



DEAR FRIENDS,

When we look back on the year, we are grateful to you for what we have accomplished together. Across Yemen, Puerto Rico, Bangladesh, Syria, Central America, and Mozambique, among many other places, our work is delivering tangible, measurable impact: providing lifesaving aid, partnering with local organizations to achieve long-term solutions, and using our strong policy voice to advocate for change.

Our efforts are supporting people and building their resilience in complex, often-volatile contexts. In Central America and Mexico, we partnered with local teams and communities to provide humanitarian support to thousands of people fleeing their homes because of violence and poverty, while simultaneously working to address the drivers that cause them to flee. In the US, we influenced substantive legislative policy shifts calling for the Trump administration to end its support for the horrific Saudi-led war in Yemen. In southern Africa, we reached cyclone survivors with much-needed assistance, and in South Sudan, we supported families battling the extreme hunger crisis.

With your support, we continued to help women and their families create lasting solutions to lift themselves from extreme poverty. Increasing the power, voice, and well-being of marginalized women is a precondition to tackling the injustice of poverty—and thus is a key outcome by which we measure the impact and efficacy of our work. To that end, we place a feminist lens on our policy analysis and research, our partnership approaches, our humanitarian engagement, and our hiring practices—and through all aspects of our work—to assure we are addressing the root causes of poverty, inequality, and injustice.

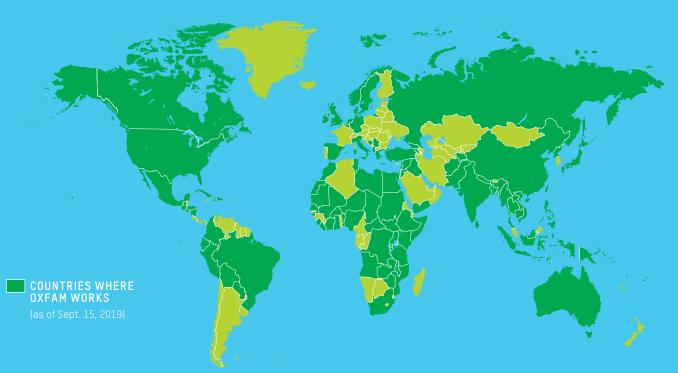
All of this is challenging, life-changing work—and none of it would be possible without your generosity and commitment to us, and to the people and communities we serve. Thank you. We are so grateful for your partnership.

Our mission to end the injustice of poverty remains as important as ever. As we develop our next organizational strategy, our work today remains vital and is delivering immediate impact. In this complex and fast-moving world—and thanks to your support—we will continue to raise our voice and leverage our strong foundation to multiply our impact, both around the world and here in the US.

ABBY MAXMAN PRESIDENT & CEO

SMITA SINGH CHAIR, BOARD OF DIRECTORS

OXFAM AMERICA IS PART OF THE OXFAM CONFEDERATION: 20 SISTER ORGANIZATIONS WORKING COLLABORATIVELY AROUND THE WORLD. BETWEEN APRIL 1, 2018, AND MARCH 31, 2019, THE CONFEDERATION'S TOTAL EXPENDITURES WERE \$1.14 BILLION.



WHERE WE WORK

Afghanistan
Albania
Angola
Armenia
Australia
Bangladesh
Belgium
Benin
Bolivia
Bosnia and
Herzegovina
Brazil
Burkina Faso
Burundi
Cambodia
Canada
Central African
Republic
Chad
China
Colombia
Côte d'Ivoire
Cuba
Democratic Repub

Egypt
El Salvador
Ethiopia
Fiji
Georgia
Germany
Ghana
Greece
Guatemala
Guinea-Bissau
Haiti
Honduras
Hong Kong
India
Indonesia
Iraq
Ireland
Israel
Italy
Japan
Jordan
Kenya
Laos
Lebanon

Mali
Mauritania
Mexico
Morocco
Mozambique
Myanmar
Nepal
Netherlands
Nicaragua
Niger
Nigeria
North Korea
Norway
Occupied Palestiniar
Territory
Pakistan
Papua New Guinea
Paraguay
Peru
Philippines
Puerto Rico
Russian Federation
Rwanda
Senegal
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South Africa
South Sudan
Spain
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Syria
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Thailand
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America
Vanuatu
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YOUR SUPPORT FIGHTS POVERTY AT EVERY LEVEL

Oxfam is a global organization working to end the injustice of poverty. Your generous partnership enables us to help people build better futures for themselves, hold the powerful accountable, and save lives in disasters. Our mission is to tackle the root causes of poverty and create lasting solutions.

We realize this mission in three ways:

. WE HELP PEOPLE BUIL

THEMSELVES. Oxfam provides grants and technical support to local organizations around the world. Together with these partners, we support long-term solutions that help poor communities grow nutritious food, access land and clean water, and obtain decent work and fair wages.

2. WE HOLD THE POWERFUL ACCOUNTABLE. Oxfam uses advocacy to tackle the systems, policies, and practices that keep people trapped in poverty. We take on inequality, climate justice, gender justice, and inequities in the food chain, and we advocate for the basic human rights and dignity of survivors of conflicts and disasters. We challenge governments, multinational companies, international organizations, and other actors to use their vast power and influence to improve the lives of poor and vulnerable people.

3. WE SAVE LIVES IN DISASTERS. Oxfam works with local people to lead humanitarian responses that provide immediate relief during conflicts and disasters, and to build resilience against future threats.

In the pages ahead, you will see results of some of the work we have focused on in fiscal year 2018, including efforts to save lives by changing the nature of emergency response, empowering citizens to hold their governments accountable, reforming our food system, and ensuring women's inclusion and leadership. None of this would be possible without your active support. Thank you!



WE HELP PEOPLE BUILD BETTER FUTURES FOR THEMSELVES

Oxfam provides grants and technical support to local organizations around the world to support long-term solutions that help people grow nutritious food, access land and clean water, and—as one of our programs in Jordan illustrates—obtain decent work and fair wages.

MORE THAN A PIPE DREAM

Water scarcity is a major problem in Jordan. Aging water infrastructure and a rapidly increasing population—the conflict in Syria has driven more than 650,000 Syrians to settle in Jordan—have created a situation where every drop counts.

Currently, more than 40 percent of Jordan's water leaks out of broken pipes, so knowing how to fix them is critical. When Oxfam and its partners started a program in northern Jordan to improve the water sector, we made training plumbers—particularly women—a priority.

Funding from the Canadian government helped us equip more than 400 women with basic plumbing skills not only to fix leaks in their homes but to acquire enough plumbing knowhow to enter the labor market.

Mariam Tawfeeq Matlaq, 44, picked up a wrench five years ago and started her own business north of Amman soon after. "As soon as I received the training to be a plumber, I had a dream to open a shop," she says, though it wasn't easy to get off the ground. "There are negative perceptions of a woman plumbing in my community. The competition between me and the male plumbers can be difficult."

Still, she says, "I've proved it to people, my community, and the world around me that women can do anything, whether it is conventional or not."

Matlaq has trained many women and recommends them for jobs when she can.

"Women here want to work," she says. "We want opportunities, but often there aren't any for us. We need support from organizations to keep growing these opportunities."





ABOVE, TOP: Mariam Tawfeeq Matlaq fixes the water tank on her rooftop in Zarqa, north of Amman, Jordan, after receiving training from Oxfam on basic plumbing skills. Now she's training other women to become plumbers.

ABOVE, BOTTOM: Matlaq opened her hardware store a year ago in Zarqa and employs several male plumbers who work across the city.

OPPOSITE: "I have been a plumber for five years now. I like it a lot—I especially like the challenges I face," Matlaq says.

PHOTOS: Abbie Trayler-Smith/Oxfam



WE HOLD THE POWERFUL ACCOUNTABLE

Our mission is to tackle the systems, policies, and practices that keep people trapped in poverty. That includes challenging companies and governments to ensure people have a say in issues that affect them. Our partnership with the community of Phalombe, in southern Malawi, illustrates how we put this into practice.

A COMMUNITY EXERCISES ITS RIGHTS

Dorothy Bonongwe has lived in Phalombe her entire life and, like her neighbors, has always relied on a nearby river for fresh water. But a foreign mining company put a stop to that.

"There was a river right behind the mountain where the mining activities are taking place now," she said. "The mine blocked the river, and water is no longer flowing toward us as it used to. At times we would even be forced to buy water."

Oxfam and its local partner, the Centre for Environmental Policy and Advocacy, met with Bonongwe and her community to talk about their rights and how to exercise them, circulating manuals that explain what free, prior, and informed consent (FPIC) is. FPIC calls for a community's consultation and participation in any oil, gas, or mining project that affects them.

"We were told that it is us who should choose the type of development we would want to see in our communities," Bonongwe said. "The books show where people are questioning company authorities as to who they are, so we are also asking the same questions, like, 'Who are you? Where are you coming from? And what do you want in our community?'"

Bonogwe and others used the manuals to negotiate with mine officials. Because of their conversations, the mining company built a road and drilled boreholes to access water, one in a school compound.

"It was very difficult to invite the mine authorities for meetings, but now we are able to do so through FPIC," said Bonongwe, who is now teaching other community members about FPIC. "We are now able to invite them, and they come to meet the community."





ABOVE, TOP: In her role as an extractives advocacy facilitator, Dorothy Bonongwe teaches others about free, prior, and informed consent.

ABOVE, BOTTOM: Dorothy Bonongwe and a community member look through illustrated manuals about FPIC provided by Oxfam and its partner.

OPPOSITE: Dorothy Bonongwe, 28, stands on a road created by a foreign mining group in Phalombe, Malawi, that was created at the community's urging. "It was difficult before to invite the mine authorities. They would ask us many questions ... and say that we were a rebellious group. But now they understand us."

PHOTOS: Aurelie Marrier d'Unienville/Oxfam



WE SAVE LIVES IN DISASTERS AND CONFLICTS

We work with local organizations to provide assistance during conflicts and disasters, but we also partner with community and national advocates to change the conditions that create them. That's the case in Central America and Mexico, where Oxfam has worked for many decades.

LITTLE CHOICE BUT TO LEAVE

Last fall, Nelson Chavez left his home in El Salvador because he couldn't make enough money to support his family. He worked for a honey producer, bottling honey and selling it from his home. But his income only covered half of what his family needs.

Chavez was one of thousands of people fleeing El Salvador, Guatemala, Honduras, and Mexico to look for a better life in the United States. "What we have in common is the necessity to migrate," he said. "The majority of us do hard work like construction and farm labor, and we are poor. We live on what we make each day."

Oxfam and its partners provided immediate help to Chavez and others in Guatemala with food packages, portable toilets, drinking water, vitamins and rehydration drinks, canopies, and hygiene kits—which included information about how to report acts of violence and human trafficking. In Mexico, we distributed water, thermoses, pots of Vaseline for sore feet, and oral rehydration salts.

But we also provided financial support to local migrants' rights organizations and shelter networks, and called on the governments of Guatemala, Mexico, and the US to protect and guarantee the rights of asylum-seekers and ensure that children aren't separated from their families.

Oxfam President and CEO Abby Maxman visited Tijuana, Mexico, in January to meet with migrants, asylum-seekers, and partner organizations. "The migrants I met in Tijuana are no different than the people who first built our country and what generations of Americans have done: arrive with aspirations to build a better life," she said. "We should live up to our legacy as a welcoming nation that was built on the hard work of immigrants, rather than demonize and criminalize them."





ABOVE, TOP: Nelson Chavez, from El Salvador, left his home and walked to the Guatemala-Mexico border. "There are almost no opportunities to work in my country." *Elizabeth Stevens/Oxfam*

ABOVE, BOTTOM: Oxfam staff Alejandro Orozco and Sherry Toc deliver an inflatable mattress to a man arriving at a shelter in Tecún Umán, Guatemala. *Alyssa Eisenstein/Oxfam*

OPPOSITE: People from La Trinidad, Guatemala, evacuate their community after the eruption of Fuego volcano last June. Oxfam helped those who were displaced. *James Rodriguez/Panos for Oxfam America*



OXFAM'S IMPACT

Oxfam staff and independent third-party professionals regularly monitor the work we and our partners do and evaluate programs at key moments. This information prompts us to change course when needed and helps us learn how to do our work better.

RETHINKING GENDER ROLES HELPS WOMEN BECOME LEADERS IN CAMBODIA

Oxfam's Saving for Change initiative is helping more than 877,000 people in seven countries establish savings and loan groups, which provide communities a way to save money and can lead to an affordable source of finance for small businesses.

Saving for Change (SfC) groups also provide an important platform for business and leadership training, particularly for aspiring women leaders. Women are encouraged to take leadership roles in SfC groups and in village councils and other bodies as a means to redress lack of opportunities that hold women and their families in poverty, and to enable women's perspectives to become more prominent in decision-making bodies.

It was with some concern, then, that staff found in a 2017 evaluation of SfC programming that women's participation in leadership opportunities in roughly 157 communities in four provinces in Cambodia had decreased by 16 percent. Women "spent their time running businesses, which reduced available time for ... engagement in local meetings/events," the evaluation found. Forty-three percent of the women interviewed said they were also busy with housework.

Oxfam staff recommended Gender Action Learning Systems (GALS) training, which is designed to help men and women rethink their traditional gender roles, and share the household chores. Sharing housework gives women more time for leadership opportunities.

"The distribution of care duties unlocks the possibility of changing the power dynamics in the community," says Julio Espinoza, Oxfam's senior adviser on monitoring and evaluation.

In 2018, Oxfam included GALS training for 60 families involved in SfC groups in Cambodia, and early reports indicate these men and women are now making family decisions together and sharing household chores. Domestic violence incidents are down in 75 percent of the families. Nearly 90 percent reported that couples are now involved in income-generating agricultural production together (instead of limiting women to small-scale livestock and vegetable production just for family needs).

One couple in Kampong Thom province told Oxfam staff that GALS training helped them resolve constant quarrels about money, reduced domestic violence, and encouraged the husband to quit drinking. They now share the housework and all family decisions.

"No more worries about how our money is spent, or being abused," the wife told staff. They now peacefully carry out their farming work together, "knowing that we can rely on each other."

Most importantly, follow-up discussions with families indicate that "the number of women in management committees of farmer organizations increased to 77 percent," as a July 2018 report from Oxfam partners and staff notes. "Women's voices are now being heard in decision-making positions in the community."

OPPOSITE: Phrav Chreb sifts rice at her home in Pursat province in Cambodia, where she lives with her husband and two daughters. After joining a Saving for Change group and getting business training, Chreb and her husband have increased their rice production, and they are now investing in a water purification business in their town. Chreb said, "I'm proud of myself. I have knowledge that no one can steal, and I can use it to run a business, to make money."

PHOTO: Savann Oeurm/Oxfam America

FINANCIAL INFORMATION

(April 1, 2018, to March 31, 2019)

Financial results for fiscal year 2019, while lower than last year's unusually strong results, reflected continued strong support from our donors. Revenues totaled \$88 million, a decrease of 11 percent. Contributions were 8 percent lower than in 2018. We attribute this partly to strong contributions in 2018 due to changes in the tax law that took effect January 1, 2018, and significant grants received in 2018 that funded programs over multiple years.

Restricted contributions of \$31.6 million this year included \$11 and \$3 million grants funding three-year programs supporting research and advocacy. We also received a gift of \$3 million for general support to be used in equal installments in the next three years. Restricted contributions were lower than fiscal 2018 by \$4.5 million due largely to support we received for our response to Hurricane Maria in Puerto Rico that did not recur in 2019.

Unrestricted contributions of \$48.5 million included bequest income of \$7.9 million and a \$2 million foundation grant.
Unrestricted contributions were 5 percent lower than last year.

Investment income was strong despite significant market volatility during the year. Investments contributed \$3.1 million to support programs and general operations.

Our \$67.5 million investment in program services was 5 percent lower than fiscal 2018 due to the completion of contracts and restricted grants and the transition from an expiring grant to its replacement, which impacted multiple program areas. Our investment in program services was 77 percent of total expenditure compared with 76 percent last year.

Our saving lives program spend was \$24.1 million, a 10 percent increase over last year. We invested \$6.2 million in Sudan, reaching over 200,000 people who continue to be affected by conflict and drought. We worked with communities to reduce disaster risks and build response capacity, investing \$3.3 million. In Puerto Rico, we worked with partners and communities in their efforts to recover from the impact of Hurricane Maria, investing \$1.3 million.

Our campaigns for social justice expense of \$19.1 million was 7 percent lower in fiscal 2019, owing to a reduced investment of \$1.5 million because of the above-mentioned grant transition. Significant direct investments in addressing policy issues included spending to reduce inequality of \$2.2 million, holding corporations accountable of \$2 million, and improving the effectiveness of international aid of \$2.3 million.

Our investment in programs to overcome poverty and injustice of \$18.9 million was \$4.3 million lower in part as we transitioned from the previously mentioned global grant. We also completed an agricultural program in partnership with the Ethiopian government. In fiscal 2019 we increased our investment in social accountability of extractive industries, investing \$7.2

million. We also increased our focus on women and girls with programs to reduce gender-based violence and increase awareness of gender rights, making direct investments of \$2.3 million, as well as ensuring genderwas part of all of our programming investment. Agricultural and water and land rights programs invested \$3.1 million to enhance food security, livelihoods, and productive capacity.

Our public education program investment of \$5.3 million increased 5 percent as we continued to reach out to supporters and constituents, keeping them informed on key issues and developments. We increased our investment in digital outreach by 25 percent to \$1.1 million, reaching more supporters and new constituencies. Our investment in support services was 10 percent lower, with reduced costs in both management and general, and fundraising.

We ended the year just above breakeven, with a modest addition to total assets of \$45,000. We invested a portion of our unrestricted reserves in our programs, using \$3.7 million. We ended the year with a continued strong reserve position with \$31.7 million in unrestricted net assets and \$43.6 million in unrestricted cash and investments. We will continue to look for opportunities to invest our reserves as appropriate to maintain the level of our programs and ensure the long-term health of Oxfam America.

N. JAMES SHACHOY TREASURER



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OXFAM HIGHLY RATED

Oxfam America is rated highly by leading independent evaluators and supporters and is recommended by Charity Navigator, the nation's largest charity evaluator. Oxfam has earned Guidestar's highest "Platinum" status for commitment to transparency, and CharityWatch's "Top-Rated Charity" listing with an "A-" rating.

These rankings place 0xfam among an elite group of charitable organizations nationally.

(as of Sept. 15, 2019)

CONSOLIDATED STATEMENT OF ACTIVITIES

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

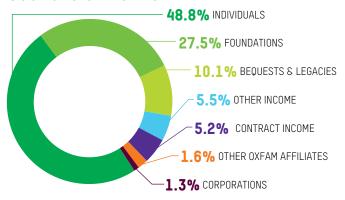
	UNRESTRICTED	RESTRICTED	2019 TOTAL	2018 TOTAL
REVENUE, GAINS, AND OTHER SUPPORT				
Contributions	\$48,473,000	\$31,614,000	\$80,087,000	\$87,130,000
Contract income	4,531,000	-	4,531,000	6,641,000
Investment & other interest income	2,279,000	786,000	3,065,000	4,194,000
Donated in-kind services & materials	309,000	-	309,000	1,301,000
Other	47,000	-	47,000	38,000
Net assets released from restrictions	28,687,000	(28,687,000)	-	-
Total revenue, gains, and other support	\$84,326,000	\$3,713,000	\$88,039,000	\$ 99,304,000
EXPENSES				
PROGRAM SERVICES				
Programs to overcome poverty and injustice	\$18,933,000	-	\$18,933,000	\$23,244,000
Saving lives: Emergency response and preparedness	24,078,000	-	24,078,000	21,881,000
Campaigning for social justice	19,144,000	-	19,144,000	20,648,000
Public education	5,311,000	-	5,311,000	5,043,000
Total program services	67,466,000	-	67,466,000	70,816,000
SUPPORT SERVICES				
Management and general	6,360,000	-	6,360,000	7,198,000
Fundraising	14,168,000	-	14,168,000	15,486,000
Total support services	20,528,000	_	20,528,000	22,684,000
Total expenses	\$87,994,000	-	\$87,994,000	\$93,500,000
CHANGE IN NET ASSETS				
Increase (decrease) in net assets	(\$3,668,000)	\$3,713,000	\$45,000	\$5,804,000
Net assets, beginning of year	35,336,000	36,226,000	71,562,000	65,758,000
Net assets, end of year	\$31,668,000	\$39,939,000	\$71,607,000	\$71,562,000

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

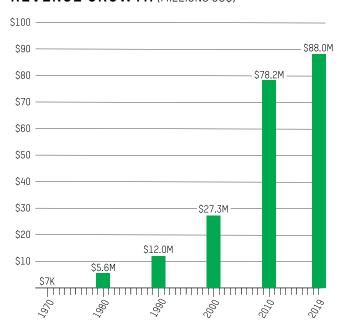
(Oxfam America and Oxfam America Action Fund | Years ending March 31)

	2019	2018
ASSETS		
Cash	\$8,857,000	\$5,885,000
Investments	56,786,000	60,867,000
Prepaid expenses and receivables	23,484,000	20,527,000
Fixed and other assets	2,128,000	2,351,000
Total assets	\$91,255,000	\$89,630,000
LIABILITIES AND NET ASSETS		
LIABILITIES		
Accounts payable and accrued expenses	\$7,586,000	\$6,627,000
Grants payable	5,142,000	4,890,000
Other liabilities	6,920,000	6,551,000
Total liabilities	19,648,000	18,068,000
NET ASSETS		
Without donor restrictions	\$31,668,000	\$35,336,000
With donor restrictions	39,939,000	36,226,000
Total net assets	71,607,000	71,562,000
Total liabilities and net assets	\$91,255,000	\$89,630,000

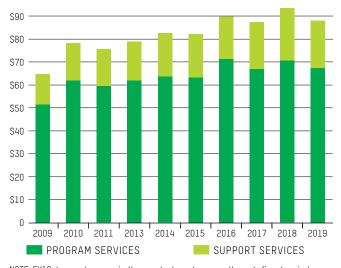
SOURCES OF FUNDS



REVENUE GROWTH (MILLIONS US\$)

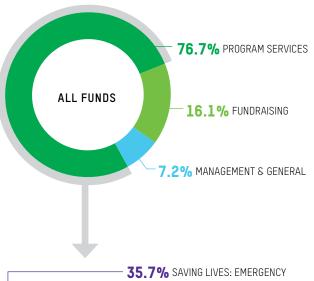


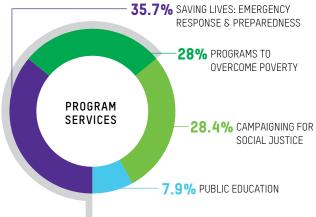
ANNUAL INVESTMENT IN PROGRAM & SUPPORT SERVICES (MILLIONS US\$)

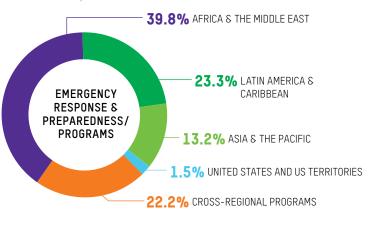


NOTE: FY12 does not appear in the graph above because the only fiscal period ending in 2012 was a five-month interim period and therefore not comparable.

USES OF FUNDS









For Oxfam America's 2019 financial statements and most recent Form 990, go to oxfamamerica.org/financials.

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las of Sept. 15, 2019

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OXFAM CONNECT

Under the theme of "Experience, Engage, and Empower," supporters joined Oxfam and its partners in a new event designed to share the ways we're working to end the injustice of poverty around the world.

More than 100 donors and supporters came to Boston in April for Oxfam Connect, our first-ever conference for donors, volunteers, and allies, to learn more about Oxfam's strategies for fighting global poverty.

Over the two-day gathering, participants attended panel discussions, workshops, and interactive sessions on topics that covered the breadth of Oxfam's work, including the precarious position of refugees around the world; the future of sustainable agriculture; the humanitarian crisis in Yemen; how global warming affects vulnerable people; and gender violence and migration in Central America.

Speakers included international development, humanitarian, and policy experts from Oxfam and around the globe, as well as allies and activists. During one session, actor and activist Sean Maguire and his wife, Tanya, also an activist, told the group about their moving experience traveling with Oxfam in 2017 to the Greek island of Lesbos, where they met refugee families arriving on shore.

The Maguires also served as our conference host committee members, along with Oxfam Sisters on the Planet ambassador Stacey Monahan and Oxfam CHANGE alumna Rahaf Safi.

"The conference was stimulating, educational, and made me feel more connected to the world and Oxfam," said Claire McNeill, a supporter from Winchester, Mass. "Being in the same room with people who are carrying out this fine work made me feel connected."

We're planning another gathering in 2020, and we'd love to see you! You can sign up here **OXF.AM/ANNUAL REPORT-CONNECT** to receive more information over the coming months.

TOP, LEFT: Oxfam regional program manager Janice Ian Manlutac spoke about how local humanitarian leaders in the Philippines are responding to recent typhoons.

TOP, BOTTOM: Goyosi Oyebanji, of Norwood, Mass., asked panelists a question during a conversation about Hurricane Maria's impact on Puerto Rico.

TOP, RIGHT: Activists Sean and Tanya Maguire shared their experience traveling with Oxfam to Greece and meeting refugees who had been separated from their families.

OPPOSITE: Throughout the conference, participants responded to the prompt "I believe in a world where....".

PHOTOS: Coco McCabe/Oxfam America



THANK YOU!

We're so grateful for the many generous donors who partner with us in our work. You provide the support that empowers people living in poverty to improve their lives. We owe tremendous thanks to you and to all those listed at **OXFAMAMERICA.ORG/DONORS2019**.

OUR MISSION

To create lasting solutions to poverty, hunger, and social injustice.

CONTACT

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To transfer securities to Oxfam, contact Sarah Deutsch at (800) 776-9326, x2583.

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To name Oxfam in your estate plan, contact Andrew A. Morrison at (800) 776-9326, x2723, or at legacy@oxfamamerica.org

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OXFAM

COVER: THE WATER OF LIFE

to flee their homes.

Oxfam has been working in Niger since 1992, in partnership with many organizations, to provide humanitarian aid and basic social services, as well as programs that help people secure livelihoods and develop food security.

Our programs include working to provide communities with the tools to build water wells. Here, young girls fetch water from a well near Diffa, a city in southeast Niger. Malnutrition is aggravated by a lack of clean water for drinking and washing, which leads to sickness caused by waterborne diseases.

PHOTO: Tom Saater/Oxfam

Oxfam is a global organization working to end the injustice of poverty. We help people build better futures for themselves, hold the powerful accountable, and save lives in disasters. Our mission is to tackle the root causes of poverty and create lasting solutions.

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