

ADF—Funded Projects:  
Fiscal Years 2002-2003

# Innovative Investments in Africa's Future

*"ADF's investment helped us to become competitive.  
Now we can sell around the world.  
They've been more of a partner than a donor."*

Yogesh Grover,  
Uganda Marines, ADF grant recipient





“I started with one boat.  
*Now I have thirty.*”

Kiwamuka Lukoda  
fisherman, Uganda,  
ADF grant beneficiary

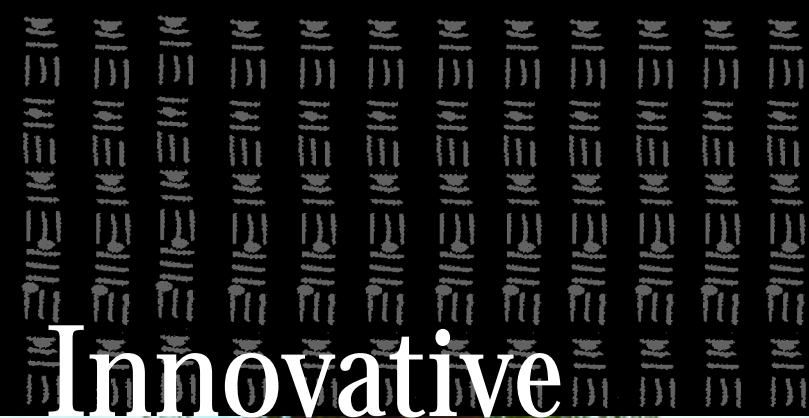
The African Development Foundation (ADF), established by the United States Congress in 1980, is the only U.S. government agency working solely at the grassroots level in Africa to alleviate poverty and promote broad-based sustainable development. Over the last 20 years, ADF has funded more than 1,500 community-based projects, with 250 projects currently receiving support.

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**"Our farmers have improved  
their way of living.  
They have houses, improved  
communication, telephones, mass  
media, and electricity."**

John Nviri, Founder,  
Mukono Vanilla and Spices Horticultural  
and Cooperative Society, an ADF trade  
and investment grant recipient



Innovative



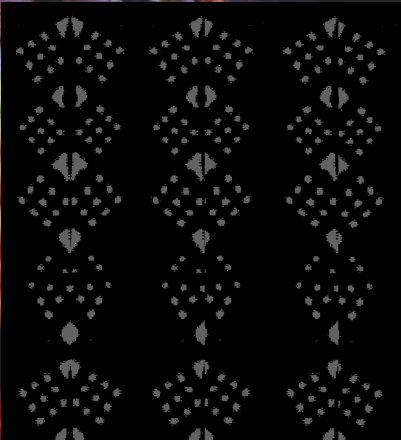
Investments



in Africa's



Future



## Letter from the **Chair** and **President**

Ugandan fisherman Kiwamuka Lukoda's quote on the inside cover of this report speaks volumes about ADF's innovations and impact on alleviating poverty and promoting broad-based economic and social development in today's Africa. At the heart of that approach is increasing the effectiveness and scale of local development efforts. Just a few years ago, Lukoda supported himself and his family on the equivalent of US\$600 per year. Now he's making that much in a single month as a result of a catalytic ADF grant that enabled Uganda Marines, a fish processing plant in Kampala, to purchase the equipment it needed to process, freeze, and export fish caught by Lukoda and dozens of other fishermen to consumers in Europe and Australia.

Over the past 20 years, ADF has invested in the capabilities and dreams of hundreds of thousands of Africans like Lukoda. Far from giving a handout, we work to equip individuals and community groups in Africa with the tools and resources to identify and solve their own problems. We foster sustainability and self-reliance, as we build capacity and mobilize local resources for development.

In light of today's fast-changing global economy, ADF places a premium on linking grassroots communities and small-to-medium businesses to new markets and new technologies that will enable them to be more competitive and profitable. In 2002-03 alone, ADF provided grants totaling US\$14.75 million to 98 grassroots groups and enterprises. These grants will directly impact tens of thousands of people.

Today's Africa is a land of enormous challenges and opportunities. Nearly half of the continent's population of 700 million people live on less than US\$1 a day. Stimulating economic growth and creating opportunities for every individual to assume a role as a productive citizen is critical to promoting broad-based development and reinforcing peace and stability across the continent.

In 2002-03, ADF launched several new strategic initiatives designed to maximize our long-term effectiveness, while taking advantage of emerging global trends and opportunities. On a structural level, we've initiated a major change in how we do business and deliver services. Over the past two years, ADF has invested considerable time and energy in building a network of

**In light of today's fast-changing global economy, ADF places a premium on linking grassroots communities and small-to-medium businesses to market forces and new technologies that will enable them to be more competitive—and profitable.**

indigenous Partner Organizations (see map, page 6) in those countries where we are actively investing in community-based development, small enterprises, cooperatives and producer groups, financial institutions, and indigenous trading companies. ADF Partners provide training to ADF grantees in financial management, project administration, and participatory development approaches, visit them regularly to monitor progress, and assist in on-the-ground troubleshooting. Our goal is that, in the near future, these Partners will become financially sustainable and widely recognized development experts and catalysts in their respective countries.

Recognizing that a fundamental key to Africa's economic growth is gaining access to regional and international



markets, ADF has launched a new trade and investment initiative (see page 13). Through the initiative, ADF provides grants to small and medium enterprises to enhance their profitability and competitiveness by increasing their production output, competitiveness, efficiency, and quality. To date, ADF has developed trade and investment programs

in Uganda, Namibia, and Zimbabwe, focused on assisting small-scale producers to grow, process, and export a variety of primary commodities, including paprika, vanilla, silk, fish, meat, rock lobster, salt, packaged juices, and canned tomato products. Based on the success of these endeavors, ADF is expanding its trade and investment activities in several other countries, including Ghana, Zambia, and Cape Verde, where we have recently entered into strategic partnerships with the national governments to develop small enterprises and agricultural groups involved in production for export.

To strengthen the social and economic benefits of such investments, ADF has initiated a Community Reinvestment Grant (CRG) program, whereby trade and investment grant recipients commit to reinvest a portion of their profits into community development projects within their countries. Through this "venture philanthropy" approach, we're nurturing a culture of social responsibility among for-profit businesses in Africa and helping generate development resources that will have an ongoing impact far beyond ADF's own funding.

ADF's support of trade and investment initiatives, as well as small and medium-sized enterprise development, is guided by an emphasis on "triple bottom line" impacts. We're looking to invest in enterprises that have well-thought out plans for profitability, produce significant social and economic impact, will be sustainable after ADF funding ends, and can be replicated or scaled up over time.

**"Appreciating the grassroots work and the activities that the African Development Foundation supports... I know very well that such support to Zambia will be significantly beneficial to our people."**

President Levy P. Mwanawasa  
of Zambia



Millions of people, thousands of communities, and numerous national economies have been ravaged by HIV/AIDS, with more than 70 percent of all cases worldwide found in Africa. In addition to its toll on human life, AIDS is exerting a devastating economic impact, threatening to wipe out a generation of people in their most productive years. Consequently, we've launched a new HIV/AIDS initiative aimed at providing afflicted communities with the knowledge and resources to prevent the spread of the disease and alleviate the social and economic consequences on those affected by it (see page 16). Given ADF's 20-year history in supporting grassroots participatory development, we're well positioned to work directly with local groups to address the impact of the disease closest to where it's felt —on widows, orphans, caregivers, and the communities devastated by AIDS.

All of these strategic initiatives, along with ADF's ongoing work in promoting participatory grassroots development and supporting the work of women entrepreneurs, adds up to a comprehensive, long-term strategy to alleviate poverty and promote broad-based economic and social development in Africa.

Through this multi-pronged approach, ADF is making important and distinct contributions to advancing U.S. foreign policy priorities and national interests in Africa. By stimulating grassroots trade and investment, ADF is demonstrating how small African enterprises can become participants in the global economy. By empowering Africa's poor to increase their incomes and productivity and by fostering strong self-reliance and self-governance, ADF is promoting greater prosperity and political stability. By building local institutions, ADF is strengthening civil society and laying a foundation for democracy. And, by fostering innovative, local solutions to stem the spread of HIV/AIDS and mitigate its impact, the Foundation is directly contributing to the U.S. policy priority to combat the pandemic in Africa.

In 2004, ADF will celebrate its 20th anniversary as the principal U.S. government agency supporting community-based, self-help initiatives aimed at promoting sustainable development in Africa. With two decades of on-the-ground experience and a new set of strategic initiatives in place, we look forward to continuing these vital efforts into the future.



Ernest Green  
Chairman  
Board of Directors

Nathaniel Fields  
President

# Where We Work





## ADF Partner Organizations

ADF is in the process of establishing a network of indigenous Partner Organizations in Africa aimed at building local capacity and long-term sustainability. Below are those Partner Organizations currently within the ADF network.

### Benin

Association pour l'Intermediation et le Développement (AID-ONG)

### Botswana

Action for Economic Empowerment Trust (AEET)

### Ghana

Integrated Productivity and Development Centre (INPRODEC)

### Guinea

Centre d'Appui au Développement (CAD)

### Mali

Association Entrepreneuriat et Développement Durable au Sahel (AED Sahel)

### Namibia

Namibia Development Foundation (NAMDEF)

### Niger

Actions pour un Développement Intégré et Durable à la Base (ADIDB)

### Nigeria

Diamond Development Initiatives (DDI)

### Senegal

Foundation d'Appui aux Initiatives de Base (FAIB)

### Tanzania

Centre for Sustainable Development Initiatives (CSDI)

### Uganda

Uganda Development Trust (UDET)

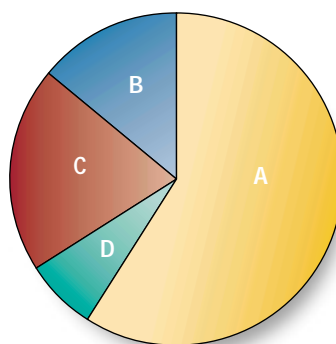
### Zimbabwe

Zimbabwe Development Foundation Trust (ZDFT)



### ADF Program Funding Projects Funded by Sector

FY 2002–FY 2003



<b>A</b>	Small Enterprise Development	59%
<b>B</b>	Trade and Investment	14%
<b>C</b>	HIV/AIDS	20%
<b>D</b>	Community-led Development	7%



## Developing Small Enterprises



Given the vital role that small enterprises play in Africa, ADF places a premium on helping to develop and strengthen the work of indigenous businesses. They are a vital source of employment and income in all African countries, with the potential to produce broad, sustainable, social and economic benefits. The development of small enterprises can be particularly beneficial to improving the well-being of women, youth, and other disadvantaged groups, who often lack the education and training that would enable them to take advantage of opportunities in the formal sector.

Yet small business owners in Africa are usually unable to access the necessary capital to grow their enterprises. Most could also benefit from greater knowledge of efficient production methods and markets, access to improved technologies, and training in how to manage their businesses and improve product quality. ADF helps grow and strengthen indigenous businesses both through direct financial and technical assistance to the enterprises and by building sustainable institutions that provide credit and

business management services. In 2002 alone, ADF provided support to more than 86,000 small enterprises.

One ADF-funded project in Botswana has enabled a small business enterprise to develop and produce low-cost hearing aids, with the potential to benefit thousands of individuals in poor countries who are hearing impaired, but cannot afford to purchase conventional hearing aids. The ADF grant provided the Godisa Technologies Trust with the financial resources it needed to develop

the technology to support a solar-powered, rechargeable hearing aid. Whereas most hearing aids in the country cost an average of US\$600 to own and operate over five years, the Godisa solar-powered device is expected to cost only \$75 for the same period.

Translated from Tswana, Godisa means "to do something that helps others to grow." In this case, not only is Godisa enabling hearing-impaired individuals in the developing world to access low cost hearing aids, but its staff, comprised

largely of individuals who are either deaf or physically challenged, also benefit from the training opportunities and jobs Godisa provides.

One Godisa employee, Dwililane Keathlholetswe, age 19, was born deaf, most likely as the result of an untreated rubella infection his mother contracted during pregnancy. Growing up deaf was lonely and frustrating, says Keathlholetswe, whose family members didn't have the opportunity to learn sign language. While he was able to attend a school for the deaf and learned sign language himself, Keathlholetswe had virtually no options for employment until becoming involved with Godisa. "Life is so different working here...with people who can understand me," he says. "I have a good job and am thinking about my future."

## Women's Economic Empowerment

Recognizing the enormous role that women play in furthering development in Africa, ADF places special emphasis on increasing women's access to credit and skills training, while enhancing their economic self-sufficiency. Women micro-entrepreneurs received 61 percent of the ADF-funded small loans in 2002.

In eastern Botswana, for example, an ADF grant of US\$237,750 enabled more than 800 rural women-owned micro enterprises to access small revolving loans and training to develop and market natural cosmetics. The loan recipients were all members of Kgetsi ya Tsie Women's Community Trust, a cooperative of women living in 25 villages in the

Tswapong Hills. Among the natural products they produce are marula oil and soap, derived from marula nuts. Kgetsi ya Tsie has sold its marula oil products to The Body Shop and other companies in Europe that market cosmetics.

Women micro-entrepreneurs in Niger are benefiting from a similar ADF grant of US\$221,300 to Mutuelle d'Epargne et de Crédit des Femmes (MECREF), the nation's only women-owned and operated savings and loan institution. ADF support is enabling MECREF to expand its revolving credit fund to 3,000 women in communities around Niamey. Through the grant, poor married women with children now have access to six-month loans averaging US\$200. Loan recipients use their newly-acquired capital to generate income by raising livestock, operating food stands, and making and selling goods. Mrs. Zeinabou, for example, took out a US\$95 loan to expand her food service business into a restaurant. Now she's making in a month more than double the amount of the loan.

A strong underlying theme guiding ADF's support for groups such as MECREF is an emphasis on achieving long-term impacts and sustainability. To ensure the project's success, ADF's Partner Organization worked closely with MECREF members to boost loan repayment and equip loan recipients with the knowledge and skills to grow viable enterprises. For example, to safeguard their loan, recipients are required to deposit in a savings account 30 percent of the value of the loan prior to receiving credit. Upon repaying their loans, recipients are also asked to deposit an additional 10 percent of that payment into a savings account. These funds constitute capital that the recipient can use to meet future needs. In this way,





**“Life is so different working here... with people who can understand me. I have a good job and am thinking about my future.”**

Dwillane Keathlholetswe,  
employee, Godisa Technologies  
Trust, an ADF grant recipient

borrowers are encouraged to gradually wean themselves from their dependency on credit.

To further reinforce the grant's long-term impact, loan recipients are provided with 20 days of training in the sourcing of raw materials, marketing, and financial management techniques. Given the low rate of educational attainment among participating women, loan recipients are also equipped with literacy skills.

ADF's impact through projects such as these extends well beyond those receiving funding. In the case of the MECREF grant, we anticipate that these women business-owners will employ additional staff—increasing others' income earning potential and knowledge base. By providing these women—and many more—with access to business skills training and micro-credit, ADF invests in Africa's long-term social and economic development.

## Focus Nigeria

### Reaching out to Widows in Nigeria

In much of Africa, widows are at great risk of becoming destitute or dependent on their husbands' relatives in the absence of any kind of social safety net or formal training. They often do not retain ownership of land or other assets that their husband owned. Founded in 1996, the Widow's Multi-purpose Development Association (WIMDA) works in the Nigerian city of Kaduna to equip widows and young women school leavers with job skills and access to credit to start their own micro-enterprises. With support from ADF, WIMDA is expanding its job training and credit offerings to more than 200 additional women with the goal of increasing members' average income by at least 50 percent.

A widow and mother of three children, Helen Ashei received a WIMDA loan of US\$260, with which she bought a knitting machine. Today Ashei's monthly profit is US\$110, compared to a national average monthly income of US\$30. Orders for her sweaters are on the rise and she's hired two apprentices to expand her business. With her increased income Ashei not only cares for her three children, but three additional dependents who live with her.



## Promoting Innovative Trade and Investment



When it comes to producing and marketing vanilla, Ugandan farmer John Nviri recognized early on that small-scale vanilla growers in his region could achieve far more together than they ever could alone. In 1991, Nviri founded the Mukono Vanilla and Spices Horticultural Cooperative Society to leverage the combined efforts of local vanilla farmers. Today, its membership exceeds 7,000 farmers.

In 1998, ADF awarded the Society a five-year grant of US\$233,000 to enhance members' productivity, processing ability, and export potential. In addition to supplying loan funds, the ADF grant was used to train farmers in vanilla agronomy and credit management. As a result, the average production of vanilla beans by local farmers has nearly doubled, with farmers' average annual income having gone up by 128 percent.

The ADF grant enabled Mukono members to work more effectively and efficiently, says Nviri, adding that "Our farmers have improved their way of living. They have houses, improved communication, telephones, mass media, and electricity."

Such investments in the profitability and export potential of small-scale businesses are a vital component of ADF's

overall development strategy in Africa. With Africa's long-term economic growth dependent on its ability to enter and compete within the global marketplace, ADF is working to enhance the productivity of small-scale enterprises and link them to regional and international markets.

To date, ADF has launched trade and investment programs in Namibia, Uganda, and Zimbabwe, and entered into new strategic partnerships in Cape Verde, Ghana, and Zambia to promote grassroots trade and investment. Such programs are strengthening the ability of small-scale producers to grow, process, and export commodities such as paprika, vanilla, silk, fish, meat, rock lobster, salt, packaged juices, and canned tomato products.

ADF helps small-scale producers to take advantage of new opportunities by

enabling them to enter into or expand export production through increasing their access to capital, technology, and markets. ADF support helps small-scale producers to meet the quality standards and achieve the economies of scale necessary to compete in regional and world markets. To create a more conducive climate for the growth of small-scale companies, ADF also works with local producers to advocate for changes in government policies that impede their development.

In addition to providing financial support, ADF and its Partner Organizations work with the projects to ensure success and sustainability. Prior to receiving support, prospective projects present a comprehensive business plan, financial analyses and market surveys, which are rigorously reviewed by ADF staff to ensure

the project's viability and profitability. Throughout the implementation process, ADF Partner staff and consultants provide management and technical assistance, with progress monitored and evaluated along the way.

To date, ADF has promoted approximately 20 export products under its trade and investment program. Already, these successful endeavors are proving that African farmers and small business owners can diversify their products and meet international standards that will allow them to enter foreign markets. As a result, ADF is significantly expanding and diversifying its trade and investment activities.

## Building Local Sustainability: ADF Community Reinvestment Grants

In 2002, ADF adopted a "venture philanthropy" approach to its grantmaking, encouraging its grant recipients to reinvest a portion of their profits into community development projects within their countries. In addition to mobilizing local capital for grassroots development projects, these "community reinvestment grants" (CRGs) are designed to foster a culture of social responsibility among ADF grantees with for-profit businesses.

The CRG program encourages grantees to pledge a voluntary donation into a

local trust fund. Depending on the projected level of profitability, the grantee pledges to contribute up to the full value of the ADF grant. In less than two years, the program is demonstrating success. In Uganda, for example, the Mukono Vanilla and Spices Horticultural Cooperative Society has already reinvested 100 percent of its initial ADF grant of US\$233,000 into a community reinvestment fund operated by ADF's national Partner, the Uganda Development Trust.

## Focus Uganda



### Boosting Profits Among Silk Farmers

Starting in the mid-1990s, ADF began supporting the efforts of silk farmers in the Bushenyi district of Uganda to enhance their productivity. ADF assistance enabled local farmers to construct rearing houses and procure rearing equipment. Yet while the farmers succeeded in producing more and better cocoons, they lacked the production facilities that would enable them to process the cocoons into silk yarn at volumes suitable for export. So in 2001, ADF awarded a four-year US\$253,750 grant to Nobwe Silk



Development Uganda Ltd, a limited liability company owned jointly by 516 silk farmers. The ADF grant is being used to construct a modern processing facility and purchase the necessary equipment to process the cocoons into high-quality silk yarn for the international market.





## Ugandan Fishermen Net High Returns

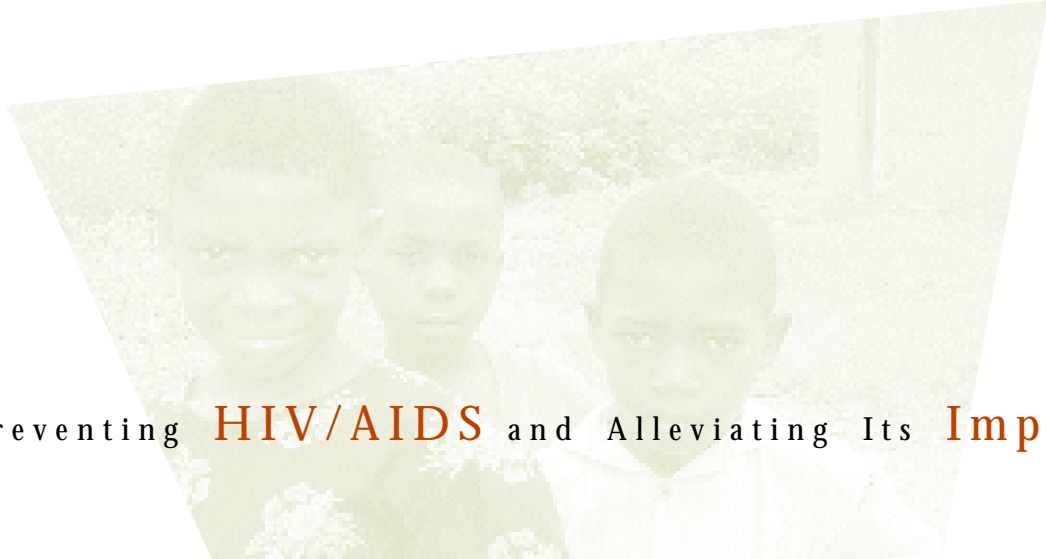
Not long ago, Ugandan single boat fishermen would never have imagined that the fish they caught in Lake Victoria would eventually make their way to consumers in Australia and Europe. Such fishermen would have likely lacked access to the capital that would allow them to comply with international EU import standards. Now that's changing.

Farouk Makubuya started Uganda Marines in Kampala in 1987. From humble beginnings as a refrigerator truck driver transporting fish from Lake Victoria to processing plants in Kampala, Makubuya conceived of an idea to take his business to the next level. His dream: to establish a first-rate fish processing plant that would enable local fishermen to compete in the global marketplace. Makubuya developed a business plan and submitted it to ADF's Representative, who concurred that it met the Foundation's "triple bottom line" criteria for receiving an investment grant. The plan outlined steps toward driving up profits, benefiting local fishermen and women, and sustaining those impacts over time. In 2001, ADF provided Uganda Marines with a US\$248,550 grant to purchase state-of-the-art fish processing equipment. By early 2003, the company had used ADF's catalytic investment to increase its annual export sales from US\$746,000 to US\$4.9 million.

In addition to providing financial support, ADF worked closely with Uganda Marines throughout the grant's implementation. "The Foundation was supportive right from the beginning," said Yogesh Grover, Director and CEO of Uganda Marines. "They didn't just give us funds but were very careful about what exactly our needs were and how we should go about addressing them.... They have been more of a friend and more of a partner than a donor who just gives money." Today, Uganda Marines is an international exporter and serves as a model of what indigenous African businesses can become in a global economy.

For fishermen like Kiwamuka Lukoda, Uganda Marines' success has translated into a better livelihood for himself, his family, and those fishermen he employs. "I started with just one boat," says Lukoda. "Now I have thirty." Boat builders, net makers, motor mechanics, and ice makers also benefit from this burgeoning business on Lake Victoria.





## Preventing **HIV/AIDS** and Alleviating Its **Impact**



HIV/AIDS poses an enormous challenge to African development in the 21st century. Africa has more than 70 percent of global HIV/AIDS cases, and the continent is home to 24 of the world's 25 most-affected countries. An estimated 3.5 million new HIV infections occurred in Africa in 2003 alone, at a pace of nearly seven new cases per minute.

In addition to its tremendous toll on life, AIDS has had a devastating economic impact at the family, community, and national levels in Africa—destroying traditional economic and social safety nets, rendering many families destitute, crippling productivity, and overwhelming already strained government budgets and social services.

HIV/AIDS disproportionately afflicts persons between the ages of 15 and 35, threatening to wipe out a generation of people in their most productive years. Often left behind are women who must care for children, and millions of AIDS

orphans who are at various stages of needing to care for themselves.

In response to the enormous challenges posed by the epidemic, in 2002 ADF initiated a new strategic effort designed to prevent HIV/AIDS and alleviate its social and economic consequences.

As the first phase of this new strategic initiative, ADF undertook a pilot program through which grants of up to \$75,000 were made to innovative, community-based projects.

In Ghana, for example, the Youngsters Peer Education Project received an ADF grant to help prevent the spread of the

disease among at-risk youth in greater Accra. Through the project, 1,200 young people are being trained to provide up to 280,000 of their peers with information related to reproductive health and HIV/AIDS.

Looking ahead, ADF will apply the lessons learned from the pilot program and scale up its support of HIV/AIDS prevention and mitigation. ADF will offer larger grants for alleviating the economic and social impact of the disease and reducing its spread. The focus of ADF's HIV/AIDS program support will continue to be on women, youth, and other under-served populations, particularly those in rural and peri-urban areas.

By fostering innovative, local solutions to stem the spread of HIV/AIDS and alleviate its impact, ADF is directly contributing to the U.S. policy priority to combat the pandemic in Africa.



# Focus Nigeria

## Preventing the Spread of HIV/AIDS Among Nigerian Youth

Nigeria has become one of the hardest hit countries with AIDS, with an estimated four million infected persons. Young people are especially vulnerable, with 270,000 children under the age of 14 currently infected. With nearly half of the nation's population under the age of 18, encouraging healthy behavior among Nigerian youth is critical to reducing the spread of the disease.

In an effort to educate youth about the disease and to take preventive measures, in 2002 ADF funded a pilot life skills project, based on a curriculum developed in Africa and successfully implemented in Malawi, Kenya, and Uganda. With ADF support, more than 600 teachers in Plateau State are being trained in the use of the "Why Wait?" curriculum, which is expected to reach 15,000 secondary school students over two years.

With a central theme of "I'm special and I'm worth waiting for," the curriculum helps youth in building self-respect and a sense of significance, forming friendships, dating, handling peer pressure, dealing with choices and potential consequences of pre-marital sex, marriage, and preventing the spread of HIV/AIDS.

## ADF HIV/AIDS Grant Recipients 2002-2003

Following an open solicitation for proposals in 2002 that generated an overwhelming 1,427 responses, ADF approved 19 pilot projects in eight African countries. The total value of the grants is US\$1.45 million. The geographic scope of the pilot program's outreach covers eight countries and breaks down as follows:

Country	Number of Projects Funded
Benin	4
Botswana	1
Cape Verde	1
Ghana	2
Nigeria	2
Tanzania	4
Uganda	1
Zimbabwe	4
<b>Total:</b>	<b>19</b>



## Supporting Community-led Development



ADF's twenty years of experience in grassroots, participatory development have demonstrated that local communities are a vital source of ideas and energy for development. Underlying the Foundation's work is the assumption that the true development "experts" are the African entrepreneurs, traders, farmers, and villagers who know best what they need and what works for them.

Yet, individuals and community groups often lack the basic tools and resources needed to design and implement long-term, sustainable solutions. To help meet this critical need, ADF works to enable grassroots communities to identify, prioritize, and solve their own problems.

Since its inception, the Foundation has been an innovator and pioneer of participatory development methodologies in Africa—the use of tools and techniques that strengthen local capacity and foster local ownership of development. Such a "bottom-up approach" works to stimulate

broad-based, sustainable economic growth and to strengthen basic democratic values and institutions.

Working directly at the grassroots level with individuals, enterprises, community groups, and non-governmental organizations, ADF and its Partners offer a range of support and services. In addition to providing funding, ADF assists grassroots organizations in developing and refining projects, including conducting financial analyses, budgeting, selecting and sourcing equipment, creating implementation plans, and monitoring progress toward

stated objectives and, where necessary, developing remediation plans if market conditions change or project implementation falters.

To help bring about long-term, systemic changes, ADF also works to influence policies and approaches that meet the needs of grassroots communities. It accomplishes this by demonstrating to national and state governments the value of integrating community-led methodologies into broader development efforts.



## ADF Project Development and Implementation Process



Within each participating community, ADF and its local Partner have initiated a similar process aimed at strengthening local capacity, and integrating the voices of those frequently left out of the development process, including young people, women, and the elderly.

# Focus Guinea

## Empowering Grassroots Communities in Guinea

In 1997, ADF was approached by the World Bank and the Government of the Republic of Guinea to assist in the implementation of a comprehensive program aimed at empowering grassroots communities to meet local development needs. Called the Village Support Program (VSP), the initiative seeks to improve the access of Guinea's rural population to basic infrastructures and services, such as health care and education, with the overarching goal of improving the quality of life of rural people.



Recognizing that a top-down approach was neither practical nor sustainable, the Guinean government was looking to decentralize its development efforts, yet it lacked expertise in how to effectively transfer ownership and build local capacity. As a first step, it created Rural Development Communities (CRDs) throughout the country, each with its own governance structure. Yet neither the national government nor the local CRDs had sufficient knowledge and expertise to initiate a participatory development approach capable of yielding long-term, sustainable results.

For its part, ADF has assumed the role of both a donor and field operator in the program, which is being carried out in three phases over 12 years. ADF is funding the activities of three CRDs, with ADF's local Partner, Centre d'Appui au Developpement (CAD), providing technical assistance to 11 additional CRDs. Throughout the process, ADF is working to strengthen the ability of local communities to design, finance, construct, operate, and maintain key rural infrastructures.

Within each participating community, ADF and its local Partner have initiated a similar process aimed at strengthening local capacity, and integrating the voices of those frequently left out of the development process, including young people, women, and the elderly. Initially, separate groups of men, women, and youth assemble to identify what they view as the most pressing local needs. Then, through a process of open dialogue, negotiation, and consensus-building, local villagers come to an agreement on their top priorities.

Next, representatives of each village, usually two men and two women, are chosen to defend their priorities at the district level and then at the higher CRD level. This results in a multi-year action plan, whereby various villages' and districts' needs are prioritized. Conflict resolution and consensus building are key factors in developing a comprehensive action plan to be managed by the communities themselves. Through such an approach, not only are local needs addressed and community members empowered, but processes are put in place for future democratic decision-making.

Reaching agreement on critical issues is far from easy but well worth the effort, as community members in Madina Sagala, a poor district in western Guinea, came to find out. Local citizens identified a lack of adequate wells, schools, and health facilities as their priority concerns, yet concluded that educating local children would result in the greatest long-term good. As a result, the entire community mobilized around the construction of a three-classroom primary school, with local in-kind contributions of labor and materials amounting to thirty percent of the school's total costs. Today, not only are children being educated at the school, but parents attend evening literacy classes.

As a result of ADF's success in mobilizing local communities in Guinea, the World Bank adopted ADF's approach in two additional West African countries: Niger and Senegal. ADF's experience with grassroots communities in Guinea and elsewhere throughout Africa demonstrates the effectiveness of development strategies aimed at strengthening community self-reliance.



### Empowering Local Communities

#### Accomplishments of ADF in Guinea during 2002-2003

Rural health centers constructed and equipped	10
Primary schools constructed and equipped	16
Wells dug and pumps installed	54

*Community members received extensive training for management and maintenance of infrastructure, HIV/AIDS prevention, and improved sanitation and health care.*

## Forging Strategic Partnerships



Because of ADF's unique approach and the high impact of its assistance, African governments, other donors, and private companies have sought to collaborate with the Foundation. These strategic partnerships enable ADF to leverage vital sources of capital and technology for grassroots development and to influence other funding agencies.

For example, through a strategic partnership with the Government of the State of Jigawa, in northern Nigeria, ADF has undertaken an innovative program to help solve one of the most critical problems in the region: inadequate housing. In 2001, thousands of local residents, most of them poor farmers, lost their traditional mud and straw homes as a result of torrential flooding. Seeking to create a long-term solution to the area's housing needs, ADF introduced improved technologies and construction techniques, drawing upon local building materials and local labor to keep costs down. The compressed earth brick technology is more durable than traditional bricks and more environmentally friendly since wood is not needed in the curing process.

ADF adapted its community development approach to engage local citizens in a far-reaching effort to construct four hundred brick homes with improved

sanitation facilities that can withstand seasonal flooding. Focusing on four communities that had been devastated by floods, ADF provided training and technical assistance to local villagers, enabling them to own and manage the rebuilding process. Community members developed eligibility criteria for allocating new homes to the most needy and modified the home designs to meet local needs. Workers received training in how to fabricate the bricks and build the structures.

In less than one year, the ADF program built more houses than the state housing program had constructed in all its years of existence. As a result of the project's success, the State is now replicating the approach and utilizing the technologies, with plans to build an additional 5,000 homes throughout the region. Many of the rural people trained by ADF in improved building techniques are forming small construction enterprises and will

participate under the new program as commercial entities. The Jigawa State Government contributed half of the total US\$1.165 million cost of the pilot program that produced 400 houses and hundreds of skilled workers.

ADF's work in Jigawa illustrates its approach to building strategic partnerships. By working directly with local and national governments, ADF leverages significant resources to achieve mutually-agreed upon development goals. Within each strategic partnership, public sector sources contribute fifty percent of the overall budget. Through such partnerships, ADF works to influence government-led policies and approaches to meeting development needs, with emphasis on grassroots community empowerment as a means of building long-term, sustainable solutions.

To date, ADF has entered into strategic partnerships in nine countries—Botswana, Cape Verde, Ghana, Guinea, Mali, Nigeria, Senegal, Swaziland, and Zambia. In the future, ADF plans to expand its strategic partnership approach, reaching out to the private sector to join in support of shared development goals.







Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>AFDB Pilot Community HIV/AIDS Program</b> (Action et Formation pour le Développement Durable a la Base) An NGO conducting education, health, and economic development activities in the Zou and Borgou Districts.</p>	<p>\$ 75,000 2002 for 2 years Create/strengthen 5 savings and loan groups; identify income-generating activities; support exchange visits, and procure Training and Technical Assistance (TTA)</p>	<ul style="list-style-type: none"> <li>• Increase savings mobilization programs</li> <li>• Increase number of extended loans</li> <li>• Achieve 98% loan repayment rates</li> <li>• Increase financial and community support to persons living with HIV/AIDS and their families</li> </ul>
<p><b>APT Peanut Butter Line Project</b> (Cooperative d'Achat de Produits et de Transformation) A 13-member cooperative that processes peanut oil and peanut butter.</p>	<p>\$ 187,450 2002 for 5 years Procure equipment and spare parts, vehicle, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' incomes</li> <li>• Increase annual production by 500%</li> <li>• Improve quality of processed products</li> <li>• Improve packaging to minimize leakage (98+%)</li> <li>• Achieve 40% market share</li> </ul>
<p><b>Bio Dèguè Production and Marketing of Rice and Millet Yoghurt Project</b> (Cooperative de Production Agro Alimentaire-Bio Dèguè) A 7-member women's cooperative producing yoghurt from local materials.</p>	<p>\$ 124,850 2003 for 5 years Construct production facility; procure production equipment, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' income</li> <li>• Increase production by 350%</li> <li>• Implement quality control improvements to include regulatory testing every trimester</li> <li>• Increase market share from 1 to 7%</li> </ul>
<p><b>Citronella Tea Processing and Marketing Project</b> (Arome D'Afrique Association) An 18-member group that produces and markets lemongrass tea.</p>	<p>\$ 126,300 2002 for 5 years Remodel production facility; procure equipment and materials, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase association's revenues and members' incomes</li> <li>• Expand production to include citronella tea</li> <li>• Develop citronella supply contracts with 15 growers</li> <li>• Develop capital and community reinvestment funds</li> </ul>
<p><b>COGEP Road Construction and Maintenance Project</b> (Cooperative de Construction Generale et de Prestation de Service) A 10-member cooperative involved in mostly manual road maintenance.</p>	<p>\$ 206,000 2002 for 5 years Construct vehicle park and maintenance facility; procure equipment, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' incomes</li> <li>• Increase contracts for manual and mechanized road maintenance</li> <li>• Implement marketing plan to obtain large-scale contracts</li> </ul>
<p><b>COVADES HIV/AIDS Pilot Program</b> (Corps de Volontaires Africains pour le Développement Economique et Social) An NGO fighting HIV/AIDS and its effect on the Donga and Atacora Districts.</p>	<p>\$ 71,900 2002 for 2 years Mobilize an information campaign; conduct a diagnostic study, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Train 120 village contact persons</li> <li>• Implement prevention plans and support units in 4 villages</li> <li>• Increase family meetings to discuss HIV/STD prevention</li> <li>• Increase the number of extended loans and profitable income-generating activities</li> </ul>
<p><b>ETRAPA Tomato Processing Project</b> (Entreprise de Transformation des Produits Agricoles) A 19-member economic interest group that produces tomato puree and paste.</p>	<p>\$ 155,150 2002 for 5 years Construct a production facility; procure equipment, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase production of tomato puree by 400% and expand production to include tomato paste</li> <li>• Increase members' incomes</li> <li>• Ensure full-time employment for members, create 6 new part-time jobs, provide stable market for 75 tomato producers</li> <li>• Establish equipment replacement and reserve funds</li> </ul>
<p><b>Fruit and Vegetable Chip Production and Marketing Project</b> (Mon Petit Benin) A cooperative enterprise producing and marketing chips from indigenous plants, including potato, plantain, yam, cassava, and breadfruit.</p>	<p>\$ 150,600 2003 for 5 years Construct workshop; expand staff; procure vehicle and TTA</p>	<ul style="list-style-type: none"> <li>• Increase enterprise's revenues and employees' incomes</li> <li>• Increase production of chip packets by 400%</li> <li>• Establish sales points in Cotonou and Porto Novo</li> <li>• Implement a marketing strategy</li> </ul>



Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period	
<p><b>Production and Sale of Baby Syrup Project</b> (Cooperation Pharmaceutique Biologique et Technique) A pharmacy that has expanded services to produce syrup for infants and children.</p>	<p>\$ 245,450 2003 for 5 years Construct production facility and procure TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and employees' incomes</li> <li>• Increase production from 27,000 to 255,000 bottles/year</li> <li>• Implement marketing plan that includes wholesalers, retailers, physicians, medical representatives, and consumers</li> </ul>	
<p><b>SOS VADES Community HIV/AIDS Program</b> (Association des Volontaires d'Action pour le Développement Social) An NGO using single-dose Nevirapine to reduce mother-to-child transmission of HIV/AIDS in Djidja District.</p>	<p>\$ 75,000 2002 for 18 months Sponsor training of community association leaders to address HIV/AIDS issues; install 4 maize mills and cassava graters/presses, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Provide prenatal services to 3,600 pregnant women in 75 communities</li> <li>• Increase the percentage of pregnant women tested for HIV/AIDS and STDs</li> <li>• Increase the percentage of HIV-positive pregnant women who receive follow-up care</li> <li>• Increase incomes among high-risk women</li> </ul>	
<p><b>Support to HIV/AIDS Orphans and Widows in Couffo District Project</b> (L'Institut de Formation et d'Action pour le Développement des Initiatives Communautaires Durables) An organization providing training and support for community-based development.</p>	<p>\$ 74,750 2002 for 2 years Establish and train 3 local support committees; install 9 maize mills and 15 cassava graters; and procure TTA</p>	<ul style="list-style-type: none"> <li>• Provide training to 60 community health/social workers</li> <li>• Provide education and healthcare to 240 orphans</li> <li>• Provide vocational training scholarships to 30 orphans</li> <li>• Pair 30 guardians with 30 orphans</li> <li>• Allocate 50% of revenues from maize and cassava production to orphans and families affected by HIV/AIDS</li> <li>• Extend micro-loans to 30 families affected by HIV/AIDS</li> </ul>	
<p><b>TIAS Fruit Juices Project</b> (Cooperative de Transformation et d'Industries Alimentaires TIAS) A 13-member cooperative that processes fruits and grains into beverages.</p>	<p>\$ 224,250 2002 for 5 years Construct production facilities; procure equipment, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members'/ employees' annual incomes</li> <li>• Increase production by 600+ %</li> <li>• Increase employment from 40 to 60 full-time jobs</li> <li>• Implement a marketing strategy</li> </ul>	
Botswana	<p><b>Economic Empowerment of Women to Fight HIV/AIDS Project</b> (Women Against Rape – WAR) An NGO undertaking research and programs to reduce sexual violence in Botswana.</p>	<p>\$ 79,550 2003 for 2 years Conduct research; provide training; and establish sales outlet for women entrepreneurs</p>	<ul style="list-style-type: none"> <li>• Engage 150 women in new income-generating activities resulting from market research and training in enterprise development and financial management</li> <li>• Improve market access by establishing a retail sales outlet</li> <li>• Sponsor dialogues and seminars to improve policy environment for women's economic empowerment</li> </ul>
	<p><b>Gantsi Craft Planning Grant</b> (Gantsi Craft Trust) An NGO marketing crafts made by resettled San people.</p>	<p>\$ 26,550 (50% contributed by Govt of Botswana) 2002 for 1 year Conduct studies and facilitate participatory planning process</p>	<ul style="list-style-type: none"> <li>• Develop organizational, operational, business and marketing strategies</li> </ul>
	<p><b>Godisa Solar Hearing Aids Project</b> (Godisa Technologies Trust) A trust producing the only solar-charged hearing aids in Africa.</p>	<p>\$ 248,000 (50% contributed by Govt of Botswana) 2002 for 4 years Procure assembly and business equipment; expand product offering, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Assemble 3,000 behind-the-ear hearing aids</li> <li>• Train members in electronics, quality control, and audiology</li> <li>• Participate in market development fairs in Africa, Europe, and the U.S.</li> </ul>
	<p><b>Guinea Fowl Pilot Project</b> (Veld Products Research and Development) An NGO using research and development activities to benefit the rural poor.</p>	<p>\$ 91,600 (50% contributed by Govt of Botswana) 2002 for 3 years Establish 1 central and 5 community demonstration units; facilitate study tour; procure equipment and production inputs</p>	<ul style="list-style-type: none"> <li>• Incubate 500 eggs via surrogate and artificial methods, grow 600 birds using different feeding methods in central demonstration units</li> <li>• Incubate 1,250 eggs via surrogate and artificial methods, grow 1,200 birds using different feeding methods in community demonstration units</li> <li>• Develop a marketing structure and distribution channel</li> </ul>

# ADF Project Funding Fiscal Years 2002 and 2003

	<b>Project Name (Grantee Name)</b>	<b>USD \$ Fiscal Year and Duration Use of Funds</b>	<b>Targeted Impacts by End of Funding Period</b>
	<p><b>Lekhubu Island Eco-Tourism Project</b> (Gaing-O Community Trust) A community group protecting the Lekhubu area from tourism-related ecological damage.</p>	<p>\$ 249,800 (50% contributed by Govt of Botswana) 2003 for 5 years Construct 2 campsites; procure operating capital and TTA</p>	<ul style="list-style-type: none"> <li>• Establish a financially sustainable eco-tourism enterprise</li> <li>• Create 20 direct and 100 indirect jobs</li> <li>• Provide quality service that results in tourism rates rising from 2,500 to 6,500 by year 5</li> </ul>
	<p><b>Majakathata Cultural Village Project</b> (Majakathata Community Development Trust) A 4-village collaborative effort to establish a cultural center for tourists.</p>	<p>\$ 250,000 (50% contributed by Govt of Botswana) 2003 for 4 years Construct buildings, procure equipment and TTA</p>	<ul style="list-style-type: none"> <li>• Create 14 full-time and 140 part-time jobs</li> <li>• Increase employees' incomes</li> <li>• Provide entertainment and services for up to 8,000 tourists each year</li> </ul>
<b>Cape Verde</b>	<p><b>HIV/AIDS Intervention Capacity Strengthening Project</b> (Cape Verdian Association for Family Protection – VerdeFam) An NGO focusing on sexual and reproductive health, and causes and consequences of HIV/AIDS.</p>	<p>\$ 87,250 2003 for 2 years Operating capital and TTA</p>	<ul style="list-style-type: none"> <li>• Provide HIV/AIDS services through centers in Paria, Tarrafal, and Mindelo</li> <li>• Recruit and train 10 technical staff to work at the centers</li> <li>• Provide community outreach, education and support through the 3 centers</li> <li>• Train 100 community members to provide home-based support services</li> </ul>
<b>Ghana</b>	<p><b>Afrique Link Limited Project</b> (Afrique Link Limited) A vegetable processing group.</p>	<p>\$ 519,300 (50% contributed by Govt of Ghana) 2003 for 5 years Procure equipment, start-up and operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase enterprise's revenues, employees' annual incomes, and dividend income</li> <li>• Increase production capacity via private labeling, retail markets, and commercial markets</li> </ul>
	<p><b>Arresting Rural Poverty through MicroFinance Project</b> (Amasachina Self-Help Association) A 21,000-member association providing access to credit for women in northern Ghana.</p>	<p>\$ 233,500 2002 for 5 years Capitalize loan fund; procure computer and software, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' income from \$125 to \$1,250/year</li> <li>• Extend first-time loans to 3,000+ women</li> <li>• Provide record-keeping training to 2,850</li> <li>• Maintain 98% repayment rates</li> <li>• Automate financial reporting</li> </ul>
	<p><b>Blekusu Women Fish Processing Project</b> (Blekusu Women Co-op Fishmongers Society) A 60-member cooperative of fish processors and marketers.</p>	<p>\$ 118,950 2002 for 5 years Construct workshop; procure processing and office equipment, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues</li> <li>• Increase production from 780 to 14,880 baskets of fish</li> <li>• Train 4 staff in financial management and recordkeeping</li> <li>• Build full financial sustainability by end of project</li> </ul>
	<p><b>CAD Micro-credit Program</b> (Community Action for Development) An NGO focused on alleviating poverty through income-generating activities.</p>	<p>\$ 201,600 2002 for 4 years Capitalize credit fund; establish an MIS system; develop monitoring and assessment systems; and procure TTA</p>	<ul style="list-style-type: none"> <li>• Provide credit and business development services to 2,300+ first-time borrowers (90+% women)</li> <li>• Expand income-generating capacity through shea butter processing, oil extraction, rice processing, and petty trading</li> </ul>
	<p><b>Mumuadu Micro-credit Project</b> (Mumuadu Rural Bank) A micro-credit association helping small enterprises to increase income and promote employment in Eastern Ghana.</p>	<p>\$ 244,300 2002 for 5 years Capitalize loan fund; procure equipment, software, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase number of clients receiving pre-loan and business development services from 900 to 4,000</li> <li>• Provide record-keeping training to 3,480 clients</li> <li>• Increase number of loan officers to 8</li> <li>• Achieve 97% loan repayment rates</li> <li>• Achieve full financial sustainability by end of project</li> </ul>



<b>Project Name (Grantee Name)</b>	<b>USD \$ Fiscal Year and Duration Use of Funds</b>	<b>Targeted Impacts by End of Funding Period</b>
<p><b>NKRB Inventory Credit and Micro-enterprise Project</b> (Nkoranza Kwabre Rural Bank) A bank dedicated to helping small enterprises increase income and promote employment.</p>	<p>\$ 241,200 2002 for 5 years Capitalize loan fund; procure computer, software, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Provide business management training to 1,100 clients</li> <li>• Increase incomes and employment in batik, soap making, honey, and gari processing enterprises</li> <li>• Reduce loan processing cycle from 20 to 5 days</li> <li>• Maintain repayment rates of 98%</li> <li>• Achieve full financial sustainability by end of project</li> </ul>
<p><b>Nsoatremen Women Empowerment Scheme</b> (Nsoatremen Rural Bank) A bank dedicated to helping small enterprises increase income and promote employment.</p>	<p>\$ 239,900 2002 for 5 years Capitalize loan fund; procure computer, software, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Provide business management training to 6,600 new clients</li> <li>• Increase number of extended loans from 3,000 to 13,530</li> <li>• Reduce loan processing cycle from 28 to 7 days</li> <li>• Generate weekly financial reports</li> <li>• Achieve full financial sustainability by end of project</li> </ul>
<p><b>PRIDE Pilot HIV/AIDS Program</b> (Programme for Rural Integrated Development) An NGO providing home-based support to people living with HIV/AIDS, and support to their families' income-generating activities.</p>	<p>\$ 76,950 2002 for 2 years Expand credit fund, procure operating capital and TTA</p>	<ul style="list-style-type: none"> <li>• Conduct baseline study in Bongo and Bolga Districts</li> <li>• Establish and train economic interest groups for people living with HIV/AIDS and their families</li> <li>• Recruit and train loan officers</li> <li>• Organize patient and caregiver support clubs</li> <li>• Provide financial and counseling support to AIDS orphans</li> </ul>
<p><b>Saabuyiri Metal Works Project</b> (Saabuyiri Small Farm Inputs Producer Association) A 16-member blacksmith group producing farm implements and household products.</p>	<p>\$ 221,850 2003 for 5 years Construct workshop; procure metal-working and office equipment, working capital, a truck, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase enterprise's annual revenues</li> <li>• Increase production of farm equipment and spare parts</li> <li>• Reduce per-piece production time</li> </ul>
<p><b>YDF Pilot HIV/AIDS Program</b> (Youth Development Foundation) A collaboration of NGOs working to mitigate impacts of HIV/AIDS for 100 families in Ashanti region.</p>	<p>\$ 74,200 2002 for 2 years Conduct community needs assessment and identify service-delivery organizations</p>	<ul style="list-style-type: none"> <li>• Establish income-generating activities</li> <li>• Engage people living with HIV/AIDS and their families with available service delivery programs</li> </ul>
<p><b>AFTT Kankan Fruit and Vegetable Processing and Marketing Project</b> (Association of Women Technicians and Technologists of Kankan) A 43-member group producing fruit, cereal, and spice-related products.</p>	<p>\$ 70,350 2003 for 5 years Construct workshop and well; provide operating capital; and procure TTA</p>	<ul style="list-style-type: none"> <li>• Increase association's profits and employees' annual incomes</li> <li>• Increase production volumes</li> <li>• Increase quality of product and packaging</li> <li>• Increase sales through sales outlets and negotiate contracts with hotels and restaurants</li> </ul>
<p><b>Bady Village Support Project</b> (Rural Development Community of Bady) A community-based organization that plans and executes local development initiatives.</p>	<p>\$ 82,600 2002 for 1 year Construct and furnish 2 primary schools, a health clinic, and 4 wells</p>	<ul style="list-style-type: none"> <li>• Train community members in infrastructure maintenance</li> <li>• Provide literacy training</li> <li>• Provide community education on HIV/AIDS prevention</li> </ul>
<p><b>Baguinet Village Support Project</b> (Rural Development Community of Baguinet) A community-based organization that plans and executes local development initiatives.</p>	<p>\$ 144,050 2002 and 2003 for 1 year Construct and furnish 3 primary schools, a health clinic, and 8 wells</p>	<ul style="list-style-type: none"> <li>• Train community members in decentralization, project management, and participatory evaluation</li> <li>• Provide community education on HIV/AIDS prevention</li> </ul>
<p><b>Banguigny Village Support Project</b> (Rural Development Community of Banguiny) A community-based organization that plans and executes local development initiatives.</p>	<p>\$ 165,700 2002 and 2003 for 1 year Construct and furnish 5 primary schools, a health clinic, office, and 8 wells</p>	<ul style="list-style-type: none"> <li>• Train community members in decentralization, project management, and participatory evaluation</li> <li>• Provide community education on HIV/AIDS prevention</li> </ul>

## ADF Project Funding Fiscal Years 2002 and 2003

Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>BTS Stabilized Brick Production Project</b> (Association of Stabilized Brickmakers) A producer of stabilized bricks (compressed, needing no plaster) in Mamou district.</p>	<p>\$ 59,750 2002 for 4 years Construct workshop; procure equipment and tools, transportation, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase association's revenues and members' incomes</li> <li>• Increase annual production from 26,000 to 360,000 bricks</li> <li>• Increase permanent full-time employees by 14 people</li> <li>• Increase part-time employees by 9 people</li> <li>• Improve on-time delivery of orders</li> <li>• Quadruple the number of sales outlets</li> </ul>
<p><b>CESMACO Small-scale Sea Salt Production Project</b> (Cooperative for the Exploitation of Sea Salt) A cooperative that produces sea salt.</p>	<p>\$ 63,800 2003 for 5 years Construct 25 salt pans and a central storage facility; procure equipment, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' incomes</li> <li>• Iodize and package salt in 50 kilo bags at central facility</li> <li>• Increase production of salt from 129 to 453 tons/year</li> <li>• Increase sales and revenues from transportation services</li> <li>• Establish effective management team and marketing strategy</li> </ul>
<p><b>COFAC Cement Tiles Production Expansion Project</b> (Construction Materials Makers Cooperative) A producer of cement floor tiles, bricks, and balustrades for wholesale market (a new industry for Guinea).</p>	<p>\$ 101,150 2002 for 5 years Construct workshop and well; procure production equipment, working capital, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase annual production of quality products</li> <li>• Increase permanent full-time employees from 10 to 47</li> <li>• Increase percentage of sales to construction firms from 60 to 80%</li> <li>• Improve timeliness of order delivery</li> </ul>
<p><b>Limaniya Women's Vegetable Production Project</b> (Limaniya Women's Group of Bady) A 34-member group of peasant farmers whose land has been usable only 5-6 months/year.</p>	<p>\$ 19,100 2002 for 3 years Construct storehouse and well; acquire pump and tools, establish revolving credit fund, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' incomes</li> <li>• Increase production of dry- and wet-season crops</li> <li>• Establish revolving credit fund</li> </ul>
<p><b>Mouna Cajou Community Cashew Production Project</b> (Mouna Cajou Cashew Producers Association) A 45-member farming cooperative struggling with low rainfall and lengthening dry season. Cashew farming is new to Guinea.</p>	<p>\$ 105,550 2002 for 5 years Construct storehouse and improve wells; procure production equipment, transportation, and TTA; capitalize loan fund</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's revenues and members' incomes</li> <li>• Develop and plant 300 hectares with cashew trees</li> <li>• Rotate crops to maximize soil conservation and increase yield; establish firebreaks</li> <li>• Provide permanent full-time employment for members plus 14 other residents</li> <li>• Establish revolving loan fund</li> </ul>
<p><b>UBM Mangrove Rice Marketing Project</b> (Boora Male Union) A regional association of rice farmers.</p>	<p>\$ 223,500 2003 for 5 years Construct 3 storehouses; procure production and packaging equipment, working capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase association's revenues and members' incomes</li> <li>• Increase marketing and sales of hulled rice</li> <li>• Increase commercial customers from 1 to 5</li> <li>• Increase number of permanent employees</li> <li>• Conduct environmental assessment of rice fields</li> </ul>
<p><b>Bamako Traditional Textiles Promotion Project</b> (Association of Traditional Malian Weavers) A 150-member association of weavers and sellers of traditional cloth.</p>	<p>\$ 115,300 2002 for 5 years Procure and install showroom and office equipment, procure working capital and TTA</p>	<ul style="list-style-type: none"> <li>• Increase association's revenues and members' incomes</li> <li>• Increase members' access to yarn from 1.5 to 50 balls per month</li> <li>• Extend loans to procure improved looms and training to 60 members</li> <li>• Increase showroom sales and contracts for goods</li> <li>• Participate in 2 national and 2 international craft fairs</li> </ul>
<p><b>ATCT Tomato Processing Project</b> (Association for the Transformation and Conservation of the Tomato) A 14-member group producing tomato paste.</p>	<p>\$ 202,050 2002 for 4 years Construct production facility; procure working capital, packaging equipment, transportation, marketing strategy, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase ATCT's revenues and employees' incomes</li> <li>• Increase annual production of tomato paste by 600%</li> <li>• Increase permanent full-time employees from 14 to 18</li> <li>• Establish contracts with tomato growers to ensure ongoing supply at steady prices</li> </ul>



Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>Bougouni Artisans' Service Center Project</b> (Bougouni Artisans' Union) A union of 14 artisan groups who employ school leavers in artisan trades.</p>	<p>\$ 153,350 2002 for 5 years Construct carpentry and metalworking workshops; procure machinery, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase union's revenues and members' incomes</li> <li>• Increase value of member contracts by 300%</li> <li>• Provide training to 280 people</li> <li>• Provide literacy and numeracy training to 270 people</li> <li>• Direct 50% of store proceeds to operating capital</li> </ul>
<p><b>Jeka Feere Rice Processing and Marketing Support Project</b> (Jeka Feere Economic Interest Group) A 24,500+ member farmer organization cultivating approximately 8,000 hectares of rice.</p>	<p>\$ 197,050 2002 for 4 years Construct rice processing units; procure processing and packaging equipment, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' incomes by 200%</li> <li>• Establish 10 new rice processing units</li> <li>• Organize 2 local mini markets and participate in 2 national markets each year</li> <li>• Provide training to 60 members</li> </ul>
<p><b>La Sahelienne Traditional Malian Cereal Products Project</b> (Sahelian Food Products Economic Interest Group) A group that processes and markets traditional Malian foods in convenient, quick-to-prepare forms.</p>	<p>\$ 167,700 2002 for 5 years Construct production facilities; procure packing equipment, marketing strategy, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase enterprise's revenues and employees' incomes</li> <li>• Increase cereal production by 200%</li> <li>• Increase full-time employees from 12 to 23</li> <li>• Implement marketing strategy for local and international audiences</li> </ul>
<p><b>Mam Juice Processing Project</b> (Mam Cocktail Economic Interest Group) An 8-woman enterprise that produces and sells fruit juices.</p>	<p>\$ 121,700 2002 for 5 years Expand and remodel processing facility; repair and procure equipment, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase enterprise's revenues and members' incomes</li> <li>• Increase production by 500%</li> <li>• Expand production to include tamarind and zaban juices</li> <li>• Increase full-time employees from 8 to 10</li> <li>• Increase market outlets from 115 to 200+</li> </ul>
<p><b>PolyFormatique Internet Access Project</b> (YAYE Computer Services Group) A 7-member economic interest group of computer professionals in the Sikasso region.</p>	<p>\$ 193,550 2002 for 5 years Construct multimedia center; connect center to SOTELMA telephone network; and procure TTA</p>	<ul style="list-style-type: none"> <li>• Increase group's revenues and members' incomes</li> <li>• Increase Internet subscribers to 500</li> <li>• Increase cybercafes from 3 to 20</li> <li>• Provide training to 2,500 students and 340 adults</li> <li>• Install wireless service connection for 10 large customers</li> </ul>
<p><b>Sikasso Municipal Sanitation Project</b> (Coordinating Agency for Groups Working in Sanitation and Environmental Protection) An association of 20 groups working in sanitation and environmental protection.</p>	<p>\$ 249,250 2002 for 4 years Construct wastewater treatment facility, water fountains and latrines; procure trash containers and pumper and dump trucks; establish revolving capital fund; and procure TTA</p>	<ul style="list-style-type: none"> <li>• Increase number of buildings with modern septic sewage systems</li> <li>• Establish 2 waste treatment and composting facilities</li> <li>• Construct 10 fountains in public markets</li> <li>• Increase service from 1,200 to 5,700 households</li> <li>• Increase revenues from selling compost</li> </ul>
<p><b>Cape Cross Salt Mining Project</b> (Cape Cross Salt (PTY) Ltd) A 100% Namibian-owned salt mining operation on Namibian coast.</p>	<p>\$ 231,150 2002 for 5 years Procure land; construct building; relocate bagging operations; procure-transportation, operating capital, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase company revenues</li> <li>• Recruit and train 10 employees in Walvis Bay</li> <li>• Decrease production costs by 10%</li> <li>• Increase salt exports to other African countries</li> <li>• Increase client base with long-term contracts</li> </ul>
<p><b>Mangetti Meat Marketing Project</b> (Mangetti Meat Marketing PTY) A consortium of communal cattle farmers.</p>	<p>\$ 250,000 2003 for 5 years Establish slaughtering facility; procure mobile weighing scale, transportation, operating expenses, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase consortium's revenues and members' incomes</li> <li>• Increase total sales by 5% annually, and export of communal farmers' cattle into 2 regional markets</li> <li>• Implement contract sales and joint venture agreements</li> <li>• Sponsor 30 auctions over life of grant</li> <li>• Slaughter 120 cattle per month by year 5</li> </ul>
<p><b>Rudro Clothing Production Project</b> (Rudro Clothing (PTY) Ltd) A newly established employee-owned clothing manufacturer.</p>	<p>\$ 239,250 2003 for 5 years Provide initial operating capital; procure machinery, stock, and TTA</p>	<ul style="list-style-type: none"> <li>• Establish Namibia's first indigenously owned and operated textile manufacturing business</li> <li>• Increase enterprise's net income four-fold over life of project</li> <li>• Expand full-time employees from 95 to 185 by end of year 5</li> </ul>

Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>Banituri Traditional Herbal Medicines Micro Enterprise Project</b> (Banituri Cooperative) A group that produces and markets herbal medicines.</p>	<p>\$ 175,200 2003 for 5 years Construct production facility; procure processing equipment, vehicles, labor costs for 1 year, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase access to affordable and safe medicinal products</li> <li>• Increase number of clients from 8,000 to 52,600</li> <li>• Increase production from 53,300 to 104,300 units/year</li> <li>• Conduct study on the effectiveness of Banituri's 5 primary products and their impact on patient health</li> </ul>
<p><b>Community Action Program</b> (City Development Organization) An NGO that builds the capacity of local communities to identify, design, implement, and monitor community development plans.</p>	<p>\$ 72,550 (co-funded with World Bank and Govt of Niger) 2002 and 2003 for 1 year Construct health facility and cereal bank; install fencing around school; procure materials, equipment, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase security and health for school students and staff</li> <li>• Improve access to health care</li> <li>• Improve food security for households</li> <li>• Improve sanitary conditions</li> <li>• Create income-generating jobs</li> <li>• Address surface water run-off and gullies</li> <li>• Provide literacy training to 30+ women</li> </ul>
<p><b>CPEC/API Micro-credit Program</b> (Caisse Populaire d'Epargne et de Credit / Appui des Producteurs en Intrants) A savings and loan institution.</p>	<p>\$ 167,800 2002 for 5 years Increase loan fund; implement computerized tracking and assessment tools, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Extend loans to 30 member groups (comprising 750 low-income rural women) that include a personal savings requirement</li> <li>• Reduce loan processing cycle from 30 to 15 days</li> <li>• Achieve 98% repayment rate</li> <li>• Increase funds available for loans, increase loan size, and improve interest received by CPEC/API group</li> </ul>
<p><b>GAPEC Cereals Bank Project</b> (Group d'Appui a l'Auto Promotion des Entreprises a Caractere Cooperatif) An NGO that provides financial and technical assistance to cooperatives.</p>	<p>\$ 49,950 2003 for 5 years Build warehouse; establish loan fund for cereals bank, and procure TTA</p>	<ul style="list-style-type: none"> <li>• Enhance incomes and food security in the target area</li> <li>• Establish 8 revolving cereals banks managed by community-based organizations</li> <li>• Extend agricultural input loans to more than 1,275 members annually by end of project</li> </ul>
<p><b>GMT Gabion Production Project</b> (Mutualist Gabion Group) A 33-member cooperative that produces gabions for use in Niger.</p>	<p>\$ 100,000 2003 for 5 years Construct warehouse, fence and repair existing facility, procure equipment, establish revolving inventory fund, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase cooperative's sales and members' incomes</li> <li>• Increase production of gabion from 4,950 to 9,300 units/year</li> <li>• Provide full-time employment to all 33 members</li> <li>• Maintain inventory to ensure on-time delivery at 80%</li> </ul>
<p><b>GSAD – Wadata Micro Credit Project</b> (Sahelian Development Support Group) An NGO working through grassroots cooperatives to alleviate poverty among women.</p>	<p>\$ 91,300 2002 for 4 years Expand loan fund, procure loan tracking/management and assessment tools, and TTA</p>	<ul style="list-style-type: none"> <li>• Extend loans to 8 groups (320 women)</li> <li>• Increase net income of women in 8 of Wadata's member groups (average annual income expected to rise 350%)</li> <li>• Implement a 12% personal savings scheme</li> <li>• Attain full financial sustainability by end of project</li> </ul>
<p><b>Magaria Honey Production Project</b> (Magaria Beekeepers Association) A 46-member producer group of raw and refined honey.</p>	<p>\$ 37,700 2002 for 4 years Renovate/expand storage, establish inventory capital fund, procure supplies and equipment, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase production of raw honey by 50%</li> <li>• Increase production of refined honey from 600 to 8,050 kilos/year</li> <li>• Increase production of wax from 67 to 250 kilos/year</li> <li>• Increase each member's modern hives from 0 to 460</li> </ul>
<p><b>MECREF Women's Economic Activities Support Project</b> (Mutuelle d'Epargne et de Credit des Femmes) A 3,000-member, group-based savings and loan institution.</p>	<p>\$ 221,300 2002 for 3 years Expand loan fund, procure office equipment, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Extend 3 loans to each 20-member group (507 total loans)</li> <li>• Provide business management and literacy training to representatives from each of the 169 member groups</li> <li>• Balance loans among animal-fattening, food preparation, and trading/commerce activities</li> </ul>





Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>SAPHTA Sanitation Micro-enterprise Project</b> (SAPHTA) A 300-member branch of an NGO involving residents in health/sanitation and entrepreneurial projects, especially among women and girls.</p>	<p>\$ 116,550 2002 for 5 years Procure vehicles, sanitation and office equipment, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase annual net revenues of enterprise and annual incomes of members</li> <li>• Meet 90% of sewage disposal requests</li> <li>• Provide fee-based sanitation services to approximately 56,000 households and 160 businesses</li> </ul>
<p><b>Auyo Low-cost Housing Pilot Project</b> (Auyo Youth Association) A pilot to provide shelter for 100 families, model a low-cost building technology, and develop the capacity of a community-based organization.</p>	<p>\$ 221,450 (50% contributed by Govt. of Jigawa State) 2002 for 1 year Mobilize community in home design process; training of laborers, and develop strategy to select families for new homes</p>	<ul style="list-style-type: none"> <li>• Develop two efficient home designs with sanitation facilities</li> <li>• Construct 100 homes using compressed brick</li> <li>• Train construction and site supervisors</li> <li>• Train local laborers in brick making and construction</li> <li>• Complete analysis of production and homeowner acceptance process</li> </ul>
<p><b>Fantsuam Foundation Micro-credit Project</b> (Fantsuam Foundation) A foundation working to increase the income of urban and rural poor in Kaduna State.</p>	<p>\$ 182,100 2002 for 5 years Expand loan fund; procure office equipment, software and TTA; and expand staff numbers</p>	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes by 60%</li> <li>• Increase loan size 1,400%</li> <li>• Extend loans to approximately 19,000 (5,500 first-time borrowers)</li> <li>• Achieve 98% loan repayment rates</li> <li>• Train first-time loan recipients in enterprise management</li> <li>• Establish full financial sustainability by end of year 5</li> </ul>
<p><b>Gululu Low-cost Housing Pilot Project</b> (Gululu Self-Help Group) A pilot to provide shelter for 100 families, model a low-cost building technology, and develop the capacity of a community-based organization.</p>	<p>\$ 221,450 (50% contributed by Govt. of Jigawa State) 2002 for 1 year Mobilize community in home design process; training of laborers, and develop strategy to select families for new homes</p>	<ul style="list-style-type: none"> <li>• Develop two efficient home designs with sanitation facilities</li> <li>• Construct 100 homes using compressed brick</li> <li>• Train construction and site supervisors</li> <li>• Train local laborers in brick making and construction</li> <li>• Complete analysis of production and homeowner acceptance process</li> </ul>
<p><b>HADO Micro-credit Project</b> (Health and Development Organization) An organization working to increase the income of urban and rural poor in Benue State.</p>	<p>\$ 114,550 2002 for 5 years Expand loan fund; procure office equipment, software and TTA; expand staff numbers</p>	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes by 60%</li> <li>• Increase loan size by 500%</li> <li>• Extend loans to 7,700 (2,740 first-time borrowers)</li> <li>• Achieve 98% loan re-payment rates</li> <li>• Train all first-time loan recipients in enterprise management</li> <li>• Establish full financial sustainability by end of year 5</li> </ul>
<p><b>Help International Micro-credit Project</b> (Help International) An organization working to increase the income of urban and rural poor in Plateau State.</p>	<p>\$ 121,550 2002 for 5 years Expand loan fund; procure office equipment, software and TTA; expand staff numbers</p>	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes by 85%</li> <li>• Increase loan size</li> <li>• Extend loans to 3,700 (1,000 first-time borrowers)</li> <li>• Achieve 98% loan repayment rates</li> <li>• Train all first-time loan recipients in enterprise management</li> <li>• Establish full financial sustainability by end of year 5</li> </ul>
<p><b>Marawa Low-cost Housing Pilot Project</b> (Marawa Youth Self-Help Group) A pilot to provide shelter for 100 families, model a low-cost building technology, and develop the capacity of a community-based organization.</p>	<p>\$ 158,800 (50% contributed by Govt. of Jigawa State) 2002 for 1 year Mobilize community in home design process; train laborers; and develop strategy to select families for new homes</p>	<ul style="list-style-type: none"> <li>• Develop two efficient home designs with sanitation facilities</li> <li>• Construct 100 homes using compressed brick</li> <li>• Train construction and site supervisors</li> <li>• Train local laborers in brick making and construction</li> <li>• Complete analysis of production and homeowner acceptance process</li> </ul>

Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>Nasarawa Low-cost Housing Pilot Project</b> (Nasarawa Farmers Association) A pilot to provide shelter for 100 families, model a low-cost building technology, and develop the capacity of a community-based organization.</p>	<p>\$ 223,450 (50% contributed by Govt. of Jigawa State) 2002 for 1 year Mobilize community in home design process; training of laborers; and develop strategy to select families for new homes</p>	<ul style="list-style-type: none"> <li>• Develop two efficient home designs with sanitation facilities</li> <li>• Construct 100 homes using compressed brick</li> <li>• Train construction and site supervisors</li> <li>• Train local laborers in brick making and construction</li> <li>• Complete analysis of production and homeowner acceptance process</li> </ul>
<p><b>ODF Micro-credit Project</b> (Otia Development Foundation) A foundation working to increase the incomes of urban and rural poor in Benue State.</p>	<p>\$ 159,900 2002 for 5 years Expand loan fund; procure office equipment, software, and TTA; and expand staff numbers</p>	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes by 60%</li> <li>• Increase loan size by 500%</li> <li>• Extend loans to 12,000 (3,440 first-time borrowers)</li> <li>• Achieve 98% loan repayment rates</li> <li>• Train first-time loan recipients in enterprise management.</li> <li>• Establish full financial sustainability by end of year 5</li> </ul>
<p><b>Shagamu Community Center Empowerment Program for Persons Living with AIDS (PLWA)</b> A group working to reduce the social and economic impact of HIV/AIDS in Shagamu communities.</p>	<p>\$ 64,700 2002 for 2 years Fund an in-country HIV/AIDS contractor to provide technical and management assistance.</p>	<ul style="list-style-type: none"> <li>• Plan and implement a public awareness campaign</li> <li>• Sponsor support programs for PLWA and their families</li> <li>• Identify needs for skill training</li> <li>• Implement a revolving credit program for PLWA and their families</li> </ul>
<p><b>Toro Salama Women's Credit Project</b> (Toro Salama Women's Multi-Purpose Cooperative Society) A 450-member group providing micro loans for sustainable enterprises. The only one of its kind in a region of 200,000+ people.</p>	<p>\$ 53,400 2002 for 3 years Expand loan fund; procure office equipment, software, and TTA; and expand staff numbers</p>	<ul style="list-style-type: none"> <li>• Increase loan size by 300+%</li> <li>• Extend loans to 2,500 women (540 first-time borrowers)</li> <li>• Achieve 98% loan re-payment rates</li> <li>• Train group representatives in credit and business management</li> <li>• Establish full financial sustainability by end of year 3</li> </ul>
<p><b>Urban Ministry Micro-credit Project</b> (Urban Ministry) A ministry working to increase the income of urban and rural poor in Plateau State.</p>	<p>\$ 148,200 2002 for 5 years Expand loan fund, procure office equipment and software, expand staff numbers, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes by 85%</li> <li>• Increase loan size</li> <li>• Extend loans to 3,700 (1,000 first-time borrowers)</li> <li>• Achieve 98% loan re-payment rates</li> <li>• Train first-time loan recipients in enterprise management</li> <li>• Establish full financial sustainability by end of year 5</li> </ul>
<p><b>Why Wait? Life Skills Training and HIV/AIDS Prevention Pilot Project</b> (New Life for All) A pilot for a life skills training program to 15,000 secondary school students in Plateau State.</p>	<p>\$ 75,000 2002 for 2 years Revise the Malawi curriculum and print first two modules, train master trainers, implement monitoring and evaluation strategy</p>	<ul style="list-style-type: none"> <li>• Improve knowledge and attitudes of participating students about healthy lifestyles and HIV/AIDS prevention</li> <li>• Train 600 secondary teachers trained in use of the 4-year curriculum</li> <li>• Train 15,000 students/week by end of year 2</li> <li>• Complete two surveys to determine effectiveness and potential for replication</li> </ul>
<p><b>Widows Job Training and Credit Project</b> (Widow's Multi-purpose Development Association) An association providing widows access to employment, credit; and counseling.</p>	<p>\$ 61,400 2002 for 3 years Establish loan fund, improve member services, and TTA</p>	<ul style="list-style-type: none"> <li>• Provide vocational and business management training to 200 widows and school leavers</li> <li>• Extend loans to 870 women (200 first-time borrowers)</li> <li>• Increase loan size by 500%</li> <li>• Achieve 98% loan repayment rates</li> <li>• Establish full financial sustainability by end of year 3</li> </ul>



**Project Name  
(Grantee Name)**

**USD \$  
Fiscal Year and Duration  
Use of Funds**

**Targeted Impacts by End  
of Funding Period**

**WIN-B Women's Micro-credit Project**  
(Women in Nigeria – Bauchi )  
A group providing micro-loans to raise rural Bauchi women's economic and social well-being.

\$ 98,250  
2002 for 5 years  
Expand loan fund; procure office equipment, software, and TTA; and expand staff numbers

- Increase average loan size by 40%
- Extend 10,000 loans (2,040 first-time borrowers)
- Train group representatives in credit and business management
- Maintain 98% loan repayment rate
- Attain financial sustainability by end of project

**Senegal**

**La Vivriere Production and Marketing of Local Cereals Project**  
(La Vivriere)  
A private millet processing company buying millet from 50 area farmers.

\$ 250,000  
2003 for 5 years  
Construct processing facility; procure equipment and TTA

- Increase company's revenues and employee's income
- Implement profit sharing plan for employees
- Increase full-time employees from 33 to 44
- Increase production from 216 to 480 tons per year
- Increase sales by almost 300%

**Tanzania**

**ADAT Textile Production and Marketing Project**  
(Artisan Development Agency of Tanzania)  
An 88-member textile producing group.

\$ 218,700  
2002 for 5 years  
Expand loan fund; procure equipment, inputs, and TTA

- Increase organization's revenues and members' incomes
- Extend loans to all members by end of project
- Increase access to modern production equipment
- Increase quality and sales in regional and international markets
- Establish database of market outlets

**Improvement of Social and Economic Conditions of Persons Affected by HIV/AIDS Project**  
(Service Health and Development for People Living Positively with HIV/AIDS)  
An organization comprised of people living with or affected by HIV/AIDS that helps its members establish income-generating activities.

\$ 75,000  
2002 for 2 years  
Capitalize loan fund; provide operating capital; expand staff; and procure TTA

- Create new and strengthen existing income-generating activities among association members
- Increase number of loans extended to members
- Increase members' use of social support services
- Complete feasibility study

**Initiatives to Mitigate the Impact of HIV/AIDS on the Community Project**  
(WAMATA)  
An NGO that organizes the effective delivery of social and economic services.

\$ 74,550  
2002 for 2 years  
Develop farm for animal rearing and vegetable gardening; conduct needs assessment; expand loan fund; and procure TTA

- Conduct small business needs assessment and community health risk assessment
- Extend 100 loans to families of people living with AIDS, maintain 98% repayment rates
- Establish poultry and pig farms, irrigate a vegetable garden
- Provide home-based care to people living with AIDS
- Cover school fees for 120 orphans

**JECY Trust's Low Income Households Impacted by HIV/AIDS Project**  
(JECY Development Trust)  
A credit program in the Tabata area.

\$ 77,450  
2002 for 2 years  
Procure equipment for HIV/AIDS testing and counseling clinic; conduct needs assessment; and procure TTA

- Establish economic interest groups to receive loans
- Design and deliver technical and business management training
- Operate an HIV/AIDS testing and counseling clinic
- Conduct HIV/AIDS awareness campaign
- Design a support program for AIDS orphans

**Mitigation of HIV/AIDS Impact on Women and Youth Pilot Project**  
(SERO Business Women's Association)  
An organization based in Dar es Salaam that provides support services to women entrepreneurs.

\$ 74,950  
2002 for 2 years  
Establish a micro-credit/micro-leasing facility; provide training

- Extend equipment loans to 225+ women
- Deliver life skills and HIV/AIDS prevention training to 1,945 women and youth

# ADF Project Funding

Fiscal Years 2002 and 2003

Uganda

Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<p><b>WEDTF Zanzibar Women's Credit Project</b> (Women Entrepreneurship Development Trust Fund) A micro-finance program aimed at developing entrepreneurial and technical skills of women.</p>	<p>\$ 158,350 2002 for 4 years Expand loan fund; procure office equipment, transportation, and TTA; employ staff for 1 year; and establish monitoring systems</p>	<ul style="list-style-type: none"> <li>• Increase number of active clients from 1,200 to 3,400</li> <li>• Maintain repayment rate of 96+%</li> <li>• Make loans to up to 2,200 micro- and small business workers</li> <li>• Add 24 new loan collection centers to 20 existing centers</li> <li>• Establish a client to credit officer ratio of 170:1</li> </ul>
<p><b>Bushenyi Silk Farmers Association Sericulture Project</b> (Bushenyi Silk Farmers Association) An association of outlying silkworm farmers.</p>	<p>\$ 200,750 2003 for 5 years Construct central hatchery and nursery in two zones; capitalize revolving loan fund; procure equipment and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' annual incomes</li> <li>• Increase worm production from 600 to 14,000 boxes/year</li> <li>• Increase number of farmers rearing 10 cycles worms/year (500 Kg of cocoons) from 0 to 703</li> <li>• Increase silk production/farmer from 75 to 500 kgs/year</li> <li>• Increase association's revenues from central hatchery</li> <li>• Increase number of trained farmers from 211 to 732</li> <li>• Increase loan-eligible farmers from 46 to 501</li> </ul>
<p><b>Iganga Green Ladder Vanilla Project</b> (Iganga Green Ladder Vanilla Cooperative Society) An 800-member vanilla farmers group.</p>	<p>\$ 218,800 2002 for 5 years Expand loan and crop finance funds, provide operating costs, procure office equipment, inputs, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' incomes</li> <li>• Distribute 129,500 vines to members</li> <li>• Increase vanilla acreage from 18 to 713 acres</li> <li>• Increase production of green vanilla beans from 16 to 710/kg per member</li> <li>• Extend 2,430 loans over 5 years of project</li> </ul>
<p><b>Improving the Socio-Economic Status of HIV/AIDS Infected and Affected People Project</b> (Family Planning Association of Uganda) An NGO providing family planning and HIV/AIDS services.</p>	<p>\$ 76,550 2003 for 2 years Training in HIV/AIDS prevention and funding for income-generating activities</p>	<ul style="list-style-type: none"> <li>• Increase awareness by 40% among young adults in the target areas about the causes, consequences and means of prevention of HIV/AIDS</li> <li>• Increase safer sexual practices by 20% through training and service delivery</li> <li>• Train and supply 60 community-based health agents to service the project areas</li> <li>• Generate sufficient income to meet financial needs in over 200 AIDS-affected households</li> </ul>
<p><b>Jinja Leather Works Project</b> (Jinja Leather Works Ltd) A 7-member group producing leather products and chrome/leather washers used in cotton ginning industry.</p>	<p>\$ 192,400 2002 for 5 years Product expansion; increase production; working capital; procure and overhaul equipment, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase annual net revenues</li> <li>• Increase full-time jobs from 6 to 41</li> <li>• Create 2 full-time sales jobs</li> <li>• Increase distribution centers from 2 to 5</li> <li>• Increase production and sales of retail products, and washers used by other manufacturing industries</li> <li>• Maintain on-time delivery goal of 95%</li> </ul>
<p><b>Kiboga Vanilla Project</b> (Kiboga Vanilla Horticultural Cooperative Society) A 640-member vanilla farmers group.</p>	<p>\$ 207,150 2002 for 5 years Expand loan and crop finance funds; operating costs; procure office equipment, inputs, transportation, and TTA</p>	<ul style="list-style-type: none"> <li>• Increase members' incomes</li> <li>• Distribute 129,500 vines to members</li> <li>• Increase vanilla acreage from 18 to 713 acres</li> <li>• Increase production of green vanilla beans from 16 to 710 kgs per member</li> <li>• Extend 2,430 loans over 5 years of project</li> </ul>



Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<b>Kihihi Silk Farmers Association Sericulture Project</b> (Kihihi Silk Farmers Association) An association of outlying silkworm farmers.	\$ 200,750 2003 for 5 years Construct central hatchery and nursery; capitalize revolving loan fund; procure equipment and TTA	<ul style="list-style-type: none"> <li>• Increase members' annual incomes</li> <li>• Increase worm production from 600 to 11,500 boxes/year</li> <li>• Increase number of farmers rearing 10 cycles worms/year (500 Kg of cocoons) from 0 to 611</li> <li>• Increase silk production/farmer from 75 to 500 kgs/year</li> <li>• Increase association's revenues from central hatchery</li> <li>• Increase number of trained farmers from 183 to 636</li> <li>• Increase loan-eligible farmers from 40 to 436</li> </ul>
<b>MTOGA Tea Project</b> (Mabira Tea Outgrowers Association) A 35 member association of tea farmers in the Mukono District.	\$ 241,000 2003 for 5 years Establish 2 acre tea seedling nursery; set up revolving loan fund; and procure TTA	<ul style="list-style-type: none"> <li>• Increase members' incomes</li> <li>• Increase production/acre from 21,600 to 36,000 kgs</li> <li>• Extend loans to 117 farmers (24 month, in-kind loan)</li> <li>• Train 117 farmers in tea crop husbandry</li> </ul>
<b>Mobile Agriculture and Technical Services Project</b> (Mobile Agriculture and Technical Services Association) A 20-member association manufacturing agricultural equipment, building and plumbing parts.	\$ 144,000 2003 for 5 years Rent and equip larger workshop space; procure raw materials, working capital, and TTA	<ul style="list-style-type: none"> <li>• Increase annual sales revenues</li> <li>• Increase production in all 3 channels: agriculture, building, and plumbing parts</li> <li>• Provide refresher training at a vocational institute</li> <li>• Establish new markets and establish 4 established distributors outside Kampala</li> <li>• Recruit 3 new apprentices/years</li> </ul>
<b>Oribicing Women's Savings and Credit Project</b> (Oribicing Women's Cooperative Savings and Credit Society) A cooperative of small entrepreneurs in Lira and Apac districts.	\$ 233,000 2002 for 5 years Expand loan fund; procure office equipment, transportation, and TTA	<ul style="list-style-type: none"> <li>• Increase members' annual incomes</li> <li>• Extend loans to 5,160 members, and reduce processing cycle from 14 to 7 days</li> <li>• Open two new loan distribution centers</li> <li>• Achieve 98% loan repayment rate</li> <li>• Increase full-time staff from 9 to 17</li> </ul>
<b>SESACO Food Processing and Marketing Project</b> (SESACO Ltd) An enterprise producing high-value nutritious foods from local cereals.	\$ 208,500 2003 for 5 years Renovate plant; procure and install equipment, and procure TTA	<ul style="list-style-type: none"> <li>• Increase enterprise's profits and employees' incomes</li> <li>• Expand total sales by 500%</li> <li>• Increase the value added during production process</li> </ul>
<b>Batsirai HIV/AIDS Prevention Project</b> (Batsirai Group) An organization providing HIV/AIDS prevention and support services.	\$ 74,650 2003 for 2 years Train counselors and health workers; provide infant formula and condoms	<ul style="list-style-type: none"> <li>• Reduce mother-to-child transmission of HIV/AIDS</li> <li>• Extend voluntary counseling and testing to 4,000+ pregnant women</li> <li>• Train 500 community counselors</li> <li>• Train and equip 30 health workers in distributing Nevirapine, infant formula; and female condoms</li> </ul>
<b>Charamba Commercial Paprika Growing Project</b> (Charamba Paprika Growers Association) A 262-farmer association seeking to increase yields and revenues.	\$ 148,150 2002 and 2003 for 5 years Procure processing and nursery equipment, nursery inputs, and TTA	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes</li> <li>• Plant a new, stronger variety of paprika</li> <li>• Increase quality measures by 50%</li> <li>• Increase yield by 400%</li> </ul>
<b>FACT Chipinge STI/HIV/AIDS Project</b> (Family AIDS Caring Trust) A trust focusing on prevention, support and care of orphans, the infected and affected.	\$ 79,200 2003 for 2 years Training, in-country travel, baseline survey, personnel and office equipment, and operating capital	<ul style="list-style-type: none"> <li>• Improve knowledge, skills and operations of 6 community-based organizations</li> <li>• Conduct a pilot of the "In and Out School Children" program (teaches life skills and reproductive health, and trains caregivers and volunteers)</li> <li>• Increase number of orphans receiving school fees, uniforms, and food packs</li> <li>• Conduct community research</li> </ul>

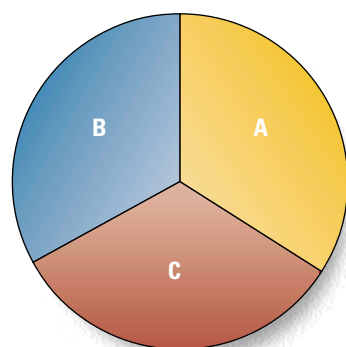
## ADF Project Funding Fiscal Years 2002 and 2003

Project Name (Grantee Name)	USD \$ Fiscal Year and Duration Use of Funds	Targeted Impacts by End of Funding Period
<b>Chinhenga Commercial Paprika Growing Project</b> (Chinhenga Paprika Growers Association) A 265-farmer association seeking to increase yields and revenues.	\$ 151,650 2002 and 2003 for 5 years Procure processing and nursery equipment, nursery inputs, and TTA	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes</li> <li>• Plant a new, stronger variety of paprika</li> <li>• Increase quality measures by 50%</li> <li>• Increase yield by 400%</li> </ul>
<b>Gaerezi Commercial Paprika Growing Project</b> (Gaerezi Paprika Growers Association) A 250-farmer association seeking to increase yields and revenues.	\$ 141,250 2002 for 5 years Procure processing and nursery equipment, nursery inputs, and TTA	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes</li> <li>• Plant a new, stronger variety of paprika</li> <li>• Increase quality measures by 50%</li> <li>• Increase yield by 400%</li> </ul>
<b>MAC HIV/AIDS Prevention and Impact Mitigation Project</b> (Matabeleland AIDS Council) An organization that identifies community needs, builds capacity, and provides resources and counseling.	\$ 78,950 2003 for 2 years Establish a resource and drop-in center, and provide operating capital	<ul style="list-style-type: none"> <li>• Train District AIDS Action Committee members in advocacy skills</li> <li>• Provide school fees, uniforms, and food packs to 100 orphans</li> <li>• Provide voluntary counseling and testing services to orphans and other community members</li> </ul>
<b>Sabvure Commercial Paprika Growing Project</b> (Sabvure Paprika Growers Association) A 220-farmer association seeking to increase yields and revenues.	\$ 129,200 2002 and 2003 for 5 years Procure processing and nursery equipment, nursery inputs, and TTA	<ul style="list-style-type: none"> <li>• Increase members' average annual incomes</li> <li>• Plant a new, stronger variety of paprika</li> <li>• Increase quality measures by 50%</li> <li>• Increase yield by 400%</li> </ul>
<b>ZAPP HIV/AIDS Mitigation Project</b> (Zimbabwe AIDS Prevention Project) An organization undertaking research and activities to alleviate the causes and effects of HIV/AIDS	\$ 79,350 2003 for 2 years Procure HIV testing kits, home-based care kits, nutritional packs and other supplies, and provide TTA to peer educators	<ul style="list-style-type: none"> <li>• Train and equip 80 peer educators</li> <li>• Offer services to prevent and mitigate the spread of HIV/AIDS, including voluntary counseling and testing, and home-based palliative care</li> <li>• Engage 800 community members active in pre-test and post-test clubs</li> </ul>

### ADF Program Funding Projects Funded by Size of Grant

FY 2002–FY 2003

(in U.S. dollars)



<b>A</b>	< \$100,000	34%
<b>B</b>	\$100,00 – \$200,000	33%
<b>C</b>	> \$200,000	33%





## ADF Partner Organizations

ADF is in the process of establishing a network of indigenous Partner Organizations in Africa aimed at building local capacity and long-term sustainability. Below are those Partner Organizations currently within the ADF network.

### BENIN

#### **Association pour l'Intermediation et le Développement (AID-ONG)**

08 B.P. 0546  
Cotonou, Benin  
Telephone: (229) 30.82.69  
E-mail: aid@beninweb.org

Program Director: vacant as of 12/01/03

### BOTSWANA

#### **Action for Economic Empowerment Trust (AEET)**

P.O. Box 20701  
Bontleng  
Gaborone, Botswana  
Telephone: (267) 318.46.38  
Fax: (267) 395.33.42  
E-mail: aeet@aeet.org.bw

Program Director: Mr. Malekantwa Mmapatsi

### GHANA

#### **Integrated Productivity and Development Centre (INPRODEC)**

NDK Building  
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Accra, Ghana  
Telephone: (233) 21.76.18.09  
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E-mail: inprodec@internetghana.com

Program Director: Mr. Albert Tenga

### GUINEA

#### **Centre d'Appui au Developpement (CAD)**

Immeuble CAD  
Transversale 3  
Quartier Petit Simbaya  
Commune de Ratoma  
B.P. 1264  
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(11) 25.06.79  
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### MALI

#### **Association Entrepreneuriat et Developpement Durable au Sahel (AED Sahel)**

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Bamako, Mali  
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E-mail: Infos@edsahel.org

Program Director: Mr. Cheickna Dianka

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Program Director: Ms. Kaunapua Ndilula

### NIGER

#### **Actions pour un Développement Intégré et Durable a la Base (ADIDB)**

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Niamey, Niger  
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E-mail: ddi@ddinigeria.org

Program Director: Mr. Adamu Garba

### SENEGAL

#### **Fondation d'Appui aux Initiatives de Base en Afrique (FAIB)**

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Program Director: Mr. Jean Pierre Senghor

### TANZANIA

#### **Centre for Sustainable Development Initiatives (CSDI)**

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Dar es Salaam, Tanzania  
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E-mail: csdi@intafrica.com

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Program Director: Ms. Joan Rutaroh

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## ADF Country Representatives

The Country Representatives act as extensions of ADF in-country. They are responsible for conducting outreach with potential grantees, collaborating with strategic partners and other donors, reviewing applications for funding,\* monitoring projects to ensure compliance with U.S. government regulations and effective implementation in accordance with project design, and oversight of the Partner Organization.

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