

**SAVING LIVES & IMPROVING LIVELIHOODS**

**PARTNERS FOR DEVELOPMENT**

**2011**

**ANNUAL REPORT**



Malaria worker near Anlong Veng, Cambodia



# 2011

## ANNUAL REPORT

**BENIN • CAMBODIA • LIBERIA • NIGERIA • TANZANIA • BIH**

# LETTER FROM THE EXECUTIVE DIRECTOR

Dear Reader,

In 2011, Partners for Development (PFD) continued to support local priorities in public health, agricultural development, and income generation. Of special note:

- Developing an innovative cook stove, Jiko Bomba, and its pelletized fuel from renewable sources that when distributed on a wide scale in Tanzania should improve family health, increase family income, and slow deforestation.
- Winning a grant from the Saving Lives at Birth competition (19 out of 600 proposals approved) for an innovative travel model in rural Cambodia. Women needing reproductive health care are able to visit clinics through a private transport network that also serves markets, schools, and other destinations.
- Establishing a new program in Benin, West Africa that will increase incomes, jobs, and skills through the promotion of horticulture.
- Securing additional funding to work in micro-finance in Nigeria's extreme north, Sokoto State.
- Establishing a joint venture, Technologies for Renewable Energy & Enterprise (TREE) that will promote renewable energy appliances (stoves and lamps) in Tanzania.

This Annual Report provides further detail about some of these initiatives. PFD's greatest strength remains a lean staff of highly dedicated and talented individuals. My greatest honor is visiting staff in the field. I am always greatly impressed at how much gets accomplished in generally less than ideal conditions. This is particularly true in Nigeria where sadly political and religious violence increased in 2011. I also wish to thank our many financial supporters, our local and international partners, and Board of Trustees for their many volunteer hours overseeing and guiding PFD.

Sincerely,



Jack Marrkand  
Executive Director



**In Tanzania, PFD is helping improve  
the nutritional status of vulnerable households**

# CAMBODIA

## MALARIA CONTROL PROGRAM

In Cambodia, malaria remains a health risk for an estimated 2.13 million people who live or work in close proximity to the tropical forests. While morbidity and mortality related to malaria have both declined in Cambodia over the last several years, it still remains a major problem in the country especially given the increase in some areas in the incidence of Multi Drug Resistant (MDR) malaria.

**Benefiting over 110,000** people, PFD implements its community-based malaria prevention and control activities in four provinces of Cambodia- Koh Kong, Kratie, Stung Treng and Kampot. With funding from the Global Fund to Fight AIDS, Tuberculosis and Malaria, the current project builds on long-standing collaboration with the Ministry of Health, National Malaria Center, Parasitology, Entomology and Malaria Control and Equal Access Cambodia.

PFD malaria prevention activities engage village volunteers, primary school students, teachers, village authorities and local elected officials in adult and youth peer education programs aimed at improving the prevention and treatment seeking behaviors of rural populations. In 2011, PFD worked with its key partners to achieve the following:

- Community-based health education in **528** villages benefitting **110,302** people
- Organized **1,049** radio broadcasts to educate people on malaria prevention
- Organized **28** malaria events/weeks at health center and community levels
- Trained **103** health staff on malaria health education and behavior change communication (BCC) packages
- Trained **123** new village health volunteers (VHVs) and **325** existing VHVs on malaria health education and referral skills
- Organized refresher training for **371** previously trained teachers on malaria health

education and Child-to-Child methodology

- Monitored **561** trained teachers to assess and evaluate their teaching performance in delivering malaria health education
- Distributed **97,996** insecticide treated nets to **48,998** villagers in **172** villages in high malaria endemic areas.

## SPECIAL FOCUS: MIGRANT WORKERS

In areas with high seasonal migrant worker populations PFD collaborated with Provincial Malaria Units and local authorities to implement “**D3 positive**”. The program trains mobile and migrant workers (MMW) on the identification of malaria and tracks potentially drug resistant cases. Patients still showing parasites in their blood on the third day of treatment are considered “D3 positive”. D3 Positive is now accepted by the WHO as a proxy indicator of artemisinin drug resistance. PFD trained 89 operational district and health center staff and 63 MMWs, with 40 of the MMW receiving specialized training in D3 case management, follow up, blood testing and treatment. MMW having received D3 specific training are equipped with drugs and supplies. Case management and follow up services are being implemented in the Snoul and Chhloung Referral Hospitals.



Migrant workers carrying their bed nets to the forest



# SAVING LIVES AT BIRTH: A GRAND CHALLENGE IN DEVELOPMENT

A leader in innovative development solutions, Partners for Development is a recent winner of the **Saving Lives at Birth: A Grand Challenge for Development program** sponsored by USAID, the Bill and Melinda Gates Foundation, Norwegian Ministry of Foreign Affairs, Grand Challenges Canada and the World Bank. Saving Lives at Birth awarded grants to 19 nominees for groundbreaking ideas to combat issues related to technology, service delivery and demand for maternal healthcare.

The **Providing Rural Communities Equal Care Through Transport (PROTECT)** program is a market based transportation system to ensure access to ante/postnatal and delivery care in remote rural villages in Kratie province of Cambodia.

The model consists of a transportation system managed by local government and contracted to local private sector transport providers. Unlike other informal transportation options to date, PROTECT routes include schools, markets and other popular destinations as well as health facilities, leveraging the overall demand for movement of people and goods to render the system financially and socially sustainable.

The system provides for both emergency and routine mass travel, thereby increasing access to preventive ANC/PNC services as well as to urgent/emergency care. Families pay a low monthly rate for unlimited trips (around \$1 a month), removing a financial disincentive to preventive care. Costs are reduced through economies of scale and transport provider remuneration that offers a guaranteed income in exchange for lower trip costs.

Transport contracts also establish a set rate for emergency travel and guarantee its 24 hour availability, while revolving village loan funds provide immediate micro-credit to pay for the emergency travel.



# NIGERIA

## Sustaining Livelihoods through Microfinance

In Nigeria, rural farmers and agricultural processors are faced with three major constraints to increasing productivity and household incomes: a) access to information about good business practices, b) access to technical assistance, and c) access to financial services and credit. Through the USAID-funded EASE project, Partners for Development and our local partners have:

- Reached **8,907** beneficiaries (**78%** women) with business skill training for pre-literate and illiterate business owners
- Facilitated technical assistance to **851** farmers (**49%** women), introducing new technologies like organic fertilizer production, cassava harvesting and preservation and storage techniques
- Provided over **\$1 million** in small loans to over **5,500** borrowers (**94.4%** women) within the past two years

In addition to our success with EASE, PFD has also been able to provide loan capital to nine partner microfinance institutions in five Nigerian states thanks to a \$1.5 million program related investment (PRI) from the David and Lucile Packard Foundation. Targeting smallholder agricultural businesses and petty traders, especially women, PFD and our microfinance partners:

- Disbursed **32,973** loans bringing the total loans disbursed since April 2009 to over **56,873**
- Reached **17,652** borrowers, **98.8 %** women
- Collected savings deposits from **100%** of borrowers, totaling **\$50,094** in value
- Maintained an average repayment rate of **98%**
- Provided reproductive health and family planning messages to **14,751** borrowers and made **1,174** referrals to health facilities

PFD also won funding for an exclusive breastfeeding program targeting young mothers in microfinance groups with support from the Gates Foundation in partnership with University of North Carolina (UNC).



Small business owner in Nigeria



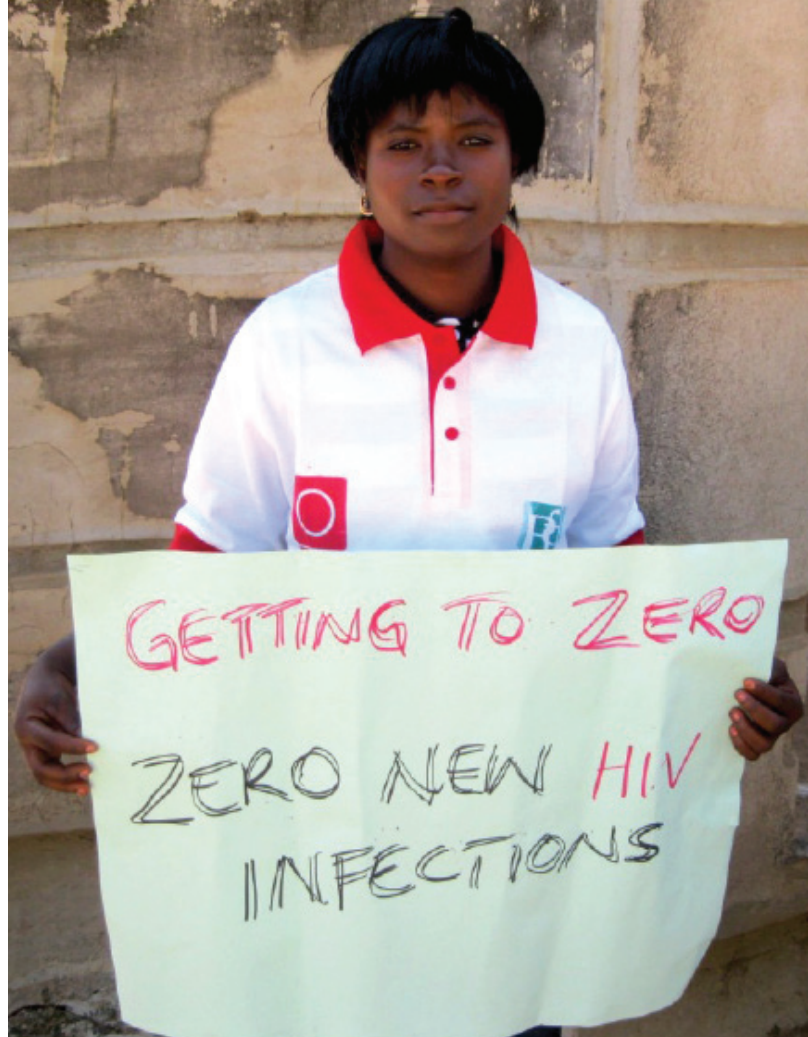
## Improving Access to Family Planning and Reproductive Health Care

PFD works to improve access to family planning and reproductive health care through its Support and Access to Family Planning Expanded (SAFE II) program, funded by the David and Lucile Packard Foundation. SAFE II aims to improve access to and utilization of family planning products and services by partnering with 12 NGOs in four Nigerian states. PFD accomplished the following:

- Strengthened capabilities of **12** partner NGOs, providing business plan development training to **34** staff members
- Provided credit financing to partner NGOs, ensuring long-term integration of family planning and reproductive health services with microenterprise activities
- Institutionalized a community revolving drug fund, helping sick community members pay for essential prescriptions
- Assisted partners in conducting **45** community meetings with local stakeholders to identify constraints and solutions to family planning and reproductive health care
- Identified, assessed and selected new health facilities, leveraging resources to support expansion and delivery of family planning and reproductive health services in **19** clinics
- Supported **2,346** new and continuing recipients of family planning methods
- Referred **38,655** women seeking testing and treatment for sexually transmitted infections and reproductive health care to local clinics

## Combatting HIV/AIDS through Counseling, Care and Treatment

Celebrating its third year of operation, PFD's Counseling, Care and Antiretroviral Mentoring Program (CAMP), funded by the US Center for Disease Control and Prevention, seeks to tackle HIV/AIDS in Nigeria by providing support for HIV/AIDS prevention and control, counseling, care and treatment. In 2011, PFD and its partners:



- Celebrated **16,941** pregnant women tested for HIV through the CAMP program
- Provided **516** HIV-positive pregnant women with antiretroviral treatment (ART) to prevent HIV transmission to their unborn children
- Reached over **24,394** individuals through peer education programs conducted by **181** PFD-trained volunteers
- Enrolled **2,862** patients in HIV/AIDS care and support programs with **925** receiving ART
- Screened **2,195** HIV-positive patients for TB
- Built capacity of **150** caregivers in providing quality services to orphan and vulnerable children (OVC), enrolling **915** children in OVC programming
- Supplied **46** HIV-positive children with treatment, care and support and another **45** highly vulnerable children with additional support

A young child with short dark hair, wearing a blue and white patterned dress with red and yellow accents, is looking intently at a sack garden. The sack garden is a large, light-colored sack filled with soil and green plants, including corn cobs. The background is a lush green field of tall corn plants. The scene is brightly lit, suggesting a sunny day.

Sack garden, one of many household food security initiatives

**42,000 farmers diversify and increase income**



# TANZANIA

Through funding from the US Department of Agriculture (USDA), PFD implements an integrated agricultural development, nutrition, and renewable energy program benefiting more than **42,000** small-holder farmers organized into **804** farmer producer groups in eight regions of Tanzania. Implemented since 2009, the Jatropha Agriculture and Nutrition Initiative (JANI) project works to diversify incomes through promotion of Jatropha curcas and its various products including soap, seed and renewable energy fuel pellets.

JANI project achievements include:

- **Jatropha production:** 207 Jatropha nurseries established producing 1,253,778 seedlings
- **Market linkages:** PFD has been successful at forging key linkages with a private company called Diligent Tanzania Ltd, a main buyer of Jatropha seeds from farmers
- **Establishment of collection points and marketing:** 145 collection points established. 167 tons of seed collected within project area
- Diligent Tanzania Ltd collected 193 tons, a 176% increase in the amount of seed collected on their own in 2010

## Improving management of natural resources by reducing deforestation through the development and promotion of new cook stove technologies and the promotion of solar lamps.

- **Renewable biomass cook stove:** PFD and Kiwia & Laustsen, Ltd., developed a promising clean burning gasification cook stove to alleviate over reliance on wood and charcoal for cooking fuel. At \$20 per stove, the “Jiko Bomba” stove uses “Moto Bomba,” renewable biomass fuel pellets composed of various agricultural residues available in abundance in Tanzania- coffee husks, rice husks, maize cobs, jatropha and sunflower press cake and cashew nut shells.

- **Solar lamp sales:** Trained 107 local distributors and technicians. The training focused on solar product marketing, installation and repair services including assembling parts. More than 2000 solar lights have been sold.
- **Jatropha soap making:** JANI groups produced 10,758 bars of soap which generated roughly \$4,000 in net profit. Soaps are being sold in pharmacies, hospitals, shops, auctions, schools, religious institutions and other public gatherings.

## Promoting food security and nutrition through training on diet diversification and food preservation as well as bio-intensive gardening requiring low labor inputs for People Living with HIV/AIDS.

- **Conserving water** by promoting small scale “hafirs” (reservoirs) for water harvesting and conservation adopted by 350 farmers
- **Vaccinated 1,013,588 local chickens** against New Castle disease while providing entrepreneurial training to 166 Community Vaccinators demonstrating that poultry vaccination is a business whose success depends on the initiative of community vaccinators
- **Distributed 34,264 fruits trees** mainly paw-paws, orange, avocado, passion and mangoes to 3,400 vulnerable households for improving their access to fruits at the household level
- **Distributed 358,148 vines of Vitamin A-rich, orange fleshed sweet potatoes** to participating households for multiplication and distribution to others.
- Established 100 community care committees for People Living with HIV/AIDS

## Micro-credit

In September 2011, through five local outreach partners, PFD strengthened JANI significantly by creating a \$200,000 integrated credit component reaching over 600 borrowers. The loans are used to buy solar lights and to finance soap production, and poultry farming, JANI promoted bio-intensive gardens and different agricultural and food processing activities.

# MICROFINANCE

Access to low interest credit and reliable ways to save are two of the biggest challenges budding entrepreneurs often face in starting a small business in developing countries. Without initial capital to invest in their ideas many would-be traders and agricultural producers are unable to get their ideas off the ground. Wanting to give individuals a chance to not only boost their income but also their local econ-

omies, PFD continues to support our partnerships with several microfinance organizations in. Lending over **\$1,340,000** in 2011, PFD has been able to provide thousands with better means for growing their businesses and providing for their families.

## Bosnia & Herzegovina

PFD continued its partnership with Bosnian microfinance institution Mikrofin, providing a one year €250,000 (approximately \$340,000) loan. With this seed capital from PFD, MIKROFIN has been able to support over 40,000 clients with small housing or agricultural loans in the past year. These loans support local borrowers in renovating, upgrading or even buying homes and help farmers purchase seeds, fertilizers and agricultural equipment. Beneficiaries pay regular interest on their loans and MIKROFIN in turn pays interest to PFD. This allows PFD to continually reload our capital, benefitting thousands more each year.

## Liberia

In Liberia, PFD implements a micro-enterprise program, which provides loans to several hundred vulnerable households who seek to create greater self reliance for their families. The Liberia program expands on PFD's successful micro and small enterprise development activities in Nigeria and in Bosnia and Herzegovina (BiH). In those countries, over the past ten years, PFD has issued \$9 million in 42,000 loans, with repayment rates on the loans exceeding 90%. These programs have not only helped thousands of families improve their economic status, but have helped instill strong business planning and management skills and connected households and communities to other resources and opportunities. Since the majority of our loan recipients are women, the micro-enterprise program has also helped empower women and improve equality at the household level.

PFD's implementing partner in Liberia is Local Enterprise Assistance Program (LEAP), a leading local microfinance institution, operating in seven counties in Liberia. LEAP seeks to assist vulnerable populations



Solar panel sold by JANI program entrepreneurs



who have been unable to access formal banking institutions within Liberia.

## Benin

Partnering with the Centre Béninois pour l'Environnement et le Développement Economique et Social (or the Beninese Center for Environment and Economic and Social Development, CEBE-DES), PFD reached 810 agricultural producers, processors and traders with small loans in 2011. With women representing 67% of their borrowers, together PFD and CEBEDES empower women with much needed means to make their businesses and farms grow, equipping them with an improved ability to support their families.

## Cambodia

In 2011, PFD began implementing microcredit activities with local Cambodian partner CREDIT Microfinance Institution. CREDIT was established by World Relief US in 1993 to provide sustainable financial services to Cambodia's poor entrepreneurs. CREDIT serves over 50,452 active borrowers with outstanding loans over \$34.92 million. PFD supports clients participating in CREDIT's group loan methodology program in rural districts of Battambang province in order to improve livelihoods.

Under the Community Bank Loan, clients form joint-liability groups of four to six members, each receiving loans of equal amount and duration. Up to 16 of these groups then form a Community Bank Association. To encourage loan discipline and cooperation among the community bank members, CREDIT supplies a rebate of 3% on interest collected to the chief of each community bank. For clients to effectively use their loans, CREDIT provides trainings in debt management, household income-expenditure, saving, identifying markets, and agricultural sustainability.

# MICROFINANCE NUMBERS AT A GLANCE

## NIGERIA

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LOAN CAPITAL	\$500,000
BENEFICIARIES	3,371 borrowers

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## TANZANIA

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LOAN CAPITAL	\$200,000
BENEFICIARIES	613 borrowers

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## BENIN

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LOAN CAPITAL	\$100,000
BENEFICIARIES	810 borrowers (1,247 loans)

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## LIBERIA

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LOAN CAPITAL	\$100,000
BENEFICIARIES	1,919 loans

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## CAMBODIA

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LOAN CAPITAL	\$100,000
BENEFICIARIES	1,458 borrowers

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## BOSNIA & HERZEGOVINA

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LOAN CAPITAL	\$341,000
BENEFICIARIES	1,325 borrowers

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In PFD's Cambodia program, 90% of microcredit borrowers are women





Mother and child during nutrition training in Tanzania

# FINANCIALS

## REVENUE AND SUPPORT

**Grants** | \$8,062,681

**Contributions** | \$22,389

**Interest** | \$418,328

**Other** | \$44,174

**Total Revenue and Support** | \$8,547,572

## COUNTRY PROGRAM EXPENDITURES IN 2011

## EXPENSES

### Programs

**Bosnia and Herzegovina** | \$57,790

**Cambodia** | \$838,185

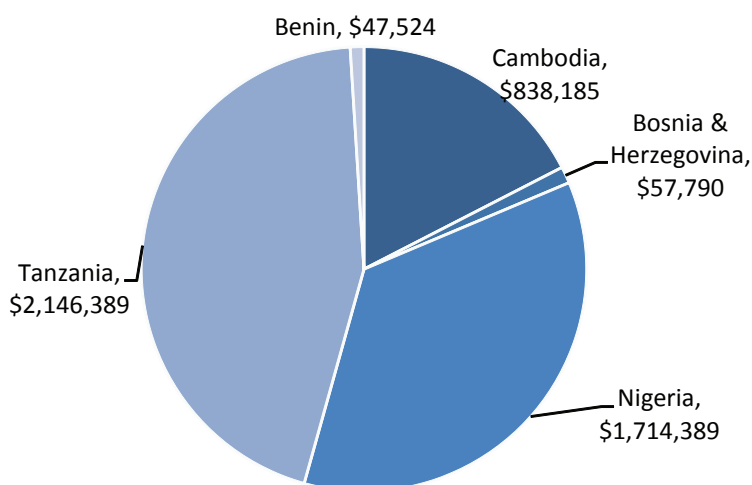
**Nigeria** | \$1,714,389

**Tanzania** | \$2,146,389

**Benin** | \$47,524

**Other** | \$4,989

**General and Administrative** | \$697,439



## OTHER ITEMS

**Exchange Rate (Loss) Gain** | (\$116,628)

**Changes in Net Assets** | \$2,675,064

**Grant Funds De-obligated** | (\$249,175)

**Net Assets in Beginning of Year** | \$8,304,638

**Net Assets at End of Year** | \$10,979,702



FINANCIAL INFORMATION CERTIFIED BY

GELMAN, ROSENBERG & FREEDMAN  
CERTIFIED PUBLIC ACCOUNTANTS



# LAURENCE GELB FOUNDATION & ESTHER JULIUS MEMORIAL FUND

With support from the Lawrence Gelb Foundation and the Esther Julius Memorial Fund, Partners for Development provided an Educational Block Grant (EBG) to Islamic Primary School, Gboko-South in Benue State, Nigeria. \$3,135 was given to the Islamic Primary School to construct 104 dual desk/chairs for seven classrooms, each accommodating 40 students; seven sets of desks and chairs for teachers; and one set of desk and chair for the school headmaster.

## THE CHALLENGE

In 2008, it was estimated that there were 17.5 million orphans in Nigeria of whom 2.3 million are orphans due to AIDS. All the OVC are vulnerable to HIV/AIDS and other health, socio-economic, psychological and legal problems.

PFD has been providing support to 1,100 OVC and their caregivers through a CDC-funded program. PFD helps community groups and volunteers to provide education, health, nutrition, psychosocial support, shelter, legal protection and other services including training for economic strengthening. Although PFD leverages resources from communities, private and development organizations to expand provision of these services to OVC and their caregivers, there are always more needs than resources.

The majority of children orphaned as a result of HIV/AIDS are in the North-Central (including Benue State) and South-East regions of Nigeria. Public schools in Nigeria accommodate the majority of children from poor and low-income families. However, these schools are poorly funded; staffed with inadequately trained teachers; and comprise a difficult environment for learning and teaching (no desks and chairs for teachers and pupils and sometimes broken roofs); and in many cases, require students and caregivers to pay for services that should be free.

## EDUCATIONAL BLOCK GRANT

The contribution from the two funds enabled PFD to negotiate a waiver of educational fees for all OVC in exchange for priority furniture for the school. This practice of block granting enabled PFD to benefit OVC without singling them out and risking increased stigmatization and discrimination. Educational Block Grants are also cost-effective; build the capacity of teachers and community stakeholders; and increase motivation and involvement of parents, caregivers and community members.

### Esther Julius and Lawrence Gelb Foundation

In late 2010, the Lawrence Gelb Foundation made a donation of \$2,000 to support PFD's OVC program. This donation complemented the contributions of \$1,135 that were made to the Esther Julius Memorial Fund in memory of a PFD staff member who had passionately worked on OVC issues. The combined donation now benefits over 500 students (including OVC), teachers and the school's headmaster. Besides having the potential to increase school enrolment, this modest investment has produced a ripple effect in the community:

- The PTA of Islamic Primary School and the community provided funds for additional 40 desks and chairs as a match contribution
- The school authority provided rooms within the school for PFD to conduct OVC support activities that ensure provision of extra education and psychosocial support services to OVC and other kids in the community
- An individual provided his private property in the community for PFD's use at no cost to conduct training on financial and economic strengthening for OVC caregivers and facilitation skills for OVC volunteers



# SUPPORTING PARTNERS



Investing in our future  
**The Global Fund**  
To Fight AIDS, Tuberculosis and Malaria



**USAID**  
FROM THE AMERICAN PEOPLE

## US. GOVERNMENT

United States Department of Agriculture  
Centers for Disease Control and Prevention  
United States Agency for International Development

## FOUNDATIONS & OTHER

The David and Lucile Packard Foundation  
The Global Fund To Fight AIDS, TB and Malaria  
John Snow Inc.  
University of North Carolina (UNC)



the David &  
Lucile Packard  
FOUNDATION



**NORWEGIAN MINISTRY  
OF FOREIGN AFFAIRS**



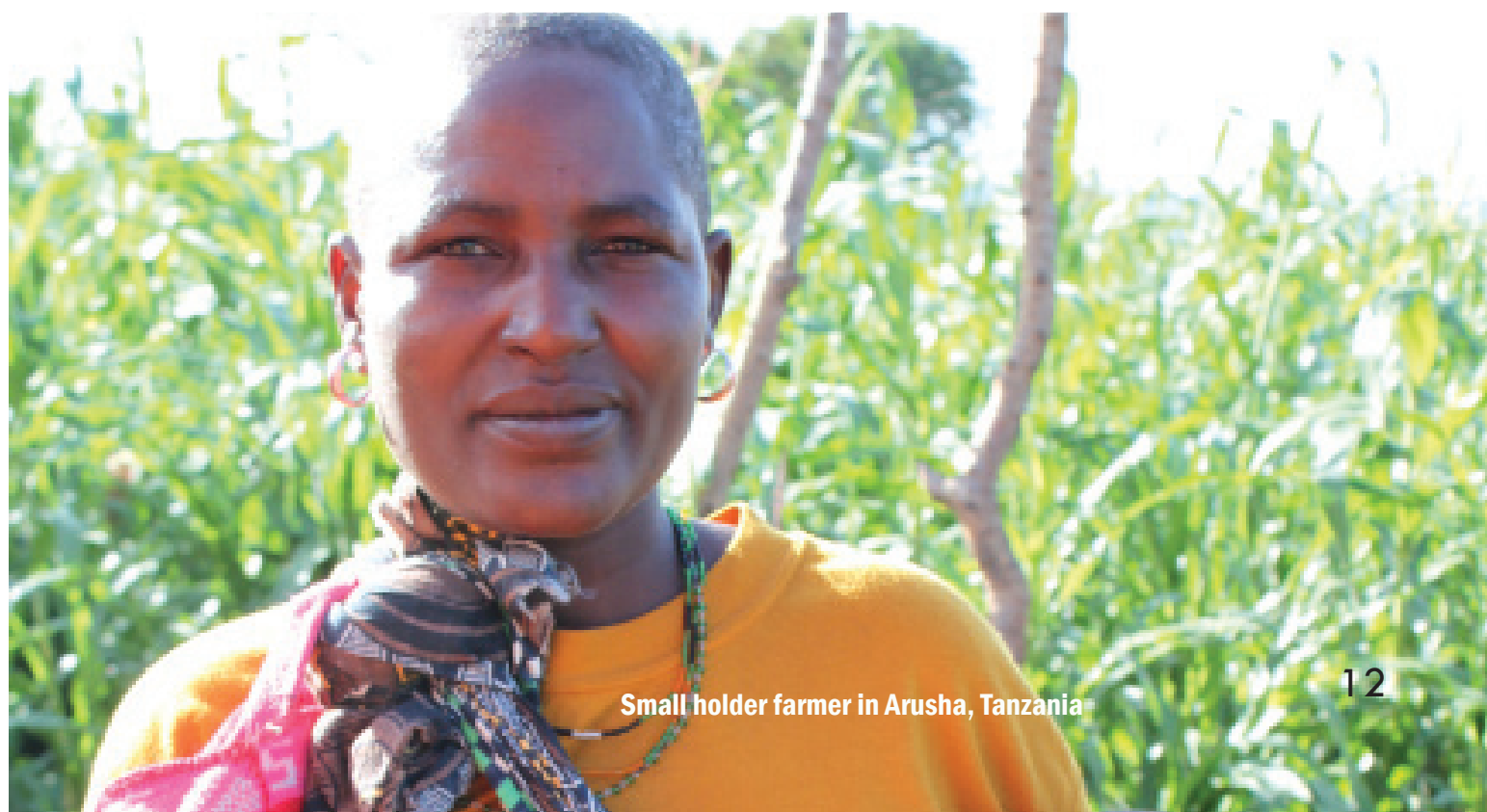
**Grand Challenges Canada™  
Grands Défis Canada™**



**THE WORLD BANK**

## PRIVATE CONTRIBUTIONS

Richard Westebbe, Charles and Anna Sykes, Nancy Harris, Deidre Lapin, Mary and Stephen O'Brien, Monica and Edward Greeley, Joel Montague, David Montague, Juliet and Jack Marrkand, World Hunger Education, Margaret and Thomas Hansch, Ruth Montague, Jennifer Harris, Kathleen Henry and Kim Marrkand, Margaret and Paul Marrkand, Charles W. Puttkammer, Fenwick Associates, Mighty Pint, Good Life 1821M, LLC., Lawrence Holzman, Jane Freeman, Douglas G. Atwood, Anne Johnson, Linda Briggs, Georgine Bukenya, Betty and Thomas E. Zopf, Margaret and James Hanson, Philip and Joan Birndaum



Small holder farmer in Arusha, Tanzania



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