

Partners for Development

2021 - 2022

# ANNUAL REPORT



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*\*Coverphoto: R - Solar Powered Handpump Borehole pumping test at Aking Community of Akamkpa LGA, Cross River State (Credit: Douglas Akpoke WASH Specialist, PfD/Nigeria*

*M - A group of women sorting out pineapple seedlings in a pineapple field at Tori-Bossito, Republic of Benin (Credit: Ephiphane Adjadji, Communication Officer, PfD/Benin*



## LETTER FROM THE EXECUTIVE DIRECTOR

I am once again pleased to share the 2021-22 Annual Report for Partners for Development (PfD).

By the end of this reporting period, the Covid-19 pandemic was finally receding. Our staff in Nigeria and Benin worked throughout the pandemic, achieving vaccination rates for themselves of 100% even though in their countries those rates were only 51% and 32%, respectively (and 54% for Africa overall).

In Benin PfD's main work continued to be strengthening the country's pineapple value chain, specifically increasing productivity and trade of fresh and processed pineapple. Early in 2022, Benin's distinctive "Sugarloaf" pineapple won the country's first "geographical indication" or GI. A GI is a sign that can be used on products that it possesses certain qualities that are due to its origin (geography). In this regard, some famous GI include "Champagne," "Parmesan," or "Swiss Watch." The GI can greatly help the product's trade and sales potential. Even though Africa has around 15% of the world's population it has less than 1% of GI globally.

In Nigeria, despite ongoing economic and security challenges, PfD continued to implement several self-help projects in water, sanitation, and hygiene, in aquaculture, in girls education, and in micro-finance in many parts of the country.

We thank our staff, our Board of Trustees, and our many institutional and individual donors for their generous support.

As in the past, we welcome any feedback on or questions about this report.

Sincerely,  
Jack Marrkand  
Executive Director  
Partners for Development  
[jmarrkand@pfd.org](mailto:jmarrkand@pfd.org)

# HEALTHY COMMUNITIES: NIGERIA

## Water Improvement and Sanitation Enhancement (WISE)

On August 6, 2021, Partners for Development (PfD) signed a \$3.5million, three-year Cooperative Agreement with the United States Agency for International Development (USAID) to implement the 36-month Water Improvement and Sanitation Enhancement (WISE) Project in 100 rural communities in Jigawa and Kano States in northern Nigeria. The goal of WISE is to provide potable water and improved sanitation services to 145,000 beneficiaries in these rural communities through the installation of improved water, sanitation, and hygiene (WASH) facilities and the provision of hygiene education.

As of 31 December 2022, WISE had rehabilitated 76 improved water facilities that together are providing clean drinking water to over 40,000 residents in 42 of the targeted rural communities that are providing potable water to over 40,000 men, women, and children. Twenty-four of these improved water facilities are located in public institutions (schools and primary health centers), thereby improving the WASH status of public institutions, which was recorded as 23 and 36 for Jigawa and Kano States respectively during baseline assessments. Also, through strengthening the technical capacity of four local government WASH Departments and eight civil society organizations (CSOs) on facilitation of community-led total sanitation (CLTS) approaches, WISE is contributing to government's objective of ending open defecation in Nigeria by 2025. In this regard, over 31,000 persons are involved in constructing latrines for their households.

To enhance sustainability of its interventions, WISE is strengthening capacity and mentoring seven government support WASH institutions including the Rural Water Supply and Sanitation Agencies (RUWASSA), Jigawa State Small Town Water Supply and Sanitation Agency (STOWA), and the LGA WASH Departments to continue to provide support services to the communities even after the project ends. Also, WISE has trained and equipped 42 local artisans as water caretakers in each of these communities with installed WASH facilities and two local area mechanics (LAMs) in each of the four target LGAs to lead in the operation, maintenance, and repairs of installed water facilities for a fee.



*Children of Kwanyawa Gidan Kaura community during final testing of Rehabilitated Solar Borehole at Karaye LGA, Kano state.*



*Students and Teachers of Garbo Primary School, Miga LGA, Jigawa State taking part in the 2022 Global Handwashing Day.*



*Residents of Dederi, Karaye LGA Kano State view clean running water in their community.*



# HEALTHY COMMUNITIES: NIGERIA

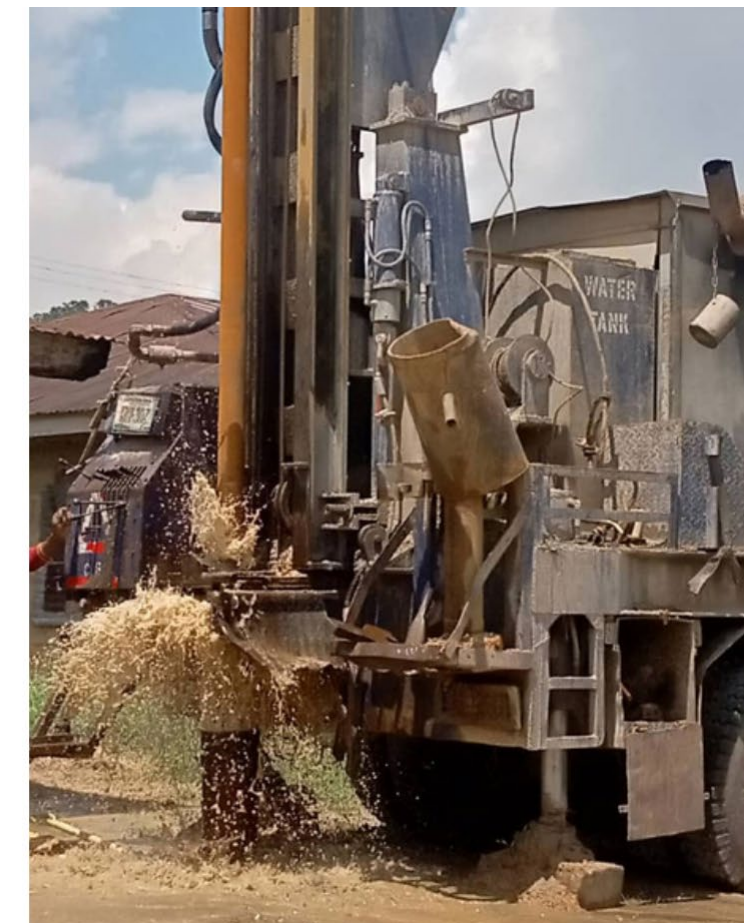
## Watershed Protection for Safe & Sustainable Water Supply Project

In September 2022, Partners for Development (PfD) won a \$4M sub-award for 49 months that is focused on water, sanitation, and hygiene (WASH) from the larger USAID-funded Watershed Protection for Safe and Sustainable Water Supply Project implemented in Bauchi and Cross River states in Nigeria by Wildlife Conservation Society (WCS). The goal of this sub award is to increase water security and resilience, by providing improved water, sanitation, and hygiene services, to 52,000 residents of 75 rural communities and ecosystems that depend upon the Cross River Watershed in Cross River State (southeastern Nigeria) and the Pai Watershed in Bauchi State (north central Nigeria).

As of 31 December 2022, four months into implementation of the sub award, PfD had conducted advocacy and sensitization visits to the two state Rural Water Supply and Sanitation Agencies (RUWASSA) and the authorities of the five LGAs targeted by the project - Alkaleri LGA in Bauchi State; and Akamkpa, Boki, Etung and Obanliku LGAs in Cross River State – to leverage existing resources and get their buy-in into implementation of the sub award. Also, PfD completed detailed baseline assessment of the target locations to earmark benchmarks for measuring project performance and to generate accurate data for use by the project and other WASH stakeholders. Results from the baseline assessments revealed that 42% and 67% of existing WASH facilities in Bauchi State and Cross River State respectively were non-functional. The baseline assessment results also showed that only 49% and 28% of the target populations in Bauchi and Cross River State respectively, had access to potable water. PfD plans to install 75 improved water and 30 improved sanitation facilities in the target locations to improve access to WASH in the locality.



*Solar Motorized Borehole pump test conducted at Aking Community, Akamkpa LGA, Cross River State*



*Ongoing drilling of solar motorized borehole at Aking community, Akampa LGA, Cross River State.*



# AGRICULTURAL DEVELOPMENT: NIGERIA

## Investment in Delta State Aquaculture (IDSA)

With a \$500,000 sub award from the USAID-funded West Africa Trade and Investment Hub (WATIH) Project, Partners for Development (PfD) co-invested \$1.1M in private funds and has been implementing the 24-month Investment in Delta State Aquaculture (IDSA) Project initially in several local government areas (LGA) in Delta State. Since May 2021, IDSA has been providing technical assistance and business management support to 600 smallholder fish farmers most of whom are members of fish farmers associations, 15 hatcheries, and 15 fish feed distributors. Also, IDSA is strengthening the capacity of eight fish farmers associations and 10 agricultural extension officers that are personnel of the State Ministry of Agriculture (MoA) to be able to provide support services to these smallholder fish farmers after the project ends.

Results from an assessment of the fish farmers conducted 18 months into implementation of IDSA revealed that average farmers yield increased by 54% over the baseline average of 1,513Kg, which translated into more than 21% increase in annual sales, and over 250 new jobs created. This improved performance can be attributed to over 85% of the smallholder fish farmers adopting at least one of the modern aquaculture management practices and technologies as well as over 90% benefitting from the financial services provided by IDSA.



*PfD team carrying out monitoring visit and rendering technical assistance on 26th January 2022 to a fish farmer in Orogun Town, Ughelli North LGA. Delta State.*



*PfD staff conducting training to improve aquaculture practices and business management in August 2022 at Alegbo Primary School Uvwie LGA, Delta State.*



# ECONOMIC EMPOWERMENT: NIGERIA

## Initiative for Advancing Livelihood Solutions (IALS)

Initiative for Advancing Livelihood Solutions (IALS), an independent but affiliated local NGO that PfD operationalized in September concluded its third year of operations at the end of 2022. IALS operates mainly as a microfinance institution (MFI), issuing loans in small scale business and agricultural enterprises in Delta and Cross River states in south-south Nigeria. After three years of operations, IALS had issued 2,500 loans with a total value of \$501, 000, including to business owners in PfD's Investment in Delta State Aquaculture project. 90 percent of these loans have gone to female led enterprises. Borrowers would generally not be able to access loans from conventional banks given they are viewed as too risky by such lenders. Hence, the role of an MFI like IALS is critical to the start-up and/or growth of these small or micro enterprises.

Due in part to significant impacts of the pandemic in 2020 and 2021 loan repayment to IALS has not been optimum though repayment rate increased in 2022 as the pandemic retreated in that time period. Going forward, IALS aims to diversify its revenue sources by writing more grant and contract proposals and also wants to further strengthen its Board of Trustees.



*PfD and IALS MFI staff visit borrower Mr. Gift Ikechuckwu Emih in Abbi town of Ndokwa West LGA, Delta State.*



*Loan Monitoring visit to John Ukeje at his textile & fabrics shop in Calabar.*



# GIRLS SCHOLARSHIP PROGRAM IN NIGERIA

## Anne Johnson Memorial Scholarship Fund (AJMSF)

Before Anne Johnson’s sudden death from cancer at age 57 in December 2013, she had a distinguished career in international development and worked for Partners for Development (PfD) for several years, including as its Nigeria Country Program Director. Anne was passionate about many subjects, including girls’ education in Nigeria. As a result, PfD wished to honor Anne’s memory by establishing the Anne Johnson Memorial Scholarship Fund (AJMSF) as of the school year 2014 -15. This was made possible through generous donations, mainly from Anne’s family and friends, initially totaling about \$40,000, but since inception over \$60,000 from more than 50 individuals or institutions. The Fund provides scholarships for female students in Nigeria, mainly at the middle school level. By the close of the 2022-23 school year, PfD had provided 309 scholarships with about another 50 planned for the 2023-24 school year.

While Nigeria has made strides in recent years in educating its children, there are still significant disparities. According to UNDP data for 2019, boys in Nigeria receive on average 10.6 years of schooling and girls only 9.4 years. Overall literacy among males 15 or older is estimated by UNESCO as of 2018 at 71.3% and for females at only 52.7%. Though primary education is officially free and compulsory, UNICEF estimates that one in five of the world’s out-of-school children is in Nigeria, with about 10.5 million of the country’s children aged 5-14 years not in school; only 61% of 6-11 year olds regularly attend primary school; and only 35.6% of children aged 3-5 years receive early childhood education. These differences are even more dramatic in the country’s poorer north where households often want girls to work rather than continue beyond primary school (elementary level in the USA). The gender gap has been exacerbated by COVID-19: that is, while the pandemic has adversely affected school attendance by both boys and girls, the impact has been even greater on females. There are now studies ongoing about the pandemic’s impacts on Nigeria economically and socially, and our reporting will be updated when these studies become public.

Since the inception of the scholarship program, PfD has been working with one of its long-time partners, LAPO, located in Edo State, southwestern Nigeria to administer the scholarships. LAPO, amongst its various community development activities, has been operating a scholarship program for many years. Based on an agreement with LAPO, PfD has therefore folded the Anne Johnson scholarships within this larger program, meaning greater economies of scale.

The scholarships cover a meaningful percentage of a girl’s total annual school fees, supplies, and uniforms for secondary school in Nigeria – these vary widely in Nigeria but are between \$200 and \$700. Because about 87 million or 47% of Nigeria’s estimated population of 200 million is in poverty (at or below \$775 annual income) most families will qualify for the scholarships based on economic need alone, and thus demand for the scholarships currently exceeds financial resources. Given a volatile history in Nigeria between Christian and Muslim populations – almost evenly split in numbers in the country – PfD stipulates that at least 30 percent of the winners must be from Muslim families.



*Asuquo, a scholarship student with her class teacher in the school premises*



*2022/23 academic year scholarship disbursement to Adunbiola Omomeiji of Fortune High School, off Sapele Road, Benin City, Edo State.*



# AGRICULTURAL DEVELOPMENT: BENIN

PfD's main work in Benin continues to be the multi-year \$15M Pineapple Processing for Export or PINEX, which is core-funded by the U.S. Department of Agriculture (USDA). The basic approach of PINEX is work with local businesses in the pineapple value chain in product market research and then to strengthen or build the capacity of farmers and processors to meet that demand. This market-driven production model was used in PfD's Growing Resources for Enhanced agricultural Enterprises and Nutrition (GREEN) project, which in 2019 was assessed by the U.S. Department of Agriculture (USDA) as one of its three most sustainable projects, with 100% of market garden farmers still using the crop production techniques and market access GREEN had provided, three years after the project had ended.

PfD is using this same market-oriented agri-business development in the PINEX project, starting with researching Benin's potential national, regional and international pineapple markets and then building the private sector companies, institutions and government, capacities to meet African and European demand for fresh pineapple and processed fruit products.

## Select PINEX Impacts as of 2022

- Increased pineapple production to 670,507 MT with a value of \$137 million.
- Increased pineapple juice production to 37,330 MT with a value of \$42M
- Increased dried pineapple production to 123 MT with a value of \$1.13M Created 21,797 more jobs, mainly for women and youth.
- Certified 650 hectares of pineapple fields in GlobalG.A.P., a food safety certification required by European fruit markets.
- Increased use of improved techniques among 126 juice and dried fruit companies in processing and best practices for good hygiene; and eight companies had earned international food safety certification of Hazard Analysis and Critical Control Point (HACCP).
- Insured that over 5,400 pineapple farmers are applying new techniques or technologies and practicing improved farm, and financial management.
- Helped in securing for Benin's unique Sugarloaf pineapple "Geographical Indication" or GI, the prized intellectual property status important for branding and marketing ("Champagne" is perhaps the most famous GI in the world).
- Introduced new varieties of pineapple to Benin, with 9,491 Queen Victoria plants successfully grown on 45 demonstration plots and with an additional 117 demonstration fields used as farmer field schools to teach best pineapple production practices.

In 2022, PINEX strengthened the technical capacities of 1,187 pineapple producers, including 172 women through cascade training. 777 new producers were trained and 48 technical agents received refresher training. These trainings focused on pineapple best production practices such as soil preparation, planting, fertilization, maintenance, disease control, floral induction treatment, harvesting and packaging for the European market.

PINEX collaborated with MoA/ATDA7 to conduct on-farm monitoring and advice to 2,170 pineapple producers. PINEX and MoA set up 75 new demonstration plots on specific pineapple production techniques including the newly introduced Queen Victoria pineapple production.

PINEX also strengthened the presence of Benin Sugarloaf pineapples on the European market by increasing producers' compliance with GlobalG.A.P standards. PINEX assisted ANEAB members to certify 162 hectares of Sugarloaf pineapple fields and collaborated with Blue Skies to certify 94 hectares of Smooth Cayenne pineapple fields.



*A PINEX staff giving explanation of production best practices to pineapple farmers on a demonstration plot of Queen Victoria pineapple*



# AGRICULTURAL DEVELOPMENT: BENIN

## Improved Agricultural Processing

In 2022, PINEX trained 137 staff from 28 new processing companies on hygiene and processing best practices of pineapple juice and dried pineapple, focusing on the principles and implementing steps of HACCP. Micro and small processors were provided training materials to conduct the refresher trainings of their staff.

PINEX collaborated with PUM, a Dutch NGO, to assist one processor of pineapple juice make wine and to review and improve the production process and the quality of the wine.

PINEX also conducted a first training for 13 processing companies on HACCP requirements and the process of certification focusing on the prerequisites, the needed documents, hygiene requirements regarding facility, staff and production process, the processor registration with a certification company, the number and cost of audits.

PINEX assisted four HACCP-certified companies in passing their follow up audit and which enable extended their certification for one additional year.



*Processing staff of Othentiks company learning how to use refractometer to assess juice sugar content*



# AGRICULTURAL DEVELOPMENT: BENIN

## Expanded Agricultural Trade

PINEX assisted 13 processing companies to in securing necessary approvals to participate in the ECOWAS Trade Liberalization Scheme (ETLS) which broadens market opportunities for them within the 15 countries in ECOWAS. 37 processing companies participated at two FIARA and FIDAK fairs in Dakar, Senegal, and signed nine commercial contracts for 75 MT of pineapple juice. In 2022, seven pineapple exporters participated at the Fruit Logistica fair in Berlin, Germany, and reconnected with their clients after the Covid-19 worldwide restrictions. This participation resulted in four sales contracts for 1,025 MT of fresh pineapples.



*B2B between pineapple exporter, Royal Exim(left) and a European pineapple importer at the Fruit Logistica Trade Show. Berlin, Germany, Feb 2022*

## Connecting producers and processors to financing and agricultural inputs

In 2022, PINEX collaborated with five MFIs to issue 2,530 loans to pineapple producers. These loans had an aggregate value of \$2,155,004, with an average loan size of \$850, and are used mainly to purchase key inputs such as seed, fertilizer, and pesticide and to hire seasonal labor. PINEX has issued 36 loans to processors with an overall value of \$173,176 but in 2023-24 aims to increase that very substantially through a partnership with local MFI, FECECAM. PfD has provided FECECAM with loan guarantees, with technical assistance, and by serving as a broker between it and up to 16 processors with the aim that FECECAM will then issue larger loans to these companies, averaging around \$60,000, that the companies can use to scale up the capacity of their enterprises.

## Innovation Grants

Through 2022, PINEX has issued 15 Innovation Grants, valued at \$120,000, through a competitive process intended to stimulate innovative ideas in the pineapple value chain and involve more marginalized groups such as women and youth.

## Market infrastructures

In 2022, PINEX project built two more market stalls in Guèmè, Municipality of Toffo, bringing the total to four. These stalls serve as a collection and loading point for pineapples for national and regional markets, helping to preserve their freshness and quality.



# AGRICULTURAL DEVELOPMENT: BENIN

## Success Story

Mrs. Estelle Ahobade is a 38-year-old female pineapple processor located in Ze municipality in southern Benin. She started a small pineapple juice business in 2020 with the brand name, “us Zoe.” Mrs. Ahobade had gained business planning and management skills from her studies in economics and work at a bank,

Mrs. Ahobade originally started her business in Cotonou but soon located it to Ze in order to be closer to pineapple producers. She began working with PINEX and through the project participated in technical assistance trainings. Through these trainings, “Jus Roe” gained the necessary certificates in the

ECOWAS Trade Liberalization Scheme (ETLS). ECOWAS is the Economic Community of West African States, comprising 15 different nations. Thus, such certification provides business owners with access to a large regional market with a population of around 424 million persons. Mrs. Ahobade joined a PINEX organized delegation that went to a large agricultural trade fair in Dakar, Senegal in 2022. The “Jus Roe” business has grown by 40% in the past year, with over 140MT of juice produced and now employing 15 persons, nine of whom are women.



*Mrs. Estelle Ahobade, owner of the Zoe Rohi company*



*Mrs. Estelle Ahobade in white (right) is helping her staff encapsulate a bottle of pineapple juice*



# CAMBODIA PROGRAM OVERVIEW



*PfD staff and volunteer Forest Malaria Workers in Sambo District, Kratie Province, northern Cambodia*

PfD began its work in Cambodia in 1992, soon after the Paris Peace Accords of late 1991 ended many years of conflict within Cambodia. The Peace Accords led to the rapid return to Cambodia of almost 400,000 long time Cambodian refugees (mainly from Thailand), with therefore many attendant needs not just for those refugees but also with regard to rebuilding a country very weakened by many years of internal strife.

During the period 1992-2021, PfD has won approximately \$24.5 million in 46 grants and contracts from public and private donors for project activities in Cambodia. These activities have positively impacted several hundred thousand Cambodians in 16 of Cambodia's 25 provinces. As of 2022, we continue in Cambodia, mainly working in improved access to credit for poorer households.

Much of our work in Cambodia since about 2005 has been in malaria prevention and control, and during this same time period malaria incidence has dropped dramatically – to .59 per 1,000 population according to the Cambodia Malaria Survey (CMS) of 2020, issued by the Ministry of Health. In 2003 that incidence was 10.8 per 1,000 persons or about 18 times higher. Several hundred Cambodians were dying of malaria annually earlier in the 2000s and as of 2018 Cambodia recorded no deaths due to malaria. Nonetheless, with multi-drug resistant (MRD) malaria still present in Cambodia and in other countries and there still being no vaccine against the disease, much work remains.

Early assessments showed that many of the estimated 375,000 long time Cambodian refugees who had been living in Thailand were resettling across the border into western Cambodia, with most relief organizations therefore focusing their programs on that part of Cambodia. Thus, our initial programs targeted the underserved northeastern part of the country, specifically Kratie and Stung Treng provinces, which straddle the Mekong River. These activities, funded by UNICEF, Oxfam/UK, and especially USAID, focused on clean-water supply.

By the latter 1990s, PfD began to expand to other parts of Cambodia to meet other priority needs, and we also broadened beyond clean water to include child survival, nutrition, agricultural development, and economic development. By 2007 or so, more and more of PfD's work in Cambodia focused on malaria education and prevention, along with greater efforts in microfinance.



## CAMBODIA PROGRAM OVERVIEW

Major support has been won from the U.S. Agency for International Development (USAID), U.S. Department of Agriculture, The Global Fund to Fight AIDS, Malaria, and Tuberculosis, Canadian International Development Agency, UN Fund of Population Activities, Australian AID, The McKnight Foundation, The Japanese Embassy, UNICEF, UN High Commissioner for Refugees, WHO, World Food Program, The LeBrun Foundation, The Allen Foundation, The World Bank, The EU, Oxfam/UK, The Christopher Reynolds Foundation, Marie Stopes International, Population Services International, and the International Federation of Red Cross.

Under the Northeast Cambodia Community Development Program (1992-2002), PFD assisted in the formation of Village Development Committees, installed community and household water points and latrines, rehabilitated rural schools, and established community rice banks and a family gardening program.

The Northeast Cambodia Child Survival Program (2000-2004) focused on improving control of diarrheal disease, infant feeding practices, and vaccination coverage among children under five years of age in Kratie Province.

The Northeast Cambodia Reproductive Health and HIV/AIDS Program (1999-2003), focused on improving awareness of the benefits of birth spacing, and increasing contraceptive prevalence through the training of community volunteers as contraceptive promoters.

The Spien Sokhapheap (Bridges for Health) program, (2002-2006), saw the expansion of PFD's health focus from child survival to integrated community health in Kratie and Koh Kong provinces, where activities focused on maternal and child health and nutrition, reproductive health and HIV/AIDS, and infectious disease control.

In Stung Treng and Kratie provinces, the Agricultural Development Program (2004-2006) involved four key components: improving agricultural productivity, enhancing household nutrition, supporting the Provincial Agricultural Extension Service, and improving access to markets.



## CAMBODIA PROGRAM OVERVIEW: KEY RESULTS

### **Malaria Prevention and Control**

- A 70% reduction in malaria cases in Koh Kong Province since 2004.
- A five-fold increase in impregnated hammock net sales to forest migrants in target areas.

### **Maternal and Child Health and Nutrition**

- Quadruple vitamin A coverage among children under five years in Kratie Province from 2003-2005.
- Achieved 95% coverage in immunization for children in Chhlong District of Kratie in 2005.
- Tripled percentage of children receiving appropriate diarrhea treatment in Koh Kong from 2003-2005.
- Trained 1,294 village health volunteers and 250 traditional birth attendants from 2000-2006

### **Reproductive Health and HIV/AIDS**

- Trained 727 Community-Based Distribution agents to sell condoms and oral contraceptives.
- Trained 455 Influential Male & Female Educators in STI and HIV/AIDS prevention from 2003-2006.
- Constructed a Voluntary Counseling and Testing facility in Chhlong District of Kratie in 2005.

### **Agriculture and Livelihoods**

- Introduced new varieties of rice in Stung Treng and Kratie, increasing yield by 33% and price by 40% & farmers' incomes in project areas.
- Enabled year-round domestic vegetable cultivation utilizing a "bamboo basket" as an alternative to conventional gardens.

### **Drinking Water**

- Provided clean water to approximately 150,000 people in Stung Treng and Kratie from 1996- 2002.
- Completed construction/rehabilitation of 970 wells & trained 4,000 persons in pump repair.
- Constructed 4,812 household water filters benefiting 25,000 people.

### **Community Development**

- Established 300 Village Development Committees in Stung Treng and Kratie with 2,128 members trained.
- Rehabilitated 199 rural schools, serving over 40,000 students & teachers in Stung Treng & Kratie.
- Rehabilitated four health centers serving 42,000 villagers in Stung Treng and Kratie.

### **Community and School-based Hygiene and Sanitation**

- Constructed 1,631 family and school latrines serving over 17,200 persons.
- Trained 1,900 teachers and 40,000 students in improved water use & hygiene practices.
- Trained over 30 school food vendors in improved food and environmental hygiene practices.



## IMAPCT SPOTLIGHT: CAMBODIA

### Microfinance Program

In microfinance in Cambodia PfD works with local partner, RACHA, which in turn issues about 200-250 loans per annum, averaging \$400-500 each.. About 90% of the loan beneficiaries are women who undertake small-scale activities in or around their households. These income-generating activities provide the women with additional net income and with more control over key household decisions such as payment of school fees, books, and uniforms, purchase of healthy foodstuffs, and payment of important health care and medications. . The lending takes place, in Kampot province in southwestern Cambodia, The women borrowers form themselves into small groups of three-six individuals as this can streamline the review of applications and also provides the women with a degree of solidarity and knowledge-sharing in their small groups. Even with this formation into small groups, however, the women are generally unable to secure loans from conventional commercial banks in Cambodia and hence the importance of a microfinance institution like RACHA which has the expertise to work with such groups.



*Mrs. Sorn Dy with some of her pigs March 2022*

***Mrs. Sorn Dy, 28 years old, lives in Sre Chrov village, Kampot Province in southwestern Cambodia. . She is a farmer growing rice and raising piglets. Through PfD's microfinance project in Cambodia along with local partner, RACHA, Mrs. Dy has received two loans totalling about \$865. With these funds, Mrs. Dy has been able to buy more seed, organic fertilizer, and started raising pigs. This in turn has increased her household income, enabled the purchase of more nutritious foods for Mrs. Dy's children, and in turn helped them at school.***



## IMAPCT SPOTLIGHT: CAMBODIA

*Ms. Kem Hiev lives in Trapeang Kouy village, in Kampot Province. She is a farmer with one hectare (about 2.21 acres) of land on which she grows rice. Ms. Hiev received a loan of \$200 in the microfinance program. She used the loan to purchase additional rice seed and fertilizer and some also some chicks in order to raise chickens. The small loan has enabled Ms. Hiev to earn more money which she has used to buy additional food for her children and to pay their various school fees.*



*Mrs. Kem Hiev, farmer, Trapeang Kouy village, Lbeuk Commune, Chhouk District, Kampot Province, August 2022z*



## FINANCIAL HIGHLIGHTS AS OF DECEMBER 2022

	Without Donor Restrictions	With Donor Restrictions	Total
<b>Support &amp; Revenue</b>			
Grants	-	1,483,748	1,483,748
Contributions	97,565	-	97,565
Interest, investment income/(loss) & loan admin fees	186,505	(97,640)	88,865
Other	8,679		8,679
Total support & revenue	292,749	1,386,108	1,678,857
Net assets released from restrictions	3,007,756	(3,007,756)	-
Total support & revenue	3,300,505	(1,621,648)	1,678,857
<b>Operating Expenses</b>			
Total program services expenses	2,588,832		2,588,832
Management & general	395,221		395,221
Total operating expenses	2,984,053		2,984,053
Change in assets, before non-operating activities	316,452	(1,621,648)	(1,305,196)
<b>Non-operating activities</b>			
(Loss) on foreign currency exchange	(52,356)	(69,802)	(122,158)
Net assets, beginning of year	1,020,806	6,027,560	7,048,366
Net assets, end of year	1,284,902	4,336,110	5,621,012
Change in net assets	264,096	(1,691,450)	(1,427,354)

*\*From the independently- audited financial statements of Partners for Development as completed by NCheng LLP, New York.*

# SUPPORTING PARTNERS & INDIVIDUALS

## Partners

AmazonSmile  
Creative Associates International, Inc.  
United States Department of Agriculture (USDA)  
United States Agency for International Development (USAID)  
Wildlife Conservation Society  
World Bank Community Connections Campaign

## Individuals

Lanre Williams-Ayedun • Steve Hansch • Damilola Odetola • Sophal Ear • Dale Hill • Anjali Kumar • Maja Feldman • Dan Lee • Anna Titulear • Juliet & Jack Marrkand • Charlie Sykes • Fredrick & Mary O'Brien • Nancy Harris • Lan Aye • Anonymous • Jane Eesley • Geoffery Dolman • Kim Marrkand • Jennifer Harris • Barbra Geiser • Robert Picciotto • Sally Vincent • Robert Liebenthal • Victoria Jaycox • Timm Harris • Robert McNutt • Alison Harwood • David Greeley • Scott Otteman • Warren Minami • Maurice Nsabimana • Christiana Gianopulous • John Field • Alexander Shakow • Viravanallur Krishnakumar • Renate Kloeppinger-Todd • Evangeline Javier • Daniela Gressani • Katherine Marshall • Peter Harrold • Christine Kessides • Wee Ling Ooi • Patrick Leahy • Farangis Dakhte • Zeljko Bogetic • Nidhi Khattri • Kanthan Shankar • Peter Harrold • Jeffery Katz • Cindy Young • Yufei Dai



## JOIN US

**Thank you to all our partners and supporters who continue to donate and work with us to help vulnerable communities.**

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## OUR OFFICES

### **Headquarters**

8720 Georgia Avenue | Suite 906 | Silver Spring, MD 20910, USA

### **Nigeria Office**

Plot 836, Idris Ibrahim Crescent, Apartment 3 Jabi District, Abuja, Nigeria

### **Benin Office**

Lot N° 1137 Parcelle D | Agontinkon, Immeuble Enagnon| Cotonou, Benin Republic

### **Cambodia Office**

No. 37, St. 16 | Sangkat Toeuk Thla 1, Khan Sen Sok , Phnom Penh, Cambodia

**[WWW. PFD. ORG](http://WWW.PFD.ORG)**

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