

2013 CNFA ANNUAL REPORT



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CHAIRMAN'S LETTER

CNFA is changing the lives of rural households all over the world by helping them access the necessary tools and skills to improve their food security and incomes. In 2013, we helped pastoralists in Kenya access Sharia-compliant financing as a result of the creation of the Community Owned Financial Institution, a first of its kind specializing in livestock production. In Ukraine, CNFA provided voluntary technical assistance through the USAID Farmer-to-Farmer program to increase the sales and net incomes for both dairy and crop production companies. More than \$11 million in sales were generated by Egyptian olive farmers and processors



as beneficiaries of our Zaytun Project. Women, like Abonesh Gulema, improved their business operations from attending a woman-focused entrepreneurship and leadership training as part of CNFA's approach to bolster dairy production in Ethiopia. While our work is creating sustainable change for the lives of smallholder farmers and pastoralists, change is also happening at CNFA.

In 1985, CNFA was created to engage in the conversation of how the U.S. could improve global economic growth through agricultural programs in the developing world. Since its inception, two individuals have been

integral in shaping the mission and guiding principles of CNFA: John H. Costello and John R. Block. Under the forward-thinking leadership of Mr. Costello, CNFA applied a market-driven approach to enhance food security and nutrition in emerging economies by leveraging the private sector to build enterprise-based agriculture systems. One of the first initiatives included the establishment of the Citizens Network Agribusiness Alliance (CNAA). Mr. Block helped spearhead this incredibly successful coalition of more than 220 U.S. food companies, agribusinesses, farm bureaus, banks, trade associations and universities eager to foster growth and build markets for U.S. agricultural products and goods. The CNAA worked in the former Soviet Union and Latin America to engineer innovative partnerships and advise lawmakers on both agricultural and trade policies. Building public-private partnerships is part of CNFA's DNA in large part due to the vision and guidance of Mr. Costello and Mr. Block.

In 2014, both Mr. Costello and Mr. Block will step down from senior leadership roles – Mr. Block after serving eight years as Chairman of CNFA's Board of Directors and Mr. Costello after dedicating 29 years of service to CNFA as its President and CEO. Both leaders will remain active on CNFA's Board of Directors. While these two visionaries may be scaling back their direct responsibilities, their impact will continue to thrive under the leadership of Mr. Sylvain Roy, CNFA's new President and CEO.

With more than 25 years of experience in managing international development programs, Mr. Roy joined CNFA in 2009 as Executive Vice President of Programs, overseeing a project portfolio initially valued at \$75 million. As part of the executive team, CNFA's project portfolio expanded to \$150 million with programs in Africa, Eastern Europe and Southeast Asia. With Mr. Roy's significant experience, his expertise in a large range of livestock and agricultural value chains, and a talented team, the Board of Directors is confident that CNFA will continue to grow, empower rural farmers and implement life-changing programs.

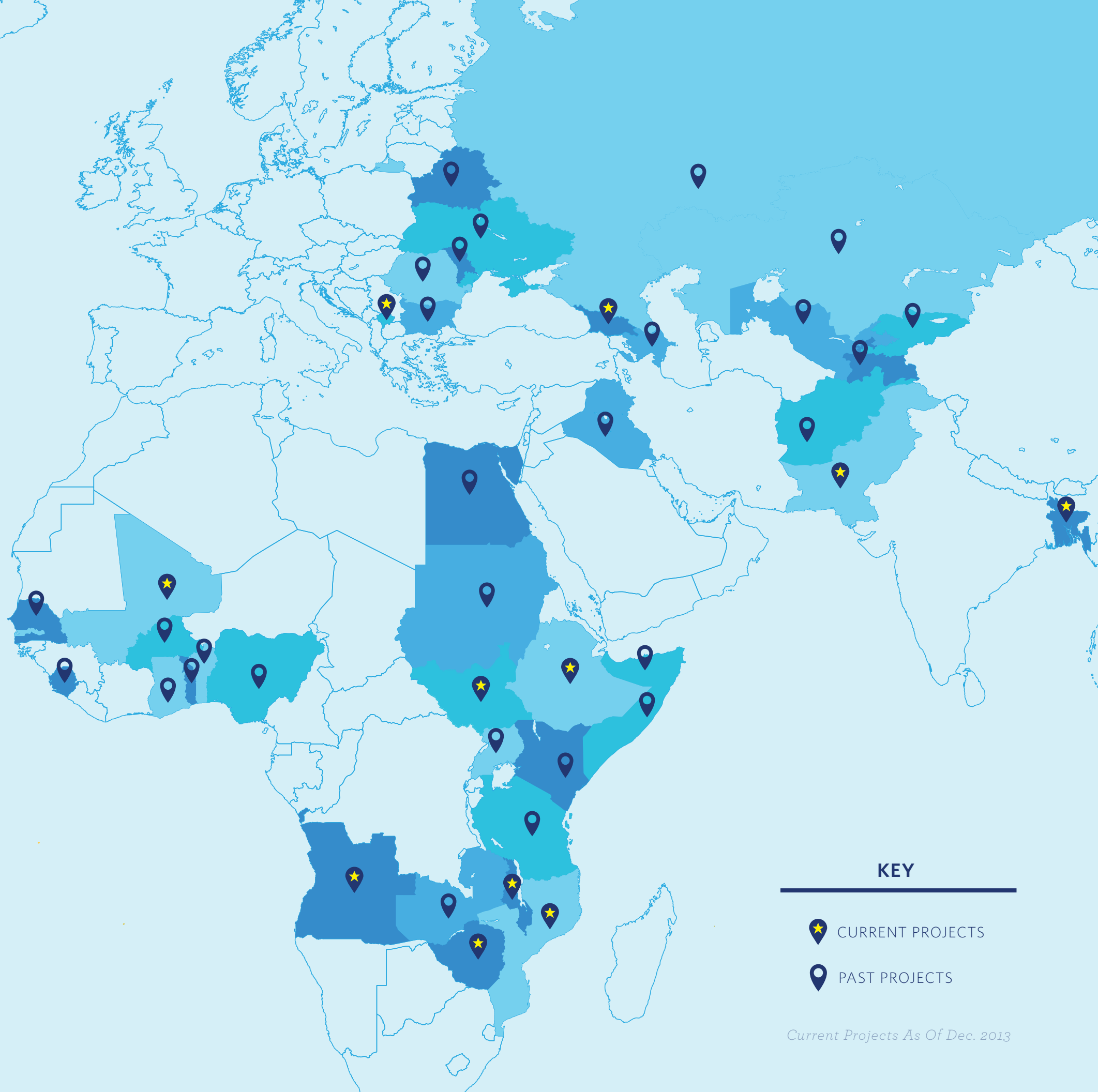
A handwritten signature in black ink that reads "John J. Cavanaugh". The signature is fluid and cursive.

JOHN J. CAVANAUGH,
Chairman of CNFA Board of Directors



CNFA'S GLOBAL PRESENCE

UKRAINE	1992	TOGO	2007
BELARUS	1992	BENIN	2007
MOLDOVA	1992	SENEGAL	2007
KYRGYZSTAN	1993	BURKINA FASO	2007
KAZAKHSTAN	1993	BELARUS	2008
UZBEKISTAN	1993	HAITI	2008
RUSSIA	1994	MALI	2008
ZIMBABWE	1996	TAJIKISTAN	2008
MOZAMBIQUE	1996	ANGOLA	2008
ZAMBIA	2000	UGANDA	2008
MALAWI	2000	GHANA	2009
ROMANIA	2002	NIGERIA	2009
AFGHANISTAN	2002	SOMALIA	2011
AZERBAIJAN	2004	KOSOVO	2011
IRAQ	2004	EGYPT	2011
KENYA	2004	SOMALILAND	2011
SUDAN	2005	ETHIOPIA	2012
BULGARIA	2005	SIERRA LEONE	2012
GEORGIA	2006	SOUTH SUDAN	2012
PAKISTAN	2006	BANGLADESH	2012
TANZANIA	2007		

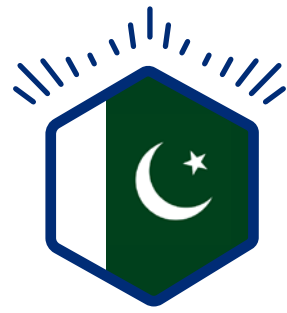


KEY

- CURRENT PROJECTS
- PAST PROJECTS

Current Projects As Of Dec. 2013

2013 HIGHLIGHTS



PAKISTAN

CNFA is working with the Agribusiness Support Fund (ASF), a local partner, to strengthen Pakistan's capacity within key agricultural value chains to increase sales in domestic and foreign markets. Under CNFA's technical assistance, the team developed a Geographic Information based Decision Support System to provide centralized information which will allow the user to take a virtual journey around Pakistan to identify the location plus description of each targeted value chains.



MOLDOVA

In September 2013, CNFA closed its operations as the implementing partner of the USAID Farmer-to-Farmer program in Moldova after spending 21 incredible years in the country. Throughout our time, CNFA implemented a total of six agriculture development programs for USAID and the U.S. Department of Agriculture.



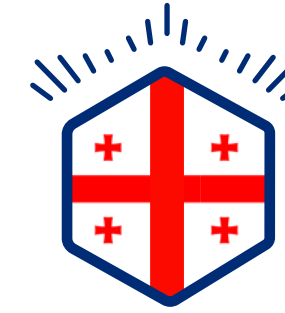
MOZAMBIQUE

As a result of recommendations provided by CNFA's Farmer-to-Farmer volunteers, the Kuchanda Kuguta Cooperative, a local organization in Mozambique, was able to register and become a certified business enterprise. The 1,400 member coop, comprised of nearly 40% of women, increased their gross sales by more than \$170,000 and profit by over \$89,000 from 2011 to 2013.



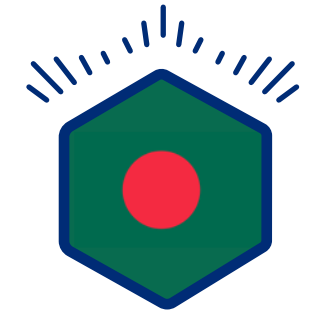
ZIMBABWE

CNFA launched the Amalima program, the local language word for the social contract by which families come together to help each other engage in productive activities such as land cultivation, livestock tending, asset building and their own development initiatives. Amalima will sustainably improve household nutrition and food security through increased resilience and growth.



GEORGIA

USAID awarded CNFA the Restoring Efficiency to Agricultural Production project to facilitate the entry of new agribusinesses and input suppliers, including machinery service providers, storage facilities, sorting/grading centers, and small and medium scale processors to improve the availability of high-quality inputs and services. The program will catalyze increased private investment and commercial finance to the sector, mitigate risk for rural small and medium enterprises, and expand commercially sustainable linkages.



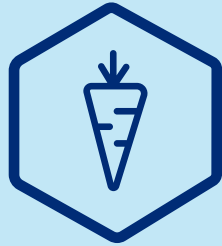
BANGLADESH

The Agro-Inputs Retailers' Network (AIRN), supported by USAID's Agro-Inputs Project, has accredited 85 members and enrolled more than 450 associate members. Through this network, more than 1 million Bangladeshi farmers will have the opportunity to purchase high-quality agro-inputs from local retailers. Additionally, the AIRN provides business trainings to enhance the accredited retailers' business practices, increase their technical skills and generate higher sales.

CNFA's mission is to stimulate economic growth and improve rural livelihoods in the developing world by empowering the private sector.

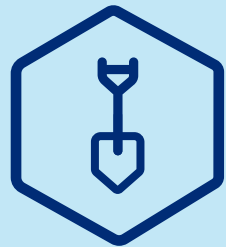


CORE CAPABILITIES



PRODUCTIVITY, FOOD SECURITY & NUTRITION

We increase household-level food security and improve the nutritional status for smallholder farmers by focusing on commercial demand to drive production. Our programs employ a market-led approach to improve agricultural practices, introduce new varieties, diversify crops, preserve and store food, develop farmer-based organizations and strengthen linkages to cash markets. These strategies first ensure that families are able to meet their household food needs. Families can then utilize expanded sales of their surplus harvest for cash and improved standards of living.



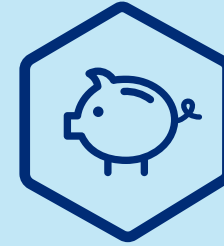
INPUT SUPPLY & FARM SERVICES

One of the most difficult challenges for smallholder farmers is finding a reliable source of high-quality agricultural inputs such as seed, fertilizer, crop protection products, farm equipment, sustainable extension services, and veterinary supplies and services. CNFA has developed a series of retail input supply models, all of which are driven by and adapted to local production, markets, entrepreneurs and context. These “one-stop-shops” for local smallholder farmers demonstrate a profitable business model that is based on a large volume of individually small transactions with small farmer clients. We have built networks of input retailers in Afghanistan, Ethiopia, Georgia, Ghana, Kenya, Malawi, Mali, Moldova, Romania, Sierra Leone, Tanzania and Zimbabwe.



ECONOMIC RESILIENCE & RAPID RECOVERY

While we cannot stop natural disasters, shocks and droughts from happening, we can help better equip and prepare people before, during and after them. CNFA utilizes private sector systems to enable rapid recovery in areas affected by natural disaster or conflict. Through matching enterprise grants, voucher initiatives, and technical training, we help accelerate recovery, reduce donor dependency, and prepare communities in risk areas to be economically resilient in the future.



ACCESS TO FINANCE

To help smallholder farmers address the constraints that limit access to appropriate and affordable financing, we engage stakeholders on both the supply and demand side. We work with commercial banks, non-lending institutions and policymakers to improve their ability to design and market appropriate agricultural lending products and with agricultural borrowers to develop business plans and manage credit. CNFA also provides entrepreneurs training in business planning and loan application development to generate viable business opportunities for banks and lending institutions.



VALUE CHAIN DEVELOPMENT

Value chain development strengthens all levels of the agricultural economy, allowing farmers and other agricultural enterprises to access and compete in higher-value markets, see greater profits and reinvest in their business. Our approach emphasizes the demands of processors, traders and ultimately consumers, in guiding production advancements. In building these value chains, we work to improve post-harvest handling, storage and marketing in order to extend the sales season and help farmers obtain optimum returns on their investments.



VOLUNTEER TECHNICAL ASSISTANCE

CNFA uses targeted voluntary technical assistance to foster sustained and broad-based economic growth in rural agricultural sectors. Our volunteers work among a variety of stakeholders including farms and farmer cooperatives, agro-processors, financial institutions, industry associations and government institutions. Volunteer assignments can range from teaching financial management, marketing, cooperative development, agricultural production, post-harvest and processing technologies, international quality standards and rural finance.



Productivity, Food Security & Nutrition: *Ethiopia*

Under the country's agricultural sector, at 19 liters per annum per capita, Ethiopia's annual milk consumption is well below the world average of 105 liters and the African average of about 40 liters. Yet, Ethiopia has the largest cattle herd in Africa and 10.5 million dairy cattle.

As part of the U.S. Government's Feed the Future initiative, the USAID-supported Agricultural Growth Program-Livestock Market Development (AGP-LMD) project launched a high-profile nutrition campaign to focus on the importance of consuming milk and dairy products. The program

conducted 14 school milk days in four regions throughout Ethiopia including Amhara, Oromia, SNNPR and Tigray. The campaign educated more than 24,500 students, teachers, parents, and other community members in rural towns and villages on the nutritional benefits of drinking pasteurized milk, how long milk must be boiled to be safe and how much milk children should drink every day.

Part of the milk day event included the introduction to a variety of dairy products processed in the country such as pasteurized milk, cheese and yogurts. Various dairy processors that received technical training by AGP-LMD staff were able to showcase their new dairy products at the events. By increasing awareness of the benefits of milk and dairy products, AGP-LMD continues to reduce hunger and enhance the nutritional status of rural households. The events, which were the first of their kind in most of the regions, will continue throughout 2014.

The inclusion of influential community members such as parents, teachers and leaders in the events increased the possibility of the messages being effectively acted upon.

AGP-LMD employs a holistic value chain approach to develop and make Ethiopia's meat/live animals and dairy sectors more competitive.

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“The knowledge we had before was to feed our cows more so that they would give more milk. Today, we are happy to learn that we also need to supply our children with more boiled and pasteurized milk for their healthy growth.”



24,500

COMMUNITY MEMBERS
WERE EDUCATED
ON THE NUTRITIONAL
VALUE OF DRINKING
PASTEURIZED MILK



Input Supply & Farm Services: *Ethiopia*

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“The Farm Service Center is very promising... It’s a place where we will see many good things in the future.”

Minda Ayalew, one of the farmers and customers of the new Bishoftu Farm Service Center, has owned a vegetable farm around Bishoftu for more than five years. When he decided to shift from being an employee of an agribusiness center to owning his own farm, he knew he needed different types of high quality seeds, fertilizers and other inputs to become a successful vegetable farmer.

Unfortunately, Minda faced various challenges since the start-up of his business. “There is a lack of input supply, especially improved seeds and plant protection products available,” Minda commented.

Serving as an innovative solution to these constraints, the USAID Commercial Farm Service Program has established a network of private, retail supply and farm service businesses called Farm Service Centers (FSCs) throughout the Oromia region of Ethiopia. The program adapts CNFA’s market-oriented, private sector model for a sustainable enterprise-based delivery of farm supplies and services. The Farm Service Centers are one-stop-shops that provide smallholder farmers with agricultural and veterinary inputs, services and technologies that will help them produce surpluses and become better linked to end markets. Since the openings of these Farm Service Centers in six different locations throughout Oromia, Ethiopian farmers have been benefiting from improved access to high quality products and services.

“I have purchased many inputs from the Bishoftu Farm Service Center,” Minda explained. “Mostly, I buy plant protection products and they’ve been very effective.” Since buying his products at the FSC, Minda has harvested much more than his previous experience. “Recently, there was an insect pest that attacked our tomato crop. I bought plant protection products, unlike the other farmers who suffered after their production was destroyed. I wasn’t affected at all and managed to harvest my crops.”

Minda now has a renewed hope for his farm as a result of having a reliable center to

purchase high quality products and receive consulting services. “The Farm Service Center is very promising,” Minda said. “It’s a place where we will see many good things in the future.”

By the end of this two-year pilot program, which began in 2012, CFSP will provide increased access to high-quality, reasonably priced inputs, training, technical advice and output market linkages to at least 30,000 smallholder farmers.



30,000

SMALLHOLDER FARMERS NOW HAVE INCREASED ACCESS TO THE INPUTS THEY NEED



Economic Resilience & Rapid Recovery: *South Sudan*

In late September 2013, Ateny Mawien Deng, a resident of Pacyic village in South Sudan, lost his bull. Historically, there would be little or no reason to hope that Deng could retrieve his lost bull. However, earlier that month, Deng's black and white bull received an identification tag with a serial number entered into a newly developed Livestock Identification Traceability System (LITS).

LITS was launched as part of the United States Department of State-funded South Sudan Cattle Program (SSCP) to reduce conflict by

detering cattle theft. In South Sudan, livestock is a major source of livelihood, and an important indication of social status and wealth. Trade of livestock has cultural significance central to both marriage as well as restitution. As such, cattle theft is a major source of inter-community conflict in South Sudan and the LITS is helping to mitigate this conflict. The system logs each identification tag with a serial number and key information including the name of its owner, description of the animal, history of transactions, etc. In addition, LITS provides assurance to cattle owners that when an animal is lost, the LITS can be used to identify the animal and facilitate its return.

After losing his bull, Deng searched the area by himself for 10 days without success. He had forgotten the tag number of his bull but was able to get in touch with a SSCP staff member who retrieved his bull's serial number through the LITS. With the support of the local community coupled with knowing the identification tag, Deng was able to positively identify his bull and bring it back to his home. "I am very happy for the effort placed by everyone to ensure that my bull was recovered after it had been missing for almost two weeks," Deng said. "SSCP has done a lot for the community by tagging and registering our livestock to help us identify our animals. Authorities must educate the people on the importance of the tagging project to ensure that those found guilty of removing or tampering with animal tags will be prosecuted because they are working

against the progress of our nation."

SSCP is operational in only one of the ten states in South Sudan. The SSCP is a pilot project whereby Community Animal Health Workers (CAHW), in collaboration with the Ministry of Animal Resources and Fisheries (MARF), will tag 150,000 cattle in Northern Bahr el Ghazal and enter those into the LITS. Deng is just one of many success stories detailing how SSCP is helping South Sudan livestock owners.



150,000

CATTLE TO BE TAGGED
IN NORTHERN BAHR
EL GHAZAL

CNFA has managed more than \$474 million in donor-funded agricultural development programs in 42 countries over the past 29 years.





Value Chain Development: *Egypt*

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“With the help of the Zaytun Project, the quality of the Egyptian table olive and olive oil was brought back to center stage”

For the first time, Egyptian olive oils were submitted to the annual olive oil competition hosted by the Agency for the Valorization of Agricultural Products (AVPA). Wadi Food, an Egyptian company founded in 1986, was recognized for its gourmet extra virgin oil in the category of medium fruity oil, signifying zero defects and significant positive attributes. This helped place Wadi Food among the top 50 olive oils submitted to the competition, out of 150 submissions.

Wadi Food was among over a dozen olive oil processors that worked with the USAID Zaytun Project. As part of a multipronged approach to

enhance production and processing of table olives and olive oil in Egypt, the three-year Zaytun Project worked closely with the management of more than 15 olive oil processors to assess their production and provide targeted technical recommendations. Mr. Khalil Nasrallah, Executive Manager of Wadi Food Industries Company, noted, “With the help of the Zaytun Project, the quality of the Egyptian table olive and olive oil was brought back to center stage. Experts in production, processing and marketing studied the olive industry in Egypt and worked with growers and processors alike on the critical challenges that they are facing. AVPA was able to confirm that Egyptian extra virgin olive oil has qualities that should allow it to compete with the top olive oils in the world.”

After technical consultations, the olive oils of 12 Egyptian beneficiary processors were submitted to the AVPA’s annual competition and judged by a panel composed of professionals in the olive oil business, distinguished chefs and dedicated amateur olive oil testers which convened in Paris, France to settle on the world’s best olive oils. The success of Egyptian olive oils in the competition marked an important step in re-establishing the reputation of Egyptian olive oil internationally, as well as introducing a new identity of Egyptian olive oil in the international market. AVPA President Philippe Juglar noted that the success of Egyptian olive oils will likely lead to the creation of new categories that will correspond to the characteristics of North African olive oils in

next year’s competition.

The Zaytun Project created new jobs, increased incomes and improved productivity of Egypt’s table olive and olive oil value chains by strengthening the competitiveness of producers and processors.



600+

NEW JOBS CREATED

3,929

FARMERS TRAINED
THROUGH THE FARM
FIELD SCHOOL
TRAINING PROGRAM



Access to Finance: *Kenya*

Hamra Adulai is part of the 50 member Bura Iftin women group that sells poultry in the northeastern part of Kenya. For years, the Bura Iftin women group wanted to expand its operations, but they first needed to find a reliable funding source. As a follower of the Islamic faith, Hamra was discouraged by the current loan system in Kenya. Kenyan banks offer limited Sharia-compliant banking products, particularly through microfinance institutions. Their vision to expand stalled until Hamra and the other women learned about the Community Owned Finance Institution (COFI), Kenya's first and only Sharia compliant Savings and Credit Cooperative

Organization (SACCO) that focuses on livestock, animal production and agriculture.

COFI was established under the USAID Kenya Drylands Livestock Development Program (KDLDP), a three-year program designed to address the many obstacles pastoralist households face in northeastern Kenya to achieve both economic and food security in the region and country. During community mobilization, the program identified a perception among the pastoralists that major banks in the region lacked Sharia-compliance and had limited reach. Just like Hamra, they were unsatisfied and wanted Sharia-compliant financial products and services with peer group guarantee mechanisms.

Together, KDLDP and the Kenyan Minister of Development of Northern Kenya and Other Arid Lands launched the SACCO in December 2012. Two weeks after the launch, COFI had registered 320 members and 10 groups with savings of Ksh 4.2 million (\$48,837USD) in the bank. COFI's first office opened in Nairobi and extended to Garissa, in northeast Kenya. The new office helped intensify their membership drive and reach organizations like the Bura Iftin women group. Because of the financial assistance Hamra and the Bura Iftin women group received, they were able to open a second poultry shop.



\$48,837

SAVED JUST 2 WEEKS
AFTER THE LAUNCH
OF COFI



OF COFI MEMBERS
WERE WOMEN
BY OCTOBER 2013



Volunteer Technical Assistance: *Tajikistan*

Akmal Dehkan Farm is located in Tajikistan's portion of the Fergana Valley, a large triangular and very fertile valley in what is often a dry part of Central Asia. The Fergana Valley, in Tajikistan's northwestern Sughd province, is the most productive farmland in a country with only 6% arable land, making this province the country's breadbasket. However, agricultural practices remain antiquated leaving productivity well below its full potential.

Akmal Dekhan Farm sits on 21 hectares in Sughd province, nearly all of which are devoted to apricot production, producing sweet varieties

that are in high demand in local markets. While the orchard is moderately successful, the owner wished to increase his income and productivity. CNFA responded by analyzing the business of the orchard with the owner and determined that low productivity, as a result of outdated orchard management techniques, posed the greatest challenge.



With the help of CNFA voluntary technical assistance, through the USAID Farmer-to-Farmer program, orchard farmers were trained for two weeks on proper pruning, grafting techniques and the importance of soil testing. A number of soil samples were collected, analyzed and then given recommendations on proper fertilization. In addition, CNFA volunteers demonstrated an inexpensive, non-toxic dormant oil spray that could be easily mixed using readily available ingredients and highly effective at controlling diseases and pests that afflict fruit trees.

Akmal Dekhan saw the success of the volunteers' recommendations over the course of one growing season from 2012 to 2013. Gross sales increased 32%, while productivity jumped nearly 30% to 66,800 kilos. Increased productivity of fruit trees translated to higher demand for seasonal employees, which increased from 100 to 122 (including 65 women), and increased the number of women seasonally hired by more than 60%.



32%

INCREASE IN GROSS SALES OVER THE COURSE OF ONE GROWING SEASON

30%

INCREASE IN PRODUCTIVITY

CROSS-CUTTING ISSUES



CLIMATE CHANGE ADAPTATION & ENVIRONMENTAL STEWARDSHIP

CNFA works globally to provide smallholder farmers access to inputs, training and information to maximize productivity and incomes while minimizing the impact on the environment. This includes increasing efficiency of input usage, improved soil and water management, promotion of low or no-energy post-harvest and value adding processes, enhanced capacity of producer groups, as well as increasing the availability and utilization of small-scale agricultural equipment. Our sustainable intensive agricultural practices are highlighted through our input suppliers and extension services, volunteer technical expertise, and increase resilience of food systems.



INSTITUTIONAL CAPACITY BUILDING

Building the institutional capacity of local NGOs and commercial business service providers is critical to the long-term development of civil societies in transitional and emerging economies. CNFA develops relationships with local partners to deliver business development services, improve education capabilities, and build association and cooperative member services.



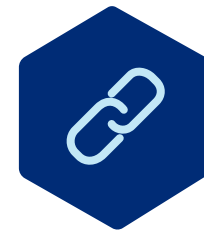
GENDER & WOMEN'S EMPOWERMENT

Recognizing the critical role that both genders play in agriculture, CNFA finds it imperative for programs to not only include women, but to focus on empowering women as entrepreneurs to maximize impact on agricultural productivity, rural incomes and household food security. We work with female entrepreneurs, owners, managers, and producers on agricultural program areas such as livestock, horticulture and cash crops. CNFA also believes that adolescent girls can become the catalyst for breaking inter-generational poverty if given the opportunity. Through a gender mainstreaming lens, CNFA designs new activities that speak specifically to the constraints and opportunities facing women in the agricultural sector.



INFORMATION & COMMUNICATIONS TECHNOLOGY

Innovation in communications technology is rapidly changing the social and economic landscape in the developing world. Mobile technology, geographic information systems and other ICT mechanisms can provide smallholder pastoralists access to information, finance and resources quickly and at a low cost. CNFA is integrating these innovative technologies in its programs to deliver more effective ways to improve the livelihoods, increase access to finance and reduce communication barriers for smallholder farmers.



PUBLIC-PRIVATE PARTNERSHIPS

Since CNFA's inception, we have utilized public-private partnerships as a powerful tool to achieve economic growth and sustainable development in emerging economies. We leverage the know-how and capital resources of the private sector, coupled with donor support, to help build market-based agriculture systems. By empowering the private sector, CNFA is able to tap into greater resources, creativity and technology for smallholder farmers.

BOARD OF DIRECTORS

CURRENT BOARD (FY '14)

John J. Cavanaugh

Chairman & Former U.S. Congressman

John R. Block

Former Secretary of the U.S.
Department of Agriculture

John H. Costello

Former CNFA President & CEO

A. Michael Espy

Former Secretary of the U.S.
Department of Agriculture

David Kirvalidze

Former Minister of Agriculture in the
Republic of Georgia

Elin Miller

Principal of Elin Miller Consulting, LLC

Richard P. Reising

Former Senior Vice President of Archer
Daniels Midland (ADM) Company

Sylvain Roy

CNFA President & CEO

FY '13 BOARD

JOHN R. BLOCK

Chairman & Former
Secretary of the U.S.
Department of Agriculture

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Former U.S. Congressman

JOHN H. COSTELLO

CNFA President & CEO

A. MICHAEL ESPY

Former Secretary of
the U.S. Department
of Agriculture

ELIN MILLER

Principal of Elin Miller
Consulting, LLC

RICHARD P. REISING

Former Senior Vice
President of Archer Daniels
Midland Company

FINANCIAL HIGHLIGHTS

FY 2013

REVENUE VS. EXPENSES



STATEMENT OF ACTIVITIES

Federal & non-federal grant income	\$22,674,089
Other income	\$59,797
In-kind contributions	\$1,767,073
Subcontractor matching contributions.....	\$2,443,578
Total revenue	\$26,944,537
Total expenses	\$26,683,291
Increase / (decrease) in net assets	\$261,246
Net assets at the beginning of the year	\$2,937,181
Net assets at the end of the year	\$3,198,427



Cultivating
Entrepreneurship

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