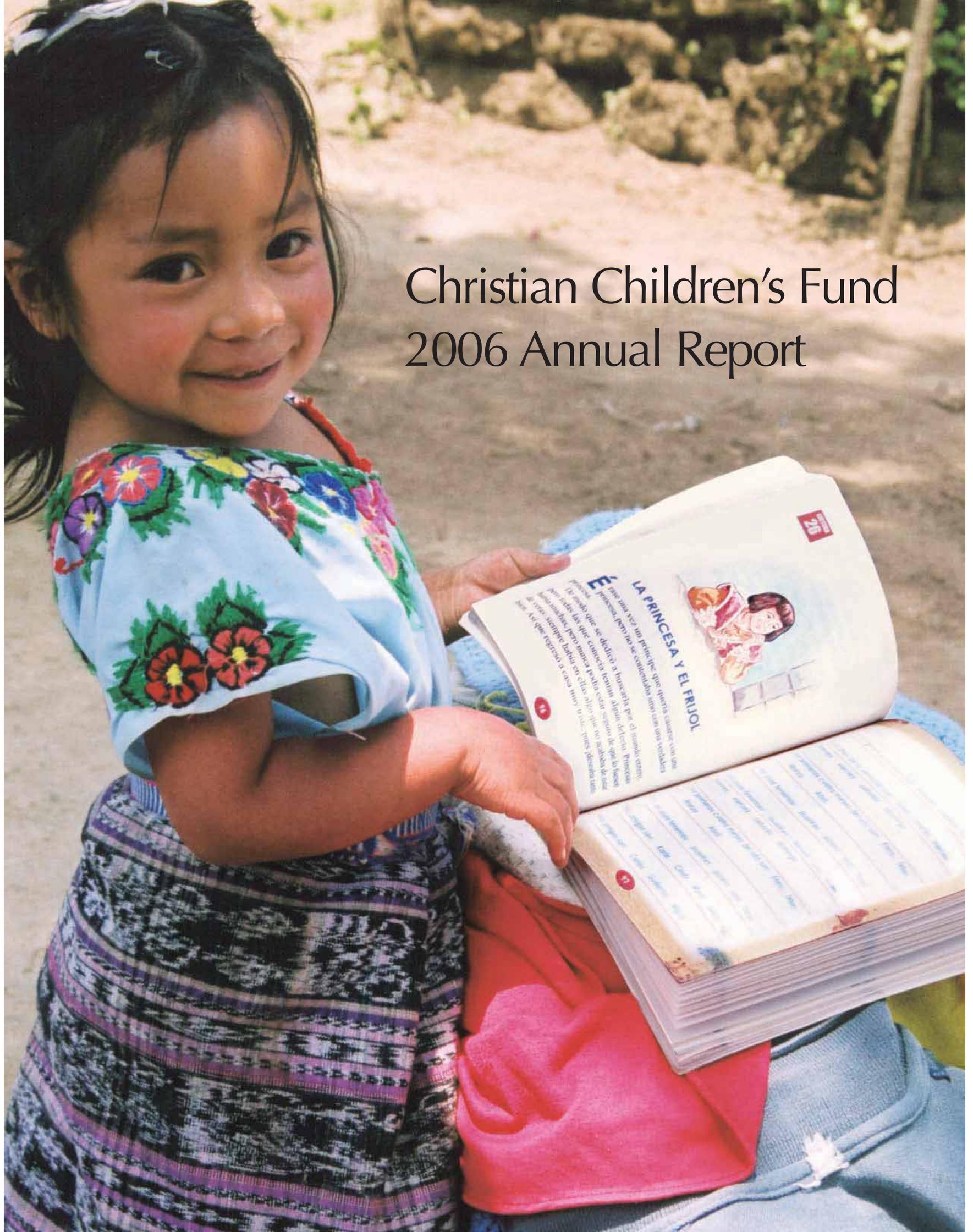


Christian Children's Fund 2006 Annual Report



Health & San

Teruwork's real understanding of HIV/AIDS began when her husband died of tuberculosis, which, as it turned out, was a complication of AIDS. Then her child became extremely sick and tested positive for HIV. She then also was tested and got the same results. When Teruwork learned this news, she did not accept it as a death sentence for herself or her child. Instead, she and her son began antiretroviral therapy, joined a support group and became involved in Christian Children's Fund's program for People Living with AIDS.

It was then that Teruwork also volunteered to become a home-based care worker for CCF. She was trained in basic nursing, in the proper use of antiretroviral drugs and in psychosocial support. And through CCF she learned to sew and began supporting herself and her son by making and selling quilts. At first, she made the quilts by hand, but CCF provided her with a sewing machine to help generate more income.

Teruwork is one of 115 volunteers and community mobilizers involved with CCF's antiretroviral therapy adherence program in Addis Ababa, Ethiopia. This includes home-based care, income-generating activities, HIV/AIDS awareness programs, and psychosocial and material assistance for orphaned and vulnerable children. In the past year, the program reached approximately 700 people living with AIDS (60% are women) and 400 orphaned children whose parents had died of AIDS. Teruwork is now working with 10 families, including some who are parents of CCF-sponsored children. She talks to as many people as she can to spread the news of HIV/AIDS prevention and treatment.

HIV-affected families and children are also vulnerable to rights violations. Paralegals trained by CCF raise community awareness of human and child rights and help families find legal support. These paralegals help write wills to protect widows and orphaned children from property-grabbing relatives, and they mediate in cases of rape or child abuse, working with police officers, village chiefs, and others involved in the judicial system to ensure that the rights and interests of the most vulnerable are protected and that violators are prosecuted.

In addition to HIV/AIDS programs, CCF ensures proper health for children beginning at birth. CCF immunizes children, launches community cleanup programs, provides medicines when necessary, offers parental guidance and stresses the importance of disease prevention. Prevention is central to CCF's health initiatives.

Malaria has earned itself a top place in this battle, as it is one of the developing world's most prevalent killers of children under age 5. Yet many cases can be prevented. Statistics from the World Health Organization and the Centers for Disease Control and Prevention on the impact of malaria are staggering. An estimated 700,000 to 2.7 million people die of malaria each year.

CCF works with the World Health Organization, the United Nations Development Programme, UNICEF, and the World Bank in the "Roll Back Malaria" campaign. In malaria-prone countries such as Kenya, CCF has distributed thousands of mosquito nets and has improved access to antimalarial drugs, health education and treatment.

Immunizing children against deadly diseases is ongoing. In developing countries, CCF staff struggle over unpaved mountain roads to bring vaccines to families in remote communities. But securing medicines and getting them there aren't the only difficulties. Cultural concerns and negative beliefs are other roadblocks. As a result, CCF teaches families about the importance of immunizations, providing clear information about the benefits of vaccines, and offering small workshops to dispel common myths.

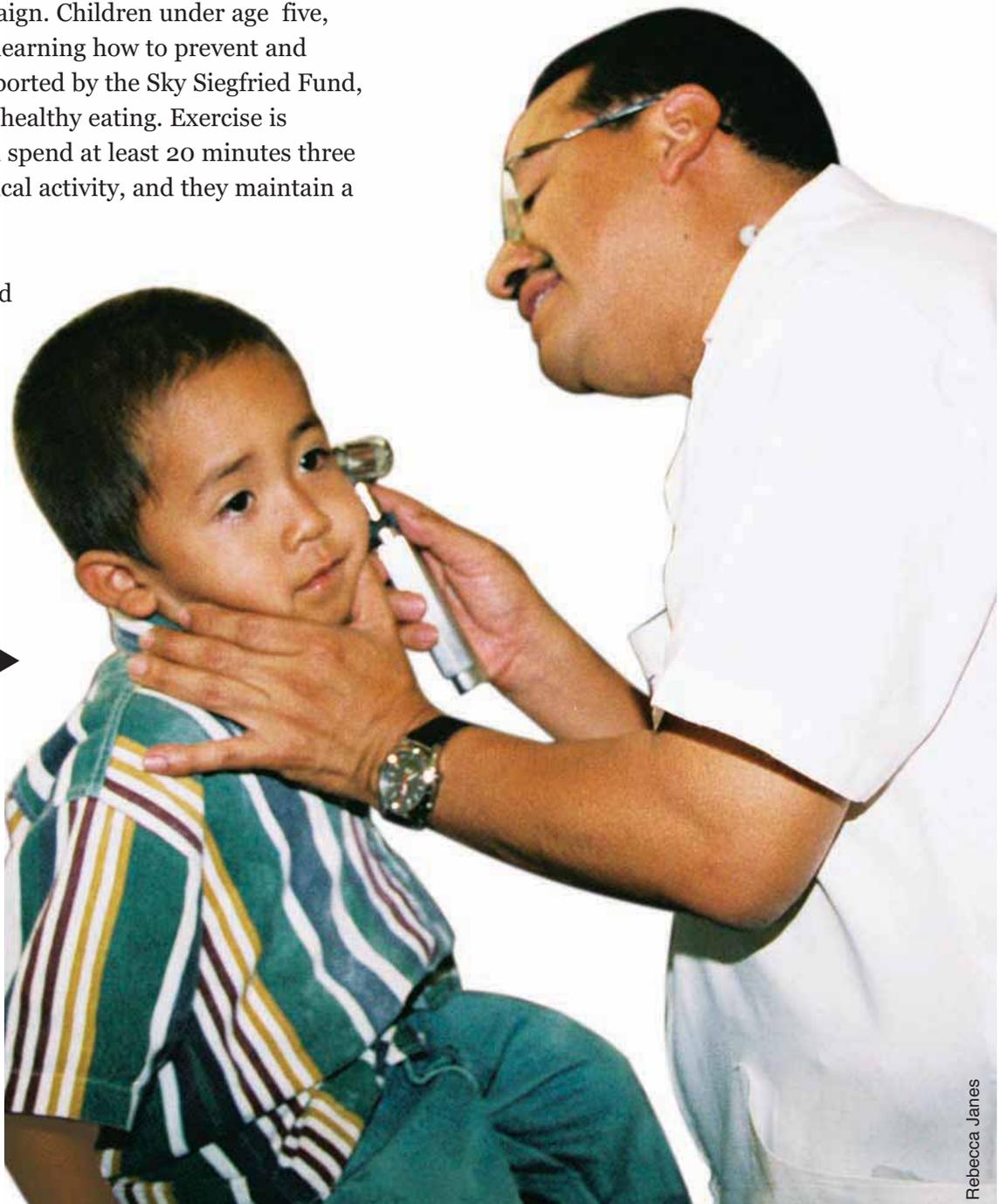
CCF has been successful. For instance, in CCF-Guatemalan communities, 91.07 percent of children ages 12-23 are fully immunized. Additionally, each year, an average of 1,800 pregnant women receive two doses of tetanus toxoid to protect their newborns. In Indonesia, CCF led a vaccination clinic where more than 1,100 children, ranging from 9 months to 10 years of age, from both the city and the surrounding area, were vaccinated.

itation

In the United States, CCF is conducting a major diabetes prevention campaign. Children under age five, and their families, are learning how to prevent and manage diabetes. Supported by the Sky Siegfried Fund, the program promotes healthy eating. Exercise is encouraged as children spend at least 20 minutes three times a week in a physical activity, and they maintain a food diary.

All of this work is carried out by dedicated staff who are deeply committed to improving children's lives in their communities.

CCF addresses the basic health needs of children, like this little boy in Guatemala. Sometimes it means providing access to—or even building—a clinic, or that a medically trained person visits the community on a regular basis to provide care. In many cases, CCF trains health promoters to address basic community health needs.



Rebecca James

WE BELIEVE we must work together to create an environment of understanding toward all children, embracing cultural and religious differences.

Vigitha's life has never been an easy one. She has seen many days when her family went without food, when her children could not attend school because there was no money for school supplies, and when the family's tumbledown home needed extensive repairs. Living in this poor, rural community of Sri Lanka, Vigitha had few options. But she changed everything with an ambitious vision and Christian Children's Fund's help.

She had the vision to start a family business—something that involves bravery and determination in a poor community. She started a snack business.

shows that women are more likely than men to spend extra money on their children. Ex-combatants and vulnerable women and children make up the majority of CCF's micro-enterprise participants.

In India, Indonesia, and Sri Lanka CCF is committed to helping families recover from the deadly tsunami of December 2004. In Kanyakumari, the southernmost tip of India, the tsunami claimed more than 800 lives and destroyed much of the town's traditional fishing industry. Women are learning to repair and build fiber boats through a four-month course designed by CCF-India and its

Livelihood—Fami

Often, all the money earned from this small business had to be used to keep it running, with no money left for food. But Vigitha has turned her struggling business into one that not only supports her family, but has enabled her to build a brick home and send her children to school. A small loan from CCF helped her make the business profitable—making \$50 a month as opposed to the previous \$10.

Earning a living is not easy in developing countries. Yet parents know they must find a reliable source of income. Otherwise, their children often grow up without proper nutrition or access to other basic needs. Economic instability leads parents to desperate measures, such as forcing their daughters into early marriages or into the workplace. Working children usually drop out of school to take poor paying and exploitative jobs, thus continuing the cycle of poverty.

CCF helps families break that cycle through a comprehensive micro-enterprise development program. Job-skills training, literacy classes, and micro-credit are just some of the ways families achieve long-term solutions to poverty. Many of these programs target women, who often are left out of the job market or earn far less than their male counterparts. Involving women supports child development, as research

partner, the Center for Hope. Many of the women had never worked outside the home, but now enjoy helping restore their fishing community. Also, CCF began a lending program (working with village banks) in Sri Lanka in 2002 with 600 clients in 15 groups. Participants now number more than 7,700 nationwide, including 740 tsunami-affected clients.

In Guatemala, women make up 93 percent of village bank clients. The program has been so successful with single mothers that CCF has set up an affordable child-care center in one community. For about \$3 a month, children have a safe place to go while their mothers sell goods at a local market. At these centers, children can play with friends, learn to read and write and receive nutritious meals.

Many families earn extra money through agriculture. In Sri Lanka, families are raising cashews for the first time. They are also irrigating them in a new way—by placing porous clay pots at the roots of the plants. Water seeps through the clay, and the pots hold enough water to irrigate plants for 15 days. Farmers are seeing real benefits.

Vocational skills and income-generating activities are helping youth who have dropped out of school find a reliable source of income. The programs support adolescents who have lost parents to AIDS

WE BELIEVE that all of our actions must be guided by the utmost integrity and transparency.

and are now heading households, and others who have had to leave school due to war or other causes. In northern Uganda, for nearly 20 years, the Lord's Resistance Army has abducted more than 20,000 children and forced them to fight. CCF is helping escaped youth find gainful employment, including tailoring and cattle raising.

Working as ChildFund Afghanistan, CCF recently received a \$4.7 million United Nations Development Programme grant to provide vocational training, business and literacy classes, and savings and loans

opportunities to more than 4,500 ex-combatant soldiers. CCF also has a major vocational skills training program for 3,000 war-affected women and children in Liberia, many of whom were abducted by fighting forces. The three-year program, which began in 2004 with the support of a \$2.7 million USAID grant, includes literacy and math classes, mentorship with skilled craftsmen, creation of new jobs, job placement, and psychosocial support.

▼ CCF's micro-enterprise development programs help women become self-sufficient by providing them with revolving, low-interest loans and business guidance. These women are making soap that they sell in the marketplace in their village in The Gambia.

Family Income



Margrit Coppe

A vegetable garden and a simple irrigation system have opened a whole new world for Martha, an 11-year-old girl in Honduras. Martha has lived her life in extreme poverty with the constant worry of how her family would get enough to eat each day.

But a small garden and the means to sustain it have changed everything. Martha's parents now grow corn, tomatoes, sweet chili peppers, cucumbers, soybeans and papayas. The garden is supported by a small drip irrigation system that uses only four gallons of water per day.

With technical assistance and encouragement from Christian Children's Fund staff, the family's small garden has resulted in a tremendous change in their lives. Not only has their nutrition improved, but they have upgraded their home, adding running water and access to a proper latrine. Slight in build, with brown hair and a huge smile, Martha has become a vibrant young girl, and it's largely because of a new sense of confidence now that her family has a small garden and the means to sustain it.

The world is full of children like Martha who worry about food and suffer from malnutrition. Hunger leads to insecurity and numerous other problems. Every night, as they lie down to sleep, millions of children consider themselves lucky if they had one good meal that day. Some live in communities where endless cycles of drought and crop failure make them vulnerable to malnutrition. Without proper nutrition, children are prone to growth stunting and other developmental problems, as well as to poor school performance. They suffer weakened immune systems and are more susceptible to disease and even death.

Each year, according to UNICEF, malnutrition contributes to the deaths of 5.6 million children under 5 in the developing world. CCF works passionately to ensure that the nutritional needs of children are not compromised because of poverty, war, or natural disaster. Our commitment begins while children are still in the womb, encouraging their mothers to eat healthful

diets, thus reducing the chance of premature birth or low birth weight. Mothers learn that breastfeeding provides babies with antibodies that protect against disease. In northern Uganda, where CCF is working with pregnant women living in relief camps, the program has led to a 25 percent increase in exclusive breastfeeding.

CCF monitors children's growth and development, identifying and addressing potential nutrition problems. Malnourished children are identified as early as possible, and they receive supplemental feedings of nutrient- and protein-rich foods and doses of vitamin A. In communities where the number of deaths from HIV/AIDS is staggering, families with orphans and other vulnerable children receive nutritional support.

Parents of malnourished children are given nutrition training that is often hands-on and community-based, such as the cooking classes that CCF began after the 2004 tsunami in Aceh, Indonesia. In the classes, mothers and other caregivers of malnourished children came together to prepare meals, while learning simple ways to make them more nutritious using locally available foods.

Children who attend CCF-supported early childhood development centers and schools receive the added lift of healthy snacks and meals throughout the day. In some cases, the produce comes from school vegetable gardens.

In the Philippines and other countries where growth stunting is common, parents often cannot afford meat, eggs or other proteins. Chicken breeding and livestock programs provide access to these important foods. In Guatemala, CCF brings families together to build community greenhouses. The crops grown provide families with a continual source of food during even the driest of seasons.

Families are also learning about new crops that can help them improve food security. In Honduras, for instance, CCF introduced families to the gandul bean. Though it's been cultivated for centuries in other parts of the world, the protein-rich bean is relatively new to



Nutrition & Food

WE BELIEVE that we are accountable for all funds we receive, and we will use these funds in the most efficient and effective way possible for our donors and stakeholders and use these funds in the most efficient and



Thea Shermer

▲ CCF focuses on the nutritional needs of children, such as these girls in Kenya. Proper nourishment is the foundation of life, establishing a platform where children can move on to issues that affect their future—especially their education.

Honduras. Families prefer its taste over the soybean, so they add it to their tamales and omelets, and mix it into flour. Its drought-resistant hedgerows help prevent erosion and protect against floods and mudslides.

During times of emergency, CCF ensures that

children receive the help they need. In Kenya, which is still reeling from the effects of a severe drought, CCF is providing special nutritious foods. Many of the children suffer from kwashiorkor, a severe form of malnutrition caused by lack of protein. These children often suffer permanent mental and physical disabilities, and some are in danger of dying.

Innovative technologies are essential to breaking the cycle of drought-fueled nutrition problems in countries such as Kenya, Ethiopia and India. Farmers learn drip irrigation, water harvesting and other techniques to help them stretch meager water resources. Additionally, CCF supports water resource development, food storage facilities and seed banks as long-term responses to food security issues.

Security

ill always be up-front and honest with
nd productive manner.

CCF would like to thank those donor organizations that provided generous support in the form of project-specific grants and contributions throughout the 2006 fiscal year. The largest single source of CCF's funding remains its child sponsorship program. However, grants and contributions from the official donor community, foundations and corporations are increasingly important to CCF's work in the developing world. During 2006, CCF received \$26.1 million in project-specific grants and contributions, a 7% 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 2006 enabled CCF to provide much needed program support to 2 million children.

As an example of one of CCF's grant-funded programs, CCF has been successfully implementing a community health program in the Basilan region of Mindanao in the Philippines, supported by a four-year, \$1 million grant from USAID. This program, titled "EnRICH," or Enhanced and Rapid Improvement of Community Health, focuses on Tuberculosis, Family Planning, and other health-related services within the Autonomous Region of Muslim Mindanao. EnRICH has already targeted over 4,500 married couples, and has distributed more than 2,000 TB

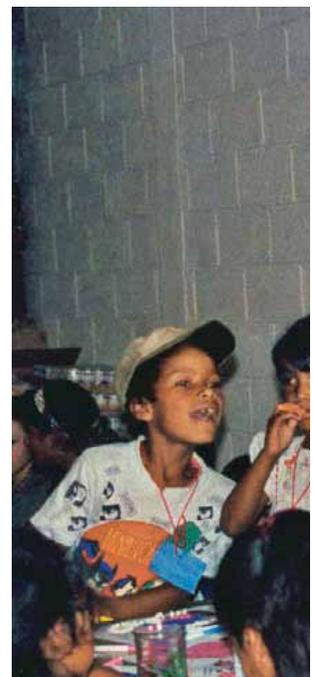
and Family Planning (FP) informational and educational materials as part of the family planning component of this grant. Additionally, extensive training on the TB/DOTS (World Health Organization term given to their recommended TB control strategy: Directly Observed Treatment Short-course) approach has been provided as part of this program. Furthermore, a TB/DOTS UNAIDS, UNICEF and USAID, "Children on the Brink 2004" center has been added to the Basilan General Hospital. The EnRICH program has received considerable support from the Muslim and Catholic religious leaders of Basilan, including the release of a joint statement by both sets of leaders on their views concerning FP and reproductive health, and calling for a mutual respect of beliefs and practices in relation to family planning.

For the fiscal year ended June 30, 2006, CCF included the following among its grant partners:

- US government—34 projects and \$8.3 million
- ChildFund International members—44 projects and \$3.1 million
- United Nations agencies—85 projects and \$7.2 million
- Host country governments—74 projects and \$4.5 million
- Other partners—23 projects and \$1.3 million
- Foundations and corporations—16 projects and \$357,706
- Other international nongovernmental organizations—40 projects and \$1.4 million

Grants & Program Partnership Support

Tom Siegfried (far right) is visiting a healthcare clinic he funded for CCF in Guatemala. Mr. Siegfried leveraged his gifts to have greater impact by joining with CCF to build healthcare and homeless facilities in developing nations.



Sky Siegfried Fund Makes a World of Difference

Donations from sponsors and contributors to Christian Children's Fund for the Sky Siegfried Fund are helping thousands of children around the world.

The Siegfried family has passionately supported CCF's work for a long time. Through their generosity, and that of the many CCF donors who have given matching gifts to the Sky Siegfried Fund appeals, millions of dollars have been made available to help support critical health programs for children and families living in extreme poverty.

During the past six years, many CCF health programs have been expanded by the Sky Siegfried Fund, including setting up maternal and child health care programs, helping children with disabilities, providing basic health care where there is none, and stopping preventable diseases in the many camps for internally displaced people escaping violence or natural disasters.

The Siegfrieds chose to work with CCF and our donors to maximize their effort.

"I was just looking for the greatest impact I could have. It's really neat because the partnership has allowed us to do some major things," Mr. Siegfried said.

Christian Children's Fund is grateful to the Siegfried family and to the many donors who have sent matching gifts to this fund to provide critical assistance to children and families around the world.

The Sky Siegfried Fund programs include:

Health Huts in Senegal, Sierra Leone, Kenya and Guatemala provide basic health care and education to families who live in remote, inaccessible areas. In these countries with high infant mortality rates, our 127 Health Huts are a lifeline of support in some of the world's most poverty-stricken areas.

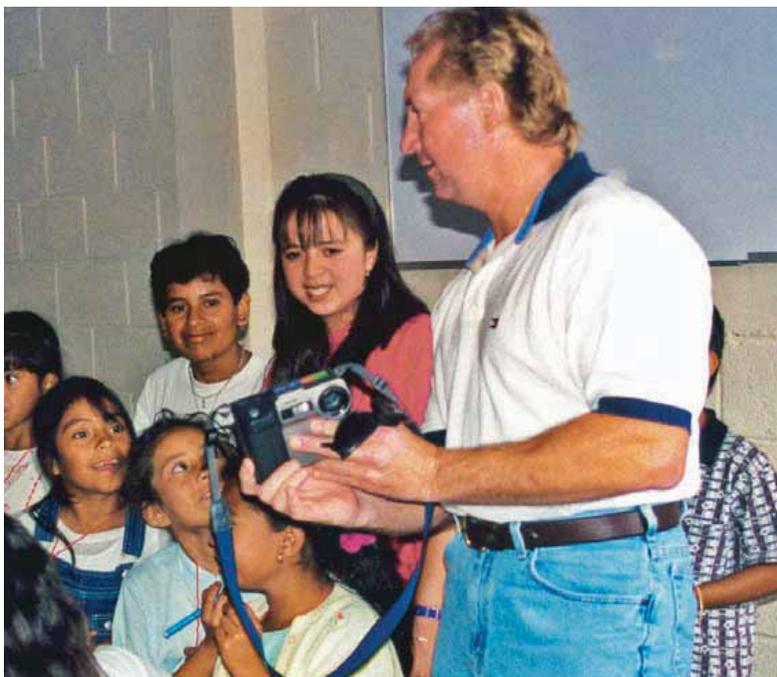
Maternal/Child Health Care programs train Traditional Birth Attendants to help women and babies survive childbirth. They also provide mothers with valuable instruction in prenatal and postnatal care. In India alone, CCF's Traditional Birth Attendants serving 113 villages have reduced the infant mortality rate by 30%. Plus, more children are being immunized to prevent disease.

Diabetes Prevention is a major concern here in the United States. Children in poor, rural communities where CCF is working are at a higher risk for developing diabetes. CCF's Diabetes Prevention program is teaching children and their families in six states how to prevent and manage the disease through healthy eating and exercise.

HIV/AIDS Efforts recently launched by CCF include antiretroviral treatment, training caregivers to visit HIV/AIDS patients, protecting the rights of orphaned children, and providing income-generating programs for mothers or remaining family members.

Emergency Health Care through CCF in Uganda helps prevent the spread of disease in camps for Internally Displaced Persons, where an estimated 1 million people live.

The Sky Siegfried Fund is helping us bring healthcare and hope to more families around the world...making the world better for children.



We believe that we are accountable for all funds we receive, and we will always be up-front and honest with our donors and stakeholders and use these funds in the most efficient and productive manner.

Christian Children's Fund's actions are guided by the utmost integrity and accountability for all the funds we receive. In support of achieving the highest level of accountability and transparency, CCF engages Protiviti Consulting to help monitor our internal controls and serve as impartial internal auditors, and Ernst & Young LLP, to audit CCF's annual consolidated financial statements. In addition, experienced professionals from major corporations and institutions serve on the Audit Committee of CCF's Board of Directors, ensuring the highest accountability.

Christian Children's Fund, Inc.

CONSOLIDATED STATEMENTS OF FINANCIAL POSITION

As of June 30, 2006 and 2005

	2006	2005
ASSETS		
Cash and cash equivalents	\$ 6,057,430	\$ 8,369,894
Investments, at fair value	36,969,007	31,783,779
Accounts receivable, net and other assets	8,855,792	11,401,022
Intangible pension asset	-	2,218,348
Land, Buildings and equipment, net	17,245,185	17,099,014
TOTAL ASSETS	\$ 69,127,414	\$ 70,872,057
LIABILITIES AND NET ASSETS		
<i>Liabilities:</i>		
Accounts payable and accrued expenses	\$ 18,964,929	\$ 19,134,906
Accrued benefit liability	3,255,554	3,792,041
Debt	1,460,000	320,456
Total Liabilities	23,680,483	23,247,403
<i>Net Assets:</i>		
Unrestricted	6,366,044	7,571,883
Temporarily restricted	31,950,348	34,436,508
Permanently restricted	7,130,539	5,616,263
Total Net Assets	45,446,931	47,624,654
TOTAL LIABILITIES AND NET ASSETS	\$ 69,127,414	\$ 70,872,057

Christian Children's Fund, Inc.

CONDENSED CONSOLIDATED STATEMENTS OF ACTIVITIES AND CHANGES IN NET ASSETS

For the years ended June 30, 2006 and 2005

	2006	2005
PUBLIC SUPPORT:		
Sponsorships	\$ 143,586,303	\$ 133,905,964
Contributions	33,535,856	29,704,038
Grants	26,156,238	24,520,393
TOTAL PUBLIC SUPPORT	203,278,397	188,130,395
Other Revenue	2,165,715	2,490,737
TOTAL PUBLIC SUPPORT AND REVENUE	205,444,112	190,621,132

EXPENSES:

Program:

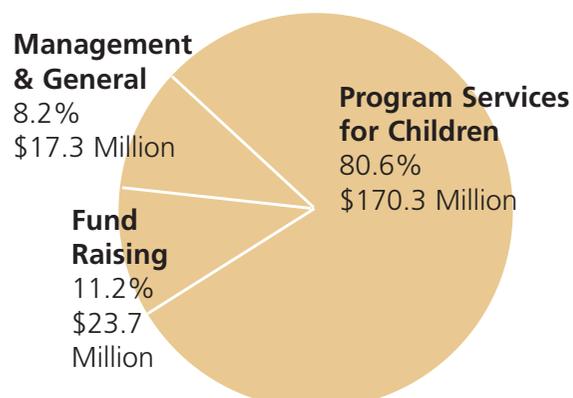
Education	59,342,654	51,812,094
Health and sanitation	40,716,862	35,697,616
Nutrition	12,406,080	15,540,624
Early Childhood Development	17,793,124	15,961,250
Micro-enterprise (Family Income Generation)	19,377,424	15,779,479
Emergencies	20,680,489	15,432,462
Total Program	170,316,631	150,223,525
Fund Raising	23,660,885	20,671,736
Management and General	17,321,654	13,819,955
TOTAL EXPENSES FROM OPERATIONS	211,299,170	184,715,216
Change in net assets from operations	(5,855,058)	5,905,916

NON-OPERATING REVENUES (EXPENSES):

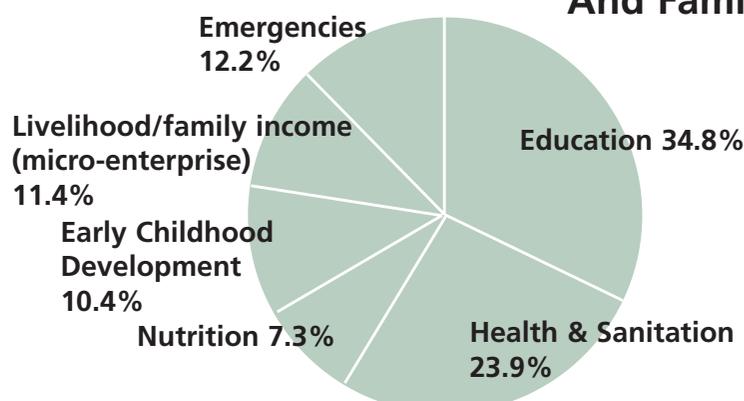
Realized gain (loss) on investments	848,165	1,295,266
Unrealized gain (loss) on investments	2,350,458	820,338
Change in net assets	(2,656,435)	8,021,520
Net assets at beginning of year	47,624,654	41,187,734
Minimum pension liability adjustment	478,712	(1,584,600)
Net assets at end of year	\$ 45,446,931	\$ 47,624,654

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



Areas of Assistance to Children And Families



CCF Around the World

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Davidson Jonah

These children are in a refugee camp in Chad, where families have been escaping ongoing conflict in Sudan. Having left their homes and belongings behind, CCF helps families in the camps meet emergency and basic needs. Children suffer greatly as their lives are not only totally disrupted, but they work hard in the camps, walking long distances to get water under often dangerous circumstances.

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



Christian Children's Fund—
Meeting BBB Standards for Charity Accountability...
Fulfilling Our Promise of Good Stewardship...
Helping Impoverished Children Worldwide



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