

Annual Report



2023 - 2024





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Cambodia Program Overview

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 won around \$25 million in grants and contracts from public and private donors for activities in Cambodia. These activities have positively impacted several hundred thousand Cambodians in 16 of Cambodia's 25 provinces. As of 2024, we continue working in Cambodia, mainly 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.

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

- Quadrupled 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.

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 within their 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.

Cambodia Impact Spotlight

Ms. Sok Pov, age 39, is currently a farmer, a Khmer noodle seller and a chicken raiser in Tra peang Koki village, Lbeuk Commune, Chhouk District of Kampot Province. Like other farmers in the village, Ms. Sok Pov grows rice during the rainy season. She also has a small business at home selling the popular Khmer noodles every morning. In addition, she raises chicken behind her home to generate more income.

Ms. Sok Pov has applied for and received a loan from RACHA-PfD since 2022 (3 cycles at \$500 each). She used the loan to build a chicken cage, buy chicken feed, and vaccinate her chickens. She has made good profits from her noodle-selling and chicken-raising business. The profits help her to maintain a good standard of living, and she is happy with the loans.



Ms. Sok Pov, 39, Trapeang Koki village, Lbeuk Commune, Chhouk District, Kampot province. A farmer, a Khmer Noodle seller & a Chicken raiser. Photo: August 30, 2024

Healthy Communities: Nigeria

In Nigeria, Partners for Development (PfD) has been supporting the government's Water, Sanitation, and Hygiene (WASH) Sector Reform through the implementation of various donor supported projects. In 2024, PfD implemented two US government funded projects a) the Watershed Protection for Safe and Sustainable Water Supply Project (WSP) and b) the Water Improvement and Sanitation Enhancement Project (WISE).

Watershed Protection for Safe and Sustainable Water Supply Project (WSP)

Since September 2022, PfD has been a sub awardee (responsible for the WASH component) of a larger award to the Wildlife Conservation Society (WCS) that is implementing WSP in Nigeria. The WSP sub award is a 49-month, \$4 million dollar project aimed at providing access to improved WASH services for 52,000 residents in 73 rural communities in Bauchi (17) and Cross River (56) States. As of 31 December 2024, PfD has installed 62 improved water facilities in 41 communities – 9 in Bauchi and 32 in Cross River states – providing potable water to 45,620 residents at 20 liters per capita per day. 26 of these improved water facilities are located within or reticulated to either primary health facilities or public schools.

Also, PfD has installed 6 improved sanitation facilities in Bauchi and Cross River States that are servicing 1,062 students in 5 targeted schools, as well as 159 improved household latrines to 1,816 community residents. In the summer of 2025, PfD planned to commission an independent study to assess the impact of these WASH facilities on the health of the communities and on the performance of students in the schools where they have been installed.



Rehabilitated Solar powered borehole at Galen Duguri Community, Alkaleri LGA, Bauchi State.



Community members of Galen Duguri Community, Alkaleri LGA, Bauchi State fetching water from the Rehabilitated Solar powered borehole.

Water Improvement and Sanitation Enhancement Project (WISE)

On 30 September 2024, PfD handed over the \$3.5 million WISE project to Jigawa and Kano States’ governments after 38 months of implementation. The goal of WISE was to reduce the incidence of waterborne diseases by providing improved WASH services to 123,000 residents in 102 rural communities in Jigawa and Kano States. At the time of handover, the WISE project had installed 55 (Jigawa) and 43 (Kano) improved water facilities that provide potable water to 42,156 and 34,093 persons in Jigawa and Kano States, respectively. Also, WISE handed over 54 improved sanitation facilities located in 31 schools and 5 primary health care facilities which service 10,305 people. Additionally, through its Community-Led Total Sanitation Plus (CLTS Plus) intervention, PfD incentivized 9,509 households to construct and use their own improved and safely managed latrines. Thus, helping to reduce the rate of open defecation with 98 of the target 102 rural communities declared open defecation free (ODF) as of 30 September 2024.

PfD commissioned an independent firm to assess the impact of WISE in the target locations in late 2023. The study revealed the following a) WISE increased access to water and sanitation in the target locations by 21.8 and 23 percent respectively; b) schools that received installed WASH facilities showed an increase in student enrollment and retention of 9.7 and 12 percent respectively; and c) there was reduction in recorded cases of diarrhea-related illnesses at primary health care facilities in communities where WISE installed improved water facilities. PfD presented the findings of this independent impact assessment at the 2024 Colorado WASH Symposium held at the University of Colorado, Denver, Colorado, in March 2024.



Rehabilitated Improved Sanitation Facility at Government Primary School, Mah Gari under the USAID funded Water Improvement and Sanitation Enhancement (WISE) Activity in Kano State.



Photo of trained artisans installing solar panels for the rehabilitated water facility.

To enhance the sustainability of the installed WASH facilities, PfD ensured several measures including: a) collaborating with and strengthening the capacity of government WASH institutions – Rural Water Supply and Sanitation Agency (RUWASSA) with the mandate/oversight for community WASH service delivery at the state level and the LGA WASH Department at the LGA level. This enabled these institutions to take over and sustain PfD interventions on both WISE and WSP after the duration of donor funding when PfD handed them over to the respective state governments; b) establishment of WASH Committee in all the target communities to drive WASH service delivery and management within each community. PfD trained groups of 10-15 members in each community using the national curriculum – Expanded Guidelines for Formation and Management of Community WASH Services; and c) identification and training of local artisans as local area mechanics or masons for operation and maintenance of installed water and sanitation facilities. In addition to the maintenance of the WASH facilities installed by the projects, these local artisans utilize skills that they gained from these trainings to earn additional income within and in other communities.

Economic Empowerment: Nigeria

PfD approaches economic empowerment on two fronts a) providing financial services directly to borrowers through its local affiliate Initiative for Advancing Local Solutions (IALS), and b) leveraging the resources of other institutions to provide financial services to beneficiaries of other PfD projects.

IALS, which started with an initial investment of \$179,000 by PfD in 2019 in Delta and Cross River States, was seriously affected by the Covid-19 lockdowns and high defaults by borrowers. By the first quarter of its fifth year of operation, 2024, IALS and PfD management decided to temporarily suspend loan disbursement for the pursuit of outstanding repayments/loan recovery. As of early 2024 when IALS operations were suspended, it had disbursed \$701,900 in loans to 1,559 borrowers including 84% to women and 30% to agricultural businesses. In its December 2024 meeting, the IALS Board of Trustees decided to revisit the issue of temporary suspension of operations to decide on whether to recapitalize or permanently close operations.



IALS and PfD staff spot-check a loan prospect under the Fish Feeds Distributorship in Orogun Ughelli North LGA



Agricultural Development: Benin

Partners for Development (PfD) achieved significant milestones in Benin during 2024. The USDA-funded Pineapple Processing for Export (PINEX) project, which began in 2015, successfully concluded with a formal handover ceremony on November 19, 2024. An independent evaluation undertaken this year confirmed that PINEX achieved 97% of its objectives. PfD also secured a new \$25.5 million USDA monetization grant for the SAFE-TRADE project which will focus on strengthening agricultural trade and food safety systems in Benin. A private agriculture management consulting company, AgriBiz+, was successfully registered. AgriBiz+ will provide continued technical support for the pineapple supply chain and other value chains.

Pineapple Processing for Export (PINEX) Highlights

Production

The PINEX project concluded 2024 having successfully implemented improved production techniques across 8,277 hectares, exceeding life-of-project targets by 3% and generating \$85.8 million in revenue for pineapple producers. Fruit testing demonstrated substantial quality improvements, with PINEX-supported farms consistently achieving optimal sugar content between 12-15° Brix.

Working with two of its key implementation partners, PINEX reached production milestones in 2024. In collaboration with the Territorial Agency for Agricultural Development (ATDA7), the project implemented an innovative irrigation pilot program. The program helped eleven pineapple growers install irrigation equipment on 24.5 hectares, enabling the export of 1,470 tons of pineapples to European markets. The Network of Pineapple Producers' Associations of Benin (RÉPAB), another crucial PINEX partner, successfully renewed organic certification for 225 hectares, with organic pineapple production generating \$187,476 from 1,124 tons harvested across 22.5 hectares during the year. Over the course of 2024, the project trained 893 pineapple growers, focusing on cultivation practices including soil preparation, plowing techniques, pineapple sucker preparation, and proper fertilizer application.

Processing

PINEX strengthened national processing standards in 2024 by developing comprehensive manuals covering hygiene practices and business management for fruit juice processing. These manuals were validated in September 2024 by university professors, ABSSA (Benin Food Safety Agency), the Beninese Chamber of Commerce, and juice processing industry leaders, creating institutional reference documents for processing companies and industry associations which contributed to the sustainability of the program.

The project made substantial progress in supporting companies to achieve international trade certifications. Two companies, Natufruit and Othenthiks, completed preparation for the ISO 22000 certification required for European market access. Simultaneously, four CETRAB member companies - AfriJus, Benin Discount Industrie, Asel Industrie, and Bio-Pharm - progressed toward HACCP certification for ECOWAS market access. The project assisted five processing companies in securing ECOWAS Trade Liberalization Scheme (ETLS) certification, which provides tariff exemptions and simplified customs procedures across West Africa. Additionally, ten companies received support for domestic market authorization through ABSSA.

PINEX strengthened processing capacity through support to small and medium enterprises. Eleven young entrepreneurs, including eight women, received management training and juice extraction equipment. This support yielded measurable results: Persévérance et Fils increased monthly juice production from five to eight tons while creating two new jobs, and Naifood tripled production from one to three tons.

Market Development and Trade Expansion

The PINEX program supported participation in several trade fairs in 2024. At the FISSA trade fair, five PINEX-sponsored processors generated direct sales of half a ton of pineapple juice worth \$858 and secured eleven additional contracts valued at \$1,321 with local restaurants, distributors, and small supermarkets in Cotonou. At the FIARA trade fair in Dakar, the Beninese Cooperative of Pineapple Sellers (CCAB) sold 1.5 tons of fresh pineapple worth \$2,500 and secured three contracts to deliver 25 tons a month to Senegal, valued at \$17,000. CETRAB, the pineapple processing association, sold four tons of juice worth \$4,500 and negotiated contracts for 16 tons valued at \$33,335. Additionally, processing company Zoe Rohi renewed an existing contract and secured a new agreement to deliver 11.2 tons of pineapple juice to Senegalese buyers.

PINEX developed and validated guidelines and standard operating procedures for trade fair participation and market prospecting tours. The project also created a directory of market information sources and organized workshops to transfer these resources to implementing partners. To broaden market information access, PINEX partnered with radio station La Voix de la Lama to broadcast programs covering pineapple-sector financing, market opportunities, and certification benefits in local languages.

Finance Access and Innovation

PINEX expanded financial access through strategic partnerships with five microfinance institutions: FECECAM, RENACA, UNACREP, COMUBA, and PEBCo Bethesda. In 2024, the project facilitated 1,155 new loans worth \$1,391,853 to pineapple growers, achieving a 96.8% repayment rate, confirming the sector's financial viability to lending institutions. The loans were used for fertilizer procurement (58% of all loans), establishment or expansion of pineapple plantations (32%), and for flower induction treatment and weeding (10%). In the processing sector, PINEX facilitated six new loans worth \$48,476 in 2024, bringing the total to 51 loans valued at \$301,938.

To ensure sustainable lending practices, PINEX strengthened the technical capacity of loan officers from partner microfinance institutions, providing training on pineapple production techniques, operational costs, calendars of financial needs and repayment windows, and provided loan officers with motorcycles and computers to expedite loan application approvals.

The project's Innovation Fund awarded 44 grants totaling \$309,746 over the life of the project. In 2024, PINEX awarded 19 additional innovation grants worth \$105,476, which supported initiatives such as converting pineapple waste into mushroom substrate (yielding 200kg of fresh mushrooms within four months), manufacturing biodegradable bags from pineapple leaves, and providing micro-grants for women farm workers to purchase essential implements.



Infrastructure Development

In 2024, PINEX established two new Community-Based Centers (CBCs) to support Beninese Pineapple Processing Association (CETRAB) and the Federation of Pineapple Cooperatives of Benin (FENACOPAB) with essential infrastructure including meeting venues, secure warehouses, and spaces for member support services. PINEX developed and transferred comprehensive management manuals covering warehouse organization, storage practices, infrastructure maintenance, and financial resource management. The centers represent an investment in the long-term development of Benin's pineapple sector, providing critical infrastructure for both processing and production activities.

Gender Integration Achievements

PINEX's gender diagnostic study revealed women comprise 66% of the pineapple workforce in Benin and in 2024 the PINEX program developed interventions to improve leadership development and finance for women in the sector. Through focused advocacy, the number of women serving on cooperative management committees increased from 10 to 23, while RÉPAB's elections resulted in three women being elected to its twelve-member Board of Directors, including the historic appointment of the first woman to chair its Supervisory Board.

PINEX strengthened institutional frameworks for gender inclusion by supporting key partner organizations - RÉPAB, CETRAB, RETAB, and AEAB - in revising their organizational documents to ensure gender issues were represented in policies and practices. PINEX facilitated improved access to land for pineapple production which resulted in RÉPAB allocating 14 hectares to 16 women producers. Collaboration with CCAB on financial education and awareness initiatives led to enhanced credit access, with 23 women applying for loans and ten successfully securing funding totaling \$8,333.



Pineapple harvesting in a field in Zè

Close Out and Transition

In November 2024, a handover ceremony marked the formal transition of PINEX activities to local stakeholders. The ceremony was co-chaired by the Minister of Agriculture and US Ambassador, with PfD Board Treasurer Dami Odetola and Jack Marrkand in attendance. Over 80 stakeholders participated, with partners RÉPAB, CETRAB, AEAB, and CCAB affirming their commitment to maintaining project gains. The independent evaluation by Cosinus Conseils confirmed PINEX achieved 97% of its objectives.



Pinex official Closing and handover ceremony in the presence of the MOA, the U.S. Ambassador, PFD Benin and U.S. representatives and other partners, Cotonou.



New Initiatives and Strategic Developments

SAFE-TRADE Program Launch

PfD secured a new \$25.5 million monetization grant from USDA to launch the SAFE-TRADE project, focusing on expanded international agricultural trade, sanitary and phytosanitary systems improvements. The project will target 16,773 direct beneficiaries and strategically reinforce national systems and institutions. In December 2024, PfD submitted the required work plans and monitoring and evaluation frameworks to USDA. Activities will begin in 2025.

AgriBiz+ Establishment

Following extensive feasibility studies, PfD completed registration of AgriBiz+ in June 2024. This private-sector management consulting company will provide fee-based services to value chain actors, compete for local contracts, and potentially monitor post-PINEX loans.

PACOFIDE Partnership Development

Throughout 2024, PfD engaged with the World Bank's \$160 million PACOFIDE project to expand pineapple production beyond the Allada region. PfD Benin proposed a partnership with PACOFIDE which would have supported an additional 800 growers, increase GlobalG.A.P. and organic certifications and improve export market linkages. Following PACOFIDE's restructuring and leadership changes, PfD continued strategic alignment discussions with new project leadership.

Benin Impact Spotlight: From Pineapple Waste to Prosperity: Innovation Takes Root in Houegbo

Louis Houeffa stands proudly beside his mushroom cultivation facility in Houegbo village, explaining how he transformed what many considered a problem into an opportunity. "The increasing success of pineapple processing meant more waste from peels and leaves. I saw potential where others saw problems," he said.

A 44-year-old pineapple producer and now mushroom entrepreneur, Houeffa received a \$1,870 innovation grant from PINEX in 2024 to develop his waste-to-wealth concept. His innovation addresses two challenges simultaneously: the disposal of pineapple processing waste and the growing demand for alternative income sources in his community.

"Previously, we relied on sawdust as a substrate for mushroom production, but it became increasingly scarce," Houeffa explains. "I realized that the abundant pineapple waste in our area could serve as an excellent alternative." The project provided him with a tricycle to collect pineapple peels and seedling leaves from local processors and farmers.

In just 120 days during his first on-site production cycle, Houeffa processed 630 kg of pineapple waste into substrate, producing 200 kg of fresh mushrooms. He sold his product to restaurants and hotels in Cotonou, generating \$437.68 in revenue. This success has created employment opportunities, with six day-laborers now working at his facility.

The initiative has sparked interest throughout the community. Houeffa has secured verbal agreements with three pineapple producers for steady waste material delivery, creating a reliable supply chain. "This partnership benefits everyone," he explained. "Producers reduce their waste disposal costs, and I get reliable raw materials for my mushroom production."

Looking ahead, Houeffa plans to double his mushroom production. He has begun training other community members in his techniques, seeing potential for the model to spread. "What makes this work special is that we're not just creating a product - we're solving environmental problems while generating income."

This innovative approach exemplifies the kind of sustainable solutions PINEX sought to encourage in its final year. It demonstrates how strategic support for local innovation can create ripple effects throughout a community, turning environmental challenges into economic opportunities.

"The beauty of this project lies in its simplicity and sustainability," Houeffa reflects. "We're not dependent on expensive inputs or complicated technology. We're using what we already have in abundance to create something valuable. That's real innovation."



Bernadin Dangbe, owner of pineapple export Company, Costa SARL, pictured in his office. September 2023. Credit: Epiphane Adjadji, Pfd

Nigeria Impact Spotlight: Reviving Water Access Through Local Solutions: The Story of Ahmad Yusuf in Gar Community

Gar Community, a semi-urban area in the Alkaleri Local Government Area of Bauchi State, is home to approximately 1,840 residents, 990 males and 850 females. For years, the community struggled with inconsistent access to clean and reliable water due to frequent breakdowns and the eventual drying up of its boreholes. These challenges were compounded by the absence of skilled personnel to manage and repair the water facilities, leaving residents with no option but to rely on unsafe water sources.

In response to these challenges, the USAID-funded Watershed Project Activity, implemented in 2021, selected Gar alongside 17 other communities in Alkaleri LGA to benefit from a transformative initiative. The project aimed to improve access to water and sanitation services by building the capacity of local actors in the operation and maintenance of water infrastructure.

Among the community members selected for technical training was Ahmad Yusuf, a well-known handyman and committed member of the Water, Sanitation, and Hygiene Committee (WASHCOM). Although Ahmad had no previous experience in water system repair, his dedication to community service and proactive engagement made him a strong candidate for training as a Local Area Mechanic (LAM) and water facility caretaker.

With technical support from Partners for Development (PfD), GES, and other resources, Ahmad received comprehensive training on borehole technology, including fault diagnosis, preventive maintenance, and repair techniques. His learning was not just theoretical, Ahmad quickly put his skills to practical use, taking on the care of the community's rehabilitated solar-powered borehole.

Thanks to Ahmad's timely intervention and continued commitment, Gar Community now enjoys sustained access to clean and safe water. His efficient handling of repairs has significantly reduced downtime and ensured that the borehole remains functional. Community members frequently testify to Ahmad's reliability and professionalism, praising the improvement in water access and overall health outcomes.

In an interview with the PfD Monitoring, Evaluation, and Accountability (MEA) team, Ahmad expressed his gratitude: "The training has provided me with invaluable knowledge that has equipped me to serve my community effectively. I am also sincerely grateful for the tools provided, which have been instrumental in my work."

The impact of the Watershed Project through Ahmad's efforts is a testament to the power of local capacity building. Not only has the initiative restored access to a critical service, but it has also laid the foundation for a sustainable water service delivery system in Gar. Ahmad Yusuf's story exemplifies how empowering community members can lead to lasting improvements in health, dignity, and quality of life.



A trained water caretaker Ahmad Yusuf in Gar community, Alkaleri LGA, Bauchi.

Girls Scholarship Program

The 2023-24 school year marked the tenth year of the Anne Johnson’s Memorial Scholarship Fund (AJMSF). PfD continues to invest this initial \$40 million endowment in microfinance institutions and use the proceeds to provide scholarships to young girls in junior secondary schools (JSS) in Nigeria. AJMSF immortalizes the ideals of providing basic education to young girls while also addressing the dire literacy gap among young people aged 15 to 24 in Nigeria – the literacy rate for males being 76% compared to 56% for females, a difference of 20% (UNICEF, 2013).

The AJMSF issues scholarships to female students in Nigeria at the junior secondary school level through its longtime partner, Lift Above Poverty Organization (LAPO) for efficiency and scalability. LAPO has a larger scholarship program across Nigeria that allow qualified secondary school girls to graduate into the LAPO scholarship program. Each scholarship of about \$50 covers about 25 – 50% of a girl’s annual academic costs – tuition, uniform, and books. Since its inception, PfD has issued 389 scholarships to young secondary school girls.

In December 2023, PfD commissioned an independent assessment of the impact of the AJMSF on benefiting girls. The assessment report revealed, among other things, that benefiting girls had a higher attendance and retention rate and better grades in their final JSS or Basic Education Certificate Examination (BECE) than those girls in their schools that did not benefit from the AJMSF program.



Deborah Oluomachi Ogabor student at Government Girls Secondary School, Dutse- Abuja one of the AJMSF beneficiaries with her school principal



The AJMSF beneficiary Nwaigbo Ebube Praise student of Seat of Wisdom Delta State

Financial Highlights - Through December 2024



	Without Donor Restrictions	With Donor Restrictions	Total
Support & Revenue			
Grants	-	1,953,336	1,953,336
Contributions	46,046	-	46,046
Interest, investment income/(loss) & loan admin fees	68,164	66,293	134,457
Other	7,524	-	7,524
Total support & revenue	121,734	2,019,629	2,141,363
Net assets released from restrictions	3,791,006	(3,791,006)	-
Total support & revenue	3,912,740	(1,771,377)	2,141,363
Operating Expenses			
Total program services expenses	3,279,466	-	3,279,466
Management & general	490,277	-	490,277
Total operating expenses	3,769,743	-	3,769,743
Change in assets, before non-operating activities	142,997	(1,771,377)	(1,628,380)
Non-operating activities			
Loss on return of unobligated grant funds	-	(189,857)	(189,857)
Loss on foreign currency exchange	(166,206)	(29,057)	(195,263)
Total non-operating activities	(166,206)	(218,914)	(385,120)
Change in net assets	(23,209)	(1,990,291)	(2,013,500)
Net assets, beginning of year	1,502,188	1,990,291	3,492,479
Net assets, end of year	1,478,979	0	1,478,979



Supporting Partners & Individuals

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

Partners

- United States Department of Agriculture (USDA)
- United States Agency for International Development (USAID)
- Wildlife Conservation Society
- World Bank Community Connections Campaign
- Global Environment and Technology Foundation
- 4LIFE Solutions APS

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