



**OXFAM AMERICA
ANNUAL REPORT
2021**



OXFAM

DEAR FRIENDS,

It's incredibly inspiring for us to think through what we have accomplished in the past year, together, and all that we have overcome during a pandemic, a highly charged political campaign here in the US, and long-overdue movements for racial justice. When disease, conflict, racism, and unfair policies conspire to create poverty, we will never stop our work to overcome them. And we have you and all our donors and supporters to thank for helping us in such a difficult time.

At Oxfam, the pandemic posed serious questions about how to continue our work amid both a massive economic contraction and movement restrictions nearly everywhere. But thanks to your generosity and support, we have been able to meet many of the challenges of this global crisis.

Here are some highlights from the year, all made possible by you:

- **With your support, Oxfam reached 14.3 million people—more than half of them women—in 68 countries in our response to the pandemic.** More than nine million people benefited from water, sanitation, and hygiene measures to reduce the spread of COVID-19 and other diseases. We did this in collaboration with 694 partner organizations. We also co-founded the People's Vaccine Alliance, a coalition of organizations campaigning for a patent-free, mass-produced, and fairly distributed vaccine available free of charge to everyone. We helped to urge the Biden administration to support a waiver of World Trade Organization intellectual property rules to make that possible—with success.
- **In the US, we advocated for US government pandemic assistance to be equitably provided to people made economically vulnerable by inequality.** This effort included encouraging more and better assistance for childcare and other measures that will help unemployed Black women and women of color to get back to work.
- **Our research and advocacy efforts helped shine a light on the pandemic's devastating effects on people experiencing economic, social, and political exclusion.** Oxfam's report, *The Hunger Virus: How COVID-19 is Fueling Hunger in a Hungry World*, advocates for more and better measures to fight food insecurity.
- **We also contributed to research on ways increased demand for care in US families during the pandemic fell disproportionately on women.** Globally, we participated in the #HowICare campaign, which reached hundreds of millions of people with messages about the need to share care duties between men and women. We continue to support gender programs in 24 countries, working with 33 women's rights organizations focused on supporting women and girls. This includes groups in the US, where we are helping immigrant women and their families who have been excluded from government support to survive the pandemic.
- **Together with allies and supporters, Oxfam has advocated for the rights of people fleeing persecution.** Our lawsuits against both the Trump and Biden administrations have enabled thousands of refugee children at the border to safely reunite with their families in the US and have given countless families the opportunity to claim asylum—who otherwise would have been forcibly returned into harm's way.

- **With your assistance, we urged lawmakers in Washington, DC, to end the sale of US-made weapons to parties involved in the war in Yemen.** This arms trade, partly responsible for creating the largest humanitarian crisis in the world, was finally suspended in the early weeks of the incoming Biden administration. Oxfam supporters played a crucial role in the multiyear effort to cut off the weapons fueling this terrible war.
- **We accomplished this work together in a highly charged political environment in the US.** Our Dignity for All campaign called on all candidates to adopt policies that address the inequality endangering our democracy. We supported our allies and partners engaged in protecting voter rights and the Black Lives Matter movement. We continued diversity, racial equity, and inclusion training for our staff, just one of the ways we are working to live our values in all aspects of our organization.

None of this work would have been possible without the steady support of our donors. Thank you. Your confidence in our efforts made a difference in the lives of millions of people, and we count on your continued support in 2021 and the coming years.

With gratitude,



A handwritten signature in black ink, appearing to read 'Abby Maxman'.

ABBY MAXMAN
PRESIDENT & CEO



A handwritten signature in black ink, appearing to read 'Smita Singh'.

SMITA SINGH
CHAIR, BOARD OF DIRECTORS

FEMINIST PRINCIPLES AT OXFAM AMERICA

We are deeply committed to practicing the feminist principles of diversity, inclusion, accountability, and power sharing—and to addressing structural inequities—throughout our work. These principles and commitment require us to reflect critically on how power and patriarchy are embedded in our actions and organizational culture, and in the systems that create and reproduce inequality, injustices, and oppression in the world. These principles are rooted in an intersectional understanding of power and gender justice.

Informed by feminist movements, these principles were released by Oxfam International in early 2019 and then adapted by Oxfam America. They informed our current 10-year strategy and are integrated into Oxfam America's culture and ways of working across the organization.



IN AN EMERGENCY, EVERY SECOND COUNTS

Nimble funding for local humanitarian groups speeds up aid in disasters—and helps build their capacity to lead.

WHEN DISASTERS UNFOLD, LOCAL HUMANITARIAN ORGANIZATIONS ARE POSITIONED PERFECTLY TO RESPOND. They are close to the affected communities and have the local knowledge and networks they need to be effective.

But what if they don't have the funds? To determine needs and prevent suffering and losses, they may need to reach communities within hours of an emergency, but applying for grants and waiting for money to arrive could take weeks.

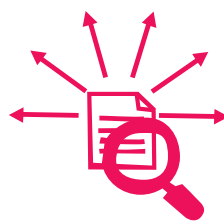
As part of Oxfam's effort to improve humanitarian response while boosting the leadership of local organizations, we have introduced emergency response funds (ERFs)—small grants with streamlined disbursement to help local partners hit the ground running in disasters. An ERF grant of just \$15,000 can enable a local group to carry out an assessment, map out a plan, and begin aid distribution—actions that could inspire other funders to provide the money needed for a full-on response.

In fiscal year 2021, Oxfam America deployed ERFs for destructive storms in Indonesia, the Philippines, Bangladesh, and El Salvador, and for a drought response in the dry corridor of Central America. "When a disaster strikes, these funds help us to have a quick response," says Duke Ivn Amin of the Bangladeshi organization JAGO NARI.

Our recent study backs up his claim. "The strong message from local organizations was that the ERF enabled them to respond quickly and to leverage additional resources to scale up their work," says Oxfam's Janice Ian Manlutac, who conducted the research. "ERFs provide seed money. Local organizations put it to work and make it grow."

OPPOSITE: Members of a women's group called Lights from Heaven pose at a sign indicating an evacuation route that they designed for their village in Indonesia. The group was established following an earthquake in 2018 with help from an Indonesian humanitarian group called JMK and Oxfam. *Elizabeth Stevens/Oxfam America*

ABOVE: Duke Ivn Amin of the Bangladeshi organization JAGO NARI speaks with a woman affected by Cyclone Amphan. *Saiful Islam Rasel/JAGO NARI*

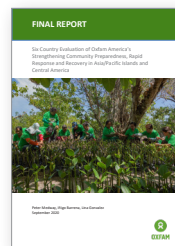


\$15,000

In flexible funds available immediately in an emergency could help a local group to carry out an assessment and begin aid distribution.

READ MORE

About how emergency response funds helped communities prepare for disasters in the project final report: oxfam.am/ar-erf.





CALCULATING THE COST

Agribusinesses in Peru are destroying forests in the Amazon, resulting in massive carbon emissions. Thanks to you, we can now quantify how much and we're using that data to help communities reclaim their rights to forestlands.

CUTTING DOWN THE AMAZON FOREST FOR AGRIBUSINESS PLANTATIONS contributes to climate change and displaces farming and indigenous communities. But exactly how much does deforestation contribute to greenhouse gas emissions?

Our 2020 research looked at four regions of Peru in which 220,000 acres of carbon-storing forest were cleared to make way for oil palm plantations, and found that over the course of 20 years, 2.8 million metric tons of climate-warming greenhouse gases were released into the atmosphere. That's roughly as much pollution as producing energy for four million households for a year.

Oxfam will use this data to encourage Peru's government to commit to reducing emissions and help farming and indigenous communities gain and retain legal title to these lands. Because farmers and indigenous people are better stewards of forestlands, encouraging governments to protect their land rights will also reduce deforestation of primary-growth Amazon forests and will reduce carbon emissions.

"When we help indigenous communities defend their territories, we are also addressing the climate crisis," says Clemence Abbes, Oxfam's project officer in Peru.

These communities have been severely affected by illegal transfers of land to foreign-owned companies. Oxfam's partners have helped indigenous communities secure communal land titles and reclaim land seized for oil palm plantations. They are also helping farming communities secure individual land titles in areas at risk of deforestation for cacao plantations, to help protect the forest from further destruction.

Oxfam's work to help communities protect their land rights and natural resources, and our work to push for policies that reduce greenhouse gas emissions, are crucial elements in our global effort to fight climate change.

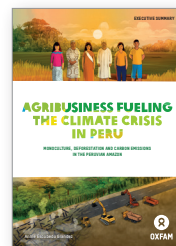
OPPOSITE: A community leader in a small riverside village in Peru's northern Loreto province harvests plantains. Farmers here successfully gained title to lands and can protect their livelihoods from a large cacao plantation that was cutting down the forest, which releases greenhouse gases and contributes to climate change. *Diego Perez/Oxfam America*

ABOVE: Oil palm plantations like this one in Peru's Ucayali province are responsible for destroying old-growth forests and releasing millions of tons of greenhouse gases. Local indigenous communities also claim the land was seized illegally. *Diego Perez/Oxfam America*



2.8 MILLION METRIC TONS

Climate-warming greenhouse gas emissions released over 20 years from clear-cutting 220,000 acres of Amazon forest in Peru.



READ THE REPORT

Agribusiness Fueling the Climate Crisis in Peru: oxfam.am/ar-peru.



FINDING THE TIME TO BE A LEADER

Men and women share duties at home so women can be leaders in the community.

WHEN SOEURN LAI EI JOINED A SAVING FOR CHANGE GROUP—essentially a village bank—in her home province of Kampong Thom, Cambodia, years ago, she proved she was a strong leader.

“In 2010, I was elected by women from 10 different communities to be the director of a women’s network for the district,” Lai Ei says proudly.

But she faced a challenge familiar to many women: childcare and other family duties left her little extra time. Indeed, our 2017 study of 157 communities in Cambodia showed that women involved in Saving for Change groups struggled to find time for leadership opportunities. More than 40 percent cited their domestic workload as the reason.

Building on that feedback, in 2020 Oxfam partners in two provinces worked with 144 families to encourage couples to share domestic duties. They used a Gender Action Learning training program designed to help couples understand each other better and jointly plan their futures.

Lai Ei and her husband, Neoun Heang, completed the training and developed their goals together: make house improvements, buy land for cultivating cashew trees, and build a chicken coop. Heang now also helps more at home, including cooking for the family in the evening.

After the training, a survey of the 144 couples showed that husbands and wives were communicating better and more were making joint decisions. As couples shared more of the household workload, they also reported a reduction in conflict and domestic violence, and an average 63 percent increase in income over the past year, despite the pandemic.

OPPOSITE: Neoun Heang (left), prepares dinner for his wife Soeurn Lai Ei, and their two sons. After the couple attended a Gender Action Learning training program, Heang realized that he can do more domestic duties at home to leave Lai Ei more time for other work. *Savann Oeurn/Oxfam America*

ABOVE: Soeurn Lai Ei works as a district councilor in Kampong Thom province. Encouraging couples to rebalance household responsibilities helps women find more time to fill these types of leadership positions. *Savann Oeurn/Oxfam America*



63%

Average increase in income reported by the 144 couples who took a Gender Action Learning course with Oxfam partners.



LOOKING BEHIND THE BRAND NAMES

With your support, Oxfam has pushed major food companies to change their policies to benefit farmers and workers—and the environment.

FOR MORE THAN FOUR YEARS, OXFAM'S BEHIND THE BRANDS CAMPAIGN has been advocating for the world's 10 largest multinational food corporations to improve their social and environmental policies. We have pushed them to make public commitments to improving their policies in multiple areas—including climate change, because food production accounts for 37 percent of global greenhouse gas emissions.

In 2020, we hired an independent evaluator to review how—and whether—these companies were implementing changes they agreed to, part of our ongoing work to monitor food company progress against their commitments.

The evaluation shows that nine of the companies have established science-based targets for reducing emissions, indicating “serious climate ambition.” Four of the companies (Mars, Unilever, General Mills, and Nestlé) have updated their commitments to reduce emissions to limit global heating to 1.5 degrees Celsius. And companies are beginning to measure and disclose emissions in their supply chains.

But the companies also need to make more progress to translate their ambition into action. Just a few of them are systematically requiring (or providing incentives to) their suppliers to reduce emissions. Companies also need to do more to stop deforestation, and to invest in new models of agriculture that support a shift toward low-carbon, resilient, and equitable farming.

“Oxfam’s campaign to push companies to lower their emissions has led to food companies improving their climate policies, but there is still a way to go to transform supply chains and improve agricultural practices to benefit farmers and the environment,” says Aditi Sen, Oxfam’s climate policy lead.

Oxfam will continue to hold these companies accountable and engage them in efforts to meaningfully tackle climate change, especially in communities that are hardest hit by the climate crisis.

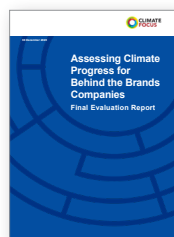
OPPOSITE: A woman in Ethiopia looks at her sorghum harvest, damaged by drought and locusts. Global food production is responsible for 37 percent of the world’s greenhouse gas emissions, which are blamed for the increasingly unpredictable rainfall patterns affecting small-scale farmers. *Petterik Wiggers/Oxfam*

ABOVE: Farmers in Guatemala’s “Dry Corridor” are experiencing poor harvests. Oxfam is pushing major food companies to reduce greenhouse gases that are fueling climate change, and to encourage their suppliers to do more to promote sustainable agriculture. *Pablo Tosco/Oxfam*



9 OF 10

Behind the Brands companies have set science-based emission reduction targets.



READ THE INDEPENDENT EVALUATION

Assessing Climate Progress for Behind the Brand Companies at oxf.am/ar-btbeval

THE FAMILY THAT GIVES TOGETHER

We spoke to mother-and-son Oxfam supporters Ellen Remmer and Steven Fox about what inspires them to give and the importance of multigenerational philanthropy.



“You want your kids to have good values. When in the next generation there’s an overlap between what they believe is meaningful and important, that’s incredibly gratifying.”

ELLEN REMMER

MEMBER OF THE OXFAM LEADERSHIP COUNCIL

Ellen Remmer has dedicated her life to strategic investment in projects that foster equality, particularly for women. This is true professionally, as she is considered a pioneer in the field of philanthropic investment, as well as personally.

Remmer identifies as a globalist, having spent periods of her childhood traveling to India and Japan, where her father’s business had offices, and she says these early experiences gave her an awareness of poverty outside the United States. “I saw how isolated we are in the United States, and that has affected my personal philanthropy,” she says.

Remmer is a senior partner at The Philanthropic Initiative (TPI), a nonprofit philanthropic advisory firm that helps donors achieve lasting social impact. Since 1991, she has led the Remmer Family Foundation, an organization she established with her mother and two sisters that focuses on girls’ empowerment and sustainable fisheries. A leading voice in a field traditionally dominated by men, Remmer is also a champion of Invest for Better, a campaign that encourages women to engage in impact investing.

For the past decade, she has helped bolster Oxfam’s investment in women’s economic empowerment as a Leadership Council member and as an investor in Oxfam’s Women in Small Enterprise (WISE) initiative, which provides women entrepreneurs in Guatemala access to capital to build their small businesses.

“I love programs like WISE because not only is there benefit to the women who are engaged—in this case, getting access to capital—and their families, but I like it when it’s combined with a systemic goal,” says Remmer. “I know Oxfam’s roots are in humanitarian aid, and that is important—and I love the combination of the systemic work and giving other stakeholders voice and power.”



// I'm proud of my mom. She cares and lives globalist, compassionate [values], but also takes a very strategic approach, empowering folks around the world who aren't people we see every day. //

STEVEN FOX

OXFAM SUPPORTER

Growing up in a globally minded family, Steven Fox jokes that he had no choice but to follow in his mother's footsteps. Trips to atypical vacation destinations such as Turkey, Ecuador, and Kenya, and discussions around the dinner table with his philanthropist parents shaped his values and exposed him to other cultures and perspectives.

Fox's early experiences led him to the field of international development, first as a college student studying abroad in Cameroon, and then as a development professional in southern Africa, where he spent two years as the managing director at Sunizorro Investments.

Now Fox is back in Boston. From 2015 to 2020, he ran ThinkImpact, a company that places young people in experiential learning environments to work collaboratively with rural community members on social innovation and entrepreneurship projects, and Impact Global Education, an international travel and education company. He also serves as the environmental committee chair of the Remmer Family Foundation—the first member of the second generation of the Remmer family to become a trustee—where he leads work rebuilding sustainable fisheries.

Like his mother, Fox approaches giving with long-term goals in mind.

"I tend to give less [for] programmatic [work] and more directly for operational support," he says. "I entrust the groups that I'm giving to, to figure out where they want to best use the funds. I also try to think about a balanced portfolio approach of long-term giving to places like Oxfam, where I want to see the full breadth of what they can achieve, knowing that this work can take time."

FINANCIAL INFORMATION

(April 1, 2020, to March 31, 2021)

Oxfam America ended fiscal 2021 in a strong financial position despite all the challenges of operating through the COVID-19 pandemic. Unrestricted net assets at year-end were \$40 million compared to \$24.6 million in March 2020, an increase of \$15.4 million, largely due to increased bequest income and strong investment returns. Most importantly, program services increased in all three major categories: overcoming poverty and injustice, saving lives, and campaigning for social justice. Total revenues for the year were \$118.6 million, an increase of \$43.5 million. This included revenues that were delayed from 2020 due to COVID and an increase in bequest income.

Unrestricted revenue increased by \$35 million to \$117 million. Unrestricted revenue was up as a result of increased bequest income, strong investment returns of \$4.9 million, a \$12.6 million increase in releases from restricted funds, and \$4 million in grant income related to Payroll Protection Program loan forgiveness (modestly offset by a \$2 million reduction in contract income for Sudan programs that Oxfam will be winding down).

FY21 restricted income of \$33.3 million was double that earned in FY20. Restricted grants awarded in FY21 included seven multiyear grants of \$1 million or more, as well as approximately \$4 million for the COVID-19 emergency response. Some grant awards that were deferred at the end of fiscal 2020 because of the pandemic were received in 2021.

Total program expenditures were \$75.9 million in FY21, which was 14 percent higher than the prior year due to increased restricted program activities. Expenses for programs to overcome poverty and injustice were \$22.4 million, an increase of \$2.4 million. Emergency response program expense was \$25.4 million, an increase of \$6 million, and support service costs were relatively flat year over year. Accordingly, program expenditures as a percentage of the total expenditure for FY21 increased from 75 percent in FY20 to 77 percent in FY21.

Given that most of the record bequest income was received in March 2021, we ended FY21 with cash and unrestricted investment balances of nearly \$51 million. Management plans on putting these funds to good use over the next few years.



N. JAMES SHACHOY
TREASURER

OXFAM HIGHLY RATED



Oxfam America is a recommended charity by Charity Navigator, the largest independent charity evaluator in the United States, for our 20th consecutive year. We also meet the 20 Standards for Charity Accountability of the BBB Wise Giving Alliance, and we're rated highly by Charity Watch—a ranking that places Oxfam in an elite group of charitable organizations nationally. Oxfam has also earned Guidestar's highest "Platinum" status for commitment to transparency.

(as of Sept. 7, 2021)

CONSOLIDATED STATEMENT OF ACTIVITIES

(Oxfam America and Oxfam America Action Fund | Years ending March 31)

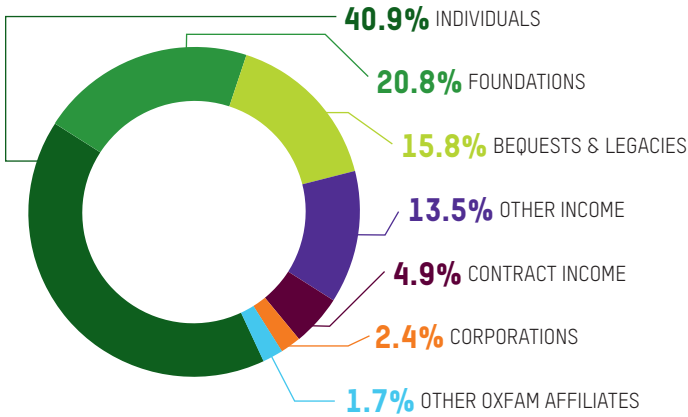
	UNRESTRICTED	RESTRICTED	2021 TOTAL	2020 TOTAL
REVENUE, GAINS, AND OTHER SUPPORT				
Contributions	\$65,150,000	\$33,276,000	\$98,426,000	\$65,966,000
Contract income	5,782,000	-	5,782,000	7,777,000
Investment return	4,905,000	3,405,000	8,310,000	87,000
Gain (loss) on annuities and unitrusts, net of return	128,000	370,000	498,000	344,000
Donated in-kind services and materials	1,547,000	-	1,547,000	915,000
Grant income	4,000,000	-	4,000,000	-
Other	55,000	-	55,000	43,000
Net assets released from restrictions	35,515,000	(35,515,000)	-	-
Total revenue, gains, and other support	\$117,082,000	\$1,536,000	\$118,618,000	\$75,132,000
EXPENSES				
PROGRAM SERVICES				
Programs to overcome poverty and injustice	\$22,411,000	-	\$22,411,000	\$20,044,000
Saving lives: Emergency response and preparedness	25,419,000	-	25,419,000	19,433,000
Campaigning for social justice	23,065,000	-	23,065,000	21,511,000
Public education	5,018,000	-	5,018,000	5,620,000
Total program services	75,913,000	-	75,913,000	66,608,000
SUPPORT SERVICES				
Management and general	7,146,000	-	7,146,000	6,840,000
Fundraising	15,362,000	-	15,362,000	15,172,000
Total support services	22,508,000	-	22,508,000	22,012,000
Total expenses	\$98,421,000	-	\$98,421,000	\$88,620,000
CHANGE IN NET ASSETS				
Increase (decrease) in net assets	18,661,000	1,536,000	20,197,000	(13,488,000)
Change in restriction of split-interest agreements	(3,253,000)	3,253,000	-	-
Net assets, beginning of year	24,648,000	33,471,000	58,119,000	71,607,000
Net assets, end of year	\$40,056,000	\$38,260,000	\$78,316,000	\$58,119,000

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

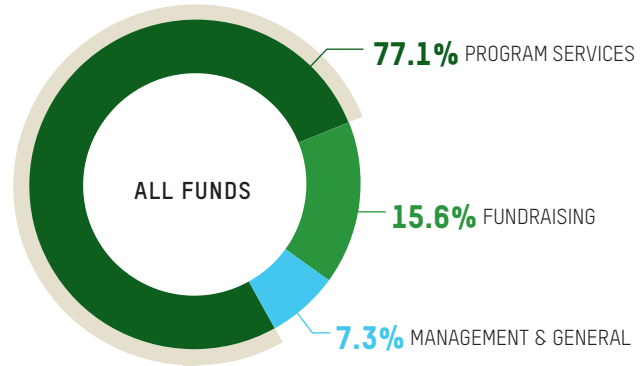
(Oxfam America and Oxfam America Action Fund | Years ending March 31)

	2021	2020
ASSETS		
Cash	\$26,977,000	\$13,180,000
Investments	48,888,000	41,117,000
Prepaid expenses and receivables	22,020,000	21,477,000
Fixed and other assets	1,200,000	1,654,000
Total assets	\$99,085,000	\$77,428,000
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$8,114,000	\$7,261,000
Grants payable	5,937,000	4,060,000
Other liabilities	6,718,000	7,988,000
Total liabilities	20,769,000	19,309,000
NET ASSETS		
Without donor restrictions	\$40,056,000	\$24,648,000
With donor restrictions	38,260,000	33,471,000
Total net assets	78,316,000	58,119,000
Total liabilities and net assets	\$99,085,000	\$77,428,000

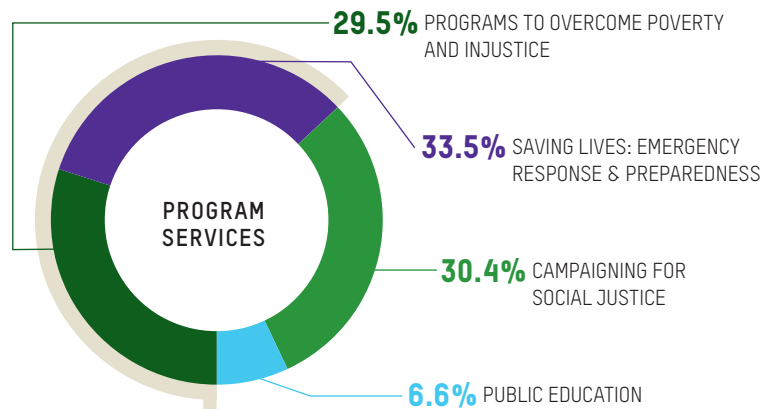
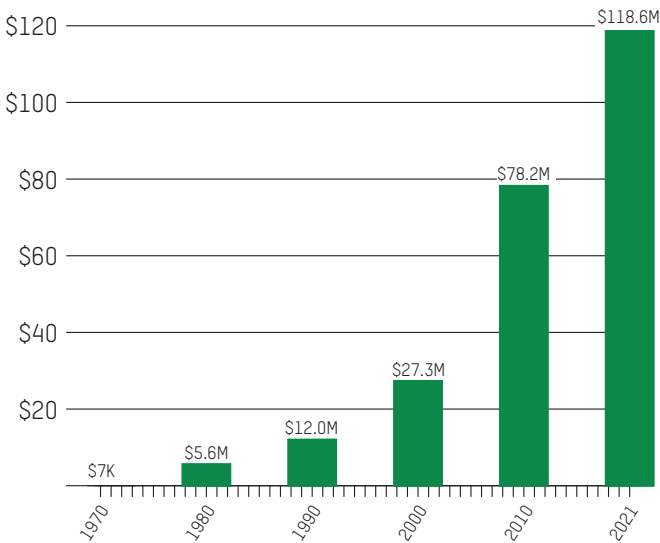
SOURCES OF FUNDS



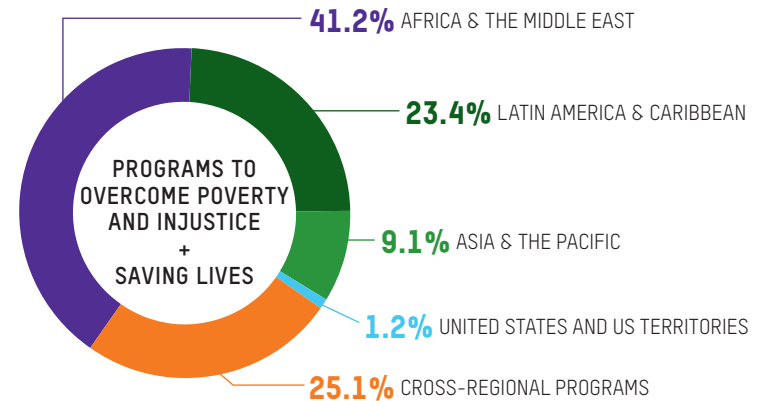
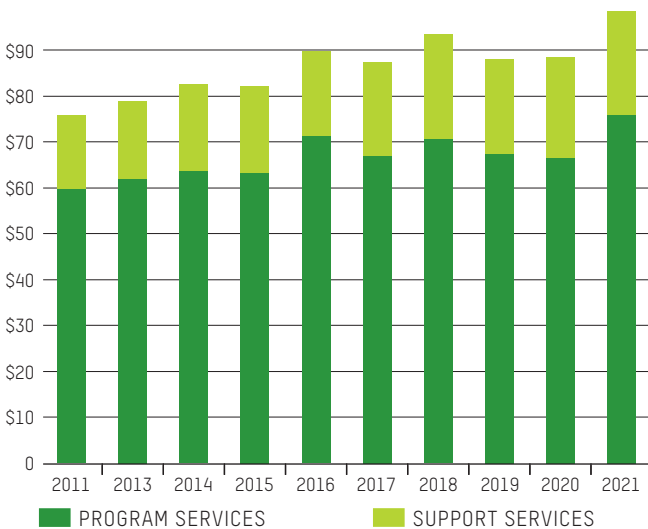
USES OF FUNDS



REVENUE GROWTH (MILLIONS US\$)



ANNUAL INVESTMENT IN PROGRAM & SUPPORT SERVICES (MILLIONS US\$)



FOR MORE INFORMATION ON:



Contributions to Oxfam International



Proportion of donations going to partners

Visit oxfam.am/financials for Oxfam America's consolidated financial statements.

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(as of Sept. 15, 2021)

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Buffy Wachs

Charlie Walsh

Pat Walsh

Roger Widmann

AN EQUAL FUTURE IS POSSIBLE ONLY IF WE WORK IN PARTNERSHIP.

With your support—and that of more than 4,000 local organizations and international allies—Oxfam reaches tens of millions of people in more than 90 countries.



COUNTRIES WHERE OXFAM WORKS
(as of Sept. 15, 2021)



OXFAM WORKS WITH MORE THAN 4,000 LOCAL ORGANIZATIONS AND INTERNATIONAL ALLIES



IN OVER 90 COUNTRIES



AND IN 2020–2021, HELPED 25.7 MILLION PEOPLE THROUGH OUR PROGRAMS

WHERE WE WORK

- | | | | |
|------------------------------|----------------------------------|---------------------------------------|--------------------------------------|
| Afghanistan | Dominican Republic | Malawi | Solomon Islands |
| Algeria | Egypt | Mali | South Africa |
| Australia | El Salvador | Mauritania | South Sudan |
| Austria | Ethiopia | Mexico | Spain |
| Bangladesh | Fiji | Morocco | Sri Lanka |
| Belgium | France | Mozambique | Sweden |
| Benin | Germany | Myanmar | Syria |
| Bolivia | Ghana | Nepal | Tajikistan |
| Brazil | Greece | Netherlands | Tanzania |
| Burkina Faso | Guatemala | New Zealand | Thailand |
| Burundi | Haiti | Nicaragua | Timor-Leste |
| Cambodia | Honduras | Niger | Tunisia |
| Canada | India | Nigeria | Turkey |
| Central African Republic | Indonesia | Occupied Palestinian Territory/Israel | Tuvalu |
| Chad | Iraq | Pakistan | Uganda |
| China/Hong Kong | Ireland | Papua New Guinea | United Kingdom |
| Colombia | Italy | Peru | United States of America/Puerto Rico |
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THANK YOU!

Your support helps Oxfam, our partners, and people around the world to end poverty and injustice. We're so grateful for your donations.

OUR MISSION

We fight inequality to end poverty and injustice.

CONTACT

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Take advantage of dramatic growth in the stock market by donating stock rather than selling it this year. You will avoid paying capital gains tax, and if you donate a long-term holding and itemize deductions, you may be eligible to deduct the full fair-market value of the asset you donated from your income taxes. To transfer securities to Oxfam, contact Sarah Deutsch at stockgifts@oxfamamerica.org or (800) 776-9326, x2583.

For all of the following options, contact Tim Rogers at legacy@oxfamamerica.org or call (800) 776-9326, x2723.

DIRECT A GRANT FROM A DONOR-ADVISED FUND (DAF)

If you have a donor-advised fund, recommend a grant to Oxfam. To expand your impact, set up automatically recurring monthly, quarterly, or annual grants.

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If you would like to make an impact now and are 70½ years or older, you can give up to \$100,000 from your IRA directly to a qualified charity such as Oxfam without having to pay income taxes on the money.

MAKE A MULTIYEAR COMMITMENT

Multiyear financial pledges provide ongoing support to Oxfam that allows us to plan for the future and improve the lives of those fighting against poverty and injustice.

ESTABLISH A CHARITABLE GIFT ANNUITY (CGA)

You can support Oxfam and receive dependable income in your retirement years through a CGA. This tax-advantaged life-income gift provides a favorable rate of return based on your age. Contact us for a personal calculation.

FUTURE GIFTS

Help fight inequality to end poverty and injustice for decades to come through a gift to Oxfam in your will, living trust, retirement plan, life insurance, or other means. Here is suggested bequest language:

"I give and bequeath to Oxfam America, Inc., Tax ID # 23-7069110, [insert written amount, percentage of estate, or description of property] for its general charitable purposes."

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COVER: ADAPTING TO CHANGING CLIMATE IN WEST AFRICA

Inoussa Sawadogo, 35, is a farmer in Burkina Faso. In the past few years, due to lack of rain, his cereal crops have diminished, he says, and became “not enough to feed my family for the whole year. I have to buy more food to make up the shortfall.” Working with two of Oxfam’s partners (Alliance Technique d’Assistance au Développement and Association pour la Gestion de l’Environnement et le Développement), Sawadogo has turned to planting fruit trees, and produces his own compost. He has also installed stone structures around his fields to hold in moisture. “Today, the income I make allows me to meet all of the family’s expenses, such as health care, and paying for my four children to go to school.” *Samuel Turpin/Oxfam*

Oxfam is a global organization that fights inequality to end poverty and injustice. We offer lifesaving support in times of crisis and advocate for economic justice, gender equality, and climate action. We demand equal rights and equal treatment so that everyone can thrive, not just survive. The future is equal. Join us at oxfamamerica.org.

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