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10 ways to give that just might change the world

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Published 12:00 am PST Saturday, December 9, 2006

It is the season of giving, and not just to your cute little nephew. If you want your gift to make a difference around the world, you may be overwhelmed by the number of charities that do good work. Which will do the most with your money? Who will they help and how? Here are 10 charities to consider. All have a three- or four-star rating -- good or exceptional -- from the independent evaluator Charity Navigator, which measures nonprofits by how efficiently they use donated dollars.

1. Acción International offers microloans and business training to men and women so they can start their own enterprises and afford running water, food and school for their children. Founded in 1961, the Boston nonprofit has given almost 1.9 million people in the United States and around the world more than \$2.6 billion in loans.

The good deeds: A Nicaraguan man quit his job stocking produce at a grocery store to sell oranges at a wholesalers market. With the help of a \$70 loan, he was able to increase his orange inventory to jump-start his business, and now, several loans later, he has 12 steady clients, including the grocery store where he used to work. He has added rooms to his home and can afford to send his children to school, according to Acción International.

How it keeps giving: Borrowers pay interest on their loans, so when loans are repaid, there is more money to offer loans to more people.

How it rates: Four stars

What gives: First loans start small -- maybe \$100 in Latin America and \$500 in the United States. Borrowers who repay their loans on time are eligible for larger loans so they can continue growing their businesses.

If you want to give: www.accion.org or (617) 625-7080.

2. Children Inc. is a sponsorship program in which donors are matched with a child, helping to provide food, shelter and health care as well as education. Based in Richmond, Va., the nonprofit was created in 1964 after the founder visited Guatemala and photographed 95 children in miserable circumstances. Today, the organization helps more than 16,000 children in 24 countries, including the United States.

The good deeds: A sponsor helped pay for the education of a Kenyan boy who grew up in an orphanage. Today, he runs his own trash-collection business, according to Children Inc. And a sponsor helped a girl in Feds Creek, Ky., whose father was in a mining accident, pay for college. The girl will graduate and hopes to work in the mental health field.

How it keeps giving: Given a chance, many of these children go on to become contributing members of their communities.

How it rates: Three stars

What gives: Sponsors can become pen pals with the children and arrange to meet them.

What it costs: \$28 a month sponsors a single child.

If you want to give: www.children-inc.org or (800) 538-5381.

3. Coffee Kids helps coffee-growing families in Mexico, Guatemala, Nicaragua and Costa Rica through small-business loans, scholarships and grants to schools in those communities. Founded by a coffee roaster in Santa Fe, N.M., in 1988, the nonprofit recognizes that coffee farming is often linked to poverty.

The good deeds: Every year, almost everyone who lives in Ayahualuco, a small town in the Mexican state of Veracruz, migrates to harvest coffee, according to Coffee Kids. Many of children work alongside adults and miss three months of school. Through the microcredit program, some families no longer need the extra income from coffee harvesting and can keep their children in school.

How it keeps giving: By keeping kids in school, other opportunities are opened.

How it rates: Three stars

What gives: The nonprofit's biggest program is a microcredit venture that offers loans to women who start businesses such as pharmacies, beauty salons or food stands to help supplement their families' incomes. The loans are repaid with interest to a community bank that can sustain itself.

If you want to give: www.coffeekids.org or (800) 334-9099.

4. DonorsChoose is a nonprofit Web site started by teachers at a Bronx high school in 2000. Public school teachers submit proposals for classroom projects, and donors can pick which project they would like to fund -- whether a kindergarten field trip to the Bay Area Discovery Museum in Sausalito or a map of the world for a second-grade classroom in Livermore.

The good deeds: Children in public schools across the country traveled on field trips, benefitted from new supplies and books, and gained technology in classrooms. The Web site has raised more than \$4.5 million this year.

How it keeps giving: About 82 percent of the materials bought by donors is reused by the following year's students.

How it rates: Four stars

What gives: After a project is fully funded, the teacher photographs the students participating in the project and writes about how the students benefitted. Students also write thank-you notes that are mailed to donors who gave more than \$100.

If you want to give: www.donorschoose.org or (212) 239-3615.

5. E+Co, Energy Through Enterprise is a nonprofit based in Bloomfield, N.J., that offers loans to small, clean- energy enterprises in Latin America, Africa and Asia. These enterprises provide biothermal, wind, solar and hydroelectric energy for people who otherwise have access only to "dirty" sources of energy.

The good deeds: In Vietnam, the nonprofit helped finance a project providing digesters that convert the methane from pig and other animal waste into energy. Each digester meets the daily cooking requirements of a single rural household, and the program has installed 4,000 in the last four years, according to E+Co.

How it keeps giving: Clean, sustainable energy opens up access to better nutrition, heating, hygiene and health.

How it rates: Four stars

What gives: Clean energy means a better world for everyone.

If you want to give: www.energyhouse.com or (973) 680-9100.

6. Heifer International was founded in 1944 by a Christian relief worker who decided it was better to give families in need a source of food rather than short-term relief. Today, the Little Rock, Ark.,

charity has helped 7 million families in more than 125 countries with gifts of cows, sheep, chickens, pigs and other animals.

The good deeds: A single mother of four in Cameroon became part of a group that received a gift of pigs. Soon, every family in the group had its own pigs, and the single mother can now feed and clothe her children by selling healthy pigs at the market, according to Heifer International.

How it keeps giving: Recipients of animals promise to pass on the offspring to others in need, meaning the cycle of giving continues.

How it rates: Three stars

What gives: A single cow can produce up to four gallons of milk every day, providing nourishment for families and extra income as its owner sells surplus milk. Plus, cow manure is used as fertilizer to help crops grow.

What it costs: \$500 for a heifer, \$120 for a pig, \$60 for rabbits and \$20 for chicks.

If you want to give: www.heifer.org or (800) 422-0474.

7. Orbis International was founded in 1982 when a donated plane converted into a flying hospital flew to Panama to train local medical professionals in how to preserve and restore sight, and to offer free medical care to the visually impaired.

The good deeds: Since that maiden flight in 1982, the nonprofit has given more than 3 million people medical treatment and trained more than 124,000 health care professionals.

How it keeps giving: Orbis not only offers sight but also the chance to go to school and work because of restored vision.

How it rates: Three stars

What gives: About 90 percent of the world's blind and visually impaired people live in underdeveloped countries.

What it costs: Orbis accepts cash donations as well as frequent-flier miles.

If you want to give: www.orbis.org or (646) 674-5500.

8. Project HOPE was founded in 1958 when President Eisenhower donated a U.S. Navy hospital ship that was transformed into the SS Hope and sailed on 11 voyages around the world, bringing health education to developing countries. Today, the Millwood, Va., nonprofit provides medical supplies to developing countries, teaches health seminars and funds microcredit programs helping families stay healthy -- financially and physically.

The good deeds: A woman in Peru became a single mother of six when her husband died of a brain hemorrhage. With a loan from a Project Hope program, she bought material to sew macramé bags and now earns almost as much as her husband did, according to Project HOPE.

How it keeps giving: As part of the microcredit program, beneficiaries take health education courses that teach them how to prevent the most common causes of child illness.

How it rates: Three stars

What gives: Through education, the spread of communicable diseases such as tuberculosis and AIDS can be slowed.

If you want to give: www.projecthope.org or (800) 544-4673.

9. RARE believes knowledge, when it comes to environmental conservation, is power. Created in 1973, the Arlington, Va., nonprofit educates locals in the world's most threatened areas about the dwindling resources and animal populations in their backyards, and gives them tools to create their own marketing campaigns to raise even more awareness.

The good deeds: There were fewer than 100 St. Lucian parrots in the 1980s, written off by scientists with the ominous "in terminal decline." But after RARE donated \$5,000 worth of marketing materials and raised public awareness in St. Lucia, the parrot became the island's national bird, and there are now 600 of them, according to RARE.

How it keeps giving: Animals and plants that exist today will also exist tomorrow.

How it rates: Four stars

What gives: Beyond awareness campaigns, RARE also supports ecotourism, linking income for local residents with the preservation. RARE has helped start ecotourism enterprises in Honduras, Mexico and Guatemala, and another is being created in Grenada.

If you want to give: www.rareconservation.org or (703) 522-5070.

10. Wings of Hope works like an airline for the poor, transporting people and supplies, often in remote areas where the terrain is rugged and some times impassable by other modes of transportation. Founded in 1962, the nonprofit is based in Chesterfield, Mo., and works in 39 countries.

The good deeds: The Medical Air Relief and Transport program delivered more than 540 patients in need of major surgery to hospitals last year. About 80 percent of them were children.

How it keeps giving: Wings of Hope helps other nonprofit organizations, such as one in Zambia with remote medical clinics, to get supplies and people where they need to be on a regular basis.

How it rates: Four stars

What gives: The organization runs on volunteer pilots and mechanics, with a paid staff of four.

If you want to give: www.wings-of-hope.org or (636) 537-1302.

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