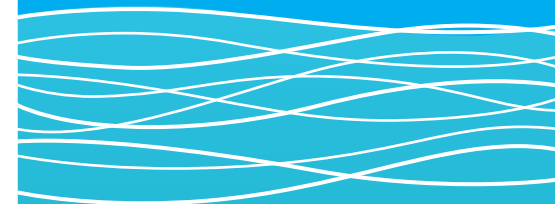


CORAL REEF ALLIANCE



Working Together To
Keep Coral Reefs Alive



ANNUAL
REPORT
2006

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Working Together To Keep Coral Reefs Alive

The Coral Reef Alliance (CORAL) is a member-supported, non-profit organization, dedicated to protecting the health of coral reefs by integrating ecosystem management, sustainable tourism, and community partnerships.



THE CORAL REEF ALLIANCE®

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www.coral.org



Working with You to Build Successful Marine Protected Areas

Dear CORAL Supporters,

Many of you have come to know Sirilo “Didi” Dulunaqio from Fiji’s Kubalau District from our various program updates. As a native of the village of Nadivakarua, Didi became involved in local conservation to protect his community’s natural heritage. In 2000 Didi received a CORAL training fellowship with the Bonaire Marine Park and later became a key player in Namena Marine Reserve’s management. Through his leadership and your support of CORAL, Namena has become one of Fiji’s premier marine protected areas. Perhaps we return to Didi’s story so often because it captures the essence of what it takes to protect coral reefs.

We know that marine protected areas (MPAs) are the keystone of reef conservation. Successful MPAs nurture healthy and resilient reefs by ensuring sustainable fishing, tourism, and development. And yet, of the nearly 1,000 coral reef MPAs around the planet, fewer than 10 percent are achieving their conservation goals.

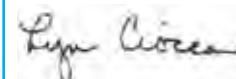
Successful MPAs share three key ingredients: a management plan; resources; and local communities who share a commitment to reef conservation. With your help and Didi’s continued commitment, CORAL has brought these ingredients together in Namena. Namena has matured with the creation of a management plan, wardens who patrol for illegal fishing, communities who take part in conservation programs, and a tourism fee that supports management and also enabled forty-four children to attend school.

That is why we are excited to now have Didi as one of our Field Representatives. As part of CORAL’s growing field staff, his local leadership brings together communities, businesses, and MPA managers to build strong coral reef conservation programs that last. With your help, we are looking to make marine protected areas like Namena a reality around the world.

Cheers,



Brian Huse Executive Director



Lyn Ciocca Board Chair

CORAL REEF SUSTAINABLE DESTINATION (CRSD)

SUSTAINABLE BUSINESS PRACTICES	Tourism businesses provide basic awareness to clients	Tourism businesses trained in sustainable practices	50% Adoption	80% Adoption	Full participation and self regulation
CONSERVATION ALLIANCES	Initial contacts and interest cultivated	Community buy-in, collaborative projects	Collaborative projects initiated	Collaboration increased 50%	Collaboration sustained 5 years
SUSTAINABLE FINANCING	Financial needs assessed, funding sources defined	Stakeholder process initiated	Adoption of new finance system	Additional funding sources defined and adopted	Diversified funding in place, sustained 5 years
THREAT REDUCTION	Threats defined and ranked	Threat reduction plan endorsed	Projects implemented	Monitor and evaluate projects	Reassess, redefine if necessary
EFFECTIVE MANAGEMENT	Management needs and assessment surveys	Stakeholder process, draft management plan	Management plan adopted	Monitor, evaluate, and implement management tools	Management plan updated, revised
BENEFIT SHARING	Awareness building	Tourism sector hiring locals	Alternative livelihood training	Micro-enterprises initiated, support by tourism sector	Tangible benefits realized for community
	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4	LEVEL 5

CORAL's approach is surprisingly simple: CORAL empowers people who live at the front lines of the worldwide battle to save coral reefs. Whether it's a Papua New Guinea traditional fishing grounds owner, international land developer, snorkel boat operator, or fisheries minister, each has a stake in maintaining healthy reefs. Partners from all sectors work with CORAL because they learn from CORAL, CORAL listens to them, and they know that by working with CORAL they have a chance to save coral reef ecosystems.

Through years of research and field testing, CORAL has prioritized six areas listed above that determine effective reef protection. Prior to working with a site, CORAL identifies a community's existing conservation efforts and uses the CRSD model as a roadmap to increase sustainability in each area. CORAL's unique approach of providing education, inspiration, and tools for conservation builds capacity for conservation from the ground up.

◉ CORAL REEF SUSTAINABLE DESTINATION (CRSD) PROJECT SITES

FIJI Namena | Taveuni

HAWAII Kailua-Kona | Maui

INDONESIA Raja Ampat

PAPUA NEW GUINEA Milne Bay | Kimbe Bay | Kavieng | Port Moresby

BELIZE Placencia | San Pedro

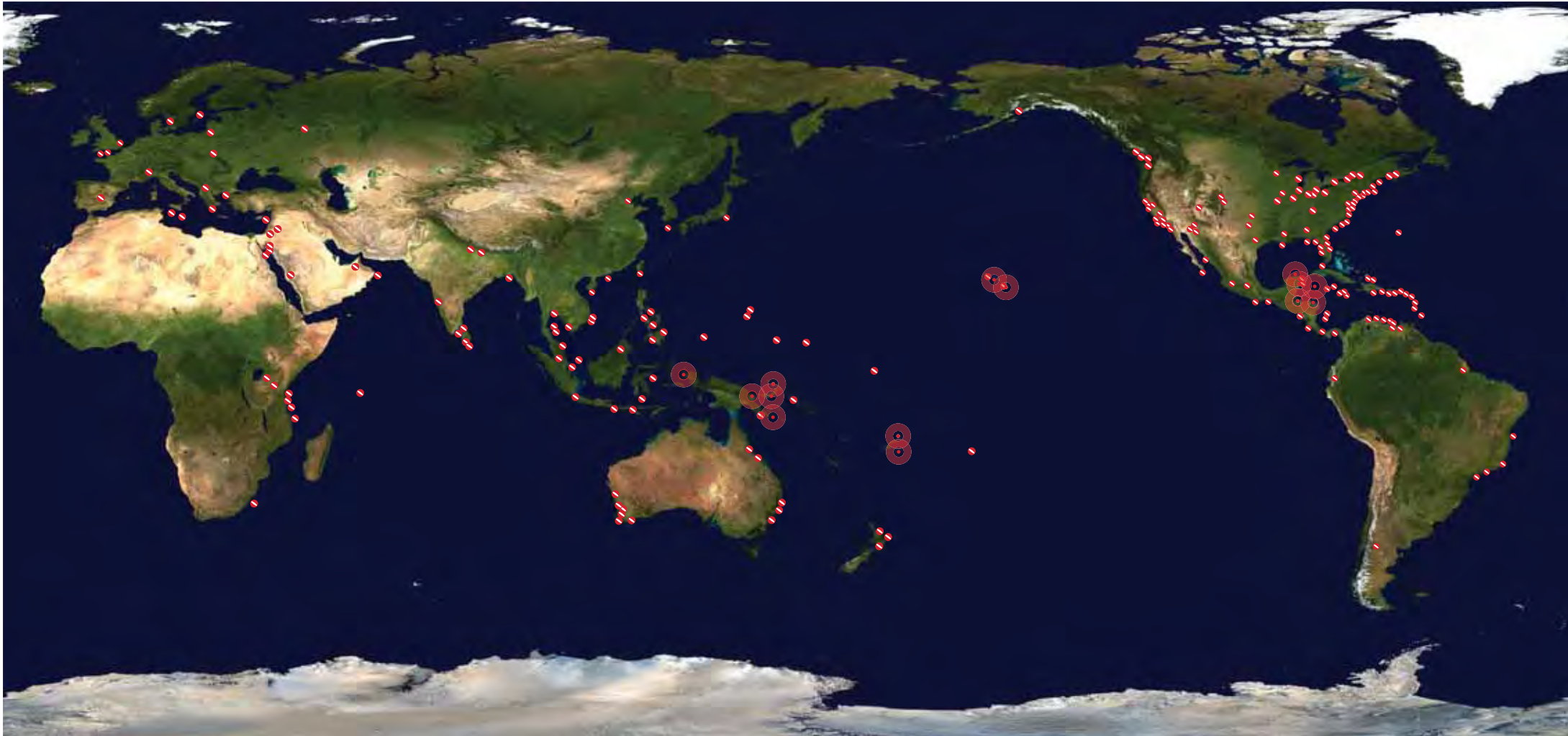
HONDURAS Roatan

MEXICO Cozumel | Playa del Carmen

◉ DIVE IN SITES

“The NOAA Coral Reef Conservation Program partners with CORAL on a variety of projects. The results have been outstanding. By bringing together members of the recreational industry, reef managers, and local communities, CORAL provides unique opportunities and powerful tools for collaborative, lasting solutions that conserve valuable coral reefs.”

- Roger Griffis,
Program Coordinator,
Coral Reef Conservation Program,
National Oceanic and Atmospheric Administration



All satellite imagery courtesy Nasa Goddard Space Flight Center Image by Reto Stockli; enhancements by Robert Simmon

2006 HIGHLIGHTS



“If we were logical, the future would be bleak, indeed. But we are more than logical. We are human beings, and we have faith, and we have hope, and we can work.”

- Jacques Cousteau

CORAL 2006

PROJECT RESULTS	MAY	JUNE	JULY	AUGUST
IMPACT	<p>44</p> <p>Fijian children attended school funded by proceeds from Namena Marine Reserve's Tourism Fee System.</p>	<p>541</p> <p>Ministries, tourism associations, businesses, and conservation organizations worked with CORAL to improve reef management in twenty-four coral reef communities.</p>	<p>10,200</p> <p>Consumers equipped with Seafood Watch Guides in 2006 to help them make sustainable seafood choices.</p>	<p>\$62,655</p> <p>Provided in seed funds for conservation projects in thirteen reef communities.</p>



DIVE IN TO EARTH DAY

DIVE IN The Dive In To Earth Day outreach and education campaign raises awareness of the need for reef preservation, involves communities in actively protecting their marine environment, and promotes marine protected areas as an effective strategy.

Dive In To Earth Day has grown exponentially since its creation for Earth Day in 2000. A mere 4,650 participants in 31 countries in 2000 has become 86,800 participants in 74 countries in 2006, totaling over 350,000 lives touched in six years.

CORAL REEF ALLIANCE DIVE IN PARTNERS

Earth Day Network
PADI Project A.W.A.R.E.

CORAL has established a worldwide network of community organizers who serve as regional representatives for Dive In To Earth Day. Regional representatives not only recruit event organizers and participants, but also provide valuable insight on effective and regionally appropriate conservation outreach materials and strategies.

SEPTEMBER

CORAL partnered with Conservation International to protect 6,000 square kilometers of Raja Ampat's pristine Indonesian reefs.

29,200

Square kilometers of reef protected through CORAL's fourteen project sites.

OCTOBER

100% of dive professionals in Kimbe Bay, Papua New Guinea agreed to provide environmental education to tourists to ensure continued health of their reef.

595,500

Tourists in seven countries received environmental education from CORAL-trained businesses, preventing reef damage from touching, collecting, and fish feeding.

NOVEMBER

Marine park managers, dive businesses, and local conservation groups in Roatan, Honduras installed 47 mooring buoys with funds from a CORAL microgrant.

106

Mooring buoys installed around the world to prevent anchors from repeatedly damaging reefs.

DECEMBER

CORAL garnered unanimous approval from four countries in Mesoamerica for the world's first set of industry standards for sustainable marine tourism practices.

44

Dive shops in Mexico, Belize, Honduras, and Guatemala volunteer to test dive, boat, and snorkel standards to prevent tourist damage along the second largest barrier reef in the world.

PACIFIC REEF RESULTS

MAUI, HAWAII | KAILUA-KONA, HAWAII

RAJA AMPAT, INDONESIA

PORT MORESBY, PNG

KAVIENG, PNG

KIMBE BAY, PNG

MILNE BAY, PAPUA NEW GUINEA

NAMENA, FIJI

TAVEUNI, FIJI

“We are delighted to have CORAL as a new partner in coral reef conservation in Hawaii. CORAL brings a wealth of experience and expertise to the great work that is already occurring in these Islands. CORAL’s collaborative approach brings the ocean tourism industry, community groups, and government agencies together to effectively protect Hawaii’s coral reefs.”

Athline Clark,
Special Projects Program Manager,
Hawaii Division of Aquatic Resources,
Department of Land and Natural Resources

Threat Reduction

> CORAL funded the creation of environmentally friendly guidelines that will eventually accompany every snorkel rental set in Maui, Hawaii. These guidelines will reach tens of thousands of tourists and will reduce destructive behaviors such as trampling, fish feeding, and collecting.

Conservation Alliances

> CORAL partnered with Conservation International to protect CORAL’s newest project site, Raja Ampat, Indonesia. In a biological assessment this year, 52 new reef species were discovered.

> CORAL also partnered with the Papua New Guinea Diver’s Association in a nationwide mooring program. 10 moorings have been installed to prevent damage to Papua New Guinea’s fragile reefs. 30 more are planned.

Benefit Sharing

> CORAL created plans with village leaders in Fiji to develop community-based tourism to raise the standard of living in the Kubulau district and provide alternatives to revenue gained from destructive fishing.

> 44 children from the Kubulau district attended school this year with proceeds from Namena’s User Fee system.

Sustainable Financing

> CORAL helped locals create transparent payment and disbursement methods for user fees in Milne Bay Papua New Guinea. This ensures that reef owners receive compensation for use of their reef.

> CORAL Fiji Field Representative Johnny Singh helped streamline the Namena Marine Reserve Tourism Fee accounting system by improving management, book-keeping, and proper disbursement.

CORAL REEF ALLIANCE PARTNERS

FIJI
Fiji Ministry of Tourism
Kubulau District of Fiji
Wildlife Conservation Society

PAPUA NEW GUINEA
Conservation International
Milne Bay Community-Based
Conservation and Marine
Conservation Project

Mahonia na Dari
Milne Bay Tourism Bureau
Papua New Guinea Divers Association

HAWAII
Hawaii Department of Land and Natural
Resources, Division of Aquatic Resources
Hawaii Wildlife Fund
Malama Kai Foundation
Maui Reef Fund
Project SEA-Link
United States Coral Reef Task Force

CORAL REEF SUSTAINABLE DESTINATION

Maui, Hawaii

CORAL Mobilizes Local Involvement to Stamp Out Tourism Damage

When CORAL came to Maui with its Conservation in Action workshop series, Rene Umberger, owner of Octopus Reef dive shop, jumped at the chance to participate. “I was excited to join this hands-on training for successful community conservation projects and to work with CORAL Hawaii Field Manager, Liz Foote. Having her on the ground was a motivating force. She was already such a respected member of the conservation community in Maui with her work from Project S.E.A.-Link, she brought a lot of power to the project.”

Gaps in Maui’s Management: Tourism Damage

Specifically, reef management efforts on Maui lacked coordinated methods to provide environmental education to snorkelers and other non-diving

tourists. This group is the largest segment of marine tourists in Maui, but because the tours are often unguided, there is little point of contact to provide environmental education.

CORAL workshop participants created innovative projects to address this need, such as creating tags with environmentally friendly guidelines for snorkel rental gear, formalizing environmental education training for tourism industry professionals, and devising interpretive charts for snorkel boats to reduce tourist damage.

The CORAL Difference

Umberger remembers how working with CORAL was a unique experience. “It was really motivating to work on a project that actually achieved results. In the first workshop, we brainstormed conservation projects to reduce anchoring, fish feeding, and other reef threats. Over the next few months we formed teams and wrote proposals. In my experience, this is where most projects begin to fizzle out. This time it was just the beginning.

“CORAL came back with a follow-up workshop that supplied seed funds and helped us overcome obstacles. The timing was critical. Now each and every project is under way. These workshops became a rallying point. People are really jazzed.”

Next: Solving the Anchor Problem

Now that these projects addressing educational outreach are underway, the next steps on Maui are to focus on increasing sustainable business practices, a key objective from Hawaii’s state-approved Local Action Strategy.



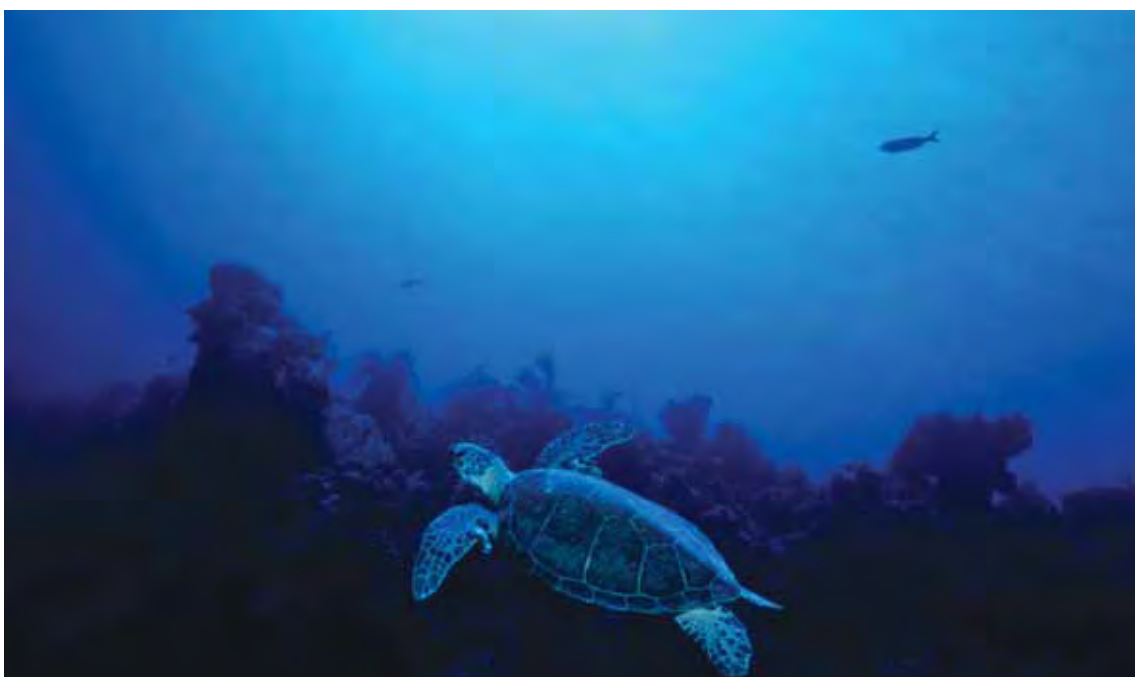
Resident CORAL Hawaii Field Manager, Liz Foote, ensures successful completion of local conservation projects.

Field Manager Foote states that “Maui has seen and heard about the success CORAL is having creating standards for sustainable marine tourism business practices in Mesoamerica (see page 11). We are excited to apply that experience here.”

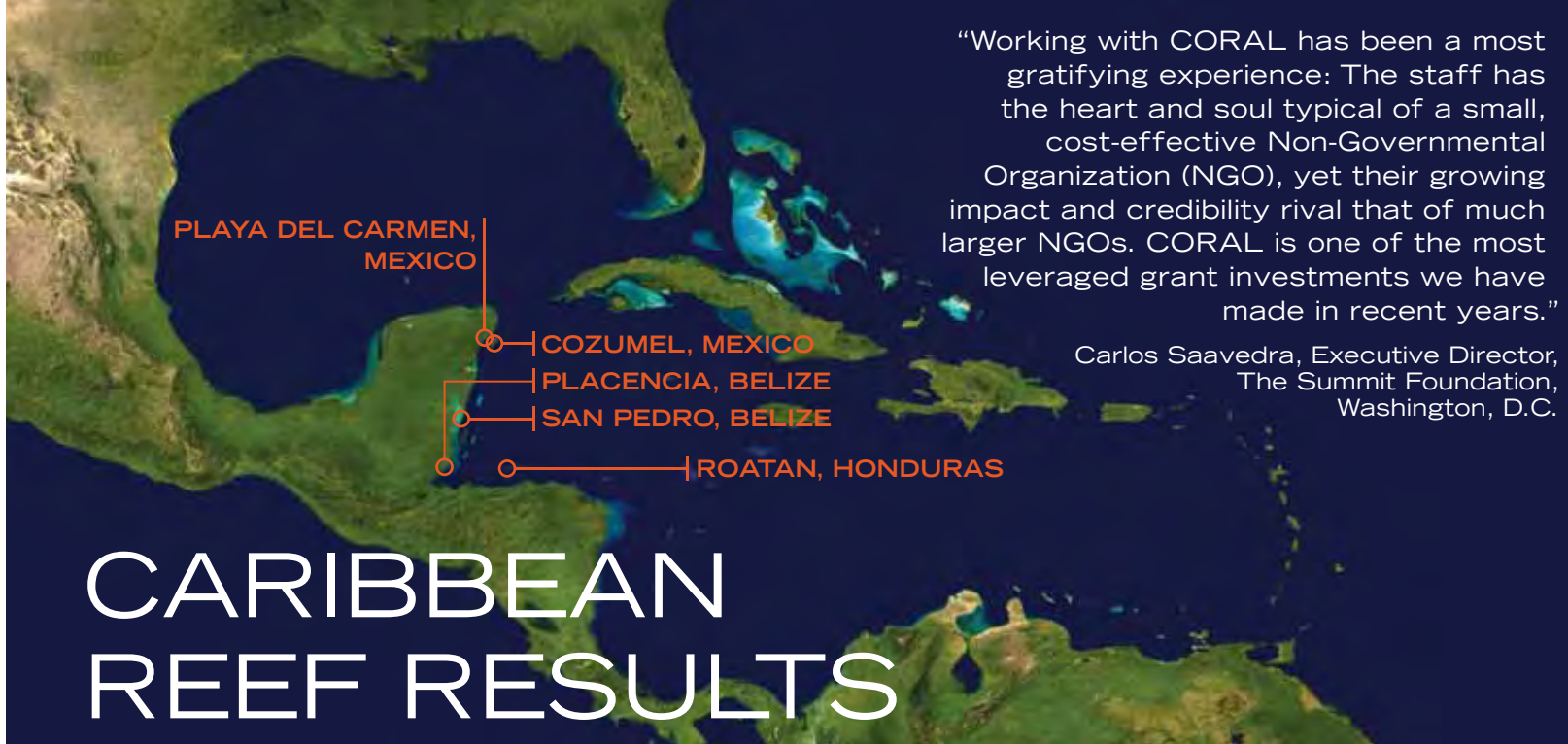
Umberger sees the standards as a way to build stronger conservation alliances in Maui. “It will give us something to work on together over the long term.” She also has a vision about how this will affect the health of the reef. “Anchor damage is very prevalent in Maui. With everyone adhering to standards, we can eliminate this damage. I am picturing a vibrant reef that future generations of well-educated visitors can enjoy: a reef teeming with fish.”

“CORAL’s workshop was a unique experience. It was really motivating to work on a project that actually achieved results”

- Rene Umberger,
Maui Dive Shop owner &
CORAL project participant



With your help, Maui’s reefs will be able to sustain life such as *Honu*, the sea turtle. CORAL and its partners are implementing projects that are eliminating tourism damage to Maui’s reefs.



“Working with CORAL has been a most gratifying experience: The staff has the heart and soul typical of a small, cost-effective Non-Governmental Organization (NGO), yet their growing impact and credibility rival that of much larger NGOs. CORAL is one of the most leveraged grant investments we have made in recent years.”

Carlos Saavedra, Executive Director, The Summit Foundation, Washington, D.C.



Creating Sustainable Business Standards

- > 191 tourism businesses, scientists, cruise line executives, and conservation organizations—from Mexico, Belize, Honduras, and Guatemala—created and agreed to a [set of standards for environmentally friendly diving, snorkeling, and boating](#). This will reduce human damage to the reef from tourism.
- > 100% of tourism businesses attending CORAL Sustainable Marine Recreation trainings in Mexico, Belize, Guatemala, and Honduras agreed to provide customers with conservation education. [Studies show that environmental briefings lessen tourism damage](#).

Conservation Alliances

- > The Chair of the [Florida Caribbean Cruise Association](#) voted to approve the [Mesoamerica’s sustainable tourism standards](#). Cruise lines are one of the largest purchasers of tourism packages. By buying sustainable tourism packages, they will help create economic incentives for sustainable businesses.

Effective Management

- > Through CORAL projects, dive businesses in San Pedro, Belize are helping the Hol Chan Marine Reserve fulfill its management plan by assisting in the installation of mooring buoys. [This reduces anchor damage and helps regulate the number of boats visiting a particular site](#).

Threat Reduction

- > Funded by a CORAL microgrant, dive operators, conservation groups, and local hotels and restaurants in Placencia, Belize, installed mooring buoys that effectively eliminated the threat of anchor damage.
- > The Roatan Marine Park Association is using a [CORAL microgrant to improve marine park infrastructure](#), including channel markers, mooring buoys, interpretive signs, and patrolling to prevent poaching.
- > Playa del Carmen is using CORAL funds to create a network of mooring buoys along the Riviera Maya. The moorings will be used to [prevent tourist boats from anchoring on the reef](#).

CORAL REEF ALLIANCE PARTNERS

CARIBBEAN

Conservation International’s Center for Environmental Leadership in Business
 International Coral Reef Action Network
 United Nations Environmental Programme
 World Wildlife Fund
 R.B. Toth Associates
 Underwriters Laboratories

CORAL REEF SUSTAINABLE DESTINATION

Playa del Carmen Mexico

Standards Participants Reduce Reef Threats and Build Conservation Partnerships

This year, CORAL led countries along the Mesoamerican reef—Mexico, Belize, Guatemala, and Honduras—in creating the first-ever sustainable tourism standards for the region.



A dive boat moors next to a colorful reef in sunny Playa del Carmen, Mexico. The dive guide checks new divers for proper weighting to ensure they don't accidentally bump into and break the coral. Once everyone is situated, they jump in and are rewarded by seeing a spotted drum fish.

Creating Standards That Reduce Damage

In areas of high volume tourism, such as Playa del Carmen, repeated direct contact with the reef poses an immediate threat. For the first time ever, marine tourism businesses operating along this fantastic stretch of reef—the second largest barrier reef in the world—have approved industry standards to ensure environmentally sustainable boating, snorkeling, and diving on the reef. But more than that, the process of creating these standards has created partnerships and increased capacity for reef conservation at the local level.

The standards address nearly all aspects of environmental and safety concerns relative to marine tourism. Environmental education, for example, is provided to every tourist in the form of effective environmental briefings that prevent destructive behaviors like touching, collecting, and feeding.

Changes at the Local Level

Sergio Rivera, Environmental Manager for Scubacaribe in Playa del Carmen says that since the shop became involved in the standards project, his staff feels more empowered to educate clients on proper reef etiquette. “We used to feel like we couldn't say anything to a guest who was touching

the reef or feeding fish,” Rivera said. “We thought the guest would get mad and get us in trouble. Now we've been trained how to do this proactively, and we know the dive shop will support us.”

The staff has also become more conscientious about safety and environmental concerns. “We have equipped each BCD [the inflatable jacket a diver wears] with sound devices to ensure location of divers who get separated from the group,” explained Rivera. “Also, our dive guides give environmental briefings before every dive.”

Making Standards Easy

To make it easy for people to use the standards, CORAL provides trainings in environmental business practices. Before these trainings began, only a handful of businesses in the region provided any form of education about the reef to their customers. Now more than 80 percent of the operators are trained in effective awareness education. More than half of all operators employ these methods daily and CORAL expects this number to increase to 80 percent of all operators in two years.

In addition, trained participants must commit to a local conservation project. CORAL's *Conservation in Action* trainings provide the necessary funding and technical expertise to ensure project completion and the building of new partnerships to protect the reef.

Creating Partnerships for Conservation

Rivera talks about how CORAL's *Conservation in Action* workshop has

“Since the dive shop has been involved in the standards project, my staff has become more environmentally and safety conscious.”

- Sergio Rivera
Environmental Manager, Scubacaribe
Playa del Carmen, Mexico

allowed him to work more closely with other stakeholders, “We are working together to install a region-wide set of moorings. We have ideas about other projects that would help protect our reef, like creating a network of marine tourism educators. With funding, training, and technical advice from CORAL, we will be able to make these ideas a reality.”

Standards consultant on the project, Bob Toth, President of R.B. Toth Associates, noted that “By allowing for a year of testing and revision, CORAL is ensuring that the standards will be affordable, attainable, and effective for everybody.”

Sergio Rivera says being involved with the standards has opened opportunities to work with unexpected partners on upcoming local conservation projects.



FINANCIAL REPORT

Coral Reef Alliance (CORAL) continued to maintain a strong financial position in the fiscal year that ended June 30, 2006, thanks to the remarkable generosity of our members, major donors, foundations, and other contributors.

Revenue. Total operating support and revenue contributed during fiscal 2006 reached \$1.2 million. Approximately 6,000 individuals contributed a total of \$520,000, representing 43% of total revenues. Foundation, corporate, and government grants contributed \$500,000, accounting for 42% of the total. CORAL's consulting services generated \$32,000 in revenue, or 3% of the total.

In-kind support equaled \$145,000, or 12% of the total, including advertising for Dive In to Earth Day with *Scuba Diving Magazine*, *Caribbean Life & Travel*, and *Dive Training Magazine*. CORAL also received generous support from Bob Toth of R.B. Toth Associates, Underwriter's Laboratories, and the law offices of Morrison & Foerster.

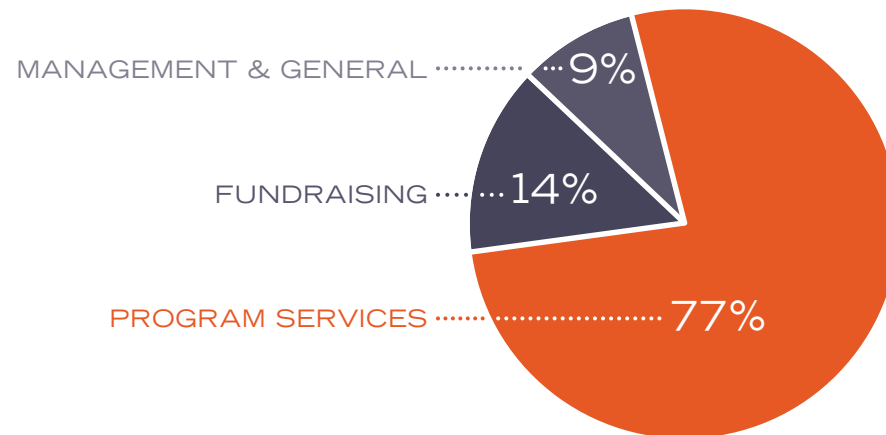
Multiyear grants and pledges are playing an increasing role in enabling the expansion of program work. Special thanks to the David and Lucile Packard Foundation, Tiffany & Co. Foundation, Oak Foundation, and United States Agency for International Development.

Expenses. Expenditures for program and supporting services totaled \$1.3 million in fiscal 2006. Program services accounted for 77% of total operating expenses, while supporting services accounted for 23%.

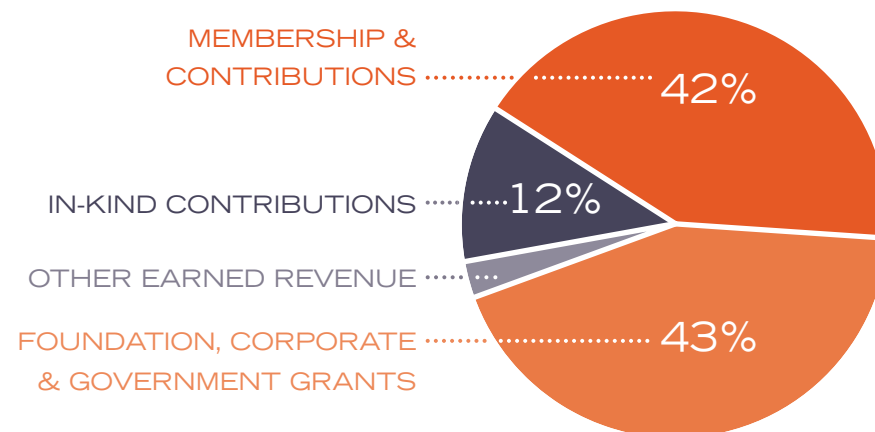
Net assets. Total unrestricted net assets reached a record high of more than \$200,000.

For a full copy of CORAL's audited financials, please contact Eileen Weckerle at (415) 834-0900 x315 or eweckerle@coral.org.

EXPENDITURES



SOURCES OF REVENUE



CORAL PEOPLE



STEVE & NEELIE NELSON *“As we became educated about the plight of coral reefs, we realized that we wanted to do something to save this vibrant resource. That is when we found CORAL. We believe that CORAL’s approach of involving and investing in local coral reef communities will help coral reefs survive and flourish.”*

“Coral reef conservation is drastically underfunded. Giving through appreciated stock allows us to donate more. We receive the full-value charitable deduction without income tax on the gain. This tax benefit allows us to make a bigger contribution than if the stock were sold.”



JENNY COLLISTER *“As owner of a dive travel agency, I have had the great fortune to experience many coral reefs and have seen the difference well-managed protection can make. It can mean the difference between a bustling metropolis of vibrantly colored fish or an ashen wasteland of coral that has been bleached or bombed.”*

“In addition to making a yearly donation to CORAL, I also distribute CORAL’s environmentally friendly diving guidelines to my clients. Sustainable tourism is good business for everybody. If we don’t support organizations like CORAL, we will all be out of business and the next generation will never know the beauty of the underwater world.”



ANDREW REICH *“I began donating to CORAL soon after getting dive certified. I saw the damage that had been done to the popular dive spots, and decided I wanted to get involved with an organization that helped promote sustainable diving practices.”*

“I haven’t dived in years, but I continue to donate to CORAL. The crisis in our oceans is invisible to most people, but it is a situation that must be addressed on many fronts. The work that CORAL does with local communities is a crucial part of the solution. My wife and I are expecting twins in April. I hope that years from now, they’ll get me back in the water, and thanks to CORAL’s work, we’ll be able to enjoy pristine and vibrant reefs.”

BUSINESS MEMBERS

GOLD LEVEL

Ed Robinson’s Diving Adventures, Maui, HI
Hawaiian Rafting Adventures, Inc./
Dive Maui, Maui, HI
Jack’s Diving Locker, Kona, HI
Reef & Rainforest Dive and Adventure Travel

SILVER LEVEL

Adventures in Paradise, Kealahou, HI
Atlantis Adventures, Kona, Maui, Oahu, HI
Ann Fielding’s Snorkel Maui, HI
John Bobst, Realtor, Oakland, CA
Captain Charley Neal’s World Famous
Scuba Shack, Maui, HI
Dive Makai Charters, Inc., Kona, HI
Dive Shop Too, Nogales, AZ
Dive Training Magazine
Fair Wind, Inc., Kona, HI
Hawai’i Wildlife Fund, Maui, HI
Hawaii Pack & Paddle, Kona, HI
Horizon Divers, Key Largo, FL
Hualalai Water Sports, Waikoloa, HI
Kapalua Kai & Shangri-La
Sailing Charter, Maui, HI
Konaquatica Dive Center, Kona, HI
Kona Reef Divers, Kona, HI
Kona Boys, Kona, HI
Kona Honu Divers, Kona, HI
Makena Kayaks, Maui, HI
Manta Pacific Research Foundation, Kona, HI
Maui Dive Shop, Maui, HI
Maui Dreams Dive Co., Maui, HI
Maui Reef Fund, Maui, HI
Octopus Reef, Maui, HI
Pan Aqua Diving, Brookfield, CT
& New York, NY
Pro Dive International, Fort Lauderdale, FL
Scuba Emporium, Orland Park, IL
& Fort Lauderdale, FL

Scuba Travel Ventures

CORAL Staff Extends Their Gratitude to the People That Make It Possible

"I am continually amazed and inspired by CORAL supporters. Whether it's a third grade class whose ocean studies led them to organize a fundraiser or a new member in Santa Barbara who read an article about coral bleaching. I'm proud to be part of a growing community who respond to their individual experiences by actively working together to save reefs."

Michelle Mulholland, Membership Associate

"I am very grateful to funders who are able to provide multiyear grants. Multiyear grants enable the program team to develop long-term strategic planning. They require less administrative time and allow us to dedicate more time to programs."

Tom Meshishnek, Finance Director

"I would like to thank the regional representatives for Dive In To Earth Day. In addition to organizing their own conservation events, they motivate others to do so, as well. They are like eighty Johnny Appleseeds, spreading reef awareness wherever they go."

Reena Cornejo, Dive In To Earth Day Coordinator

"Last year volunteers donated more than 400 hours of their time to help CORAL stuff envelopes, edit and translate educational materials, enter data, and prepare workshop materials. Thank you—each and every one of you—we would simply be less effective without you."

Sherry Flumerfelt, Program Manager

"I would like to give a special thanks to Steve Cohen. On his own initiative, he created stunning and humorous underwater DVDs. While making house calls as a veterinarian, he began offering these DVDs as an incentive for people to join CORAL. Since then, he has brought 145 people into the CORAL community. He is a one-man coral-saving army!"

Kate Dillon, Development Coordinator

"A picture is worth a thousand words. I am thankful for the many photographers who donate inspiring underwater images for CORAL's use. Without their help my world would be black and white."

Eileen Weckerle, Communications Manager

"I am thankful for CORAL's Board of Directors. We simply would not be an effective organization without their endless support in science, finance, fundraising, and governance. They are CORAL's foundation."

Brian Huse, Executive Director



THANK YOU!



HOW YOU CAN HELP

Make a Gift to CORAL Make a donation by mail, internet, or phone, and you will receive a gift acknowledgement and our sincere thanks. Use the envelope provided, visit our website at www.coral.org, or call us at (415) 834-0900. One of the most cost-effective ways to support CORAL is through our monthly or quarterly giving program. You can authorize CORAL to charge a specific amount on your credit card monthly. At the end of the year, we will send you a summary of your giving and a tax receipt. Contact Eileen Weckerle at (415) 834-0900 x315 or eweckerle@coral.org.

Make a Gift of Securities By donating stock to CORAL, you may avoid paying capital gains tax on securities that have increased in value and have been held longer than one year. And you will receive an income tax deduction for the current market value of the gift. Contact Janine Kraus at (415) 834-0900 x305 or jkraus@coral.org for transfer information.

Remember CORAL in Your Estate Your gift to Coral Reef Alliance will make a lasting impact if you use appropriate language. As you are discussing your estate plan with your attorney, we suggest the following language to designate a permanent gift in your estate plan:

"I hereby give and bequeath _____ to Coral Reef Alliance (CORAL), a not-for-profit membership organization incorporated by the laws of the State of California, tax ID number 94-3211245, doing business in San Francisco, California."

If you wish to discuss the language of your bequest, or if you would like additional information on planned giving opportunities, please contact Janine Kraus at (415) 834-0900 x305 or jkraus@coral.org.

Ask Your Employer to Match Your Gift Your employer might match your charitable donations, doubling or even tripling the impact of your gift. To learn if your company participates, contact your human resources department. Check our partial listing of employers who are already providing matching gifts to CORAL.

EMPLOYEE MATCHING GIFT PROGRAMS

AIG • AMD • American Express • Applied Materials • Archer Daniels Midland Company • AXA • Ball Corporation • Bank of America • BP America • Bridgett, Hanson and Family • Centre Reinsurance Company of New York • Citicorp • Coolfire Interactive, Inc. • D. S. T. Systems, Inc. • Dun & Bradstreet • Fidelity Investments • First Options • GlaxoSmithKline • Household • Hospira Foundation • IBM Illinois Tool Works • J. P. Morgan & Company, Inc • Leo Burnett Company • Los Angeles Times • Lotus • Microsoft • Monsanto Fund • Morgan Stanley • New York Times • Oracle Corporation • P.G. & E. • Pfizer • Prudential • QuadGraphics • Qualcomm Inc. • Rambus, Inc. • Random House, Inc. • Rogers Corporation • St. Paul Companies, Inc. • The Capital Group Companies • Morrison & Foerster • The Northern Trust Company • Union Bank of California • United Technologies • US Bancorp • Wachovia



CORAL REEF ALLIANCE

Working Together To Keep Coral Reefs Alive

417 Montgomery Street, Suite 205 • San Francisco, CA 94104

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NEW LEAF PAPER				
ENVIRONMENTAL BENEFITS STATEMENT				
				
<small>The Coral Reef Alliance saved the following resources by using New Leaf® Sitara® 100% made with 100% post-consumer waste and processed chlorine free.</small>				
trees	water	energy	solid waste	greenhouse gases
8 fully grown	2,501 gallons	4 million BTUs	361 pounds	701 pounds
<small>*Calculations based on research by Environmental Defense and other members of the Paper Task Force. ©2006 New Leaf Paper www.newleafpaper.com 888.989.3323</small>				

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