TechnoServe helps entrepreneurial men and women in poor areas of the developing world to build businesses that create income, opportunity and economic growth for their families, their communities and their countries.
This past year marked a major milestone for TechnoServe: the fortieth anniversary of its founding. But while we paused to reflect on how far the organization has come — growing from one man’s vision of helping people in Ghana to transforming the lives of more than a million people a year across three continents — we also remained cognizant of the challenges and opportunities that lie ahead.

As we all know, 2008 was also a year of global economic upheaval, and people everywhere are worrying about their financial security. The humbling reality is that for the poorest residents of the developing world, such fears have been part of their daily lives for generations. And families worrying about whether they can feed their children today can eventually give up even dreaming of a brighter future.

But it doesn’t have to be that way. The solution is straightforward: people need viable economic opportunities and the skills and knowledge to capitalize on them. And that is what TechnoServe has been making happen for four decades. We’re proud to be a leader of a movement that empowers people in the developing world to build businesses that break the cycle of poverty.

Our programs and impact continue to grow. In 2008 we began working in Ethiopia and laid the groundwork to begin working in Benin and Côte d’Ivoire. We also launched business plan competitions in South America and India. And we continue to build on our existing programs and explore promising new ways of using private-sector development to transform people’s lives.

The end result can be seen in hundreds of communities such as Cajamarca, Peru, where a thriving jam factory can now offer a young woman her first real job and pay its suppliers enough to enable them to afford previously undreamed-of luxuries such as nutritious food for their families.

We couldn’t accomplish this without our growing number of supporters. We urge you to look through this annual report and read the stories on our web site (www.technoserve.org) to see what real and lasting changes are happening. There are many more opportunities to transform lives out there. We invite you to join us to make it happen.

Paul E. Tierney, Jr.
Chairman of the Board

Bruce McNamer
President and CEO
Where We Work

(Bold names indicate where we’ve worked in 2008 and beyond.)

AFRICA
Benin
Côte d’Ivoire
Democratic Republic of Congo
Ethiopia
Ghana
Guinea-Bissau
Kenya
Madagascar
Malawi
Mali
Mozambique
Nigeria
Rwanda
South Africa
Sudan
Swaziland
Tanzania
Uganda

LATIN AMERICA
Belize
Bolivia
Brazil
Chile
Colombia
Costa Rica
Dominica
El Salvador
Guatemala
Honduras
Mexico
Nicaragua
Panama
Peru

ASIA
India

EASTERN EUROPE
Poland
The TechnoServe Story

TechnoServe was founded in 1968 by Connecticut businessman Ed Bullard, to help hardworking people in the developing world lift themselves out of poverty. His work was guided by two core principles: the power of private enterprise to transform people's lives, and the lasting value of providing a hand up rather than a handout.

These principles have remained at the heart of TechnoServe's efforts, even as our work has evolved to focus on improving livelihoods on a larger scale, to transform entire communities and countries. Our programs revolve around helping people capitalize on good business opportunities that benefit the rural poor, by generating jobs and markets for their products and services.

We have particular expertise
developing businesses and industries
in the following sectors:

- Agriculture (notably Artemisia, cashew, coffee, cocoa, dairy, horticulture, livestock and feed, and tea)
- Alternative energy
- Tourism

We provide the following services:

**Developing Entrepreneurs:**
- Entrepreneurship training
- Business plan competitions

**Improving the Business Environment:**
- Capital access
- Leadership development
- Developing local business service providers

**Building Businesses:**
- Business needs and feasibility assessments
- Business planning
- Market linkages
- Capital raising
- Managerial and employee training
- Management consulting
- Technical advice
- Intensive operational support
- World-class business mentor linkages

**Building Industries:**
- Market and industry research
- Industry strategic planning
- Supply chain organization
- Industry association and development
- Policy analysis
- Advocacy support and training

---

Active in 2008/2009
Previous activity
Washington, DC and Norwalk, CT offices
TechnoServe Europe office (London, UK)
2008 our impact

Building Businesses and Industries — The Results:

- **Build Businesses and Industries**
  TechnoServe assisted 1,350 businesses in more than a dozen industries in 2008.

- **Increase Revenues**
  These businesses earned $149 million in revenues and $16 million in profits.

- **Employ People**
  They paid $9 million in wages to 32,600 employees.

- **Transform Lives**
  Nearly 1.2 million men, women and children benefited from these income sources (based on five people per family).

- **Buy Products**
  They bought $64 million worth of products from 196,200 small-scale producers.

Developing Entrepreneurs — The Results:

Additionally, in 2008, TechnoServe’s entrepreneurship development programs — including nine business plan competitions (BPCs) — trained nearly 3,000 people in nine countries. The first round of BPCs in South America drew more than 1,600 applicants from Chile, Colombia and Peru. Since 2002, TechnoServe has run 28 BPCs in Africa and Latin America; these have helped launch or expand hundreds of businesses, enabling them to create thousands of new jobs.
Organizational Highlights

- We enlarged our footprint in the economic development world by launching TechnoServe Europe. Based in London, this new TechnoServe affiliate will be well-positioned to expand our supporter network across Europe, thus enabling us to work with an increasing number of entrepreneurs around the world. It will also allow us to share our experiences more broadly in European discussions around key development issues.

- Our portfolio of programs continues to expand in Africa. We began working in Ethiopia as part of the regional Coffee Initiative, and we laid the groundwork to launch programs in Benin and Côte d’Ivoire in 2009, focusing on cashew, cocoa and entrepreneurship development. Our work in these three countries (funded by the Bill & Melinda Gates Foundation and the World Bank) will allow us to transform the lives of hundreds of thousands of additional farmers and other entrepreneurs each year.

- We also launched a series of business plan competitions in the Andean countries of Chile, Colombia and Peru, greatly expanding our existing entrepreneurship development programs in South America. These competitions place particular emphasis on creating inclusive businesses that will serve people living at the base of the economic pyramid.

- In India, our team has been exploring new ways in which to apply business solutions to poverty. 2008 saw the launch of the Enrich Engage Enable social enterprise plan competition, which is similar to the business plan competition model employed in Africa and Latin America. Unique to this program is its focus on growing businesses whose products or services will address social inequities, as well as creating jobs, revenue and wealth in impoverished Indian communities.

- TechnoServe’s name recognition continues to grow with coverage in high-profile publications such as Time, Business Week and the Financial Times. We have also been increasingly featured in trade publications such as The Chronicle of Philanthropy.

- Increasing name recognition is contributing to our steady growth trajectory, as our revenue has climbed by 26 percent to $44 million in 2008. This is due to the generous support of a wide range of new and existing donors (including a growing number of grass-roots supporters) who understand that a global economic crisis makes private-sector development assistance even more critical for the world’s poor.

- To better reach and engage with our expanding audience, we laid the groundwork to enhance our online presence. A more robust web site, including an integrated donation platform and social media tools, will be rolled out in 2009.
Program Highlights

TechnoServe has been working with Colombian coffee producers since 2006, helping thousands of small-scale farmers to grow and harvest high-quality, sustainably grown, specialty coffee to sell on the international market to buyers such as Nestlé-Nespresso, which helped fund this program. In 2008, the three TechnoServe-assisted coffee cooperatives bought beans from 3,000 small-scale farmers and employed nearly 9,000 men and women in agricultural labor. Farmers such as Jorge Garcia are reaping the benefits. Garcia’s family has been cultivating coffee for as long as he can remember, but in the past, they earned little more than subsistence wages. Now, Garcia is earning well above the market price and his income has risen by 20 percent. He is using these funds to increase his coffee-producing capacity — for example by adding a drying and milling station on his property — and to provide a better life for his wife and daughter. The coffee buying houses are also injecting new life and economic activity in otherwise impoverished areas, serving as community hubs where farmers can receive business advice and access to healthcare.

Since 2002, TechnoServe has been helping to revitalize Mozambique’s cashew industry, assisting entrepreneurs to establish commercially viable processing plants and helping farmers to produce more and better nuts. In 2008, TechnoServe worked with 13 cashew factories that employed more than 6,100 people and purchased raw nuts from more than 100,000 small-scale farmers. With the cashew industry on a competitive and sustainable footing, TechnoServe has begun to withdraw support from the processors. Yet the impact will continue to be felt: the new jobs and income have created a ripple effect in northern Mozambique, bringing cash to rural communities and turning them into commercial centers. Businesses such as convenience stores, restaurants, hairdressers and bicycle repair shops have sprung up to cater to the expanding demand, creating even more job opportunities and reinforcing the cycle of economic growth. Namige, the site of one of the first cashew factories, has grown from an outpost to a “lively town” and is now home to people such as Artur José, who gave up the difficult life of a fisherman to open a small store in town. He now plans to expand the business and purchase his first car.
St. Philip’s Mission runs a school, health clinic and AIDS orphanage in one of Swaziland’s poorest and most remote areas. To help feed the orphans and to fund their various programs, the mission started a farm. TechnoServe business advisors then helped to make it profitable by focusing on a more lucrative crop: chili peppers. TechnoServe linked the mission to an international hot pepper sauce manufacturer’s African buyer. The initial purchase contract has generated a reliable revenue source and enabled the farm to employ five full-time staff and 50 part-time workers, which is a boon to area residents who have few other employment options. The mission is looking forward to its first harvest in 2009. TechnoServe is also helping the farm maximize its revenues by introducing techniques to grow cabbages among the peppers, to make the most of fields that are already plowed, planted and weeded. Furthermore, the workers are able to apply better farming skills to the crops they’re growing in their villages to feed their families.

In Nicaragua, TechnoServe is working with a group of vegetable growers in the impoverished province of Jinotega, where more than 80 percent of the population is struggling to get by on less than a dollar a day. TechnoServe has been helping members of the Tomatoya-Chagüite Grande cooperative to improve the quality of their vegetables (primarily lettuce, cabbage, tomatoes and green beans) and secure supply orders from leading supermarkets. The farmers are now selling their crops directly to Nicaragua’s largest supermarket chain, cutting out costly middlemen and earning ten times their previous income. As a result, members such as Efrén Rizo can now provide their children with the education they never received. “I have a son who is a systems engineer, and my daughter is studying banking and finance,” Rizo says. “I am very proud.” In 2008, the 30 members of the cooperative sold $300,000 worth of goods and employed 17 people. Many of these employees are women who work in new greenhouses that sell high-quality seedlings to other farmers, spurring a cycle of growth that will improve living conditions for many more people throughout the region.
In 2008, TechnoServe and its partners helped more than 20,000 dairy farmers to organize themselves into business groups in Kenya, Uganda and Rwanda, as part of the East Africa Dairy Development Program. This four-year pilot project is funded by the Bill & Melinda Gates Foundation and led by Heifer International. Starting in 2009, the groups will begin to roll out farmer-owned and -operated milk collection centers that will give members access to formal and reliable regional milk markets. The centers will also act as broader hubs of economic activity, promoting accessible and affordable services in areas such as veterinary medicine and finance. Farmers will be able to pay for these services through a credit system linked to their collection center accounts, giving them access to services when they are needed, rather than only when cash is available.

TechnoServe helped a variety of entrepreneurs around Cajamarca, Peru to grow their businesses. In 2008, TechnoServe supported 32 enterprises in these rural highlands. One enterprise was Sermuagro, a processor and wholesaler of cereals and stews. It was founded in 2006 by five eager but inexperienced friends. As a result, the company’s early sales resulted in losses. By 2007, when TechnoServe stepped in, Sermuagro had sold $25,000 worth of products and was working with 20 local producers. TechnoServe helped the young business owners to improve processing efficiency and to implement quality control and sanitary regulations. Our business advisors also provided financial, management and marketing training, and they helped the business diversify from only selling to government entities, to producing ready-to-eat goods for sale to the general public. These changes are paying great dividends: Sermuagro’s sales for 2008 were more than $350,000, and they are now working with nearly 1,000 local producers. Sermuagro is committed to providing sustainable growth avenues for these producers, providing them with seeds, fertilizer and technical training. The farmers have a reliable market for their products and can invest their additional income in their homes and farms, triggering a cycle of economic growth that is transforming entire communities.
As a membership organization, TechnoServe is made up of public members who meet annually, elect the Board of Directors, and provide advice to TechnoServe on a variety of matters. Members of the Board of Directors are also members of TechnoServe.

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($1,000-$4,999)

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Mountain Inn (Swaziland)
Dingaan Motshegwa
C. M. Mota
Dingaan Motshegwa
Mountain Inn (Swaziland)
Peter Moyer
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Garth Napier
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United Nations World Food Program (WFP)
United States Agency for International Development (USAID)
United States Department of Agriculture (USDA)
United States Department of State
World Bank
### Financial Highlights for 2008

#### Consolidated Statements of Financial Position  December 31, 2008

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>2008</th>
<th>2007</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and cash equivalents</td>
<td>$13,809,297</td>
<td>$13,249,787</td>
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<tr>
<td>Other assets</td>
<td>31,672,115</td>
<td>22,238,009</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td><strong>$45,481,412</strong></td>
<td><strong>$35,487,796</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES AND NET ASSETS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Short-term liabilities</td>
<td>4,567,048</td>
<td>4,280,710</td>
</tr>
<tr>
<td>Deferred grant revenue</td>
<td>29,068,823</td>
<td>23,314,012</td>
</tr>
<tr>
<td>Net assets</td>
<td>11,845,541</td>
<td>7,893,074</td>
</tr>
<tr>
<td><strong>TOTAL LIABILITIES AND NET ASSETS</strong></td>
<td><strong>$45,481,412</strong></td>
<td><strong>$35,487,796</strong></td>
</tr>
</tbody>
</table>

#### Statement of Activities  2008  2007

<table>
<thead>
<tr>
<th>SUPPORT AND REVENUE</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>U.S. Government funding</td>
<td>$13,511,450</td>
<td>$14,822,921</td>
</tr>
<tr>
<td>Private funding</td>
<td>22,297,041</td>
<td>11,641,302</td>
</tr>
<tr>
<td>Other public funding</td>
<td>6,361,030</td>
<td>6,549,018</td>
</tr>
<tr>
<td>Other sources</td>
<td>194,898</td>
<td>600,280</td>
</tr>
<tr>
<td>Contributed services (volunteers’ time)</td>
<td>1,960,921</td>
<td>1,672,188</td>
</tr>
<tr>
<td><strong>TOTAL SUPPORT, REVENUE AND CONTRIBUTED SERVICES</strong></td>
<td><strong>$44,325,340</strong></td>
<td><strong>$35,285,709</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Program expenses</td>
<td>$32,035,427</td>
<td>$27,658,531</td>
</tr>
<tr>
<td>Management and general expenses</td>
<td>3,887,303</td>
<td>2,645,759</td>
</tr>
<tr>
<td>Fundraising and grant solicitation</td>
<td>2,489,222</td>
<td>2,865,742</td>
</tr>
<tr>
<td>Contributed services (volunteers’ time)</td>
<td>1,960,921</td>
<td>1,672,188</td>
</tr>
<tr>
<td><strong>TOTAL EXPENSES</strong></td>
<td><strong>$40,372,873</strong></td>
<td><strong>$34,842,220</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>CHANGE IN NET ASSETS</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,952,467</td>
<td>$443,489</td>
<td></td>
</tr>
</tbody>
</table>

Complete audited financial statements are available upon written request.
Ed Bullard Legacy Society

Remembering TechnoServe and creating a legacy fund for the future

TechnoServe’s Ed Bullard Legacy Society honors the late founder’s belief in having a reserve fund that would allow TechnoServe to continue its work in times of crisis and ensure an independent and fiscally strong organization. In 2008, the Board of Directors passed a resolution stating that all estate gifts naming TechnoServe as the beneficiary will be allocated to this reserve fund.

Many supporters who make regular gifts to TechnoServe during their lifetimes also choose to make charitable provisions for the organization in their estate plans. These gifts can take many forms: a donor-specified amount or asset; a percentage of the estate or the residue of the estate (amount remaining after providing for all other heirs); or gifts of life insurance, retirement plans and trusts. Over the years, TechnoServe has received more than $900,000 in bequests from generous supporters who had the forethought to make plans that would enable them to continue to support our mission and have a positive impact on hardworking people in the developing world.
We are grateful to the Ed Bullard Legacy Society members

Anonymous
Robert C. Aldrich*
Lyndon R. and Betty I. Babcock
Marion B. Baisley*
Herman Belz
Olive Frances Berry*
Robert Blum*
Jennifer Bullard Broggini
Elayne and Kenneth Brown
Carol H. Bullard
Robert and Cynthia Burns
Alma D. Butler*
Christopher W. Canino*
Russell R. Cole*
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Louise Field Cooper*
Kathryn L. Corbett
Dr. Elinor Heller Crandall
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Adele H. Demn* 
Betty Offt Dickson*
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Emily Garlin
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George R. and Kathleen H. Gerardi
Daniel Giber*
Mildred H. and Martin A. Gilman
Dorothy H. Gleiser*
Elsa M. Glover
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Neville W. Harris
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Alberta Humble*
Rose Kane*
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Nancy Kulow
Kirk Lawton
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Gretchen and Ernest McEwen*
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Robert and Marjory McKinley
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Eleanor U. McMillan*
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Esther C. Morrison*
Lori Needler*
Don and Margaret O'Brien
Sheena Pappalardo
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Margaret Smith*
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Eduard and Louise C. Strauss Trust*
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Mrs. John R. Taylor --
The Taylor Fund*
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R. David Townley
Raymond L. Wager
Richard E. Weinreich*
Elaine and Merle Woodall
Irene D. Woods*
J. Douglas and Lilly S.
Wright Trust*
Nicholas Zill, Sr.*

*In Memory

The society is chaired by Ed Bullard’s widow, Carol Bullard (top row, left), and is comprised of five steering members (top to bottom, left to right): three of Ed’s children (Jennifer Bullard Broggini, Amy Bullard Davies and Payson Bullard); John Taylor, TechnoServe’s former chief financial officer; and Harold (Pat) Howe, a former TechnoServe director.

These generous gifts have allowed us to transform entire communities. They also honor Ed’s vision of a fortified TechnoServe, thus sustaining and expanding our transformative programs across the developing world.
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*As of June 2009

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