CHF International is an international development organization founded in 1952 that works in post-conflict, unstable and developing countries. Our mission is to be a catalyst for long-lasting positive change in low- and moderate-income communities around the world, helping them improve their social, economic and environmental conditions. CHF is a politically neutral, non-profit 501(c)(3) organization.

CHF brings together communities, government bodies, local organizations, donor agencies and the private sector to design and implement our development programs (see pages 8-19). We bring to bear all of our relevant areas of expertise to the needs identified by our partner communities (see pages 20-42) and through integrated, holistic programming, we help people around the world to meet their needs in difficult circumstances (see pages 43-60).

Our aim is to leave behind a legacy of sustainable change and communities that are empowered to drive their own future development. To do this, we are guided by the following principles:

**We follow community priorities**
CHF actively seeks out the needs of the communities where we work through participatory action. We listen to those needs and undertake our work on the basis of those needs.

**We are demand led**
CHF only undertakes projects that the community states as a priority. Once the demand is no longer there, CHF passes on the completed projects into the suitably prepared hands of the community and local authorities.

**We work locally**
CHF employs local labor, uses local materials, and creates solutions that are appropriate to the region where they are implemented. Over 95% of our people are from the countries – even the communities – where they work.

**We build self-sufficiency**
The aim of all CHF’s work is to build the capacity of local partners, governments and the private sector to create communities who are economically, socially and environmentally self-sufficient.

**We form productive partnerships**
CHF International partners with communities, government, the private sector and other international and local organizations in order to ensure that our projects have the greatest positive impact and value possible for the communities with whom we work.
# Table of Contents

**Letter from the Chairman** 4  
**Letter from the President** 5  
**Where We Work** 6  
**Who is CHF International?** 8  
**Areas of Expertise** 20  
**Case Studies** 43  
**Visiting International Professionals** 61  
**Leadership** 64  
**Key Donors and Partners** 68  
**Financials** 70  
**Stewardship** 71
The terrible destruction wrought upon Haiti by the earthquake of January 12, 2010, does not need to happen again.

For me, the earthquake has a personal side. As a junior Foreign Service Officer almost three decades ago, my first overseas assignment was Haiti, where I spent two fascinating years in Port-au-Prince. It is sad to see so many of the landmarks that I know so well destroyed, but that pales in comparison to the horrific figures of death and displacement that we all have seen reported since the quake struck.

Similar earthquakes in more developed countries cause far less damage and are often barely reported. And even within Haiti, the damage was not uniform. Since 2006, CHF International has been undertaking the largest USAID-funded jobs creation and infrastructure building program in Haiti. In that time we have built many bridges and roads, schools, hospitals and markets (you can read about a major project of this kind on page 47). Not one of our constructions collapsed or experienced anything more than the most minor earthquake damage. In fact, many of our buildings were used as shelters immediately after the earthquake, and informal settlements were put up on the stable surfaces of our roads, with drainage systems we built used for sanitation.

CHF International builds to international standards. By the time of the earthquake, we had employed over 130,000 Haitians in our projects. As we do around the world, in Haiti we work with local communities at every step of the projects we undertake, employing them in construction work and educating them in safe construction techniques so that the next generation of infrastructure is not vulnerable to earthquakes or hurricanes. We aim to leave behind a highly skilled workforce whose lives and livelihoods have not only been improved by our work, but who have the knowledge, the skills and the tools to pass on this knowledge to others and direct their own lives. Since January 12, CHF has been engaged in rubble removal, building transitional shelters, and in job creation programs to get those who were displaced back on their feet and into productive livelihoods.

Haiti is only one of the countries where CHF works with grassroots, community-based programs. You can read about many of them inside this report. In an ideal world, there would come a day when CHF International would no longer be needed; in the meantime, though, the needs continue to be great, and we hope we can count on your support to help us in building a better world. To know how we go about achieving this goal, please read through this 2009 edition of Building a Better World.

David A. Weiss
Chairman
Each year we produce Building a Better World to keep you informed of CHF International’s work with communities around the world in the preceding year. The report shows how we have developed, what we have learned, and the direction in which we are traveling together.

After 25 years at CHF, I also have a longer term perspective. I started as the Country Director in Costa Rica in 1985, as part of a Central America-wide cooperative housing program. In 1992, I became President and CEO and since then, I have witnessed the vast growth and expansion of CHF International into the reputable and outstanding organization it is today.

Our growth and expansion are evidence of the hard work and combined efforts of the thousands of people around the world that make up the CHF family: our staff in over 25 countries every year, the communities we work with, our partners and our donors. The integrity I have witnessed in our people and the quality of their work are at the core of our success. Over the years, we have diversified the work we carry out, expanding far beyond housing into economic development, lending programs, health, emergency response and much more. By working with experts from around the world we find solutions to intractable challenges, and by bringing together these different areas of expertise, we give communities the tools they need to direct their own development. We teach, we learn in turn, and we teach again.

Our expansion also comes from diversifying the nature of our funding and support. CHF leverages the investments of a wide array of donors, governments, foundations, corporations, communities and individuals. We ensure that we make the most of every dollar spent on our programs and that our efforts are invested in building a legacy of strengthened organizations, communities and governments in the countries where we are present.

At the end of September 2010, I will retire as President and CEO of CHF International. Over a quarter century, I have repeatedly witnessed the validation of the ideas and concepts of community-based development that I first experienced as a US Peace Corps Volunteer in 1962. Early in my development career in Latin America, I felt a great kinship with the people. But over the course of my career I have worked around the world, and I have found that same spirit of warmth and hospitality wherever I go. The thousands of people and communities around the world with whom we have worked make CHF what it is today. So much more unites us than divides us. Through collaboration, participation and cooperation, together we can build a better world.

Michael E. Doyle
President and CEO
Countries where we have worked since 1952

Countries where we worked in 2009
In 2009, CHF International worked in:

- Afghanistan
- Armenia
- Azerbaijan
- Bosnia
- Colombia
- Ethiopia
- Georgia
- Ghana
- Haiti
- Honduras
- India
- Indonesia
- Iraq
- Jordan
- Kenya
- Lebanon
- Liberia
- Mexico
- Mongolia
- Romania
- Rwanda
- Serbia
- Sudan
- West Bank & Gaza
- Yemen
Who is CHF International?

CHF International is an international development organization founded in 1952 that works in post-conflict, unstable and developing countries. We partner with communities around the world to help them to direct the improvement of their lives and livelihoods. We believe that the people best suited to decide what a community needs are the people of the community itself.

CHF is a politically neutral, non-profit 501(c)(3) organization, that prides itself on an approach which is accountable, efficient and effective.
Why do we do what we do?

Development means improving the economic, social and environmental conditions of communities in developing and unstable countries. In practical terms development means, for example: increasing the prosperity of a country from the individual, family and community levels up; empowering people to participate in their own governance; and building the resilience of people against health challenges. Long-term, sustainable development leads to stability and security; it reduces incentives to violence; reduces vulnerability to natural disasters; and decreases the amount of time it takes to recover from natural and man-made emergencies.

These changes benefit not only the people of the countries where we do our work, but the whole world.

How does CHF work?

CHF brings people together.

- We bring together communities, government bodies, local organizations and the private sector to design and implement our programs.
- We bring international technical experts and local knowledge and expertise from each community together to ensure we address needs in the most effective, integrated way possible.
- We effectively leverage funds from governments, foundations, local groups and the private sector to maximize impact and get the most value for our development dollars.
• We build the capacity of local partners, organizations, government and communities to be economically, socially and environmentally self-sufficient and able to withstand crises. In so doing, we leave behind legacy organizations that can continue our work once we are gone.

• We are accountable to our donors and the communities we work with around the world.

Community

CHF practices community-led development. We engage with communities through participatory methods that begin with community-wide meetings and lead to elected community councils. The council then leads the decision-making and prioritization process.

The council and community are closely involved in contributing to the project through money, labor or materials, designing the project, appointing local contractors and dealing with local government and other bodies who need to be involved in the project. When completed, it is the council that signs off on the project, before receiving ownership. Involvement and ownership translate to a higher likelihood of long-term sustainability.

Government

Completed projects often must be maintained by the local government, which needs to be involved from the earliest stages of design. In many of the countries where we work, especially post-conflict settings, local government and community interaction is uncommon, so CHF plays an important role in providing training to both sides on how to interact constructively. When necessary, CHF engages all levels of government in a project from the beginning to ensure their support.

Local organizations

CHF also engages with local organizations, faith-based, community-based, or otherwise, in our project design and implementation. They bring local knowledge and expertise to our work. At the same time, we work to build their technical capacity (see page 16).
INDONESIA: Community volunteers at the center of reconstruction

In Indonesia, funded by USAID/OFDA, CHF responded to the September 2009 earthquake that rocked Padang with a transitional shelter program, housing more than 5,000 families. Local community volunteers played an essential role in the program, including 30 volunteers from the engineering department of Andalas University. Additionally, CHF partnered with the Civil Engineering and Planning Department of the University of Bung Hatta in Padang, to provide disaster risk-reduction training. Hendri Warman, the Dean of Civil Engineering and Planning at Bung Hatta, said: “This partnership will help communities to build back better. Our work with CHF is part of our commitment to encourage community resilience after disasters. We are happy to have this partnership because we believe that this can be a model for our future activities in earthquake recovery.”

“A family who lost their home in the Sumatra earthquake stand in front of their CHF and volunteer-constructed transitional shelter.”

“...We believe that this can be a model for our future activities...”

Hendri Warman, Dean of Civil Engineering and Planning, University of Bung Hatta
Private Sector

CHF believes that understanding the role of the local and international private sector is essential to empowering communities around the world. Our experience is that the private and not-for-profit sectors can learn from each other and that the interests of the people we work with are best served by the two sectors doing business together with a double bottom line, matching commercial and community needs.

Partnerships can vary in shape and size, for example:

- Providing workforce training to create skilled employees for demand industries,
- Expanding access to capital for small- and medium-sized enterprises,
- Linking local suppliers to international firms, and
- Advising corporations in how they can achieve greater social and shareholder impact with their investments.

For a list of our corporate partners see page 68.
HAITI: Working with the private sector to train skilled workers

The construction sector is Haiti's largest in terms of overall revenue, but its growth has been slowed by a dearth of skilled labor. CHF and Haytrac, Caterpillar's authorized dealer in Haiti, formed a partnership that created dual returns and met complementary objectives. Haytrac donated land, training equipment and Caterpillar machines, CHF provided training and a workforce development curriculum, and USAID provided donor funding.

This partnership established a new training center for Caterpillar operators and met Caterpillar's critical need for the development of a skilled labor pool while also creating more than 100 long-term jobs. After the earthquake in January 2010, CHF employed the graduates of our training program in clearing rubble from major highways, canals and public buildings in Port-au-Prince.

“I believe that now I will be able to do something with my life because you learn something today in order to be able to work tomorrow; so you can help your parents and family and you can achieve something.”

Romelus Robenson, Haytrac/Caterpillar training graduate

Carline Pierre Jules, Germaine FilsAime and Emanise Dorcely were trained as heavy machine operators by CHF in partnership with Haytrac. They were subsequently employed to remove rubble after the January 2010 earthquake.
Leverage

“How can we get the most for our development dollars?”

This is an important question being asked more and more frequently. CHF International’s answer is leveraging.

CHF International is funded by many organizations, from US government bodies to overseas development agencies, major foundations, corporations and loyal supporters of our work. We are also funded by the private sector, communities and governments in the countries where we work, worldwide.

Governments, corporations and organizations who wish to undertake development may find it difficult with limited funding; but CHF International is able to bring investments together to maximize the positive impact of these funds and achieve more “for our development dollars.”

Overall, this means that CHF’s total expense on administration and fundraising each year varies between 5 and 9%, one of the lowest levels among international NGOs. The funds we receive are put to their maximum use in an efficient, effective and accountable manner, with positive results for millions of people around the world each year.
IRAQ, KOSOVO & ARMENIA: Leveraging funds for greater impact

In Iraq, under the USAID-funded Community Action Program, where we work with communities to implement infrastructure, jobs creation and municipal development, 67% of all project costs are met by funds that we generate through our relationships with the government of Iraq and the communities with whom we work.

In Kosovo, CHF has been undertaking USAID-funded schools rehabilitation programs to ease severe overcrowding and provide a safer, more comfortable learning environment for students. So far, over 26,000 students are enjoying improved facilities. We collaborate closely with the government of Kosovo which shares 50% of construction costs – over $2 million so far.

In Armenia, CHF is undertaking a $2.7 million USAID project designed to generate employment by improving infrastructure. By working closely with the community, local government, local organizations and the private sector, we have generated an additional $1 million investment toward the community's aims.
Building Capacity

“Building capacity” means improving a country or a community’s ability to meet their own needs more effectively. Effective capacity building happens when a country’s local knowledge interacts with outside expertise that is not present in that country. And it works both ways – the local and outside experts learn from each other.

CHF International’s experience is that the most effective model for staffing a project is a small number of expatriate technical experts working alongside a large corps of expert local staff members. So CHF operates with between 95-100% local staff in any given context. Expatriates bring technical expertise that may not exist in a country and they can bring ideas and initiatives from other environments. Expatriates need not mean ‘American.’ CHF uses regional expatriates and, additionally, many of our local staff become expatriate technical experts in other countries, engendering cultural understanding and knowledge exchange from Haiti to Iraq, Serbia to Afghanistan and Belgium to Honduras.

As a country’s local capacity increases, expatriate staff can be phased out, as in the case of our lending institutions, most of which are already in the process of becoming locally registered companies, run entirely by national or regional staff.

This model of partnership makes it possible for countries to learn from each other, for technical expertise to be transferred in a timely and useful fashion – and to create communities and societies that are self-directed.
LEBANON & COLOMBIA: Using local expertise

Although an American-headquartered organization, CHF International does not believe in borders when it comes to talent, knowledge and getting the right people for the job. Overall, our expatriates are nationals of 35 countries from around the world, in addition to 95% of our staff being from their home country.

CHF’s team in Lebanon is entirely made up of Lebanese nationals with many years of experience overseeing programs covering local economic development, micro and middle market lending, education, agricultural development and community building between Palestinian and Lebanese communities. Likewise, in Colombia, where CHF assists internally displaced persons across the whole of the country, our staff is made up of Colombian nationals. In 2009, CHF Colombia oversaw programs especially aimed at the disabled displaced and at providing counseling for families of missing persons.

“I believe capacity building is the bridge for sustainability. After working for CHF in Peru, Indonesia and Afghanistan, I have been able to bring my passion for helping my own country into my job and I work to share what I have learned from different people, cultures and work experiences with all of my staff in Honduras.”

Milton Funes,
CHF Country Director, Honduras

95% of CHF International’s staff is from their home country or community.
Legacy

The nature of CHF’s work means that our vision of a better world is one where we no longer need to exist. And this is what we are building. Our focus in any program is to build the capacity of the local population to undertake their own development.

CHF does not embed itself in a country. Where there is a demand and a need, we address it. But throughout the process of addressing that need, we aim to build the capacity of existing local organizations or create legacy organizations that can do our job when we leave.

Accountability

Every cent we spend is accountable to the donor, whether the US government or individuals from around the world. CHF International is accountable to US law, undergoes strenuous annual audits and fulfils all legal requirements to ensure that the people we employ and our beneficiaries are those intended to benefit from our work. See our section on Leadership, Partnership, Stewardship beginning page 63 for more details.
CHF’s work in Kenya, funded by the US Centers for Disease Control and the President’s Emergency Plan for AIDS Relief, aims to leave behind a legacy of local organizations to enable Kenyan communities to live and thrive despite HIV/AIDS. True to CHF’s belief that local communities and individuals are the center of all development solutions, our program in Kenya started with an assessment of the 46 diverse organizations’ capacities. Based on the results, customized training and technical assistance packages were individually designed for each organization, which range from community-based to faith-based and non-governmental organizations. Over the past five years of intensive participatory learning, on-site assistance, trainings and monitoring, CHF has successfully built a legacy of local Kenyan organizations with:

- Enhanced technical capacity to provide prevention, care and treatment services to those infected and impacted by HIV/AIDS,
- Improved organizational capacity in critical financial, human resources and program management skills to support continuity of service provision, and
- Improved information sharing and referral systems.
The following sections describe CHF International’s areas of development expertise, illustrated by examples of our work around the world.

**Economic Development** – page 21

**Micro, Middle Market and Mortgage Finance** – page 25

**Infrastructure** – page 29

**Emergency Response** – page 31

**Democracy and Governance** – page 33

**Urban Development** – page 36

**Health** – page 39

---

*Above:*

Participants of a CHF cash for work program in Haiti reinforcing a river bed to help prevent future flooding.
Economic Development

The global recession struck communities in developed and developing countries alike. Many effects have been witnessed in countries where CHF works, such as reduced remittances into Latin America, the price of food rising in Africa and a credit crunch in Eastern Europe. But while the economic instability of the last few years came as a shock to the West, this chronic insecurity is all-too-common an experience for much of the developing world.

CHF International’s work helps communities mitigate the effects of economic shocks by creating opportunities for growth and employment among vulnerable groups and enterprises in impoverished, conflict and disaster-affected areas. From working to keep youth out of exploitative labor, to integrating people living with HIV and AIDS into markets, to improving the infrastructure of major cities, all of these activities feed into the increased economic wellbeing of a community or country.

CHF International’s experience is that the following areas are among those of greatest need in the countries where we work, and these are the areas in which we specialize:

Food Security
Food security is the long-term ability to meet the basic dietary needs of a community. It depends upon the availability of food, community access to the food supply and the most effective utilization of the supply to ensure adequate nutritional content to vulnerable households. CHF International works across these three areas in several ways, such as re-opening food markets and running nutrition campaigns after a conflict or disaster, rehabilitating infrastructure that increases local agricultural productivity, and integrating income-generation and safety-net activities into our programs to enable people to meet their household needs. See Ethiopia on page 32 for an example of this.
Economic Strengthening for Vulnerable Households
CHF helps groups vulnerable to economic shocks build resilience and increase their incomes through growth-oriented economic opportunities. From creating savings and lending groups in the Somali region of Ethiopia, to strengthening cooperatives of smallholder farmers affected by HIV/AIDS, to providing job training and placement for youth in Haiti’s urban areas, these interventions increase community resilience.

Youth Employment
Meeting the demands of industry in the developing world, CHF has created a workforce development model for young people that does not simply involve vocational training but improving the whole range of skills and behaviors required by new entrants into the workforce. Our approach focuses on private sector-driven solutions, working with educational, vocational, government and community-led institutions to meet the labor demands of the private sector.

Value Chain Development
A “value chain” is the full range of activities and services required to bring a product or service from its conception to sale in its final markets. CHF helps micro, small and medium sized enterprises to respond to changing market demands by linking them with markets, financial services and other business service providers, to provide vital economic security for vulnerable communities.

Cooperative Development
Cooperatives can help farmers and businesses overcome resource constraints and improve member access to markets and services through collaboration. For decades CHF has strengthened cooperative competitiveness, helping underserved businesses participate in their markets.

Local Economic Development
Central to CHF’s approach to working locally, our programs build the capacity of local governments, firms and organizations to attract investment through a healthy business environment.

In 2009, CHF’s work in economic development directly benefited 142,000 people, including:

1,315,000 person days of short-term employment generated, including 419,000 for women and 450,000 for young people.

8,888 long-term jobs created.
HONDURAS, MEXICO, LEBANON, YEMEN and JORDAN: The economics of youth

CHF is working with children and youth around the world to improve their educational and employment opportunities.

In line with CHF’s approach to building local capacity, the YEAH program in El Progreso, Honduras, supports 136 youths attending the Instituto Politécnico Centroamericano. These students study electrical engineering, mechanics, apparel design and textile manufacturing and other high demand industries. This program removes barriers to attendance by supplying meals, transport, life-skills training and internships with local businesses. Without this support, many participants would drop out of the program due to financial challenges, leading them potentially to fall into violence, drug dealing and gang activity. Based on community requests, CHF is also undertaking this work in Ciudad Acuna, Mexico.

In Lebanon, Yemen and Jordan, funded by the US Department of Labor, we have worked to both withdraw and prevent children from entering into the worst forms of exploitative labor. Between 2004 and 2010, we have withdrawn over 9,000 children from exploitative labor and prevented over 15,000 children from entering into these conditions.

Accomplishments in Lebanon, Yemen and Jordan include:

9,000 children withdrawn from exploitative labor.

15,000 children prevented from entering exploitative labor.

Funding for the ACCESS-MENA, ACCESS-Plus and CECLE programs in Lebanon, Yemen and Jordan, was provided by the United States Department of Labor under Cooperative Agreement numbers E-9-K-4-0049, IL-17761-08-75-K, and IL-17768-08-75-K respectively.
Although sparsely populated, Mongolia is following a common trend around the developing world of urbanization. CHF is working in urban and peri-urban areas, funded by USAID, to strengthen the ability of businesses to compete in markets. One program CHF is undertaking that involves bringing government and businesses together is the IMPPACTS program.

CHF has successfully implemented the IMPPACTS program in Bosnia and the Philippines and has recently taken the model to Mongolia and Rwanda, as part of larger development initiatives in both countries. IMPPACTS seeks to refine our understanding of how cooperatives can help small-scale farmers and enterprises integrate into competitive value chains. This initiative is also developing better ways of measuring the social and economic impact of cooperatives while working with the local government and private corporate stakeholders to enhance the legal and regulatory conditions for cooperative development.

In Mongolia for 2009:

- Nearly 100,000 person-days of short-term employment were generated.
- 4,207 people were given vocational or business training.

The Chandmani Erdene textile business group in Mongolia was able to access capital through CHF to expand their product line and increase their profits.
Micro, Middle Market and Mortgage Finance

Low-income people, like everyone else, need access to loans, savings and other financial services to help them run a business, build assets and manage household risks. CHF is an innovator in providing locally-appropriate financial solutions. We have pioneered housing microfinance since the 1970s, and have continuously managed credit programs in some of the world’s most challenging environments.

Every program that we undertake is designed to meet the needs of the local context. As a result, we operate a range of models and offer a broad spectrum of products, representing a growing portfolio of over $190 million in nine countries. From 2004-2009 we disbursed over 220,000 loans to low-income customers, totaling more than $550 million, while maintaining an average repayment rate of 95%.

Our three main areas of expertise are middle-market finance, mortgage lending and microfinance.

- Small and medium sized enterprises – the middle market – are recognized as an engine of economic growth, but are often unserved by traditional banking, because the risk is considered too high, and are often excluded from microfinance providers because their capital needs are too large. CHF fills this financing gap by offering loans from $5,000 to $5 million.

- CHF is also expanding its work in mortgage-lending for those previously excluded from such lending products. For example, in 2009, CHF began providing oversight and risk-management services to OPIC for $250 million in fixed-rate mortgage funds in partnership with three Jordanian banks, Arab Bank, Housing Bank for Trade and Finance and the CairoAmman Bank.

In 2009, CHF International:

Disbursed 6,327 housing and 37,180 business loans.

Provided over $141 million in loans, including $28 million to women.

Assisted over 69,000 people through our loans.
Other than olive oil and labor, Palestine’s greatest exports are stone and marble. The industry accounts for nearly 5.5% of the Gross Domestic Product of the Palestinian Territories and although it is dominated by a handful of large companies, there are several thousand small and medium sized companies that work in the sector. The CHF-managed Loan Guarantee Facility in the West Bank recently supported a local company with a guaranteed loan of $50,000 to purchase a hydraulic bridge crane to transfer slabs of marble and granite.

The crane will significantly increase productivity by replacing an existing semi-manual roller and lift which was continuously breaking down and damaging the slabs. The hydraulic crane will also improve the occupational, health and safety environment by significantly minimizing the risk of worker injury during the transfer process.
CHF operates the largest international network of microfinance institutions in the Middle East. Loan programs include:

IRAQ: CHF’s microlending program in Iraq disburses approximately 50% of all small loans in the country and maintains an exceptional repayment rate of above 99%. Since its inception in 2003, the program has disbursed over 87,000 loans and currently serves over 19,000 borrowers with a portfolio outstanding of $33.1 million.

LEBANON: For two consecutive years, CHF’s microfinance institution Ameen s.a.l has been listed in the top 100 of the MIX, ranking second in the Middle East and North Africa region and 17th overall in the world in 2009. The MIX Global 100: Ranking of Microfinance Institutions ranks institutions according to outreach, efficiency, and transparency. Since its inception in 1998, Ameen has disbursed more than 68,000 loans and currently serves over 13,700 borrowers with a portfolio outstanding of $14.9 million.

<table>
<thead>
<tr>
<th>Location</th>
<th>Institution/Program</th>
<th>Portfolio Outstanding</th>
<th>Active Borrowers</th>
<th>Portfolio At Risk &gt; 30 days (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>MIDDLE EAST</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Iraq</td>
<td>Access to Credit Services Initiative (ACSI)</td>
<td>$33,127,343</td>
<td>19,223</td>
<td>0.07%</td>
</tr>
<tr>
<td>Jordan</td>
<td>Middle East Micro Credit Company (MEMCC)</td>
<td>$17,534,090</td>
<td>8,853</td>
<td>0.71%</td>
</tr>
<tr>
<td>Lebanon</td>
<td>Ameen s.a.l.</td>
<td>$14,931,043</td>
<td>13,723</td>
<td>2.25%</td>
</tr>
<tr>
<td>West Bank/Gaza</td>
<td>Ryada</td>
<td>$11,772,008</td>
<td>5,598</td>
<td>6.13%</td>
</tr>
<tr>
<td>West Bank</td>
<td>Loan Guarantee Facility</td>
<td>$46,818,227</td>
<td>195</td>
<td>2.98%</td>
</tr>
<tr>
<td>EASTERN EUROPE</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Bosnia</td>
<td>LIDER</td>
<td>$6,305,729</td>
<td>5,217</td>
<td>7.80%</td>
</tr>
<tr>
<td>Romania</td>
<td>Express Finance S.A.</td>
<td>$9,962,520</td>
<td>2,167</td>
<td>10.71%</td>
</tr>
<tr>
<td>LATIN AMERICA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colombia</td>
<td>Express Microfinanzas (Tier 2)</td>
<td>$5,309,966</td>
<td>67</td>
<td>6.76%</td>
</tr>
<tr>
<td>Colombia</td>
<td>Express Microfinanzas (Tier 1)</td>
<td>$1,808,993</td>
<td>1,363</td>
<td>12.59%</td>
</tr>
<tr>
<td>AFRICA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ghana</td>
<td>Boafo Ltd.</td>
<td>$2,491,287</td>
<td>3,766</td>
<td>5.55%</td>
</tr>
<tr>
<td>Liberia</td>
<td>Liberian Enterprise Development Finance Company (LEDFC)</td>
<td>$1,361,640</td>
<td>22</td>
<td>4.25%</td>
</tr>
</tbody>
</table>

Figures as of December 2009
CHF Finance Group, LLC

CHF International continues to break new ground with the creation of a private holding company. The CHF Finance Group, LLC is a commercial subsidiary that will hold the assets of four of CHF’s locally-registered development finance companies. The Group will allow CHF to raise new funds through a combination of debt and equity investments and technical assistance grants. Over time, it is envisioned that the Group will expand to include other CHF subsidiaries and launch new microfinance operations in new countries.

“It’s been very productive working with [Kiva] and their associates with boots on the ground, like CHF International. I actively recommend contributions via Kiva, particularly with CHF for the West Bank.”

Craig Newmark,
Founder of Craigslist
Infrastructure

9,262,425 people benefited from our infrastructure work in 2009.

8,200 miles of road built or repaired.

2,033 sanitation systems completed.

259 schools built or rehabilitated.

45 hospitals and clinics built or repaired.

36 electrification projects completed.

As part of a business training program in Liberia, CHF interviewed business owners about the greatest challenges to their business. They all ranked keeping accounts and management skills as challenges – but the highest issue they ranked was reliable access to electricity. This is not uncommon in many countries where CHF works. Central to CHF’s approach to integrated development is working in partnership with communities, local governments, ministries and donors to rebuild the critical infrastructure and basic services that low-income, conflict- and disaster-affected families need in order to create a better future for generations to come.

New roads, bridges and electrification projects not only enable transport for better marketing of goods and services in places such as Afghanistan, Serbia and Iraq, but they also bridge borders and encourage trust and dialogue among diverse religious and ethnic groups. Our construction and infrastructure projects promote local employment and vocational training in Haiti, Armenia and Georgia and provide underemployed groups with concrete linkages to resources and skills that will help them better feed their families and support economic development in their communities.

These projects result in both immediate outcomes, such as new schools, health care clinics and homes for the displaced or impoverished, and also longer term, holistic outcomes. Because our infrastructure and construction processes are rooted in democratic decision-making and community dialogue, they promote stability and enhance the ability of millions to engage their local governments and the private sector in realizing shared goals.
Southern Sudan has suffered under decades of civil war. Most of the south’s infrastructure was obliterated and few people have skills for employment. However, with the end of the civil war, the people of southern Sudan have one of the most vital ingredients for success – hope.

Since the Comprehensive Peace Agreement in 2005, Jonglei State, the largest in terms of geography and population in Sudan, has received a growing number of refugees and internally displaced people returning to the area. The returning community is settling near the Nile due to water scarcity.

CHF’s USAID-funded Jonglei Community Assistance Program (JOCAP) worked with government ministries and communities to improve conditions for the residents in Bor, Duk, and Twic East counties by expanding access to water and sanitation facilities, improving community infrastructure, and enhancing government capacity to manage community needs. This included building schools, bore holes to supply drinking water, ministry buildings and educating the community on hygiene and sanitation. Communities’ excitement about JOCAP’s success spread, and has led to CHF increasing the number of communities we partner with, which now extends to most of the regions of the country.

Accomplishments in Sudan in 2009:

- Over 3 million people received clean water every day due to CHF’s water chlorination service in Juba.
- 65,000 people benefited from hospitals and clinics built by CHF.
- 1,047 students benefited from CHF’s schools.

CHF programs in southern Sudan build the capacity of community-based organizations and local government to provide improved services to meet the population’s needs.
Emergency Response

In 2009, CHF:

Built 1,178 transitional shelters.

Distributed food to over 446,000 people.

Provided 46,000 people with emergency kits.

Altogether, assisted over 796,000 people through our emergency response work.

Emergencies can be natural disasters – earthquakes, tsunamis, hurricanes, tropical storms – or they can be man-made disasters – armed conflicts and persecutions. In many cases, man-made conditions exacerbate the impacts of natural disasters. CHF responds to all of these, not only delivering initial life-saving assistance, but also minimizing medium to long-term impacts on communities, helping them in their ability to recover, build back better and return to healthy, productive lives.

From decades of experience in development, CHF knows that even in the immediate assistance phase we need to consider the long-term. This means we develop innovative programs unlike those produced by other agencies. We provide integrated services in the case of emergency response, from livelihood regeneration, protection and shelter to psychosocial support and access to financial services. Our work focuses on three main areas:

- **Risk Reduction** involves educating communities in proper construction techniques and proper placing of buildings, what to do in the event of a disaster, and helping plan with local communities and government to lessen the impacts of future disasters.

- CHF’s **Transitional Shelters** are durable temporary homes that meet international standards and enable a family to live and thrive during the transitional phase between shelter in the immediate aftermath and permanent, fully constructed housing. These are built using community input and often incorporate surviving pieces of a family’s home to minimize disruption. CHF’s transitional shelter models have become international models used worldwide by agencies including the International Federation of the Red Cross.

Above:
CHF staff assessing damage after the 2009 earthquake in Sumatra, Indonesia.
• CHF looks to provide disaster-affected communities with methods of Livelihoods Generation to help them through the period between disaster and a return to normalcy. One of the most effective ways of doing this is to employ communities in the clean-up of their surroundings. CHF has undertaken this recently, for example, in Indonesia following the October 2009 earthquake (see page 11), after the war in Gaza (page 44), and in Georgia, following the conflict with Russia in August 2008 (page 58). At the time of the production of this report, CHF is employing thousands of Haitians in rubble removal in earthquake afflicted areas of Haiti.

ETHIOPIA: Addressing chronic food insecurity

Ethiopia’s Somali region faces a protracted food crisis that requires an integrated approach to agriculture, livestock, markets, water projects and activities at the household and community level. Since 2005, CHF International, with funding from USAID, has introduced solutions to improve food security in the region by providing livelihoods opportunities, increased food and fodder production, protection of assets and increased access to clean water.

To assist the region’s most vulnerable households, CHF established an approach that revolves around “Asset Building Groups.” These groups provide a foundation for community organization, income generation, group saving and lending, and education about health and sanitation. This approach engages communities, so that they can ensure their own long-term food security. Asset Building Groups gain skills and provide input in devising income generation efforts that will benefit from their collective productive capacity and bargaining power on the market. Members reinvest their incomes, acquire additional assets and work to build a buffer against drought, floods or other shocks.

In Ethiopia in 2009:

144,000 residents benefited from our water and other infrastructure projects.
Democracy and Governance

Democracy is on the rise. One hundred and twenty-three countries in the world are now democratic. But being democratic in principle does not always translate to practice, and many millions of people throughout the world, whether by intention, internal conflict or a lack of developed systems, are left without a voice in their own affairs.

For many years, at CHF we have used our Participatory Action for Community Enhancement (PACE) methodology to bring communities together to voice their needs, prioritize projects, contribute support, and ensure maintenance and follow-up of completed projects. The same methodology is used to bring together groups who would not usually work together, because of ethnic and sectarian tensions or conflict, to help them address their shared challenges, negotiate and prioritize solutions peacefully. Through the PACE process they learn that cooperation is a key ingredient to improving a community’s future.

Good governance, however, is not just about empowering communities to advocate for their needs; it also requires local, municipal and national governments to be prepared to listen and have the capacity to take action. CHF trains governmental bodies so that they know how to respond to an active community, operate transparently, and understand the processes of participatory government. Democracy and governance work informs every aspect of CHF’s operations. By developing communities with a voice and government that knows how to respond to that voice, CHF is giving both communities and governments the foundations necessary for building a better world together.

1,247 government bodies received institutional capacity building assistance.

39,259 community members sat on CHF-established community councils, including 21,951 women.

Over 8.5 million people were served by CHF community councils.

Above:
A community-wide meeting in Ibrahim Al-Khall village, Iraq.
IRAQ: Bringing communities and local governments together to build back better

In the seven years since its inception, the USAID-funded Community Action Program (CAP) has implemented thousands of infrastructure repair and development projects in Iraq, and has been a building block of democracy by instituting grassroots, democratic Community Action Groups (CAG) throughout the country. CHF is now working to further integrate local government into community participation by implementing a training program for local governments with its experienced partner, the International City/County Management Association.

The Keesh area of Wassit is composed of a number of impoverished villages that have long suffered from lack of access to drinking water. People in these villages have depended on contaminated water from old wells for drinking and washing for many years, causing water-related diseases – such as cholera and yellow fever – to spread easily.

CHF International first met with this group of communities in early 2009. After meeting with local leaders and holding a community-wide meeting, the community elected a group of representatives to serve on the CAG. The CAG was then given training on how best to identify the needs of the community. For Keesh residents, the decision was easy. Competition for scarce clean water resources had led to strained relations between two villages, one Sunni and one Shia. The top priority was to find a way to provide fresh drinking water.
With the cooperation of the local government and with regular input from CAG members, CHF provided 15 water tanks that give access to fresh, potable water to poor families in the area. In addition, due to the participatory method that brought together members of the different communities to solve their problems, the project was able to improve the relationship between the two sparring villages, easing the sectarian tensions and giving them cause to celebrate. Elders from the two villages even came together during the holy month of Ramadan to break their fast in a banquet celebrating the completion of the project.

In 2009, CHF’s accomplishments in Iraq included:

- **Over 2 million** people served by CHF’s Community Action Groups.
- **Over 47,000** Iraqis were given access to clinics or hospitals.
- **Over 61,000** Iraqis now have improved access to clean water.
- **Over 122,000** people with improved access to electricity.
Urban Development

In 2008, for the first time in history, more than half of the world’s population lived in urban areas. Of that urban population, almost a third, or 924 million people, live in slums. While the causes behind these massive shifts of humanity are complex, including both the ‘push’ of rural poverty and the ‘pull’ of potential employment in cities, the reality is that most slum dwellers live in abject poverty. The increase in numbers of people living in slums imperils already limited access to housing, water, sanitation, solid waste management, transportation, employment, health care, law enforcement and environmental protection.

CHF’s urban development projects integrate aspects of infrastructure improvement, access to credit, employment generation, health interventions and civil society and governance. We specialize in empowering and building the capacity of local partner organizations so that they are able to undertake projects themselves and with greater impact upon the people in the communities with whom they work.

Above:
A paper recycling facility in Bangalore, India, that employs slum residents to make paper products for consumers.
How do you create economic opportunities for thousands of workers who are excluded from the traditional employment market? You create a virtual marketplace. As part of its SCALE-UP program in India, funded by the Bill & Melinda Gates Foundation, CHF has been working with LabourNet to massively increase its reach and effectiveness in connecting day laborers in the slums of India with much-needed employment.

In Bangalore, India’s technological hub and the third largest city in the country, there is a sizeable professional class with constant labor needs, whether plumbers, housekeepers, drivers or office helpers, and with over 580 million mobile phone connections, India has the second largest telecommunication network in the world. LabourNet connects the employers and job-seekers using mobile technology, such as automated, multilingual SMS text messaging and Global Positioning System applications. LabourNet provides access to qualified, reliable, and skilled workers for Bangalore’s growing professional class, while for the worker, in addition to employment, it provides training, access to health insurance and the ability to open bank accounts. Since CHF began working with LabourNet, the number of workers signed up has grown from 2,500 to 22,000.

India’s slum population has doubled in the last two decades, rising from 27.9 million in 1981 to 61.8 million in 2001. LabourNet is providing a market-based example of how this population can rise out of poverty.
GHANA: Upgrading slums and expanding access to credit

In Ghana, CHF is undertaking a series of programs to address the needs of slum dwellers in one of the most rapidly-urbanizing countries in the world. Without an integrated approach focusing on the inter-connectedness of the slum dwellers’ needs, these growing cities will continue to be plagued by poor housing and sanitation, and little access to livelihood opportunities.

CHF is engaging the Ghanaian people through:

**Microfinance:** Established in 2007, Boafo is a microfinance joint venture company established by CHF International and HFC Bank Limited, designed to extend financial services to low and moderate income households in Ghana. Boafo, which means “helper” in the local Twi language, works with borrowers to improve their shelter, businesses, education and other opportunities.

**Integrated Urban Development:** Through funding from the Bill & Melinda Gates Foundation, the SCALE-UP program, which also operates in India, addresses all aspects of urban development by integrating economic development, health and sanitation, microfinance, infrastructure development and municipal governance into a truly holistic program that gives a meaningful voice to slum-dwellers and enables them to direct their own development.

Into 2010, funded by USAID and the Bill & Melinda Gates Foundation, we have new projects that are addressing water and sanitation and youth employment respectively, expanding our coverage of the needs of the people of Ghana.

---

Results for 2009:

$5.5 million total value of business loans disbursed by Boafo.

2,700 loans disbursed to businesses and homeowners by Boafo.

48,000 people benefiting from CHF water and sanitation and housing programs.
Health

In 2009, nearly 2 million people benefited from our HIV/AIDS programs.

1.3 million people benefited from other CHF health programs.

347,000 people accessed health-related programs due to CHF training.

102 local organizations participated in CHF capacity building programs.

CHF’s work in health focuses on increasing vulnerable households’ access to health and social services. We work to strengthen local structures, institutions, and communities to better care, treat and prevent illness. In all that we do, our aim is to build the resilience of vulnerable people through a holistic, integrated approach that enables positive living and health-seeking behavior. CHF has developed an integrated approach to health, drawing upon our existing organizational strengths of community mobilization, economic development, infrastructure development, governance, capacity building, water and sanitation, and urban development.

CHF’s health work focuses on:

- Building the capacity of community based organizations that provide health services to vulnerable households.
- Increasing access to prevention, care, treatment and support services for people living with HIV/AIDS, affected by HIV, or those at risk of contracting HIV.
- Promoting improved hygiene and sanitation by ensuring access to clean water, healthy sanitation, and community-level behavior change.
- Preventing malaria by distributing insecticide treated nets and increasing community awareness of ways to prevent malaria.
- Preventing gender-based violence through community mobilization and education of key service providers.
- Promoting sustainable approaches that help vulnerable people to work their way out of poverty and address their health needs. This may be, for example, workforce training for child-headed households or small scale entrepreneurial development.
HONDURAS: Angelica’s Story

CHF International is the Principal Recipient for the ‘Global Fund to Fight AIDS, Tuberculosis and Malaria’ in Honduras. We oversee programs designed to help minimize the spread and mitigate the effects of HIV/AIDS and Malaria, working with local partners across the country. Angelica works for one of our partner organizations in Honduras, helping people who live with HIV/AIDS and those who work in high risk environments.

Angelica’s doctors never told her she was HIV positive. They didn’t even tell her that they had tested her for HIV. They also neglected to tell her that if she had her baby through a natural birth and breastfed him, this would increase his chances of contracting HIV from her by 40%. By the time the doctors told her, it was too late.

Angelica lives with this knowledge. But instead of being angry about her situation she has decided to help others in situations similar to hers. Despite living in poverty, Angelica has access to HIV treatment medications. Her day begins with the medicine regimen that she and her son Daniel must follow, then, after sending her children to school, she goes to assist other people living with HIV.

If it weren’t for the universal access to this treatment guaranteed as part of the integrated HIV support program in Honduras, Angelica and Daniel would not have access to this treatment, which has an annual cost of $600.

Angelica’s week begins by taking the bus to the Holistic Treatment Center at the Medical School where she is a health facilitator. Angelica visits people who are ill and seldom able to make the journey to the Center. She regularly visits 46 people at their homes who suffer from terminal illness, who have abandoned their treatment regime, or patients with drug addiction problems or alcoholism.

In Honduras, in 2009:

Over 345,000 people accessed HIV/AIDS-related healthcare through CHF.

With support from local organizations, Angelica and her son, Daniel, are encouraging others to live positively with HIV and AIDS.
Angelica also coordinates “The Rising Sun” self-help group at the Medical School. She has been a counselor for this group of 30 HIV positive patients for over a year now and works hard to provide them with a space where they can give and receive social and emotional support.

On Tuesdays she starts visiting her patients whom she offers palliative care such as bathing, teaching them to take their medicine, and preparing their food. Over two weeks Angelica visits all of her patients and encourages them to re-start treatment, take their medications, and provides counseling around the stigma and discrimination they face. After making home visits, Angelica always takes time to pass by the market to visit sex workers. She asks them if they have condoms and if they are using them; if they don’t have any, Angelica gives them some. Sometimes they tell her about their health concerns and they trust Angelica enough to go to the health center with her.

Angelica was one of the first people in Honduras to publicly speak about her HIV positive status. Her strength has enabled her not only to care for others directly through home based support but also to speak publicly on HIV prevention. One of her key messages is to convince people that having HIV does not mean a death sentence. “When they speak of HIV/AIDS, people imagine a fragile, thin person. When they see a muscular and healthy person – like me – they don’t think that person has HIV. I show them that you can’t identify people with HIV by their physical appearance. That is why it is so important to use protection.” Angelica has already lived longer than she initially imagined when she learned of her HIV positive status. Eight years later, she and her son continue to be a testimony to the importance of holistic treatment, which includes not only appropriate medical treatment but also sensitive, capable and trained health workers.
Above:

CHF health programs increase community awareness of ways to prevent malaria.
The following case studies of our work in selected countries show examples of CHF International’s integrated approach to development in more detail.

**The Gaza Strip** – page 44  
**Haiti** – page 47  
**Afghanistan** – page 51  
**Liberia** – page 54  
**Georgia** – page 58

Above: Residents celebrate the completion of a CHF-constructed aqueduct, which brings fresh water to their town in central Afghanistan.
In late December 2008, conflict between the Gaza Strip and Israel drastically escalated, culminating in a major Israeli military operation that lasted until January 18, 2009. The Gaza Strip was left in a state of destruction, with over 15,000 homes damaged or totally destroyed and thousands of families homeless, a situation exacerbated by the continued blockade of the Gaza Strip that has made major reconstruction work impossible.

Throughout the conflict, even as bombs were falling and other aid agencies were struggling to mobilize their response, CHF International was distributing food to vulnerable families all over the territory. By the end of the conflict, we had supplied life-saving food rations to over 200,000 Palestinians and distributed household supplies and plastic sheeting to weatherize affected hospitals, homes, universities and other NGOs’ facilities.

The key to our ability to help the people of Gaza was our knowledge of the community. CHF International has been working in Gaza, without interruption, since 1994. Our earliest project was a housing microfinance program which exists to this day and is now in the process of becoming an independent, locally registered microfinance institution. Ryada, meaning ‘pioneer,’ provides micro and small loans to low- and moderate-income Palestinians for home improvement and business development, or to buy apartments or residential land.

CHF implements Ryada in cooperation with five banks working in the West Bank and Gaza, two of which share the capital investment of the loans. CHF handles loan application processing, underwriting, collection and general loan maintenance.

Additionally, since 2002, CHF has been partnering with the UN World Food Programme to provide food to tens of thousands of Palestinians in exchange for training or work in their communities.
Through these and many other programs, CHF has come to know well Palestinian communities across the Gaza Strip, and their food security, employment and economic situation. So, even as the military operation was ongoing, our community mobilizers could tell us the situation in each area of the Gaza Strip – where it was safe to give out food and shelter items and where it was too dangerous.

Quietly, without media coverage or fanfare, CHF gave out food to more Palestinians in need than did any other aid agency during the conflict.

Since the end of the conflict, we have continued these programs, and are also addressing the evolving needs of communities living under a blockade. Working closely with the donor community and other partners, CHF has helped Gazans with shelter rehabilitation, cash for work and other early recovery programs. To assist local and donor communities in identifying reconstruction needs, CHF undertook a major housing damage assessment of over 26,000 affected Palestinian homes in Gaza, which will serve as the database of reconstruction needs once appropriate materials are allowed access to Gaza.

Substantial shelter rehabilitation and reconstruction efforts are more of a challenge. Necessary construction materials like cement and steel are not allowed into the Gaza Strip. Funded by USAID, CHF has provided temporary shelter materials to help in weatherizing damaged homes, as well as providing food, hygiene and cooking kits for internally displaced and host families. With the support of the UK’s Department for International Development, CHF has employed 1,200 Gazans in livelihoods activities: male heads of households worked to clear rubble while female heads of households produced food for the workers. This has provided much needed income and psychological relief for those unable to work in the current conditions. Using rubble crushers, CHF recycled much of the debris to provide materials for the reconstruction efforts in a land where almost nothing can be imported.
In the meantime, CHF International is embarking on further recovery activities which will help to restore the livelihoods of thousands of households in Gaza. Activities include the creation of urban gardens to ensure food security among a growing impoverished population and providing homeowners with winterization and stabilization materials for their homes to ensure their protection against the elements as they await the opportunity for major reconstruction.

Into 2010, the situation in Gaza continues to be an intractable and complex humanitarian crisis. But CHF remains a partner of the most vulnerable communities in Gaza as they try to rebuild their lives, giving them the materials and opportunity to direct their own future through an integrated approach to development in an ongoing humanitarian disaster.

Assisting the most vulnerable in Gaza

The tightened closure of Gaza’s borders has left many families without access to employment. This was the case for 32-year-old Nidal Mahmoud Abu Thrabi, who had been working as a farmer and lost all means of income. Since being left without work, he had been unable to provide for his seven children.

Mr. Thrabi worked in rubble removal activities through CHF’s DFID-funded cash for work program, earning vital money with which to buy food, essential supplies and new school uniforms for his children. The ability to provide such key items for his family, he says, has improved the family’s morale, creating a sense of normalcy and hope in an abnormal situation.
HAITI: Building Roads, Bridges and Schools – and More – Out of Poverty

With the terrible earthquake of January 12, 2010, Haiti has once more been thrust into the view of the world. CHF International, with over 180 staff in the country in five locations, has been key in responding to the earthquake. But much of the work done in responding to an emergency is done before the disaster takes place.

Since 2004, when the UN proclaimed Cite Soleil to be ‘the most dangerous place on earth,’ Haiti has turned a corner. Kidnappings and violent crime are a tiny fraction of what they used to be. Wages have increased and organizations like CHF International have been putting in place durable infrastructure and economic development that creates short and long-term jobs.

By the time of the earthquake, as part of the USAID-funded KATA program, CHF International had completed over 100 infrastructure and economic development projects in Haiti, creating over 130,000 short term jobs, over 2,000 microenterprises and rehabilitating over 27km of roads.

One project that illustrates the importance of working with the community, the government and the local private sector is the completion of Route 9, the “Boulevard Des Americains,” a major highway that cuts straight through Cite Soleil.

Route 9 before and after construction. Cite Soleil is now connected to the rest of Port-au-Prince.
This road is an important link between downtown Port-au-Prince and the international port on the Caribbean sea. Cite Soleil, in Port-au-Prince, was originally home to manual laborers of the Export Processing Zone, but with the boycott of Haitian products in the early 90s, commerce died and the area sank into extreme poverty, high unemployment and spiraling crime rates. Cite Soleil became known as the home of gangs and the place where kidnappers took their prey while they extorted ransoms. The densely populated area of over 200,000 residents reached its nadir of lawlessness and gang warfare in 2004.

Just like Cite Soleil, the road has a troubled history. First constructed through Haitian government funds in the 1990s by the US Army Corps of Engineers, Route 9 was supposed to be 14 km long, but the 1.5 km stretch through Cite Soleil was never completed. Soon, the residents began to build their shacks on the incomplete road. Markets moved in to the space. Even police stations built their walls on it. There was virtually no memory of the road that had once been intended.

And yet, construction of the new road has involved thousands of residents of this area. CHF worked in partnership with the community, both with community leaders and former gang members, who labored together to clear the area, lay foundations, then pour the concrete, and create a four lane highway with drainage, fuel pipelines and intersections with existing roads. Equally important, they are working together to help Cite Soleil shake off its ill reputation and revitalize itself economically.

How did this come about? The UN stability mission in Haiti, the MINUSTAH, were sent into Cite Soleil in 2004. Over the course of several years, there was a crackdown on gangs, kidnappings dropped, murders dropped, and while the area remained in terrible poverty the worst of the crime had been dealt with. But once the worst elements have been expelled, it is important to bring everyone together to work towards a better future. This is when CHF International became involved.

In Haiti, in 2009:

Nearly **700,000** Haitians benefited from CHF’s infrastructure projects including:

- **653,000** from rehabilitated roads.
- **199,000** from hospitals and clinics.
- **48,000** from improved access to clean water.
- **185,000** from rebuilt bridges.

Workers building a road. Through CHF’s cash for work programs, Haitians earn an income while building much-needed infrastructure such as roads, schools, water systems, bridges and more.
CHF began working with the government of Haiti and the community of Cite Soleil to re-integrate the area into the fabric of Port-au-Prince. The program was managed by CHF’s experienced program manager Sinan Al-Najjar, an Iraqi who has overseen countless community-based construction projects in his home country through CHF’s USAID-funded Community Action Program – a country with its own very different dangers and challenges. As he worked, Sinan learned Creole, and communicated directly with the people of the Cite Soleil, building a sense of community and trust between them and CHF.

The Haitian government financially compensated the community members who were moved from the space designated for the road. Buildings were demolished. Land, office space, demolition and construction was donated by Haiti’s Tevasa Corporation to the value of $2 million. USAID contributed $4.86 million. The Boulevard des Americains is now the most impressive and imposing road in Port-au-Prince and restores a broken link between the government and commercial center of metropolitan Port-au-Prince and the industrial centers of the International Harbor and Wharf Jeremie. Over 2,000 local jobs were created in constructing the road, taking people out of gangs or unemployment and into gainful short-term employment while building their skills for future employment. In less than a year, the road was completed.

When the earthquake struck in January 2010, the road remained intact, with just a few cracks scattered along its length. And this stood for all of CHF’s work. Our five schools in Petit-Goave remained intact, and were used as shelters by homeless Haitians. Our roads built in Petit-Goave were used as stable surfaces for setting up tents. Our markets and training centers in Port-au-Prince served as shelters.

Our dedication to quality construction that meets international standards and to training people who work for us in safe construction techniques show that it is possible to build for a seismically and climatically unstable environment. And by working through public private partnerships so much more can be achieved.
Despite the terrible destruction wrought by the earthquake and the enormous loss of life and livelihoods, CHF continues to partner with the communities of Haiti toward building a better future. And whatever befalls the people of Cite Soleil in the aftermath of the earthquake, they will never again be cut off from the rest of Haiti, as there is now a road in place along which aid and trade goes from the harbor to the center of the city, connecting people to hope and the future.

“CHF International has been an important partner in establishing transitional shelter and emergency shelter for people in Haiti, and actually executing a full range of programs in partnership with the U.S. government. I had the opportunity to visit a CHF program that provided jobs to Haitians, that would get into really tough circumstances to start clearing rubble, clearing roads and rebuilding their communities. And the opportunity to witness that first hand is really amazing.”

Dr. Rajiv Shah, USAID Administrator
Press Conference Launching the “Helping Shelter Haiti” Exhibit, March 2010
Decades of relentless conflict in Afghanistan have resulted in widespread destruction of infrastructure, ineffective economic systems, limited public services, weak governing institutions and the displacement of more than six million Afghans – over 20% of the population. CHF International has been working in Afghanistan since 2002, providing integrated assistance to the conflict-wracked country. We interact with Afghani communities to identify priority problems and develop municipal capacity for solving them.

In 2008, CHF International began the USAID-funded Afghanistan Shelter and Settlements Initiative Supporting Transition (ASSIST) program to help internally displaced people in Kabul integrate into their new surroundings. Since 2001, the population of Kabul has increased by 75% due to the massive influx of refugees. This has led to unmanaged expansion of the city and strained existing infrastructure. Access to housing, sanitation services and job opportunities were limited for those who needed them most. Through the ASSIST program, CHF International has worked directly with local community councils, as well as district and municipality level officials to meet these needs.

In addition to constructing or improving 250 shelters for displaced families, CHF has upgraded infrastructure in several districts of Kabul. Through cash for work programs, CHF has improved over 2,500 meters of road and a major drainage system. Through this integrated approach, CHF improved not only sanitation conditions in the district but provided critical income to community members. In total, over 73,000 Afghans benefited from the ASSIST program.

The success of the ASSIST program led CHF International in 2009 to start a similar program in Jalalabad, the Facilitating Afghanistan Shelter and Transition (FAST) program. Jalalabad, another center of conflict for decades, exists under

In Afghanistan, in 2009:

3,318 days of short-term employment were created.

2,191 internally displaced people benefited from our transitional shelters.
conditions similar to those in Kabul, with thousands of refugees and returnees straining already exhausted city services. CHF International is replicating the success of ASSIST to provide habitable shelter, healthy environments and viable livelihoods to over 68,000 Afghanis in Jalalabad.

“We teach, we learn in turn, and we teach again.”

Successful operations in Afghanistan require an understanding of the conditions in the country, and how they have evolved in the past decade. Bruce Parmelee, who has worked for CHF in Afghanistan, Iraq and in many other countries, reflected on the changes in Afghanistan since he first worked there eight years ago:

“In 2002, when I first worked in rural Afghanistan for CHF, US NGO presence was in its relative infancy. The nature of our response at the time was to support immediate post-conflict repatriation and reconstruction. Everything including markets, shelter and even rudimentary pre-conflict infrastructure had been damaged or destroyed. It was necessary to work at a feverish pace throughout the year in order to have sufficient structures in place to sustain life and support durable repatriation through the harsh winter.

“Eight years later, the development footprint is clearly etched in Eastern Afghanistan. The local government and citizenry know exactly what NGOs are and have developed a set of expectations for new NGOs based on local experience. As an illustration, our project plan for shelter additions in Jalalabad was based in traditional adobe brick construction.
“The Jalalabad Municipality expressed the desire to upgrade newly constructed housing stock to fire or clay brick construction as part of an overall effort to upgrade the urban environment and standard of living. In response, CHF presented alternative designs to meet evolving community expectations.

“Concurrently, security conditions have made the process of promoting and utilizing the critical community component much more difficult for most organizations working in Afghanistan. Movement is often restricted by rapidly changing security conditions and scheduled community meetings often have to be rearranged or rescheduled due to events that are difficult to anticipate. Many organizations restrict expatriate travel and instead place the responsibility for field work and monitoring on the shoulders of local staff. This practice narrows the expatriate understanding of local conditions and results in decisions having to be made on an informed rather than on a direct contact basis. CHF has largely tried to retain the required mobility necessary to support expatriate movement in the field via flexible and carefully planned staff travel with positive results.

“The key to working in the most challenging of situations is local knowledge and understanding – and listening to the communities and their representatives. By working with the people who know their conditions and needs best, we can have the greatest impact on improving the lives and livelihoods of the people with whom we work to build a better future.”

Eight years later, the development footprint is clearly etched in Eastern Afghanistan. The local government and citizenry know exactly what NGOs are, and have developed a set of expectations for new NGOs based on local experience.”

Bruce Parmelee,
CHF International program manager
For many, the name Liberia suggests autocracy, violence and corruption. But since the end of the second civil war in 2003, Liberia has been changing. Now peaceful, with a democratic government that encourages foreign investment, Liberians are working hard to revive their country and economy. They face many challenges, from lack of infrastructure and high unemployment to difficulty accessing credit to help start or expand a business. This last challenge stymies small and medium sized enterprises (SMEs) – a key driver of economic growth – and has created huge obstacles to the expansion of the Liberian economy.

CHF International is addressing this issue by offering business credit products designed specifically for the Liberian market. CHF’s approach to finance goes beyond microfinance and into supporting the “missing” middle market, SMEs that are too small to qualify for loans from standard commercial banks, but are too large to receive micro-credit.

Since 2007, CHF International has been working in partnership with the Overseas Private Investment Corporation (OPIC) and RLJ Companies to provide access to financing products tailored to the needs of Liberian SMEs. The Liberian Enterprise Development Finance Company (LEDFC) offers flexible credit opportunities and customized financing products to Liberian-owned SME businesses that are starting, rebuilding or expanding their enterprises. LEDFC credit officers are personally involved with the financing process of every client and monitor their success over the life of the loan, working with them to achieve self-sufficiency.

OPIC has provided $20 million in loan financing and LEDFC loans range in size from $10,000 to $1 million. So far, over 30 loans have been disbursed to sectors ranging from agriculture to retail, catering and education.
But while access to financing is essential, so is understanding business operations; this is especially the case for underserved markets like women entrepreneurs. With support from Goldman Sachs, CHF is implementing the 10,000 Women Certificate Program for Women Entrepreneurs. 10,000 Women is a five-year investment by Goldman Sachs to provide 10,000 underserved women around the world with a business and management education. Liberia is a challenging country and CHF’s existing expertise in Liberian business has enabled us to provide business training and education to women entrepreneurs operating in Monrovia. The 10,000 Women program involves a comprehensive business training curriculum that covers such essentials as how to write a business plan, book-keeping, employment law, and much more. Participants also receive business advice and mentoring to help them implement their business plans and access business loans from LEDFC or other organizations in Liberia. The first cohort of 26 women graduated in December 2009.

CHF’s successes with entrepreneurs have led us to branch out in 2010 into new areas of work in Liberia, focusing on access to financing, business training and employment opportunities for young people and also developing water and sanitation infrastructure in Monrovia and beyond, creating a truly integrated approach to development in a country working to change its reputation – and its future.

“One day I dream of better competition in the health sector, where people can get good treatment and the service is good.”

Dr. Samuel Dopoe, LEDFC Client
“I have many clients now,” he says proudly. “Before, during the war, nobody recognized the importance of the welding sector. Now, everybody wants an iron door.” Abraham Tengbeh owns his own welding shop, New Liberia Builders, which specializes in welding metal bars and doors.

Tengbeh has taken out a $20,000 loan from LEDFC to expand his five-person welding business. “I would like to have some doors sitting out front, as an advertisement for people on the street. I also need to buy new equipment because I want to increase production.” Currently, all of Abraham’s production is done on a client-by-client basis. He wants to have inventory pre-made for the clients that walk in, as well as to serve larger construction companies with a higher demand.

Liberia’s post-conflict economy has a particular demand for skilled workers like Abraham. “A few years ago, there was no competition, nobody was doing welding. Now, everyone recognizes the importance of the welding sector.” Thanks to LEDFC, he is in a position to take advantage of that recognition.
Investing in Women

CHF asked the women entrepreneurs participating in the 10,000 Women program where they want their business to be in five years. These are some of their answers:

“I hope to expand my business by establishing branches in counties that are far away from Monrovia with low annual harvest.”
Georgina B. Dioh, Francis Rice Store

“I hope to grow to the level of a clinic after five years to provide services to many people in Liberia.”
Angela Davies, Vezacapa Medicine Store

“I want to see my mini-store grow into a supermarket and become one of the major suppliers of safe drinking water in Liberia.”
Joyce Gbondin, Whyganleh Business Center

“I wish to grow my business to a level of a corporation that will provide entertainment and other services to my customers.”
Fatu Love Kromah, Flovek Entertainment
GEORGIA: Strengthening Communities Before, During and After Conflict

Russian tanks rolled into the disputed region of South Ossetia, Georgia, on August 8, 2008 in a military offensive that displaced 120,000 people, including many CHF staff. Lack of basic services and Soviet-era infrastructure exacerbated the damage. Because of our work in Georgia that began in 2004, CHF International was able to quickly respond to the post-conflict needs of Georgian communities.

CHF International is known for its Participatory Action for Community Enhancement (PACE) method when undertaking community development programs. PACE involves communities in every step of the development process; from choosing which project is prioritized to how it is designed and implemented. This involvement translates to ownership, ensuring the sustainability and effectiveness of the program once it has ended.

CHF International began implementing the USAID-funded Georgia Employment and Infrastructure Initiative (GEII) program using PACE in 2004. The goal of the GEII program was to generate job opportunities for Georgians while also facilitating partnerships between the public and private sectors to drive local economic growth. To do this, CHF International worked with rural communities, municipal governments, and small businesses to teach them how to identify, prioritize and invest in economic development opportunities. Twenty municipalities created advisory groups to identify and act on development priorities.
A strong focus on agricultural development led to high yields and larger profits for rural farmers. For example, in the Kvemo Kartli region, the use of drip irrigation, demand driven extension services, and improved inputs for cauliflower, tomato and green peppers increased productivity by 30% and decreased expenses by 25% for over 175 farmers. Additionally, CHF brokered a contract farming initiative in which these farmers were linked to a major vegetable exporting company and a tomato processing company as well as local banks that used the purchase agreement as collateral.

The strong social and community fabric created through this program enabled CHF International to respond quickly when crisis struck. The humanitarian issues caused by the conflict with Russia strained the existing infrastructure in Georgia, and displaced families were unable to meet basic needs such as clean water, food and shelter. CHF's long-standing nationwide presence enabled us to act quickly, getting relief to where it was most needed. Our history of work in rural areas enabled us to source our food directly from the farmers and quickly get it to displaced families. Our Georgian staff were in direct communication with affected communities and knew the conditions on the ground first-hand. CHF communicated daily with staff in affected areas and held meetings with community members to identify the most pressing needs for families who had lost everything in the fighting. CHF collaborated with USAID's Office of Foreign Disaster Assistance to develop the Georgia Emergency Livelihood and Shelter (GELS) program which provided support to conflict affected Georgians through a two-pronged approach: by providing emergency job and income support and adequate, safe shelter.

Through the GELS program, CHF improved community livelihoods with a new priority: supporting internally displaced persons within Georgia. Through cash for work projects, CHF International was able to provide immediate, tangible income boosts that supported these families until they were able to support themselves.

Into 2010, CHF International has been continuing to work in Georgia, rehabilitating 16 deteriorating schools within the conflict zone. Programming that began with economic development, through working closely with the communities, has fluidly evolved into emergency response and infrastructure rehabilitation, based upon the needs of Georgian communities.
Gocha Khetagashvili was a displaced agricultural worker who did not believe he would receive much help from humanitarian organizations. After receiving a business loan from CHF’s USAID/OFDA-funded GELS program, he changed his perspective. “When I first arrived here, I decided to start up a beekeeping business. In my village I had been a beekeeper. But then I realized I did not have the capital. I was frustrated and felt hopeless. I wanted to go back to my village. When CHF arrived in Koda settlement, I did not believe they would do anything real for us. However, when CHF began working with us they gave us loans to start businesses, so I was able to begin beekeeping again. I love being with the bees as they make me more relaxed. I am grateful for the business training too because beekeeping gives me a very decent salary. I learned how to control my expenses and manage my profits. Most importantly, I do not have to depend on others. Currently, I have four bee families and I have plans to increase my business and eventually give it to my children.”

“CHF began working with us and they gave us loans to start businesses… I learned how to control my expenses and manage my profits. Most importantly, I do not have to depend on others.”

Gocha Khetagashvili, Beekeeper
Providing a Platform for Lasting Social and Business Impact Worldwide: The VIP Program

In Sudan, a consultant from a major management consultancy firm gives business training to men and women of the Dinka tribe. In Mongolia, a former Congresswoman advises Mongolian lawmakers on how to implement cooperative law. An engineer from a specialist laboratory helps put in place a fuel efficient stoves program in Darfur.

These are actual projects undertaken by volunteers from CHF International’s Visiting International Professionals (VIP) program. Since the program started in 1998, VIP volunteers have contributed more than 3,000 days of work to CHF projects in 28 countries, trading high-level skills for a deeper understanding of global communities and hands-on experience solving problems in some of the world’s most challenging environments.

As a platform for lasting social and business impact worldwide, CHF’s VIP program is a powerful resource for companies investing in volunteering. The VIP program can be leveraged into existing corporate volunteer programs through sponsorship of an employee, covering the costs of participation or through the use of matching funds.
Gene Nixon serves as the Health Commissioner of Summit County Health District in Ohio. Gene started his career in public health as a volunteer in the Peace Corps. Since then he has nurtured a passion for international development through professional volunteering.

In November 2009, Gene went to Rwanda to evaluate the Linkage model being used in the CHF’s Community HIV/AIDS Mobilization Program. Under this USAID-funded program, CHF trained local service providers to better serve persons living with HIV/AIDS and other vulnerable groups. Since a new phase of CHF’s health work in Rwanda, USAID Higa Ubeho has recently begun, Gene went to Rwanda to evaluate compatibility of the Linkage model in the new program.

To accomplish his goal, Gene worked with local CHF staff and community members, reviewing program materials and conducting interviews. After he completed his evaluation, Gene recommended that CHF continue the same model with some adaptations in measurement, evaluation and training, to meet the altered requirements of the new program to ensure continued success.
Leadership
Partnership
Stewardship
LEADERSHIP

PRESIDENT AND CEO

Michael E. Doyle

BOARD OF TRUSTEES

Executive Committee

David A. Weiss, Chair
Senior Policy Advisor, DLA Piper US LLP

Gordon E. Lindquist, Vice Chair
President & CEO (retired), Mutual Service Insurance Companies

Caroline Blakely, Vice Chair and Secretary (to September 2009)
Vice President, Fannie Mae

David Sloan, Secretary
Senior Consultant, The Scowcroft Group

Amy L. Margerum, Treasurer
Executive Vice President of Operations, The Aspen Institute

Trustees

Lauri Fitz-Pegado
Partner, The Livingston Group

Jane P. Madden
Senior Vice President of CSR & Sustainability, Edelman

Harry C. McPherson
Senior Counsel, DLA Piper US LLP

Robert A. Mosbacher, Jr.
Chairman, Mosbacher Energy Company
Former President & CEO, Overseas Private Investment Corporation

The Honorable Walter E. Stadtler
Former Ambassador
Senior Advisor, National Defense University Foundation
Ronald Stegall
Wayne R.C. Thompson
Vice President of Business Development, Middle East
GoodWorks International, LLC
Wallace P. Warfield, Ph.D.
Associate Professor, Institute for Conflict Analysis and Resolution,
George Mason University
Sunia Zaterman
Executive Director, Council of Large Public Housing Authorities

Trustees Emeritus
Samuel E. Bunker
President, Philippine American Foundation
Don H. McCreary
President and CEO (retired), California Community Housing
Management Services
Gordon Cavanaugh, Esq.

Senior Management
Michel Holsten, Vice President, Office of Business Development
Chris Sale, Vice President, Office of Development Finance
Martin Shapiro, Vice President, Office of Global Operations
James E. Russo, Vice President, Finance
Frauke Harnischfeger, Vice President, Human Resources
Bill Simpson, Vice President, Information Technology
Eric O’Neill, General Counsel
INTERNATIONAL LEADERSHIP

Afghanistan  Ralph Killian, Program Director
Armenia    Nubar Goudsouzian, Country Director
Bosnia      Zjadj Hasovic, General Manager, LIDER
Colombia    John Forman, Country Director
Ethiopia    Brannon Brewer, Country Director
Georgia     Brian Husler, Country Director
Ghana       Sandrine Capelle-Manuel, Country Director
            Joseph Adjei, General Manager, Boafo
Haiti       Alberto Wilde, Country Director
Honduras    Milton Funes, Country Director
India       Brian English, Country Director
Indonesia   Bruce Parmelee, Program Manager
Iraq        Richard Harman, Country Director
            Ahmad Lamaa, Director of Operations, ACSI
            Moustafa Khalifeh, Director of IT and Finance, ACSI
Jordan      Waleed Tarawneh, Country Representative
            Naser Darwish, General Manager, MEMCC
Kenya       Kimberly Tilock, Acting Country Director
Kosovo      Ian Schneider, Chief of Party
Lebanon     Ayman Abdallah, Country Director
            Ziad Halaby, General Manager, Ameen s.a.l.
Liberia  Brian King, Country Director
        Abraham Ndofor, General Manager, LEDFC
Mongolia  Glenn Moller, Country Director
Romania  Cristian Jurma, General Manager, Express Finance
Rwanda  Anne Smith, Country Director
Serbia  Vince Gamberale, Private Sector Development Director
Sudan  Zoran Radic, Country Director
West Bank and Gaza
        Lana Abu-Hijleh, Country Director
        Alaa Sisalem, General Manager, Ryada
        Rami Khoury, General Manager, LGF
Yemen  Roberta Contin, Program Director
Corporations
Abt Associates Inc.
Accenture
AECOM
Agility Logistics
Alcoa Inc.
American International Group, Inc.
Arab Bank
ARD
Bancolombia
Bank of Jordan
Bank of Palestine
Banque du Liban
BlueOrchard
Booz Allen Hamilton
Cairo Amman Bank
CantorCO2e
Capital Bank, Jordan
Cargill
Caterpillar Inc
Cementos Argos
CEMEX
Chemonics International
Chevron Corporation
Citigroup
Credit Libanais s.a.l.
Development Alternatives Inc.
DevEx
Diageo
DLA Piper
Dow Chemical Company
eBay
Egyptian Arab Land Bank
Environmental Management Group
Environmental Resources Management
European Bank for Reconstruction and Development
Fransabank s.a.l.
Gap, Inc.
Goldman Sachs
Google Inc.
Haskoning Netherland
Haytrac
HFC Bank Ltd., Ghana
Housing Bank For Trade and Finance, Jordan
InvestBank, Jordan
J.E. Austin
Jammal Trust Bank
Jhpiego
Johnson & Johnson
Lebanese Canadian Bank
LGL Ltd.
Merlin
Microsoft
Oikocredit
Palm Apparel S.A.
Raiffeisen Bank
RLJ Companies
Senate Insurance Agencies
Social Security and National Insurance Trust of Ghana
Societe Generale Bank de Jordanie
Tevasa Corporation
The Walt Disney Company
Total SA
Vanguard
Vestergaard Frandsen

Government and Multilateral
Accion Social, Colombia
AusAid
Global Fund for AIDS, Tuberculosis and Malaria
Millennium Challenge Corporation
Overseas Private Investment Corporation (OPIC)
UK Department for International Development
US Centers for Disease Control
US Department of Agriculture
US Department of Labor
United States Agency for International Development (USAID)
USAID Office of Foreign Disaster Assistance
USAID Office of Transition Initiatives
US State Department Bureau of Population, Refugees and Migration
World Food Programme

Organizations and Foundations
A Bridge for Africa
Accenture Development Partners
Acumen Fund
ADEA Global
Africare
Alcoa Foundation
American Institutes for Research
American Red Cross
Americares
Aspen Institute
Aspen Network for Development Entrepreneurs (ANDE)
Association of Fundraising Professionals
Bill & Melinda Gates Foundation
Bright Future Foundation
Business Civic Leadership Center
Business for Social Responsibility
Calvert Foundation
CARE International
Catholic Relief Services
CEDECOR
Center for Engineering and Planning
Center for Strategic and International Studies (CSIS)
Central-American Polytechnic Institute (IPC)
Changing the Present
Chevron Global Fund
Christ Educational Society (CES)
Church of North India Social Service Institute (CNI-SSI)
CIVITAS-Georgia
Clinton Global Initiative
Corporate Council on Africa
Council on Foreign Relations
Craig Newmark Foundation
Cuttington University
DaasGift Quality Foundation
Diageo Foundation
Dow Foundation
E+Co
eBay Foundation
Elsevier Foundation
EnCana Cares Foundation
Engender Health
Essar Foundation
Ethical Corporation
Evangelical Social Action Forum
Femmes en Democratie
Fidelity Charitable Gift Fund
Fondation Espoir
Fonkoze
Fund for Peace
Fundacion Arcangeles
Global Giving
Global Health Council
Goldman Sachs 10,000 Women Initiative
Grameen Foundation
Greater Silver Spring Chamber of Commerce
Habitat for Humanity International
Houston Community Foundation
ICATEC (Training Institute for Work of the State of Coahuila)
International City/County Management Association (ICMA)
IJMA3
Injaz Lebanon
InterAction
International Cooperative Alliance
International Petroleum Industry Environmental Conservation Association (IPIECA)
International Relief and Development
International Rescue Committee
Johns Hopkins University
Kiva.org
LabourNet
Liberian Business Association
MATT Foundation
Mercy Corps
Microfinance Investment and Support Facility for Afghanistan
Movement for Alternatives and Youth Awareness (MAYA)
National Association of City and County Health Officials (NACCHO)
National Association of Housing and Redevelopment Officials
National Democratic Institute
Net Impact
NetHope
Network for Good
Partners in Health
Pastoral Social
Peoples Dialogue Ghana
Population Services International
Quilt Fund of the San Antonio Area Foundation
Rene Moawad Foundation
Rockefeller Foundation
SEEP Network
Service Nation
Society for International Development
SPARC/Mahila Milan
Symbiotics
Tata Institute (TISS)
[TC]
Universite Saint-Esprit Kaslik (USEK)
US Chamber of Commerce
US Global Leadership Coalition
US Overseas Cooperative Development Council
Voss Foundation
Walt Disney Company Foundation
Water.org
Winrock International
Woodrow Wilson International Center for Scholars
World of Good
World Resources Institute
World Water Week
Yemen Network of Journalism Trainers
In 2009 91.6% of our income was spent on programs.

### CHF International and Related Entities

Combined Statement of Activities and changes in Net assets for the year ended September 30, 2009

#### Revenue and Support

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants</td>
<td>207,659,183</td>
</tr>
<tr>
<td>Contracts</td>
<td>1,397,941</td>
</tr>
<tr>
<td>In-kind contributions</td>
<td>2,699,433</td>
</tr>
<tr>
<td>Interest and investment income</td>
<td>11,715,693</td>
</tr>
<tr>
<td>Other income</td>
<td>595,683</td>
</tr>
<tr>
<td>Contributed services and goods</td>
<td>22,045,305</td>
</tr>
<tr>
<td><strong>Total revenue and support</strong></td>
<td><strong>246,113,238</strong></td>
</tr>
</tbody>
</table>

#### Expenses

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Technical assistance</td>
<td>213,788,518</td>
</tr>
<tr>
<td>Capital assistance</td>
<td>6,858,001</td>
</tr>
<tr>
<td>General and administrative</td>
<td>17,542,027</td>
</tr>
<tr>
<td>Fund raising</td>
<td>3,233,830</td>
</tr>
<tr>
<td>Contributed services and goods</td>
<td>22,045,305</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>263,467,681</strong></td>
</tr>
</tbody>
</table>

Change in net assets before other items

<table>
<thead>
<tr>
<th>Amount</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(17,354,443)</td>
<td></td>
</tr>
</tbody>
</table>

#### Other Items

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Currency gain (loss)</td>
<td>(1,779,365)</td>
</tr>
<tr>
<td>Net gain from related entities and combined entities</td>
<td>(732,008)</td>
</tr>
</tbody>
</table>

Change in net assets

<table>
<thead>
<tr>
<th>Amount</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>(19,865,816)</td>
<td></td>
</tr>
</tbody>
</table>

**Total net assets at the beginning of the year** 111,233,783

**Total net assets at end of year** 91,367,967

Unrestricted net assets at the beginning of the year 61,560,862

Unrestricted net assets at end of year 71,250,981

General, administrative and fund raising expenses as a percentage of total resources revenue and support 8.44%
CHF International is a non-profit 501(c)(3) organization. Our careful oversight and business-like approaches ensures that we use all funding as responsibly and effectively as possible for the purposes intended.

In addition to complying with all independent audit requirements, CHF voluntarily participates in reviews by independent agencies, receiving positive ratings based on financial reports and evidence of good governance. These include:

Charity Navigator: CHF International has received the top, four-star rating for accountability, efficiency and transparency.

GuideStar.com: CHF International is a GuideStar Exchange Seal recipient, certified as a “Partner in Trust.”

Chronicle of Philanthropy’s Top 400 Charities: CHF International was ranked 107 on the Chronicle of Philanthropy’s annual list of the non-profit organizations that raise the most from private sources. Organizations must meet certain governance standards in order to be included. The ranking published in October 2009 was based on Fiscal Year 2008 results.

In 2009, CHF International was:

Awarded 4 out of 4 stars by Charity Navigator

Certified as a Partner in Trust by GuideStar

Ranked 107 in Chronicle of Philanthropy’s list of non-profits that raise the most from private sources