Meeting tomorrow’s challenges for 45 years
is a milestone but not an excuse to rest on our laurels—the world demands leadership and competence in our areas of expertise. Since 1963 we have garnered experience and won recognition as a leading implementer of effective development solutions. Now, armed with knowledge, creativity and drive, we are better prepared than ever to meet today’s challenges to prosperity and stability.
1965
Helped stave off food shortages in India by establishing Indian Farmers Fertiliser Cooperative, today one of the world’s largest fertilizer producers (and a proud ACDI/VOCA member).

1971
Sent first volunteers, W. Gordon Leith and Ruth Senior, to Jamaica and Chile, respectively.

1983
In Uganda launched our first women-in-development project, providing training in nutrition and child care.

1963
Incorporated as International Cooperative Development Association.

1972
Arranged for 15 members of the board of directors to visit agriculture project in Indian Highlands of Guatemala. Board visits to the field continue today.

1976
Sent 100th volunteer overseas.
1983
Implemented first USAID Farmer-to-Farmer program (and still a leading FtF implementer today)

1985
Presented with the Peace Corps Leadership for Peace Award by Director Loret Ruppe

1988
Performed first USAID-funded work in the agricultural sectors of Russia, Ukraine, Kazakhstan and Armenia in the form of quick-start Farmer-to-Farmer programs

1989
Received the Presidential End Hunger Award from President George H.W. Bush for “vision, initiative and leadership in the effort to achieve a world without hunger”

1991
Launched program that privatized and revitalized Poland’s 1,665 rural cooperative banks

1994
Set 1-year record of 1,006 volunteer assignments (in 53 countries)

1996
Enabled dividends to be paid to 25,000 Ethiopian cooperative members for the first time under co-op development project that ultimately reached 5 million beneficiaries
1998
Established the National Smallholder Farmers’ Association of Malawi (NASFAM), which still operates today with more than 100,000 members

2000
Established the first private rural agriculture credit system in Russia, later called “one of the most successful programs in the mission’s portfolio” by USAID/Moscow

1998
Implemented a model Bulgarian warehouse receipts program, including drafting grain storage and trade laws and regulations

2002
Partnered with the World Cocoa Foundation and Mars, Inc., in forming SUCCESS Alliance, which subsequently has developed the local cocoa industry, improved production and marketing, and trained 200,000 farmers in Indonesia, the Philippines, Vietnam, Ecuador and Liberia

2003
Called by USAID Administrator Andrew Natsios “the premier agricultural development NGO in the world”
2005

Helped client co-op in Ethiopia produce 8th Starbucks Black Apron Exclusives™ Coffee, a Sidamo grade 4 unwashed (sun-dried) that retailed for $12.99 per half pound

2008

Presented ACDI/VOCA International Leadership Award to World Cocoa Foundation for its assistance in smallholder-oriented cocoa development

2004

Won the large USAID Accelerated Microenterprise Advancement Project and pioneered the use of the value chain approach to enterprise development and poverty reduction

2006

Exceeded 10,000 cumulative volunteer assignments

2007

Diversified programming with three MCC wins, a project with the Lebanese government, another with African Union and a GDA project with partner H.J. Heinz Co.

2008

Carl Leonard named chairman of the 15-member Alliance for Global Food Security

Cited in U.S. House of Representatives by Rep. Christopher Shays, who said of a reconstruction project ACDI/VOCA helped implement: “This is the one program that is in fact working in Iraq. No one disputes it. We can dispute everything else, but not this.”
Since the Kennedy administration’s recommitment to overseas development, we have battled food insecurity and built smallholder farmer capacity in 145 countries. Over the years we have established ourselves as a leading international development NGO. However, the global food crisis and economic downturn have cast our identity in a new light and raised the stakes of our enterprise.

Staff from 31 nations came together last year in anniversary meetings to reflect on our role in a world of hunger, poverty and conflict. We reached within—and back through our proud history—and gathered ourselves for challenges ahead.

We articulated a signature approach that shows how our practice areas are intrinsically linked and work powerfully in combination. We added food security as a fifth practice area to consolidate and elevate our response to those who are most vulnerable.

We examined our operations and emerged a more focused, better organized and increasingly effective company. We refined the technical practices that have made us successful and enhanced our reputation for technical leadership and project performance.

At the end of 2008, ACDI/VOCA had 68 projects in 41 countries with a combined value of $460 million. With this recent record-setting growth, we have put our expertise into action at unprecedented scale to improve the lives of those we serve.

Carl H. Leonard
President and CEO
Development professionals look broadly at the world’s problems in order to discern trends and devise interventions that help the most for the least cost.

Naturally, however, developing-country farmers and entrepreneurs may not have that same macro perspective. They are oppressed by their here and now, and they take no consolation in being part of a widespread economic or food crisis. For them, today’s crises may represent more of the same—only worse.

From what I myself have seen in Cape Verde, Kenya and Colombia, ACDI/VOCA keenly pursues technical proficiency and operates with commendable efficiency and impressive scale—yet we never lose sight of individual beneficiaries.

As befits its heritage in cooperative development, the organization is geared to the grassroots. Even when implementing the most complex value chain project, ACDI/VOCA values the individual. Our goal is always to provide knowledge, opportunities and choices that improve the livelihoods of individuals and families.

Mortimer H. Neufville
Chairman
Board of Directors
ACDI/VOCA has worked in the following countries. Bold names indicate 2008 activity.

Since 1963

Afghanistan
Albania
Angola
Antigua
Argentina
Armenia
Azerbaijan
Bangladesh
Barbados
Belarus
Belize
Benin
Bolivia
Bosnia & Herzegovina
Botswana
Brazil
Bulgaria
Burkina Faso
Burundi
Cambodia
Cameroon
Cape Verde
Central African Republic
Chad
Chile
China
Colombia
Congo
Congo, Democratic Republic of the
Costa Rica
Côte d’Ivoire
Croatia
Cuba
Czech Republic
Djibouti
Dominica
Dominican Republic
East Timor
Ecuador
Egypt
El Salvador
Eritrea
Estonia
Ethiopia
Fiji
Gabon
Gambia
Georgia
Ghana
Grenada
Guatemala
Guinea
Guinea-Bissau
Guyana
Haiti
Honduras
Hungary
India
Indonesia
Iraq
Jamaica
Jordan
Kazakhstan
Kenya
Kiribati
Kosovo
Kyrgyzstan
In 2008 ACDI/VOCA’s agribusiness programs linked farmers to markets through producer group activities to help them access financial and business services and improved inputs. We identified opportunities for both smallholder and commercial-scale agribusinesses to succeed and helped them develop strong business models. And we provided them with improved technologies and skills to increase yields, minimize losses and improve quality—all towards our goal of fostering greater competitiveness in local, regional and global markets.

ACDI/VOCA’s agribusiness programs expanded into West Africa in 2008, with new programs in Mali, Burkina Faso, Nigeria, Liberia and Ghana. We are applying best practices learned from our successful programs in East Africa, such as warehouse receipts programs and multiservice demonstration centers.
highlights

**ARMENIA** ACDI/VOCA delivered training and credit programs and established demonstration sites in all 10 regions of Armenia. We trained 13,123 farmers in on-farm water management at 35 demonstration sites and nearly 3,000 in high-value agriculture at 53 demonstration sites. Credit providers have approved $1.5 million of loans to 125 beneficiaries, and a new market information system will provide farmers, processors, exporters and retailers with daily price information for major fruit and vegetable crops.

**ETHIOPIA** Since its launch in 2005, the Pastoralists Livelihood Initiative: Livestock Marketing Program has supported 636,597 pastoralists, 62 livestock traders and exporters, 42 cooperatives and marketing groups, and 60 livestock transport operators.

**GEORGIA** Through AgVANTAGE, ACDI/VOCA is helping build Georgia’s reputation as a reliable supplier of high-quality products that consistently meet buyer specifications, and has developed a web-based marketing information portal. The program facilitated $9 million in export sales of Georgian agricultural products, introduced 19 new crop varieties and facilitated the participation of Georgian companies at numerous international trade fairs.

**KENYA** In 2008 the Kenya Maize Development Program (KMDP) benefited 370,000 maize farmers through teaching better maize farming practices and providing improved technology, seed and fertilizer. Farmers earned over $200 million from increased yields. An annual business fair organized by ACDI/VOCA drew a record 19,000 people from the agricultural sector. Also, thanks to KMDP, 240,000 maize farmers accessed maize market information using websites, cell phones and market information centers in 2008.

Public-private partnerships also played an important role in 2008. For example, we worked with the World Cocoa Foundation and Mars, Inc., to improve cocoa quality and market linkages in the Philippines and Indonesia. And in Kenya, we worked with input suppliers to improve productivity of maize field demonstrations.

Our agribusiness programs delivered productivity gains in different product categories, including:

- food staples such as maize in Kenya
- high-value products including export vegetables in Tanzania, export fruit in Georgia and onions and shallots in Mali
- specialty crops like coffee and cocoa in Ecuador, Ethiopia, Vietnam, the Philippines and Indonesia

We enable agribusinesses to communicate more effectively with commercial partners in order to better integrate into the value chain both vertically and horizontally. Agribusiness groups benefit their members through strengthened commercial relationships with input suppliers, processors and end markets. Economic incentives and access to financial services drive improved farming practices and productivity gains.

We help realize long-term sustainable food security through agricultural development linking farmers to markets.
SUDAN For the Agricultural Markets and Enterprise Development program, ACDI/VOCA helped groups of small-holder farmers produce and sell high-value horticulture to South Sudan’s growing urban markets. We also took the Farming as a Business manuals and trainer guides we developed in Kenya and Uganda and adapted them for use in Sudan.

TANZANIA Through the Sustainable Environmental Management through Mariculture Activity, ACDI/VOCA established model seaweed farming practices that allowed a producer association to obtain bank financing and garner better prices. We supported a pearl oyster trial, inaugurated an association’s model fish farm and helped secure $100,000 from the European Union to construct a seawall to prevent beach erosion.

SUCCESS Alliance

PHILIPPINES In 2008 ACDI/VOCA trained 5,200 Philippine farmers in cocoa production and post-harvest processing, distributed 150,000 high-producing, pest-resistant cloned seedlings and developed 52 farmer trainers.

ECUADOR We trained 2,028 small-holder cocoa farmers, strengthened 32 business associations, pruned 3,000 hectares of cocoa and helped farmers plant 1,568,410 cocoa saplings.

INDONESIA ACDI/VOCA trained five cocoa business service providers, helping them become profitable, and collaborated with Mars Symbioscience Indonesia to implement a composting project using an improved pod chopper.

VIETNAM In the Central Highlands, ACDI/VOCA trained 1,830 cocoa farmers, 58 percent of whom were ethnic minorities. In addition, the project distributed 375,000 seedlings, enough to plant 575 hectares. The project continued to support the 41 cocoa clubs formed in 2007 and formed 6 additional clubs.

LIBERIA Through the Livelihood Improvement and Farming Enterprises program, launched in 2008, ACDI/VOCA is training 5,000 cocoa farmers, distributing cocoa seedlings and rehabilitating cocoa trees, while strengthening farmers’ organizations and improving access to markets and credit.
success story

At a monthly cocoa club meeting in the Dak Lak province of Vietnam’s Central Highlands, 40-year-old H’Bim Buon Krong is sharp and focused. The first to speak, she precisely quotes her cocoa club figures without having to glance at her notes. As a member of the M’nong ethnic group, H’Bim has emerged as a spokesperson for the M’nong training facilitators in the room, who describe her as determined, respected and organized. She has to be: She manages three cocoa clubs, a shade-tree seedling business and her own farm—and she is a single mother of two.

Her motivation as a trainer and entrepreneur is simple: “Rice isn’t enough to raise children,” she says. Because the soil is poor where her community lives, farmers do not grow high-value cash crops such as coffee or rubber. Instead they plant corn or cassava, which return a low profit. However, the soil is sufficient for cocoa, and since cocoa does not require a high initial cash investment it is a good crop for smallholders such as H’Bim.

H’Bim and her children lived in poverty until she became involved with the SUCCESS Alliance, a public-private partnership of USAID, USDA, the World Cocoa Foundation, Mars, Inc., and ACDI/VOCA. Now she has become a leader and problem solver in her community. In addition to managing cocoa clubs, she trains the members on cocoa cultivation techniques such as pruning, fertilizing and shading. She used the few hundred grams of shade tree seeds she received from the program to produce more seedlings and is now the primary shade-tree seedling supplier to other cocoa-growing farmers in her commune. Not only does this provide a needed service to other farmers, it also provides her with additional income to buy input materials for her rice paddies and to support her family.

H’Bim has high hopes for both herself and the Central Highlands cocoa industry. “Until I became educated, I never knew it was possible for my life to change. I used to be all bones. I couldn’t leave the house. Now I can help my commune and teach technical skills,” she said. By teaching others how to make a sustainable living growing cocoa, H’Bim is helping improve her community—one training at a time.
In 2008 ACDI/VOCA’s enterprise development projects worked with clients ranging from vulnerable households to large international corporations. We created employment, raised incomes, stimulated private sector investment and increased industry competitiveness in countries in Africa, Asia, South America, the Middle East and Europe.

In Liberia we applied our signature value chain approach to improving the well-being of vulnerable children by raising the economic status of their families. The trust we have gradually built between private sector businesses and rural communities has helped strengthen the nation’s agriculture sector and encourage investment in education.

2008 was the first full year of a project funded and implemented through a partnership among ACDI/VOCA, USAID, the H.J. Heinz Company and the government of Egypt. This program, which establishes a model for coopera-
LEBANON ACDI/VOCA’s Action for Sustainable Agro-Industry in Lebanon project concluded, having provided technical assistance to 82 processors, facilitated access to $1.9 million in loans for small businesses and farmers, increased direct export sales by $2.2 million, and helped organize a first-of-its-kind national food and heritage festival that drew over 6,000 visitors.

ECUADOR Technical staff from our Local Business Development project helped cocoa and coffee farmers adopt micropropagation of tissue cultures from “super trees” to improve productivity and resistance to pests and diseases—essential to increased global competitiveness.

GLOBAL ACDI/VOCA’s Accelerated Microenterprise Advancement Project published 12 briefing papers on value chain development methodology and another series on “Best Practices in Implementation,” and created a comprehensive value chain development wiki (www.microlinks.org/vcwiki) to present research findings and foster collaboration among practitioners, donors and academics.

GLOBAL Our Value Chain Development in Conflict-Affected Environments project concluded in 2008, after having conducted extensive research through secondary data and 12 specially commissioned case studies to identify ways to adapt enterprise development to the specific challenges of conflict.

INDIA ACDI/VOCA’s Growth-Oriented Microenterprise Development Program received an outstanding final evaluation by USAID, which wrote, “The quality of technical assistance provided by the contractor was outstanding.... The contractor’s commitment to customer’s needs and satisfaction, cooperation with and businesslike concern for the interest of the project partners and beneficiaries and adherence to agreements and terms of reference were of the highest quality.”

In India we partnered with vegetable wholesalers and supermarket chains to help them establish networks of smallholder suppliers. Our projects have enabled extension agents employed by Indian supermarkets and wholesalers to provide technical assistance more cost effectively to their smallholder suppliers through wireless software applications accessible on handheld devices.

In 2008 ACDI/VOCA’s leadership in enterprise development was widely acknowledged. We were asked to lend our expertise to several projects throughout East Africa and in India. Staff presented research and project case studies and delivered training in approaches and tools at numerous U.S. and international industry events, including the COMESSA Committee on Agriculture meeting in the Seychelles.
EGYPT ACDI/VOCA provided training to greenhouse nurseries on producing improved tomato seedlings. In the first trimester, the nurseries produced over a million seedlings, which enjoyed a 95 percent survival rate after being transplanted to the field. The nurseries are essential for the improved productivity of smallholder farmers and as an important income source for the farmer associations.

INDIA Our partner Infosys showcased ACDI/VOCA’s ICT for Small Enterprise Capacity Building program in the NASSCOM Innovation Awards, one of the most prestigious awards programs in the information technology industry, and the project was selected as a 2008 finalist. The annual awards recognize top performers and promote innovation within the Indian IT industry.

TANZANIA Following extensive in-country analysis, ACDI/VOCA organized a stakeholders’ workshop for 35 key representatives of the Tanzanian horticulture industry, including large- and small-scale producers, exporters, European buyers and public sector decision makers. The participants formed business relationships and identified initiatives to improve the competitiveness of Tanzania as an exporter of fresh produce.

ECUADOR ACDI/VOCA’s Enterprise Partnership Fund leveraged more than $3 million from the private sector to upgrade the operations of 20 strategically selected anchor firms.

GLOBAL ACDI/VOCA delivered four USAID-sponsored Breakfast Seminars on best practices in enterprise development, held a half-day workshop for Washington, D.C.-based USAID staff, presented at the Small Enterprise Education and Promotion Network annual conference and addressed the multiodonor BDS Working Group in Kenya.
India is one of the world’s biggest producers of fruits and vegetables but its share in the global horticulture market is insignificant. The fragmented supply chain and inadequate health, safety and quality mechanisms mean that the quantity and quality of fruits and vegetables often do not meet the demands of high-end or international markets. Meanwhile, Indian farmers receive less than a fifth of the end price for the fruits and vegetables they produce, while a long line of middlemen, transporters, wholesalers and retailers gets the rest.

Recognizing the opportunities offered by India’s horticulture production, ACDI/VOCA has worked to provide farmers with technical information and help them meet the demands of various sales outlets. Our work there has focused on integrating smallholder horticulture farmers into commercial supply chains and facilitating mutually beneficial partnerships between smallholder farmers and major retail, wholesale, processor and export buyers.

To help bridge the information gap between farmers and markets, ACDI/VOCA worked with Indian IT giant Infosys Limited to create an information dissemination system called freshConnect. Its goal is to place farmers on an equal footing with actors along the value chain and empower them to become dependable sources of fresh produce. The program provides wireless software applications that are accessible on handheld devices, allowing farmers to monitor demand and ensure the timely delivery of the right volume and quality of fresh produce to sales outlets. The system minimizes inventory requirements, reduces waste and allows both sales outlets and farmers to earn more.

To further help farmers make informed choices and improve efficiency, ACDI/VOCA and Infosys are also partnering with IFFCO’s Kissan Sanchar Limited (IKSL) to provide farmers with vital technical information through its voice mail platform. IKSL sends farmers daily information on farming techniques, weather forecasts, input availability, etc., to improve their operations. ACDI/VOCA’s pilot test of freshConnect has encouraged several Indian hypermarkets to invest in the technology. As demand from new retailers has grown, freshConnect’s approach of linking farmers to markets has changed how smallholder farmers sell their products. In the words of Shipard Vishnu Joshi, a participating farmer, “Now I do not find buyers. They find me!”

“Now I do not find buyers. They find me!”
ACDI/VOCA works with financial institutions, NGOs, banks, enterprises, entrepreneurs, farmers and vulnerable households. At the meso level we support microfinance association strengthening, credit bureaus and other microfinance industry resources, and at the macro level, we improve the enabling environment through policy and regulatory assistance.

ACDI/VOCA has founded or assisted in the development of 13 micro and small business lending institutions (see chart on page 20), which serve largely rural clientele and offer innovative financial services for underserved populations. During 2008 these institutions were operationally sustainable and developed high-quality loan portfolios. The aggregate value of their outstanding loans increased by about 30 percent, demonstrating an overall improvement in services for small businesses and entrepreneurs in rural areas.
In 2008 we continued to support the financial services industry through programs in Central Asia, Azerbaijan, Honduras, Russia and the West Bank. These programs strengthened micro and rural finance institutions, supported association development and a competitive rural finance industry, and helped create sound policy and regulatory environments. We also provided access to financial resources for micro and rural finance institutions to help them develop further and diversify their loan portfolios.

ACDI/VOCA also managed activities in integrated rural development. In four provinces in Afghanistan, we generated increased income, employment and sales of agricultural products. We also linked agricultural and agribusiness development with rural credit cooperatives in the North Caucasus region of Russia. Our enterprise development work focused on activities in Azerbaijan and Russia that support extractive industry players by building the capacity of local firms to meet the supply chain needs of the oil and gas sector. All in all, in 2008 we made real progress in our efforts to promote access to the global marketplace.

CENTRAL ASIA The Central Asia Microfinance Alliance (CAMFA) held a series of workshops on rural and agricultural finance to present new loan products and methods of using alternative collateral to secure them. As a result of these workshops, many microfinance institutions in Kyrgyzstan and Tajikistan have established or expanded crop production loans, adopted the use of movable assets as loan collateral and provided more financing to food processors.

CENTRAL ASIA Frontiers LLC completed a highly successful year. As of September 30, the total loan portfolio was $9.5 million, a 62 percent increase over September 30, 2007. The portfolio in Kyrgyzstan more than doubled, and the portfolio in Kazakhstan increased by 38 percent.

SUDAN In December ACDI/VOCA launched a new program in South Sudan, which will play a pivotal role in helping the population recover from more than 20 years of civil war by providing poor entrepreneurs with access to a range of financial services.

RUSSIA The North Caucasus Rural Credit Cooperative and Agricultural Development Program surpassed all program indicators in 2008. These include the number of participants in loan trainings and roundtables (102 percent), number of clients of rural credit cooperatives (116 percent), and total amount of loans by rural credit cooperatives in the North Caucasus (706 percent).
AZERBAIJAN The Enterprise Development and Training Program helped local companies tap into business opportunities in Azerbaijan’s oil and gas sector. The project has successfully developed and implemented gap analyses for 200 enterprises in Baku and graduated 22 of them from a planning process that helps them bid successfully on tenders. EDTP has helped a broad range of enterprises to meet Health Safety, Security and the Environment and Quality Management Systems international standards, and thereby acquire larger contracts.

RUSSIA Through the Sakhalin Regional Microcredit Project, ACDI/VOCA has facilitated the creation of a total of 2,224 businesses, of which 1,304 are women owned. Of the total 14,258 jobs created and sustained in 2008, women held 8,934.

HONDURAS ACDI/VOCA’s Farmer Access to Credit Activity Program focused on providing direct technical assistance and training to a variety of institutions delivering financial services to program farmers. The program has provided or facilitated technical assistance to 42 financial institution and risk management partners. In total, 2,127 loans have been disbursed, and 1,926 farmers benefited from project activities.

ACDI/VOCA’S FINANCIAL INSTITUTION PARTNERS

<table>
<thead>
<tr>
<th>ACDI/VOCA’S FINANCIAL INSTITUTION PARTNERS</th>
<th>Operational Self-Sufficiency</th>
<th>Loan Portfolio Outstanding ($ thousands)</th>
<th>Number of Active Borrowers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Agrocapital, Bolivia</td>
<td>107% 5,520 9,766 9,489</td>
<td>- 20,449 8,342 14,052 4,202 5,268 8,055</td>
<td>- 7,543 8,501</td>
</tr>
<tr>
<td>Iraqi Microfinance Institution</td>
<td>240% 4,168 8,269 9,509</td>
<td>- 2,144 9,896 4,628 10,538 19,466</td>
<td>- 14 38</td>
</tr>
<tr>
<td>Afghan Microfinance Institution</td>
<td>105% 4,168 8,269 9,509</td>
<td>- 2,144 9,896 4,628 10,538 19,466</td>
<td>- 14 38</td>
</tr>
<tr>
<td>Bai Tushum, Kyrgyzstan</td>
<td>137% 9,989 23,371 36,897</td>
<td>4,628 10,538 19,466</td>
<td>4,628 10,538 19,466</td>
</tr>
<tr>
<td>CredAgro, Azerbaijan</td>
<td>158% 9,766 32,404 50,948</td>
<td>2,831 8,596 13,773</td>
<td>2,831 8,596 13,773</td>
</tr>
<tr>
<td>Frontiers, Kyrgyzstan (wholesale lender)</td>
<td>184% 4,168 8,269 9,509</td>
<td>4,628 10,538 19,466</td>
<td>4,628 10,538 19,466</td>
</tr>
<tr>
<td>KMF, Kazakhstan</td>
<td>110% 26,188 53,544 45,510</td>
<td>22,469 28,005 27,022</td>
<td>22,469 28,005 27,022</td>
</tr>
<tr>
<td>RCCDF, Russia (wholesale lender)</td>
<td>151% 8,813 13,582 13,752</td>
<td>438 506 501</td>
<td>438 506 501</td>
</tr>
<tr>
<td>MicrolInvest, Tajikistan</td>
<td>142% 2,057 5,259 8,375</td>
<td>5,854 10,435 13,099</td>
<td>5,854 10,435 13,099</td>
</tr>
<tr>
<td>Sakhalin RMP, Russia</td>
<td>90% 3,151 3,104 2,784</td>
<td>457 219 116</td>
<td>457 219 116</td>
</tr>
<tr>
<td>UAFDF, Ukraine</td>
<td>- 188 127</td>
<td>- 3 3</td>
<td>- 3 3</td>
</tr>
<tr>
<td>TOTAL</td>
<td>69,652 170,213 217,904</td>
<td>40,930 71,205 90,667</td>
<td>40,930 71,205 90,667</td>
</tr>
</tbody>
</table>
In Azerbaijan ACDI/VOCA introduced reforms to improve credit reporting that in 2008 greatly expanded credit opportunities for small and medium-sized enterprises (SMEs), allowed banks to make better credit decisions and gained favorable notice from the World Bank.

As of 2007, the National Bank of Azerbaijan had a central credit registry that was operational, but not user friendly. It was cumbersome and paper-based and fell far short of international best practice. Because of its deficiencies, many banks did not submit their information to the registry, and many would-be borrowers could not obtain credit.

To address these shortcomings, ACDI/VOCA engaged a specialist to work with the National Bank credit registry staff and management to introduce needed reforms. As a result, critical improvements to the structure, operations and legal framework of the registry have led to a significant expansion of the database. The number of loans reported to the registry by banks rose from 181,000 (or 38 percent of loans in the banking system) in May 2007 to 592,000 (or 85 percent) in July 2008. When the database expansion is completed, an anticipated 800,000 loans will be registered in the system.

A key reform was to eliminate the reporting threshold for banks to report loans. Before the change, 40 percent of active loans in the banking sector were excluded from the central credit registry because they were deemed too small. Removal of the threshold was one of the changes that led the World Bank to recognize Azerbaijan as the leading reformer in the world in its 2009 “Doing Business” report and to raise the country’s ranking under the “Getting Credit” category. The report stated, “Azerbaijan led the world as the top reformer in 2007/08, with improvements on 7 out of 10 indicators of regulatory reform. Azerbaijan also eliminated the minimum loan cutoff of $1,100, more than doubling the number of borrowers covered at the credit registry.”

The reforms have expanded opportunities for banks and SMEs in Azerbaijan and made the country a model for reform in the region.
In 2008, ACDI/VOCA’s community development activities achieved a broad range of successes thanks largely to our participatory and integrated approaches. We strengthened our work with local governments and the private sector to leverage additional funds and ensure project sustainability. This allowed us to complete more than 420 infrastructure projects from Bolivia to Iraq, resulting in improved access to potable water, sanitation systems, and education and health facilities, and enabling community-based economic development. We also incorporated sustainable natural resource management into many of our community development programs, such as those in Liberia and Bolivia, and added new tools to work with marginalized groups in conflict-sensitive areas. ACDI/VOCA trained more than 20,000 community members in multiple countries and created over 15,000 jobs. As a result, program beneficiaries, including women, youth, ethnic and religious minorities, refugees and internally displaced persons (IDPs), are benefiting from new opportunities for economic, social and political engagement.
PHILIPPINES Through the Sustainable Health Improvements through Empowerment and Local Development program, ACDI/VOCA implemented training on family planning and maternal, newborn and child health to build the capacity of health workers. We also provided ongoing technical assistance to the “Integrated Provincial Health Office Hour” radio program, reaching 54,000 households in Tawi-Tawi, an isolated archipelago of 307 islands and islets.

EAST TIMOR By the end of 2008, land claims data relating to 346 land parcels had been collected in Liquica and Manatuto Districts through our Strengthening Property Rights in Timor-Leste program. ACDI/VOCA prepared and delivered training modules in conflict resolution, negotiation, mediation and leadership.

EAST TIMOR The East Timor NGO Strengthening activity contributed to institutional capacity building of over 100 community-based organizations and NGOs through work plans, organizational development and monitoring and evaluation. Belun, which was established by ACDI/VOCA to help strengthen civil society in East Timor, became independent in 2008.

IRAQ Through the Community Action Program, 19 water and sanitation projects brought much-needed water to some of Iraq’s poorest communities and provided villages, towns and cities with safe disposal of waste. Also, through financial and technical assistance, more than 115 successful new businesses were established by victims or families of victims of conflict in Iraq.

Throughout 2008 ACDI/VOCA gained recognition for its ability to work effectively along the many stages of the relief to development continuum. From assisting victims of violence in Iraq to building the capacity of producer and community organizations in Colombia and Bolivia, ACDI/VOCA was hailed for its ability to assist countries throughout transition periods. When necessary, we worked in complementary partnerships with other organizations; ACDI/VOCA was equally adept at working with traditional relief organizations and with large economic development contractors. Our integrated approach and fluid systems allowed us to respond to each community and situation with a well-tailored response and made us an implementer of choice for USAID, the World Bank and other donors.

In 2008 ACDI/VOCA’s community development programs were exclusively in countries that are affected by or sensitive to conflict. In addition to having technical competency in a range of specialties needed in these environments, ACDI/VOCA also enhanced its ability to quickly respond to the changing dynamics of post-conflict and transitional situations. With staff and services available to respond to security, donor and beneficiary needs, ACDI/VOCA is well positioned to implement projects in these delicate environments. In 2008 ACDI/VOCA added new community development projects in Bolivia, Iraq, Sierra Leone and Sudan, and we will continue to expand our community development activities and scope in the future.
COLOMBIA Through the USAID Specialty Coffee Program, ACDI/VOCA provided support to more than 6,400 coffee-producing families in Colombia, raising their incomes and expanding the market.

BOLIVIA The Special Development Assistance Fund in Bolivia helped more than 5,000 rural minors complete the birth certification process and obtain national identification cards, thereby enabling them to enjoy full rights and privileges as citizens.

BOLIVIA The Integrated Community Development Fund in Bolivia helped micro and small businesses in the Yungas and Chapare regions to increase sales by $902,000.

AFGHANISTAN With ACDI/VOCA support, women of northeastern Afghanistan achieved a prominent role in a local agricultural fair, where 40 of the 120 booths were allocated to women entrepreneurs, associations and NGOs.

BOLIVIA Thanks to the ICDF program, 79 families in the Mosetén indigenous community in the Bolivian lowlands have access to safe drinking water for the first time in generations. To ensure the sustainability of this and other potable water programs, activities include community organization, training in water system operation and maintenance, establishment of user fees, preparation of formal statutes and regulations for administration, and basic sanitation education.

IRAQ Through the Community Action Program, ACDI/VOCA helped a Community Action Group develop a project that supplied 21 schools in northern Iraq that serve a large IDP population with basic requirements such as new desks, blackboards and kerosene heaters. The project meets the needs of all 5,000 current students and will also supply an anticipated 300 additional IDP students in the upcoming school year.
“Look how lovely this is!” Primary school teacher Delfina Huanca Poma gestures broadly at the new classrooms, bathroom, garden and living quarters for teachers at the Villa Unificada primary school in the Alto Beni region of Bolivia. “You wouldn’t find something like this even in a city,” she says with pride.

In September 2006, a powerful storm ripped through the region and left the Villa Unificada school in ruins. Strong winds tore off the roof and rain flooded the classrooms, damaging the school beyond repair. Parents of the schoolchildren requested support from ACDI/VOCA to rebuild it. The project was a collaborative effort, with parents contributing their labor to cover approximately 10 percent of the cost of the project. The local government covered 20 percent, and ACDI/VOCA provided the remaining 70 percent.

With their high ceilings and large windows, the spacious new classrooms are designed to keep cool even in the baking heat of this tropical region. “These classrooms are so comfortable to be in,” says teacher Eugenia Quispe, “even our standard of teaching has improved.”

Another improvement is the new bathroom block, which has a water tank, ensuring that there is always water, even in the dry season. ACDI/VOCA also built new living quarters for the teachers, who are posted to serve in the community and who live at the school. In addition to the buildings, the new school has a garden that the children help tend, with guidance from an ACDI/VOCA extension worker.

The rebuilt school now serves 55 local families, twice as many as before, and parents from nearby communities are clamoring to get their children in next year.

“You can see the school from the main road,” says Quispe. “Everyone who goes by notices how attractive it is. The number of pupils enrolled here has increased because their parents have moved them here from other schools. So now we’re serving lots of different communities in the area.”

“We’re all very pleased with our new school,” she says. “Parents, children and teachers—all of us are really proud of it.”
In 2008 ACDI/VOCA empowered food-insecure households and vulnerable communities by providing them with the knowledge, resources and capacity they need to move toward food security and participate in the global marketplace.

Our projects improved household and community resiliency to food insecurity. In Uganda ACDI/VOCA increased access to and utilization of food among internally displaced persons by teaching better agricultural techniques and promoting improved health and nutrition. We also enhanced the long-term food security of people living with HIV (PLHIV) by distributing food rations while at the same time integrating beneficiaries into livelihood programming. In Rwanda our Title II-funded activities included rehabilitating roads, strengthening cooperative management, and improving production and post-harvest handling of staple and cash crops. In Haiti we launched...
highlights

**WEST BANK** The West Bank project worked with 10 women’s cooperatives, helping them select products, design and produce packaging, and create marketing plans. At 2 marketing events in Bethlehem and Hebron, the cooperatives developed 43 linkages with supermarkets and wholesalers and sold 1,300 kg of products.

**UGANDA** As a subrecipient to the University Research Consortium, ACDI/VOCA carried out an assessment of warehouse conditions and capacities for the storage of ready-to-use therapeutic foods at 32 health facilities in Uganda for the PEPFAR-funded *Nulife Program*.

**WEST BANK** Under the *Food Security Program* in the West Bank, ACDI/VOCA helped three cooperatives receive GlobalGap certification and facilitated linkages among three cooperatives and one Palestinian and two Israeli marketing firms.

**HAITI** In December 2008, through the USAID Title II program ACDI/VOCA identified a fishermen’s association in Bainet commune, Haiti, to receive a fish-aggregating device as well as technical support.

**UGANDA** Under the *Institutional Capacity Building Grant*, ACDI/VOCA sponsored two volunteers to review exit criteria and conduct an assessment of exit strategies for PLHIV under ACDI/VOCA’s *Uganda Title II program*.

**HAITI** ACDI/VOCA developed an Early Warning System to monitor slow-onset disasters in the Southeast Department. The system involves collecting market and rainfall data, and disseminating monthly newsletters.

**UGANDA** Under the *Institutional Capacity Building Grant*, ACDI/VOCA sponsored two volunteers to review exit criteria and conduct an assessment of exit strategies for PLHIV under ACDI/VOCA’s *Uganda Title II program*.

**WEST BANK** The West Bank project worked with 10 women’s cooperatives, helping them select products, design and produce packaging, and create marketing plans. At 2 marketing events in Bethlehem and Hebron, the cooperatives developed 43 linkages with supermarkets and wholesalers and sold 1,300 kg of products.

**HAITI** ACDI/VOCA developed an Early Warning System to monitor slow-onset disasters in the Southeast Department. The system involves collecting market and rainfall data, and disseminating monthly newsletters.

**UGANDA** Under the *Institutional Capacity Building Grant*, ACDI/VOCA sponsored two volunteers to review exit criteria and conduct an assessment of exit strategies for PLHIV under ACDI/VOCA’s *Uganda Title II program*.

**HAITI** In December 2008, through the USAID Title II program ACDI/VOCA identified a fishermen’s association in Bainet commune, Haiti, to receive a fish-aggregating device as well as technical support.

**WEST BANK** The West Bank project worked with 10 women’s cooperatives, helping them select products, design and produce packaging, and create marketing plans. At 2 marketing events in Bethlehem and Hebron, the cooperatives developed 43 linkages with supermarkets and wholesalers and sold 1,300 kg of products.

**UGANDA** As a subrecipient to the University Research Consortium, ACDI/VOCA carried out an assessment of warehouse conditions and capacities for the storage of ready-to-use therapeutic foods at 32 health facilities in Uganda for the PEPFAR-funded *Nulife Program*.

**WEST BANK** Under the *Food Security Program* in the West Bank, ACDI/VOCA helped three cooperatives receive GlobalGap certification and facilitated linkages among three cooperatives and one Palestinian and two Israeli marketing firms.

**HAITI** In December 2008, through the USAID Title II program ACDI/VOCA identified a fishermen’s association in Bainet commune, Haiti, to receive a fish-aggregating device as well as technical support.

**UGANDA** Under the *Institutional Capacity Building Grant*, ACDI/VOCA sponsored two volunteers to review exit criteria and conduct an assessment of exit strategies for PLHIV under ACDI/VOCA’s *Uganda Title II program*.

**HAITI** ACDI/VOCA developed an Early Warning System to monitor slow-onset disasters in the Southeast Department. The system involves collecting market and rainfall data, and disseminating monthly newsletters.

**UGANDA** Under the *Institutional Capacity Building Grant*, ACDI/VOCA sponsored two volunteers to review exit criteria and conduct an assessment of exit strategies for PLHIV under ACDI/VOCA’s *Uganda Title II program*.

**HAITI** In December 2008, through the USAID Title II program ACDI/VOCA identified a fishermen’s association in Bainet commune, Haiti, to receive a fish-aggregating device as well as technical support.
ACDI/VOCA monetized 27,400 MT of commodity in Uganda as the umbrella monetizer for World Vision and Save the Children and as implementer of its own Title II program. ACDI/VOCA also provided storage and handling services to Save the Children and monetization services to Mercy Corps.

In 2008 the ACDI/VOCA-managed Title II program concluded rehabilitation of the eight-kilometer Nzige-Rubona farm-to-market road in the Rwamagana district in Rwanda, an important artery between major markets and highly productive agricultural areas.

Microgrants (totaling approximately $16,000) have been made to 14 PLHIV associations in Rwanda under the Title II program. The microgrants will ultimately reach about 306 association members, 65 percent of whom are women. Activities under these grants will introduce commercial production of orange-fleshed sweet potatoes to raise the nutritional well-being of PLHIV.

ACDI/VOCA distributed a total of 2,070 metric tons of corn soy blend and 130 metric tons of vegetable oil to 32,262 PLHIV under its Uganda Title II program. Food demonstrations were conducted to help clients maximize the benefits of Title II commodities using ingredients including fish, greens, meat, bread, pancakes, porridge and groundnut paste.

Under ACDI/VOCA’s Uganda Title II program, a total of 24,226 farmers (more than half of whom are women) were trained to improve farming, nutrition and hygiene practices in 2008.
For years, life in the Labongali internally displaced persons (IDP) camp consisted of long periods of tediousness punctuated by eruptions of sheer terror. A settlement of some 5,000 households displaced by violence initiated by the Lord’s Resistance Army, Labongali was one of over 100 IDP camps dotting north-eastern and western Uganda, refuge for virtually the entire rural population. A small army detachment provided little security, and the camp was subject to brutal attacks that made even farming or collecting firewood too dangerous to attempt. Camp residents depended on aid organizations for necessities.

When relative peace returned in 2007, the population was reluctant to resume farming, fearing that the calm would not last. Encouraged by ACDI/VOCA, however, 25 women and 5 men organized a farmer group named Can Oroma, which means “poverty has overwhelmed us.” Training in agronomy, credit and savings, and Farming as a Business encouraged the group to undertake commercialized rice farming. ACDI/VOCA provides such training to farmers throughout the region, and will eventually reach 60,000 households.

First, Can Oroma established a credit and savings association. A renewed vision of self-sufficiency through commercial farming, a business plan, and a commitment to the group encouraged members to save despite difficult circumstances. Within 6 months they had enough to invest in seeds and a rented ox-plow to plant 10 acres of land. From two successful rice harvests in 2008, the group earned more capital, which it used to expand and diversify. It now owns two pairs of oxen and an ox-plow, and is constructing a warehouse in order to take advantage of seasonal price fluctuations.

Can Oroma member Evelyn Alobo said, “Being in a group encourages us to work harder.... It is easier to solve problems; for example, if someone is sick or a group member loses a close relative, all members contribute to help the affected household.” Group savings have also provided members with loans to diversify into vegetable production and shopkeeping.

The success of Can Oroma can be traced to ACDI/VOCA’s training combined with individual initiative and group commitment. While Can Oroma maintains its original name, it is now a group overwhelmed by success.
Volunteer service is a powerful component of ACDI/VOCA’s development approach, providing expert technical assistance and a level of commitment that is rewarding to volunteers and beneficiaries alike. Over the course of our 45-year history, we have placed expert volunteers in over 130 countries, where they have advised local farmers and entrepreneurs on a wide array of subjects to enhance agricultural practices and business performance and to improve living standards. In 2008 the primary vehicles for our volunteer activities were the Farmer-to-Farmer programs, the Cooperative Development Program, the Bolivia VOAGRO program and a pilot program conducted jointly with Mars, Inc., and Winrock International, all described below.

In 2008 we concluded our Farmer-to-Farmer (FTF) volunteer programs in Russia, the Caucasus and East Africa. The impact of these programs is reflected in the cumulative numbers provided below. We also, in 2008, launched new FTF programs in Egypt, Lebanon, Ghana, Nigeria, Mali and Burkina Faso.

### Farmer-to-Farmer Caucasus
ACDI/VOCA’s most recent 5-year Farmer-to-Farmer Caucasus program closed after fielding 290 volunteer consultants to provide technical assistance to 283 host organizations in Armenia, Azerbaijan and Georgia. FTF-Caucasus reached 9,457 direct beneficiaries and an estimated 36,900 indirect beneficiaries. As a result of these trainings, host organizations increased their gross sales by $17.4 million and obtained over $1.7 million more in rural loans.

### Farmer-to-Farmer East Africa
Over the 5-year program, ACDI/VOCA fielded 157 volunteer specialists with 92 new hosts, completing a total of 3,437 volunteer days. The program reached 59,570 direct beneficiaries and over 1,127,500 indirect beneficiaries. Over the life of the project, 93 new products or services were introduced and are now being marketed as a direct result of volunteer interventions.

### Farmer-to-Farmer Russia
Over the life of the last 5-year FTF program, 571 volunteer consultants provided technical assistance to 514 host organizations, reaching 36,304 direct beneficiaries and an estimated 533,500 indirect beneficiaries. As a result of these trainings, host organizations created over 631 new bakery, dairy and meat products, and support services. Volunteer technical assistance enabled host organizations to increase their gross sales by over $72 million, obtain almost $23.4 million more in rural loans and increase rural credit cooperative membership by 73 percent.
At the crossroads of Europe and Asia, Georgia has a rich cultural history, famous traditions of hospitality and cuisine, and a unique alphabet. It may even be the birthplace of wine.

It is also home to the Nordmann fir, Europe’s leading Christmas tree. However, as European seed orchards have matured, the demand for Georgian seed has declined.

The U.S. Christmas tree industry needs to diversify to reduce pest problems and offer consumers variety, but early experience with the Nordmann species was disappointing. The trees suffered in cold weather and grew slowly. Hardy, consistent and verifiable seed was needed for this promising new market.

In September, Dr. Rick Bates, a Pennsylvania State University horticulturist who works with the Christmas tree industry, made his second Farmer-to-Farmer trip to Georgia. His assignment was to help the Tbilisi-based seed company Goni, Ltd., develop and expand into the U.S.

Bates said Goni needed to better understand the U.S. market, link with a U.S. seed processor and establish a system to evaluate, under eastern U.S. growing conditions, the new Nordmann fir seed sources being developed in Georgia by the seed company.

During the assignment, Bates conducted training on developing stable seed supplies, distribution and marketing, and U.S. market dynamics. He visited cone collection sites in Georgia’s Minor Caucasus range, an underutilized region that will be central to future collection and evaluation under the plan that has been developed. In addition, Goni’s general manager, Kakha Karchkhadze, visited U.S. tree farms and nurseries to see how seed moves through the U.S. value chain.

Bates’s advice has been followed, and only field testing at U.S. Christmas tree farms remains to be done. More significant than Goni’s gains is the potential to revitalize Georgia’s tree seed industry and spawn additional enterprises. Production of Nordmann fir seedlings and cut trees would complement the existing seed industry and provide valuable employment opportunities. Recently, Chavchavadze State University, in cooperation with Goni, designated a large parcel of land for Christmas tree research and development.

As Goni’s Karchkhadze stated, “It is a classic win-win scenario. The U.S. will gain access to reliable sources of seed adapted to their specific production areas, and Goni, Ltd., has the chance to grow as Nordmann fir becomes popular in the U.S.”

success story

COOPERATIVE DEVELOPMENT PROGRAM, PARAGUAY

From 2004 to 2008, 39 volunteer assignments benefited over 61,000 Paraguayan cooperative and association members through support to 20 cooperatives, 3 second-tier cooperative organizations and 2 municipalities. Organizations received assistance in operational and financial management, business plan development, cooperative education for new cooperatives and members, animal nutrition, banana production, post-harvest handling and other subjects.

BOLIVIA-VOAGRO

Over the life of the project, VOAGRO brought 12 volunteers to Bolivia, with 450 families benefiting from their assignments. As a result of volunteer interventions, host organizations saw increases in production volume and sales. Improvements in product quality resulting from volunteer recommendations have led to prices for goods increasing up to 80 percent. The project was funded by Agrocapital, a rural lending institution that ACDI/VOCA helped establish in Bolivia.

MARS AMBASSADOR PROGRAM

In 2008 ACDI/VOCA and Winrock International worked with Mars, Inc., to pilot its corporate volunteer program. Mars employees contributed technical assistance in ACDI/VOCA’s cocoa sustainability programs in the Philippines and Ecuador. The program also gave Mars employees the opportunity to develop leadership skills and awareness of on-the-ground issues facing cocoa-farming communities and to work more effectively with them. Local growers benefited from the Mars volunteers’ professional expertise, and the volunteers learned about new cultures, development work and cocoa production at its source.
<table>
<thead>
<tr>
<th>Country</th>
<th>Name</th>
<th>Secondary Practice Area*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Angola</td>
<td>PRORENDA—Raising the Incomes of Smallholder Farmers in the Central Highlands of Angola</td>
<td></td>
</tr>
<tr>
<td>Armenia</td>
<td>Water-to-Market Activity</td>
<td></td>
</tr>
<tr>
<td>Armenia</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Azerbaijan</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Burkina Faso</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Ecuador</td>
<td>Transmar Cocoa</td>
<td></td>
</tr>
<tr>
<td>Egypt</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Ethiopia Pastoralists Livelihood Initiative—Livestock Marketing Program</td>
<td></td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Ethiopian Coffee Development Program</td>
<td></td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Food for Peace</td>
<td></td>
</tr>
<tr>
<td>Ethiopia</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Georgia</td>
<td>AgVANTAGE</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Georgia</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Ghana</td>
<td>Southern Horticulture Zones Project</td>
<td></td>
</tr>
<tr>
<td>Ghana</td>
<td>IFAD Fast Track Grain Initiative</td>
<td></td>
</tr>
<tr>
<td>Ghana</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Indonesia</td>
<td>SUCCESS Alliance</td>
<td></td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>Kenya Maize Development Program</td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>Kenya Business Development Services Program</td>
<td></td>
</tr>
<tr>
<td>Kenya</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Lebanon</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Madagascar</td>
<td>Training Consultancy and Assistance to MAEP in Agribusiness and Marketing for Improved Investment Incentives</td>
<td></td>
</tr>
<tr>
<td>Mali</td>
<td>RAISE PLUS Task Order: Agricultural Value Chain Initiative</td>
<td></td>
</tr>
<tr>
<td>Mali</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Moldova</td>
<td>RAISE PLUS Task Order—Ukraine Agricultural Policy, Legal and Regulatory Reform Project</td>
<td></td>
</tr>
<tr>
<td>Mozambique</td>
<td>Soybean Project</td>
<td></td>
</tr>
<tr>
<td>Mozambique</td>
<td>Empowering Private Enterprise in the Development of Agriculture (EMPRENDA)</td>
<td></td>
</tr>
<tr>
<td>Nigeria</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Panama</td>
<td>Smallholder Production in Darien Buffer Zones</td>
<td></td>
</tr>
<tr>
<td>Philippines</td>
<td>SUCCESS Alliance</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Russia</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Tajikistan</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Tanzania</td>
<td>Sustainable Environmental Management through Mariculture Activities (SEMMA)</td>
<td></td>
</tr>
<tr>
<td>Tanzania</td>
<td>Smallholder Horticulture Outgrower Promotion (SHOP)</td>
<td></td>
</tr>
<tr>
<td>Uganda</td>
<td>Farmer-to-Farmer Program</td>
<td></td>
</tr>
<tr>
<td>Ukraine</td>
<td>RAISE PLUS Task Order—Ukraine Agricultural Policy, Legal and Regulatory Reform Project</td>
<td></td>
</tr>
<tr>
<td>Vietnam</td>
<td>SUCCESS Alliance</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Vietnam</td>
<td>Touton Cocoa Support</td>
<td></td>
</tr>
<tr>
<td>West Africa</td>
<td>RAISE PLUS Task Order—West Africa Agribusiness and Trade Promotion Program</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Country</th>
<th>Name</th>
<th>Secondary Practice Area*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ecuador</td>
<td>Local Business Development Program</td>
<td></td>
</tr>
<tr>
<td>Egypt</td>
<td>Regional Democracy Initiatives IQC Task Order—Egypt Decentralization Initiative</td>
<td></td>
</tr>
<tr>
<td>Egypt</td>
<td>Alliance for Progress in Egyptian Horticulture</td>
<td></td>
</tr>
<tr>
<td>Global</td>
<td>AMAP BDS Task Order—Knowledge and Practice II</td>
<td></td>
</tr>
<tr>
<td>Global</td>
<td>Value Chain Development for Conflict-Affected Environments</td>
<td></td>
</tr>
<tr>
<td>India</td>
<td>ICT Capacity Building</td>
<td></td>
</tr>
<tr>
<td>India</td>
<td>AMAP BDS Task Order—Growth-Oriented Microenterprise Development Program (GMED)</td>
<td></td>
</tr>
<tr>
<td>India</td>
<td>Partnership for Innovation and Knowledge in Agriculture</td>
<td></td>
</tr>
<tr>
<td>Lebanon</td>
<td>Action for Sustainable Agro-Industry in Lebanon (ASAIL)</td>
<td></td>
</tr>
<tr>
<td>Lebanon</td>
<td>Action for the Modernization of Agriculture and Rural Areas (AMAR)</td>
<td></td>
</tr>
<tr>
<td>Lebanon</td>
<td>FIELD LWA Program—Lebanon Business Linkages Initiative</td>
<td></td>
</tr>
<tr>
<td>Liberia</td>
<td>Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE) IQC—Agriculture for Children’s Empowerment</td>
<td>Community Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>Value Chain Workshop</td>
<td></td>
</tr>
<tr>
<td>Uganda</td>
<td>Stabilization-Driven Value Chain Assessment</td>
<td></td>
</tr>
</tbody>
</table>

*Some of ACDI/VOCA’s programs draw on the resources of multiple practice areas.
<table>
<thead>
<tr>
<th>Country</th>
<th>Name</th>
<th>Secondary Practice Area*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>Agriculture, Rural Investment and Enterprise Strengthening Program (ARIES)</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Afghanistan</td>
<td>VEGA/Community Development Agriculture Program in Paktia, Paktika, Khost and Southeast Ghazni (P2K)</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Azerbijan</td>
<td>SME Support Through Financial Sector Development</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Azerbijan</td>
<td>Enterprise Development and Training Program</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Global</td>
<td>Financial Integration, Economic Leveraging, Broad-based Dissemination and Support Program (FIELD-Support Program) LWA</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Honduras</td>
<td>Farmer Access to Credit Program</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Indonesia</td>
<td>Greenlight Biofuels</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Iraq</td>
<td>Access to Credit</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Kazakhstan</td>
<td>Central Asia Micro Finance Alliance (CAMFA) II</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Kyrgyzstan</td>
<td>Central Asia Micro Finance Alliance (CAMFA) II</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Russia</td>
<td>Sakhalin Regional Microcredicement Program</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Russia</td>
<td>North Caucasus Rural Credit Cooperative and Agricultural Development Program</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Russia</td>
<td>Cooperative Development Project</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Sudan</td>
<td>FIELD LWA Program—Generating Economic Development through Microfinance in Southern Sudan</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Tajikistan</td>
<td>Central Asia Micro Finance Alliance (CAMFA) II</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Ukraine</td>
<td>Grain Warehouse Receipts Program</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Ukraine</td>
<td>Microfinance Project</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uzbekistan</td>
<td>Central Asia Micro Finance Alliance (CAMFA) II</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>West Bank/Gaza</td>
<td>Small and Microfinance Assistance for Recovery and Transition Program (SMART)</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Cape Verde</td>
<td>PL 480 Title II Monetization Program in Cape Verde</td>
<td>Agribusiness</td>
</tr>
<tr>
<td>Haiti</td>
<td>FY08 Haiti Monetization Consortium</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Haiti</td>
<td>USAID PL 480 Title II Multi-Year Assistance Program in Haiti</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Rwanda</td>
<td>USAID PL 480 Title II Monetization Program in Rwanda</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Rwanda</td>
<td>Rwanda—Ibyiringo Project</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Rwanda</td>
<td>FY08 Rwanda Umbrella Monetization Agreement</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>USAID PL 480 Title II Food Security Program in Uganda</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>NuLife: Food and Nutrition Interventions in Uganda</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>FY08 Uganda Umbrella Monetization Agreement</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>Mercy Corps FY08 Sales Agreement</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Uganda</td>
<td>Save the Children Storage and Handling Agreement</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>Global</td>
<td>Institutional Capacity Building Grant</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>West Bank</td>
<td>416 (b) Monetization and Grants Management Program</td>
<td>Enterprise Development</td>
</tr>
<tr>
<td>West Bank</td>
<td>USAID West Bank Food Security Program</td>
<td>Enterprise Development</td>
</tr>
</tbody>
</table>
Throughout our 45-year history, we have relied on entities large and small to assist us in promoting economic opportunity. In 2008 the following institutions were instrumental in helping us achieve our goals.

**Public Sector & Multilateral Organizations**
- Acción Social
- Afar Disaster Prevention and Food Security Bureau
- Afar Pastoral and Rural Development Bureau
- Australian Agency for International Development
- Binh Phuoc Department of Agriculture and Rural Development
- British Embassy, East Timor
- Canada Fund
- Cordaid
- Dak Lak Department of Agriculture and Rural Development
- Filtu Town Municipality
- Gicumbi District Office
- Grand Council of Kuchis
- Indonesian Institute for Cocoa and Coffee Research
- Instituto Nacional Autónomo de Investigacion Agropecuaria
- Instituto Nacional de Cooperativismo
- International Fund for Agricultural Development
- Millennium Challenge Account—Armenia
- Millennium Challenge Account—Honduras
- Millennium Challenge Corporation
- Millennium Challenge Georgia Fund
- Millennium Development Authority—Ghana (MiDA)
- Mkinga District Council
- National Bank of Azerbaijan Republic
- National Cocoa Coordinating Committee of Vietnam
- Oromia Bureau of Finance and Economic Development
- Oromia Moyale Water Supply Agency
- Oromia Pastoralist Area Development Commission
- Pangani District Council
- Peace Corps
- PL 480 Corporation Ecuador
- Rulindo District Office
- Rwamagana District Rubona Sector Office
- Rwamagana District Nzigze Sector Office
- Somali Disaster Prevention and Preparedness Bureau
- Somali Moyale Municipality Office
- Somali Pastoral and Rural Development Bureau
- Tanga City Council
- United Nations Development Program
- U.S. Agency for International Development
- U.S. Department of Agriculture
- U.S. Department of State
- Vietnam Ministry of Agriculture & Rural Development
- World Bank

**NGOs, Institutions, Cooperatives & Associations**
- ABISUNGANYE Association
- Academy for Educational Development
- Action for Enterprise
- Africare
- Agency for Promoting Sustainable Development Initiatives
- Agrarian Markets Development Institute
- AgriBank, FCB
- Agribusiness Systems International
- AgriService Ethiopia
- Al-Mintar Livestock Cooperative
- All India Institute for Local Self Government
- Alliance for Global Food Security
- Alliance to End Hunger
- American Evaluation Association
- American Near East Refugee Aid
- Applied Research Institute of Jerusalem
- Asia Society
- Association for International Agriculture and Rural Development
- Association of Microfinance Institutions (Kyrgyzstan)
- Association of Microfinance Organizations of Kazakhstan
- Association of Microfinance Organizations of Tajikistan
- Association of Uganda Professional Women in Agriculture and the Environment
- AVCAO Association
- Azerbaijan Bank Training Center
- Azerbaijan Credit Unions Association
- Azerbaijan Micro Finance Association
- Ben Tre Center for Applied Technology
- Bereke
- Bureau de Nutrition et Développement
- CARE
- Catholic Relief Services
- Center for International Conflict Resolution, Columbia University
- Center on Globalization, Governance and Competitiveness, Duke University
- Central Coopertiva Nacional
- Central Highlands University
- Central Paraguaya de Cooperativas
- Cereal Growers Association
- CHF International
- CHS, Inc.
- CLUSA
- CNFA
- CoBank, ACB
- Cocoa Foundation of the Philippines, Inc.
- Cocoa Sustainability Partnership
- Coffee Quality Institute
- Community Integrated Development Initiatives
- Community Welfare Initiatives
- Conservación y Desarrollo
- Conservation International
- Cooperativa des Cultivateurs de Riz de Rwamagana
- Cooperative Resources International
- Corporate Council on Africa
- Dak Lak Agriculture Extension Center
- Eastern Africa Fine Coffee Association
- EcoVentures International
- Ethiopian Livestock Traders’ Professional Association
- Ethiopian Meat Producer Exporters Association
- Farm Credit Council
- Farm Inputs Promotion Africa
- Farming for Food and Development—Eastern Uganda
- Federación de Cooperativas de Producción
- Federation of Farmer Associations—India
- Georges F. Fremm Foundation
- Global Fund for Children
- Green World Campaign
- GROWMARK, Inc.
- Helen Keller International—Philippines
- Indian Farmers Fertiliser Cooperative, Ltd.
- International Cooperative Alliance
- International Food and Agriculture Management Association
- International Foundation for Election Systems
- International Institute of Tropical Agriculture
- International Organization for Migration
- KWIZERA Association
- Land O’Lakes
- Lutheran World Federation
Management Sciences for Health
Mancomunidad de Municipios de los Yungas de La Paz
MBA Enterprise Corps
Mercy Corps
National Association of Microfinance Organizations and Credit Unions
National Council of Farmer Cooperatives
National Smallholder Farmers’ Association of Malawi
National Strategy for the Advancement of Rural Women in Uganda
Nationwide
Neighbors Population Development Services
Nong Lam University
Overseas Cooperative Development Council
Organização das Cooperativas do Brasil
PACT
Partnership to Cut Hunger and Poverty in Africa
Practical Action
Red Nacional de Instituciones de Microfinanzas de Honduras
Rural Urban Development Initiative
Russian-American Business Training Center
RWANYA SIDA MUTEGARUGORI Association
Saida Chamber of Commerce Industry and Agriculture
Save the Children
SDC Asia
SEEP Network
SERUKA
Society for International Development
Southern States Cooperative, Inc.
Specialty Coffee Association of America
Tanzania Fisheries Research Institute
TechnoServe
Tecnológico Agropecuario Canada
TERIMBEREMUHINZI Cooperative
The AIDS Support Organization
Trade Standards Practitioners Network
Transcultural Psychosocial Organization
TransFair USA
Tripoli Chamber of Commerce Industry and Agriculture
Uganda Rural Development Initiative
Ukrainian Agricultural Finance Development Foundation
Unidad Academica Campesina de Carmen Pampa
University of Southern Mindanao
U.S.-Angola Chamber of Commerce
U.S.-Kazakhstan Business Association
U.S. Global Leadership Campaign
U.S. National Committee for World Food Day
VOCA Foundation
Volunteer Effort for Development Concerns
Volunteers for Economic Growth Alliance
Western Agricultural Science Institute
Winston International
World Agroforestry Centre
World Cocoa Foundation
World Vision International
World Wildlife Fund
Zahle Chamber of Commerce Industry and Agriculture

Bharatiya Agro Industries Foundation
BP
Briggs and Stratton Corp.
CARANA Corporation
Carmel Agrexco
Chemonics International
Community Development & Sustainable Agriculture
DAI
Emerging Markets Group
Enterprise Mubiligi Paul
Euroconsult Mott MacDonald
Exxon Neltexas, Ltd.
Fintrac, Inc.
H.J. Heinz Company
Impact, LLC
Imperial Tobacco Company of India, Ltd.
Infosys Technologies, Ltd.
J.E. Austin Associates
Kenya Agricultural Commodity Exchange
Louis Berger Group, Inc.
Mars Cocoa Development Center
Mars, Inc.
Mars Symbioscience Indonesia
Mid-America Consultants International
National Federation of Coffee Growers of Colombia
Nestlé
Oganizasyon Fanm Vanyan Kap Wouj
OTF Group
PARAS
Pragma
Professional Water Works Design and Sanitary Consulting
PT Efem Indonesia
QED Group, LLC
Radhakrishna Foodland
Sakhalin-1 Consortium
Sakhalin Energy Investment Company, Ltd.
SDV Transami
Selftemper
Société Générale d’Ingénierie et de Services
Sulawesi Cocoa Research and Development
Sulawesi Cocoa Society
The Competitiveness Cluster Group
Touton SA
Transmar Commodity Group
Truth Technologies, Inc.
University Research Corporation, LLC
U.S. AgBank, FCB
VISTAA
Vitech Consulting S.A.I.
Wahana Sukses Pertanian Terpandang
Woller & Associates

Local Financial Institutions
Agrocapital
Bai Tushum & Partners Micro Credit Co.
CredAgro, LLC
Frontiers, LLC
KazMicroFinance, LLC
MicroInvest Microlending Fund
Narodny Kredit
Rural Credit Cooperative Development Fund
Sakhalin Small Business Cooperative Society
Sakhalin Small Enterprise Development Foundation

Private Sector Firms
Abt Associates, Inc.
AECOM International Development
AI-Sahel Company for Institutional Development & Communication
Apex Consulting, LLC
ARD, Inc.
Bahari Foods, Ltd.
## 2008 Statement of Activities

### Revenues

<table>
<thead>
<tr>
<th></th>
<th>ACDI/VOCA</th>
<th>ASI</th>
<th>VOCA Foundation</th>
<th>Eliminations</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contracts and grants</td>
<td>$106,215,289</td>
<td>46,523</td>
<td>92,691</td>
<td>(139,214)</td>
<td>106,215,289</td>
</tr>
<tr>
<td>In-kind support</td>
<td>5,208,678</td>
<td></td>
<td></td>
<td></td>
<td>5,208,678</td>
</tr>
<tr>
<td>Member contributions</td>
<td>33,000</td>
<td></td>
<td></td>
<td></td>
<td>33,000</td>
</tr>
<tr>
<td>Other contributions</td>
<td></td>
<td></td>
<td>23,649</td>
<td>(10,000)</td>
<td>13,649</td>
</tr>
<tr>
<td>Interest income</td>
<td>37,281</td>
<td></td>
<td></td>
<td></td>
<td>37,281</td>
</tr>
<tr>
<td>Other income</td>
<td>54,030</td>
<td>766</td>
<td></td>
<td></td>
<td>54,797</td>
</tr>
<tr>
<td><strong>Total revenues</strong></td>
<td>111,548,278</td>
<td>47,290</td>
<td>116,340</td>
<td>(149,214)</td>
<td>111,562,694</td>
</tr>
</tbody>
</table>

### Expenses

<table>
<thead>
<tr>
<th></th>
<th>ACDI/VOCA</th>
<th>ASI</th>
<th>VOCA Foundation</th>
<th>Eliminations</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overseas program expenses</td>
<td>$95,800,445</td>
<td>46,523</td>
<td>92,691</td>
<td>(139,214)</td>
<td>95,800,445</td>
</tr>
<tr>
<td>General and administrative</td>
<td>15,001,804</td>
<td>173,449</td>
<td>1,207</td>
<td>(10,000)</td>
<td>15,166,459</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td>110,802,249</td>
<td>219,972</td>
<td>93,898</td>
<td>(149,214)</td>
<td>110,966,904</td>
</tr>
<tr>
<td>Changes in unrestricted net assets</td>
<td>746,030</td>
<td>(172,682)</td>
<td>22,442</td>
<td>0</td>
<td>595,790</td>
</tr>
</tbody>
</table>

Amounts shown for 2005-2007 are audited. ACDI/VOCA reports the value of donated services in accordance with generally accepted accounting principles.
ACDI/VOCA Board of Directors

Many of the organizations represented helped found ACDI/VOCA in 1963. Besides their role in governance, these organizations and individuals are valuable resources with strong ties to the private sector, academia and the American cooperative community.

CHAIRMAN
Mortimer H. Neufville
Former Executive Vice President
National Association of State Universities and Land-Grant Colleges
Washington, D.C.

VICE CHAIRMAN
Honorable Timothy J. Penny
President and Chief Executive Officer
Southern Minnesota Initiative Foundation
Owatonna, Minnesota

AUDIT COMMITTEE CHAIRMAN
Douglas Graham
Officer of Sponsor Relations
Nationwide
Columbus, Ohio

PROJECTS COMMITTEE CHAIRMAN
R. Bruce Johnson
Director
Southern States Cooperative, Inc.
Richmond, Virginia

Deborah Atwood
Director, Corporate Affairs and Public Policy
Mars, Incorporated
McLean, Virginia

Dr. U.S. Awasthi
Managing Director
Indian Farmers Fertiliser Cooperative, Ltd.
New Delhi, India

Charles F. Conner
President and Chief Executive Officer
National Council of Farmer Cooperatives
Washington, D.C.

Phillip S. Dipofi
Executive Vice President
CoBank, ACB
Denver, Colorado

Patricia Garamendi
Assistant General Manager, California State Fair
Former Deputy Administrator for International Cooperation and Development
Foreign Agricultural Service, U.S. Department of Agriculture
Walnut Grove, California

Jim Hoyt
Vice President, Strategic Planning and Corporate Services
GROWMARK, Inc.
Bloomington, Illinois

Duane Stenzel
Director
CHS, Inc.
Inver Grove Heights, Minnesota

Don Theuninck
Vice President, Audit
AgriBank, FCB
St. Paul, Minnesota

Tom Verdoorn
Vice President, International and Dairy Proteins Division
Land O’Lakes
Shoreview, Minnesota
PHOTOGRAPHY:
FRONT COVER (LARGE PHOTO): Bolivians, sponsored by the National Farmers Union, present a flag to President Kennedy in October 1963. In 1968 the Farmers Union International Assistance Corporation merged with the International Cooperative Development Association to form ACDI. Photo by Abbie Rowe.
FRONT COVER INSET: daughter of Philippines cocoa nursery operator in front of seedlings
PAGE 4, SECOND PHOTO FROM LEFT: by Richard Lord
PAGE 14, BOTTOM OF PAGE 15 AND CENTER OF PAGE 16: by David Snyder
PAGE 22, TOP PHOTO: grand-prize winner of 2008 ACDI/VOCA photo contest, by ACDI/VOCA-Bolivia
ALL OTHER PHOTOGRAPHY: ACDI/VOCA file photos

EDITOR
Kristin Witting

DESIGN
Levine & Associates, Washington, D.C.