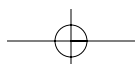
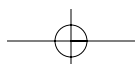
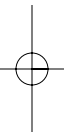
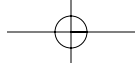
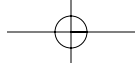


Christian Children's Fund 2004 Annual Report





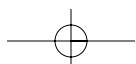


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CCF recognizes that what happens in the first years of life, from conception through the age of 3, is the cornerstone upon which children grow and develop. Because of this, CCF provides Early Childhood Development programs in 27 countries. These children are participating in a CCF program that is open to all the children in the Indonesian community of Covalima-Suai. Activities focus on social and emotional development aimed at getting children ready for school.

Cover photo: Carolyn Watson
Left photo: Mario Alves



A Message to Our Generous Donors



CCF staff

Helping children overcome poverty and reach their full potential requires steady day-in and day-out attention by CCF workers. Usually we do not see dramatic changes in children right away. Just as in raising our own children, it often takes years of support and encouragement to see the healthy, whole child emerge. So this year, when we saw Abdo approach us in the Ethiopian village of Jello Dida, it was an emotional moment.

In 2000, this child was near death as we discovered an entire forgotten village—Jello Dida—a village that had been inadvertently omitted from the Ethiopian government's list of villages needing famine relief. When we entered the village, no one was about...no children playing...no farmers working in the

fields. When we went into the huts, we learned the reason why...most of those remaining in the village were suffering from extreme malnutrition. Abdo was one of these children, and even though we got help to the village immediately, it was unlikely that Abdo would make it.

On this year's return trip, his mother gave CCF credit for saving his life—thanking us—thanking you. Today, he is a healthy boy, attending school and playing as a normal 10-year-old should. Abdo is a powerful reminder that what we do—CCF staff, sponsors, contributors and major donors—is working.

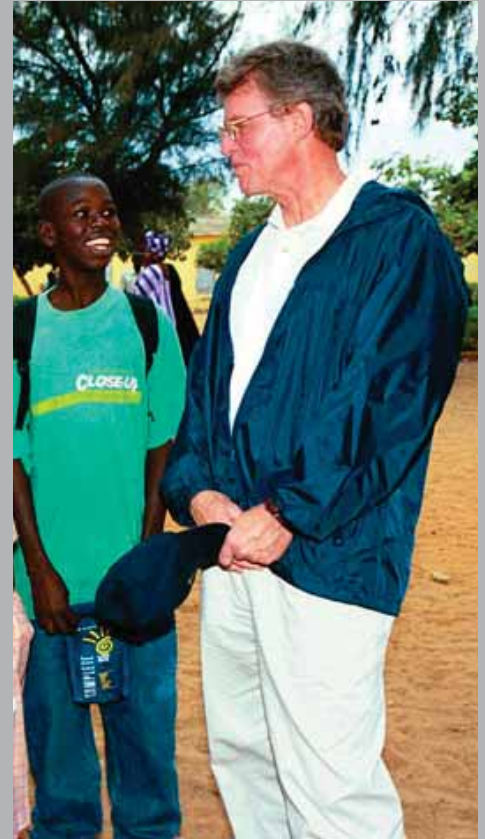
Mission Statement

Christian Children's Fund creates an environment of hope and opportunity for children of all cultures and beliefs in which they have opportunities to learn and grow. We provide practical tools for positive change—to children, families, and communities.

ors and Sponsors...

CCF consists of a lot of ordinary people—all of us combined—doing extraordinary things. Not all of our success stories are as visibly dramatic as the recovery of Abdo and his family in Ethiopia. But we know that consistent, caring attention, along with some practical assistance, works and eventually produces equally "dramatic" results. The same type of progress is being made in our early childhood development programs; in our nutrition programs; in the education of children; in health interventions and HIV/AIDS awareness; in the way we help families raise themselves from poverty through micro-enterprise development; and through CCF's emergency response around the world.

Through your help, we are able to provide families and children with hope, opportunities and a chance for success. We thank you for making CCF's work possible. And every time you wonder if you are making a difference, we hope you will remember Abdo's picture, and know that you are changing children's lives throughout the world.



CCF staff

John F. Schultz
President

Edmund T. DeJarnette, Jr.
Chairman of the Board

Statement

of hope and respect for children in need from all
es to achieve their full potential, while providing
nilies and communities.



Carolyn Watson

Early Childhood Development

You never know how far a child will go...

When David was enrolled in a Christian Children's Fund child development center in La Paz, Bolivia, he was extremely underweight and his mother realized he needed help. Living in dire poverty, she knew she could not go it alone.

At three months old, David needed proper nutrition and early stimulation, critical to a child's development. Within a few months of assistance at the center, David showed signs of progress. By age two, he had met all of his developmental milestones, and by age five, David's creativity and independence had emerged.

Today, David is eight and well loved by all of the CCF staff at the center. Now in the third grade, he has a promising future.

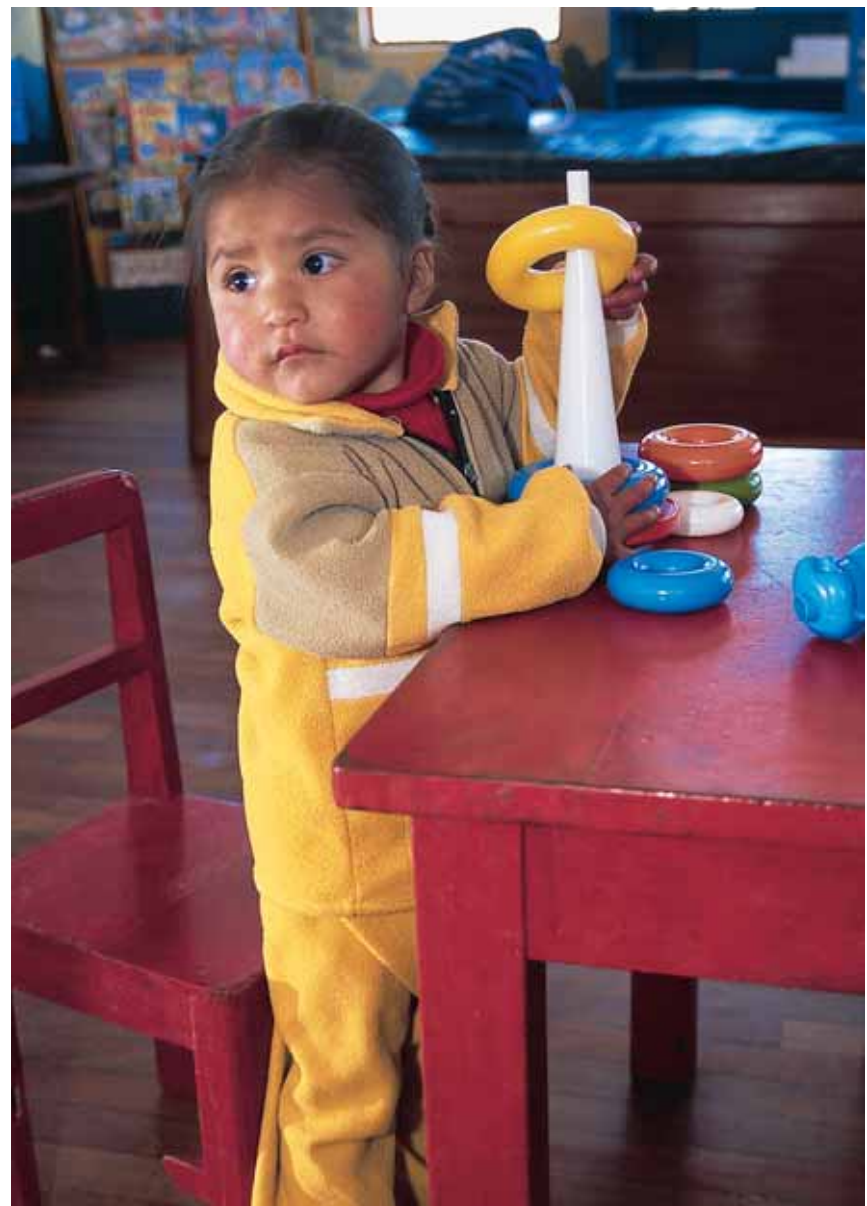
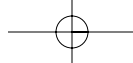
Overcoming Societal Norms

In addition to helping children with proper nutrition and development, CCF's early childhood development programs also address societal issues

that keep children from thriving. CCF blends aspects of appropriate cultural traditions with modern child development techniques. The programs have been initiated by CCF the world over, offering parents an avenue for their children to experience educational and emotional success without ignoring important cultural traditions. Where such traditions are harmful, CCF works to educate parents in alternative approaches beneficial to their children.

Harmful societal and cultural norms affect children the world over. In many parts of Albania, children are raised in families where traditionally the fathers make all the decisions but leave child rearing to the mothers. Mothers even have to ask permission to leave the house. In this environment, children often spend a lot of time indoors, and their needs are neglected. CCF is working to change this through preschools. Both children and mothers are blossoming with the help of CCF's "children's garden" preschools.

Through a network of 27 low-cost, community-based centers CCF is working with vulnerable mothers and children in Kamza, a municipality of the



Carolyn Watson

Children in a CCF early childhood development center in Ecuador participate in activities to prepare them for school. At this center, and others like it throughout CCF programs worldwide, children are monitored for growth and development and participate in activities to develop basic skills.

capital city, Tirana. In this area, where few preschools exist, the “Gardens of Mothers and Children” serve 1,700 children ages 3 to 6. Open from 8 a.m. to noon, they provide a safe and fun learning environment for children. Mothers who are trained in child development lead activities in reading, arts and crafts, and outdoor playtime, and the children’s health is attended to by visiting pediatricians.

Wherever possible, CCF incorporates good traditional practices into its child development program as a way of drawing on the expertise of parents and the shared experience of the community. For instance, in Kenya CCF is helping revive a revered method of child rearing called the *loipi*. Traditionally, while adults and older children were away grazing their livestock and gathering food and water, the care of young children was left in the hands of grandparents or older members of the communities in the *loipi*, meaning in the shade of a tree. But persistent drought and changing

economic conditions had threatened this rich tradition. Recognizing the cultural strength of the *loipi*, CCF is reviving this method of addressing child development in its home-based early childcare centers. The *loipi* links traditional ways of growth monitoring with more modern methods, while improving the children’s nutrition using traditional herbs and providing immunizations. In essence, within the *loipi* program, children participate in traditional cultural practices that promote their overall well-being.

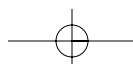
In the Caribbean, tradition also affects children. The norm is that fathers play few roles in raising children. But in a new program there, fathers are building self-esteem and learning how to be involved in their children’s overall development.

CCF programs also teach children how to dream. CCF has set up Dream Corners in The Gambia,

as well as Brazil, Honduras, the United States and 10 other countries. Dream Corners provide cozy nooks in classrooms where young children can enjoy picture books, play with toys and experiment with art and crafts. Designed to inspire imaginations and dreams, these classroom areas are often children’s first exposure to books.

CCF’s early childhood development programs help children flourish in more than 27 countries including the United States. They are designed to address the holistic needs of children—supporting physical, cognitive, social and emotional development. Ensuring good health and involving parents are key factors.

Through its early childhood development programs, CCF not only provides better lives for children today but also works diligently to ensure the promise of a better tomorrow.





Judith Shikanda

Education

Education lasts a lifetime...

Almost married at age 10, Jane was literally saved by Christian Children's Fund's Nanningoi Girls' School. Jane, whose family belongs to Kenya's Maasai tribe, was a gentle, shy little girl who did not want to drop out of school to get married. Not only did Jane understand the importance of her education, but she was extremely fearful of an arranged marriage to an older man. Despite her wishes, her father pushed ahead with marriage plans, and her mother could do little to help. Jane's father was to receive 30 cows and some money as dowry, significant to a nomadic Maasai family.

In Kenya, as in many developing nations, early marriage for girls is accepted by many and is deeply rooted in their culture. It is seen as an acceptable way for fathers to gain a higher economic standing through a dowry.

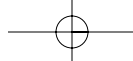
Fortunately for Jane (and many other girls), CCF intervened and was able to enroll her in the Nanningoi Girls' School. CCF worked with elders of the

Maasai community to honor their cultural values while still providing girls with an education.

CCF has greatly impacted Jane's life, and the lives of other girls like her. Today, Jane is 15 and still continuing her education. She is one of 353 students in the Nanningoi Girls' School, which combines the strengths of Maasai cultural values with an education. This prevents girls from being totally alienated from their culture, while giving them the tools to develop their skills and the hope of a bright future.

Meaningful Interventions Worldwide

In Indonesia, an innovative night school program is opening the doors of education to many children and youth who cannot attend school during the day. In the Tunas Kasih area of Indonesia, students no longer have to make a choice between working to help their families survive and attending



CCF Staff

Left photo: CCF programs promote education, giving children hope of a bright future. At this Kenyan school, CCF provides textbooks for students and reference books for teachers.

Right photo: The Nangingoi boarding school was built by CCF to ensure an education for girls from Kenya's Maasai tribe. CCF works with parents and the community to encourage them to send their girls to school instead of forcing them into early marriage. This school makes it possible for girls from distant Maasai communities to attend school.

school. Instead, they may attend school in the evening, which leaves them free to work or help out at home during the day. Older youth also participate in the program because they received little or no formal education before the night school was established in their community. During the day, children are free to help the family with small jobs, chores or caring for younger siblings. Without the night school, formal education would have been out of reach for many children here.

Thailand's Mukdahan province is a remote area with few opportunities. But, CCF's mobile library program, designed to enhance children's education, is opening up new worlds to the children of Mukdahan. Through this program, 600 books are made available to children who otherwise would not have access to them. They include fiction and non-fiction as well as reference books. Organized into groups of 12, the books rotate

through the various CCF program locations in the province.

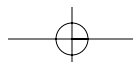
CCF is continuing to open doors of opportunity that have long been closed in rural areas of north-eastern Afghanistan, where CCF provides literacy courses for women and girls. CCF is also working to rebuild and rehabilitate schools. The schools serve 15,723 children—more than half of them girls.

In Ecuador, education for parents is proving to be a critical learning tool. Over 800 parents in several communities have attended CCF's School-Aged Development program to understand how to support their children's educational and emotional growth. Many of the participants are parents of children with emotional and learning challenges. Through the classes, parents learn how to provide a more supportive environment in their homes,

being more attuned to their children's emotional and developmental needs.

Along the Texas-Mexican border, it is teens who are making the difference in children's lives. As a YES Club activity, teens tutor younger students twice a week. They often gather in a small park where the teens help with homework and reading skills, and lead activities that improve math skills. The tutors often know the children well, and they care about what happens to them. With 17 teen tutors, the YES Clubs are organized in 11 different neighborhoods or "colonias" serving more than 2,400 children and youth.

Through good education programs, CCF focuses on improving the lives and hopes of thousands of children around the world. CCF is making sure that wherever they call home, it is a better place for them to live and to learn.





Andrew Pendleton

This Ugandan mother and child are among thousands of people who received food after fleeing rebel forces in northern Uganda. CCF works with the World Food Programme to meet emergency needs there.

Emergencies

With help, they can go home again...

Patience was 10 years old when the war in Liberia took her childhood away. It was then that she saw government militias kill her mother right before her eyes. Like so many other children in Liberia, she was abducted and trained to use an AK47. After that, the next seven years became a blur of running and fighting—fighting others—fighting to stay alive. Now in CCF’s Interim Care Center for Girls in Tubmanburg, she is one of hundreds of girls who are desperately trying to put their lives back together so they can return to their home communities and any family members who may have survived.

Starting over in Liberia is not easy. Children associated with fighting forces have been exploited from all sides in this war. They have been forced to fight and even kill. In fact, a tactic to get abducted children to disassociate from their families and communities is to force them to kill a family member or a neighbor. Once that’s done, children feel they can’t go home again and they bond with their abductors. It’s a pattern repeated in other countries throughout Africa including Sierra Leone, Angola and northern Uganda. But for Patience and others in Liberia, there’s still a chance for a happy ending. CCF is working with the UN Mission in Liberia to make sure these kids can go home again. In the Interim Care Centers, children and teens are taught new ways of dealing with conflict, and they are

checked for health problems, including sexually transmitted diseases, as a result of sexual exploitation by fighting forces. They are provided with literacy training—a catch-up step to make up for years of lost schooling. And they begin pre-vocational training so they can support themselves when they do finally go home.

But before they can return home, there are lots of hurdles to overcome. CCF social workers have to locate any surviving family members and see if they are prepared to take back the children the war stole. Then they have to work with the community to see if the children will be accepted by the community.

Family tracing is not easy because children associated with fighting forces often lie about their families. They are afraid and ashamed to go home, even though they may have been forced to join fighting forces. And so, CCF social workers become detectives as they go from village to village trying to find surviving family members.

One thing these children have in abundance is hope—hope for a better future. Hope is provided by CCF workers and by UN programs that enable children to go home again.



Solene Binkley

CCF is working with Sudanese refugees who have fled to Chad to escape murder and other atrocities. Here, a CCF relief worker holds and comforts a malnourished child at a feeding center in one of the Chad refugee camps.

Uganda

The atrocities in northern Uganda go largely untold. But in the midst of Uganda's tragedy, CCF is helping children in dangerous and desperate situations. The Lord's Resistance Army continues to attack and ravage villages already struggling to survive. They kill anyone in their way, taking whatever they find useful, and they abduct innocent children who are then forced to carry guns and fight.

CCF operates a number of IDP (Internally Displaced Persons) camps—offering safe places for fleeing villagers. Many walk long distances just to reach an IDP camp. Those who survive the trek arrive with few belongings, traumatized from the loss of family members, some killed and others abducted.

CCF works in conjunction with the World Food Programme, providing emergency food and programs in food security, child protection and public health, plus other basic needs such as blankets and tents. CCF child protection programs in Soroti, Katakwi and Kaberamaido are assisting 25,000 children and youth through

child-centered spaces—safe havens where girls and boys can participate in structured recreational activities and basic education. In addition, CCF helps reunite children with their families.

Ethiopia

In Ethiopia, CCF is responding to the recurring cycle of drought and famine. "I always weep when I look at my children," says Mawush (who lives in the Shashemene project area of Ethiopia), "because their bones can be seen under their skin." Exhausted from hunger, this mother was traveling three hours each day on foot to collect firewood, which she sold to buy food for her four children. But Mawush's efforts, and those of other mothers, were not enough.

As a leading child protection agency, CCF works in emergency situations throughout the world to ensure children's safety and well-being. In Ethiopia, CCF assists families who have lost their crops because of drought. While providing emergency food, water and medical help, CCF also focuses on the nutritional requirements of children, especially those at the vulnerable ages of five and under, and CCF addresses long-term solutions to recurring drought.

Afghanistan

CCF has been working in Afghanistan since 2001, having established programs including literacy and health training for nearly 20,000 women and girls. CCF is also addressing community development. A major well construction effort has been made possible through support from the United Nations High Commissioner for Refugees. Construction was completed on 100 new wells, and more than 200 other wells have been repaired. In addition, 13 schools were built or renovated, and a teacher-training institute was constructed. CCF is also helping build irrigation systems and has started the largest income-generation program in northeastern Afghanistan. CCF provides loans so women can start or expand small businesses such as sewing, bakeries or food processing—activities that are all useful in Afghan society.

Meeting emergencies requires experience, skill and dedicated staff willing to place themselves in harm's way. But CCF is meeting this challenge with daily steps toward progress.



CCF staff

Family Income Generation

Sometimes it takes more than hard work...

Every day, eager patrons gather in Saumya's small but prosperous restaurant where savory dishes make it a favorite stopover in this Sri Lankan hill country village. From a very poor family, Saumya has beaten the odds. Her ingenuity, hard work and a small loan through Christian Children's Fund's family income generation program have led to a successful restaurant.

Married at 14, and now with one daughter and two sons, Saumya is the sole support of her family. In her village, most people were farmers. But because of natural disasters and soaring costs for tools, this lifestyle is gradually disappearing. Her husband, who once took pride in providing for his family, has developed serious heart problems and can no longer help.

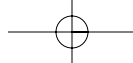
The road to recovery for the family was not easy. Saumya worked whatever jobs she could find, but there was never enough food for her family. In her struggle to support them, she learned about CCF's small business loan program. Despite enormous and time-consuming responsibilities, she was soon attending meetings to learn about the program.

In her restaurant, Saumya tells of starting her business by providing lunch packets for school children and government workers in the small town of Nilandahinna. Once she had successfully paid back this initial loan from CCF, with a second loan she opened her restaurant. Because of her successful business venture, she is able to get medical attention for her husband and ensure that her three children attend school.

Mothers and Fathers: movers and shakers

Small loans can make a world of difference in developing countries. Small loans come in various forms, but they have one tremendous outcome: empowerment.

In Guatemala, CCF Village Banks are helping women become more independent. Small working-capital loans help poorer members in CCF communities start or expand economic activity to earn money for their families. The program brings together groups—primarily of women—who want to start or expand their small businesses. Because of poverty, their loans are not backed by goods or property but by moral collateral: the promise that the group stands



Freddy Cajias

This Guatemalan mother, through a loan from CCF, has established a weaving business as a means of earning a living.

CCF provides small loans for parents to establish viable cottage industries, as a means of becoming self-sufficient so they can better care for their children. Here, a father raises cows, enabling him to earn income by selling milk.

behind each individual loan. Through an emphasis on community responsibility, family income generation programs have an increased likelihood of sustainability. With repayment rates of 95 percent, members are keeping their promises.

Hilda, whose husband died after years of alcoholism, is raising her children on her own. But she is making ends meet, thanks to the loans she has received from her local CCF village bank in Guatemala. In 2000, Hilda's group formed their village bank, "La Esperanza." Since then CCF has overseen the creation of 184 additional village banks, assisting 2,460 participants—86 percent of them women. Members help administer the banks by attending meetings and electing officers, and each community receives support from a credit officer.

The average village bank loan is small, about \$150, but it is usually enough to start a small business. Some people have used the loans to purchase livestock or buy materials they need to manufacture clothing or handicrafts. In many communities, village banks are the only financial infrastructures that allow people to get a start in their own small businesses. This year in Guatemala, CCF plans to expand the program to at least 250 banks and 3,500 members.

The loan programs are being implemented in six countries—Afghanistan, East Timor, Guatemala, Senegal, Sierra Leone and Sri Lanka. Closely monitored to ensure quality programs consistent with CCF's philosophy, the loan programs have independent financing, experienced and trained staff, and proper financial controls to ensure that loans are disbursed and repaid. This year, a new computerized loan-tracking system was installed in two locations in Sierra Leone. After the pilot program, the new system will be used in each of the six countries to provide enhanced tracking and loan controls.

In Afghanistan, CCF is working in the province of Kunduz to better women's lives through a loan

program targeting hundreds of the most vulnerable people, especially widows and single women. The income-generation program helps 500 rural women begin or renew businesses in carpet weaving, baking or tailoring. With access to capital through the United Nations High Commissioner for Refugees funded program, skilled women have the means to purchase raw materials themselves and to sell the handicrafts for a much larger profit than they currently receive for piecework. Others, who form loan groups for financial and emotional support, receive specialized training in bookkeeping and marketing.

To help families help themselves, CCF has instituted comprehensive family income generation programs, empowering poor families to become financially secure. CCF works hand-in-hand with families to implement programs that create self-reliance, self-determination and sustainability. All programs have the goal of enhancing the well-being of children through increasing family income.

In years to come, there will be more people like Saumya and Hilda, leading future generations to greater prosperity.

