



# Communities Without Borders Annual Report for 2009



## President's Message



Our biggest achievements in 2009 were the steady increase in the number of students we are serving and an improvement in the quality of the education they are receiving. This year we added 39 impoverished students from Linda Compound in grades 7-9 and we made modest increases in the numbers of students from other compounds, both in the government basic schools as well as in the informal community "pre-schools". By the end of the year we were serving over 1500 students. Three of our students are on track to graduate from the Natural Resources Development College. They continue to return to the shanty compounds where they grew up to mentor younger children and to inspire them with hope for a better future.

A signal accomplishment this year was the initiation of a tutoring program for students about to take the 7<sup>th</sup> and 9<sup>th</sup> grade exams. As you will read further on in the Annual Report, our students are passing these exams at higher rates than their peers in other parts of Zambia. This means that more and more of our students are entering secondary level education and are better prepared.

One of the most satisfying experiences I have ever had has been to participate in the award ceremonies we have held for the children passing the exams. Each child is awarded a personal certificate, an enlarged picture showing the award and a book written by Zambian expert educator, Wilfred Chilangwa, on how to avoid sexual diseases and AIDS. The look on these children's' faces is priceless! For most, this is the first time they have ever received such validation. You can see in their eyes that they are determined to go forward. Young girls declare they want to become journalists, or accountants or lawyers. This is how Zambia will recover from the impact of AIDS -- through the education of its children.

A second major accomplishment in 2009 was a program that was designed to improve the quality of the education in our pre-schools. Recognizing that the volunteer teachers in our community schools were critical to the success of our students, yet many had no training in teaching whatsoever, and some had not even completed high school, CWB was able to secure a grant to establish a program to provide teacher training through the Zambia Pre-school Association. Now these teachers teach in the morning and go to school themselves in the afternoon. Several have successfully completed a certificate in education and 2 are enrolled at the next level for a diploma. These teachers are ecstatic about the opportunity! I have personally interviewed all of them. They are learning practical information on hygiene and first aid, theoretical information on individual differences in learning and measurement of achievement, and pragmatic skills in lesson planning. They are uniformly grateful for these opportunities. It is a high priority for me to continue and expand these programs.

Let me conclude with the story of Nina Sakala and Ruth Litchfield. Ruth is a master reading teacher in the Lexington, Massachusetts schools with decades of experience. When they first met, Nina was teaching outdoors under a tree. But, Ruth recognized the spark in Nina that makes a good teacher. Ruth has mentored Nina over 3 summers, and now Nina has completed formal teacher training. She now has her own school building, and the walls are brightly decorated with learning materials. Nina now has a capable assistant, Elizabeth. A perimeter wall is currently under construction to provide a safe place for children to play outside. Recently, the school acquired electricity through the generosity of Pilgrim Church. Just this past summer Nina was first introduced to computers by the Pilgrim team. She is very excited and learning quickly. When the CWB shipment of 24 computers loaded with educational software arrived in Lusaka, Nina was certainly one of the teachers to get one of them! The quality of education available to these kids has improved immensely over these three years and will get even better through the combined efforts of our Zambian and American partner communities.

Richard N. Bail, MD, MPH  
President and Founder,  
Communities Without Borders



## Spotlight on: Fumbelo

2009 marked the second year that members of the Wellesley Village Congregational Church, who have formed the group “Friends of Fumbelo”, have been involved with Fumbelo and the first complete year of being official CWB partners.



### Education:

- Friends of Fumbelo provided tuition and school supplies for 63 children to attend the government primary school and 4 children to continue on to secondary school. This was made possible through the Outreach grant from the Village Church and other fundraising.
- After visiting the secondary school in the summer of 2009, Friends have agreed to provide a bicycle for each of the four students who passed the secondary school entrance exam as a means of transportation and as an incentive to continue their education.



### Health & Nutrition:

Friends worked with and funded Dr. Selestine Nzala from the University Teaching Hospital in Lusaka to provide medical attention to the children of Fumbelo. With the help of 13 medical students, Dr. Nzala conducted a community diagnosis as well as facilitated Zambian agencies visiting the village to de-worm and vaccinate children against preventable diseases. At the cost of \$300/month, Friends reinstated the lunch program at the village school to provide nshima as the only meal of the day for many children.

### In Wellesley:

The Village Church made huge efforts to fund raise in 2009. One of the most successful being a benefit concert and silent auction, which 250 people attended and raised over \$12,000.

Friends of Fumbelo also participated in the church’s alternative Christmas sale and sold donuts in coffee hour every week. Both of the endeavors helped to involve the larger congregation in the efforts in Fumbelo.

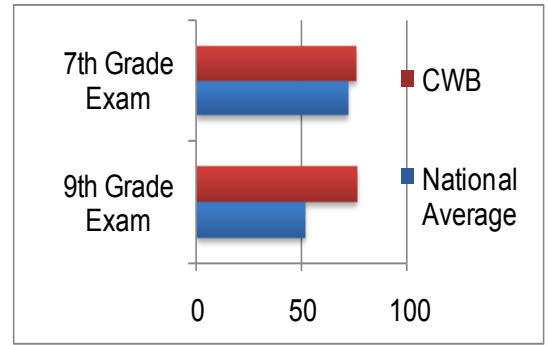


### Looking to the future:

In 2010, Friends of Fumbelo plan to visit the village to continue to strengthen their partnership. Emphasis is being put into assessing the quality of the drinking water, establishing microfinance opportunities for the men and women of Fumbelo and improving the experience for the children at the village school.

## Highlights of 2009

In 2009 a tutoring program was instated in CWB communities and through SWAAZ compounds to help better prepare students for their 7<sup>th</sup> and 9<sup>th</sup> grade National Exams. The effects of the tuition program were especially salient at the 9<sup>th</sup> grade level, where CWB supported students passed at a rate of 76%, while the national average was 51% and the Lusaka province was 49%. The importance of passing the exams taken by 7<sup>th</sup> and 9<sup>th</sup> graders is vital to their future education. As Zambia is a former British colony, Zambia secondary schools apply universal qualifying exams to their students. If the students do not pass the exams, they must repeat that grade, or drop out of school. CWB emphasizes the importance of providing the students with the resources they need to pass these exams, and to continue their education. students with the resources they need to pass these exams, and to continue their education.



**Percent of Students Passing Exams**



CWB awarded to over 60 students certificates for passing their 7<sup>th</sup> and 9<sup>th</sup> grade exams in all our communities. There was much joy, celebration and pride on the part of students and their guardians as they received recognition for their accomplishment.



CWB hosts retirement party for Bernadette Sikanyika, Executive Director of ZANCOB (shown on the far right) with CWB trip members. Bernadette was presented with an engraved clock and thanked for her many years of service and deep commitment to the children of Garden Compound and Zambia. Mr. Daniel Manwasa is the new executive director of ZANCOB.





New partner community, Union Church of Waban, sends its first delegation to Mtendere. The group works in Mtendere preschool and helps women with their successful sewing business.

The children fall in love with the teenagers on the trip and the teenagers, well, we almost had to leave them behind so strong was their connection to the kids.



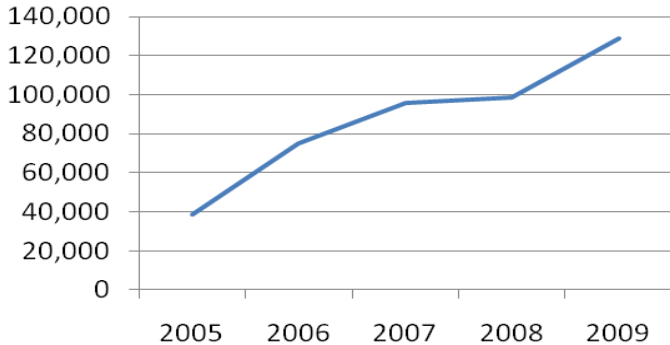
Also in 2009, five teachers graduated from a year long teacher training program. Patrick Chona, a graduate of the program in early childhood education, wrote in a letter of gratitude to CWB that having been sponsored for this program “made his future” and has prepared him to teach children “in the right way.” He continued by saying, “I have nothing to give back but to express a word of thanks for what you have done for us teachers and our children.”

Left to Right: Molly Samakai (SWAAZ Executive Director), Olyn Muyawa (Mandevu), Patrick Chona (Bauleni), Reagan Chivube (Fumbelo), Nina Sakala (N'gombe), and Susan Temba and Gift Lukama (SWAAZ field workers). Missing from photo is Kelvin Chishiba (Mtendere).



## Financial overview of 2009:

### Growth of Annual Donations



This summary complements the publicly-available Form 990 filed with the Internal Revenue Service and Form PC submitted to the Massachusetts Division of Public Charities. The data comes from CWB's management accounts and may help interpret the public financials.

## Income Statement

### Income Statement and Fund Balance:

	<b>2008</b>	<b>2009</b>
Gifts from U.S. Community Partners	\$83,464	\$124,568
Grants and Other Sources	15,000	4,000
Investment Income and Other	<u>(2,557)</u>	8,223
<b>Total revenue</b>	<b>\$95,907</b>	<b>\$136,791</b>
Grants to Overseas Communities	\$74,433	\$103,734
Program Support in Zambia	6,181	3,894
Administrative and Other Expenses in USA	<u>4,806</u>	<u>11,013</u>
<b>Total Expenditures</b>	<b>\$85,420</b>	<b>\$118,641</b>
<b>Change in Fund Balance</b>	<b>\$10,487</b>	<b>\$18,151</b>
<b>Total fund balance at Start of Year</b>	<b>\$86,636</b>	<b>\$97,123</b>
<b>Total Fund balance at End of Year</b>	<b>\$97,123</b>	<b>\$115,274</b>

CWB's income statement shows that gifts from our US partners and individuals grew rapidly, at 49%, in 2009. The increase in these donations was significantly due to new community partnerships coming on stream. New partnerships were established in late 2008 with Wellesley Village Congregational Church, Pilgrim Church in Lexington, Union Church in Newton and Eliot Church in Newton.

The high investment income in 2009 was a by-product of the global financial crisis. A capital gain more than offset the unrealized capital loss in 2008.

Total expenditures grew at 39%. The largest increase in expenses reflects the major expansion of activity at the Fumbelo community. The decline in program support expense in Zambia reflects an accounting provision being reversed (which led to 2008 expenses being overstated).



## Balance Sheet

Locations of Assets	2008	2009
Checking account, Citizens Bank, MA	\$44,269	\$25,278
Pay Pal	\$0	\$2,445
Vanguard Short Term Investment-Grade Bond Fund	\$45,033	\$65,750
Checking account, Standard Bank, Lusaka, Zambia	\$6,625	\$22,352
Petty Cash, Lusaka, Zambia & other	\$1,196	<\$557>
<b>Net Assets</b>	<b>\$97,123</b>	<b>\$115,274</b>

Summary of Fund Balances	2008	2009
Unrestricted	\$33,233	\$53,938
Targeted to OVC education and partner community support	\$26,970	\$48,090
Other Segregated Funds	\$36,920	\$13,246
<b>Total Fund Balance</b>	<b>\$97,123</b>	<b>\$115,274</b>

CWB's balance sheet at December 31, 2009 shows a seasonally large fund balance due to end-of-year gifts being received after disbursements must be made. This balance includes gifts made in 2009 and in process at the end of the year and the largest, first-term OVC expenses must be paid before these funds are available.

The breakdown of fund balance shows how CWB is managing its fund balance. According to standard accounting rules the majority of funds are unrestricted. Only \$28,083 at year end was temporarily restricted by written instructions defining specific performance required for their disbursement and none was permanently restricted.



*The mission of CWB is to educate AIDS orphans and other vulnerable children, primarily in Africa, in order to nourish hope for a better future for them, society and the world. Our approach fosters building ongoing community to community relationships at the grassroots level in order to increase the quality educational opportunities for these children.*

## Board of Directors:

Richard Bail, MD, MPH  
*President*

Peter Lloyd, MA  
*Treasurer*

Brita Gill-Austern, MDiv, PhD  
*Director*

Alvin Jacobson, MBA, PhD  
*Director*

Peter Smith  
*Director*

Sharon Sisskind, MBA  
*Executive Director*

Jane N'Dulo, RN  
*Special Envoy in Zambia*

Communities Without Borders' work is made possible by generous donations and the continuous support of U.S. communities.

**To further support the work of this organization  
donate online at**

**[www.communitieswithoutborders.org](http://www.communitieswithoutborders.org)**

**or by mail to:**

**Communities Without Borders**

**63 Pickwick Road**

**West Newton, MA 02465**

Your contribution is fully tax-deductible - IRS #20-0842080.  
We are a non-governmental organization established as a 501(c)(3)  
nonprofit corporation.



For more information on how to get involved, please contact us at  
[info@communitieswithoutborders.org](mailto:info@communitieswithoutborders.org) or call 617 965-4713.



**Stay updated on news! Find us on the Communities Without Borders Facebook page!**