

Table of Contents

Letter from the Board Chair	3
About Us	4
Success Story	5
Programming and Integration	
Health	6
Agriculture	12
Economic Growth	15
Anne Johnson Memorial Scholarship Fund	18
Scholarship Donors	20
Local Partners	21
Financials	22
Donors	23



Letter from the Board Chair

Dear Friends and Colleagues,

It is with pleasure that I introduce the information-packed 2014 Partners for Development (PfD) Annual Report. All of PfD's work is accomplished with attention to value for money and efficiency in achieving results. And tremendous heart!

Our commitment to helping those most in need through community partnerships and integrated, multi-sectoral approaches leads us to our next phase of challenges - meeting the Sustainable Development Goals (SDGs).

Throughout this report in each of our technical focus areas (Health, Agriculture and Economic Growth) you'll see examples of integrated programming and partnership. Partnership is what PfD is all about. Our concept of partnership includes our clients, local communities and community-based organizations, other NGOs, governments, and our donors.

I joined the Board of PfD in 1999 when we were still working in post-war Bosnia and Herzegovina, and in the most difficult provinces of post-crisis Cambodia. Of course, we also worked, and continue to work, in difficult areas of Nigeria. I am continually impressed by the businesslike and no-fuss way PfD works in the "hard places."

I challenge you, the reader, to continue and redouble your commitment to partnering with PfD going forward or to become a partner today.

Sincerely,

Nancy Pendarvis Harris

Lany Tendanes Harris

PfD Board Chair

About Us

Mission and Vision

PfD is a 501(c)3 not-for-profit organization whose employees and volunteers work in partnership with local and international groups to improve quality of life of vulnerable people in underserved communities.

We envision a more just, peaceful, and environmentally sustainable world. We also seek to empower people through training, education, and access to resources to help create more vibrant and resilient communities with more accountable leadership.

Success Story: Meet Mrs. Osarugue

Meet Elizabeth Osarugue, a mother of five who manages a small shop selling general goods in Edo State, Nigeria.

Mrs. Osarugue's life goal is to support her children and provide a quality education for them. Her strong desire to fulfill this goal led her to Lift Above Poverty (LAPO), one of PfD's micro-finance implementing partners in Nigeria. Now a leader in the PfD Better Life micro-credit group, Mrs. Osarugue has access to finance and support from PfD. This support has enabled her to expand her business and achieve her goals. Mrs. Osarugue has been able to secure a stable future for her family by investing in her children's education, purchasing property, and accessing quality health care.

Access to credit is important, but it alone will not lift families out of poverty. Therefore, working together, LAPO and PfD have created an integrated approach to microfinance by offering additional support to women like Mrs. Osarugue including, health and education support for their families. Mrs. Osarugue has found the integrated health empowerment to be invaluable as it has helped reduce the stigma of HIV/AIDS in her community.

Mrs. Osarugue explained, "I have been very fortunate because PfD and LAPO have taught me so much about HIV/AIDS and reproductive health. Before now, I always ran away from infected persons and feel that they or their partners have been unfaithful. Now I know sex is just one of the modes of transmission; other means which we least expect exist; like shared weave-on needles."



Photo: Mrs. Elizabeth Osarugue expands her business in Nigeria

Health

Improving health outcomes and ensuring access to quality health services is essential for growth. PfD's health programming provides local solutions to complex health disparities across the developing world. Our programs in 2014 focused on reproductive, maternal, newborn and child health, water hygiene and sanitation (WASH), HIV/AIDs, malaria prevention and control, and health system strengthening. Below are highlights from PfD's work in health in 2014.

Reproductive Health

Nigeria has one of the highest rates of maternal and child mortality in the world, with the rural states in northern Nigeria most severely affected. With funding from USAID and in partnership with John Snow Inc.'s Targeted States High Impact Program (TSHIP), to strengthen community engagement, improved the 2014.

quality of local health services, and increased the effectiveness of health systems.

In 2014 through PfD's interventions, 135,974 women in Northern Nigeria received health education counseling.

PfD has promoted community involvement and participation through village and ward development committees with the active participation of trained health facility staff and community based health volunteers. This approach has strengthened the linkage between the community and the ward health facilities on issues of maternal and newborn child health, family planning/reproductive health promotion and prac-PfD implemented a program in northern Nigeria, tice, which has resulted in an increase in completed which reduced maternal and infant mortality, worked referrals of women to health care facilities by 74% in In 2014, PFD's health programming in resulted in:

114,039 women attending least one antenatal care visit



Treatment of

13,747 cases of childhood diarrhea

57,067 women receiving intermittent preventive treatment (IPT) for malaria in prenatal care

37,528 family planning counseling sessions with men and women of reproductive age

Malaria Elimination, Control and Prevention

Funded by The Global Fund to Fight AIDS, Tuberculosis, and Malaria, PfD's Malaria Control Program is building on over two decades of experience delivering programing to the most underserved people in remote areas of Cambodia. PfD's goal is to move towards elimination of malaria across Cambodia with special efforts to contain multi-drug resistant malaria within mobile and migrant populations (MMP). PfD uses targeted programming to reach MMP, who, due to their frequent work in plantation and forest areas (a hotbed for mosquitos) and their movement throughout the region, are more susceptible to multi-drug resistant malaria (MDR). PfD provides malaria case management and health education training to health volunteers who provide testing and treatment to fellow workers with malaria. PfD's innovative forest package pilot project also helped to prevent malaria in the MMP population by using a voucher system to distribute malaria prevention forest packages.

Throughout 2014, PfD continued to increase commu-

nity awareness of malaria by offering trainings for Village Health Volunteers on malaria health education and training for school teachers on PfD's child-to-child (CtC) methodology. PfD's efforts are far reaching: community-based health education video shows have reached 38,932 individuals from 320 communities.

95% of children who received the Child-to-Child curriculum passed along information on malaria prevention to their family and the community.

Working with the Institute Pasteur of Cambodia, the London School of Hygiene and Tropical Medicine, and the National Center for Malaria and Dengue, PfD implemented the Regional Artemisinin Initiative (RAI) to contain the spread of MDR in the Greater Mekong Sub-Region. PfD provided training on how to collect and transport blood samples, established an Early Warning System in a Kratié Province hospital and health centers, and created and conducted a survey focusing on the perception and behaviors, especially among mobile and migrant workers, around malaria transmission, prevention and treatment.

In 2014, PfD's malaria control activities reached:

57,053
individuals with
community-based
malaria health
education

182 mobile and plantation Malaria Workers, who in turn

tested 2,646 patients suspected of having malaria and

treated 528
patients diagnosed with malaria

439
Village Health
Volunteers focused on

malaria and

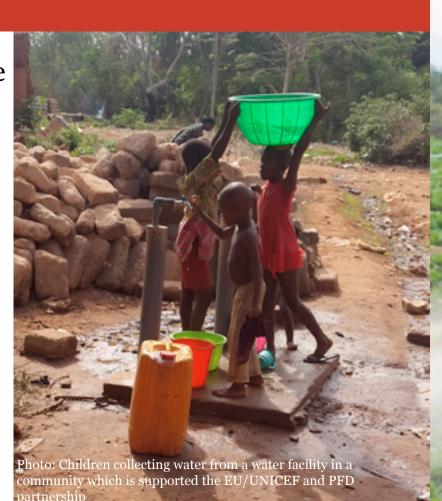
60

new Village Health Volunteers trained on malaria health education

Water, Sanitation and Hygiene (WASH)

Over 45% of Nigeria's population lacks access to safe drinking water and 60% of the population does not have access to improved sanitation facilities. PfD, with support from UNICEF, began setting up Community Water, Sanitation and Hygiene Committees (WASH-COM) in Delta, Edo and Ekiti States in Nigeria. The implementation strategy promotes sustainability and ownership as it is demand driven and works to build capacity of WASHCOM and will serve as a platform for integrated programming going forward.

The program enables local communities to explore and mobilize their local resources to meet self-identified WASH needs. The program empowers the communities to monitor and evaluate interventions, generate discussions and make informed decisions.





Integrating Peacebuilding

By creating and building Water, Sanitation and Hygiene Committees (WASHCOM), PfD is setting the foundation for integrated programming. WASHCOM open the door to opportunities and interaction among communities, which not only improves WASH programming but also contributes to strengthening social bonds, peace building, and economic growth.

Agriculture

Increase in population, natural resources depletion, and a changing climate have caused food prices to rise and agricultural productivity to become strained. Those most affected are smallholder farmers. Three-quarters of the world's

poorest people get their food and income by farming small plots of land about the size of a football field (Gates Foundation). PfD has worked for decades in agriculture, veterinary and livestock support, food security and nutrition. Below are highlights from PfD's work in agriculture in 2014.

Agricultural Development

The USDA-funded Growing Resources for Enhanced Agricultural Enterprises and Nutrition (GREEN) project has continued to make a positive impact across six southern departments of Benin. GREEN works to improve the livelihoods of vegetable farmers by addressing key challenges.

The GREEN model includes: training farmers on improved production, marketing skills, value chain, and post-harvest techniques; increasing access to market information; and increasing access to credit. PfD works in partnership with local farmer associations to implement the project.

In 2014, technical extensions and trainings covered topics such as water management and irrigation, post-harvest processing techniques to reduce loss, and how to properly apply chemical fertilizers to mitigate health and environmental impacts. GREEN trainings are practical, hands-on, based on farmers' requests, and include innovations such a joint workshop for vegetable producers and market suppliers.

GREEN's SMS based Vegetable Market Information System (VMIS) delivers crucial market information directly to

More than 6,000 farmers implemented improved techniques and innovations as a result of extension visits by PfD and local partners.

farmers in their fields. This information enables farmers to know what crops and markets bring the best prices, and allows farmers to plan production accordingly. In 2014, more than 45,000 text messages were sent each month with prices of agricultural goods in key markets to over 2,000 farmers enrolled in the program.



2014 GREEN Results

Outcomes









Outputs

12,000 Days of training



Over 45,000 SMS messages through VMIS per month



Over 1,500 loans distributed to farmers

12



Integrating Health

Promoting health and hygiene is integrated into **GREEN training sessions,** where farmers are taught how to use protective gear when spraying fields with pesticide or fertilizer. The farmers are also taught the dietary value of vegetables, and how to conserve the nutrients. In addition, using the VMIS, SMS messages are sent to farmers, enabling them to share the information about the nutritional value of eating vegetables with their families and communities.



Integrating Economic Growth

The GREEN model of agro-enterprise development links its interventions synergistically: loans are contingent upon completing trainings and participating in the VMIS, as well as submitting a PfD approved business plan to microfinance agencies. This ensures farmers are able to use their loans efficiently and effectively to increase their revenue and their livelihood. With these loans, farmers have established irrigation systems, expanded farms, and bought inputs such as fertilizer, new seed stock, and equipment.



Integrating Sustainability

The GREEN Project has integrated water resource management by training farmers in irrigation techniques and providing the credit necessary to implement the new systems.

In 2014 GREEN laid the foundation to test new farm technologies that use renewable energy, such as solar powered and drip irrigation systems.

Economic Growth

By listening to local communities and empowering them to lift themselves out of poverty, the door to improved livelihoods and sustainable economic growth is opened. One path to economic growth is integrated microfinance. Micro-finance alone is not the oncethought silver bullet to development, but when combined with other approaches it can be a powerful tool to empower communities. PfD has worked through local micro-finance implementing organizations to reach thousands of people. Below are highlights from PfD's work in economic growth in 2014.

Microfinance

By working with local microfinance organizations, PfD is better able to reach underserved people in rural areas. Insight gained from working on the ground with local partners, combined with funding and organizational capacity building from PfD have enabled the local microfinance organizations to better integrate business training and health education into the lending process. PfD works with partners to form microfinance groups which are then used as a platform for integrated programming.



Photo: With new access to markets, women are significantly increasing their profits through GREEN in Benin



Integrating Agriculture

Around the globe, smallholder farmers have difficulty accessing credit due to the risk inherent in agricultural production. PfD has encouraged its partner organizations to lend to farmers.

In 2014, 32% of the loans in Nigeria and 100% of loans in Cambodia and Benin were distributed to farmers. With access to credit, farmers have more flexibility to implement new techniques and innovations which can increase their production and income.

95% of borrowers in Benin increased their income

+

Integrating Health

From 2009-2014, PfD implemented a microfinance program with a David & Lucile Packard Foundation Program Related Investment (PRI) loan in Nigeria. PfD partnered with local microfinance institutions to distribute loans across Nigeria and with the support of a grant PfD disseminated Reproductive Health and Family Planning (RH/FP) information to women of reproductive age through microfinance borrower groups. PfD provided business skills training and technical assistance to agricultural loan recipients, in addition to providing reproductive health messages and linking borrowers to health facilities.

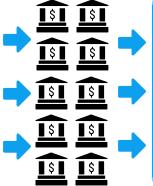
Staff of PfD's MFI partners noted that these additional business development services increased borrowers' ability to manage their businesses and therefore reduce the risk of loan default.

Photo: Pineapple grown by GREEN farmer in Benin

PfD
Integrates
Microfinance&
Health

From 2009-2014, utilizing a PRI loan from the Packard Foundation:

PfD disbursed
\$1,727,451
in loan capital to
ten local
microfinance
institutions in
Nigeria



By leveraging PfD capital, local microfinance institutions disbursed \$23,409,123 in loans to 77,485 individuals

93% of loans to

women



Reproductive Health and
Family Planning
information disseminated to
51,107
women during loan meetings



Women who received information on infant breastfeeding through PfD's microfinance program were 50% more likely to exclusively breastfeed their child for the first 6 months of life (Journal of Nutrition, 2014)

According to UNICEF, infants breastfed in their first months of life have a six times greater chance of survival



Anne Johnson Memorial Scholarship Fund

Girls' Education

Nigeria has made strides in recent years in educating its children; however, according to the World Economic Forum 2014 Global Gender Gap Report, gender disparities remain with only 77 girls attend secondary school for every 100 boys. The difference is even greater in Northern Nigeria where girls are often expected to work rather than continue beyond primary school.

Anne Johnson (1957-2013) was a dedicated PfD team member for over 20 years; having worked both for the US-based office as well as PfD's Nigeria office as Country Program Director. Anne was extremely passionate about girls' education in Nigeria and therefore to honor Anne, PfD established the Anne Johnson Memorial Scholarship Fund (AJMSF). The strong correlation between education and socioeconomic status of women globally makes this especially relevant to PfD's mission.



Photo: Scholarship recipients in Nigeria

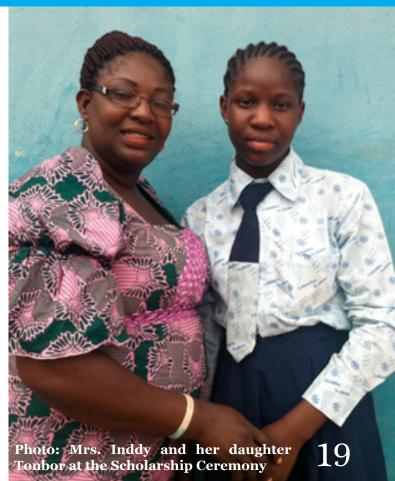
Meet Tonbor: A Scholarship Awardee

"I thank PFD and LAPO for giving me the opportunity to attend a high standard secondary school. I also promise to keep improving in my academic performance and be a good student." – Tonbor Inddy

The impact of this scholarship for families like Tonbor's is essential. Upon receiving the scholarship, Mrs. Inddy thanked PfD and LAPO for the assistance, "this scholarship award has helped my husband and me reduce the burden of educating our daughter. I pray that the AJMSF grows and can be extended to other children."

Tonbor aspires to continue her education and study medicine at university. With the AJMSF scholarship Tonbor can continue to pursue her dream.

Tonbor Inddy, age 15, received a scholarship to attend secondary school. Tonbor is the fourth of five children, which made it challenging for her family to afford to pay all of the school fees.



Scholarship Donors

The AJMSF has been funded by donations from friends and family members of Anne Johnson as well as an institutional gift from The National Cooperative Bank (NCB). With these contributions, PFD will be able to continue to fund the Anne Johnson Memorial Scholarship Fund and enable even more girls to continue their education.

Donors to Anne Johnson Memorial Scholarship Fund:

Alexander Schneider Foundation, Jenny Altshuler, Marc Benamou, Hollie Bowen & E. Paul Love, Jr., Edith M. Carey & Jane Newton, Jennifer Carr & William Walsh, Christine M. Cervenak, Karey Christ-Janer, Geoffrey F.S. Dolman, Patricia Dolman, Sophie Dolman, Jane Eesley, Valerie Flax, The Marlboro Historical Society & Cathy Fuller, Christiana Gianopulous, Linda Giles, Craig Hammond & Elizabeth Vick, Nancy Harris, Carolyn & Alden Hart, Kim Hasegawa, Sarah Jackson, Linda Jessop, Rosemary Jessop, Dorothy Johnson, Homer & Allison Johnson, Marianne & Relph Johnson, Philip Johansson, Emily Mason, Kahn/Fidelity Charitable, Martha & Bill Kelly, Jane & William King, Deirdre LaPin, Anne-Marie Uebbing, Juliet & Jack Marrkand, Andrea McAuslan, Alefia Merchant, Joel Montaque, Brian Mooney, J.A. Murphy, National Cooperative Bank, Frederick & Mary O'Brien, Stephen O'Brien, Vincent Oluboyo, Melissa J. Payson, Amy Pofcher, Barbara Pofcher, James D. Pope, Robert Reed, Andrew Reichsman & Catherine Purdie, Diane Roback, Frank Salomon, Susan Sichel, Leland Smith, Pamela Sommers, Charles & Anna Sykes, Hanna Thurber, Sally Vincent, Paul Wamka, Jenny White, Nan Wisher, and Marjorie & Malcolm Wright

Local Partners in Development

Nigeria

Lift Above Poverty Organization Gerawa Women Multipurpose Cooperative Society Women's Empowerment Initiative in Nigeria Women Development Association for Self-Sustenance Kowanaka Community Development Centre

Country Women Association of Nigeria Family Health Care Initiative Project Agape Think Microfinance Bank

Benin

Regional Council of Vegetable Farmers of Mono-Couffo

Zegional Farmers' Union of Atlantique-Littoral Regional Farmers' Union of Oueme-Plateau Benin National Microfinance Institution **ESOKO** Telecommunications Services

Cambodia

Kredit

Kratie and Koh Kong Provincial Health Department Kratie and Koh Kong Provincial Malaria Unit **Institute Pasteur of Cambodia** Cambodian National Center for Malaria and Dengue

Tanzania

Tanzania Home Economics Association (TAHEA) CARITAS

|Financials

Revenue and Support

Grants|\$2,119,414 Contributions | \$44,242 Investment & Interest |\$304,857 Other | \$47,330 Total Revenue and Support |\$2,515,843

Expenses

Programs
Benin|\$777,022

Cambodia | \$608,914

Nigeria | \$734,373

Tanzania & Other Programs | \$277,756

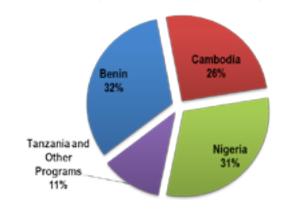
Total Programming |\$2,398,065

General and Administrative |\$358,722

Other Items

Exchange Rate (Loss) Gain |(\$202,641) Changes in Net Assets| \$(443,585) Net Assets in Beginning of Year |\$5,247,245 Net Assets in End of Year |\$4,803,660

Expenditures by Country



Donors

Institutional Donors

The Benevity Community Impact

Chemonics International

Combined Federal Campaign

David & Lucile Packard Foundation

Global Fund to Fight AIDS, Tuberculosis and Malaria

JSI Research & Training Institute, Inc.

London School of Hygiene and Tropical Medicine

Marrkand/Henry Family Fund & Fidelity Charitable

Nathan Cummings Foundation

United Nations Children's Fund (UNICEF)

United Nations Office for Project Services (UNOPS)

United States Agency for International Development (USAID)

United States Department of Agriculture (USDA)

Individual Donors

Arthur Elliott Berger, Anncha Briggs, Michael Chommie, Robert Durning Jr., Donna Ellis, John Fields, Steve Hansch, Margaret & James Hanson, Nancy Harris, Veronika Jenke, Terry Kirch, Matha Koster, Deirdre LaPin, Joyce Leader, Jack & Juliet Marrkand, Kim Marrkand & Kathleen Henry, Patricia Marrkand, Jesse Miner, David Montague, Jahan Montague & Alexandra Cach, Ruth Montague, Stephen O'Brien, Scott Otteman, Stockton Ranch, Sean McSweeney, Robert & Catherube Sheridan, Felipe Tejeda, Anna Titulaer, Elizabeth Tschoegl, and Lanre Williams-Ayedun

22



Thank you to all of our partners and supporters who continue to donate in order to help us reach vulnerable communities.

Learn more at:







www.pfd.org

CFC #55979

LOCATIONS

US Headquarters 8630 Fenton Street Suite 613 Silver Spring, MD 20910, USA

Nigeria Office No. 66 Yaoundé Street Wuse Zone 6 Abuja, Nigeria

Cambodia Office No. 26, St. 334 Sangkat Beoung Keng Kang I Khan Chomcarmorn Phnom Penh, Cambodia

Benin Office National Lot No. 1176 Parcelle K, Haie-Vive Cotonou, Benin

Affiliates: Partners Consulting Group, USA | Technologies for Renewable & Efficient Energy, Tanzania Initiative for Advancing Livelihoods Solutions, Nigeria