

# **WOMEN'S EMPOWERMENT INTERNATIONAL 2007 STRATEGIC PLAN**

## **I. Executive Summary**

Established in 2003 in San Diego, California, Women's Empowerment International (WE) is an all-volunteer, tax-exempt 501(c)(3) nonprofit organization dedicated to giving women the tools they need to work their way out of poverty. In partnership with nonprofit microfinance organizations, WE supports diverse strategies to provide small, repayable business loans and services to entrepreneurial women, in places where WE can make a difference. WE's commitment is to education, mutual communication and furthering the worldwide effort to alleviate poverty.

WE currently partners with Grameen de la Frontera (GDLF) and the International Rescue Committee, San Diego (IRC) to provide business loans and services in Mexico and the United States. By the close of 2006, WE had raised over \$50,000 -- the equivalent of 520 startup business loans -- for GDLF clients in Sonora, Mexico. WE also raised \$25,000 to create a business incubator for refugee women who have fled violence and persecution in their native lands and been legally resettled in San Diego.

Although WE primarily funds loans, its mission includes other key aspects of the loan process such as the recruitment and education of clients, ensuring the overall fiscal and ethical integrity of the loan program, and supporting other proven strategies for helping women succeed in business enterprises.

WE's Board of Directors created the organization's mission statement, bylaws, goals, business plan and policies, and guides all aspects of the organization. Because all work is done on a volunteer basis, in 2006 WE's modest administrative costs were covered by membership dues and donations designated for administration. In this way, donations were fully applied to programs for the women we assist.

Election of the Board of Directors occurs in the Spring at WE's annual meeting; the new Board takes office on July 1. Rotations onto the Board are phased so that WE's leadership team maintains a core of experienced members. WE strives to be a transparent organization, with all fiscal, operational and programmatic decisions regularly communicated to its 300 members and supporters.

## **II. Description of the Program**

WE grew out of a desire by San Diego women to 'give back' in a way that would make a difference in the lives of women who seek an opportunity to better their lives and those of their families. WE's support gives the gift of choice to women who have the desire, courage and motivation to start small businesses as a way to move from everyday survival to planning for the future. When the women's businesses are established, their families' nutrition and living conditions, and their children's health and education, all improve. For this reason and many others, microcredit is a powerful strategy in the global effort to eradicate poverty.

WE's approach is distinctive in four ways:

1. Donations designated for loans and services for clients are entirely dedicated to that purpose, none is used for WE's administration or overhead.
2. WE welcomes donations of every size; even small donations can have a substantial impact on a client's life.
3. WE fosters a person-to-person approach; members and loan clients meet in person and are culturally enriched by the exchange.
4. All WE members have an equal opportunity to participate, and together help shape the organization.

Substantial research and rigorous assessment underpin WE's evaluation of potential MFIs with which it may affiliate. WE considers the MFI's financial status, operating principles, reputation and sustainability before establishing a partnership. And throughout the term of the affiliation, WE exercises due-diligence in monitoring its partners' operations to ensure that it maintains the highest standards of fiscal, programmatic and operational performance.

WE is affiliated with Grameen de la Frontera (GDLF) whose target market is enterprising women in poor communities of Sonora, Mexico. Since its founding in 2000 by philanthropist Marshall Saunders, GDLF has provided collateral-free microcredit to approximately 2,600 clients, in loans starting at \$96. Affiliated with the Grameen Foundation USA, GDLF also has achieved key benchmarks in terms of repayment rates, fiscal stability and the long-term sustainability of its program

GDLF borrowers create or expand an income-generating business, and repay the money on a pre-set schedule; over 98% of GDLF loans are repaid. Loan clients meet every two weeks as members of a 30-person center. These community-building meetings are client-run but overseen by GDLF staff. The sessions provide clients with basic business/financial training and an opportunity to repay a fraction of their loans, as they learn about health, nutrition and parenting. As clients successfully repay their loans, many apply for larger loans that enable them to expand their businesses. GDLF's goal is to build enough capital to provide second, third and fourth-cycle loans that will truly enable their clients to break the cycle of poverty. WE has raised over \$50,000 to fund GDLF loans, and WE members maintain communication with loan clients in Sonora.

In affiliation with the International Rescue Committee, San Diego, WE launched a San Diego business incubator in 2006, to provide the services and support that refugee women need to start modest businesses. Through the WE Center for STAR (Support, Training and Assistance to Refugee) Women, in its first 8 months of operation, 7 businesses were launched, 5 expanded, and 25 received assistance. In 2006, WE provided \$25,000 to launch the Center, fund a director, and provide modest grants to the entrepreneurs.

### **III. Major Goals for 2007**

#### **A. Affiliations - Fundraising:**

1. **GDLF:** Raise \$25,000 to fund microloans for clients in Sonora, Mexico.
2. **IRC/WE Center for STAR Women:** Raise a total of \$30,000 to fund 80% of the salary of the STAR Center Director.

3. Identify a slate of MFIs that qualify for affiliation with WE; choose a third partner and subsequently set a fundraising goal to support that partner's programs in 2007.
4. Identify and implement the strategies to raise the maximum of \$118,100 needed to achieve WE's 2007 MFI funding goals and WE operational costs. Included in this strategy will be a heightened effort to secure grants from a variety of sources, and proactive membership development initiatives.

**B. Outreach:**

1. **Member Relations:** to ensure that membership in WE is providing value-added benefits, heighten members' participation in client visits to Mexico and San Diego; expand the key roles that volunteers play in the furthering WE's goals; maintain consistent communication with members via the WE website and newsletter, and ensure that communications is two-way to the greatest extent possible.
2. **Speaker's Bureau:** Expand WE's reach and visibility via a proactive speaker's bureau, liaison with appropriate organizations at colleges and universities, and outreach to affinity groups.
3. **Introductory Groups:** Continue to foster and expand WE's reach via Introductory Groups, with the goal of an expanded number of Board members and volunteers serving as WE representatives.
4. **Marketing:** Expand WE's public relations and marketing efforts to create ever-widening circles of support for the women WE assists.

**C. Communication with the Women:**

1. Find appropriate and effective ways to increase members' ability to communicate with the women we assist.
2. Create and implement ways to increase the exposure and marketing that the women's businesses receive.

**D. Education:**

1. Increase the education WE provides to its Board, members, and the general public, about poverty and microcredit.
2. Increase and leverage the effectiveness of the WE's partnership with The Child's Primary School.
3. Explore the creation of other academic partnerships.

**E. WE Circles:**

1. Determine the organizational, legal and fiscal framework for the establishment of WE Circles.
2. Begin to establish WE Circles.

**F. Organizational Integrity:**

1. Ensure that WE's financial and organizational procedures meet the highest legal, ethical and business standards.

2. Ensure that the Board applies rigorous research, analytical discussion, and true due-diligence to its decisions regarding WE's mission and activities.
3. Continue to develop WE's infrastructure so that all responsibilities are carried out in the most efficient and effective way.

**G. Meetings and Events:**

1. **Annual Meeting:** Host an Annual Meeting that is designed to inform and inspire members, conduct business -- including the election of officers, give members an opportunity to comment on WE's goals and strategies, and provide a forum of discussion regarding WE's future development.
2. **STAR Bazaar:** If there is an adequate base of women-owned businesses to support this concept, host a holiday season Bazaar that will showcase the Center for STAR Women and through which the refugee women can display and sell their products.

**H. Volunteer Development:**

1. **Leadership Roles:** Cultivate volunteers to take on key WE leadership roles such as Customer Service, STAR Center tours, database management, website management, outreach coordinator etc..
2. **Volunteer Orientation:** Ensure that all volunteers are adequately oriented to WE's values and goals and have access to information and assistance so that they can be successful and fulfilled in their volunteer work.