



increasing global stability

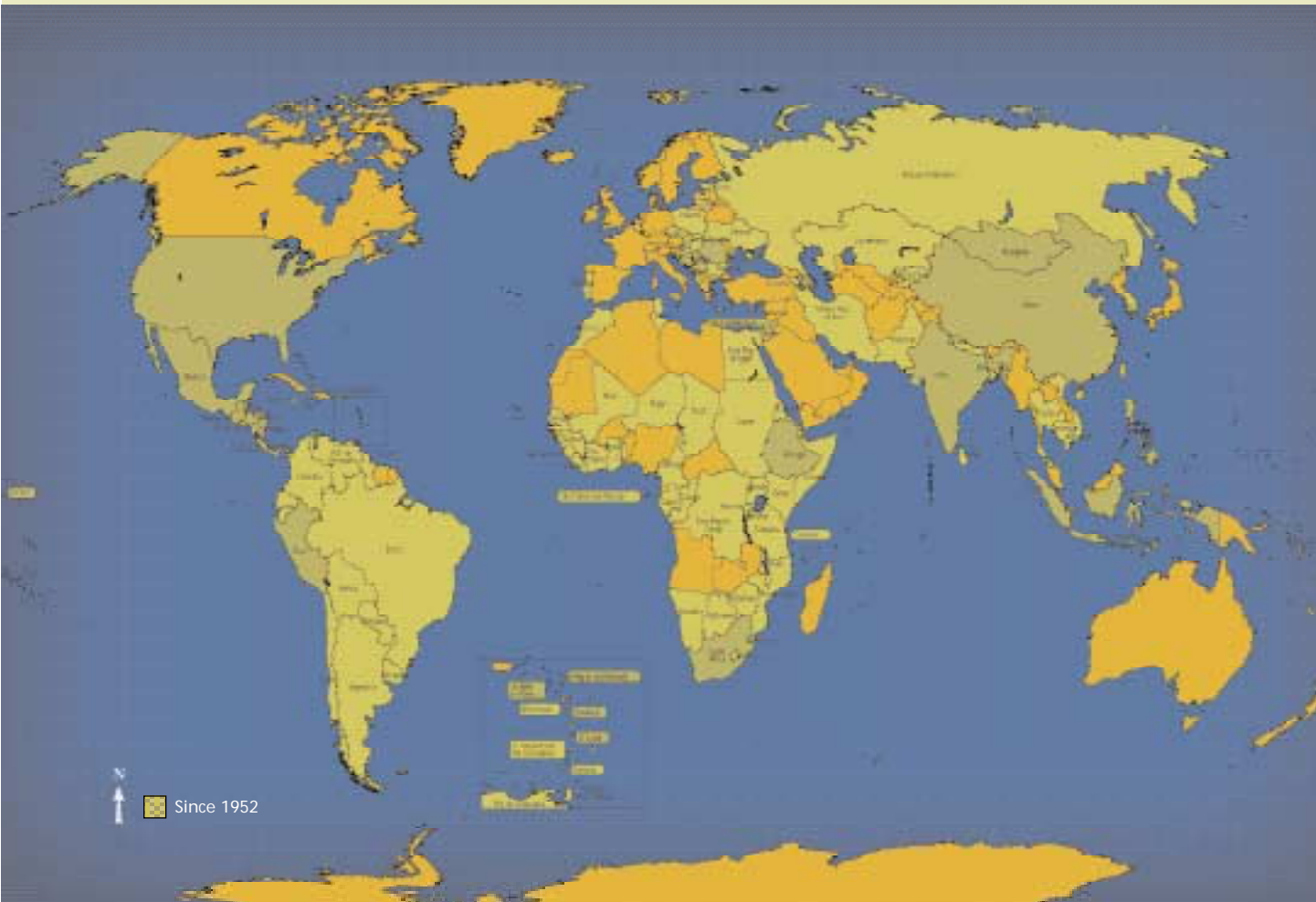
through local economic development



building a better world

CHF INTERNATIONAL PROGRAM REPORT 2002

○ where we work



○ who we are

CHF International serves as a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping to improve their housing, economic circumstances, and environments. We work with a wide range of organizations to develop systems, policies, and practices that increase access to affordable housing, community services and finance. CHF International believes that safe, affordable housing is the foundation upon which families can build a livelihood, a healthy community, and a peaceful, democratic society.

letter FROM THE LEADERSHIP



Don H. McCreary, Chair, Board of Trustees, and Michael E. Doyle, President and CEO

DEAR FRIENDS OF CHF INTERNATIONAL,

For CHF International, the past year has been a time of tremendous growth, exciting new opportunities, and increased public awareness of the value of our work. CHF International's 50th Anniversary year was a special one. We celebrated CHF's past successes while preparing for the future. CHF International offices worldwide showcased their achievements, highlighted CHF's mission, and acknowledged the contributions of our local partners.

In September, this rare opportunity brought to Washington D.C. trustees and staff representing all of the countries where CHF is working. It was enormously gratifying to mix with the international staff, whose commitment and energy make the CHF mission a reality for communities in some of the world's poorest countries.

Our efforts to use the 50th anniversary as a "platform for outreach" paid off. The public television program, "CHF International: Building a Better World" opened the 9th season of *The Visionaries* in fall 2002. This year *USA Today* ran a series of three major cover articles and two related stories about CHF's work in Afghanistan. The series highlighted the strengths of CHF International's community-building approach to international relief work. The story of "A Village Saved" showed how CHF's work transcends a simple infusion of money or distribution of charitable services. It touched the hearts and minds of many Americans who were unfamiliar with the field of development.

Our first-ever gala fundraising dinner, "A Festival of Villages," held in November, was a success. The event celebrated 50 years of improving the lives of low- to moderate- income families, and honored two individuals who have helped foster hope among the less fortunate: Her Majesty Queen Rania Al Abdullah of Jordan, President of the Jordan River Foundation; and Jon Wilson, Publisher and Editor in Chief of *Hope Magazine*. We used gala funds to create a permanent Development Fund that will allow CHF to offer assistance when and where it's needed—a fitting way to kick off CHF's next 50 years.

In CHF's experience, even a small investment sets off a ripple effect of benefits. In Afghanistan, for example, \$500 restores a

school building, and \$10,000-\$15,000 will build a brand new school, whose beneficiaries include not just the students and staff, but also the people who will be employed as construction workers. In Nicaragua, a small reservoir not only extends a farmer's growing season, but also allows him to expand his range and size of crops, provide a better and steadier income, and improve the nutrition of community members where his produce is sold. Training and skills transfer further the ripple effects of such projects.

None of this would be possible without the remarkable dedication of CHF staff at headquarters and our offices in 22 countries. Board members on a recent project visit in Central America were also impressed with the participation of community members at each place we stopped. We were moved by personal stories of how a single project had given opportunity and hope to many families, in many ways. Particularly touching was a song that one Salvadoran man wrote and performed during the 50th Anniversary Celebration in Usulután to thank CHF for assisting his family after the earthquake.

Together, with growing support from interested friends, CHF will be able to give even more people the tools they need to build stronger communities. If the past year is an indicator, we will create better opportunities for an improved quality of life long into the future.

DON H. MCCREARY
Chair, Board of Trustees

MICHAEL E. DOYLE
President and CEO

The new 50th Anniversary *Development Fund* will help CHF International reach places where the need is greatest. Such funds could be used in the reconstruction of Afghanistan (R), for example.





CREATING LOCAL WEALTH STRATEGIES for a Better World

Judith A. Hermanson, Ph.D., Vice President

BUILDING A BETTER WORLD 2002 explores the economic dimensions of CHF International's programs. The large term "economic development" has almost as many meanings as there are readers. CHF International's strategic approach to economic development focuses on enhancing local wealth. Our program tools include job creation, asset building, enhancing income-generation opportunities (through access to credit or capital investment), opening markets, and creating conditions for external investment. We focus on community control and local institutional development, but recognize that the overall policy and socio-political environment play a determining role in how the economy is able to develop. CHF International works simultaneously on these fronts.

THE PROBLEM OF POVERTY PROLIFERATION

For CHF International, greater local economic development is central to building a better world. Communities worldwide battle the effects of poverty, hopelessness, instability, and violence. These problems can be grouped in three overlapping areas, each that bear weight on our planet's struggle for peace.

- **POVERTY AND HOPELESSNESS** Despite increasing global prosperity, the absolute number of people living in poverty has

increased in the past decade. A greater percentage of the world's population may have a better quality of life than at any previous time, but billions of people still live without much hope for the future. In 2002, half the human race lived on less than \$2 per day.

- **INSTABILITY AND VIOLENCE** The increasing gap between those in the "House of Have" and the "House of Want," as Henry George described the dichotomy in the nineteenth century is inherently de-stabilizing, particularly today because of the speed of communication. What not so long ago might have taken months or years to reach the most remote of villages is now often communicated in something approaching "real time." Those in the House of Want have little to lose, and so may become the easy prey of those who would achieve their own ends by fomenting discontent.
- **UNFULFILLED POTENTIAL** When those in the House of Want are unable to realize their full potential as human beings, the world itself suffers from the loss of their skills and talents. We will never know how many potential Einstein's or Michelangelo's have been lost to us because their families had to flee from oppression, because they died too young for lack of food, because they were unable to go to school.

—
"And so no force, however great,
Can stretch a cord, however fine,
Into a horizontal line
That shall be absolutely straight"

—William Whewell, 1819



A higher level of economic development will not per se “solve” these problems but it is a necessary part of any solution.

THE CHALLENGES OF ADVANCING PEACE, STABILITY AND EQUITY

Behind much of the disequilibrium we face today lie the challenges to international peace, stability, and more equitable sharing in the world's wealth. The problems took root in complex sources and the solutions lie beyond the capabilities of any single organization. There are no easy answers. Even so, CHF International believes that it is important to approach the problem; to make a beginning. We believe in the energies, aspirations and abilities of the people with whom we work. We believe that the vast majority of people want to live in the House of Have and are willing to work and “play by the rules” to do so, if the rules are not stacked against them.

CHF International places a premium on helping people to find near-term solutions to their most pressing problems. We work with individuals and communities in a practical way, designing our programs to bring about tangible and visible changes in people's everyday lives. We seek (through these visible changes) to establish the basis for long-lasting positive change that is responsive to a community's priorities. Yet greater economic opportunity is always on our minds, even when that might not be the immediate challenge (for example, immediately following conflict or a natural disaster).

Many of CHF International's programs clearly focus on local economic development. These include business development services, credit programs, and business

association development. Other programs have economic development components “behind the scene.” These include infrastructure, community development, housing, or complex emergency response programs. To the maximum extent possible, we infuse these programs with stimulants to create local wealth.

CHF INTERNATIONAL'S APPROACH

It is not by accident that CHF International uses the term “catalyst” in our Mission statement, for we understand, much like chemists do, that the reactions that occur and the results achieved vary by combinations of elements and the environments in which they are combined. Three basic elements exist in CHF International's work:

- The “project” itself, which addresses a set of problems that a community faces.
- The selected project applications, which include knowledge, tools, techniques and structures. These applications allow community members to enhance governance and overcome the difficulties of their circumstances.
- The stimulating effect of project results. We want people to become not only more prosperous but also more pluralistic in their views of society. We want to improve a community's economic standing and raise the potential for success within a community and its members.

Together, these three elements provide the basis for a happier, more prosperous future. What we aim for is long-lasting positive change. Each element is necessary for that to occur.

LONG LASTING POSITIVE CHANGE

The immediate, visible results bring about positive change, good in itself; the results hold the key to bringing about future changes; and the results symbolize what people can do for themselves. CHF International's projects are steps to self-reliance and self-sufficiency, to dignity and self-respect. We have found that when visible change is mixed with hopeful belief in the possibility to improve the general good as well as the increasing resources to do so, the immediate result is immeasurable and invaluable.

The aspiration for all our work, whether explicitly “economic development” or not, is that greater economic and well-being for ordinary people will result. Our aim is not simply to install a well or build a bridge or make a loan. By that measure, an individual project might seem to yield limited accomplishments. But such measures would not have calculated the set of reactions a project can have on the lives of families. The potential impact of having clean water, a safe place to sleep, more disposable income, and a responsive local government cannot be underestimated. We believe in the power of the practical to engender progress, we also recognize the profound importance of economic self-reliance.

If fostering belief in the possibility of creating a better way of life is a fundamental dimension of CHF International's work, whatever the immediate project objective, so is the development of economic freedom at the individual and community level. Both are critical to the achievement of our larger goal: The enhancement of conditions to reach equilibrium of peace and stability in the world.

○ increasing global stability

THROUGH LOCAL ECONOMIC DEVELOPMENT

Initiatives to stimulate local economic development are sorely needed. To combat poverty and stimulate local economic development, CHF International engages in these five basic practices.

1. TRANSITION ECONOMICS
2. BUSINESS DEVELOPMENT SERVICES
3. MARKETING AND LINKAGES
4. INFRASTRUCTURE AND HOUSING
5. MICROFINANCE

1 TRANSITION ECONOMICS

CHF International assists with economic development in societies undergoing rapid change following natural and conflict-related disasters and regime changes (such as the fall of the Soviet Union).

Characteristics of societies “in transition” include: large numbers of the population falling into poverty, significant changes in power or structure, erosion of law and order, policy vacuums, regional rule by war-lords, and/or rapid increases in the distance between “haves” and “have-nots.” CHF International works with many partners to reduce these instances and ease the transition to normalcy. We call this practice transition economics.

Creating economic opportunity is possible even in unsettled situations. In fact, increased economic prospects play a stabilizing role in some cases. In places like Afghanistan, Gaza and the West Bank, Bosnia, and Colombia, CHF International works with men and women to help them cope with the

daily struggle for food, shelter, clothing, and health care. Our programs always work through local organizations, to ensure long-lasting results. Early visible success is a constant objective. We also seek to engage the private sector wherever possible, to accelerate program impact and add value.

In **AFGHANISTAN**, a country devastated by decades of war and drought, “transition economics” has meant working to support shopkeepers’ business associations to rebuild markets—the lifeblood of the community—among other initiatives. CHF International’s work has focused primarily on the needs of the most vulnerable people living in Kabul province and the central highlands of Afghanistan. Many hard-to-reach communities in the underserved highlands have suffered much persecution and destruction. In 2002, we worked with families to rebuild schools, develop wells and springs, and deliver materials to

roof damaged homes. These initiatives were supported by individual donations, International Organization for Migration (IOM), and the U.S. Department of State’s Bureau of Population, Refugees, and Migration (BPRM). Most recently, a repatriation program funded by the United Nations High Commission for Refugees (UNHCR) enabled us to address emergency needs and infrastructure, as well as replenish lost herds, an important economic measure in this agrarian society. In total, XXXX people have been reached.

In **COLOMBIA**, where political violence has torn the country apart over the past decade, CHF International has offered emergency assistance and coordinated the referral of displaced families to transition services. Under a new Economic Assistance Program supported by the United States Agency for International Development (USAID) in Colombia, CHF

International has initiated the following services to stimulate economic improvements:

- Business orientation and technical assistance to beneficiaries,
- Seed grants for internships, entrepreneur financial assistance, and skills training,
- Loans to beneficiaries for microenterprise and home improvement, and
- Coordination and promotion through local nongovernmental organizations.

In 2002, CHF International also delivered 22,400 emergency assistance kits for housing, cooking, and/or personal care to families who are essentially refugees in their own country. CHF International also helps lay the groundwork for stability through mental health care services for traumatized displaced persons and trainings that help families with

their temporary relocation. Families working with CHF International learned to construct 1,080 “Emergency Temporary Shelters,” protecting 2,802 displaced families. CHF International also built up Colombian nongovernmental organizations’ capacity to deliver, track, and report on humanitarian assistance to displaced persons.

In **GAZA AND THE WEST BANK**, where conflict made international headlines almost daily, an emergency employment generation program employed workers from the Gaza Strip to reclaim nearly 80 empty lots filled with trash heaps. The jobs increased incomes for families and create environmental health awareness among 9,000 residents. Results included:

- 775 person-months of direct employment generated and
- 142 persons enrolled in vocational training.

CHF International helped facilitate entrance of workers into the job market through training in solid waste management techniques, but also on topics like reading, writing, and language skills. The Gaza Municipality agreed to hire at least 55 workers upon program completion.

As part of our transition economics strategy in Gaza/West Bank, we also started a new village services program. The new program helps improve living conditions for families struggling for stability. Village committees identify and prioritize overarching needs (such as irrigation, health clinics, sanitation, etc.). CHF International helped establish the village committees from varying backgrounds—community leaders, local government officials, technical experts, and representatives of organizations. In 2002, 153 village services projects began. More than 883,000 people benefit indirectly from these programs, and the local employment rate raised by approximately 1.5%. The community and CHF International raised \$5.6 million to augment the program.

In **BOSNIA AND HERZEGOVINA**, we are using transition economics to help speed what has been a slow change to a market economy. In 2002, our program disbursed nearly \$200,000 of business loans and home improvement loans. Credit is the key to our economic development program here, but the loans themselves are not enough. Business cannot flourish if the environment is not conducive. That is why CHF International helped establish 14 member-based community development corporations to represent and provide loans to 2,800 employees in Bosnia. The program adapts to the Bosnian context a methodology that has had great success in Romania. This initiative spurs economic development, improves civil



Building XXX schools in Afghanistan was part of CHF International's transition economics strategy.

society, increases responsiveness of local government to citizen's needs, provides 'hands-on' experience in democratic decision-making across ethnic lines, and facilitates the return of refugees and displaced persons. Ultimately, the ripple effects of this program are working to stabilize an uneasy peace—the very intent of transition economics.



In 2002, CHF International created what are now bustling Information Centers in Bosnia to provide consumers with "one stop shopping" for economic and governmental development.

PROGRAM PRINCIPLES

- CHF International
- Promotes business-like approaches
 - Plays a facilitating role
 - Develops local organizational capacity
 - Invests in social capital and supporting infrastructure
 - Produces visible results quickly
 - Works in a culturally sensitive manner appropriate to the context
 - Uses multi-tiered approaches
 - Is client-centered and demand-responsive

2 BUSINESS DEVELOPMENT SERVICES

CHF International understands what it takes to make a business strong. In most developing countries, the business sector is constrained by inefficient production, high costs, ineffective distribution and a reputation of poor quality. We consult with growing businesses to develop feasibility studies, business plans, access to credit, new practices, and more effective working relationships with others in government and the private sector.

In **SOUTH AFRICA**, a Community Entrepreneurship and Business Initiative expands the business and financial capacity of entrepreneurs and small business owners, promoting links between historically disadvantaged businesses and mainstream businesses on the Eastern Cape. CHF International has established local business support centers in disadvantaged communities to provide essential business training, financial services, and job placement. We are strengthening com-

munity business leadership. In 2002, the initiative expanded into New Brighton. A database for job referral has been established for the registering of skilled and semi-skilled workers. A partnership has been established with a local bank, and a credit program for individual and group microfinance was also begun.

CHF International opened a new office in **MONGOLIA** in 2002 to support and promote local entrepreneurship. Working closely with



Business development services in South Africa include skills training for entrepreneurs.

“Despite the attention focused on multinational corporations, in the developing economies of the world, no less than in the United States, small business is the predominant job creator. In Asia, Africa and Latin America, not only do global corporations account for a minor percentage of all jobs; in the poorest countries, over 80 percent of all jobs are in agriculture and the informal economy.

—World Trade Organization”

local service providers, the Support to Enterprises and Economic Development initiative champions the local business consulting industry, now in a formative stage. CHF International began forming three technical service centers to provide fee-based business development consulting services, demand-driven vocational and business training, and access to the Internet through partnerships with Mongolian Internet Service Providers. In addition to traditional business development services, the technical service centers will develop a database of information and provide access to information on economic opportunities, new markets, employment, and job referrals.

CHF International will also work with local financial institutions in Mongolia (commercial banks, development banks and non-bank financial institutions) to facilitate access to credit for emerging entrepreneurs.

The **kosovo** Construction and Employment Program is helping to “jump start” local economic development by increasing income and employment in the construction sector—one of the twin engines of the economy (agriculture is the other). We are focusing on three southwestern municipalities that suffered severe destruction during the Balkans conflict. All three cur-

rently face high rates of unemployment [reaching xx%], but 1,831 full-time person months of employment have been generated through the program. In this program, CHF International trains highly-skilled entrepreneurs caught in transition between two types of economy. Entrepreneurs learn techniques related to product marketing, finance and accounting, management, and strategic planning. Local staff members also provide a Monthly Market Update and the Annual Construction Sector Assessment Report to connect client businesses with new opportunities and inform them of product demand and potential contracts or other business ventures. This program was supported by USAID.

A Construction Training Program supported by the United Nations Office for Project Services (UNOPS) complements our employment program improves the technical and managerial skills of construction sector entrepreneurs. It also strengthens capacity of municipal governments to manage construction projects and construction sector trainings. This training program targets small, family-owned contractors and municipal officials who help to coordinate and oversee construction processes.

business development services HELP CREATE LOCAL WEALTH

As in many other countries, low-income entrepreneurs in South Africa have had difficulty accessing financial capital and attaining the business management skills to make their dreams come true.

In 2000, as part of its strategy for comprehensive community development, CHF International introduced the Community Entrepreneurship and Business Initiative. "CEBI," as the program is known, caters primarily to black-owned businesses. CEBI presents training and finance solutions for businesses and—on a broader scale—promotes economic development in the Eastern Cape by increasing market-driven employment opportunities.

The CEBI program is available to people from all walks of life who have a vision and who want to improve their business skills and scope. CEBI provides the following products and services to emerging entrepreneurs:

- skills training (basic business skills for start-ups or existing companies, technical skills training, mentoring, cooperative business development),
- financial services (community banking, individual and group lending),
- marketing services (business linkages),
- advisory services (advice on tendering, taxes, banking, insurance, and business registration).

CLIENT PROFILE

CEBI serves clients such as Mlungiseli "Mlu" Shoba, an energetic young man who spotted the CEBI office in a shopping center. After gathering information, he

entered and won a Youth in Business Competition. He went on to submit a business plan and request for funds to make his idea for the first video retail outlet in Motherwell, "Video Café," a reality. Mlu plans to open a second Video Café within the next two years. CEBI training and advice has assisted Mlu immensely, and these business support services will also make an impact on jobs creation as Mlu's empire expands.

Entrepreneur Gibson Maloyi's dream to open his own business came to fruition when he gained financial autonomy through CEBI. He now employs 19 people. Betty Naicker, who owns a sewing enterprise, has created a business plan with CEBI and plans to hire and train people with manufacturing and sewing skills. Other businesses assisted range from communication centers to laundry services to boutiques to artisans.

POTENTIAL FOR GROWTH

In a business environment where new initiatives are often short-lived, CEBI brings credibility to entrepreneurs. This credibility—which cuts across non-profit and for-profit sectors, and reaches local and national government institutions—has been critical to the development of businesses, and to economic growth in the region.

Busy offices in New Brighton and Motherwell (in the Nelson Mandela Metropole) are seeing increased demand for business support services from politicians, the labor movement, government institutions, private sector companies and other development service providers.

It is still not easy for entrepreneurs to raise money, but thanks to programs such as CEBI, it is easier than in the past. CEBI has already had a positive impact on the black-owned small business community, and it shows tremendous potential for growth.

In the spirit of continued interventions within the small business sectors, all CEBI business partners strive to keep this momentum. We are forging partnership to act as catalysts for long-term, economically viable change in the lives of the clients we serve.

The CEBI program is supported by the United States Agency for International Development.

Mlu Shoba opened Motherwell's first video rental store with assistance from a CHF International business program.





Trade fairs and advisory services help Azerbaijan businesspersons reach new markets.

3 MARKETING AND LINKAGES

CHF International makes marketing and business linkages crucial components of our business development services. While marketing and networking are second nature to powerful businesses today, they are often under-emphasized components of development programs. Savvy entrepreneurs and businesses seek marketing research and analysis to drive their business plans. They demand tools and information to brand and promote products and services. CHF International delivers such marketing tools and information to entrepreneurs and businesses that operate in low-income, underserved areas. Through business linkages, we stimulate communication between these business leaders and networks of hard-to-reach allies.

MARKETING

In **KOSOVO**, for example, CHF International aggressively coordinates between organizations, agencies, and businesses to leverage resources, credit, and contracts for clients. Strategic linkages with other programs and creation of business associations are vital.

Associations in Carpentry, Crafts, and Women in Construction have developed or strengthened links with other small businesses in the province. We have strengthened the capacity of 50 small and medium enterprises in Kosovo through individual training and business development. Some 250 individuals have completed advanced business and financial plan trainings.

In **AZERBAIJAN**, CHF International's business development services programs also include helping clients access new markets and obtain microfinance. Through "marketing and linkages" clients have been able to find new markets and expand their businesses. Trade fairs have been a successful mechanism to enable entrepreneurs to reach new markets.

In southern Azerbaijan, CHF International works to alleviate rural poverty by improving the local business environment and creating economic opportunities for internally displaced and conflict-affected populations, who earn a living primarily through agricultural production or animal husbandry. Our programs there provide demand-driven, sus-

tainable business development and advisory services. We offer market reports to local entrepreneurs. We help form associations to increase profitability and train entrepreneurs to ensure longevity. Funded by USAID, our programs are helping to pioneer economic development in Southern Azerbaijan. The program has reached XXX XXX people.

LINKAGES

In **ROMANIA**, a credit program has worked with 25 local organizations to disburse more than \$6.5 million in small loans, and created or sustained over 7,500 jobs through development of the nongovernmental sector in Western Romania. The program has also created the conditions for a number of innovative public-private partnerships between local governments and nongovernmental organizations. Internationally, the Integrated Nongovernmental Organization and Economic Development (INED) project has served as a vehicle to successfully leverage millions of dollars in additional funding from World Bank, the MacArthur Foundation and other international donors to

match the initial USAID investment. INED was a world finalist in the “Most Innovative Development Project” competition of the Global Development Network, and was presented to an audience of more than 500 researchers, policy-makers, and practitioners in Rio de Janeiro, Brazil in December of 2001.

CHF International’s Municipal Economic Development Initiative program in **BOSNIA AND HERZEGOVINA** is a first replication of the successful Romania INED model, with a heavy emphasis on inclusion of municipal governments and a focus on enabling community-driven economic and social reconstruction of war-torn communities. In the less than a year since its inception, MEDI has attracted public recognition from the Office of the High Representative as a powerful vehicle for fundamental nation-building and facilitation of inter-donor collaboration, and has leveraged \$500,000 in capital support from the Swedish Government to match the initial USAID investment in the program. In addition, MEDI has

- o established a national community development financial institution,
- o enhanced the managerial and organizational capacity of 13 local business and home-owners associations,
- o facilitated 18 effective public-private partnership initiatives

between municipal governments and local citizens associations, and

- o disbursed more than \$350,000 in small loans to Bosnian businesses and home-owners.

In **GUATEMALA**, CHF International has linked new, private associations to the government. In 1996, following a 36-year guerrilla war created a million refugees and left 100,000 dead, CHF International worked with returning refugees from either side of the conflict to create the Ixcán Road Maintenance Association (AMVI). Privatizing the road clean up lifted a great burden from the government, and created new positions in the private sector. AMVI crews have improved more than 420 kilometers of roads affecting 155 communities and more than 35,000 inhabitants. In 2002, CHF International’s work with AMVI (and a separate agriculture program called CORDISA) was with a “Rural Productivity Award” by the World Bank and the Soros Foundation.

CHF International’s special emphasis on the “marketing and linkages” aspect of business development services is not coincidental. When local economic development initiatives involve an array of stakeholders, the chance of success is greater. Cooperation improves the positive impact of a region’s stability in the long-term.

**SAMPLE MATERIALS
PRODUCED TO ENHANCE
MARKETING AND LINKAGES**

- o Market Research Analysis
- o Pricing Index
- o Distribution Reports
- o Trade Reports
- o Business Environment Assessments

Guatemalan organizations AMVI and CORDISA, created by CHF International, each won a “Rural Productivity Award” and cash prizes in a competition sponsored by the World Bank and the Soros Foundation.

CHF International’s INED program was a world finalist in the “Most Innovative Development Project” competition of the Global Development Network. It was presented to 500 researchers, policy-makers, and practitioners in Rio de Janeiro, Brazil.



Agriculture cooperative CORDISA produces Palm Heart for export. CHF International has assisted with product marketing.

infrastructure development

JUMP-STARTS LOCAL ECONOMY

CHF International's work in Afghanistan has focused primarily on the needs of the most vulnerable people living in Kabul province and the under-served highlands area of central Afghanistan. Many of the hard-to-reach communities in the central highlands region have suffered much persecution and destruction, and have received little development attention. Local economic development is needed to stabilize communities teetering on the verge of life and death.

In transition economies, infrastructure development can serve dual purposes. CHF International's repair and reconstruction of vital infrastructure facilities in Afghanistan help to sustain incomes and stimulate the local economy. Programs build temporary shelters, repair roads, and construct irrigation systems and wells for potable water.

Such infrastructure development projects can:

- Generate local short term employment;
- Teach people valuable construction skills that are transferable to the private economy;
- Provide an injection of financial resources when

local contractors and suppliers are used,

- Stimulate local business development
- Increase the efficiencies of organizations and businesses that are bound to their communities,
- Make an area more stable and safer,
- Reduce the exposure to opportunistic illnesses,
- Limit environmental degradation.

CLOSE UP: ROAD TO RECONSTRUCTION

Working with local officials and shura (business association) leadership, CHF International and communities are linking the market towns of Yakawlang and Panjab in Bamiyan Province with a new road.

This labor-intensive project employs over 1,400 laborers and injects over \$465,000 into the local economy. Keeping this important market road accessible throughout the winter months allows food and other essential supplies to reach remote villages.

[Can we get a statement from someone involved about the benefit to his or her family?]

SUMMARY

Done the right way, infrastructure programs can generate local wealth in areas where it is a matter of life and death.

See page xxx for information on other projects in Afghanistan.



Crews in Afghanistan worked to keep the Shatoo Pass open for winter so that families could get to markets and health care centers despite the snow.



Jobs creation from infrastructure projects can jump-start local economies such as those in Kosovo (L) and El Salvador (R).

4 INFRASTRUCTURE AND HOUSING

We retain many highly sought technical advisors (architects and engineers) to help meet community infrastructure needs, including roads, bridges, aqueducts, wells, and more. Over the last four years, we have reached total infrastructure expenditures worth more than \$47 million. We have tendered 250 subcontracts and have earned a reputation for highly sustainable, well-maintained programs that come in on time and under budget. CHF International implemented major construction projects in a dozen countries last year. Some examples follow.

INFRASTRUCTURE

CHF International's Community and Infrastructure Development Program in **SERBIA** reached 138,368 direct beneficiaries through 40 projects such as roads, schools, clinics, irrigation, and sanitation. The program fostered economic development through civic participation, though a fast-track start-up ensured early visible results. CHF International more than doubled the original project funding by leveraging contributions from non-governmental donors and the com-

munity. This program demonstrates the tangible positive economic benefits yielded by local control. A second phase of the program focused on upgrading an electrical power system and upgrading and maintaining roads in the area.

CHF International actively engages the residents of over 100 Serbian communities in defining, prioritizing, planning, and implementing a series of community improvement and economic development projects. In 2002, CHF International established 62 Community Development

Councils (CDCs) to foster inter-community cooperation across gender, ethnic, minority, community, and regional boundaries.

The cluster methodology used in the Serbia program originated in **LEBANON** as part of the Rural Economic Development Initiative. This five-year program made it possible for displaced families to participate in economic opportunities in their home villages, improving income for rural families. Some 80 villages were organized into 8 “clusters,” selected because of strong economic need, limited access to assistance, and high level of commitment by residents. CHF International

established democratic village committees, and then, after a degree of trust was established, provided grants and technical assistance.

Under this program, the village committees completed 115 small infrastructure projects. These included repair or construction of drainage and irrigation canals, potable water treatment projects, a sewage treatment plant, road construction, construction of new school rooms, repair of wholesale and retail markets, reforestation, cultivation of agricultural hectares, and much more. We generated nearly 1000 person-months of employment and assisted over

319,724 beneficiaries. In addition, the program successfully resolved 12 major community disputes and leveraged approximately \$5.5 million through local community and organizational partners.

CHF International's Social Investment Initiative (SII) in **AZERBAIJAN** is working to complete over 40 small infrastructure projects approved, with 9 projects already completed, including the rehabilitation of an electrical system for 360 people, the rehabilitation of an irrigation system for 380, and the rehabilitation of a water system for 1,609 displaced persons and refugees. These initiatives promote

Community participation helps strengthen economic development in the long run.



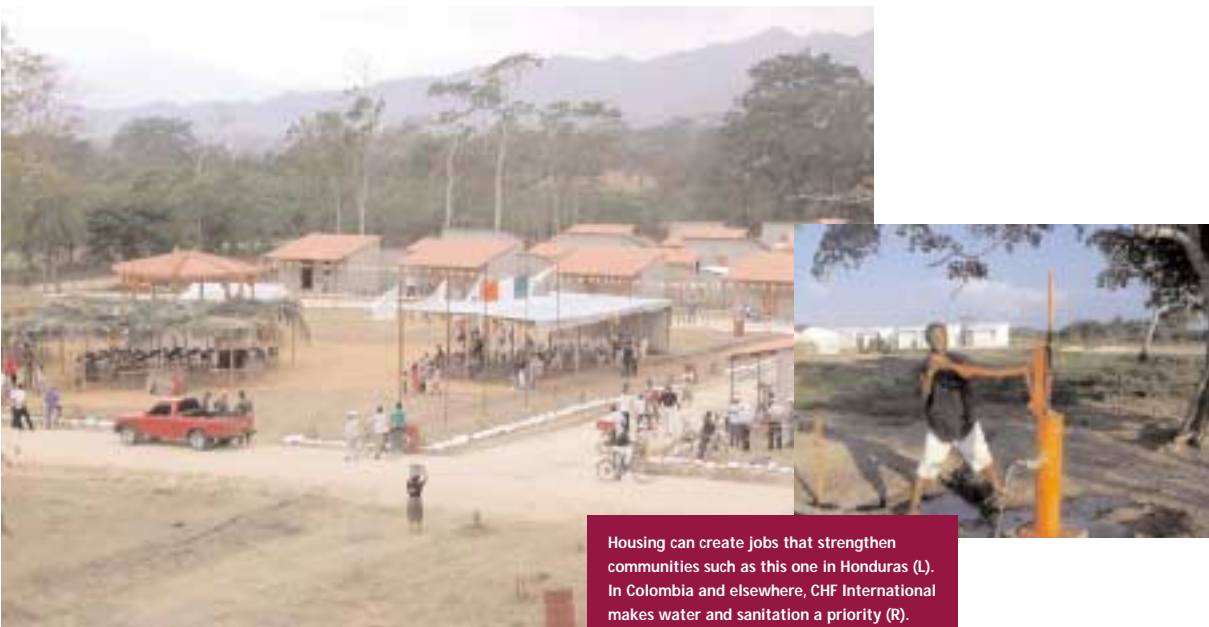
o value-added infrastructure development

To reduce or negate the impact of natural disasters in Central America, CHF International has managed activities in Guatemala, Honduras, and El Salvador to:

- o Strengthen key organizations involved in each country's national emergency system.
- o Facilitate and generate greater participation of national private sector and other donor interests in the development of disaster prevention and preparedness programs.
- o Incorporate risk management concepts into local development programs.

By preparing the social infrastructure to deal with national emergencies, CHF International is developing a network of people prepared to respond quickly to natural disasters, training XXX emergency planners. Community development through local methods lays the groundwork for a stronger physical infrastructure in the long term.

Apart from disaster mitigation, our infrastructure development philosophy is that projects are most lasting and viable when community leaders and residents are engaged in the process from the onset. We look at the continuing economic life of the project—including maintenance and operating costs. In almost all of CHF International's projects, the community itself is required to donate not only capital resources but often in-kind labor. Community leaders are trained by CHF International in project design, contract negotiation, quality control, finance, contract management and construction operations. Communities create self-managed and self-financed groups to take responsibility for the new project upon completion.



Housing can create jobs that strengthen communities such as this one in Honduras (L). In Colombia and elsewhere, CHF International makes water and sanitation a priority (R).

the integration of internally displaced persons (IDPs) and refugees into the social fabric and economic life, and helping shift beneficiaries' perspective and the development trends from short-term relief assistance toward long-term sustainable development. Approximately 40 community groups and hundreds of community members have been trained on CHF International-designed curriculums, including environmental impact awareness training and instructions for communities to apply for SII grants.

CHF International is also working to improve socio-economic conditions for communities in **UZBEKISTAN** by establishing community groups, and providing training, technical assistance, and grants. A ten-step "Social Outreach" process will result in hundreds of small infrastructure projects and will encourage women to participate in decision making. Completed projects include a school heating system serving 900 students, gas distribution devices connecting more than 100 families, and water systems for around 2,000 people. 300 community members have been trained to establish organizations, create action plans and train others. This program

demonstrates the tangible positive economic benefits of local control and inter-community cooperation.

HOUSING

Seen through the lens of economic development, "housing" can be more than a physical product. Housing provides jobs, strengthens sectors of the local economy, influences democratic action, and increases well-being of communities. Local economies can be significantly boosted by housing and infrastructure projects, where appropriate.

Employment and economic stimulation stemming from successful housing projects offer a solid starting point for work in other areas, such as credit, infrastructure improvements, association development, and capacity building.

Our work in **HONDURAS** helped people to regain an economic foothold following what was considered the worst hurricane of the last century. In a Post-Mitch Housing Reconstruction Program funded in part by USAID, CHF International coordinated the building efforts through partner nongovernmental organizations to permanently house

more than 3,000 dislocated families on land with access to basic services and away from potential natural disasters. As with other CHF International projects, this program followed an holistic approach to housing that includes not only sound and appropriate house construction, but also economic stimulation, infrastructure development, community involvement, risk mitigation, environmental protection, and the provision of education and health facilities.

Using this approach, CHF International ensured that all projects under this program addressed each community's basic needs and go beyond that to strengthen the community's capacity, ensuring sustainable long-term development. In all, we completed housing "solutions" for 4,617 families, including projects that fill in existing gaps and result in a finished home with complete infrastructure services (such as potable water, electricity, and sewer connections). The project did XXX non-housing solutions, such as schools, health and community centers, and recreational areas. XXX Jobs created, XXX income generated, XXX businesses fostered.

A “starter home” project in Honduras involved home construction, municipal response, and skill building. CHF International and community members built 635 Starter Homes in safe areas in 20 months, as a direct response to the destruction caused by Hurricane Mitch.

In **EL SALVADOR**, the Accelerated Housing Reconstruction Activities project has built permanent houses for low-income victims of the January and February 2001 earthquakes. Beneficiaries must own the land that they occupy, build water and sanitation systems for the houses, repair or improve water systems, and carry out environmental mitigation measures. Over 18 months, CHF International will build 5,000 houses and the necessary wastewater pits, latrines, and sinks.

Through advice to the National Housing Authority and partner cooperatives in the **PHILIPPINES**, construction for new permanent housing resulted in 16 homes on one “pilot project” site and 2 model homes on a second site with plans to continue 163 homes by 2004.

Through the NHA, CHF International has offered technical assistance to more than 80 existing cooperative businesses—encouraging them to offer housing as a service to cooperative members. Local partners leveraged close to \$300,000 for land development and housing credit from public and private sources.

CHF International's temporary shelters in **COLOMBIA** house an influx of internally displaced persons (IDPs) who have flooded into cities around the country as guerilla activity continues. In 2002, we built emergency temporary shelters benefiting nearly 3,000 families. We also delivered 1,722 habitat kits, comprised of mattresses, blankets, sheets, pillows, and towels. These shelters help support the country's physical and social infrastructure, as the government struggles to deal with the implication of so many families forced to abandon their homes and flee to urban centers.

We have also studied the impact of housing on health in general and HIV/AIDS in particular. The economic impact is XXXX.



Better Philippines CDP photo to come Monday 2/10.



Photo of Jordan or Lebanon microfinance project to come Monday 2/10.

5 MICROFINANCE

As a leader in development finance, CHF International views the microfinance and other financial services we provide for housing and business development as critical tools in poverty alleviation and the creation of local wealth. Credit is a critical element in many of our programs. It can lead to local economic development by allowing businesses and families to purchase commodities and offer services that generate or attract additional spending. In many countries, poor but credit-worthy families lack access to banks or other formal lending institutions. They deserve access to tools that can improve their lives.

CHF International currently manages loan portfolios of more than \$20 million in countries around the world, maintaining repayment rates of 97 percent or greater. We use a variety of leading-edge methodologies and work with established partners to expand financial services for the poor. We use approaches such as individual and solidarity

lending, village banking, bridge financing, and cooperative banking. We also forge new approaches—such as leveraging commercial bank funds. We develop operationally sustainable institutions to provide these services after the program cycle. Our loan products, designed to be financially self-sufficient, are lent at rates that sustain lending activities in the long term.

We carefully adapt demand-responsive microfinance programs to a broad range of socio-economic settings. Over the past twenty years, CHF International has implemented credit programs for housing, infrastructure, and business development in Latin America and the Caribbean, Eastern Europe, and the Middle East.

Many institutions look to CHF International to provide guidance in development finance. CHF International's expertise has been called on by the World Bank, the United Nations Development Program, the Swedish

International Development Agency, Plan International, Cities Alliance, and others.

The **JORDAN** Access to Credit project seeks to strengthen rural and urban economies by increasing access to financial services. CHF International is working in partnership with the Jordan National Bank and the Housing Bank for Trade and Finance to offer loans for small and micro entrepreneurs. Partner banks have contributed more than \$1,400,000 of their own assets to the program. The project provides credit primarily for working capital and fixed assets. More than 1,300 individual loans and 10,000 group loans have been issued, with \$7.8 million lent. More than 60% of borrowers are women, which is quite an achievement in this traditional society.

CHF International's Access to Microfinance and Enhanced Enterprise Niches (AMEEN) program in **LEBANON** also increases access to microfinance services for low-

GLOBAL RECORD OF SUCCESS IN MICROFINANCE

- In FY 2001, CHF International disbursed 10,800 loans worth over \$12.8 million.
- 53% of these loans were made to women.
- CHF International loans average a repayment rate of 97%.
- CHF International leveraged and mobilized more than \$XXX million in matching contributions through various mechanisms, such as savings schemes, self-help and commercial bank participation.

income populations and enhances the institutional capacity of private commercial banks to deliver microfinance products. CHF International implements the AMEEN program in partnership with the Jammal Trust Bank and Credit Libanais. CHF International and Jammal Trust Bank each contribute 50% of the capital and share the risk of their capital.

Credit Libanais made \$1 million available, covering 100% of the loan capital.

In **MEXICO**, CHF International recently expanded its innovative, private-sector program to improve the quality of housing for low-income residents along the US/Mexico border to Nuevo Laredo, Mexico. The new Progressive Housing Foundation (Fundación para la Vivienda Progresiva—FVP) in Nuevo Laredo, Mexico, offers short term home improvement loans to low-income workers. In Ciudad Juárez, Mexico, a local lending organization (Fundación Habitat y Vivienda A.C.—FUNHAVI) which was created by CHF International has successfully made over 3000 loans totaling over US\$4,200,000. With a 98% loan recuperation rate, the program has demonstrated the capacity of the clients to repay housing credit through programs to which they have not traditionally had access.

An economic opportunity program for lending and economic development in **GAZA AND WEST BANK** gives micro-finance loans for home improvements to low-income Palestinians, offering one to three-

year loans to repair, expand, or improve their homes. All loans are extended at market rates and under strict repayment conditions to families that have demonstrated the ability to repay. The program seeks to provide families with housing solutions that are technically appropriate and meet adequate standards of livability and safety. Nearly 100 families have received home improvement loans worth \$300,000. Some 500 person/ months of employment have been generated through increased local economic activity stimulated by loans. Despite the ongoing political and economic struggles in this region, the program has maintained a loan repayment rate of 98% or better.

In fiscal 2002, CHF International began partnering with a private company to meet economic development challenges in Cajamarca, **PERU**. With support from Yanacocha/Newmont Mining, CHF International will offer loans to mine workers and other community members plus partner with local construction businesses to improve housing conditions for the community. CHF International will be the only individual microfinance lender in the country.

Whether CHF International provides clients assistance in the area of transition economics, business development, marketing, infrastructure, or microfinance, the end result is something greater than the immediate results. Economic development is about basic human desires: safety, security, and a chance to shape our own future.



Housing microfinance has improved the lives of XXX families in Ciudad Juarez.

member-based lending

STRENGTHENS PRIVATE ENTERPRISE

Romania has faced a slow and difficult transition to a market economy. Unemployment rates are high and citizens do not trust the non-governmental banking system.

In this case, CHF International's strategy for creating local wealth is to strengthen the private sector. CHF International's INED program has combined the strategies of local economic development with civic society development and community financial institution development.

The project encourages intensive, broad-based local development in three regions of Romania. It works with local government partners to devise local economic development strategies suitable in each region.

Borrowers must be a member of a small business association and/or a homeowners association to take a loan from one of CHF International's nongovernmental lending partners. CHF International's local partners implement the micro-credit activities using associations as a peer-group structure to provide effective pressure for timely loan repayment.

CLIENT PROFILES

When Leontina Jianu started her porcelain production and decoration business, she was working from her kitchen table. Today, after repeated loans from CHF

International in Romania, she is managing a thriving business that employs 38 specialists that decorate the porcelain by hand. Leontia said taking the loan was, "open, simple, and transparent."

Marin Boiangiu and his wife XXXX Boiangiu had been trying to set up their own business since 1993. After trying their hand at several things, they decided to pursue a spare parts business because they each had some commercial experience and a good engineering background. In 2000, the family started the spare parts business and obtained two loans from CHF International/Romania in the amounts of \$3500 and \$7000 to purchase additional inventory. Their monthly sales now exceed \$30,000 and they have hired two new employees.

[XXXXXX Insert Info from USAID Housing Article Monday 2/10.]

These loans represent not only improvement of the business, and greater employment opportunities, but also a willingness to trust the private sector. The lending program fills a vital niche for a market not addressed by formal banking institutions in Romania.



Photo for story to come Monday 2/10.

advancing the issues

THROUGH LOCAL ECONOMIC DEVELOPMENT

RAISING AWARENESS AND OFFERING HOPE

In 2002, CHF International celebrated 50 years of service. A major theme of our 50th anniversary year was to bring hope as we renewed our commitment to fight poverty, powerlessness, and insularity that destabilizes the world

1 A PLATFORM FOR OUTREACH

Throughout the year, CHF International strived to increase awareness of how accomplishments in international development improve the quality of life for families worldwide. We also renewed our commitment to connect with individuals in the United States, particularly with community members in Silver Spring, Maryland, where CHF International is headquartered.

50th Anniversary celebrations included the following events:

- Festival of Villages. Through this fundraising opportunity, CHF International honored international and business leaders who are helping build a better world. The 2002 Building a Better World Awards were presented to Jordan's Queen Rania al Abdullah and the Jordan River Foundation and Jonathan Wilson, publisher of Wooden Boat and Hope Magazines. Folk trio Peter Paul and Mary headlined the evening's entertainment.
- Public Television Program. An independent production for public television, called "The Visionaries" strives to inform audiences about the importance of nonprofit organizations. The Premiere episode of The Visionaries' ninth season, which airs on public television stations across the nation, featured CHF International's special brand of international development. In July, CHF International held a special private preview of the program at Visions Cinema in Washington DC.
- Volunteering for Pledge Drives. CHF International headquarters staff volunteered to answer phones at pledge drives for local public radio and television stations.
- One-day Playground Build. CHF International agreed to donate financing and volunteers to build a KaBOOM! playground in Silver Spring. KaBOOM is a nonprofit organization that helps kids in urban areas gain access to safe playground equipment. The playground will be built in 2003.
- International Arts Contest. The goal of a CHF International art contest for children worldwide ages 6-13 was to promote international cultural exchange and to create long-lasting goodwill and global awareness among the world's children. This year's theme was "Creating a More Peaceful World." CHF International is planning an Arts Festival in 2003.

2 DISSEMINATION OF KNOWLEDGE

CHF International contributes to the field of knowledge in international development by participating in or hosting dozens of conferences and workshops. Following are some highlights from fiscal 2002.

A. CHF INTERNATIONAL CONFERENCES

- In April, our Serbia office hosted a methodology conference for staff and other organizations on "Creating Economic Opportunities & Cooperative Approaches in Communities." The Conference aimed to enhance the knowledge and understanding of creating economic opportunities. A similar Latin American regional conference was held in Belize in October 2002. As an outcome, staff members have developed a comprehensive manual integrating field experience and insight into core economic development areas.
- In August, CHF International invited former Visiting International Professionals (VIPs™) to convene in Washington to review accomplishments, lessons learned, lessons applied, and VIP contributions to CHF International.



CHF International hosted Afghanistan's Deputy Minister for Women's Affairs on project visits in the United States and Lebanon (R). An international children's art contest helped stimulate students' thinking about development issues (L).

(See more information on the VIP™ program under "Get Involved," page XX.)

- At a "CHF International World Wide Conference" in September, delegates from each of our field offices in 22 countries convened in Washington, DC, to celebrate CHF International's 50th year by interacting, reconnecting, and reaffirming our vision and values. Subject area experts led sessions on topics such as economic development, microfinance, conflict, resource management, and policy issues.

B. CONTRIBUTING TO THE FIELD OF DEVELOPMENT

- In January 2002, CHF International outlined several conflict prevention and developmental relief concepts for members of the Advisory Committee on Voluntary Foreign Aid (ACVFA). Presented concepts included:
 - Building pluralism,
 - Fostering a mutual stake in stability through mutual self interest, and

- Creating strong democratic processes—mentoring leadership and institutions that manage and mitigate conflict.
- In September, CHF International supported the Overseas Cooperative Development Council in connecting international officials and experts in rural development with the International Fund for Agricultural Development (IFAD), headquartered in Rome. Participants called "Working Through Cooperatives and Credit Unions to Reduce Rural Poverty" at a two-day workshop explored the important role that cooperative organizations and credit unions can play in rural poverty reduction. A reception on Capitol Hill was sponsored by Doug Bereuter, Chairman of the International Monetary Policy and Trade subcommittee and by CHF International.
- CHF International also hosted a working reception for non-profit organizations seeking to engage the public in their work in June for the Development Education Alliance. The session was facilitated by David Devlin-Foltz, Director

PARTICIPATING IN NETWORKS

CHF International is a member or affiliate of many organizations working with the international cooperative movement, institutional strengthening, and international development issues. The following organizations are groups to which CHF has a membership or other affiliation:

- American University of Paris
- Association of Women in Development (AWID)
- Campaign to Protect US Global Leadership
- Council of Practitioners, Microcredit Summit
- Development Alliance for Africa
- Development Education Alliance
- Global Alliance
- Habitat International Coalition
- International Cooperative Alliance (ICA)
- Maryland Association of Nonprofit Organizations
- Microenterprise Coalition
- National Association of Housing Cooperatives (NAHC)
- National Association of Housing and Redevelopment Officials (NAHRO)
- Overseas Cooperative Development Council (OCDC)
- Small Enterprise Education and Promotion (SEEP) Network
- Society for International Development (SID)
- Transborder Shelter Network (TSN)
- United Nations Economic Commission for Europe (UN/ECE)
- United Nations Economic and Social Council (UN/ECOSOC)

ways to get involved

VIP PROGRAM

Experts Volunteer through CHF International

Since 1998, CHF International has fielded two dozen VIPs for overseas and headquarters assignments. These subject experts have contributed a total of about 463 days of work valued at almost \$175,000. Ten former participants attended a meeting of VIPs in May 2002 to help shape the future of the volunteer program.

VOLUNTEERS FOR FISCAL YEAR 2002 FOLLOW

- o Amy Cogan of Cambridge, MA, delivered practical "training of trainers" for business consulting in Azerbaijan.
- o Eric Guetschoff of Sacramento, CA presented student housing co-ops concepts in the Philippines
- o Ann Henderson of New York City provided organizational development workshops in the Philippines.
- o Dennis Mialki of Wilmington, NC, assisted with design and construction of new permanent houses following earthquakes in El Salvador.
- o Tracy Thomas of South Africa created a photo reference and retrieval system for CHF Headquarters.

- o Joe Payne of Portland, OR, offered his support in business planning in Serbia.
- o Arlene Stuker of Vienna, VA, advised on financial sustainability of ELHMC's and Buffalo City Savings and Credit Cooperatives in South Africa.
- o Laura Richerdson Zinski, Jaycee Pribulsky, and Carlos Murillo of Serbia presented their experience at a CHF Regional workshop on "Creating Economic Opportunities and Cooperative Approaches in Communities Focusing on the Balkans and Caucasus."

CORPORATE SPONSORSHIPS PROGRAM

Through a formalized corporate sponsorship program, CHF International has strengthened its already strong reputation for private partnerships. As multinational corporations seek to invest in socially responsible development programs, they look to CHF International to provide technical expertise and positive outcomes via personal relationships with local non-profits and community organizations. Such organizations already have positive relationships with the local government and the trust of the people—which benefit development projects in areas where multinational corporations are working.

In a new partnership in 2002, for example, CHF International lever-

aged x.x in cooperation with the Yanacocha Mining Company, to sponsor a CHF International lending and community development program for low-income workers in Lima, Peru. Our corporate opportunities are flexible. CHF International can serve as an intermediary, managing social investment programs; create new programs, or serve as an advisory council to corporations.

GIFTS/DONATION PROGRAM

CHF International seized the 50th anniversary as an opportunity to develop a new line of business, private gift solicitation. Private donations this past year enabled CHF International assist hundreds of families in Central Asia this year before federal funds and other resources became available. Individual donors have been delighted to see their dollars invested in effective and fiscally-responsible programs. As a result, CHF International is committed to creating more of these opportunities.

Proceeds from the gala dinner in November and other individual donations were applied to a new Development Fund, designated to fund innovative programs and help meet immediate needs of families when and where other funding is not available. To make donating easier, CHF International introduced online donations in fiscal year 2002.



CHF International has established an Afghanistan Women and Children Fund (R) to support returning families. Visiting International Professionals bring expertise to programs worldwide (L).

“I AM” MEMBERSHIP PROGRAM HELPS CHF INTERNATIONAL BUILD A BETTER WORLD

To continue forging long-lasting positive change in communities worldwide, CHF International has revised its “individual associate membership (I AM)” program. Beginning in 2003, members will receive more periodic updates and photos from around the world via email.

As current members know, in over 100 countries, from Afghanistan to Zimbabwe, CHF International's work on the ground promotes long-lasting, positive change that reaches the poorest and most vulnerable

members of society. We have over 50 years of experience helping to build the institutions and systems that produce a tangible improvement in the quality of people's lives.

Primary benefits of joining include:

- o Participation in a worldwide network of cutting edge housing and community development practitioners who are improving the lives and economic opportunities of low-income people around the world.
- o Annual Subscription to CHF Newsbriefs, a newsletter packed with interesting information about the tangible

results of CHF's programs around the world.

- o Periodic Updates via email with photos from our work.
- o Volunteer Opportunities to work with our local partners overseas. CHF selects individuals on a competitive basis, but members are given priority. Assignments last from two weeks to three months with travel, living and incidental costs covered by CHF. See 'VIP' Volunteering: About the Opportunities for more information.
- o Satisfaction in helping low-income families around the world build better housing and stronger communities.

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international partners

AFGHANISTAN

Afghan Relief Committee (ARC)
Afghanistan Humanitarian and
Rehabilitation Service (AHRIS)
Agency for Rehabilitation and Energy
Conservation in Afghanistan (AREA)
Committee for Cooperation in
Afghanistan (CCA)
Karim Yar
People in Need Foundation (PINF)
Zahir

AZERBAIJAN

ACDI/VOCA
Adventist Development and Relief
Agency (ADRA)
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Azerbaijan Humanitarian Assistance
Program (AHAP)
Azerbaijan Rehabilitation and
Reconstruction Agency (ARRA)
CARE International
Citizen Democracy Corps
Daikonie
Danish Refugee Council (DRC)
ECHO
ECOS
Eurasia Foundation
European Commission
FINCA
Finnish Red Cross (FRC)
Humanitarian and Social Support Centre
(UMID)
Initiative for Social Action and Renewal
in Eurasia (ISAR)
International Federation of the Red
Cross (IFRC)
International Fertilizer Development
Center/ Agro-input Market
Development (IFDC/AMDC)
International Medical Corps (IMC)
International Relief and Development
Organization (IRD)
International Rescue Committee (IRC)
KOSIA-SMEDA
Land O'Lakes
Médecins Sans Frontières (MSF)
Norwegian Refugee Council (NRC)
OXFAM
Pathfinder
Relief International
Save the Children
Social Fund for Development of
Internally Displaced Persons (SFDI)
TACIS
United Methodist Committee on Relief
(UMCOR)
United Nations High Commissioner for
Refugees (UNHCR)
United Nations NGO Resource Training
Center (NRTC)
United States Agency for International
Development (USAID)
World Bank
World Vision International (WVI)

BOSNIA

America's Development Foundation
(ADF)
Association of Business Owners of
Busovaca Municipality
Association of Business Owners of
Kiseljak Municipality
Association of Business Owners of
Kresevo Municipality
Association of Business Owners of Novi
Travnik Municipality
Association of Businessmen and
Business-Owners of Zenica
Municipality
Association of Businessmen Jelah –
Tesanj
Association of Businessmen of Travnik
Municipality
Association of Entrepreneurs and
Business-Owners Zepce
Association of Independent Businessmen
and Association of Citizens Maglaj
Association of Independent Businessmen
Zavidovici
Municipality of Busovaca
Municipality of Center Sarajevo
Municipality of Kiseljak
Municipality of Maglaj
Municipality of Novi-Travnik
Municipality of Travnik
Municipality of Zenica

COLOMBIA

Association pro Victims and Emotional
Recovery
Cohabitat Corporation
Evaluar
Fenavip
Fundación Cáritas Diocesana - Pereira
Minute of God Corporation
Option Life, Justice and Peace
Corporation
Pastoral Social Buenaventura
Pastoral Social Cartagena
Pastoral Social Valledupar
Progresar Foundation
Support to Victims from Socio-political
Violence and Pro Emotional Recovery

EL SALVADOR

Association for Integral Development of
the Coast (CODECOSTA)
Association of Community Development
Nueva Esperanza (ACODESCONE)
Association of Community Development
of Usulután (ADESCOPAZ)
Association of Community Development
of Los Jobos (ADESCOUJ)
Association of Community Development
of Candelaria
Association of Community Development
of Chambala
Association of Community Development
of Los Chapetones
Association of Community Development
of El Zungano
Camara Junior

Campo Foundation
Coffee Salvadorean Council (CSC)
Cooperative Association Las Nieves
GOAL
Foundation for the Cooperation and
Community Development of El
Salvador (CORDES)
Foundation Shelter for a Brother (FTPH)
Foundation for the Support of
Municipalities of El Salvador (FUN-
DAMUNI)
Federation of Institutions in Support of
Popular Housing (Federación de
Instituciones de Apoyo a la Vivienda
Popular, FIDAVIP)
Homes from the Heart
Lower Lempa Coordination Office
Ministry of Education
Ministry of Environment and Natural
Resources
Municipality of Mercedes Umaña
Municipality of Ozatlán
Municipality of Puerto El Triunfo
Municipality of San Dionisio

GAZA/WEST BANK

Abessan Jedida Municipality
Abessan Jedida Association for Village
Development (AJAVD)
Abessan Kabira Municipality
A-J Association for Village Development
(AJAVD)
Al Aqsa Association
Al Bait Al Said Care Association For
Mothers and Children (BSA)
Al Hanan Association For Motherhood
and Childhood Sharek (HAMC)
Al Huda Women Development Center
Association
Al Quds Open University
Arab Bank
Association of Palestinian (APLA)
Association of Palestinian Local
Authorities (APLA)
Bani Suheila Municipality
Bank of Palestine
Benevolent Social Services Association
(BSSA)
Cairo Amman Bank
Canaan
Canada Center
Center of Socio-Development
Association (CSDA)
Civic Defense
Culture and Free Thought Association
(CFTA)
Developmental Civic Forum (DCF)
Eastern Youth Center (EYC)
El Nadee El Jamaee (NJ)
Fukhari Village Council
Huda Association
Khan Younis Municipality
Kherbet El Adas Council
Khuzaa Agricultural Permaculture Center
Khuzaa Municipality
Khuzaa Social Development Center
(KSDC)

Maen Council
 Manara Council
 Medical Aid Association Handicapped Program (MAAHP)
 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)
 Nasser Municipality
 Palestinian Agricultural Relief Committee (PARC)
 Palestinian Authority Job Creation Program (PAJCP)
 Palestinian Economic Council for Development And Reconstruction (PECDAR)
 Palestinian Environmental Friends Association (PEFA)
 Palestinian Hydrological Group (PHG)
 Palestinian Water Authority (PWA)
 Qaal Kurein Council
 Qarara Development Association (ODA)
 Qarara Municipality
 Qessan Najar Council
 Rafah Municipality
 Red Crescent
 Shokat Sufi Municipality
 Social Development Center (KSDC)
 Society For The Care Of Families With Disabled Children (CDF)
 Society for the Physically Handicapped (SPH)
 Solid Waste Management Council (SWMC)
 Sureij Council
 Theater Day Productions (TDP)
 Union of Palestinian Agriculture Relief Committees (PARC)
 United Nations Development Program (UNDP)
 United Nations Refugees and Works Agency (UNRWA)
 United Nations Special Coordination Office (UNSCO)
 United States Agency for International Development (USAID)
 University Graduate Society (GS)
 University Graduate Society Eastern Villages (GS)
 Water and Environment Development Organization (WE-DO)
 Women's Cultural Center (WCC)
 Women's Union (WU)
 World Bank
 Youth Development (YDS)
 Guatemala
 Economic Development and Activities Program (CESIDE)
 Foundation for Agricultural and Forestry Technology Innovation (FUNDIT)
 Housing and Development Foundation (HODE)
 Infrastructure and Road Maintenance Association of the Ixcán (AMVI)
 Ixcán Industries Corporation (CORDISA)
 Ixcán Municipality
 National Association of Non-Traditional and Traditional Crops Exporters (AGEXPRONT)

National Coordinator for Disasters Mitigation (CONRED)
 National Federation of Cooperative Housing (FENACOVI)
 National Institute of Agricultural Sciences and Technologies (ICTA)
 Peace Investments Program

HONDURAS

COBAHSA
 Fondo Cafetero - Moroceli
 Getsemani Housing Cooperative Ltd.
 Honduras Women's Enterprise Development (ODEF)
 Honduran Association of Evangelical Institutions (AIEH)
 Honduran Association of Municipalities (AMHON)
 Honduran Forest Development Corporation (AFE – COHDEFOR)
 Honduras Private Enterprise Council (COHEP)
 Local Emergency Committees (CODELS)
 Municipal Emergency Committees (CODEMS)
 Municipal Environmental Units (UMA)
 Municipality of Alianza, Valle
 Municipality of Choluteca
 Municipality of El Progreso, Yoro
 Municipality of Moroceli
 Municipality of Nacaome
 Municipality of San Francisco, Atlántida
 Municipality of San Juan de Flores
 Municipality of San Lorenzo
 Municipality of Villa de San Antonio, Comayagua
 Municipality of Villa de San Francisco
 National Water and Sanitation Services of Honduras (SANAA)
 Pan-American School of Agriculture - El Zamorano
 Patronato Col. Flor del Campo
 Patronato Col. Las Torres
 Permanent Contingency Commission (COPECO)
 PRONADERS
 Red Cross Honduras
 Secretariat of Health
 Water Boards
 World Health Organization Pan-American Health Organization (OPS / OMS)

JORDAN

Jordan River Foundation

KOSOVO

American Bank of Kosovo
 Center for International Private Enterprise (CIPE)
 Central Fiscal Authority
 Community Development Fund
 Danish People's Aid
 Decane Business Center
 Economic Development Agency
 Fortesa
 FINCA
 Handicraft Association of Prizren
 Handicraft Association of Suhareka
 Kosovo Business Support
 MicroEnterprise Bank
 Rrafshi I Dukagjinit Carpenters Association
 SOFRA
 World Bank Interim Credit Union

LEBANON REDI

Aaita el Jabal Local Committee
 Aanout Local Committee
 Aanout Municipality
 Agricultural COOP for Planting and Marketing Watermelon and Cantaloupe in Bint Jbeil
 Baalbeck
 Baalbeck 1st Elem. School
 Beekeepers COOP in Iqlim El-Kharroub
 Baraachit Municipality
 Bekaa COOP
 Chhim 2nd Inter. School
 Chhim Inter. School - English
 Chhim Inter. School - French
 Chhim Municipality
 Chhim Nursery School
 Chhim Technical School
 Chhime Agricultural COOP
 Chhime Local Committee
 Chhime Municipality
 Crop and Animal Production and Marketing COOP in Saddiqine
 Dalhoun Municipality
 Dalhoun School
 Daraiya School
 Deir Nbouh Municipality
 Dhour Chhim School
 El Borjein Agricultural COOP
 El- Soultanieh School
 El-Bourjein LC
 El-Bourjein School
 El-Fared/ Awadeh School
 El-Jmeijme LC
 El-Qasr Municipality
 El-Soultanieh Municipality
 Ez-Zaarouriyeh School
 Fares Foundation
 Governor of En Nabatieh
 Hermel Municipality
 Jabbouleh Municipality
 Mazboud Municipality
 Mazboud School
 Ministry of Education
 Ministry of Health
 MOHER
 MOSA Center - Aanout
 MOSA Center - Baalbeck
 MOSA Center - Labweh
 Parliament Member
 Qenia
 Saddikkine COOP
 Saddikkine LC
 Saddiqine Local Committee
 Safad el Battikh Agricultural COOP
 Safad el Battikh Local Committee
 Tebnine Agricultural COOP
 Tebnine Local Committee
 Tebnine Municipality
 Tibnine
 Union of the Agricultural COOPS of Baraachit, Haddata and Saddiqine
 WAD
 Wadi Khaled LC
 Zgharta COOP
 Zgharta

MEXICO

Habitat and Housing Foundation
 Mexican Federation of Private Associations for Health and Community Development
 Progressive Housing Foundation
 Social Kolping
 Tierra del Sol Housing Corporation

NICARAGUA

Center for Environmental Rights and Development Promotion (CEDAPRODE)
Development and Democracy Institute (IPADE)
Municipality of Bluefields
Municipality of Chichigalpa
Municipality of Condega
Municipality of Esteli
National Civil Defense
National Institute of Farming Technology, INTA

PERU

Civil Association for Research and Forestry Development (ADEFOR)
Construction Development Center (CEDESCO)
Integral Collective for Development (CID)
Swisscontact

PHILIPPINES

Alterplan
Habitat for Humanity
National Confederation of Cooperatives (NATCCO)
Polytechnic University of the Philippines- Institute of Cooperatives (PUP-IC)
Preferred Ventures
St. Louis University – St. Vincent Parish (SLU-SVP)
University of the Philippines Center for Integrative Development Studies (UP-CIDS)
Urban Homesteading Assistance Board (UHAB)

ROMANIA

Alpha Business Center (Brad)
Association of Free Youth (ATLM)
Association of Merchants Arad (ACA)
Association of Private Entrepreneurs Caras-Severin (AIP)
Association of Small and Medium Enterprises Arad (ASIMMAR)
Association of Small and Medium Entrepreneurs Resita (AIMMR)
Association of Women Managers Mehedinti (AFM)
Center for Small and Medium Enterprises Arad (CEDIMMAR)
Chamber of Commerce, Industry and Agriculture Alba (CCIAA)
Chamber of Commerce, Industry and Agriculture Caras-Severin (CCIACS)
Chamber of Commerce, Industry and Agriculture Mehedinti (CCIAM)
Chamber of Commerce, Industry and Agriculture Timisoara (CCIAT)
City Union of Homeowners and Tenants Associations (UMALP)
Confederation of Private Entrepreneurs of Timis County (CIPT)
Cultural Association (DUNARIS)
Entrepreneurs Club of Arad (CIAR)
Federation of Business owners Bihor (FPB)
Federation of Tenants Associations Lugoj (FALL)
Federation of Tenants Associations Timisoara (FALT)
Local Union of Dwelling Associations Arad (ULALA)
Master Business Center (Deva)
Transilvania Business Center Alba (CAT)
Union of Tenants and Homeowners

Associations Deva (UAPLD)
Union of the Free Sindicats from Education Mehedinti (USLI)
VIVUS Foundation Mehedinti

SERBIA

Alliance to Save Energy
CARE Australia
GOAL Ireland
IMG
Institute for Sustainable Communities (ISC)
NEXANT
United Nations Development Program (UNDP)

SOUTH AFRICA

Afesis Corplan - East London
British Petroleum
Coega Development Corporation
Cope Housing Association - Johannesburg
Department of Provincial and Local Government (DPLG)
Department of Economic Affairs, Environment and Tourism - NMMM
Department of Public Works - NMMM
Department of Sport, Arts and Culture - NMMM
Department of Trade and Industry (Registrar of Co's)
Department of Welfare - Eastern Cape Province
Eastern Cape Development Corporation (ECDC)
Financial Services Companies (FNB, SBSA, ABSA)
Industrial Development Corporation (IDC)
Isandla Partners in Development (IPD)
Khula Enterprise Limited
Nelson Mandela Metropole Municipality (NMMM)
NURCHA
PPC Cement
Social Housing Foundation - Johannesburg
South African Revenue Services (SARS)
Telkom
University of Port Elizabeth - Small Business Unit (UPE-SBU)
Urban Services Group - Port Elizabeth
Utinage Self Employment Center (USEC)
World Education

UZBEKISTAN

Counterpart International
Counterpart Consortium
United Nations Development Program (UNDP)

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.

SPECIAL THANKS

sponsors of our work

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CHF International's development efforts are supported in part by grants and contracts awarded by host governments and international development agencies. Private foundations, corporations, organizations, and our members also help support CHF International's activities around the world.

The following selected institutions have recently supported portions of CHF International's activities:

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Eaton Corporation
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European Union
Ford Foundation
Government of Haiti
Government of the Philippines
German Technical Assistance (GTZ)
Housing Bank (Jordan)
Inter-American Development Bank (IDB)
International Organization for Migration-IOM (Organización Internacional para las Migraciones-OIM, Guatemala)
Jammal Trust Bank
John D. and Catherine T. MacArthur Foundation
Johnson & Johnson
Jordan National Bank
Kampsax
Lewis & Associates
National Cooperative Bank
National Fund for Popular Housing, El Salvador (Fondo Nacional de la Vivienda Popular-FONAVIPO)
National Fund for Peace, Guatemala (Fondo Nacional para la Paz-FONAPAZ)
Newmont Mining Company
Organization of American States
Palestinian Authority (Housing Assistance Fund-HAF, Palestinian Ministry of Housing)
PLAN International
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Romanian American Enterprise Fund (RAEF)
Stanford Financial Group
State Department
United States Agency for International Development (USAID)
United States Department of Agriculture (USDA)
United States Department of Housing and Urban Development (HUD)
United Nations Children's Fund (UNICEF)
United Nations World Food Programme
The World Bank

SPONSORS BY COUNTRY

Dummy Text – Some countries missing

AFGHANISTAN

International Organization for Migration (IOM)
United Nations High Commissioner for Refugees (UNHCR)
United States State Department

AZERBAIJAN

United States Agency for International Development (USAID)
Mercy Corps

BOSNIA

Swedish International Development & Cooperation Agency (SIDA)
United States Agency for International Development (USAID)

COLOMBIA

United States Agency for International Development (USAID)
United States Department of State - Bureau of Population, Refugees, and Migration (USAID BPRM)

EL SALVADOR

Federal Emergency Management Agency (FEMA)
German Technical Cooperation Agency (GTZ)
Office of Foreign Disaster Assistance (OFDA)
Salvadoran National Investment Fund for Local Development (FISDL)
United States Agency for International Development (USAID)
United States Department of Agriculture (USDA)
United States Department of Housing and Urban Development (HUD)

GAZA

United States Agency for International Development (USAID)

GUATEMALA

Guatemalan National Fund for Housing Development (FOGUAVI)
Guatemalan National Fund for the Peace Accords (FONAPAZ)
United States Agency for International Development (USAID)

HONDURAS

Office of U.S. Foreign Disaster Assistance (OFDA)
Organization of American States (OAS)
United States Agency for International Development (USAID)

JORDAN

Jordan Ministry of Planning
United States Agency for International Development (USAID)

KOSOVO

Save the Children
United States Agency for International Development (USAID)
United Nations Office of Project Services (UNOPS)

LEBANON

United States Agency for International Development (USAID)
United States Department of Agriculture (USDA)

MEXICO

Alcoa Foundation
Cementos de Chihuahua
Cementos Mexicanos
Center for Border Health Research, Paso del Norte Health Foundation
Center for Assistance for Working Women
Condesa Concrete
Contec-Sumitomo Corporation
Cummins Engine Foundation
Eaton Corporation
Ford Foundation
InterAmerican Foundation
Johnson & Johnson Corporation
La Argentina
Mercon/Construrama
Outboard Marine Corporation
Overseas Private Investment Corporation
S-Mart grocery stores

NICARAGUA

Federal Emergency Management Agency (FEMA)
Organization of American States (OAS)
United States Department of Agriculture (USDA)

PERU

Minera Yanacocha
Newmont Mining Company

ROMANIA

MacArthur Foundation
Romanian-American Enterprise Fund
United States Agency for International Development (USAID)

Serbia

United States Agency for International Development (USAID)

Uzbekistan

International Organization for Migration (IOM)
United States Agency for International Development (USAID)

staff members

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Judith Hermanson,
Vice President
Heather Bowen,
Communication Specialist
Amanda Cox,
Resource Development Officer
Karina Jackson,
Executive Support Officer
Tammy Vellines,
Executive Assistant to the Vice President
Trish Wells,
Executive Assistant to the President

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FIELD PROGRAMS

Franck Daphnis, *Director*
Michel Holsten, *Director*
Thea Anderson, *Senior Program Officer*
Mina Day, *Program Officer*
Jesse Fripp, *Senior Program Officer*
Viva Goettinger, *Program Officer*
Delila Khaled, *Senior Program Officer*
Randy Lyness, *Senior Program Officer*
Catherine McMahon, *Program Officer*
Dick Owens, *Senior Program Officer*,
Volunteer Coordinator

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Microfinance Analyst Intern
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Senior Program Support Officer
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Program Support Officer
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Billy Blake, *Help Desk Support Technician*
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Jason Hundley, *Staff Accountant*
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Mark Miller, *Internal Auditor*
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Manager
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Simone Tchimou, *Receptionist*
Gerrod Tyler, *Office Aide*

Each person and department at CHF International provides invaluable support to our top-notch field programs, but two individuals primarily responsible for the daily operations in the field are Franck Daphnis and Michel Holsten. As Directors of Field Program Operations (FPO), these men have given exemplary performances since their department was reorganized last year in response to the rapid growth of CHF International.

FPO is responsible for supporting ongoing field operations, including achievement of program goals, production of contractually agreed deliverables, and maintenance of high performance standards. This department also assures that all projects are completed on time, within budget, and in accordance with agreements.

In coordination with the office of program initiatives, FPO develops programs that build on field-based achievements. This includes identifying opportunities, building strategic alliances and partnerships, participating in proposal development, and marketing.



Directors of Field Program Operations
Franck Daphnis and Michel Holsten

Special thanks to Michel, Franck, and the FPO team for a successful 2002!

FIELD OFFICES

AFGHANISTAN

Jon Keeton, *Country Director*
Ralph Killian, *Program Director*
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AZERBAIJAN

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Zahra Ahmedova, *External Info,*
Outreach Manager
Gulshan Akhundova, *Training,*
Environmental Specialist
Akif Aliyev, *Training, Outreach Assistant*
Gabil Allahverdiyev, *Guard*
Sevinj Allahverdiyeva, *Officer Manager*
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Finance, Human Resources Manager
Elishad Arazov,
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Miraga Babayev, *Program Manager*
Rafiq Babayev, *Driver*
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Konul Fazilova, *External Information &*
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Human Resources Officer
Emin Gasimov, *Guard*
Azada Gasimova, *Cleaner*
Yegana Gasimova, *Cleaner*
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Mushviq Guliyev, *Driver*
Sada Guliyev, *Program Officer*
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Administration, Human Resources
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Khosrov Huseynov, *Driver*
Elkhan Isgenderov, *Driver*
Mahammad Ismailov, *Association Assistant*

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Mazayir Jafarov, *Driver*
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Outreach & Training
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Officer
Zohrab Zohrabov,
Business Training Specialist

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Almir Hodzic, *Administrative Assistant*
/Receptionist
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Sinisa Ignjatic, *Administrative Officer*
Drazenka Ilic, *Loan Officer*
Elmir Isakovic, *Loan Officer*
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Operations Director
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Vesna Kolar, *CDP Coordinator*
Haris Kurbegovic, *Driver*
Esma Latic, *Finance & Operations Director*
Amela Malicbegovic, *Advocacy Coordinator*
Aida Maric, *Finance Manager*
Sanja Radonja, *Finance Officer*
Igor Saf, *Data Base/Information*
Technology Manager
Ismet Sarajilic, *Governance Coordinator*
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Melisa Zahirovic, *Subgranting Officer*
Larisa Zivanovic, *Grants Manager*
Mediha Zukic, *Administrative*
Assistant/Receptionist
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Zorica Prokic,
Association Development Assistant
Amra Kraksner, *Training Officer*
Nermina Haramandic, *Loan Officer*
Amra Pojskic, *Loan Officer*
Snezana Tomasevic, *Loan Officer*

COLOMBIA

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Gonzalo Coral, *Community Centers*
Construction Coordinator
Luis Alberto Gómez, *Economic*
Development Coordinator
Beatriz Henriquez, *Program Coordinator*
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Maria Isabel Jaramillo, *NGO Coordinator*
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Laura Mejia, *Regional Coordinator EAP*
Rocio Mendoza, *Regional Coordinator EAP*
Cristóbal Pérez, *Temporary Shelters and*
Housing Coordinator
Maria Fenney Ramirez, *Regional*
Coordinator EAP
Neyla Rubio, *Programs Manager*
Yudy Zambrano, *Assistant to the Director*

EL SALVADOR

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Housing Associate Director
Steve Beard, *Local Development and*
Risk Management Associate Director
Amanda Rodriguez, *Administrative and*
Financial Associate Director
Mauricio Quintana, *Technical Area*
Associate Director
Marino Avecedo, *File Assistant*
Marco Aguilar, *Social Promoter*
Rosa Alvarado, *Concierge*
Antonio Cazun,
Communications Coordinator
Jaime Amaya, *Project Technician*
Pedro Amaya, *Environmental*
Management Manager
Amelia Ardon, *Project Engineer*
Alvaro Ayala, *Concierge*
Manuel Balibarrera, *Program Manager*
Ruben Barahona, *Informatics Assistant*
Sara Benavides, *Housing Coordinator*
Cive de Bermudez,
Administrative Coordinator
Juan Cáceres,
Contracts and Agreements Assistant
Marco Cardoza, *Program Manager*
Pedro Castellón, *Storage*
Carolyna C. de Lopez, *Program Assistant*
Dolores Cordoba, *Manager Assistant*
Liliam C. de Amaya, *Supplier*
Johana Corrales, *Social Promoter*

Gilberto Cortez, *Project Engineer*
 Leonardo Cortez, *Social Promoter*
 Nelson Coto, *Project Technician*
 Santiago Crespin, *Social Promoter*
 Joaquin Chicas, *Social Promoter*
 Rudy Cruz, *Project Technician*
 Iris Deras, *Program Assistant*
 Emelyn Donis, *Receptionist*
 Misael Duran, *Social Promoter*
 Francisco Elias, *Accounting Assistant*
 Sandra de Hernández, *Executive Assistant/Program Coordinator*
 Alex Escobar, *Social Promoter*
 Casto Flores, *Collections Agent*
 Vilma de Campos, *Administrative Manager*
 Margoth García, *Concierge*
 Lida García, *FISDL Project Assistant*
 Alfonso García, *Program Manager*
 Ricardo García, *Driver*
 Rolando Girón, *Social Promotion Coordinator*
 Yodo Gódinez, *Computer Operator*
 Edgar Gomez, *Concierge*
 Rafael Gonzalez, *Dumper Operator*
 Willy Gonzalez, *Procurement Coordinator*
 Ana Granillo, *Concierge*
 Yaneth Guerra, *Human Resources Coordinator*
 José Guerrero, *Guard*
 Arturo Henriquez, *Social Promoter*
 Roxana Hernández, *Accounting Assistant*
 Nuvia Hernández, *Administrative Assistant*
 Antonia Jovel, *Social Promoter*
 Silvia Juarez, *Social Promoter*
 Ovidio Lara, *Finance and Administration Specialist*
 Ivette de Valle, *NGOs Coordinator*

Claudia Lopez, *Program Coordinator*
 Rafael López, *Credit Manager*
 Juan Marquina, *Accounting Assistant*
 Amilcar Martínez, *Informatics Coordinator*
 Rigoberto Martínez, *Field Technician*
 Javier Martínez, *Social Promoter*
 Carlos R. Martínez, *Technical Assistant*
 Santiago Martínez, *Disaster Preparedness and Mitigation Promoter*
 Celedonio Mejía, *Supplier*
 Mario Minero, *Mechanic/Driver*
 Ivonne Mirón, *Finance and Administration Assoc. Director's Assistant*
 Carlos Morán, *Project Monitor*
 Guillermo Molina, *Supplier*
 Alfredo Ordoñez, *Field Technician*
 Vilma Orellana, *Administrative Assistant*
 Fidel Ortíz, *Logistics*
 Onassis Parada, *Project Monitor*
 Cristina Pérez, *Social Promoter*
 Haydeé Pichinte, *Legal Evaluator*
 Alexis Polanco, *Program Manager*
 Carlos Posada, *Finance Coordinator*
 Roberto Quinteros, *Administrative Coordinator*
 Ricardo Rodríguez, *Accountant*
 Carlos Ruiz, *Field Technician*
 Lorenzo Ruiz, *Driver*
 Tito Torres, *Accountant*
 Ana Valdez, *Social Promoter*
 Alejandro Valencia, *Project Assistant*
 Alexander Valle, *Project Technical*
 Carlos Vargas, *Field Technician*
 Sergio Vasquez, *Field Technician*
 Enrique Vega, *Contracts, Biddings and Agreements Coordinator*
 Erick Villegas, *Promoter*

GUATEMALA

James Schenk, *Country Director*
 Todd Breach, *Director of Finance and Administration*
 Juan Ajujalip Rodriguez, *Field Worker*
 Jorge Emilio Albizurez Castrillo, *Agroforestry Coordinator*
 Eduardo Alcántara Contreras, *Guard*
 Rolando Edilberto Alonzo P., *Non Traditional Crops Assistant*
 Leonardo Ramiro Apen, *Field Worker*
 Ana Paola Aragón Muñoz, *Administration Assistant*
 Abel Carrera Morales, *Logistic Assistant*
 Pedro Cuyuch Vicente, *Farm Manager*
 Gabino García Benito, *Guard*
 Claudia Nohemy Montenegro de García, *Chief Accountant*
 Isabel Gómez, *Guard*
 David González Macaley, *Mechanic*
 César Amilcar Guzmán Cruz, *Guard*
 Arnulfo Dario Leal Col, *Agroforestry Promoter*
 Hermenegildo Leal Quej, *Non Tradicional Crops Technician*
 Baltazar Diego López, *Agroforestry Promoter*
 Juan Luz Santos, *Agroforestry Promoter*
 Eduardo Melchor Reyes, *Field Worker*
 Rosalio Moisés Morales H. , *Guard*
 Vera Waleska Oliva Orozco, *Accounting Assistant*
 Juan Macario Paul, *Agroforestry Promoter*
 Hilda Ramona Pelicó Ramos, *Cleaning Assistant*
 Lesbia Maritza Garrido de Peña, *Office Assistant*

Matthew D. Lovick, Director for Gaza/West Bank Programs, was given the CHF International President's Award for his excellence in service during the CHF International World Wide Conference in September 2002.

He and his team also won the 2002 Distinguished Program Achievement Award for their steadfastness, program achievements, and professional excellence. The Gaza/West Bank team exemplified how extraordinary work can be done under difficult circumstances.

Barbara Czachorska-Jones, Director for Program Administration and Finance at headquarters, also won a 2002 Distinguished Program Achievement Award for her professional excellence and tireless contributions to program achievements over the past decade.

In a photo taken by CHF International President Mike Doyle, Matthew Lovick is pictured making a site visit to a CHF International local economic development project in Gaza/West Bank.



Claudia Dinorah Alfaro de Pereira,
Administration Assistant
Emiliano Reyes Lemus, Field Worker
Francisco Sical Sical, Guard
Mario René Soberanis Ramos,
Administration and Finance Assistant
Rudolph Stowlinsky, Agroforestry
Coordinator
Romulo Tecú Sical, Guard
Nicolás Utuy López, Guard
Jorge Xol Putul, Guard
Gabino Yat Sun, Agroforestry Promoter
Nicolasa Yohol Dionicio, Secretary

HONDURAS

Brian Husler, Country Director
Luisa de Jesús Amador, Accountant 1
(Credit)
Rigoberto Arévalo, Credit Promoter
Oscar Enrique Calero, Credit Promoter
Alba Luz Cáliz, Credit Officer
Henry Humberto Cáliz, Credit Promoter
Jael Coello, Credit Promoter
Wandy Coello, Secretary
Karen Euceda, Credit Promoter
Raquel García, Accounting Assistant
Agustín Gómez, Financial and
Accounting Manager
Ana Patricia Gómez, Administrative
Manager
Mirna Beralia Gonzalez, Credit Promoter
Dora Guillén, Program Manager
Delia Rosa Lanza, Bookkeeper
Eva López, Credit Coordinator
José Arlinto López, Credit Promoter
Raúl Humberto Lozano, Credit Promoter
Rubén Maldonado, MIS Coordinator
Wilmer Maradiaga, Driver
Manuel de Jesús Medina, Credit
Promoter
Cornelio Antonio Mejía, Credit
Supervisor
Gloria Mendoza, Procurement Agent
Mario Enrique Noboa, Area Coordinator
Marco Antonio Osorto, Credit Promoter
Gloria Perdomo, Office Aid
Alexis Pérez, Driver
Glenda Pérez, General Accountant
Julio Pineda, Trainer / Facilitator
María Angelina Reyes, Program
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Betsabé Yadira Rivera, Receptionist
Oscar Roberto Rivera, General
Accountant
Guadalupe Rodríguez, Accounting
Assistant
Julián Rodríguez, Program Supervisor
Lesly Rodríguez, Receptionist
María Irene Sánchez, Credit Promoter
Paula Santos, Procurement Agent
José Francisco Solórzano, Field Facilitator
Dunia Sosa, Data Entry
Angelita Tróchez, Administrative
Assistant
María Valle, Area Coordinator
Miguel Vásquez, Technical Officer

Teresa Vásquez, Office Aid
Jenny Zúñiga, Assistant to the Director

JORDAN

Rafael Jose Jabba, Country Director
Riyad Mohamed Abbas, Loan Officer
Munther Saleh Abu Hamour, Collections
Officer
Raed Abdul Qader Abu shakra, Loan
Officer
Raed Ahmed Al Masri, Office Person
Rania Omer Al Nassa, Loan Officer
Mirvat Mohamed Al shuhabeyeh,
Secretary
Lina Abdul wahab Aloran, Loan Officer
Suhad Zeyad Amareen, Loan Officer
Samer Karim Dallal, Chief Financial
Officer
Adnan Issa Dawdeih, Branch Manager
Faris Burjass Ejelat, Branch Manager
Lubna Khalid Farajat, Branch Manager
Ola Defalah Farajat, Data Entry
Jamil Mohamed Hammam, Accountant
Kholoud Kamal Helawy, Loan Officer
Abdul Gani Mohamed Hiasat,
Messenger
Maysoon Jires Hijazeen, Chief
Accountant
Ala'a Fawzi Hilalat, Loan Officer
Eman Rafat Kabariti, Branch Manager
Zaki Fadel Kafaween, Branch Manager
Eman Saqer Kraymeen, Loan Officer
Sherin Hamed Madadhah, Loan Officer
Seif Adnan Madana, Operation Manager
Haya Anwar Majaly, Loan Officer
Ghassan Abdul Jaleel Marayat, MIS
Manager
Sadam Ibrahim Mashaileh, Office Person
Jamal Fawazi Mekhael, Office Person
Rula Abdul alah Muhissen, Data Entry
Mariam Mousa Nassarat, Loan Officer
Ala'a Yousef Othman, Loan Officer
Shereen Abdul Razeq Qtemat, Loan
Officer
Najeeb Falah Rababa, Loan Officer
Wael Hassen Rasheed, Office Person
Sameh Ibrahim Rawashded, Loan Officer
Sandy Micheal Salkam, Chief
Accountant
Ahmad Atalah Slemly, Driver
Nader Saeed Sobeh, Loan Officer
Jamal Mamdouh Sousan, Branch
Manager
Hussam Mobark Thenybat, Loan Officer
Fatima Khaleed Twasie, Secretary
Samer Ali Zakarneh, Secretary
Issam Odetalleh Zedaneen, Branch
Manager

JORDAN RCCDP

Talal Hajj Dib, Chief of Party
Hisham Ibrahim Khaled, Director of
Finance & Administration
Hanan Riad Sabri, NGO Development &
Training Manager

Reem Ersheid, Executive Assistant
Amer Adnan El Khatib, Media & Public
Awareness Coordinator
Ghaidaa Ghazi Sadieh, Administrative
Assistant
Wael Hussein Abdel Razeq, Driver
Khaled Mohammad Nawafleh, Driver

KOSOVO

Wayne Meyer, Country Director
Timothy Prewitt, Country Director
through May 2002
Visar Batalli, Guard
Teuta Bedra, *Secretary/Receptionist*
Albnore Bicurri, *Cook*
Saranda Buxhovi, *Maintenance*
Vllaznim Byci, *Translator*
Ibrahim Cena, *Chief Accountant*
Milot Dana, *Business Outreach
Consultant*
Memli Dula, *Business Outreach
Consultant*
Valbona Dushi, *Business Outreach
Consultant*
Dukagjin Dyla, *Driver*
Virtyt Gjikko, *Market Research
Coordinator*
Pristina Mirinda Gojani, *Driver*
Shpend Jedrashi, *Business Outreach
Consultant*
Halil Kaja, *Business Outreach Consultant*
Vejsel Kastrati, *Association Development
Officer*
Donika Kerleshi, *Business Outreach
Consultant*
Dashurije Mamusha, *Maintenance*
Agron Mullahasani, *Workshop Trainer*
Vjosa Mullatahiri, *Local Program Manager*
Fakete Pasha, *Workshop Trainer*
Valon Radoniqi, *Local Consultant*
Meena Shah, *Training and Consulting
Coordinator*
Ferhat Shtaloja, *Guard*
Henrjeta Vula, *Business Outreach
Consultant*
Agon Xharra, *Logistics*
Arta Zherka, *Workshop Trainer*
Bekim Zherka, *Guard*

LEBANON AMEEN

Dr. Mayada Baydas, *Program Director*
Ibrahim Ahmad, *Loan Officer*
Ali Alaviyeh, *Loan Officer*
Sawsan Baltaji, *Loan Officer*
Salma Bayoud, *Loan Officer*
Dany Bou Chedid, *Loan Officer*
Wassim Bou Saiid, *Loan Officer*
Mohsen Chamoun, *Senior Loan Officer*
Samer Chehade, *Loan Officer*
Souheir Al Dah, *Senior Loan Officer*
Soulaf Diab, *Financial Officer*
Mohamad Faour, *Loan Officer*
Ahmad Haidar, *Loan Officer*
Zeina Hajjar, *Loan Officer*

Sawsan Hammoud, *Loan Officer*
 Ahmad Hassan, *Loan Officer*
 Ali Hassan, *Assistant Area Supervisor*
 Marwan Houssari, *Loan Officer*
 Mohamad Houssari, *Assistant Area Supervisor*
 Bassam Jardaly, *Area Supervisor*
 Mohamad Jaroush, *Area Supervisor*
 Mohamed Jeradi, *Area Supervisor*
 Jamal Kadamani, *Loan Officer*
 Ussama Al-Kaissi, *Financial Manager*
 Mahmoud Khalaf, *Loan Officer*
 Mostafa Khalife, *Program Coordinator*
 Mirna Koukassian, *Loan Officer*
 Ahmad Lamaa, *Loan Officer*
 Mervat Mansour, *Loan Officer*
 Halim Al Mawla, *Senior Loan Officer*
 Hala Mekdashy, *Program Assistant*
 Ali Merhi, *Loan Officer*
 Mohamad Mneimneh, *MIS Officer*
 Souheir Moustafa El Dah, *Loan Officer*
 Mohamad Nassar, *Loan Officer*
 Roudaina Rahbani, *Loan Officer*
 Sami Saad, *Loan Officer*
 Zeina Sabbagh, *Senior Loan Officer*
 Samar Safieddine, *Senior Loan Officer*
 Ruby Salem, *Operations Manager*
 Marwan Sami Housari, *Loan Officer*
 Rola Sweid, *Program Assistant*
 Joseph Touma, *Loan Officer*
 Ali Younes, *Loan Officer*
 Abedel Rahman Zaghoul, *Driver, Office Assistant*

LEBANON RED1

Ayman Kh. Abdallah, *Chief of Party*
 Adnan Abdallah, *Technical Engineer*
 Hana Beyrouti, *Secretary*
 Abdo Haddad, *Field Coordinator*
 Talal Hajj-Dib, *Project Manager*
 Hassan Hamzeh, *Finance Officer*
 Ghazi Issa, *Computer Engineer Analyst*
 Bilal Kanaan, *Technical Engineer*
 Ibrahim Mansour, *Technical Engineer*
 Lina Mawla, *Accountant*
 Nada Nassar, *Assistant Project Manager*
 Hayat Oulabi, *Office Assistant*
 Ahmed Singer, *Driver*

LEBANON USDA

Maya El-Masri, *Area Coordinator*
 Amal Hamdan, *Bookkeeper*
 Mohamed Shaaban, *Driver*
 Mohammad Chehadeh, *Area Coordinator*

MEXICO

Eric T. Adams, *Country Director*
 Jose Antonio Rodela Aguirre, *Executive Director, FVP*
 Maria Angelica Rodriguez Andrade, *Receptionist*

Jose Efrain Martinez Balnco, *Architect*
 Benjamin Rodriguez Cedillo, *Promotores*
 Gabriel Vazquez Garcia, *Promotores*
 Rafael Ovidio Ornelas Garcia, *Promotores*
 Silvia Jaramillo, *Director of Finance*
 Jose Alberto Gomez Larumbe, *Architect*
 IsraelCantu Martinez, *Architect*
 Adela Moreno Meza, *finanzas*
 Juan Jose Alvarez Siller, *creditos*
 Luis Marban Valdes, *Promotores*
 Maria Elena AlemanValdez, *Promotores*
 Mario Gilberto Valenzuela, *Executive Director, FUNHAVI*
 Maria Almendra Cebado Venegas, *Architect*

NICARAGUA

Peter Loach, *Country Director*
 Pedro Amaya, *Program Manager*
 Lydia Patricia Moreno, *Administrative Coordinator*

PERU

Milton Funes, *Country Director*
 Philippines
 Randall D. Sach, *Country Director*
 Virginia H. Aldeguer, *Program Assistant/Local Coordinator*
 J. Oliver Ortega, *Program Assistant*

ROMANIA

Bryan S. Winston, *Country Director*
 Glenn C. Moller, *Deputy Country Director*
 Simona Albu, *Loan Officer*
 Silvia Antal, *Program Support Officer*
 Cristina Anton, *Junior Loan Officer*
 Camelia Ardelean, *Project Assistant*
 Alina Codruta Bernecker, *Project Manager*
 Sanda Boroata, *Junior Loan Officer*
 Bogdan Bucura, *Junior Loan Officer*
 Annemarie Burtea, *Administrative Assistant*
 Angela Ciama, *Administrative Assistant*
 Adrian Cloata, *Junior Loan Officer*
 Radu Florian Ciucioiu, *Junior Loan Officer*
 Florin Teodor Covaciu, *Regional Manager*
 Albert Davidhazi, *Logistic Coordinator, Driver*
 Lia Dogaru, *Loan Officer*
 Monica Isabela Ducan, *Loan Officer*
 Camelia Dulf, *Administrative Assistant*
 Camelia Elisabeta Viorica, *Administrative Assistant*
 Mirela Sanda Elchescu, *Loan Officer*
 Adrian Garlonta, *Loan Officer*
 Augustina Giolgau, *Senior Loan Officer*

Mircea Cristian Griesbacher, *Portfolio Analyst*
 Cezara Gabriela Irimias, *Program Support Officer*
 Eulalia Linta, *Accountant*
 Florin Kovacs, *Lawyer / Senior Legal Advisor*
 Dan Felician Marchis, *Legal Advisor*
 Monica Misca, *Public Outreach Manager*
 Adina Morgovan, *Junior Loan Officer*
 Viorica Muresan, *Financial Officer*
 Adriana Mutulescu, *Junior Loan Officer*
 Dan Petru Orodan, *Portfolio Manager*
 Sorana Andreea Pintoiu, *Internal Auditor*
 Codruta Mirela Piturescu, *Senior Loan Officer*
 Paul Alexandru Pop, *Chief Financial Officer*
 Alina Purece, *Program Support Officer*
 Valeria Angelica Ratulescu, *Administrative Assistant*
 Andreea Sebesi, *Junior Loan Officer*
 Flavia Aneli Selar, *Administrative Assistant*
 Dorina-Ionela Serban, *Administrative Assistant*
 Simona Stanca, *Junior Loan Officer*
 Camelia-Georgiana Stanciu, *Administrative Assistant*
 Jean Stancu, *Regional Manager*
 Csilla Tunde Sugo, *Junior Loan Officer*
 Radu Ionel Toma, *Regional Manager*
 Cristian Gelu Vasar, *Computer Network Administrator*
 Valeriu-Costinel Vladut, *Junior Loan Officer*

SERBIA, FRY

Brian Holst, *Country Director*
 Afrim Abulahu, *Driver/Logistic & Administrative Assistant*
 Tatjana Andrijasevic, *Administrative Officer/Translator*
 Ivan Antic, *Economic Development Officer*
 Milos Antic, *Economic Development Officer*
 Milena Antic, *Administrative Assistant*
 Jozeph Baaklini, *POC Operation Manager*
 Ljubica Bauk, *Accountant*
 Borislava Blagojevic, *POC Operation Manager*
 Slavisa Brzakovic, *Engineer*
 Mateusz Buczek, *Web PRS Client Support*
 Boban Cakic, *Driver/IT and PRS Officer*
 Dejan Ciric, *Accountant*
 Darko Ciric, *Community Facilitator*
 Sinisa Danicic, *Financial Officer*
 Jelena Denic, *Accountant*
 Djordje Dihovicni, *Software Engineer*
 Milorad Dzincic, *Engineer*
 Aleksandar Fragner, *Contract Specialist*
 Krsta Glisic, *Community Facilitator*
 Bojan Ilic, *Driver*

Zoran Ilic, *Community Facilitator*
 Islam Isufi, *Presevo Office Coordinator*
 Bosko Janjusevic, *Driver*
 Jovan Jovanovic, *POC Operation Manager*
 Dragan Jovanovic, *Community Facilitator*
 Liman Kadriu, *Community Facilitator/Translator*
 Valentina Kostic, *Translator*
 Samet Latifi, *Community Facilitator*
 Bojana Lazic, *Secretary/Translator*
 Margarita Lesevic, *Community Facilitator*
 Ivan Luzanin, *Accountant*
 Timothy Madigan, *Program Director*
 Nikola Marjanovic, *Technical Director*
 Djordje Marjanovic, *Software Engineer*
 Aleksandra Milacic, *HR Coordinator*
 Miladin Milic, *PRS Team Leader*
 Milovan Mladenovic, *Administrative Assistant*
 Goran Momcilovic, *Community Facilitator*
 Mirjana Nuhijevic, *Community Facilitator*
 Vladimir Ostojic, *Internal Auditor*
 Ivan Pavlovic, *Engineer*
 Irena Pavlovic-Kostic, *Administrative Officer*
 Darko Radicanin, *Program Assistant*
 Maja Radicanin, *Executive Assistant*
 Dragan Radivojevic, *Engineer*
 Vuk Radosavljevic, *Logistics Assistant/Driver*
 Ilica Restovic, *Engineer*

SOUTH AFRICA

Claude John, *Country Director*
 Chantel Cooper, *Training and Linkages Manager*
 Thandi Maqungu, *Secretary*
 Charity Mbelekane, *Financial Services Manager*
 Sakhumzi Mbenge, *Loans Officer*
 Sharon Midgley, *Office Manager*
 Temba Mzazi, *Loans Officer*
 Abraham Ndlovu, *Senior Portfolio Officer*
 Cindy Nogaya, *Field Officer*
 Fikelwa Peter, *Loans Officer*
 Dali Ramncwana, *Projects Manager (Cooperative Development Program)*
 Jasper Skosana, *Logistics and Maintenance Support*
 Nothando Smith-Mlele, *Secretary*
 Janine Thatcher, *Accountant*
 Pumlani Tyali, *Executive Director*
 Gcinashe Vambe, *Marketing Manager*
 Jaime Webber, *Business Support Officer*
 Zanele Xipula, *Training Officer*

UZBEKISTAN

Chris Siliski, *Country Director*
 Izzet Aimbetov, *POC Manager*
 Orlova Albina, *Volunteer*
 Nargiza Asanbaeva, *Finance, Administrative Manager*
 Jalol Ataev, *Guard*
 Shakhlo Avazova, *Cleaning Lady*
 Gul Khan Bekimbetova, *Cleaning Lady*
 David Chatareli, *Driver*

Zulfikor Jumaev, *Procurement Officer*
 Sanjar Juraev, *Administrative Assistant, Logistics*
 Khamza Juraev, *Driver*
 Iskandar Khaidarov, *Driver*
 Beknazar Kholmamatov, *Driver*
 Normamat Mairamov, *Community Facilitator*
 Rano Mardonova, *Community Facilitator*
 Matt Morrison, *Program Development Manager*
 Oybek Muminov, *POC Manager*
 Nargiza Nugmanova, *Program Assistant*
 Nodira Ochilova, *Administrative Assistant*
 Shakhnoza Omonova, *Volunteer*
 Igor Ovcherenko, *Guard*
 Beknazar Safarov, *Driver*
 Sherzod Sheralliev, *Guard*
 Jamshid Shokirov, *Community Facilitator*
 Mirjakhon Turdiev, *Deputy POC Manager, Procurement Manager*
 Gulnoza Tursunova, *Administrative Assistant*
 Tura Umirov, *Community Facilitator*

WEST BANK / GAZA

Mathew Lovick, *Country Director*
 Henri Disselkoe, *Program Director CISP PHOENIX/CSP*
 Alaa Sisalem, *Program Director*
 Liesbeth Zonneveld, *Program Director*
 Hana Abdeen, *Social Expert CISP*
 Shaaban Abdeen Shaaban, *Training Specialist West Bank*
 Nael Abed, *Accountant*
 Osama Abu Middain, *Monitoring Expert CISP*
 Jawdat Abu Ramadan, *Accountant CISP*
 Ghada Abu Rezik, *Quantity Surveyor CISP*
 Nawaf Abu Sitta, *Principal Engineer CISP*
 Hatem Abu Taha, *Senior Engineer CISP*
 Einas Allan, *Office Manager*
 Sameh El Assaly, *Loan Officer*
 Ayman Barawy, *Loan Officer*
 Sawsan Dababseh, *Receptionist, Secretary*
 Salwa Faqawi, *Senior Community Specialist CISP*
 Maysoun Filfil, *Community Participation Specialist CISP*
 Amira Fouad, *Administrative Assistant*
 Hala Ghyada, *MIS & Gaza Office Manager CISP*
 Hama Ghyada, *MIS & Office Manager*
 Hani Ghyada, *Monitoring Specialist CISP*
 Justina Gray, *KY Office Manager CISP*
 Mohamed El Haj, *Cost Sharing Administrator CISP*
 Stephanie Hansel, *PHOENIX Program Coordinator CISP*
 Adli El Helow, *Accountant CISP*
 Omar Ibrahim Khastib, *Assistant Technical Director*
 Nael Jamala, *Head of Operations*
 Suheir Jouda, *Senior Community Specialist CISP*
 Nahla Jouma, *Training Coordinator CISP*
 Khaled El Kazimi, *Clerk CISP*
 Naela Khader, *Community Specialist CISP*

Loai Khalaila, *Site Engineer*
 Sami Khalifa, *Site Engineer*
 Abdel Halim Kurd, *Deputy Head of Operations CISP*
 Naser Al Masri, *Senior Engineer CISP*
 Jamil Nabaheen, *Environmental Engineer CISP*
 Adel El Najjar, *Sr. Monitoring Specialist, Economist CISP*
 Hala Naser, *Database Coordinator*
 Alaa Abu Rajab (Nabil) Khayal, *Loan Officer*
 Salwa Nasser, *Secretary, Receptionist*
 Bassam El Newairy, *Messenger*
 Atef Ouda, *Chief Engineer*
 Asma El Qeek, *Secretary CISP*
 Mohamed Al Rabai, *Photographer, Driver CISP*
 Hanan Rafidi, *Secretary, Receptionist*
 Alaa Abu Rajab, *Loan Officer*
 Hisham Rashid Ebeid, *Loan Officer*
 Saad Rizkallah, *Head of Operations CISP*
 Kamel Abu Saada, *Accountant*
 Hala Saba, *Assistant Administrator*
 Mohammad Said ElHmaid, *Technical Director*
 Subhi Sakhel, *Senior Engineer CISP*
 Bashaer Seder, *Admin. Assistant*
 Muneer Shahatit, *Senior Engineer CISP*
 Mezer Shamel Jasser, *Messenger*
 Mai Shakhshsheer, *Social Expert CISP*
 Najla Shawa, *Social Expert CISP*
 Alaa Skaik, *Financial Controller*
 Tarek Skaik, *Computer Specialist*
 Azza Smeery, *Quantity Surveyor CISP*
 Jawad Soleiman, *Admin. Director*
 Majed Sraea, *Senior Engineer CISP*
 Anas Suleiman Bayya, *Financial Administrator*
 Margo Tarazi, *Administrative Assistant*
 Jarrir El Tarish, *Loan Officer*
 Izz El Tawil, *Loan Officer*
 Theresa Truax, *Program Development Consultant*
 Abdel Wahab El Jendi, *Loan Officer*
 Sa'era Yahia, *Community Participation Specialist*
 Nawal Zakout, *Senior Community Services Specialist*
 Amer Abu Zeina, *Site Engineer*
 Tariq Zourob, *Deputy Director*

