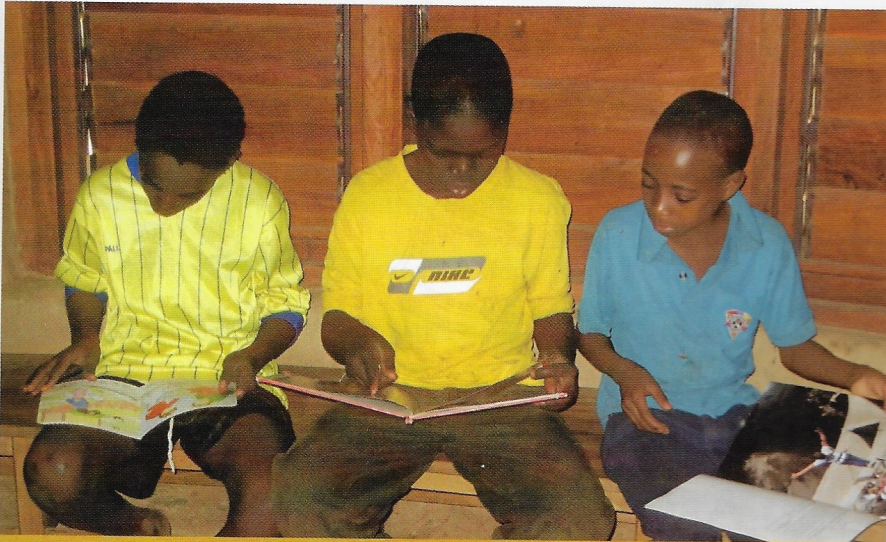


GIVING IT AWAY

These little-known charities are worth your donations, too

By Jamie B. Russell



The Lubuto Library Project (lubuto.org) provides collections and services to sub-Saharan street children at this library it built in Lusaka, Zambia.

Chances are you've been contributing to the same worthy causes year after year, the high-profile ones with big advertising budgets and visible press coverage like Alzheimer's, cancer, heart disease, or AIDS research. Or perhaps you give money to well-known groups like Habitat for Humanity and Doctors Without Borders.

But for every name-brand organization, there are many smaller, off-the-radar-screen groups that will put your money to immediate use, with a far lower percentage going to administrative costs. With smaller aid organizations, a modest cash infusion can stretch much further to benefit the people you really want to help, in places long overlooked by larger, more established charities.

Here are some examples.

Kids don't learn well when they're hungry. After successfully establishing health clinics in the poorest parts of rural Haiti over the past 20 years, Partners in Health has begun a daily hot-lunch program for schoolchildren

who otherwise would have no food during the day. Website: pih.org.

The street children of Oaxaca, Mexico, still sell their wares on the street each day, but now they have a community center, school scholarships, medical attention, and simple items like toothbrushes and shoes—all thanks to a vacationing American couple who saw their plight 12 years ago and decided to help. Website: oaxacastreetchildrengrassroots.org.

The hunger for literacy brought to this country by many immigrant families is still alive today, but it's more likely to be fed by technology than print media. Not so in many other cultures. A number of organizations are distributing books and building libraries around the world. People United for Libraries in Africa began by building a library for AIDS orphans in Malawi in 2002 and has since built many other libraries in preschools, prisons, and local communities. Website: pulafrica.org. READ Global has built 44 libraries in Nepal and has just received its second

Gates Foundation grant to expand to four more countries. Website: readglobal.org. (When checking out READ Global on the sites that verify nonprofit information, mentioned below, use the full name, Rural Education and Development.)

Micro loans have become a potent economic tool. Conceived by Nobel Prize winner Muhammad Yunus and the Grameen Bank in Bangladesh more than 20 years ago, these loans enable people in poor areas, especially women, to start small businesses with the loans. The Grameen Foundation supports other microfinance institutions around the world. Website: grameenfoundation.org. Similarly, Kiva harnesses the true power of the Web to serve the global economy. You can choose exactly who you want to lend to, interest free, anywhere in the world, only at their website: kiva.org.

In a real-life example of "pay it forward," Heifer International provides income-producing farm animals to poor families in developing nations, with the proviso that they donate one of the animal's offspring to another local family, so that they can, in turn, become self-sufficient by selling the milk, cheese, eggs, or meat produced by the donated animal. Website: heifer.org.

Before giving to an organization, check them out at guidestar.org or charitynavigator.org. Many smaller groups are not yet included, so read their websites carefully, and contact them directly for more information. And be sure they have 501(c)(3) status.

Tip: Check with your present or former employer to see if they will match your donation. Many companies will match dollar for dollar, even after retirement.

eldr.com: Go to eldr.com/give for more organizations.