OUR VISION, MISSION, VALUES

Vision: A united world where children are free from suffering, poverty, exploitation, fear, and oppression. Where children are aware of their fundamental human rights.

Mission: The Christina Noble Children’s Foundation is dedicated to serving the physical, medical, educational and emotional needs of vulnerable children. We believe that every child deserves love, respect and freedom from all forms of exploitation. We establish long-term relationships with the children we support and empower them to live happy, emotionally rich, and independent lives.

Values: Our values represent our beliefs and guide how we behave. They are: Love, Compassion, Respect, Honesty, and Integrity.
ACKNOWLEDGEMENTS

We would like to thank the following donors for supporting our Capital Projects in 2018:

- Australian Consulate General in HCMC, Direct Aid Programme
- Capital Group (Hong Kong)
- 2018 Ladies Long Lunch Guests (Hong Kong)
- The Jacky Andrews Memorial Funds (Hong Kong)
- Velma Roberts (Hong Kong)
- Australian International School (Hong Kong)
- Two Present Parties (Hong Kong)
- Round Table (Hong Kong)
- Rouse Legal (Hong Kong)
- Alstom Foundation (France)
- Beechwood Childcare & Montessori School (Ireland)
- Bernie Doyle & Co (Ireland)
- Electric Aid (Ireland)
- All individual donors

Our Capital Projects provide poor and remote rural areas in the Southern and Central Highlands provinces of Vietnam with kindergartens, medical stations, community recreational areas, water supply facilities, microfinance loans, and other facilities beneficial to communities living in poverty.
One person can make a difference. You can make a difference.

- Christina Noble, Founder, CNCF -
PROGRAMME OVERVIEW

ESTABLISHED 1997
LOCATION Dong Thap, Ben Tre, Vinh Long, and Kien Liang provinces, Vietnam
OBJECTIVES To support communities in poor and remote rural areas in Southern and Central Highlands provinces by providing access to quality education, clean water, and healthcare facilities and access to financial capital through provision of kindergartens, water tanks, and medical stations. Financing of microfinance loans. Monitoring of construction and loan programme and reporting to donors.
PROGRAMME COMPONENTS Construction of education, water and sanitation, and medical facilities; provision of small, low-interest loans to individuals for business development
BENEFICIARIES Children with little or no access to early childhood education as well as those who are studying in substandard facilities that do not meet their basic needs. People living in poverty with little or no access to clean water and related facilities. Communities that have little or no access to basic healthcare services or adequate modern medical equipment. Individuals and families seeking to build or expand small businesses who typically lack access to financial capital.

LOCAL PARTNERS Dong Thap, Ben Tre, and Kian Giang DOLISA; Vinh Long UFO; Women's Union Son Kien commune.

CNCF INVOLVEMENT One-time financing of construction and/or installation costs of kindergartens, water tanks, and medical stations. Financing of microfinance loans. Monitoring of construction and loan programme and reporting to donors.

CNCF MANAGEMENT AND STAFF CEO: Helenita Noble; Director of Operations: Son Thu Trinh; Vice Director: Nguyen Huu Nghia; CAP Programme Coordinator: Vo Minh Nha

MONITORING AND EVALUATION Monitoring of construction projects: Initial trip to assess needs Assessment reports Minimum of 3 trips during construction Monthly and final reports Collection of documents and invoices

2018 ACTUAL COSTS USD $96,870 (excluding Microfinance Loan Programme)

FUTURE PLANS In 2019, we will aim to complete all active construction projects carried over from 2018 and initiate new projects where funding allows.

REPORTING PERIOD January – December 2018
EXECUTIVE SUMMARY

In 2018, Capital Projects will continue to provide clean water solutions and kindergarten facilities to communities in need.

IN 2018

573 WATER TANKS were provided by Capital Projects in Vietnam to rural communities, upgrades and improvements to rural kindergartens, and small loans to business owners through our Microfinance Loan Programme.

2,163 PEOPLE have benefitted from the Capital Projects since its inception in 1997.

562,739 PEOPLE have benefitted by the Capital Projects programme in Vietnam.

In 2019, Capital Projects will continue to provide clean water solutions and kindergarten facilities to communities in need.
Since its inception, CNCF has established more than 100 capital projects in poor and rural communities in Southern and Central Highlands provinces in Vietnam, assisting hundreds of thousands of the country’s poorest, most vulnerable children and their families.

CNCF’s Capital Projects (CAP) provide kindergartens, community recreational areas, water supply facilities (including, but not limited to, water tanks, water wells, and water purification plants) and other facilities beneficial to communities living in poverty. The objectives of the program are:

- To improve children’s access to quality education through provision of classrooms and supplies to help increase access to high-quality pre-school facilities.
- To address a growing need for clean water by providing access to sources of clean water and to promote improved hygiene in poor communities.

Projects funded by CAP typically benefit both children and their communities. For example, kindergartens funded by CAP offer a safe place for children to learn and receive nutritious meals. The schools also positively impact the larger community because parents can be more productive when their children have a safe and nurturing place to spend their days.

Provision of rainwater tanks is an easy solution for community health problems caused by unclean water. Because many people in the Mekong Delta lack containers to store water, they are forced to use unsafe water from canals and rivers. Agricultural chemicals and untreated industrial waste contaminate these water sources. In communities where CAP has installed water tanks, levels of waterborne diseases, particularly scabies and diarrhoea, have decreased and general community health has significantly improved.

Finally, the Microfinance Loan Programme, which currently operates in Kien Giang province, provides small, low-interest revolving loans to individuals in need of financial capital to build or expand small businesses and enterprises.
In 2018, **2,163 people** benefited from our Capital Projects. Construction projects fully or partially completed this year included two kindergarten projects and seven water projects. Construction and water supply projects benefitted **2,029 people**. Loans (34) made by the Microfinance Loan Programme directly and indirectly benefitted **134 people** in Kien Giang province.

For monitoring and evaluation of projects, **20 site visits** were conducted by programme staff. In addition, donors from Jacky Andrews Memorial Fund, Alstom Foundation and the Australian Consulate General visited their funded projects.
We really appreciate CNCF’s assistance in building water tanks and kindergartens in the communes of Dong Thap province. All CAP projects have helped improve the living standards of the local people, even by just building a water tank to store rain water, which is more vital than we can imagine especially in the dry months when they have absolutely no access to water. CAP projects have also provided a place for education for children in remote areas, which is very important for child development.

- Vice Director, National Fund of Vietnamese Children of Dong Thap Province -

A very big thanks to CNCF for supporting us to build up the kindergarten and now supplying outdoor playground equipment for the kindergarten. This creates the opportunities for our children to go out of the classrooms and play with their peers, instead of only sitting indoors.

- Principal, Tan Nghia Kindergarten of Dong Thap province -

Water in the river is all dirty. We cannot even wash clothes with it. We have small water containers at home to store rain water, but now we can also use this big tank to store and filter water. Our family uses the rain water from this tank to cook and wash clothes. We can also boil water from this big tank to drink in dry season.

- 14-year-old beneficiary of Ben Tre province CAP projects -
PROGRAMME ACTIVITIES

Rural Water Sanitation

Vietnam’s economy relies heavily on agriculture and a large proportion of the population works in agriculture and related fields. Many households in Mekong Delta use unsafe water from canals and rivers that is contaminated with chemicals used in agricultural production. Drinking this water is dangerous and can cause serious health problems. However, because many residents live in poverty and lack alternatives, they continue to use contaminated water sources. Water-borne and hygiene-related diseases like scabies and diarrhoea are common. In short, lack of clean water causes serious health problems in the area, resulting in massive human and economic costs.

Using rain water as a clean water source is one of the easiest solutions for poor people in the Mekong Delta because the rainy season lasts more than half the year.

The installation of rainwater tanks provides many benefits to the community:

- Access to clean water
- Healthier and better-educated children
- Lower incidence of waterborne diseases
- Less income spent on purchasing clean water
- Women are able to work more regularly resulting in higher family incomes
- Reduced infant mortality rates
- Improved community health
Kindergarten Construction

The Vietnamese population is over 90 million and increasing by over a million every year. Thus, more early childhood educational facilities are needed. An overall lack of funding, poor infrastructure, lack of equipment and teacher shortages has caused significant problems for children from ethnic-minority and poor rural areas. Schools are unable to accommodate the ever-growing needs of their community in many rural areas and children are forced to travel long distances to neighboring communities to attend school. Typically, within the poorest provinces, classroom conditions are very poor, and in many cases, unhealthy and unsafe for children.

Kindergartens are crucial, not only for child development and targeting malnutrition, but also in helping alleviate poverty and in preventing children from being left at home unattended or in the care of older siblings. Parents in difficult financial situations are sometimes forced to leave children at home while they work. However, when high quality day-care or kindergarten facilities are available, parents can work or actively seek employment knowing their child is receiving the care they need.

Microfinance Loan Programme

Since 1997, CNCF has partnered with DOLISA of Kian Giang province and the Women’s Union of the Son Kien commune to provide small, low-interest (0.5-1.0 %), collateral-free loans to individuals (primarily women) in need of financial capital to build or expand small enterprises. These loans allow individuals living in poverty to become self-sufficient and provide a better life for their children. Thirty-four recipients have received loans during the current loan cycle, which began in 2015 and concluded in 2018. Recipients have used loans (USD $227 to 455) to raise livestock, maintain small businesses (e.g., coffee shops, bake shops, motorbike repair shops) and cultivate rice. Loan recipients and our local partners have reported that the programme has met the community’s needs, enabling entrepreneurs living in poverty to establish and expand their businesses so they can better support their families.

The Women’s Union of Son Kien Commune successfully collected all repayments in February and transferred funds to the National Policy Bank of Hon Dat District. Loan recipients and local partners expressed interest in beginning a new loan cycle and in January 2019, CNCF Project management team conducted a field visit and met with Kien Giang DOLISA and Women’s Union. A new three-year loan cycle was scheduled to begin in February 2019.
## Microfinance Loan Programme 2018

<table>
<thead>
<tr>
<th>LOAN PROVISION</th>
<th>AT THE BEGINNING OF THE LOAN CYCLE (FEB 2015)</th>
<th>LOAN LEVELS (VND)</th>
<th>NEW RECIPIENTS (VND)</th>
<th>TOTAL (AS OF FEB 2018)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>5,000,000 (227 USD)</td>
<td>7,000,000 (318 USD)</td>
<td>8,000,000 (364 USD)</td>
<td>10,000,000 (455 USD)</td>
</tr>
<tr>
<td>Number of recipients (households) by loan levels</td>
<td>33</td>
<td>22</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Total (VND)</td>
<td>215,000,000</td>
<td>110,000,000</td>
<td>7,000,000</td>
<td>8,000,000</td>
</tr>
<tr>
<td>Total (USD)</td>
<td>9,773</td>
<td>5,000</td>
<td>318</td>
<td>364</td>
</tr>
</tbody>
</table>
## Businesses of Loan Recipients

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>NUMBER OF RECIPIENTS</th>
<th>PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Livestock</td>
<td>9</td>
<td>26.5%</td>
</tr>
<tr>
<td>Microenterprises (grocery shop, coffee shop, pancake shop, motorbike repair shop)</td>
<td>16</td>
<td>47.1%</td>
</tr>
<tr>
<td>Rice farming</td>
<td>03</td>
<td>8.8%</td>
</tr>
<tr>
<td>Agricultural production</td>
<td>6</td>
<td>17.7%</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>34</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>
CNCF’s Microfinance Loan Programme has brought enormous and obvious benefits to the poor in Son Kien Commune in the form of accessible low-interest loans to start micro-businesses to improve their family income. All loan recipients have made good use of the capital granted to enhance their livelihoods and gradually becoming more self-reliant. On behalf of Son Kien’s beneficiaries, we express our thanks to CNCF...and wish the programme could be expanded to other rural areas of Kien Giang province.

- Dinh Thi Kim Chi, President, Women’s Union of Son Kien Commune -
OUR STORIES

Playground Equipment at Tan Nghia Kindergarten

The Tan Nghia kindergarten was built in 2014 thanks to the support of teachers and students from Australian International School Hong Kong (AISHK). Since, it has provided early education for up to 60 students per year.

Students from AISHK visited each year and decided to launch a campaign to raise funds to purchase outdoor play equipment for the kindergarten. In July, the kindergarten was equipped with fun equipment including a slide and swings. The kindergarten and its new playground are symbols of the commune’s growth and development and of CNCF’s successful cooperation with our donors. We are all working together to build a brighter future for children in need.

A Widow Gets Access to Clean Water

Nguyen Thi Anh is a widow who lives in a small, isolated house surrounded by five kilometers of paddle fields and narrow muddy roads. She had no access to water or electricity because of the remote location of her home. On rainy days, when the roads are muddy and only walking is possible, she could not get groceries or water because the store is thirty minutes away by foot and roads become impassable. Groundwater and river water in her area are all contaminated.

However, thanks to CNCF’s Capital Projects, she now has a water tank. Even though it does not directly provide water, the tank is big enough to store rain water for drinking, cooking, and washing clothes. CNCF’s Capital Projects continue to change lives by helping people like ThiAnh get the resources they need to build a more sustainable existence.

Microfinance Loan Programme Boosts Families

Lan and her husband used to operate a small coffee shop that ultimately failed. With the loan provided by CNCF’s Microfinance Loan Programme, they began selling pumpkins and other vegetables, which resulted in a more reliable monthly income. Thanks to their improved financial circumstances, the family can now cover their living expenses, including tuition for their children in first grade and pre-school. Recently, they moved out of their parents’ home to live in their newly built house, paid for with their savings. Lan hopes to extend her loan for one or two more cycles, so she can expand her business and lift her and her family out of poverty.
The total cost of running the Capital Projects Vietnam in 2018 was:
USD $96,870

Heartfelt thanks to our kind donors who enable CNCF to keep this project operating and also to those who generously support with gift and time in-kind which enables us to keep our costs down.

Our 2018 audits are available online https://www.cnf.org/finance-policies
For more information on this report and our CNCF projects in Vietnam please contact:

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