

Welcome

In responding to this year's political, economic and health crises, CAMFED has taken our lead from the young women activists who are demonstrating optimism and determination on a daily basis in rural sub-Saharan Africa.

Knowing that marginalized girls are among the hardest hit by the pandemic and related economic collapse, the members of the CAMFED (alumnae) Association have been innovating, pivoting and extending their reach to help families in their communities rebuild their lives and girls return to school.

You have stood alongside our 157,000 Association members and shared their commitment. As a result, we have witnessed moments of profound ingenuity and kindness, creativity and ambition emerge from the chaos wrought by COVID-19.

This indefatigable spirit of resilience has driven practical actions that not only work to alleviate the current humanitarian crisis, but continue to build local ownership and capacity for change. CAMFED's community of supporters may be spread across the globe, but in the context of a global crisis our sustainable response offers solutions for an inter-connected world.

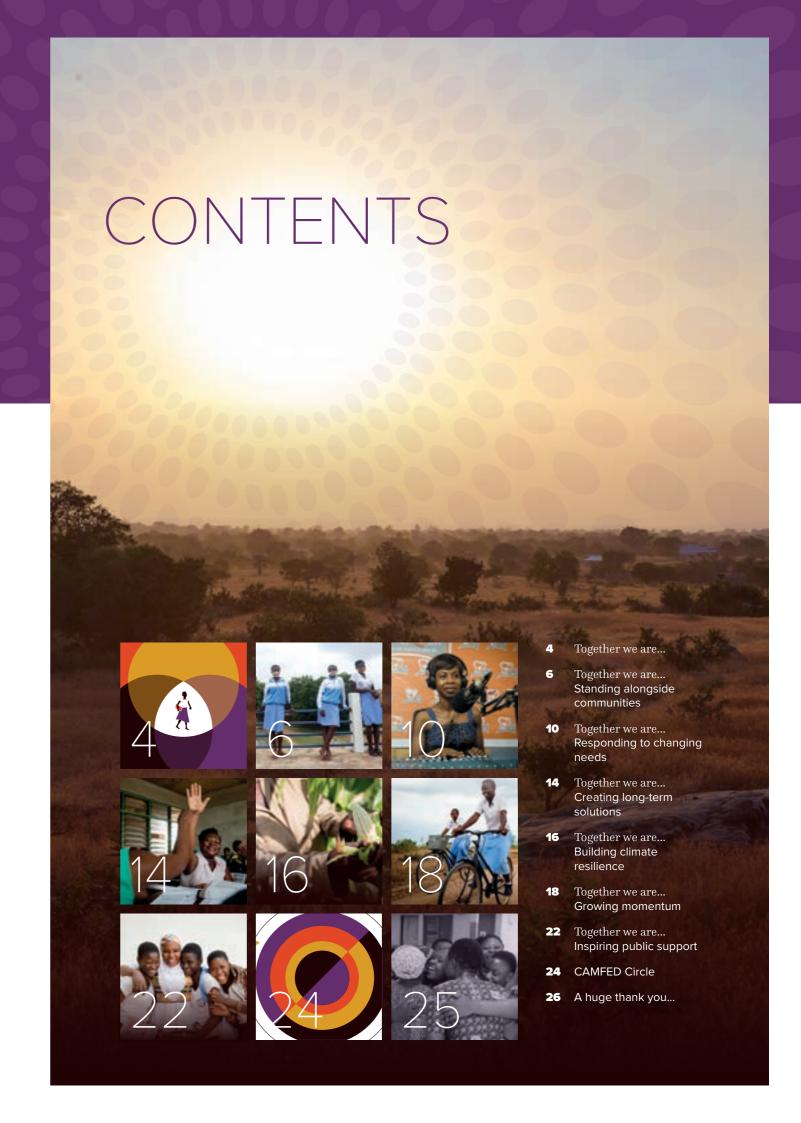
With this in mind, we are delighted to share this compilation of stories and data on the remarkable achievements made possible by your philanthropic leadership and partnership this year. During these uncertain times, you have helped some of the world's most vulnerable young girls and women to stay safe, strong and positive.

And as a result of your commitment, we pledge to emerge from the crisis stronger and bolder than ever before. This report also shares with you our plans for the next five years. The challenges of girls' exclusion continue to grow across the continent, and so too must our work.

Thank you for being an integral part of our movement for change, investing in the futures of girls and young women in rural sub-Saharan Africa – the ripple from which will create a brighter future for us all.

Brooke Hutchinson
Executive Director - USA

Brooke Hutus



The CAMFED community has been helping keep children and families safe during the pandemic, and has allowed us to continue building on the progress we made in 2019.

t the end of last year, we celebrated the 1.2 million girls supported over the previous five years to learn and thrive in school, which exceeded our five-year goal to reach one million girls. The CAMFED Association of women leaders educated with CAMFED support had grown to 157,000 members, working alongside 140,000 community-based champions in over 6,800 partner schools and 160 districts. Cumulatively since CAMFED began:



4.1M GIRLS
have been supported
to learn, thrive &
succeed in school



7M CHILDREN
have benefited from
an improved learning
environment

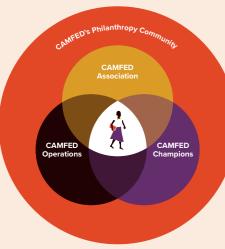


1.8M GIRLS
have received financial
support from CAMFED
Association members



69K CAMFED
ASSOCIATION
MEMBERS
have held positions on
decision-making bodies





CAMFED's three-pronged operating model integrates operational excellence with community championship and the expertise of the CAMFED Association. Working together these interdependent parts of the organization ensure we remain accountable to each girl we support, and that her needs are met holistically in a way that is responsive to her specific context.



"For a much-needed dose of inspiration, look no further than to the girls and women of CAMFED. The organization's 25+ years of success in securing education for millions of Africa's most vulnerable children has also seeded an unrivalled leadership network of women in the CAMFED Association, now 157,000 strong. This network of on-the-ground community activists, entrepreneurs, and leaders ensures no child falls through the cracks, that women can access what they need

to create thriving ventures, and that communities build their resilience. Whether they are tackling the impact of COVID-19 or climate change, CAMFED's alumnae are, to a woman, profiles in courage and integrity. Over the next 25 years, they will shape the future of the African continent and prove to the world what's possible."

Sally Osberg, Board Chair, CAMFED USA

HIGHLIGHTS...

Our Agriculture Guide program was recognized with a United Nations Global Climate Change Award as a "beacon, guiding us towards a better future (see page 16).

Angeline Murimirwa, CAMFED's Executive Director for Africa spoke about the power of 'social interest' and the Learner Guide model at TEDWomen (see page 21).

CAMFED Co-Executives were honored with the 2020 Yidan Prize for Education Development, the world's largest prize in education. The award particularly recognizes the contribution to equitable quality education delivered through CAMFED's innovative Learner Guide program.

"Education transformation is more important than ever. The outstanding achievements and commitment of this year's laureates demonstrate that in a post-pandemic world, education continues to be of vital importance to solving future problems and creating positive change in individuals, communities and the environment. Innovative ideas and practices are key to driving progress in education to create a better world."

Dr Charles Chen Yidan, Founder of Yidan Prize Foundation

4 Together we are... Together we are... 5

STANDING ALONGSIDE COMMUNITIES

Over the evolving crisis, CAMFED has been fully focused on providing continuity of support to the girls and communities which need it most, all made possible by donor partners who have taken the lead in responding urgently to these unprecedented circumstances.

20m

more secondary school girls across the globe could be out of school following the crisis.¹

50%

possible loss in total years of education for girls in low- and lower-middle-income countries.²

2x

possible increase in overall teen pregnancy rate, leading to permanent school drop-out.³ ee CC clo th do fai inc

eeds have changed as COVID-19 and school closures have increased the risks of child marriage, domestic abuse, business failure and a subsequent inability to fund the very basics.

CAMFED's community-led infrastructure means that we have been present to provide muchneeded local support throughout periods of school closure and to ensure girls are supported to take up their places again as schools reopen. Together with our donors, our national offices and networks are adjusting and extending our reach with concrete actions that mitigate the impact of COVID-19.





"We are providing health information written in local languages, face masks and learning materials, keeping students occupied, hoping that when the schools reopen they won't be left behind. We all have a role to play to ensure that girls don't lose their future."

Judith Msindo, CAMFED Association member, Zimbabwe

The Queen's Commonwealth Trust increased its support of the CAMFED Association, recognizing that Association members are ideally-placed to identify and respond with urgency to the needs of the children who will be hardest-hit by this crisis, as well as provide further support to children to build their resilience during this time of increased challenge and hardship, and better equip them to return to school when possible.

The Careduca Foundation pivoted funds originally marked for a longer-term project towards providing urgent additional support for girls as schools reopen. This included supplying them with basic mandatory hygiene products such as hand sanitizer and face masks, as well as catch-up support for those needing to re-enroll for their examinations.

The **Troper Wojcicki Foundation** provided their loyal annual donation to CAMFED's work earlier in the year than usual, in response to the urgent context. The unrestricted nature of the Foundation's gift matches CAMFED's agile approach to safeguarding girls' education and young women's livelihoods and opportunities for leadership during the pandemic, and beyond.



The flexible nature of support offered from our global community of donors has allowed our volunteers on the ground to deliver targeted support to areas of greatest need. For example:

We have mapped the location of every girl identified for support through the program, to make sure there is a teacher, parent group or CAMFED Association member who can reach her with supplies and support during school closures. More than 13,000 girls facing the most acute challenges (including food shortages, sexual abuse and lack of hygeine products) have received one-on-one support through phone or in-person. The work of Association members in remote areas attending to those who might otherwise receive no support, has been deemed an "essential service" by governments. As a result of their efforts in Zambia, when schools in Zambia re-opened in June for Grade 12 students, 98% of girls supported by CAMFED returned almost immediately and the remaining 2% are receiving follow-up visits.

We have led local outreach and advocacy at key community centers and gathering points, such as wells, to combat the risk of misinformation and stigma around COVID-19, and share information from World Health Organization and governments. Association members have built handwashing facilities, donated soap and other materials, and conducted demonstrations of correct handwashing techniques.

"I bridge the information gap for those in remote villages."

Fatima Yakubu, CAMFED Association leader and nurse, Ghana

"We are very impressed with CAMFED's response to the pandemic. The countries where you operate, their needs will be great and we feel confident that the structures that CAMFED has in place will make an enormous difference in the lives of everyone you 'touch."

Christopher & Sybilann Williams, CAMFED supporters



RESPONDING TO CHANGING NEEDS

In a context of social distancing, Association members have pivoted to deliver CAMFED's My Better World life skills and wellbeing curriculum to over 400,000 students in four countries via radio broadcasts. They have delivered radio-based sexual and reproductive health sessions, promoted child rights and addressed safeguarding concerns such as the abandonment of children who have fallen ill, and advocated widely against harmful practices such as child marriage.



"We'll stop at nothing to try and reach the girls who are out of school, so that they don't slip into child marriage or drop out to go find work. I can't wait to get back on the radio to spread the word."

Tisyenji Ngoma, CAMFED Association District Chair, Kasama, Zambia



CAMFED's Mv Better World curriculum has been reaching a new pan-African audience - exceeding two million viewers a week. The life skills and wellbeing workbook has been adapted in partnership with Impact(Ed) (formerly the Discovery Learning Alliance) into an engaging, part-animated video series of 55 ten-minute episodes aimed at adolescents. It reflects the content being delivered by CAMFED

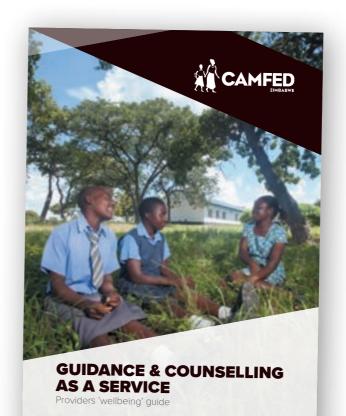
Learner Guides, in their capacity as peer mentors, helping students to navigate challenges, build confidence, set goals, and learn how to achieve them. So far it has been broadcast in Ghana, Kenya and Nigeria, and is set to be launched in Zambia.

"Two years ago you invited me to launch the CAMFED flagship life skills program, which is led by Learner Guides using the My Better World curriculum. I recall just how impressed I was with this program and commented that such a program would be beneficial for all young people in Zambia because of the values and competencies it promotes... I hereby request CAMFED to start airing the program on the Education Broadcasting Services."

Dr Kalumba Jobbicks, Permanent Secretary - Technical Services, Ministry of General Education, Zambia



Bank of America saw the opportunity to amplify CAMFED Association members' efforts when it joined our global donor community this year. Through funding from the Bank of America Charitable Foundation, it is allowing us to operate with greater agility, supporting Learner Guides to offer psychosocial support and remote learning resources outside of a classroom setting, and funding the increased use of mobile technology as we continue to disseminate accurate information and official COVID-19 guidance by CAMFED staff across our programs.



A visionary commitment made by the Ambrogio Foundation is supporting the wellbeing of teachers who can face intense pressures while supporting children through crises such as the pandemic. A manual, published in July, will help teachers to better understand and manage the emotional demands placed upon them as they assist learners experiencing their own crisis or trauma, and create a more robust learning and teaching environment for all.

Beyond the classroom, support from **Cummins Powers Women** means that 2,700 young women in rural Ghana and Zambia are learning how to fortify their businesses against economic upheaval. They are enabling young women to access post-school career planning, business and life skills training, affordable finance, and apprenticeships. These women are mentored by experienced entrepreneurs from the CAMFED Association network and by Cummins volunteers in Zambia and Ghana who offer business coaching and careers support. The true power of this collaboration is demonstrated by the wider outreach of the women we are supporting together. Over 90% of young women supported under this partnership have engaged in community outreach and have supported an additional 65,170 young people with career planning, business and life skills training, financial literacy expertise, sexual and reproductive rights, and self-care and wellbeing skills.





"I am impressed (again) by the vision that CAMFED leaders have manifested in developing such a comprehensive program. It seems that CAMFED is not only working to educate young women, but also to provide the skills and support to function successfully beyond the classroom."

John Kendrick, CAMFED supporter



Recognizing the need to commit to each girl for the duration of her schooling, one of our most generous donors was this year motivated to establish the CAMFED Completion Reserve, for flexible use against urgent needs and funding gaps during such moments of crisis. This unprecedented investment in our work will have a sustainable impact, while preserving an agility of response that means support is always going where it is needed most, as determined by on-the-ground expertise.

"Young women who undergo further education supported by CAMFED become part of their country's intellectual capital, contributing to its economic improvement. We all understand that education is an ongoing process, it's important that young women who choose to commit to learning receive our commitment in return; that they be supported through their program. The completion reserve fund will eventually help CAMFED honor that commitment."

Roger Hulme, CAMFED supporter

Long-time CAMFED supporter Patrick Bushnell saw the need to respond and support young women of the CAMFED Association who are struggling to maintain their businesses as a result of pandemic-related movement restrictions, changes in supply and demand, and additional limitations on many formal borrowing options. He rallied business partners to support CAMFED's revolving loan fund facility, launched in June, which will allow Association members to borrow interest-free working capital and repay loan interest with 'social interest' activities, such as training and mentoring support for other young women in their communities or opportunities for internships. In this way, investment in an Association member's business leads to a visible ripple effect of further investment in marginalized rural communities.

"With the Revolving Fund, it's good to know that committing to an immediate need will also have a lasting impact. The enormous contribution CAMFED is able to make to young women and their communities is so very inspiring, and I'm going to continue encouraging others to join me in supporting your work."

Patrick Bushnell, CAMFED supporter

With investment from an anonymous donor, CAMFED will launch a pilot Tertiary Loan Fund in 2021, which will make zero-interest loans available to CAMFED Association members taking up university places. It will serve as another important source of security as young women pursue a variety of degrees, including Law, Languages, Economics, Business, Medicine, Social Work and Media.

BUILDING CLIMATE RESILIENCE

Central to building community resilience is the urgent need for affordable and practical climate-smart action. Our donor community is driving this agenda alongside our colleagues in Africa.

last November with **AKO Foundation** pioneers ways to combat the effects of climate change on children's health, welfare and education. It applies a combination of direct support to the most vulnerable, and strategies to reduce vulnerability in the long term, through school feeding programs, nutrition education, and training in climate-smart agricultural techniques and methods through our Agriculture Guide Program. As we enter a new strategic phase, CAMFED has committed to scaling this program to reach many more young women, communities, and in turn children we collectively support to go to school and thrive.

new partnership launched

Our cause is also championed by **Damon Gameau**, **Film 2040's** award-winning director. The film explores what the future could look like by 2040 if we widely adopted some of the regenerative technologies already available, and directly supported those who employ them. Recognizing that the single most effective intervention in addressing climate change is investing in girls' education, the 2040 team encouraged their supporters to donate to CAMFED. The Agriculture Guide Program was specifically featured on their website as one of the best ways to support regenerative agriculture, which not only prevents the release of carbon into the atmosphere, but also actively sequesters it - improving soil quality, increasing the nutritional value of crops, and driving up productivity.

"We should be shifting our subsidies to small farmers around the world because they are the ones providing the nutrient-rich food. As we talk about in the film, the role of educating and empowering girls should not be underestimated."

Damon Gameau, 2040 Film Director Global Climate Action

United Nations Climate Change

CAMFED won global recognition at the United Nations Climate Change Conference (COP 25) for our Agriculture Guide Program with the UN Global Climate Action Award. We were one of four awardees in the 'Women for Results' category, recognizing the fact that, since 2014, Association members have encouraged wide adoption of practical and affordable techniques for climatesmart agriculture, helping to build communities' resilience in the face of climate change. Trained as Agriculture Guides, these young women have improved the productivity, sustainability and profitability of their own smallholdings and reached more than 8,500 individuals, mostly women and other young people, through demo farms, community workshops and mentoring.

"These award-winning projects shine a light on outstanding examples of scalable, innovative and practical climate action from around the world. Each of these projects serve as beacons, guiding us towards a better future."

Patricia Espinosa, Executive Secretary of United Nations Climate Change

The model, launched in partnership with the Mastercard Foundation and EARTH University, with funding from the UK Department for International Development and others, has been delivered successfully in Zimbabwe, Zambia and Tanzania

"Winning this award will raise our ambitions even higher as we support more girls to go to school, thrive and lead change. We stand ready to return to our communities to take bold action against climate change and girls' exclusion from education."

Esnath Divasoni, CAMFED Association Leader and Agriculture Guide, Zimbabwe, accepting the award at COP 25 in Madrid

GROWING MOMENTUM

Emerging from our last fiveyear plan and addressing the crises ignited by the pandemic, we have demonstrated the systemic benefits to entire communities of educating girls and young women. Yet the challenges of their exclusion are growing faster than ever before, and so too must we. Equipped with the innovations described on the previous pages, and together with our global community of supporters, we remain determined to expand our ambitions and and catalyze young women's power to create a better future for themselves, their communities and Africa.

The first young women to join CAMFED in 1993 now stand at the forefront of our leadership. They ensure the constituency we serve is represented at the highest levels of the organization and they are living proof of what can be achieved when you invest in girls' education.



Angeline Murimirwa, CAMFED Executive Director – Africa, was the first elected chair of the CAMFED Association in 1998, and now co-Chairs CAMFED alongside our CEO, Lucy Lake.





Lydia Wilbard, National Director, CAMFED Tanzania, co-founded the CAMFED Association in Tanzania in 2005, and stepped into her current position after completing a Master's in Public Health at Johns Hopkins University with a US government scholarship.





Fiona Mavhinga, Executive Advisor, CAMFED Association is a qualified lawyer and has spoken on numerous international platforms as one of the founding members of the CAMFED





Faith Nkala, National Director, CAMFED Zimbabwe was one of the first young women supported to go to school by CAMFED and was part of the team which developed CAMFED's awardwinning Learner Guide Program.



"The best organizations recruit staff from the communities they serve. The longer an organization has been around, the larger proportion of program graduates I expect to see on staff... CAMFED is a great example"

David Bonbright in Giving Compass.

"Over the last fourteen months, I've been inspired by the capacity of individuals to lift others: an association of women professionals mentoring girls through the same program that paid for their own education."

From a blog post by philanthropist MacKenzie Scott, who has made a transformational gift towards our five-year plan.

In September, the Yidan Prize Foundation named Angeline Murimirwa and Lucy Lake, CAMFED's Co-Chief Executives, as 2020 laureates of the Yidan Prize for Education Development, the world's largest prize in education. The Prize particularly recognizes the centrality of the Learner Guide program in our plans to scale the delivery of quality equitable education. We will use the prize to develop the role of the Learner Guide as a vital support for marginalized adolescent girls in school.

In 2019, CAMFED and King Philanthropies launched a major new funding partnership, providing direct support to over 30,000 girls and young women at critical stages in their life journeys at secondary school and beyond. The partnership will significantly support the development and scaling of CAMFED's Business and Agriculture Guide program, through which members of the CAMFED Association will provide contextualized mentorship for young women establishing businesses to achieve secure livelihoods.

With the strength of a powerful movement, CAMFED is now positioned to accelerate our impact: to set five million marginalized girls on a trajectory to economic independence in the next five years. The CAMFED Association, rising to 280,000 members during that time, will see Africa's largest and fastest-growing network of young women fully capitalizing on their own education, each cascading their learning and expertise to support many more girls in their communities and financially supporting others from the profits of their business and employment. This is the 'multiplier effect'; the rapid and exponential impact a girl's education has on others' lives.

"The multiplier effect that CAMFED has achieved in concert with the CAMFED Association is replicable and available to many other nonprofits — and presents an untapped opportunity for exponential impact."

Kim Starkey, President and CEO of King Philanthropies.



"Those who don't know us will think we are setting ourselves to fail. But we never fail because the CAMFED Association and our communities never fail. For me, this is not a dream or an aspiration, but it is a powerful action plan, informed by realities on the ground and what's possible when we join hands, with unwavering intent to make a difference in children's lives and communities."

Sinikiwe Makove, Head of Programs, CAMFED Zimbabwe

The concept of 'Social Interest' at the heart of our five-year plan received global attention at TEDWomen 2019. CAMFED's Executive Director for Africa, Angeline Murimirwa, highlighted how the challenges faced by women in accessing financial capital in rural Africa can be solved through 'social interest,' which lies at the heart of our Learner Guide model. This new approach to lending allows African secondary school graduates to gain access to finance, paying forward their interest in service to vulnerable students and exponentially multiplying the impact of their loan. In a collaboration with the Brookings Institution and the Government of Tanzania, we have launched a Real-time Scaling Lab focused on replicating the model across the national education system in Tanzania, as well as creating a blueprint for wider adoption.



INSPIRING PUBLIC SUPPORT

We are tremendously grateful to the supporters who have rallied friends, family and colleagues in their fundraising efforts over the past year.

#SussexSquad: Since its Twitter launch on July 25th, the #InspiredByMeghan and #InspiredByHarry fundraiser for higher education scholarships, initiated by the 'Sussex Squad', has been the focus of an extraordinary wave of action and generosity from a global network of supporters of The Duke and Duchess of Sussex, Prince Harry and Meghan Markle. They raised an incredible \$129,926 for CAMFED, which was then matched by a surprise gift of \$130,000 from the Duke and Duchess to mark Prince Harry's birthday. This means that 113 young women will be able to pursue higher education opportunities. These young women will gain the skills they need to get a job or start a business, build independent lives with choice and agency, and work together to support the next generation of girls in rural Africa.

#GivingTuesday: In early May, a gift from a CAMFED Circle member matched \$-for-\$ contributions made by the public to our COVID-19 response campaign for Giving Tuesday. Their leadership prompted others to provide vital funds for communities hit hardest by the pandemic, unlocking an incredible \$50k in the process.

"Just praise and gratitude for everything CAMFED is doing during these challenging times and I greatly admire all of the entrepreneurs' ability to adapt and thrive. Beyond the amazing outcomes you are achieving for these girls, this summer's appeal has really lifted our spirits at CDC Group; CAMFED is a fantastic cause which not only aligns very closely with CDC's values in terms of bringing sustainable development impact to communities and helping to address issues we feel very supportive of, but also it has brought us together in joy and fun at a time when we have become more distanced from one another. Let's continue to tap into this energy, imagination and adaptability in our work to secure a brighter future for women and girls globally!"

Hannah Bennett, CAMFED supporter





CAMFED's ambitions are only made possible by the generosity of our donors, and we remain inspired by the commitment you make to girls and young women.

Kate and Robert Niehaus first joined CAMFED's donor community in 2006 in response to the Financial Times feature of CAMFED in its inaugural seasonal appeal. At that time, CAMFED was still celebrating the launch of our program in Tanzania a year earlier and there were just 5,000 members of the CAMFED Association. Robert and Kate have continued to support our work as we have reached further milestones, many of which were celebrated at the 'Education Changes Everything' Gala in New York last year marking CAMFED's 25th year of operation, where they were among 500 guests who helped raise an incredible \$2.2 million that night. Having made the winning bid on one of the evening's Live Auction prizes - a trip to Africa inclusive of a visit to CAMED's work - they joined our team in Zimbabwe early this year, prior to the pandemic. CAMFED is thrilled that after seeing our model in action, they were inspired to significantly increase their investment with a multi-year commitment to support girls' education and young women's teacher training in the country.

"Thank you for such an informative and impressive set of visits to CAMFED's programs in Zimbabwe. We were really struck by the passion that the CAMFED leadership and team shows, as well as the accomplishments of both the CAMFED Association members and CAMFED-supported girls that we met."

Kate and Robert Niehaus, CAMFED supporters

To fulfil its mission, CAMFED relies on partnerships with philanthropic individuals like Kate and Robert who invest generously in tackling the barriers to education for girls and young women. As one way of saying thank you, we are inviting our loyal and generous donors to join the CAMFED Circle, formally launched earlier this year, which affords Members the opportunity to connect deeply with the impact their giving has in effecting transformative change in rural communities.

Members of the Circle can expect to receive:

	Activist	Advocate	Ambassador
Regular communications about how your giving is making a difference from a dedicated point of contact in the CAMFED development team	•	•	•
Biannual philanthropy bulletins	•	•	•
Virtual Q&A sessions	•	•	•
Priority invitations to an exclusive annual event	•	•	•
Invitation to join the CAMFED Association Annual General Meeting Livestream		•	•
Call with your chosen member of the Global Executive team		•	•
Bespoke annual report on your gift			•
Call with an Executive Director to hear about CAMFED's strategic priorities			•
Invitation to an annual program visit			•

If you would like to find out more about how you can become a Member of the CAMFED Circle, please contact us at philanthropy@camfed.org

AHUGE THANK YOU TO ALL OUR INCREDIBLE SUPPORTERS!

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