFP) has implemented a school meals programme with the support of the Foundation, providing pupils with daily meals based on local produce. The overall aim of the programme is to prevent malnutrition while supporting primary education and agriculture in the region.

What is your analysis of the current food security situation in Burkina Faso?

The situation remains serious. Even though the country as a whole has a grain surplus, deeper analysis shows that 50% of agricultural households cannot produce enough grain to meet their own needs.

There are several reasons for this, including variable rainfall, precarious household production systems, poor soil, minimal use of modern technologies (such as organic compost and better fertilizer and seeds) and inability to generate revenue during the nine month-long dry season.

This means that, unless they are self-sufficient, households have to rely on the market to bridge their production gap. As prices have

still not returned to pre-2012 food crisis levels, the food situation is often difficult, especially for poor households.

Since 2004, the WFP has been providing school meals to improve nutrition for the most vulnerable groups in the Sahel region. How does this initiative fit into your overall strategy?

Like all our activities, this initiative is helping us to achieve the following three strategic goals:

- Support food security and nutrition and rebuild livelihoods in fragile environments and in the aftermath of emergencies.
- Reduce risk and enable people, communities and countries to meet their own food and nutritional needs.

- Reduce malnutrition and break the intergenerational cycle of hunger.

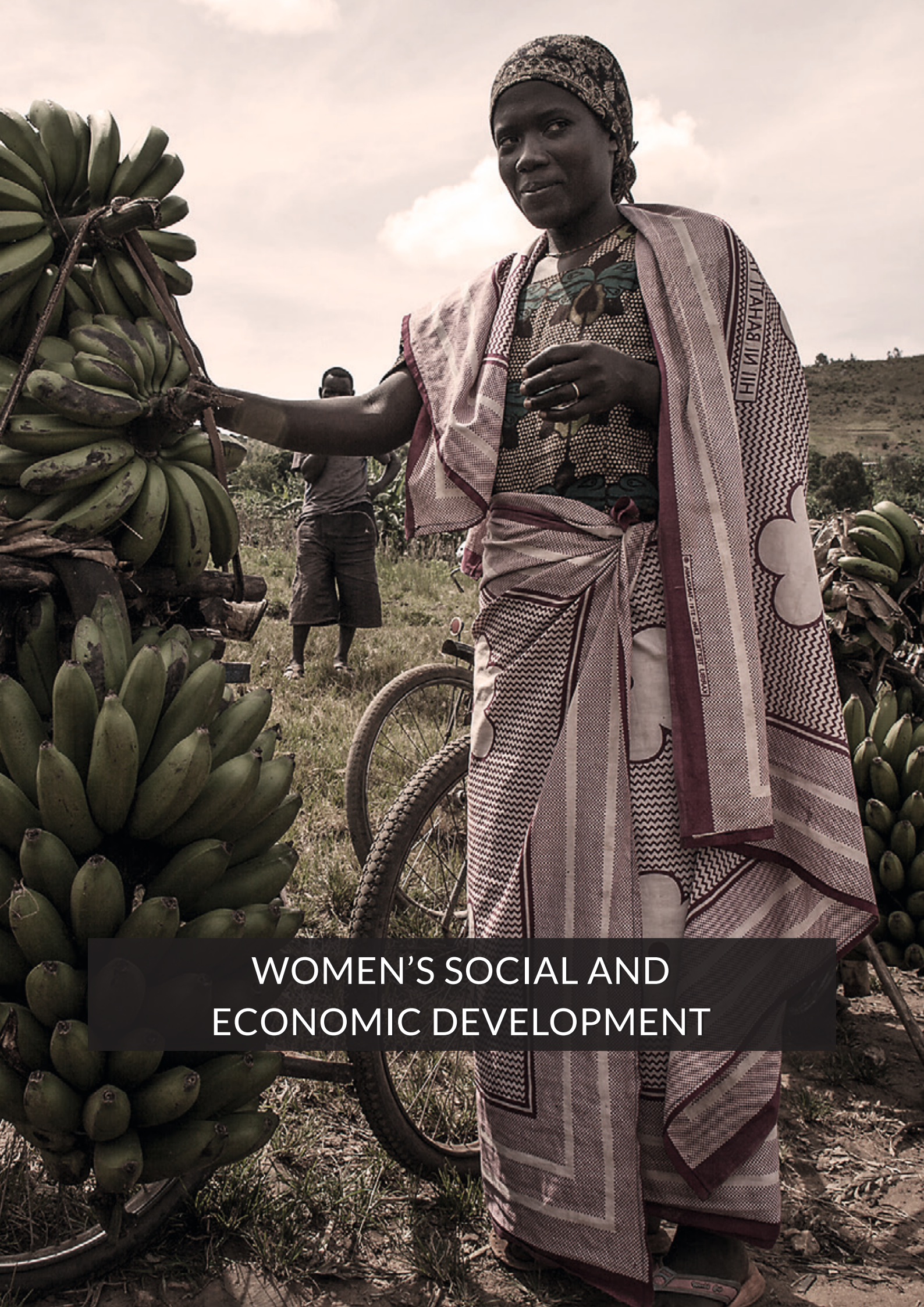
Although remarkable progress has been made over the last decade, there are still major obstacles to unlocking the potential of the country's agricultural industry. What are they?

Agriculture makes a very large contribution to the country's GDP, but faces many challenges. The most significant are:

- Numerous sociocultural factors that limit access to the land for women (52% of the population).
- Rapid urbanisation: projections show that unless action is taken, some 600,000 people depending on agriculture for a living will have no land by 2030.
- Insufficient use of advanced technologies such as improved seeds, modern tools and fertilizers.
- Post-harvest losses, which can amount to 50% for some crops.
- The need for better food storage, quality control and processing to create added value.
- Gold-mining, which pollutes the environment with toxic products (mercury and cyanide), while also depriving the villages of labour – even during the rainy season – resulting in lower production.
- Water management: there are significant surface water resources and controlling these will help to increase agricultural production.

WFP has recently begun distributing locally-produced yoghurt to primary schools as part of its school feeding programme in Dori, the capital of the Sahel region. The pilot phase of this new initiative will reach almost 2,000 students in 12 schools. Is there a special reason why dairy products were selected for production and distribution?

The Sahel region is a pastoral farming area, with the highest farm animal population in the country. Milk has always been an integral part of the local diet. We saw an opportunity to cater to local food preferences by setting up a scheme to provide milk in the form of yoghurt – a very nutritious food that is rich in animal proteins and nutrients like calcium. It is mainly women who collect the raw milk, process it into yoghurt and sell it. Thus, the initiative to distribute yoghurt produced locally by members of the women's association helps to combat poverty and contributes to the local economy.



WOMEN'S SOCIAL AND ECONOMIC DEVELOPMENT

WOMEN'S SOCIAL AND ECONOMIC DEVELOPMENT

GIRLS AND WOMEN AT THE HEART OF DEVELOPMENT

Poverty and gender inequality go hand-in-hand, with the gender gap at its most severe in the poorest countries.

Safeena Husain, Founder and Executive Director of Educate Girls, sums up the situation starkly, explaining that in many parts of India the attitude is “a goat is an asset, a girl a liability”.

The challenges and injustices that girls and women in the developing world face are many, pervade all aspects of life, and include structural, social and economic barriers that men experience to a far lesser degree. The numbers are sobering. Only slightly more than 20% of poor rural girls in Africa complete primary education, and fewer than 10% finish lower secondary school⁴. In many countries, women in paid work earn 10-30% less than men. Furthermore, land, safe energy, technology, inheritance and financial services are often out of reach of women⁵.

A mounting body of evidence has shown that investing in girls and women is the key to achieving broader development goals such as poverty reduction, economic growth, health and education. When women are economically and socially empowered, society as a whole benefits through increased investments in children's schooling, nutrition and health. When their potential is recognized and they are provided with opportunities, resources and the ability to make informed choices, women become powerful agents of change, recovery and growth in their families, communities and countries.

“A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions. To succeed and advance economically women need the skills and resources to compete in markets, as well as fair and equal access to economic institutions. To have power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits.”

International Center for Research on Women 2011

4- UNESCO 2014. 5- ILO 2008.

Greater gender equality is not only a prerequisite for sustainable development, but also a catalytic force for achieving economic progress. For instance, providing female farmers globally with the same access to productive resources as male farmers could reduce the number of people living in chronic hunger by 100-150 million⁶.

We consider gender equity to be at the heart of sustainable development and make it a focal point of every programme we support to further advance women's condition, aiming at a more equal and inclusive world.

We believe that making the world a better place for women and girls will make it a better world for all.

In Rajsamand, a district of Rajasthan, India, where gender disparity is among the highest, we are helping girls access their right to education through Educate Girls' innovative programme that challenges structural, cultural and socio-economic barriers, while promoting community ownership for school reform. Improving girls' access to quality education can boost their future income by some 10%⁷, drastically reduce rates of child malnutrition and save mothers' and children's lives.

Resources are the building blocks of women's empowerment. They can be at the individual or community level and include human, financial and social capital. We work to build women's resources through literacy, vocational and life skills, and access to technology, as well as through savings and microloan programmes that provide them with more control over their family finances and pave the way for economic independence and financial inclusion.

In the Chota Valley, a region of vast diversity in Ecuador, we work with CARE to enable indigenous and Afro-descendant women engaged in agricultural or livestock activities to improve their production and processing techniques, facilitating their access to loans and empowering them to play a leading role in the development of local businesses.

In Tilonia, a small village two hours' drive from Jaipur, India, we're supporting the Barefoot College to train illiterate or semi-literate grandmothers from Myanmar, Cambodia and Vietnam to become solar engineers. The programme aims to bring household solar electrification for basic lighting, mobile phone use and large-size rechargeable lanterns to six rural villages that have no prospect of being connected to the traditional power grid. It also gives women access to knowledge and technical skills while simultaneously developing their self-confidence, so that they become influencers in their homes and communities.

6- FAO 2011. 7- World Bank, *The Girl Effect Dividend*, 2011.



CHAMPIONING GIRL'S QUALITY EDUCATION

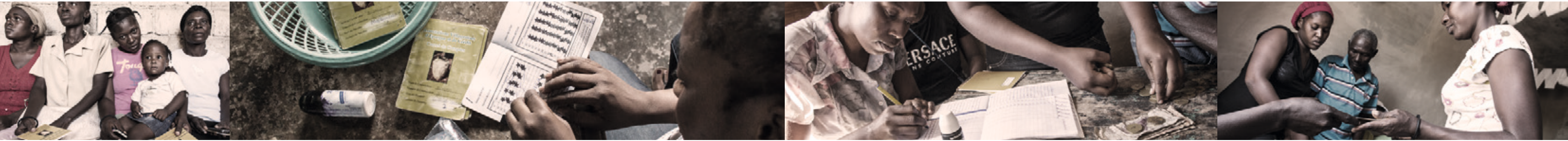
Throughout India, gender disparity remains a significant barrier to education. The result is that more than 3.7 million girls across the country are out of school, the third highest number in the world. Safeena Husain founded Educate Girls to ensure that girls in India's most marginalized rural communities are able to achieve their full potential.

Educate Girls challenges structural, cultural and socio-economic barriers through a combination of community mobilization strategies and child-centric learning and teaching techniques. It partners with state schools, trains local champions for girls' education, and mobilizes communities to create their own action plans to make education more accountable and more accessible to girls.

The programme aims to boost enrolment, retention and learning outcomes in the remote and tribal communities of the Rajsamand district of Rajasthan where only 1 out of 2 women can read or write and only 1 in every 100 girls reaches grade 5.

(© Cartier Charitable Foundation. Photographer: Cyril le Tourneur)

FIELD REPORT: SAVING TO CREATE A BETTER FUTURE



In October 2014, we were invited by CARE to attend a meeting of Rosana, a Village Savings and Loan Association (VSLA) in Carrefour, south of the Haitian capital Port-au-Prince.

Microsavings are an effective tool in the battle against poverty, making families less vulnerable to crises, helping them to overcome periods of difficulty and improving their everyday lives. The VSLA programme, managed by the poorest for the poorest, is an effective catalyst for economic and social community development.

Since 2008, CARE has set up and supported more than 500 VSLA in six *communes* (districts) in Haiti, with a combined total of more than 14,000 members, 72% of them women.

Carrefour has 206 of these groups. These associations have around 30 members who pool their savings on a weekly basis. The amounts saved range from 50 to 250 gourdes (0.90 to 4.50 euros). Members can then borrow at a fixed monthly rate agreed by the group (this group has set its rate at 5%) for a period of one to three months.

At the end of each cycle, which generally lasts a year, the interest accrued is shared among group members in proportion to the amount each one has saved.

The meeting begins. There are 33 of us packed into a small room barely eight square metres large. Sparse rays of sunlight filter down through the window. The door is closed with a heavy bolt.

In the centre of the room, there is a plain wooden table on which a triple-padlocked light blue chest has been placed.

The proceedings have the air of a religious ceremony: the session opens with a prayer – and will close with one too. For now, members are not referred to by name: they are “number one”, “number two” and so on. In a solemn atmosphere, the group’s president asks each participant for 10 gourdes for the solidarity fund. Members who

are absent will receive a fine of 7 gourdes. When the collection is completed the treasurer announces the fund total: “1,918 gourdes”. Everyone present repeats this figure out loud: this money will be useful in case of illness, death or loss of property.

The meeting continues, moving on to savings: each member of Rosana pays into the cash box what he or she has been able to save during the past week. The secretary makes a note of this sum in their personal savings book. The secretary and the two account managers supervise the transactions.

Glacide Valine has been president of Rosana for eleven months. Before joining the group she struggled to make a living from small business ventures, but it was always very difficult to manage.

“With the loans I’ve been able to obtain I purchased underwear and sold it on. I’ve got three children and this business helps me pay for their uniforms and send them to school without too many worries.”

The meeting moves on to repayments. “Number 28” is due to repay the loan he received two months ago. His name is Jacob Bernise and he is a pastry cook. He has six children and has been a member of Rosana for eleven months.

“One day the secretary came and told me about the group. He explained how it works and I was interested immediately. I’ve already received three loans – I repaid the last one today. I used it to buy flour to make more cakes and sweets. Now I’ve got a store where I keep all my cooking equipment and a gas oven.”

In a few weeks’ time, the Rosana group will complete its second cycle, which means that its members have been meeting and pooling their savings for nearly two years.

INTERVIEW: STRONGER WOMEN, STRONGER SOCIETIES

Interview with Iliriana Gashi, Women for Women International Country Director in Kosovo



“Stronger women, stronger societies” is a Women for Women International programme supported by the Cartier Charitable Foundation. Focused on socially-excluded poor women living in countries affected by conflict and war – such as Afghanistan, Nigeria, Rwanda, South Sudan and Kosovo – the programme brings access to knowledge and resources to help them build better lives for themselves, their families and communities. Iliriana Gashi leads the organisation’s team in Kosovo.

What is the mission of Women for Women International?

We work with marginalised women to bring them knowledge, means and skills, empowering them economically and personally so that they can appreciate their value and become active citizens. Kosovar women struggle every day for economic and social equality in a very patriarchal society that offers limited job opportunities and where rates of sexual assault, domestic violence and sex trafficking are exceptionally high.

What is the programme about?

During our one-year core training programme, women learn job skills and receive business training. But job skills alone are not enough to empower them. They need to learn

how to improve their health and well-being, what their rights and possibilities are, and why it is important for them to become decision-makers and create a support network in their communities. They also learn technical skills linked to specific market needs, such as horticulture, sewing or handcrafts.

Once they graduate from our programme, we also offer technical assistance by, for example, mentoring them in the process of creating a registered cooperative.

There are many beautiful stories I could tell. During our 15-year presence in Kosovo we’ve trained about 30,000 women. This year alone 2,200 women have been enrolled in our programme. However, big numbers are not all. They are proof that the programme works,

but we are much more interested in each woman’s story than in numbers and statistics. So we’re proud that one of the five ‘2014 businesswomen in Kosovo’ is a graduate of our programme. And we’re proud that five cooperatives are about to be created as a result of our programme and of our graduates’ hard work.

The beauty of our programme is that we work with women who never received a formal education when they were girls, because at that time, before the war, they were excluded from school and had to take care of their families. Well, we give them a second chance. We’re opening a second door in their lives.

Is the programme really helping women to become breadwinners?

In Kosovo, women account for just 27% of the labour force. We assist our graduates in the search for a job. Three hundred ninety graduates found profitable employment thanks to our Job Placement Office, which has been actively engaged with employers to connect women to new opportunities since 2012. In addition to the Job Placement Office, we’re now inaugurating a new Career Development module to give women who already have a job the skills and resources to find better opportunities and further advance their careers.

A large part of our energy is dedicated to increasing self-employment opportunities. We work with women living in rural areas, training them to cultivate their land, make it more productive and sell their products on the market. We train them in groups and often, when one of them starts a new business, she ends up employing the women who were with her during her training.



RESPONSIBLE MANAGEMENT OF NATURAL RESOURCES

RESPONSIBLE MANAGEMENT OF NATURAL RESOURCES

The wellbeing of humanity depends on how societies use and care for water, land, forests, energy and minerals. Achieving and securing sustainable development and livelihoods for current and future generations depends upon the responsible management of natural resources.

When well managed and safely protected, these resources have immense potential to contribute to social and economic development, bringing wealth and improved equity to countries and communities, sometimes in very remote and poor areas.

Poverty remains a predominantly rural problem⁸: 75% of the world's poorest populations live and work in rural areas, principally as smallholder and family farmers. Rural communities around the world face increasingly daunting challenges from climate change, deforestation and mounting demographic pressure. Their livelihoods and cultures are closely dependent on the natural environment – rainfall, soil fertility, fisheries and pastoral stocks – and on the ability to use, manage and conserve these resources effectively and responsibly to create more resilient systems.

“The prospect for improving human well-being is dependent on the capacity of individuals, institutions, countries and the global community to respond to environmental change. Innovative and transformative policies and technologies could assist society to overcome current barriers to achieving sustainable development. A more balanced approach to addressing environmental, economic and social concerns could also help.”

United Nations Environment Programme (UNEP),
Global Environment Outlook 5, 2014

Whether in Togo or Guatemala, on the island of Madagascar or in the Dry Zone of Myanmar, we engage with rural communities significantly affected by environmental degradation to help them improve land and water management, reduce deforestation, and rehabilitate agroforestry and fishing systems, contributing to the preservation of biodiversity and adaptation to climate change.

⁸ IFAD, *Rural Poverty Report 2011*.

We work to empower them to design and implement simple, low-cost and easily replicable conservation practices and techniques that can sustain livelihoods, alleviate poverty and at the same time restore their ecosystems. These include agronomic and vegetative initiatives, such as planting shade trees or cover crops, and utilising ridges and basins, windbreaks and composting. Our partner GRET is testing and disseminating these measures with villagers in the Sagain Region of Myanmar and in farming and fishing communities in areas of the Mananara Nord National Park in north-east Madagascar.

Local innovation and cross-learning are crucial to adoption and dissemination. Through our partners in the field, we encourage and facilitate farmers' field schools, pilot sites, extension demonstrations, planting pits and regular exchanges. "Putting rural people in control of the tools and technologies" is – as the founder of the Barefoot College, Bunker Roy, always reminds us – "the key to helping them improve their quality of life each and every day".

With Ashoka, we are also supporting dynamic social entrepreneurs to develop initiatives that foster innovative, diversified and sustainable agricultural systems, restoring soils, increasing food security and advancing economic inclusion. Driven by Ashoka Fellows' belief that big problems offer unsurpassed opportunities, farmers in Togo, Ghana and Guatemala are piloting new solutions and identifying the tools and services they need to improve their agricultural practices, from introducing a highly-nutritious bean called "pigeonpea" grown in between the rows of cash crops, to integrating Moringa Oleifera leaves in their daily diet and exploiting access to reliable tropical weather forecasts.

In Peru, we address another pressing environmental and social challenge linked to artisanal gold mining. Intensive panning for gold in the country has dramatic consequences, including destruction of the rainforest, the pollution of soils and rivers, the loss of traditional agricultural activities, and the disintegration of the social and family structure. Through our partnership with Terre des Hommes Suisse and Solidaridad, we support artisanal and small-scale mining communities living in extremely precarious and hazardous conditions to improve their extraction practices (reducing, for instance, the use of chemicals such as mercury in the processing of ore) and to adopt more sustainable economic alternatives to gold prospecting.



COCOA: BROWN GOLD

In the Madre de Dios region in southern Peru, intensive panning for gold by some 80,000 individuals accounts for over half of the local economy. However, prospecting for gold in this Amazonian region of the country results in large-scale devastation, ranging from the destruction of the rainforest and pollution of soils and rivers to the loss of traditional agricultural activities and the disintegration of social structures. The communities concerned live in extremely precarious conditions and barely manage to survive.

Terre des Hommes Suisse has set up a global programme to address these issues, implementing activities aimed at strengthening food security and sustaining livelihoods through economic alternatives to prospecting.

Some sixty farming families established the Agrobosque cooperative in 2013 to create vegetable gardens for families and schools, to diversify fruit crops, and to develop fish farming and the organic production of cocoa for sale through equitable trade systems.

(©Terre des Hommes Suisse / Jérôme Derigny)

FIELD REPORT: IMPROVING ARTISANAL AND SMALL-SCALE MINING WORKING CONDITIONS AND LIVELIHOODS



Gold mining has always attracted socially and economically marginalised communities seeking to escape poverty and unemployment. Artisanal and small-scale miners work in very difficult and hazardous conditions, suffering serious health risks as a consequence. The use of chemicals such as mercury in the processing of ore is particularly dangerous for them, the environment and the food chain. Likewise, industrial mining also poses serious risks to nearby communities and the environment if it is not well managed.

The Cartier Charitable Foundation supports Solidaridad's programme both to improve miners' working conditions, aiming to formalise their work towards certification by the Responsible Jewellery Council (RJC), and to improve their livelihoods through access to essential health services.

Minera yanaquihua is one of the medium-scale mines Solidaridad has engaged with to ensure improved, more transparent and more accountable practices.

The concession is located in a sparsely populated mountainous area 160 km north-west of the city of Arequipa and 10 km from the village of Yanaquihua. The plant processes approximately 130 tons of ore per day. The company has three kinds of ore suppliers: contractors, micro-contractors and around 1,200 artisanal and small-scale miners who work independently.

Artisanal miners work in and around Minera Yanaquihua using damaging environmental practices, such as processing gold ore with mercury in primitive mills and cyanide

in unlined pits. Most of them are not formalised and do not have the appropriate permits. Since the company is liable for the damage caused by independent miners working on their concession, this was deemed a major risk.

The first two years of the project have seen Minera Yanaquihua make numerous upgrades to its operations. The RJC Code of Practices provided guidance on how the company could put comprehensive management systems in place to prevent negative impacts.

Significantly, in April 2014, Minera Yanaquihua became the fourth company in Peru to sign the International Cyanide Management Code (ICMC) and is expected to receive certification both to the ICMC and RJC standards in the coming months. Two artisanal and small-scale miners' organisations (150 miners) have reached formalisation agreements with Minera Yanaquihua, another key aspect of the RJC Code of Practices. The company is helping artisanal miners both to complete environmental impact reports and to obtain formal authorization for water and land access. Solidaridad and Minera Yanaquihua expect to assist a total of 600 artisanal and small-scale miners to formalise and complete their training in better practices by early 2016.

Minera Yanaquihua also supports *pallaqueras*, women who collect low-grade ore from tailings discarded by other miners and sell it to Minera Yanaquihua for processing. Many of these women are widows or single mothers and have no other option to earn a living. Minera Yanaquihua supports them by buying their ore and equipping them with boots, gloves and helmets so that this tight-knit community of women can increase their production and earn a safe and sustainable livelihood alongside the male miners on the concession.

INTERVIEW: RELIABLE FORECASTS FOR FARMERS IN TROPICAL REGIONS

Interview with Liisa Petrykowska, Ashoka Fellow and CEO of Ignitia



Liisa Petrykowska is one of the social entrepreneurs receiving support from the partnership between Ashoka and the Cartier Charitable Foundation.

A brilliant student and passionate education activist, Liisa studied theoretical physics in Sweden before being appointed a visiting scientist at the University of Washington, Seattle, where she monitored climate change in different regions of the world. Over the years she came to realise that reliable weather forecasts were not available in tropical regions, leading to loss of crops, time and money in countries where small farmers already struggle to survive.

So she packed up, moved to Ghana and started her company, Ignitia. Her scientific team came up with a new algorithm that predicts tropical weather with regional and seasonal outlooks, monthly trends and rain predictions with an accuracy rate that was previously unheard of for the region.

“The best conventional global weather forecast models produce predictions in tropical zones that have an accuracy rate of less than 39%. For three seasons, we’ve measured the accuracy of our model daily in 33 cities in West Africa and we’re now at 84% accuracy. Farmers can trust our system and use it to positively impact their farming practices.”

“In Ghana, the weather differs significantly between one place and another. That’s why it’s so important for farmers to have access to localised weather forecasts. Mobile phones allow us to detect the GPS coordinates of each farmer and send them daily the best forecast possible for his field.”

With a population of just over 24 million, Ghana has over 25 million mobile phones in use and a penetration rate of close to 100%.

Not everyone has a phone, but it’s not uncommon to see people juggling two or three phones and many more SIM cards at the same time.

Ignitia weather forecasts come five days a week by text message early in the morning so that farmers can plan their day.

“We’ve worked really hard on the design of these 80-character messages. We needed to simplify extremely complex content in a country where in some areas 90% of farmers cannot read. It was a real challenge. We realised that most of them couldn’t understand the drawings or pictures of a cloud or the rain or the sun used by the European forecasting standards. We therefore decided to combine key words and simple symbols, trying to be as clear and direct as possible. The text message always comes with the same structure and wording, making it possible even for illiterate farmers to recognise and understand the content.”

The mobile application arms small farmers with daily, area-specific information which allows them to make informed decisions about planting, harvesting or fertilising.

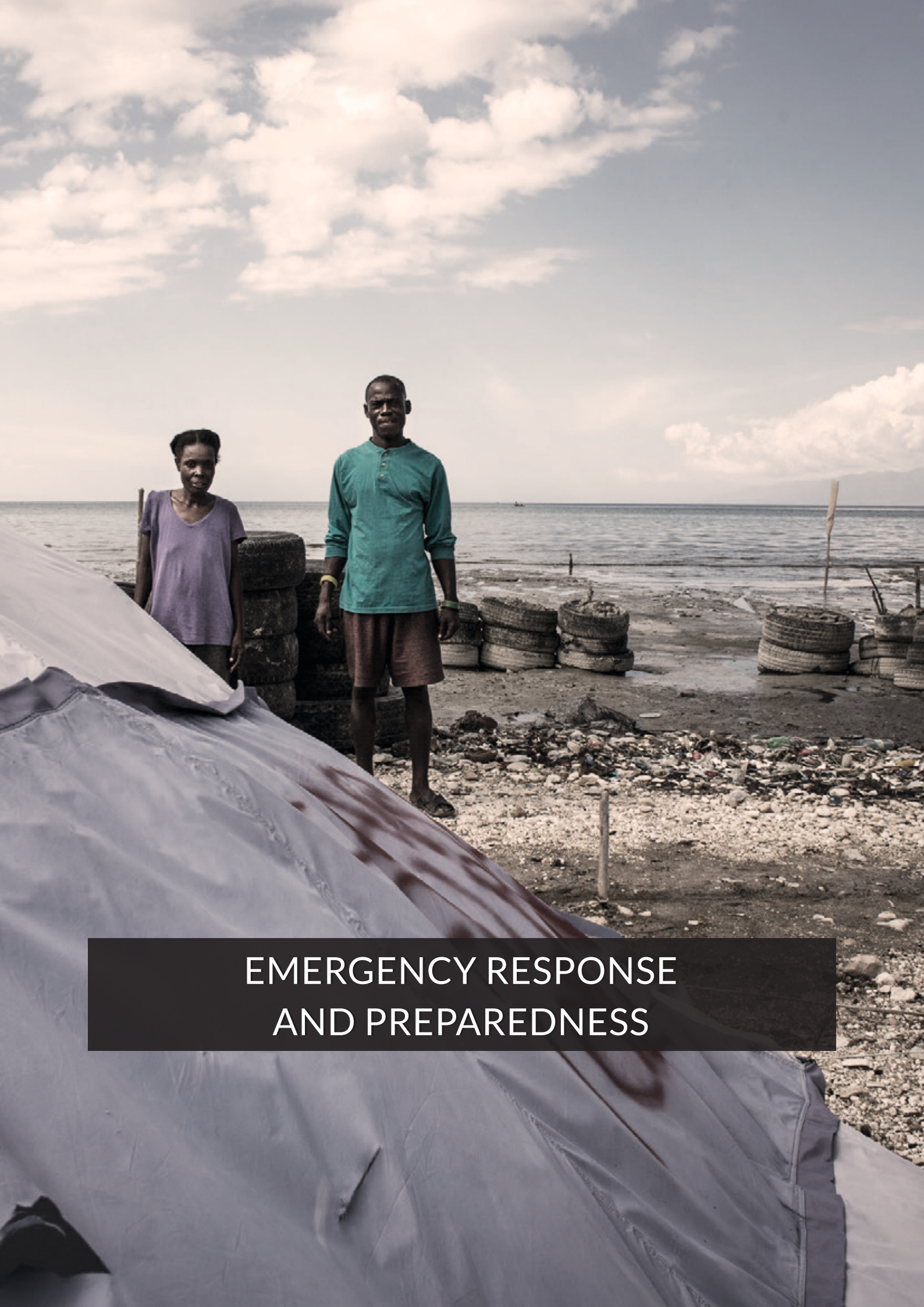
“We’re 100% focused on small-scale farmers”, says Liisa.

A recent study found that 92% of subscribers to Liisa’s app actually apply the information to everyday decisions on their farms. “That was one of our biggest worries: even if farmers get the information and understand it, will they use it? We thought it would take much longer to convince them to use our forecasts.”

The cost to the farmer to subscribe to Ignitia weather forecasts is less than 0.04 dollar per message.

“Micropayment is the only way small farmers can manage to pay for the service. The phone operator withdraws a microamount from their phone credit on a daily basis.”

Liisa’s programme is the first of its kind in the Sahel region and she is looking to replicate it in other tropical countries.



EMERGENCY RESPONSE AND PREPAREDNESS

EMERGENCY RESPONSE AND PREPAREDNESS

SAVING LIVES, REDUCING RISKS

Over the past two decades, humanitarian emergencies have affected an average of 200 million people every year, killing thousands, driving entire communities from their homes, devastating livelihoods, paralyzing markets and erasing hard-won development gains. While providing flexible, rapid and effective humanitarian assistance to those who need it most can dramatically reduce the death toll, evidence consistently shows that disaster risk-reduction interventions are equally crucial, being powerful life-saving and economically sound long-term investments. Every dollar spent on preparedness saves 8 dollars in response and recovery⁹.

Saving lives. Whether caused by earthquakes, floods, cyclones, droughts, epidemics, wars or civil unrest, all humanitarian crises inflict human suffering and material devastation, with marginalised communities, women and young children bearing the brunt. Prevailing poor living conditions, inadequate infrastructure, lack of income diversification and limited access to education and information in the poorest countries make them disproportionately vulnerable to such extreme events and emergencies. Over the past 20 years, low-income and middle-income countries have suffered 33% of disasters but 81% of all deaths¹⁰.

We provide emergency aid primarily to save lives, relieve suffering and reduce the number of casualties.

In the past 12 months, our relief and emergency response efforts have focused on the unprecedented Ebola epidemic in West Africa and on the provision of medical and surgical assistance to civilian populations in remote areas of South Sudan. Both emergencies have occurred in areas chronically challenged by a constant lack of resources, with national healthcare systems devastated by or still recovering from war. Our partners in the field, Doctors without Borders / Médecins sans Frontières (MSF) and AMREF Flying Doctors, were able to provide essential care and improve access to treatments for those affected.

Reducing risks. Natural disasters can disrupt hard-won development gains in just hours, jeopardising progress that has taken years to achieve. It is internationally acknowledged that warning systems and other preventive efforts to reduce risks play a major role in mitigating the negative impact of natural disasters, reducing the need for and scale of subsequent humanitarian interventions.

Disasters are often perceived as unforeseen, tragic and unpredictable shocks that turn lives upside down in an instant. However, the impact they have on livelihoods, societies and the environment

9- Overseas Development Institute (ODI) 2015. 10- Overseas Development Institute (ODI) 2014.

is intrinsically linked to development choices: how we grow our food, how and where we build our homes, what our income sources are and even what we teach in schools. Development choices can increase or reduce the risk of disasters. These direct mutually-reinforcing links cannot be ignored. Making preparedness and risk management a central pillar of emergency response and future development is key to ensuring that the increasingly severe and frequent natural hazards anticipated as a result of climate change, urban migration and population growth do not derail development progress and that unsustainable development does not create new risk.

Disaster risk-reduction thus broadens its scope to address the sustainable and equitable management of land and water resources, the preservation of ecosystems, and the improvement of income distribution, economic opportunities and the related development choices.

As local communities are on the front line when a disaster occurs, we support initiatives that seek to build local capacity and reduce people's vulnerability to risk.

In Madagascar, a country that has been struck by 14 major cyclones in the past eight years, we work with UNICEF and the Ministry of Education to provide teachers and students with sound knowledge of proven actions to take both at school and at home before, during and after a cyclone. Through trainings, emergency simulation exercises and school manuals, teachers, school directors and children are learning what disasters are, when and where they are most likely to strike, and what to do when they occur.

In some of the most vulnerable regions of Cameroon, we support CARE to strengthen local knowledge of weather mitigation and promote gender-sensitive adaptation strategies with the objective of reducing food insecurity and fostering women's economic independence. Early warning systems are being set up in three municipalities in the country's northern regions, and community-based adaptation plans are being developed to enable families to access weather information and make more flexible and context-appropriate decisions on land management, crop planting and irrigation systems, so that they can become more resilient in the medium and long term.

Through these programmes we help build resilience so that affected communities can be better prepared to resist and adapt to shocks and stress, recovering as quickly as possible and in a way that puts them in a stronger position to deal with the next crisis.



BUILDING RESILIENT COMMUNITIES

Over the past 20 years, severe and recurrent natural disasters have affected 300 million people in China, resulting in direct economic losses that have exceeded 36.2 billion dollars per year. UNICEF's pilot programme aims to strengthen the capacity of both the communities and the local, provincial and national authorities to withstand, respond to and recover from disasters, reducing disaster risk for vulnerable children and their communities in three high-risk counties in Sichuan. This three-year programme is expected to benefit directly over 400,000 women and 170,000 children in schools and communities.

(© UNICEF/NYHQ2010-0692/Liu)

FIELD VISIT: FIGHTING THE EBOLA EPIDEMIC IN WEST AFRICA



2014 was an extremely challenging year for humanitarian organisations. The deadliest Ebola outbreak the world has ever seen destroyed lives and families, left deep scars and ripped the social and economic fabric of Guinea, Liberia and Sierra Leone. It was the first time West Africa's populations were struck by this haemorrhagic fever. In these uncharted waters, the Cartier Charitable Foundation supported Médecins Sans Frontières/Doctors without Borders (MSF), enabling this leading international medical organisation to step up its medical aid, provide essential supportive care and work to contain the spread of the epidemic.

MSF has intervened in most of the Ebola outbreaks recorded in Africa in recent years, building considerable expertise in responding to haemorrhagic fevers. MSF's teams were therefore able to intervene immediately, identifying and treating the very first patients from as early as March 2014.

MSF has provided medical care and psychological support to patients and their relatives, setting up Ebola management centres in all the affected areas to break the chain of transmission, tracing alerts and training local health staff in medical case management, infection control and dead body management.

One thousand three hundred staff and more than 4,000 national staff were deployed by MSF to offer free care to Ebola patients facing stigma and fear in their own communities, while simultaneously setting a standard to show that it was possible to care for Ebola patients safely, in an effort to mobilise others to intervene.

Right from the outset, the Ebola epidemic – which has killed more than 10,400 people and infected almost 25,300 in West Africa – has been defined by its unpredictability, reach and speed.

A year on from the start of the outbreak, the number of cases is falling, but the emergency is still ongoing and the consequences will be felt long after the epidemic is declared over.

Moments of victory

In the midst of the emergency there were also stories of hope. In West Africa, MSF has admitted a total of 8,534 people to its 15 Ebola management centres and treated 5,062 confirmed Ebola patients: 2,403 of them survived. Each one was celebrated as a victory.

Baby girl Isatta was one such case.

She was 22 months old when she was admitted to the MSF centre in Kailahun, Sierra Leone, following the death of both her parents to Ebola. Isatta was so small that the logisticians had to build a special baby bed for her from a wooden crate. However, this custom-made bed could not prevent her from walking wherever she wanted, including under the fence separating the high- and low-risk zones. The tiny girl managed to give a full team of medical staff the run-around until one of them, wearing gloves and full protective equipment, managed to catch and bring her back. Isatta soon became the mascot of the centre for medical staff and patients alike. After three weeks, she finally left the high-risk zone, becoming one of the youngest patients ever to survive Ebola. The whole MSF team was waiting to applaud her and share this great moment. Despite her young age, she was alive and had won a huge battle.

INTERVIEW: ACCESS TO ESSENTIAL CARE IN SOUTH SUDAN

Interview with Henri Leblanc, Director of AMREF Flying Doctors in France



AMREF Flying Doctors is considered Africa's leading public health NGO and the continent's principal non-profit training organisation. In 2014 it delivered 150 health programmes to almost 14 million beneficiaries in 35 African countries. AMREF contributes to the long-term development of public health services by working alongside communities and governments and by training African health workers. Since 1957, the organisation has provided assistance in the remotest parts of Africa, giving priority to women and children. We support AMREF's efforts in South Sudan to improve access to essential care for mothers and children who have been displaced by conflict in the district of Reggo, Terekeka County.

The humanitarian crisis in South Sudan seems to grow worse every day. How do you identify priorities and plan your interventions in a situation like this?

The situation in South Sudan remains very precarious. Women and children are always the first victims in the aftermath of violence and instability, suffering from a lack of care along with displacement, malnutrition and low resources. Even areas not directly hit by violence are feeling the urgency of the situation on a daily basis.

Providing access to essential care is a challenge: more than 30% of children are suffering from severe malnutrition, vaccination coverage is low, post-natal care is very rare and the percentage of deliveries attended by qualified medical staff is amongst the lowest in the world.

AMREF has been present in South Sudan for

more than 17 years. Even before the country became independent, we developed many programmes together with local communities and health services. We have solid bonds with community leaders, hospitals, health centres and training colleges for healthcare personnel. These help us to keep our finger on the pulse of communities' needs, and define how and where we can provide the most effective support.

Can you tell us more about the concrete actions taken by AMREF?

With the support of the Foundation, we have been able to help restore essential care and services for mothers and children in Reggo as a matter of urgency. Aid is particularly scarce in the Reggo district, which has received a large influx of displaced people, and yet has only nine primary healthcare centres and no

major hospitals. We therefore prioritised our work in this location.

The programme has enabled us to support and strengthen the skills of more than 70 community health workers as well as five practising midwives and nurses.

Implemented in cooperation with front-line health workers, it has provided post-natal care for almost 800 women, vaccination for more than 4,000 children and appropriate treatment for 3,900 children suffering from malaria, diarrhoea and respiratory infections.

Why are you focusing on displaced mothers and children?

Displaced people are often the most vulnerable. Families and individuals are cut off from their everyday lives, from resources and often from members of their families. Children and women sometimes find themselves isolated, alone and vulnerable to violence and exploitation.

For displaced people, everything is a struggle: finding a safe refuge, feeding themselves and accessing essential medical care. We try to counter this in the areas where we provide assistance by ensuring equal treatment for displaced people and host communities, and by trying to build solidarity between them.

AMREF's strategy has always been to strengthen the capacities of local hospitals by providing logistical support, continuous mentoring and training for healthcare personnel. Can this strategy be maintained in an emergency situation?

We believe that investment in human resources is even more important in difficult circumstances. Human beings are the most important resource in healthcare systems. Even when equipment is lacking,

we can always fall back on the skills of health workers, with their knowledge of people's needs and life-saving procedures.

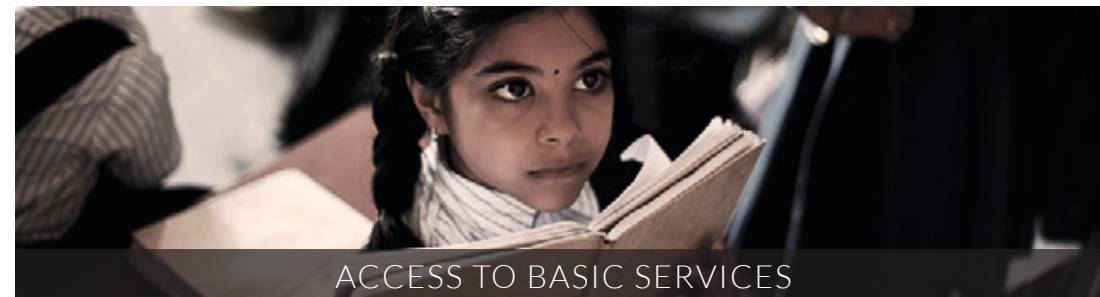
"We believe an emergency response requires the support and assistance of personnel in the field, those who are closest to the mother or child who needs care, be it a community support network or a team of nurses or surgeons."

While assisting in emergency situations, we also have the opportunity to develop the skills of local carers, teaching them new measures and procedures.



The Foundation in brief

Our 4 areas of intervention



OUR FOUNDATION IN BRIEF

The Cartier Charitable Foundation is a grant-making organization based in Geneva, Switzerland. We partner with non-profit organisations that excel in their fields of expertise, whose mandates and programmes are aligned both with our values and the areas we care about most: access to basic services, women's social and economic development, responsible management of natural resources and emergency response and preparedness.

We are primarily committed to the world's least developed regions where the needs are the greatest and people are among the most vulnerable.

The problems we endeavour to tackle are increasingly complex and sometimes closely interlinked. We do not dictate ready-made solutions but rather act as enablers for people to thrive.

We address the fundamental causes of problems, explore new approaches when appropriate and strengthen methods that have proven successful over time. In order to do so, we create partnerships of purpose and trust that are long-term alliances for maximum impact.

Governance

Founded by Cartier International SA, the Cartier Charitable Foundation is based in Geneva, Switzerland, one of the main strategic hubs of international cooperation and a major centre of global governance. The Foundation is governed by Swiss law and is under the supervision of the Federal Supervisory Board for Foundations of the Swiss Federal Department of Home Affairs in Bern. The Cartier Charitable Foundation is overseen by a Governing Board (Conseil de Fondation), the highest authority responsible for its activities and proper operations. Board members are appointed by the parent company for a renewable term of one year.

The Foundation's activities are independently managed by the Executive Director, who directs the Foundation's operations, makes recommendations to the Governing Board and implements its resolutions. The Board meets at least twice yearly to consider current business, analyse the programmes, assess initiatives in progress and validate the approaches adopted by the Foundation. It is currently composed of six members.

Independent auditors review the Foundation's accounts and submit a detailed report to the Governing Board.

Acronyms

| | |
|---------------|--|
| ACF | Action Contre la Faim / Action Against Hunger |
| AMREF | African Medical and Research Foundation |
| FAO | Food and Agriculture Organization of the United Nations |
| GDP | Gross domestic product |
| GRET | Group For Research and Technology Exchanges |
| ICMC | International Cyanide Management Code |
| IFAD | International Fund for Agricultural Development |
| IFRC | International Federation of Red Cross and Red Crescent Societies |
| ILO | International Labour Office |
| MSF | Médecins sans Frontières / Doctors without Borders |
| NGO | Non-governmental organization |
| ODI | Overseas Development Institute |
| RJC | Responsible Jewellery Council |
| UNDP | United Nations Development Programme |
| UNEP | United Nations Environment Programme |
| UNESCO | United Nations Educational, Scientific and Cultural Organization |
| UNICEF | United Nations Children’s Fund |
| VSLA | Village Savings and Loan Association |
| WFP | World Food Programme |
| WHO | World Health Organisation |

Photo credits

© ACF/Lucile Grosjean (p. 9)
© ACF/ D. Pellequier (p. 9)
© Alison Wright (courtesy of Women for Women International) (p. 9)
© AMREF Flying Doctors (p. 8, 9, 44)
© Andrea Borgarello (p. 2, 22, 48)
© CARE/Cyril le Tourneur (p. 2, 10, 46)
© CARE/Meredith Davenport (p. 8)
© CARE/Nicolas Brunet (p. 8)
© Cartier Charitable Foundation. Photographer: Andrea Borgarello (p. 2, 8, 17, 26, 27, 31, 38, 48)
© Cartier Charitable Foundation. Photographer: Cyril le Tourneur (p. 2, 9, 18, 19, 25, 28, 48)
© Charlotte Nouette-Delorme/MSF (p. 42)
© Fabio Basone/MSF (p. 43)
© GRET (p. 8, 9)
© Jenny Matthews (courtesy of Women for Women International) (p. 9)
© John Moore/Getty Images (courtesy of MSF) (p. 42)
© Julien Rey/MSF (p. 8, 43)
© Kinomé (p. 8)
© Solidaridad/Annemarieke van den Broek (p. 8)
© Solidaridad (p. 34, 35)
© Terre des Homme Suisse/Jérôme Derigny (p. 8, 33)
© UNICEF (p. 2, 8, 14)
© UNICEF/NYHQ2010-0692/Liu (p. 41)
© UNICEF/NYHQ2009-1907/Pirozzi (p. 8)
© WFP/Rein Skallerud (p. 8, 9, 20)
© Women for Women International (p. 8)

Address

Bd James-Fazy 8 – 1201 Genève

Site web

www.cartiercharitablefoundation.org