A close-up photograph of a woman with dark hair, wearing a grey sleeveless top and a patterned scarf, smiling warmly as she holds a baby. The baby is wrapped in a light-colored cloth and has a red beaded bracelet on its wrist. The background is a soft-focus green outdoor setting.

CARE Australia
Annual Report

2008



Throughout this report:

Myanmar is the name recognised by the United Nations and the country in question. Burma is the name recognised by the Australian Government.

Timor-Leste was formerly known as East Timor.

CARE is committed to building a child-safe organisation.
The names of children have been changed for the protection of the child.



Our vision

We seek a world of hope, tolerance and social justice, where poverty has been overcome and people live in dignity and security.

CARE will be a global force and partner of choice within a worldwide movement dedicated to ending poverty. We will be known everywhere for our unshakable commitment to the dignity of people.

Our mission

CARE's mission is to serve individuals and families in the poorest communities in the world. Drawing strength from our global diversity, resources and experience, we promote innovative solutions and are advocates for global responsibility.

We facilitate lasting change by:

- strengthening capacity for self-help
- providing economic opportunity
- delivering relief in emergencies
- influencing policy decisions at all levels, and
- addressing discrimination in all its forms.

Guided by the aspirations of local communities, we pursue our mission with both excellence and compassion because the people whom we serve deserve nothing less.

Our core values

We respect and value diversity.

We respect, value and seek to enhance local capacities.

We value and support the central role of women in development.

We recognise and value the professionalism, skills and experience of our staff, and their contribution to institutional learning and development.

We value CARE's dynamism, adaptability and resilience.

We value the support of our donors and program partners.

We value the operational freedom which stems from being a not-for-profit Australian agency which is independent of any religious or political affiliation and which does not discriminate on the basis of race, gender, ethnicity, age, religion or politics.

Contents:

Chairman's message	04
CEO's message	05
About CARE Australia	06
Fast facts	07
World of CARE	08
Improving lives through practical solutions to poverty in PNG	10
<i>Lafeak</i> magazine spreads the word in Timor-Leste	14
Practical dry-land agriculture methods helping farmers in Jordan	16
Emergency response; Cyclone Nargis, Myanmar/Burma	18
Emergencies	19
Supporting CARE	20
Supporters and partners	22
Our Board	24
Financial report 2007-2008	25
Bequests	30
Image credits	31
Contact	Back cover

Chairman's Message

For 21 years CARE Australia has been leading practical development initiatives to overcome poverty. With rapidly increasing food prices, the threat of climate change and disasters such as Cyclone Nargis, the past year has been full of challenges. Upon reflection, I'm proud to report that CARE has supported communities with practical solutions to poverty, and as a result, improved the lives of communities in some of the poorest countries in the world.



Peter Smedley
Peter Smedley

When Cyclone Nargis devastated Myanmar on 2 May 2008 CARE Australia responded immediately. In a disaster of such extreme magnitude, our practical approach to emergency relief ensured more than 220,000 survivors were supported with essentials such as food, water and shelter. CARE's courageous relief efforts as one of Australia's leading aid agencies have helped those affected by disasters, both natural and man-made, from Kenya to Bangladesh throughout the 2007-2008 period.

Early in 2008 I visited CARE's projects in Timor-Leste, a country deemed the poorest in Asia. The small island nation faces significant challenges to support its rapidly growing population, half of which survive on less than \$1 per day. In partnership with local governments and communities, CARE is making headway to overcome poverty by improving access to education and health services for those most affected by poverty. Our primary focus is on long-term sustainable development projects and community partnerships that guarantee the health and livelihoods of future generations. Visiting Timor-Leste and witnessing first hand the struggles people face everyday, truly emphasized to me the need for CARE to support communities with practical solutions to poverty that will be sustained for the future.

With this in mind, I think it appropriate to mention that each and every year CARE supports more than 65 million of the world's poor with a focus on working with women. Past experience has taught us that women have the power to help not only their own family, but entire communities to overcome poverty. By empowering women globally, CARE strives to improve community-based efforts focusing on access to education, prevention of HIV, increased access to clean water and sanitation and expanded economic opportunity.

By recognising that women and children suffer disproportionately from poverty, CARE has identified their ability and power to create lasting change. Today, more children are going to school and surviving past their fifth birthday than ever before. Through CARE change is imminent, and as Chairman of CARE Australia, I would like to commend all those who are ensuring this change becomes a reality for the poorest countries in the world. CARE Australia staff, CEO; Julia Newton-Howes and my Board colleagues and advisory council display immense commitment and professionalism, often under extremely difficult circumstances, to ensure lives of millions continue to change for the better as we strive to overcome poverty.

This would not be possible without the 50,000 individual Australians, corporate partners and supporters who generously contribute to CARE's fight for a more just world by giving communities the power and tools to overcome poverty. I would like to thank you all for your ongoing support of CARE Australia and trust you will be inspired as you read about CARE's practical development approaches that are leading to a world where poverty has been overcome and people live in dignity and security.

'In a disaster of such extreme magnitude, our practical approach to emergency relief ensured more than 220,000 survivors were supported with essentials such as food, water and shelter.'

CEO's Message

It is with great pleasure and optimism that I join CARE Australia to follow the strong legacy left by the previous Chief Executive, Robert Glasser. Since joining CARE I have been privileged to witness first hand the life changing impacts our projects have within communities around the world and the dedication of those from CARE who are at the front line of our fight against poverty.



Julia Newton-Howes
Julia Newton-Howes

I would also like to recognise a significant milestone in this global fight; the past year marks the half way point towards the Millennium Development Goals (MDGs). It was in 2000 that world leaders met and pledged to halve extreme poverty by 2015. Today, as a result of global efforts, 40 million more children are going to school, two million lives are saved annually through immunisations and gender disparity in primary and secondary schools has declined by 60 per cent. With the generosity of our loyal supporters, CARE Australia has been able to play an integral role in helping to achieve these outcomes.

While great progress has been made to reach the MDGs in many areas, there is still a very long road ahead. With 75 million children remaining out of school and a horrifying 10,000 women dying each week from preventable complications of pregnancy and childbirth, we must work hard to escalate progress towards achieving the MDGs. Collaboration between organisations like CARE, governments and local communities is critical for this progress.

From my experience visiting poor communities, the first people I meet and speak to are generally men, as they are the traditional leaders. In these traditional communities, women and men play different roles and do distinctly different work. CARE focuses on working with women; they are powerful catalysts for change and the impact of their work reaches far into the future. For instance, women who received a primary school education have fewer and healthier children, and given the same access to land, seed and credit as men, they would increase global agricultural productivity dramatically.

Through our years of experience, we know that households run by women are more likely to be poor and that women are more likely to be illiterate than men. The potential for women to change their future and that of their children is immense, and these figures demonstrate the need to reach them. We believe that focusing on the needs of girls and women is a critical aspect of helping communities to overcome poverty and creating lasting change.

Despite the enormous struggles faced by our partner communities due to conflict, natural disaster or poverty, I am humbled by their strength and determination, their hope and dignity. I see it in the eyes of people who are facing incredible difficulties in everyday survival. In their commitment to make lasting change they ask for our help. I hope you will be moved as you read this Annual Report and motivated to learn more about the life-changing work CARE does in developing countries.

With the combination of our experience, innovation and your support, the year ahead promises to be an exciting one. I invite you to be inspired by the strength of the communities we work in, be generous in your support and join us in our commitment to provide practical solutions to poverty.

About CARE Australia

CARE Australia was founded in 1987 by former Prime Minister, the Right Honorable Malcolm Fraser, AC CH, and is recognised as one of Australia's largest non-political and non-religious overseas aid agencies.

CARE Australia works with poor and marginalized communities to support long-term development projects and to respond to humanitarian emergencies. By working with governments and local partners CARE helps communities to improve health and education services, increase agricultural production, protect the environment, build appropriate water supply and sanitation systems and address child malnutrition. Due to the disproportionate impacts poverty has upon women and girls, enhancing gender equality is the cornerstone of CARE's assistance. We believe that supporting women and girls is one of the most effective ways to bring lasting change to poor communities.

To ensure accountability and transparency, CARE Australia retains management and contractual control on all projects.

CARE Australia funding

CARE Australia relies on the support of the Australian public to fund projects. The generous public support given to CARE Australia helps to secure additional funding from institutional donors such as AusAID, United Nations organisations and the European Union.

CARE Australia accountability and accreditation

CARE Australia is a signatory to the Australian Council for International Development (ACFID) Code of Conduct, which sets out standards on how organisations should be managed, how they communicate with the public and most importantly, how they spend the funds they raise.



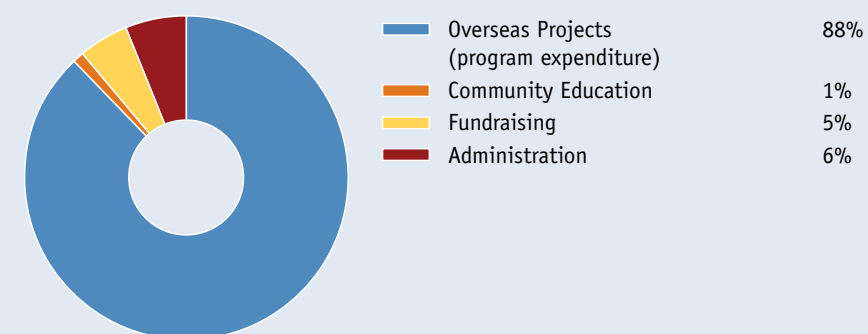
CARE Australia is also a signatory to the Code of Conduct of the International Federation of Red Cross and Red Crescent Movement and Non-Governmental Organisations in Disaster Relief and the SPHERE Humanitarian Charter and Minimum Standards.

CARE Australia holds full accreditation status with AusAID, the Australian Government's overseas aid program. Achieving accreditation entails a rigorous review of CARE's systems and capacities. It reflects the Government's confidence in CARE Australia's professionalism, accountability and effectiveness.

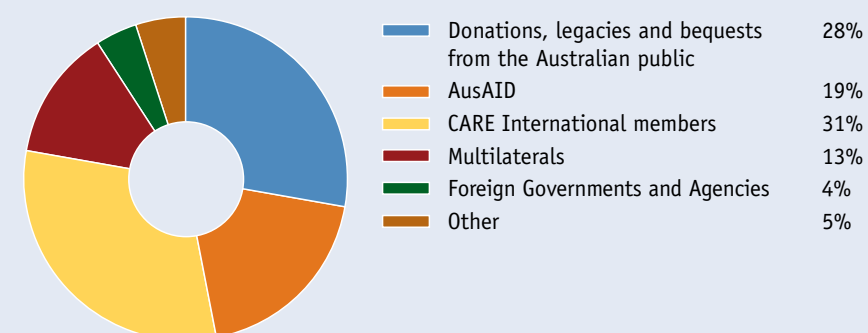


Fast Facts

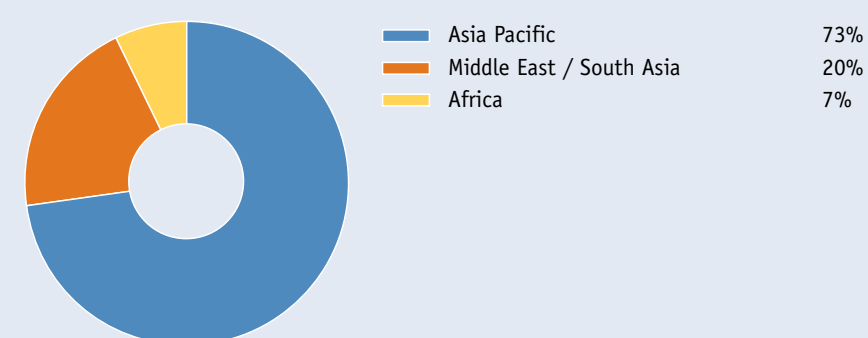
Expenditure (Total \$61,304,448)



Revenue by source (Total \$60,773,700)



Overseas Projects by geographical region (Total \$53,870,939)



Asia Pacific

- Cambodia
- India
- Indonesia
- Laos
- Myanmar/Burma
- Papua New Guinea
- Sri Lanka
- Thailand
- Timor-Leste
- Vietnam

Middle East / South Asia

- Afghanistan
- Bangladesh
- Jordan
- Nepal
- Pakistan
- Palestinian Territories
- Yemen

Africa

- Chad
- Kenya
- Malawi
- Mozambique
- Niger
- South Africa
- Sudan
- Uganda

World of CARE

CARE Australia is a member of CARE International, a confederation of 12 independent non-profit, non-sectarian humanitarian organisations that share the same vision and work together to end poverty and defend human dignity.

CARE facts

CARE assists more than 65 million of the world's poorest people.
 CARE is one of the world's largest non-government emergency relief and development organisations.
 More than ninety per cent of CARE's 14,500 employees are nationals of the country they work in.

Care International programs

Africa

- Angola
- Benin
- Burundi
- Cameroon
- Democratic Republic of Congo (DRC)
- Eritrea
- Ethiopia
- Ghana
- Ivory Coast
- Lesotho
- Madagascar
- Mali
- Nigeria
- Rwanda
- Sierra Leone
- Somalia

- Swaziland
- Tanzania
- Togo
- Zambia
- Zimbabwe

Asia

- Philippines
- Tajikistan

Latin America and the Caribbean

- Bolivia
- Brazil
- Colombia
- Cuba
- Ecuador
- El Salvador
- Guatemala
- Haiti

- Honduras
- Nicaragua
- Peru

Middle East and Europe

- Bosnia/Herzegovina
- Bulgaria
- Croatia
- Egypt
- Georgia
- Kosovo
- Lebanon
- Montenegro
- Romania
- Serbia
- Syria

Countries in which CARE Australia has management responsibility in FY07/08

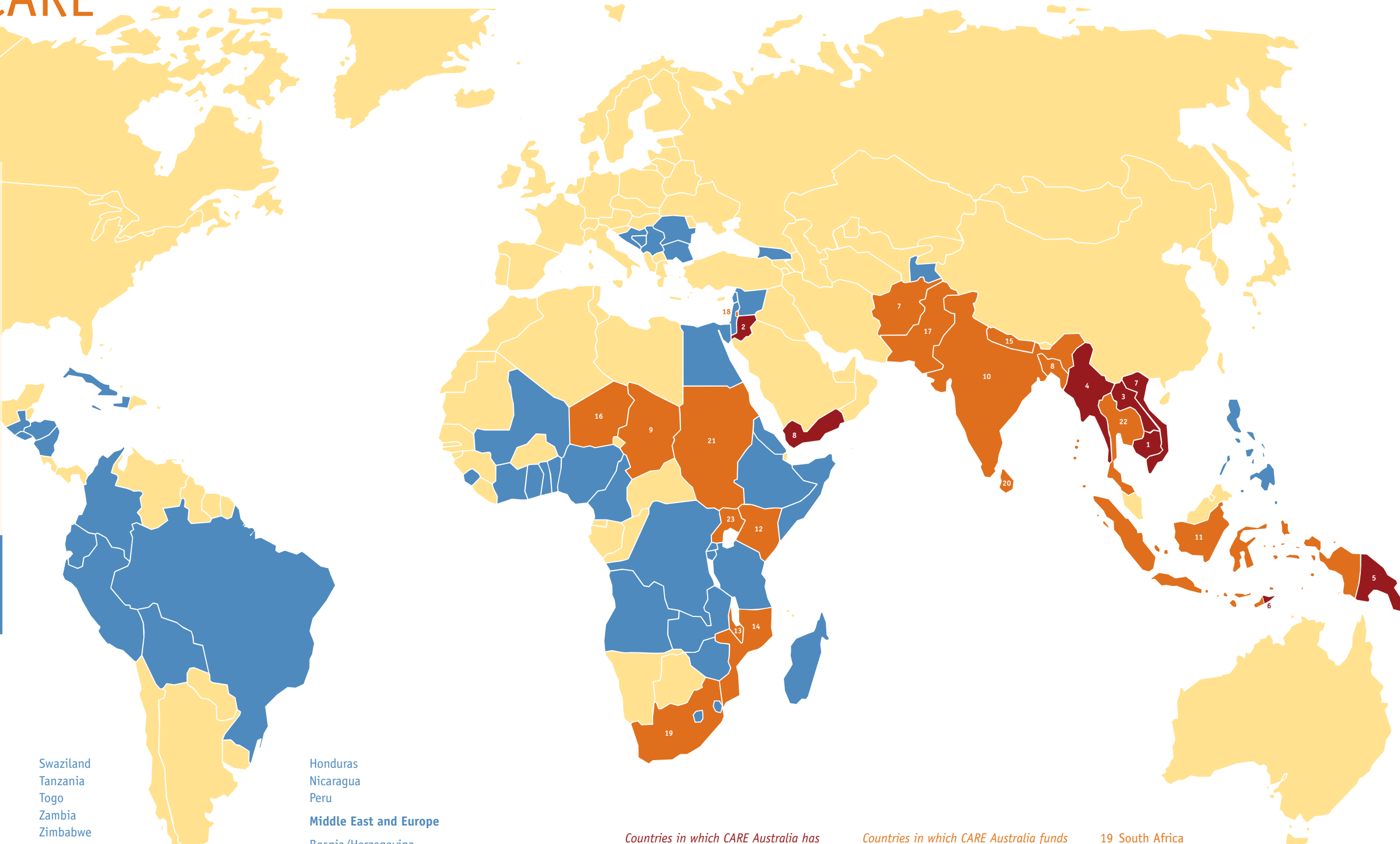
- 1 Cambodia
- 2 Jordan
- 3 Laos
- 4 Myanmar/Burma
- 5 Papua New Guinea
- 6 Timor-Leste
- 7 Vietnam
- 8 Yemen

Countries in which CARE Australia funds and manages projects in FY07/08

- 7 Afghanistan
- 8 Bangladesh
- 9 Chad
- 10 India
- 11 Indonesia
- 12 Kenya
- 13 Malawi
- 14 Mozambique
- 15 Nepal
- 16 Niger
- 17 Pakistan
- 18 Palestinian Territories

- 19 South Africa
- 20 Sri Lanka
- 21 Sudan
- 22 Thailand
- 23 Uganda

In 2007-2008 CARE supported development projects in 70 countries around the world.



Improving lives through practical solutions to poverty in PNG

In Papua New Guinea (PNG), 40 per cent of the population live in poverty and close to 95 per cent of the poor live in rural areas. As most government investments occur in and around urban centres, people living in rural areas have limited access to employment opportunities and basic services such as water, sanitation, infrastructure, electricity, education, health services and transport. The country's average life expectancy is below 56 years, eight out of 100 children die before the age of five, more than 40 per cent of adults are illiterate and the maternal mortality rate is among the highest in the Asia-Pacific.

One of the greatest threats to development in PNG is the HIV/AIDS epidemic. PNG has the highest incidence of HIV in the Pacific region with an estimated two per cent of the adult population HIV positive. The epidemic significantly impacts on women both in terms of their vulnerability to infection and bearing the burden of care for infected family members.

CARE Australia is piloting approaches to support the most remote and disadvantaged areas of PNG with improved agricultural practice, water supply, education and women's access to income. We are helping communities improve the quality of life of more than 13,000 people throughout 20 villages by addressing the challenges the communities themselves have prioritised. Across all our activities, CARE is focused on HIV/AIDS prevention, providing awareness in remote communities where knowledge of HIV/AIDS remains poor.

'I am so happy because now it is easier to use water. I used to walk for hours a day carrying a 20 litre container on my head which was very heavy. Where we used to collect water was swampy which wasn't healthy. Children would get typhoid and diarrhoea and sometimes the women would have kidney problems. Since the project there have been a lot of changes – there is less sickness, we are cleaner, and we can wash our clothes more easily.'

In a corner of a remote village called Onenika 3 in the lush and mountainous Eastern Highlands Province, small, one-room houses with bamboo walls and thatched roofs made from kunai grass, peak above a sea of tropical greenery interspersed with bright flowers and dirt pathways, well worn by the bare-footed villagers. Coffee trees dominate this area, known as The Duear Plantation.

Its owner, Duear Arinte, 40, heads a family of 11 as well as this community. He farms the coffee plantation and rears cattle and pigs while managing the villager's behaviour, assisting with their agricultural work and striving to make this isolated village a better place to live. While farming this arable land provides the only opportunity to earn money, one of their many challenges is selling their crops. 'Our land is fertile and we don't find it hard to grow food. Bringing the food to the market to earn money is very hard', Duear explains, describing the poor roads which limit villagers transporting their crops to nearby towns. Many of these families can't afford their children's school fees or items such as soap, food and clothing. Living without electricity, sleeping on dirt floors without blankets and struggling to survive, these people are chronically poor.

Until recently, a lack of clean water was the most pressing concern. Duear elaborates, 'we used to do a lot of hard work to collect water each day. All of us, especially the women and children would have to collect water and bring it in containers up the hill'. He continues sadly, 'our children used to get very sick from drinking the water we would collect and some would die.'

In July 2008, CARE completed a rural water supply and sanitation project as part of an initiative to strengthen the capacity of vulnerable communities in PNG. Now the community has access to clean water for the first time, piped across a valley to their new drinking taps, areas for washing clothes, toilets and showers. Seeing the benefits to his village, Duear is filled with hope and optimism.

Isabella, a Water Engineer for CARE who was born in a coastal area of PNG, was involved in the project from the beginning. She explained the importance of the project, 'I feel very happy to do something for the people in this village as most Papua New Guineans don't have clean water or sanitation.'

Most village members were involved in construction, working together to dig trenches, lay pipes, set concrete slabs keeping areas around the taps clean, constructing the latrines and shower blocks.

The whole system was completed within one month. Duear and his wife Susan were both part of the construction effort. 'I helped to dig the trenches, assisting with the cement slabs and collecting stones to put down before the cement', said Susan.

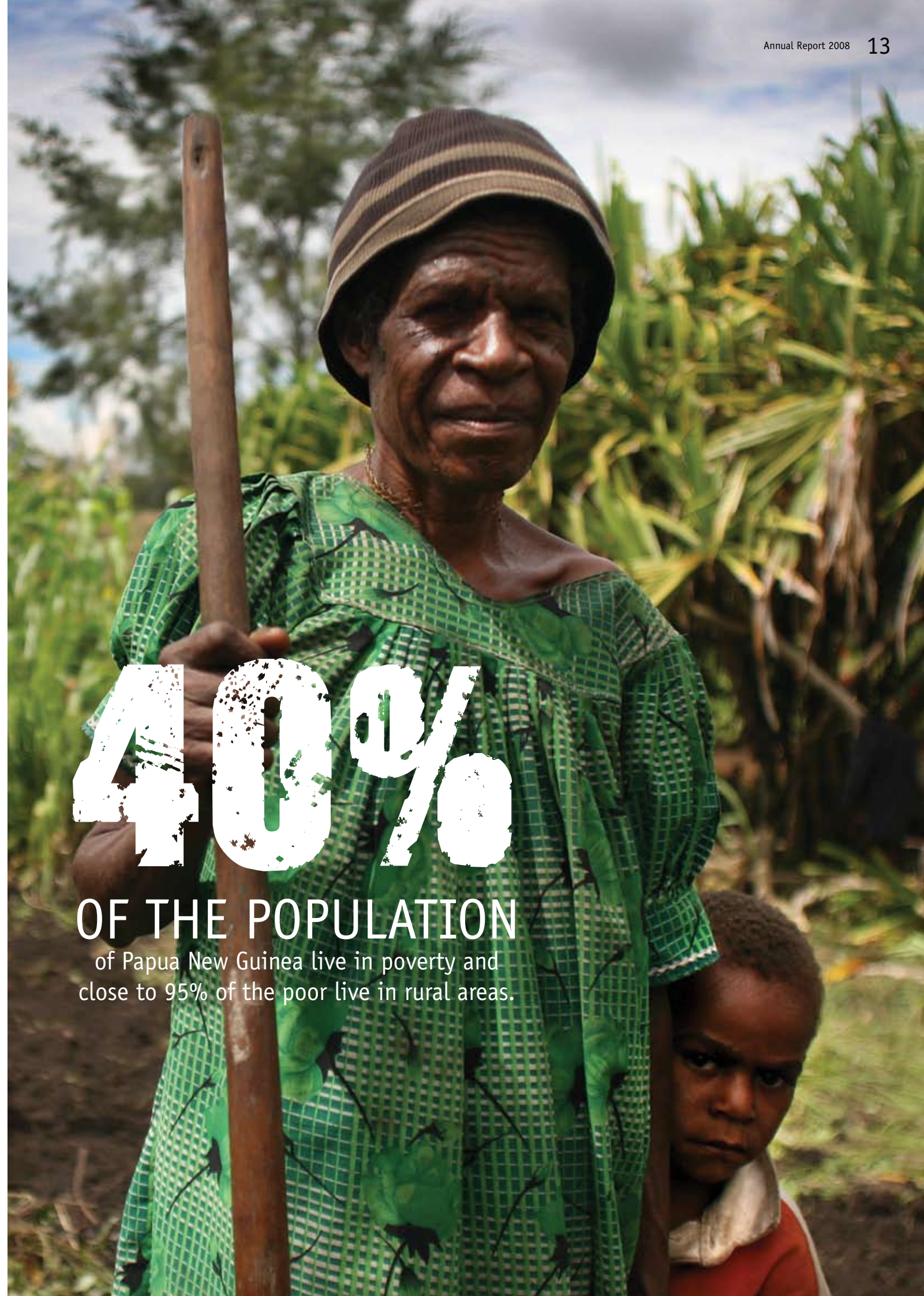
Susan and her family's health used to suffer from the effects of limited access to water, poor hygiene and the daily burden of collecting water. Now she sees many improvements, 'I see good things for the children. It's good that they will enjoy what we have now', said Susan. Considering her own future she continues, 'I want to be more involved in earning an income for my family by taking vegetables and coffee to the market. I look forward to planting more coffee trees and looking after animals like pigs, cows, chickens and ducks.'



40%

OF THE POPULATION

of Papua New Guinea live in poverty and close to 95% of the poor live in rural areas.



Lafaek magazine spreads the word in Timor-Leste

Supporting primary school education in Timor-Leste has proved to be a significant challenge since the nation's independence. With a lack of classrooms, qualified teachers and reading materials in the national language of Tetum, schools were struggling to build a curriculum base for students. Then along came Lafaek.

Lafaek is the only children's magazine produced in the national language of Tetum. The magazine's title, *Lafaek*, meaning crocodile, is a nod to the country's creation myth, in which a crocodile took a boy who had saved his life on his back to explore the world. When the crocodile died, it is said he formed the island of Timor.

Lafaek provides the children of Timor-Leste with an opportunity to learn about the world, by providing information on diverse topics such as history, democracy, peace-building, the environment and children's rights. 'Lafaek is an important teaching aid, and it gives children tools to develop into self-confident and responsible citizens,' a grade six teacher explains. Along with the three grade-based *Lafaek* publications, CARE now also produces a fourth publication, *Lafaek for teachers*, a high-quality educational resource.

IN THE PAST YEAR MORE THAN
1,400,000
LAFAEK MAGAZINES

have been published to reach more than 278,000 students and 8,156 teachers nation wide.

Five times a year, three fully loaded trucks and 13 motorbike riders conquer the rugged Timor-Leste terrain to ensure *Lafaek* reaches children in all 13 districts of the nation. With topics from mathematics to health and key issues affecting the children, students are overjoyed when they receive their own copy of *Lafaek*. Recently CARE produced a special edition of *Lafaek* on the theme of peace in response to the unrest. The edition aimed to unite various groups throughout the country by focusing on what all East Timorese have in common. Since then peace education has become a standard feature of the magazines.

CARE supports communities to improve the quality and accessibility of basic education to help individuals and communities reach their full potential. We seek to ensure that everyone, even those in the most difficult circumstances such as refugee children, women, girls and people living with HIV/AIDS, have access to education. Our focused education projects address not only the educational needs of children, but the literacy needs of adults.

Francisco Bao Santos, CARE Field Officer

'Lafaek really helps children to understand their rights and responsibilities, to create peace, and to create positive relations between students from different districts. We don't have a real postal service here yet, so *Lafaek* serves as a way for students from different parts of the country to communicate with each other through the magazine. *Lafaek* serves as a journal which develops children's thinking, and not just children but adults as well.'



'I like Lafaek Prima because it has nice stories. I also like Nona, one of the magazine's characters, because she is smart.' Yetriana, grade four.





'The benefits from the birds are endless; we have more food to eat and the composting results are amazing, I feel safer now for all my family.'

Practical dry-land agriculture methods helping farmers in Jordan

For generations, farmers in the rural community of Bayoudeh, Jordan have supported themselves by farming olives and producing olive oil. Yet, as water becomes more and more scarce, their traditional farming methods are no longer returning the harvest required to sustain their livelihoods. As the cost of food and daily living increases dramatically, some families have been forced to sell their land, and with it abandon their traditional livelihoods, just to survive.

Recognising the hardships rural Jordanian families are struggling with in the face of severe drought, CARE is working to improve the situation in Bayoudeh. By introducing improved water systems and environmental land management, CARE is helping families sustain both their livelihoods and the environment into the future.

When CARE first visited Bayoudeh and discussed the importance of using natural resources to improve the nutrition and structure of the soil the entire village was filled with excitement. For the first time, community members saw the opportunity to use their existing resources to make their land more fertile and as a result, improve their lives.

Khadija, a farmer in Bayoudeh village, was given ducks and chickens to farm. Using their manure she produced a rich compost for use on her olive trees and has even created a new source of income by selling the chicken and duck eggs at the market.

Khadija thinks the methods introduced by CARE are really making a difference, explaining 'I use the very simple technologies that CARE taught me to reduce water consumption. I make mulch to go under the trees and we have dug two wells to hold grey water with the money saved from CARE's revolving fund in our community.'

Excited by the opportunity to support her family, Khadija's vision is bigger than just her own farm, she now wants to influence the entire village so she can improve the quality of the produce and as a result improve the entire community's health. Today, she is well on her way to achieving this goal; Khadija recently became a trainer and proudly exclaimed; 'Already I have counted more than 10 people that have replicated the technologies that CARE taught me, and I have taught them.'

CARE assists local farmers to produce enough food and money from their agricultural work to provide for their families and to ensure that the natural environment is preserved for the generations that will follow them. By equipping farmers with the knowledge and tools to improve their agricultural practices, CARE is helping to improve the livelihoods of rural families and communities.



Jordan is classified as a chronically water-scarce country.

Less than 5%
OF THE LAND IS ARABLE.

Cyclone Nargis

On 2 May 2008, Cyclone Nargis made landfall in southern Myanmar. With winds of up to 190 kilometres per hour, the cyclone tore through the country's capital Yangon and the vital rice growing region of the Ayeyarwady Delta. The cyclone's worst impact was caused by a deadly sea surge 3.5 metres high that wiped out entire towns and villages, demolished crops and contaminated water sources across the low-lying Delta.

'The scale of impact from the Cyclone in Myanmar is comparable to that of the Indian Ocean Tsunami in 2004', said CARE Australia CEO Dr Julia Newton-Howes after witnessing the magnitude of the destruction.

Over 450,000 homes were destroyed and an additional 350,000 houses were damaged. Floods inundated over 600,000 hectares of agricultural land, killing up to 50 per cent of draught animals. In the affected areas 75 per cent of health facilities and up to 60 per cent of public schools were destroyed or severely damaged.

Numerous survivors reported they had lost everything including homes, livelihoods and family members.

CARE was well-positioned to respond to the emergency and was able to build on more than 14 years experience working directly with communities in Myanmar. Before the emergency CARE had 500 staff members in Myanmar working on projects in 120 villages and towns across the country. By July that was boosted by an additional 300 staff to work on the emergency response.

THE CYCLONE LEFT
130,000
 PEOPLE DEAD OR MISSING
 and 2.4 million people affected.

CARE responded by providing immediate and essential aid delivering safe water, sanitation, emergency shelter and food supplies including rice and high energy biscuits. Packages were distributed containing children's clothing, mosquito nets, plastic sheeting, blankets, cooking and eating utensils, gas lighters, toothbrushes, toothpaste and buckets.

By late June, CARE had supported more than 220,000 people and is committed to continuing support to survivors in the coming years. A three year recovery plan has been developed for the rehabilitation of livelihoods, housing, infrastructure and food security.

Emergency distribution highlights as of late June:

- 928 metric tonnes of rice
- 269 metric tonnes of high energy biscuits
- 20 metric tonnes of rice paddy seed



CARE responds to emergencies

A double disaster of flood and cyclone damage in Bangladesh

From June 2007, heavy rainfall across South Asia caused repeated flooding during one of the worst monsoon seasons in years. In response to the disaster, that affected a staggering 48 million people CARE Australia provided emergency relief to Nepal, Pakistan and Bangladesh.

Just months after South Asia was ravaged by serious flooding, Bangladesh was hit by one of the country's most destructive cyclones in over 125 years. On November 15, 2007 Cyclone Sidr carried winds of up to 250 kilometres an hour and created a five-metre sea surge that obliterated three seaside towns and caused widespread flooding. Over 3,000 people were killed and 8.5 million people were affected.

CARE Australia provided emergency support to thousands of people throughout the crisis. Distributing emergency shelter, blankets, clothing, cooking utensils, soap, mosquito nets and plastic buckets to 3,820 cyclone affected people. More than 380 families received fishing boats and nets to re-establish their livelihoods and generate income. Cash for work activities supported 1,850 people and included road repair and vegetable gardening.



Cyclone Guba pummels Papua New Guinea



In November 2007 Cyclone Guba brought extensive flooding and storm damage to the Oro and Milne Bay Provinces of Papua New Guinea. Over 160 people were killed and 78,000 people affected. Homes, vegetable gardens and crops were destroyed, and livelihoods devastated, leaving thousands of families with little or no food to make it through the wet season.

CARE's response addressed the immediate food and shelter needs of cyclone affected communities in Oro Province through the provision of emergency toolkits and 2.3 metric tonnes of vegetables.

Post election violence in Kenya

Kenya's disputed presidential election in January 2008 triggered an explosion of violence that killed over 600 people and left 255,000 people internally displaced. With the outbreak of unrest, Kenya faced a food crisis as farmers were forced to flee their fields, leaving crops unharvested.

To prevent a severe food shortage, CARE's emergency response focused on supporting farmers who remained on their land with training, support and the delivery of seeds. Approximately 6,000 households benefited from these efforts allowing them to plant for the season and ensure the production of food.



CARE Australia's 2004 Indian Ocean Tsunami program continues



CARE's long term rehabilitation program to the areas affected by the 2004 Indian Ocean Tsunami has continued throughout 2007-2008. Australian public donations have supported communities in Sri Lanka, Indonesia, Thailand and India to rebuild their lives.

In Indonesia, farmers have learnt improved farming techniques, including training in organic cocoa growing. Communities in India and Sri Lanka have been actively engaged in the rebuilding of their own homes and the development of sanitation systems. In Thailand, CARE was able to provide loans to support small business development. CARE's work in Tsunami affected communities will soon be drawing to a close almost four years on from the Tsunami.

Supporting CARE

Over the past 21 years, CARE Australia has delivered practical and long term change to communities and developing countries throughout the world. These remarkable achievements would not have been possible without the support, encouragement and compassion of our dedicated staff, volunteers and supporters. There are many faces behind CARE's work; their efforts combined have helped us reach where we are today.

'Alone we can each do a little, but working together and building partnerships, we are really making a big difference,' Julia Newton-Howes, CEO, CARE Australia.



Mr. Geoff Handbury, CARE donor since 1996

'I honestly believe in CARE's approach to help people help themselves, and find donating to support this very rewarding. I get much more back than I give – it is my pleasure.'



Doreen Iga, CARE PNG Community Development and Emergency Manager

Doreen has been working with CARE in Papua New Guinea for over a year and gets satisfaction from many parts of her job, especially bringing positive change to the lives of her fellow Papua New Guineans

'I feel so satisfied working for CARE – you see what the projects can do, it is so good to see the difference you can make to women and children's lives.'

Pacific Palms Primary School students, CAREgifts Catalogue customers

Pacific Palms Primary School students from Northern New South Wales fundraised in their local community to buy three wells for CARE's projects in Asia through the CAREgifts Catalogue.



Harriet Dodd, CARE Jordan Country Director

'I am proud to have been CARE's Country Director in Jordan since mid 2005. I like being part of this huge international family, all working together to tackle poverty and injustice. Sometimes it feels like cheating to take any personal kudos for CARE's achievements! Without the amazing dedication of the team I work with, and the determination of those we serve to make a difference in their own lives and their community, my work would be meaningless.'

CAREpartner DLA Phillips Fox

'Being part of CARE Australia's World Hunger Campaign enabled our partners and staff to help make a lasting change for children in the Ratanakiri province of Cambodia, by supporting the development of educational resources in the area. We embraced the challenge of reaching this year's fundraising target with much enthusiasm! Karaoke nights, office bake-offs, raffles and casual clothes days were just a few of the activities taking place, allowing our partners and staff to support CARE Australia and its work in Cambodia in enjoyable ways.'



Sok, 15 year old student Sok, Cambodia

'I have received the CARE school scholarship three times – for grades one, two and three. I get books, pens, pencils, rulers, clothes, shoes and a bag. I am so delighted when I get the scholarship. It helps me a lot.'



Heath Francis, CARE Australia volunteer

A recipient of the Order of Australia Medal and Paralympian, Heath volunteers in CARE's Canberra office twice a week and says 'I love the opportunity to assist such a wonderful organization.'

Timothy Toner, CARE Australia's Young Executive Committee

Timothy, who won one of the 2007 Macquarie Volunteer of the Year Awards, has been working on strengthening the corporate relationship between Macquarie and CARE by promoting the World Hunger Campaign and helping CARE to communicate with potential corporate partners.

Timothy also helped organise and participated in CARE's Cycle Challenge to Cambodia, which raised over \$24,000.

Timothy is passionate about the work he does for CARE and says 'The Cycle Challenge to Cambodia really opened up my eyes to the amazing work CARE is doing overseas and I'm now a strong believer in the work they are doing to improve people's lives in some of the poorest communities in the world.'



Supporters and Partners

CARE Australia relies on the generosity of people like you, countless project partners and more than 1,400 dedicated staff members to keep our work going. Your support means we can continue to strive for a world without poverty, your confidence and trust encourages us and drives us towards a world of hope, tolerance and social justice. Thank you.

CARE Australia values highly its partnerships with the Australian Government through AusAID. We are working together in 18 countries across Asia, the Pacific, Africa and the Middle East with funding from the AusAID NGO Cooperation Program; Cooperation Agreements and humanitarian and emergency programs.

CARE Australia is incredibly grateful to our major donors who have generously donated \$10,000 or more during the past year:

Aeon Energy (Aust) Pty Ltd	Lonely Planet Publications
CAF	Mr Conrad Newbery
Caladh Investment Pty Ltd	Piobaireachd Pty Ltd
Guys & Dolls the Musical	Dr Graeme Robson
Mr. Geoff Handbury	Roy Morgan Research Pty Ltd
Mr Ben Jones	Peter Schreurs & Sons Vegetable Farms
Dr Diana Learoyd	

CAREpartners

The CAREpartner program provides companies with a unique opportunity to make a significant contribution to the alleviation of global poverty. CAREpartners support CARE Australia's work in developing countries, making a real commitment to achieving a world of hope, tolerance and social justice.

Thank you for your generous and ongoing support.

Accor	Leighton Holdings Limited
AGL	Mallesons Stephen Jaques
Air Communications	Manpower Professional
Allens Arthur Robinson	Maple-Brown Abbott Ltd
AMCOR	Mitchell Communication Group
Arthur J Gallagher Australasia Holdings	Myshare
ASX	NAB
Australian Wealth Management	OneSteel Limited
AVIVA Australia	Peter Lee Associates
BHP Billiton	Qantas
Computershare Ltd	Quest – Southbank
Cover-More Insurance	Rabobank
Deutsche Bank	Rusher Rogers
DLA Phillips Fox	Silvant Nominees
Footprints Fundraising	Swire Shipping
Hewitt Associates	Thomas Hare Investments Ltd
Jetmaster (VIC) P/L	Toshiba
Jewish Aid Australia	Vinta Group
Karma Currency	Walker Refrigeration Cabinets

Trusts and Foundations

Annie & John Paterson Foundation Ltd
 B'nai B'rith Foundation
 Davies Family Foundation
 Greenlight Foundation
 Kel and Rosie Day Foundation
 Melbourne Community Foundation
 Nordia Foundation
 P & J Stewart Family Trust
 Precision Plating Charitable Trust
 Skipper-Jacobs Charitable Trust
 Sky Foundation
 Tattersall's George Adams Foundation
 The Charitable Foundation
 The Gandel Foundation
 The George Lewin Foundation
 The Mabel & Franklyn Barrett Trust
 The Macquarie Bank Foundation
 The Pace Foundation
 The Ravine Foundation
 The Robert Christie Foundation
 Wood Family Foundation

Bequests

Estate of Mr Bruce Foster Boyes
 Estate of Christine Grierson
 Estate of Colin Albert Sargent
 Estate of Ernest Spinner
 Estate of Evelyn Newton
 Estate of Gordon Butler
 Estate of Gordon Nelson
 Estate of Heinz Bernhard Mendel
 Estate of Iris Fay Fredline
 Estate of Mr Kendeall Jeffrey Rye Jr.
 Estate of John W Barrie
 Estate of Jolan Nagy
 Estate of Joy Stansfeld
 Estate of MJ Myatt
 Estate of Marjorie Lilian Whiffen
 Estate of Nancye Rawson
 Estate of the Late Neville Jeffress AM
 Estate Mr Norman Harold Mapperson
 Estate of Patricia Monica McMillan
 Estate of Mr Robert Wilfred Pender
 Estate of Sybil D Tickle
 Estate of Thomas McAndrew
 Estate of William King
 Estate of Myrtle Joyce Myatt
 State Trustees Australia Foundation
 – Ellen Jean Matthews
 State Trustees Australia Foundation
 – The Francis Family
 State Trustees Australia Foundation
 – The John Murphy Charitable Trust

CARE Australia would like to remember a number of valued supports who passed away this year. An 'in memory' gift is a thoughtful way to honour a loved one. Any gift, great or small, is truly appreciated and will go towards CARE's work in developing countries.

CARE Young Executive Committee

Abi Cleland, Head of Strategy, Personnel Division ANZ

Troy Hey, Manager, External Relations, Foster's Group

Kerrie Lavey, Communications Manager, Macquarie Real Estate Capital, Macquarie Bank Ltd

Andrew Lazarus, Region Manpower, Manpower Professional

Timothy Toner, Executive, Macquarie Capital Advisors, Macquarie Bank Ltd

Fundraising Committee

Jane Baillieu, Chairperson
 Celia Burrell
 Kathy Cameron
 Cara Cunningham
 Jeanine Froomes
 Chloe Fitzwilliams Hyde
 Sarah Kirby
 Jocelyn Mitchell
 Serena Mitchell
 Robbie Parkes
 Caroline Pescott
 Sarah Reid
 Arabella Tremlett
 Sarah Manifold
 Kate Veall

CARE Australia received \$16,744,038 from public donations during the year to contribute to our life-changing work. This includes donations from 36,715 individual donors – thank you all.



Our Board

Chairman

Peter Smedley

MBA, B Comm. FAICD
Director since 2000.

Chairman, OneSteel Ltd; Chairman, Spotless Group; Deputy Chairman, Colonial Foundation; Director, The Australian Ballet; Director, The Haven Foundation.

Formerly Managing Director and CEO Colonial Ltd and Mayne Group Ltd; Chairman, State Bank NSW; Deputy Chairman, Newcrest Ltd; Executive Director, Shell Australia; Director, Austen and Butta.

Vice Chairman

Philip Flood, AO

Director since 2003.

Formerly Secretary, Department of Foreign Affairs and Trade; Director-General, Australian Agency for International Development (AusAID); High Commissioner to the United Kingdom; Ambassador to Indonesia; High Commissioner to Bangladesh; Chairman, Australia Indonesia Institute; Board member Asialink.

Vice Chairman

Harold Mitchell, AO

Director since 2004.

Executive Chairman, Mitchell Communication Group; Director, Opera Australia; Chairman, ThoroughVision.

Formerly Chairman, National Gallery of Australia; President, Museums Board of Victoria; and President, Melbourne International Festival of the Arts.

Treasurer

Brian Jamieson

Director since 2001.

Chairman, Mesoblast Ltd; Non-executive Director, Oz Minerals Ltd; Non-executive Director, Sigma Pharmaceuticals Ltd; Non-executive Director, Tattersalls Ltd; Non-executive Director HBOS Australia Pty Ltd; Director, The Bionic Ear Institute; Director, Veski; Director, The Sir Robert Menzies Memorial Foundation; Director, Major Performing Arts Board; Chairman, Tattersall's Foundation.

Formerly Chief Executive Officer, KPMG Australia; Managing Partner Melbourne, Minter Ellison.

Willoughby Bailey, AO K LJ

Director since 1992.

Director, Blashki Holdings; Director, Geelong Community Foundation.

Formerly Chairman, CRC for Coastal Zone; Formerly Deputy Chairman and Chief Executive Officer, ANZ Banking Group; Deputy Chairman, Coles Myer Ltd; Deputy Chair, Geelong Gallery Foundation Inc.; Member, Economic Planning Advisory Council.

Karyn Baylis

Director since 2004.

Director, Cure Cancer Foundation.

Formerly Director, Organisational Renewal, Sing Tel Optus Pty Ltd.

Formerly Group Executive, Sales and Marketing, Insurance Australia Group (IAG) Ltd; Senior Vice President, The Americas – QANTAS Airways Ltd; Director, NRMA Financial Management Ltd and NRMA Life Nominees Pty Ltd.

John Borghetti

Director since 2005.

Executive General Manager, QANTAS; Director of Asia-based QANTAS subsidiaries – Holiday Tours and Jetabout Holidays; Director, Tour East Australia; Executive Committee Member, Australia-Japan Business Co-operation Committee.

Formerly Director, Sydney Football Club; Executive General Manager, Sales and Marketing, QANTAS.

Colin Galbraith, AM

Director since 2004.

Special Advisor, Gresham Partners Limited; Director, Commonwealth Bank of Australia; Director, OneSteel Ltd; Director, Australian Institute of Company Directors; Chairman, BHP Billiton Community Trust; Trustee, Royal Melbourne Hospital Neuroscience Foundation.

Diana Gribble

Director since 2004

Partner, Private Media Partners; Director, Lonely Planet Publications Pty Ltd;

Formerly Chairman, The Text Media Group.

Diane Gribble has since retired from the CARE Australia Board, effective June 2008

William Guest

Director since 2000.

Director, Guests Furniture Hire; Director, Threeways; Formerly Director, Tailor Made Sofas; Director, Property 4 Retail; Director, Lounge Design Furniture.

Formerly Director, Freedom Furniture Ltd.

The Hon. Barry Jones, AO

Director since 1992.

Director, Burnet Institute; Chairman, Port Arthur Historic Site Management Authority; Director, Australian Stem Cell Centre; Director, Centre for Eye Research, Australia; Chairman, Vision 2020 Australia.

Formerly Australian Minister for Science; Member, Executive Board UNESCO.

Martin McKinnon

Director since 2004.

Managing Partner, ZenithOptimedia; Director, Fine Wines Direct; Director, Tarcombe Valley Pty Ltd; Director, Hawthorn Football Club; Patron, Education Foundation; Board Member, Programs Advisory Board, Victoria University.

Formerly Head of Marketing, QANTAS.

Bronwyn Morris

Director since 2007.

Director, Spotless Group Ltd; Queensland Investment Corporation; Stanwell Corporation Ltd; Brisbane Marketing Pty Ltd; Director, RACQ Ltd; Councillor, Bond University.

Formerly Chairman, Queensland Rail; Director, Colorado Group Ltd; Director, Queensland Office of Financial Supervision.

Christine O'Reilly

Director since 2007.

Global Head of Asset Management – Infrastructure Investments – Colonial First State.

Formerly, Chief Executive Officer and Director, GasNet Australia Group.

Advisory Council

Sir William Deane, AC KBE

Director, CARE Australia 2001–2004;
Chairman, CARE Australia 2002–2004

Formerly Governor-General of Australia; Justice of the High Court of Australia; Justice of the Supreme Court (NSW) and Federal Court Judge.

Tony Eggleton, AO CVO

Director, CARE Australia 1996–2007,
Chairman, CARE Australia 2004–2006,
Vice Chairman, CARE Australia 2002–2004;
Member of the CARE International Board 2001–2007; Secretary-General,
CARE International 1991–1995.

Member, Australian Aid Advisory Council; Member, Foreign Affairs Editorial Board; Chairman, Consultative Council, Centre for Democratic Institutions.

Formerly Chief Executive Officer, National Council for the Centenary of Federation; Federal Director, Liberal Party of Australia.

Sir Leslie Froggatt

Director, CARE Australia 1989–2004;
Vice Chairman, CARE Australia 1995–2001.

Formerly Chairman and CEO, Shell Australia Ltd; Chairman, Pacific Dunlop Ltd; Chairman, Ashton Mining Ltd; Chairman, BRL Hardy Ltd.

Jocelyn Mitchell

Director, CARE Australia 1993–2006.

Director and former Chairperson, Beaufort and Skipton Health Service; Director, Lowell Pty Ltd.

Formerly Teacher and Careers Advisor; Foundation Member, Women's Electoral Lobby; Chairperson, The Australian Garden History Society.

Alf Paton

Director, CARE Australia 1994–2004.

Formerly Managing Director and Chairman, Placer Pacific Ltd; Managing Director and Chairman, Kidston Gold Mines Ltd; President, Australia Papua New Guinea Business Council; Chairman, Hill End Gold Ltd.

Founding Chairman

Rt Hon. Malcolm Fraser, AC CH

Chairman, CARE Australia 1987–2001;
President, CARE International 1990–1995;
Vice President, CARE International 1995–1999.
Prime Minister of Australia 1975–1983.

Senior Executives

During the year the total remuneration paid to senior executives was \$934,912.

Financial Report

Independent Audit Report to the Members of CARE Australia

The accompanying concise financial report of CARE Australia comprises the Balance Sheet as at 30 June 2008, the Income Statement, and Statement of Changes in Equity for the year then ended and related notes, derived from the audited financial report of CARE Australia for the year ended 30 June 2008. The concise financial report also includes information about fundraising activities undertaken by CARE Australia under the Charitable Fundraising Act 1991 (NSW), discussion and analysis of operations for the year ended 30 June 2008, and the directors' declaration. The concise financial report does not contain all the disclosures required by the Australian Accounting Standards.

Directors' Responsibility for the Concise Financial Report

The Directors are responsible for the preparation and presentation of the concise financial report in accordance with Australian Accounting Standards (including the Australian Accounting Interpretations) and the Corporations Act 2001. This responsibility includes establishing and maintaining internal controls relevant to the preparation of the concise financial report; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

Our responsibility is to express an opinion on the concise financial report based on our audit procedures. We have conducted an independent audit, in accordance with Australian Auditing Standards, of the financial report of CARE Australia for the year ended 30 June 2008. Our audit report on the financial report for the year was signed on 26 September 2008 and was not subject to any modification. The Australian Auditing Standards require that we comply with relevant ethical requirements relating to audit engagements and plan and perform the audit to obtain reasonable assurance whether the financial report for the year is free from material misstatement.

Our procedures in respect of the concise financial report included testing that the information in the concise financial report is derived from, and is consistent with, the financial report for the year. These procedures have been undertaken to form an opinion whether, in all material respects, the concise financial report complies with Australian Accounting Standards.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Independence

In conducting our audit, we have complied with the independence requirements of the Corporations Act 2001.

Auditor's Opinion

In our opinion, the concise financial report, information about fundraising activities undertaken by CARE Australia under the Charitable Fundraising Act 1991 (NSW), discussion and analysis of operations, and the directors' declaration of CARE Australia for the year ended 30 June 2008 complies with Australian Accounting Standards.

Ernst & Young



G J Knuckey

Partner
Canberra
26 September 2008

Director's Declaration

In accordance with a resolution of the directors of CARE Australia, we state that:

In the opinion of the directors:

- the financial statements and notes of the Company are in accordance with the Corporations Act 2001, including:
 - giving a true and fair view of the Company's financial position as at 30 June 2008 and of their performance for the year ended on that date; and
 - complying with Accounting Standards and Corporations Regulations 2001;
- there are reasonable grounds to believe that the Company will be able to pay its debts as and when they become due and payable;
- the provisions of the Charitable Fundraising Act 1991 (New South Wales) and the regulations under the Act and the conditions attached to the authority have been complied with; and
- the internal controls exercised by the company are appropriate and effective in accounting for all income received and applied by the company from any of its fundraising appeals.

On behalf of the Board.



Brian Jamieson
Treasurer

Melbourne, 26 September 2008



Bronwyn Morris
Director

Financial Report

CARE Australia Income Statement for the year ended 30 June 2008

		2008 \$	2007 \$
Revenue			
Donations and gifts from the Australian public	Cash	16,402,237	14,229,101
	In kind	74,973	68,430
Legacies and bequests from the Australian public		341,801	514,186
Total Revenue from Australian public		16,819,011	14,811,717
Grants and Contracts			
• AusAID	Cash	11,856,253	10,798,775
• Other Australian	Cash	549,859	809,378
• Overseas			
Project grants from CARE International members	Cash	18,572,281	13,048,494
Project grants from multi-lateral agencies	Cash	7,296,998	3,160,724
	In kind	776,976	-
Project grants from foreign governments and overseas based organisations	Cash	2,318,946	2,131,788
Investment income		2,226,166	2,975,857
Consultancy and other income		357,210	381,021
Total Revenue		60,773,700	48,117,754
Expenses			
Overseas projects (Program expenditures)			
• Funds to overseas projects		52,089,678	37,999,141
• Cost of raising project funds from government and multilateral agencies		277,578	232,376
• Other project costs		1,503,683	1,615,424
Total overseas projects		53,870,939	39,846,941
Domestic Projects		-	-
Community Education		562,326	838,698
Fundraising costs – Australian Public		2,951,539	2,602,405
Administration		3,919,644	2,744,114
Total Expenses		61,304,448	46,032,158
Net (deficit) / surplus		(530,748)	2,085,596

This condensed financial information has been extracted from the statutory financial statements. It is consistent, in substance, with these statements notwithstanding the less technical language and content. The statutory financial statements have been audited and are available on request or for inspection at the registered office.

Financial Report

CARE Australia Balance Sheet as at 30 June 2008

	Note	2008 \$	2007 \$
Assets			
Current Assets			
Cash and cash equivalents	1	32,594,887	37,995,395
Prepayments		543,044	495,950
Trade and other receivables	2	6,923,949	3,248,171
Non-Current Assets			
Property, plant and equipment	3	1,008,174	736,669
Investments at fair value		4,993,338	5,748,714
Other investments	4	1	1
Total Assets		46,063,393	48,224,900
Liabilities			
Current Liabilities			
Trade and other payables	5	2,351,783	1,418,563
Provisions	6	1,946,148	1,593,535
Unexpended project funds		29,555,441	32,385,130
Other Liabilities		-	58,970
Non-Current Liabilities			
Provisions	6	-	27,933
Total Liabilities		33,853,372	35,484,131
Net Assets		12,210,021	12,740,769
Equity			
Funds available for future use		12,210,021	12,740,769
Exchange Fluctuation Reserve		-	-
Total Equity		12,210,021	12,740,769

Statement of Change in Equity for the year ended 30 June 2008

	2008 \$	2007 \$
Funds available for future use		
Opening balance	12,740,769	11,060,812
Net (deficit) / surplus	(530,748)	2,085,596
Transfer to exchange Fluctuation Reserve	-	(405,639)
Balance at 30 June 2008	12,210,021	12,740,769
Exchange Fluctuation Reserve		
Opening balance	-	(405,639)
Transfer from Funds available for future use	-	405,639
Balance at 30 June 2008	-	-

This condensed financial information has been extracted from the statutory financial statements. It is consistent, in substance, with these statements notwithstanding the less technical language and content. The statutory financial statements have been audited and are available on request or for inspection at the registered office.

Financial Report

CARE Australia Notes To and Forming Part of the Financial Statements – 30 June 2008

	2008 \$	2007 \$
Note 1 Cash and cash equivalents		
Cash on hand/in transit	431,035	224,309
Cash at bank	16,227,415	12,339,619
Cash on deposit	15,610,718	25,120,695
International revolving fund	325,719	310,772
	32,594,887	37,995,395
Note 2 Trade and other receivables		
Debtors	2,879,906	1,642,717
CARE International members	638,751	843,406
Amounts owing by project donors	3,404,084	760,840
Wholly owned entity	1,208	1,208
	6,923,949	3,248,171
Note 3 Property, Plant and Equipment		
Total property, plant and equipment – cost	2,796,899	2,276,265
Accumulated depreciation and amortisation	(1,788,725)	(1,539,596)
	1,008,174	736,669
Note 4 Investments		
Share in subsidiary – at cost	1	1
Note 5 Trade and other payables		
Trade Creditors	381,628	328,354
Accruals	79,457	70,500
Other Creditors	722,755	407,276
GST Payable	455,097	82,956
CARE International members	393,900	330,830
Accrued salary and contract payments	318,946	198,647
	2,351,783	1,418,563
Note 6 Provisions		
Current		
Employee benefits	1,705,283	1,340,261
Other	240,865	253,274
	1,946,148	1,593,535
Non-current		
Employee benefits	–	27,933

Note 7 Table of Cash Movements for Designated (Restricted) Purposes

Cash Movements	Cash available at beginning of year	Donations and grants received	Amount disbursed	Available at end of year
Southern Asia (Tsunami) Appeal	12,472,589	149,036	10,743,199	1,878,426
Total for other designated purposes	19,151,701	45,388,049	40,266,819	24,272,931
Total	31,624,290	45,537,085	51,010,018	26,151,357

Note: Cash available at the end of the financial year is the amount of unexpended project funds less amounts receivable from project donors.

Financial Report

Analysis of Operations for the year ended 30 June 2008

	2008 %	2007 %
Total Cost of Fundraising and Administration / Total Income	10	11
Community Education / Total Income	2	2
Overseas Projects (Program Expenditure) / Total Income	89	83
Increase (decrease) in funds available for future CARE programming / Total Income	(1)	4
Total	100	100

Information (Charitable Fundraising Act 1991 NSW)

Fundraising activities conducted

Direct Mail	Major Gifts Program
Corporate Gifts	Bequest Program
Special Events	Media Awareness
Community Service Announcements	

Comparison by Percentage

	2008 %	2007 %
Total Cost of Services (Overseas Projects plus Community Education) / Total Expenditure minus Fundraising	93	94
Total Cost of Services (Overseas Projects plus Community Education) / Total Income minus Fundraising	94	89
Total Cost of Fundraising/Revenue from the Australian Public	17	17
Net surplus from Fundraising/Revenue from the Australian Public	83	83

The Will to CARE

Each of us possesses a remarkable gift – the power to help. By leaving a bequest or legacy to CARE Australia, you can help bring about lasting benefits to individuals and families in the poorest communities in the world.

Gifts from Australians in their Wills provide a vital part of CARE Australia's funding and enable us to plan effectively for the future. Bequests to CARE make a significant contribution to the development of sustainable solutions to global poverty and enable us to respond more quickly and effectively to emergencies.

By informing us confidentially of their plans, we are able to thank future bequestors and consult them on how their legacy might be used to maximum benefit, forming a fitting memorial to their generosity.

For further information on remembering CARE Australia in your Will, please complete and return the coupon to the Planned Giving Coordinator. Your legacy will be remembered and appreciated by many of the world's poorest people.

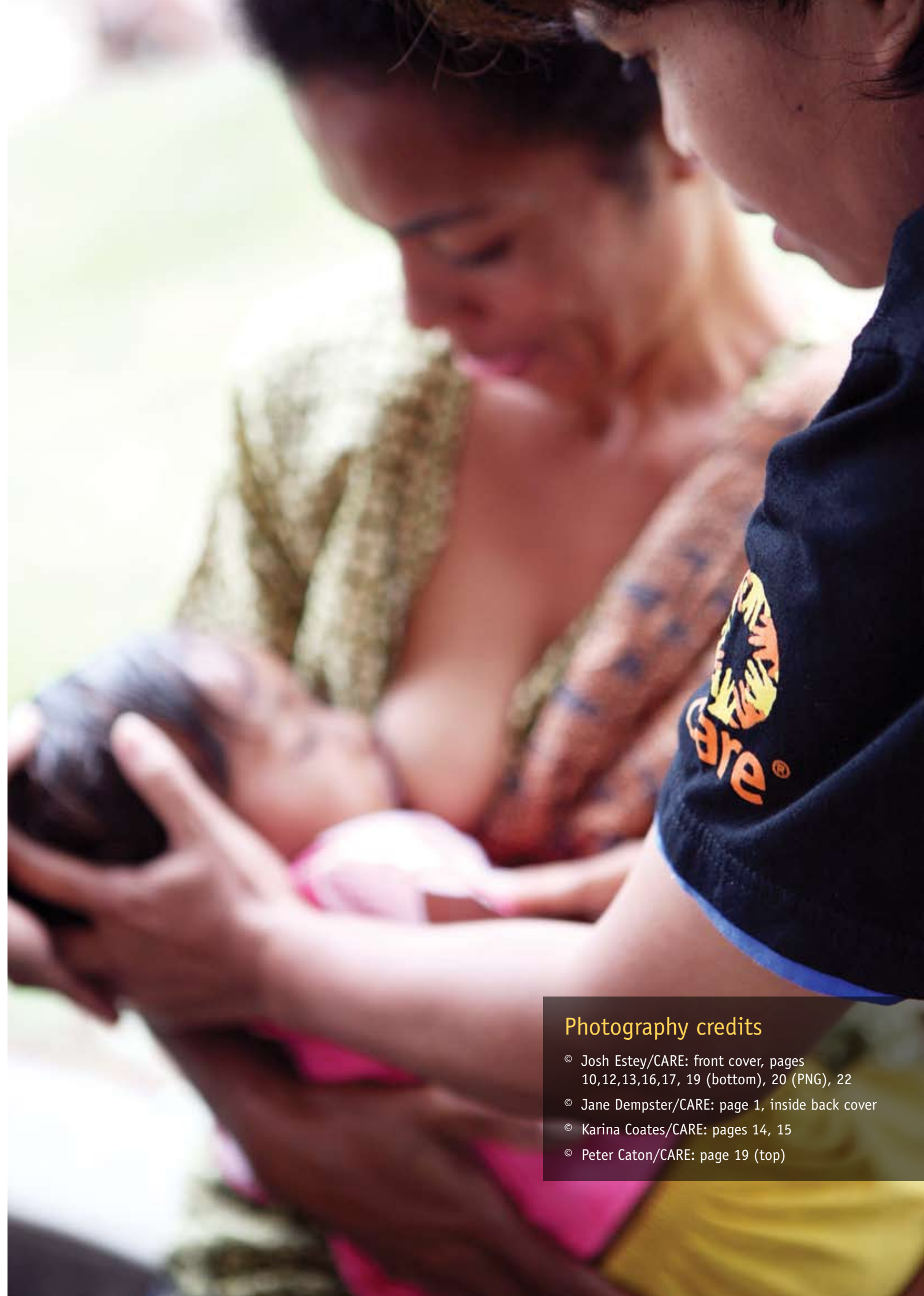
Confidential response coupon

Please return postage free to:

The Planned Giving Coordinator
CARE Australia
Reply Paid 6184, Canberra ACT 2601

Title	_____
First name	_____
Last name	_____
Address	_____ _____
Postcode	_____
Phone (home)	_____ (business)
Mobile	_____
Email	_____

I have already included a bequest to CARE Australia in my Will.
 I intend to include a bequest to CARE Australia in my Will.
 I would like to discuss a bequest. Please call me.
 Please send me a free copy of CARE Australia's The Will to CARE, a useful, plain-language booklet on making a Will.



Photography credits

- © Josh Estey/CARE: front cover, pages 10,12,13,16,17, 19 (bottom), 20 (PNG), 22
- © Jane Dempster/CARE: page 1, inside back cover
- © Karina Coates/CARE: pages 14, 15
- © Peter Caton/CARE: page 19 (top)

CARE Australia

ABN 46 003 380 890

Donations

1800 020 046 or
1800 DONATE

Email

info@careaustralia.org.au

Web

www.careaustralia.org.au

National office

Level 2, Open Systems House
218 Northbourne Avenue
Braddon ACT 2612
Phone: (02) 6279 0200
Fax: (02) 6257 1938

Melbourne office

48 Dover Street
Cremorne VIC 3121
Phone: (03) 9421 5572
Fax: (03) 9421 5593

Sydney office

c/ OneSteel Ltd
Unit 8/43 Herbert St
Artarmon NSW 2064
Phone: (02) 8436 4388
Fax: (02) 9439 6824

Solicitors

Mallesons Stephen Jaques

Bankers

National Australia Bank

Auditors

Ernst & Young

Design

Kelli Milne Design

Printing

Printed on recycled paper
by Southern Colour

