

# 2008 ANNUAL REPORT

BUILDING



BETTER  
TOMORROWS

Christian Children's Fund

Member of

ChildFund  
Alliance

# NUTRITION

## A Foundation for Progress



Bob Jones

*Combating  
hunger goes far  
beyond the  
provision of food.*

Poor nutrition affects every aspect of a child's life and reduces his or her ability to develop physically, emotionally, intellectually and psychologically. Poorly nourished children are more susceptible to illness, developmental delays and death. Malnutrition, unfortunately, remains a major cause of childhood morbidity and mortality worldwide. Whether caused by poverty, war, drought or famine, malnutrition requires a collective responsibility to provide solutions. Nutrition at an early age is critical. That is why, for example, in one Kenyan community Christian Children's Fund supported 2,287 young children with a nutrition supplement to ensure a good start in life.

CCF offers community-based preventive and curative services designed to address lasting solutions to malnutrition and ensure that children not only survive, but thrive. Much of this effort involves educating parents and communities about the importance of balanced nutrition, as well as exploring ways to increase food variety and availability. CCF's programs focus on improving agricultural production and food storage, providing income-generation activities, encouraging natural resources management and establishing a dependable infrastructure.

### FINDING AFFORDABLE, NUTRITIOUS FOOD

*“Malnutrition is considered  
'normal' in this part of Indonesia.”*

— CCF Indonesia program staff member

Using the term “food crisis” to describe the situation in the East Nusa Tenggara province of Indonesia is a gross understatement. During a seven-month period in 2007, more than 100,000 of the province's children suffered from malnourishment. In this part of the world, malnutrition occurs in cycles tied to the rainy season, as well as the availability of a good harvest. Malnutrition may get worse for several months, but then improve when the new harvest arrives. However, sometimes it's not just about the supply of food. Often parents don't understand the important role that nutrition plays in their child's life. Even if they did, their income and habits preclude them from making appropriate nutritional choices.

To help provide a long-term sustainable solution, CCF Indonesia identified 12 villages in which to implement a unique malnutrition prevention and control program. It identifies positive existing practices in these villages (such as varying diets with locally available foods) that prevent malnutrition and promotes them among families with malnourished children. Volunteers were trained to work with the mothers and conducted follow-up visits at home. Thousands of children went through the program and were successful enough to “graduate” by gaining enough weight to move up one classification on the growth chart — a success indeed.

### PROPER NUTRITION BEGINS BEFORE BIRTH

Chandra's first baby was born weighing just over four pounds. Aside from breastfeeding, she didn't know how to care for the nutritional needs of her

child. "I didn't know when or how to feed my daughter," she said. "I didn't know that feeding at night was important, so I didn't do it with my first child. My first baby's growth wasn't good."

That changed after Chandra had her second child. She attended CCF Sri Lanka's community nutrition program in Galle. CCF Sri Lanka's early childhood and nutrition programs offer "lead mother" training. Mothers in the community learn healthy maternal practices. Discussion groups educate mothers through games and programs on good nutrition, health habits, personal hygiene, medical care and the importance of child stimulation and protection.

Low birth weight and anemia are problems in Sri Lanka because many mothers don't receive the proper nutrition while pregnant. CCF's program teaches mothers about nutrition and encourages them to grow their own fruits and vegetables. CCF also stresses the importance of drinking boiled water to prevent water-borne illness.

Now Chandra feels confident that she is providing proper care and nutrition for her children. "I use these new techniques with my children, and I am proud to say my second baby has good growth and health," Chandra said. "I thank CCF for helping me keep my children healthy."



Kim Daugherty

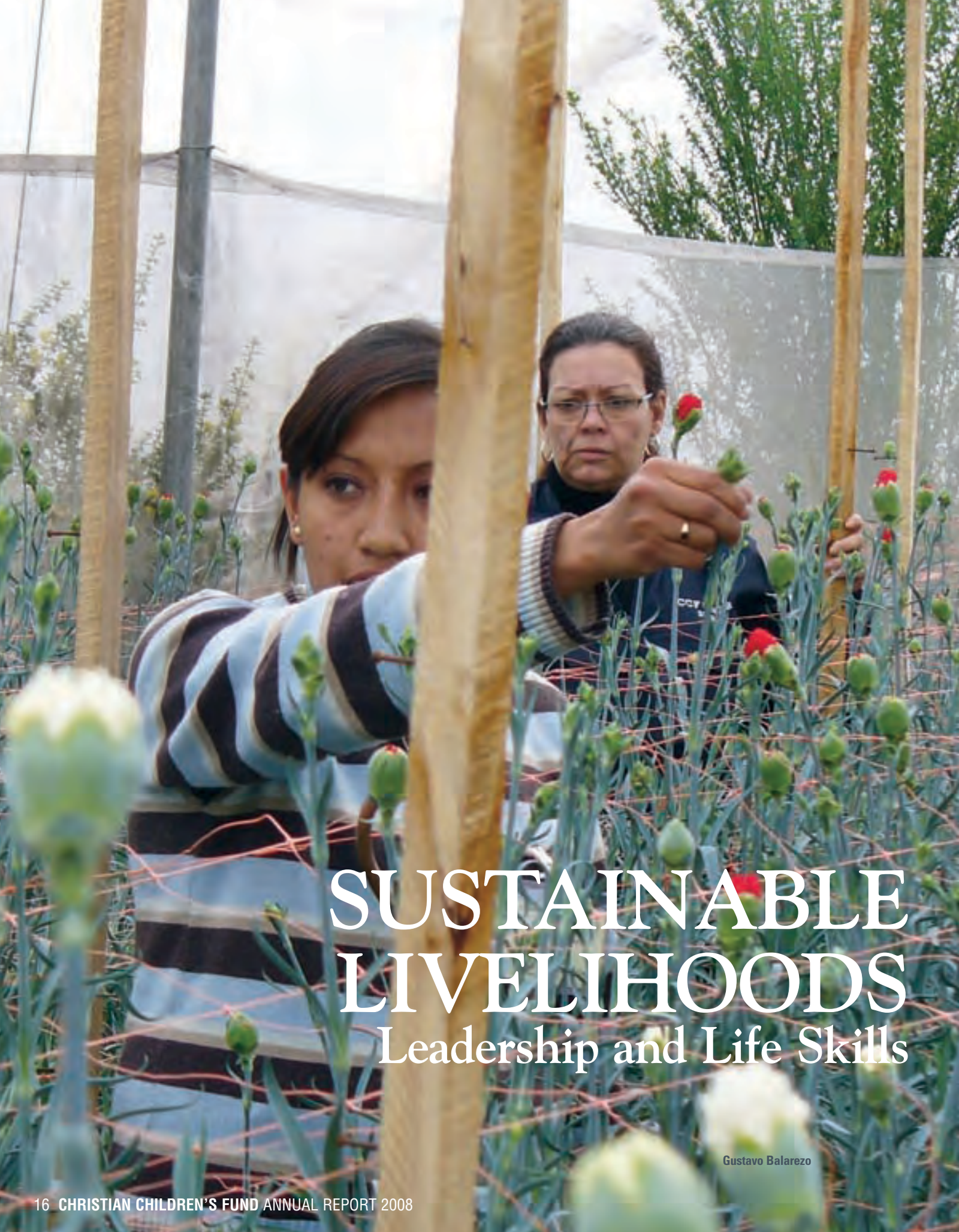
## MORE NUTRITION PROGRAM HIGHLIGHTS

For more nutrition success stories, please visit our Web site at

[www.ChristianChildrensFund.org](http://www.ChristianChildrensFund.org)

◀ CCF works in the United States in varying capacities so young people can reach their full potential. For example, CCF supports the "Baby Think It Over" program, addressing the issue of teen pregnancies.





# SUSTAINABLE LIVELIHOODS

Leadership and Life Skills

Gustavo Balarezo

Breaking the generational cycle of poverty is not an easy task. But CCF is successful in empowering parents to establish their own small businesses and positively impact their children's lives. As parents become better able to meet their family's immediate and long-term needs, children no longer have to assist as wage earners, and they are able to attend school.

CCF staff work with parents to start small enterprises, help improve business practices, acquire new and refined vocational or technical skills and gain access to financial resources. CCF also offers vocational training to youth, providing a foundation for their future.

## FAMILY'S GREENHOUSE CHANGES LIVES

In Ecuador, 14-year-old Edison learned firsthand the value of a greenhouse. For years his father worked as a bricklayer in Quito, about 60 miles from their home. The father earned about \$200 a month and would spend two weeks at a time in Quito before returning home.

Edison missed his father. During his father's absence he and his siblings helped their mother cultivate the family garden where they grew corn, quinoa (an Andean grain) and alfalfa. This meant that attending school was not always possible.

Everything changed three years ago when Edison's parents attended classes organized by CCF on greenhouse flower gardening. His parents soon built their own greenhouse and obtained a loan from the community bank. Today Edison's father and mother grow carnations, and the improved income means that Edison can continue his education. "Now my father is not far away from us and he takes care of us and protects us every day," Edison said.

*“Thanks to the greenhouse, I don't have to work so my brother, sister and I can continue studying.”*

— Edison, a 14-year-old boy from Ecuador

## EASING THE TRANSITION FOR RETURNEES

As countries like Afghanistan emerge from decades of armed conflict, they are often faced with the challenge of rebuilding a financial sector destroyed by years of sustained violence. This is crucial to revive an economy, create jobs and promote economic growth. With pervasive poverty and limited employment, enabling families to start small businesses leads to improved incomes.

Through a microfinance program, small steps are giving families a start. This program targets women and other at-risk groups including displaced persons, unemployed youth and returning former soldiers. Through ChildFund Afghanistan (CFA) Microfinance, which is affiliated with Christian Children's Fund, families, including the Amina family (not their real name for privacy reasons), are slowly building up the local economy.

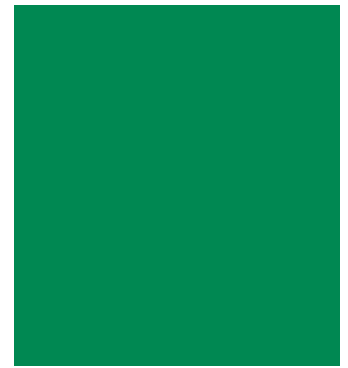
After 18 years of hardship in Pakistani refugee camps, the Amina family returned to Afghanistan. But because of extreme poverty and a lack of family or community connections, they struggled to survive. To make ends meet, the family, which includes a number of disabled members, turned to moneylenders who charged exorbitantly high interest rates. But after obtaining a loan at a reasonable interest rate through CFA's microfinance program, they were able to build a carpet-weaving business to increase their income. Today, they can afford nourishing foods and can send their children to school. They also bought sheep for the disabled family members to tend and contribute to the family income.

The Amina family is not alone. CFA Microfinance has provided loans to more than 20,000 other families. This level of scale, combined with good financial management, allows the program to be fully sustainable. CCF was recognized in a recent USAID-commissioned study for its ability to provide this type of financial assistance and restore livelihoods to the most vulnerable families.

*Greenhouses in Ecuador led to revolutionary life changes. Children could attend school, parents increased their earnings and fathers remained in the community near their children.*



# The Power of One



Since 1938, Christian Children’s Fund has been indebted to one person — one person at a time — because this organization, dedicated to saving the lives of innocent children, has grown with the help of individuals who care.

Today, more than 350,000 individuals sponsor a CCF child in need. They are the heart of this growing organization. And CCF is proud that 87 percent of our total revenue comes from individual donors — just one person responding to the hardships of another — and that is our strength. We are so grateful for their care and compassion for children.

We are also very thankful for another group of individuals who have generously partnered with CCF to bring significant achievements to help entire communities. These benefits go far beyond what our sponsorship programs alone could do.

With the help of these generous individuals, we have been able to create so much good in the world, and here are just a few of those achievements and the individuals behind them:

**Diane and Steve Settlege** have focused their contributions on health needs of children, especially in Honduras. They funded five community health huts, latrines in over a dozen program areas, water tanks with distribution networks and a sewage system. All improved the health and sanitation needs for thousands of people.

**Rosemary and Keith Kogler** decided to sponsor a CCF child, then two children, then three. Today, they sponsor 40 children, and Rosemary corresponds with all of them. The Koglers also generously support CCF’s programs for malaria, water, and family livelihood.

**Mel Zwissler** generously funded an extensive nutritional feeding and immunization program for children, as well as the maternal health program for women, in the slum areas of Nairobi, Kenya.

**Mr. and Mrs. William O. Perkins** kindly responded to a great need in Senegal to improve the health services for so many children and their families throughout a five-year period by funding the cost share required for a USAID grant.

**The Siegfried Family** have been wonderful supporters for CCF since 1978, and they have provided matching gift opportunities for our maternal health and medical needs programs in many countries. Their gifts have had a far-reaching impact, including building 127 health clinics and emergency health posts in some of the most remote areas of the world.

Our individual donors give to CCF in many different ways, including cash and personal property, gifts of stock, bequests in their wills, life insurance and charitable gift annuities.

One person at a time sees the good they can do in partnering with CCF, and children around the world benefit from educational opportunities, good nutrition, accessible medical care, clean water and so much more.

*CCF’s staff,  
the children  
and families  
we serve are  
all indebted to  
our individual  
donors.*

# GRANTS SUPPORT

CCF recognizes the significant support received from key grantors during the 2008 fiscal year. Particularly noteworthy is support from the United States Department of Labor (USDOL), which helped CCF address the development issue of child labor.

The International Labor Organization (ILO) estimates that there are roughly 218 million children ranging in age from 5 to 17 who are employed in some form of labor in the developing world. The most common form of child labor, in rural areas, is agriculture, followed by domestic labor, trade and other services. While some forms of employment may allow children to contribute to family income, it can often be at a cost to the child's education and overall development. Of particular concern is children engaged in hazardous or exploitive labor. For example, children in the mining or carpet industries very often work hard for long hours. These children can suffer from long-term, and sometimes irreversible, physical and psychological harm.

Targeted efforts to raise awareness among parents and community members on these issues are necessary in order to restore educational opportunities for children. Additional effort is also needed to improve these children's access to quality education programs, in order to retain them in a learning environment. In several cases, CCF reaches out to demobilized child soldiers, street children, and others at risk of being exploited, providing them with a learning environment, facilitating basic education and building life skills.

In June 2007 the USDOL awarded CCF and several local organizations a three-year grant to address exploitive child labor in the Benguela and Luanda provinces of Angola. This grant-funded program will implement a range of child centered and holistic activities to withdraw or protect 7,000 children from exploitive forms of child labor. In particular the program will provide direct support to primary education services and facilitate access to non-formal education for out-of-school youth in the age group of 14 to 17 years. In addition, the program will facilitate income generation activities for youth. Legal and policy recommendations concerning education for working and out-of-school youth will be shared with relevant local leaders. Overall, the program will endeavor to strengthen local government capacity and primary school enrollment.

In the Philippines, CCF is a key implementing partner with World Vision on a USDOL-funded child labor program since 2003. The first phase, which ended in 2008, targeted an estimated 31,000 children employed in domestic servitude, the commercial sex industry and agriculture, and increased their access to relevant and higher quality education. The project worked with the ILO and the Philippines Time Bound Program to additionally reduce the engagement of children in the most damaging forms of child labor. This project received a follow-on grant effective from September 2007 to October 2011 with the aim to raise awareness of the difference between acceptable child labor and exploitive child labor. It will also improve access to and quality of educational programs, strengthen policy and systems and facilitate alternative livelihood for families.

## **DURING FISCAL YEAR 2008 CHRISTIAN CHILDREN'S FUND NOTED THE FOLLOWING NUMBER OF GRANTS FROM ITS KEY PARTNERS:**

- US Government – 13 projects and \$10.2 million
- ChildFund Alliance members – 50 projects and \$4.1 million
- UN System – 60 projects and \$7.3 million
- Host Country Governments – 28 projects and \$916,038
- Foundations and Corporations – 9 projects and \$912,683
- Other International Non-governmental Organizations – 40 projects and \$3 million
- Other Partners – 6 projects and \$491,137

# WHERE WE WORK



**COLOR KEY:**

ChildFund Alliance Program Countries ■  
Countries Where CCF and ChildFund Assist Children ■





**CHRISTIAN CHILDREN'S FUND** celebrates its 70th year as a dynamic global force for children working in 31 countries. It reaches 15.2 million children and family members each year. Through our membership in the ChildFund Alliance, a family of 12 like-minded organizations, assistance is extended to children in 56 countries around the globe.

## CCF Program Expenses

### Africa

Angola	\$	5,314,843
Chad		2,410,616
Ethiopia		8,201,040
The Gambia		4,024,750
Guinea		2,465,372
Kenya		13,784,480
Liberia		2,645,531
Mozambique		1,489,448
Senegal		10,960,810
Sierra Leone		3,310,284
Togo		234,340
Uganda		10,405,971
Zambia		7,807,085
<b>Subtotal:</b>	<b>\$</b>	<b>73,054,570</b>

### Asia

Afghanistan	\$	4,642,563
India		14,678,568
Indonesia		7,778,070
Philippines		7,828,393
Sri Lanka		7,005,139
Thailand		5,905,639
Timor-Leste		2,449,873
Vietnam		819,040
<b>Subtotal:</b>	<b>\$</b>	<b>51,107,285</b>

### Caribbean

Dominica		
St. Vincent		
<b>Subtotal:</b>	<b>\$</b>	<b>1,832,250</b>

### Eastern Europe

Albania*	\$	22,455
Belarus		1,047,480
Ukraine*		117,245
<b>Subtotal:</b>	<b>\$</b>	<b>1,187,180</b>

### Latin America

Bolivia	\$	5,705,751
Brazil		18,158,995
Ecuador		6,354,566
Guatemala		9,512,237
Honduras		6,967,549
Mexico		8,131,920
<b>Subtotal:</b>	<b>\$</b>	<b>54,831,018</b>

### United States

Mississippi		
North Dakota		
Oklahoma		
South Dakota		
Texas		
Virginia		
<b>Subtotal:</b>	<b>\$</b>	<b>3,415,082</b>

**Total:** **\$ 185,427,385**

\*CCF Program Completed

For further information, visit our Web site at [www.ChristianChildrensFund.org](http://www.ChristianChildrensFund.org)

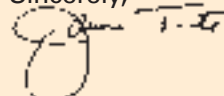
## A message from the chief financial officer

Through your generous help this year, Christian Children's Fund again increased the services and benefits to children and communities by more than \$9 million over 2007, especially in the critical areas of health and early childhood education. This represents the highest amount in our history. More importantly, Christian Children's Fund has been able to use your 2008 contributions more efficiently by reducing our fundraising and management and general costs to 17 percent. This has allowed us to dedicate a full 83 percent of each dollar you contributed to program services for more than 15.2 million children.

As CCF embarks on a new decade in our 70-year history, we are gratified by your continued support of our mission to improve the lives of children and their communities. Your contributions have generated a 10 percent increase over 2007 in overall revenues to a historic \$230 million to help meet the needs of children and communities in 31 countries around the world. We have instituted a robust review of our internal accounting and management procedures and continually audit our activities around the world to ensure that these funds are used effectively and efficiently.

Again, please let me personally thank you for the trust you have given us with your contributions. Be assured that the board and management take seriously this responsibility and work every day to ensure that we maximize the use of your contributions to support the communities and children CCF serves.

Sincerely,



James Tuite

Vice President, Finance & Operations/Chief Financial Officer

## Christian Children's Fund, Inc. CONSOLIDATED STATEMENTS OF FINANCIAL POSITION As of June 30, 2008 and 2007

	2008	2007
<b>ASSETS</b>		
Cash and cash equivalents	\$ 11,234,398	\$ 7,675,269
Investments	35,046,331	38,959,018
Accounts receivable	9,284,019	8,009,536
Land, buildings and equipment, net	14,609,458	15,347,532
<b>TOTAL ASSETS</b>	<b>\$ 70,174,206</b>	<b>\$ 69,991,355</b>
<b>Liabilities and net Assets</b>		
<i>Liabilities:</i>		
Accounts payable and accrued expenses	\$ 17,620,175	\$ 17,612,885
Accrued benefit liability	3,364,980	1,163,668
Debt	-	5,506,000
<b>Total Liabilities</b>	<b>20,985,155</b>	<b>24,282,553</b>
<i>Net assets:</i>		
Unrestricted	14,218,514	14,031,196
Temporarily restricted	27,028,138	23,876,677
Permanently restricted	7,942,399	7,800,929
<b>Total Net Assets</b>	<b>49,189,051</b>	<b>45,708,802</b>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 70,174,206</b>	<b>\$ 69,991,355</b>

# Christian Children's Fund, Inc.

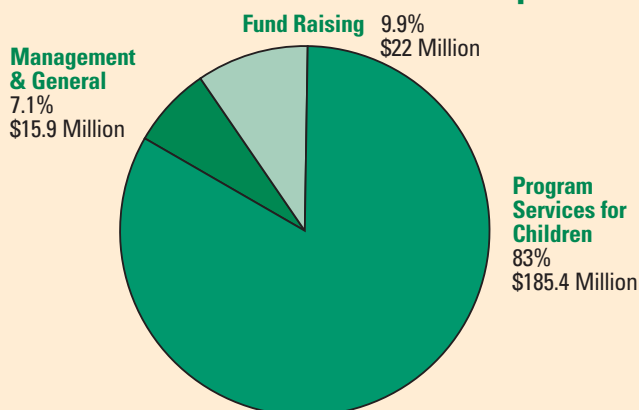
## CONDENSED CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

For the years ended June 30, 2008 and 2007

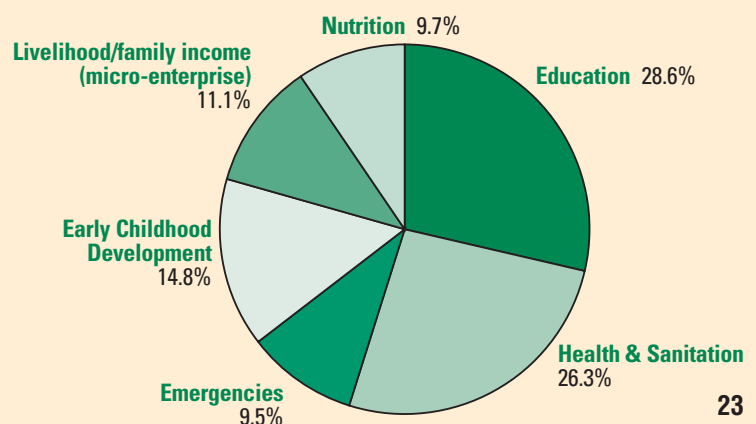
	2008	2007
<b>PUBLIC SUPPORT:</b>		
Sponsorships	\$ 172,319,808	\$ 156,795,031
Contributions	28,218,505	28,153,143
Grants	27,021,698	22,119,383
<b>TOTAL PUBLIC SUPPORT</b>	<b>227,560,011</b>	<b>207,067,557</b>
Other Revenue	2,249,278	2,304,272
<b>TOTAL PUBLIC SUPPORT AND REVENUE</b>	<b>229,809,289</b>	<b>209,371,829</b>
<b>EXPENSES:</b>		
<i>Program:</i>		
Education	53,069,318	63,597,538
Health and Sanitation	48,674,687	42,623,797
Nutrition	18,042,085	13,973,812
Early Childhood Development	27,480,339	18,762,526
Micro-enterprise (Family Income Generation)	20,619,523	18,463,768
Emergencies	17,541,433	18,992,614
Total Program	185,427,385	176,414,055
<i>Fund Raising</i>	21,979,683	23,995,137
<i>Management and General</i>	15,905,100	14,732,029
<b>TOTAL EXPENSES FROM OPERATIONS</b>	<b>223,312,168</b>	<b>215,141,221</b>
<b>Change in net assets from operations</b>	<b>6,497,121</b>	<b>(5,769,392)</b>
<b>NON-OPERATING REVENUES (EXPENSES):</b>		
Realized gain (loss) on investments	1,267,494	3,326,582
Unrealized gain (loss) on investments	(1,364,082)	1,802,901
<b>Change in net assets</b>	<b>6,400,533</b>	<b>(639,909)</b>
Net assets at beginning of year	45,708,802	45,446,930
Minimum pension liability adjustment	(2,920,284)	901,781
<b>Net assets at end of year</b>	<b>\$ 49,189,051</b>	<b>\$ 45,708,802</b>

A complete copy of the Consolidated Financial Statements with a report from independent auditors, and auditor's certification, BDO Seidman LLP, is available upon request by calling 1-800-776-6767, or visiting our Web site [www.ChristianChildrensFund.org](http://www.ChristianChildrensFund.org)

### How Your Gifts Are Used to Help



### Areas of Assistance to Children and Families





# CCF AROUND THE WORLD



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**T. Justin Moore III**

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**Cheri W. Dahl**  
Vice President, International  
Communications & Fundraising

**Charles R. Davy**  
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**Betty J. Forbes**  
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**Isam M. Ghanim**  
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**Diane H. Willis**  
Vice President, Global Human  
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Chief Executive: Nigel Spence

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Chairman: Klas Olofsson  
Secretary General: Maria Thomelius

**Taiwan Fund for Children and Families**  
Chairman: Ming-Tsung Peng  
Executive Director:  
Miguel Ming-Jen Wang

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Anne Lynam Goddard meets with youth in Sri Lanka about the important roles they can play in improving their lives. CCF enables youth in its programs to develop life skills and become advocates for change, contributing to the solutions for poverty in their communities.

# Christian Children's Fund

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1-800-776-6767  
[www.ChristianChildrensFund.org](http://www.ChristianChildrensFund.org)

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## CHRISTIAN CHILDREN'S FUND

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Christian Children's  
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Thea Schermer

# Christian Children's Fund

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