



MAKING A MARK

Our Signature Approach to Development





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OUR RECORD SHOWS that food security, economic growth with poverty alleviation and vibrant developing-country communities are achievable. The inescapable truth, however, is that development problems are complex, often intractable and in some cases getting more dire. We must be careful—not just caring—as we address these problems.

Toward that end, ACDI/VOCA is dedicated to a signature approach that rejects short-term interventions and supply-driven technology transfer directed at single problems in isolation. Rather, we look at problems holistically, consider their place in the development continuum and tap all our resources to provide integrated, long-term solutions.

letter from the chairman and president



It is tempting, in times of crisis, to oversimplify problems and their solutions. The food crisis, environmental degradation, the recent earthquake in Haiti, and many other situations inspire in us a powerful urge to help—and to help quickly. Development problems, however, are not easy to define or untangle. Some are exigencies that require a rapid response, but in the long run—and we are in it for the long run—most require a careful and comprehensive approach.

This is the strength of ACDI/VOCA's method: We use our on-the-ground experience and collective wisdom to look at the big picture. We also try to see deeply. We listen to our beneficiaries and study the contexts in which they live. And then we set to work using appropriate resources, tools and expertise. It is a development approach informed by our 46 years of grassroots experience, yet cognizant of today's complexities.

In 2009 we further strengthened our activities in community development, agribusiness, financial services, enterprise development and food security. We applied the skills and tools of each of our five practice areas to address the ongoing food crisis and increase our beneficiaries' resiliency and self-sufficiency. We also expanded our technical capacity in health and nutrition, and increased our outreach to youth, women and other marginalized groups to ensure their voices are heard, a key step to achieving our vision of empowerment for all in the global economy.

In 2009, for the fourth straight year, ACDI/VOCA set a record for business growth. By the end of the year, we were implementing 91 programs in 42 countries, with a combined value of \$630 million. These resources represent a responsibility that we take very seriously.

A handwritten signature in black ink, appearing to read "Mort Neufville".

Mort Neufville
Chairman, Board of Directors

A handwritten signature in black ink, appearing to read "Carl H. Leonard".

Carl H. Leonard
President and Chief Executive Officer



where we work

OUR VISION

A world in which people are empowered
to succeed in the global economy.

Since 1963 ACDI/VOCA has worked in the following countries. Bold indicates 2009 activity.

Afghanistan	Botswana	Congo, Democratic Republic of the	Estonia	India
Albania	Brazil	Costa Rica	Ethiopia	Indonesia
Angola	Bulgaria	Côte d'Ivoire	Fiji	Iraq
Antigua	Burkina Faso	Croatia	Gabon	Jamaica
Argentina	Burundi	Cuba	Gambia	Jordan
Armenia	Cambodia	Czech Republic	Georgia	Kazakhstan
Azerbaijan	Cameroon	Djibouti	Ghana	Kenya
Bangladesh	Capo Verde	Dominica	Grenada	Kiribati
Barbados	Central African Republic	Dominican Republic	Guatemala	Kosovo
Bosnia	Chad	East Timor	Guinea	Kyrgyzstan
Bolivia	Chile	Ecuador	Guinea-Bissau	Laos
Bosnia and Herzegovina	China	Egypt	Guyana	Latvia
	Colombia	El Salvador	Haiti	Lebanon
	Congo	Eritrea	Honduras	Lesotho
			Hungary	Liberia



Lithuania
Macedonia
Madagascar
Malawi
Malaysia
Mali
Malta
Mauritania
Mauritius
Mexico
Micronesia
Moldova
Mongolia
Montenegro
Morocco

Mozambique
Myanmar
Namibia
Nepal
Nicaragua
Niger
Nigeria
Pakistan
Panama
Papua New Guinea
Paraguay
Peru
Philippines
Poland
Romania

Russia
Rwanda
Samoa
Sao Tome and Principe
Scotland
Senegal
Serbia
Seychelles
Sierra Leone
Slovakia
Solomon Islands
Somalia
South Africa
South Korea
Sri Lanka

St. Kitts and Nevis
St. Lucia
St. Vincent and the Grenadines
Sudan
Swaziland
Taiwan
Tajikistan
Tanzania
Thailand
Togo
Tonga
Trinidad and Tobago
Tunisia
Turkey

Turkmenistan
U.S. Virgin Islands
Uganda
Ukraine
Uruguay
United States
Uzbekistan
Vanuatu
Venezuela
Vietnam
West Bank and Gaza
Yemen
Zambia
Zimbabwe

Grain Warehouse Receipt System

Turning grain into security for borrowing



- Access to cash while waiting for prices to rise.
- Access to market information
- Market linkages
- Better storage conditions
- Potential increase in their commodity
- Access to a market
- Use of grain



agribusiness

Agriculture drives the economies in the majority of countries where we work—in many places the agricultural sector is responsible for two-thirds of gross domestic product and creates up to three-quarters of employment.

Agribusiness systems that more effectively link rural farmers to national, regional and international markets create economic opportunities for rural farmers and enable them to make better choices for themselves and their families in a fast-moving global economy where they otherwise risk being disenfranchised.

Our approach is best characterized as commercializing agriculture:

- We help farmers and agribusinesses understand that working together helps them manage risks. Working through producer and industry groups, we identify and prioritize constraints in the policy environment and help groups advocate policy and institutional reform.
- We empower stakeholder farmers and agribusinesses through capacity building in business development, input supply, cultivation techniques, post-harvest handling, storage, processing, transportation and marketing.
- We enable agribusinesses to communicate more effectively and build trust among value chain participants through stakeholder workshops where they discuss their respective roles and identify opportunities and constraints.
- We help farmers use scarce resources responsibly, introducing drought-resistant seeds, reduced use of fertilizers and pesticides, more-effective irrigation and water management, and improved agroforestry techniques.

highlights

KENYA. In Eldoret, in September, more than 25,000 farmers attended the eighth annual Agricultural Business Fair—a key information-sharing and networking event for regional farmers. Over 100 companies, representing all parts of the maize value chain, exhibited at the fair. The two-day event was organized through ACIDI/VOCA's Kenya Maize Development Program.

GHANA AND PARAGUAY. Through our volunteer programs, we sent expert volunteers to both countries to advise agricultural associations on how to improve their loan services to members and improve their repayment rates. Thanks to the volunteers' interventions, the associations improved their loan procedures and financial management, which has made the associations stronger and expanded farmers' access to credit.

TANZANIA. Our Smallholder Horticulture Outgrower Promotion program developed a commercially sustainable export scheme, with 1,267 outgrower farmers, most of them women, supplying gold-level GLOBALGAP-certified vegetables to both domestic and export markets. As of September 2009, project partners were generating approximately \$2.5 million worth of export revenue annually.

The training and support dramatically increased his skills—and his profits.

Double the Yield, Double the Profit

Egyptian farmer Farag Mahmoud Farag has many years of experience growing and selling tomatoes. He knows that the market price can fluctuate wildly within any given season and from one year to the next. For this reason, he was keen to participate in a forward contract to the El Ain Association to sell his tomatoes at a fixed price that would cover his costs and stabilize his income.

Still, it was a gamble for Farag. The 500LE (\$90) per ton price that he agreed on in 2009 with El Ain was significantly less than the 800LE (\$145) per ton that he earned the previous year, and his neighbors were skeptical about his decision. In the summer of 2009, however, he participated in a horticulture development program that is a public-private partnership of USAID, the H.J. Heinz Company and ACIDI/VOCA. The training and support dramatically increased his skills—and his profits.

Farag learned how to protect his healthy seedlings against common fungi, use less fertilizer and water, and establish trusting, long-term relationships with buyers such as El Ain. Farag's gamble paid off. By following ACIDI/VOCA's advice, he doubled his yield from 20–25 tons per feddan to more than 40 tons. Although his 2008 selling price was higher, Farag almost doubled his net income (from 8,000 LE to 15,000 LE) in 2009 as a result of the higher yield and lower production costs. Farag intends to use more land to cultivate tomatoes next season—and his formerly skeptical neighbors are clamoring to follow his lead and join the project.





community development

Integrated and locally driven programming is often crucial in environments characterized by disrupting events such as natural disasters and conflict, in conditions of extreme fragility, or in local economies driven by illicit economic and social activities. We implement community-driven and community-based projects that foster stability and set the stage for long-term development. Our programs work with citizens and local governments to enhance democracy and good governance through broad-based stakeholder participation. Initiatives build human and institutional capacity, improve basic living conditions through access to essential public services, foster job creation and livelihoods opportunities, and effectively enhance local management of natural resources.

Under such challenging circumstances, we help communities jointly identify and prioritize their needs and take steps to address them while building local capacities for greater self-reliance. Our initiatives mainstream conflict management and gender sensitivity. We are especially attentive to the importance of investing in the next generation of leaders, particularly in high-unemployment countries experiencing significant youth bulges—providing hope to youth by building knowledge and skills and linking them to local job markets.

highlights

AFGHANISTAN. Under an agricultural development program, ACDI/VOCA provided integrated pest management training to nearly 30,000 farmers to help them use economical, healthful and environmentally friendly techniques to improve the quality and marketability of their products.

PHILIPPINES. Through the Sustainable Health Improvement through Empowerment and Local Development program, ACDI/VOCA helped strengthen the relationship between the regional government and local government units. Thanks to our technical assistance and advocacy work, more than 14,000 indigents are now covered under the government's health insurance program, and nearly 50 municipalities have created or reactivated their local health boards.

SIERRA LEONE. In the last quarter of 2009, through the Promoting Agriculture, Governance and Environment project, we trained 153 women and youth on leadership in agribusiness.

IRAQ. Under a third phase of the Community Action Program, ACDI/VOCA facilitated small-scale infrastructure construction and rehabilitation valued at over \$11 million. More than 8,500 short-term jobs have been created through public works projects to help people get back on their feet following conflict.

“People’s health has already improved a great deal.”

A Better Quality of Life

For many communities in Bolivia, a lack of basic sanitation facilities is the ever-present cause of health problems and environmental damage.

“The need for a sewage system was clearly a priority for the community of Chicaloma,” says Angel Antonio Clavijo, a community leader in this Bolivian village of 270 families. “Before we had the sewage system, health problems and diseases were common. And much of the land near the village that we could have used for agriculture was contaminated by wastewater and sewage.”

“Some time ago our district received support to build bathrooms in people’s homes,” explains local district president Emilio Torres. “But there were no drains for wastewater or a treatment plant to safely process the sewage.”

The community thus asked for help from the Integrated Community Development Fund, a project financed by USAID/Bolivia and implemented by ACDI/VOCA, to build the sewage system.

The project built four separate drainage networks and wastewater and sewage treatment plants to cover each sector of the village. The families of Chicaloma contributed the equivalent of about \$85 each and were responsible for finishing their own bathrooms and connecting them to the sewage system.

“We’ve already noticed the difference a sewage system makes,” Mr. Clavijo says. “We’ve seen a noticeable reduction in the number of mosquitoes and flies around here, for example. There’s no sewage contaminating the fields any more, and the gutters in the village are dry.”

“People’s health has already improved a great deal,” Mr. Torres agrees. “The whole place is cleaner—people have understood the importance of hygiene. And where there’s hygiene, people have a much better quality of life.”





enterprise development

Our enterprise development programs follow a market systems approach to accelerate economic growth and reduce poverty. We use market-focused tools to gain a thorough understanding of opportunities as well as legal, social, resource and other constraints. We then work at strategic points in the system to encourage innovation, spur private sector investment and build stronger relationships among industry and service provider participants. Most of our market systems interventions have an explicit dual focus on growth and competitiveness, and sustainable benefits to the poor.

A common theme of our enterprise development programs is facilitating change throughout value chain systems. While facilitation is easy to understand in theory, its application is often more problematic in the face of unresponsive value chain actors, short project timeframes and clients anxious to see quick, tangible results. Further, our work in market systems has taught us that economic growth is rarely a smooth and predictable process. Our programs therefore seek to be adaptive to change through a commitment to learning and innovation.

highlights

LIBERIA. The Agriculture for Children’s Empowerment project is supporting the emergence of commercial agricultural value chains through the introduction of forward contracting schemes. In 2009 we identified a visionary buyer for the pilot phase and over 800 smallholder farmers grew green pepper, Chinese cabbage, watermelon and hot pepper in the first season. Previously risk-averse buyers such as supermarkets are now planning to contract with smallholders in 2010.

INDIA. ACIDI/VOCA’s Partnership for Innovation and Knowledge in Agriculture (PIKA) program is strengthening linkages to markets for men and women farmers. In 2009 ACIDI/VOCA trained 922 farmers on topics such as harvesting, post-harvest management, business plan development and vermicompost/vermiwash. Through PIKA we also facilitated the development of two retailer memorandums of understanding with farmer organizations and trained 373 volunteers on topics like soil testing, pesticide use and enterprise promotion.

PARAGUAY. In 2009 ACIDI/VOCA’s Cooperative Development Program helped federations, cooperatives, technicians and local governments active in the banana and pineapple value chains to understand recent changes in import laws in Argentina and to apply and document good agricultural practices (GAP) so as not to lose access to this lucrative market.

... they took a risk
to invest in their
community.

Hard Work Creates Opportunity

“Hard work is the secret of our success!” says Rossy Montahuano. Those standing with her on the factory floor of her fruit products company nod in agreement. But they also know that Rossy and her husband Luis have done more than simply work hard—they took a risk to invest in their community.

Starting with only \$200, Rossy and Luis opened Jugo Facil 12 years ago hoping to build a firm that would be both successful and socially responsible. Today, Jugo Facil boasts \$1 million in annual revenues, employs 11 full-time staff members and sources from hundreds of small-scale farmers in northern Ecuador.

With its headquarters in Quito, Jugo Facil struggled for years to ship fruit over long distances on bad roads with no cold storage facilities. Then they got help from ACIDI/VOCA through a USAID-funded project that works to increase income and employment for Ecuadorian families along the northern and southern borders. ACIDI/VOCA helped Rossy and Luis buy directly from small-scale farmers and strengthened market and producer linkages. We worked with Jugo Facil’s suppliers to begin preprocessing coconuts and other fruits at the farm gate. As a result, the farmers received higher prices from Jugo Facil, and the company’s transportation and processing costs decreased—a success for both sides.

Jugo Facil has helped the growers improve their products and served as a reliable market for their produce. And, over time, ACIDI/VOCA’s support has enabled Jugo Facil to expand its product range and the number of smallholder growers it works with, creating new opportunities in northern Ecuador.





financial services

Effective rural finance is a key driver (and often a missing link) in rural development. Our financial services activities address this important element in three ways: (1) by establishing commercial financial institutions that serve rural and agriculture-related micro, small and medium-sized enterprises; (2) by integrating rural finance development strategies with the national financial system to holistically support increased income and employment at the household level; and (3) by establishing mechanisms that provide appropriate financial products and services within value chains in rural economies.

Our approach is founded on our conviction that the institutions providing rural financial services must operate within a unified and supportive enabling environment. To do this, we focus on creating financial institutions with specialized skills, products and systems to serve rural populations with innovative savings and loan services.

ACDI/VOCA'S FINANCIAL INSTITUTION PARTNERS	Operational Self-Sufficiency	Loan Portfolio Outstanding (\$ thousands)			Number of Active Borrowers		
	2009	2007	2008	2009	2007	2008	2009
Agrocapital, Bolivia	106%	\$ 20,449	\$ 26,054	\$ 26,134	7,543	8,501	8,503
Al-Thiqa, Iraq	293%	8,342	14,052	21,912	5,268	8,055	13,161
ARFC, Afghanistan	34%	2,144	9,896	14,315	14	38	56
Bai Tushum, Kyrgyzstan	134%	23,371	36,897	39,569	10,538	19,466	27,910
CredAgro, Azerbaijan	103%	32,404	50,948	44,231	8,596	13,773	20,200
Frontiers, Kyrgyzstan (wholesale lender)	136%	7,826	9,509	8,864	78	93	104
KMF, Kazakhstan	116%	53,544	45,510	30,092	28,005	27,022	23,693
RCCDF, Russia (wholesale lender)	146%	13,582	13,752	11,153	506	501	455
MicroInvest, Tajikistan	98%	5,259	8,375	4,644	10,435	13,099	9,325
Sakhalin SSEDF, Russia	103%	3,104	2,784	2,630	219	116	80
UAFDF, Ukraine	103%	188	127	86	3	3	3
TOTAL	—	\$ 170,213	\$ 217,904	\$ 203,630	71,205	90,667	103,490

highlights

GLOBAL. In 2009 ACDI/VOCA and its partner financial institutions achieved a major milestone: Total loan disbursements topped \$1 billion, representing more than 625,000 loans to small-scale farmers and entrepreneurs—nearly 40 percent women.

IRAQ. ACDI/VOCA-supported Al-Thiqa was named “Microfinance Institution of the Year” in Iraq by Tijara, USAID’s provincial economic growth program, honoring our partner microfinance institution’s unparalleled achievements in financial transparency and accountability.

HONDURAS. Through the Farmer Access to Credit project, our staff helped eight input providers improve financing terms for smallholder horticultural producers by introducing lines of credit that replaced rigid 30-day sales contracts and better reflected production cycle cash flows.

Farmers in
Afghanistan,
like farmers
throughout the
developing world,
find it difficult
to obtain
credit

Innovative Credit Program Increases Food Security

In arid and mountainous southeastern Afghanistan, a lack of fodder for sheep, goats and cattle has become a serious food security and livelihood concern for a population that relies on livestock for food and income. Farmers in Afghanistan, like farmers throughout the developing world, find it difficult to obtain credit to buy fertilizers, improved seeds and other inputs to increase production of fodder.

The solution was a seed voucher program jointly developed by our rural agricultural project and our Afghan Rural Finance Company (ARFC). With funding from USAID, we developed a short-term funding product to enable existing farm stores in the region to purchase an improved alfalfa seed. ARFC extended input supply loans of \$36,000 each to 12 farm stores to purchase the perennial seed. In collaboration with local partners, the seed packages were distributed to over 12,000 farmers. We also trained both the farmers and the farm stores to improve planting, harvesting and packaging practices. The farmers have each planted about one jerib (one-third of an acre) of alfalfa, which is expected to yield up to 36,000 tons annually.

ACDI/VOCA structured the 90-day loans as a simple and verifiable credit mechanism to jump-start seed distribution in rural Afghanistan resulting in a new business model that linked farmers with financially sound community farm store businesses capable of providing needed credit and technical support.

This program is the first step in eliminating the fodder shortage in southeast Afghanistan, relieving food security concerns and demonstrating the value of improved inputs and farming practices to farmers.





food security

Our approach to food security is to empower individual households and communities to increase their resiliency and build their capacity to participate in the global marketplace. We help households move beyond governmental or foreign assistance and strengthen coping mechanisms to protect their assets and livelihoods during times of shock. This breaks what can be a vicious cycle of poverty and food insecurity, moving households beyond subsistence and low-value agricultural activities into business-oriented, intensified production.

Our activities promote

- increased availability of food, including immediate assistance through direct distribution of food and long-term assistance through intensified agricultural production and improved post-harvest handling;
- enhanced access to funds through savings mobilization and improved access to credit, promotion of income-generating activities, facilitation of collective operations and adoption of advanced farming methods, and infrastructure rehabilitation;
- improved use of food through better diets and nutritional intake, mother and child care, health and hygiene training, and improved health services; and
- increased resiliency through natural resource management, contingency planning and early warning systems, and promotion of education and skills development.

highlights

UGANDA. In Uganda, we provide supplementary food rations to people living with HIV under our USAID PL 480 Title II Multi-Year Assistance Project (MYAP). Beneficiaries receive monthly rations for one year to help them adhere to antiretroviral treatment and regain strength. Once food distribution ends, ACDI/VOCA links them with farmer groups engaged in MYAP livelihood activities, giving them access to training on nutrition and hygiene, agronomy, post-harvest handling, Farming as a Business, and group formation, savings and credit management.

HAITI. In fall 2009, ACDI/VOCA launched a behavior change activity through a MYAP in southeastern Haiti aimed at improving hygiene, pre- and post-natal care, use of family planning methods and promotion of exclusive breastfeeding of infants under 6 months. These types of health interventions cost little and have a long-term impact, making them both sustainable and widely available.

RWANDA. On Lake Kivu, ACDI/VOCA and the World Agroforestry Centre are promoting the adoption of shade trees in hillside farming to enhance coffee quality, lessen soil erosion and diversify smallholder farming systems. In 2009 the project distributed 1 million shade tree seedlings to coffee farmers and trained 2,746 of them in agroforestry techniques.

The farmers doubled their harvest and stored plenty for the next planting season.

Farmers Grow More for Haiti's Hungry

Beans are one of the main crops grown in the Southeast Department of Haiti and an important source of nutrition. Local varieties tend to produce poorly, however, due to their susceptibility to a common fungus. During 2009, through a MYAP, ACDI/VOCA worked with farmers in the region to improve agricultural practices, including cultivating a high-yield and fungus-tolerant variety of black bean.

After successfully testing the variety, called *Arifi Wurifi*, in the Southeast Department, ACDI/VOCA distributed two metric tons of seeds in the area of La Vallée and Bainet in March 2009 and trained lead farmers on improved production and seed multiplication techniques.

The cultivation of *Arifi Wurifi* was a success: The farmers doubled their harvest and stored plenty for the next planting season. Marc Ladouceur, a lead farmer in La Vallée, says, "It is the first time I have seen a variety of bean with such results." Ladouceur says he stored 25 percent of his harvest for the next season and was still able to sell a lot in the local market.

The progress ACDI/VOCA and Haitian farmers made in 2009 with crops such as *Arifi Wurifi*, hurricane-resistant sweet potatoes, and other nutritious, high-yielding crops helped strengthen the rural agriculture system in southeastern Haiti, increased farmers' skills and gave them access to a self-sustaining source of improved seeds. With the disruption to the food supply system and the influx of people to the countryside caused by the 2010 earthquake, the need to strengthen Haiti's agricultural system is greater than ever—these skills and tools will play an essential role in helping Haiti feed itself.





volunteer program















































ACDI/VOCA's Volunteer Program serves all of our development work by recruiting highly skilled and experienced professionals to provide short-term technical assistance to ongoing projects. Volunteers bring their technical expertise and an invaluable humanitarian element that often results in lasting relationships between hosts and volunteers. Currently we field approximately 200 volunteers per year through USAID- and USDA-funded programs.

To expand our opportunities to provide targeted support, in 2009 we established the VOCA Foundation Fund. Donations to the fund enhance our ability to provide additional short-term technical assistance through volunteers in countries where it is most needed and where, because of established activities, it can be most effective. The ACDI/VOCA board of directors created the fund to identify resources to support and promote the cause of volunteerism.












































The VOCA Foundation Fund launched its first campaign, "Greenest of Gifts," in November 2009. The campaign helped a Kenyan farmers' group as the country experienced its worst drought in the last half century. Funds were raised to give the group an environmentally sustainable drip irrigation and greenhouse system that allows the farmers to grow more food and earn more money. Campaign funds also paid for an expert volunteer to conduct training so that farmers could learn how to make the most of the new equipment and effectively market their high-value vegetables.



programs active in 2009

COUNTRY	PROGRAM	
AFGHANISTAN	Afghanistan Rural Finance Company (ARFC)	
	Agriculture, Rural Investment and Enterprise Strengthening Program (ARIES)*	
	Alternative Development Program*	
	Incentives Driving Economic Alternatives for the North, East and West (IDEA-NEW)	
	Community Development Agriculture Project*	
ANGOLA	PRORENDA—Raising the Incomes of Smallholder Farmers in the Central Highlands of Angola	
ARMENIA	Water-to-Market Activity	
AZERBAIJAN	Enterprise Development and Training Program*	
BANGLADESH	Poverty Reduction by Increasing the Competitiveness of Enterprises (PRICE)*	
BOLIVIA	Community Development Activity Fund (CDAF Program)	
	Integrated Community Development Fund (ICDF)	
	Special Development Activity Fund (SDAF)*	
	Water Supply and Sanitation Activity (WSSA)*	
COLOMBIA	USAID Specialty Coffee Program	
EAST TIMOR	Strengthening Property Rights Project	
ECUADOR	Local Business Development (PRODEL)	
	SUCCESS Alliance	
	Transmar Cocoa Project*	
EGYPT	Farmer-to-Farmer Program	
	Four Thousand Tons per Day: Developing the Tomato Processing Sector in Egypt	
ETHIOPIA	Ethiopian Coffee Development Program	
	Food for Progress Program	
	Pastoralist Livelihoods Initiative—Livestock Marketing (PLI—LM)	
GEORGIA	AgVANTAGE*	
GHANA	Agricultural Development and Value Chain Enhancement (ADVANCE)	
	Farmer-to-Farmer Program	
	IFAD Fast Track Grain Initiative	
	Southern Horticulture Zones Project	
GLOBAL	AMAP BDS Task Order—Knowledge and Practice II (AMAP BDS K&P II)	
	Financial Integration, Economic Leveraging, Broad-based Dissemination and Support Program (FIELD-Support Program) LWA	
	Prosperity, Livelihoods and Conserving Ecosystems (PLACE) IQC	
HAITI	USAID PL 480 Title II Multi-Year Assistance Program	
HONDURAS	Farmer Access to Credit	
INDIA	Mapping and Preliminary Evaluation of ICT	
	Partnership for Innovation and Knowledge in Agriculture (PIKA)	
IRAQ	Access to Credit Project	
	Community Action Program III (CAP III)	
	Consultative Service Delivery Program (CSDP)	
KAZAKHSTAN	Central Asia Micro Finance Alliance II (CAMFA II)*	
	Kazakhstan Loan Fund (KLF)	
KENYA	Kenya Maize Development Program	
KYRGYZSTAN	Bai Tushum	
	Central Asia Micro Finance Alliance II (CAMFA II)*	
LEBANON	Agricultural Quality Control and Certification (QCC) Program	
	Farmer-to-Farmer Program	
	Lebanon Business Linkages Initiative (LBLI)	

KEY  Agribusiness  Enterprise Development  Food Security
 Community Development  Financial Services * Program ended in 2009

COUNTRY	PROGRAM	
LIBERIA	Agriculture for Children's Empowerment (ACE)	
	Farmer-to-Farmer Program	
	Livelihood Improvement for Farming Enterprises (LIFE)	
	Land Rights and Community Forestry Project (LRCFP)	
	Supporting Transformation by Reducing Insecurity and Vulnerability with Economic Strengthening (STRIVE)	
MALI	Agriculture Development Systems Activity (ASDA)	
	Agricultural Value Chain Initiative	
	Farmer-to-Farmer Program	
MOLDOVA	RAISE PLUS Task Order*	
MOZAMBIQUE	MCA Farmer Income Support Project	
	Soybean Project*	
	Strengthening Communities through Integrated Programming (SCIP)	
NIGERIA	Farmer-to-Farmer Program	
PARAGUAY	Cooperative Development Program (CDP)	
	Improved Economic Opportunities	
PHILIPPINES	CoCoPal Program	
	Success Alliance Phase II	
	Sustainable Health Improvements through Empowerment and Local Development (SHIELD)	
RUSSIA	Cooperative Development Program (CDP)	
	North Caucasus Rural Credit Cooperatives and Agribusiness Development Program (NC-RCC&AD)	
	Sakhalin Regional Microcredit Program*	
RWANDA	FY 2009 Umbrella Monetization Agreement	
	Ibyiringiro Project	
	USAID PL 480 Title II Development Activity Program	
SIERRA LEONE	Promoting Agriculture, Governance and Environment (PAGE)	
SRI LANKA	Facilitating Economic Growth Program	
SUDAN	Building Responsibility for the Delivery of Government Services (BRIDGE)	
	Generating Economic Development through Microfinance in Southern Sudan (GEMSS)	
TAJIKISTAN	Central Asia Micro Finance Alliance II (CAMFA II)*	
	Productive Agriculture Project (PRO-APT)	
TANZANIA	Smallholder Horticulture Outgrower Promotion (SHOP)*	
	Sustainable Environmental Management through Mariculture Activities (SEMMA)*	
UGANDA	FY09 Uganda Umbrella Monetization Agreement*	
	Mercy Corps FY08 Monetization Agreement*	
	Save the Children Storage and Handling Agreement*	
	USAID-funded NuLife Food and Nutrition Interventions Program	
	USAID PL480 Title II Multi-Year Assistance Program (MYAP)	
UKRAINE	MicroFinance Project	
	RAISE PLUS Task Order*	
UZBEKISTAN	Central Asia Micro Finance Alliance II (CAMFA II)*	
VIETNAM	SUCCESS Alliance	
	Touton Cocoa Support	
WEST AFRICA	RAISE PLUS Agribusiness and Trade Promotion Program	
WEST BANK AND GAZA	416(b) Monetization and Grants Management Program*	
ZIMBABWE	Restoring Economic Agricultural Livelihoods in Zimbabwe (REALIZ)	

global network

Over the years a broad array of entities worldwide have helped us in our mission. In 2009 we worked with the following partners:

PUBLIC SECTOR AND MULTILATERAL ORGANIZATIONS

Acción Social
Bill and Melinda Gates Foundation
Contraloría General del Estado a través del Centro Nacional de Capacitación
Cordaid
Dak Lak Department of Agriculture and Rural Development
Ethiopian Ministry of Agriculture and Rural Development
Filtu Town Municipality
Gicumbi District Office
International Food Policy Research Institute
International Fund for Agricultural Development
International Organization for Migration
Lam Dong Center for Industrial and Fruit Crops
Lam Dong Department of Agriculture and Rural Development
Millennium Challenge Account—Armenia
Millennium Challenge Account—Honduras
Millennium Challenge Account—Mali
Millennium Challenge Account—Mozambique
Millennium Challenge Corporation
Millennium Development Authority—Ghana
National Cocoa Coordinating Committee of Vietnam
Peace Corps
PLAN Ecuador
Rulindo District Office
Rwamagana District Rubona Sector Office
Rwamagana District Nzige Sector Office
Somali Moyale Municipality Office
Tien Giang Center for Applied Technology
Tien Giang Department of Science and Technology
U.S. Agency for International Development
U.S. Department of Agriculture
U.S. Department of State
Viceministerio de Coca y Desarrollo Integral
Vietnam Ministry of Agriculture and Rural Development
World Bank

NGOS, INSTITUTIONS, COOPERATIVES AND ASSOCIATIONS

ABISUNGANYE Association (Rwanda)
Academy for Educational Development
Action for Enterprise
Afghan Development Association
Africare
Aga Khan Foundation
Agency for Technical Cooperation and Development
AgriBank, FCB
Agribusiness Systems International
AgriService Ethiopia
Alliance for Global Food Security
Alliance to End Hunger
Al-Mintar Livestock Cooperative
American Institute of Certified Public Accountants
Applied Research Institute of Jerusalem

Asia Society
Asociación Colombiana de Cafés Especiales
Associates for Sustainable Rural Development
Association for International Agriculture and Rural Development
Association of Church Development Projects
Association of Microfinance Institutions (Kyrgyzstan)
Association of Microfinance Organizations of Kazakhstan
Association of Microfinance Organizations of Tajikistan
Association of Uganda Professional Women in Agriculture and the Environment
AVCAO Association
Azerbaijan Micro Finance Association
Bani N'aim Sheep Farming Cooperative
Belun
Bharatiya Agro Industries Foundation
Bureau de Nutrition et Développement
CARE
Catholic Relief Services
Center for Women in Agriculture Production
Central Highlands University
Cereal Growers Association
Christian Children's Fund
CHS, Inc.
CNFA
CoBank, ACB
Cocoa Foundation of the Philippines, Inc.
Coffee Quality Institute
Colonias Unidas Cooperative
COMIXBU Cooperative
Community Welfare Initiatives
Conservación y Desarrollo (Ecuador)
Coopérative des Cultivateurs de Riz de Rwamagana
CORE Group
Corporate Council on Africa
Dak Lak Agriculture Extension Center
Dutch Committee for Afghanistan
Eastern Africa Fine Coffee Association
Eastern Africa Grain Council
EcoVentures International
Engineers Without Borders
Ethiopian Livestock Traders' Professional Association
Ethiopian Meat Producer Exporters Association
Farm Inputs Promotion Africa
Farming for Food and Development—Eastern Uganda
G-FORCE
Green World Campaign
GROWMARK, Inc.
Helen Keller International—Philippines
Indian Farmers Fertiliser Cooperative, Ltd.
InsideNGO
Institute for Human Development
International City/County Management Association
International Cooperative Alliance
International Executive Service Corps
International Food and Agribusiness Management Association

International Institute of Tropical Agriculture
 International Resources Group
 Kilimo Impact Tanzania
 KWIZERA Association
 Land O'Lakes
 Lutheran World Federation
 Madhyanchal Organic Farmers Association
 Mancomunidad de Municipios de los Yungas de La Paz
 Manduvira Cooperative
 Mennonite Economic Development Associates
 Mercy Corps
 Microfinance Association of Southern Sudan
 Mindanao State University
 National Smallholder Farmers' Association of Malawi
 National Strategy for the Advancement of Rural Women
 in Uganda
 Nationwide
 Neighbors Population Development Services
 Nong Lam University
 Nyeta Conseils
 Opportunities International
 Overseas Cooperative Development Council
 Partnership to Cut Hunger and Poverty in Africa
 Practical Action
 Project CURE
 Red Nacional de Instituciones de Microfinanzas
 de Honduras
 RWANDA SIDA MUTEGARUGORI Association
 Saida Chamber of Commerce Industry and Agriculture
 Save the Children
 SDC Asia
 SEEP Network
 SERUKA
 Servicio Nacional de Aprendizaje
 Society for International Development
 Southern States Cooperative, Inc.
 Southern Sudan Microfinance Forum
 Specialty Coffee Association of America
 Tanzania Horticulture Association
 TechnoServe
 Tecnológico Agropecuario Canada
 TERIMBEREMUHINZI Cooperative
 The AIDS Support Organization
 Tripoli Chamber of Commerce Industry and Agriculture
 Uganda Rural Development Initiative
 Unidad Academica Campesina de Carmen Pampa
 Usambara Lishe Trust
 US Global Leadership Coalition
 Volunteer Effort for Development Concerns
 Volunteers for Economic Growth Alliance
 Western Agricultural Science Institute
 Winrock International
 World Agroforestry Centre
 World Cocoa Foundation
 World Vision International
 World Wildlife Fund
 Zahle Chamber of Commerce Industry and Agriculture

PRIVATE SECTOR FIRMS

Abt Associates, Inc.
 Al-Sahel Company for Institutional Development
 and Communication
 ARD, Inc.

Asociación Regional de Productores Ecológicos
 de La Asunta
 AZMJ
 BP
 CARANA Corporation
 Center for Institutional Reform and the Informal Sector
 Chemonics International
 DAI
 Emerging Markets Group
 Enterprise Mubiligi Paul
 Euroconsult Mott MacDonald
 Export India
 Exxon Neftegas, Ltd.
 Fintrac, Inc.
 FloraNature, Inc
 FRUTIKA
 Homegrown
 H.J. Heinz Company
 Impact, LLC
 Imperial Tobacco Company of India, Ltd.
 Infosys Technologies, Ltd.
 J.E. Austin Associates
 Joint Development Associates International
 Kenya Agricultural Commodity Exchange
 Mars Cocoa Development Center
 Mars, Inc.
 National Federation of Coffee Growers of Colombia
 Nespresso
 Nestlé
 Oganizasyon Fanm Vanyan Kap Wouj
 OTF Group
 PAB Consult
 QED Group, LLC
 Rural Urban Development Initiative
 SDV Transami
 Shoprite/Freshmark
 Société Générale d'Ingénierie et de Services
 Springfield Centre for Business Development
 Sustainable Harvest International
 The Competitiveness Cluster Group
 The LEAD Trust
 Touton SA
 Truth Technologies, Inc.
 VISTAA

LOCAL FINANCIAL INSTITUTIONS

Afghan Rural Finance Company
 Agrocapital
 Al-Thiqa
 Arvand
 Bai Tushum and Partners Micro Credit Co.
 CredAgro, LLC
 Finance Sudan Limited
 Frontiers, LLC
 KazMicroFinance, LLC
 MicroInvest Microlending Fund
 Narodny Kredit
 Rural Credit Cooperative Development Fund
 Sakhalin Small Business Cooperative Society
 Sakhalin Small Enterprise Development Foundation
 Sudan Microfinance Institution

board of directors

The individuals below play a key role in ACDI/VOCA's governance and serve as invaluable links to the private sector, academia and the cooperative community.



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Inver Grove Heights, Minnesota

Don Theunick

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AgriBank, FCB
St. Paul, Minnesota

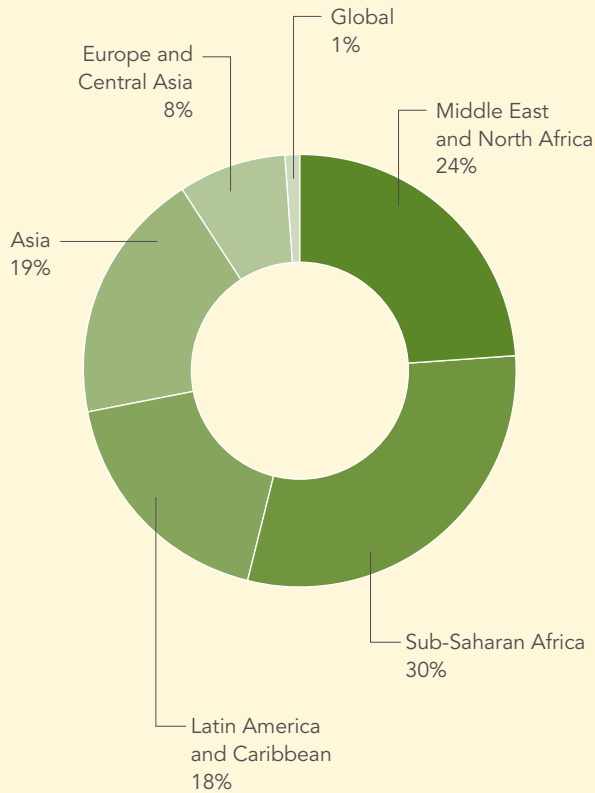
Tom Verdoorn

Vice President, International and
Dairy Proteins Division
Land O'Lakes
Shoreview, Minnesota

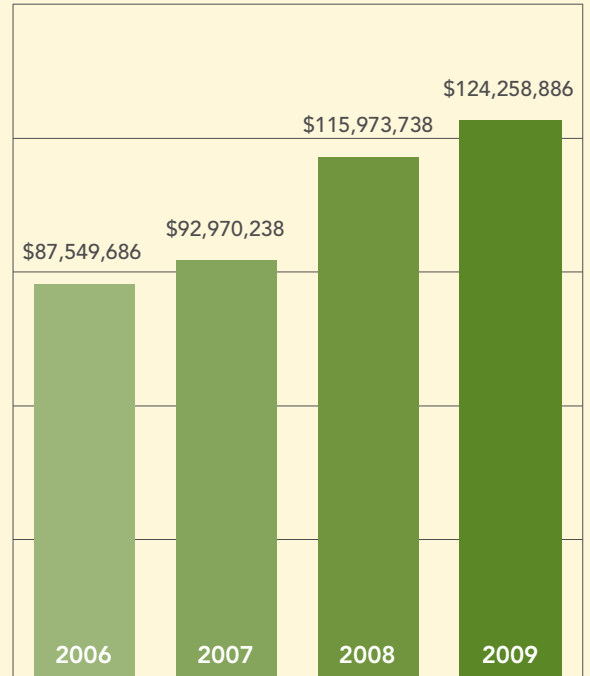


financial report

REVENUES BY GEOGRAPHIC REGION



TOTAL REVENUES



Amounts shown for 2006–2008 are audited. ACDI/VOCA reports the value of donated services in accordance with generally accepted accounting principles.

ACDI/VOCA AND U.S. AFFILIATES CONSOLIDATED STATEMENTS OF ACTIVITIES

	ACDI/VOCA	ASI	Consolidated
REVENUES			
Contracts and grants	\$ 119,832,416	\$ 867,742	\$ 120,700,158
In-kind support	4,189,002		4,189,002
Income (loss) from ARFC, CredAgro and Frontiers	(755,324)		(755,324)
Contributions	50,637		50,637
Interest income and other income	74,413		74,413
Total revenues	\$ 123,391,144	\$ 867,742	\$ 124,258,886
EXPENSES			
Overseas program expenses	\$ 106,723,028	\$ 556,286	\$ 107,279,314
General and administrative	16,337,281	286,570	16,623,851
Total expenses	\$ 123,060,309	\$ 842,856	\$ 123,903,165
NET ASSETS			
Unrestricted, beginning of year	\$ 3,695,591	\$ 2,466	\$ 3,698,057
Unrestricted, end of year	5,051,751	27,352	5,079,103
Temporarily restricted, beginning of year			16,279,638
Temporarily restricted, end of year			\$ 31,620,685

PHOTOGRAPHY

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EDITOR

Kristin Witting

DESIGN

Miya Su Rowe/Rowe Design House

	10 trees preserved for the future
	29 lbs. waterborne waste not created
	4,282 gallons wastewater flow saved
	474 lbs. solid waste not generated
	933 lbs. net greenhouse gases prevented
	7,140,000 BTUs energy not consumed



We engaged a printer for the production of this report that is 100% wind powered, carbon neutral, uses a waterless print process and soy inks, and is an EPA Green Power Partner and an EPA Climate Change Leader.

... a development approach informed by our 46 years of grassroots experience, yet cognizant of today's complexities.



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