

PARTNERS FOR DEVELOPMENT

ANNUAL REPORT

2020 - 2021



TABLE OF CONTENTS

Letter from The Executive Director.....2

Cambodia Program Overview Pt. 1.....3

Cambodia Program Overview Pt. 2.....4

Cambodia Program Key Results Pt.1.....5

Cambodia Program Key Results Pt.2.....6

Healthy Communities: Nigeria.....7

Agricultural Development: Nigeria Pt.1.....8

Agricultural Development: Nigeria Pt.2.....9

Agricultural Development: Benin Pt. 1.....10

Agricultural Development: Benin Pt.2.....11

Agricultural Development: Benin Pt.3.....12

Economic Empowerment: Nigeria.....13

Economic Empowerment: Benin.....14

Girls Scholarship Program in Nigeria.....15

Impact Spotlight: Benin.....16

Financial Highlights.....17

Supporting Partners and Individuals.....18

**Coverphoto: Students at a middle school in Danzaki, Kano State, Nigeria drink clean water provided through PfD’s Water Improvement & Sanitation Enhancement project, funded by the USAID. (Credit: Ms. Hajara Habibu Aliyu, IT & Communications Officer, PfD/Nigeria)*





LETTER FROM THE EXECUTIVE DIRECTOR

I am once again pleased to share the 2020-21 Annual Report for Partners for Development (PfD).

In 2021, the Covid-19 pandemic continued to throw a shroud over the world, though vaccinations helped significantly in many countries. By the end of the year, vaccination rates remained very low in many developing nations, especially in Africa, largely due to lack of access. Despite this huge challenge, PfD staff in Nigeria and in Benin in particular worked tirelessly to complete project activities – while managing to achieve vaccination rates for themselves of about 90% even though in their countries those rates were less than ten percent.

Our impact in Nigeria is growing as in 2021 we signed agreements totaling \$4M which will enable us to help in aquaculture development and in water, sanitation & health (WASH). Also in Nigeria, we continued with the Anne Johnson Memorial Scholarship Fund which is now in its seventh year and has provided well over 200 scholarships to middle school level girls in the country. This was important even before the pandemic given fewer girls attend school after the elementary level but even more so because the pandemic has negatively impacted school attendance overall but especially with girls.

We have continued to nurture a local affiliate in Nigeria, Initiative for Advancing Local Solutions (IALS), now in its third year and which had provided 1,570 microloans to low income households and small businesses in Nigeria by the end of 2021. Local ventures like IALS can play a critical role in strengthening civil society and in community development in countries like Nigeria and hence PfD's investment in this regard.

Through our eight year \$15M Pineapple Processing for Export (PINEX) project in Benin, West Africa, funded by the U.S Department of Agriculture, we continue to increase productivity among growers and processors and also trade, the latter especially important because Benin's small internal market means external markets are necessary as outlets for increased production. We are particularly promoting more regular (not Black Market) trade with Nigeria, Benin's very large neighbor.

We again very sincerely thank our staff, our volunteer Board of Trustees, and our many institutional and individual donors who together make our work possible.

Finally, we welcome any feedback on or questions about this report.

Sincerely,

Jack Marrkand
Executive Director
Partners for Development

CAMBODIA PROGRAM OVERVIEW PT. 1



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 PT. 2

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 KEY RESULTS PT.1

Malaria Prevention and Control

- A 70% reduction in malaria cases in Koh Kong Province since 2004.
- Supported the distribution of over 53,000 family bed nets in Kratie & Koh Kong since 2006 for over 122,000 people.
- 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 complete immunization for children in Chhlong District of Kratie in 2005.
- Tripled the 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%, effectively doubling farmers' incomes in some project areas.
- Enabled year-round domestic vegetable cultivation utilizing a "bamboo basket" as an alternative to conventional gardens.



CAMBODIA PROGRAM KEY RESULTS PT.2

Drinking Water

- Provided clean water to approximately 150,000 people in Stung Treng and Kratie from 1996- 2002.
- Completed construction/rehabilitation of over 970 drilled and hand-dug wells.
- Trained 4,000 pump repair personnel.
- 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.

HEALTHY COMMUNITIES: NIGERIA

Water Improvement and Sanitation Enhancement (WISE) project

In August 2021, PfD won a \$3.5 million, 36-month award from the United States Agency for International Development (USAID) to implement the Water Improvement and Sanitation Enhancement (WISE) project in Jigawa and Kano states in northern Nigeria. PfD is collaborating with the governments of Jigawa and Kano states – through the state Rural Water Supply and Sanitation Agencies (RUWASSAs) – to implement WISE in Kaugama and Miga local government areas (LGAs) in Jigawa State, and Gezawa and Karaye LGAs in Kano State. The goal of WISE is to reduce the occurrence and impact of waterborne diseases among 145,000 residents, especially children, women, and the elderly in 100 underserved and rural communities in Jigawa and Kano.

Through the installation of over 100 improved water, sanitation, and hygiene (WASH) facilities, WISE aims to improve access to basic water and sanitation services, while enhancing uptake of safe hygiene behaviors. WISE will also be strengthening capacity of WASH-support institutions including RUWASSA, LGA, and community WASH committees (WASHCOMs) that are critical for sustainable rural WASH service delivery.

As of December 31, 2021 PfD has mobilized and sensitized government personnel in Kaugama and Miga LGAs and Gezawa and Karaye LGAs; beneficiaries, and other stakeholders on the objectives and expected results of WISE.

PfD has conducted baseline surveys in 102 communities, the report of which will serve as a valuable tool for implementers and donor to assess progress in the implementation of WISE and also as reference for key data. Also, PfD has selected, trained, and signed MoUs with eight community-based organizations (CBOs), the two State RUWASSAs, and the four target LGA WASH Departments to compliment WISE implementation.



WISE will also be strengthening capacity of WASH-support institutions including RUWASSA, LGA, and community WASH committees (WASHCOMs) that are critical for sustainable rural WASH service delivery.

AGRICULTURAL DEVELOPMENT: NIGERIA PT.1

Investment in Delta State Aquaculture (IDSA) project

In May 2021, PfD executed a 24-month, \$500,000 grant agreement with the West Africa Trade and Investment Hub (WATIH) that is funded by USAID to implement the “Investment in Delta State Aquaculture” (IDSA) project. IDSA is improving the productivity, trade, and stabilizing employment in the aquaculture (particularly catfish) value chain in three local government areas (LGA) of Delta State in southern Nigeria. PfD is providing private sector matching fund of \$1.1M that will be disbursed, as loans, through two micro finance partners Lift Above Poverty Organization (LAPO) and Emerald Development Initiative (EDI) to IDSA beneficiaries specifically a) 600 small-scale catfish producers; b) 15 hatchery operators, and 15 fish feed distributors. Also, IDSA is providing technical assistance on improved aquaculture practices and business skills and financial management to these three groups of beneficiaries as well as eight fish farmers associations and 10 government agricultural extension personnel in the target locations.



As of December 31, 2021, IDSA has trained 533 of the target 600 fish farmers on improved aquaculture practices, business skills, and financial management: strengthening capacity of eight fish farmers associations and cooperatives, on resource mobilization, enhancing group dynamics, and improving basic administrative and financial systems to improve their sustainability. Also, PfD has strengthened technical capacity of 19 government agricultural extension officers that provide technical support to these fish farmers. To help mitigate the adverse effect of covid-19 on their operations, IDSA has provided \$61,192. in bridge financing (grant) to 458 small-scale catfish fish farmers (40% of them being women) and \$9,692 to the 15 hatcheries (three of which are women owned). Through an MoU between IDSA and each beneficiary, recipients have committed to using the bridge finance to purchase feed or seed stock to expand their farm operations.

Left: Beneficiary fish farmer that uses concrete pond technology displays his harvest at Shell Farms, Ughelli-North LGA, Delta State, December 8, 2021



AGRICULTURAL DEVELOPMENT: NIGERIA PT.2

Support to PINEX Project

The Nigeria program continues to support PfD/Benin Pineapple Processing for Export (PINEX) Project on two fronts – a) providing technical support to improve microfinance services to PINEX beneficiaries, and b) facilitating improved pineapple trade relationships between Benin and Nigeria. Nigeria produces more pineapples than Benin but because of its population size, it requires import of both fresh fruits and pineapple products to meet the country's demand. Benin produces more pineapple than needed in that country and therefore must export to neighboring countries and a moderate quantity to Europe. However, a large percentage of the fresh pineapple and pineapple products that come into Nigeria from Benin are through informal (“black market”) means. Also, given the renewed global interest in traceability/source of origin – the way produce is tracked through all steps of production through to consumption - making pineapple trade more official is desirable.

In November 2021, the Nigeria program facilitated a visit of National Agency for Food and Drug Administration and Control (NAFDAC) – the agency responsible for ensuring that only the right quality of food, drugs and other regulated products are manufactured, imported, distributed, sold, and used in Nigeria – to Benin to train 20 PINEX-supported pineapple processors/marketers on the requirements for registration and certification of products in Nigeria. Also, in August 2021, the Nigeria program hosted and coordinated Promo Fruits, one of PINEX-supported processors, during a marketing trip to Nigeria (Abuja and Lagos). PfD Nigeria Country Program Director and the Director for Finance and Administration had at various times in 2021 travelled to Benin to provide technical support to the Benin program in several areas including microfinance, finance, and procurement procedures.

AGRICULTURAL DEVELOPMENT: BENIN PT.1

PfD's Approach to Agricultural Development in Pineapple Processing For Export (PINEX)

PfD's works with businesses in product market research and then builds 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.

To ensure that training of pineapple farmers on best practices continues, during 2020 and 2021, PfD continued to train the technical staff of the largest pineapple producers association, PPNB, and 40 master farmers, who are the most experienced pineapple producers and willing to share their expertise with other producers on PINEX's 45 demonstration plots and 100 demonstration fields, both of which are used as farmer field schools. Because of Covid-19 in 2020, PfD started producing learning videos that the master farmers use to train individual farmers and small groups



PINEX field agents demonstrating how to measure distance and plant Queen Victoria crowns in a PPNB field in Allada, southern Benin. (Photo Credit: Ilyace Amadou, PfD)



AGRICULTURAL DEVELOPMENT: BENIN PT.2

Processing Agricultural Products

PfD is also building the capacities of pineapple juice and dried fruit processors and the largest processor association, CETRAB, to improve product quality and meet regional and European market demand. During 2021, eight processing companies secured the food safety certification Hazard Analysis Critical Control Point (HACCP), and the two largest processing companies earned International Organization for Standardization (ISO) 22000, required by international markets.

Though PfD provides management and financial training, credit to enable producers to procure inputs such as fertilizer and seedlings loans are issued directly by partner micro finance institutions. To ensure long-term sales of fresh pineapple and processed products, PfD assists exporters and processors to execute contracts with retail and wholesale buyers in regional and European markets.

PINEX Outcomes in 2021

- Producers increased fresh pineapple volume sold on regional and European markets and to processors to 597,079 MT and for a total value of over \$66 million.
- Pineapple products sales also increased on regional and European markets with the volume of pineapple juice increasing to 28,106 MT of juice and valued at \$28,239,434 and dried pineapple sales increased in volume to 123 MT with a value of \$886,961.
- 20,030 more jobs were created, mainly for women and youth.
- 640 hectares of pineapple fields certified GlobalG.A.P., a food safety certification required by European fruit markets.
- 76 juice and dried fruit companies were using learned techniques of modern processing, and best practices for good hygiene, and eight companies had earned international food safety certification of Hazard Analysis and Critical Control Point (HACCP).
- Over 5,400 pineapple farmers are applying new techniques or technologies and practicing improved farm, and financial management.
- Introduced new varieties of pineapple to Benin, with 2,000 Queen Victoria plants successfully grown on 45 demonstration plots and with an additional 100 demonstration fields used as farmer field schools to teach best pineapple production practices.



AGRICULTURAL DEVELOPMENT: BENIN PT.3

Partnering with Catholic Relief Services (CRS) in Benin on School Lunch Programs

In 2021, PfD completed a three year contract with CRS to assist in its school lunch program in northern Benin. That school lunch program is funded by the U.S. Department of Agriculture, and it provides hot meals in over 140 schools with more than 43,000 schoolchildren.

PfD worked with farmers and farmer associations to establish or strengthen twelve community farms whose production of corn, rice, and vegetables supplemented meals provided by USG food aid. Some of the farm production was also sold at local markets, thus helping community economies. PfD also assisted in the promotion of solar dryers for crops after harvest and trained farmers in improved post-harvest techniques.

Assisting Technoserve in Benin in Juice Processing

Also in 2021, PfD completed work with TechnoServe to improve juice processing through four objectives:

1. Improve cashew apple juice processing, juice quality and food safety standards by working with ten companies in enhanced logistics and communications systems.
2. Train over fifty staff in ten juice companies in hygiene and processing best practices.
3. Create a more palatable blend of sweeter pineapple juice and astringent cashew-apple juice (cashews on trees have a larger “apple” underneath whose juice can be extruded).
4. Train cashew apple juice companies in marketing and branding and assist them to participate in market tours and trade fairs, including in Benin itself and in Niger and Senegal.

The impact of PfD’s technical assistance to the cashew apple juice processors was shown in its cashew apple productivity and sales. Whereas the companies collectively produced 40,000 eight-ounce bottles in 2019 prior to the launch of the project, cashew apple juice production increased to 45,655 bottles in 2020 and to 67,589 eight-ounce bottles in 2021 representing an increase of 67% over the 2019 production. The cashew apple juice sales also increased significantly during 2020 and 2021, with the companies collectively selling 62,970 eight-ounce bottles of cashew apple juice and cashew apple-pineapple blended juice.

ECONOMIC EMPOWERMENT: NIGERIA

Initiative for Advancing Local Solutions (IALS)

IALS, a local affiliate of PfD, commenced microfinance activities in Delta and Cross River states in September 2019. Typically, IALS provide loans to individuals or groups (6-20 members) involved in small-scale trading or agricultural activities. Interest rates range between four – five percent per month, which is within the industry standard in Nigeria. In October 2021, IALS received full repayment on its 20-million-naira (\$48,000) loan to Emerald Development Initiative (EDI). EDI had used this \$48,000 to provide microloans to 720 beneficiaries (90% women) involved in trade or small-scale agricultural activities. As was the case with most microfinance institutions, IALS loan recovery rate dropped below 70% between mid-2020 and mid-2021 due to the adverse effects of the Covid-19 pandemic.

As of December 31, 2021, IALS had disbursed 1,570 loans valued at \$366,718,75 (including repeat loans) with 87% of these going to women beneficiaries. Also, the repayment rate between September and December 2021 has improved to closer to 90 percent. Also, IALS completed its first audit covering 2019 and 2020 in mid-2021. IALS held its annual Board of Trustees meeting in December 2021 with a resolution to increase the number of trustees from three to five/six by the end of 2022.



Right: IALS Credit Officer, Emmanuel Achi, in discussion session with members of “Move-ahead Group” during pre-loan training, Warri, Delta State, August 21, 2021

ECONOMIC EMPOWERMENT: BENIN

Microfinance Activities

During 2021, PINEX provided \$670,000 in 878 loans to pineapple producers through MFI partners ALIDE, RENACA, and UNACREP. In October 2021, PINEX executed new agreements with five other local partners - FECECAM, REPAB, IRA/Promo Fruits, PEBCO and COMUBA. The larger number of partners will enable PINEX to meet increasing demand from pineapple producers for credit. To ensure proper oversight with this greater number of MFI, PfD hired a second finance and credit officer and also provided additional training to six field agents with REPAB, the producers' association.

PfD continues to assist operations of processing companies through access to credit, and as of December 2021, PINEX's MFI partners FINADEV, RENECA and FECECAM had provided an additional 24 loans to processors to purchase supplies such as bottles, labels and fresh pineapple. The value of the loans was \$82,181, with an average loan value of \$3,425.

Marketing Value-added Pineapple Products

PfD also assists Benin's pineapple farmers and processing companies by conducting marketing tours and with many of the companies participating in national, regional and international product fairs.

During 2020 and 2021, PfD assisted over 30 pineapple processing and fresh pineapple exporting companies to participate in national events such as the Agri-finance Agricultural Product Exhibition, regional fairs such as the Dakar International Agricultural Fair and the International Fruit Logistica Trade Fair in Berlin.

Though the Covid-19 pandemic prevented regional and international travel from March 2020 to March 2021, pineapple products continued to be exported to regional buyers. From September 2020 to September 2021 fresh pineapple exporters sold \$7,353,475 to European markets and pineapple juice and dried fruit processors sold \$10,029,090 to national and regional buyers.



Vision Plus company displaying pineapple products at FIARA, Dakar, Senegal May 2021.

GIRLS SCHOLARSHIP PROGRAM IN NIGERIA

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 2020-21 school year, PfD had provided 212 scholarships with about another 50 planned for the 2021-22 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.



Aisha Isa Mustapha (center), recipient of a AJMSF scholarship in the 2020-21 school year, with her teacher (left) at her junior secondary school in Kaduna state, northern Nigeria

IMPACT SPOTLIGHT: BENIN

In 2001, Mr. Dieudonne Aladjodjo, a pineapple farmer based in Allada, southern Benin, created the Promo Fruit Benin company to process Benin's Sugar Loaf pineapple into juice for local markets. He called the juice IRA, after his pineapple farmers' association, Initiative to Promote Pineapple (Initiative pour la Relance de l'Ananas, IRA in French). He was soon selling IRA pineapple juice in stores and markets throughout Benin. Promo Fruit Benin grew steadily and by 2014 it began to sell IRA pineapple juice in neighboring countries, including Niger, Burkina Faso, and Ivory Coast.

In 2016, Promo Fruit Benin began working with the PINEX project. PINEX trained Promo Fruit staff on best processing and hygiene practices and included it on several trade fairs in Benin and internationally. Travel to international markets enabled Promo Fruits Benin to execute contracts with buyers in Senegal and Morocco. Close to 90% of Promo Fruit Benin business is to regional countries, with gross revenues for the company exceeding \$8.0 million in 2021.

To meet increased demand for these contracts and to help Promo Fruits Benin grow further, PINEX has worked with the company in training, technical assistance, improved access to credit and to other key inputs, design and construction of a warehouse/training facility, and better technology (tablets) and mobility (motorcycles) for the company.

For several years, Promo Fruits Benin has aimed to enter the Nigeria market -- in the formal sector. Given that Nigeria is next door to Benin, has a large population, has no other countries supplying pineapple in meaningful quantities (unlike in Europe where Costa Rica and its multinational partners Dole and Del Monte have huge market share), and has a structural demand for fresh and processed pineapple products (it produces about four times as much pineapple as Benin but has a population about fifteen times larger), trade potential there is enormous. In October 2020, Promo Fruits Benin secured an approval from Nigeria's National Agency for Food & Drug Administration (NAFDAC). PINEX then began working with Promo Fruits Benin to plan a market tour of Nigerian juice distributors and retailers. Before traveling to Nigeria, PINEX assisted Promo Fruit Benin to design and print 5,000 IRA juice publicity posters and flyers to be distributed during the market tour. Then from August 16th to 29th 2021, PINEX Promo Fruits to conduct a two-week market tour within Lagos, Nigeria's most populous city of 22 million people, and to Abuja, Nigeria's capital. During the tour, they visited 20 wholesale and retail juice buyers, promoting IRA juice and provided hundreds of juice samples.

By the end of the tour, Promo Fruit had sold an initial 2,500 cartons of 24 eight-ounce cans of IRA juice (480,000 ounces), valued at \$22,000 and had negotiated contracts with three Nigerian companies for 800,000 ounces a month of pineapple and pineapple-ginger blend juices to test out their market. Though these initial Nigerian sales make up a very small percentage of Promo Fruits Benin's export sales, Mr. Aladjodjo plans a second marketing trip to Nigeria in April 2022 to visit his new customers and expand sales to other cities. His goal is to make IRA pineapple juice as well-known in Nigeria as it is in Benin.

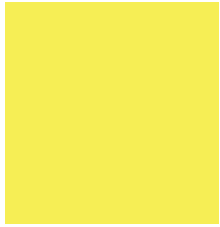


Mr. Aladjodjo helping to box up pineapple juice at the IRA factory in Benin.

FINANCIAL HIGHLIGHTS - FOR THE YEAR ENDED DECEMBER 31, 2020

	Without Donor Restrictions	With Donor Restrictions	Total
Support & Revenue			
Grants	-	1,375	1,375
Contributions	112,555	-	112,555
Interest, investment income/(loss) & loan admin fees	81,635	(138,673)	(57,038)
Other	85,808		85,808
Total support & revenue	<u>279,998</u>	<u>(137,298)</u>	<u>142,700</u>
Net assets released from restrictions	<u>2,291,438</u>	<u>2,291,438</u>	<u>-</u>
Total support & revenue	<u>2,571,436</u>	<u>(2,428,736)</u>	<u>142,700</u>
Operating Expenses			
Total program services expenses	2,095,050		2,095,050
Management & general	<u>317,632</u>	<u></u>	<u>317,632</u>
Total operating expenses	<u>2,412,682</u>		<u>2,412,682</u>
Change in assets, before non-operating activities	158,754	(2,428,736)	(2,269,982)
Non-operating activities			
(Loss) on foreign currency exchange	<u>(91,853)</u>	<u>45,571</u>	<u>(46,282)</u>
Change in net assets, before cumulative effect of change in accounting principle	<u>66,901</u>	<u>(2,383,165)</u>	<u>(2,316,264)</u>
Change in net assets, before cumulative effect of change in accounting principle	<u>-</u>	<u>(541,861)</u>	<u>(541,861)</u>
Change in net assets	66,901	(2,925,026)	(2,858,125)
Net assets, beginning of year	<u>895,854</u>	<u>6,498,538</u>	<u>7,394,392</u>
Net assets, end of year	<u>962,755</u>	<u>3,573,512</u>	<u>4,536,267</u>

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



SUPPORTING PARTNERS & INDIVIDUALS

Partners

AmazonSmile Catholic Relief Services (CRS) • Creative Associates International, Inc. • Research Triangle Institute (RTI) • TechnoServe • The Global Fund to Fight AIDS, Tuberculosis, and Malaria • United States Department of Agriculture (USDA) • United States Agency for International Development (USAID) • World Bank Community Connections Campaign

Individuals

Lanre Williams-Ayedun • Steve Hansch • Damilola Odetola • Sophal Ear • Dale Hill • Anjali Kumar • Maja Feldman • Dan Lee • Juliet & Jack Marrkand • Joel Montague • Charlie Sykes • Fredrick & Mary O'Brien • Nancy Harris • Lan Aye • Anonymous • Jane Eesley • Geoffery Dolman • Donna Ellis • Patricia Dolman • Sylvia Garvey • Jennifer Harris • Amy Pofcher • Mary Gelb • Barbra Geiser • Robert Picciotto • Nidhi Khatti • Zhengfang Shi • Felix Oppong • Pierre Lenaud • Helen Nkole • Soniya Carvalho • Auguste Kouame • Rosmarie Pena • Andrew Stone • Jose Carbajo Mertinez • Eva Guiterrez • Timothy Williams • • Tundun Williams • Frank Conlon • Fela Otifade • Kalyani Magee • Christine Kessides • Norman Hicks • Katherine Marshall • Robert Liebenthal • Oliver Fratzscher • Victoria Jaycox • Richard Cambridge • Monika Huppi • Alison Harwood • David Greeley • Scott Otteman • Kim Marrkand • Christiana Gianopulous • John Field • Alexander Shakow • Evangeline Javier • Daniela Gressani • Renate Kleoppinge • Peter Harrold • Jeffery Katz • Vinod Prakash • Jack Van Holst • Ilene Photos • Anonymous



JOIN US

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

Learn more by following Partners for Development on Facebook, LinkedIn, and Twitter.

OUR OFFICES

Headquarters

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

Nigeria Office

Plot 836, Idris Ibrahim Crescent | Suite 3, Jabi District | Abuja, Nigeria

Benin Office

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

Cambodia Office

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