

Christian Children's Fund 2005 Annual Report





Christian Children's Fund works in 34 countries, assisting more than 7.6 million children and families regardless of race, creed or gender. CCF addresses children's health, nutritional and educational needs, including water and sanitation development and emergency relief.

Africa

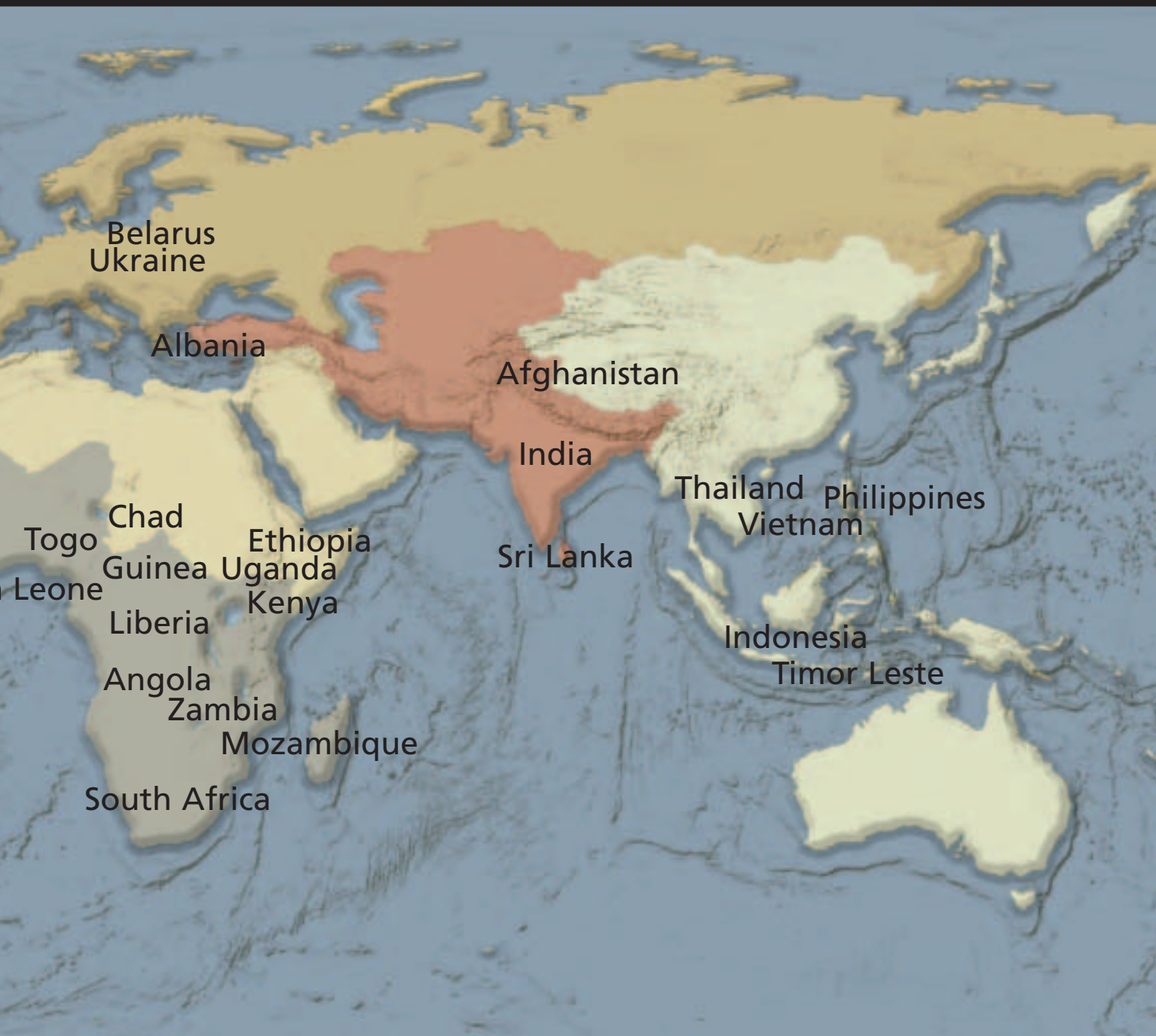
Angola	\$ 2,689,284
Chad	504,162
Ethiopia	6,539,085
The Gambia	2,928,455
Guinea	447 *
Kenya	10,472,731
Liberia	3,123,860
Mozambique	2,558 *
Senegal	5,095,262
Sierra Leone	1,727,729
South Africa	310,745
Togo	275,154
Uganda	9,542,972
Zambia	4,766,018
TOTAL	\$ 47,978,462

Asia

Afghanistan	\$ 6,846,040
India	12,858,171
Indonesia	7,212,738
Philippines	7,204,068
Sri Lanka	4,706,756
Thailand	6,062,426
Timor Leste	1,494,115
Vietnam	15,641 *
TOTAL	\$ 46,399,955

Caribbean

Dominica	
St. Vincent	
TOTAL	\$ 1,531,577



Eastern Europe

Albania	\$ 1,047,258
Belarus	226,215
Ukraine	1,230,602
TOTAL	\$ 2,504,075

Latin America

Bolivia	\$ 4,861,836
Brazil	16,317,316
Ecuador	4,737,038
Guatemala	9,730,649
Honduras	5,800,063
Mexico	6,607,306
TOTAL	\$ 48,054,208

United States

Mississippi	
Montana	
North Dakota	
Oklahoma	
South Dakota	
Texas	
Virginia	
TOTAL	\$ 3,755,248

* New Program Countries

Health & Sanitation

Prevention Is the Name of the Game

When it comes to children's health, the first place to start is with the mother.

Healthier mothers have healthier children. A healthy baby

experiences fewer developmental delays and fewer health complications later in life.

Healthy babies have a better chance of growing up pursuing their dreams and goals.

Yet in most developing countries, maternal health care programs are lacking. Because of their importance to children, however, maternal health programs are a major focus of CCF's health interventions, starting with pregnancy and childbirth.

Thousands of women throughout the world die each year because of complications from pregnancy and childbirth. CCF's "Make Pregnancy Safer" initiative in Indonesia is serving more than 95,000 women. Similar programs in India, Zambia and Honduras are all working to combat maternal and infant mortality by strengthening local health systems and identifying community needs to ensure that women and their newborns have access to care. CCF is building and staffing health clinics in many communities to care for women and young children, with more than 187 clinics in India alone.



Margrit Coppe

Because the majority of births in the developing world occur at home, CCF trains traditional birth attendants to help with safer home deliveries. In turn, the birth attendants provide continued health services and communicate valuable health information to communities. In Zambia, trained birth attendants conduct weekly health talks on safe motherhood and the prevention of mother-to-child transmission of HIV/AIDS. Drama groups give presentations on safe motherhood, child health, HIV/AIDS, malaria and nutrition, reaching over 13,000 women.

In CCF's HIV/AIDS mother-to-child transmission prevention program, antiretroviral drugs and maternal health care interventions help prevent many children from inheriting AIDS from their infected mothers. Home health visitors monitor children's health and watch over the development of young children while emphasizing the importance of proper nutrition, clean water and sanitation. Immunizations provide protection from deadly diseases, and prevention programs battle childhood killers such as malaria.

Worldwide, malaria is still the number one killer of children under five. Centered on prevention, CCF's malaria program provides insecticide-treated bed nets, eliminates standing water and distributes anti-malarial

drugs in community-run clinics. In some instances, these programs have reduced deaths by as much as 40 percent. CCF operates malaria prevention, control and management programs in all high-risk areas and is committed to the Roll Back Malaria campaign, a global response to malaria, which strives to reduce the number of malaria deaths by 50 percent by 2010.

Clean water access is critical in disease prevention. Through water and sanitation programs, communities can purify their water resources as well as construct proper sanitation facilities. In Uganda, average safe water access in communities where CCF works currently stands at 71 percent, well above Uganda's national average of 45 percent. Clean water

made possible by a CCF program means healthier lives for families in the Basilan Province of the Philippines where more than 112 households are benefiting from a new water system, which includes a 30,000-liter reservoir and 10 communal water outlets.

With its health programs, CCF is helping meet the challenge of protecting the world's children and keeping their hopes and dreams alive.



Toni Radler



Margrit Coppe

Health huts in Senegal often mean the difference between life and death. This roughly drawn map hangs on a wall in a CCF health hut in Senegal and each cluster represents a community which it serves. Health huts are part of a worldwide effort started by the World Health Organization to provide health care in rural areas.

CCF has established health huts in rural communities where there was no health care. Similar medical care has been established in other countries as well, enabling parents to take advantage of preventive measures such as immunizations and growth monitoring in addition to medical care when needed. Regular weighing and measuring of children to monitor their growth are conducted at the health huts.

Livelihood— Family Income

Empowering Families

At the heart of efforts to diminish worldwide poverty is empowerment. When hardworking people learn better ways to earn a living, both their children and entire communities flourish. CCF helps families start small businesses that enable them to provide for their families, building self-confidence and bringing about long-term solutions to poverty.



Rebecca James

In many of the world's poorest countries, Christian Children's Fund is working to alleviate poverty by teaching families how to help themselves. CCF is making a huge difference in the lives of 7.6 million children by setting in motion long-lasting solutions to poverty.

Helping families move from survival to self-sufficiency, CCF permanently impacts children's lives. When parents develop income-generating activities or participate in a vocational training program, they are better able to create a financial safety net, reducing the need for ongoing support from outside agencies.

The CCF decision-making process includes parents and children—essential partners who collaborate on how to best address their needs. This creates a dynamic of trust and mutual involvement.

CCF-Sri Lanka has traditionally used neighborhood focus groups to galvanize support for its health and education programs. These groups now participate in CCF's Revolving Fund Program for those without access to traditional banks. Under the system, the funds revolve, which means the flow of money to other members of the community is dependent upon the repayment of loans by the initial loan recipients. Peer pressure encourages repayment. The overall repayment rate on loans is 92 percent, with some areas of Sri Lanka achieving 98 percent.

The success story continues. Now more than 3,775 individuals are members of the CCF Revolving Fund Program in Sri Lanka and have saved over \$47,000. The neighborhood groups have been clustered into 17 mini-banks, or Small Group Revolving Funds. CCF has worked with communities to secure space for the mini-banks, providing seed capital to hire and train loan officers and to set up offices with furniture and computers.

Over the past year, the number of active loan recipients has increased from

450 to 934. The micro-loans have helped create a variety of businesses, including a restaurant, a radio/television repair shop, and a book printing facility, along with agricultural, animal husbandry and home-based work. And new research shows that more than 290 people in one district are now above the poverty line.

Another important aspect of the program is job training, offering individuals the chance to gain hands-on experience in a trade. For more than 100 youth from CCF families, the Sri Lanka program has provided vocational training in automotive technology, arc welding, motorcycle repair, air-conditioning and diamond cutting.

More importantly, the parents have passed their strong savings habits on to their children. For the first time in CCF-Sri Lanka history, a child-focused micro-enterprise development product has been introduced—a savings passbook. Already 900 children have become members and opened accounts.

In Guatemala, thanks to village banks, women are becoming financially independent and better able to provide for their children. The program is so successful that CCF has opened a new child care center for local workers, providing them with a safe place for their children while they work. The new center will assist more than 2,800 people—93 percent of them women—who are using village banks to start or expand businesses.

The average village bank loan in Guatemala is about \$210, with interest at 2.5 percent. The rate of repayment is 96 percent. New enterprises for women have included creating native handicrafts, raising livestock, making tortillas, selling secondhand clothing and operating market stalls.

CCF is impacting children's lives by helping families move from survival to self-sufficiency. By equipping parents with skills for a lifetime, CCF empowers them to become financially independent and to better provide for their children. CCF's family income-generating activities are creating long-lasting solutions to poverty and delivering the hope and promise of better lives.



A new world opens when CCF helps families start income-generating endeavors. Teaching a young person a skill useful to the community such as sewing or weaving, or offering loans to parents to improve or start a viable small business, helps them look toward the future. A small effort goes a long way and is meaningful for hardworking people who want so much more for their children.

For more information, visit
www.ChristianChildrensFund.org/income

Nutrition & Food Security

Making a Difference in World Hunger!

Through commitment, resolve and long-term strategies, CCF addresses hunger one child at a time. In drought-prone countries, water improvement and conservation techniques are implemented to ensure greater food production; in other countries, proper food storage practices are introduced or the simple technique of producing a variety of foods to ensure nutritional balance is taught; in countries affected by war or natural disaster, providing emergency food supplies means life.

To Christian Children's Fund, feeding hungry children is crucial. At-risk children live in countries ravaged by war or conflict, or in famine-plagued regions where natural disasters such as drought or flooding have destroyed harvests. During times of famine, CCF provides emergency food and supplies, with a special focus on the nutritional requirements of children under age five. CCF teaches parents how to prepare for recurring natural disasters such as drought, using a variety of programs that empower families so they can make lasting changes.

Ethiopia experiences a nearly continuous cycle of drought followed by famine. Life for many families in that country often means dried-up crops, no harvest and the threat of starvation. But through its Food Security Program, CCF is helping them make headway in battling droughts and maintaining a steady food supply. Communities in Ethiopia and elsewhere that participate in CCF's Food Security Program are becoming less vulnerable to the weather. More than 800 Ethiopian farmers have received training in constructing modern food storage facilities, conserving soil and water, improving dairy production, and enhancing agroforestry practices. Others have received improved grain and vegetable seeds and are introducing new crops, such as sweet potato

tubers. New equipment helps process crops faster, and new cisterns provide water storage and support small-scale irrigation efforts.

Ethiopian farmers are acquiring valuable marketing techniques as well. Through classes in appropriate product



Rebecca James

management and market assessment, farmers learn when to hold back their crops and when to sell them. They also benefit from education in animal husbandry and access to veterinary services. In addition, women are becoming more involved and are helping make decisions vital to their families as they participate in project planning and training.

In Guatemala, extreme poverty, small plots of land and difficult growing conditions limit the ability of families to produce their own food. Most people depend on agriculture, but cyclical droughts plague the country and the result is meager harvests. Jobs are scarce, and those who work as masons or carpenters earn meager salaries.

To help, CCF opened a Food Security Shop. This new shop facilitates access to a variety of foods at a lower cost for CCF families in the area as well as others in nearby communities. It offers corn, rice, black beans, edible oils, eggs and chicken, all purchased by CCF from local farmers, and sold at half the price charged by other stores. Family food quantities are monitored to prevent any misuse or selling to third parties. And parents are given information and training on nutrition, while children receive nutritional supplements and undergo growth monitoring to ensure proper development.

Nutrition is also a major part of CCF's program in Brazil. In the urban community of Sobra, a staff nutritionist monitors and evaluates children up to five years of age. Priority is given to those with moderate or severe malnutrition. Once malnourished children are identified, a staff nutritionist works with the family and child for nutritional rehabilitation including weekly evaluations and medical assistance. Food is provided for undernourished children who live in extreme poverty as well as for families in emergency situations.

CCF tackles the widespread issue of nutrition in many ways with long-term results. In educating parents and communities on the importance of good nutrition and exploring ways to increase food availability, CCF ensures that children not only survive but also thrive.



Marc Nosbach

These Indian children are eating in a Child Centered Space that CCF set up following the tsunami. While providing emergency food was an obvious necessity after the tsunami, or any other emergency, children's nutritional needs are addressed throughout all of CCF's programs. Proper nutrition is key to healthy children. Healthy children are better able to fight off illnesses and be attentive in school.

Child Protection

Many issues affect children's overall well-being. Children are vulnerable to harmful cultural and traditional practices. For example, it's culturally accepted in some countries for a relative to take over the child's home after the parent's death. In other cases, young girls are married at tender ages in exchange for a small dowry. In times of conflict, children may be forced to carry weapons and kill or be killed. Still others face the aftermath of war or natural disaster, and many children are subjected to harmful child labor practices.



Promoting Well-being

Worldwide, children need protection—not just in war, not just in natural disasters, but in many situations where children are vulnerable to physical or psychological harm. Child protection is an increasingly important priority for the humanitarian community. It's CCF's priority.

Inspired by the U.N. Convention on the Rights of the Child, CCF is a strong voice for child protection and a leader in the development of concepts, practices and policies regarding children's well-being in emergency situations. CCF promotes children's holistic development and strengthens family and community systems that support child protection and well-being. In emergencies, CCF reduces risks to children and makes children's rights a reality by creating safe havens we call Child Centered Spaces and by establishing child well-being committees.

But child protection is not limited to emergencies. CCF promotes children's well-being by fortifying the social, emotional, cognitive and behavioral competencies that promote their positive coping skills, resilience and well-being. CCF strengthens families and communities, which are essential support systems.

Child Centered Spaces

A hallmark of CCF's emergency response and protection program is creating safe havens — CCF's Child Centered Spaces. There, children are given a place to regain some sense of normalcy, using activities designed to help them heal from the wounds of war or the trauma of a natural disaster. The spaces provide informal education and psychosocial support, along with recreational activities that involve communication, teamwork and nonviolent conflict resolution.

In these spaces, CCF also offers support to women and girls who have suffered rape and other forms of abuse. CCF helps them overcome the violence they've experienced, and works to get the communities to accept the children home again.

Ultimately, CCF's vision is one of interconnected systems—families, communities, and societies—that mobilize around child protection and promote development.

In tents, in schools, under trees, in buildings, children all over the world are returning to normal in CCF's Child Centered Spaces.

2005 Annual Review— Grants and Program Partnership Support

CCF would like to thank those donor organizations that provided generous support in the form of project-specific grants and contributions throughout the 2005 fiscal year. Although the largest single source of CCF's funding remains its child sponsorship program, grants and contributions from the official donor community, foundations and corporations are increasingly important to CCF's work in the developing world. During 2005, CCF received \$24.5 million in project-specific grants and contributions, a 45% increase over last year. This funding helped to strengthen CCF's long-term health, nutrition, education and micro-enterprise projects in CCF's program countries and enabled CCF to provide emergency assistance following natural disasters and civil conflict.

Grant funding enables CCF to assist children and communities with services that its child sponsorship programs don't reach. CCF estimates that grant funding in fiscal year 2005 enabled CCF to provide much needed humanitarian service to 2 million children.

CCF responded rapidly when the December 2004 tsunami struck in South Asia. CCF was among the first agencies to reach affected communities in India, Indonesia and Sri Lanka. Soon after the disaster, CCF received emergency grants totaling \$6.8 million, enabling us to provide emergency relief supplies, rehabilitate water and sanitation sources and foster small-scale income-generation activity for families who had lost their primary job. It further set up Child Centered Spaces designed to help children overcome the trauma that resulted from the tsunami.

For the fiscal year ended June 30, 2005, CCF included the following among its grant partners:

- US government — 24 projects and \$8.8 million
- ChildFund International members — 32 projects and \$2.8 million
- United Nations agencies — 64 projects and \$8.3 million
- Host country governments — 43 projects and \$3.2 million
- Other partners — 11 projects and \$221,000
- Foundations and corporations — 12 projects and \$322,000
- Other international nongovernmental organizations — 10 projects and \$774,000



These children in a CCF program in Honduras gather, excited to be included in a photo. They participate in the Piedra Grande program where, among other activities, children are helped with their transition from preschool to primary school through a special grant from the World Bank.

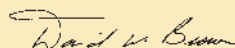
Message From Chief Financial Officer

The compassion and generosity of CCF donors have never been more critical especially in light of recent humanitarian crises like the tsunami, Hurricane Katrina, conflict in Sudan and widespread hunger in so many parts of Africa.

CCF donors can be reassured that our established accounting procedures and internal controls are designed to safeguard assets and ensure that the books and records accurately reflect all financial transactions.

To further strengthen and help monitor our internal controls, CCF has engaged Protiviti Consulting as internal auditors and Ernst & Young LLP, who audit CCF's annual consolidated financial statements. In addition, experienced financial professionals from major corporations and institutions serve on the Audit Committee of CCF's Board of Directors, ensuring the highest accountability.

Sincerely,



David W. Brown
Controller

Christian Children's Fund, Inc. CONSOLIDATED STATEMENTS OF FINANCIAL POSITION As of June 30, 2005 and 2004

	2005	2004
ASSETS		
Cash and cash equivalents	\$ 8,369,894	\$ 4,367,523
Investments, at fair value	31,783,779	26,665,751
Accounts receivable, net and other assets	11,401,022	7,504,907
Intangible pension asset	2,218,347	2,651,309
Land, buildings and equipment, net	17,099,014	16,609,605
TOTAL ASSETS	\$ 70,872,056	\$ 57,799,095
LIABILITIES AND NET ASSETS		
<i>Liabilities:</i>		
Accounts payable and accrued expenses	\$ 19,134,906	\$ 13,827,883
Accrued benefit liability	3,792,040	2,433,002
Debt	320,455	350,476
Total Liabilities	23,247,401	16,611,361
<i>Net Assets:</i>		
Unrestricted	7,571,883	7,996,434
Temporarily restricted	34,436,508	27,908,447
Permanently restricted	5,616,264	5,282,853
Total Net Assets	47,624,655	41,187,734
TOTAL LIABILITIES AND NET ASSETS	\$ 70,872,056	\$ 57,799,095

Christian Children's Fund, Inc.
CONDENSE CONSOLIDATED STATEMENTS OF ACTIVITIES
AND CHANGES IN NET ASSETS
For the years ended June 30, 2005 and 2004

	2005	2004
PUBLIC SUPPORT:		
Sponsorships	\$ 133,905,964	\$ 121,255,133
Contributions	30,200,307	21,211,800
Grants	24,520,394	17,481,276
TOTAL PUBLIC SUPPORT	188,626,665	159,948,209
Other Revenue	1,994,468	2,034,387
TOTAL PUBLIC SUPPORT AND REVENUE	190,621,133	161,982,596
EXPENSES:		
<i>Program:</i>		
Education	51,812,748	43,779,530
Health and sanitation	35,698,012	30,197,636
Nutrition	15,541,007	20,297,619
Early Childhood Development	15,960,742	14,708,385
Micro-enterprise (Family Income Generation)	15,779,224	13,530,690
Emergencies	15,431,792	5,696,459
Total Program	150,223,525	128,604,236
Fund Raising	20,671,736	17,938,751
Management and general	13,819,995	12,655,166
TOTAL EXPENSES FROM OPERATIONS	184,715,216	158,604,236
Change in net assets from operations	5,905,917	3,378,360

NON-OPERATING REVENUES (EXPENSES):

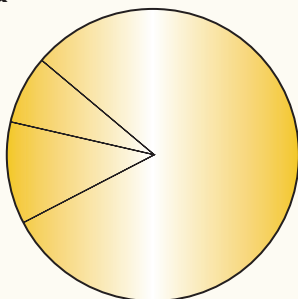
Realized gain (loss) on investments	1,295,266	663,120
Unrealized gain (loss) on investments	819,540	2,824,029
Change in net assets	8,020,723	6,865,509
Net assets at beginning of year	41,187,735	34,667,902
Minimum pension liability adjustment	(1,584,600)	(345,676)
Net assets at end of year	\$ 47,624,655	\$ 41,187,735

A complete copy of the Consolidated Financial Statements with a report from independent auditors, and auditor's certification, Ernst & Young LLP, is available upon request, by calling 1-800-776-6767, or visiting our website www.ChristianChildrensFund.org.

How Your Gifts Are Used to Help

Management & General
7.5%
13.8 Million

Fund Raising
11.2%
20.7 Million



Program
81.3%
150.2 Million

Livelihood/family income (micro-enterprise) 10.5%

ECD 10.6%

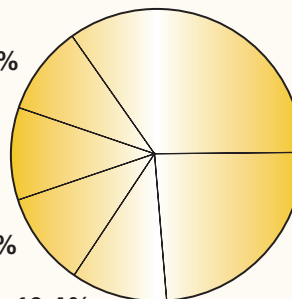
Nutrition 10.4%

Emergency 10.0%

Areas of Assistance to Children And Families

Education 34.5%

Health and Sanitation 23.7%



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2005 Annual Report

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Bob Jones

Children in poverty have spoken about how poverty affects them. CCF conducted a study showing that children are keenly aware of the effects of poverty and that they have valuable insight. After talking to children, we know how they experience poverty and what impoverishment means to them. See pages 4 and 5.

Christian Children's Fund
1-800-776-6767
www.ChristianChildrensFund.org



Christian Children's Fund—
Meeting BBB Standards for Charity Accountability...
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