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**2016**

Open to Public Inspection

Form **990-PF**

**Return of Private Foundation**

or Section 4947(a)(1) Trust Treated as Private Foundation

Department of the Treasury  
Internal Revenue Service

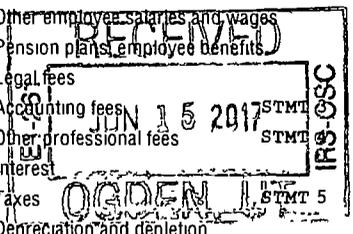
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Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

For calendar year 2016 or tax year beginning \_\_\_\_\_, and ending \_\_\_\_\_

Name of foundation <b>HELP BETTER LIVES, INC.</b>		A Employer identification number 45-3309167
Number and street (or P O box number if mail is not delivered to street address) 1716 CATALINA AVE.	Room/suite	B Telephone number 562-688-0810
City or town, state or province, country, and ZIP or foreign postal code SEAL BEACH, CA 90740		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input checked="" type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 137,559 (Part I, column (d) must be on cash basis)	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other (specify)	F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>

Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a))</small>		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
Revenue	1 Contributions, gifts, grants, etc., received	475,260.		N/A	
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch. B				
	3 Interest on savings and temporary cash investments	5.	5.		SEE STATEMENT 1
	4 Dividends and interest from securities	746.	746.		SEE STATEMENT 2
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10				
	b Gross sales price for all assets on line 6a				
	7 Capital gain net income (from Part IV, line 2)		0.		
	8 Net short-term capital gain				
	9 Income modifications				
	10a Gross sales less returns and allowances				
b Less Cost of goods sold					
c Gross profit or (loss)					
11 Other income					
12 Total. Add lines 1 through 11		476,011.	751.		
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	19,200.	0.		9,600.
	14 Other employee salaries and wages	112,129.	0.		56,064.
	15 Pension plans, employee benefits	5,128.	0.		2,564.
	16a Legal fees				
	b Accounting fees	5,774.	1,444.		2,886.
	c Other professional fees	3,331.	0.		118.
	17 Interest				
	18 Taxes	8,901.	0.		4,488.
	19 Depreciation and depletion				
	20 Occupancy	1,694.	0.		847.
	21 Travel, conferences, and meetings	24,362.	0.		24,362.
	22 Printing and publications				
	23 Other expenses	27,065.	10,983.		6,834.
	24 Total operating and administrative expenses. Add lines 13 through 23	207,584.	12,427.		107,763.
	25 Contributions, gifts, grants paid	212,421.			212,421.
26 Total expenses and disbursements. Add lines 24 and 25	420,005.	12,427.		320,184.	
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements	56,006.				
b Net investment income (if negative, enter -0-)		0.			
c Adjusted net income (if negative, enter -0-)			N/A		

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only			Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value			
Assets	1	Cash - non-interest-bearing	10,638.	16,663.	16,663.		
	2	Savings and temporary cash investments	1,010.	5,704.	5,704.		
	3	Accounts receivable					
		Less: allowance for doubtful accounts					
	4	Pledges receivable					
		Less: allowance for doubtful accounts					
	5	Grants receivable					
	6	Receivables due from officers, directors, trustees, and other disqualified persons					
	7	Other notes and loans receivable					
		Less: allowance for doubtful accounts					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments - U.S. and state government obligations STMT 7	1,000.	1,000.	1,000.		
	b	Investments - corporate stock STMT 8	20,105.	26,919.	26,724.		
	c	Investments - corporate bonds					
	11	Investments - land, buildings, and equipment basis					
	Less: accumulated depreciation						
12	Investments - mortgage loans						
13	Investments - other						
14	Land, buildings, and equipment: basis 23,957.						
	Less: accumulated depreciation	0.	23,957.	23,957.			
15	Other assets (describe SEE STATEMENT 9)	48,309.	63,511.	63,511.			
16	<b>Total assets</b> (to be completed by all filers - see the instructions. Also, see page 1, item I)	81,062.	137,754.	137,559.			
Liabilities	17	Accounts payable and accrued expenses					
	18	Grants payable					
	19	Deferred revenue					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable					
	22	Other liabilities (describe SEE STATEMENT 10)	4,015.	4,701.			
23	<b>Total liabilities</b> (add lines 17 through 22)	4,015.	4,701.				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31						
	24	Unrestricted	77,047.	133,053.			
	25	Temporarily restricted					
	26	Permanently restricted					
	Foundations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 31.						
	27	Capital stock, trust principal, or current funds					
	28	Paid-in or capital surplus, or land, bldg., and equipment fund					
	29	Retained earnings, accumulated income, endowment, or other funds					
30	<b>Total net assets or fund balances</b>	77,047.	133,053.				
31	<b>Total liabilities and net assets/fund balances</b>	81,062.	137,754.				

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	77,047.
2	Enter amount from Part I, line 27a	2	56,006.
3	Other increases not included in line 2 (itemize)	3	0.
4	Add lines 1, 2, and 3	4	133,053.
5	Decreases not included in line 2 (itemize)	5	0.
6	<b>Total net assets or fund balances at end of year</b> (line 4 minus line 5) - Part II, column (b), line 30	6	133,053.

**Part IV Capital Gains and Losses for Tax on Investment Income**

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs. MLC Co)		(b) How acquired P - Purchase D - Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a				
b	NONE			
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a				
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))	
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any		
a				
b				
c				
d				
e				
2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7	2	
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8		3	

**Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income**

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period?  Yes  No  
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col. (c))
2015			
2014			
2013			
2012			
2011			

2 Total of line 1, column (d) 2

3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years 3

4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5 4

5 Multiply line 4 by line 3 5

6 Enter 1% of net investment income (1% of Part I, line 27b) 6

7 Add lines 5 and 6 7

8 Enter qualifying distributions from Part XII, line 4 8

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions.

**Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see instructions)**

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1. Date of ruling or determination letter: _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	0.
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col. (b).		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0.
3	Add lines 1 and 2	3	0.
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0.
5	<b>Tax based on investment income.</b> Subtract line 4 from line 3. If zero or less, enter -0-	5	0.
6	Credits/Payments:		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	
b	Exempt foreign organizations - tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	<b>Total credits and payments.</b> Add lines 6a through 6d	7	0.
8	Enter any <b>penalty</b> for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	<b>Tax due.</b> If the total of lines 5 and 8 is more than line 7, enter <b>amount owed</b>	9	0.
10	<b>Overpayment.</b> If line 7 is more than the total of lines 5 and 8, enter the <b>amount overpaid</b>	10	
11	Enter the amount of line 10 to be: <b>Credited to 2017 estimated tax</b> <input type="checkbox"/> <b>Refunded</b> <input type="checkbox"/>	11	

**Part VII-A Statements Regarding Activities**

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6	X	
7	X	
8a		
8b	X	
9		X
10		X

Part VII-A Statements Regarding Activities (continued)

	Yes	No
11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions)		X
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)		X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address <b>WWW.BETTERLIVES.ORG</b>	X	
14 The books are in care of <b>JEFFREY SHAW</b> Telephone no. <b>562-688-0810</b> Located at <b>1716 CATALINA AVE., SEAL BEACH, CA</b> ZIP+4 <b>90740</b>		
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year <b>15</b> N/A		
16 At any time during calendar year 2016, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? See the instructions for exceptions and filing requirements for FinCEN Form 114. If "Yes," enter the name of the foreign country		X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

	Yes	No
1a During the year did the foundation (either directly or indirectly): (1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No (5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No (6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here <input type="checkbox"/>	1b	X
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2016?	1c	X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)): a At the end of tax year 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years _____, _____, _____, _____ b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here. _____	2b	
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b If "Yes," did it have excess business holdings in 2016 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016) N/A	3b	
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2016?	4b	X

**Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required** (continued)

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?  Yes  No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?  Yes  No

(3) Provide a grant to an individual for travel, study, or other similar purposes?  Yes  No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions)  Yes  No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?  Yes  No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? Organizations relying on a current notice regarding disaster assistance check here  **5b**  X

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? SEE STATEMENT 11  Yes  No  
If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?  Yes  No **6b**  X

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870  Yes  No

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?  Yes  No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A **7b**

**Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors**

1 List all officers, directors, trustees, foundation managers and their compensation.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
CHRIS WADE 1716 CATALINA AVE SEAL BEACH, CA 90740	PRESIDENT / CEO 20.00	15,600.	3,600.	0.
JEFF SHAW 1716 CATALINA AVE SEAL BEACH, CA 90740	TREASURER / CFO 1.00	0.	0.	0.
GILLIAN PERRY 1716 CATALINA AVE SEAL BEACH, CA 90740	SECRETARY 1.00	0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000  0

**Part VIII** Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)*

**3** Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

Total number of others receiving over \$50,000 for professional services ▶ 0

**Part IX-A** Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1	
SEE STATEMENT 12	0.
2	
3	
4	

**Part IX-B** Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1	
SEE STATEMENT 13	7,150.
2	
SEE STATEMENT 14	6,369.
All other program-related investments. See instructions.	
3	
SEE STATEMENT 15	6,357.
<b>Total.</b> Add lines 1 through 3 <span style="float: right;">▶</span>	<b>19,876.</b>

**Part X** Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b> Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:			
<b>a</b> Average monthly fair market value of securities	<b>1a</b>		22,719.
<b>b</b> Average of monthly cash balances	<b>1b</b>		15,103.
<b>c</b> Fair market value of all other assets	<b>1c</b>		0.
<b>d</b> Total (add lines 1a, b, and c)	<b>1d</b>		37,822.
<b>e</b> Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	0.	
<b>2</b> Acquisition indebtedness applicable to line 1 assets	<b>2</b>		0.
<b>3</b> Subtract line 2 from line 1d	<b>3</b>		37,822.
<b>4</b> Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>		567.
<b>5</b> Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>		37,255.
<b>6</b> Minimum investment return. Enter 5% of line 5	<b>6</b>		1,863.

**Part XI** Distributable Amount (see instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here  and do not complete this part.)

<b>1</b> Minimum investment return from Part X, line 6	<b>1</b>		1,863.
<b>2a</b> Tax on investment income for 2016 from Part VI, line 5	<b>2a</b>		
<b>b</b> Income tax for 2016. (This does not include the tax from Part VI.)	<b>2b</b>		
<b>c</b> Add lines 2a and 2b	<b>2c</b>		0.
<b>3</b> Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>		1,863.
<b>4</b> Recoveries of amounts treated as qualifying distributions	<b>4</b>		0.
<b>5</b> Add lines 3 and 4	<b>5</b>		1,863.
<b>6</b> Deduction from distributable amount (see instructions)	<b>6</b>		0.
<b>7</b> Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>		1,863.

**Part XII** Qualifying Distributions (see instructions)

<b>1</b> Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:			
<b>a</b> Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>		320,184.
<b>b</b> Program-related investments - total from Part IX-B	<b>1b</b>		19,876.
<b>2</b> Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>		
<b>3</b> Amounts set aside for specific charitable projects that satisfy the:			
<b>a</b> Suitability test (prior IRS approval required)	<b>3a</b>		
<b>b</b> Cash distribution test (attach the required schedule)	<b>3b</b>		
<b>4</b> Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>		340,060.
<b>5</b> Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	<b>5</b>		0.
<b>6</b> Adjusted qualifying distributions. Subtract line 5 from line 4	<b>6</b>		340,060.

**Note:** The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

**Part XIII Undistributed Income** (see instructions)

	(a) Corpus	(b) Years prior to 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				1,863.
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only			0.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2016:				
a From 2011				
b From 2012				
c From 2013				
d From 2014				
e From 2015				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2016 from Part XII, line 4: ▶ \$ 340,060.				
a Applied to 2015, but not more than line 2a			0.	
b Applied to undistributed income of prior years (Election required - see instructions)		0.		
c Treated as distributions out of corpus (Election required - see instructions)	0.			
d Applied to 2016 distributable amount				1,863.
e Remaining amount distributed out of corpus	338,197.			
5 Excess distributions carryover applied to 2016 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	338,197.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2015. Subtract line 4a from line 2a. Taxable amount - see instr			0.	
f Undistributed income for 2016. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2017				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions)	0.			
8 Excess distributions carryover from 2011 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	338,197.			
10 Analysis of line 9:				
a Excess from 2012				
b Excess from 2013				
c Excess from 2014				
d Excess from 2015				
e Excess from 2016	338,197.			

**Part XIV Private Operating Foundations** (see instructions and Part VII-A, question 9) N/A

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2016, enter the date of the ruling ▶  
 b Check box to indicate whether the foundation is a private operating foundation described in section  4942(j)(3) or  4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon:					
a "Assets" alternative test - enter:					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter:					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

**Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year-see instructions.)**

1 **Information Regarding Foundation Managers:**  
 a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)

CHRIS WADE

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.

NONE

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**  
 Check here  if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number or e-mail address of the person to whom applications should be addressed  
 CHRIS WADE, (562)431-9593  
 1716 CATALINA AVENUE, SEAL BEACH, CA 90740

b The form in which applications should be submitted and information and materials they should include:  
 PLEASE CONTRACT CHRIS WADE AT CHRIS.WADE@WFCF.ORG

c Any submission deadlines:  
 NO

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:  
 ACTIVITIES SHOULD BE CONSISTENT WITH THE FOUNDATION'S MISSION.

**Part XV** Supplementary Information (continued)

**3 Grants and Contributions Paid During the Year or Approved for Future Payment**

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution **	Amount
<b>a Paid during the year</b>				
CHILDREN'S FUTURE PO BOX 100898 DENVER, CO 80250	NONE	PC	EDUCATION SPONSORSHIP FOR DISADVANTAGED TEENAGE GIRLS IN BATTAMBANG, CAMBODIA AND BUILDING VEGETABLE	9,000.
HEALTHY LIFESTYLE REINFORCEMENT PHUM PREKMOHATEP KHUM SVAYPOR, BATTAMBANG SROK BTB, CAMBODIA	NONE	FOREIGN CHARITY	TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT THEY CAN FEED THEIR FAMILIES AND	23,672.
KIKUNDI CHA MAFANIKIO KINDWITWI CHIM CHIM, PWANI, TANZANIA	NONE	FOREIGN CHARITY	TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT THEY CAN FEED THEIR FAMILIES AND	2,649.
LISHE BORA KIRUA AND MAUA ROAD MKYASHI, MOSHI RURAL, TANZANIA	NONE	FOREIGN CHARITY	TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT THEY CAN FEED THEIR FAMILIES AND	12,848.
LOS ALAMITOS YOUTH CENTER INC 10909 OAK ST LOS ALAMITOS, CA 90720	NONE	PC	SUPPORTS YOUTH LEADERSHIP TRAINING, WHICH PREPARES DISADVANTAGE YOUNG PEOPLE WITH THE LIFE	3,000.
<b>Total</b> SEE CONTINUATION SHEET(S) ▶ <b>3a</b>				212,421.
<b>b Approved for future payment</b>				
NONE				
<b>Total</b> ▶ <b>3b</b>				0.





**Schedule B**  
(Form 990, 990-EZ,  
or 990-PF)  
Department of the Treasury  
Internal Revenue Service

**Schedule of Contributors**

▶ Attach to Form 990, Form 990-EZ, or Form 990-PF.  
▶ Information about Schedule B (Form 990, 990-EZ, or 990-PF) and  
its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No 1545-0047

**2016**

Name of the organization

HELP BETTER LIVES, INC.

Employer identification number

45-3309167

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

501(c)( ) (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

**Note:** Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

**General Rule**

- For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

**Special Rules**

- For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of (1) \$5,000 or (2) 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I, II, and III.
- For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ \_\_\_\_\_

**Caution:** An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2, of its Form 990, or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990, 990-EZ, or 990-PF. Schedule B (Form 990, 990-EZ, or 990-PF) (2016)

Name of organization <b>HELP BETTER LIVES, INC.</b>	Employer identification number <b>45-3309167</b>
--	---

**Part I Contributors** (See instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	WADE FAMILY CHARITABLE FOUNDATION <hr/> 1716 CATALINA AVENUE <hr/> SEAL BEACH, CA 90740	\$ 444,200.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	JEFFREY AND LAUREN SHAW <hr/> 629 SOUTH SHORE DR. <hr/> SEAL BEACH, CA 90740	\$ 7,752.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
3	CHRISTOPHER AND DIANA WADE <hr/> 1716 CATALINA AVENUE <hr/> SEAL BEACH, CA 90740	\$ 6,420.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
4	KING'S UNIVERSITY COLLEGE AT WESTERN UNIVERSITY CANADA <hr/> 266 EPWORTH AVENUE <hr/> LONDON ONTARIO, CANADA	\$ 9,370.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
	<hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
	<hr/> <hr/> <hr/>	\$ _____	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

Name of organization  HELP BETTER LIVES, INC.	Employer identification number  45-3309167
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**Part II Noncash Property** (See instructions) Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions)	(d) Date received
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	
		\$ _____	

Name of organization <b>HELP BETTER LIVES, INC.</b>	Employer identification number 45-3309167
--	--

**Part III** Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. Complete columns (a) through (e) and the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this info once) ▶ \$ \_\_\_\_\_  
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	
(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
<b>(e) Transfer of gift</b>			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	



**Part XV** Supplementary Information**3a Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution**

NAME OF RECIPIENT - CHILDREN'S FUTURE

EDUCATION SPONSORSHIP FOR DISADVANTAGED TEENAGE GIRLS IN BATTAMBANG,

CAMBODIA AND BUILDING VEGETABLE GARDENS FOR IMPOVERISHED FAMILIES IN

BATTAMBANG AND SIEM REAP, CAMBODIA

NAME OF RECIPIENT - HEALTHY LIFESTYLE REINFORCEMENT

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

NAME OF RECIPIENT - KIKUNDI CHA MAFANIKIO

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

NAME OF RECIPIENT - LISHE BORA

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

NAME OF RECIPIENT - LOS ALAMITOS YOUTH CENTER INC

SUPPORTS YOUTH LEADERSHIP TRAINING, WHICH PREPARES DISADVANTAGE YOUNG

PEOPLE WITH THE LIFE SKILLS FOR CARING FOR THEMSELVES AND OTHERS, PLUS

THE MORE IMMEDIATE TASKS OF APPLYING FOR COLLEGE, VOCATIONAL TRAINING

AND JOB INTERVIEWS.

NAME OF RECIPIENT - MOLLY NETWORK

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

623655 04-01-16

**Part XV** | **Supplementary Information**

**3a Grants and Contributions Paid During the Year Continuation of Purpose of Grant or Contribution**

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

NAME OF RECIPIENT - PEAKSNEG THORMACHEAT SHOP

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

NAME OF RECIPIENT - SODAT

COORDINATED A SCHOOL BREAKFAST AND HELPED IMPOVERISHED FAMILIES BUILD

ORGANIC VEGETABLE GARDENS SO THAT THEY CAN FEED THEIR FAMILIES AND EARN

A SMALL INCOME FROM VEGETABLE SALES

NAME OF RECIPIENT - TUPENDANE

COORDINATED A SCHOOL BREAKFAST AND HELPED IMPOVERISHED FAMILIES BUILD

ORGANIC VEGETABLE GARDENS SO THAT THEY CAN FEED THEIR FAMILIES AND EARN

A SMALL INCOME FROM VEGETABLE SALES

NAME OF RECIPIENT - WAMUKISA, UGANDA

TO HELP IMPOVERISHED FAMILIES BUILD ORGANIC VEGETABLE GARDENS SO THAT

THEY CAN FEED THEIR FAMILIES AND EARN A SMALL INCOME FROM VEGETABLE

SALES

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
INTEREST INCOME	5.	5.	
TOTAL TO PART I, LINE 3	5.	5.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
DIVIDEND INCOME	746.	0.	746.	746.	
TO PART I, LINE 4	746.	0.	746.	746.	

FORM 990-PF ACCOUNTING FEES STATEMENT 3

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	5,774.	1,444.		2,886.
TO FORM 990-PF, PG 1, LN 16B	5,774.	1,444.		2,886.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OTHER PROFESSIONAL FEES	236.	0.		118.
PAYROLL SERVICE FEE	3,095.	0.		0.
TO FORM 990-PF, PG 1, LN 16C	3,331.	0.		118.

FORM 990-PF	TAXES			STATEMENT 5
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
STATE TAX	75.	0.		75.
PAYROLL TAX	8,826.	0.		4,413.
TO FORM 990-PF, PG 1, LN 18	8,901.	0.		4,488.

FORM 990-PF	OTHER EXPENSES			STATEMENT 6
DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OUTREACH	2,327.	0.		0.
INTERNET EXPENSE	1,212.	0.		606.
DUES & SUBSCRIPTION	829.	0.		415.
BANK FEES	10,983.	10,983.		0.
OFFICE EXPENSE	534.	0.		267.
TELEPHONE EXPENSE	3,493.	0.		1,746.
COMPUTER EQUIPMENT	3,579.	0.		1,790.
SOFTWARE EXPENSES	4,020.	0.		2,010.
MISCELLANEOUS	88.	0.		0.
TO FORM 990-PF, PG 1, LN 23	27,065.	10,983.		6,834.

FORM 990-PF	U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS		STATEMENT 7	
DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
FIDELITY GOVERNMENT MONEY MARKET		x	1,000.	1,000.
TOTAL U.S. GOVERNMENT OBLIGATIONS				
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			1,000.	1,000.
TOTAL TO FORM 990-PF, PART II, LINE 10A			1,000.	1,000.

FORM 990-PF CORPORATE STOCK STATEMENT 8

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
AMERICAN CAPITAL INCOME BUILDER CL A (CABIX)	26,919.	26,724.
TOTAL TO FORM 990-PF, PART II, LINE 10B	26,919.	26,724.

FORM 990-PF OTHER ASSETS STATEMENT 9

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
DEVELOPMENT LOAN RECEIVABLE	46,028.	62,717.	62,717.
OTHER ASSETS	2,281.	794.	794.
TO FORM 990-PF, PART II, LINE 15	48,309.	63,511.	63,511.

FORM 990-PF OTHER LIABILITIES STATEMENT 10

DESCRIPTION	BOY AMOUNT	EOY AMOUNT
DEVELOPMENT LOAN PAYABLE	854.	854.
CREDIT CARD PAYABLE	1,045.	2,167.
PAYROLL LIABILITIES	2,116.	1,680.
TOTAL TO FORM 990-PF, PART II, LINE 22	4,015.	4,701.

FORM 990-PF

EXPENDITURE RESPONSIBILITY STATEMENT  
PART VII-B, LINE 5C

STATEMENT 11

GRANTEE'S NAME

PLEASE SEE ATTACHED

GRANTEE'S ADDRESS

1716 CATALINA AVE.  
SEAL BEACH, CA 90740

<u>GRANT AMOUNT</u>	<u>DATE OF GRANT</u>	<u>AMOUNT EXPENDED</u>
212,421.	12/31/16	212,421.

PURPOSE OF GRANT

PLEASE SEE ATTACHED

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FORM 990-PF                      SUMMARY OF DIRECT CHARITABLE ACTIVITIES                      STATEMENT 12

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ACTIVITY ONE

WORKED WITH GOVERNMENTS AND NGO'S IN DEVELOPING COUNTRIES TO IDENTIFY COMMUNITIES WITH NEEDS, AND THOSE WITH SOLUTIONS TO THE NEEDS. THEN BRING THE PEOPLE OF THE COMMUNITIES TOGETHER WITH A PROCESS AND TECHNOLOGY TO IMPLEMENT SUSTAINABLE SOLUTIONS TO THEIR ROBUST SHELTER, NUTRITIOUS FOOD, CLEAN WATER, EDUCATION AND JOB OPPORTUNITY NEEDS.

EXPENSES

TO FORM 990-PF, PART IX-A, LINE 1

0.

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FORM 990-PF                      SUMMARY OF PROGRAM-RELATED INVESTMENTS                      STATEMENT 13

---

DESCRIPTION

PEAKSNENG THORMACHEAT LOAN - BETTER LIVES' PURPOSE IS TO ASSIST PEOPLE AND ORGANIZATIONS THAT HELP IMPOVERISHED CHILDREN BE HEALTHY, TO RECEIVE AN EFFECTIVE EDUCATION AND GROW UP IN AN EXPANDING LOCAL ECONOMY SO THAT THEY CAN ULTIMATELY EARN AN INCOME AND SUPPORT A HAPPY AND HEALTHY FAMILY OF THEIR OWN.

AMOUNT

TO FORM 990-PF, PART IX-B, LINE 1

7,150.

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FORM 990-PF                      SUMMARY OF PROGRAM-RELATED INVESTMENTS                      STATEMENT 14

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DESCRIPTION

HEALTHY LIFE LOAN - BETTER LIVES' PURPOSE IS TO ASSIST PEOPLE AND ORGANIZATIONS THAT HELP IMPOVERISHED CHILDREN BE HEALTHY, TO RECEIVE AN EFFECTIVE EDUCATION AND GROW UP IN AN EXPANDING LOCAL ECONOMY SO THAT THEY CAN ULTIMATELY EARN AN INCOME AND SUPPORT A HAPPY AND HEALTHY FAMILY OF THEIR OWN.

AMOUNT

TO FORM 990-PF, PART IX-B, LINE 2

6,369.

FORM 990-PF OTHER PROGRAM-RELATED INVESTMENTS STATEMENT 15

DESCRIPTION	AMOUNT
WAMUKISA LOAN - DESIGNED TO MAKE WATER ACCESSIBLE TO FAMILIES SO THAT THEY CAN REDUCE THE TIME AND ENERGY THEY SPEND ON WATER EACH MONTH, EARN EXTRA INCOME AND FEED THEIR FAMILIES BY STARTING ORGANIC VEGTABLE GARDENS.	1,422.

DESCRIPTION	AMOUNT
SODAT LOAN - DESIGNED TO MAKE LOANS ACCESSIBLE TO QUALIFIED FAMILIES SO THEY CAN EARN EXTRA INCOME FROM RECEIVING LOANS TO EXPAND SMALL SHOP AND EARN EXTRA INCOME FROM RAISING CHICKENS TO SELL FOR EGGS AND MEAT.	220.

DESCRIPTION	AMOUNT
KCM LOAN - DESIGNED TO HELP LOW-INCOME FAMILIES IMPROVE THEIR LIVES SUSTAINABILITY BY INVESTING IN IMPROVEMENTS IN WATER ACCESS, SOIL QUALITY, FOOD PRODUCTIVITY, HEALTH, INCOME, HOME AND EDUCATION.	941.

DESCRIPTION	AMOUNT
BETTER LIVES' PURPOSE IS TO ASSIST PEOPLE AND ORGANIZATIONS THAT HELP IMPOVERISHED CHILDREN BE HEALTHY, TO RECEIVE AN EFFECTIVE EDUCATION AND GROW UP IN AN EXPANDING LOCAL ECONOMY SO THAT THEY CAN ULTIMATELY EARN AN INCOME AND SUPPORT A HAPPY AND HEALTHY FAMILY OF THEIR OWN.	3,774.

TOTAL TO FORM 990-PF, PART IX-B, LINE 3	6,357.
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## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Southeast Asia

**(1) Grantee:**

Children's Future  
PO Box 100898  
Denver, CO 80250  
[www.childrensfuture.org](http://www.childrensfuture.org)

Andrew Wolff  
Executive Director  
[andrew@childrensfuture.org](mailto:andrew@childrensfuture.org)  
+1-516-507-0798

**(2) Date Paid in Current Tax Year:**

ACH/Wire	Pmt Date	Description
\$3,000	1/26/2016	Education sponsorship
\$3,000	3/29/2016	Education sponsorship
\$3,000	7/7/2016	Education sponsorship
<b>\$9,000.00</b>		<b>Total Grants</b>

Payment	Category
	Health
\$9,000.00	Education
	Income
<b>\$9,000.00</b>	<b>Total Grants</b>

**(3) Total Paid:**

Paid	Year	Purpose of Funding	
		Grants	Garden Shop Grant
\$8,000.00	2011	\$8,000.00	
\$24,000.00	2012	\$6,000.00	\$18,000.00
\$45,000.00	2013	\$12,000.00	\$33,000.00
\$41,200.00	2014	\$12,586.43	\$28,613.57
\$12,000.00	2015	\$12,000.00	
\$9,000.00	2016	\$9,000.00	
<b>\$139,200.00</b>		<b>\$59,586.43</b>	<b>\$79,613.57</b>

Paid	Year	Paid by	
		WFCF	Better Lives
\$8,000.00	2011	\$8,000.00	
\$24,000.00	2012	\$24,000.00	
\$45,000.00	2013	\$33,000.00	\$12,000.00
\$41,200.00	2014		\$41,200.00
\$12,000.00	2015		\$12,000.00
\$9,000.00	2016		\$9,000.00
<b>\$139,200.00</b>		<b>\$65,000.00</b>	<b>\$74,200.00</b>

**(4) Purpose:**

Better Lives purpose is to assist people and organizations that help impoverished children to be healthy, receive an education and grow up in an expanding local economy, so that they can ultimately earn an income and support a happy and healthy family of their own.

Since its founding in 2008, Children's Future has helped to break the cycle of poverty in Cambodia by developing educated, self-reliant, and compassionate individuals. Children Future's Learning Center and Children's Home is a source of inspiration for the 200 students and families they serve.

Our support of Children's Future is designed to provide education support to children who are either orphans or from impoverished families, so that they have the opportunity to receive an education that will equip them for their future roles in life and in their community. Roles that we hope will include giving back support to their communities, in return for the support they have received from Children's Future.

The Children's Future approach includes:

- Access to Education - All students who study with Children's Future are now enrolled and regularly attending public school and Children's Future's Educational programs. This means that over 200 children have a promising future ahead of them - rather than one at risk of child labor, exploitation and human trafficking.

- A Life-Line during Emergencies - The October 2011 severe flooding affected over 1 million Cambodians and made international headlines. Children’s Future is proud to have provided immediate and life-saving aid to their students and their families, including clean drinking water, emergency shelter and food.
- Connecting to a Broader World – Children’s Future Learning Center expanded with the addition of a new computer lab, where 60 students are now learning valuable and employable computer skills. Almost all of Children’s Future children live in homes with no electricity.

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent
\$3,000	1/26/2016	\$3,000	2016
\$3,000	3/29/2016	\$3,000	2016
\$3,000	7/7/2016	\$3,000	2016
<b>\$9,000.00</b>		<b>\$9,000.00</b>	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Education Leads to a Bright Future	Education	3/15/2016
Dara is a good brother and role model	Education	7/1/2016

For details please see:

<http://betterlives.org/asia/cambodia/cfi/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the grant by email and reports during 2016 and conducted the following site reviews:

- February 2016: Michael Oliver had meetings with the Children’s Future director about all their programs.
- July 2016: Michael Oliver had meetings with the Children’s Future director about all their programs.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Southeast Asia

**(1) Grantee:**

A Healthy Life Reinforcement (Healthy Life)  
 Phum Prekmohatep, Khum Svaypor  
 Battambang, Battambang SROK BTB,  
 Cambodia

Salee Oum  
 Manager  
 Phone: +855 12707044  
 Email: wisesalee@gmail.com

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt. Date	Payment	Loan Repayment	Description
				<b>Better Lives Payments</b>
\$798.00	1/5/2016	\$834.92	(\$36.92)	Vegetable Gardens
\$298.00	1/14/2016	\$298.00		Team Savings
\$798.00	1/15/2016	\$834.92	(\$36.92)	Vegetable Gardens
\$798.00	2/5/2016	\$834.92	(\$36.92)	Vegetable Gardens
\$323.00	2/11/2016	\$323.00		Business Registration
\$465.00	2/11/2016	\$465.00		Shop Bonus 2015Q4
\$798.00	2/16/2016	\$834.92	(\$36.92)	Vegetable Gardens
\$188.00	2/18/2016	\$188.00		Holiday Performance Bonus
\$635.00	3/4/2016	\$686.92	(\$51.92)	Vegetable Gardens
\$689.77	3/21/2016	\$741.69	(\$51.92)	Vegetable Gardens
\$1,209.00	4/6/2016	\$1,260.92	(\$51.92)	Vegetable Gardens, Shop Bonus 2015Q3 and Holiday Performance Bonus
\$645.00	4/22/2016	\$696.92	(\$51.92)	Vegetable Gardens

\$868.00	5/6/2016	\$919.92	(\$51.92)	Vegetable Gardens and Shop Bonus 2016Q1
\$763.00	5/24/2016	\$814.92	(\$51.92)	Vegetable Gardens
\$1,185.00	6/3/2016	\$1,236.92	(\$51.92)	Vegetable Gardens, Team Insurance and Business Patent
\$617.00	6/17/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$617.00	6/28/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$929.70	6/28/2016	\$929.70		Group Travel - Beechwood Tools and Materials
\$617.00	7/18/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$617.00	8/2/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$489.08	8/2/2016	\$489.08		Group Travel - Mill Hill Tools and Materials
\$146.00	8/8/2016	\$146.00		Employee Performance Savings
\$617.00	8/15/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$286.00	8/17/2016	\$286.00		Shop Bonus 2016Q2
\$617.00	8/26/2016	\$617.00		Vegetable Gardens
\$293.00	8/26/2016	\$344.92	(\$51.92)	Holiday Performance Bonus
\$617.00	9/9/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$86.00	9/9/2016	\$86.00		Holiday Performance Bonus
\$617.00	9/26/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$617.00	10/13/2016	\$668.92	(\$51.92)	Vegetable Gardens
\$278.00	10/19/2016	\$278.00		Shop Bonus 2016Q3
\$620.00	10/28/2016	\$668.50	(\$48.50)	Vegetable Gardens
\$620.00	11/3/2016	\$668.50	(\$48.50)	Vegetable Gardens
\$603.00	11/16/2016	\$603.00		Vegetable Gardens
\$620.00	11/23/2016	\$668.50	(\$48.50)	Vegetable Gardens
\$620.00	12/1/2016	\$668.50	(\$48.50)	Vegetable Gardens
\$620.00	12/14/2016	\$668.50	(\$48.50)	Vegetable Gardens
\$270.00	12/21/2016	\$270.00		Vegetable Gardens
\$22,494.55		\$23,715.45	(\$1,220.90)	<b>Total</b>
		(\$43.08)	\$43.08	Transfer to Healthy Life loan acct. to account for bank fees in 2015.
\$22,494.55		\$23,672.37	(\$1,177.82)	<b>Total</b>

See loan administrator responsibility report for loan repayment details

Paid	Funded By
\$23,672.37	Better Lives Intermediary Service Provider
<b>\$23,672.37</b>	<b>Total</b>

Paid	Grant Category
\$21,695.58	Health
\$1,976.79	Income
\$0.00	Education
<b>\$23,672.37</b>	<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of funding			
		Grants	Loans	Land	Group Travel
\$18,000.00	2012	\$18,000.00			
\$33,000.00	2013	\$33,000.00			
\$27,076.46	2014	\$26,466.46	\$610.00		
\$26,794.00	2015	\$24,811.00	\$1,983.00		
\$23,672.37	2016	\$22,253.59			\$1,418.78
<b>\$128,542.83</b>		<b>\$124,531.05</b>		<b>\$0.00</b>	<b>\$1,418.78</b>

See the loan administrator responsibility report for 2016 loan payments

Payment	Year	Paid by	
		Better Lives	Children's Future
\$18,000.00	2012		\$18,000.00
\$33,000.00	2013		\$33,000.00
\$27,076.46	2014	\$18,374.00	\$8,702.46
\$26,794.00	2015	\$26,794.00	
\$23,672.37	2016	\$23,672.37	
<b>\$128,542.83</b>		<b>\$68,840.37</b>	<b>\$59,702.46</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Healthy Life Garden Shop was founded in 2012 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. Healthy Life Garden Shop teaches families best practices related to organic gardening and assists families in starting their own gardens using the F.A.I.T.H. Garden method of gardening. The gardens provide nutrition for the families as well as additional income. The organization is also preparing to help facilitate projects related to water distribution, micro-lending, and data collection.

Better Lives is supporting establishing Healthy Life as a business that builds and helps maintain organic vegetable gardens as well as gives livestock and home improvement loans. We are doing this to:

- Improve children's health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source
- Create employment opportunities for local unemployed parents

Our support of \$21,700 to Healthy Life in Cambodia is designed to support this purpose by providing:

- Continuous supply of nutritious and safe food for all the family
- Reduced food bills for impoverished families
- Extra income from selling surplus vegetables
- Secure garden because it is near to their home
- Jobs that provide incomes to previously unemployed parents, which enables them to pay for their children's education

Our support of \$2,000 paid for project costs for hosting a student trip which is designed to help Healthy Life connect with student volunteers who are interested in learning about other cultures while contributing their time and money to helping rural families improve their lives. Students working with Health Life:

- Built organic vegetable gardens
- Built toilets with local families

The shop's hard work has impacted families and children during the last year as quantified below.

Purpose	2016
Quantitative Summary:	
Partner's Programs and projects helped:	
# Families:	50

# Children being helped through family programs	144
# Schools	
# Children being helped at schools	
Total # Children Helped	144
# Visiting Students	28
Partner implemented:	
# Programs	3
# Projects	25
Partner hosted student groups:	
# Groups	2
# Students	28
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	0
# Families working to graduate	0
Path Stage - Apply Knowledge	
# Families graduated from stage	17
# Families working to graduate	0
Path Stage - Strengthen Health	
# Families graduated from stage	5
# Families working to graduate	34
Path Stage - Earn Income	
# Families graduated from stage	2
# Families working to graduate	10
# Loans distributed	5
Path Stage - Improve Home	
# Families graduated from stage	0
# Families working to graduate	6
# Loans distributed	0
Path Stage - Enhance Education	
# Families graduated from stage	
# Families working to graduate	

For details please see:

<http://betterlives.org/healthy-life-2016-impact-report-2/>

**(5) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent	Comment
\$834.92	1/5/2016	\$834.92	2016	
\$298.00	1/14/2016	\$298.00	2016	
\$834.92	1/15/2016	\$834.92	2016	
\$834.92	2/5/2016	\$834.92	2016	
\$323.00	2/11/2016	\$323.00	2016	
\$465.00	2/11/2016	\$465.00	2016	
\$834.92	2/16/2016	\$834.92	2016	
\$188.00	2/18/2016	\$188.00	2016	
\$686.92	3/4/2016	\$686.92	2016	
\$741.69	3/21/2016	\$741.69	2016	
\$1,260.92	4/6/2016	\$1,260.92	2016	
\$696.92	4/22/2016	\$696.92	2016	
\$919.92	5/6/2016	\$919.92	2016	
\$814.92	5/24/2016	\$814.92	2016	
\$1,236.92	6/3/2016	\$1,236.92	2016	
\$668.92	6/17/2016	\$668.92	2016	
\$668.92	6/28/2016	\$668.92	2016	
\$929.70	6/28/2016	\$929.70	2016	
\$668.92	7/18/2016	\$668.92	2016	
\$668.92	8/2/2016	\$668.92	2016	
\$489.08	8/2/2016	\$489.08	2016	
\$146.00	8/8/2016	\$146.00	2016	
\$668.92	8/15/2016	\$668.92	2016	
\$286.00	8/17/2016	\$286.00	2016	
\$617.00	8/26/2016	\$617.00	2016	
\$344.92	8/26/2016	\$344.92	2016	
\$668.92	9/9/2016	\$668.92	2016	
\$86.00	9/9/2016	\$86.00	2016	
\$668.92	9/26/2016	\$668.92	2016	
\$668.92	10/13/2016	\$668.92	2016	
\$278.00	10/19/2016	\$278.00	2016	
\$668.50	10/28/2016	\$668.50	2016	
\$668.50	11/3/2016	\$668.50	2016	

\$603.00	11/16/2016	\$603.00	2016	
\$668.50	11/23/2016	\$668.50	2016	
\$668.50	12/1/2016		2017	Pre-paid 2017 orders
\$668.50	12/14/2016		2017	Pre-paid 2017 orders
\$270.00	12/21/2016		2017	Pre-paid 2017 orders
<hr/>				
\$23,715.45		\$22,108.45		
<hr/>				
(\$43.08)			2016	Transfer to Healthy Life loan acct. to account for bank fees in 2015.
<hr/>				
\$23,672.37		\$22,108.45		
<hr/>				

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
RM uses savings to improve cow shed	Team Savings	2/19/2016
HPH's expanded garden earns income	Vegetable Garden	3/18/2016
Garden feeds the MYB family everyday	Vegetable Garden	3/18/2016
Gp's wife earns consistent income from successful pig business	Income	4/15/2016
Garden helps OCH feed her grandchildren	Vegetable Garden	5/13/2016
Beechwood students travel from UK to help garden and families	Group Travel	7/22/2016
Mill Hill County High School students work with local organization to improve lives	Group Travel	8/19/2016
Garden contributes to SLT family's school fees and living costs	Vegetable Garden	9/2/2016
Garden helps widow OSV provide for three children	Vegetable Garden	9/16/2016
Annual Review 2016		12/31/2016

For report details please visit: <http://betterlives.org/asia/cambodia/hlr/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January 2016: Michael Oliver reviewed all programs and provided management training for Healthy Life's operations.
- July 2016: Michael Oliver reviewed the Healthy Life books and made sure that all expenses were accounted for.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
 E.I.N. # 45-3309167  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

**INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS**

**Region:** Sub-Saharan Africa

**(1) Grantee:**

Kikundi Cha Mafanikio  
 Kindwitwi, Chim Chim, Rufiji, Pwani, Tanzania

Frank Taji  
 Manager  
 Phone: +255 682280782

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Payment	Loan Repayment	Description <b>Better Lives Grants</b>
	1/1/2016	\$509.70	(\$509.70)	2015 End of Year Balance
\$535.00	5/16/2016	\$687.91	(\$152.91)	Vegetable Gardens
\$369.00	7/12/2016	\$470.94	(\$101.94)	Vegetable Gardens
\$169.00	7/21/2016	\$219.97	(\$50.97)	Vegetable Gardens
\$244.00	8/1/2016	\$244.00	\$0.00	Watermelon Growing
\$179.00	8/17/2016	\$229.97	(\$50.97)	Vegetable Gardens
\$179.00	9/2/2016	\$229.97	(\$50.97)	Vegetable Gardens
\$179.00	9/9/2016	\$229.97	(\$50.97)	Vegetable Gardens
\$337.80	10/11/2016	\$439.74	(\$101.94)	Vegetable Gardens
\$507.38	11/16/2016	\$660.35	(\$152.97)	Vegetable Gardens
\$338.57	12/23/2016	\$440.51	(\$101.94)	Vegetable Gardens
<b>\$3,037.75</b>		<b>\$4,363.03</b>	<b>(\$1,325.28)</b>	<b>Total</b>
		<b>(\$1,713.92)</b>	<b>\$1,713.92</b>	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<b>\$3,037.75</b>		<b>\$2,649.11</b>	<b>\$388.64</b>	<b>Total</b>

See loan administrator responsibility report for loan repayment details

Paid	Funded By
\$2,649.11	Better Lives Grant Wires
\$0.00	Intermediary Service Provider
<b>\$2,649.11</b>	

Paid	Category
(\$45.37)	Health
\$2,474.51	Education
\$219.97	Income
<b>\$2,649.11</b>	

**(3) Total Paid:**

Paid	Year	Purpose of funding			
		Grant	Loan	Land	Group Travel
\$8,807.37	2013	\$8,807.37			
\$19,682.01	2014	\$16,048.39	\$3,633.61		
\$16,346.83	2015	\$14,945.88	\$1,170.00		\$230.95
\$2,649.11	2016	\$2,649.11			
<b>\$47,485.32</b>		<b>\$42,450.75</b>	<b>\$4,803.61</b>	<b>\$0.00</b>	<b>\$230.95</b>

See loan administrator responsibility report for 2016 loan details

Paid	Year	Paid by	Paid via	Paid via
		Better Lives	Molly's	KDA
\$8,807.37	2013		\$8,807.37	
\$19,682.01	2014		\$19,682.01	
\$16,346.83	2015	\$8,444.00	\$5,556.83	\$2,346.00
\$2,649.11	2016	\$2,649.11		
<b>\$47,485.31</b>		<b>\$11,093.11</b>	<b>\$34,046.20</b>	<b>\$2,346.00</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and low interest loans to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

KCM was founded in 2013 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. KCM teaches families best practices related to organic gardening and assists families in starting their own gardens using the Food Always In The Home (FAITH) method of gardening. The gardens provide nutrition for the families as well as additional income. The organization also helps facilitate projects related to water distribution, micro-lending, and data collection.

Better Lives is supporting KCM to operate a garden shop as a business that builds and helps maintain organic vegetable gardens. We are doing this to:

- Improve children’s health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source
- Create employment opportunities for local unemployed parents

Our support of \$2,400 for Education supported KCM’s efforts to grow organic vegetables to feed a local kindergarten. Vegetables provide important nutrients for early childhood development and help children focus on learning because they are not distracted by fatigue or hunger pains.

Our support of \$200 for Income supported KCM’s efforts to begin a commercial watermelon farm. The project was a trial to see if it could be expanded to include a larger area and more families with the objective of improving families’ income.

The shop’s hard work has impacted families and children during the last year as quantified below.

Quantitative Summary	2016
Partner's Programs and projects helped:	
# Families:	
# Children being helped through family programs	
# Schools	1
# Children being helped at schools	60
Total # Children Helped	60
# Visiting Students	
Partner implemented:	
# Programs	1
# Projects	2
Partner hosted student groups:	
# Groups	

# Students	
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	2
# Families working to graduate	
Path Stage - Apply Knowledge	
# Families graduated from stage	
# Families working to graduate	
Path Stage - Strengthen Health	
# Families graduated from stage	
# Families working to graduate	
Path Stage - Earn Income	
# Families graduated from stage	
# Families working to graduate	
# Loans distributed	
Path Stage - Improve Home	
# Families graduated from stage	
# Families working to graduate	
# Loans distributed	
Path Stage - Enhance Education	
# Families graduated from stage	
# Families working to graduate	

**(5) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent	Funded By
\$509.70	1/1/2016	\$509.70	2016	Better Lives
\$687.91	5/16/2016	\$687.91	2016	Better Lives
\$470.94	7/12/2016	\$470.94	2016	Better Lives
\$219.97	7/21/2016	\$219.97	2016	Better Lives
\$244.00	8/1/2016	\$244.00	2016	Better Lives
\$229.97	8/17/2016	\$229.97	2016	Better Lives
\$229.97	9/2/2016	\$229.97	2016	Better Lives

\$229.97	9/9/2016	\$229.97	2016	Better Lives
\$439.74	10/11/2016	\$439.74	2016	Better Lives
\$660.35	11/16/2016	\$660.35	2016	Better Lives
\$440.51	12/23/2016	\$440.51	2016	Better Lives
\$4,363.03		\$4,363.03		
(\$1,713.92)		(\$1,713.92)	2016	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
\$2,649.11		\$2,649.11		

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Refurbished secondary school library gives students a place to study	Enhance Education	2/24/2016
Molly's Network helps formalize small community organizations	Earn Income	3/11/2016
Garden shop expands planting area to earn income and supply school breakfast	Strengthen Health	4/15/2016
KCM increases community impact while moving towards sustainability	Strengthen Health	7/29/2016

For details please see:

[www.betterlives.org/category/partner/kcm](http://www.betterlives.org/category/partner/kcm)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- February 2016: Sam Barns visited to review programs and provide management training.
- May 2016: Sam Barns visited to review programs and provide management training.
- November 2016: Sam Barns visited to review programs and provide management training.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Grantee:**

Lishe Bora Garden Shop  
 Kirua and Maua Road  
 Mkyashi, Kilema, Kilimanjaro, Moshi Rural, Tanzania

Mary Andrea Shayo  
 Manager  
 Phone: +255 758716633  
 Email: merry.andrea0400@gmail.com

**(2) Date Paid in Current Tax Year:**

Paid	Pmt. Date	Grant	Loan Repayment	Description
				<b>Better Lives Payments</b>
\$439.00	1/8/2016	\$517.03	(\$78.03)	Organic Vegetable Gardens
\$439.00	1/14/2016	\$517.03	(\$78.03)	Organic Vegetable Gardens
\$214.00	1/19/2016	\$214.00		Shop Bonus Q4
\$339.00	2/4/2016	\$417.03	(\$78.03)	Organic Vegetable Gardens
\$348.00	2/17/2016	\$426.03	(\$78.03)	Organic Vegetable Gardens
\$348.00	2/29/2016	\$426.03	(\$78.03)	Organic Vegetable Gardens
\$396.00	3/15/2016	\$409.19	(\$13.19)	Organic Vegetable Gardens
\$406.00	3/28/2016	\$419.19	(\$13.19)	Organic Vegetable Gardens
\$406.00	4/6/2016	\$419.19	(\$13.19)	Organic Vegetable Gardens
\$406.00	4/21/2016	\$419.19	(\$13.19)	Organic Vegetable Gardens
\$293.00	4/21/2016	\$306.19	(\$13.19)	Organic Vegetable Gardens
\$406.00	5/9/2016	\$406.00		Shop Q1 Bonus
\$73.00	5/9/2016	\$73.00		Manager Q1 Bonus
\$83.00	5/9/2016	\$83.00		Computer Screen
\$406.00	5/31/2016	\$419.19	(\$13.19)	Organic Vegetable Gardens
\$405.00	6/9/2016	\$418.19	(\$13.19)	Organic Vegetable Gardens
\$405.00	6/20/2016	\$418.19	(\$13.19)	Organic Vegetable Gardens

\$351.00	7/1/2016	\$364.19	(\$13.19)	Organic Vegetable Gardens
\$288.00	7/18/2016	\$362.87	(\$74.87)	Organic Vegetable Gardens
\$261.77	8/1/2016	\$261.77	\$0.00	Shop and Manager Q2 Bonus
\$280.00	8/8/2016	\$354.87	(\$74.87)	Organic Vegetable Gardens
\$280.00	8/17/2016	\$354.87	(\$74.87)	Organic Vegetable Gardens
\$555.00	8/26/2016	\$555.00	\$0.00	Student Sponsorship
\$270.00	9/2/2016	\$359.23	(\$89.23)	Organic Vegetable Gardens
\$450.00	9/9/2016	\$539.23	(\$89.23)	Organic Vegetable Gardens
\$265.00	9/23/2016	\$354.23	(\$89.23)	Organic Vegetable Gardens
\$267.44	10/11/2016	\$356.67		Organic Vegetable Gardens
\$265.00	10/11/2016	\$354.23	(\$89.23)	Organic Vegetable Gardens
\$803.38	11/21/2016	\$892.61	(\$267.68)	Organic Vegetable Gardens
\$167.19	11/21/2016	\$256.42		Phones for TaroWorks
\$268.04	12/5/2016	\$357.27	(\$89.23)	Organic Vegetable Gardens
\$269.57	12/20/2016	\$358.80	(\$89.23)	Organic Vegetable Gardens
<b>\$10,853.39</b>		<b>\$12,389.95</b>	<b>(\$1,536.56)</b>	<b>Total</b>
		\$457.62	(\$457.62)	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<b>\$10,853.39</b>		<b>\$12,847.57</b>	<b>(\$1,994.18)</b>	<b>Adjusted Total</b>
				<b>Land owned by Better Lives</b>
	10/11/2016	\$23,957.14		Eco Farm Land Purchase
		<b>\$36,804.71</b>		<b>Total Grants and Land</b>

See loan administrator responsibility report for details

Payment	Funded By
\$12,847.57	Better Lives Grant Wires
\$0.00	Intermediary Service Provider
<b>\$12,847.57</b>	

Grant Amt	Grant Category
\$8,453.40	Health
\$560.27	Education
\$3,833.89	Income
<b>\$12,847.57</b>	

**(3) Total Paid:**

Paid	Year	Purpose of funding			
		Grants	Loans	Land	Group Travel
\$10,025.03	2013	\$10,025.03			
\$16,330.50	2014	\$16,330.50			
\$19,178.56	2015	\$17,456.13	\$1,501.00		\$221.43
\$36,804.71	2016	\$12,847.57		\$23,957.14	
<b>\$81,881.18</b>		<b>\$56,201.61</b>	<b>\$1,501.00</b>	<b>\$23,957.14</b>	<b>\$221.43</b>

See loan administrator responsibility report for 2016 loan details

Paid	Year	Paid by / Paid via	
		Better Lives	Molly's Network
\$10,025.03	2013	\$10,025.03	
\$16,330.50	2014		\$16,330.50
\$17,677.56	2015	\$9,665.00	\$8,012.56
\$36,804.71	2016	\$36,804.71	
<b>\$80,837.80</b>		<b>\$56,494.74</b>	<b>\$24,343.06</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Lishe Bora Garden Shop was founded in 2013 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. Lishe Bora Garden Shop teaches families best practices related to organic gardening and assists families in starting their own gardens using the F.A.I.T.H. Garden method of gardening. The gardens provide nutrition for the families as well as additional income. The organization also facilitates projects related to water distribution, micro-lending, and data collection.

Our support of Lishe Bora's shop is designed to help them start socially conscious businesses and train families to do the same. We are doing this to:

- Improve children's health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source

- Create employment opportunities for local unemployed parents

Our support of \$12,900 for Lishe Bora’s regular operations include supporting an organic vegetable growing program, agricultural supply store, community bank initiatives, and a community water distribution project. This is designed to support the purpose by providing:

- Continuous supply of nutritious and safe food for all the family
- Reduced food and water bills for impoverished families
- Extra income from selling surplus vegetables
- Jobs that provide incomes to previously unemployed parents, which enables them to pay for their children’s education
- Sustainable and affordable clean water supply
- Reduce costs of agricultural inputs
- Improved access to credit

Our support of \$24,000 for land is designed to help Lishe Bora develop an eco-farm that will include lodging, camping, and farming areas. This is designed to support the purpose by:

- Creating local jobs and job training at the lodge
- Providing additional opportunities to agricultural best practices
- Creating a space to host student volunteers
- Generating income so Lishe Bora can become financially self-reliant

The shop’s hard work has impacted families and children during the last year as quantified below.

Quantitative Summary	2016
Partner's Programs and projects helped:	
# Families:	64
# Children being helped through family programs	200
# Schools	
# Children being helped at schools	
Total # Children Helped	200
# Visiting Students	14
Partner implemented:	
# Programs	6
# Projects	20
Partner hosted student groups:	
# Groups	1
# Students	14
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	9

# Families working to graduate	0
Path Stage - Apply Knowledge	
# Families graduated from stage	14
# Families working to graduate	6
Path Stage - Strengthen Health	
# Families graduated from stage	43
# Families working to graduate	14
Path Stage - Earn Income	
# Families graduated from stage	3
# Families working to graduate	43
# Loans distributed	43
Path Stage - Improve Home	
# Families graduated from stage	0
# Families working to graduate	3
# Loans distributed	1
Path Stage - Enhance Education	
# Families graduated from stage	
# Families working to graduate	

For details please see:

<http://betterlives.org/lishe-bora-2016-impact-report/>

**(S) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016		Comment
\$517.03	1/8/2016	\$517.03	2016	
\$517.03	1/14/2016	\$517.03	2016	
\$214.00	1/19/2016	\$214.00	2016	
\$417.03	2/4/2016	\$417.03	2016	
\$426.03	2/17/2016	\$426.03	2016	
\$426.03	2/29/2016	\$426.03	2016	
\$409.19	3/15/2016	\$409.19	2016	
\$419.19	3/28/2016	\$419.19	2016	
\$419.19	4/6/2016	\$419.19	2016	
\$419.19	4/21/2016	\$419.19	2016	
\$306.19	4/21/2016	\$306.19	2016	

\$406.00	5/9/2016	\$406.00	2016
\$73.00	5/9/2016	\$73.00	2016
\$83.00	5/9/2016	\$83.00	2016
\$419.19	5/31/2016	\$419.19	2016
\$418.19	6/9/2016	\$418.19	2016
\$418.19	6/20/2016	\$418.19	2016
\$364.19	7/1/2016	\$364.19	2016
\$362.87	7/18/2016	\$362.87	2016
\$261.77	8/1/2016	\$261.77	2016
\$354.87	8/8/2016	\$354.87	2016
\$354.87	8/17/2016	\$354.87	2016
\$555.00	8/26/2016	\$555.00	2016
\$359.23	9/2/2016	\$359.23	2016
\$539.23	9/9/2016	\$539.23	2016
\$354.23	9/23/2016	\$354.23	2016
\$356.67	10/11/2016	\$356.67	2016
\$354.23	10/11/2016	\$354.23	2016
\$892.61	11/21/2016	\$892.61	2016
\$256.42	11/21/2016	\$256.42	2016
\$357.27	12/5/2016	\$357.27	2016
\$358.80	12/20/2016	\$358.80	2016
<hr/>			
\$12,389.95		\$12,389.95	
<hr/>			
\$457.62			2016 Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<hr/>			
\$12,847.57		\$12,389.95	
<hr/>			

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Lishe Bora employee improves children's health, home, and education with salary	Veg Garden	1/2/2016
Mother always looking for next business opportunity	Earn Income	1/15/2016
Continuously improving income to enhance future education opportunities	Veg Garden	2/12/2016
Molly's Network helps formalize small community organizations	Veg Garden	3/11/2016

First "Happy Pig" sold in Mkyashi to rave customer reviews	Earn Income	3/14/2016
Livestock & agricultural supply store improves efficiency for local farmers	Veg Garden	3/16/2016
Family earns first-round micro-loan from Village Community Banking group	Earn Income	3/18/2016
Village Community Banking has enough capital to start lending	Earn Income	4/18/2016
Family sets precedent for community by paying back first micro-loan early	Earn Income	4/22/2016
Student group learns about the importance of a holistic approach to development	Student Travel	5/12/2016
Community banking group supports ill member	Earn Income	7/1/2016
Community banking groups continue to improve service	Earn Income	7/8/2016
Competition increases as store becomes cash flow positive	Earn Income	7/26/2016
Phase 1 water infrastructure complete, dozens of families enjoy improved access	Access Resources	8/10/2016
Family makes strides with livestock and home improvement projects	Veg Garden	8/1/2016
Long-time gardener continues improving life for his family	Veg Garden	8/19/2016
Family receives second Vicoba loan, begins planning next loan	Earn Income	9/19/2016
Vicoba helps family get the most out of their efforts	Earn Income	9/23/2016
Kirua-based VICOBA celebrates 4,000,000 TZS lending milestone	Earn Income	12/2/2016
Mother uses VICOBA to give son chance at his dream	Earn Income	12/7/2016
Water committee successfully overcomes first challenge: electric outage	Access Resources	12/9/2016
Water access enables family to expand livestock project	Access Resources	12/14/2016

For details please see:

[www.betterlives.org/category/partner/lishe-bora](http://www.betterlives.org/category/partner/lishe-bora)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January – March 2016: Sam Barns lived in Moshi, Tanzania and made weekly visits to see Lishe Bora activities
- November 2016: Sam Barns reviewed all programs and provided management training for Lishe Bora’s operations.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** North America

**(1) Grantee:**

Los Alamitos Youth Center  
10909 Oak Street  
Los Alamitos, CA 90720  
USA

Lina Lumme  
Executive Director  
lina@theyouthcenter.org  
+1-562-493-4043

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Description
\$1,000.00	1/11/2016	After School Education Sponsorship
\$1,000.00	4/12/2016	After School Education Sponsorship
\$1,000.00	7/14/2016	After School Education Sponsorship
\$3,000.00		<b>Total</b>

Payment	Pmt Date	Category
		Health
\$3,000.00		Education
		Income
\$3,000.00		<b>Total</b>

**(3) Total Paid:**

Paid	Year	Purpose of Funding Grants
\$1,000.00	2013	\$1,000.00
\$2,000.00	2014	\$2,000.00
\$2,000.00	2015	\$2,000.00
\$3,000.00	2016	\$3,000.00
<b>\$8,000.00</b>		<b>\$8,000.00</b>

**(4) Purpose:**

Better Lives' purpose is to enable impoverished children to grow up healthy, receive an effective education and live in an expanding local economy, so that they can ultimately earn an income and support a happy and healthy family of their own.

The Mission of The Youth Center is to transform lives one child at a time through collaborative social, educational and recreational programs. Programs are funded entirely by contributions and modest activity fees. The Youth Center does not receive local, state or federal funding.

Our support of Los Alamitos Youth Center (LAYC) supports their youth leadership training, which prepares disadvantage young people with the life skills for caring for themselves and others, plus the more immediate tasks of applying for college, vocational training and job interviews.

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent
\$1,000.00	1/11/2016	\$1,000.00	2016
\$1,000.00	4/12/2016	\$1,000.00	2016
\$1,000.00	7/14/2016	\$1,000.00	2016
<b>\$3,000.00</b>		<b>\$3,000.00</b>	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Every student should attend leadership training	Education	4/1/2016
Preparing for life in the adult world	Education	7/1/2016

For details please see:

<http://betterlives.org/americas/usa/youth-center/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds by this USA based charity that is a 501 ( c ) ( 3 ) organization with the above reports and the following meeting:

- April 2016: Michael Oliver attended a Youth Center's fundraiser and discussed future programs with the executive director.

This monitoring disclosed that the grantee had complied with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
E.I.N # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Grantee:**

Molly's Network  
Plot 44 Galu Street,  
Dar es Salaam  
TANZANIA

Julia Angeli  
Executive Director  
Julia@mollysnetwork.org  
+255 (0)788 309 839

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Description
		<b>Grants</b>
\$3,000.00	2/29/2016	Operating
\$3,000.00		<b>Total Grants</b>

Payment	Grant Category
\$0.00	Health
\$3,000.00	Education
\$0.00	Income
\$3,000.00	<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of funding	
		Grants	Loans
\$10,000.00	2011	\$10,000.00	
\$2,470.00	2012	\$2,470.00	
\$25,400.00	2013	\$25,400.00	
\$55,846.00	2014	\$55,846.00	
\$33,755.74	2015	\$33,203.00	\$552.74
\$3,000.00	2016	\$3,000.00	
<b>\$130,471.74</b>		<b>\$129,919.00</b>	<b>\$552.74</b>

Paid	Year	Paid by	
		WFCF	Better Lives
\$10,000.00	2011	\$10,000.00	
\$2,470.00	2012	\$2,470.00	
\$25,400.00	2013	\$5,000.00	\$20,400.00
\$55,846.00	2014		\$55,846.00
\$33,755.74	2015		\$33,755.74
\$3,000.00	2016		\$3,000.00
<b>\$130,471.74</b>		<b>\$17,470.00</b>	<b>\$113,001.74</b>

**(4) Purpose:**

Better Live’s purpose is to assist people and organizations that help impoverished children to be healthy, receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Our support of \$3,000 for Molly’s Network is designed to help the Network assist charitable organizations that help disadvantaged children in Tanzania, by funding expenses for two one day workshops on results based management and data collection. Molly’s Network invited members who scored poorly in monitoring and evaluation capacity. The funds covered the costs associated with venue hire, refreshments, facilitator fee and contribution towards travel expenses for members.

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2015	Payment Date	\$ Amount Spent in 2016	Year Spent
\$3,000.00	2/29/2016	\$3,000.00	2016
<b>\$3,000.00</b>		<b>\$3,000.00</b>	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Date
Molly's Network 2015Q4	3/11/2016

For details please see:

<http://betterlives.org/africa/tanzania/molly/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the grant by email and reports during 2016.

The reviews confirmed that the grantee was complying with the terms.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Southeast Asia

**(1) Grantee:**

Peaksneng Thormacheat Shop  
 PH Peaksneng, Angkor Thom  
 Siem Reap, SR  
 Cambodia

Reynaldo Diez  
 Manager  
 Phone: +855 97 670 4281  
 Email: vanggo55@hotmail.com

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt. Date	Payment	Loan Repayment	Description
\$1,070.00	1/7/2016	\$1,170.00	(\$100.00)	Vegetable Gardens
\$586.00	1/14/2016	\$586.00		Employee Performance Savings
\$1,070.00	1/25/2016	\$1,170.00	(\$100.00)	Vegetable Gardens
\$1,070.00	2/5/2016	\$1,170.00	(\$100.00)	Vegetable Gardens
\$1,070.00	2/16/2016	\$1,170.00	(\$100.00)	Vegetable Gardens
\$849.00	3/4/2016	\$988.00	(\$139.00)	Vegetable Gardens
\$924.00	3/21/2016	\$1,063.00	(\$139.00)	Vegetable Gardens
\$1,184.00	4/6/2016	\$1,323.00	(\$139.00)	Vegetable Gardens and Holiday Performance Bonus
\$932.00	4/26/2016	\$1,071.00	(\$139.00)	Vegetable Gardens
\$1,144.74	5/5/2016	\$1,283.74	(\$139.00)	Vegetable Gardens and Shop Bonus 2016Q1
\$1,010.00	5/5/2016	\$1,010.00		Water Well
\$583.00	5/6/2016	\$583.00		Training Equipment
\$859.00	5/24/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$859.00	6/3/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$456.00	6/9/2016	\$456.00		Truck Repair
\$859.00	6/22/2016	\$998.00	(\$139.00)	Vegetable Gardens

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\$1,093.00	6/22/2016	\$1,093.00		Employee Performance Bonus
\$507.77	7/6/2016	\$507.77		Group Travel - Kendrick Tools and Materials
\$859.00	7/6/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$859.00	7/18/2016	\$670.00		Guest House Furniture
\$670.00	7/18/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$859.00	8/2/2016	\$350.00		Group Travel - Mill Hill Tools and Materials
\$398.68	8/2/2016	\$398.68		Employee Performance Savings
\$350.00	8/2/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$633.00	8/10/2016	\$633.00		Employee Performance Bonus
\$660.00	8/10/2016	\$660.00		Employee Performance Savings
\$859.00	8/15/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$558.00	8/17/2016	\$558.00		Shop Bonus 2016Q2
\$809.00	9/16/2016	\$948.00	(\$139.00)	Vegetable Gardens
\$335.00	9/26/2016	\$335.00		Employee Performance Bonus
\$925.00	9/28/2016	\$1,081.54	(\$156.54)	Vegetable Gardens
\$859.00	10/4/2016	\$416.06		Group Travel - True Up
\$416.06	10/4/2016	\$998.00	(\$139.00)	Vegetable Gardens
\$925.00	10/14/2016	\$1,081.54	(\$156.54)	Vegetable Gardens
\$905.00	11/2/2016	\$1,061.54	(\$156.54)	Vegetable Gardens
\$905.00	11/16/2016	\$1,081.54	(\$176.54)	Vegetable Gardens
\$905.00	11/22/2016	\$1,081.54	(\$176.54)	Vegetable Gardens
\$832.00	12/14/2016	\$1,008.54	(\$176.54)	Vegetable Gardens
\$905.00	12/23/2016	\$1,081.54	(\$176.54)	Vegetable Gardens
<b>\$31,553.25</b>		<b>\$35,075.02</b>	<b>(\$3,521.77)</b>	<b>Total</b>
		(\$2,552.00)	\$2,552.00	Transfer to Peaksneng loan acct. to account for some loan disbursements paid out and repayments received in prior years.
<b>\$31,553.25</b>		<b>\$32,523.02</b>	<b>(\$969.77)</b>	<b>Total</b>

See loan administrator responsibility report for loan repayment details

Paid	Funded By
\$32,523.02	Better Lives
\$00.00	Intermediary Service Provider
<b>\$32,523.02</b>	<b>Total</b>

Paid	Grant Category
\$25,519.26	Health
\$7,003.76	Income
\$0.00	Education
<b>\$32,523.02</b>	<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of funding			
		Grants	Loans	Land	Group Travel
\$43,368.12	2014	\$39,838.12	\$3,530.00		
\$58,513.75	2015	\$45,869.75	\$12,644.00		
\$32,523.02	2016	\$31,249.19			\$1,273.83
<b>\$134,404.89</b>		<b>\$116,957.06</b>	<b>\$16,174.00</b>	<b>\$0.00</b>	<b>\$1,273.83</b>

See the loan administrator responsibility report for loan payment 2016 and onwards

Payment	Year	Paid by	Paid via	Paid via
		Better Lives	Healthy Life	CFI
\$43,368.12	2014	\$9,133.00	\$14,324.00	\$19,911.12
\$58,513.75	2015	\$58,513.75		
\$32,523.02	2016	\$32,523.02		
<b>\$134,404.89</b>		<b>\$100,169.77</b>	<b>\$14,324.00</b>	<b>\$19,911.12</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Peaksneng Thormacheat Shop was founded in 2014 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. Peaksneng Thormacheat Shop teaches families best practices related to organic gardening and assists families in starting their own gardens using the F.A.I.T.H. Garden method of gardening. The gardens provide nutrition for the families as well as additional income. The organization is also preparing to help facilitate projects related to water distribution, micro-lending, and data collection.

Better Lives is supporting establishing Peaksng Thormacheat Shop as a business that builds and helps maintain organic vegetable gardens as well as gives livestock and home improvement loans. We are doing this to:

- Improve children’s health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source
- Create employment opportunities for local unemployed parents

Our support of \$32,500 to Peaksng Thormacheat Shop in Cambodia is designed to support this purpose by providing:

- Continuous supply of nutritious and safe food for all the family
- Reduced food bills for impoverished families
- Extra income from selling surplus vegetables
- Secure garden because it is near to their home
- Jobs that provide incomes to previously unemployed parents, which enables them to pay for their children’s education

Our support of \$1,300 under group travel paid the costs of projects implemented by visiting students, which included:

- Building organic vegetable gardens
- Participating in local children’s breakfast program
- Observing and participating in various local businesses

These visits are designed to help Peaksng Thormacheat connect with student volunteers who are interested in learning about other cultures while contributing their time and money to helping rural families improve their lives.

The shop’s hard work has impacted families and children during the last year as quantified below.

Purpose	2016
Quantitative Summary:	
Partner's Programs and projects helped:	
# Families:	64
# Children being helped through family programs	205
# Schools	2
# Children being helped at schools	47
Total # Children Helped	252
# Visiting Students	37
Partner implemented:	
# Programs	3
# Projects	39
Partner hosted student groups:	

# Groups	2
# Students	37
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	3
# Families working to graduate	0
Path Stage - Apply Knowledge	
# Families graduated from stage	28
# Families working to graduate	0
Path Stage - Strengthen Health	
# Families graduated from stage	17
# Families working to graduate	42
Path Stage - Earn Income	
# Families graduated from stage	3
# Families working to graduate	14
# Loans distributed	4
Path Stage - Improve Home	
# Families graduated from stage	4
# Families working to graduate	3
# Loans distributed	3
Path Stage - Enhance Education	
# Families graduated from stage	
# Families working to graduate	

For details please see: <http://betterlives.org/peaksng-2016-impact-report/>

**(5) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent	Comment
\$1,170.00	1/7/2016	\$1,170.00	2016	
\$586.00	1/14/2016	\$586.00	2016	
\$1,170.00	1/25/2016	\$1,170.00	2016	
\$1,170.00	2/5/2016	\$1,170.00	2016	
\$1,170.00	2/16/2016	\$1,170.00	2016	
\$988.00	3/4/2016	\$988.00	2016	

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\$1,063.00	3/21/2016	\$1,063.00	2016	
\$1,323.00	4/6/2016	\$1,323.00	2016	
\$1,071.00	4/26/2016	\$1,071.00	2016	
\$1,283.74	5/5/2016	\$1,283.74	2016	
\$1,010.00	5/5/2016	\$1,010.00	2016	
\$583.00	5/6/2016	\$583.00	2016	
\$998.00	5/24/2016	\$998.00	2016	
\$998.00	6/3/2016	\$998.00	2016	
\$456.00	6/9/2016	\$456.00	2016	
\$998.00	6/22/2016	\$998.00	2016	
\$1,093.00	6/22/2016	\$1,093.00	2016	
\$507.77	7/6/2016	\$507.77	2016	
\$998.00	7/6/2016	\$998.00	2016	
\$670.00	7/18/2016	\$670.00	2016	
\$998.00	7/18/2016	\$998.00	2016	
\$350.00	8/2/2016	\$350.00	2016	
\$398.68	8/2/2016	\$398.68	2016	
\$998.00	8/2/2016	\$998.00	2016	
\$633.00	8/10/2016	\$633.00	2016	
\$660.00	8/10/2016	\$660.00	2016	
\$998.00	8/15/2016	\$998.00	2016	
\$558.00	8/17/2016	\$558.00	2016	
\$948.00	9/16/2016	\$948.00	2016	
\$335.00	9/26/2016	\$335.00	2016	
\$1,081.54	9/28/2016	\$1,081.54	2016	
\$416.06	10/4/2016	\$416.06	2016	
\$998.00	10/4/2016	\$998.00	2016	
\$1,081.54	10/14/2016	\$1,081.54	2016	
\$1,061.54	11/2/2016	\$1,061.54	2016	
\$1,081.54	11/16/2016	\$1,081.54	2016	
\$1,081.54	11/22/2016	\$1,081.54	2016	
\$1,008.54	12/14/2016		2017	Pre-paid 2017 orders
\$1,081.54	12/23/2016		2017	Pre-paid 2017 orders
<hr/>				
\$35,075.02		\$32,984.94		
<hr/>				
(\$2,552.00)			2016	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<hr/>				
\$32,523.02		\$32,984.94		
<hr/>				

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
LC earns profit from selling pigs and expands vegetable garden	Vegetable Garden	1/8/2016
Consistent income allows PMI to Improve his life	Income	2/5/2016
CWC plans to further expand productive garden	Vegetable Garden	3/4/2016
Single mother's hardwork inspires community	Vegetable Garden	4/1/2016
Family support helps the KN family recover from house fire	Vegetable Garden	4/29/2016
El family starts shop with income from garden and livestock	Income	5/27/2016
SHR uses garden's income to repair house	Vegetable Garden	6/10/2016
CC imitates brother and expands his organic vegetable garden	Vegetable Garden	6/10/2016
SCP saves money from garden to build pig pen	Vegetable Garden	6/24/2016
Kendrick School students from UK help with community programs	Group Travel	8/5/2016
Students from Mill Hill County High School in the Uk engage with Peaksneng Village	Group Travel	8/19/2016
HCP family grows closer through gardening	Vegetable Garden	9/30/2016
PYP gamily improves life by participating in Rent-to-own program	Improve Home	10/28/2016
Improving home is first priority for WMT Family	Improve Home	11/25/2016
Consistent income and expanded garden allows PMI to save for house down payment	Income	12/23/2016
Annual Review 2016		12/31/2016

For report details please visit: <http://betterlives.org/asia/cambodia/pts/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January 2016: Michael Oliver reviewed all programs and provided management training for Healthy Life Reinforcement's operations
- July 2016: Michael Oliver and Gill Perry reviewed all programs and provided management training for Healthy Life Reinforcement's operations

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Grantee:**

Retrak America  
1133 19th Street, NW,  
Suite 1056,  
Washington, DC 20036  
Web: [www.retrak.org](http://www.retrak.org)

Joan Townsend  
US Country Director  
Joan.Townsend@retrak.org  
1-202-361-1830

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Description
		<b>Grants</b>
\$2,000.00	5/18/2016	Vocational training Pmt 1
\$3,000.00	9/9/2016	Vocational training Pmt 2
\$5,000.00		<b>Total</b>

Payment	Description
	<b>Grants</b>
	Health
\$5,000.00	Education
	Income
\$5,000.00	<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of Funding
		Grants
\$21,675.00	2011	\$21,675.00
\$9,000.00	2012	\$9,000.00
\$9,000.00	2013	\$9,000.00
\$7,000.00	2014	\$7,000.00
\$9,000.00	2015	\$9,000.00
\$5,000.00	2016	\$5,000.00
<b>\$60,675.00</b>		<b>\$60,675.00</b>

Payment	Year	Paid by	
		WFCF	Better Lives
\$21,675.00	2011	\$21,675.00	
\$9,000.00	2012	\$9,000.00	
\$9,000.00	2013		\$9,000.00
\$7,000.00	2014		\$7,000.00
\$9,000.00	2015		\$9,000.00
\$5,000.00	2016		\$5,000.00
<b>\$60,675.00</b>		<b>\$30,675.00</b>	<b>\$30,000.00</b>

**(4) Purpose:**

Better Live's purpose is to assist people and organizations that help impoverished children to be healthy, receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

The main goal for Retrak is to enable street children to realize their potential and discover their worth. The organization offers a wide range of services to street children in Uganda, Ethiopia and Kenya.

Our support of \$5,000 for Retrak in Addis Ababa, Ethiopia supports vocational training for impoverished street children, so that they can learn a skill that will equip them to earn an income and when possible return to their families and contribute to the family income. Our hope is that the children will also want to give back to their local communities, in return for the vocational training support they have received.

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2015	Payment Date	\$ Amount Spent in 2015	Year Spent
\$3,000.00	5/18/2016	\$3,000.00	2016
\$2,000.00	9/9/2016	\$2,000.00	2016
<b>\$5,000.00</b>		<b>\$5,000.00</b>	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Zephaniah learning skills for financial self-reliance	Vocational Training	9/9/2016

For details please see:

<http://betterlives.org/africa/tanzania/retrak>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the grant by email and reports during 2016.

The reviews confirmed that the grantee was complying with the terms of the engineer salary grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N # 45-3309167*  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Grantee:**

SANITATION AND WATER ACTION (SAWA)  
Plot 93 94, Block W, Kawawa Road,  
Dar es Salaam  
TANZANIA

Contact:

Charles Zacharia  
sawatz2009@gmail.com  
+255-754-621-265

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Description
		<b>Grants</b>
\$5,000.00	3/4/2016	Salary for water engineer
\$5,000.00	5/31/2016	Salary for water engineer
\$5,000.00	8/26/2016	Salary for water engineer
\$5,000.00	11/7/2016	Salary for water engineer
<b>\$20,000.00</b>		<b>Total</b>

Payment	Pmt Date	Description
		<b>Grants</b>
\$20,000.00		Health Education Income
<b>\$20,000.00</b>		<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of Funding	
		Grants	
\$27,617.49	2010	\$27,617.49	
\$9,000.00	2011	\$9,000.00	
\$18,000.00	2012	\$18,000.00	
\$15,700.00	2013	\$15,700.00	
\$15,000.00	2014	\$15,000.00	
\$20,000.00	2015	\$20,000.00	
\$20,000.00	2016	\$20,000.00	
<b>\$125,317.49</b>		<b>\$125,317.49</b>	

Paid	Year	Paid by	
		WFCF	Better Lives
\$27,617.49	2010	\$27,617.49	
\$9,000.00	2011	\$9,000.00	
\$18,000.00	2012	\$18,000.00	
\$15,700.00	2013		\$15,700.00
\$15,000.00	2014		\$15,000.00
\$20,000.00	2015		\$20,000.00
\$20,000.00	2016		\$20,000.00
<b>\$125,317.49</b>		<b>\$54,617.49</b>	<b>\$70,700.00</b>

**(4) Purpose:**

Better Live's purpose is to assist people and organizations that help impoverished children to be healthy, receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Our support of SANITATION AND WATER ACTION (SAWA) projects in Tanzania is designed to support this purpose by helping SAWA implement projects that, provide clean water to communities and schools that reduces water born disease and enables children to miss less school days due to poor health.

For this purpose, Better Lives funds the salary and employer costs for a water engineer who assists impoverished communities with sanitation and drinking water projects. These projects included three Better Lives sponsored projects in the following communities:

- Kindwitwi, Tanzania
- Kilema, Tanzania
- Kikondo, Uganda

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent
\$5,000.00		\$5,000.00	2016
\$5,000.00		\$5,000.00	2016
\$5,000.00		\$5,000.00	2016
\$5,000.00		\$5,000.00	2016
<b>\$20,000.00</b>		<b>\$20,000.00</b>	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
SAWA finalizes WASH improvement projects for Temeke Municipality	WASH	3/3/2016

For details please see:

<http://betterlives.org/africa/tanzania/sawa/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the grant by email and reports during 2016 and conducted the following site reviews:

- January 2016: Sam Barns met with the executive director Charles Zacharia in Moshi, Tanzania to discuss the water project in Kikondo, Uganda.
- November - December 2016: Sam Barns collaborated with SAWA Engineer Upendo Judica for advice on Mkyashi Water Project.

The reviews confirmed that the grantee was complying with the terms of the engineer salary grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Sub-Saharan Africa

**(1) Grantee:**

SODA TRUST-TANZANIA  
 PO Box 13283  
 Dar es Salaam  
 Tanzania

Joseph Rugumyamheto  
 Founder  
 Phone: +255 (0)787602715  
 Email: [Jaragum@yahoo.co.uk](mailto:Jaragum@yahoo.co.uk)

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Payment	Loan Repayment	Description
				<b>Better Lives Direct Grants</b>
\$989.00	1/8/2016	\$989.00	\$0.00	Breakfast and Vegetable Garden
\$989.00	1/14/2016	\$989.00	\$0.00	Breakfast and Vegetable Garden
\$597.00	1/19/2016	\$597.00	\$0.00	Breakfast and Vegetable Garden
\$1,013.00	2/4/2016	\$1,013.00	\$0.00	Breakfast and Vegetable Garden
\$1,995.00	2/29/2016	\$1,995.00	\$0.00	Breakfast and Vegetable Garden
\$998.00	3/21/2016	\$998.00	\$0.00	Breakfast and Vegetable Garden
\$1,994.00	4/6/2016	\$1,994.00	\$0.00	Breakfast and Vegetable Garden
\$997.00	4/21/2016	\$997.00	\$0.00	Breakfast and Vegetable Garden
\$997.00	5/13/2016	\$997.00	\$0.00	Breakfast and Vegetable Garden
\$1,226.00	6/9/2016	\$1,226.00	\$0.00	Breakfast and Vegetable Garden
\$215.00	6/20/2016	\$215.00	\$0.00	Breakfast and Vegetable Garden
\$1,032.00	8/17/2016	\$1,032.00	\$0.00	Breakfast and Vegetable Garden
<b>\$13,042.00</b>		<b>\$13,042.00</b>	<b>\$0.00</b>	<b>Total</b>

Wire/ACH	Pmt Date	Payment	Loan Repayment	Description via Tupendane
\$221.56	1/16/2016	\$221.56	\$0.00	Veg, Garden, and Breakfast Program
\$962.00	7/20/2016	\$962.00	\$0.00	Veg, Garden, and Breakfast Program
\$721.78	7/21/2016	\$721.78	\$0.00	Veg, Garden, and Breakfast Program
\$400.82	7/22/2016	\$400.82	\$0.00	Veg, Garden, and Breakfast Program
\$59.76	8/10/2016	\$59.76	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	8/11/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	8/13/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	8/21/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$561.00	8/23/2016	\$561.00	\$0.00	Veg, Garden, and Breakfast Program
\$59.76	8/24/2016	\$59.76	\$0.00	Veg, Garden, and Breakfast Program
\$20.98	9/8/2016	\$20.98	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	9/9/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$390.77	9/10/2016	\$390.77	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	9/14/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$248.91	9/19/2016	\$248.91	\$0.00	Veg, Garden, and Breakfast Program
\$438.06	9/20/2016	\$438.06	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	10/7/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$485.34	10/7/2016	\$485.34	\$0.00	Veg, Garden, and Breakfast Program
\$154.33	10/11/2016	\$154.33	\$0.00	Veg, Garden, and Breakfast Program
\$68.74	10/13/2016	\$68.74	\$0.00	Veg, Garden, and Breakfast Program
\$390.77	10/19/2016	\$390.77	\$0.00	Veg, Garden, and Breakfast Program
\$1,194.66	10/21/2016	\$1,194.66	\$0.00	Veg, Garden, and Breakfast Program
\$1,383.81	11/7/2016	\$1,383.81	\$0.00	Veg, Garden, and Breakfast Program
\$107.04	11/9/2016	\$107.04	\$0.00	Veg, Garden, and Breakfast Program
\$57.39	11/14/2016	\$57.39	\$0.00	Veg, Garden, and Breakfast Program
\$958.22	11/25/2016	\$964.61	(\$6.39)	Veg, Garden, and Breakfast Program
\$343.48	11/26/2016	\$349.87	(\$6.39)	Veg, Garden, and Breakfast Program
\$30.44	11/28/2016	\$30.44	\$0.00	Veg, Garden, and Breakfast Program
\$487.33	11/28/2016	\$493.72	(\$6.39)	Veg, Garden, and Breakfast Program
\$184.70	12/29/2016	\$191.09	(\$6.39)	Veg, Garden, and Breakfast Program
<b>\$12,843.71</b>		<b>\$12,869.27</b>	<b>(\$25.56)</b>	<b>Total</b>

See loan administrator responsibility report for details

Payment	Funded By
\$13,042.00	Better Lives Grant Wires
\$12,869.27	Intermediary Service Provider
<u>\$25,911.27</u>	

Payment	Category
	Health
\$25,911.27	Education
	Income
<u>\$25,911.27</u>	

**(3) Total Paid:**

Payment	Year	Grants
\$20,767.90	2011	\$20,767.90
\$35,000.00	2012	\$35,000.00
\$34,344.64	2013	\$34,344.64
\$25,150.00	2014	\$25,150.00
\$24,064.23	2015	\$24,064.23
\$25,911.27	2016	\$25,911.27
<u>\$165,238.04</u>		<u>\$165,238.04</u>

**See loan administrator responsibility report for 2016 loan details**

Payment	Year	Paid by WFCF	Paid by Better Lives	Paid via Tupendane
\$20,767.90	2011	\$20,767.90		
\$35,000.00	2012	\$35,000.00		
\$34,344.64	2013	\$34,344.64		
\$25,150.00	2014		\$25,150.00	
\$24,064.23	2015		\$22,274.00	\$1,790.23
\$25,911.27	2016		\$13,042.00	\$12,869.27
<u>\$165,238.04</u>		<u>\$90,112.54</u>	<u>\$60,466.00</u>	<u>\$14,659.50</u>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Better Lives support of SODAT is designed to develop a partnership relationship with a local charity that can manage and report about projects that Better Lives supports in the Ngara Region of Tanzania. In 2015 the partnership continued projects that were donated as follows:

Breakfast: donated \$25,900 in support of a breakfast program that is designed to feed children with breakfast so that they can concentrate better in class, instead of feeling weak and distracted due to lack of nourishment. Breakfast increased school attendance levels and grade performance of the students.

Breakfast funding included nutritional flour for daily breakfast as well as investments in school farms to support a trial Grow-Your-Own sustainable breakfast farming program.

Helping children to improve their health in this way is designed to help them improve their learning and grades, so that they will be better equipped for their future roles in life and in their community. Roles that we hope will include supporting their communities, in return for the food support they have received.

The shop's hard work has impacted families and children during the last year as quantified below.

Quantitative Summary	2016
Partner's Programs and projects helped:	
# Families:	14
# Children being helped through family programs	42
# Schools	3
# Children being helped at schools	1,912
Total # Children Helped	1,954
# Visiting Students	0
Partner implemented:	
# Programs	2
# Projects	6
Partner hosted student groups:	

# Groups	
# Students	
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	0
# Families working to graduate	0
Path Stage - Apply Knowledge	
# Families graduated from stage	2
# Families working to graduate	12
Path Stage - Strengthen Health	
# Families graduated from stage	2
# Families working to graduate	0
Path Stage - Earn Income	
# Families graduated from stage	1
# Families working to graduate	2
# Loans distributed	2
Path Stage - Improve Home	
# Families graduated from stage	0
# Families working to graduate	1
# Loans distributed	0
Path Stage - Enhance Education	
# Families graduated from stage	0
# Families working to graduate	0

For details please see:

<http://betterlives.org/sodat-2016-impact-report/>

**(5) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent	Funded By
\$989.00	1/8/2016	\$989.00	2016	Better Lives Directly
\$989.00	1/14/2016	\$989.00	2016	Better Lives Directly
\$597.00	1/19/2016	\$597.00	2016	Better Lives Directly
\$1,013.00	2/4/2016	\$1,013.00	2016	Better Lives Directly

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\$1,995.00	2/29/2016	\$1,995.00	2016	Better Lives Directly
\$998.00	3/21/2016	\$998.00	2016	Better Lives Directly
\$1,994.00	4/6/2016	\$1,994.00	2016	Better Lives Directly
\$997.00	4/21/2016	\$997.00	2016	Better Lives Directly
\$997.00	5/13/2016	\$997.00	2016	Better Lives Directly
	6/9/2016	\$1,226.00	2016	Better Lives Directly
\$215.00	6/20/2016	\$215.00	2016	Better Lives Directly
\$1,032.00	8/17/2016			Better Lives Directly
\$221.56	1/16/2016	\$221.56	2016	Better Lives via Tupendane
\$962.00	7/20/2016	\$962.00	2016	Better Lives via Tupendane
\$721.78	7/21/2016	\$721.78	2016	Better Lives via Tupendane
\$400.82	7/22/2016	\$400.82	2016	Better Lives via Tupendane
\$59.76	8/10/2016	\$59.76	2016	Better Lives via Tupendane
\$485.34	8/11/2016	\$485.34	2016	Better Lives via Tupendane
\$485.34	8/13/2016	\$485.34	2016	Better Lives via Tupendane
\$485.34	8/21/2016	\$485.34	2016	Better Lives via Tupendane
\$561.00	8/23/2016	\$561.00	2016	Better Lives via Tupendane
\$59.76	8/24/2016	\$59.76	2016	Better Lives via Tupendane
\$20.98	9/8/2016	\$20.98	2016	Better Lives via Tupendane
\$485.34	9/9/2016	\$485.34	2016	Better Lives via Tupendane
\$390.77	9/10/2016	\$390.77	2016	Better Lives via Tupendane
\$485.34	9/14/2016	\$485.34	2016	Better Lives via Tupendane
\$248.91	9/19/2016	\$248.91	2016	Better Lives via Tupendane
\$438.06	9/20/2016	\$438.06	2016	Better Lives via Tupendane
\$485.34	10/7/2016	\$485.34	2016	Better Lives via Tupendane
\$485.34	10/7/2016	\$485.34	2016	Better Lives via Tupendane
\$154.33	10/11/2016	\$154.33	2016	Better Lives via Tupendane
\$68.74	10/13/2016	\$68.74	2016	Better Lives via Tupendane
\$390.77	10/19/2016	\$390.77	2016	Better Lives via Tupendane
\$1,194.66	10/21/2016	\$1,194.66	2016	Better Lives via Tupendane
\$1,383.81	11/7/2016	\$1,383.81	2016	Better Lives via Tupendane
\$107.04	11/9/2016	\$107.04	2016	Better Lives via Tupendane
\$57.39	11/14/2016	\$57.39	2016	Better Lives via Tupendane
\$964.61	11/25/2016	\$964.61	2016	Better Lives via Tupendane
\$349.87	11/26/2016	\$349.87	2016	Better Lives via Tupendane
\$30.44	11/28/2016	\$30.44	2016	Better Lives via Tupendane
\$493.72	11/28/2016	\$493.72	2016	Better Lives via Tupendane
\$191.09	12/29/2016	\$191.09	2016	Better Lives via Tupendane
<b>\$25,911.25</b>	<b>11/28/2016</b>	<b>\$24,879.25</b>		
<b>Balance</b>		<b>\$1,032.00</b>		

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
New stoves at school kitchens are healthier and more efficient	School breakfast	2/25/2016
School garden club working shoulder to shoulder with garden shop	School breakfast	5/20/2016
Garden shop employee using skills to start new project	Vegetable garden	5/27/2016
Sustainable school breakfast project nearing end of Phase 2	School breakfast	9/16/2016
Garden shop employee laying foundation to raise a healthy family	Vegetable garden	10/18/2016
Garden shop manager saving to build new home	Vegetable garden	11/2/2016
Ngara employee making step-changes for his family	Vegetable garden	11/9/2016
Garden shop team pushes to stage school for success in 2017	School breakfast	12/15/2016
Employee, and his customers, enjoying electric connection	Vegetable garden	12/15/2016

For more details please visit:

<http://betterlives.org/africa/tanzania/sodat/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- May 2016: Sam Barns visited Ngara, Tanzania and reviewed SODAT activities and accounting.
- October 2016: Sam Barns reviewed all programs and provided management training for SODAT operations.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Sub-Saharan Africa

**(1) Grantee:**

Tupendane Company  
 Taso/SS/1  
 Njiro, Arusha  
 Tanzania

Deogratus Melkiory Matemu  
 Manager  
[kichondi@yahoo.co.uk](mailto:kichondi@yahoo.co.uk)  
 +255-754-865603

**(2) Date Paid in Current Tax Year:**

ACH/Wire	Pmt Date	Payment	Loan Repayment	Description
				<b>Grants</b>
\$1,727.00	1/11/2016	\$1,825.53	(\$98.53)	Vegetable Gardens & Breakfast
\$2,229.00	1/26/2016	\$2,377.67	(\$148.67)	Vegetable Gardens & Breakfast
\$2,006.00	2/4/2016	\$2,104.53	(\$98.53)	Vegetable Gardens & Breakfast
\$1,729.00	2/17/2016	\$1,827.53	(\$98.53)	Vegetable Gardens & Breakfast
\$4,000.00	3/1/2016	\$4,000.00	\$0.00	Manager Salary Advance
\$1,729.00	3/7/2016	\$1,959.14	(\$230.14)	Vegetable Gardens & Breakfast
\$2,431.00	4/2/2016	\$2,755.53	(\$324.53)	Vegetable Gardens & Breakfast
\$1,984.00	4/12/2016	\$2,146.26	(\$162.26)	Vegetable Gardens & Breakfast
\$233.00	4/12/2016	\$233.00	\$0.00	Mkyashi Water Project
\$1,777.00	4/21/2016	\$1,989.40	(\$212.40)	Vegetable Gardens & Breakfast
\$1,354.00	4/21/2016	\$1,354.00	\$0.00	Mkyashi Water Project
\$1,758.10	4/27/2016	\$1,758.10	\$0.00	Truck Engine Overhaul
\$1,804.00	4/27/2016	\$1,804.00	\$0.00	Student Travel
\$1,600.00	5/10/2016	\$1,762.26	(\$162.26)	Vegetable Gardens & Breakfast

\$972.00	5/20/2016	\$972.00	\$0.00	Laptop & Phone Purchase
\$2,216.00	5/26/2016	\$2,378.26	(\$162.26)	Vegetable Gardens & Breakfast
\$2,135.00	6/2/2016	\$2,297.26	(\$162.26)	Vegetable Gardens & Breakfast
\$757.00	6/10/2016	\$757.00	\$0.00	Vegetable Gardens & Breakfast
\$1,820.00	6/20/2016	\$2,050.15	(\$230.15)	Vegetable Gardens & Breakfast
\$438.00	6/20/2016	\$438.00	\$0.00	Mkyashi Water Project
\$1,520.00	6/28/2016	\$1,682.26	(\$162.26)	Vegetable Gardens & Breakfast
\$789.00	7/13/2016	\$789.00	\$0.00	Vegetable Gardens & Breakfast
\$1,497.00	7/13/2016	\$1,497.00	\$0.00	Vegetable Gardens & Breakfast
\$2,309.00	7/22/2016	\$2,471.26	(\$162.26)	Vegetable Gardens & Breakfast
\$1,543.00	7/27/2016	\$1,543.00	\$0.00	Vegetable Gardens & Breakfast
\$1,787.00	7/29/2016	\$1,949.26	(\$162.26)	Vegetable Gardens & Breakfast
\$184.00	8/9/2016	\$184.00	\$0.00	Vegetable Gardens & Breakfast
\$3,114.00	9/5/2016	\$3,276.26	(\$162.26)	Vegetable Gardens & Breakfast
\$257.00	9/5/2016	\$257.00	\$0.00	School WASH - Goat Race Expenses
\$1,125.00	9/8/2016	\$1,125.00	\$0.00	Vegetable Gardens & Breakfast
\$2,841.00	9/27/2016	\$3,165.53	(\$324.53)	Vegetable Gardens & Breakfast
\$3,021.63	11/3/2016	\$3,183.89	(\$162.26)	Vegetable Gardens & Breakfast
\$3,027.09	11/23/2016	\$3,351.62	(\$324.53)	Vegetable Gardens & Breakfast
\$1,532.00	12/2/2016	\$1,694.26	(\$162.26)	Vegetable Gardens & Breakfast
\$1,245.33	12/23/2016	\$1,407.59	(\$162.26)	Vegetable Gardens & Breakfast
\$3,257.00	12/29/2016	\$3,257.00	\$0.00	Vegetable Gardens & Breakfast
\$908.43	12/29/2016	\$908.43	\$0.00	Taxes and Accounting Fees
\$64,656.58		\$68,532.05	(\$3,875.47)	<b>Total</b>
		\$129.34	(\$129.34)	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
\$64,656.58		\$68,661.39	(\$4,004.81)	<b>Total</b>

See loan administrator and intermediary service responsibility report for details

Payment	Funded By
\$68,661.39	Better Lives Grant Wires
\$0.00	Intermediary Service Provider
<u>\$68,661.39</u>	

Paid	Grant Category
\$7,550.66	Health

\$60,981.39	Education
\$129.34	Income
<hr/>	
\$68,661.39	
<hr/>	

**(3) Total Paid:**

Paid	Year	Purpose of funding			
		Grants	Loan	Land	Group Travel
\$0.00	2008				
\$21,867.00	2009	\$18,867.00	\$3,000.00		
\$43,338.44	2010	\$27,927.99		\$15,410.45	
\$56,683.73	2011	\$56,683.73			
\$67,225.00	2012	\$67,225.00			
\$69,670.59	2013	\$69,670.59			
\$104,276.00	2014	\$104,276.00			
\$83,335.94	2015	\$78,255.51	\$4,859.00		\$221.43
\$68,661.39	2016	\$66,857.39			\$1,804.00
<hr/>					
\$515,058.09		\$489,763.21	\$7,859.00	\$15,410.45	\$2,025.43
<hr/>					

See loan administrator responsibility report for 2016 loan details.

Paid	Year	Paid by	
		WFCF	Better Lives
\$0.00	2008	0.00	
\$21,867.00	2009	21,867.00	
\$43,338.44	2010	43,338.44	
\$56,683.73	2011	56,683.73	
\$67,225.00	2012	67,225.00	
\$69,670.59	2013	69,670.59	
\$104,276.00	2014		\$104,276.00
\$83,335.94	2015		\$83,335.94
\$68,661.39	2016		\$68,661.39
<hr/>			
\$515,058.09		\$258,784.76	\$256,273.33
<hr/>			

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and Southeast Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Better Lives is supporting establishing Tupendane as a business that builds and helps maintain organic vegetable gardens, gives livestock and home improvement loans, and facilitates sustainable school breakfast programs. We are doing this to:

- Improve children's health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source
- Create employment opportunities for local unemployed parents

Better Lives' support of Tupendane is designed to develop a partnership relationship with a local charity that can manage and report about projects that Better Lives supports in Kahe Ward, Tanzania. In 2016 the partnership continued projects that were donated as follows:

Breakfast: donated \$61,000 in support of a grow-your-own sustainable breakfast program that is designed to help children feed themselves with daily breakfast so that they can concentrate better in class, instead of feeling weak and distracted due to lack of nourishment. Breakfast increased school attendance levels and grade performance of the students.

Garden: donated \$5,700 for health to the garden shop for helping families build vegetable gardens with compost, rice hull charcoal and seedlings supplied by the Tupendane Pilot farm in Kahe Tanzania.

The group travel \$1,800 was the cost of hosting a group of student volunteers who assisted rural students and families to improve their health. The students who visited Tupendane:

- Donated funds to Better Lives for water infrastructure for children to grow their own breakfast at schools
- Participated in community-wide discussions about local challenges and aspirations
- Visited school and community Water Sanitation and Health (WASH) projects
- Observed a mock Village Community Bank (VICOBA) meeting

The shop's hard work has impacted families and children during the last year as quantified below.

Quantitative Summary	2016
Partner's Programs and projects helped:	
# Families:	12
# Children being helped through family programs	36
# Schools	7
# Children being helped at schools	2,854

Total # Children Helped	2,890
# Visiting Students	14
Partner implemented:	
# Programs	5
# Projects	25
Partner hosted student groups:	
# Groups	1
# Students	14
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	0
# Families working to graduate	3
Path Stage - Apply Knowledge	
# Families graduated from stage	2
# Families working to graduate	0
Path Stage - Strengthen Health	
# Families graduated from stage	0
# Families working to graduate	10
Path Stage - Earn Income	
# Families graduated from stage	0
# Families working to graduate	1
# Loans distributed	0
Path Stage - Improve Home	
# Families graduated from stage	0
# Families working to graduate	0
# Loans distributed	0
Path Stage - Enhance Education	
# Families graduated from stage	0
# Families working to graduate	0

For details please see:

<http://betterlives.org/tupendane-2016-impact-report/>

**(5) Amount of Grant Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2015	Year Spent	Comments
\$1,825.53	1/11/2016	\$1,825.53	2016	
\$2,377.67	1/26/2016	\$2,377.67	2016	
\$2,104.53	2/4/2016	\$2,104.53	2016	
\$1,827.53	2/17/2016	\$1,827.53	2016	
\$4,000.00	3/1/2016	\$4,000.00	2016	
\$1,959.14	3/7/2016	\$1,959.14	2016	
\$2,755.53	4/2/2016	\$2,755.53	2016	
\$2,146.26	4/12/2016	\$2,146.26	2016	
\$233.00	4/12/2016	\$233.00	2016	
\$1,989.40	4/21/2016	\$1,989.40	2016	
\$1,354.00	4/21/2016	\$1,354.00	2016	
\$1,758.10	4/27/2016	\$1,758.10	2016	
\$1,804.00	4/27/2016	\$1,804.00	2016	
\$1,762.26	5/10/2016	\$1,762.26	2016	
\$972.00	5/20/2016	\$972.00	2016	
\$2,378.26	5/26/2016	\$2,378.26	2016	
\$2,297.26	6/2/2016	\$2,297.26	2016	
\$757.00	6/10/2016	\$757.00	2016	
\$2,050.15	6/20/2016	\$2,050.15	2016	
\$438.00	6/20/2016	\$438.00	2016	
\$1,682.26	6/28/2016	\$1,682.26	2016	
\$789.00	7/13/2016	\$789.00	2016	
\$1,497.00	7/13/2016	\$1,497.00	2016	
\$2,471.26	7/22/2016	\$2,471.26	2016	
\$1,543.00	7/27/2016	\$1,543.00	2016	
\$1,949.26	7/29/2016	\$1,949.26	2016	
\$184.00	8/9/2016	\$184.00	2016	
\$3,276.26	9/5/2016	\$3,276.26	2016	
\$257.00	9/5/2016	\$257.00	2016	
\$1,125.00	9/8/2016	\$1,125.00	2016	
\$3,165.53	9/27/2016	\$3,165.53	2016	
\$3,183.89	11/3/2016	\$3,183.89	2016	
\$3,351.62	11/23/2016	\$3,351.62	2016	
\$1,694.26	12/2/2016	\$1,694.26	2016	
\$1,407.59	12/23/2016	\$1,407.59	2016	
\$3,257.00	12/29/2016	\$3,257.00	2016	
\$908.43	12/29/2016	\$908.43	2016	

\$68,532.05	\$68,532.05		
\$129.34		2016	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
\$68,661.39	\$68,532.05		

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Water pump helps family take advantage of market opportunity	Vegetable garden	1/29/2016
Employment and hard work help a mother build her business	Vegetable garden	2/26/2016
Experimenting with organic growing techniques on new crops	Vegetable garden	3/20/2016
Three school set to pilot sustainable breakfast farm	School Breakfast	5/20/2016
Strong community turn out makes fast work of land clearing	School Breakfast	6/6/2016
New kitchen improves sanitation and efficiency of school breakfast	School Breakfast	6/13/2016
Schools progressing towards sustainable breakfast program	School Breakfast	7/5/2016
Schools dig into high, clean, constant water table	School Breakfast	7/20/2016
School garden clubs overcome challenge, prepare to plant first crop	School Breakfast	7/22/2016

For more details please visit:

[www.betterlives.org/category/partner/tupendane](http://www.betterlives.org/category/partner/tupendane)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January - March 2016: Sam Barns lived in Moshi, Tanzania, and made weekly visits to Tupendane for verification and management training.
- November 2016: Sam Barns reviewed all programs and provided management training for Tupendane operations.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

***BETTER LIVES***  
*E.I.N. # 45-3309167*  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Grantee:**

Wamukisa Support Organization  
P.O. Box 46  
Mpigi  
Uganda

Michael Kiwanuka  
Manager  
Phone: 256-703-662009  
Email: wamukisa4@gmail.com

**(2) Date Paid in Current Tax Year:**

Wire/ACH	Pmt Date	Payment	Loan Repayment	Description Grants
\$196.15	1/12/2016	\$196.15	\$0.00	Vegetable Gardens
\$1,953.83	1/19/2016	\$1,953.83	\$0.00	Community Water Project
\$407.72	2/11/2016	\$407.72	\$0.00	Vegetable Gardens
\$212.94	3/2/2016	\$225.39	(\$12.45)	Vegetable Gardens
\$212.63	3/17/2016	\$225.08	(\$12.45)	Vegetable Gardens
\$198.76	3/30/2016	\$211.21	(\$12.45)	Vegetable Gardens
\$200.61	3/30/2016	\$200.61	\$0.00	Vegetable Gardens
\$200.01	4/8/2016	\$212.46	(\$12.45)	Vegetable Gardens
\$203.53	4/21/2016	\$215.98	(\$12.45)	Vegetable Gardens
\$201.69	5/10/2016	\$214.14	(\$12.45)	Vegetable Gardens
\$200.19	6/6/2016	\$212.64	(\$12.45)	Vegetable Gardens
\$203.37	6/9/2016	\$215.82	(\$12.45)	Vegetable Gardens
\$203.06	6/20/2016	\$215.51	(\$12.45)	Vegetable Gardens
\$199.19	7/7/2016	\$211.64	(\$12.45)	Vegetable Gardens
\$203.43	7/18/2016	\$215.88	(\$12.45)	Vegetable Gardens
\$201.86	8/1/2016	\$214.31	(\$12.45)	Vegetable Gardens
\$248.90	8/17/2016	\$261.35	(\$12.45)	Vegetable Gardens
\$202.82	9/9/2016	\$215.27	(\$12.45)	Vegetable Gardens
\$202.34	9/14/2016	\$214.79	(\$12.45)	Vegetable Gardens
\$206.00	9/26/2016	\$218.45	(\$12.45)	Vegetable Gardens
\$203.81	10/12/2016	\$216.26	(\$12.45)	Vegetable Gardens
\$179.60	10/28/2016	\$192.05	(\$12.45)	Vegetable Gardens
\$344.34	11/23/2016	\$369.24	(\$24.90)	Vegetable Gardens
\$169.94	12/6/2016	\$182.39	(\$12.45)	Vegetable Gardens
\$148.23	12/20/2016	\$160.68	(\$12.45)	Vegetable Gardens
<b>\$7,104.95</b>		<b>\$7,378.81</b>	<b>(\$273.86)</b>	<b>Total</b>
		(\$1,222.22)	\$1,222.22	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<b>\$7,104.95</b>		<b>\$6,156.59</b>	<b>\$948.36</b>	<b>Total</b>

See loan administrator responsibility report for loan 2016 details

Payment	Funded By
\$6,156.59	Better Lives Grant Wires
\$0.00	Intermediary Service Provider

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\$6,156.59

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Grant Amt	Grant Category
\$7,107.21	Health
\$271.60	Education
(\$1,222.22)	Income
<hr/>	
\$6,156.59	

Grant for income category is negative because of adjustment in financial records to account for loan for water system infrastructure in 2015.

**(3) Total Paid:**

Payment	Year	Grants	Loans	Land	Group Travel
\$1,120.00	2014	\$1,120.00			
\$11,013.00	2015	\$9,790.78	\$1,222.22		
\$6,156.59	2016	\$6,156.59			
<hr/>					
\$18,289.59		\$17,067.37	\$1,222.22	\$0.00	\$0.00

See loan administrator responsibility report for 2016 loan details

Payment	Year	Paid by Better Lives	Paid by Intermediary
\$1,120.00	2014	\$1,120.00	
\$11,013.00	2015	\$11,013.00	
\$6,156.59	2016	\$6,156.59	
<hr/>			
\$18,289.59		\$18,289.59	\$0.00

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and South East Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Better Lives' support of Wamukisa in 2016 was for startup costs for a garden shop program. Wamukisa employees began making compost to nourish soil and installing a water system to improve access in the community for cooking, cleaning, and irrigation.

The support of Wamukisa garden shop will support the Better Lives purpose by providing:

- Continuous supply of nutritious and safe food for all the family
- Reduced food bills for impoverished families
- Extra income from selling surplus vegetables
- Secure garden because it is near to the family home
- Jobs that provide incomes to previously unemployed parents, which enables them to pay for their children's education

The support of Wamukisa water project in Uganda supports the Better Lives purpose by providing:

- Affordable water access
- Reduced distance and time collecting water
- Improved hygiene and sanitation to keep children healthy and in school

The shop's hard work has impacted families and children during the last year as quantified below.

Quantitative Summary	2016
Partner's Programs and projects helped:	
# Families:	23
# Children being helped through family programs	119
# Schools	
# Children being helped at schools	
Total # Children Helped	119
# Visiting Students	
Partner implemented:	
# Programs	2
# Projects	9
Partner hosted student groups:	
# Groups	
# Students	
Helped families progress towards self-reliance:	
Path Stage - Access Resources	
# Families graduated from stage	23
# Families working to graduate	0
Path Stage - Apply Knowledge	

# Families graduated from stage	8
# Families working to graduate	15
Path Stage - Strengthen Health	
# Families graduated from stage	0
# Families working to graduate	8
Path Stage - Earn Income	
# Families graduated from stage	1
# Families working to graduate	0
# Loans distributed	0
Path Stage - Improve Home	
# Families graduated from stage	0
# Families working to graduate	1
# Loans distributed	0
Path Stage - Enhance Education	
# Families graduated from stage	
# Families working to graduate	

For details please see:

<http://betterlives.org/wamukisa-2016-impact-report/>

**(5) Amount of Payment Spent by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Year Spent	Comment
\$196.15	1/12/2016	\$196.15	2016	
\$1,953.83	1/19/2016	\$1,953.83	2016	
\$407.72	2/11/2016	\$407.72	2016	
\$225.39	3/2/2016	\$225.39	2016	
\$225.08	3/17/2016	\$225.08	2016	
\$211.21	3/30/2016	\$211.21	2016	
\$200.61	3/30/2016	\$200.61	2016	
\$212.46	4/8/2016	\$212.46	2016	
\$215.98	4/21/2016	\$215.98	2016	
\$214.14	5/10/2016	\$214.14	2016	
\$212.64	6/6/2016	\$212.64	2016	
\$215.82	6/9/2016	\$215.82	2016	
\$215.51	6/20/2016	\$215.51	2016	

\$211.64	7/7/2016	\$211.64	2016	
\$215.88	7/18/2016	\$215.88	2016	
\$214.31	8/1/2016	\$214.31	2016	
\$261.35	8/17/2016	\$261.35	2016	
\$215.27	9/9/2016	\$215.27	2016	
\$214.79	9/14/2016	\$214.79	2016	
\$218.45	9/26/2016	\$218.45	2016	
\$216.26	10/12/2016	\$216.26	2016	
\$192.05	10/28/2016	\$192.05	2016	
\$369.24	11/23/2016	\$369.24	2016	
\$182.39	12/6/2016	\$182.39	2016	
\$160.68	12/20/2016	\$160.68	2016	
<b>\$7,378.81</b>		<b>\$7,378.81</b>		
<b>(\$1,222.22)</b>			2016	Transfer to partner's loan acct. to account for some prior year loan disbursements paid out and repayments received.
<b>\$6,156.59</b>		<b>\$7,378.81</b>		

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the financial support has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Wamukisa completes first phase of community water access project	Water Access	1/20/2016
Wamukisa conducts first training to improve water harvesting efforts	Water Access	4/3/2016
Water harvesting provides relief to busy grandparents	Water Access	04/30/16
Family implements improved water harvesting system following community training	Water Access	5/1/2016
Harvesting water save time and allows children to focus on studies	Water Access	05/01/16
Soil nourishing training gets families excited for vegetable gardens	Vegetable garden	5/28/2016
Example families set to lead community in organic vegetable growing	Vegetable garden	06/01/15

Recycled plastic containers become low cost watering cans	Vegetable garden	6/3/2016
First family sets out to be an example in their community	Vegetable garden	06/29/16
Grandmother opens garden for grandchildren's health	Vegetable garden	8/5/2016
Community trainings help grandparents reduce expenses	Vegetable garden	09/14/16
Wamukisa appreciates the value of keeping a good ledger	Vegetable garden	10/27/2016
Missing seed sprout up in Wamukisa's backyard	Vegetable garden	11/04/16
Wamukisa on pace for a holiday harvest from commercial gardens	Vegetable garden	11/11/16
Employee sets SMART savings goal and succeeds, purchasing new home	New Home	12/16/16
Review Water Project Phase 1 successes and challenges after year one	Water Access	12/16/16

For more details please visit: <http://betterlives.org/africa/uganda/wamukisa/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January 2016: Sam Barns and Jeff Shaw visited Kikondo, Uganda and reviewed the community water project, reviewed accounting, and provided management training.
- May 2016: Sam Barns visited Kikongo, Uganda to review programs and provide management training.
- November 2016: Sam Barns reviewed all programs and provided management training for Wamukisa's operations.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
 E.I.N. # 45-3309167  
 ATTACHMENT TO 2016 FORM 990  
 EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Southeast Asia

**(1) Loan Administrator Service Provider:**

A Healthy Life Reinforcement (Healthy Life)  
 Phum Prekmohatep, Khum Svaypor  
 Battambang, Battambang SROK BTB,  
 Cambodia

Salee Oum  
 Manager  
 Phone: +855 12707044  
 Email: wisesalee@gmail.com

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$5,006.00	6/3/2016	Salee Homestay Loan Pmt 1
\$2,541.00	9/30/2016	Salee Homestay Loan Pmt 2
<b>\$7,547.00</b>		<b>Total New Loans</b>

Payments	Loan Category
\$7,547.00	Earn Income
\$0.00	Improve Home
\$0.00	Enhance Education
<b>\$7,547.00</b>	<b>Total New Loans</b>

**Loan Repayments**

Repayments	Pmt Date	Description
		<b>Loan Repayments to Better Lives</b>
\$683.65		Salee's Pig Fattening Loan
\$315.00		Pak's Moto Loan
\$222.25		Salee's Homestay Loan
<b>\$1,220.90</b>		<b>Total Loan Repayments</b>

Repayments	Loan Category
\$1,220.90	Earn Income
\$0.00	Improve Home
\$0.00	Enhance Education
<b>\$1,220.90</b>	<b>Total Repayments</b>

**(3) Total Paid:**

		Purpose of funding			
Wires/ACH	Year	Loan Disbursements	Wire Fees	Loan Repayments	Net Loans
\$610.00	2014	\$600.00	\$10.00		\$600.00
\$1,983.00	2015	\$1,943.00	\$40.00	(\$516.92)	\$1,426.08
\$7,547.00	2016	\$7,547.00		(\$1,220.90)	\$6,326.10
<b>\$10,140.00</b>		<b>\$10,090.00</b>	<b>\$50.00</b>	<b>(\$1,737.82)</b>	<b>\$8,352.18</b>

Net Loans	Year	Paid by Better Lives	Paid via Intermediary
\$600.00	2014	\$600.00	
\$1,426.08	2015	\$1,426.08	
\$6,326.10	2016	\$6,326.10	
<b>\$8,352.18</b>		<b>\$8,352.18</b>	<b>\$0.00</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Healthy Life Garden Shop was founded in 2012 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable.

The support of \$7,500 of Healthy Life Garden Shop's micro loan program is designed to make loans accessible to qualified families so that they can:

- Earn extra income from receiving loans for piglets who are then fattened up and sold at a profit
- Earn extra income from renting rooms in a local style homestay

The shop received repayments and distributed new loans, which were funded by repayments plus wires from Better Lives, during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	5
\$ Loaned	\$8,207.00
\$ Repaid	\$1,730.90
Path Stage - Improve Home	
# Loans distributed	0
\$ Loaned	
\$ Repaid	
Path Stage - Enhance Education	
# Loans distributed	0
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Disbursed in 2016
\$5,006.00	6/3/2016	\$5,006.00
\$2,541.00	9/30/2016	\$2,541.00
<u>7,547.00</u>		<u>7,547.00</u>

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Garden Shop helps SYP family pay for medicine	Loan	1/22/2016
NSV sells pigs for large profit	Loan	10/14/2016
HPH family earn profit from pig fattening micro-loan	Loan	11/11/2016
Fattened pig sales results in profit for MYB family	Loan	12/9/2016

For report details please visit:

<http://betterlives.org/asia/cambodia/hlr/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of loan funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the success of the loan projects and repayments.

- January 2016: Michael Oliver reviewed all programs and provided management training for Healthy Life Reinforcement's operations
- July 2016: Michael Oliver and Gill Perry reviewed all programs and provided management training for Healthy Life Reinforcement's operations

The reviews confirmed that the Loan Administrator was complying with the terms of the loans.

## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Loan Administrator Service Provider:**

Kikundi Cha Mafanikio  
Kindwitwi, Chim Chim, Rufiji, Pwani, Tanzania

Frank Taji  
Manager  
Phone: +255 682280782

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
\$0.00		<b>Better Lives Loan Wires</b> No New Loans
\$0.00		<b>Total New Loans</b>

Payments	Loan Category
\$0.00	No New Loans
\$0.00	<b>Total Better Lives Loan Wires</b>

**Loan Repayments**

Repayments	Description
	<b>Loan Administrator Loan Repayments to Better Lives</b>
\$232.42	Asha New Home Loan
\$229.13	Dickson New Home Loan
\$230.46	Jumanne New Home Loan
\$633.27	Frank Education Loan
<b>\$1,325.28</b>	<b>Total Loan Administrator Loan Repayments</b>

Repayments	
\$0.00	Earn Income
\$692.01	Improve Home
\$633.27	Enhance Education
<b>\$1,325.28</b>	<b>Total Repayments</b>

**(3) Total Paid:**

Payment	Year	Purpose of funding		Loan Repayments	Net Loans
		Loan Disbursements	Wire Fees		
\$3,633.62	2014	\$3,633.62		\$0.00	\$3,633.62
\$1,170.00	2015	\$1,170.00		(\$1,366.96)	(\$196.96)
\$0.00	2016	\$0.00		(\$1,325.28)	(\$1,325.28)
<b>\$4,803.62</b>		<b>\$4,803.62</b>		<b>(\$2,692.24)</b>	<b>\$2,111.38</b>

Net Loans	Year	Paid by		Paid via	
		Better Lives	Intermediary	Intermediary	Better Lives
\$3,633.61	\$2,014.00			\$3,633.61	
(\$196.96)	\$2,015.00	(\$1,366.96)		\$1,170.00	
(\$1,325.28)	\$2,016.00	(\$1,325.28)			
<b>\$2,111.37</b>		<b>(\$2,692.24)</b>		<b>\$4,803.61</b>	

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

KCM was founded in 2013 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. KCM teaches families best practices related to organic gardening and assists families in starting their own gardens using the F.A.I.T.H. Garden method of gardening. The gardens provide nutrition for the families as well as additional income. The organization also helps facilitate projects related to water distribution, micro-lending, and data collection.

In 2016 loans were returned for New Homes and Education. No new loans were distributed.

The shop received repayments during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	
\$ Loaned	
\$ Repaid	
Path Stage - Improve Home	
# Loans distributed	
\$ Loaned	
\$ Repaid	\$692.01
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	\$633.27

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Comment
\$0.00		\$0.00	
\$0.00		\$0.00	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
No new loans were given in 2016.		

For report details please visit:  
[www.betterlives.org/category/partner/kcm](http://www.betterlives.org/category/partner/kcm)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- February 2016: Sam Barns visited to review programs and provide management training.
- May 2016: Sam Barns visited to review programs and provide management training.
- November 2016: Sam Barns visited to review programs and provide management training.

The reviews confirmed that the grantee was complying with the terms of the grant.

## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Sub-Saharan Africa

**(1) Loan Administrator Service Provider:**

Lishe Bora Garden Shop  
Kirua and Maua Road  
Mkyashi, Kilema, Kilimanjaro, Moshi Rural, Tanzania

Mary Andrea Shayo  
Manager  
Phone: +255 758716633  
Email: merry.andrea0400@gmail.com

**(2) Date Paid in Current Tax Year:**

**New**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$3,649.00	7/12/2016	Mary Home Loan Phase 1
\$929.00	8/2/2016	Anna Cow Loan
\$1,190.00	9/20/2016	Mary Home Loan Phase 2
<b>\$5,768.00</b>		<b>Total New Loans</b>
<hr/>		
Payments		Loan Category
\$929.00		Earn Income
\$4,839.00		Improve Home
		Enhance Education
<b>\$5,768.00</b>		<b>Total Better Lives Loan Wires</b>

**Repayments**

Repayments	Description
	<b>Loan Administrator Loan Repayments to Better Lives</b>
\$328.98	Mary Land Loan
\$346.95	Eliza Cow Loan
\$58.64	Laurenti Pig Loan
\$115.84	Anna Cow Loan
\$686.15	Mary Home Loan
<b>\$1,536.56</b>	<b>Total Loan Administrator Loan Repayments</b>

Repayments	Description
\$521.43	Earn Income
\$1,015.13	Improve Home
\$0.00	Enhance Education
<b>\$1,536.56</b>	<b>Total Repayments</b>

**(3) Total Paid:**

ACH/Wire	Year	Loans	Loan Repayments	Total Loans
\$0.00	2013	\$0.00	\$0.00	\$0.00
\$0.00	2014	\$0.00	\$0.00	\$0.00
\$1,501.00	2015	\$1,501.00	(\$457.62)	\$1,043.38
\$5,768.00	2016	\$5,768.00	(\$1,536.56)	\$4,231.44
<b>\$7,269.00</b>		<b>\$7,269.00</b>	<b>\$2,000.02</b>	<b>\$5,274.82</b>

Total Loans	Year	Paid by Better Lives	Paid via Intermediary
\$0.00	2013		
\$0.00	2014		
\$1,043.38	2015	\$1,043.38	
\$4,231.44	2016	\$4,231.44	
<b>\$5,274.82</b>		<b>\$5,274.82</b>	

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Lishe Bora Garden Shop was founded in 2013 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable.

The support of \$4,230 of Lishe Bora Garden Shop's micro loan program is designed to make loans accessible to qualified families so that they can:

- Earn extra income from receiving loans for piglets who are then fattened up and sold at a profit
- Earn extra income from receiving milk cows and selling milk for a profit
- Raise their children in homes that are safe, comfortable, and have light for studying at night

The shop has distributed loans during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	1
\$ Loaned	\$929.00
\$ Repaid	\$521.42
Path Stage - Improve Home	
# Loans distributed	1
\$ Loaned	\$4,839.00
\$ Repaid	\$1,020.98
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2015	Payment Date	\$ Amount Disbursed in 2015	Comment
\$5,768.00	2016	\$5,768.00	
\$5,768.00		\$5,768.00	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program	Date
Employee finishes repaying land loan early, sets sights on building rooms	Improve Home	3/25/2016
Lishe Bora employee finishes paying pig loans, prepares to sell pigs	Earn Income	4/1/2016
Employee celebrates birth of a calf from dairy cow loan	Earn Income	6/10/2016

For details please see:

[www.betterlives.org/category/partner/lishe-bora](http://www.betterlives.org/category/partner/lishe-bora)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of loan funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the success of the loan projects and repayments.

- January – March 2016: Sam Barns reviewed the Lishe Bora books and made sure that all loans and repayments were accounted for.
- November 2016: Sam Barns reviewed the Lishe Bora books and reconciled to the loan fund's bank balance and provided management training for Lishe Bora's loan operations.

The reviews confirmed that the Loan Administrator was complying with the terms of the loans.

## 990 Attachment

***BETTER LIVES***  
*E.I.N. # 45-3309167*  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Southeast Asia

**(1) Loan Administrator Service Provider:**

Peaksneng Thormacheat Shop  
PH Peaksneng, Angkor Thom  
Siem Reap, SR  
Cambodia

Reynaldo Diez  
Manager  
Phone: +855 97 670 4281  
Email: vanggo55@hotmail.com

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$674.00	2/4/2016	Poun Ping Rent-to-own Pmt 3
\$319.00	3/17/2016	Poun Ping Rent-to-own Pmt 4
\$1,010.00	4/22/2016	Chea Choun Moto and Trailer
\$2,410.00	9/15/2016	Nat Khmao Rent-to-own Pmt 1
\$1,210.00	10/18/2016	Nat Khmao Rent-to-own Pmt 2
\$1,543.00	11/18/2016	Nyeun Nyeun Rent-to-own Pmt 1
\$777.00	12/1/2016	Nyeun Nyeun Rent-to-own Pmt 2
\$177.00	12/21/2016	Nyeun Nyeun Rent-to-own Pmt 3
<b>\$8,120.00</b>		<b>Total New Loans</b>

Payment	Loan Category
\$1,010.00	Earn Income
\$7,110.00	Improve Home
\$0.00	Enhance Education
<b>\$8,120.00</b>	<b>Total New Loans</b>

**Loan Repayments**

Repayments	Pmt Date	Description
		<b>Loan Repayments to Better Lives</b>
\$2,500.00		Reynaldo Diez House and Land
\$315.00		Sareun Yeun Rent-to-own
\$294.00		Eun Iem Land Purchase
\$210.00		Weun Thi House
\$80.00		Chun Chea Moto and Trailer
\$122.77		Poun Ping Rent-to-own
<b>\$3,521.77</b>		<b>Total Loan Repayments</b>

Repayments	Loan Category
\$80.00	Earn Income
\$3,441.77	Improve Home
\$0.00	Enhance Education
<b>\$3,521.77</b>	<b>Total Repayments</b>

**(3) Total Paid:**

		Purpose of funding			
ACH/Wire	Year	Loan Disbursements	Wire Fees	Loan Repayments	Net Loans
\$3,530.00	2014	\$3,530.00			\$3,530.00
\$12,644.00	2015	\$12,554.00	\$90.00	(\$800.00)	\$11,754.00
\$8,120.00	2016	\$8,032.00	\$88.00	(\$3,521.77)	\$4,510.23
<b>\$24,294.00</b>		<b>\$24,116.00</b>	<b>\$178.00</b>	<b>(\$4,321.77)</b>	<b>\$19,794.23</b>

Net Loans	Year	Paid by Better Lives	Paid via Intermediary
\$3,530.00	2014	\$3,530.00	
\$11,754.00	2015	\$11,754.00	
\$4,510.23	2016	\$4,510.23	
<b>\$19,794.23</b>		<b>\$19,794.23</b>	<b>\$0.00</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Peaksneng Thormacheat Shop was founded in 2014 on the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable.

The support of \$4,500 of Peaksneng Thormacheat Shop's micro loan program is designed to make loans accessible to qualified families so that they can:

- Earn extra income from receiving loans for piglets who are then fattened up and sold at a profit
- Earn extra income from buying and selling vegetables using a moto and trailer to transport the produce
- Build new homes so that their children have a safer, more hygienic place to live

The shop received repayments and distributed new loans, which were funded by repayments plus wires from Better Lives, during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	4

\$ Loaned	\$1,450.00
\$ Repaid	\$530.00
Path Stage - Improve Home	
# Loans distributed	3
\$ Loaned	\$7,033.00
\$ Repaid	\$3,441.77
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Disbursed in 2016
\$674.00	2/4/2016	\$674.00
\$319.00	3/17/2016	\$319.00
\$1,010.00	4/22/2016	\$1,010.00
\$2,410.00	9/15/2016	\$2,410.00
\$1,210.00	10/18/2016	\$1,210.00
\$1,543.00	11/18/2016	\$1,543.00
\$777.00	12/1/2016	\$777.00
\$177.00	12/21/2016	\$177.00
<b>\$8,120.00</b>		<b>\$8,120.00</b>

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
PYP family improves life by participating in Rent-to-own program	Improve Home	10/28/2016
Annual Review 2016		12/31/2016

For report details please visit:  
<http://betterlives.org/asia/cambodia/pts/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of loan funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the success of the loan projects and repayments.

- January 2016: Michael Oliver reviewed all programs and provided management training for Peaksneng Thormacheat Shop's operations
- July 2016: Michael Oliver and Gill Perry reviewed all programs and provided management training for Healthy Life Reinforcement's operations

The reviews confirmed that the Loan Administrator was complying with the terms of the loans.

## 990 Attachment

**BETTER LIVES**  
E.I.N # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Sub-Saharan Africa

**(1) Loan Administrator Service Provider:**

SODA TRUST-TANZANIA  
PO Box 13283  
Dar es Salaam  
Tanzania

Joseph Rugumyamheto  
Founder  
Phone: +255 (0)787602715  
Email: [Jaragum@yahoo.co.uk](mailto:Jaragum@yahoo.co.uk)

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$135.18	10/3/2016	David G Chicken Loan Phase 1
\$110.43	10/17/2016	Shafan Shop Loan
<b>\$245.61</b>		<b>Total New Loans</b>
<hr/>		
Payments		Loan Category
\$245.61		Earn Income
		Improve Home
		Enhance Education
<b>\$245.61</b>		<b>Total Better Lives Loan Wires</b>

**Loan Repayments**

Repayments	Description
	<b>Loan Administrator Loan Repayments to Better Lives</b>
\$25.57	Shafan Shop Loan
<b>\$25.57</b>	<b>Total Loan Administrator Loan Repayments</b>

Repayments	Category
\$25.56	Earn Income
\$0.00	Improve Home
\$0.00	Enhance Education
<b>\$25.57</b>	<b>Total Repayments</b>

**(3) Total Paid:**

		Purpose of funding			
ACH/Wire	Year	Loan Disbursements	Wire Fees	Loan Repayments	Net Loans
\$245.61	2016	\$245.61		(\$25.57)	\$220.04
<b>\$245.61</b>		<b>\$245.61</b>		<b>(\$25.57)</b>	<b>\$220.04</b>

Net Loans	Year	Paid by Better Lives	Paid via Intermediary
\$220.04	2016	\$220.04	
<b>\$220.04</b>		<b>\$220.04</b>	

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

Better Lives support of SODAT is designed to develop a partnership relationship with a local charity that can manage and report about projects that Better Lives supports in the Ngara Region of Tanzania.

The support of \$220 of SODAT's micro loan program is designed to make loans accessible to qualified families so that they can:

- Earn extra income from receiving loans for to expand small shop
- Earn extra income from raising chickens to sell for eggs and meat.

The shop received repayments and distributed new loans, which were funded by wires from Better Lives, during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	2
\$ Loaned	\$245.61
\$ Repaid	\$25.57
Path Stage - Improve Home	
# Loans distributed	
\$ Loaned	
\$ Repaid	
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Disbursed in 2016	Comment
\$245.61	2016	\$245.61	
\$245.61		\$245.61	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program	Date
Garden shop manager saving to build new home	Improve Home & Earn Income	11/2/2016
Employee making step-changes for his family	Improve Home & Earn Income	11/9/2016
Employee, and his customers, enjoy electric connection	Improve Home & Earn Income	6/10/2016

For details please see:

[www.betterlives.org/category/partner/sodat](http://www.betterlives.org/category/partner/sodat)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of loan funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2015 to verify the success of the loan projects and repayments.

- November 2016: Sam Barns visited Ngara, Tanzania to review the progress and accounting of both loans.

The reviews confirmed that the Loan Administrator was complying with the terms of the loans.

## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

**Region:** Sub-Saharan Africa

**(1) Loan Administrator Service Provider:**

Tupendane Company  
Taso/SS/1  
Njiro, Arusha  
Tanzania

Deogratius Melkiory Matemu  
[kichondi@yahoo.co.uk](mailto:kichondi@yahoo.co.uk)  
+255-754-865603

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$0.00		
\$0.00		<b>Total New Loans</b>
Payments		Loan Category
\$0.00		Earn Income
\$0.00		Improve Home
\$0.00		Enhance Education
\$0.00		<b>Total Better Lives Loan Wires</b>

**Loan Repayments**

Repayments	Description
	<b>Loan Administrator Loan Repayments to Better Lives</b>
\$2,249.94	Deo Car Loan
\$235.97	Luka Cow Loan
\$19.14	Christina Benjamin Shop Loan
\$1,370.42	Deo House Interest Pmt
<b>\$3,875.47</b>	<b>Total Loan Administrator Loan Repayments</b>

Repayments	Description
\$255.11	Earn Income
\$3,620.36	Improve Home
\$0.00	Enhance Education
<b>\$3,875.47</b>	<b>Total Repayments</b>

**(3) Total Paid:**

		Purpose of funding			
		Loan		Loan	
ACH/Wire	Year	Disbursements	Wire Fees	Repayments	Net Loans
\$0.00	2013	\$0.00		\$0	\$0.00
\$1,493.00	2014	\$1,493.00		\$0	\$1,493.00
\$4,859.00	2015	\$4,859.00		(\$251.95)	\$4,607.05
\$0.00	2016	\$0.00		(\$3,875.47)	(\$3,875.47)
<b>\$6,352.00</b>		<b>\$6,352.00</b>		<b>(\$4,127.42)</b>	<b>\$2,224.58</b>

		Paid by	Paid via
Net Loanss	Year	Better Lives	Intermediary
\$0.00	2013	\$0.00	
\$1,493.00	2014	\$1,493.00	
\$4,607.05	2015	\$4,607.05	
(\$3,875.47)	2016	(\$3,875.47)	
<b>\$2,224.58</b>		<b>\$2,224.58</b>	

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and South East Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Better Lives is supporting establishing Tupendane as a business that builds and helps maintain organic vegetable gardens, gives livestock and home improvement loans, and facilitates sustainable school breakfast programs. We are doing this to:

- Improve children’s health and so increase their attendance and concentration on learning at schools
- Provide families with an additional income source
- Create employment opportunities for local unemployed parents

Better Lives’ support of Tupendane is designed to develop a partnership relationship with a local charity that can manage and report about projects that Better Lives supports in Kahe Ward, Tanzania. In 2016 the partnership continued. No new loans were given, but old loans continued to be paid back.

The shop received repayments during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	
\$ Loaned	
\$ Repaid	\$255.11
Path Stage - Improve Home	
# Loans distributed	
\$ Loaned	
\$ Repaid	\$3,620.36
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Comment
\$0.00		\$0.00	
\$0.00		\$0.00	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program	Date
No Reports were sent because no new money was disbursed.		

For details please see:

[www.betterlives.org/category/partner/tupendane](http://www.betterlives.org/category/partner/tupendane)

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the loans.

- January - March 2016: Sam Barns lived in Moshi, Tanzania, and made weekly visits to Tupendane for verification and management training.
- November 2016: Sam Barns reviewed all programs and provided management training for Tupendane operations.

The reviews confirmed that the grantee was complying with the terms of the loans.

## 990 Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2016 FORM 990  
EXEMPT ORGANIZATION RETURN

(STATEMENT REQUIRED WITH 990-PF BY REG. §53.4945-5(d) FOR PRIVATE FOUNDATIONS)

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INFORMATION WITH RESPECT TO EXPENDITURE RESPONSIBILITY GRANTS

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**Region:** Sub-Saharan Africa

**(1) Loan Administrator Service Provider:**

Wamukisa Support Organization  
P.O. Box 46  
Mpigi  
Uganda

Michael Kiwanuka  
Manager  
Phone: 256-703-662009  
Email: wamukisa4@gmail.com

**(2) Date Paid in Current Tax Year:**

**Loan Disbursements**

ACH/Wire	Pmt Date	Description
		<b>Better Lives Loan Wires</b>
\$473.25	1/29/2016	Water Project Phase 1 Add'l Loan
\$473.25		<b>Total New Loans</b>

Payments	Loan Category
\$473.25	Earn Income
\$0.00	Improve Home
\$0.00	Enhance Education
\$473.25	<b>Total Better Lives Loan Wires</b>

**Loan Repayments**

Repayments	Description
	<b>Loan Administrator Loan Repayments to Better Lives</b>
\$273.86	Water Project Phase 1
<b>\$273.86</b>	<b>Total Loan Administrator Loan Repayments</b>

Repayments	Description
\$273.86	Earn Income
\$0.00	Improve Home
\$0.00	Enhance Education
<b>\$273.86</b>	<b>Total Repayments</b>

**(3) Total Paid:**

		Purpose of funding			
		Loan		Loan	
ACH/Wire	Year	Disbursements	Wire Fees	Repayments	Net Loans
\$1,222.22	2015	\$1,222.22		\$0.00	\$1,222.22
\$473.25	2016	\$473.25		(\$273.86)	\$199.39
<b>\$1,695.47</b>		<b>\$1,695.47</b>	<b>\$0.00</b>	<b>(\$273.86)</b>	<b>\$1,421.61</b>

		Paid by	Paid via
Net Loans	Year	Better Lives	Intermediary
\$1,222.22	2015	\$1,222.22	
\$199.39	2016	\$199.39	
<b>\$1,421.61</b>		<b>\$1,421.61</b>	<b>\$0.00</b>

**(4) Purpose:**

Better Lives' purpose is to assist people and organizations that help impoverished children be healthy, to receive an effective education and grow up in an expanding local economy so that they can ultimately earn an income and support a happy and healthy family of their own.

We do this by providing a mix of grants and 3% annual interest funding to local grass roots organizations in disadvantaged communities in East Africa and South East Asia. These organizations help families move along a path to becoming food and income self-reliant. They do this by acting as an example and providing training, assistance and mentorship.

Better Lives' support of Wamukisa in 2016 was for startup costs for a garden shop program. Wamukisa employees began making compost to nourish soil and installing a water system to improve access in the community for cooking, cleaning, and irrigation.

The support of a \$475 loan for Wamukisa's community water project is designed to make water accessible to families so that they can:

- Reduce the time and energy they spend on water each month
- Earn extra income and feed their families by starting organic vegetable gardens

The shop received repayments and distributed a new loan, which were funded by a wire from Better Lives, during the last year as follows:

Quantitative Summary	2016
Helped families progress towards self-reliance:	
Path Stage - Earn Income	
# Loans distributed	
\$ Loaned	
\$ Repaid	
Path Stage - Improve Home	
# Loans distributed	1
\$ Loaned	\$473.25
\$ Repaid	\$273.86
Path Stage - Enhance Education	
# Loans distributed	
\$ Loaned	
\$ Repaid	

**(5) Amount of Loan Disbursed by Grantee:**

\$ Amount Rec'd in 2016	Payment Date	\$ Amount Spent in 2016	Comment
\$473.25		\$473.25	
\$473.25		\$473.25	

**(6) Diversion:**

To the knowledge of Better Lives, based on the reporting and verification detailed below, no part of the loan fund has been used for other than its intended purpose.

**(7) Date of Report(s) Received from Grantee:**

Report	Program / Project	Date
Wamukisa completes first phase of community water access project	Water Access	1/20/2016
Review Water Project Phase 1 successes and challenges after year one	Water Access	12/16/16

For more details see: <http://betterlives.org/africa/uganda/wamukisa/>

**(8) Verification (Optional and when applicable)**

Better Lives monitored the use of funds with phone calls, emails, photographs and reports, backed up by the following site reviews in 2016 to verify the delivery quality and sustainability of the projects.

- January 2016: Sam Barns and Jeff Shaw visited Kikondo, Uganda and reviewed the community water project, reviewed accounting, and provided management training.
- May 2016: Sam Barns visited Kikongo, Uganda to review programs and provide management training.
- November 2016: Sam Barns reviewed all programs and provided management training for Wamukisa's operations.

The reviews confirmed that the grantee was complying with the terms of the grant.