

2010 EDITION

HIGH-IMPACT GIVING OPPORTUNITIES

Philanthropy That Makes a Difference

Arabella
PHILANTHROPIC INVESTMENT ADVISORS

ABOUT THE LIST

Arabella Advisors is proud to present the 2010 list of High-Impact Giving Opportunities. Our annual list provides an exclusive perspective on strategic giving for donors, whether they are able to give \$100, \$100,000 or \$1 million.

High-Impact Giving Opportunities guides individuals and foundations as they make contributions and think strategically about philanthropy in 2010 and beyond. Our selection criteria require that the opportunities:

- Address urgent needs;
- Lack the attention they deserve; and
- Provide donors with the chance to have a significant impact.

As in years past, we asked: What issues are timely but overlooked? What challenges lie on the horizon that might be mitigated with proactive support? Where can one's contribution go the furthest in addressing urgent needs? This year, we also asked: What philanthropic strategies can donors employ to help nonprofits weather difficult financial days? With whom can philanthropists effectively partner? What additional assets and abilities can donors leverage in pursuit of their philanthropic goals?

The end result is a list of high-impact giving opportunities that contains within it a guide to several high-impact philanthropic strategies, from policy advocacy to mission investing. For donors taking a more strategic approach to philanthropy, such approaches are central to effective giving and to solving the most critical social problems facing our world.

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TABLE OF CONTENTS

POLICY ADVOCACY Taking Action through Advocacy to Propel Climate Policy

Many funders think policy advocacy is off-limits. In fact, it can be a high-impact philanthropic strategy. The current need for effective climate policy provides a case in point. With pressing problems and unprecedented opportunities in the United States and abroad, now is the time to expand advocacy efforts for more effective climate policies at all levels.

MERGERS & ALLIANCES Supporting Strategic Restructuring among Human Services Organizations

To further their missions while containing costs and providing top-notch services, nonprofits regularly form alliances and even merge. One sector ripe for such structural changes is human services, which has seen an increase in need and a decrease in funding. Philanthropists have a fundamental role to play in supporting nonprofit-led restructuring, which can be expensive and challenging but ultimately beneficial to the organizations and their clients.

PUBLIC PRIVATE PARTNERSHIPS Partnering with Governments to Improve Education

Public schools need innovation but are restricted by their budgets and stakeholders. Grant makers have the ability to invest more freely. Partnerships between the two can leverage the money coming into the education sector to create solutions that build on their respective strengths and produce programs that lead to long-term improvements in education.

MISSION INVESTING Leveraging Additional Assets for Community Development

Access to affordable capital is a critical ingredient for community development. Yet in today's economic climate, credit is especially difficult to acquire in low-income communities. Donors can help address this need and simultaneously maximize the impact of their own limited resources by making financial investments in community-based organizations and the financial institutions that support them.

UPDATES FROM PREVIOUS EDITIONS

Every year, Arabella Advisors informs donors about opportunities for timely, high-impact giving around the world. We also look back at our previous lists of high-impact giving opportunities, to revisit certain issues and opportunities we have covered before. This year, we are taking another look at three previous topics that hold particular relevance today: **community colleges**, **financial literacy**, and **green-collar jobs**.

ABOUT ARABELLA ADVISORS

Arabella Philanthropic Investment Advisors, a philanthropy consulting firm, works with donors who care deeply about the causes they support and want their contributions to make a measurable difference. Arabella provides strategic guidance designed for each client's individual needs, believing that philanthropic investments deserve the same level of planning, analysis and oversight as financial investments. The firm is committed to unbiased analysis that helps donors support critical issues and effective nonprofits with confidence.

Taking Action through Advocacy to Propel Climate Policy

With pressing problems and unprecedented opportunities, now is the time for donors to advocate for effective policy responses to climate change.

THE STRATEGY

A common myth says that foundations can't support advocacy. In fact, they can and even should. According to experts, advocacy is a defining characteristic of high-impact charities, and supporting it can provide big bang for a donor's buck. Yet few support it: in fact, only 12 percent of foundations do.³

Advocacy is often confused with lobbying, which is only one form of advocacy—the one that focuses on convincing legislators to take certain positions on particular pieces of legislation. Advocacy also includes community organizing, working with coalitions, media outreach and nonpartisan voter engagement. By informing and empowering multiple voices, all of these activities can have a tremendous impact on society's biggest challenges.

Advocacy is most powerful when done at the right time. All it takes is a window of opportunity like growing public support around an issue, a piece of legislation under consideration or a change in the political climate—like the one we are currently witnessing around climate change.

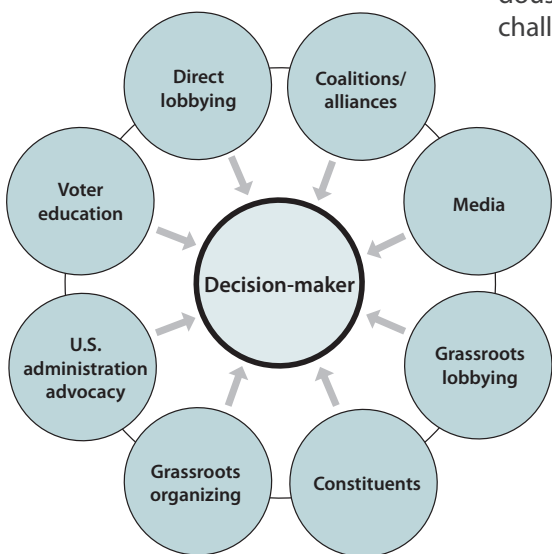
THE PROBLEM

Climate change is a far-reaching problem that must be addressed now. If current greenhouse gas emissions persist, we could see irreversible changes to our climate with grave consequences, including more extreme weather, decreasing water supplies and rising threats to human health.⁴

Addressing this enormous issue will require smart policy responses at multiple levels and in multiple areas, from international carbon emissions treaties to local green building codes. Too few such policies currently exist: the United States needs effective federal climate policies to supplement local efforts, and the world needs policies that enable coordinated global responses.

Public support to address climate change has recently grown significantly, and the current political context is amenable, too. That makes this a good time to advocate. Yet it's also crucial to recognize that no single treaty or policy will solve the problem. The effort to devise and implement sound climate policies will be ongoing, and it will require effective advocacy not just now, but for years to come.

Advocacy Tactics and Activities



Source: Center for Lobbying in the Public Interest

1. Foundation Center, "Focus on Climate Change," <http://foundationcenter.org/focus/gpf/climatechange/>.

2. Foundation Center, "FC Stats," <http://foundationcenter.org/findfundors/statistics>.

FACT: Large U.S. foundations invested \$436 million to address climate change in 2007¹—approximately 2 percent of total giving and just one-twentieth the amount given for health or education.²

THE OPPORTUNITY

- **Stay connected.** Remember that the right timing is key to successful advocacy. Be sensitive to opportunities as they emerge in your community, across the country and globally. Also, consider the potential effects on climate of policy changes in other areas, from agriculture to energy to local building codes.
- **Engage key influencers.** Focus your grants on specific communities that influence decision-making. For example, the evangelical community has been a key supporter of environmental issues while being an important influence on policymakers on Capitol Hill.
- **Empower through knowledge.** Use your resources to support efforts like events, media or other activities that educate and enable voters to take action around climate change policy.
- **Support local advocates.** Mobilize nonprofits in your community to expand their climate change advocacy activities, or support learning opportunities for nonprofits pursuing such advocacy for the first time.

Additional Resources

- The **Center for Lobbying in the Public Interest** promotes, supports and protects 501(c)(3) nonprofit advocacy and lobbying. Its website offers easy-to-understand information on how foundations can support advocacy. <http://www.clpi.org/>
- The U.S. Chamber of Commerce **Institute for 21st Century Energy** provides a cheat sheet on key terms and questions around the current climate policy debate in Washington. http://www.energyxxi.org/pages/Climate_Change_101.aspx
- **ClimateWorks** is an international network of donors dedicated to reducing global emissions by promoting climate-friendly policies. <http://www.climateworks.org>

Possible Impacts of Climate Change

Temperature increase (°C)	4°C	Potential 20-50% decrease in water availability in Southern Africa and the Mediterranean	Agricultural yields decline by 15-35% in Africa, and entire regions stop producing (e.g. Australia)	Up to 80 million people exposed to malaria in Africa	Loss of around half of Arctic tundra	Greenland ice sheet to begin melting irreversibly, accelerating sea level rise and committing world to an eventual 7-meter sea level increase
	3°C		150-550 million additional people at risk of hunger		Collapse of Amazon rainforest (according to some models)	
	2°C	Serious droughts in Southern Europe every 10 years	Sharp declines in crop yields in tropical regions (5-10% in Africa)	40-60 million more people exposed to malaria in Africa	15-40% of species facing extinction; high risk for Arctic species, including polar bear and caribou	
	1°C	Small glaciers in Andes disappear completely, threatening water supplies for 50 million people		At least 300,000 people die each year from climate-related diseases (e.g. malaria, malnutrition)		
		Water	Food	Health	Ecosystems	Weather

Source: The Stern Review Report © Crown Copyright 2006

3. Foundation Center, *Social Justice Grantmaking II, Highlights*, (New York, 2009), http://foundationcenter.org/gainknowledge/research/pdf/socialjustice2009_highlights.pdf.

4. Pew Center on Global Climate Change, "Climate Change 101: Understanding and Responding to Global Climate Change," http://www.pewclimate.org/global-warming-basics/climate_change_101.

MERGERS & ALLIANCES:

Supporting Strategic Restructuring among Human Services Organizations

Facing increased need with decreased resources, human services organizations can benefit from nonprofit-initiated, donor-supported mergers and alliances that further missions and contain costs.

THE STRATEGY

As donors think about ways to achieve philanthropic goals during difficult economic times, one strategy to consider is supporting mergers and alliances among nonprofits. Many nonprofits are contemplating new ways to partner with aligned organizations. In a recent survey, 42 percent of nonprofit respondents indicated interest in collaborating with another nonprofit on programming, 13 percent were interested in collaborating to reduce administrative expenses, and five percent were interested in a merger.²

Such alliances and restructurings are time-intensive, challenging, and require significant up-front financial support. By providing this support, donors can further their own strategic grant-making goals while helping to produce stronger programs and organizations.

Mergers and alliances should not be embarked on as last-ditch efforts to keep failing organizations alive, as the stress and financial instability of one organization does not melt away when it is aligned with another. Rather, collaboration and restructuring are most successful when partnering furthers both parties' missions. They are also most likely to succeed when they are nonprofit-initiated and supported, but not mandated, by philanthropists.

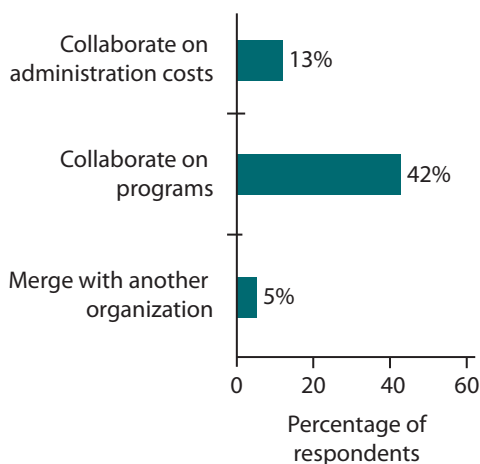
THE PROBLEM

The recent economic downturn struck the human services sector hard, with nonprofits facing an increase in demand for their services and a simultaneous decrease in their funding. In 2008, the sector's funding through charitable donations was down from the previous year by 12.7 percent.³ In addition, human services organizations are particularly vulnerable to cuts in government funding, and so are being hit again as many states slash their budgets.

As states re-examine their methods of paying for crucial human services activities, such as housing for the homeless, mental health services and care for children with special needs, many are beginning to move to a "network" or "lead-agency" model. In these instances, states are cutting the number of human services providers with which they contract and are asking the nonprofits to organize themselves into networks.

This shifting landscape creates opportunities for nonprofit collaboration, from simple network agreements to consolidation of back-office support to organizational mergers. In addition, some human service organizations are looking at restructuring and collaboration as a way to expand the scope and scale of their services.

Nonprofit Interest in Forms of Restructuring and Collaborations



Source: Nonprofit Finance Fund Survey, March 2009

1. The Center on Philanthropy at Indiana University, *Giving USA 2009: The Annual Report on Philanthropy for the Year 2008*, (Giving USA Foundation, 2009), 124-125.

2. Nonprofit Finance Fund, "Nonprofit Finance Fund: America's Nonprofits in Danger," <http://www.nonprofitfinancefund.org/docs/2009/SurveyResultsSummary>.

FACT: In 2008, 71 percent of nonprofits delivering basic human needs such as food and shelter reported an increase in demand for their services. At the same time, 53 percent of them were underfunded and considering ways to cut costs, including limiting services or laying off staff.¹

THE OPPORTUNITY

- **Provide direct financial support for restructuring among human services organizations.** Support nonprofit-initiated restructuring by funding the work that goes into it, from feasibility studies and legal fees to creating financial incentives for the new organization or collaboration. Some donors or groups of donors have even created separate funds to support nonprofit restructuring.⁴
- **Use convening power to facilitate meetings on restructuring.** Funders can bring grantees together to educate them on the costs and benefits of mergers and alliances. Such meetings

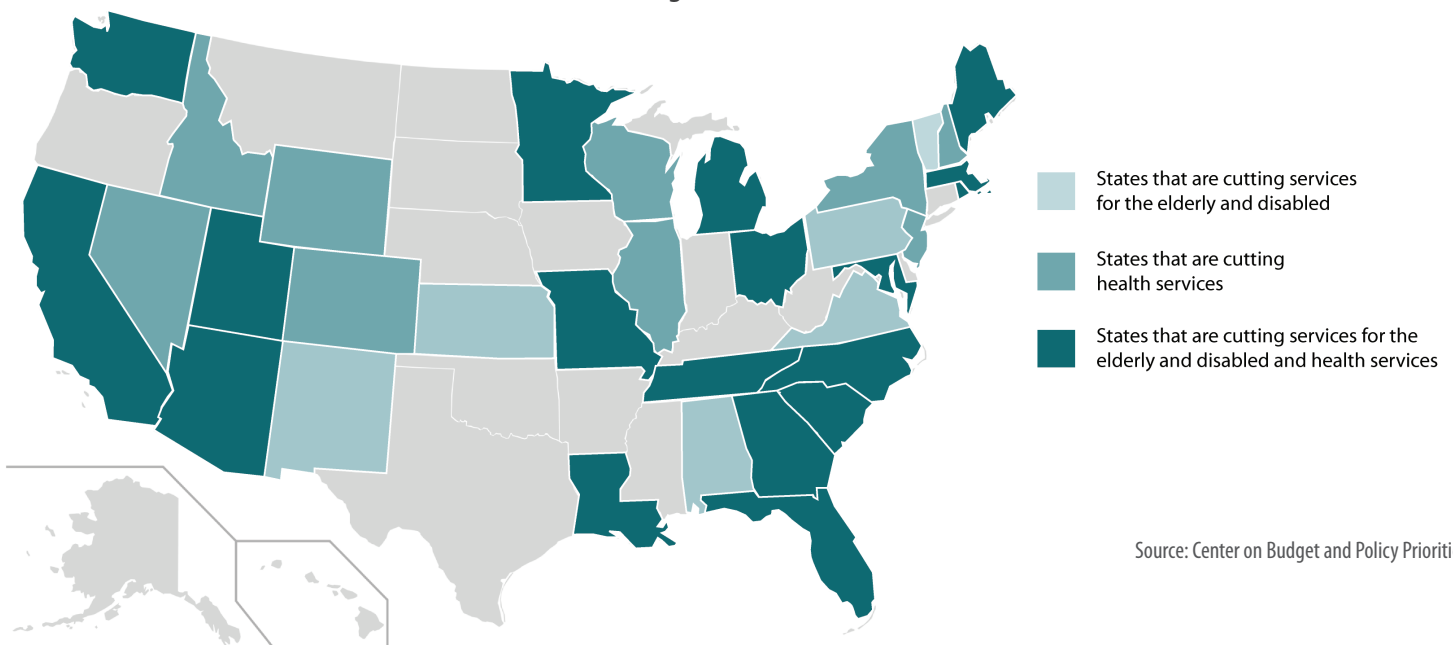
signal to grantees that donors are open to supporting efforts to restructure.

- **Support the new alliance or nonprofit even after the restructuring is completed.** A larger entity with an eye toward growth will need continuing financial support. Donors sometimes plan to give a restructured organization the equivalent of what they gave to its precursor. Donors should be aware that they will not be getting “two organizations for the price of one” and should consider increasing their annual support for new entities or partnerships.

Additional Resources

- The **Lodestar Foundation’s Non-profit Collaboration Database** includes a detailed listing of nonprofit collaborations, ranging from organizations sharing advocacy efforts to actual mergers. It gives information on the challenges the collaborators faced, how they were overcome and metrics for measuring outcomes.
<http://www.thecollaborationprize.org/search/searchGenerator.php>

States Cutting Health and Other Services



Source: Center on Budget and Policy Priorities

3. The Center on Philanthropy at Indiana University, *Giving USA 2009: The Annual Report on Philanthropy for the Year 2008*, (Giving USA Foundation, 2009), 119.

4. Funds that support nonprofit restructuring have been created by the San Francisco Foundation, the Columbus Foundation and the Lodestar Foundation, among others.

Partnering with Governments to Improve Education

New partnerships between philanthropists and school systems can leverage the core competencies of each to help spur essential innovations in American education.

THE STRATEGY

Traditionally, governments and grant makers have often approached the same problems along separate, if parallel, tracks. In the current economic climate, both need to work together to make every dollar go as far as it can. Philanthropists should not give up their independence. But they should look for opportunities to leverage their skills and resources by entering into public private partnerships.

Grant makers have strengths that governments lack: they have risk capital to invest in innovation, they are more nimble and flexible in their funding efforts, and their private dollars are generally less constrained by bureaucracy and entrenched interests. At the same time, governments have reach, scale, and access that grant makers lack, and they are essential partners on many issues about which funders care deeply.

For philanthropists, finding the right partners within government is essential. Ideal partners have embraced innovation, have a thoughtful and strategic approach to their work, have strong leadership and are open to working with private funders who want to play a meaningful role addressing the issues they care about – including the problems in public education.

THE PROBLEM

Despite years of interest and investment, America's public schools continue to fail many of the nation's neediest students. Over the last four decades, per pupil spending has quadrupled. Still, more than 1.2 million students drop out each year, and millions more leave school without mastering the skills they need to succeed.

Identifying ways to serve those students more effectively is difficult and contentious, and public schools lack flexibility in how they can spend their public dollars. Taxpayers want to know where their money is going, and school officials are also beholden to parents, teachers and other employees, not to mention existing regulations and other formal limitations.

As a result, schools often struggle to evaluate existing programs and make needed changes. They have difficulty allocating funds for innovation, and they have trouble replicating innovative programs that have been tested elsewhere. Some may even struggle to spend federal funds: the economic stimulus package includes billions of dollars for public education, but some school systems may have trouble effectively managing the influx of money, and all will need to prepare for commitments that must continue after the stimulus funds run out.

FACT: More than 1.2 million students drop out of school every year. That's more than 6,000 students every school day, or one every 26 seconds.¹

THE OPPORTUNITY

- **Provide risk capital for innovation.** Partner with your state or local school district to fund pilot programs or to help it replicate innovative programs that have already been piloted elsewhere. Or, partner with other philanthropists and nonprofits who already work closely with school systems to develop and evaluate programs.
- **Cover gaps and shortfalls.** Your school district may need help, right now, with any number of projects that align with your philanthropic goals. You can work directly with state and local education leaders to identify such needs, including finding creative ways to reward effective teach-

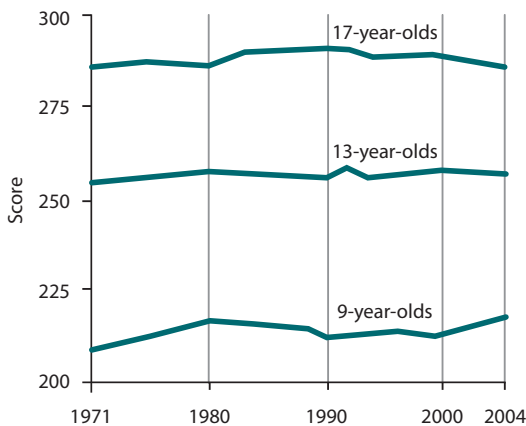
ers, collecting and analyzing complex longitudinal data that school systems need to improve, and funding advocacy programs that raise awareness about needs and opportunities.

- **Capitalize on stimulus funds.** The stimulus package contains roughly \$100 billion in education spending, a historic investment equal to about 16 percent of the nation's annual expenditures on public elementary and secondary schools. Donors should work with governments to proactively steer their funds toward developing high-performing schools for the future rather than simply pouring more resources into the current systems.

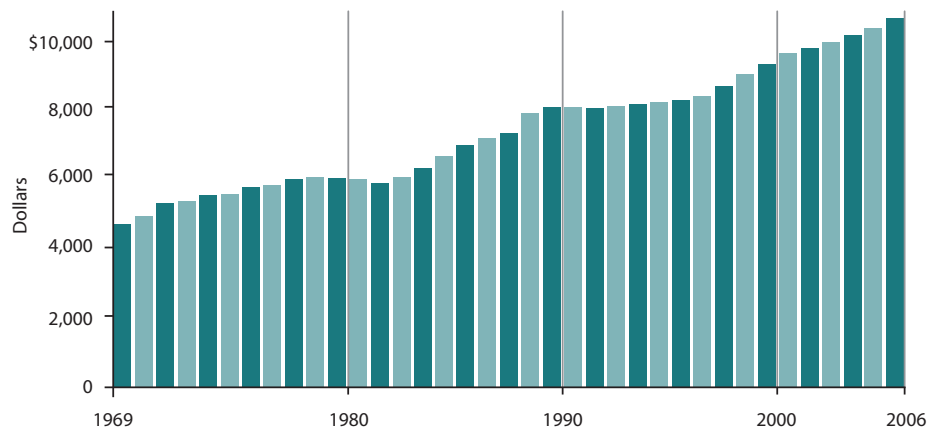
Additional Resources

- **The Broad Foundation** publication, *Smart Options: Investing the Recovery Funds for Student Success*, provides information about investing in education with the advent of the stimulus package. <http://www.broadeducation.org/asset/429-arra.pdf>
- **Grantmakers for Education** maintains a list of case studies that examine and explore principles for effective education grant programs. <http://www.edfunders.org/knowledge/eeg.asp>

Average Reading Scores for Students in American Public Schools, 1971-2004



Per-Student Expenditures in American Public Schools in Constant 2006 Dollars, 1969-2006

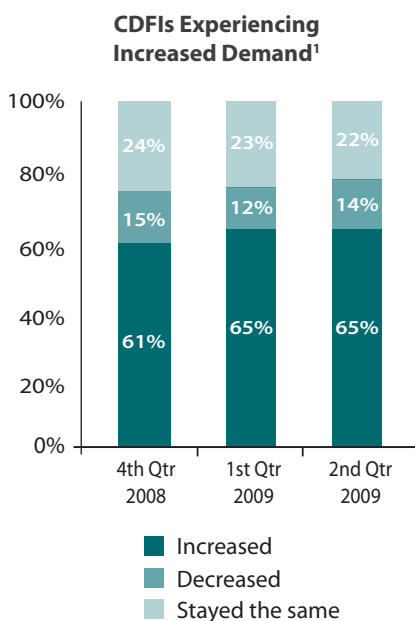


Source: U.S. Department of Education, National Center for Education Statistics

Per day figure derived by dividing 1.23 million by 180 school days per year. Per second figure derived by dividing 1.23 million by 31,536,000 seconds in a full calendar year.

Leveraging Additional Assets for Community Development

By investing in community initiatives while maintaining grant support, donors can help meet increasing demand for crucial development projects—and maximize the impact of their own limited resources.



Source: CDFI Market Conditions Report, First Quarter 2009

THE STRATEGY

Mission investing has emerged as a powerful strategy for aligning philanthropic and financial goals. As the practice of making financial investments to produce positive social or environmental returns, mission investing complements traditional grant making and enables donors to further their impact. With grant budgets down, donors now have more reason to leverage a greater portion of their assets in pursuit of their missions.

Mission investments are possible whenever an organization promoting a social or environmental cause has a need for capital which is coupled with the prospect of repayment or return. They can cover the full spectrum of asset classes and address a wide variety of issues. A mission investor can choose to target financial returns ranging from market rate to below market rate, depending on the desired risk, financial return, and social return profile.

A microloan to a small-scale entrepreneur, an equity investment in clean energy technology, or a guarantee that secures a loan for a grantee to construct a new building could all qualify as mission investments. The common element in all such investments is the mission component—such as the pursuit of community development.

THE PROBLEM

Low-income communities have historically been underserved by financial institutions, making it difficult for people and organizations in such communities to access capital that could be used to grow businesses, construct community facilities and improve neighborhoods. The challenge has only worsened recently, as traditional banks have further restricted the flow of capital due to their own financial pressures.

This additional strain comes at a time when low-income communities need more financial services. Stimulating employment through small business growth, redeveloping foreclosed homes, and increasing the stock of affordable housing all require capital.

Without reducing their grant support, mission investors can play a critical role in meeting this demand. They can use their investable assets to provide financing directly to the local organizations and individuals in need, or through community development financial institutions (CDFIs), mission-driven institutions that provide financial services in underserved areas. By demonstrating the continued viability of these investments, donors can also help attract traditional financial institutions back into this space.

1. As measured by the change in the number of new financing applications.
2. CDFI Data Project, "Community Development Financial Institutions: Providing Capital, Building Community, Creating Impact: Fiscal Year 2001," <http://cdfi.org/uploads/news/>

FACT: While mission-driven organizations have more than doubled their investments in community development since 2001 to \$25 billion,² the credit squeeze threatens to undo valuable gains in the sector.

THE OPPORTUNITY

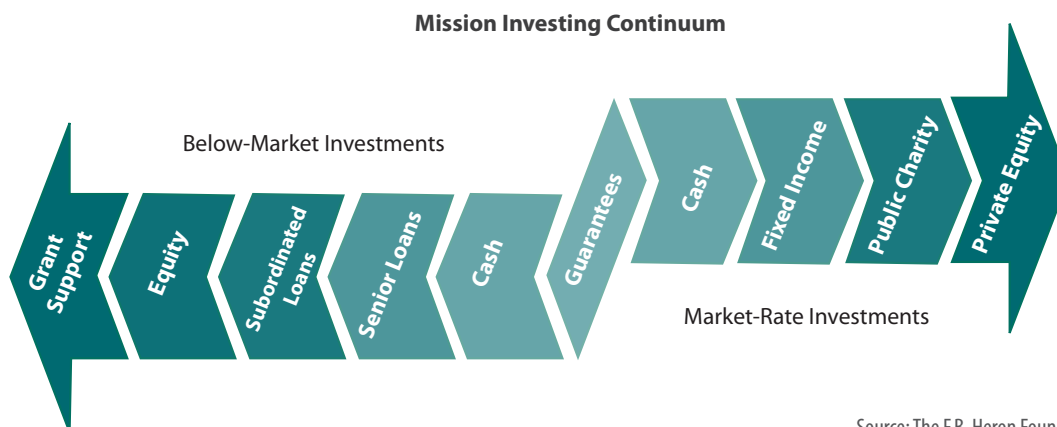
- **Provide access to affordable financial services.** Make a deposit with a community development bank or credit union that extends affordable savings and credit options to low-income individuals. Such banks can provide alternatives to predatory lenders while offering market-rate returns on your account.
- **Stabilize communities struck by the foreclosure crisis.** Extend a low-interest loan to a nonprofit housing agency that is acquiring foreclosed homes and turning them into affordable housing. This process addresses neighborhood blight even as it increases the supply of affordable housing.
- **Support job creation.** Stimulate job growth in low-income communities by investing in a community development venture

capital fund. These funds invest in small- to medium-sized businesses with high growth potential in economically distressed areas. Of course, you can also make direct equity investments in individual businesses.

- **Enable cash-strapped grantees to continue serving the community.** Talk to your grantees about their short-term financial needs. With many public and private funders delaying grant disbursements due to financial pressures, some of your grantees may be facing cash-flow challenges. By working with a commercial lender to guarantee a loan for a grantee, you can ensure that it has enough cash on hand to continue its valuable work until the grants arrive.

Additional Resources

- **The Community Investing Center** contains resources and information about investing in community development, including a searchable database of past investments. <http://www.communityinvest.org/>
- **More for Mission** is an association of foundations engaged in mission investing that provides resources on the topic including a regular newsletter, original research, press coverage and information about upcoming events. <http://www.moreformission.org/>



Source: The F.B. Heron Foundation

UPDATES FROM PREVIOUS EDITIONS

Every year, Arabella Advisors creates the High-Impact Giving Opportunities report to inform donors about the best ideas for timely, high-impact giving around the world. We also take this opportunity to look back at our previous reports, to revisit certain issues and opportunities we have covered before that hold particular relevance today.

In the context of the economic downturn and the new administration's reaction to it, three of our previously highlighted opportunities have come to the fore: community colleges, financial literacy and green-collar jobs. In this section, we will bring you up to date on these opportunities, examining how donors can act locally to influence these important issues. We also list all of our previous high-impact giving opportunities, as a reminder of the issues we are continuing to follow closely.

COMMUNITY COLLEGES

In last year's report, Arabella called community colleges "a crucial pathway to the American dream" and highlighted their importance for people heading into the workforce and on to four-year colleges. Community colleges educate some six million students – more than four-year institutions do – and workers with associate's degrees can expect to

The Obama administration has committed \$12 billion to support community colleges.

earn 30 percent more over the course of their careers than those with only high school diplomas. Last year's report described a lack of funding in the area and explored opportunities for donors

to support community colleges through scholarships, endowments, academic credit standardization, infrastructure support and partnerships with employers.

Since then, economic problems have left millions of people unemployed and created even more need for the educational opportunities community colleges offer. Community colleges provide potential workers the right training for local job opportunities and offer a crucial means for unemployed workers to gain the skills and knowledge they need to reenter the workforce. The Obama administration has committed \$12 billion to support community colleges over the next 10 years, to fund innovation and reform, to increase completion rates, to modernize facilities and to build new online capabilities. Part of this funding will be awarded on a competitive basis.

Donors can work with local community colleges to make them more competitive for these federal dollars. They can also support reforms that are widely seen as the most effective ways to make community colleges strong training grounds for the modern workforce: partnering with local employers so that training is customized for local needs, and integrating academic training with job-skills training to contextualize learning.

FINANCIAL LITERACY

Two years ago, Arabella highlighted the critical need for financial literacy training for America's youth. We examined the national problems of low savings and high debts, and we pointed to the generally poor levels of financial knowledge among adults and the lack of financial education in most schools. We advised donors to support training for youth in underserved areas, support national curriculum development and ramp up local programs.

The subsequent recession hit every household in the country and demonstrated to everyone the critical need for knowledge in personal finance. At the beginning of 2009, in the depth of the downturn, President Bush's bipartisan Advisory Council on Financial Literacy issued a series of recommendations to the president and Congress, including expanding and improving financial education for students from kindergarten to college, supporting financial education efforts by employers and supporting nonprofits working on community-based financial literacy programs.

Philanthropists can take a leading role in efforts to further financial literacy by partnering with key stakeholders in education, business and community development. They can advocate to local school districts and colleges to include training, and they can provide funding to support such programs. Donors who are also employers can start right in their own workplaces, by implementing programs for employees. In the wider community setting, financial support for literacy programs run by nonprofits and religious institutions is critical. So are effective marketing campaigns for these programs. Often, financial literacy

programs exist but are not well attended, because people either do not know about them or do not perceive their value. Donors can help make sure existing programs are well attended every time.

The recession hit every household in the country and demonstrated to everyone the critical need for knowledge in personal finance.

GREEN-COLLAR WORKFORCE

Last year, Arabella highlighted the importance of fighting climate change by turning the workforce green. Across major sectors including agriculture, manufacturing and construction, the U.S. economy can be retooled to help ensure a strong economy and a rehabilitated global climate. The need for these changes is great, but the infrastructure to create the new workforce – the classes, certificate programs and standards – is still in its infancy. A year ago, we highlighted several opportunities for donors, including building demand for green labor, directly supporting the creation of the green-labor workforce, and scaling up local efforts.

Since then, the new administration in Washington has made energy and environment one of its highest priorities. This outlook has led to major efforts to transform the U.S. workforce. The stimulus package and other recent legislative efforts include significant resources for green-collar jobs, creating a major increase in the demand for green-collar skills. The stimulus bill alone includes more than \$60 billion for clean-energy investments, including home weatherization. That influx of cash creates new opportunities for donors, even as it increases the need for oversight and evaluation.

The stimulus bill alone includes more than \$60 billion for clean-energy investments, including home weatherization.

To help ensure that clean-energy funding is used effectively and efficiently, donors can take a number of steps. They can provide financial support to training programs at community colleges and local nonprofits – especially programs that train workers for highly skilled positions that pay family-sustaining wages. Donors can also work with local governments and nonprofits to monitor and evaluate the delivery of stimulus funding and the implementation of clean-investment projects. They can fund research on the effectiveness of stimulus funding in creating a green economy, and on a broader level, they can support advocacy and education around the need for green jobs.

PAST OPPORTUNITIES

2009

POLITICAL ENGAGEMENT Building on Momentum to Increase Youth Participation

GLOBAL FOOD CRISIS Supporting Small-Scale Farming in Africa

CONFLICT RESOLUTION Bridging Divides Through Youth Athletics

DISASTER RESPONSE Investing in Recovery after Initial Relief

GLOBAL HEALTH Shining the Spotlight on Neglected Tropical Diseases

CLIMATE CHANGE DEFENSE Building a Green-Collar Workforce

ECONOMIC DEVELOPMENT Promoting Equal Opportunity by Supporting Community Colleges

ARTS & CULTURE Promoting Renewal in New Orleans

ENVIRONMENT Improving Energy Efficiency in Low-Income Homes

GLOBAL HEALTH Providing Safe Water and Sanitation to Save Children's Lives

EDUCATION Supporting First-Generation College Attendees

CONFLICT PREVENTION Facilitating Trust-Building to Prevent Violent Conflicts

SUSTAINABILITY Developing Local Food Systems to Save Energy, Promote Health & Create Jobs

GLOBAL DEVELOPMENT Combating Poverty by Closing the Microcredit Gap

EDUCATION Teaching Financial Literacy to America's Youth

HEALTH Improving Access to Dental Care for Low-Income Children

POVERTY REDUCTION Increasing Access to Financial Services for the "Unbanked"

2008

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