CHF International
At a Glance

CHF International is an international development organization founded in 1952 that works in conflict-affected 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.

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 identifies as 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. More than 95 percent 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 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? ........................................... 9
Case Studies of Our Work in Action ............................ 16  
  Helping Shelter Haiti .................................................. 17  
  The Urban World.......................................................... 28  
  Global Health: From Tegucigalpa to Kigali .................. 34  
  Green Building: New Technologies for New Territories.. 40  
  Microfinance and More in the Middle East............... 44
Areas of Expertise .......................................................... 48  
  Infrastructure and Construction................................... 50  
  Urban Development..................................................... 53  
  Emergency Response................................................... 54  
  Micro, SME and Housing Finance................................ 57  
  Civil Society and Municipal Development .................. 58  
  Global Health............................................................ 60  
  Economic Development................................................. 62  
Visiting International Professionals ............................... 64
Leadership, Partnership, Stewardship ......................... 66  
  Leadership................................................................. 66  
  Key Donors and Partners.............................................. 68  
  Financials................................................................. 70  
  Stewardship............................................................... 71
Welcome to the 2010 edition of Building a Better World, CHF International’s annual report. This year’s report is focused on a core value that has guided CHF through nearly 60 years of successful operations. From its origins in the United States cooperative movement to undertaking community-led economic development in more than 25 countries each year, CHF has centered its work on partnership.

At CHF International, we believe in working together to find solutions to many of the biggest problems facing the world today. This report has many examples of partnership in practice. You can read about CHF’s partnerships with the private sector to create innovative shelter construction and rubble removal solutions for earthquake-afflicted Haiti (see page 17); you can read about our partnerships with major foundations, such as the Bill & Melinda Gates Foundation, to bring together local organizations and give a powerful voice to the poorest of slum dwellers in Africa and India (see page 28); or read about our work with finance institutions that bolster local economies, such as our ground-breaking mortgage lending program with the Middle East Investment Initiative in the West Bank (see page 44). Most of all, at the center of all of CHF’s work are our ongoing partnerships with the communities in every country in which we work. These are the relationships that ensure the relevance, value and sustainability of each of the projects that we implement around the world.

At CHF International, we believe in giving communities leadership over the development of their own future and that bringing together all the relevant stakeholders in each environment is the best way to do so. I encourage you to read through this annual report and look for ways in which you, too, might be able to partner with CHF International to help build a better world.

Gordon E. Lindquist
Chairman
It gives me great pleasure, for the first time as President and CEO, to welcome you to Building a Better World. In October 2010, I had the privilege of taking over the leadership of this great organization, succeeding my good friend and colleague Michael E. Doyle, as he retired after 18 years of leadership.

It is a time of great change in the world. Emerging economies are making huge strides, from the widely recognized, such as Brazil and India, to the less frequently touted nations of Africa, which constitute six out of 10 of the fastest growing economies of the last decade. All of this means that the traditional relationships between ‘donor’ and ‘beneficiary’ are changing and governments and other funding bodies are re-examining the ways they give and their focus of giving.

Simultaneously, in 2010, we witnessed an unparalleled number of natural catastrophes, from the Haitian earthquake to floods all over the world, including Pakistan, Colombia and the Balkans, to which CHF responded. The Middle East, one of our greatest areas of concentration, is a region in turmoil, and we continue to hope for and work toward the best possible outcome for its people. The effects of the worldwide recession continue to be felt across the world in all economic environments, as governments and corporations look for cost-effective and innovative ways to thrive.

Despite advances, the needs in the developing world remain great. From natural disasters to political instability, to countries that are emerging from decades of conflict into new horizons, each has its own needs. In this scenario, partnerships emerge as an effective way of moving forward to building a more stable, peaceful and equitable world.

My first focus, as President and CEO, has been to ensure that CHF International is well positioned to continue serving those communities in need in the most effective, efficient and transparent way. Cognizant of the changes in the world, we are adapting our own global strategy. We seek to partner with governments, foundations, multilateral organizations and corporations to bring together the right combination of skills, expertise and intelligence to create the most appropriate solutions for the environments where we work. This will involve technical research and development; mobilizing our thousands of partner communities to ensure they have a continued voice in their own development; and seeking like-minded, values-driven partners who share in our mission to be a catalyst for positive change around the world.

As we approach our 60th anniversary, I look forward to continuing our existing partnerships and developing new ones as we strive to build a better world. Please join us in so doing,

David A. Weiss
President and CEO
Countries where we have worked from September 2009 to March 2011:

Afghanistan  India  Montenegro
Armenia  Indonesia  Nicaragua
Bolivia  Iraq  Pakistan
Bosnia  Jordan  Romania
Colombia  Kenya  Rwanda
Ethiopia  Kosovo  Serbia
Georgia  Lebanon  South Sudan
Ghana  Liberia  West Bank & Gaza
Haiti  Mexico  Yemen
Honduras  Mongolia
CHF helps to empower and improve the lives of slum dwellers in India through the SCALE-UP program, funded by the Bill & Melinda Gates Foundation.
Who is CHF International?

CHF International is an international development organization founded in 1952 that works in conflict-affected and developing countries. We partner with communities around the world to help them 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 that 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 conflict-affected 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 the whole world.
Who is CHF International?

How does CHF work?

CHF brings people together into partnerships.

- We bring together communities, government bodies, local organizations and the private sector to design and implement our programs.
- We bring together international technical experts and local expertise from each community to ensure we address needs in the most effective way possible.
- We leverage funds from governments, foundations, local groups and the private sector to get the most impact from every dollar spent.
- We build the capacity of partners, organizations, government and communities to be economically, socially and environmentally self-sufficient and resilient in the face of 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.

*A community planning meeting in Charquitas, Colombia. This is often the first step in project implementation. CHF is helping to create conditions necessary to promote sustainable peace and security for displaced communities in the Montes de Maria region with the USAID-funded Colombia: Responde Initiative.*
Community

At the core of all CHF’s work is our partnership with the community. 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, local government and community interaction is uncommon, so CHF provides 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.
Who is CHF International?

Local organizations
CHF partners 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.

Private Sector
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 non-profit sectors can learn from each other and that the interests of the people with whom we work 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; or linking local suppliers to national and international firms. For a list of our corporate partners see page 68.

Leverage
“How can we get the most for our development dollars?” This is an important question being asked by donors, policy makers and development professionals. CHF International’s answer is leveraging.

CHF International is funded by many organizations, from US government bodies to overseas development agencies, foundations, corporations and loyal supporters of our work.
In Lebanon, funded by USAID, CHF undertook a program to upgrade 82 schools to provide a safe and healthy learning environment for more than 29,000 school students. Caterpillar Foundation provided additional funding, which enabled CHF to rehabilitate and refurbish a further 15 schools, providing a better educational environment for an additional 5,000 students.

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 help communities around the world may find it difficult to make a large impact 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 is around nine percent, 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.

Ideas and Evidence

Ideas, great and small, lead to positive changes. CHF International’s experienced technical experts are constantly searching for new ideas to bring to our projects to make a difference in the lives of our partner communities. We are also a catalyst for the ideas of the community, putting the materials in place, whether microloans or shelters, that enable our community partners to bring to fruition their own ideas and direct their own development.

All of our ideas are rooted in hard evidence: in environmental assessments, in substantive market research of the operating environment and on decades of experience brought to bear upon problems to find new solutions. CHF evaluates its ideas constantly to ensure they are effective.
Who is CHF International?

Building Capacity

“Building capacity” means improving a country or a community’s ability to meet their own needs more effectively. Effective capacity building occurs when a community’s local knowledge interacts with outside expertise that is not present in that community. 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 and 100 percent 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 members become expatriate technical experts in other countries, engendering cultural understanding and knowledge exchange from India to Haiti, Serbia to Armenia and Honduras to Georgia.

As a country’s local capacity increases, expatriate staff can be phased out, as in the case of our lending institutions. Most of these are already in the process of becoming locally registered companies run entirely by national or regional staff. This model of partnership makes it possible to create communities and societies that are self-directed.
Legacy
The nature of CHF’s work means that our vision of a better world is one where we no longer need to exist. 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.

Evaluating our Impact
CHF constantly evaluates the effectiveness of our work in order to ensure the greatest possible, long-term positive impact. We measure not just outputs but long-term effects and seek to find effective methods for evaluation in each operating environment. Where possible, such as in our urban development projects, we build a learning agenda into the core of the project so that we share lessons learned on what did or did not work with other development organizations.

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 66 for more details.
The following case studies of CHF International’s programs and partnerships highlight some of our most ground-breaking work in 2010.

Helping Shelter Haiti .............................................................. 17
The Haitian earthquake was the most devastating natural disaster of 2010. Read about how CHF worked with local communities and international partners to provide innovative solutions that made a huge impact on the ground.

The Urban World ................................................................. 28
The 21st century is the urban century. CHF is mobilizing local groups and ideas to respond to the challenges of rapid urbanization in Africa, India and across the developing world.

Global Health—From Tegucigalpa to Kigali ...................... 34
HIV, AIDS and malaria are among the challenges facing communities from Honduras to Rwanda, from urban to rural areas, and from struggling families to vulnerable children. CHF is working with all of these groups and more to build their resilience to health and economic shocks.

Green Building—New Technologies for New Territories .... 40
Many of the environments in which CHF works are feeling the acute impacts of climate change. CHF is working in new and evolving territories to provide environmentally sound infrastructure solutions that will make a difference worldwide.

Microfinance and More in the Middle East ......................... 44
As the organization that operates the largest network of microfinance institutions in the Middle East, CHF is broadening its work to meet the needs of SMEs, home-owners and prospective home-owners, while helping to build the capacity of the lending industry in conflict-affected regions.
Each disaster is unique and demands a unique response. The Haitian earthquake of January 12, 2010, which left in its wake over 300,000 dead and 1.5 million homeless, took place in a densely populated urban area that already had severe strains on its infrastructure. Many government ministries were destroyed, resulting in major loss of life among key personnel. The few ports and places of entry for aid were severely crippled. Haiti’s security environment remained tenuous. Finally, proximity to the United States meant that every step taken by governments, donors and aid agencies would be subject to full scrutiny by the media.

Since Hurricane Mitch struck Central America in 1998, CHF International has become a seasoned responder to emergencies, whether natural or man-made, with a strong focus on shelter and bringing in long-term planning from inception. Additionally, we already had a substantial presence in Haiti from a four-year USAID-funded infrastructure and jobs creation project. This meant we had strong relationships with the affected communities and also a deep knowledge of the challenges facing the country.
CHF’s Haiti response was funded by USAID, the Clinton Bush Haiti Fund and many corporations, foundations and individuals. Our focus was primarily on building transitional shelters (right), rubble removal and providing income through cash for work projects. We also undertook work focused on water, sanitation, hygiene and psychosocial help.

Keeping the Unity in Community

CHF does not believe in beneficiaries—we believe in partnerships. Our first actions were to reach out to local government and community leaders, and to involve them in humanitarian assistance coordination meetings. The power of community and community knowledge is vital in our work. Thus, we decided at the earliest stage that our shelter interventions would be aimed at keeping communities together.

CHF worked with community leaders to identify families in need of new homes and to identify the most vulnerable. We helped these families document their right to live on a piece of land, through paperwork and witnesses. We then mobilized a cash-for-work crew to demolish their damaged home and build a shelter in its place. The majority of our 5,690 shelter solutions were built in this way, deliberately keeping communities and families together, maintaining community cohesion and keeping people in their existing jobs.
Workers construct a steel transitional shelter in Leogane, Haiti.
CHF thanks the following for their valuable support:

USAID; Clinton Bush Haiti Fund; DLA Piper; Oldcastle Materials; Johnson & Johnson; Intel; Steel Elements, Inc; Harris Corporation; Edelman; Home Depot; Caterpillar; Motorola; Watersafe; NetHope and Inveneo; Hitachi Foundation; Share Our Strength; ThermoFisher; National Organization of Minority Architects; Techtronics & Milwaukee Tools; IckSticks; Brickman; Eileen Fisher Inc.; Greater Houston Community Foundation; Union for Reform Judaism; Spencer Stuart
**Rosaline, 38, was one of the first Haitians to receive a CHF-built transitional shelter. This is her story of the earthquake and its aftermath:**

“At the time of the earthquake, I was not at home. I was at the market by the river. My younger brother was looking after my daughter. As I began walking home, the buildings around me started to shake and collapse. I ran home as quickly as I could to find my daughter.

“Our home had completely collapsed, but we were lucky—my brother and daughter were both fine, and I began to thank God. But our neighbors were not so lucky. Ten people died in the building next to ours.

“After the earthquake, we moved in with another neighbor, but their house had been damaged. Once the rainy season began in April, their house was soaked. We all began to get ill from the damp and the rain.

“With our new shelter we are completely protected from the rain. At this point, we have no more problems with rain and sickness. This house protects us just as Jesus protected us in the earthquake.

“I hope my neighbors can get a shelter like this, and can have the blessings we have had.”

Rosaline often thinks about the terrible things she saw after the earthquake and of all the loss of life and grief. But she also reflects on the timing of the earthquake:

“The earthquake happened just before 5p.m. Many workers and school students were not in their offices, many people were walking home at that time or in tap-taps [Haitian public transport]. If it had to happen, it happened at the best time of day. If it had to happen at all.”

> “With our new shelter we are completely protected from the rain. At this point we have no more problems with rain and sickness.”

—Rosaline, recipient of a CHF-built transitional shelter
Steel Shelters

CHF’s transitional shelters are temporary homes that families can inhabit for several years until long-term reconstruction takes place. Shelters are built to international standards, allowing 3.5 square meters per person, and are earthquake and hurricane-resistant. Usually, these shelters are built of wood or bamboo, which in the developing world are usually plentiful. In Haiti these options were not available.

Haiti is almost totally deforested. Erosion is most visible in the mountainsides, exacerbating the problems of floods and mudslides. Imported timber does not have the significant cost-advantage local timber normally enjoys and would not benefit the Haitian economy. CHF’s construction experts also saw that, in the far western Petit Goave and Leogane areas, chronically lashed by hurricanes, there was a need for especially strong shelters. After this assessment, CHF reached out to Steel Elements, a company that specializes in light gauge steel construction, and together developed a light gauge steel shelter prototype. Steel remained more expensive than timber, but had advantages for the area where they were built. Steel-framed shelters could be prefabricated and put together easily on-site and were tested in wind-tunnels to ensure they could withstand 110mph winds. One of the biggest advantages is lifespan. Strong enough to hold up cement walls, steel-framed shelters can form the core of a permanent home. By February 2011, CHF had built 2,000 steel shelters in the Petit Goave and Leogane areas.
A Catalyst for Ideas

Our main role is to be a catalyst for the ideas of the Haitian people, and in no place was this clearer than in our shelter programs. We built shelters; Haitians made them into homes. Our shelter construction staff began to report back to us that the Haitians were not ‘waiting’ for full reconstruction, they were not helpless ‘beneficiaries’—they were agents of change. Where we had built shelters, they had taken them and added porches, functioning bathrooms and showers, wood or concrete walls; they had built partitions, used parts of their old homes, and painted them as they wished. Some had even been turned into grocery stores.
Between the earthquake in January 2010 and March 2011, CHF International:

**Employed 14,868 Haitians in rubble removal activities**

**Removed more than 339,000 cubic meters of rubble, the equivalent volume of 124 Olympic Swimming Pools**

**Provided 5,690 shelter solutions to approximately 30,000 Haitians**

**Recycled more than 3,000 cubic meters of rubble, employing 484 people in the process.**
Using Haiti’s Most Plentiful Material

After the earthquake, although wood was scarce in Haiti, a different type of construction material was plentiful—crumbling rubble.

USAID provided funding for a pilot project in Petit Goave that CHF implemented with equipment purchased from Red Rhino, a seasoned rubble recycling company. Twenty portable rubble crushers were imported in October 2010. Within three months, CHF had recycled nearly 3,000 cubic meters of rubble, employing 484 Haitians in the process. Recycled material is used for basic construction needs, such as shelter bases and road repairs. The use of this material can be seen, for example, in the main road linking Ti-Ginen and Petit Goave, one of the most severely earthquake-affected areas, which was pock-marked with potholes and almost impassable during the rainy season. Four hundred cubic meters of rubble recycled by the CHF crushers evened out the road to a thickness of 20 centimeters.

The recycling project was such a success that in its latest community rebuilding project in Port-au-Prince, CHF aims to recycle 20 percent of all rubble removed for the simple construction that is so necessary in Haiti.

Long-term Reconstruction at the Transitional Stage

CHF’s experience is that the people who know their needs best are the people of the community itself. CHF is now undertaking a new USAID-funded program, KATYE, meaning ‘neighborhood’ in Haitian Creole, which comprehensively addresses the needs of a single neighborhood, Ravine Pintade, through partnership with the local community.

Ravine Pintade is one of the most badly damaged areas in Port-au-Prince; densely populated on a hillside, with 75 percent of its more than 900 houses destroyed by the earthquake, CHF is removing debris, building shelters, implementing water and sanitation systems and planning for protection of vulnerable populations. This is being undertaken alongside long-term urban planning with the community. CHF will build access roads, green spaces, spaces for schools, adequate drainage systems and other municipal necessities previously neglected. By working in collaboration with the community, we are planning the long-term renewal of the neighborhood, putting services in place or providing the infrastructure necessary to access services as they become available.

We see this as a model to be used in future disasters—neighborhood by neighborhood, holistic, integrated reconstruction in partnership with the community.
CHF International has been an important partner in establishing transitional shelter and emergency shelter for people in Haiti. I had the opportunity to visit a CHF program that provided jobs to Haitians...to start clearing rubble, clearing roads, and rebuilding their communities. The opportunity to witness that first-hand is really amazing.”

For centuries, the world’s cities have served as centers of opportunity where, if you work hard enough, anything is possible. Unfortunately, for many, life in major cities can be extremely difficult. Nowhere is this more keenly felt than in the densely populated urban slums of the developing world. Lack of access to basic services and increased competition for employment result in a standard of living for residents of slums that is often much worse than for those living in rural areas.

Slum-dwellers’ issues cannot be solved in a vacuum. To improve someone’s access to sanitation and hygiene, access to water also must improve. To facilitate landlord-tenant relations, tenants must feel empowered to stand up for themselves, something that does not happen without employment opportunities. Each approach must take into account a complex web of factors that intersect with the problem that needs to be solved. At the core of this approach is CHF’s experience that including the urban poor in planning and governance leads to sustainable, creative solutions to problems and that facilitating collaborative and effective partnerships has created reforms that lead to long-term impacts.
CHF International is working in major cities around the world to bring about integrated solutions to these problems. By testing new development solutions on a smaller scale, we are able to identify the best ideas to bring to scale on a community, city, regional and multinational level. Our core programs in urban development are being implemented across borders to enable us to see the impact of related projects in different environments, to ensure we have the best answers to the challenges of the urban world of the 21st century.

Liberia

Liberia’s infrastructure was devastated by a 14-year civil conflict and the rebuilding process is a daunting task. One aspect of this—waste management—is an often overlooked but essential component to rebuilding a healthy city. In Liberia, we work with municipal governments, communities and youth to educate and raise awareness about the importance of proper hygiene and waste management, as well as to connect young people to sustainable employment opportunities. WASH, funded by USAID, focuses on water and sanitation issues, while YES (Youth Engagement in Service Delivery), funded by the Bill & Melinda Gates Foundation, focuses on youth employment in the waste management industry.

“Genesis”

“I named my business ‘Genesis,’ because it means ‘the start’. I wanted my business to mean a new start for me,” says George Howard, owner and general manager of Genesis Liberian Inc. Genesis is one of the premiere waste management companies in Monrovia and George is a member of the National Waste Managers Association (NWAMA), formed by CHF’s YES program to foster growth and encourage youth employment in the solid waste management sector in Liberia.

During Liberia’s civil conflict George fled to Nigeria. When he returned in 1993, he had lost almost everything. “I only had one dump truck and one Caterpillar front-end loader left. I sold my land so I could buy more equipment, then applied for a contract with the World Bank and UNDP to clear two out of Monrovia’s three districts.” He used the money from that first contract to start Genesis.

Through his association with YES and NWAMA, George is working to develop the solid waste management sector in Monrovia as well as to create employment for youth. “Through CHF, I have learned about plastic recycling, composting, and the importance of landfills. As my business grows I want to transfer this knowledge to the youth who come to work for me.”
Sarasa, a waste collector in Bangalore, on her way to the waste sorting shed where she will pick out items to be recycled.
There are an estimated 1.5 million informal waste collectors in India—people who make a living from collecting and selling recyclable waste. This is a hazardous and dirty profession but at the same time it provides a service to neighborhoods and cities which are struggling to manage rising levels of waste. But rather than recognize the contributions of informal waste collectors and create safer, more hygienic working conditions for them, waste collectors are often marginalized by the authorities and general public. They are associated with disease and filth, and are seen as a symbol of backwardness; sometimes even as thieves.

In Pune, CHF is improving waste collector health conditions with KKPKP, a 20-year-old, 9,000-member-strong union of waste collectors engaged in door-to-door collection through a contract the union has established with the city. Motivated by this model of empowerment in Pune, CHF supported the establishment of a similar group in Nagpur which has now federated 1,600 waste collectors in the city. This federation seeks recognition as “workers,” access to social security schemes through the local government, and participates in a national level worker’s rights campaign that is being championed by the Alliance of Indian Wastepickers. In Bangalore, CHF has also been networking informal collectors and creating jobs and enterprises around waste management. With CHF’s partner based at Christ University, Centre for Social Action, we established a women-run enterprise that provides door-to-door waste collection services to 1,300 slum households and some 1,500 non-slum households. CHF has partnered with the local government to replicate this model in other parts of the city. This enterprise also manages all the waste of Christ University, including pulping all the paper waste of the university and creating new paper products. The university launched a zero waste campaign as a result.
India

India, the 11th largest economy in the world, is growing eight to nine percent annually. It also has one-third of the world’s poor, more than in the whole of sub-Saharan Africa. By 2030, it is predicted that 590 million Indians will live in cities and 70 percent of new employment will be generated in these urban areas. Policies and practices of social, economic, and political exclusion have perpetuated poverty in India, and as a result, there are two India growth stories: one getting richer, one poorer.

The Bill & Melinda Gates Foundation-funded SCALE-UP program is working at the national, municipal, community, and individual levels to improve the lives of the urban poor in India. From the waste collectors working in the gutters to using the latest in global satellite technology to map slums, CHF’s work addresses the core needs of slum-dwelling communities.

CHF focuses on giving a voice to the urban poor, strengthening local partner organizations to enable them to advocate for and provide better services to the urban poor, and creating employment opportunities. Working together and with CHF, these community-based organizations develop new solutions to the problems that they face and overcome them collectively. CHF also seeks to bring ideas from one city and transfer them to another, such as what we have done with the waste collectors of Nagpur and Pune (see page 31).

Ghana

Ghana, in West Africa, has a population of nearly 24 million and is listed 139th out of 178 on the UN Human Development index. It is also one of the most rapidly urbanizing countries in the world: half of the population of the country lives in urban areas and this is growing by 4.3 percent a year, triple the growth rate of the population. One-third of the urban population in Ghana lack access to the basic municipal services of water, sanitation and sewage removal.

CHF is also implementing SCALE-UP in Ghana, alongside two other programs that seek to leverage the urban expertise we have developed to target additional crucial sectors. The USAID-funded WASH-UP is raising awareness about the importance of, and increasing access to, hygiene by building latrines and water points around Accra, the capital. YES, a sister program to Liberia’s YES, is working to strengthen the waste management sector in Accra and to link youth to employment opportunities in that sector.

CHF’s urban programs take an integrated approach to the many facets of urban life. This was especially the case in the experience of the Ayidiki Night Market Association.
The Women of the Night Market

The Ayidiki Night Market is located in a slum of Accra, hidden behind an unpaved alley dotted with tiny shops. The casual observer might not even see the market—but the women who earn their living there have an inspiring story to tell. “Before our first loan,” says Faustina Abordoh, the head of the Ayidiki Night Market Association, “we had to buy our goods piecemeal. That left us with very little profit. Now, we are able to buy in bulk and I can save more money.”

The Ayidiki Night Market was not always an association. At first, it was a motley band of individual entrepreneurs, trying to earn enough to feed their families. When CHF local partner, Youth & Women Foundation, first approached the individual vendors to form a credit association, they were skeptical. Once they understood that the association would have greater buying, borrowing and bargaining power than entrepreneurs alone, many women wanted to join. After an assessment, 52 were selected for the first credit group in Ayidiki. Boafó, CHF Ghana’s microcredit institution, provided the group with loan management training, as well as other basic business management skills, such as financial accounting and saving strategies.

Things were going well until they learned that the land on which the market stood, previously held by a community elder, had been sold to a local church who wanted to evict the market women and use the land for their warehouse. With over 100 vendors in the market, each with families of four or five, the economic ramifications of this action would have been felt deeply in the community. So the Night Market Association approached the church about purchasing the land. With CHF’s assistance, the association convinced the church to sell them the land. The asking price was about $2,100, an amount beyond the means of the association’s existing assets. The association again approached Boafó for a loan to buy the land.

“We were desperate,” said Christiana Quarmyne, 55. “We did not know what was going to happen but we did not want to lose what we had worked so hard for. Boafó’s first loan helped us so much we were hoping that it would work again.”

Today, the second loan is 99 percent paid back and the credit association owns the land outright, providing permanent security of tenure for the traders. CHF’s SCALE-UP program recently installed a water tank near the market for fresh water to clean their stalls and their produce.

“CHF has totally transformed the way I do business,” says Christiana. “Before, I was not part of an association; I did not know how to grow my business. But now we are together and we are doing well.”

Faustina Abordoh, head of the Ayidiki Night Market Association in Accra, Ghana.
Global Health: From Tegucigalpa to Kigali

Every aspect of our life—economic, behavioral, social and environmental—impacts our health. CHF International has developed an integrated approach to health, drawing upon our organizational strengths and local knowledge to address the holistic needs of people living with health challenges. From community mobilization and economic development to infrastructure, water, sanitation and hygiene, we aim always to integrate community expertise and foster local buy-in.
Honduras: Speaking Their Language—the Garifuna People

In Honduras, CHF International is the Principal Recipient of The Global Fund to Fight AIDS, Tuberculosis and Malaria in the areas of HIV, AIDS and malaria. In partnership with 11 mostly local organizations, we implement a large-scale grants and capacity building program to strengthen the ability of Hondurans to help communities prevent and mitigate the impact of HIV in 69 and malaria in 44 of the country’s municipalities.

Only 10 years ago, HIV and AIDS had developed into a major threat for the Garifuna, a group of African descent living on the northern coast of Honduras. The community lost many of its members and had HIV infection rates comparable to those in regions of sub-Saharan Africa. A lack of awareness and outreach combined with isolation had contributed to this high prevalence of infection, so CHF and our local partner Centro de Promoción en Salud y Asistencia Familiar (CEPROSAF), stepped in to address these root causes.

Together with the local community, we adopted a holistic approach that took into account Garifuna customs and culture to engage the main stakeholders in the surrounding villages. “This is a grassroots initiative and we need to engage different audiences within our community. Through our work with CHF, the Global Fund and CEPROSAF, we have received training and understand how to run our organization and how better to interact with other stakeholders. Our goal is to strengthen our local response through education and prevention,” said Jorge Castillo, a community leader from Tornabé, a community of 3,000.

In Tornabé, there are at least 50 people living with HIV and currently 160 children orphaned by AIDS who receive assistance from CEPROSAF. “We aim to reach different people in our community and have to come up with different activities to target them,” Castillo added. To date, CHF and CEPROSAF have reached more than 10,000 Garifuna in 11 communities in the north coast of the country and, through the program, people living with HIV receive counseling in addition to antiretroviral therapy.

Although HIV continues to be a very serious problem among the Garifuna, community leaders see a brighter picture. “People are talking about it now. People are demanding information; they are asking for protection and learning about safe sex practices. As a community, we have identified the problem and our message has been heard and resonated not only in this community but in other Garifuna communities around us,” said Castillo.

By working with community leaders and addressing the specific needs of the population regarding HIV and other health concerns, CHF and CEPROSAF are improving the lives not only of those living with or affected by HIV, but the Garifuna people as a whole.

As a community, we have identified the problem and our message has been heard and resonated not only in this community but in other Garifuna communities around us.”

—Jorge Castillo, community leader from Tornabé
Honduras—Reducing Risk Among Sex Workers

In southern Honduras, CHF tackles related challenges among a different vulnerable population. In Triunfo, women are particularly at risk, as many support themselves and their families as sex workers. From May 2008 to April 2010, through its partner organizations, Asociación Médica de Doctores de Asia (AMDA) and CEPROSAF, CHF provided training and prevention services to 1,600 local women. Ranging in age from 20 to 70 years old, these women refuse to call themselves sex workers; they are mothers, grandmothers and housewives; but at night, they are exposed to sexually transmitted diseases (STDs) including HIV, and, all too often, face violence.

Because of its proximity to the border, this rural region has a large transient population: truck drivers, salesmen and other people that are just passing through, many looking for cheap sex. With no training, education or job opportunities, many women go out onto the streets hoping to make some money to feed themselves and their families, as did Eliana Dolores. Now, at 59, she runs a small business; but she spent most of her life as a sex worker. “I had three children to support and no man to help me. I had no education or opportunities. The streets gave me all I have,” she recalls. She believes that AIDS is a big problem outside the cities. “Much is said about AIDS in the urban centers, but the situation in rural areas can be even more serious. Our access to information and basic health services is almost nonexistent.”

Hoping to make a difference, Eliana is a volunteer and collaborates with AMDA, CHF’s partner organization, which works with young people, prisoners and sex workers on an HIV education and prevention program. In this role, Eliana sets up meetings and works with local organizations to provide food and transportation to the people interested in attending training sessions.

“I see it as part of my role to raise awareness about HIV and other STDs. This program has definitely reached a lot of people who would not otherwise have had access to any sort of education or protection. There are lots of people living with AIDS around Triunfo; if we don't stop it now, it will only get worse. It is really time for the women in the countryside to start thinking about how to protect themselves and their families. I am really glad we are finally being provided with the information we so desperately need,” she concludes.

Lectures offered by CHF’s partners in Honduras, AMDA and CEPROSAF, include the subjects of self-esteem, drugs, alcohol, HIV, AIDS, prevention of other sexually transmitted diseases, gender issues and condom use. Our projects reach both urban and rural populations.
Rwanda

Building the resilience of communities across Africa and Latin America requires a holistic approach that is unique to each community and their specific social, cultural and economic conditions. In Rwanda, CHF is the prime implementer of the USAID/Higa Ubeho program. In cooperation with Government of Rwanda and leading a consortium of 17 partner organizations, the USAID/Higa Ubeho program is supporting 72,000 Rwandan families in 20 districts to develop sustainable ways of coping with the health and economic challenges that often affect the most vulnerable communities in Rwanda.

One of the most popular activities sponsored by the program is the Holiday Camps for Rwandan youth. In 2010, more than 12,000 high school students participated in the 19 holiday camps held during the months of July and August. The goal of these four-day-long camps is to support youth by empowering them to develop self-confidence and gain knowledge and abilities to plan for a better future.

“The holiday camp enabled me to realize that I can be a good mentor to my peers and that I am also good when it comes to advocating for others,” says Nduwayezu JMV, age 21, whose goal is to pass the national exams to gain entrance into one of the country’s universities. He says that the camp also taught him to put his goals in writing and set strategies to achieve them.

Colombia

Into 2011, CHF International continues to expand its work in health, particularly in Latin America, a region with health challenges that are often overlooked. In February 2011, CHF signed an agreement with the Global Fund to work with communities affected by HIV and AIDS in Colombia, complementing our decade of work with communities displaced by drug cartels and paramilitary violence, as well as indigenous and vulnerable communities.
Survivors of gender-based violence in Cali, Colombia are taught how to overcome trauma in workshops such as this art therapy session.
The increased worldwide incidence of floods and other extreme weather in recent years demonstrates that climate change has ceased to be an abstract—we all experience it, in whatever part of the world we live. In 2010 alone, CHF responded to floods in Colombia, Montenegro and Pakistan, providing assistance to thousands of displaced people. As critical as these emergency responses are, it is better to prevent than to respond and CHF is working in partnership with the private sector, governments and communities around the world to do just that.

One of CHF’s key areas of expertise is in infrastructure and construction. Additionally, we work in some of the areas in the world most likely to be affected by climate change, such as the Middle East. Meeting needs with expertise, we are finding ways to construct green buildings in emerging economies where environmentally intelligent construction techniques can become mainstream and genuinely make a long-term difference.

There are many simple ways to reduce the effects of climate change. By evaluating different solutions in varying environmental contexts, we are able to see what works best to bring to an industrial level.

**Green Building**

**New Technologies for New Territories**

CHF, with funding from USAID, constructed this Green School in Kosovo. The school provides an example to the public of green technologies available in the country.
The West Bank

The West Bank is a territory on the cusp of nationhood. But it is also a territory that has all too often felt the droughts and severe weather associated with climate change. The USAID-funded Emergency Jobs Program was a $34 million community infrastructure and construction program implemented by CHF that created employment through construction of vital community infrastructure, such as women’s centers, youth and child-focused facilities, schools and health clinics. The program also explored the use of environmentally sustainable and energy-efficient practices.

CHF is increasing the scale of our green construction projects to make a sustainable impact in the West Bank with our new USAID-funded $100 million Community Infrastructure Development program. The new program includes a ‘Young Green Engineers’ internship initiative in partnership with the sustainable building division of Khatib & Alami in Dubai. This program will also pilot three green buildings in various sectors, including one in which CHF will work toward the Leadership in Energy and Environmental Design (LEED) certification. Additionally, the program will raise awareness of environmental issues through a workshop and seminar series targeted at engineers, contractors, government stakeholders and communities. For children, we will raise awareness through puppet shows and International Earth Day activities.

One example of green construction in the West Bank is the Safeer Children’s Center, a designated pilot green building initiative completed in 2010 that serves approximately 10,000 people from the nearby Asker refugee camp. The Center incorporates double-glazed windows and insulation that both regulate the temperature of the facility and reduce heating costs. Structural sun shading, the orientation of the building and incorporation of natural light into the space through skylights reduces electrical consumption. Use of recycled wood and other locally produced construction materials reduces waste. The garden is planted with locally adapted plants that do not require a large amount of water; what water is needed comes from a gray water re-use system.

In addition, the building has an interactive learning center for children, educating a new generation on energy efficiency. In total, these green methods reduce energy usage by 59 percent. Green does not have to be complicated—simple changes can make a profound impact.

Kosovo

CHF believes in bringing new technologies to new countries. In Kosovo, independent since February 2008, CHF is implementing a major USAID-funded school building initiative. Our flagship building is a Green School, which is an entirely environmentally sound school incorporating the most up-to-date technology as part of an energy efficiency pilot program. The school will provide an example of geothermal, solar and other green technologies that are available for public investment in Kosovo. Engineering students from the University of Pristina are analyzing the energy efficiency of the school to evaluate the cost benefits of the technology. Green systems will also be incorporated into the students’ curriculum so they have an early understanding of the importance and practicality of green technology. Completed in January 2011, this project is providing best practices and lessons learned that can be used by contractors and construction professionals for future public buildings.
Freezers Powered by the Sun

CHF is working to incorporate green construction techniques and standards into all of our projects around the world. In many of our partner countries there is no shortage of sun, so, for example, in Haiti we are using solar panels to power freezers at fishermen’s cooperatives that enable them to preserve their catch and ensure quality and freshness of product. In South Sudan, another new country, we have integrated solar-powered pumps for wells serving villages with limited infrastructure and no access to electrification. In each case, we seek out methods that are appropriate to the local environment, that can be replicated on a much larger scale and that fit into the broader infrastructure needs of a country.

Sharing with Industry

It is not enough to implement; as part of our partnership model, we have a responsibility to share our experience, and to bring these techniques outside of the development industry into government and the broader construction industry.

To this end, in November 2010, the CHF West Bank and Gaza office, in partnership with USAID and the Palestinian National Authority, organized a Green Building Conference in Ramallah. Attended by 320 representatives from around the world, this conference brought together construction experts, thought leaders, government representatives, private industry and NGOs to discuss and share lessons learned and steps forward in green construction techniques. This was the first in what will be many such workshops, ensuring that environmentally intelligent construction is practiced around the world.
The conference brought about an exchange of information, case studies, ideas and—most importantly—commitment to environmental preservation among key stakeholders from international and Palestinian private industry, development organizations, universities, and thought leaders from around the world. Hundreds of Palestinian students of engineering and architecture participated in a green building design competition as part of the conference.

It was deeply encouraging to see such innovation and creativity emerging from Palestinian youth, and I hope that these young people are given the chance to realize their potential in the future State of Palestine—if they are, I know we are in good hands.”

—Dr. Salam Fayyad, Prime Minister of the Palestinian National Authority
Christian Science Monitor, November 22, 2010
Microfinance and More in the Middle East

CHF International runs the largest international network of micro and small business lending in the Middle East. By partnering with banks, governments and communities and operating in the local context, we are able to provide innovative services that make financing more available to families and business owners in emerging markets. This helps to create vital jobs and stimulate economies.
Iraq—Access to Credit Services Initiative

Small businesses in Iraq have traditionally been overlooked by the formal banking sector. Instead, most Iraqis rely on informal moneylenders who charge interest rates as high as 300 percent. CHF has been on the ground in Iraq since 2003, providing small loans to Iraqi businesses and homeowners. One of the first microfinance institutions founded in Iraq after the war, CHF’s award-winning Access to Credit Services Initiative (ACSI) has grown into the largest and most successful provider of small loans in Iraq. Since its inception, ACSI, with a staff of over 300 across 13 branch offices, has disbursed over 110,000 loans totaling $293 million and with a repayment rate above 99 percent.

ACSI’s success is now serving as a model for other institutions around Iraq. ACSI’s team serves as the primary certified microfinance trainers in Iraq using best practice training modules from the World Bank’s Consultative Group to Assist the Poor. This training builds the capacity and increases the legitimacy of other Iraqi microfinance institutions, creating more opportunities for access to finance for those who need it most. ACSI has also played a leading role in shaping a more favorable legal environment for microfinance in the country that will enable the small business sector as a whole to grow.

Lebanon—Social Performance Monitoring

The year 2010 saw a paradigm shift in the world of microfinance. Increased criticism of industry “mission drift” and the need for greater consumer protection against over-indebtedness and unfair collection practices came to the forefront of local and international news. With this backdrop, CHF’s microfinance institution (MFI) in Lebanon, Ameen—which means ‘trust’ in Arabic—continued to put CHF in a pioneering role in the region, by creating a code of conduct with defined Social Performance Indicators to measure its social as well as financial impact. This means, for example, that Ameen measures not only repayment rates and other financial indicators, but also monitors client satisfaction as well as the number of female borrowers and the working poor they are reaching. By measuring both quantitative and qualitative data to assess the social impact of the loans and codifying the way clients are treated, CHF is better able to serve the underserved and truly make a difference in their lives. Ameen is one of the first MFIs in the Arab world to undertake a social rating by an international rating agency.

Ameen is not only pioneering the world of Social Performance Monitoring for CHF in the Middle East, it also placed 17th in the Microfinance Information Exchange (MIX) Markets annual ranking of the Top 100 Microfinance Institutions in the world, based on outreach, efficiency, and transparency. This is the second highest ranking for any MFI in the Arab world. Additionally, both Ameen and CHF’s MFI in Jordan—MEMCC—received the MIX Transparency award, which honors groups that work to improve the effectiveness and overall understanding of how the microfinance sector helps build more inclusive financial systems for the poor.

The West Bank—Mortgage Lending

The Affordable Mortgage and Loan Company (AMAL), a Palestinian company established in April 2010 and expected to become fully operational within the next two years, is a unique $500 million program designed to make mortgage financing more readily
available to Palestinian homebuyers. Working in partnership with the Middle East Investment Initiative (MEII) as key technical advisor, CHF is playing a central role in making affordable home ownership a reality in the West Bank.

AMAL is receiving financing from a number of international sources, including the US Overseas Private Investment Corporation (OPIC), the Palestinian Investment Fund (PIF), the International Finance Corporation (IFC), and two local banks, the Bank of Palestine and Cairo Amman Bank.

AMAL is part of a broad initiative to strengthen home ownership in the West Bank. CHF is playing an additional developmental role in the Palestinian mortgage market through a USAID-funded Mortgage Market Development Program. Through this initiative, CHF is developing a comprehensive homebuyer education workbook to be available in Arabic and distributed throughout the West Bank that will inform consumers about how to save for a down payment and various housing and financial product options. CHF also has developed a loan-officer training curriculum to train Palestinian bankers in the intricacies of mortgage lending. By educating lenders and clients, we are ensuring responsible mortgage lending and borrowing, and strengthening the financial sector in the West Bank as a whole.

The West Bank—Middle Market Lending

Small and Medium sized enterprises (SMEs) are crucial drivers to economic growth, creating jobs and providing income to the people who own and work in them. Nevertheless, this “middle market”—businesses that are too large to qualify for microfinance but are overlooked by banks—often suffers from a debilitating lack of access to credit which inhibits its growth. CHF’s Loan Guarantee Facility (LGF) in the West Bank guarantees a portion of the value of loans made by local partner banks. Created in partnership with MEII and with funds from OPIC and PIF, this program encourages local banks to experience the benefits of SME-lending by reducing the risk associated with a fledgling loan environment. Since 2008, 296 loans have been guaranteed to a total of over $58 million, in industries from manufacturing and construction to tourism and communications, so far creating more than 3,500 jobs.

“"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
An ACSI loan recipient in Iraq.
Areas of Expertise

Infrastructure and Construction ....................... 50
Urban Development .................................... 53
Emergency Response .................................. 54
Micro, SME and Housing Finance .................... 57
Civil Society and Municipal Development ... 58
Global Health .......................................... 60
Economic Development ............................... 62

Above: Since 2009, CHF has been helping to upgrade and rehabilitate schools in former conflict zones in Georgia. Even before conflict broke out in South Ossetia, in 2008, 68 percent of children in Georgia’s region of Shida Kartli were living in poverty and many schools had not been repaired in more than 20 years. During the conflict, 25 percent of schools were affected through looting or building damage, including fire. In 2010, CHF rehabilitated and refurbished 16 schools with items such as new roofing, insulation, energy-efficient windows and doors, heating and bathrooms.

Top Right: A microfinance client in Romania shows off merchandise to a prospective customer.

Bottom Right: CHF’s ACCESS-Plus program in Yemen removes children from exploitative labor and puts them back in school.
Infrastructure and Construction

CHF is a leader in infrastructure and construction. A central aspect of our approach to infrastructure development is working in partnership with communities, local governments, ministries and donors to rebuild the critical services that low-income, conflict- and disaster-affected families need to create a better future.

New roads, bridges and electrification projects not only facilitate transportation for better marketing of goods and services, but they also bridge borders and encourage trust and participation among diverse religious and ethnic groups. 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.

CHF seeks to work with partners in the private sector to undertake research and development that result in new, innovative solutions to the most pressing problems faced by communities and the world. This includes our shelter work in Haiti (see page 17) and our environmentally sound constructions (page 40).

CHF is building infrastructure in, for example, Haiti, Nicaragua, Georgia, the West Bank and Gaza, Iraq and Kosovo.

In 2010:

Over 2.1 million people benefited from CHF’s work in infrastructure, which included:

- **135** schools built or repaired—41 with environmentally sustainable materials
- **235** potable water points installed
- **81** kilometers of roads repaired or constructed
- **60** electrification projects
- **563** sanitation systems installed
CHF’s USAID-funded Konbit Ak Tet Ansamn (KATA) program in Haiti implements infrastructure projects such as this street renovation in Parc Vincent. These projects not only build a safer environment for the community, but they also create jobs for local workers.
CHF addresses the needs of slum-dwelling communities through our SCALE-UP program in Ghana, funded by the Bill & Melinda Gates Foundation.
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, are living in slums. The increase in the slum-dwelling population imperils already limited access to housing, sanitation, waste management, employment, health care and environmental protection.

CHF’s urban projects give a voice to the poor in their own development and strengthen local organizations working in pro-poor slum upgrading projects. We share knowledge and innovation, and bring groups together to work out solutions to each local context that bring about the greatest positive impact for slum dwellers.

Read more about our work in urban development on page 28.

CHF’s urban development projects take place in Ghana, India, Haiti and Liberia.

In 2010:

More than 193,000 Ghanaians benefited from improved housing, water and sanitation

More than 5,900 people in India received training in managerial, technical or entrepreneurial skills

In 2009 and 2010, 51 Liberian women entrepreneurs graduated from the Goldman Sachs-funded 10,000 Women Program, implemented in Liberia by CHF International, each having received 150 hours of business and management training.
Emergency Response

From natural disasters to armed conflicts, CHF provides humanitarian assistance to communities in need. We partner with affected communities to provide immediate relief and also to increase 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 organizations. We provide integrated services from livelihoods regeneration, protection and shelter to psychosocial support and access to financial services, always involving the community from the earliest stages. 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 phase between tents and tarpaulins in the immediate aftermath of a disaster 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 is a recognized leader in transitional shelter. Learn more about this on page 17.

- CHF provides 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. In the year following the Haiti earthquake, we employed more than 14,000 Haitians in rubble removal activities.

CHF is currently working with emergency-affected communities in Colombia, Haiti, South Sudan, Pakistan, Gaza, Afghanistan and Ethiopia.

**In 2010:**

More than **124,000** people took part in post-emergency livelihoods programs, such as cash-for-work

**263,000** people received food and nutritional assistance

**40,000** people received improved sanitary conditions after flooding, earthquakes and other disasters
CHF’s water distribution program in Ethiopia provides assistance to drought-stricken agropastoralists in the Somaliland region.
A CHF microfinance client in Iraq

A CHF microfinance client in Romania
Micro, SME and Housing Finance

CHF is an innovator in providing locally-appropriate financial solutions. We have pioneered housing microfinance since the 1970’s 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 $195 million in nine countries. From 2004 to 2010, we disbursed over 279,000 loans to low- and moderate-income customers, totaling more than $697 million, while maintaining an average repayment rate of 95%. Our three main areas of expertise are SME finance, housing finance and microfinance.

- Small and medium sized enterprises—the middle market—are 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 in Liberia, the West Bank and Iraq.

- CHF continues to work in housing finance for those previously excluded from such lending products. For example, CHF provides oversight and risk-management services for a $150 million fixed-rate mortgage initiative in Jordan, funded by OPIC.

- CHF operates the largest international network of microfinance institutions in the Middle East, including major operations in Iraq, Lebanon, West Bank and Gaza, and Jordan.

See page 44 for more information on our finance work in the Middle East.

CHF has development finance institutions in Colombia, Ghana, Liberia, Lebanon, Romania, Bosnia, Iraq, Jordan and the West Bank and Gaza.

In 2010:

More than 203,000 people benefited from the 50,000 loans disbursed by CHF, with a value of more than $143 million; 33 percent of those benefiting from loans were women.

CHF Finance Group, LLC

The CHF Finance Group, LLC is a commercial holding company established by CHF to hold the assets of CHF’s locally-registered microfinance companies. The Group allows CHF greater access to commercial sources of funding including debt and equity investments, as well as technical assistance grants. In 2010 CHF signed a landmark agreement with its first minority investor, the International Finance Corporation, to buy a 19.9 percent stake in the Group. Over time, it is envisioned that the Group will expand to both hold existing CHF subsidiaries and launch greenfield microfinance operations in new countries.
Developing a democratic and responsive civil society informs every aspect of CHF’s operations.

For many years 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 and prioritize solutions peacefully. Through this 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.

CHF undertakes municipal development in, for example, Nicaragua, Ghana, the West Bank and Iraq.

In 2010:

618 government bodies received institutional capacity-building assistance

2,146 meetings were held by CHF-formed community councils

1,097,753 people benefited from the training given to government bodies and community councils
Top left and right: In the run up to the referendum for independence in South Sudan, CHF implemented a voter education program, funded by USAID through the National Democratic Institute, to explain to Sudanese voters how the electoral system would work and to encourage them to be involved in the democratic workings of their future state, many of them for the first time ever.

Bottom: CHF’s Community Action Program in Iraq plants the building blocks of democracy by organizing community committees. These committees identify and address local needs such as school repairs and vocational training.
Global Health

CHF’s work in health focuses on increasing vulnerable households’ access to health and social services. We work in partnerships to strengthen local structures, institutions and communities to better provide care and both treat and prevent illness. CHF has developed an integrated approach to health, drawing upon our existing organizational strengths from community mobilization and behavior change communication to economic and infrastructure development. We focus on:

- Building the capacity of community-based organizations that provide health services to vulnerable households.
- Promoting effective HIV prevention interventions and increasing access to care, treatment and support services for people affected and impacted by HIV/AIDS.
- Promoting better hygiene practices and increasing access to clean water and improved sanitation options.
- Preventing malaria by distributing insecticide treated nets and increasing community awareness of ways to prevent malaria.
- Preventing gender-based violence through community mobilization and training of key service providers.
- Promoting sustainable, livelihood-based approaches that help vulnerable people to work their way out of poverty and address their health and social needs.

Read more about our health programming on page 34.

CHF’s health programs take place in, for example, Kenya, Honduras, Rwanda and Colombia.

In 2010:

CHF trained 20,217 people in 52 organizations in health-related programming

418,000 people received assistance relating to HIV, AIDS and other health challenges

37,690 orphans and vulnerable children accessed CHF’s support programs
Left: By training community leaders as well as municipal government staff in water sanitation practices, CHF’s USAID-funded WASH program in Liberia is ensuring that targeted counties know how to identify, treat and maintain clean water sources at all levels.

Below: In South Sudan, CHF implements a USAID-funded program to reduce the incidence of gender-based violence. In order to encourage vulnerable women to attend the trainings, we have integrated violence-mitigating education into programs that improve their livelihoods and employment skills.
Economic Development

CHF International’s economic development programs engage youth, conflict-affected populations, the poor, the food-insecure and other vulnerable and at-risk groups to enable them to achieve greater access to economic opportunities. While CHF’s Economic Development programming takes place in diverse countries and conditions around the world, the core principle of our approach is market facilitation—helping people identify and implement commercially viable and sustainable solutions themselves.

Pro-Poor Value Chain Development
CHF identifies economic sectors in which the poor are active but failing to achieve economic success. Using our market facilitation approach, we help to build the capacity of value chain actors to assess end markets, improve quality, establish business linkages and access new markets.

Economic Strengthening for Vulnerable Households
CHF builds resiliency and reduces household vulnerability to economic, social, health and environmental shocks through economic strengthening activities, such as savings mobilization, youth job placement services and farmer field schools, alongside psychosocial support, health care, education assistance and improved access to water and sanitation.

Agriculture and Food Security
CHF addresses chronic food-insecurity by focusing on livelihood recovery and income generation. We use a combination of tools including replenishment of livestock assets, provision of basic agricultural equipment, productivity-enhancing agricultural trainings and the rehabilitation of key economic infrastructure.

Youth Employment and Workforce Development
CHF works with educational and vocational institutions to provide youth with training that meets the labor demands of the private sector. CHF promotes youth entrepreneurship through a skills-to-business approach that harnesses market opportunities for new business creation.

Local Economic Development
CHF leverages its strength in community development to engage the government, the private sector and civil society to define joint economic priorities and design targeted interventions that lead to a more vibrant local economic environment.

We undertake economic development work in countries such as Armenia, Mongolia, Rwanda, Liberia, Lebanon and Yemen.
In 2010:

Through CHF’s economic development programs and partnerships:

More than 211,000 people gained short-term employment

1,510 long-term jobs were created, including 325 for women and 435 for young people

417 long-term jobs were secured by people living with HIV or AIDS

CHF’s long and short-term employment programs in Haiti train locals how to operate bulldozers and other machinery or employ men and women in manual demolition and rubble clearance.
Visiting International Professionals

VIP Program

In Romania, the vice president of a multinational company uses his expertise in corporate governance to create the corporate risk management policy that is then used to guide a new CHF microfinance institution. A former congresswoman travels to Mongolia to help the co-op movement strengthen its alliances with governing officials, while a former foreign correspondent and founder of a strategic communications firm works with local staff to increase awareness of CHF’s projects in Azerbaijan. These are just a few examples of how CHF’s Visiting International Professionals (VIP™) program can put international expertise at the service of local communities in some of the most challenging environments in the world.

Since the inception of the program in 1998, VIP volunteers have contributed more than 3,000 days to CHF projects in almost 30 countries. Projects have varied in length, area and scope but the level of expertise and commitment among our VIP volunteers remains the same. Each VIP is a technically-skilled professional with at least five years of experience in different areas, ranging from public health to finance and information technology to policy.

This exchange of ideas and expertise provides a fulfilling experience to all parties involved: local communities have access to top international experts, who, in turn, learn about different cultures and environments and go home with fresh hands-on experiences and lessons applicable to their own workplace.

CHF’s VIP program serves as a catalyst for sustainable positive impact in underserved communities worldwide. It can be integrated into existing volunteer programs through sponsorship of an employee, covering the cost of participation or through the use of matching funds.

If your organization would like to take part in our program or if you are interested in volunteering, please contact Barbara Czachorska-Jones, Director of Program Administration. Email: bjones@chfinternational.org
Rosalia Miller (left), a teacher at the National Cathedral School of Washington, DC was deeply moved by the devastation left in the wake of the 2004 tsunami and applied for CHF’s VIP Program. She used her expertise in fine art to help children, their parents and their teachers to overcome trauma of the devastation created by the disaster. Her daughter Cristina (above with children) and friend Oliver (not pictured), Harvard Business School students, provided the CHF-Sri Lanka team with microfinance assistance as part of the reconstruction effort.
Leadership, Partnership, Stewardship

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Milton Funes, CHF Honduras Country Director, and Eva Karina Mejia, CHF Honduras Director of Finance and Administration, brief David Weiss, Caroline Blakely and Gordon Lindquist on a trustees visit to CHF Field programs.
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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 President’s Emergency Plan for AIDS Relief (PEPFAR)
US State Department Bureau of Democracy, Human Rights and Labor
US State Department Bureau of Population, Refugees and Migration
World Food Programme
World Bank

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SPARC/Mahila Milan
[TC]
Union for Reform Judaism
US Chamber of Commerce
US Global Leadership Coalition
US Overseas Cooperative Development Council
Financials

CHF International and Related Entities

Revenue and Support
Grants 208,080,900
Contracts 2,305,592
In-kind contributions 1,190,618
Interest and investment income 13,453,172
Other income 788,120
Contributed services and goods 29,701,448
Total Revenue and Support 255,519,850

Expenses
Technical assistance 185,435,502
Capital assistance 9,298,126
General and administrative 18,598,997
Fundraising 3,865,911
Contributed services and goods 29,701,448
Total Expenses 246,899,984
Change in net assets before other items 8,619,866

Other Items
Currency gain (loss) 325,842
Net gain from related entities and combined entities 607,625
Change in net assets 9,553,333
Total net assets at the beginning of the year 91,367,967
Total net assets at end of year 100,921,300

91% of our income is spent on programs

General, administrative and fundraising expenses as a percentage of total resources, revenue and support: 8.9%
Stewardship

CHF International is a non-profit 501(c)(3) organization. Our careful oversight and business-like approach 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 the top four-star rating measuring accountability, efficiency and transparency.

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

“
At Charity Navigator we examine two broad areas of a charity’s financial health—how responsibly it functions day to day as well as how well positioned it is to sustain its programs over time—and assign an overall rating, ranging from zero to four stars. We have recently added a new dimension to our rating system which includes a review of each charity’s commitment to accountability and transparency. Not only does CHF International excel in terms of its financial performance, but it also has a strong commitment to being accountable and transparent.”

—Sandra Miniutti, Vice President & Chief Financial Officer, Charity Navigator