

Form 990-PF

Return of Private Foundation

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

OMB No 1545-0047

2019

Department of the Treasury Internal Revenue Service

Do not enter social security numbers on this form as it may be made public. Go to www.irs.gov/Form990PF for instructions and the latest information.

Open to Public Inspection

For calendar year 2019 or tax year beginning

and ending

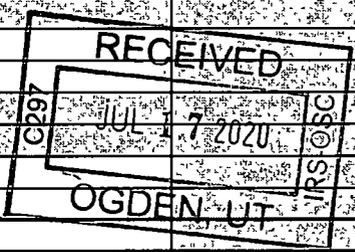
Name of foundation: HELP BETTER LIVES, INC. Employer identification number: 45-3309167. Telephone number: 562-688-0810. City: SEAL BEACH, CA 90740. Accounting method: Cash.

Part I Analysis of Revenue and Expenses

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26).

03/04

SCANNED MAY 1 2 2021



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	18,009.	12,660.	12,660.
	2 Savings and temporary cash investments	12,248.	12,240.	12,240.
	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			
	b Investments - corporate stock			
	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	96,118.			
Less: accumulated depreciation				
15 Other assets (describe SEE STATEMENT 8)	104,142.	92,492.	92,492.	
16 Total assets (to be completed by all filers - see the instructions. Also, see page 1, item I)	226,708.	213,510.	213,510.	
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 9)	50,258.	51,808.	
23 Total liabilities (add lines 17 through 22)	50,258.	51,808.		
Net Assets or Fund Balances	Foundations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> and complete lines 24, 25, 29, and 30.			
	24 Net assets without donor restrictions	176,450.	161,702.	
	25 Net assets with donor restrictions			
	Foundations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 26 through 30			
	26 Capital stock, trust principal, or current funds			
	27 Paid-in or capital surplus, or land, bldg., and equipment fund			
	28 Retained earnings, accumulated income, endowment, or other funds			
29 Total net assets or fund balances	176,450.	161,702.		
30 Total liabilities and net assets/fund balances	226,708.	213,510.		

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 29 (must agree with end-of-year figure reported on prior year's return)	1	176,450.
2 Enter amount from Part I, line 27a	2	-14,748.
3 Other increases not included in line 2 (itemize)	3	0.
4 Add lines 1, 2, and 3	4	161,702.
5 Decreases not included in line 2 (itemize)	5	0.
6 Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 29	6	161,702.

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

(a) List and describe the kind(s) of property sold (for example, 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 PUBLICLY TRADED SECURITIES	D		
b			
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 25,698.		14,165.	11,533.
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69.			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col. (i) over col. (j), if any	
a			11,533.
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	11,533.
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	N/A

**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 doesn't 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))
2018	405,097.	55,270.	7.329419
2017	450,577.	70,775.	6.366330
2016	340,060.	37,255.	9.127902
2015			
2014			

2 Total of line 1, column (d)	2	22.823651
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5.0, or by the number of years the foundation has been in existence if less than 5 years	3	7.607884
4 Enter the net value of noncharitable-use assets for 2019 from Part X, line 5	4	33,994.
5 Multiply line 4 by line 3	5	258,622.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	114.
7 Add lines 5 and 6	7	258,736.
8 Enter qualifying distributions from Part XII, line 4	8	342,409.

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.

3

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

Table with 11 rows for excise tax calculations. Includes sub-rows 6a-6d for credits and payments. Total tax due is 114.

Part VII-A Statements Regarding Activities

Table with 10 rows of activity statements and a Yes/No column. Includes questions about political campaigns, unrelated business income, and substantial contributors.

Part VII-A Statements Regarding Activities (continued)

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
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
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.BETTERLIVES.ORG
14 The books are in care of JEFFREY SHAW Telephone no. 562-688-0810 Located at 1716 CATALINA AVE., SEAL BEACH, CA ZIP+4 90740
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 15 N/A
16 At any time during calendar year 2019, 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

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.

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?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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)?
(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.)
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
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 2019?
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 2019, did the foundation have any undistributed income (Part XIII, lines 6d and 6e) for tax year(s) beginning before 2019? 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.)
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?
b If "Yes," did it have excess business holdings in 2019 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 Form 4720, Schedule C, to determine if the foundation had excess business holdings in 2019.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
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 2019?

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

		Yes	No
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))?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? See instructions	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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	▶ <input type="checkbox"/>	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 10 If "Yes," attach the statement required by Regulations section 53.4945-5(d).	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		
6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? If "Yes" to 6b, file Form 8870.		6b	x
7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?	N/A	7b	
8 Is the foundation subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		

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

1 List all officers, directors, trustees, and 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
CHRISTOPHER WADE 1716 CATALINA AVE SEAL BEACH, CA 90740	PRESIDENT/CEO 40.00	0.	0.	0.
JEFFREY 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 3.00	0.	0.	0.
CLIVE PERRY 1716 CATALINA AVE SEAL BEACH, CA 90740	DIRECTOR 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 11	131,005.
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 BUILDING AND EQUIPMENT:	
- LISHE BORA, MKYASHI, TANZANIA	
FARM MANAGER HOUSE FOR DEMONSTRATION FARM	3,808.
2	
SEE STATEMENT 12	677.
All other program-related investments. See instructions.	
3 LOANS:	
- SODA TRUST (SODAT)	
NGARA, TANZANIA	
SCHOOL COOK LOANS	
	547.
<b>Total.</b> Add lines 1 through 3 <span style="float: right;">▶</span>	<b>5,032.</b>

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

1 Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes			
a	Average monthly fair market value of securities	1a	0.
b	Average of monthly cash balances	1b	34,512.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	34,512.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	0.
2	Acquisition indebtedness applicable to line 1 assets	2	0.
3	Subtract line 2 from line 1d	3	34,512.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	518.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	33,994.
6	Minimum investment return. Enter 5% of line 5	6	1,700.

**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.)

1	Minimum investment return from Part X, line 6	1	1,700.
2a	Tax on investment income for 2019 from Part VI, line 5	2a	114.
2b	Income tax for 2019. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	114.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	1,586.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	1,586.
6	Deduction from distributable amount (see instructions)	6	0.
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	1,586.

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

1 Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes			
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	337,377.
b	Program-related investments - total from Part IX-B	1b	5,032.
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8; and Part XIII, line 4	4	342,409.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	5	114.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	342,295.

**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 2018	(c) 2018	(d) 2019
1 Distributable amount for 2019 from Part XI, line 7				1,586.
2 Undistributed income if any, as of the end of 2019				
a Enter amount for 2018 only			0.	
b Total for prior years		0.		
3 Excess distributions carryover, if any, to 2019				
a From 2014				
b From 2015				
c From 2016	338,197.			
d From 2017	447,088.			
e From 2018	402,333.			
f Total of lines 3a through e	1,187,618.			
4 Qualifying distributions for 2019 from Part XII, line 4: ▶ \$ 342,409.				
a Applied to 2018, 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 2019 distributable amount				1,586.
e Remaining amount distributed out of corpus	340,823.			
5 Excess distributions carryover applied to 2019 (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	1,528,441.			
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 2018. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2019. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2020				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 2014 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2020 Subtract lines 7 and 8 from line 6a	1,528,441.			
10 Analysis of line 9				
a Excess from 2015				
b Excess from 2016	338,197.			
c Excess from 2017	447,088.			
d Excess from 2018	402,333.			
e Excess from 2019	340,823.			

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 2019, 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) 2019	(b) 2018	(c) 2017	(d) 2016	
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).)

CHRISTOPHER 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., to individuals or organizations under other conditions, complete items 2a, b, c, and d.

- a The name, address, and telephone number or email address of the person to whom applications should be addressed:

CHRISTOPHER 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 CONTACT 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	ASSIST CHILDREN LIVING IN POVERTY TO RECEIVE AN EDUCATION.	12,000.
HEALTHY LIFE REINFORCEMENT PHUM PREKMOHATEP KHUM SVAYPOR, BATTAMBANG SROK BTB, CAMBODIA	NONE	FOREIGN CHARITY	ASSIST FAMILIES LIVING IN POVERTY TO BECOME FOOD AND INCOME SELF-RELIANT.	18,042.
KIKUNDI CHA MAFANIKIO KINDWITWI CHIM CHIM, RUFIJI, PWANI, TANZANIA	NONE	FOREIGN CHARITY	ASSIST FAMILIES LIVING IN RURAL POVERTY TO BECOME FOOD AND INCOME SELF-RELIANT.	5,328.
LISHE BORA GARDEN SHOP KIRUA AND MAUA ROAD MKYASHI, KILEMA, KILIMANJARO, MOSHI RURAL, TANZANIA	NONE	FOREIGN CHARITY	ASSIST FAMILIES LIVING IN RURAL POVERTY TO BECOME FOOD AND INCOME SELF-RELIANT.	12,015.
LOS ALAMITOS YOUTH CENTER 10909 OAK STREET LOS ALAMITOS, CA 90720	NONE	PC	FINANCIAL SUPPORT FOR LEADERSHIP TRAINING TO HIGH SCHOOL STUDENTS.	2,000.
<b>Total</b> SEE CONTINUATION SHEET(S) <span style="float: right;">▶ 3a</span>				206,372.
<b>b Approved for future payment</b>				
NONE				
<b>Total</b> <span style="float: right;">▶ 3b</span>				0.

Part XVI-A Analysis of Income-Producing Activities

Table with 5 main columns: (a) Business code, (b) Amount, (c) Exclusion code, (d) Amount, (e) Related or exempt function income. Rows include: 1 Program service revenue (a-f), 2 Membership dues and assessments, 3 Interest on savings and temporary cash investments (14, 2,343), 4 Dividends and interest from securities (14, 302), 5 Net rental income or (loss) from real estate (a-b), 6 Net rental income or (loss) from personal property, 7 Other investment income, 8 Gain or (loss) from sales of assets other than inventory (18, 5), 9 Net income or (loss) from special events, 10 Gross profit or (loss) from sales of inventory, 11 Other revenue (a-e), 12 Subtotal (0, 2,650, 0), 13 Total (13, 2,650).

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Table with 2 columns: Line No, Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).



**Part XV** Supplementary Information**3 Grants and Contributions Paid During the Year (Continuation)**

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
PEAKSNENG THORMACHEAT SHOP PH PEAKSNENG, ANGKOR THOM SIEM REAP, CAMBODIA	NONE	FOREIGN CHARITY	ASSIST FAMILIES LIVING IN RURAL POVERTY TO BECOME FOOD AND INCOME SELF-RELIANT.	31,724.
SANITATION AND WATER ACTION PLOT 93 94, BLOCK W, KAWAWA ROAD, DAR ES SALAAM, TANZANIA	NONE	FOREIGN CHARITY	ASSIST IMPOVERISHED COMMUNITIES TO HAVE ACCESS TO CLEAN WATER.	20,000.
SODA TRUST PO BOX 13283 DAR ES SALAAM, TANZANIA	NONE	FOREIGN CHARITY	ASSIST SCHOOLS TO FEED STUDENTS AND IMPROVE FACILITIES.	17,582.
TUPENDANE COMPANY TASO/SS/1 NJIRO, ARUSHA, TANZANIA	NONE	FOREIGN CHARITY	ASSIST SCHOOLS TO FEED STUDENTS AND IMPROVE FACILITIES.	69,608.
UPEND AGRIBUSINESS BONITE SPRINGS MOSHI URBAN, KILIMANJARO, TANZANIA	NONE	FOREIGN CHARITY	ASSIST BETTER LIVES AND LOCAL PARTNERS BY DISTRIBUTING GRANTS AND PROVIDING PROGRAM MANAGEMENT SERVICES.	10,789.
WAMUKISA SUPPORT ORGANIZATION P.O. BOX 46 MPIGI, UGANDA	NONE	FOREIGN CHARITY	ASSIST FAMILIES LIVING IN RURAL POVERTY TO BECOME FOOD AND INCOME SELF-RELIANT.	7,284.
<b>Total from continuation sheets</b>				<b>156,987.</b>

**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.
- ▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No 1545-0047

**2019**

Name of the organization

Employer identification number

HELP BETTER LIVES, INC.

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 foundationCheck 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).

Name of organization  HELP BETTER LIVES, INC.	Employer identification number  45-3309167
---	--

**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 <hr/>	\$ 304,900.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	CHRISTOPHER AND DIANA WADE <hr/> 1716 CATALINA AVENUE <hr/> SEAL BEACH, CA 90740 <hr/>	\$ 36,845.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
3	TRUE ADVENTURE LTD <hr/> THE WHARF, MIDHURST, WEST SUSSEX GU29 9PX <hr/> UNITED KINGDOM <hr/>	\$ 7,245.	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
4	JEFFREY AND LAUREN SHAW <hr/> 629 SOUTHSORE DR <hr/> SEAL BEACH, CA 90740 <hr/>	\$ 5,003.	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  <b>HELP BETTER LIVES, INC.</b>	Employer identification number  <b>45-3309167</b>
--	---

**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  HELP BETTER LIVES, INC.	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
(e) Transfer of gift			
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
(e) Transfer of gift			
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
(e) Transfer of gift			
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
(e) Transfer of gift			
Transferee's name, address, and ZIP + 4		Relationship of transferor to transferee	

FORM 990-PF GAIN OR (LOSS) FROM SALE OF ASSETS STATEMENT 1

(A) DESCRIPTION OF PROPERTY	MANNER ACQUIRED	DATE ACQUIRED	DATE SOLD	(B) GROSS SALES PRICE	(C) VALUE AT TIME OF ACQ.	(D) EXPENSE OF SALE	(E) DEPREC.	(F) GAIN OR LOSS
PUBLICLY TRADED SECURITIES	DONATED			25,698.	25,693.	0.	0.	5.
CAPITAL GAINS DIVIDENDS FROM PART IV								0.
TOTAL TO FORM 990-PF, PART I, LINE 6A								5.

FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 2

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
INTEREST INCOME	2,343.	2,343.	
TOTAL TO PART I, LINE 3	2,343.	2,343.	

FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 3

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
DIVIDEND INCOME	302.	0.	302.	302.	
TO PART I, LINE 4	302.	0.	302.	302.	

FORM 990-PF ACCOUNTING FEES STATEMENT 4

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
ACCOUNTING	3,955.	1,489.		1,978.
TO FORM 990-PF, PG 1, LN 16B	3,955.	1,489.		1,978.

FORM 990-PF OTHER PROFESSIONAL FEES STATEMENT 5

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OTHER PROFESSIONAL FEES	72.	0.		36.
PAYROLL SERVICE FEE	1,544.	0.		1,158.
OUTSIDE CONTRACT SERVICES	244.	0.		122.
TO FORM 990-PF, PG 1, LN 16C	1,860.	0.		1,316.

FORM 990-PF TAXES STATEMENT 6

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
STATE TAX	105.	0.		75.
PAYROLL TAX	10,853.	0.		8,139.
TO FORM 990-PF, PG 1, LN 18	10,958.	0.		8,214.

FORM 990-PF OTHER EXPENSES STATEMENT 7

DESCRIPTION	(A) EXPENSES PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME	(D) CHARITABLE PURPOSES
OUTREACH	315.	0.		236.
BANK FEES	1,311.	1,311.		0.
OFFICE EXPENSE	93.	0.		70.
SOFTWARE EXPENSES	5,579.	0.		4,184.
INSURANCE	1,175.	0.		0.
TO FORM 990-PF, PG 1, LN 23	8,473.	1,311.		4,490.

FORM 990-PF OTHER ASSETS STATEMENT 8

DESCRIPTION	BEGINNING OF YR BOOK VALUE	END OF YEAR BOOK VALUE	FAIR MARKET VALUE
DEVELOPMENT LOAN RECEIVABLE	99,533.	91,640.	91,640.
OTHER ASSETS	609.	852.	852.
DEPOSIT	4,000.	0.	0.
TO FORM 990-PF, PART II, LINE 15	104,142.	92,492.	92,492.

FORM 990-PF OTHER LIABILITIES STATEMENT 9

DESCRIPTION	BOY AMOUNT	EOY AMOUNT
DEVELOPMENT LOAN PAYABLE	49,267.	49,267.
CREDIT CARD PAYABLE	194.	95.
PAYROLL LIABILITIES	797.	2,446.
TOTAL TO FORM 990-PF, PART II, LINE 22	50,258.	51,808.

FORM 990-PF

EXPENDITURE RESPONSIBILITY STATEMENT  
PART VII-B, LINE 5C

STATEMENT 10

GRANTEE'S NAME

PLEASE SEE ATTACHED

GRANTEE'S ADDRESS

PLEASE SEE ATTACHED

GRANT AMOUNT

DATE OF GRANT

AMOUNT EXPENDED

206,372.

12/31/19

206,372.

PURPOSE OF GRANT

PLEASE SEE ATTACHED

---



---

FORM 990-PF                      SUMMARY OF DIRECT CHARITABLE ACTIVITIES                      STATEMENT 11

---

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

131,005.

---



---

FORM 990-PF                      SUMMARY OF PROGRAM-RELATED INVESTMENTS                      STATEMENT 12

---

DESCRIPTION

LOANS:

- LISHE BORA, MKYASHI, TANZANIA
- MATEMU - BED LOAN
- CORN FARMING

AMOUNT

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

677.

## 990-PF Attachment

**BETTER LIVES**  
 E.I.N # 45-3309167  
 ATTACHMENT TO 2019 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:**

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

Jenny Ciucci  
 Executive Director  
[jenny@childrensfuture.org](mailto:jenny@childrensfuture.org)  
 +4917643401514

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

Date	Amount	Description
1/16/2019	\$3,000.00	Education sponsorship
4/2/2019	\$3,000.00	Education sponsorship
7/9/2019	\$3,000.00	Education sponsorship
10/15/2019	\$3,000.00	Education sponsorship
	<b>\$12,000.00</b>	<b>Total Grants</b>

Paid	Grant
\$12,000.00	Health Education Income
<b>\$12,000.00</b>	<b>Total Grants</b>

**(3) Total Paid:**

Paid	Year	Grants	Garden Shop Grant
\$8,000.00	2011	\$8,000.00	

**BL 990-PF Resp Rpt - Children's Future - Collaborating Partner 2019**

\$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	
\$12,000.00	2017	\$12,000.00	
\$9,000.00	2018	\$9,000.00	
\$12,000.00	2019	\$12,000.00	
<b>\$172,200.00</b>		<b>\$92,586.43</b>	<b>\$79,613.57</b>

Paid	Year	Paid by WFCF	Paid by 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
\$12,000.00	2017		\$12,000.00
\$9,000.00	2018		\$9,000.00
\$12,000.00	2019		\$12,000.00
<b>\$172,200.00</b>		<b>\$65,000.00</b>	<b>\$107,200.00</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:**

Payment Date	\$ Received	\$ Disbursed	Comment
1/16/2019	\$3,000.00	\$3,000.00	
4/2/2019	\$3,000.00	\$3,000.00	
7/9/2019	\$3,000.00	\$3,000.00	
10/15/2019	\$3,000.00	\$3,000.00	
	\$12,000.00	\$12,000.00	

**(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
Personal support helps Phanit take responsibility for his education	Education	Jan-19
Education assistance leads to a University scholarship	Education	Mar-19
Big brother continues his studies	Education	Jul-19
Sokha's journey continues	Education	Oct-19

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 the year. The monitoring confirmed the grantee was complying with the terms of the grant.

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

**Repayments:**

Amount	Strengthen Health
\$330.00	Phea rent-to-own home
\$330.00	

Amount	Earn Income
\$904.50	Salee Oum - Homestay capital loan
\$309.00	Salee - A/c
\$45.00	Phea - Motorcycle
\$1,258.50	

Amount	Enhance Education
\$15.00	Lei - Bicycle
\$15.00	
\$1,603.50	Total

Amount	Loan Categories
\$330.00	Strengthen Health

**BL 990-PF Resp Rpt - Healthy Life - Loan Administrator 2019**

\$1,258.50	Earn Income
\$15.00	Enhance Education
<b>\$1,603.50</b>	<b>Total</b>

**(3) Total Paid:**

ACH/Wire	Year	New Loan	Purpose Repayments	Bank Fees	Net Total
\$610.00	2014	\$600.00		\$10.00	\$600.00
\$1,983.00	2015	\$1,943.00	(\$516.92)	\$40.00	\$1,426.08
\$7,547.00	2016	\$7,547.00	(\$1,220.90)		\$6,326.10
\$100.00	2017	\$100.00	(\$1,271.00)		(\$1,171.00)
\$0.00	2018	\$0.00	(\$1,306.00)		(\$1,306.00)
\$0.00	2019	\$0.00	(\$1,603.50)		(\$1,603.50)
<b>\$10,240.00</b>		<b>\$10,190.00</b>	<b>(\$5,918.32)</b>	<b>\$50.00</b>	<b>\$4,271.68</b>

**(4) Purpose:**

Better Lives' 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

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

The support 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
- Enhance education opportunity for their children by purchasing a bicycle

This year the shop distributed loans and collected repayments as follows.

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed	5		0	0
\$ Loaned	\$8,207.00		\$0.00	\$0.00
\$ Repaid	\$1,730.90		\$1,258.50	\$1,258.50

**BL 990-PF Resp Rpt - Healthy Life - Loan Administrator 2019**

Path Stage - Strengthen Health				
# Loans distributed	0		0	0
\$ Loaned				
\$ Repaid				\$330.00
Path Stage - Enhance Education				
# Loans distributed	0	1		
\$ Loaned		\$100.00		
\$ Repaid		\$10.00	\$15.00	\$15.00
Total				
# Loans distributed	5	0	0	0
\$ Loaned	\$8,207.00	\$100.00	\$0.00	\$0.00
\$ Repaid	\$1,730.90	\$0.00	\$1,273.50	\$1,603.50

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

**New Loans**

Payment Date	\$ Amount Received	\$ Amount Disbursed	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:**

For reports please visit:

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.

**BL 990-PF Resp Rpt - Healthy Life - Loan Administrator 2019**

- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

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

## 990-PF Attachment

**BETTER LIVES**  
*E.I.N # 45-3309167*  
ATTACHMENT TO 2019 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:**

Date	via Peaksneng	Description
01/14/2019	\$481.00	Vegetable Garden Mentoring
01/24/2019	\$504.00	Vegetable Garden Mentoring
02/04/2019	\$714.00	Vegetable Garden Mentoring
02/15/2019	\$521.00	Vegetable Garden Mentoring
03/01/2019	\$461.00	Vegetable Garden Mentoring
03/08/2019	\$230.00	Vegetable Garden Mentoring
03/29/2019	\$2,499.00	Vegetable Garden Mentoring
04/10/2019	\$808.00	Vegetable Garden Mentoring
05/01/2019	\$479.00	Vegetable Garden Mentoring
05/08/2019	\$476.00	Vegetable Garden Mentoring
05/22/2019	\$206.00	Vegetable Garden Mentoring
06/10/2019	\$372.00	Vegetable Garden Mentoring
06/17/2019	\$791.00	Vegetable Garden Mentoring
07/01/2019	\$4,373.00	Vegetable Garden Mentoring
07/19/2019	\$2,115.00	Vegetable Garden Mentoring
08/02/2019		Vegetable Garden Mentoring

**BL 990-PF Resp Rpt - Healthy Life - Operating Grant 2019**

08/22/2019	\$1,940.00	Vegetable Garden Mentoring
09/04/2019	\$402.00	Vegetable Garden Mentoring
09/13/2019	\$396.00	Vegetable Garden Mentoring
09/25/2019	\$368.00	Vegetable Garden Mentoring
10/15/2019	\$368.00	Vegetable Garden Mentoring
10/17/2019	\$306.00	Vegetable Garden Mentoring
11/05/2019		Vegetable Garden Mentoring
11/18/2019		Vegetable Garden Mentoring
12/16/2019	\$1,209.00	Vegetable Garden Mentoring
12/27/2019	\$279.00	Vegetable Garden Mentoring
	<b>\$20,298.00</b>	

Paid	Purpose
\$18,041.50	Grants
(\$1,603.50)	Loan Repayments – see Loan Resp Report
\$0.00	New loans from Better Lives
\$0.00	Shares
\$0.00	Shares – Land
\$3,860.00	Group Living and Travel Costs
	Intermediary
	USA Bank Fees
<b>\$20,298.00</b>	<b>Total</b>

Paid	Grant Category
\$18,041.50	Health
\$0.00	Education
\$0.00	Income
<b>\$18,041.50</b>	<b>Total</b>

**(3) Total Paid:**

Payment	Year	Purpose of funding			
		Grants	Loans	Shares	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
\$23,247.00	2017	\$19,823.00	(\$1,171.00)	\$4,400.00	\$195.00
\$17,187.91	2018	\$18,493.91	(\$1,306.00)		
\$20,298.00	2019	\$18,041.50	(\$1,603.50)	\$0.00	\$3,860.00

**BL 990-PF Resp Rpt - Healthy Life - Operating Grant 2019**

Payment	Year	Paid by Better Lives	Paid via Peaksngeng	Paid via 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		
\$23,247.00	2017	\$23,247.00		
\$17,187.91	2018	\$12,720.00	\$4,467.91	
\$20,298.00	2019	\$20,298.00		
<b>\$189,275.74</b>		<b>\$125,105.37</b>	<b>\$4,467.91</b>	<b>\$59,702.46</b>

**(4) Purpose:**

Better Lives purpose is assisting children, families and schools in areas of rural poverty to achieve sustainable food and income self-sufficiency, so that the children can grow up healthy, educated and earn an income to one day support a happy family of their own

Our local partner Healthy Life Reinforcement Shop was founded in Cambodia in 2012 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. The Shop is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following three programs.

**Programs:**

- Growing - teaching families about best practices for organic gardening and assisting them with building their home gardens using the Food Always in The Home (FAITH) method of gardening. The gardens provide nutritious food for the families and additional income from selling surplus vegetables.
- Building - building rent-to-own homes.
- Earning - micro-lending for agriculture, livestock, small business and home improvement.

These three programs are designed to assist families with achieving the following impacts.

**Impacts:**

- Strengthen Health – with better nutrition and comfortable secure home.
- Enhance Education – by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school.
- Earn Income – by investing in agriculture, livestock, small business.

The Shop assists families to do the following:

## BL 990-PF Resp Rpt - Healthy Life - Operating Grant 2019

- Continuously supply nutritious and safe food to the family, reduce food bills and sell surplus vegetables
- Make their homes comfortable and weather tight with electric light so that their children can study at night.
- Earn income and pay for their children's education.

The shop is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring
- Student groups from UK who learn about local culture and history while contributing their time and money to assist families to improve their lives by assisting with.
  - Growing by assisting with building family organic vegetable gardens
  - Building toilets and wells.

The Shop's top achievements during the year included:

- *Growing: mentoring families about the shop's programs.*
- *Growing: building home organic vegetable gardens for families with student assistance.*
- *Earning: producing and selling organic compost.*

**BL 990-PF Resp Rpt - Healthy Life - Operating Grant 2019**

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

Payment Date	\$ Amount Received	\$ Amount Spent	Comment
01/14/2019	\$481.00	\$481.00	
01/24/2019	\$504.00	\$504.00	
02/04/2019	\$714.00	\$714.00	
02/15/2019	\$521.00	\$521.00	
03/01/2019	\$461.00	\$461.00	
03/08/2019	\$230.00	\$230.00	
03/29/2019	\$2,499.00	\$2,499.00	
04/10/2019	\$808.00	\$808.00	
05/01/2019	\$479.00	\$479.00	
05/08/2019	\$476.00	\$476.00	
05/22/2019	\$206.00	\$206.00	
06/10/2019	\$372.00	\$372.00	
06/17/2019	\$791.00	\$791.00	
07/01/2019	\$4,373.00	\$4,373.00	
07/19/2019	\$2,115.00	\$2,115.00	
08/02/2019		\$0.00	
08/22/2019	\$1,940.00	\$1,940.00	
09/04/2019	\$402.00	\$402.00	
09/13/2019	\$396.00	\$396.00	
09/25/2019	\$368.00	\$368.00	
10/15/2019	\$368.00	\$368.00	
10/17/2019	\$306.00	\$306.00	
11/05/2019		\$0.00	
11/18/2019		\$0.00	
12/16/2019	\$1,209.00	\$1,209.00	
12/27/2019	\$279.00		Spent in 2020
	<u>\$20,298.00</u>	<u>\$20,019.00</u>	

**(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
Order completion reports and monthly ABCD story	Vegetable Garden	Jan-19
Order completion reports and monthly ABCD story	Vegetable Garden	Feb-19
Order completion reports and monthly ABCD story	Vegetable Garden	Mar-19
Order completion reports and monthly ABCD story	Vegetable Garden	Apr-19
Order completion reports and monthly ABCD story	Vegetable Garden	May-19
Order completion reports and monthly ABCD story	Vegetable Garden	Jun-19
Order completion reports and monthly ABCD story	Vegetable Garden	Jul-19
Order completion reports and monthly ABCD story	Vegetable Garden	Aug-19
Order completion reports and monthly ABCD story	Vegetable Garden	Sep-19
Order completion reports and monthly ABCD story	Vegetable Garden	Oct-19
Order completion reports and monthly ABCD story	Vegetable Garden	Nov-19
Order completion reports and monthly ABCD story	Vegetable Garden	Dec-19

For ABCD stories please visit:

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

## 990-PF Attachment

**BETTER LIVES**  
E.I.N. # 45-3309167  
ATTACHMENT TO 2019 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:**

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

Frank Taji  
Manager  
Phone. +255 682280782

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

**Repayments to Better Lives**

Amount	Strengthen Health
\$55.75	Jumanne Home Loan
\$154.35	Dickson Home Loan
\$218.07	Asha Home Loan
\$428.17	

Amount	Enhance Education
505.49	Frank Edu Loan
\$505.49	

Amount	Earn Income
449.13	Yusa Guesthouse
175.82	Yusa salary advance
65.93	Frank loan addition
65.93	Omari Chicken Loan
756.82	

**Repayments to External Funder**

**BL 990-PF Resp Rpt - KCM - Loan Administrator 2019**

Amount	Earn Income
\$227.69	Dickson Toyo
<hr/>	
\$227.69	
\$1,918.18	Total

Amount	Repayment Category
\$428.17	Strengthen Health
\$505.49	Enhance Education
\$984.51	Earn Income
\$1,918.18	Total

**(3) Total Paid:**

ACH / Wire	Year	Loans	Loan Repayment	Loan Transfer From KDA	Total Loans
\$0.00	2013	\$0.00	\$0.00		\$0.00
\$3,633.61	2014	\$3,633.61	\$0.00		\$3,633.61
\$1,170.00	2015	\$1,170.00	(\$1,366.96)		(\$196.96)
\$0.00	2016	\$0.00	(\$1,325.28)		(\$1,325.28)
\$3,691.90	2017	\$3,691.90	(\$2,179.98)	\$854.00	\$2,365.92
\$2,376.61	2018	\$2,376.61	(\$1,384.90)		\$991.71
\$0.00	2019	\$0.00	(\$1,918.18)		(\$1,918.18)
\$10,872.12		\$10,872.12	(\$8,175.30)	\$854.00	\$3,550.82

Payment	Year	Paid by Better Lives	Paid via Intermediary	
\$0.00	2013			
\$3,633.61	2014		\$3,633.61	
\$1,170.00	2015		\$1,170.00	
\$0.00	2016	\$0.00		
\$3,691.90	2017	\$3,691.90		
\$2,376.61	2018	\$1,741.49	\$635.12	
\$0.00	2019	\$0.00	\$0.00	
\$10,872.12		\$5,433.39	\$5,438.73	\$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

**BL 990-PF Resp Rpt - KCM - Loan Administrator 2019**

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.

The shop received repayments and distributed new during the year as follows:

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed	0	2	4	0
\$ Loaned	\$0.00	\$3,094.18	\$1,775.73	\$0.00
\$ Repaid	\$0.00	\$558.66	\$52.47	\$984.51
Path Stage - Strengthen Health				
# Loans distributed	0	0	0	0
\$ Loaned	0	0	0	0
\$ Repaid	\$692.02	\$797.28	\$635.82	\$428.17
Path Stage - Enhance Education				
# Loans distributed	0	1	1	0
\$ Loaned	0	\$597.72	\$600.88	\$0.00
\$ Repaid	\$633.26	\$824.04	\$696.61	\$505.49
Total				
# Loans distributed	0	3	5	0
\$ Loaned	\$0.00	\$3,691.90	\$2,376.61	\$0.00
\$ Repaid	\$1,325.28	\$2,179.98	\$1,384.90	\$1,918.18

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

<b>New Loans</b>			
Payment Date	\$ Amount Received	\$ Amount Disbursed	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:**

Please see:

<http://betterlives.org/kcm/>

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- February 2019: Onesmo William visited to review programs and provide management training

## 990-PF Attachment

**BETTER LIVES**  
*E.I.N # 45-3309167*  
ATTACHMENT TO 2019 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:**

Date	Paid Via Upendo	Description
01/14/2019	\$105.83	Growing / Home and School
01/22/2019	\$82.96	Growing / Home and School
01/31/2019	\$170.42	Growing / Home and School
02/19/2019	\$614.32	Growing / Home and School
02/27/2019	\$77.58	Growing / Home and School
03/11/2019	\$121.79	Growing / Home and School
03/28/2019	\$139.03	Growing / Home and School
04/11/2019	\$66.85	Growing / Home and School
04/29/2019	\$190.75	Growing / Home and School
05/08/2019	\$161.40	Growing / Home and School
05/22/2019	\$176.39	Growing / Home and School
06/10/2019	\$108.00	Growing / Home and School
06/17/2019	\$89.35	Growing / Home and School
07/01/2019	\$72.61	Growing / Home and School
07/16/2019	\$252.84	Growing / Home and School
07/30/2019	\$60.08	Growing / Home and School
08/07/2019	\$58.71	Growing / Home and School
08/26/2019	\$102.93	Growing / Home and School
09/06/2019	\$102.64	Growing / Home and School

**BL 990-PF Resp Rpt - KCM - Operating Grant 2019**

09/20/2019	\$61.12	Growing / Home and School
10/07/2019	\$68.33	Growing / Home and School
10/21/2019	\$68.95	Growing / Home and School
11/05/2019	\$69.26	Growing / Home and School
11/18/2019	\$129.80	Growing / Home and School
12/13/2019	\$82.93	Growing / Home and School
12/16/2019	\$94.00	Growing / Home and School
12/27/2019	\$81.47	Growing / Home and School
<u>\$3,410.33</u>		

Paid	Purpose
\$5,328.50	Grants
(\$1,918.18)	Loan Repayments – see below
\$0.00	New Loans – see below
\$0.00	Shares - See below
\$0.00	Shares – Land
\$0.00	Group Travel Costs
\$0.00	Intermediate
\$0.00	USA Bank Fees
<u>\$3,410.33</u>	<u>Total</u>

Grant	Category
\$5,328.50	Health
\$0.00	Education
\$0.00	Income
<u>\$5,328.50</u>	

**(3) Total Paid:**

Paid	Year	Purpose			Group Travel
		Grants	Loans	Shares	
\$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
\$4,363.03	2016	\$4,363.03			
\$4,953.37	2017	\$7,133.35	(\$2,179.98)		
\$7,724.17	2018	\$5,829.00	\$991.71	\$903.46	\$0.00
\$3,410.33	2019	\$5,328.50	(\$1,918.18)	\$0.00	\$0.00
<u>\$65,287.10</u>		<u>\$62,455.53</u>	<u>\$1,697.16</u>	<u>\$903.46</u>	<u>\$230.95</u>

**BL 990-PF Resp Rpt - KCM - Operating Grant 2019**

Paid	Year	Direct from Better Lives	Paid via Upendo Ag.	Paid via Molly's	Paid via 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
\$4,363.03	2016	\$4,363.03			
\$4,953.37	2017	\$4,953.37			
\$7,724.17	2018	\$5,361.51	\$2,362.66		
\$3,410.33	2019		\$3,410.33		
<b>\$65,287.10</b>		<b>\$23,121.91</b>	<b>\$5,772.99</b>	<b>\$34,046.20</b>	<b>\$2,346.00</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local partner Kikundi Cha Mafanikio (KCM) was founded in Tanzania in 2013 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. KCM is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following two programs.

**Programs:**

- Growing – providing daily vegetables to local kindergarten school.
- Earning – Micro-lending for agriculture and small businesses.

These two programs are designed to assist in achieving the following impacts

**Impacts:**

- Strengthen health – with better nutrition in the home and at school
- Enhance education - by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school
- Earn Income – by investing in agriculture and small businesses.

The shop is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring.
- Investors who provide business start-up loans for proven financially self-reliant businesses.

KCM’s top achievements in 2019 included:

- Providing vegetables for daily school breakfast for 60 kindergarten students.
- Conducting Delivery transport business and earning \$1,212 in sales.

**BL 990-PF Resp Rpt - KCM - Operating Grant 2019**

- Conducting short-term business trials to learn about sustainable business models that can benefit the community. Trials included transport businesses and a sewing business

The shop is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring.
- Investors who provide business start-up loans for proven financially self-reliant businesses

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

Date	Received	Disbursed	Comment
01/14/2019	\$105.83	\$105.83	
01/22/2019	\$82.96	\$82.96	
01/31/2019	\$170.42	\$170.42	
02/19/2019	\$614.32	\$614.32	
02/27/2019	\$77.58	\$77.58	
03/11/2019	\$121.79	\$121.79	
03/28/2019	\$139.03	\$139.03	
04/11/2019	\$66.85	\$66.85	
04/29/2019	\$190.75	\$190.75	
05/08/2019	\$161.40	\$161.40	
05/22/2019	\$176.39	\$176.39	
06/10/2019	\$108.00	\$108.00	
06/17/2019	\$89.35	\$89.35	
07/01/2019	\$72.61	\$72.61	
07/16/2019	\$252.84	\$252.84	
07/30/2019	\$60.08	\$60.08	
08/07/2019	\$58.71	\$58.71	
08/26/2019	\$102.93	\$102.93	
09/06/2019	\$102.64	\$102.64	
09/20/2019	\$61.12	\$61.12	
10/07/2019	\$68.33	\$68.33	
10/21/2019	\$68.95	\$68.95	
11/05/2019	\$69.26	\$69.26	
11/18/2019	\$129.80	\$129.80	
12/13/2019	\$82.93	\$82.93	
12/16/2019	\$94.00	\$94.00	
12/27/2019	\$81.47		Spent in 2020
	<u>\$3,410.33</u>	<u>\$3,328.86</u>	

**(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
Order completion reports and monthly ABCD story	Growing / Home & School	Jan-19
Order completion reports and monthly ABCD story	Growing / Home & School	Feb-19
Order completion reports and monthly ABCD story	Growing / Home & School	Mar-19
Order completion reports and monthly ABCD story	Growing / Home & School	Apr-19
Order completion reports and monthly ABCD story	Growing / Home & School	May-19
Order completion reports and monthly ABCD story	Growing / Home & School	Jun-19
Order completion reports and monthly ABCD story	Growing / Home & School	Jul-19
Order completion reports and monthly ABCD story	Growing / Home & School	Aug-19
Order completion reports and monthly ABCD story	Growing / Home & School	Sep-19
Order completion reports and monthly ABCD story	Growing / Home & School	Oct-19
Order completion reports and monthly ABCD story	Growing / Home & School	Nov-19
Order completion reports and monthly ABCD story	Growing / Home & School	Dec-19

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- February 2019: Onesmo William visited to review programs and provide management training.

**990-PF Attachment**

**BETTER LIVES**  
 EIN # 45-3309167  
 ATTACHMENT TO 2019 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:**

Lische 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 Loans**

Paid	New Loans
\$518.68	Matemu - Bed Loan
\$158.24	Corn Farming
<b>\$676.92</b>	<b>Total</b>

Amount	Category
\$518.68	Strengthen Health
\$0.00	Enhance Education
\$158.24	Earn Income
<b>\$676.92</b>	<b>Total</b>

**Repayments:**

Amount	Earn Income
\$105.49	Anna - Cow Loan
\$158.24	Team loan
<b>\$263.74</b>	

Amount	Strengthen Health
\$1,192.90	Mary - Home Loan

**BL 990-PF Resp Rpt - Lische Bora - Loan Administrator 2019**

\$488.17	Matemu - bed loan
\$1,681.07	
\$1,944.81	Total

Amount	Category
\$263.74	Earn Income
\$1,681.07	Strengthen Health
\$0.00	Enhance Education
\$1,944.81	Total

Paid	Shares
\$2,677.27	Farm Mgr House Phase 3
\$1,067.03	Farm Mgr House Phase 4
\$64.18	Farm Mgr House change order
\$3,808.48	Total

**(3) Total Paid:**

ACH/Wire	Year	Loan	Purpose Repayments	Net Total
\$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
\$1,418.75	2017	\$1,418.75	(\$2,176.74)	(\$757.99)
\$685.11	2018	\$685.11	(\$2,457.45)	(\$1,772.34)
\$676.92	2019	\$676.92	(\$1,944.81)	(\$1,267.88)
\$10,049.78		\$10,049.78	(\$8,573.17)	\$1,476.61

ACH/Wire	Year	Better Lives	Paid via Upendo
\$1,501.00	2015	\$1,501.00	
\$5,768.00	2016	\$5,768.00	
\$1,418.75	2017	\$1,418.75	
\$685.11	2018	\$685.11	
\$676.92	2019		\$676.92
\$10,049.78		\$9,372.86	\$676.92

**(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.

**BL 990-PF Resp Rpt - Lishe Bora - Loan Administrator 2019**

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 Lishe Bora Garden Shop's micro loan program is designed to make loans accessible to qualified families so that they can:

- Operate Village Community Banking groups of up to 30 families who support each other with small business loans and no-interest emergency loans for education and health
- 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 and received repayments during the last year as follows:

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed	1	1	2	2
\$ Loaned	\$929.00	\$1,418.75	\$685.11	\$158.24
\$ Repaid	\$521.42	\$612.53	\$927.39	\$263.74
Path Stage - Strengthen Health				
# Loans distributed	1	1	1	
\$ Loaned	\$4,839.00			\$518.68
\$ Repaid	\$1,020.98	\$1,564.21	\$1,530.05	\$1,681.07
Path Stage - Enhance Education		0	0	
# Loans distributed				0
\$ Loaned				0
\$ Repaid				
Total				
# Loans distributed	2	2	0	2
\$ Loaned	\$5,768.00	\$1,418.75	\$685.11	\$676.92
\$ Repaid	\$1,542.40	\$2,176.74	\$2,457.45	\$1,944.81

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

Wire Date	\$ Amount Received	\$ Amount Disbursed	Comment
5/10/2019	\$518.68	\$518.68	

**BL 990-PF Resp Rpt - Lishe Bora - Loan Administrator 2019**

10/11/2019	\$158.24	\$158.24
	\$676.92	\$676.92

**(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:**

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 effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site reviews to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant

- Onesmo William's weekly reporting of all programs and management training for Lishe Bora's operations

## 990-PF Attachment

**BETTER LIVES**  
*EIN # 45-3309167*  
ATTACHMENT TO 2019 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:**

Lische 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:**

Date	Via Upendo	Grant
01/14/2019	\$1,204	School grow-own-breakfast program
01/22/2019	\$3,109	School grow-own-breakfast program
01/31/2019	\$467	School grow-own-breakfast program
02/19/2019	\$1,377	School grow-own-breakfast program
02/27/2019	\$422	School grow-own-breakfast program
03/11/2019	\$281	School grow-own-breakfast program
03/28/2019	\$282	School grow-own-breakfast program
04/11/2019	\$294	School grow-own-breakfast program
04/29/2019	\$1,104	School grow-own-breakfast program
05/08/2019	\$325	School grow-own-breakfast program
05/22/2019	\$0	School grow-own-breakfast program
06/10/2019	\$0	School grow-own-breakfast program
06/17/2019	\$0	School grow-own-breakfast program
07/01/2019	\$1,290	School grow-own-breakfast program
07/16/2019	\$442	School grow-own-breakfast program
07/30/2019	\$0	School grow-own-breakfast program

**BL 990-PF Resp Rpt - Lische Bora - Operating Grant 2019**

08/07/2019	\$536	School grow-own-breakfast program
08/26/2019	\$269	School grow-own-breakfast program
09/06/2019	\$269	School grow-own-breakfast program
09/20/2019	\$638	School grow-own-breakfast program
10/07/2019	\$0	School grow-own-breakfast program
10/21/2019	\$578	School grow-own-breakfast program
11/05/2019	\$306	School grow-own-breakfast program
11/18/2019	\$0	School grow-own-breakfast program
12/13/2019	\$654	School grow-own-breakfast program
12/16/2019	\$355	School grow-own-breakfast program
12/27/2019	\$354	School grow-own-breakfast program
<hr/>		
\$14,555.42		
<hr/>		

Paid	Purpose
\$12,014.82	Grants
(\$1,944.81)	Loan Repayments – see Loan Resp Report
\$676.92	New Loans – see Loan Resp Report
\$3,808.48	Shares
\$0.00	Shares – Land
\$0.00	Group Travel Costs
	Intermediary
	USA Bank Fees
<hr/>	
\$14,555.42	Total
<hr/>	

Paid	Grant Category
\$6,007.41	Health
\$0.00	Education
\$6,007.41	Income
<hr/>	
\$12,014.82	Total
<hr/>	

Paid	Shares
\$2,677.27	Farm Mgr Phase 3
\$1,067.03	Farm Mgr Phase 4
\$64.18	Supplement for Farm MGR house
<hr/>	
\$3,808.48	Total
<hr/>	

**(3) Total Paid:**

Paid	Year	Purpose of funding		Shares	Group Travel
		Grants	Loans		
\$10,025.03	2013	\$10,025.03			
\$16,330.50	2014	\$16,330.50			

**BL 990-PF Resp Rpt - Lishe Bora - Operating Grant 2019**

\$19,178.56	2015	\$17,456.13	\$1,501.00		\$221.43
\$36,347.09	2016	\$12,389.95		\$23,957.14	
\$19,460.52	2017	\$18,081.95	(\$2,176.74)	\$1,189.31	\$2,366.00
\$21,297.79	2018	\$10,068.74	(\$1,772.33)	\$13,001.37	
\$14,555.42	2019	\$12,014.82	(\$1,267.88)	\$3,808.48	\$0.00
<b>\$137,194.91</b>		<b>\$96,367.12</b>	<b>(\$3,715.95)</b>	<b>\$41,956.30</b>	<b>\$2,587.43</b>

Payment	Year	Paid via Better Lives	Paid via Molly's Network	Paid via Upendo
\$10,025.03	2013	\$10,025.03		
\$16,330.50	2014		\$16,330.50	
\$19,178.56	2015	\$11,166.00	\$8,012.56	
\$36,347.09	2016	\$36,347.09		
\$19,460.52	2017	\$19,460.52		
\$21,297.79	2018	\$13,078.21		\$8,219.58
\$14,555.42	2019			\$14,555.42
<b>\$137,194.91</b>		<b>\$90,076.85</b>	<b>\$24,343.06</b>	<b>\$22,775.00</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local partner, Lishe Bora Garden Shop, was founded in Tanzania in 2013 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. Lishe Bora is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following two programs

**Programs:**

- Growing - teaching families about best practices for organic gardening and assisting them with building their home gardens using the Food Always in The Home (FAITH) method of gardening. The gardens provide nutritious food for the families and additional income from selling surplus vegetables.
- Building - a water system for the community.
- Earning - micro-lending for agriculture, livestock, small business and home improvement.

These three programs are designed to assist families with achieving the following Impacts.

**Impacts:**

- Strengthen Health – with better nutrition and access to water.
- Enhance Education – by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school
- Earn Income – by investing in agriculture, livestock, small business

## BL 990-PF Resp Rpt - Lishe Bora - Operating Grant 2019

Lishe Bora assists families to do the following:

- Continuously supply nutritious and safe food to the family, reduce food bills and sell surplus vegetables.
- Making available water via private water connections or public water points located in the village
- Earn income and pay for their children's education.

Lishe Bora is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring.
- Investors who provide construction loans so that it can employ local people to build affordable rent-to-own homes.
- Student groups from UK who learn about local culture and history while contributing their time and money to assist families to improve their lives by assisting with:
  - Building family organic vegetable gardens.
  - Expanding water infrastructure.
  - Providing loan to local community bank

Lishe Bora's top three achievements for 2019 included.

- Completing Farm manager house at future eco-tourism site for hosting groups of student volunteers
- Expanding into four business opportunities to find ways of earning income
- Restoring and improving six dedicated family gardens

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

Date	Received	Disbursed	Comment
01/14/2019	\$1,204	\$1,203.95	
01/22/2019	\$3,109	\$3,108.84	
01/31/2019	\$467	\$467.30	
02/19/2019	\$1,377	\$1,376.58	
02/27/2019	\$422	\$422.42	
03/11/2019	\$281	\$281.03	
03/28/2019	\$282	\$282.44	
04/11/2019	\$294	\$294.06	
04/29/2019	\$1,104	\$1,104.36	
05/08/2019	\$325	\$325.13	
05/22/2019	\$0	\$0.00	
06/10/2019	\$0	\$0.00	
06/17/2019	\$0	\$0.00	
07/01/2019	\$1,290	\$1,289.59	
07/16/2019	\$442	\$441.61	
07/30/2019	\$0	\$0.00	

**BL 990-PF Resp Rpt - Lishe Bora - Operating Grant 2019**

08/07/2019	\$536	\$535.65	
08/26/2019	\$269	\$268.91	
09/06/2019	\$269	\$269.11	
09/20/2019	\$638	\$637.91	
10/07/2019	\$0	\$0.00	
10/21/2019	\$578	\$578.14	
11/05/2019	\$306	\$305.55	
11/18/2019	\$0	\$0.00	
12/13/2019	\$654	\$653.81	
12/16/2019	\$355		Disbursed in 2020
12/27/2019	\$354		Disbursed in 2020
	<u>\$14,555.42</u>	<u>\$13,846.38</u>	

**(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
Order completion reports and ABCD stories	Growing / Home	Jan-19
Order completion reports and ABCD stories	Growing / Home	Feb-19
Order completion reports and ABCD stories	Growing / Home	Mar-19
Order completion reports and ABCD stories	Growing / Home	Apr-19
Order completion reports and ABCD stories	Growing / Home	May-19
Order completion reports and ABCD stories	Growing / Home	Jun-19
Order completion reports and ABCD stories	Growing / Home	Jul-19
Order completion reports and ABCD stories	Growing / Home	Aug-19
Order completion reports and ABCD stories	Growing / Home	Sep-19
Order completion reports and ABCD stories	Growing / Home	Oct-19
Order completion reports and ABCD stories	Growing / Home	Nov-19
Order completion reports and ABCD stories	Growing / Home	Dec-19

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

## BL 990-PF Resp Rpt - Lishe Bora - Operating Grant 2019

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- Onesmo William's weekly reporting of all programs and provided management training for Lishe Bora's operations.

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

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:**

**Repayments to Better Lives:**

Amount	Strengthen Health
\$2,060.00	Rey - Farmhouse
\$104.16	Nat Khoum - Solar
\$0.00	Rent to Own homes:
\$405.00	Saruen
\$473.54	Poun
\$384.75	Nat
\$310.50	Nyeun
\$675.00	Weun
\$623.08	Moum
\$675.00	Chea
\$570.12	Choi
\$662.00	Pol Lem
\$617.00	Hing Neng
<hr/>	
\$7,560.14	

Amount	Earn Income
\$600.00	Noun Tool Loan

**BL 990-PF Resp Rpt - Peaksneng Thormacheat - Loan Administrator 2019**

\$600.00
<b>\$8,160.14 Total</b>

**Repayments to a third party donated to Better Lives:**

Amount	Strengthen Health
\$640	Rey - Land
\$1,350	Rey - Mother house
\$385	Rey Family Health
\$451	Ping Serai
\$98	Nyen Nyem
\$50	RTO Chanda Rein
<b>\$2,974 17</b>	
<b>\$11,134.31</b>	<b>Total Loan Repayments</b>

Amount	Category
\$10,534.31	Strengthen Health
\$0.00	Enhance Education
\$600 00	Earn Income
<b>\$11,134.31</b>	<b>Total</b>

**(3) Total Paid:**

ACH/Wire	Year	New Loan	Repayments	Net Total
\$3,530 00	2014	\$3,530 00		\$3,530.00
\$12,644.00	2015	\$12,554.00	(\$800 00)	\$11,754.00
\$8,120 00	2016	\$8,032.00	(\$3,521 77)	\$4,510.23
\$10,688.88	2017	\$10,688.88	(\$5,778 33)	\$4,910.55
\$30,356.25	2018	\$30,356.25	(\$6,495.76)	\$23,860.49
\$0.00	2019	\$0.00	(\$11,134.31)	(\$11,134.31)
<b>\$61,809.13</b>		<b>\$61,631.13</b>	<b>(\$27,730 17)</b>	<b>\$33,900.96</b>

**(4) Purpose:**

Better Lives' 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.

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

**BL 990-PF Resp Rpt - Peaksng Thormacheat - Loan Administrator 2019**

The support of Peaksng 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 or rent-to-own new homes so that their children have a safer, more hygienic place to live

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

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed	4	1	1	0
\$ Loaned	\$1,450.00	\$1,160.00	\$1,451.50	\$0.00
\$ Repaid	\$530.00	\$560.00	\$340.00	\$600.00
Path Stage - Strengthen Health				
# Loans distributed	3	3	7	0
\$ Loaned	\$7,110.00	\$9,528.88	\$28,904.75	\$0.00
\$ Repaid	\$3,441.77	\$5,218.33	\$6,155.76	\$10,534.31
Path Stage - Enhance Education				
# Loans distributed	0	0	0	0
\$ Loaned	\$0.00	\$0.00	\$0.00	\$0.00
\$ Repaid	\$0.00	\$0.00	\$0.00	\$0.00
<b>Total</b>				
# Loans distributed	7	4	8	\$0.00
\$ Loaned	\$8,560.00	\$10,688.88	\$30,356.25	\$0.00
\$ Repaid	\$3,971.77	\$5,778.33	\$6,495.76	\$11,134.31

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

**New Loans**

Payment Date	\$ Amount Received	\$ Amount Disbursed	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:**

Please see:

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

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

## 990-PF Attachment

**BETTER LIVES**  
 E I N. # 45-3309167  
 ATTACHMENT TO 2019 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](mailto:vanggo55@hotmail.com)

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

Date	Amount	Description	Grant	Intermediary to Healthy Life
01/14/2019	\$885.00	Growing, Building & Investing Programs	\$404.00	\$481 00
01/24/2019	\$910.00	Growing, Building & Investing Programs	\$406.00	\$504.00
02/04/2019	\$2,230 00	Growing, Building & Investing Programs	\$1,516 00	\$714 00
02/15/2019	\$962.00	Growing, Building & Investing Programs	\$441.00	\$521 00
03/01/2019	\$672.00	Growing, Building & Investing Programs	\$211 00	\$461 00
03/08/2019	\$1,319.00	Growing, Building & Investing Programs	\$1,089.00	\$230 00
03/29/2019	\$3,321 00	Growing, Building & Investing Programs	\$822 00	\$2,499 00
04/10/2019	\$997.00	Growing, Building & Investing Programs	\$189.00	\$808 00
05/01/2019	\$850.00	Growing, Building & Investing Programs	\$371 00	\$479 00
05/08/2019	\$846.00	Growing, Building & Investing Programs	\$370.00	\$476.00
05/22/2019	\$603.00	Growing, Building & Investing Programs	\$397.00	\$206.00
06/10/2019	\$744.00	Growing, Building & Investing Programs	\$372.00	\$372 00
06/17/2019	\$3,830.00	Growing, Building & Investing Programs	\$3,039.00	\$791 00
07/01/2019	\$6,527.00	Growing, Building & Investing Programs	\$2,154.00	\$4,373 00
07/19/2019	\$4,612.00	Growing, Building & Investing Programs	\$2,497.00	\$2,115 00
08/02/2019	\$331.00	Growing, Building & Investing Programs	\$331.00	

**BL 990-PF Resp Rpt - Peaksneng Thormacheat - Operating Grant 2019**

08/22/2019	\$2,316.00	Growing, Building & Investing Programs	\$376.00	\$1,940.00
09/04/2019	\$786.00	Growing, Building & Investing Programs	\$384.00	\$402.00
09/13/2019	\$1,178.00	Growing, Building & Investing Programs	\$782.00	\$396.00
09/25/2019	\$1,322.00	Growing, Building & Investing Programs	\$954.00	\$368.00
10/15/2019	\$1,797.00	Growing, Building & Investing Programs	\$1,429.00	\$368.00
10/17/2019	\$2,076.00	Growing, Building & Investing Programs	\$1,770.00	\$306.00
11/05/2019	\$681.00	Growing, Building & Investing Programs	\$681.00	
11/18/2019	\$497.00	Growing, Building & Investing Programs	\$497.00	
12/16/2019	\$2,224.00	Growing, Building & Investing Programs	\$1,015.00	\$1,209.00
12/27/2019	\$563.00	Growing, Building & Investing Programs	\$284.00	\$279.00
	<b>\$43,079.00</b>		<b>\$22,781.00</b>	<b>\$20,298.00</b>

Paid	Purpose
\$31,724.31	Grants
(\$11,134.31)	Loan Repayments - see Loan Resp Report
\$0.00	New Loans from Better Lives
\$0.00	Shares
\$0.00	Shares - Land
\$2,191.00	Group Travel Living Costs
\$20,298.00	Intermediary - see Healthy Life Resp Report
<b>\$43,079.00</b>	<b>Total</b>

Paid	Grant Category
\$7,931.08	Strengthen Health
\$0.00	Enhance Education
\$23,793.23	Earn Income
<b>\$31,724.31</b>	<b>Total</b>

Paid	Group Travel Living Costs
\$349.00	Dartford 1
\$311.00	St. John / Leatherhead
\$283.00	Sheldon
\$1,248.00	Parmiters C
<b>\$2,191.00</b>	<b>Total</b>

**(3) Total Paid:**

Wire Amount	Year	Purpose of funding		Shares	Group Travel	Intermediary
		Grants	Loans & Repmts			
\$43,368.12	2014	\$39,838.12	\$3,530.00			
\$58,513.75	2015	\$45,869.75	\$12,644.00			

**BL 990-PF Resp Rpt - Peaksneng Thormacheat - Operating Grant 2019**

\$32,523.02	2016	\$31,249.19			\$1,273.83	
\$64,136.00	2017	\$39,315.45	\$775.55	\$24,045.00	\$0.00	
\$57,705.62	2018	\$27,777.72	\$23,860.49	\$1,599.50		\$4,467.91
\$43,079.00	2019	\$31,724.31	(\$11,134.31)		\$2,191.00	\$20,298.00
<b>\$299,325.51</b>		<b>\$215,774.54</b>	<b>\$29,675.73</b>	<b>\$25,644.50</b>	<b>\$3,464.83</b>	<b>\$24,765.91</b>

Payment	Year	Paid by Better Lives	Paid via Healthy Life	Paid via 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		
\$64,136.00	2017	\$64,136.00		
\$57,705.62	2018	\$57,705.62		
\$43,079.00	2019	\$43,079.00		
<b>\$299,325.51</b>		<b>\$265,090.39</b>	<b>\$14,324.00</b>	<b>\$19,911.12</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local partner Peaksneng Thormacheat Shop was founded in Cambodia in 2014 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. The Shop is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following three programs.

**Programs:**

- Growing - teaching families about best practices for organic gardening and assisting them with building their home gardens using the Food Always in The Home (FAITH) method of gardening. The gardens provide nutritious food for the families and additional income from selling surplus vegetables.
- Building - purchasing land for rural development and building rent-to-own homes.
- Earning - micro-lending for agriculture, livestock, small business and home improvement.

These three programs are designed to assist families with achieving the following Impacts.

**Impacts:**

- Strengthen Health – with better nutrition and comfortable secure home.
- Enhance Education – by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school
- Earn Income – by investing in agriculture, livestock, small business.

The Shop assists families to do the following:

## BL 990-PF Resp Rpt - Peaksneng Thormacheat - Operating Grant 2019

- Continuously supply nutritious and safe food to the family, reduce food bills and sell surplus vegetables.
- Make their homes comfortable and weather tight with electric light so that their children can study at night.
- Earn income and pay for their children's education.

The shop is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring
- Investors who provide construction loans so that it can employ local people to build affordable rent-to-own homes.
- Student groups from UK who learn about local culture and history while contributing their time and money to assist families to improve their lives by assisting with:
  - Building family organic vegetable gardens, toilets and wells.
  - Planting trees and repairing roads.
  - Local breakfast program.

The Shop's top achievements during the year included:

- Building organic vegetable gardens for families.
- Building and renting Rent-to-Own homes for families.
- Building a guest house to accommodate visiting student groups.
- Growing and selling organic vegetables and fruit from their demonstration farm.

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

Date	Received	Disbursed	Comment
01/14/2019	\$885.00	\$885.00	
01/24/2019	\$910.00	\$910.00	
02/04/2019	\$2,230.00	\$2,230.00	
02/15/2019	\$962.00	\$962.00	
03/01/2019	\$672.00	\$672.00	
03/08/2019	\$1,319.00	\$1,319.00	
03/29/2019	\$3,321.00	\$3,321.00	
04/10/2019	\$997.00	\$997.00	
05/01/2019	\$850.00	\$850.00	
05/08/2019	\$846.00	\$846.00	
05/22/2019	\$603.00	\$603.00	
06/10/2019	\$744.00	\$744.00	
06/17/2019	\$3,830.00	\$3,830.00	
07/01/2019	\$6,527.00	\$6,527.00	
07/19/2019	\$4,612.00	\$4,612.00	
08/02/2019	\$331.00	\$331.00	
08/22/2019	\$2,316.00	\$2,316.00	
09/04/2019	\$786.00	\$786.00	

**BL 990-PF Resp Rpt - Peaksng Thormacheat - Operating Grant 2019**

09/13/2019	\$1,178.00	\$1,178.00	
09/25/2019	\$1,322.00	\$1,322.00	
10/15/2019	\$1,797.00	\$1,797.00	
10/17/2019	\$2,076.00	\$2,076.00	
11/05/2019	\$681.00	\$681.00	
11/18/2019	\$497.00	\$497.00	
12/16/2019	\$2,224.00	\$2,224.00	
12/27/2019	\$563.00		Disbursed in 2020
	<b>\$43,079.00</b>	<b>\$42,516.00</b>	

**(6) Diversion:**

To the best knowledge of Better Lives, based upon the Management Accounting Reporting (MAR) and reports listed 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
Order completion reports and monthly ABCD story	Growing & Building	Jan-19
Order completion reports and monthly ABCD story	Growing & Building	Feb-19
Order completion reports and monthly ABCD story	Growing & Building	Mar-19
Order completion reports and monthly ABCD story	Growing & Building	Apr-19
Order completion reports and monthly ABCD story	Growing & Building	May-19
Order completion reports and monthly ABCD story	Growing & Building	Jun-19
Order completion reports and monthly ABCD story	Growing & Building	Jul-19
Order completion reports and monthly ABCD story	Growing & Building	Aug-19
Order completion reports and monthly ABCD story	Growing & Building	Sep-19
Order completion reports and monthly ABCD story	Growing & Building	Oct-19
Order completion reports and monthly ABCD story	Growing & Building	Nov-19
Order completion reports and monthly ABCD story	Growing & Building	Dec-19

For Achievement, Benefits, Challenges & Dreams (ABCD) stories.

please visit:

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.

**BL 990-PF Resp Rpt - Peaksneng Thormacheat - Operating Grant 2019**

- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

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

## 990-PF Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
 ATTACHMENT TO 2019 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:**

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:**

Pmt Date	Paid	Description
		<b>Grants</b>
01/31/2019	\$5,000.00	Salary for water engineer
04/24/2019	\$5,000.00	Salary for water engineer
07/30/2019	\$5,000.00	Salary for water engineer
10/11/2019	\$5,000.00	Salary for water engineer
	<b>\$20,000.00</b>	<b>Total</b>

Paid	Grant Category
\$20,000.00	Health
\$0.00	Education
\$0.00	Income
<b>\$20,000.00</b>	<b>Total</b>

**(3) Total Paid:**

Paid	Purpose of Funding Year	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
\$20,000.00	2017	\$20,000.00
\$20,000.00	2018	\$20,000.00
\$20,000.00	2019	\$20,000.00
<b>\$185,317.49</b>		<b>\$185,317.49</b>

Paid	Year	Paid by WFCF	Paid by 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
\$20,000.00	2017		\$20,000.00
\$20,000.00	2018		\$20,000.00
\$20,000.00	2019		\$20,000.00
<b>\$185,317.49</b>		<b>\$54,617.49</b>	<b>\$130,700.00</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:**

Payment Date	\$ Amount Received	\$ Amount Spent	Comment
01/31/2019	\$5,000.00	\$5,000.00	
04/24/2019	\$5,000.00	\$5,000.00	
07/30/2019	\$5,000.00	\$5,000.00	
10/11/2019	\$5,000.00	\$5,000.00	
	\$20,000.00	\$20,000.00	

**(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:**

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

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

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

The monitoring confirmed the grantee was complying with the terms of the engineer salary grant

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

**New Loans**

Amount	Description
\$182.42	Mukibogoye Cooks
\$182.42	Mukirehe Cooks
\$182.42	Kabalenzi Cooks
\$547.25	Total

Amount	Category
\$0 00	Strengthen Health
\$0.00	Enhance Education
\$547.25	Earn Income
\$547.25	

**Repayments**

Amount	Earn Income Repayments
\$887.67	David - Home Loan
\$517.33	Cooks - Income Gen
<b>\$1,405.00</b>	<b>Total</b>

Amount	Repayment Category
\$887.67	Strengthen Health
\$0.00	Enhance Education
\$517.33	Earn Income
<b>\$1,405.00</b>	<b>Total</b>

**(3) Total Paid:**

ACH/Wire	Year	Purpose		Net Loans
		Loan Disbursements	Loan Repayments	
\$245.61	2016	\$245.61	(\$25.57)	\$220.04
\$924.83	2017	\$924.83	(\$661.48)	\$263.35
\$7,088.24	2018	\$7,088.24	(\$888.79)	\$6,199.45
\$547.25	2019	\$547.25	(\$1,405.00)	(\$857.75)
<b>\$8,805.93</b>		<b>\$8,805.93</b>	<b>(\$2,980.84)</b>	<b>\$5,825.09</b>

Paid	Year	Paid by Better Lives	Paid via	
			Tupendane	Upendo Agro
\$245.61	2016		\$245.61	
\$924.83	2017		\$266.77	\$658.06
\$7,088.24	2018			\$7,088.24
\$547.25	2019			\$547.25
<b>\$8,258.68</b>		<b>\$0.00</b>	<b>\$512.38</b>	<b>\$7,746.30</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.

**BL 990-PF Resp Rpt - SODAT - Loan Administrator 2019**

The support 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
- Build or rent-to-own new homes so that their children have a safer, more hygienic place to live

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

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed	2	3		0
\$ Loaned	\$245.61	\$924.83		\$0.00
\$ Repaid	\$25.57	\$661.48	\$548.25	\$517.33
Path Stage - Strengthen Health				
# Loans distributed			1	0
\$ Loaned			\$7,088.24	\$0.00
\$ Repaid			\$340.54	\$887.67
Path Stage - Enhance Education				
# Loans distributed				0
\$ Loaned				\$0.00
\$ Repaid				\$0.00
Total				
# Loans distributed	2	3	1	0
\$ Loaned	\$245.61	\$924.83	\$7,088.24	\$0.00
\$ Repaid	\$25.57	\$661.48	\$888.79	\$1,405.00

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

<b>New Loans</b>			
Payment Date	\$ Amount Received	\$ Amount Disbursed	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:**

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 effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- August 2019: Onesmo Williams visited Ngara, Tanzania and reviewed SODAT activities.
- November 2019. Onesmo Williams visited Ngara, Tanzania and reviewed SODAT activities

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

Date	Via Upendo Amount	Description
01/14/2019	\$3,567.71	School Grow-own-breakfast
01/22/2019	\$923.28	School Grow-own-breakfast
01/31/2019	\$1,160.19	School Grow-own-breakfast
02/19/2019	\$553.34	School Grow-own-breakfast
02/27/2019	\$551.12	School Grow-own-breakfast
03/11/2019	\$430.73	School Grow-own-breakfast
03/28/2019	\$589.45	School Grow-own-breakfast
04/11/2019	\$341.32	School Grow-own-breakfast
04/29/2019	\$1,788.11	School Grow-own-breakfast
05/08/2019	\$337.55	School Grow-own-breakfast
05/22/2019	\$440.32	School Grow-own-breakfast
06/10/2019	\$262.89	School Grow-own-breakfast
06/17/2019	\$260.33	School Grow-own-breakfast
07/01/2019	\$337.43	School Grow-own-breakfast
07/16/2019		School Grow-own-breakfast
07/30/2019	\$671.96	School Grow-own-breakfast

**BL 990-PF Resp Rpt - SODAT - Operating Grant 2019**

08/07/2019	\$336.05	School Grow-own-breakfast
08/26/2019	\$337.20	School Grow-own-breakfast
09/06/2019	\$1,232.92	School Grow-own-breakfast
09/20/2019	\$338.20	School Grow-own-breakfast
10/07/2019	\$337.99	School Grow-own-breakfast
10/21/2019	\$570.50	School Grow-own-breakfast
11/05/2019	\$259.99	School Grow-own-breakfast
11/18/2019	\$258.63	School Grow-own-breakfast
12/13/2019	\$258.63	School Grow-own-breakfast
12/16/2019	\$289.79	School Grow-own-breakfast
12/27/2019	\$288.90	School Grow-own-breakfast
	<u>\$16,724.54</u>	

Paid	Purpose
\$17,582.29	Grants
(\$1,405.00)	Loan Repayments – see below
\$547.25	New Loans – see below
\$0.00	Shares - see below
\$0.00	Shares – Land
\$0.00	Group Travel Costs
	Intermediary
	USA Bank Fees
<u>\$16,724.54</u>	<u>Total</u>

Grant Amount	Category
\$8,791.14	Health
\$8,791.14	Education
\$0.00	Income
<u>\$17,582.29</u>	

Loan Amount	Description
\$182.42	Mukibogoye Cooks
\$182.42	Mukirehe Cooks
\$182.42	Kabalenzi Cooks
<u>\$547.25</u>	<u>Total</u>

**(3) Total Paid:**

Paid	Year	Grants	Loans	Shares	Group Travel
\$20,767.90	2011	\$20,767.90			
\$35,000.00	2012	\$35,000.00			
\$34,344.64	2013	\$34,344.64			

**BL 990-PF Resp Rpt - SODAT - Operating Grant 2019**

\$25,150.00	2014	\$25,150.00			
\$24,064.23	2015	\$24,064.23			
\$25,911.27	2016	\$25,911.27			
\$28,374.31	2017	\$28,190.46	\$183.85		
\$34,939.30	2018	\$28,739.85	\$6,199.45		
\$16,724.54	2019	\$17,582.29	(\$857.75)	\$0.00	\$0.00
<b>\$245,276.19</b>		<b>\$239,750.64</b>	<b>\$5,525.55</b>	<b>\$0.00</b>	<b>\$0.00</b>

Paid	Year	Paid by WFCF	Paid by Better Lives	Paid via Tupendane	Paid via Upendo Agro
\$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	
\$28,374.31	2017			\$4,864.91	\$23,509.40
\$34,939.30	2018				\$34,939.30
\$16,724.54	2019				\$16,724.54
<b>\$245,276.19</b>		<b>\$90,112.54</b>	<b>\$60,466.00</b>	<b>\$19,524.41</b>	<b>\$75,173.24</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local partner SODA Trust (SODAT) was founded in Tanzania in 2010 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. SODAT is developing into a sustainable social enterprise that provides employment and assists schools with the following three programs.

**Programs:**

- Growing – farming corn and beans to be used in daily school breakfast that provides an extra meal for students to predictably rely on
- Earning – Micro-lending for agriculture, small business, and home improvement.

**Impacts:**

- Strengthen Health – with better nutrition.
- Enhance Education – by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school.
- Earn Income – by investing in agriculture, small business, and improve home.

## BL 990-PF Resp Rpt - SODAT - Operating Grant 2019

SODAT assists schools to do the following;

- Continuous supply of nutritious and safe food to the school students
- Manage large agricultural projects to supply corn and beans for breakfast program
- Manage school inventory of corn and beans

The shop is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.

SODAT's top three achievements in 2019 included:

- Farming nine and a half acres of corn and beans for school breakfast
- Serving over 400,000 bowls of school breakfast primary school students
- Facilitating three self-improvement loans to SODAT employees.

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

Date	Received	Disbursed	Comment
01/14/2019	\$3,567.71	\$3,567.71	
01/22/2019	\$923.28	\$923.28	
01/31/2019	\$1,160.19	\$1,160.19	
02/19/2019	\$553.34	\$553.34	
02/27/2019	\$551.12	\$551.12	
03/11/2019	\$430.73	\$430.73	
03/28/2019	\$589.45	\$589.45	
04/11/2019	\$341.32	\$341.32	
04/29/2019	\$1,788.11	\$1,788.11	
05/08/2019	\$337.55	\$337.55	
05/22/2019	\$440.32	\$440.32	
06/10/2019	\$262.89	\$262.89	
06/17/2019	\$260.33	\$260.33	
07/01/2019	\$337.43	\$337.43	
07/16/2019		\$0.00	
07/30/2019	\$671.96	\$671.96	
08/07/2019	\$336.05	\$336.05	
08/26/2019	\$337.20	\$337.20	
09/06/2019	\$1,232.92	\$1,232.92	
09/20/2019	\$338.20	\$338.20	
10/07/2019	\$337.99	\$337.99	
10/21/2019	\$570.50	\$570.50	
11/05/2019	\$259.99	\$259.99	
11/18/2019	\$258.63	\$258.63	
12/13/2019	\$258.63	\$258.63	
12/16/2019	\$289.79		Disbursed in 2020

**BL 990-PF Resp Rpt - SODAT - Operating Grant 2019**

12/27/2019	\$288.90	Disbursed in 2020
	\$16,724.54	\$16,145.85

**(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
Order completion reports and monthly ABCD story	Growing / School	Jan-19
Order completion reports and monthly ABCD story	Growing / School	Feb-19
Order completion reports and monthly ABCD story	Growing / School	Mar-19
Order completion reports and monthly ABCD story	Growing / School	Apr-19
Order completion reports and monthly ABCD story	Growing / School	May-19
Order completion reports and monthly ABCD story	Growing / School	Jun-19
Order completion reports and monthly ABCD story	Growing / School	Jul-19
Order completion reports and monthly ABCD story	Growing / School	Aug-19
Order completion reports and monthly ABCD story	Growing / School	Sep-19
Order completion reports and monthly ABCD story	Growing / School	Oct-19
Order completion reports and monthly ABCD story	Growing / School	Nov-19
Order completion reports and monthly ABCD story	Growing / School	Dec-19

For more details please visit:  
<http://betterlives.org/africa/tanzania/sodat/>

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant

- August 2019: Onesmo Williams visited Ngara, Tanzania and reviewed SODAT activities.
- November 2019: Onesmo Williams visited Ngara, Tanzania and reviewed SODAT activities.

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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

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

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

**Repayments to Better Lives**

Amount
\$219.78
VICOBA - Maendeleo
\$219.78

**Repayments to External Funders donated to Better Lives**

Amount	Earn Income Repayments
\$1,460.57	Deo - Business
\$5,348.31	Deo House Repayment
\$6,808.88	
\$7,028.66	Total

Amount	Repayment Category
\$5,348.31	Strengthen Health Enhance Education
\$1,680.35	Earn Income

**BL 990-pf resp rpt - Tupendane - loan administrator 2019**

---

\$7,028.66

---

**(3) Total Paid:**

Payment	Year	Loan			Intermediary	CW Repayment Donated
		Loans	Repayment	Total 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)		
\$3,598.55	2017	\$3,518.57	(\$7,606.07)	(\$4,087.50)	\$79.98	\$5,208.60
\$611.00	2018	\$611.00	(\$7,450.07)	(\$6,839.07)		\$5,550.82
\$0.00	2019	\$0.00	(\$7,028.66)	(\$7,028.66)	\$0.00	\$6,808.88
<b>\$10,561.55</b>		<b>\$10,481.57</b>	<b>(\$26,212.22)</b>	<b>(\$15,730.65)</b>	<b>\$79.98</b>	<b>\$17,568.30</b>

Paid	Year	Paid by	Paid via
		Better Lives	Intermediary
\$0.00	2013	\$0.00	
\$1,493.00	2014	\$1,493.00	
\$4,859.00	2015	\$4,859.00	
\$0.00	2016	\$0.00	
\$3,598.55	2017	\$3,598.55	
\$611.00	2018	\$611.00	
\$0.00	2019	\$0.00	
<b>\$10,561.55</b>		<b>\$10,561.55</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:

**BL 990-pf resp rpt - Tupendane - loan administrator 2019**

- 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  
Loans were distributed and repaid in the following amounts:

Quantitative Summary	2017	2018	2019
Helped families progress towards self-reliance:			
Path Stage - Earn Income			
# Loans distributed	3	0	0
\$ Loaned	\$3,598.55	\$0.00	\$0.00
\$ Repaid	\$2,397.46	\$1,899.25	\$1,680.35
Path Stage - Improve Home			
# Loans distributed			
\$ Loaned			
\$ Repaid	\$5,208.60	\$5,550.82	\$5,348.31
Path Stage - Enhance Education			
# Loans distributed			
\$ Loaned			
\$ Repaid			
Total			
# Loans distributed	3	0	0
\$ Loaned	\$3,598.55	\$0.00	\$0.00
\$ Repaid	\$7,606.06	\$7,450.07	\$7,028.66

**(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:**

For details please see reports at:

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- July 2019: Onesmo Williams reviewed all programs and provided assistance with visiting student group

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

Date	Wire	Description
1/24/2019	\$5,501.20	School Breakfast
2/11/2019	\$4,163.20	School Breakfast
	\$9,664.40	Total Chase Bank

01/22/2019	\$5,585.00	School Breakfast
1/23/2019	(\$5,565.00)	School Breakfast
03/05/2019	\$1,264.00	School Breakfast
03/08/2019	\$6,036.00	School Breakfast
03/28/2019	\$2,456.00	School Breakfast
04/10/2019	\$3,528.00	School Breakfast
04/22/2019	\$2,714.00	School Breakfast
05/28/2019	\$2,400.00	School Breakfast
06/10/2019	\$1,204.00	School Breakfast
06/21/2019	\$4,158.00	School Breakfast
07/05/2019	\$4,488.00	School Breakfast
07/16/2019	\$2,427.00	School Breakfast

**BL 990-PF Resp Rpt - Tupendane - Operating Grant 2019**

08/05/2019	\$2,410.00	School Breakfast
08/20/2019	\$2,315.00	School Breakfast
09/06/2019	\$1,719.00	School Breakfast
09/25/2019	\$1,667.00	School Breakfast
10/15/2019	\$2,214.00	School Breakfast
10/17/2019	\$1,384.00	School Breakfast
11/05/2019	\$2,073.00	School Breakfast
11/18/2019	\$1,621.00	School Breakfast
12/02/2019	\$1,206.00	School Breakfast
12/16/2019	\$3,104.00	School Breakfast
12/27/2019	\$3,101.00	School Breakfast
	\$53,509.00	Total Fidelity
	\$63,173.40	Total

Paid	Purpose
\$69,607.72	Grants
(\$7,028.66)	Loan Repayments – see Loan Resp Report
\$0.00	New Loans – see Loan Resp Report
\$0.00	Shares
\$0.00	Shares – Land
\$574.34	Group Travel Costs
\$0.00	Intermediary
\$20.00	USA Bank Fees
\$63,173.40	<b>Total</b>

Paid	Category
\$34,803.86	Health
\$34,803.86	Education
\$0.00	Income
\$69,607.72	

**(3) Total Paid:**

Paid	Year	Purpose	Loan	Shares	Group Travel	Intermediary	USA Bank Fee
\$0.00	2008	Grants					
\$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		

**BL 990-PF Resp Rpt - Tupendane - Operating Grant 2019**

\$68,532.05	2016	\$66,728.05			\$1,804.00		
\$101,994.08	2017	\$76,540.85	(\$7,606.07)	\$25,449.80	\$2,744.59	\$4,864.91	
\$80,315.98	2018	\$87,155.05	(\$6,839.07)	\$0.00	\$0.00	\$0.00	
\$63,173.40	2019	\$69,607.72	(\$7,028.66)	\$0.00	\$574.34	\$0.00	\$20.00
<b>\$760,412.21</b>		<b>\$722,937.49</b>	<b>(\$13,614.80)</b>	<b>\$40,860.25</b>	<b>\$5,344.36</b>	<b>\$4,864.91</b>	<b>\$20.00</b>

Paid	Year	Paid by WFCF	Paid by 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
\$68,532.05	2016		\$68,532.05
\$101,994.08	2017		\$101,994.08
\$80,315.98	2018		\$80,315.98
\$63,173.40	2019		\$63,173.40
<b>\$760,412.21</b>		<b>\$258,784.76</b>	<b>\$501,627.45</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local Tupendane Company was founded in Cambodia in 2009 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. The Shop is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following three programs

**Programs:**

- Growing – operating farming land to supply ingredients for daily breakfast to school students.
- Earning - micro-lending for agriculture, livestock, small business.

## BL 990-PF Resp Rpt - Tupendane - Operating Grant 2019

These programs are designed to assist schools with achieving the following Impacts.

### Impacts:

- Strengthen Health – with better nutrition.
- Enhance Education – by improving their children’s health and studying so that they can increase their attendance and attentiveness for learning at school.
- Earn Income – by investing in agriculture, livestock, small business.

Tupendane assists schools and a community bank to do the following:

- Continuously supply nutritious and safe food to the students, reduce food bills and sell surplus vegetables.
- Encourage sustainable best-practices for continuing farming activities

Tupendane is assisted by:

- Better Lives collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring.
- Student groups from UK who learn about local culture and history while contributing their time and money to assist schools to improve by assisting with:
  - Building organic vegetable gardens, toilets and wells.
  - Planting trees and improving school grounds.
  - Local breakfast program.

Tupendane’s top achievements in 2019 include:

- Farming eight acres of corn and beans for school breakfast
- Building two water distribution systems to support organic vegetable gardens at primary schools
- Supporting community bank with loan to farm three acres of corn

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

Date	Received	Disbursed	Comment
01/22/2019	\$5,585.00	\$5,585.00	Returned wire
1/23/2019	(\$5,565 00)	(\$5,565 00)	Returned wire
1/24/2019	\$5,501 20	\$5,501.20	
2/11/2019	\$4,163 20	\$4,163 20	
03/05/2019	\$1,264 00	\$1,264.00	
03/08/2019	\$6,036.00	\$6,036.00	
03/28/2019	\$2,456.00	\$2,456.00	
04/10/2019	\$3,528 00	\$3,528.00	
04/22/2019	\$2,714.00	\$2,714.00	
05/28/2019	\$2,400.00	\$2,400.00	
06/10/2019	\$1,204.00	\$1,204.00	
06/21/2019	\$4,158.00	\$4,158.00	
07/05/2019	\$4,488.00	\$4,488.00	

**BL 990-PF Resp Rpt - Tupendane - Operating Grant 2019**

07/16/2019	\$2,427.00	\$2,427.00	
08/05/2019	\$2,410.00	\$2,410.00	
08/20/2019	\$2,315.00	\$2,315.00	
09/06/2019	\$1,719.00	\$1,719.00	
09/25/2019	\$1,667.00	\$1,667.00	
10/15/2019	\$2,214.00	\$2,214.00	
10/17/2019	\$1,384.00	\$1,384.00	
11/05/2019	\$2,073.00	\$2,073.00	
11/18/2019	\$1,621.00	\$1,621.00	
12/02/2019	\$1,206.00	\$1,206.00	
12/16/2019	\$3,104.00		Spent in 2020
12/27/2019	\$3,101.00		Spent in 2020
	<u>\$63,173.40</u>	<u>\$56,968.40</u>	

**(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
Order completion reports and monthly ABCD story	Growing / School	Jan-19
Order completion reports and monthly ABCD story	Growing / School	Feb-19
Order completion reports and monthly ABCD story	Growing / School	Mar-19
Order completion reports and monthly ABCD story	Growing / School	Apr-19
Order completion reports and monthly ABCD story	Growing / School	May-19
Order completion reports and monthly ABCD story	Growing / School	Jun-19
Order completion reports and monthly ABCD story	Growing / School	Jul-19
Order completion reports and monthly ABCD story	Growing / School	Aug-19
Order completion reports and monthly ABCD story	Growing / School	Sep-19
Order completion reports and monthly ABCD story	Growing / School	Oct-19
Order completion reports and monthly ABCD story	Growing / School	Nov-19
Order completion reports and monthly ABCD story	Growing / School	Dec-19

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.

## BL 990-PF Resp Rpt - Tupendane - Operating Grant 2019

- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

- July 2019: Onesmo Williams reviewed all programs and provided assistance with visiting student group

## 990-PF Attachment

**BETTER LIVES**  
*EIN # 45-3309167*  
ATTACHMENT TO 2019 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:**

Upendo Agribusiness  
Bonite Springs, Moshi Urban, Kilimanjaro, Tanzania

Veronica Banyeza  
Accountant  
Phone: +255 757 209 239

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

Date	Wire Amount	Description
01/14/2019	\$5,920.00	Program Quality Assurance & Accounting
01/22/2019	\$4,889.00	Program Quality Assurance & Accounting
01/31/2019	\$2,201.00	Program Quality Assurance & Accounting
02/19/2019	\$2,875.00	Program Quality Assurance & Accounting
02/27/2019	\$1,636.00	Program Quality Assurance & Accounting
03/11/2019	\$1,137.00	Program Quality Assurance & Accounting
03/28/2019	\$1,406.00	Program Quality Assurance & Accounting
04/11/2019	\$1,004.00	Program Quality Assurance & Accounting
04/29/2019	\$3,482.00	Program Quality Assurance & Accounting
05/08/2019	\$1,129.00	Program Quality Assurance & Accounting
05/22/2019	\$1,012.00	Program Quality Assurance & Accounting
06/10/2019	\$546.00	Program Quality Assurance & Accounting
06/17/2019	\$866.00	Program Quality Assurance & Accounting
07/01/2019	\$2,335.00	Program Quality Assurance & Accounting
07/16/2019	\$1,048.00	Program Quality Assurance & Accounting
07/30/2019	\$1,086.00	Program Quality Assurance & Accounting
08/07/2019	\$1,774.00	Program Quality Assurance & Accounting
08/26/2019	\$605.00	Program Quality Assurance & Accounting
09/06/2019	\$1,942.00	Program Quality Assurance & Accounting

**BL 990-PF Resp Rpt - Upendo - Operating Grant 2019**

09/20/2019	\$1,397.00	Program Quality Assurance & Accounting
10/07/2019	\$669.00	Program Quality Assurance & Accounting
10/21/2019	\$1,570.00	Program Quality Assurance & Accounting
11/05/2019	\$899.00	Program Quality Assurance & Accounting
11/18/2019	\$707.00	Program Quality Assurance & Accounting
12/13/2019	\$1,263.00	Program Quality Assurance & Accounting
12/16/2019	\$1,001.00	Program Quality Assurance & Accounting
12/27/2019	\$1,080.00	Program Quality Assurance & Accounting
	\$45,479.00	Total

Paid	Purpose	KCM	Lishe Bora	SODAT
\$10,788.72	Grants			
\$0.00	Loan Repayments			
\$0.00	New Loans			
\$0.00	Shares			
\$0.00	Shares – Land			
\$0.00	Group Travel Living Costs			
\$34,690.28	Intermediary	\$3,410.33	\$14,555.42	\$16,724.54
\$45,479.00	Total	\$3,410.33	\$14,555.42	\$16,724.54

Paid	Grant Category
\$3,596.24	Health
\$3,596.24	Education
\$3,596.24	Income
\$10,788.72	Total

**(3) Total Paid:**

Payment	Year	Purpose			Group Travel	Intermediary
		Grants	Loans	Land		
\$26,279.07	2017	\$3,427.73				\$22,851.34
\$57,857.31	2018	\$12,336	\$0			\$45,521.54
\$45,479.00	2019	\$10,789	\$0			\$34,690.28
\$129,615.38		\$26,552.22	\$0.00	\$0.00	\$0.00	\$103,063.16

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

**BL 990-PF Resp Rpt - Upendo - Operating Grant 2019**

Our local partner Upendo Agribusiness was founded based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable.

Our support of Upendo Agribusiness is designed to facilitate this purpose through a partnership, where Upendo Agribusiness provides management consulting and support for local organizations who assist families to progress along the following stages of the path to self-reliance in a sustainable way

- Access Resources - including land, water, renewable energy, and money.
- Apply Knowledge - about the organization of people, process, and parts for designing and implementing solutions for self-reliance.
- Strengthen Health - through good sanitation, hygiene and nutrition.
- Earn Income - to save and invest in productive assets like livestock and small businesses.
- Improve Home - through rent-to-own, home improvement, or new home building.
- Enhance Education - by building toilets, wash basins and kitchens at schools, and providing hygiene and growing school breakfast.

Veronica Banyeza provides accounting and data entry services Onesmo Williams provides management and communications support

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

Date	Received	Disbursed	Comment
01/14/2019	\$5,920.00	\$5,920.00	
01/22/2019	\$4,889.00	\$4,889.00	
01/31/2019	\$2,201.00	\$2,201.00	
02/19/2019	\$2,875.00	\$2,875.00	
02/27/2019	\$1,636.00	\$1,636.00	
03/11/2019	\$1,137.00	\$1,137.00	
03/28/2019	\$1,406.00	\$1,406.00	
04/11/2019	\$1,004.00	\$1,004.00	
04/29/2019	\$3,482.00	\$3,482.00	
05/08/2019	\$1,129.00	\$1,129.00	
05/22/2019	\$1,012.00	\$1,012.00	
06/10/2019	\$546.00	\$546.00	
06/17/2019	\$866.00	\$866.00	
07/01/2019	\$2,335.00	\$2,335.00	
07/16/2019	\$1,048.00	\$1,048.00	
07/30/2019	\$1,086.00	\$1,086.00	
08/07/2019	\$1,774.00	\$1,774.00	
08/26/2019	\$605.00	\$605.00	
09/06/2019	\$1,942.00	\$1,942.00	
09/20/2019	\$1,397.00	\$1,397.00	
10/07/2019	\$669.00	\$669.00	
10/21/2019	\$1,570.00	\$1,570.00	
11/05/2019	\$899.00	\$899.00	

**BL 990-PF Resp Rpt - Upendo - Operating Grant 2019**

11/18/2019	\$707.00	\$707.00	
12/13/2019	\$1,263.00	\$1,263.00	
12/16/2019	\$1,001.00	\$1,001.00	
12/27/2019	\$1,080.00		Disbursed in 2020
	\$45,479.00	\$44,399.00	Total

**(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
Management Accounting Reports and Project Ledgers	Growing / Home & School	Jan-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Feb-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Mar-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Apr-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	May-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Jun-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Jul-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Aug-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Sep-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Oct-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Nov-19
Management Accounting Reports and Project Ledgers	Growing / Home & School	Dec-19

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.

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

## 990-PF Attachment

**BETTER LIVES**  
EIN # 45-3309167  
ATTACHMENT TO 2019 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:**

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:**

**Repayments**

Amount	Earn Income
\$434.09	Michael - Motorbike
<hr/>	
\$434.09	

Amount	Category
\$0.00	Strengthen Health
\$0.00	Enhance Education
\$434.09	Earn Income
<hr/>	
\$434.09	

**(3) Total Paid:**

Payment	Year	Loans	Loan Repayments	Total Loans
\$1,222.22	2015	\$1,222.22	\$0.00	\$1,222.22
\$473.25	2016	\$473.25	(\$273.86)	\$199.39
\$4,746.26	2017	\$4,746.26	(\$416.76)	\$4,329.50
\$0 00	2018	\$0.00	(\$700.62)	(\$700.62)
\$0.00	2019	\$0 00	(\$434.09)	(\$434.09)
<b>\$6,441.73</b>		<b>\$6,441.73</b>	<b>(\$1,825.32)</b>	<b>\$4,616.41</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 is for assisting families to start organic vegetable gardens, operating a water distribution system, and conducting training sessions with families to teach best practices in water conservation, soil management, vegetable growing, and personal management

The shop has submitted loan repayments during the last year as follows:

Quantitative Summary	2016	2017	2018	2019
Helped families progress towards self-reliance:				
Path Stage - Earn Income				
# Loans distributed		2		0
\$ Loaned		\$4,746.26		\$0 00
\$ Repaid		\$416.76	\$700.62	\$434.09
Path Stage - Improve Home				
# Loans distributed	1			
\$ Loaned	\$473.25			
\$ Repaid	\$273.86			

Path Stage - Enhance Education				
# Loans distributed				
\$ Loaned				
\$ Repaid				
Total				
# Loans distributed	1	2	0	0
\$ Loaned	\$473.25	\$4,746.26	\$0.00	\$0.00
\$ Repaid	\$273.86	\$416.76	\$700.62	\$434.09

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

Payment Date	\$ Amount Received	\$ Amount Disbursed	Comment
	\$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:**

Please see monthly reports at: <http://betterlives.org/wamukisa/>

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant

- September 2019: Simon Philipo visited Kikondo, Uganda to observe programs.

## 990-PF Attachment

**BETTER LIVES**  
*E.I.N. # 45-3309167*  
ATTACHMENT TO 2019 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:**

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:**

Pmt Date	Payment	Description
1/22/2019	\$433.05	Growing / Home
1/30/2019	\$136.35	Growing / Home
2/11/2019	\$294.02	Growing / Home
3/15/2019	\$425.86	Growing / Home
4/16/2019	\$197.00	Growing / Home
4/25/2019	\$297.20	Growing / Home
	<hr/>	
	\$1,783.48	Total Chase
	<hr/>	
02/27/2019	\$290.00	Growing / Home
02/28/2019	(\$250.00)	Growing / Home
03/11/2019	\$135.00	Growing / Home
03/13/2019	(\$90.00)	Growing / Home
03/28/2019	\$202.00	Growing / Home
04/02/2019	(\$157.00)	Growing / Home
04/10/2019	\$199.00	Growing / Home
04/12/2019	(\$154.00)	Growing / Home
05/08/2019	\$136.00	Growing / Home

**BL 990-PF Resp Rpt - Wamukisa - Operating Grant 2019**

05/22/2019	\$359.00	Growing / Home
06/10/2019	\$257.00	Growing / Home
06/17/2019	\$189.00	Growing / Home
07/01/2019	\$256.00	Growing / Home
07/17/2019	\$202.00	Growing / Home
07/30/2019	\$197.00	Growing / Home
08/07/2019	\$196.00	Growing / Home
09/06/2019	\$512.00	Growing / Home
09/20/2019	\$200.00	Growing / Home
10/10/2019	\$200.00	Growing / Home
10/21/2019	\$203.00	Growing / Home
11/05/2019	\$196.00	Growing / Home
11/18/2019	\$192.00	Growing / Home
12/02/2019	\$205.00	Growing / Home
12/16/2019	\$815.00	Growing / Home
12/23/2019	\$215.00	Growing / Home
12/23/2019	\$200.00	Growing / Home
12/27/2019	\$336.00	Growing / Home
		<hr/>
	\$5,241.00	Total Fidelity
		<hr/>
	\$7,024.48	Total
		<hr/>

Paid	Purpose
\$7,283.57	Grants
(\$434.09)	Loan Repayments – see Loan Resp Report
\$0.00	New Loans – see Loan Resp Report
\$0.00	Shares
\$0.00	Shares – Land
\$0.00	Group Travel Costs
	Intermediary
\$175.00	USA Bank Fees
<hr/>	
\$7,024.48	<b>Total</b>
<hr/>	

Paid	Category
\$7,283.57	Health
\$0.00	Education
\$0.00	Income
<hr/>	
\$7,283.57	
<hr/>	

**(3) Total Paid:**

Payment	Year	Grants	Loans	Shares	Group Travel	Bank Fee
\$1,120.00	2014	\$1,120.00				
\$11,013.00	2015	\$9,790.78	\$1,222.22			
\$7,378.81	2016	\$7,378.81				
\$6,338.37	2017	\$4,991.32	(\$416.76)	\$1,763.81		
\$6,057.07	2018	\$6,757.69	(\$700.62)			
\$7,024.48	2019	\$7,283.57	(\$434.09)			\$175.00
<b>\$38,931.73</b>		<b>\$37,322.16</b>	<b>(\$329.24)</b>	<b>\$1,763.81</b>	<b>\$0.00</b>	<b>\$175.00</b>

**(4) Purpose:**

Better Lives purpose is assisting families living in rural poverty to achieve sustainable food and income self-sufficiency, so that their children can grow up healthy, educated and earn an income to support a happy family of their own.

Our local partner Wamukisa Support Organization was founded in Uganda in 2014 based upon the idea that economic development requires empowering local leaders and supporting initiatives that are financially, environmentally, and culturally sustainable. Wamukisa is developing into a sustainable social enterprise that provides employment and assists families living in rural poverty with the following two programs.

**Programs:**

- Growing - teaching families about best practices for organic gardening and assisting them with building their home gardens using the Food Always in The Home (FAITH) method of gardening. The gardens provide nutritious food for the families and additional income from selling surplus vegetables.
- Earning – providing trainings and mentorship to members of community banking groups and assisting the groups with good record keeping. Community Banking groups provide an opportunity for families with gardens to save and invest money in local projects.

These two programs are designed to assist families with achieving the following Impacts.

**Impacts:**

- Strengthen Health – with better nutrition.
- Access Resources – by giving families an opportunity to save and invest in their community.
- Earn Income – by investing in agriculture, livestock, small business.

Wamukisa assists families to do the following:

- Continuously supply nutritious and safe food to the family, reduce food bills and sell surplus vegetables.
- Provide access to reliable and dependable savings and loans institutions.
- Earn income and pay for their children’s education.

**BL 990-PF Resp Rpt - Wamukisa - Operating Grant 2019**

Wamukisa is assisted by:

- Better Lives Collaborators who assist with the design and implementation of self-sufficiency solutions.
- Sponsors who provide support for ongoing family organic gardening mentoring.

Wamukisa assists the families to progress from one stage to the next. Wamukisa's top two achievements in 2019 included:

- Providing mentorship to a community banking group's business that earned \$833 after expenses and loan repayments
- Growing and selling \$1,114 of organic vegetables and fruit from their demonstration farm

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

Payment Date	\$ Amount Received	\$ Amount Spent	Comment
1/22/2019	\$433.05	\$433.05	
1/30/2019	\$136.35	\$136.35	
2/11/2019	\$294.02	\$294.02	
02/27/2019	\$290.00	\$290.00	
02/28/2019	(\$250.00)	(\$250.00)	
03/11/2019	\$135.00	\$135.00	
03/13/2019	(\$90.00)	(\$90.00)	
3/15/2019	\$425.86	\$425.86	
4/16/2019	\$197.00	\$197.00	
4/25/2019	\$297.20	\$297.20	
03/28/2019	\$202.00	\$202.00	
04/02/2019	(\$157.00)	(\$157.00)	
04/10/2019	\$199.00	\$199.00	
04/12/2019	(\$154.00)	(\$154.00)	
05/08/2019	\$136.00	\$136.00	
05/22/2019	\$359.00	\$359.00	
06/10/2019	\$257.00	\$257.00	
06/17/2019	\$189.00	\$189.00	
07/01/2019	\$256.00	\$256.00	
07/17/2019	\$202.00	\$202.00	
07/30/2019	\$197.00	\$197.00	
08/07/2019	\$196.00	\$196.00	
09/06/2019	\$512.00	\$512.00	
09/20/2019	\$200.00	\$200.00	
10/10/2019	\$200.00	\$200.00	
10/21/2019	\$203.00	\$203.00	
11/05/2019	\$196.00	\$196.00	
11/18/2019	\$192.00	\$192.00	
12/02/2019	\$205.00	\$205.00	

**BL 990-PF Resp Rpt - Wamukisa - Operating Grant 2019**

12/16/2019	\$815.00	\$815.00	
12/23/2019	\$215.00		Spent in 2020
12/23/2019	\$200.00		Spent in 2020
12/27/2019	\$336.00		Spent in 2020
	<u>\$7,024.48</u>	<u>\$6,273.48</u>	

**(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
Order completion reports and monthly ABCD story	Growing / Home	Jan-19
Order completion reports and monthly ABCD story	Growing / Home	Feb-19
Order completion reports and monthly ABCD story	Growing / Home	Mar-19
Order completion reports and monthly ABCD story	Growing / Home	Apr-19
Order completion reports and monthly ABCD story	Growing / Home	May-19
Order completion reports and monthly ABCD story	Growing / Home	Jun-19
Order completion reports and monthly ABCD story	Growing / Home	Jul-19
Order completion reports and monthly ABCD story	Growing / Home	Aug-19
Order completion reports and monthly ABCD story	Growing / Home	Sep-19
Order completion reports and monthly ABCD story	Growing / Home	Oct-19
Order completion reports and monthly ABCD story	Growing / Home	Nov-19
Order completion reports and monthly ABCD story	Growing / Home	Dec-19

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

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

Better Lives monitored the effective use of all funds provided with a weekly phone call and the following bi-weekly verification reporting:

- Management Accounting Reporting (MAR) – reconciling money sent with receipts for all expenditures.
- Order Completion – proof of delivery confirmed with photographs of deliverables, weekly phone calls and regular emails.
- Stories of Achievement, Benefits, Challenges & Dreams (ABCD).

That was further verified by the following site review to verify the delivery quality and sustainability of the projects. The reviews confirmed that the grantee was complying with the terms of the grant.

## 990-PF Attachment

**BETTER LIVES**  
 EIN # 45-3309167  
 ATTACHMENT TO 2019 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:** 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:**

Pmt Date	Payment	Description
		<b>Grants</b>
4/29/2019	\$2,000.00	Leadership Academy
	<b>\$2,000.00</b>	<b>Total</b>

Amount	Category
	Health
\$2,000.00	Education
	Income
<b>\$2,000.00</b>	<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

**BL 990-PF Resp Rpt - Youth Center - Collaborating Partner 2019**

\$2,000.00	2015	\$2,000 00
\$3,000.00	2016	\$3,000.00
\$3,000.00	2017	\$3,000.00
\$3,000.00	2018	\$3,000.00
\$2,000 00	2019	\$2,000.00
<u>\$16,000.00</u>		<u>\$16,000.00</u>

**(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:**

Date	\$ Received	\$ Disbursed	Comment
4/29/2019	\$2,000 00	\$2,000.00	
	\$2,000.00	\$2,000.00	

**(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
How the 2013 Leadership Academy assisted Mark	Education	4/15/2019

For details please see <http://betterlives.org/americas/usa/youth-center/>

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

**BL 990-PF Resp Rpt - Youth Center - Collaborating Partner 2019**

Better Lives monitored the use of funds by this USA based charity that is a 501 ( c ) ( 3 ) organization with the above report.

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