50 YEARS
WORKING TO BUILD
A BETTER WORLD

2001 PROGRAM REPORT
BUILDING A BETTER WORLD

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ON THE COVER A woman in the community of Lahmonata Mahalla, Uzbekistan, signs a project request to work with CHF International.
LETTER FROM THE CHAIRMAN

CHF International arrives at its golden jubilee a seasoned international aid organization. We now serve low-income persons in thirty-five countries with resources of $150 million. Our focus is on those in poverty, on households battered by natural disasters, and on families whose lives have been devastated by war.

Ten years ago, our annual level of grants received was approximately $4 million; in the just-concluded 2000/2001 program year, CHF received approximately $85 million. We are understandably proud of our growth, while we remain troubled by the pervasive human miseries at which these expanded resources are aimed.

The trustees of CHF greatly admire the extraordinary leadership of our president, Michael Doyle, the exceptional contributions of our vice-president, Dr. Judith Hermanson, and the talent, dedication, and productivity of our highly-regarded staff worldwide. In the often embattled or otherwise hazardous places where CHF works, our leaders, our workers, and their families show constant courage.

The United States Agency for International Development (USAID) has been the major provider of the foreign assistance that CHF administers and we are grateful to it. CHF has also drawn support from the Ford Foundation and the MacArthur Foundation and recently from a record number of international and domestic benefactors. While the dollar level of support from these organizations is not as substantial as our USAID support, we are very thankful to these partners and hope for even greater involvement with them in the coming years. We look to broaden our base and trust that the successes reported in this document will persuade them and others to help us do more of this crucial work.

The CHF "formula" fits worldwide, whether our project is regional economic development, microfinance, improved shelter, or healthier environments. We seek out or help to create non-governmental groups to do what needs to be done. We guide them in democratic and cooperative efforts that yield tangible improvements to the lives and to the economic well-being of people desperately in need of assistance. Responsible use of credit is an underlying lesson. Notwithstanding that CHF borrowers are among the world's poorest people, often beset by natural disasters or political upheaval, our worldwide repayment rate is 97%.

As you read through this report, I hope you will be struck by CHF's role as a peacekeeper and as a proactive seeker of more civil societies in some of the globe's most beleaguered areas. In media coverage of the pursuit of the villains of the World Trade Center catastrophe, the backdrop scenes make vivid the unspeakable destitution that exists in the regions where terrorism thrives. It is not to suggest that fanatics can be converted by programs such as those of CHF, but the sights of such dreadful poverty among the innocents of the world, it is to be hoped, will besmirch our national leaders to a more ambitious sharing of our wealth and know-how among poor families to give them more hope in the future. Do our fellow citizens realize the United States contributes poorly to foreign assistance for the world's needy—about one-half percent of our annual budget, the lowest percentage of its economy of the twenty-two nations that comprise the Organization for Economic Cooperation and Development and the third from the lowest of those nations on a per capita basis?
The chairman of the Congressional committee that appropriates foreign assistance, Senator Patrick Leahy of Vermont, recently stated apropos of this year’s funding that:

"The world is on fire in too many places to count, and at most of those flash points poverty, and the injustice that perpetuates it, are at the root of the instability... The amount we give is a pittance, when considered in terms of our wealth and the seriousness of the threats that we face, [and] amounts to less than $40 for each American each year. It is embarrassing."

Our Secretary of State, Colin Powell, was recently quoted in a similar vein: “I think it is not right that a nation of our wealth should not spend more in helping the rest of the world... We could do a lot more, and we should be doing a lot more...”

I believe this program report demonstrates a unique, and successful, American way to address poverty. It is to be hoped that the ability of CHF and of other aid organizations to broaden their work will be forthcoming.

Thank you for your interest in our work.

January 2002
Especially touching were the kind words sent from countries where people have lived for years with the daily threat of violence, places like Croatia, Colombia, Kosovo, and the Middle East.

CHF does not profess to have a system for preventing large-scale attacks like those on New York and Washington that terrible day. However, conflict and terrorism are facts of life in many of the countries where we work. As a result, CHF has developed a methodology for “mentored participation” as a means of preventing or managing conflicts that have made it difficult for people to improve their living conditions. Our programs work to erase past differences by providing a way for individuals and organizations from various sectors of the local society to work together to identify and achieve shared goals. These programs establish democratic, transparent systems that become the models for future interaction. The success of this strategy in stabilizing and improving communities and institutions in transitional and developing countries is evident in some of the programs outlined in this report.

As we kick off the celebration of CHF’s 50th anniversary in 2002, the world—as seen through American eyes, at least—appears increasingly turbulent and fragile. Americans have joined the rest of the world. It is reassuring to know that CHF’s work is helping to stabilize communities and make a positive difference in the lives and livelihoods of many people. It is clear, as we look ahead to our next 50 years, that our crucial work, and the dedicated people who carry it out, will be more important than ever.

This special anniversary for CHF coincides with the retirement of Gordon Cavanaugh as Chairman of the Board of Trustees. I would like to express my appreciation to Gordon for having served the organization so well, through his dedicated leadership over the past two decades. Don H. McCreary, CEO of a leading organization for affordable housing in California, was unanimously elected in January to succeed Gordon as Chairman. Mac has demonstrated his commitment to our staff and programs in many ways since joining the Board of Trustees in 1983, and has traveled with the Board to many countries where CHF works. With renewed commitment and under this new leadership, we look forward to the challenges and achievements of the next half-century.
What we may have thought we knew about global safety and security, about global peace and prosperity, we did not know. As the international coalition has moved into Afghanistan, the events of September 11 have unveiled to international scrutiny, in a way I would not have thought possible, the insular, powerless and poverty-stricken conditions that corrode world stability at its foundations. These are conditions that CHF International knows all too well. They exist to some degree in all corners of our world.

Insularity, powerlessness, and poverty do not in themselves lead to atrocities. That is too simplistic. However, they are potent components of any formula for extreme political and fanatical action. If left to react, untended, this formula can produce disaster. CHF has demonstrated through our programs that there are many ways to alter the formula.

In this
Building a Better World,
we tell the story of CHF’s work in difficult circumstances around the world. To name a few, these include:

• Reconstruction of housing and community facilities in El Salvador following devastating earthquakes;
• “Micro-credit” for the entrepreneurial poor in Lebanon, following years of debilitating civil war;
• Local economic development initiatives and housing construction for previously disenfranchised people in South Africa, following the oppression of apartheid and the HIV/AIDS pandemic;
• Community infrastructure and facility construction in underserved communities in Serbia, following protracted conflict in the context of continuing mutual ethnic distrust; and
• Social investment and community planning in conflict-affected areas of Azerbaijan.

These programs combine sound economic practices, community participation and mentored priority setting, near term results for long term gains, and shared benefits through equitable cooperation. CHF ensures communities have these essential catalysts which turn insularity into hope; powerlessness into self-determination; and poverty into economic opportunity.

We show in the pages of this 50th Anniversary edition of Building a Better World that when these elements are present, the result is vitality, self-reliance and tolerance that points the way to pluralism. The validation of CHF’s approach is the creation of wealth, a deepened sense of dignity, and a burgeoning cadre of citizens with a stake in the global community of nations.
"What we call the beginning is often the end. And to make an end is to make a beginning. The end is where we start from."

— T S. Eliot, "Little Gidding"

LOOKING BACK, LOOKING FORWARD

Over the 50 years of CHF's history, much has changed and much has remained the same. We have expanded our scope well beyond the original purpose of providing homeownership opportunities to poor people. And yet, I am struck by the consistency of values even as we have expanded in scope.

The United Nations included CHF on its "Scroll of Honour" in the early 1990's, commending us for our "people-centered" approach to development. This approach had been central in 1952, when our founders recognized that the path to homeownership in the United States importantly included the elements of good citizenship—openness and transparency, fiscal responsibility, continuing education, democratic governance, and participation in the greater life of the community. This approach remains central now, 50 years later, as CHF International works in communities around the world to meet the challenges posed by global poverty, complex emergencies and humanitarian crises, social and economic disparities caused by conflict or political transition, and environmental degradation.

CHF's core value—the same today as it was 50 years ago—is belief in the goodness and power of the human spirit. From the beginning, CHF has always understood that it is the people themselves who bring about positive change in their own lives. We have always understood that our role is to help them acquire the necessary skills and resources, to challenge them and to encourage them, to teach them new ways of looking at old problems, and to foster in them a belief in their own abilities to make a difference.

On CHF's 50th Anniversary, I am celebrating also an anniversary of my own: 10 years in which I have been privileged to work with President Michael Doyle and our Board of Trustees to lead CHF International through the last years of the 20th century and into the 21st. Even as it has been a time of change and growth for CHF, today's wide range of programs in diverse settings paradoxically reaffirm the vision of a better world that has guided CHF since its inception.

In the last decade, we have greatly expanded CHF's capability and program reach. We have actively learned from our work with communities, always understanding that innovation and improvement are possible. We have introduced rigor to our methodologies without stifling creativity. We have sought to foster excellence. We have been able to build a world class, highly professional staff, with credentials from some of the finest institutions in the world, drawn from all corners of the world. We have developed methodologies, which stay true to CHF's core values but allow programs to be carried out at greater scale. And we have made it possible for many thousands of families around the world to reap the benefits of a better and more prosperous life.

I am proud of what we have been able to accomplish. Nonetheless, the conditions that corrode world stability and threaten to corrode the human spirit are everywhere that CHF works. Thus, in the aftermath of September 11 and in this our 50th Anniversary year, CHF International is renewing its commitment to helping eliminate these conditions. We will carry out this commitment by providing people the chance to look with greater confidence to the longer term and by opening paths to hope, self-governance, and economic opportunity. We will continue to invest in people so that they can invest in themselves and in their own futures.

I am looking forward to the challenges that lie ahead for CHF International in the next decade and beyond. The challenges are not to be underestimated, but I believe that the Goliath of fanaticism and hate can be overcome. I believe that 50 years hence CHF International will be celebrating 100 years of building a better world with programs I cannot now imagine but which embody that same belief in the power and goodness of the human spirit which has informed our work since our founding.
Since 1952, we have helped to build stronger communities in more than 100 countries around the world.
ENCOURAGING STABLE SOCIETIES

CHF’s approach to development starts at the grassroots. Wherever possible, we work with communities to address not only symptoms, but also root causes of social problems.

ADDRESSING ROOT CAUSES
All of CHF’s work takes place within a complex geopolitical context over which we and others have little control. We acknowledge that fact. Nonetheless, CHF and our local partners directly manage programs intended to prevent, manage, mitigate, and, sometimes, resolve conflict. We do not profess our work to be a panacea, but CHF helps provide ways for individuals in communities to advance their claims in fair, inclusive ways and to develop pluralistic, democratically-based processes.

TRANSFERRING CONFLICT MANAGEMENT SKILLS
When community members lack influence, access, and involvement in their own governance, they are deprived of a system that serves as a buffer against violent disruption. When people are isolated from a decision-making process, the situation can easily escalate into violent civil conflicts or full-fledged war. CHF develops management skills and political skills to help groups of people—associations, cooperatives, and other organizations— influence important political decisions that affect them. We offer leadership training at all levels.

Fifty years of experience in working with cooperatives at the grassroots level shows that success is possible. While conflict is often inevitable, violent conflict is not. Groups with ostensible differences (ethnic, political, religious, ideological) can tolerate and cooperate with one another, provided they have a mutual self-interest. CHF promotes lasting peace in post-conflict societies through mutually beneficial projects, such as infrastructure and business development. These activities give individuals with differing ideological viewpoints a reason to work together. Activities centered on democratic, transparent processes are designed to promote open discussion of the issues and treat participants with fairness.

CHF’s business development services, offered in areas of former civil conflict, have helped alleviate the poverty of countless families, while stimulating the growth of the overall local economy. In the autonomous province of Kosovo, this has meant business consulting to revitalize the construction industry. The area’s economy had ground to a halt following the 1999 Balkans conflict. This year, CHF trained 140 entrepreneurs in advanced business and financial planning, tailored to local conditions. Forty-seven businesses have been assisted in analyzing their products and services. Results include nearly 2,000 person-months of new jobs created. Within a complex socio-economic environment, we have also created strategic vertical and horizontal linkages with other programs and business associations to enhance the business climate.

6,928,356 direct beneficiaries

IN THE PAST 10 YEARS ALONE
TRANSITIONING COMMUNITY in Azerbaijan

Social investment and community planning in conflict-affected areas
AZERBAIJAN lost almost 20% of its territory in a conflict that began in 1988 with its neighbor Armenia. Approximately 750,000 people were forced to move from their homes. Since the cease-fire was declared eight years ago, many of these people—mostly women and children—have continued to live in camps as refugees or IDPs. The economy has been hurt by the instability, and the promise of wealth from Azerbaijan’s petroleum resources has not been realized in daily life.

To combat the demoralizing hopelessness of the poor economic and social situation, CHF offers business development services, industry training sessions and one-on-one consulting to entrepreneurs. One participant, Svetlana Aliyeva, a carpet weaver, has been working with CHF to expand her business.

In 1993, an Armenian invasion forced the Aliyeva family and all inhabitants of Fizuli to flee their homes in southern Azerbaijan. Svetlana had been at home baking bread, and she, like other displaced Azeris, was forced to leave without pausing to grab any provisions. Svetlana and her family fled to Beylagan where they stayed three months until their village was liberated. When they returned, only the bare structure of their home remained—the rest had been destroyed.

Faced with no possible sources of income, Svetlana resorted to weaving carpets, an art that she had learned from her grandmother. Recipes for dyeing wool from plants had been passed through her family, as had traditional rare carpet designs, such as the “zali” and “varni.”

Svetlana, a mother of six, started her carpet weaving business from scratch. Her husband assisted in building a loom, and she slowly acquired the necessary materials. She attended CHF’s training sessions on business development and gender and leadership. She also paid for individual training in marketing plans and record keeping. Svetlana’s fees (the nominal US $1.10 per session) are re-invested to expand the breadth and reach of the CHF community development programs in the region.

Asking conflict-affected populations to pay for such services is a revolutionary concept. The fees help to ensure that clients value the service and they have encouraged entrepreneurs to contribute to their own development and are an important step away from the prevalent relief assistance towards true sustainable development.

In working with CHF to diversify her clientele, Svetlana has become quite a successful businesswoman—selling over $600 worth of carpets. She has tapped new markets through partnerships with vendors that sell her carpets for her and has participated in a region CHF trade fair.

Just as Svetlana weaves beautiful carpets, she has woven exceptional plans for her business and family’s future. She plans to teach a group of five women, including her 19-year old daughter Vusala, how to start their own carpet-weaving businesses. She is working with CHF to put this plan into action by taking part in CHF’s association development module. CHF has helped Svetlana select the group of young women that will learn, under her guidance, to carry on the dreams and development she has made possible in her own life, and to carry on the rich tradition of weaving in Azerbaijan.

Svetlana and her daughter Vusala, entrepreneurs in Azerbaijan.
In Azerbaijan, families forced to relocate to shelters and refugee camps have sought economic opportunity in their new surroundings. CHF works directly with farmers and local business people to transfer business management and organizational skills that are tailored to the local context. Within a year, CHF created or assisted 159 businesses, our work resulting in nearly 1,000 full and part-time jobs. An equally important result, CHF has introduced stable economic development through concepts—such as fee for service—that were previously thought not possible amongst displaced and conflict-affected populations. (See opposite page for more information).

In Romania, which has faced a long and difficult transition to a market economy, CHF works with community associations to devise regional and county-wide economic development strategies. CHF’s local partners implement microfinance activities to increase access to credit for members of homeowner and business associations. In this case, the credit component is a tool for the civil society development that comes when citizens of formerly government-run systems work with private, non-governmental associations. At the end of the fiscal year, more than 3,490 small and medium size businesses had joined 25 associations. CHF has helped create 3,200 jobs over the last three years.

Following the oppressive forces of apartheid, CHF focused on ensuring that poor black families in South Africa were able to access housing subsidies promised by the new government, and on forming community housing associations to give community members a voice. CHF helped organize four democratically managed homeowner associations and trained executive boards. CHF has assisted over 1,000 low-income families to build new homes and become homeowners for the first time. In accordance with our ethos of providing more than just “housing,” CHF has implemented water conservation programs in schools in partnership with the country’s Department of Water Affairs and Forestry, and tree plantings in partnership with Trees for Africa. Today, Isandla, a legally registered South African organization that CHF helped form, continues building houses for hundreds on the Eastern Cape.

CHF’s most recent development program in South Africa offers entrepreneurship and business development training for residents of the township Motherwell. Activities include skills training, job referral, and credit. These leadership and financial services could be expanded to additional townships in the future. All of our work here has been with an eye toward positive economic change and hope for the future.

In the past 10 years alone, 11,530,562 indirect beneficiaries were reached.
CHF's mission is to serve all people in the interest of creating peaceful, democratic communities worldwide. After complex emergencies, CHF strives to rebuild communities by rapidly reconstructing the physical infrastructure while establishing a democratic forum where people with different points of view (sometimes people on opposite sides of a conflict) can work together on projects that complement each person's interests. CHF provides technical assistance to achieve rapid results, knowing that visible improvements can improve the stability of a community, helping to manage future conflicts.

CHF works in over 100 communities in Serbia, Federal Republic of Yugoslavia. In an effort to demonstrate to local communities and governments the real benefits of participation and democratic action, and break the barrier of stagnation due to a decade of instability, CHF guided 60 communities to initiate over 60 projects in the first 90 days of the program. This success created confidence in civic participation and had an immediate impact in neglected areas of Serbia. In the past, such effective, rapid initiatives have made a positive impact on the vitality of a program's next steps.

CHF's rural infrastructure development has included positive change in 78 villages of Lebanon, where the population is recovering from decades of civil war. CHF has grouped the populations into eight clusters that encourage opposition leaders to work together for their mutual benefit. Participants have installed regional irrigation systems, improved school buildings, reforested areas, built new roads, and expanded economic opportunity for over 300,000 residents. (See page 25 for information on CHF's original "cluster approach."

Urban areas of west bank and Gaza, ravaged by decades of unrest, suffer problems of over-crowding, high unemployment and neglect. Rural areas also suffer from high unemployment, plus water shortages and the absence of basic infrastructure like paved roads, schools, and electricity. In both places, CHF works with residents to prioritize their development needs. In Gaza City, CHF created an environmental improvement program to clean up empty lots, beaches, and roads that had become breeding grounds for rodents and other disease-carrying vermin. The program has employed over 200 workers—improving the environment while creating jobs. A community rural services program in southern Gaza has completed over 80 infrastructure projects such as roads, schools, and community centers. CHF always consults local leaders, women's groups, NGOs, and government officials before proceeding with these projects, to ensure success.

All of these programs in leadership and infrastructure development show how CHF is indeed turning insularity into hope, and powerlessness into self-determination. CHF promotes longevity of projects by leveraging time, land, and/or money from the communities.
While we understand that lasting development solutions are not determined by economics alone, underlying much of our work is the problematic fact that impoverished families lack access to financial tools. Without some type of intervention, the prospects for their future are grim. Low-income families face many disadvantages to creating a better life for themselves. They frequently lack access to support systems like easy transportation, formal banking, good health care, and safe homes. Over half the world’s population lives on less than $2 a day, while gaps between the rich and poor continue to grow. In a growing number of extreme cases, families are forced to leave their homes and social network because of conflict or watch their only possessions be destroyed by hurricanes, earthquakes, and floods. The poor are the most vulnerable in these times, and women are the most vulnerable of the poor. CHF considers poverty reduction a primary goal of all our programs, but has designated specific lending mechanisms targeted to help the poor. Diverse credit programs illuminate ways in which CHF creates economic opportunities for the working poor.

MICROENTERPRISE DEVELOPMENT

Three years ago, most bankers in the Middle East did not provide loans to the working poor. Now, seven banks have created new loan products serving more than 11,000 low-income families and entrepreneurs. Repayment rates are an excellent 97% or better. This is a prime example of the way that CHF has helped low-income individuals access financial resources previously unavailable to them. During that three-year period, CHF served as a catalyst to stimulate rapid change in the banking sector. Through meetings with banking leaders, a regional conference, and the right support, we were able to convince lenders that lending to "high risk" borrowers is not only important. We then showed them that it makes good business sense.

Jordan is burdened with the ongoing economic problems of debt, poverty, and unemployment. CHF partners with four banks to provide loans to low-income entrepreneurs, many of whom are women. CHF has introduced the banks to this new market by identifying, screening, and assisting clients, who then borrow directly from the banks.

At the end of the fiscal year, the program had lent $7.8 million to 10,208 groups and 1,320 individuals. Over $1.4 was contributed to the program by partner banks. It is CHF’s goal that local banks will recognize the enormous potential of small and micro entrepreneurs, and continue to extend...
services to these clients after CHF completes its initial objectives. CHF has similar goals and partnerships in Lebanon. Tailoring the program to local needs, CHF is working to create financially sustainable organizations to carry on program activities.

Lending programs can take many shapes. Examples are the difference between the village banking offered in Guatemala and the small and medium enterprise loans given in Romania. The village banking system allows small communities to set up, own, and manage their own banks. Over the last seven years, CHF has helped create 30 village banks with a total of 794 members in Guatemala. Together they have a loan portfolio of $87,084. (For information on our environmental initiatives in Guatemala, see page 17.) In Romania, the focus is on civic development and member-based lending through intermediary organizations. CHF has dedicated more than $7.5 million in development assistance to area organizations and in local economic development efforts through direct infusion of capital and technical assistance activities. No matter their form, CHF’s credit programs let people invest in their own future.

MICROFINANCE OF HOUSING

CHF pioneered the microfinance of housing in the early 1980s and has designed and implemented home improvement lending programs in Asia, the Caribbean, Eastern Europe, Latin America, and the Middle East. CHF’s use of microfinance to address the need for affordable housing grew out of its search for alternatives to traditional supply-driven housing approaches. Relatively small, short-term loans for home improvement proved to be the best way to make the most of available financial resources.

Today, many microlending institutions are interested in the microfinance of housing, and the number offering it is growing. CHF sets itself apart by the training and technical assistance offered to clients. We also have found that self-help labor often adds value to the home. Transferring skills to help address local needs is a priority of all CHF programs. In this case, we are transferring permanent construction and/ or credit management skills to the homeowner.

In Mexico and in Gaza, our home improvement lending programs exemplify this process. Through incremental lending, we have made nearly 3,000 loans to workers in Ciudad Juárez alone, with a 98% repayment rate. Along the border, 340,000 housing units are needed. Thousands of families “get by” with sub-standard living conditions, residing in shelters pieced together from cardboard, wooden pallets, plastic and old tires. In an original program, CHF generated a Maquila Revolving Loan Fund which uses capital and grants from private corporations working along the US/ Mexico border to meet housing needs. CHF will open a second office in Nuevo Laredo in 2002, thanks in part to a loan from the Overseas Private Investment Corporation (OPIC).

In the Gaza Strip, CHF has been providing home improvement loans since 1995. The self-sufficient program has provided home improvement loans worth $14 million to
more than 3,500 low-income, working class families in Gaza, who live in the poorest and most crowded areas. CHF provides training at all levels of the program, and advises partner banks in the areas of management information systems and marketing campaigns.

In Honduras, where urban families frequently lack the means to hook up to sewage lines, forcing them to use outhouses or open streets, CHF carries out a lending program for sanitation needs through three local governments. This integrated project helps low-income families obtain credit to build appropriate sanitation facilities to connect with municipal sewer systems. The project provides health and sanitation education to all clients and their families, and also strengthens the capacity of municipalities to provide lending services.

CHF offers its microfinance expertise to assist other development organizations as well. This year, CHF helped the World Bank review the housing finance situation for low-income households in Indonesia, which is transitioning to a popularly elected government following four decades of authoritarianism. Indonesia also faces severe economic problems and is undergoing banking sector reforms. CHF provided market research on potential demand for community development finance institutions such as credit unions, microfinance institutions, and cooperatives. This will help the Ministry of Settlements and Regional Infrastructure to elaborate its policy and strategy for developing housing settlements.

For the United Nations Development Programme (UNDP), CHF evaluated a housing loan program for low-income residents of Addis Ababa, Ethiopia. The project was designed to alleviate the housing shortage for the urban poor. It created 1,500 affordable housing sites serviced with roads, sidewalks, water and electricity, through a revolving loan fund. CHF evaluated the viability of the loan fund’s design, efficiency and sustainability.

The work of CHF is to enhance opportunities for people striving to improve their own destiny, often under seemingly impossible conditions. Given the right tools and opportunities, people will seek to improve their own circumstances. We are helping people access the necessary resources to improve their own incomes and lifestyles. In today’s world, that means a better quality of life—healthier and more environmentally and economically sound—for all of us.
CHF, interested in promoting positive change at the community level for 50 years, has become increasingly concerned about the root causes of conflict and disasters. The number of complex humanitarian emergencies around the globe has multiplied over the past decade. During this period, the development community has garnered substantial information about the systemic causes of civil conflicts, political violence, and terrorism. We know we can influence positive change. Early in 2001, CHF formed a new Office of Emergency Management specifically to deal with these complex issues. Our response is multi-faceted, but one of our primary objectives is to help people take control of their own lives as early in the development process as possible, to reduce dependency on outside assistance.

**Natural Disasters**

Humanitarian aid following conflict and critical emergencies dramatically affects the future development of a community. CHF relief programs are designed to provide immediate assistance while influencing lasting positive change.

Hurricane/Tropical Storm Mitch was arguably the worst storm of the last century. Much of Central America was devastated by floods, if not by the brunt of the storm. The most vulnerable to the flooding were the poorest families, whose makeshift shelters were washed away. CHF followed a comprehensive approach that involved communities in reconstruction planning and considered local economic situations. We passed on to our partners technical skills in the areas of risk mitigation, environmental protection, and provision of education and health facilities. CHF emphasized—alongside reconstruction—the need to learn about mitigating future risk.

In El Salvador, our programs sparked a high degree of enthusiasm for disaster mitigation and preparedness learning. Repeated dengue fever outbreaks, floods, and earthquakes have demanded that we document our successes and build our capacity to deal with such occurrences in the future. By 2001, we had trained 3,000 people in 120 communities in disaster prevention and management, while overseeing projects that have reconstructed the physical landscape: 500 permanent houses, 80 schools, 50 small infrastructure projects, 2,640 reforested or cultivated hectares of land.

In response to the deadly earthquakes in January and February 2001 in El Salvador, CHF helped bring water, housing, medical shelters, to thousands of people most in need. Even in this
TRANSITIONING COMMUNITY in Guatemala

Speeding the reconciliation process following the chaos of war
CHF's efforts in Guatemala serve as examples of how reconciliation and rebuilding can have a long-lasting effect on the stability of a region, and that certainly affect the self-reliance and dignity of program participants. CHF has sponsored business and environmental programs, provided credit support for women's communal banking, and created the Ixcán Road Maintenance Association. With CHF's assistance, members of all political, ethnic, and social groups have come together, working under democratic methods, to build roads, bridges, health posts, schools, water systems, latrines, and community centers. Working with 15 indigenous groups that had been divided by 36 years of conflict, CHF has seen the area that was ravaged by war become a productive, more cohesive society.

A profile of one farmer, the hardworking, enthusiastic Pablo Augusto Bob (don Pablo), exemplifies the group of residents who were eager to plan new businesses, reforest land, manage organic crops, and learn about new farming techniques after the peace accords were signed. They were eager to begin a stable life, and have made great inroads toward that goal.

In January 1997, CHF began to work on Agroforestry and Environmental Education in various communities of the Ixcán, a municipality in northwestern Guatemala bordering Mexico—where many had fled during the conflict. One of the resettlement communities where CHF began working is Monte Alegre, which is predominantly populated by ethnic Q’eqchí Mayans. When CHF Agroforestry promoters approached don Pablo, he had limited himself to traditional crops such as corn, beans, peanuts, and pineapple, but he decided to try cultivation systems that were new to him because they showed great potential for improving his farm.

In 1997, don Pablo began a tree nursery of rapid growth trees that return and fix nitrogen into the soil. Applying the agroforestry system Taungya, he planted trees among a half hectare of corn, chilli peppers and squash. This diversification and the application of the agroforestry system increased his productivity and resulted in an income of Q. 5,000 (approximately US$715). Using part of this income, he invested in an additional plot of land. Don Pablo purchased the land cheaply because the topsoil had been depleted of nutrients from over-farming. The first year, it produced only seven bags of corn, of one hundred pounds each—an extremely low amount.

The next year, don Pablo again applied what he had learned from the CHF Agroforestry promoter. He planted 3,000 meters of “live fence” and 0.7 hectares of trees, both of which enrich the soil with nitrogen. Among these trees, he planted corn and, when harvest came, he had doubled his production.

During the third year, don Pablo continued to apply agroforestry systems on his land. He increased his area of cultivation and focused on income generating crops such as pineapple, citrus fruits and garden vegetables, rather than subsistence crops such as corn and beans. In his pineapple plantation, where he once again utilized the Taungya technique, he harvested 30,000 pineapples and 60,000 pineapple cuttings. His gross income that year was Q. 60,000 (approximately US$8,000). With this success, he has been able to purchase a house, open a small store and send his children to good schools. One of don Pablo’s sons is about to enter the National Agricultural School near Guatemala City.

Don Pablo has gained economic benefits and a strong environmental conscience, and his community members have seen similar gains. But the end result of the program is broader than that. The entire community benefits from the increased security that comes from living in an economically stable society, one where individuals can take control of their own lives.
In Honduras, the same type of local management capacity building had taken place. Immediately after the storm, with CHF’s technical assistance, communities rallied to build 2,000 emergency shelters. Three years after the hurricane, the physical changes to the landscape are astonishing. Approximately 4,500 new or improved permanent houses and 550 latrines are a testament to community efforts. During the process, CHF trained members of 21 communities and 29 organizations and local governments in technical areas. Five local organizations were trained in housing credit.

In Nicaragua, CHF is forming a local organization to help communities prioritize natural disaster vulnerabilities, prepare action plans to address these problems, and train farmers in conservation and fertile soil practices. CHF also helps leverage additional funding from the private sector for implementation of these activities.

The Dominican Republic, which lies in the middle of a “hurricane belt,” is subject to severe storms annually. Following the damage of Hurricane Georges, CHF strengthened capacity of local organizations to provide new, hurricane-resistant houses and repair existing homes with disaster mitigation technology. With CHF’s support, the organizations built 2,300 new homes and improved the resilience of 1,500 additional homes.

Agricultural components and environmental mitigation has had positive effects on communities. For example, garbage clean-up campaigns seemed to have significantly increased environmental awareness and mitigation.

The Hurricane Mitch, Hurricane Georges, and 2001 earthquake reconstruction projects were funded by the United States Agency for International Development (USAID), the Federal Emergency Management Agency (FEMA), the United States Department of Housing and Urban Development (HUD), the United States Department of Agriculture (USDA), and the Pan American Development Foundation. To these programs, CHF added value estimated at more than $40 million. In these and other programs, CHF’s work can be felt from the national government to the grassroots level.
What is a displaced person? The United Nations High Commissioner for Refugees (UNHCR) reports that: “Like refugees, they are hapless civilians often caught up in an endless round of civil conflict or persecution. There are an estimated 20-25 million of them around the world and they are known by the clumsy bureaucratic acronym of IDP—an internally displaced person. What is the difference? When a fleeing civilian crosses an international frontier, he or she becomes a refugee and as such receives international protection and help. If a person in similar circumstances is displaced within his or her home country and becomes internally displaced person, then assistance and protection is much more problematic.”

The UN Secretary-General, Kofi Annan, has described the problem of internal displacement as creating “an unprecedented challenge for the international community: to find ways to respond to what is essentially an internal crisis.”

While serving people in need is a 50-year old tradition for CHF, assisting persons who have been labeled as “IDPs” is a new type of program for CHF. The deep commitment of our staff has been critical to the success of these initiatives.

In Colombia, where CHF is helping displaced families, staff members have tailored emergency humanitarian assistance kits to provide basic necessities to selected IDP families in six targeted cities. Four kits (cooking/kitchen, habitat, hygiene/cleaning, and food kits) meet the immediate survival needs of families who have been forced out of their homes by political violence that has torn colombia apart during the last decade. CHF also plans to construct emergency temporary shelters for targeted IDPs. CHF addresses psychosocial needs for these families, and coordinates referral of IDP families to transition services in conjunction with existing departmental offices. This psychosocial service has become perhaps one of the most important aspects of the program for these families who were forced to flee their homes—sometimes in a matter of minutes—by guerrilla activity.

In azerbaijan, a CHF program promotes the integration of IDPs into the social fabric and economic life, helping shift the beneficiaries’ perspective and the development trends from short-term relief assistance toward long-term sustainable development. CHF completed a nationwide survey that took stock of social investments made to date and recommended actions for community development donors and implementing agencies. Through our programs in azerbaijan,
we have trained hundreds of people, and implemented small infrastructure projects, such as electrical and water systems.

At the same time, CHF has initiated a program for civil society development to facilitate the return of refugees and IDPs to their homes in Bosnia. The program elements include building associations of businesses and homeowners, and offering microfinance loans to members of the associations. While adapted to the specific needs and context of Bosnia, the program is based on CHF’s successful model designed for communities undergoing economic transition in Romania.

CHF does not use a cookie-cutter approach to development, but does apply relevant experience to new endeavors.

Focusing attention on developmental relief and far-sighted emergency management can contribute to sustainable development and world peace. CHF’s programs demonstrate how relief assistance can be structured to reap long-term development benefits, provided that communities themselves lead the reconstruction process. Together, committed local partners and experienced CHF staff are building better communities.

In the end, working for more peaceful, stable communities—building a better world—has been at the heart of CHF’s work since 1952. The examples in this report demonstrate how our experience in some 100 countries over the past 50 years has helped to make major inroads toward improving the physical environment and helping families to improve their economic circumstances. Success is possible. Through international cooperation, we can mitigate conflict and build a better world for all of us.
ADVANCING THE ISSUES

We work on many levels at once to improve the overall environment. It is not easy, and cannot be done by a single organization. Here are a few ways CHF meets the broader goal of advancing issues of world poverty and community development.

DISSEMINATION OF TOOLS AND TECHNOLOGIES FOR PRACTITIONERS

PUBLICATIONS AND ARTICLES

CHF contributed to the knowledge base of development practitioners through the following publications. For more information, see http://www.chfhq.org/pubs.htm.

• So, You Want to do Housing Microfinance? A Guide to Incorporating a Home Improvement Loan Program into a Microfinance Institution distills CHF’s experience in home improvement lending.
• The Caribbean Disaster Mitigation Program Toolkit explains how to make buildings more resilient to disasters.
• An article in Echos du Cota No. 89 (in French) by Collectif D’Échanges pour la Technologie Appropriée describes applied microfinance of housing.
• Case Studies on CHF’s work in South Africa and Mexico were printed in Best Practice: Innovative Approaches to Cooperative Solutions of Housing Problems for the Poor, edited by Hans-H. Münkner, published by ICA Housing Cooperatives (Habitat II plus S).
• An article in Best Practices in Urban Environmental Technologies Newsletter No. 5, 4/2000 (in English and German) by UNCHS Best Practices Hub, Vienna, which focuses on knowledge transfer, highlights CHF’s former program in Poland as an example.
• Articles about CHF’s work in the Philippines, Mexico, and China appeared in the International Cooperative Alliance News.

CHF helped raise awareness about international development issues through the following additional outreach materials:

• The periodical CHF Newsbriefs
• The annual program report Building a Better World
• Fact sheets on program areas and geographical reach
• The CHF website (www.chfhq.org)

REPORTING SOFTWARE

This year we created an office of software management to oversee the dissemination of external Information Technology products. The centerpiece of this is the CHF-developed PRS, or Project Reporting Software, originally developed by CHF in Lebanon. Many CHF offices and several partner organizations now use the product. Technicians are currently working on the next web-based generation of this product.

REFINING OUR PRACTICES

Although not for profit, CHF operates in a business-like manner, refining the way we work to stay at the forefront of development. This year, we developed a number of mechanisms to streamline our operations. We also further developed and refined concepts for conflict mitigation and identified lessons for community based approaches to disaster reconstruction.

In the field, our staff fine-tuned program management systems to share with one another. These include a social inventory assessment developed in Azerbaijan, new loan analysis techniques from Bosnia, management analysis mechanisms from Romania, and redefined approaches for community engagement developed in Serbia.
In addition to CHF’s core staff of diverse, qualified professionals (see list at back), we also augment our expertise by the use of Visiting International Professionals (our VIP™ Program) and selected volunteers from the United States Peace Corps who are experienced in community development or business. VIP program participants for fiscal year 2002 include:

- Merle Borchers, a retired business executive who lives in Inver Grove Heights, Minnesota, helped CHF’s Kosovo Construction and Employment Program to review its business and financial planning process. Borchers revised tools for preparing financial plans for small and medium size businesses, helped to prepare financial plans for several businesses that CHF is advising, and trained CHF local consultants in financial planning from May 7 to 25, 2001.

- Robert A. Delemarre, an international consultant who lives in Silver Spring, Maryland, helped CHF headquarters investigate lumber suppliers for CHF’s Earthquake Emergency Shelter Project in El Salvador, from February 12 to 19, 2001.

- Rita Taylor, a retired credit union expert who lives in Silver Spring, Maryland, supported a CHF office in South Africa by reviewing the operational procedures of the East London (South Africa) Savings and Credit Cooperative, formed by the members of the East London Housing Management Cooperative; drafting an operational procedures manual; and the board of directors of the credit cooperative on how to use the manual, in an assignment from April 7 to 27, 2001.

- George Wisnewski, a retired business executive who lives in Coventry, Connecticut, helped a CHF office in Azerbaijan to install an accounting software package for a local organization. He also helped to test the program, and then trained staff in an assignment from June 11 to 30, 2001.

**STUDY TOURS**
Over the past 50 years, CHF also has led a number of study exchanges, where practitioners from the United States and abroad have learned from one another. These have included:

- Solid waste managers from Central America visiting Environmental Protection Agency sites in Atlanta.

- Housing practitioners from Romania and Poland exploring the greater Washington, DC area to learn about housing in a market economy.

- Housing practitioners from the Philippines visiting cooperative housing sites on both coasts of the United States.

**BRINGING IT ALL HOME**
**CHF’s PUBLIC EDUCATION EFFORTS**
The rest of the world matters to the United States. No country, organization, or community can make the world safe all on its own. It is important to remember the positive connections among all of us. Following are some ways CHF encourages American audiences to learn about international development.

**TELEVISION DOCUMENTARY**
The Visionaries Institute chose to profile CHF’s work in the premiere episode of its self-named documentary series to air on public television. Actor Sam Waterston hosts The Visionaries series, now in its ninth season.
Each year CHF sends speakers with international experience to share their expertise with domestic partners at forums that allow for broader exchanges. These include the National Association of Housing Cooperatives and the National Association of Housing and Redevelopment Officials.

CAPITOL HILL RECEPTION

CHF hosted Jordan’s Queen Rania Al Abdullah during a microfinance reception on Capitol Hill in April 2001. Queen Rania championed aid for the poor and paid tribute to those involved in creating loans to spur entrepreneurship across the globe. Guests included members of Congress and representatives of government and non-governmental organizations interested in microenterprise. The Microfinance Coalition was CHF’s co-host for the reception.

PARTICIPATION IN DOMESTIC CONFERENCES

To help us reach new audiences, this year a film crew captured CHF’s work in South Africa, Azerbaijan, Mexico, and Jordan.

NETWORKS AND AFFILIATIONS

- American University of Paris (AUP)
- Association of Women in Development
- Building and Social Housing Foundation (BSHF)
- Campaign to Preserve US Global Leadership
- Council of Practitioners, Microcredit Summit
- Global Alliance
- Habitat International Coalition
- International Cooperative Alliance (ICA) Housing
- Maryland Association of Nonprofit Organizations
- Microenterprise Coalition
- National Association of Female Executives
- National Association of Housing Cooperatives (NAHC)
- National Association of Housing and Redevelopment Officials (NAHRO)
- Overseas Cooperative Development Council (OCDC)
- Small Enterprise Education and Promotion Network (SEEP)
- Society for International Development (SID)
- Transborder Shelter Network (US-Mexico)
- United States-Mexico Border Progress Foundation
- United Nations Economic Commission for Europe, Housing and Urban Management Advisory Network
- United Nations Economic and Social Council (CHF is a nongovernmental organization in Special Consultative status with the Economic and Social Council of the United Nations—UN-ECOSOC.)

IN THE PAST 10 YEARS ALONE

18,537,051 reached through CHF publications & websites
Supporting Decentralization and Democratization Worldwide

THE CLUSTER APPROACH Examples from Serbia and Lebanon

Supporting Decentralization and Democratization Worldwide
peace and reconciliation.

Economically, it creates income-producing opportunities of neglected communities. Infrastructure in hundreds and other basic social systems, waste treatment, schools, community centers, irrigation feeder roads, health and improves potable water supply, environmental sense, the program and institutions. In a physical and supporting democratic principles protecting the environment, and economic opportunities, infrastructure, expanding on their land, rebuilding vital positive role in keeping people The approach has played a economic development.

The area around the city of Brestovac in South Serbia has such a high number of cases of Balkan nephritis (an endemic kidney disease whose symptoms resemble leukemia) that some textbooks actually call it Brestovac nephritis. Brestovac Hospital doctors are researching genetic and environmental factors leading to the disease. Efforts have stalled over the past several years, however, because of poor working conditions and lack of equipment. Despite these challenges, the medical team at Brestovac Hospital has continued publishing its findings on the disorder's potential causes.

Brestovac Hospital's work has attracted the attention of health specialists from Germany and the United States, who began visiting Brestovac in July 2001 in hopes of establishing a research center there. Yet, while Brestovac Hospital serves 10,000 regional residents, it has been falling apart for decades. In the past ten years, doctors were sometimes forced to see patients in rooms leaking rainwater.

“[The specialists] saw that it was impossible,” said Hospital Director Sladana Miljkovic. “because the conditions here are so poor.”

Now, through the facilitation and support of CHF, a Brestovac community council has been formed to oversee community development. The first project implemented was to give the hospital a new roof—

The primary benefit to clusters and villages is that these programs respond to priority needs that they have expressed. It nurtures healthy competition among neighboring villages to implement the best possible projects. It enhances the visibility of successful projects, which facilitates replication.

Supporting Decentralization and Democratization Worldwide

CHF has used a cluster approach—grouping a mix of five to seven villages that share similar economic and social needs—in conflict-affected places like West Bank/Gaza, Serbia, and Lebanon. The cluster approach is helping communities move in the direction of a more peaceful and democratic future through economic development.

The approach has played a positive role in keeping people on their land, rebuilding vital infrastructure, expanding economic opportunities, protecting the environment and supporting democratic principles and institutions. In a physical and environmental sense, the program improves potable water supply, feeder roads, health and community centers, irrigation systems, waste treatment, schools and other basic social infrastructure in hundreds of neglected communities. Economically, it creates income-producing opportunities for families, helping to sustain peace and reconciliation.

Democratic processes are central to the cluster approach. The approach has played a positive role in keeping people on their land, rebuilding vital infrastructure, expanding economic opportunities, protecting the environment and supporting democratic principles and institutions. In a physical and environmental sense, the program improves potable water supply, feeder roads, health and community centers, irrigation systems, waste treatment, schools and other basic social infrastructure in hundreds of neglected communities. Economically, it creates income-producing opportunities for families, helping to sustain peace and reconciliation.

The first step toward bringing the facility up to standard. “Finally we will be able to contact the foreign doctors and tell them we are ready to establish the research center,” said Mrs. Miljkovic.

Bchétine Sewer Network

A village of 380 families in Mount Lebanon, Bchétine, had been experiencing extensive ground and surface water pollution problems caused by the lack of any sewage disposal infrastructure. From most households, sewage was flowing untreated through open canals onto nearby land.

A national plan promised an expensive, district-wide wastewater treatment plant—by 2025. Rather than wait decades, though, local residents decided to take action. A preliminary engineering study prompted them to seek cluster program assistance from CHF.

To make the project a reality, the village willingly provided $150,000 in cash and in-kind contributions amounting to 40 percent of the project costs. On a routine visit to the village, CHF staff discovered a long line of villagers outside the municipality waiting patiently to pay their share of the cash contribution. This demonstrates that citizens are willing to assume a civic responsibility—paying taxes—if they are confident that the money will be used properly.

The community drew upon CHF’s experience to initiate, fund, and implement a local sewer network project, and to develop the institutional capacity to maintain it. Once CHF completed the requisite technical and administrative training, the municipality and steering committee quickly assumed plant operations and maintenance. These are just two of thousands of CHF projects worldwide demonstrating that the shortest route to effective development is local community addressing its own needs based upon democratic principles and collective action.
PARTNERS & SUPPORTERS OF OUR WORK

WORLDWIDE PARTNERS
- Calvary Reformed Church/United Church of Christ
- CARE International
- Catholic Relief Services
- CEDAPRODE, Nicaragua
- Cementos de Chihuahua
- Center for Housing Initiatives (CIM), Poland
- Christian Church Homes of Northern California
- CBIES Alliance
- Coffee Trade Federation, LTD
- Consejo Salvadoreño del Café
- Contec-Sumitomo Cooperation
- Cooperative League of the United States (CLUSA)
- Creative Associates (CREA), South Africa
- Cummins Engine Foundation
- Department for International Development (DFID), Britain
- Eaton Corporation
- European Union
- Federal Emergency Management Agency (FEMA)
- German Technical Cooperation Agency (GTZ)
- Government of Canada
- Government of Australia
- Government of France
- Government of The Netherlands
- Government of Norway
- Greater Washington Reading Council
- InterAmerican Foundation
- International Medical Corps
- Johnson & Johnson Corporation
- KwaZulu Foundation of Arirling, Inc.
- MacArthur Foundation
- Mercy Corps International
- National Coffee Association of the USA, Inc.
- Office of Foreign Disaster Assistance (OFDA)
- Organization of American States (OAS)
- Outboard Marine Corporation
- Overseas Private Investment Corporation (OPIC)
- Reina & Cavanaugh, PLLC
- Research Triangle Institute (RTI)
- S-Mart
- Save the Children
- Stanford Financial Group
- United Nations
- United Nations Children’s Fund (UNICEF)
- United Nations Development Programme (UNDP)
- United States Agency for International Development (USAID)
- United States Department of Agriculture (USDA)
- United States Department of Housing and Urban Development (HUD)
- United States Department of State
- United States Peace Corps
- The Virginia Tech
- VOLCAFE, Sweden
- World Bank

CENTRAL AMERICA: LEPPI REGIONAL PARTNERS
- Costa Rica
  - Puerto Viejo and Manzanillo
- International Agency for Development; The Netherlands Ministry of Environment and Energy (WINAS)
- Solid Waste Collection and Disposal Association of Puerto Viejo

El Salvador
- La Union
  - Agency for Cooperation and Development International (ACDI), Canada
  - Environmental Protection Agency (USEPA)

Guatemala
- Antigua Guatemala
- Environmental Protection Agency (USEPA)
- National Department of Economic Planning (SEGEPLAN)
- Izán
  - Neighborhood Association of the Colonia Nuevo Amanecer and Colonia La Paz
  - Panamanian Health Organization (PAHO-QPS)
- Puerto Barrios
  - Association for Environmental Recuperation, Management and Sanitation (ARMASA)
  - Environmental Development and Conservation Foundation (FUNDACO)

Honduras
- Foundation for the Convening of the Biological Reserve of guayoreto and Caletura
- Municipal Development Foundation (FUNDEMUN)

Nicaragua
- San Juan del Sur and Somotillo/Villanueva
- Ministry of Environment and Natural Resources (MARENA)
- Municipal Development Institute of Nicaragua (IDINOR)
- Municipal Descentralization and Development Project (PADCO/USA)

Panama
- Bocas del Toro
  - Conveneys Association (CARIBARO)
  - Education and Environmental Management Group (GEMAS)
  - Environmental Protection Agency (USEPA)
- National Environmental Authority (ANAM)
- Smithsonian Foundation
- Childlife
- ANCOM Foundation
- Education and Environmental Management Group (GEMAS)
- National Institute of Health
- National Environmental Authority (ANAM)

Local Partners
- Azerbaijan Humanitarian Assistance Program (AHAP)
- Initiative for Social Action and Renewal in Eurasia (ISAR)
- Village Earth
- SUHI
- UMD Humanitarian and Social Support Centre
- Lab Agricultural Association
- Fizuli Farmers’ Association
DOMINICAN REPUBLIC
- Alternative City
- Association for the Development of Azua, San Juan and Elia P.Has (FUNDASEP)
- Association for the Development of San Jose de Ocoa (ADESJO) D.
- Children International
- Dominican Institute of Integrated Development (IDDI)
- Father J. Juan Montalvo Social Studies Center
- Foundation for Community Development (FUDECOD)
- Government of the Dominican Republic, National Housing Institute (INVIV)
- Government of the Dominican Republic, National Institute for Housing Services for Civilian (INAPI)
- Habitat for Humanity Dominican Republic
- Inter-Institutional Council for the Coordination of Housing Programs (CI-Cuencas)
- National Association of Hotel and Restaurant Owners (ASONOHORES)
- National Popular Housing Fund (FONDOVF)
- National Rural Electric Cooperative Association (INRECA) International
- Plan International
- Dominican Republic (PLAAN)
- Village Women in Development (MUDE)
- World Vision USA

EL SALVADOR
- APSIES
- Aquaculture Projects Association (PROACUA)
- Association for Integral Development of the Coast (CODECOSTA)
- Association Madrecia (MADRECIA)
- Business Women Association (OEF)
- Coffee Salvadoran Council (CSC)
- Cooperative League of the United States (CLUSA)
- Cooperation Center of Alternative Technology (CENICIO)
- Coordination Office for the Communities and the Development of Cachique (CODECA)
- Coordination Office for the Development of La Unión and Morazán (CODELUM)
- Crisis Corps
- Foundation for Development (FUNDESA)
- Foundation for the Cooperation and Community Development of El Salvador (CORDES)
- Federation of Institutions in Support of Popular Housing (FIDAVIP)
- Federation of Agricultural Cooperatives (FECOAGRO)
- Feed the Children
- Foundation for the Economic Development and Ecotourism of Guazapa (FUNDUCEG)
- Foundation for the Support of Municipalities of El Salvador (FUNDAMUN)
- GOAL
- Habitat for Humanity El Salvador
- Habitat Foundation (Habitat for Humanity El Salvador)
- Honduras Conservation Corps Lower Lempa
- Coordination Office
- Ministry of Education
- Ministry of Environment and Natural Resources
- Ministry of Health
- Municipality of Atega
- Municipality of Apatengupe
- Municipality of Berlin
- Municipality of California
- Municipality of Chinateca
- Municipality of Chiltepeque
- Municipality of Concepcion Bárret
- Municipality of El Tránsito
- Municipality of Enriquiquín
- Municipality of Juaratan
- Municipality of Puerto El Triunfo
- Municipality of San Agustín
- Municipality of San Buenaventura
- Municipality of San Dioniso
- Municipality of San Emigdio
- Municipality of San Francisco Javier
- Municipality of San Jorge
- Municipality of San Juan Bautista
- Municipality of San Juan de Dios
- Municipality of San Luis La Herradura
- Municipality of San Martín
- Municipality of San Pedro Penolapan
- Municipality of San Rafael Oriapueto
- Municipality of San Sebastian
- Municipality of Santa Elena
- Municipality of Santa Maria
- Municipality of Santa María Ostuma
- Municipality of Tecapán
- Municipality of Teculca
- Municipality of Usuluyán
- Municipality of Verapaz
- Municipality of Zacatecoluca
- National Emergency Committee (COEN)
- New Dawn Association (ANAES)
- Partners of the Americas (PDA)
- Professionals Association for Economic and Social Development (APROMADES)
- Project Concern International
- PROCOSAL
- Reconstructor and Development Coordinator Office (CRD)
- Salvadoran Integral Development Association (ASDI)
- Salvadoran Integral Training Center (CECAIS)

GUATEMALA
- Action Against Hunger

ADEFES
- ADRA
- AIDH
- Atlas Logistique
- Bank Grupo el Ahorro Hondureño (BGA)
- Bank FICOSA
- Cámara de Comercio La Lima
- Catholic Relief Services (CRS)
- Center for Design, Architecture and Construction (CEDAC)
- Children International
- COBANSA (Honduran Banana Company)
- CODELX
- CODEMs
- CODECO
- CRWRC
- Elementary Schools from La Lima
- Embajadora Agua Azul
- FHIA

MEXICO
- Government of the Federal District
- Government of the State of Mexico
- Government of the State of Puebla
- Government of the State of Tabasco
- Government of the State of Veracruz
- Government of the State of Yucatán

NATIONAL PARTNERS & SUPPORTERS OF OUR WORK

NETWORK FOR CONSTRUCTION, REHABILITATION AND COOPERATION (FECODERCO)

LATIN AMERICA
- Latin America and Caribbean Commission
- Latin America and Caribbean Council (LACC)
- Latin America and Caribbean Foundation (FALCIA)
- Latin American Council on Housing and Social Development (CILAC)
- Latin American Council of Social Research (CILACS)
- Latin American Council of Urban Development (CILACU)
- Latin American Council of Urban Studies (CILACU)
- Latin American Economic and Social Council (CELAC)
- Latin American Integration Association (ALADI)
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PARTNERS & SUPPORTERS OF OUR WORK (Continued)

- Chamber of Commerce, Industry and Agriculture (CICIAA), Alba
- Chamber of Commerce, Industry and Agriculture (CICAM), Mehedinți
- Chamber of Commerce, Industry and Agriculture (CICAI), Timiș
- Confederation of Private Enterprises-Timisoara (CYPE-Ț)
- Business Center of Transylvania (CAT), Alba
- Business Entrepreneurs Federation (FPB), Oradea, Bihor
- The Entrepreneurs’ Club of Arad (CCIAA)
- Euroregional Center for Democracy (ECO)
- Federation of Tenants’ Associations Timişoara (FALT)
- Federation of Homeowners’ Associations (FAAPA)
- Local Union of Tenants’ Associations Arad (ULALA)
- Master Business Center (MAB), Hunedoara
- The Microfinance Center, Poland
- Mutual Assistance House of the Associations (CARA), Arad
- Mutual Assistance House of the Associations (CARA), Hunedoara
- Mutual Assistance House of the Associations (CARA), Mehedinți
- Mutual Assistance House of the Associations (CARA), Timiș
- Municipal Union of Tenants and Homeowners Associations (UMALPA), Restea
- “Phoenix” Business Center (PBENIX), Brad, Hunedoara
- Romanian-American Enterprise Fund
- Union of Tenants and Homeowners Association Deva (UAIFD)

SOUTH AFRICA

- ACDI/VOCA
- Afesis-Corplan
- African
- Clarkson Communal Property Trust
- Community Self Employment Center (COMSEC)
- Council for Scientific and Industrial Research
- Eastern Cape Provincial Housing Board
- Farmerfield Communal Property Trust
- Isandla Partners in Development
- National Cooperative Business Association/Cooperative League of the United States (NCBA/CLUSA)
- Robin Trust
- South African Homeless People’s Federation
- Urban Services Group
- African
- Bethelsdorp Technical College
- Buffalo City Savings and Credit Cooperative
- Coega Development Corporation
- Colchester Housing Association
- Community of Belo Slou
- East Cape Training College
- East London Housing Management Cooperative
- Koukamma Municipality
- Legal Resources Center
- Maybuye Savings and Credit Cooperative
- Mineworkers Development Agency
- Mthethwini Youth Development Forum
- Nelson Mandela Metropole
- SMME Development Unit
- Port Elizabeth Society for Mental Health
- Port Elizabeth Tourism Board
- Progress Management Services
- Salarine
- Sakhozethu
- Ngqamnaya Housing Association
- Savings and Credit Cooperative League of South Africa
- South African Department of Labor
- South African Department of Public Works
- South African Department of Welfare
- South African National Cigar Organization
- South African National Defense Force
- South African National Parks Board
- South African Women in Construction
- Western District Municipality
- Zekeni Housing Association
- Caltex
- Eastern Cape Master Builders Association
- Pretoria Portland Cement
- Telkom

WEST BANK/GAZA

- Community Rural Services Program (CRSP)
- Abbassan Jedda Association
- Jaballah Jedda Association
- Al Huda Women Development (JAVD)
- Abbassan Kabira Municipality
- Al Aida Association
- Al Kuda Women Development Center Association
- Al Quds Open University
- Association of Palestinian Local Authorities (AFLA)
- Bani Suhelra Municipality
- Benevolent Social Services Association (BSSA)
- Banan
- CIC Defense
- Culture and Free Thought Association (CFTA)

Developmental Civic Forum (DCF)
- Eastern Youth Council
- Fukhrah Village Council
- Huda Association
- Khan Younis Municipality
- Khelbet El Aidas Council
- Khuzas Agricultural
- Permaculture
- Khuzas Municipality
- Khuzas Social Development Center (KSDC)
- Raa Council
- Makara Council
- Medical Aid Association
- Handicapped Program (MAAP)
- Ministry of Agriculture
- Ministry of Education
- Ministry of Environment (MENA)
- Ministry of Finance
- Ministry of Health
- Ministry of Housing
- Ministry of Local Governments
- Ministry of NGOs
- Ministry of Planning and International Cooperation (MOPIC)
- Municipality of Gaza
- Nasir Municipality
- Palestinian Agricultural Developmental Civic
- Relief Committee (PARDIC)
- Palestinian Authority
- Jab Creation Program (PAJCP)
- Palestinian Economic Council for Development and Reconstruction (PECEDAR)
- Palestinian Hydrological Group (PHG)
- Palestinian Water Authority (PWA)
- Qasr Karem Council
- Qarara Development Association (QDA)
- Qarara Municipality
- Qassam Rajah Council
- Rafah Municipality
- Red Crescent
- Shoket Sufi Municipality
- Society for the Physically Handicapped (SPH)
- Solid Waste Management Council (SWMTC)
SPECIAL THANKS

CHF International would like to offer a special note of thanks to all the neighborhood committees, village implementation teams, project committees, schools, contractors, and individuals who have helped make our work possible.
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Patricia Wells
Executive Support Officer to the President

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Sergio Vasquez
Field Technician

Enrique Vega
Consultant

Eric Villegas
Social Promoter

Guatemala
Communities in Transition (CIT) Project

James Schenck
Project Director and Chief of Party

CIT Project Support and Administration

Claudia Dinorah Alfaro
Administrative Assistant

Myrna Cristina Hernandez
Secretary and Receptorist

Lesbia Maritza Gamido
Office Support

Gabino Garcia Binito
Guard

Todd Breach
Associate Director of Finance and Administration

Francisco Marcus Colindres
Guard

Dora Maria Cuyuch
Maintenance

Nicolas Yohol Dionicio
Secretary

Sergio Enrique Icaín
Accountant

Isabel Gomez
Guard

Randy Lyons
Director of Finance and Administration

David Gonzalez Macahey
Vehicle Manager

Claudia Nohemy Montenegro
Head of Accounting

Abel Carrera Morales
Driver and Logistician

Vera Waleksha Oliva Oronco
Accounting Assistant

Hilda Ramos Pelco
Maintenance

Alba Aranzeta Aguilar Penate
Administrador

Mario Rene Soberanis
Ramos Ixcán
Accountant

Francisco Sical Ixcán
Guard

CIT Agroforestry and Environmental Education

Leonardo Ramin Apen
Field Operator

Domingo Choc Asig
Agroforestry Promoter

Rolando Gulien Boch
Agroforestry Promoter

Jose Caal
Agroforestry Promoter

Emiliano Santos Cardona
Agroforestry Promoter

Wilson Casteneda
Associate Director

Jorge Emilio Alburquerque Castro
Agroforestry Coordinator

Andres Roque Chiquin
Field Operator

Arnulfo Dario Leon
Agroforestry Promoter

Santiago Chub Coy
Agroforestry Promoter

Gonzalo Latz Coy
Agroforestry Promoter

Antonio Macz Cucul
Agroforestry Promoter

Domingo Cuz Cucul
Agroforestry Promoter

Cesar Amilcar Guzman Cruz
Guard

Pedro Juan Gomez
Guard

Raymundo Perez Hernandez
Guard

Rosalia Mosies Morales Herrera
Guard

Marcelino Chun Ical
Agroforestry Promoter

Carlos Humberto Ramirez Lemus
Assistant I, Experimental Farm

Emiliano Reyes Lemus
Field Operator

Marcelino Lopez
Field Operator

Baltaza Diego Lopez
Agroforestry Promoter

Nicasio Ulloa Lopez
Guard

Gumerinda Mendoza
Agroforestry Promoter

Emilio Moran
Field Operator

Erick Retana Canas Morataya
Field Operator

Juan Macario Paul
Agroforestry Promoter

Demetrio Baten Pelco
Agroforestry Promoter

Jorge Xol Pulul
Guard

Rohberto Gutierrez Ramirez
Guard

Eduardo Melchor Reyes
Field Operator

Juan Alexis Rodriguez
Field Operator

Francisco Baten Rojas
Agroforestry Promoter

Juan Luis Santos
Agroforestry Promoter

Rubiul Tuc Sical
Guard

Gabino Yat Sun
Agroforestry Promoter

Rudolph Stowlinsky
Agroforestry Coordinator

Emilio Caal Tzul
Agroforestry Promoter
<table>
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<tr>
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<th>Position</th>
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<tr>
<td>Daniel Lucas Ulpino</td>
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<tr>
<td>Pedro Cuyuch Vicente</td>
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<td>Francisco Marcos Aguilar</td>
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<td>Halim Al Mawla</td>
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<td>Hala Makladash</td>
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<td>Mohamed Mriemneh</td>
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<td>Hussein Hassan Moukbel</td>
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<td>Samir Sahniddeh</td>
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<td>Zena Sabaghe</td>
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<td>Ayman Abdallah</td>
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<td>Adnan Abdallah</td>
<td>Technical and Civil Engineer</td>
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<td>Mohamed Al Assad</td>
<td>Field Worker</td>
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<td>Hana Beyrouthy</td>
<td>Office Assistant and Secretary</td>
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<td>Maher Chebani</td>
<td>Field Coordinator</td>
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<td>Talal Haj Ob</td>
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<td>Hassan Hamadeh</td>
<td>Finance Officer</td>
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<tr>
<td>Ghada Issa</td>
<td>Computer Engineer and MIB Manager</td>
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<td>Blai Kanaan</td>
<td>Technical and Mechanical Engineer</td>
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<td>Ibrahim Mansour</td>
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<td>Lina Nazzaa</td>
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<td>Hayel Dubai</td>
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<td>Ahmad Singer</td>
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<td>Mohamed Chaaban</td>
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<td>Mohamed Chehadeh</td>
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<td>Waafa Fawaz</td>
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<td>Eric T. Adams</td>
<td>Country Director</td>
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<td>Angel F. Garcia</td>
<td>Executive Director, FUNHAVI</td>
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<td>Silva J. jamblido</td>
<td>Director of Finance, FUNHAVI</td>
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<td>Donald Tones</td>
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<td>Cristian J. juma</td>
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<td>Pavel Balasescu</td>
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<tr>
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CHF INTERNATIONAL STAFF (Continued)

Bridget Loggenberg
Islanda Administration Assistant
Nolotando Maqungu
CEBI Administration Assistant
Mandisa Ngonolola
Office Assistant
Simphiwe Ngqonde
Accountant
Monica Ngqiyela
Office Assistant
Dalikhwezi Ramncwana
CDP Coordinator
Jasper Skosana
CEBI CBEC Manager
Hilary Stewartson
CDP Manager
Pumabi Tyali
CEBI Executive Director

WEST BANK/GAZA
Mathew Lovick
Country Director
CRSP and VSP
Henri Disselkoen
Program Director
Amal Al Azizh
Deputy Program Director
Salwa Fageei
Community Specialist
Hala Ghayda
MIS Manager
Hani Ghayda
junior Institutional Specialist
Joustra Gray
Office Manager
Suheir Jouda
Community Specialist
Khaled El Kazmi
Clerk
Abdel Halim Kurd
Senior Engineer
Ziad Nabahin
Institutional Specialist and Accountant
Adel El Najjar
Senior Monitoring Specialist and Economist
Mohamed Al Rabab
Photographer, Messenger, and Driver
Jawdat Abu Ramadan
junior Monitoring Specialist
Saad Rikalah
Deputy Program Manager Engineering

Kamel Saada
Chief Financial Officer
Nawaf Abu Sitta
Senior Engineer

HIILP
Alaa S. Saisalem
HIILP Program Director
Abd El Naser Khi. Khayal
Collection Officer
Hala H. Nasser
Database Coordinator
Salwa H. Nasser
Secretary
Bassam Sh. Al Nkwary
Messenger
Atif Sh. Ouda
Chief Engineer
Kamel Abu Sitta
Chief Accountant

PEIP
Liebthe Maria Zonneveld
Program Director
Khalid Al-Akrab Arafat
Deputy Program Director
Dia Almer El Hadad
MIS and Office Manager and Training Coordinator
Kaif Ahmed El ami
Head of Operations
Alaa Kalsak Stak
Financial Controller
Nawaf Rabah Zakout
Senior Community Participation Specialist

YUGOSLAVIA
Branimir Holje
Country Director
Tatjana Andrijasevic
Administrative Officer and Translator
Ivan Antic
Community Facilitator
Milenica Antic
Administrative Assistant
Joseph Baziuk
Engineer
Milan Bobic
Translator
Bojan Brzozovic
POC Operations Manager
Slavko Brzozovic
Engineer

Boban Calic
Driver
Dejan Cicic
Accountant
Darko Cicic
Community Facilitator
Simisa Danic
Financial Officer
Vukovac Dragan
Logistics Coordinator
Milos Dragic
Engineer
Aleksandar Fragner
Contract Specialist
Kosta Gilsic
Community Facilitator
Selim Ibrahim
Engineer
Bojan Illic
Driver
Zoran Illic
Community Facilitator
Branko Jankovic
Driver

CHF INTERNATIONAL STAFF (Continued)

Elizabeth Peytter
Training Specialist
Robert Peytter
Management and Engineer Specialist
Maja Radicani
Office Manager
Darko Radicani
Program Assistant
Dragan Radosevic
Engineer
Vuk Radijosevic
Logistics Assistant
Fabrizio Redepo
Senior Communications Facilitator
Himom Ricic
Engineer
Wesil Seals
Director, Finance and Administration
Zivan Simic
Community Facilitator
Dragan Spicic
Community Facilitator
Danele Stajic
Community Facilitator
Bratislav Stamenkovic
POC Operation Manager
Ljubica Stojic
Accountant
Biljana Stojic
Community Facilitator
Zoran Stojkovic
Engineer
Zarks Sundric
Communication Specialist
Alexander Sweskic
MIS Coordinator
Simo Vasilevic
Community Facilitator
Lidija Velinov
Accountant
Dragan Veljovic
Driver
Veselin Wolskyk
Program Manager, Vranje
Ljubisav Zanic
Engineer
Predrag Zikravko
Accountant
Sanja Zivanovic
Executive Assistant
Svetlana Zivkovic
Engineer
Boris Zlatanov
Community Facilitator
Nenad Zlatanov
Driver
IN MEMORIAM

On September 18, 2001, CHF lost two staff members on a flight that crashed upon takeoff in Guatemala City. Arturo Villalobos and Maria Isabel Bolaños Ortiz were highly regarded professionals who will be missed by CHF and the Central American communities that they so selflessly served.

Born in Costa Rica, Arturo had managed CHF’s Local Environmental Policy and Program Initiative (LEPPI) for the Central America region since 1996. An experienced and effective administrator, Arturo had held senior positions in government, private and international organizations in Costa Rica and Guatemala. He had extensive academic experience teaching at the university and community levels. He held a master’s degree in Agricultural Economics and Marketing from the University of Florida, Gainesville and a bachelor’s degree from the University of Costa Rica, San Jose.

Maria Isabel Bolaños Ortiz worked as an architect with the LEPPI program for two years. She had received a master’s degree in Natural Resources Administration from the Instituto Centroamericano de Administracion de Empresas (INCAE) and a master’s degree in Design, Planning, and Environmental Management from the University of San Carlos, Guatemala. Her work experience prior to CHF included administration and feasibility studies of various ecological projects.
50 YEARS
WORKING TO BUILD
A BETTER WORLD