



2011 ANNUAL REPORT

breaking the cycle of poverty,
one child at a time



baal dan®

helping children in need

BAAL DAN CHARITIES

About the cover

Shruti lives in a garbage dump in Hyderabad. Her parents are garbage sorters.

Baal Dan has provided her and 25 other children in the dump with medical aid, supplies and food.

Photo: Tanya Pinto, 2011

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Facts about India

Population 1.1 billion

34% live on less than \$1 a day

43% of children under 5 are malnourished

25.7 million orphans

18 million street children

Source: The State of the World's Children, UNICEF 2008

the children of India need our help

When Founder, Tanya Pinto, volunteered at an orphanage in Calcutta for three months in 2005, she was confronted by the truth behind the shocking statistics in India. Children begging on the streets as she made her way to the orphanage each morning.

Orphanage rooms filled with children, most of whom would never be adopted. Malnourished babies carried on the hips of mothers who looked more like children themselves.

Tanya could not help being overwhelmed by the sheer magnitude of the poverty and social issues that prevail in India.

But every day at the orphanage, she saw a quote from Mother Teresa that she kept at the forefront of her thoughts.

"If you can't feed a hundred children, then feed just one."

- Mother Teresa

The simple beauty and truth of that statement inspired Tanya to create Baal Dan Charities. She did not know how many children she would help, but she would start with one child at a time and try to make a difference for children in need.



breaking the cycle of poverty, one child at a time

From her experience in Calcutta, Tanya knew how understaffed and underfunded orphanages were. Often, children went without simple things like new underwear or clothes, or even food. So that is where Baal Dan started. Tanya raised some money in the U.S., mostly from friends and coworkers, and, one year after the charity was founded, she journeyed back to India.

Supported by a few local helpers, she made lists of supplies needed by worthy orphanages, went to big local markets, haggled and bought in bulk anything that the children needed and personally distributed them. She could do two things effectively:

1. Leverage the power of the U.S. dollar
by buying in bulk in India
2. Have direct impact on the lives of the children

Over time, Baal Dan has grown remarkably thanks to donors who see the potential in this simple approach. Now, Baal Dan seeks to fill the gaps in aid for impoverished children by providing feeding programs and necessities like clothing, blankets and even medicines to help increase their quality of life and prepare them for the school environment. We also raise money to fund their school fees, and we extensively evaluate all of the individual programs we support. Our grants have even funded larger school building projects and special activities that uplift the lives of orphans and street children. Yet, there is still so much to do.

The realities of daily life for Indian children are shocking, and we cannot ignore this crisis. Baal Dan is committed to helping children in need and nurturing them to become students so that they will be able to escape the cycle of poverty.

Our nimble organization continually seeks better models for helping the children in India while staying true to our core mission in the most efficient and effective ways possible.

Baal means child
Dan means donation

Baal Dan Mission

To help street children, slum children, and orphans in India as directly and efficiently as possible, while investing in ways to provide these children with an education.

Who we help

Baal Dan is a U.S.-based non-profit organization that provides grants to help needy children in India, specifically those:

- impoverished
- under the age of 14
- from streets & slums
- from poverty-stricken rural areas
- orphaned
- with special needs

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*I am living proof that
the cycle of poverty can
be broken with education
in just one generation,
and broken forever.*

– Tanya Pinto, Founder



About Tanya Pinto

In 2005, Tanya Monalisa Pinto took a sabbatical to work in an orphanage in India. Her grandfather was an orphan, and Tanya wanted to help children in need. Tanya's experience working at Mother Teresa's orphanage in Calcutta was life-changing and she wanted to do more to help children in India. She knew that if a child was provided with food and education, the cycle of poverty could be broken in just one generation. In early 2006, Tanya started Baal Dan – a charity committed to helping children in need in India.

Awards

John Curtin Medal
Curtin University, Australia

Sri Sri Ravi Shankar Award
for Uplifting Human Values

"Woman of the Year Award"
Harvard University's Women's
Empowerment Conference



from the founder

I started Baal Dan after volunteering at Mother Teresa's orphanage in Calcutta. I saw many children, even babies, who lived on the streets. Begging, sleeping on pavement, foraging through trash looking for things to play with. I was surprised at how these little street urchins were so cheerful even though they live in extreme poverty.

Since 2005 when I took my sabbatical at the orphanage, I have had so many life-changing experiences with Baal Dan. I have traveled all over India and visited over 120 projects for children including orphanages, shelters, schools and grassroots programs. I've met children with severe needs who come from impoverished homes deep in the south in Kerala. Far in the north near the Himalayan plateau, I've found children whose parents are farmers impoverished by drought. And I've cared for children in the urban slums of Calcutta and Hyderabad.

I have seen children whose resilience and gentleness have given me more than I could ever hope to give them. These children – these little ones – are the true heroes, and with Baal Dan we honor their lives and their right to have food, shelter, education and the childhood they deserve.

Did you know that \$1 equals 48 rupees? That's enough to buy a meal.

A book. A toy. Baal Dan leverages the power of our dollar to give these children simple things to make their lives easier and their childhoods more joyful. On a larger scale, we can even provide them with an education and the chance to escape the poverty they were born into.

I started Baal Dan to help children in need. We've already touched the lives of thousands of children, but there is so much work to do to save them from this cycle of poverty. My dream is to build more schools and orphanages, and run mobile health & education buses. I want to develop unique, efficient and impactful programs that best suit the needs of the communities and children that Baal Dan supports.

Please help me to make a difference in even one child's life.

Dhanyavaad = Thank you,
Tanya Pinto, Founder & President



we've helped thousands of children

Over 18 million children live on the streets in India with little food, appalling health conditions and no stable home. Baal Dan travels extensively throughout India to seek out programs that serve these children in extreme need. From impoverished rural areas to densely populated urban slums, we've seen children – many orphaned – facing tremendous obstacles to a better life. Yet, it is all they know.

The only way to break this cycle of poverty is to educate the children, to establish their self-worth and introduce hope for a different kind of future. Baal Dan exists to give these children a chance to escape the poverty they were born into.

Our ultimate mission is to get them to school, creating one student at a time. But we know, too, that all of these children face challenges to becoming good students. Most are so hungry they can't even focus on their studies. Sadly, many don't even recognize that they deserve the opportunity to improve their quality of life.

One child at a time.

One orphanage at a time.

One school at a time.

Baal Dan has slowly grown to make small, big, and, most of all, meaningful differences for children in need in India as directly and efficiently as possible, while investing in ways to provide these children with an education. There are already many projects in India that are innovative and provide excellent care for children in need; however, they are often underfunded, understaffed and have low awareness or local support. Baal Dan seeks to fill the gaps in aid for these children directly or by providing grants for necessities like food, clothing, blankets and medicines to help increase the quality of life. In addition, the charity raises money to fund school fees for impoverished children to help break the cycle of poverty through quality education.

About our grants

Baal Dan raises money in the U.S. and then provides grants to projects in India. Grants are allocated to orphanages, schools, NGOs, charities and grassroots projects in India that have been audited by Baal Dan and fulfill certain requirements, such as having FCRA status. This means that the project is registered in India and has permission to receive foreign funds. Baal Dan works with these projects to determine how best to help the children with things they might need on an annual basis. Grants can be either one-time-only or ongoing, depending on Baal Dan's yearly audit.



Project requirements for Baal Dan grants

- must be registered in India, or run by an Indian resident
- must care for children under the age of 14 who are orphans, street children, or impoverished
- in most cases, must have FCRA status
- must allow unrestricted access

The garbage babies

In 2011, Tanya was in Hyderabad and came across a small child on the side of the road. She ran after the child and discovered that the child lived in a garbage dump with 25 other small children. Their parents were farmers from a rural area forced to come to the big city to find work. Garbage sorting is the only work they could do. The children were malnourished and in need of clean clothes, medicines, food and other supplies. With the help of volunteers, Baal Dan conducted two medical camps and provided lots of items to help the children. In addition, Baal Dan supplied a small school room inside the slum with education materials, and a teacher now teaches the children daily. Small grassroots efforts like this do make a difference.



we feed the hungry

The only way to permanently break the cycle of poverty is with education. However, if children are hungry they will not go to school, or succeed even if enrolled in school. There are children in India who are literally starving to death. The conditions are so poor that they forage in garbage piles for things like rotting food. Or they beg on the streets for scraps because they are orphans. With nearly half malnourished who are under age 5, India has the highest rate of underweight children in the world – much higher than the average sub-Saharan African country. In fact, *The Economist* reports that more than one-third of the world's malnourished under-fives lives in India. Since its beginnings, Baal Dan has been responding to the nutritional needs of impoverished children. We have bargained at local markets for food in bulk so that we could provide meals on the streets and at railway stations where kids gather. We've also launched feeding programs that commit longer-term food supplies to worthy projects that support children in need.

Malnutrition makes children more prone to illness and stunts physical and intellectual growth for a lifetime. In India, 42.5% of children under 5 are underweight. Source: *The New York Times*, March 12, 2009





we shelter the homeless

We see so many deserted children in tattered clothes on the streets. And with every child, there is a story. A set of circumstances that perhaps has left them with no home or family. Maybe they've so far had a life of trauma or abuse. After evaluating specific needs, Baal Dan has contributed cots, bedding, blankets and ceiling fans to create more comfortable places for the children. In addition, Baal Dan fully funds the operation of two orphanages in Calcutta – Bachpan Home for Boys and Bachpan Home for Girls. The homes will have 16 children each and slowly expand over time. Baal Dan advises orphanage managers on increasing sustainability and funds consulting on child protection and safety policies, staffing and nutrition. Baal Dan seeks to provide a high quality of care within the orphan homes we fund so that basic needs and shelter are no longer a worry for these children.



RK Homes

Radha Kishan Homes is part of Hyderabad Children's Aid Society, which is a charitable voluntary organization established in 1950. The aim of the organization is to give a happy childhood and value-based education to poor, underprivileged children of society. It has also given free shelter, food, and clothing to thousands of children in a beautiful and peaceful environment with meticulous standards. In 2011, Baal Dan built new toilets and showers for the children of RK Homes. The renovation was completed for \$2,500. Baal Dan also provided dental surgery to an orphan girl at the home who needed urgent and life-changing treatment. In 2012, Baal Dan hopes to do more with RK Homes including renovating the main hall of the orphanage, fixing the roof and continuing to maintain the toilet blocks.



Baal Dan medical camps

Baal Dan is committed to finding innovative and creative ways to implement health, hygiene and nutrition initiatives for street children. While there may be schools, hospitals and clinics in the vicinity of the slum, poor school attendance, malnutrition, preventable illnesses and other factors all prevail due to lack of clean water, sanitation and the education level of mothers. We seek out programs that “fill the gaps” in hygiene, nutrition, medical treatment and health care, because they can give the children in the area a more stable course of life, improve attendance in schools, delay pregnancy and affect all the other factors that come with poverty. Other ways we extend the care for children are immunizations, de-worming programs, lice checks, Pediasure and malnutrition supplemental foods, and school referrals.

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we care for the neglected

Can you imagine growing up in a railway station or the slums? Picking through garbage piles for something to eat? Trying to avoid drug dealers and pimps? Having nowhere to bathe or use the toilet? Many of India’s poor children are suffering unimaginable living conditions that expose them to numerous illnesses and other health dangers. For those who want a way out, there are social workers who can take them to shelters or orphanages; however, these programs are often so underfunded that they struggle to provide an adequately healthy environment. Baal Dan assesses functional needs and makes grants for improvements like heaters, toilets and even water filters to protect the children from waterborne disease and infections. We also provide supplies for personal health and hygiene that range from simple toiletries like toothbrushes and soap to supplements, medicines and mosquito repellent. For many of these kids, it’s the first time they’re trying the basic hygiene habits we take for granted.





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I have traveled all over India and personally have visited over 120 different projects. They range from orphanages that are amazing to some that I still have nightmares about.

That is why I started Baal Dan and why I take so many measures to do personal visits, background checks, unannounced audits, and so many things to try to make sure that the children are really getting excellent care.

I have seen many extremes in India, however there are some outstanding projects for children in India that need and deserve support.

- Tanya Pinto, Founder



we offer the joy of childhood

Children in orphanages and slums rarely get to have the simple joys that most children do – like go to the zoo, have a party or do arts & crafts. So Tanya created “Baal Dan Kids Days” to make sure she feeds the children’s minds and souls with fun moments that they can cherish. Tanya travels to Hyderabad twice a year to organize volunteer opportunities for expats and locals at orphanages and slums.

The experience is life-changing and rewarding. Some expats from Deloitte and HSBC have volunteered for Baal Dan for several years.

Donna Ore, Assistant VP, Communications Development at HSBC, has organized volunteers to help Baal Dan collect clothes, toys and school supplies for children at Baal Dan supported orphanages and slums. She said, “Living in India, you can see so many children living in poverty. Baal Dan Kids Days give me the chance to do something very meaningful that directly helps the children in a very pure way.”



Sponsoring children

With donations from individuals across the U.S. and throughout the world, Baal Dan is able to fully sponsor 98 children from Calcutta, Jaipur, Turkahan, and Kerala. Special attention is paid to each child's individual needs, and critical aid is given for clothing, food, tuition, school supplies, and medical care. In addition, when possible, Baal Dan sends these children to the best private school in their area. Some children have been sponsored by Baal Dan for over five years starting from kindergarten. The hope is to follow this group of kids right through the end of their school years.

Your grant to us has enabled us to take in 30 more children and put them on their feet academically and also nutritionally...

With a good English education, they can get really good jobs and can lift the whole family out of poverty. For this we thank Baal Dan.

*- Sister Cyril,
Head, Loreto Sealdah;
Received over \$40,000
in funding from Baal Dan
since 2006*



we educate for their future

Education is the only way to break the cycle of poverty and at Baal Dan we believe that every child has the right to an education, no matter what their circumstances may be. In 2006, Baal Dan began providing grants to the Loreto Sealdah school. The school, run by Sister Cyril, has over 250 street children affectionately called "Rainbows." In addition, the private Catholic school rarely turns a child away if their parents are unable to pay the school fees. Baal Dan and Loreto identified 26 girls living in a nearby slum area. When Tanya visited their homes, she found that most of the girls came from single-parent families, lived without electricity or proper toilets and in very bad conditions. Yet, they had the desire to go to school. Baal Dan has been proudly sponsoring these children since 2006 and provides a grant of \$300 a year per child to pay for their school fees, books and uniforms. The school also provides the children with two meals a day and snacks. Over the past years, Baal Dan has taken over sponsoring small groups of children in Jaipur, Hyderabad and Kerala, and pays for the children from slums and impoverished backgrounds to go to the best schools in their area. We invest in their education, monitor their attendance and needs, and keep them close to our Baal Dan family.



we foster schools

Construction is complete on Baal Dan's first school. Built with local partner Project Mala, which operates six schools in the region, this school opened on February 10, 2011. Located in Turkahan in rural northeast India, the school will educate and feed over 150 children from seven surrounding villages. The area itself has over 1,000 children but no elementary schools. The school will provide free education, hot meals and an accelerated syllabus that allows children to complete basic elementary education in three years. Baal Dan provided a grant of \$30,000 to fund the construction of this school. In the future, Baal Dan plans to provide more grants for school construction, expansion and other education initiatives. By providing these larger, one-time grants to projects like this one, Baal Dan can have a massive impact in a region or for a charity partner in helping to increase the number of children who are educated and improving the quality of their education with donations of supplies and infrastructure. In 2011, Baal Dan provided sponsorship for 25 kindergarten children at the school, furniture, English-language teaching materials and many more items to help develop the school. Future goals include funding regular eye and dental checkups for all the children.



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Our supporters

Baal Dan gratefully acknowledges the following supporters.

Restaurants

Blue Mesa Grill
The Dream Cafe
Our Place Restaurant

Foundation Grants

NetIP Dallas
Greater Good Foundation
Jewish Causes of Choice, Inc.
Network for Good
Renaissance Charitable Foundation
Communities Foundation of Texas

Companies

Gander Mountain
Novedea Systems
Williamson Printing

Employee Matching Funds

Bank of America
Tellabs Giving
AT&T
ING
Esurance
Rainwater Inc.
Wells Fargo

Does your company match donations?

Some Baal Dan donors work for Esurance, Tellabs, ING, Wells Fargo and other companies that will double their donation. To enroll Baal Dan in your company's matching program, email info@baaldan.com.



Beads for Baal Dan

Make "mala" bracelets to raise money and awareness for Baal Dan as a service project for your school, youth group, college club or on your own. To request a starter kit, email info@baaldan.com.



Pennies for Baal Dan

Putting a penny collection container in your home or office is an easy way to raise hundreds of dollars for Baal Dan with spare change. To order your box, email info@baaldan.com.



our dynamic organization

Baal Dan's hard-working team is composed of a core group of committed individuals with depth and breadth of expertise in non-profit, international aid, start-ups, accounting, legal, web development and strategy. Add to that many business leaders in the community and abroad, a network of volunteers in the U.S. and in India, and a strategy for growth in our volunteers at universities and key cities across the U.S. Baal Dan has one of the most nimble, versatile and motivated teams in the world. The members are all focused on one thing: helping children in need in India by making Baal Dan the most efficient charity it can be.

Governing Board of Directors

Founder & President

(2006-Present)

Tanya Pinto, Brand Management
The Richards Group, Dallas

Secretary & Website

(2006-Present)

Neil Pinto, Aerospace Engineer
Lockheed Martin, Denver

Treasurer

(2008-Present, Advisory Board 2006-09)

Tammy Cooper, Controller
Merit Energy, Dallas

Director, Strategy & Development

(2006-Present)

Walter Middleton, Partnership Leader,
Food Security & Livelihoods, WorldVision

Director, Strategy & Development

(2006-Present)

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Seagate Technologies, San Francisco

Director, Development

(2006-Present)

Kanan Pinto
Neighborhood Medical Center, Dallas

Director, Public Relations

(2006-Present)

Allison Horton, Dallas

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Suzanne Schwartz, Financial Advisor

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The Richards Group

Peter Stettner,
The Richards Group

Sarosh Parakh,
Partner, Premium Properties

Jim Young Jr., Engine79

Brandon Wulz, Senior Manager,
Deloitte Global Security Office



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Our remarkable fundraising

The Baal Dan story is truly remarkable. Starting with \$50 that a friend gave Tanya to take to India to help some children, Baal Dan has quickly grown a financial support base that makes all of our endeavors possible. Today, individual donors, corporations and foundations support us with contributions, grants and even research. We hold annual fundraising events, give frequent speeches, take every opportunity to get publicity in the media and use the Internet extensively to solicit support. Many, many people are committed to helping raise money and awareness for Baal Dan, and more are joining our cause every day. Baal Dan gratefully accepts donations and maximizes every gift no matter what its size. Help us to make a difference by leveraging the power of the U.S. dollar in India, where exchange rates can be as high as \$1 to 48 rupees. This, combined with the cost-effectiveness of purchasing 100% of supplies in India, makes every dollar stretch further than ever. And that's something every donor wants.



our dedicated volunteers

Baal Dan has numerous volunteers around the globe, including students and young professionals who make our local chapters active and vibrant. We would like to especially thank the following volunteers along with the many who volunteer directly in India for their contribution and hard work in 2011.

Fundraising, Development & Events

Beads for Baal Dan

Geeta Menon & Family

Dallas Chapter

Lena & Royce Sunny
Salena Brody

University of Texas Chapters

Shalin Dalal (Austin)
Palak Patel (Dallas)

SMU Chapter

Meera Nair

Chicago Chapter

Lauren & Miguel Garcia
Brandon Wulz

New York Chapter

Angelina & Randall Hall
Anitha & Ron Tucker
Phillip Lee
Paige West

Dubai Chapter

Aparna Lal

Hyderabad Chapter

Donna Ore
Sharron Chaudhry
Sarosh Parakh
Kate Ravi

Perth Chapter

Rebecca Larsen

Marketing & Brand Development

Website & Social Media

Neil Pinto
Matthew Carver
Amanda Plewes

IT & Technology

Karthi Thyagarajan
Derek Bumpas
Derek Louden
Emily Hopkins

Videos, Editing & Photography

Quan Tran
Renee Popat
Anna Garrett

Creative Services

Maria Adams
Mike Smith
Peter Stettner
Laura Starnes



How is Baal Dan operated?

Baal Dan leverages volunteer resources for design, web, financial, and legal services as much as possible to keep the organization's overhead low and efficient. Trips to India to conduct site visits are subsidized through funds donated specifically for travel.

Is corruption an issue in India?

In any country there is corruption, especially when dealing with extreme poverty. Baal Dan maintains exacting standards for the selection of our projects and the people we give grants to – all with the focus of getting aid as directly to the children as possible. By building strong and pure partnerships, Baal Dan seeks to avoid collaborations with disreputable organizations. Baal Dan also periodically conducts unannounced audits to confirm that all of our projects are reporting information correctly.

Is Baal Dan tax-exempt?

Baal Dan Charities is exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code. Contributions to Baal Dan Charities are deductible under section 170 of the code. Baal Dan is classified as a public charity and qualified to receive tax-deductible bequests, devises, transfers and gifts under section 2055, 2106 or 2522 of the code.

Federal Tax ID/EIN 20-4658983



our milestones

While the number of projects and children might change annually, Baal Dan is committed to meeting the needs of vulnerable children in a pure and flexible way to ensure that the money we raise goes to those that need it the most. In early years, Baal Dan gave small donations of supplies to several projects. Over time, Baal Dan has provided larger grants for greater impact projects such as building schools and funding orphanages.

2011

16 projects = 1,200 children
Calcutta, Hyderabad, Jaipur, Kerala, Varanasi, Delhi, Saversai, Kaliyampoondi

2010

16 projects = 1,270 children
Calcutta, Hyderabad, Jaipur, Kerala, Varanasi, Delhi

2009

12 projects = 900 children
Calcutta, Hyderabad, Jaipur, Kerala, Rishikesh, Varanasi

2008

17 projects = 3,000 children
Calcutta, Hyderabad, Jaipur, Kerala

2007

13 projects = 2,000 children
Calcutta, Chennai, Bihar, Delhi

2006

Baal Dan formed
6 projects = 1,500 children
Calcutta, Chennai

2005

Sabbatical to Mother Teresa's Orphanage
300 children



*Only 3.7% of contributions went to administrative costs in 2010

our financial statements (unaudited)

Our financial statements are presented using cash-basis accounting.

	2010	2009	2008	2007	2006
FINANCIAL POSITION					
Assets					
Cash	\$246,523	\$100,151	\$88,703	\$29,001	\$24,129
Short-term Investments	–	–	–	\$27,866	–
Total Assets	\$246,523	\$100,151	\$88,703	\$56,867	\$24,129
Liabilities & Net Assets					
Total Liabilities	–	–	–	–	–
Restricted Net Assets	–	–	\$3,025	–	–
Unrestricted Net Assets	\$246,523	\$100,151	\$85,678	\$56,867	\$24,129
Total Net Assets	\$246,523	\$100,151	\$88,703	\$56,867	\$24,129
Total Liabilities & Net Assets	\$246,523	\$100,151	\$88,703	\$56,867	\$24,129
FINANCIAL ACTIVITIES					
Revenues					
Contributions	\$222,457	\$101,357	\$81,910	\$55,584	\$35,111
Investment Income	\$65	\$46	\$352	\$831	–
Total Revenues	\$222,522	\$101,403	\$82,261	\$56,415	\$35,111
Expenses					
Program Expenses	\$68,000	\$85,303	\$48,699	\$19,206	\$5,608
Fundraising	\$5,776	\$1,926	\$940	\$2,180	\$2,190
General & Administrative	\$2,374	\$2,726	\$786	\$2,291	\$3,184
Total Expenses	\$76,150	\$89,955	\$50,426	\$23,677	\$10,982
Net Assets					
Change in Net Assets	\$146,372	\$11,448	\$31,836	\$32,738	\$24,129
Net Assets at Start of Year	\$100,151	\$88,703	\$56,867	\$24,129	–
Net Assets at End of Year	\$246,523	\$100,151	\$88,703	\$56,867	\$24,129



breaking the cycle of poverty, one child at a time

India has over eighteen million street children. Twenty-five million children are orphans and 43% of children under the age of five are malnourished. When faced with poverty and malnutrition on such a large scale, it's hard to imagine that one person's efforts could ever make a difference.

"If you can't feed a hundred people, then feed just one."

Inspired by Mother Teresa's famous quote, Baal Dan founder Tanya Pinto established a nonprofit to support children in India. In five short years, Baal Dan has grown from a simple food distribution project to an organization that provides food and clothing to street children, underwrites student sponsorship programs, and delivers medical supplies and services to the desperately poor. When you give to Baal Dan, you are directly helping to break the cycle of poverty for children in need.

Mail a check or give online at baaldan.com



baal dan®

helping children in need

B A A L D A N C H A R I T I E S

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Federal Tax ID/EIN 20-4658983

2011 ANNUAL REPORT

This annual report was produced pro-bono for Baal Dan Charities.

Photography: Tanya Pinto, Renee Popat, Anna Garrett; Management & Design: Maria Adams; Financials: Tammy Cooper; Copywriting: Tanya Pinto, Maria Adams; Production: Peter Stettner; Printing: Williamson Printing