
Shelter For Life International

Restoring Lives, Rebuilding Communities



Annual Report 2024

Our Mission: Demonstrating God's love by enabling people affected by conflict and disaster to restore their lives and rebuild their communities.

Our Vision: To be one of the leading international Christian humanitarian aid organizations, providing disaster relief with long term development and sustainability.

Our Approach: We address relief and long-term development needs of the communities we serve by tailoring and implementing a range of contextually sensitive programs.

A message from the leadership:

Natural disasters and conflicts that displace many people worldwide may prompt feelings of helplessness. However, Shelter For Life International (SFL) emphasizes that even if we as individuals cannot directly help, we can still empower others to make a difference.

SFL continues to make significant strides in its efforts, particularly in Afghanistan and West Africa. In the former country we have ongoing work with United Nations World Food Program (WFP) with distribution of food aid, infrastructure improvement, and livelihood creation.

In Senegal, The Gambia, and Guinea-Bissau SFL continues to improve cashew production, processing, and marketing, benefitting thousands who work in the cashew value chain. In Senegal, with SFL's partnership with the Bureau of Population, Refugees, and Migration (PRM) we have continued to provide more shelter and clean water access for returnees who left their home areas years ago in response to conflict. Through your ongoing support, we have been able to have significant positive impacts on communities worldwide. For this we are truly grateful.

The management and board of Shelter For Life International,

Brint Patrick, Chairman of the Board

Mustafa Omar, Chief Executive Officer



Brint Patrick
Chairman



Gordon Wright
Vice Chairman



Kyle Newkirk
Treasurer



Victor Weir III
Director



Thomas Lane
Director



Mustafa Omar
CEO

The LIFFT-Cashew Project in Senegal, the Gambia, and Guinea-Bissau (SeGaBi)

The cashew industry in West Africa has long faced challenges of inadequate infrastructure, limited financial access, and inefficiencies in market linkages. Recognizing these barriers, SFL launched the LIFFT-Cashew Project, an initiative aimed at “Linking Infrastructure, Finance, and Farms to Cashew” in Senegal, The Gambia, and Guinea-Bissau (SeGaBi). Since its inception in 2017, this project has transformed the cashew value chain, driving sustainability, economic growth, and empowerment across the region. Key accomplishments include:

Infrastructure: Warehouse Development: The project rehabilitated 3,194 m³ of storage capacity this year, bringing the overall achievement to 84% of the target. These facilities ensure the safe storage of cashew nuts, allowing cooperatives to time their sales for optimal market conditions. **Road Construction:** A previously completed 135 km of rural roads reduced travel times by over 60% and increased traffic volumes by 150%, significantly enhancing market access. This infrastructure has empowered cooperatives to store and transport their produce more efficiently, securing higher returns for their efforts.

Financial Empowerment: Enabling Economic Inclusion: Access to finance has been a key success for SeGaBi’s cashew farmers and processors. Highlights include the Credit Scoring Tool, Introduced to help cooperatives manage risk to lead to sustainable lending practices. **Loans Distributed:** Over \$97 million in financing supported 1,329 cooperative members, with 472 women receiving loans for income-generating activities such as horticulture and petty trading. The LIFFT-Cashew Fund, a dedicated fund approved \$1.85 million in loans for processors, unlocking private-sector investment worth \$3.6 million. By fostering financial resilience, the project has elevated participation and stimulated regional economic growth.

Market Access: Strengthening Links in the Value Chain

Creating robust connections between farmers, cooperatives, and global markets has been pivotal. Key outcomes include: **Cooperative Growth:** Membership expanded by 2,153 new members across the region, reflecting increased trust and participation. **Record-Breaking Trade:** Cooperatives achieved sales worth \$99.2 million, exceeding annual targets by 165%. **Policy Advocacy:** The project’s research on cross-border trade led to the lifting of transportation bans on raw cashew nuts, streamlining trade. Through strategic partnerships and capacity-building initiatives, the project has enhanced cooperatives’ bargaining power and market presence.

Agricultural Innovation: Pioneering Sustainability

Recognizing that productivity begins on the farm, LIFFT-Cashew has championed sustainable agricultural practices: **Demonstration Plots:** Yield improvements of 62% were recorded across the region, with training provided to over 12,594 farmers. **Innovative Varieties:** The PN1 cashew variety, introduced from Vietnam, has demonstrated early flowering and increased productivity. **Organic Practices:** Over 42 metric tons of organic fertilizer and 110,000 improved seedlings were distributed, promoting climate-resilient farming. These advancements have not only boosted yields but also positioned farmers to meet global standards through SPS and HACCP certifications.

Information Systems: Digital Transformation

The implementation of the **ActivityInfo** platform marked a significant leap in data management and transparency. Cooperatives now benefit from digitized databases and enhanced visibility through newly created websites and social media platforms. These features provide real-time monitoring and evaluation and allow for accurate data-driven decision-making. By integrating this innovative technology into operations, the project has set a laudable precedent for modernized agricultural practices.



Women employed in a cashew processing facility.

The LIFFT-Cashew Project's Stories of Change: Real Impact, Real People

The LIFFT-Cashew Project's true success lies in its human impact. For instance, women's cooperatives in The Gambia have leveraged grants to establish thriving horticultural enterprises, while young farmers in Guinea-Bissau have adopted modern techniques to improve nut quality and yields. These stories and many other stories underscore the transformative potential of targeted development initiatives.

Navigating Challenges The journey has not been without hurdles. Rising construction costs, limited land access, and financial constraints among cooperatives have slowed infrastructure development. However, innovative solutions such as cost-efficient materials and partnerships with local authorities have mitigated these challenges, ensuring steady progress.

A Vision for the Future As the LIFFT-Cashew Project enters its final phase, its legacy is clear: a sustainable, resilient, and inclusive cashew value chain that empowers communities and drives economic growth. Looking ahead, Shelter for Life International is committed to: scaling successful models to other regions and crops; advocating for policies that support smallholder farmers and sustainable practices; and fostering new partnerships to amplify impact. The LIFFT-Cashew Project is more than an agricultural initiative; it is a blueprint for transforming rural economies and uplifting communities. By sharing its story, we hope to inspire similar efforts worldwide, proving that when infrastructure, finance, and innovation come together, the results can be nothing short of extraordinary.

Cultivating Resilience and Growth: The CROP-H Project in The Gambia

The Climate Resilient Optimization for Productivity in Horticulture (CROP-H) project, designed and implemented by SFL, is a transformative initiative aimed at strengthening the horticulture value chain in The Gambia. Funded by the USDA Food for Progress program, this five-year, \$11 million project is rooted in the principles of advanced agriculture and market-driven growth. CROP-H is built upon three strategic objectives: **Increasing Productivity:** Through infrastructure upgrades and innovative agricultural practices. **Expanding Trade:** Enhancing domestic, regional, and international market linkages. **Strengthening Farmer Organizations:** Empowering smallholder farmers to boost incomes and improve living standards. Structured around three core components—Horticultural Productivity, Farmer Organizations, and Trade Enabling Environment—the project is designed to foster sustainable growth across The Gambia's horticulture sector.

Key Achievements

- 1. Curriculum Development and Training** Created a comprehensive Farmer Field School curriculum emphasizing best practices, including: **Mulching**—Conserving soil moisture and regulating soil temperature to improve crop yields; **Soil Management**—Techniques to enhance soil health and fertility; **Water Conservation**—Efficient irrigation methods, including drip irrigation systems, to optimize water use.
- 2. Promoting Biofortified Crops** Collaboration with national agencies promotes nutrient-rich, drought-tolerant crops like orange fleshed sweet potato and leona cowpea. Community sensitization campaigns, including cooking demonstrations and radio programs, encourage adoption of these resilient crop varieties.
- 3. Developing Model Gardens** Established efficient and productive model gardens to showcase best practices in sustainable horticulture. Introduced improved crop varieties to boost both productivity and resilience.
- 4. Sustainable Soil and Water Management** Distributed 42 metric tons of organic fertilizer to enhance soil fertility. Farmers are trained in irrigation practices to reduce water waste and improve efficiency.
- 5. Capacity Building for Resilience** Empowered farmers through tailored training programs focusing on governance, financial management, and sustainable farming techniques. Mapped 30 community gardens to identify gaps and target areas for capacity-building interventions.
- 6. Infrastructure Improvement:** Developed selection criteria for gardens to receive irrigation upgrades. Collaboration with the **National Agriculture Research Institute (NARI)** is providing technical expertise on drip irrigation and seed distribution for biofortified crops.

Monetization The project successfully monetized 9,700 metric tons of rice, generating \$5.3 million to fund ongoing horticulture initiatives, including infrastructure upgrades and farmer training programs. These efforts will enhance local best agricultural practices, crop productivity, and lead to strengthening food value chains and marketing.



Laborers employed by SFL preparing hillside terraces for tree planting. More than a thousand such terraces have been built. Both the trees and terraces help to stabilize hillsides, preventing erosion and thereby protecting property and lives.

Afghanistan: Food Aid, Employment, Livelihood Training, and Community Resilience

SFL has a long history of implementing a variety of projects in Afghanistan, and the challenging circumstances of recent years has brought a renewed dedication to assist vulnerable families and communities. By implementing a range of projects funded by UN World Food Program (WFP), SFL has been able to improve food security, provide short and medium-term employment opportunities, improve local infrastructure such as roads and canals and flood mitigation construction, improve agricultural land, reduce the effect of natural disasters, plant trees, stabilize hillsides, reduce migration, and provide livelihood training. These project activities directly benefitted over 1.6 million beneficiaries.

The **Resilience Food System Project** assisted farmers to increase crop yields with higher quality wheat seed cultivation, and plant fruit and non-fruit trees. Somewhat related, the **Smallholder Agriculture Farmer Support Project** assisted 60 cooperative women farmers by providing bean seeds, fertilizer, and pest management training. The project linked women farmers to district cooperative to enable the sale of their products through market networks. Distribution of food items in exchange for work and unconditional season food support was provided in 36 districts of six provinces.

Infrastructure improvements included improvement and expansion of seven kilometers of irrigation canals with, 1,020 hillside terraces built on which to plant trees, over five kilometers of rural roads with culverts constructed, and protective retaining walls put up. Nearly 300 gardens were established, that will help feed families and provide supplemental income. In exchange for labor, employees were provided staple foodstuffs such as flour and cooking oil to improve medium-term food security.

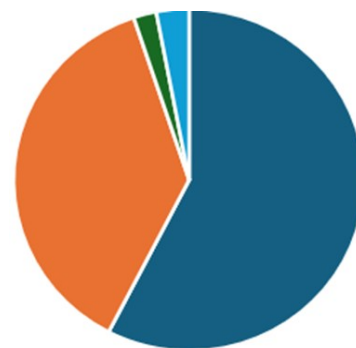
Two **Vocational Skills Training Centers** were established in two provinces and 450 trainees learned marketable skills including tailoring, weaving, mobile phone repair, and motorcycle repair.

An ongoing **Maternal Child Benefit Program** provides periodic cash to better enable pregnant women and young children to access to nutritious foods. This is complemented with health and nutrition information and awareness training.

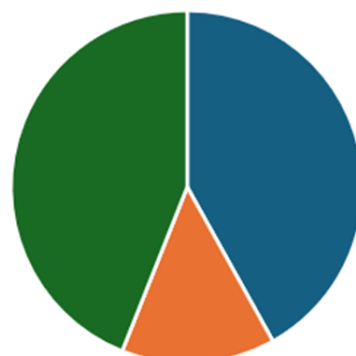
2024 Financial Report

Revenue and Support	
Federal Grants and Contracts	\$ 4,081,588
UN WFP Contracts	2,642,723
Contribution and Support	149,303
Other Income	213,407
Total Revenue and Support	7,087,021
Expenses	
<i>Program Services</i>	
Senegal Program	2,672,529
Gambia Program	900,483
Afghanistan Program	2,804,575
Total Program Services	6,377,587
<i>Support Services</i>	
Administration	652,805
Fundraising	71,094
Total Support Services	723,899
Total Expenses	7,101,486
Change in Net Assets	(14,465)
Net Assets at Beginning of Year	2,222,505
Net Assets at End of Year	\$ 2, 208,040

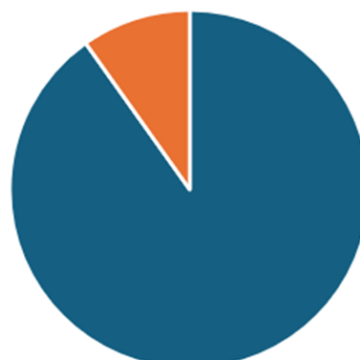
This financial statement is audited.



Federal Grants & Contracts 57.6%
 UN WFP Contracts 37.3%
 Contribution & Support 2.1%
 Other Income 3%



Senegal Program 41.9%
 Gambia Program 14.1%
 Afghanistan Program 44%



Administration 90.2%
 Fundraising 9.8%

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