Community Participation

building a better world

CHF INTERNATIONAL PROGRAM REPORT 2007

Community Infrastructure, Housing and Services • Cooperative Development • Global Health • Emergency Response and Transition • Urban Upgrading • Governance and Civil Society

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### Financial Record 07

#### COMBINED STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS FOR THE YEAR ENDED SEPT 30, 2007

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Revenues and Support</strong></td>
<td></td>
</tr>
<tr>
<td>Grants</td>
<td>228,948,935</td>
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<tr>
<td>Contracts</td>
<td>9,122,141</td>
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<tr>
<td>In-kind contributions</td>
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<tr>
<td>Interest and Investment Income</td>
<td>8,889,813</td>
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<tr>
<td>Other Income</td>
<td>527,941</td>
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<tr>
<td><strong>Total Revenues and Support</strong></td>
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<table>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Expenses</strong></td>
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<tr>
<td>Technical Assistance</td>
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<td>Capital Assistance</td>
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<td>General and Administrative</td>
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<td>Contributed Services and Goods</td>
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<td><strong>Total Expenses</strong></td>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Change in Net Assets before other items</td>
<td>28,867,488</td>
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<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Currency gain (loss)</td>
<td>705,881</td>
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<tr>
<td>Net gain from related entities and combined entities</td>
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<td>Change in Net Assets</td>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Net Assets at the Beginning of the Year</strong></td>
<td>54,233,875</td>
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<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td><strong>Net Assets at End of Year</strong></td>
<td>86,854,180</td>
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<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>General and administrative expenses as a percentage of total resources revenue and support</td>
<td>6.10%</td>
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</table>
The sun never sets on CHF International’s efforts in the more than 30 countries where we’re Building a Better World. Working as a non-profit organization for over 55 years, we are assisting people to improve life for their families and strengthen their communities.

Although each country has a unique history, language, culture and challenges, I’ve found an enormous similarity in how invested people are in their communities, and in their willingness to work together to provide themselves and their families with a better life. The only thing larger than the desperate needs of the people CHF serves is their incredibly strong spirit and willingness to work together towards positive change.

Whether assisting those struggling with difficult economic conditions, natural disasters, nonexistent or poorly functioning infrastructure, or other issues, CHF works through a process of community-led development. At the grassroots, people select and design projects using democratic decision-making. Having identified their priorities, those same residents take an active role in project implementation and maintenance to ensure success going forward. We work to infuse the spirit of community development into everything we do, and to provide the tools needed to realize economic development and access to microcredit.

As Chairman of CHF International, I have been privileged to witness firsthand our work’s impact on these communities. In Karbala, Iraq, students’ parents explained to me why, of the many needs in their community, they selected rehabilitating their elementary school. And as I was walking along a cleaned and rebuilt drainage canal in a small town in Haiti just north of Port-au-Prince, residents shared how the project would prevent their homes and shops from being flooded during rainstorms.

In the country of Georgia, representative community councils comprised of men and women identified projects such as renovating an antiquated electrical transformer, putting in a new gas line and rebuilding a community health clinic. They guided and refined each initiative, selected who would complete the work, and ultimately came together to celebrate each project’s completion.

It is truly heartwarming to talk with CHF staff and participants in the countries where we work, and to experience the sense of shared commitment and pride the communities have in effecting meaningful change that improves their lives.

The Board of Trustees is consistently impressed not just by the visible improvements CHF’s efforts have in communities around the world, but also by the less-obvious — but also important — integrity and transparency that is evidenced by the third-party financial audits that come in for our review from every country where CHF works.

The opportunities I have to assess the organization’s work firsthand make me realize its enormous importance, and fill me with gratitude to be associated with CHF’s staff and the communities we serve in Building a Better World.

—Don H. McCrea, Chairman
Beyond the haze of gunfire and political rhetoric surrounding the wars in Iraq and Afghanistan, there is another important frontline being led by courageous people who are working at the community level to stabilize society and offer people a brighter future.

Comprised of humanitarian aid workers, including CHF’s approximately 300 Iraqi staff, this frontline works directly with communities to lead a wide range of economic development and reconstruction efforts. Contrary to top-down international interventions, community-led development provides people with the technical and financial resources they need to prioritize and respond to their most urgent concerns.

It is no great secret that without the possibility of a secure, reliable and productive way of life, disaffected youth and discouraged communities become breeding grounds for radicalized groups. The tools that help reduce these groups’ power of attraction are often the simplest requirements for a normal life: clean water, affordable food, decent housing, lasting employment, functioning schools, adequate health care, and a sense of community.

Iraq is but one of dozens of places featured in this year’s Building a Better World that show what can be achieved when communities are put in the driver’s seat of their own development. CHF has seen this approach succeed time and again throughout our 55 year history in equally complex environments, including Liberia, Colombia, Sudan and the Palestinian territories. Beyond quantifiable infrastructure improvements, jobs and services, community participation becomes the foundation for democratic systems, individual engagement and greater neighborhood security.

This report also portrays how the participation of governments, the business community and other key stakeholders has had an equally transformative impact on a number of our programs. For instance, when we entered Romania in 1994, banks were unwilling to manage our capital, even when there was no risk to them. But by engaging them and working through their concerns, we have been able to expand microfinance throughout 75 percent of Romania, and help prepare for accession into the European Union.

We are also leveraging the support of an ever-widening circle of funders. For example, through our new partnerships with the Overseas Private Investment Corporation, the Aspen Institute’s Middle East Investment Initiative and others, we are supporting Palestinian banks to provide business loans that will stimulate economic activity and growth on a much larger scale, which is critical to fostering peace.

Laying the groundwork to include stakeholders from all segments of a community consistently ensures the most effective and sustainable results. It is especially rewarding to see that this approach is working even in difficult places like Iraq, where the people are so anxious for positive change, and where the stakeholders not only include the Iraqi and American people but, indeed, the entire world.
One of CHF’s programmatic touchstones is to respond to what people want – not to what we might think they want or what we might think that they “ought” to want. The world is littered with programs that do not succeed for the simple reason that there is no “ownership” or buy-in on the part of the people whom the programs are supposed to “help.” In addition to designing programs that foster self-reliance, and in order to make sure that what CHF does indeed responds to the needs, wants and priorities of the people whom we serve, we make sure that we pay close attention to the process by which communities and the individuals in them participate and invest in programs. Virtually every CHF program receives a substantial monetary and/or in-kind contribution from the communities where we work. This last year alone, the “match” was over $30 million and serves as testimony to the value people around the world placed on these programs.

In this edition of Building a Better World, we have taken “participation” as our theme. The word “participation” can be understood in many different ways. What we try to show is how this mechanism in CHF’s programming is more than something that is “nice to do” or a general consultation. In fact, for some of our programs, we have developed a unique, structured methodology called PACE, Participatory Action for Community Enhancement, which is particularly effective in places where reconciliation is an issue and where the practice of democratic decision-making at the community level is not well established.

In other programs, where PACE does not apply directly, we engage program participants in different ways. This past year, I visited CHF programs in Rwanda, Afghanistan and the West Bank. Three different regions, three different cultures, three different types of challenges facing the people, and three different CHF programs. But these three countries all share the principles of participation.

In Rwanda, CHF is leading a countrywide program to develop and enhance the capacity of local institutions to address the many effects that ripple through a society grappling with HIV/AIDS. An estimated 3.1 percent of Rwanda’s population is infected by HIV/AIDS – a percentage that is decreasing significantly as a result of the government’s aggressive and progressive policies and programs. But the effects of this devastating disease are still severe and wide-reaching. For that reason, and in support of the Government of Rwanda’s program, CHF is helping many different types of organizations providing services, ranging from skills training for children now heading households to community outreach and social support, and from clinical services to information and referrals.

One of the many organizations I visited stands out: A community center that provides a diverse menu of clinical and support services and assistance (including opportunities for self-sufficiency through livelihoods training) to people living with HIV/AIDS. I had the chance to meet and talk with them – they were young women with babes in arms, small children, old women and their husbands, widows, and young men. Their testimonials and their individual life stories were moving – some were especially sad stories that had their roots in the genocide that took place in Rwanda – and they were shared with quiet dignity and no apparent rancor. I felt honored by this sharing. But it was the spontaneous dancing at their crafts cooperative, which broke out following the ceremony, that spoke volumes about the importance of the work. Their joyful celebration of life affirmed the greatest gift that we all share.
In Afghanistan, CHF is offering micro loans to women and men clients through the Afghanistan Micro-Finance Institution (AMFI), a local non-profit that we founded and to which we provide technical assistance. I visited one of AMFI’s branches in Kabul. Some estimate that the population of Kabul has grown fourfold since the defeat of the Taliban, with many people returning from refugee camps and many others coming from the countryside and small villages to find employment in the “big city.” Unfortunately, for most of these people, employment is hard to come by. Opportunities are very limited. This is particularly true if you are a woman. Tradition and culture and lack of education and skills all form barriers.

So for some people the best option is entrepreneurship. I met some of these entrepreneurs and was tremendously impressed by what the micro-loans (ranging from $300 to $1,500, repayable over 5-14 months) have done to improve their economic circumstances. Some clients are making and processing jams and jellies and juices; others are buying carpet-making equipment so that they can maximize profits by eliminating the need to rent looms from middle men; still others are tailoring; others are producing embroidered products; and yet others are manufacturing shoes. The repayment rate at the end of FY07 was 100 percent, and as I spoke with these clients they glowed with pride as they told of their accomplishments. “Now,” one woman said to me, “my children can go to school and the whole family is happier and feels more secure.”

The situation in the West Bank was very difficult when I visited last year. Unemployment is very high (23.5 percent) and the nutritional levels of many have fallen alarmingly. One of CHF’s programs in response to the distressing humanitarian situation is the distribution of food. I visited the warehouses where the food is stored and saw how well managed the program is; food distribution in large quantities requires a systematic approach and a set of tight controls to ensure that it reaches the intended people. In this regard, the program excels. However, what struck me during a visit to some of the food recipients is the other aspect of the program: the provision of training or work for the food recipients. This element means that they are not simply on the receiving end, but that they give value for the food received.

I had the opportunity to visit a “market” that was opened by some of the people, mostly women, who had participated in the training programs. This was held in the town hall of Qusra; on the third and top floor. I entered a large room filled with tables bearing the products next to which proud and smiling women, garbed in beautifully embroidered Palestinian dress, were standing. These products were the result of a newly acquired skill and were being offered for sale. They had wedding accessories in white organza, carefully crafted objects for the home, modern and traditional clothes, jewelry and preserves and many, many other items. The training provided them with some hope for the future and a renewed sense of their own worth, as they now had the means to contribute to the household in a more meaningful way. They gave me, and I have hanging in my office, a sample of their embroidery: It is a hanging that simply says, “Thank you, Dr. Judith, and CHF.”

Rwanda, Afghanistan and the West Bank are three examples of the diversity of CHF’s programs and the unity of the principles that underlie them. Whether we are working in the area of global health, of micro-finance and local economic development, or in humanitarian assistance, we design interventions that foster self-reliance. And in self-reliance, people affirm their own dignity and find renewed hope for the future. As different as these programs are in their technical content, they resemble each other in their engagement of people and so in their “ownership” of the programs. In each of these programs and in the others that we are implementing in more than 30 countries across the globe, it is the participation of the people themselves that is the secret of our success. Enabling them to choose and so to shape the course of their lives – even in small ways – provides a more hopeful future for them and for us all.
MISSION
CHF International’s mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them to improve their social, economic and environmental conditions.

VISION
Community-driven development is recognized as a critical determinant of stability and economic growth and is at the heart of foreign assistance programming.

CHF International is successful because it brings together the people, organizations and resources necessary to ensure steady, sustainable change. Our programs ensure that individuals, families and communities:

- Begin to participate in the decisions that impact their lives
- Learn to identify their assets and work together to solve their own problems
- Are provided with the tools and skills needed to escape from the bonds of poverty and disenfranchisement
- Form productive partnerships that will sustain the cycle of progress
- Develop confidence in their ability to create a brighter, more prosperous future.

PROGRAM PRINCIPLES
CHF International works in less developed countries and in countries undergoing political or economic transition; we also respond to emergency and post-natural disaster situations and in conflict-affected areas. Enabling people to solve their own problems is at the heart of CHF’s development philosophy. We are demand-driven and tailor our program models and methodologies to each particular situation. However, all CHF programs are based on a core set of fundamental principles that inform and guide the way we work, and to which we hold ourselves accountable.
1. **PROMOTE SELF-RELIANCE**: CHF’s core programs work in partnership with poor and marginalized people, those who are vulnerable through displacement or for other reasons. These programs support the efforts of people to take control of their own lives, solve their own problems, and realize their ability and potential to create a better future. We are responsive and client-driven; committed to the full participation of the people our programs are intended to support in the design, implementation, monitoring, and evaluation of our work.

2. **SUPPORT COLLECTIVE ACTION – STRENGTHEN LOCAL INSTITUTIONS**: Rooted in cooperative principles, CHF International helps people form and strengthen the voluntary, autonomous, democratic associations and organizations they need to harness the power of collective action and representation in a flexible way that meets their future needs. Throughout all of our programs, we work to strengthen the capacity of local institutions to meet the needs of their constituents and form alliances.

3. **FORM PRODUCTIVE PARTNERSHIPS**: As a catalyst for change, CHF International brings partners together to maximize impact, help form alliances for change with other stakeholders, replicate and bring about change on a larger scale, and affect the underlying causes of poverty through policy change and enforcement. Forming partnerships to achieve greater results is a fundamental principle that CHF International transmits to communities and local governments.

4. **CREATE EQUAL OPPORTUNITIES**: The impetus behind our programs is to “level the playing field” to enable people to reach their full potential. In addition, through our own hiring practices and our programs, CHF International is committed to tapping the potential of all people. We oppose discrimination and the denial of rights based on race, age, color, creed, religion, gender, marital status, sexual orientation, nationality, political affiliation, class, caste, or physical ability.

5. **ENHANCE PEACE AND STABILITY**: CHF International promotes non-violent and just methods for preventing, resolving, and managing conflicts. Recognizing that stability is vital to sustainable development, CHF International identifies stakeholders in stability, and builds constituencies and progressive leadership for positive transformational change, forming the social capital and an investment in peace.

6. **PRODUCE PRACTICAL, TANGIBLE RESULTS**: CHF International recognizes that people learn by doing, and that immediate, visible results hold the key to broader future change. Programs that generate practical benefits in a community generate hope, and demonstrate what people can do for themselves.

7. **ACCOUNTABILITY AND SUSTAINABLE RESULTS**: CHF International seeks to address the underlying causes of poverty and promote sustainable development. We are committed to operating transparently and being effective stewards of the financial resources and the trust invested in us by our funders, program stakeholders, and beneficiaries. We develop and use innovative approaches that ensure our work achieves appropriate scope and scale, and results in long-lasting and fundamental improvements in the lives of the people we serve.

We hold ourselves accountable to managing our operations and programs around the world in accordance with these principles. CHF International invites our staff, beneficiaries, implementing partners, program stakeholders, and funders to hold us accountable to fulfilling our mission and living up to these principles.
Local Participation as a Catalyst for Change

The problems faced by the communities CHF International works with are often exacerbated by a lack of social cohesion and understanding about how their combined efforts can have a far greater impact than when working in isolation. When development efforts are top-down, or only include the perspectives of a fraction of the populace, they can have negative repercussions that breed distrust and further escalate tensions among groups with divergent religious beliefs, ethnic backgrounds and resources.

Whether we are working to transition communities into recovery from natural or humanitarian disasters, or providing them sustainable tools for economic growth, CHF develops ways to engage people at all levels so that they can take a leading role in directing their own paths into the future.

CHF International applies a specific methodology to assist countries in conflict or in transition called Participatory Action for Community Enhancement (PACE). Described in detail in Section 1, along with summaries about some of our programs that are rooted in this approach, PACE is both a process by which communities take an active role in their development, and a product that reinforces ongoing participation as an outcome of our efforts.

While community participation is the cornerstone of PACE, it is also an important part of many effective humanitarian relief-to-development efforts that don’t fit within such a structured methodology. In Section 2, we talk about some of the other ways we engage communities in complex environments beyond the context of PACE, such as with emergency relief or addressing changing physical and social conditions, including global health, urban upgrading, and governance and civil society.

In Section 3, this report examines aspects of our work that focus on wider engagement of stakeholders within the economy—including industries and enterprises, cooperatives, associations, financial institutions, and the enabling environment that supports them. Even when community participation is not the explicit driver of our programs, they still promote community self-reliance, long-lasting, positive change and economic growth.

Selected Highlights of CHF’s Global Impact in 2007

- **6,187,350** people are now enjoying new or improved housing, infrastructure and municipal services
- **26,908,911** community members have directly benefited from policy reforms, system changes and capacity building assistance
- **671,263** individuals have benefited from emergency and disaster response programs
- **268,930** have gained new jobs and skills for robust employment
- **978,152** community members are better able to respond to HIV and other global health issues
- **$37,881,763** of additional support has been leveraged by mobilizing resources from local communities, governments and the private sector

**Total people directly impacted by CHF’s work in FY 2007:** **35,014,606**
Although CHF has been working in a participatory manner with communities for the past 55 years, our first formal PACE project was inaugurated in 1996 in the Ixcán region of Guatemala, where we worked with two communities that had long been separated by a river and a history of conflict. By mobilizing community representatives on both sides of the divide, we were able to build both a physical and symbolic bridge connecting the two sides, which enhanced everyone’s access to resources and improved life for all residents.
PACE programs typically begin by holding community-wide meetings where we facilitate the election of a representative Community Development Council (CDC) of up to a dozen people, who play a leadership role in identifying and prioritizing development projects that will benefit the community at-large. While residents gain ownership of projects by contributing sufficient financial and material resources, CHF provides technical and financial assistance as needed. Importantly, CHF gives communities the knowledge base to drive project design, decide who will complete the work and how, monitor and evaluate the results, and maintain the project going forward.

Through these mechanisms for transparency and inclusive participation, CHF’s PACE methodology not only improves quality of life in areas that are resource-constrained, but it fosters local leadership and conflict-resolution, enhances local governments’ responsiveness to people’s needs, and provides communities with the tools to effect change without international assistance in the future.

As the PACE methodology has evolved over the years, so has the sophistication and diversity of its application. One of the greatest challenges we face as development practitioners is ensuring that PACE is not just a language of participatory ideals, but a comprehensive effort that assists the communities we work with in setting their own development agendas. To that end, we have designed a series of internal training workshops that continue expanding the ability of CHF staff and our local partners to create a level playing field for the communities we serve.

To reinforce that message and internal capacity, we are now targeting resources towards understanding and measuring the “outcomes” of our participatory programs. In addition to tracking quantitative outputs, such as the number of community projects completed or people directly assisted, we critically explore each program’s legacy on a qualitative basis, and examine how the efforts of individuals and institutions can thrive long after our programs finish.
After years of looking for work unsuccessfully, 34-year-old Samvel Alikhanyan realized he had to learn new skills if he was ever going to find a job.

Samvel’s predicament was similar to that of many of his fellow residents in Dilijan, a small Armenian town located far from the bustling capital of Yerevan. Following the collapse of the Soviet Union, many residents found themselves out of work. Unlike their rural counterparts living only a few kilometers away, these small town residents did not have access to land where they could grow food and struggled to adapt to their changing environment.

But through CHF International’s Building and Rehabilitating Infrastructure for Development and Growth in Employment (BRIDGE) program, made possible through the support of USAID, Samvel has been trained in concrete and stone masonry and now manages his own team of laborers.

Using the PACE methodology, the BRIDGE program is innovatively providing unemployed and underemployed Armenians like Samvel with workforce development and employment opportunities in the construction sector. At the same time, BRIDGE is helping communities, government, and the private sector to run infrastructure and public works projects that will have a strong economic impact.

In Dilijan, the local Community Development Council (CDC) that CHF helped create discussed their priorities and proposed that they renovate School #1 to be used as a community center. The community secured funding to match BRIDGE program contributions, and CHF provided vocational training so that local residents could learn the skills they needed to engage in the renovation.
This initiative provided 25 underemployed residents with short-term employment opportunities and gave people marketable skills in painting, plastering and wood flooring. Following the completion of the project, the contractor for Dilijan, Kanaka Ltd., hired four BRIDGE wood flooring graduates and two painters on a full-time basis.

In 2007, BRIDGE enabled 202 people to secure short-term jobs and 119 to receive skills development in the construction sector, while the infrastructure projects they completed are strengthening cohesion and an improved quality of life for communities.

As an oil-producing country and a former Soviet republic affected by conflict, Azerbaijan is in the midst of an unprecedented economic, social and political transformation. CHF is supporting the country’s citizens and local governments in this process by reinforcing basic principles of local governance through the Community Development Activity (CDA) program.

Working in 94 villages within 14 districts in Azerbaijan, namely through trainings, elections of citizen-led councils, and through the implementation of more than 150 small-scale infrastructure projects, CHF has inspired thousands of citizens to undertake democratic action at the local level.

This success is the result of the cooperation of up-and-coming leaders such as Manzura Habilova, an energetic resident of Tasmali, in Gakh district. Ms. Habilova was first elected in 2004 by residents of her community to serve as part of a 10-member municipal board. She then joined the citizen-led Community Development Council (CDC) established by CHF in 2007. At the time, the leader of the local municipality was ousted from the board by a vote of no-confidence, and Ms. Habilova was democratically elected to take his place. Despite the attempts of entrenched political incumbents to
prevent this move, Ms. Habilova mustered the skills that she was learning with CHF to mobilize the local community to support her. The citizen-led CDC helped present the issue to the Regional Representative of the Executive Authority, and worked with multiple government officials to recognize her rights as the democratically-elected municipal chief.

“By nature, I am a very spirited person and cannot stand injustice,” Ms. Habilova said. “People who work together with a common interest always succeed, no matter what artificial barriers exist.” Through the regional and national attention she drew to this injustice, Ms. Habilova has demonstrated that community members can use democratic means to address governance issues.

In Chapare, a region of Bolivia heavily influenced by cocaine production, CHF has partnered with communities in a four-year, USAID-funded alternative development program. In this area of entrenched interest groups, PACE has been an instrumental framework for empowering civil society and strengthening productive leadership.

Through CHF’s work on the Integrated Development Program, community members expressed an overwhelming demand for literacy classes. Although not part of the program’s original scope, CHF responded to this demand by partnering with a local organization, Alfalit International, to provide literacy and basic education classes. Over 1,500 adults, including 880 women, learned reading and writing skills, as well as basic mathematics, history and geography, in a comfortable learning atmosphere for students.

Literacy classes in Bolivia encouraged some of the students to continue their education, such as Juana, a 35-year-old Quechua mother of three from Villa Tunari. The literacy program inspired her to learn business administration and accounting. As a result, the community leader made her responsible for buying construction materials and controlling the quality of all ongoing construction projects in Rio Jordan.
The classes had far-reaching benefits. Before, during community meetings, illiterate individuals had been relegated to watching passively as other community members voiced their opinions, since participants are required to certify their statements by signing the minutes. Now, with basic education, more members have the confidence to express their needs clearly in public.

The program also found that strengthening women’s participation was crucial to reducing coca production, as it has given them a viable means to escape a violent and clandestine environment. Now proficient in reading and basic math, some women participants plan to become nurses or teachers, where they previously had no professional plans. The classes also helped enhance gender relations within households by improving intra-family communication.

Since CHF International began working in Ethiopia in 2004, we have been providing communities with the resources they need to move beyond chronic food insecurity and responsively address natural disasters and emerging health epidemics.

Using CHF’s PACE methodology, we have created Asset Building Groups comprised of emergency-affected communities and clan elder councils, who play a critical role in identifying those most in need of support, and prioritizing how best to increase people’s assets, enhance access to safe water, and reduce their dependence on food or cash assistance.

In the Southern Nations Nationalities and People’s Region, for example, community participation has helped diversify and enhance livelihood opportunities that will thrive in spite of future droughts, including fiber and silk production, improved irrigation techniques for small farmers, and enhanced livestock management. We are also providing sustainable income generation and livelihoods support tailored to the needs of vulnerable pastoral families living in Ethiopia’s Somali Regional State, distributing information about sanitation practices, and raising awareness about HIV/AIDS.
Ethiopia

Following a devastating flood in the eastern city of Dire Dawa, which killed hundreds and left thousands homeless and without access to safe drinking water, CHF helped build 330 permanent homes located a safe distance from the flood-prone areas along the river. CHF worked hard to engage affected residents in the reconstruction process, and build the permanent homes in areas safe from future devastation, but that still afforded convenient access to roads, schools, hospitals and markets.

The results have been successful on numerous fronts, as CHF’s activities have expanded income-generating activities, initiated savings at the household level, promoted access to credit, and improved the capacity of local governments to provide citizens with effective support for decades to come.

Georgia

Jambul Bolkbadze is one of only 239 people living in Ghordze, a sleepy little Georgian town where residents make their living by farming.

But, despite the villagers’ complete dependence on agriculture, their water system had fallen into such disrepair that less than 40 percent of arable land had an adequate water supply.

Rather than just accepting their struggles, Jambul and other residents initiated improvements through CHF International’s Georgia Employment and Infrastructure Initiative (GEII). Made possible through the support of USAID, GEII has been enhancing essential infrastructure and employment opportunities, while spurring democratic participation in community development. In 2007 alone, GEII generated $2,211,549 in income, created 537 long-term jobs, helped to establish or expand 97 businesses, and trained 1,337 entrepreneurs in local economic development.
With the support of GEII, Jambul and fellow members of the Ghordze Community Development Council (CDC) constructed a new reservoir and pipeline system. With the irrigation system and water channel restored, there is now enough water to feed all of Ghordze’s available land.

Building on this successful experience, in 2006 Jambul participated in a study tour to Serbia and Montenegro to visit some of CHF’s other PACE programs. Based on this trip, he came up with the idea that the community could enhance its economy if they began cultivating, drying and selling medicinal herbs. With the active support of CHF and GEII, the community completed construction of an herb collection center called Saotsreba, Ltd. in December 2006, which is now collecting nine types of herbs.

Saotsreba is currently providing additional income to over 200 people in Ghordze and neighboring villages, and has already collected six tons of herbs and signed sales agreements with two local pharmaceutical companies since spring 2007.

After this initial success, Mr. Bolkvadze is sharing his knowledge with others, and GEII has begun working with four other Georgian communities on establishing a network of herb collection centers to serve larger pharmaceutical companies.

As a result, Haitians tend to approach foreign organizations working in their country with a great deal of skepticism.

Against this backdrop, in late 2006 CHF began a four-year USAID-funded job creation program that is working to change this paradigm in five of Haiti’s most densely populated and volatile areas: Petit Goâve, Port-au-Prince, Saint-Marc, Gonaïves and Cap-Haïtien.
An acronym for the Haitian Creole phrase *Konbit Ak Tet Ansanm*, which describes the principle of working together to achieve a common goal, KATA is a four-year program building stability through strategic infrastructure investments that are being operated, maintained, and sustained by Haitians, thereby creating desperately-needed jobs.

CHF realized from the outset that gaining community trust was essential. Building on the support successfully galvanized from a country-wide symposium we had previously organized connecting the private sector to communities in need, CHF immediately began mobilizing communities throughout the five regions when KATA began in December 2006.

The KATA program represents a significant expansion of PACE. In addition to mobilizing community members, we brought together an even larger network of stakeholders—including influential members of the private sector and government—to not only prioritize and monitor project progress, but to directly decide exactly where resources would be targeted.

In Gonaïves, Haiti’s second-largest city, the lack of clean water and poor sanitation are huge problems, and unemployment regularly exceeds 80 percent. As KATA staff began organizing communities to clean the city’s hundreds of canals and create short-term jobs, there were several incidents of violence among those who were upset they were not selected for a work team. But it was the efforts of the 60 community mobilizers we employed that helped the people of Gonaïves understand that there would also be many future projects to participate in.

On the frontlines of the KATA program, it is these community mobilizers who lay the essential foundation of trust. They go out and knock on every door, explaining that CHF is not building or implementing projects, but rather organizing the community so that they can do the work, manage the projects and maintain new infrastructure for themselves.

The process of mobilizing communities has yielded many tangible results. In the program’s first year, KATA created over 40,000 short-term jobs by completing 25 major infrastructure projects that are directly benefiting over 200,000 residents. The program is now the largest employer in Haiti.
In stark contrast to the daily violence and instability that has pervaded Iraq, CHF International has been providing the Iraqi people and their community leaders with the tools to cultivate a vastly improved quality of life.

These efforts are also establishing a more responsive system of governance that can sustain development efforts long into the future.

CHF is the lead implementer of the Community Action Program (CAP) in Iraq which, since 2003, has enabled Iraqis to complete 6,358 community-prioritized infrastructure and municipal service projects, such as roads, schools, bridges, clinics, water treatment and sanitation services.

Central to the PACE themes of transparency and participation, these rehabilitation efforts have been driven by over 2,000 community associations that are taking a proactive role in guiding reconstruction efforts and strengthening municipal governance. The work is being performed exclusively by Iraqi individuals and contractors, and has created more than 2 million days of employment and 34,000 long-term jobs. Complementing the more than $271 million committed by USAID, Iraqi communities have contributed more than $74 million towards these projects themselves.

CAP is also providing assistance to Iraqis unintentionally harmed by US forces through the Marla Fund, named after Iraqi human rights advocate Marla Ruzicka, who was tragically killed by a suicide bomber in spring 2005.

In Iraq, Marla Fund recipients include the family of 20-year-old Hashim, a young farmer who was one of the main breadwinners supporting his 13-member family when he was accidentally shot and killed by multinational forces. Having long relied on traditional methods of farming, Hashim had always dreamed of turning the relatively barren land into more fertile ground.

Through the Marla Fund, CHF supported the construction of a greenhouse for Hashim’s family that utilizes modern methods of cultivation and irrigation. His mother said, “Hashim was fond of farming, and was ambitious in trying to use modern farming methods. The Marla Project realized his dream and, through it, I feel like he is still alive.”
Under CRDA-E, CHF has organized Local Economic Development Councils (LEDCs) comprised of business, local government, association and NGO leaders, and we are assisting them in identifying strategic economic development projects that would be good targets for investment.

LEDCs are tasked with reviewing municipal strategic plans, and are encouraged to identify and develop projects in cooperation with local authorities that will have an economic impact on the entire municipality.

In Montenegro, the LEDC in Nikšić sought to improve its central green market, which was built over 50 years ago and has seen little investment since. Despite the market’s central location and wide selection of products, there had been a sharp decline in customers and stall renters because of its deteriorating infrastructure and substandard sanitation, particularly in the dairy section.

Working together with community members and business leaders, the municipality provided technical designs for the project. The completed market will have 120 stalls that will serve Nikšić’s urban population of approximately 50,000 people. When complete, the market’s dramatically improved condition will enable increased commerce for the local economy, and a better environment where citizens can enjoy quality food items.
Snezana explained that her family lives adjacent to one of two town parks, which had become overgrown and full of weeds. As part of the USAID-funded CRDA program, citizens in Sokobanja were organized into a Community Development Council, which decided that redeveloping the parks was a high priority for everyone. Using resources provided by the government, local labor and some financial assistance from CHF through USAID, both of the town’s parks were rehabilitated. Today, dozens of children play in the park every day, while older residents of the town sit together and read. Beyond making improvements like rebuilding the park, Snezana says that watching the process of community redevelopment unfolding in her town has given her an appreciation for what civic-minded people can accomplish.

During the lifetime of CRDA, more than 156 communities worked together to build better lives, completing more than 1,300 projects affecting more than 5 million Serbians. CHF International contributed more than $23 million in USAID funding to the program, while communities and local governments added some $30 million in resources. CHF International provided oversight and technical assistance from its offices in Belgrade and throughout the southeastern region, including the sensitive Preševo valley near Kosovo.
Emergency Response and Transition

Few things are as traumatic as living through a natural disaster or seeing one's community implode as a result of violent conflict. In addition to the immediate loss of life and property, emergencies have many other detrimental effects, including the devastation of critical infrastructure and municipal services, the destruction of markets and businesses needed for livelihoods and economic health and, particularly in the case of conflict, the frequent dissolution of community cohesion and trust.

Understanding that survivors have a wide range of immediate and longer-term needs, CHF International works not only to transition communities out of crisis, but assists them in moving forward as quickly as possible into longer-term economic development and reconstruction. In these complex and changing environments, the urge is simply to act. However, CHF has found that the participation of multiple stakeholders is essential to facilitating effective recovery and sustainable reconstruction. Whether we are helping communities build transitional shelters and permanent homes, establishing employment and market development opportunities, or laying the groundwork for critical infrastructure including schools, health clinics and markets, community participation ensures that our responses are timely, responsive, and locally appropriate.

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<tr>
<th>PEOPLE ASSISTED BY CHF’s EMERGENCY &amp; DISASTER RESPONSE PROGRAMS</th>
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<tbody>
<tr>
<td>Asia</td>
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<tr>
<td>Middle East</td>
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<tr>
<td>Africa</td>
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<tr>
<td>Latin America and the Caribbean</td>
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<td><strong>Total</strong></td>
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CHF’s community centers in Darfur, Sudan are giving those who have been displaced from their homes and communities a range of tangible options to move forward with their lives.
A carpenter by trade, Mr. Bailon had previously operated a home-based business selling small pieces of furniture door-to-door. “In the aftermath of the earthquake, I felt desperate and without hope,” he recalled.

But thanks to generous donations provided by the AIG Disaster Relief Fund and Johnson & Johnson, CHF was able to quickly mobilize an emergency response team that directly helped 5,130 of the more than 40,000 Peruvians who had been left homeless.

Through a rapid needs-assessment conducted in partnership with Las SABU de Itamar, a local Afro-Peruvian association, community members expressed their most urgent needs: shelter as the highest priority, followed by drinking water, business reactivation, improved sanitation and a means of returning their children to school.

In the three months that followed, we worked with communities to restore a sense of normalcy for families like Mr. Bailon’s in Ica Province’s districts of Parcona and San José de Molinos by constructing 700 transitional shelters, 17 classrooms, 130 latrines, four communal kitchens, and a daycare center for low-income children. These efforts helped generate 5,000 days of paid labor and reactivate 326 micro-businesses by employing local community members in the reconstruction process.

Communities actively participated in designing the new shelters, classrooms and latrines, helped identify the people most in need of assistance, and took part in evaluating the end results. Engineering volunteers from San Luis Gonzaga University were key partners in our emergency response. Student volunteers were on the frontline, conducting beneficiary assessments, organizing and mobilizing the community, distributing construction materials, and providing technical oversight and advice to the construction workers.
Community volunteers involved in these efforts have now registered themselves as a local NGO called PRODEISO (Integral Program for the Development of Social Infrastructure), which will continue the work begun by CHF in Ica Province.

Mr. Bailon was able to build his own shelter, and we bolstered his long-term prospects by providing him with a small grant to reactivate his carpentry business. CHF then contracted him to build and install hundreds of transitional shelter doors for other homes. With some of this income, he started a grocery store outside his home, which is now being managed by his wife and daughter. As a result, Mr. Bailon’s family has two businesses, and he says he feels like “there is a bright future waiting for me and my family.”

When the earthquake and tsunami struck Aceh on December 26, 2004, Pak Muhammad and his wife firmly held on to their children and fought to save themselves. Although he and two of his children escaped unhurt, tragically, his wife and two other children were among the more than 180,000 Acehnese victims of the tsunami.

In Pak Muhammad’s village, Krueng Tunong, 1,100 of the 1,500 inhabitants were killed. The natural disaster not only devastated lives and homes, but it also destroyed people’s livelihoods. The tsunami completely obliterated the entire village and all of its farms, including Pak Muhammad’s.

CHF has been actively rebuilding homes, markets and livelihoods throughout Aceh province since shortly after the tsunami. Building upon the support of multiple donors, including USAID, American Red Cross, AmeriCares, AIG, Dow Chemical, Oxfam, DLA Piper, the Chevron Global Fund, World Vision, Oxfam, the US Department of State, the Government of Brunei and others, CHF has constructed 1,378 permanent homes, as well as water and sanitation systems, boatbuilding workshops, healthy markets, and other essential services for people such as Pak Muhammad. Throughout, CHF has helped villagers establish Community Reconstruction Committees that directly manage the rebuilding process.
Indonesia

**JOGJAKARTA**

Although Ibu Sri & Pak Donobejo were fortunate enough to escape safely when the May 27, 2006 earthquake struck Central Java, their small home was completely destroyed. In one sudden, devastating moment, they and some 500,000 others in the Jogjakarta area became homeless.

CHF responded immediately by providing medical supplies and humanitarian kits and helping thousands of families build locally-appropriate transitional shelters. Hundreds of people were employed on a full-time basis in the construction of shelters that were quickly assembled with local materials.

Shortly after the earthquake, Ibu Sri and Pak Donobejo received one of the 8,320 transitional shelters built by CHF through funding from USAID's Office of Foreign Disaster Assistance, the AIG Disaster Relief Fund and the multi-donor Java Reconstruction Fund.

Because both husband and wife are physically disabled, others in their community pitched in to help with construction. Building on a Javanese tradition known as *Gotong Royong*, where community members work together on shared common goals, the reconstruction in Jogjakarta was done by small groups who cooperated to complete each shelter in turn, until everyone had a secure shelter in which to live.

For Ibu Sri and Pak Donebejo, none of this would have been possible without the community support and participation that is at the heart of CHF's work. Ibu Sri said, “Thank God that I live in a harmonious community. They are willing to work together for us. Without them, my family would still live in a tent.”
Supported by Catholic Relief Services of America, CHF helped 518 families construct homes in the districts of Matara and Galle through a process known as assisted self-help housing. The families played an integral role in housing design, and were able to work with CHF’s architects and builders – or their own, if they so chose – to rebuild their homes as they wanted.

In addition to assisted self-help reconstruction, CHF also built a complex of new homes for 53 families in the community of Thalpe who had to be relocated away from the tsunami-ravaged coast. To ease the trauma of moving, CHF helped the new residents in Thalpe form a community group to aid in the relocation process and to address issues that were affecting all of the families.

Mother and daughter Kamala and Olga Wyckramasinghe were at home when the tsunami came. Kamala, 83, initially refused to leave her home, and had to be forcibly carried away to safety. More important than all of the gold and other valuables that were swept away to sea, 17 members of their family perished.

But, using their own architects, and with material and financial support provided by CHF, they were ultimately able to build a new home that was even nicer than the one they had before. And, ironically, as sad as Kamala was initially about moving into the transitional shelter, she now refuses to move into the room built for her in the new permanent house. She laughed and said, “Now that this shelter feels like home, the only way they’re going to make me move again is if they carry me by force!”

“Now that this shelter feels like home, the only way they’re going to make me move again is if they carry me by force!”
Darfur

Working to combat apathy and hopelessness, these centers are providing the people of Darfur with choices about the skills they want to acquire or strengthen to move forward with their lives, and they also serve as a safe place for psychosocial support and community rebuilding. Through the support of USAID’s Office of Foreign Disaster Assistance, we have been able to improve food security and livelihoods, and offer mobile and stationary veterinary services, emergency shelter and informal adult education to 717,632 people.

Through income-generating activities at the Women’s Center at Nyala Camp, over 500 women have been able to support their households by making woven palm leaf mats and baskets that they sell on the local market, to OXFAM and to CHF, as we use the mats in our shelter construction and hygiene promotion efforts. In addition to offering income generating activities at the centers, our livelihoods team works with nascent community-based organizations, providing training in areas such as financial management, project identification and vocational training.

Southern Sudan

The county of Kajo Keji has been ravaged by decades of war in Sudan. Much of the county’s population fled to Uganda during the war but, as peace returns to southern Sudan, Kajo Keji is now enjoying a period of relative stability resulting in an increasing number of returnees who are eager to rebuild their lives and communities.

CHF began working in Kajo Keji in early 2006, focusing on economic development and infrastructure. Newly repatriated refugees often suffer from a lack of technical skills, preventing them from finding jobs in the newly emerging private sector. In order to enhance the practical job skills of youth, CHF began working with the Kajo Keji Vocational Training School (KKVTS) in the nearby village of Leikor, with the support of USAID’s Office of Foreign Disaster Assistance and the State Department’s Bureau of Population, Refugees and Migration.
One of our key livelihoods activities in Darfur has been the production of fuel-efficient stoves. By burning wood more efficiently, these stoves reduce the frequency that women have to travel outside of the relative safety of the camps to gather fuel wood. In Al Salaam Camp, one of the women we trained started her own factory for producing fuel-efficient stoves. To further drive down costs and increase her profits, she and the women in her group augmented the iron bars CHF uses for the stove grille by cutting used recycled oil cans into strips.

After helping the Kalma Youth Center to become a community-based organization in 2006, CHF has continued working with them to identify potential new income-generating activities and areas where additional vocational training is needed, along with a plan to improve their operations and community focus. CHF’s Youth Centers in El Fasher and Nyala Camps, in partnership with UNICEF and the United Nations Population Fund, are now taking the lead in raising awareness about the environment, gender-based violence and HIV/AIDS.

In cooperation with the County Education Department, CHF revitalized the KKVTS by providing material and technical support. Now fully operational, by the end of 2007 the center had graduated 281 students in carpentry, masonry, business, computers, joinery and tailoring courses.

Across the county, students are working under the supervision of CHF to hone their newly acquired skills by constructing bridges, latrines and community centers, as well as a dormitory at the vocational school. After graduation, former students are successfully finding private employment in the county.
Global Health

Those living in poverty not only grapple with limited economic, educational and employment prospects, but they also suffer a disproportionate burden of ill health. Substandard living environments, a lack of clean water and poor sanitation can easily compromise immune systems and make it harder to fend off common illnesses and opportunistic infections. In many of the communities where we work, the formal medical system is in disrepair and a lack of transport means that few can get to the quality clinical services that might exist.

CHF International understands that many frontline health responders to HIV/AIDS and infectious disease are not medical doctors and nurses, but rather families, communities and grassroots organizations. Despite their immense dedication and commitment—often working on a volunteer basis—these people frequently lack the expertise to provide quality healthcare or cost-effective and sustainable services.

CHF International’s goal in the field of HIV/AIDS and global health is to offer these community-based providers appropriate resources to do their work even better. There is no one-size-fits-all approach for making this happen; effective community-based services are not just about building the knowledge base of health providers, but about enabling communities to articulate their needs and enhance the responsiveness of grassroots healthcare providers, clinicians and local governments.

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<tr>
<th>People Assisted by CHF’s Global Health Projects</th>
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<tr>
<td>Asia</td>
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<td>Middle East</td>
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<tr>
<td>Africa</td>
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<tr>
<td>Total</td>
</tr>
<tr>
<td>159,980</td>
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<td>3,600</td>
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<tr>
<td>814,572</td>
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<td>978,152</td>
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In Kenya, an increasing number of HIV prevention, treatment and care services that were previously available only at formal health facilities are now being offered by grassroots providers. But since many of these community groups lack the skills to provide high-quality services, CHF’s Local Prevention and Treatment of HIV/AIDS Program (LPATH) is giving them tailored training and mentoring to improve their capacity.

**Kenya**

Funded by the Centers for Disease Control and Prevention (CDC) through the President’s Emergency Plan For AIDS Relief (PEPFAR), LPATH integrates CHF’s 55 years of experience in community development with CDC’s technical know-how in supporting effective HIV services at the local level.

Since the program started in 2004, LPATH has already provided capacity building assistance and grants to 36 community- and faith-based organizations operating in 45 of Kenya’s 71 districts.

We are helping our partners provide better care in areas such as HIV voluntary counseling and testing (VCT), prevention messaging, services for orphans and vulnerable children, and expanding HIV care and treatment at the community level. In addition to enhancing these groups’ technical skills, and their understanding of effective finance, administration and reporting, LPATH also provides its partners with grants that are markedly expanding underprivileged rural communities’ access to healthcare.

Our work in the area of VCT exemplifies how CHF’s community-based approach is enabling partners to offer more effective services. LPATH currently supports 22 grassroots organizations that are providing counseling and testing services at 51 different outlets, in 37 of the country’s most rural districts with the poorest health services and heaviest burden of HIV-related deaths.

In 2007, we worked with these groups to develop innovative approaches for expanding nationwide access to testing that met community needs.
Now, some groups are reaching out to nomads using camels as their primary mode of transport, while others are providing nighttime testing for HIV in places where high-risk populations typically congregate.

These organizations have not only expanded community access to testing through LPATH's support, but 11 of our local partners providing VCT have been recognized and accredited by the National AIDS and Sexually Transmitted Disease Control Program for their outstanding quality.

Through the Community HIV/AIDS Mobilization Program (CHAMP), made possible by PEPFAR through USAID, CHF International has made community participation a cornerstone of expanded access to quality services and care in Rwanda.

Nowhere is the idea of community participation and support more important than in our work with Rwanda's orphans and vulnerable children (OVC). In 2007, CHAMP supported 23,661 OVC by providing them with healthcare, educational and nutritional support, as well as psychosocial and legal services. CHAMP conducts outreach and sensitization sessions to reduce the stigma for OVC living with HIV/AIDS, and provides these children, in particular child-headed households, with vocational skills training to support income generation.
In addition to a basic care and support package provided to all CHAMP OVC participants, CHF International’s work in Rwanda supported partners Caritas, Icyuzuzo and the Society for Women against AIDS in Africa-Rwanda to organize 10 ‘holiday camps’ for 994 OVC in secondary schools. The camps increase the children’s awareness and knowledge about themselves—in mind, body and spirit—and with peers, at school and in the media. The camps also build their skills to manage everyday life, and adopt positive and healthy behaviors through individual and group psychosocial support. The camps encourage the children to get to know each other, to learn from each other, and to form a community of support through sports, drama and music.

During the camps, CHAMP field staff and local authorities facilitate discussions on reproductive health, HIV/AIDS, hygiene, life skills, conflict management, and child rights and responsibilities. Interactive techniques were used to ensure full participation, including role-playing and small group debates, and every activity involved moments of joy, laughter, dance and movement. Campers are also told about HIV voluntary counseling and testing services and were given an opportunity to be tested.

One of CHAMP’s beneficiaries, Irene Tumukunda, said at the holiday camp’s closing ceremony, “I am so happy, because I feel really alive with the other children here at camp.”

The camps increase the children’s awareness and knowledge about themselves—in mind, body and spirit.
Urban Upgrading

Community participation is an integral part of our efforts to help communities, government, and non-governmental actors improve their living conditions. Rather than perpetuating top-down assistance that further separate the “haves from the have-nots,” our participatory approach enables communities to come together, democratically determine their greatest needs, and play a proactive role in deciding exactly how development should take place in their own neighborhoods.

In the process of learning how to improve their living environments, our programs expand representative community groups’ abilities to complete additional projects on their own. They learn how to work transparently with contractors, mobilize physical and financial resources, report on project progress to their communities, develop new leadership skills, and hold their governments accountable.

As a pioneer in housing microfinance, CHF also works to promote access to the credit and financial services people need to improve their living conditions and realize their dreams.

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<tr>
<th>People Assisted by Housing, Infrastructure, and Urban Development</th>
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<tbody>
<tr>
<td>Asia</td>
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<tr>
<td>Africa</td>
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<tr>
<td>Latin America</td>
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<tr>
<td>Europe and the Caucasus</td>
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<tr>
<td><strong>Totals</strong></td>
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Communities played an important role in choosing what infrastructure was needed, contributing financially and in monitoring construction.

SY2SP enabled a new level of financial empowerment by helping over 8,250 women in the cities of Ahmedabad, Surat and Vadodara gain access to banking and other financial services. The program also helped establish two credit cooperatives in the cities of Surat and Vadodara by building upon existing savings and credit groups.

But more than providing individual households with water and sanitation, drainage systems, streetlights and landscaping, SY2SP also brought about a transformation of a different order. By building the capacity of community-based organizations (CBOs) and local leaders, the program has enabled citizens to provide effective services in slum communities on their own.

Working in partnership with municipalities, local NGOs in the Self Employed Women’s Association (SEWA) network and the communities themselves, CHF and our partners hosted forums on pro-poor urban planning during the program’s final year and worked directly with local governments in Nagpur and Jaipur to develop proposals for their own slum upgrading pilot projects.

Working to mobilize the community and raise awareness, the SY2SP program was able to create more than 65 new CBOs that will continue providing leadership to meet slum communities’ future needs.

Hansaben, like many of the women serving as representatives of their slum communities, was empowered through CHF’s SY2SP program in India to become a successful CBO leader. A resident of Jadibanganagar, she used to spend up to four hours every day fetching drinking water for her family, who lived without toilets, sanitation and roads. But through SY2SP, Hansaben was trained in community leadership and components of neighborhood improvement, and became the president of the CBO at Jadibanganagar.

Now that the community’s infrastructure has been upgraded, her house has appreciated in value from $3,700 to $5,700, and the rest of the community has experienced similar improvements in their lives. Hansaben now earns about $5 a day, and all three of her children are attending school.

Over the past four years, CHF’s Sahbhagi Yojana 2 Support Program (SY2SP) helped approximately 142,500 people living in more than 100 slum communities transform their lives and futures by building markedly improved physical infrastructure, and providing them with access to health and financial services.
Governance and Civil Society

Beyond enabling the development of “bricks and mortar” infrastructure, community participation in development enriches local capacity and cohesion. As a result, it is one of the most effective tools for fostering informed, proactive constituencies that are able to address their own development challenges.

In addition to providing a mechanism for citizens to make their governments transparent and accountable, the citizen groups we organize in nearly every CHF project often serve as incubators for new local leaders, and provide an effective mechanism for lasting community engagement. As a result, after the culmination of CHF’s work, these community groups often become associations, cooperatives and sustainable local development organizations.

In countries that have suffered from the detrimental consequences of conflict and instability, such as Liberia and Colombia, CHF works with ex-combatants, those at risk of engaging in conflict and affected communities in forging a new dialogue built on trust and shared understanding. In addition to providing training in conflict resolution and mediation, our programs give communities access to economic opportunities that serve as disincentives to future violence.

PEOPLE ASSISTED BY GOVERNANCE AND CIVIL SOCIETY PROGRAMS

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<td><strong>Totals</strong></td>
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Like many of the Reconciliar program participants living in Buenaventura, Colombia, Zahory is looking beyond the daily fear, intimidation and violence he faces as a result of the country’s internal armed conflict, and is celebrating his life and heritage to find peaceful means to coexist with members of his community.

As the only international organization working in Buenaventura, operating the only USAID-funded program specifically oriented towards assisting the Afro-Colombian population, CHF’s Reconciliar program is helping nearly 14,000 Afro-Colombians residing in four of the city’s poorest and most violent neighborhoods to collectively deal with the root causes of conflict. The program promotes reconciliation by encouraging minorities, youth, neighborhood leaders and local authorities to work together to build relationships and address local development issues through a joint action plan.

The 18-month program began with community members carrying out an assessment of lost traditions they wanted to recuperate and customs they were in danger of losing. Through events organized by the neighborhoods—including dances, sports games and festivals—participants are learning to appreciate and celebrate their Afro-Colombian heritage while strengthening family and community bonds.

Most of Reconciliar’s participants have been approached by armed groups wanting to recruit them. As a result of CHF’s program, however, they have opted to contribute positively to their community by mediating conflicts, cleaning up and regaining previously-abandoned public spaces, and forming associations.
In addition to Reconciliar, we have been working in Colombia since 2001 to address the immediate relief and long-term development needs for the approximately 3 million people who have been displaced by the country's conflict. Funded through the generous support of the Colombian government agency Acción Social and the US Department of State's Bureau of Population, Refugees and Migration, CHF is the country’s national implementer of assistance to the internally-displaced. In 2007 alone, we provided emergency humanitarian assistance including psychosocial support to over 36,000 families, and income generation assistance to an additional 17,000 families.

In 2007, CHF International successfully completed the Locally Initiated Networks for Community Strengthening (LINCS) Program, which had been working to strengthen the prospects for peace and stability since 2004 in Lofa County, one of the areas most devastated by Liberia’s 14-year of civil conflict.

Funded by the US Agency for International Development, LINCS worked to reintegrate ex-combatants, mitigate the root causes and consequences of violence, facilitate dispute resolution and improve social cohesion.

Community participation was essential to these efforts, and was a cornerstone of the Community Peace Councils (CPCs), livelihood projects, community centers and workshops CHF used as primary mechanisms to restore a sense of unity among the county’s fractured populace.

During the LINCS program’s final quarter, a total of 126 disputes were successfully resolved by CPCs. Not surprisingly, a number of these disputes centered on the issue of land rights, stemming from the ongoing return of refugees and internally displaced persons to their communities of origin.
The peaceful coexistence in much of Lofa County today can be attributed to remarkable community participation, both by people willing to resolve conflict, and through input from CPC members and community leaders who have established a mechanism for this to happen. Follow-up visits have shown that many of the CPCs are still actively resolving conflicts within their communities, even after CHF’s departure.

Through a grant from the U.S. Institute of Peace, and in collaboration with the National Ex-Combatant Peacebuilding Initiative, in 2007 CHF surveyed more than 1,400 ex-combatants about economic and social reintegration. This represents one of the few efforts to hear directly from ex-combatants on the challenges they face, perceptions about local and national priorities, and their aspirations for the future.

Also in 2007, CHF initiated the Liberian Enterprise Development Fund (LEDF), which was made possible thanks to a $3 million grant from American businessman Robert L. Johnson, Chairman of the RLJ Companies, and $20 million in loan capital from the U.S. Overseas Private Investment Corporation. Mentioned as a ‘model gift’ in Bill Clinton’s book Giving: How Each of Us Can Change the World, the Liberian Enterprise Development Fund (LEDF) is a non-bank financial institution that will provide Liberian entrepreneurs and businesses with the financial and technical resources needed to rejuvenate the country’s economy and foster long-term stability in the wake of civil strife through the development of small businesses.

Last year, for the first time, members of the municipality of El Estor in Guatemala were able to actively participate in designing their local development plan.

In collaboration with community members, and with the support of Skye Resources and Compania Guatemalteca de Niquel (CGN), CHF prepared the Participatory Development Plan of El Estor (2006-2010) to guide development in local indigenous Maya Q’eqchi’ communities.

The men and women who contributed had the opportunity to express their opinions and create what came to constitute the participatory development plan. The suggestions came not only from community members, but also from representatives of the local and national government, as well as from civil society. Officials from sectors such as tourism, education and health made their own unique contributions.
The success of our wide-ranging initiatives—from those promoting economic empowerment and local democratic reform, to efforts enhancing food security, public parks and infrastructure—is a testament to our participatory approach in communities, which fosters residents’ abilities to respond to their own development needs.

To help some of the most vulnerable members of society, CHF’s Emergency Jobs Program is working to assist more than 1 million people through the construction of over 150 small-scale infrastructure projects that will generate massive employment. We also continued to work in partnership with the UN World Food Programme to distribute food and promote food-for-work programs to over 180,000 people in 170 communities.

Having provided over 10,000 home improvement loans since 1994, we launched a $165 million loan guarantee facility in 2007 with the support of the Overseas Private Investment Corporation, the Palestinian Investment Fund, and the Aspen Institute’s Middle East Investment Initiative. This groundbreaking fund is supporting Palestinian banks to provide business loans to small- and medium-sized businesses that will stimulate economic activity and growth.

Another program having an enormous impact is the USAID-supported Local Democratic Reform (LDR) project, which is increasing the effectiveness, capacity and responsiveness of 44 local and national-level government units.

Communities are coming together through LDR to provide priority social, municipal and basic services, while obtaining on-the-job training in project design, management and operations. At the same time, we are working to build the core technical competencies of government officials to provide needed services and ensure effective democratic governance.

With a continuous 14-year presence in the West Bank and Gaza Strip, CHF continues to engage Palestinian communities in addressing their most pressing humanitarian and development needs, despite continued socio-economic and political challenges.
We have been working to prevent the worst forms of child labor and get thousands of children back into school since 2004, through a program called the Alternatives to Combat Child Labor through Education and Sustainable Services in the Middle East and North Africa (ACCESS-MENA).

Funded by the U.S. Department of Labor, ACCESS-MENA is operating in some of the poorest governorates in Yemen, such as Abyan and Hajja, where there are many single women heads of households, fathers with disabilities, and a staggering unemployment rate.

Reflecting the multi-dimensional nature of child labor and education, ACCESS-MENA has been helping to support the Government of Yemen in advocating for the enforcement of laws and legislation that prohibit child labor and the exploitation of young people. But, as important as these efforts are nationally, some of the most critical work has been done at the community level, where we are working to change attitudes and behaviors so that parents can better understand the value of getting their children back into school. Changing attitudes at the local level has involved enlisting the expertise of a large network of volunteers from the community, including school teachers, university students, the unemployed and members of other NGOs.

Given the high rates of child labor, illiteracy and drop-outs in Yemen, these awareness-raising efforts help the community understand the enormously negative impact a lack of education can have on a child’s life. As a result of our efforts, this past year we were able to provide a healthy learning environment for more than 3,500 children who had been laborers, which has markedly improved their social and psychological well being.

Over the past few years, ACCESS-MENA has also introduced remedial education for children with learning difficulties, a concept the Ministry of Education is considering replicating at the national level. We have also expanded activities to deal with the issue of human trafficking, and are developing a program in Hajja to assist 1,200 child victims who had been trafficked to Saudi Arabia but have returned to Yemen to face an uncertain future.
S E C T I O N  I I I

Stakeholder Participation in Transforming Economies

Economic Development

It is not for lack of determination that such a large proportion of the world’s population is impoverished. Despite working arduously to provide their children with a better quality of life, people in the developing world often have insufficient access to markets for the goods they produce; they lack the finance, raw materials and technology that would increase productivity; and their voices are not heard by their governments, who often overlook them as partners in improving the local business environment.

Whether we are working to improve livelihoods in a relief setting such as Sudan, or are improving the competitiveness of businesses in more advanced economies like Romania, CHF International’s programs enable economic stakeholders—industries, enterprises, workers, associations, cooperatives and governments—to garner their resources to generate opportunities for broad-based employment, income generation and growth.

Our approach focuses on building institutions that strengthen the economy, such as supporting the development of local business service providers, facilitating improvements in the crafts and tourism sectors, working with regional government agencies to expand access to agricultural training and inputs, or building the capacity of local vocational training centers to develop the quality of the youth workforce.

Given our wealth of experience in conflict-affected environments, CHF International also understands the significant link between economic opportunity and stability. In unstable environments, CHF’s programs address both the immediate economic concerns of people and build a framework for longer-term growth. Stakeholder participation and transparency are important elements to recovery and stabilization efforts when economic resources are involved.
### People Impacted by CHF’s Economic Development Programs

<table>
<thead>
<tr>
<th>Region</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
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<td>6,404</td>
</tr>
<tr>
<td>Middle East</td>
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</tr>
<tr>
<td>Africa</td>
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</tr>
<tr>
<td>Latin America and the Caribbean</td>
<td>172,618</td>
</tr>
<tr>
<td>Europe and the Caucasus</td>
<td>9,709</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>268,930</strong></td>
</tr>
</tbody>
</table>
Under the multifaceted Enterprise Development and Strengthening (EDS) program led by CHF in collaboration with Booz Allen Hamilton and other leading technical assistance providers, we played a key role in increasing the competitiveness of several of Romania’s key industries such as rural tourism and information technology (IT). These efforts assisted micro-, small- and medium-sized enterprises to improve their productivity and volume of exports, increase access to credit in rural areas, and improve the legal and regulatory environment at the national level.

In the tourism sector, CHF worked with the National Tourism Authority to redesign its website to make it more inviting for potential visitors. CHF also worked with regional associations to promote global access to Romania’s formerly hidden cultural sites. In addition, we assisted 672 small tourism groups at the community level in opening up cultural tourism by paying for expanded signage and public programs.

Working with several of the largest IT business associations and two government ministries, EDS helped create the “Romania IT” brand (www.RomaniaIT.com). The program worked with Tech 21, originally an informal group of private IT associations, to help the industry negotiate with the Government of Romania over international industry branding. By shifting the brand identity of Romanian IT from a low-cost option for outsourcing to a high-value development industry, over 200 IT companies experienced revenue growth of 149.8 percent and signed more than 1,200 contracts with American and European companies valued at approximately US$6 million.

Meanwhile, CHF strengthened the financial services sector supporting these and other industries. Express Finance, a Romanian Development Finance Institution created by CHF, is now financially sustainable and continues to provide financial products and services.
With funding from USAID and USDA, CHF has established a nationwide network of business support centers that provide technical and financial assistance to microenterprises and expand employment. Efforts are focused in underdeveloped peri-urban parts of Mongolia known as ger areas, which are swelling as more people move to urban centers looking for work. With limited infrastructure and little formal economic activity, the ger areas are a stark contrast to Mongolia’s recent economic growth.

To date, these business support centers have helped establish 638 start-up businesses and have expanded or improved 2,564 existing business, which in turn have generated over 3,479 new jobs for ger area residents. CHF matched an additional 5,820 ger residents to jobs with other small- and medium-sized business. GER has also helped smaller businesses form 157 business groups and formal cooperatives. By working together, they are able to address common problems, take on larger orders and expand.

Before starting her business, Enkhtuya attended a series of GER Initiative trainings on pig raising methods. After receiving additional training on production and packaging methods, along with a CHF-facilitated bank loan for equipment, Enkhtuya expanded her business to include cut, smoked, and packaged pork products.

In 2007, CHF helped her develop a new sales channel by linking her business with Nomin Supermarket, one of the largest grocery store chains in Mongolia. Based on the initial success of this agreement, Enkhtuya has secured additional sales channels with restaurants and retailers in the capital city of Ulaanbaatar.
Since 2005, the Environmentally Appropriate Rural Technologies (EARTH) initiative, a USAID-funded waste-management program, has strongly fostered stakeholder participation and market-based approaches as a means to address a major environmental crisis. This program is mitigating the impact from the waste liquid that drains from landfills, known as leachate, which imperils key water sources for thousands of surrounding communities.

At the core of EARTH is the direct engagement of multiple local actors to establish a sustainable waste management facility. We established a Project Management Unit (PMU) with community representatives of Zahleh Municipality serving as the lead decision-makers in the initiative. Created for the first time under EARTH, the PMU has brought together local government officials; private sector actors such as Globex Engineering International and Laceco; and academia from the American University of Beirut.

CHF is also strengthening social structures by actively engaging community groups through public workshops that introduce the project, seek feedback and work to gain community acceptance. To date, construction activities have already created 570 person-months of employment for local community members.

Coupled with awareness campaigns that encourage proper separation of green and organic waste products at the source, the program has increased community understanding about sound environmental practices in schools, restaurants, businesses and among the farming community. Municipalities are now engaging students through guided tours, on-site trainings, and publications to increase awareness about the importance of proper waste management on a larger-scale.
Through CHF’s Food for Progress program, made possible by the United States Department of Agriculture, Mr. Cueva and hundreds of other farmers in the regions of Valle and Ocotepeque have received technical assistance to enhance the quality, quantity and diversity of crops available for export and – ultimately – their incomes.

In order to further expand integrated development in southern Honduras, CHF has supported the creation of the Regional Center for Business Liaisons and Opportunities (CREON). Situated near the border area between Honduras and El Salvador, CREON is strengthening the skills of agricultural producers so that they can sell their produce at fair prices.

CREON offers farmers space for business and trade training, product storage, exhibits and fairs, and information technology that is linking them to additional markets. The center is owned and managed by the producers themselves, under a structure that will allow for self-sustainability.

As successful trade and export requires community participation and engagement on both sides of the border, we worked to facilitate joint strategic planning, production schemes, information exchanges and expanded trade between the two countries. Moving beyond corn, CREON is now facilitating the growth and trade of watermelons, tomatoes, onions and lettuce.

Today, 16 organizations representing more than 750 independent producers are working in a cooperative manner to promote sustainable development through CREON. In addition, CHF’s support for CREON is helping in the area of marketing, and in creating and maintaining market linkages beyond customary local markets.

Through the program, farmers like Mr. Cueva have learned to cultivate seedlings, prevent plant diseases, expand pollination and evaluate the degree of fruit maturity, among many other plant-raising techniques. We also helped him install and operate a drip irrigation system using water from a nearby river, so that he can farm his land year-round.
The Crafts Center is being featured as a “Trust Provider” and will be one of approximately 20 organizations through which artisans can sell their products. This will have a significant impact on the artisans the Crafts Center assists through its membership program and various field activities, by providing market-ready clients with a lucrative international market that will help increase sales and diversify their customer base.

To help with the launch of this online marketplace, in 2007 the Crafts Center supported a local intermediary agent to work with artisans and producer groups to improve their products for sale on the international market. The eBay Foundation supported these efforts by granting money to the Crafts Center’s ARTETROPIC project in Bolivia in order to help this cooperative of over 100 artisans prepare their products for the launching of the Worldofgood.com website.

This assistance has helped ARTETROPIC producers increase sales to their store, improve product designs and connect them with local, tourist and international markets. A large component of the technical assistance is familiarizing artisan groups with processing and fulfilling orders, conducting transactions through bank accounts, and using computers and e-mail.
Cooperative Development

Cooperatives are member-owned businesses that play an important role in stimulating grassroots economic development. By aggregating demand on the one hand and supply on the other, co-ops help to level the playing field. Individuals living in low-income, vulnerable, disenfranchised, or conflict-affected communities often do not have access to the resources necessary to improve their own livelihoods. Working through democratic principles, cooperatives provide a mechanism for groups to pool their limited assets, benefit from joint business activities, and increase their net profits. In turn, local economies benefit from the ripple effect of these financial gains.

The Innovating, Measuring, and Promoting Poverty Alleviation through Cooperatives in Transition Societies (IMPPACTS) program has been working in Bosnia and Herzegovina, Mongolia and the Philippines since 2004 to help cooperative businesses increase their memberships, assets, revenue-bases, and sustainability. Made possible by USAID, IMPPACTS is working to develop tools to better measure the impact of cooperatives, and to enhance the legal and regulatory environment for cooperative development.

One of the local organizations we assist, ToPeer, is a cooperative working to improve housing conditions for people living in multi-unit apartment blocks. Last year, ToPeer made broad improvements in its capacity to lobby for business enabling laws and to assist local community
members in improving the quality of their organizational and business practices. IMPPACTS assists ToPeer by promoting municipal regulatory formation and reform, as well as through capacity-building and technical assistance to cooperative managers.

Before the war that fractured the former Yugoslavia in the early 1990s, apartments and buildings belonged to state organizations that were responsible for their management and maintenance. Perhaps predictably, many fell into disrepair. As a result, ToPeer was founded to organize community members who were dedicated to rebuilding their communities.

This year, ToPeer assisted several homeowners associations in preparing proposals for municipal grants to fund building reconstruction, and developed criteria for receiving these grants. ToPeer is also in the process of organizing a cooperative to work on the management and maintenance of multi-unit apartment buildings.

ToPeer is also reaching out to other local nongovernmental organizations by offering trainings in organizational development, while supporting women-run organizations and businesses.
Despite rapid economic growth over the last few years, poverty remains one of the most pressing problems in the Philippines. Nearly a quarter of Filipino families live below the poverty line, and unemployment still exceeds 10 percent.

In an effort to help reverse these trends, CHF International has been working through the IMPPACTS program with the Cooperative Development Authority (CDA), the main government body in charge of cooperatives in the Philippines, to strengthen its regulatory capacity and increase its transparency and efficiency.

Despite a mandate to regulate and supervise all cooperative activity in the country, the CDA’s function has largely been limited to the registration of cooperatives, because no further work is possible without basic measurement standards and tools.

CHF has been working with USAID and major stakeholders in the cooperative sector to support the CDA in establishing such standards. In 2007, the CDA launched the Cooperative Information System (CIS) with the assistance of CHF International and the global technology services company Accenture.

CIS is a web-based database that can be accessed in real time by any of the CDA’s 15 extension centers throughout the country. Through the CIS, the CDA can accurately track and measure each cooperative’s annual organizational and financial status and offer appropriate guidance.

In addition to the CIS, the CDA was able to establish two initial standard charts of accounts (SCA) with which to measure the performance of non-credit cooperatives. Thanks to the CIS and the development of the SCAs, more than 20,000 active cooperatives in the Philippines now have standards for measuring their performance, allowing them to enhance their financial accounting and transform their weaknesses into strengths.
The CHF Finance Group is a holding company for CHF’s Development Finance Institutions, five locally-registered microfinance companies in which CHF has majority ownership. Building on CHF’s track record of more than 20 years in microfinance, home improvement, and small- and medium-sized enterprise lending, the Group was founded to scale up CHF’s ability to provide financial services to underserved entrepreneurs and households around the world. By aggregating capital and providing a more centralized management structure, the Group seeks to leverage larger amounts of funding to support growth and, over time, bring other CHF lending programs and affiliates under the Group.

In keeping with our proven methodologies for community engagement and local participation, CHF’s work in Development Finance emphasizes local management and expertise in 11 countries. We have established flexible lending models, demand-driven loan products, and partnerships with local business associations and private commercial banks to bring much needed capital to low-income communities still not served by formal financial markets.

<table>
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<tr>
<th>Region</th>
<th># of Housing Loans</th>
<th>USS Value of Housing Loans</th>
<th># of Business Loans</th>
<th>USS Value of Business Loans</th>
<th># of Other Loans</th>
<th>USS Value of Other Loans</th>
<th>Total # of Loans</th>
<th>USS Value of all Loans</th>
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<td>33,733,153</td>
<td>6,610</td>
<td>2,683,025</td>
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<td>1,109,631</td>
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<td>20,833</td>
<td>33,733,153</td>
<td>6,610</td>
<td>2,683,025</td>
<td>29,939</td>
<td>$60,754,079</td>
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<td>35,416</td>
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<td>Latin America &amp; the Caribbean</td>
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<td>671</td>
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<td>96</td>
<td>148,940</td>
<td>1,599</td>
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<td>Europe &amp; the Caucasus</td>
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<td>3,434</td>
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<td><strong>29,939</strong></td>
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<td><strong>7,895</strong></td>
<td><strong>$3,305,555</strong></td>
<td><strong>47,707</strong></td>
<td><strong>$80,469,084</strong></td>
</tr>
</tbody>
</table>
Women represent 68 percent of Boafo’s loan beneficiaries, including Elisabeth Alchin, a 49-year-old mother of seven, who sells smoked fish in one of Accra’s suburbs.

Before taking a US$500 loan from Boafo, Elisabeth found it difficult to meet her customers’ demands, and could not buy enough fresh fish to preserve for sale. Not only can she now buy fresh fish three times a week, she has hired four assistants and can afford to pay her youngest child’s school fees.

Other Boafo clients are using loans to expand their businesses, build homes incrementally, pay school fees and get better medical care. Each client is a testimony to Boafo’s commitment to opening doors for Ghanaians who were once considered “unbankable”.

AFGHANISTAN MICROFINANCE INSTITUTION (AMFI)
5,411 active clients/US$1,394,228 in outstanding loans
Established by CHF International in 2004, the Afghanistan Microfinance Institution (AMFI) is a non-profit organization that provides small loans to male and female clients in Afghanistan, with a special focus on rural entrepreneurs.

In 2007, AMFI operated in both Bamiyan and Ghazni provinces, as well as in downtown Kabul, and disbursed loans ranging from $300 to $1,500. AMFI uses group lending models that allow small entrepreneurs to serve as guarantors for each other, in order to obtain the necessary capital for their enterprises. Despite the risky security environment, in 2007 AMFI managed to disburse 11,180 loans to 5,411 clients, 26 percent of whom were women.

LIDER (BOSNIA)
4,850 active clients/US$7,054,154 in outstanding loans
When LIDER started its credit operations in spring 2002 as a component of CHF International’s programming in Bosnia and Herzegovina, the country was still struggling to return to normalcy in the aftermath of war.

LIDER has worked tirelessly to meet the financial needs of the Bosnian people over the past five years, and has disbursed a total of 11,217 loans valued at US$32,273,970. As a result of these housing and small business loans, we have helped improve 4,331 residences and create or sustain 3,581 jobs.

EXPRESS MICROFINANZAS (COLOMBIA)
US$4,600,000 in outstanding loans
CHF International/Colombia serves as a technical assistance provider and second-tier lender to 22 local microfinance institutions, who, in turn, lend to approximately 6,000 people. The loans have a 100 percent repayment rate. Since inception, Express Microfinanzas (formerly MICRODES) has disbursed $13.9 million to support the Colombian microfinance sector.

BOAFO MICROFINANCE SERVICES LTD. (GHANA)
612 clients/US$1,300,000 in outstanding loans
With support from USAID and the Slum Upgrading Facility of UN Habitat, CHF International partnered with HFC Bank of Ghana in 2007 to form Boafo Microfinance Services Ltd.

Boafo’s uniqueness comes from partnering with Ghana’s leading mortgage lender, HFC Bank, to focus on reducing the banking hurdles that have prevented informal sector entrepreneurs from accessing formal savings and credit services.
Since inception in April 2007, Boafo has disbursed US$2 million to 682 low-income entrepreneurs. We have also spurred more than US$500,000 in savings, mainly from women working in the markets in the capital of Accra, which has impacted more than 3,000 people.

ACCESS TO CREDIT SERVICES INITIATIVE (IRAQ)
End FY07: 14,585 active clients; US$20,900,000 in outstanding loans
Since 2003, CHF’s Access to Credit Services Initiative (ACSI) has been contributing to Iraq’s economic revitalization by helping business and homeowners strengthen and expand their businesses, stabilize their incomes, and improve their quality of life. ACSI is the largest credit provider in Iraq, representing more than 70 percent of the country’s microfinance services, and recently reached a total of $100 million in loan distributions since inception.

MEMCC (JORDAN)
End FY07: 5,446 active clients; $11,200,000 in outstanding loans
The Middle East Micro Credit Company (MEMCC) is a limited liability, not-for-profit company that has been operating in Jordan since 1998. Founded and owned by CHF International, MEMCC is the largest microfinance institution in Jordan, providing micro-, small-, and medium-sized enterprise and home improvement loans to low-income families.

AMEEN (LEBANON)
End FY07: 8,427 active clients; US$7,300,000 in outstanding loans
Ameen s.a.l. is the largest microfinance broker for commercial banks in Lebanon, and in 2007 became the nation’s first company to be licensed and regulated by the Central Bank of Lebanon for providing microfinance services.

Offering low-income households and micro-entrepreneurs with financing to expand their businesses and improve their living standards, Ameen has disbursed over 50,000 loans since inception, amounting to more than US$65 million.

FVP & FUNHAVI (MEXICO)
FVP - End FY07: 1,388 active clients; US $1,076,278 in outstanding loans
FUNHAVI - End FY07: 1,363 active clients; US$1,100,000 in outstanding loans
Over the past 10 years, CHF International has steadily expanded access to credit so that low-income households along the U.S.-Mexico border can improve their standards of living.

FUNHAVI (Fundación Habitat y Vivienda or Habitat and Housing Foundation) was established in 1996, with the support of the Ford Foundation, Johnson & Johnson, the Alcoa Foundation, Cummins Foundation and other private sector companies, in response to the recognized need for affordable credit.
for low-income households in Ciudad Juárez. Due to a steady demand for credit and encouraged by the positive reception of FUNHAVI, CHF created the Fundación para la Vivienda Progresiva (FVP, Progressive Housing Foundation) in 2002 to extend the same services to residents of Nuevo Laredo and Cuidad Acuña, also with the assistance of the Alcoa Foundation.

Many first-time borrowers had lived in makeshift shacks or other inadequate structures, and lacked access to affordable credit to improve upon these conditions. Through a model of progressive lending, families can obtain small loans through FVP and FUNHAVI to meet their income levels and gradually make housing improvements at a rate appropriate to their repayment capacities.

FVP has also recently begun providing small loans for entrepreneurs who wish to start or expand their small businesses. In 2006, FVP partnered with Kiva.org, a non-profit website that allows individuals to provide micro-loans to low-income entrepreneurs in developing countries. This innovative partnership has allowed FVP to assist an additional 500 families to improve their homes or businesses over the past two years.

**EXPRESS FINANCE (ROMANIA)**

*End of FY07: 2,050 active loans; US$14,600,000 in outstanding loans*

Express Finance (EF) is a Romanian for-profit company owned by CHF International that was established as a non-bank financial institution in 2006, after operating for 11 years as a program of CHF/Romania. EF provides business and housing loans to micro-, small- and medium-sized enterprises and individuals through its network of 17 branch offices in Romania that cover 60 percent of the country’s counties. Continually growing, in 2007 alone, EF disbursed 2,050 loans to reach a total portfolio of US$14.6 million.

Following in the tradition of CHF/Romania, EF operates through a network of NGO member-based partners around the country to multiply the impact of its lending activities.

**leontina Savii,** a pensioner living in a block building in Timisoara, Romania is one of Express Finance’s many recent beneficiaries.

As a widower whose only son is studying abroad, she manages alone on a pension of around $400, and supports herself by babysitting. But her 3-bedroom apartment had not been refurbished since she first moved into it in 1991, and she needed to make her home more energy-efficient before winter set in to make it suitable for childcare.

Hearing about Express Casa Mea, a loan for low-income families and pensioners to improve the energy efficiency of their homes, Leontina applied for around $1,050 to change her windows, install a heater and make some long-needed repairs. Along with the kitchen remodeling in progress, these improvements are going to provide her and the girl she baby-sits with much better conditions.
CHF International’s Software Development and Support (SDS) Unit in Belgrade, Serbia continues to enhance our worldwide efforts through the refinement and expansion of our flagship software programs, Web-Abacus and Web-Project Reporting System (Web-PRS). The Unit also markets information and technology services to organizations and companies engaged in international development worldwide.

Web-Abacus is an internet-based program we designed to facilitate the day-to-day management of a range of microfinance products and portfolios that can generate individual and consolidated reports. In 2007, Web-Abacus moved from being used solely by CHF’s Development Finance Institution (DFI) Express Finance, in Romania, to supporting four other CHF DFIs. Another three DFIs are preparing to begin using Web-Abacus soon, and our goal is for all CHF DFIs to transition to Web-Abacus reporting by the end of 2008.

Web-PRS continued to ensure efficiency and transparency in many of our most complex programs, including the KATA program in Haiti, and the Community Action Program in Iraq, which is being implemented by an alliance of four organizations including CHF. Currently, the SDS team is rolling out a new version of the program to support the specific needs of an important new workforce development program in Aqaba, Jordan.

In addition to these two applications, the SDS team continued to support other areas of CHF’s technological development. This includes continued assistance with QuickBooks and life of project applications, and the development of the Total Impact Monitoring system, which is a web-based application facilitating the collection and aggregation of the data for CHF’s programs worldwide.

SDS was originally an outgrowth of the Community Revitalization through Democratic Action (CRDA) Program in Serbia, which drew to a close this year. Today, in many ways, the SDS unit represents CRDA’s successful legacy, as it works to support CHF International’s mission and that of other forward-looking organizations.
Visiting International Professionals

Through the Visiting International Professionals (VIP) Program, CHF International enlists the skills of volunteers with specific expertise who are willing to donate their time and energy to support our programs around the world. As an organization focused on building local capacity and sustainability, our VIPs provide short-term technical assistance that enhances our programs and expands the capacity of local partner organizations to do their work more effectively.

As is clear from interviews with Neil McCullagh, Country Director for CHF’s four-year Community Development Activity in Azerbaijan, and recent Azerbaijan VIP Karen Cassidy, CHF’s dedicated network of volunteers not only enables us to do our work more effectively with limited resources, but it often provides a unique vehicle for us to respond to community needs that might not have been part of original project formulations.

VIP Karen Cassidy spent two months in 2007 as a youth program coordinator for the Community Development Activity in Azerbaijan. One of four VIPs working in Azerbaijan in the past year, Cassidy was able to leverage her experience with youth programming in East Africa and develop professionally by applying her skills in a different cultural context. “This was essential for my own professional development and important for my understanding about the need for flexibility and ‘fit’ in programming.”

According to Country Director Neil McCullagh, the VIP program enables him to bring in experts who can respond to demand-driven local needs that otherwise might not be included in the scope of a donor-funded program. He explained, “If we quickly identify a VIP to work on [a locally-prioritized issue], it builds trust and confidence with the communities.”

VIPs not only enrich the breadth and depth of CHF’s programs, but their outside perspectives and inspiration help to generate new ideas for program development. “While volunteers share their experiences, they have to learn from our field staff. Inevitably this involves telling the stories of the communities we work with, which reminds [our staff] of the progress that has been made,” says McCullagh.

For VIPs like Cassidy, CHF’s participatory approach to working with communities gave her the first-hand perspective she needed to develop culturally-appropriate solutions to the issues youth are facing. “The extensive time I spent in the field—visiting communities, participating in CDC meetings, interacting with youth—was the most significant contributor to my personal and professional growth.”

VIPS FIELD IN 2007:

MATTHEW BAKER – SUDAN
Improving logistics and procurement

JOHN BOIT – AZERBAIJAN
Developing local communications strategy

KAREN CASSIDY – AZERBAIJAN
Planning and coordination of youth programs

OBED DIENER – SUDAN
Building capacity of local NGOs

DIANA DUBOCANAC – SUDAN
Updating logistics systems

MICHAEL HELMS – SUDAN
Engineering fuel-efficient stoves

KRISTINE HERMAN, ESQ. – AZERBAIJAN
Assessing gender participation in community activities

GULNARA MAMMADOVA - AZERBAIJAN
Planning local economic development

YOKO MATSUMOTO – SUDAN
Monitoring and evaluation improvements

KATHERINE DE LA RIONDA – SUDAN
Assisting refugee women and children

BRIAN TACHIBANA – SUDAN
Engineering fuel-efficient cooking stoves

NEETHA TANGIRALA – SUDAN
Strengthening CHF’s Darfur Baskets project

WILLIAM WARES, ESQ. – USA
Revising Mongolian Cooperative Law

ALEXANDRIA WISE – MONGOLIA, SUDAN
Training local staff in business techniques
In November 2006, many of CHF International’s friends, supporters and staff came together to celebrate the successes we have achieved over the past 55 years, in partnership with millions of community members around the world, at the 2006 Gala Dinner: A Festival of Villages.

We were honored to present a Building a Better World Award to Senator George J. Mitchell, in recognition of his extraordinary efforts in building peace and reconciliation in Northern Ireland and the Palestinian Territories. We also proudly presented a Building a Better World Award to the Indonesian fishing cooperative Panglima Laot and its tireless leader, Adli Abdullah. The resilience and commitment exhibited by the cooperative as a whole, and the personal dedication of Mr. Abdullah, have ensured true community participation throughout CHF’s tsunami relief and reconstruction efforts in Banda Aceh.

Led by Master of Ceremonies Andrea Koppel, the former congressional correspondent for CNN, it was an evening filled with performances representing the rich cultural traditions of the many countries where CHF International works. With economic development for low-income artisans the focus of the Crafts Center at CHF International, every table was also adorned with a unique handicraft either donated by our local country staff or handmade by one of our partner communities.

We also premiered A Day in the Life of CHF International to our more than 350 guests and sponsors, a video journey describing our work around the world, which is now available on our website.

The Festival of Villages Gala was a remarkable evening filled with inspiration and celebration, paying tribute to the remarkable human spirit and community participation that has enabled CHF International’s work to transform so many lives over the past 55 years.
Strengthening Security Management

Security continues to be a function that is critical to all personnel and to the communities in which we work, and also to the success of CHF International’s operations. In fact, last year a majority of the countries where CHF deployed staff experienced some level of risk, whether from nature or social instability.

To ensure that staff in such difficult environments have the skills to mitigate the particular risks they face, CHF brought together field staff from 22 countries for a Security Management Workshop in January 2007. Participants were trained to manage a wide range of safety and security issues through discussions and simulation exercises covering areas such as identifying threats and reducing vulnerability; developing appropriate security procedures; integrating national staff into preparedness and training plans; and managing conflict.
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World Vision International
Yayasan GAIA
Yayasan Pondok Rakyat
ZALET Advocacy Association
<table>
<thead>
<tr>
<th>INDIVIDUALS</th>
<th>Carla Chammas</th>
<th>Judith Hermanson Ogilvie</th>
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<tr>
<td>Samina Abdullah</td>
<td>Mathew Chandy</td>
<td>Margaret Herro</td>
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<td>Emad Aboul-Hosn</td>
<td>Diane Charbanic</td>
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<td>Durango Alderson</td>
<td>John W. Chromy</td>
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<td>Annie Alexandre</td>
<td>Tara B. Clifford</td>
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<td>Susan Amrose</td>
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<td>James Anderson</td>
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<td>Tamara Arsenault</td>
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<td>Mark Asel</td>
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<td>Sue Azaiez</td>
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<td>Curtis Backus</td>
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<td>Murl Baker</td>
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<td>Linda Barrocas-Meyer</td>
<td>Heather Diah</td>
<td>Yves-Renee Jennings</td>
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<td>Leo Bartolucci</td>
<td>Lea Dooley</td>
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<td>Christine Beck</td>
<td>Michael E. Doyle</td>
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<td>S. E. Benson</td>
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<td>Youssef A. Beydoun</td>
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<td>Caroline E. Blakely</td>
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<td>James J. Blanchard</td>
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<td>Rachel Blum</td>
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<td>Heather Boudreau</td>
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<td>Amanda Bown</td>
<td>Vince Gamberale</td>
<td>Earl Koger</td>
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<td>Paul and Maxine Bradley</td>
<td>Dana Gannon</td>
<td>Sheldon Krantz</td>
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<td>Diego and Rana Brasioli</td>
<td>K. Gardner</td>
<td>Karen Krupnik</td>
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<td>Patricia Bravo</td>
<td>Ronald Geary</td>
<td>Mika Kyprianides</td>
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<td>Brannon Brewer</td>
<td>James Gelvin</td>
<td>Gregoria Lara</td>
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<td>Tina Brown-Chambers</td>
<td>Richard Gephardt</td>
<td>Tilly Lavenas</td>
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<td>Ellen Brulte</td>
<td>Marianne C. Gillet</td>
<td>Arlene Lear</td>
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<td>Richard F. Brumme</td>
<td>Steven Greenberg</td>
<td>Carl Leonard</td>
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<td>Judy Bryant</td>
<td>Ziad Halaby</td>
<td>Donny Lieberman</td>
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<td>Cheryn Buckman</td>
<td>Kathleen Hallum</td>
<td>John Lindell</td>
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<td>Samuel E. Bunker</td>
<td>Harutune Hamassian</td>
<td>Gordon E. Lindquist</td>
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<td>Alice Burch</td>
<td>Gretchen Handwerger</td>
<td>Ralph Lobdell</td>
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<td>Nancy Campbell</td>
<td>Paula Hanley</td>
<td>Scott Lockman</td>
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<td>Danielo Cardona</td>
<td>Kathleen Hart</td>
<td>Deborah Loomis</td>
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<tr>
<td>Tara Caverzasi</td>
<td>Jennifer Henshaw</td>
<td>C. P. Lucas</td>
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</tbody>
</table>
INDIVIDUALS (cont’d)

Jean G. Lujan
Tracy Lyda
Raymond Lynch
Randall Lyness
Jane P. Madden
Gregory J. Mallon
Walter and Tasha Manzano
Amy L. Margerum
Amira Matar
Don H. McCready
Patti McPeek
Jeffrey A. Meer
Joan Meer
Caroline R. Merriam
Mark Miller
Ami Minteer
Peggy Montgomery
Christine Mulligan
Mark W. Murray
Wald and Danice Najjar
Connie Newman
Mary Martin Niepold
Robert I. Nooter
Mary O’Shaughnessy
Khuloud Odeh
Jody K. Olsen
Nasir Oritola
Bruce Parmelee
Sharifa C. Pastori
Mara Patermaster
Guy and Caroline Patton

Katherine Pela
Kimberly Perron
William J. Phelps
Thomas Potvin
Larry Rahn
Heather B. Ray
David Reyad
Janet Rivettcarnac
Angela Roberts
Oorbee Roy
Arlene Rudder
Emily Russell
James Russo
Nancy Hayim Sagon
Chris Sale
Sofia A. M. Saleh
Carol R. Schaer
Diane Shammas
David M. Sloan
Richard Solloway
John J. Sommerville
Geoff Speck
Raghavan Srinavasan
Judith St. Fort
Gale St. John
Walter F. Stadtler
Danielle Steel
Ronald D. Stegall
Skyler Stegall
Karen Tabb
Sylvio Tabet

Jonathan Temin
Marc Temin
Susan Temkin
Richard Thorpe
William and Violet Tomp
Pamela Treffehn
Barbara Turner
Kathleen Uber
Adaku Uche
Robbert van Duin
Lisa Vercauteren
Tom Verdoorn
Randall Wagner
Jennifer Walden
John M. Walden
Jason Wares
Wallace P. Warfield
David A. Weiss
Tim Wennrich
Regina Wheeland
John C. Whitehead
Alberto Wilde
Bryan Winston
Dave and Becky Wood
Mary Wynne
Sunia Zaterman
John H. Zentay
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Financial Record

COMBINED STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS FOR THE YEAR ENDED SEP 30, 2007

Revenue and Support
- Grants: $225,948,935
- Contracts: $1,122,141
- In-kind contributions: $12,844,932
- Interest and investment income: $8,889,813
- Other Income: $27,941
- Total Revenue and Support: $269,330,856

Expenses
- Technical Assistance: $201,472,456
- Capital Assistance: $3,669,872
- General and Administrative: $16,423,946
- Contributed Services and goods: $18,897,094
- Total Expenses: $240,463,368

Change in net assets before other items: $28,867,488

Other Items
- Currency gain (loss): $705,881
- Net gain from related entities and combined entities: $3,046,936
- Change in Net Assets: $32,620,305

Net assets at the beginning of the year: $54,233,875
Net assets at end of year: $86,854,180

General and administrative expenses as a percentage of total resources revenue and support: 6.10%