



# Women's Empowerment International

## WINTER 2011

### Calendar

International Women's Day Celebration

New Partnership in Ghana

WE Activities to Try

WE's Position on India's Microfinance Crisis

Women's Global Network new WE Partner  
In Mexico, a Day of Two Dinners

Meet Lorna Strang, WE Marketing Chair

Help WE by "liking" us on Facebook

Update on WE's programs

Scrapbook from a January member event

## WE's INTERNATIONAL WOMEN'S DAY CELEBRATION

Please join us **March 6, 2011** to celebrate the 100th anniversary of International Women's Day while supporting businesswomen from around the world!

**2 p.m. to 4 p.m. at the Great Hall,  
UCSD Campus**

International Women's Day is a global day of celebration created to recognize the economic, political and social achievements of women past,

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## WE UPCOMING EVENTS

**Feb. 27 to March 5** – Women's Global Network members visit WE program in Honduras

**March 5** – AAUW Fallbrook chapter tours WE STAR Center

**March 6** – International Women's Day Celebration, Great Hall, UCSD\*

**March 29 to April 2** – Visit to our partner, Adelante Foundation, in Honduras, led by José Nuncio\*

**April 10 - 14** – Visit to our partner, Grameen de la Fronter, in Sonora, Mexico, led by Linda Corey\*

**April 10 to May 3** – 2011 Microfinance Course, UCSD\*

\*Further information in this newsletter

## WE CREATES NEW PARTNERSHIP IN GHANA, AFRICA

Women's Empowerment is delighted to announce a new partnership with WomensTrust (WT), a nonprofit bank for the poor in Pokuase, Ghana. As one of the world's least developed nations, Ghana has one of the highest levels of poverty per capita and a great need for microfinance loans for women in poverty.

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*Sarah Ankrah in her successful bakery in Pokuase, Ghana. Sarah participates in the WomensTrust EntrepreneursClub, which has provided her with loans to expand her bakery.*

Ghana, a democratic and peaceful country located in West Africa, became the first African country to gain independence from a European colonial government in 1957. Thirty percent of its 23 million people live on less than \$1.25 a day and 54 percent on less than \$2 a day. The probability of not surviving until age 40 is 26 percent.

Founded in 2003 by Dana Dakin, an investment consultant from New Hampshire, WT is a small nonprofit offering microfinance, scholarship, education and health programs to very poor women and their families. Our extensive research revealed WT to be highly respected and trusted by the community, region, country and internationally. Its programs are holistic and village-oriented and responsive to the needs of the community and local conditions.

This new partnership will reestablish WE's presence in Africa and closely aligns

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with our core values and mission. WE has set a target of raising \$20,000 for WT loans in 2011.

Two levels of loans are offered by WT. Core, or starter loans, average \$125. To be eligible for a core loan, potential clients must have existing businesses and be vetted by the staff through interviews and visits to the business.

Larger EntrepreneursClub loans of \$500 to \$5,000 are provided to more established business women so they can expand and grow their businesses. Women who receive EntrepreneursClub loans are required to hire at least one poor woman for their businesses, thereby helping more poor women in the community earn a stable income.

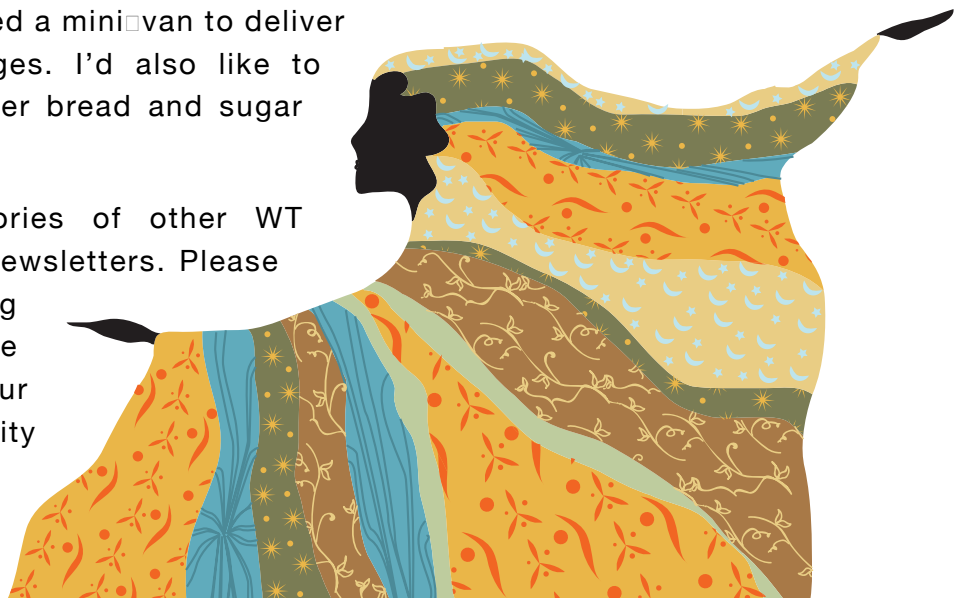
WT borrowers in Pokuase - a village of about 20,000, which is quickly becoming absorbed by neighboring Accra, Ghana's capital - have established businesses as tailors and dressmakers. Others sell shoes, corn, charcoal, cooked foods and fruit.

One successful WT borrower is Sarah Ankrah, who received her first core loan of \$50 in 2006 and used it to buy flour for her bread making business, Phipha's Bakery. With successive loans, she bought equipment, hired additional staff and tripled her production. Sarah became one of the first members of the EntrepreneursClub and has now received three additional loans totaling more than \$10,000.

These latest loans have allowed her to add new ovens, expand her production center and employ more staff. Today, the bakery sells almost 8,000 loaves of bread per week with revenues of almost \$3,000. The profits allow Sarah to reinvest in her business, keep her six children in school and make sure her home has reliable electricity and potable water.

Sarah has a vision for her business. "I want it to be big, about ten to twelve bags a day. I also need a mini van to deliver to surrounding villages. I'd also like to bake tea bread, butter bread and sugar bread."

We'll share the stories of other WT borrowers in future newsletters. Please join us in welcoming WomensTrust and the women of Ghana to our extended community of recipients of microfinance.



## WE ACTIVITIES: TAKE A TRIP OR A COURSE – OR CREATE A CIRCLE

### JOIN US FOR A TRIP TO HONDURAS

WE board member José Nuncio will be leading a trip to Honduras to visit Adelante Foundation and recipients of WE microfinance loans **March 29 to April 2, 2011**. This is a special opportunity for WE supporters to meet with women entrepreneurs in Intibucá, the sylvan and mountainous region that is home to the indigenous Lenca people.

The trip includes two full days in Intibucá, attending borrowers' group meetings and with the women individually in their businesses and homes. Optional side trips to the famous ruins of Copan or other areas of Honduras could also be arranged. This promises to be an unforgettable experience in a beautiful part of the world.

Please contact José if you would like more details at [januncio@sbcglobal.net](mailto:januncio@sbcglobal.net)

### LEARN THE FACTS ABOUT MICROFINANCE

The upcoming 2011 Microfinance Course offers a unique opportunity to learn about the hot topics, key debates and challenges of microfinance. Presented by academics and practitioners, this course will present the latest research and help expand your knowledge of domestic and international microfinance. **April 12, April 19, and May 3 at the Great Hall at UCSD, 6 p.m. \$25 registration. <http://ucsdepteam.webs.com> or 858-822-3539**

Co-sponsored by the San Diego Microfinance Alliance, The Center for International Development at Point Loma Nazarene University, the Center for Community Service Learning at the University of San Diego, the School of International Relations & Pacific Studies and the EPTEAM Network Association at UCSD.

### INTERESTED IN GETTING MORE INVOLVED IN WOMEN'S EMPOWERMENT?

Giving Circles are a great way to do just that. All you need to do is call a few friends and get together.

In We Giving Circles you and your friends meet to discuss aspirations for helping others. Your Giving Circle selects a WE partnership in Mexico,

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present and future. We are pleased UCSD Chancellor Marye Anne Fox will join us to present opening remarks.

The festive and free event will allow attendees to:

- Shop the STAR Center Bazaar for beautiful imported jewelry, fashion, decorative items for the home, fresh flowers and organic baby clothes
  - Write a letter to a microfinance recipient in Honduras, Mexico or Ghana
  - Learn to cook injera, the traditional spongy bread from Ethiopia and dishes from Somalia.
  - Get the latest news of WE partnerships with successful business women in Honduras, Mexico, Ghana and San Diego
  - Indulge in a dessert buffet
  - Best of all, you'll meet inspiring women from around the world who have come together to create opportunities for women in poverty!
- Come meet recipients of microfinance

loans and learn how microfinance creates opportunities for women in poverty at this celebratory event co-hosted by **International House, Women's Empowerment International, UCSD Women's Center** and **EPTEAM**.

#### **DIRECTIONS TO THE GREAT HALL, UCSD:**

**From the north:** Take I-5 South. Exit Genesee and go right (west) upon exiting. Turn left onto Torrey Pines Road (third light) Make a left onto Pangea Drive (fourth light) The Pangea Parking Structure will be on your left. Parking is free.

**From the south:** Take I-5 North. Exit La Jolla Village Drive and go left (west). Follow La Jolla Village Drive (which becomes North Torrey Pines Road at the top of the hill) to Pangea Drive (4th light past N. Torrey Pines). Turn right onto Pangea Drive. The Pangea Parking Structure will be on your left. Parking is free.

Honduras, Ghana or San Diego to assist. You set a fundraising goal and raise funds for your selected microfinance borrowers. It's that simple. You set a goal and work together to achieve it.

**Here's the fun part:** You get together regularly with your friends and share the common goal of helping others. Along the way you learn more about the world's poor and about microfinance. You learn about individuals in Mexico, Honduras, Ghana or San Diego that you are helping create better lives through your fundraising.

Your We Giving Circle can find creative ways to fundraise. Here's one of our favorite examples: Have your members donate a dollar for every pair of shoes in their closets! This gesture reminds us all of how much we have and how much we can make a difference.

Please contact us for more information on how easy it is to start a WE Giving Circle. [womens.empowerment@cox.net](mailto:womens.empowerment@cox.net) or 858-486-6466

## INDIA'S MICROFINANCE CRISIS: WHY MICROFINANCE CONTINUES TO BE IMPORTANT

Recently, *The New York Times* and other leading newspapers have provided extensive coverage of the microfinance crisis in the Indian state of Andhra Pradesh and its global implications. Although this is a major crisis, we should not give up on microfinance as a poverty alleviation measure. Rather, we can use this as an opportunity to learn lessons to improve the practice of microfinance.

### INDIA MICROFINANCE CRISIS

In the 1990s, economic banking reforms permitted private microfinance institutions (MFIs) to operate in India. Although most started as nonprofits, many transferred their operations into for-profit nonbank finance companies, funded by private capital investors seeking high rates of returns. For-profit microfinance institutions (MFIs) grew at the phenomenal rate of 80 percent last year in India and serve 27 million borrowers.

In Andhra Pradesh, India's largest state with 75 million people, the growth of MFIs was particularly feverish. In the villages, for-profit MFIs began competing with popular self-help groups (SHGs), promoted by the Indian government. These groups of 10 to 25 members save and provide credit to each other and are linked to banks that give the groups subsidized-interest loans. SHGs members were sought out by the for-profits MFIs, who made multiple loans without carefully checking the indebtedness and credit-worthiness of borrowers. The MFIs often did not provide full information on true interest rates and repayment terms.

Many borrowers became over-indebted from taking loans from both formal and informal sources until there was no realistic way they could repay. Many were subject to intensive and sometimes abusive loan-collection practices. Eighty-five MFI clients have committed suicide, according to the government.

In October, the government placed new conditions on MFIs, dramatically impeding operations and access to capital and bringing some MFIs to a standstill. Many politicians encouraged borrowers not to repay their loans. Loan repayment rates plummeted from 100 per cent to 20 per cent. In November, police arrested two microfinance managers on allegations of abetting another suicide.

Some commentators have compared the microfinance meltdown in Andhra Pradesh to the sub-prime mortgage crisis in the United States. In both situations,

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financial markets sought large profits at the expense of customers and without regard to longer-term financial risks or the overall effects on the economy or society. In both, inadequate governmental regulations played a role.

The runaway situation in Andhra Pradesh and previous ones in Nicaragua and Pakistan occur when microfinance grows too rapidly, markets become saturated with too many MFIs and clients become overly indebted. In these situations, the established tenets of microfinance are ignored.

Success in microfinance – which has reached more than 110 million poor people and their families worldwide – is largely dependent upon group loan guarantees, requiring loans to be paid every one to two weeks and maintaining close contact with borrowers. Other important benefits offered by the Grameen Bank and other successful MFIs include providing help with business plans, health services and education. These factors lead to the high repayment rates that make microfinance feasible and eventually alleviate poverty. Remove some of those variables and the entire system of microfinance can be subject to stress and even fall apart, as it did in India.

Today, most of the world's poor do not have access to formal financial services or secure places to save money, and are only able to manage their daily lives by borrowing from family, friends and moneylenders. Microfinance, coupled with other development strategies, remains an important tool to assist the poor to operate small businesses and begin to provide better lives for their families. For-profit MFIs are also needed to scale up the reach of microfinance.

Substantial numbers of MFIs are responsible and ethical. However, the entire microfinance industry would be strengthened by establishing minimum standards for consumer protection, improving transparency and accountability, implementing regulatory reform, ensuring adequate financing for MFIs and encouraging for-profit MFIs to focus equally on both the social and financial bottom lines.

#### WE'S RESPONSE

- WE continues to believe that microfinance can help transform poor people's lives and needs to be conducted responsibly by all MFIs.

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## WOMEN'S GLOBAL NETWORK PICKS WE STAR CENTER FOR MICROFINANCE PARTNER

We are honored that the San Diego branch of Women's Global Network (WGN), a professional women's organization, has selected the WE Center for STAR (Support, Training and Assistance to Refugee) Women as its local microfinance partner.



*Linda Lattimore, founder of Women's Global Network (WGN), and STAR Center Client Mary Page at a November luncheon for WGN members in City Heights.*

To initiate this new partnership, 13 WGN members participated in a November tour, led by WE members Mary Cutchin and Mary Rutland, of City Heights, the culturally diverse neighborhood that is the home of the STAR Center. The group toured the City Heights Farmers Market, the New Roots Community Garden and feasted on a delicious lunch, catered by Hasno Ali, a WE STAR Center client.

With approximately 80,000 residents who speak 40 different languages, City Heights is a densely populated, low-income neighborhood, where two-thirds of the residents depend on food stamps. It is also a vibrant neighborhood

with a declining crime rate. The STAR Center, a partnership with the International Rescue Committee, serves as a one-stop business incubator for refugee women and other women who want to start or expand their businesses.

The group toured the Saturday Farmers Market where City Heights'

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- WE's four microfinance partners are non-profits with strong social missions that engage in excellent microfinance practices, are not operating in saturated markets and offer social services to their clients, as the MFIs work toward operational and financial sustainability.
- WE will continue in-depth research into microfinance and careful selection and stewardship of our microfinance partnerships.

### FURTHER READING

Vikas Bajaj, "Microlenders, Honored With Nobel, Are Struggling," *NY Times*, Jan. 5, 2011, <http://www.nytimes.com/2011/01/06/business/global/06micro.html?ref=business>

Consultative Group to Assist the Poor, "Andhra Pradesh 2010: Global Implications of the Crisis in Indian Microfinance", Focus Note #67, Nov. 2010 <http://www.cgap.org/gm/document-1.9.48945/FN67.pdf>

Alex Counts, "Microfinance in South Asia: Current Challenges and the Way Forward", Grameen Foundation blog, January 7, 2010 <http://grameenfoundation.wordpress.com/2011/01/07/microfinance-in-south-asia-current-challenges-and-the-way-forward/>

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residents can take advantage of the "Fresh Fund" program which matches dollar for dollar fresh produce purchases made by low-income earners. Also, STAR Center client Amina Essa sells her vegetarian Somali food there.

The group was met by Jaime Garza at the New Roots Community Garden, a 2.2 acre site with 80 garden plots. Garza is Food and Farming Resource Coordinator of the International Rescue Committee's REAP (Refugee Entrepreneurial Agricultural Program). The program links refugees with agricultural skills with available land, provides farm business training and helps to sell the produce. Two WE STAR Center clients, Hajia Kangame and Shamsa Mudamman, participate in the program.

The tour ended with a lunch prepared by STAR Center client Hasno Ali, who caters and sells her Ethiopian and Somali dishes at various farmers markets throughout the county. The group also had the opportunity to purchase holiday gifts from STAR Center clients Mary Page and Issir Guled.

*Mary Cutchin regularly conducts tours of City Heights for WE supporters. Please contact her at [marycutchin\\_we@yahoo.com](mailto:marycutchin_we@yahoo.com) if you would like to join an upcoming tour.*



Grameen de la Frontera

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## IN MEXICO, A DAY OF TWO DINNERS

*In November, WE Member Valerie Stevenson accompanied Linda Corey and other WE members on a tour of Grameen de la Frontera (GDLF), WE's partner bank for the poor in Sonora, Mexico. Below are her comments on the journey. If you would like to participate in the next tour in April, please contact Linda, WE's liaison to GDLF, at [ljcorey@sbcglobal.net](mailto:ljcorey@sbcglobal.net)*

As I sat in the beautiful, spacious home of a prominent, socially conscious family in Sonora, Mexico, sipping white wine and eagerly anticipating my second dinner of the day, I was struck by the contrast between where I was and where I had been only a few hours before.

Earlier we had finished our second morning visiting the biweekly center meetings. On these occasions, the recipients of Grameen De La Frontera loans, often funded by donations from WE, gather to visit, reaffirm their commitments and, most importantly, repay their loans.

This group of about 25 women was also having a meal to celebrate the fifth anniversary of working together, and they graciously invited us to join them. We gathered for the celebratory meal in an outdoor eating area where the food waited in large metal pots. With dust under foot and shade from a tin and wood roof overhead, the women began to serve us: a scoop of white rice, beans, a soup bone with a bite or two of meat, swimming in a chili sauce. We sopped it all up with fresh, hot tortillas. Delicioso!

The single table remained empty while the women gathered around the edges, perched on side-walls, sat on chairs or stood. The table, covered in oil cloth, was for us. Once finished, we rose and, like our hostesses, placed our plates on the ground for the scrawny dogs to finish.

Later that evening, we again sat down for a meal. This time, our hosts and invitees were GDLF board, staff, family and friends. All fifteen of us sat down together around one grand table in a spacious dining room with a high ceiling and art-filled walls. Through the doors to the kitchen, I saw the cooks who had prepared our meal.

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***GDLF staff and board members gathered with WE members for a special dinner, lovingly prepared. Front row, second from left, is WE member Julie Chippendale. Next to her, the author of this article, Valerie Stevenson. To the right, WE board member Carol Clause and Linda Corey.***

Earlier today there had been white Styrofoam. Now my attention was arrested by the beautiful oranges, blues and greens of the ceramic plate before me, by its heft and shine. In an instant I knew that all the pretty Mexican pottery I had seen and always admired was an imitation of this plate. The food on it was simple and elegant: rolled chicken tacos, one with a green sauce; the other, a red. The server, Charlotta, gave each of us a small handmade tostada, the best I've ever eaten. Everything was fresh, healthy, perfectly prepared. For dessert, we enjoyed homemade vanilla ice cream and a brown sugar cookie still warm from the oven. The wine and talk flowed.

Marshall Saunders, one of the founders of Grameen de la Frontera, has spoken of his desire to build a bridge between the mountain of affluence and the mountain of poverty. In Ciudad Obregon that day, we experienced just such a bridge. In spite of the obvious disparity in the settings and sustenance of the two dinners, in my memory they are far more alike than different.

In both cases, we were the recipients of warm, generous hospitality. In both, we understood that these mostly women but also many men work hard in their roles as board members, donors, directors, staff or loan recipients. All hold a common vision and a heart-felt commitment to a better life for some of the poorest women of Sonora, Mexico. We were honored to be their guests, twice.

## FOUR QUESTIONS FOR LORNA STRANG, WE'S NEW CHAIR FOR MARKETING

*Before moving to San Diego with her husband, Lorna Strang was Director of Community Programs for a community college in New Jersey. She developed programs at the college to teach English in the workplace and trained ESL teachers throughout New Jersey in the methodology. She also taught business skills and job seeking skills and worked with small business owners to develop their businesses. WE is delighted to welcome her as our new committee chair for marketing and public relations.*



**Lorna Strang**

**How did you hear about WE?** I was at a dinner party and met (WE volunteer) Christie Hendrickson, who told me about WE. Since I came to San Diego about 2½ years ago I had been looking for something worthwhile to do that involved immigrant and refugee women and small business. WE certainly fit the bill!

**Why did you want to get involved?** I grew up in Zimbabwe and know how important it is to bring education and opportunity to women in developing countries. I went to a couple of WE events and decided that I would like to be more involved than merely giving my money. I wanted to help get the word out there.

**What is the one outstanding feature about WE from your perspective?** I have been very impressed by the dedication, thoroughness and professionalism of the people I have met. There is a real excitement that WE generates because people can see in concrete ways how women in poverty can better their lives by taking advantage of these small loans. I really like the fact that this is a small and very transparent organization.

**What is your committee busy doing now?** I'm very lucky to have on my committee several people with diverse backgrounds, skills and talents. We have met several times and have prioritized how best we can get the word out about WE. We have already sent out a press release about the new Ghana partnership and are now concentrating on spreading the word about the event on March 6 at UCSD.

We're also rewriting the pamphlet materials to incorporate the newest logos, updated photos and information. Our aim is to use as many different media as we can to inform the San Diego public about WE and by doing this to help grow the membership base.

## HELP PROMOTE WE ON FACEBOOK

Our goal is to get to 300 Facebook fans. Can you help us?

The popular social media website, Facebook, seems to be on everyone's lips these days. You hear about it from friends and family, on TV commercials, in the news and in all the Oscar buzz surrounding the recent feature film about Facebook's founders. In 2010, Facebook surpassed Google as the most visited website on the web. Facebook's fastest growing demographic is women over age 50!

Recently, WE got its very own page on Facebook (<http://www.facebook.com/WomensEmpowermentInternational>) where supporters can connect, share information, find updates on WE news/events, read articles about microfinance, as well as view photos and other media.



The most important thing supporters can do to spread the word about WE's important work is to ask their Facebook friends to "like" WE's page. Just click the "Suggest to Friends" link on the left-hand side of the WE page after you have clicked to "like" WE yourself (on the top center of WE's page). You can choose who you send this suggestion to by clicking on

the boxes next to friends' photos when the prompt box appears. When you "like" WE, your friends will see this on your profile page.

You can also help promote WE by writing Facebook updates about WE events you go to, or about other WE news. If you're really excited about us, you can even add a link to our Facebook page on your email signature.

WE has also joined Twitter-- @womensempower. You can follow WE by searching this handle and clicking "Follow." You will then get our "microblog" updates (like short text messages to your Twitter account) when we "tweet" about WE events, news and about microfinance.



## AN INTRODUCTION TO WE'S PROGRAMS

In 2010 donations to Women's Empowerment supported three programs, two of which are traditional, nonprofit microfinance institutions (MFIs), or "banks for the poor," that provide small, repayable, noncollateralized loans to poor women so they can start businesses.

### These include:

- **Grameen de la Frontera**, an MFI in Sonora, Mexico, that currently provides business loans to almost 7,000 rural women.
- The **Adelante Foundation** provides microfinance loans to indigenous Lenca women who live in an isolated, mountainous region of Honduras.

The third program, the **WE Center for STAR** (Support, Training and Assistance to Refugee) Women, was specifically created to meet the needs of local refugee women who wish to start a new business or expand an existing one. A partnership between WE and the International Rescue Committee, the STAR Center is located in the culturally diverse neighborhood of City Heights in San Diego.

WE donations provide funding support for the STAR Center's director who meets one-on-one with all clients, providing free business assistance, guidance and counseling – everything a client needs to start a business. The Center also provides small business loans and grants for its clients.

*Following is the latest information on WE's programs in 2010. Information about WE's newest partner, **WomensTrust**, is provided in a separate article in this newsletter.*

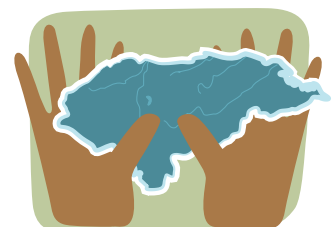
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Grameen de la Frontera



The Women's Empowerment  
Center for STAR Women



Adelante Foundation

## GRAMEEN DE LA FRONTERA

Established in 2000, Grameen de la Frontera (GDLF) provides microfinance loans to rural women in southern Sonora, Mexico, about 600 miles southeast of San Diego. Loans range from about \$80 to \$800, with an average loan size of \$350. WE has donated \$150,000 to GDLF for loans since 2004.

On a strong growth projectory for the past two and a half years, GDLF has averaged 275 new members each month for the past six months. It opened a new branch in Guaymas-Empalme in November.

At the end of 2010, GDLF had

- 6,927 clients with loans
- served more than 17,000 clients since its beginning.
- 4 branches, 334 centers, and 1,816 groups.
- loans of more than \$2.2 million for 2010.
- a portfolio at risk at a very low 0.3 per cent.

GDLF expects to start a new branch in Hermosillo in early 2012, which will result in additional growth.

If you would like to participate in an upcoming trip to Grameen de la Frontera with WE, please contact Linda Corey at [ljcorey@sbcglobal.net](mailto:ljcorey@sbcglobal.net). For more information on GDLF, see [www.grameendelafrontera.org](http://www.grameendelafrontera.org).

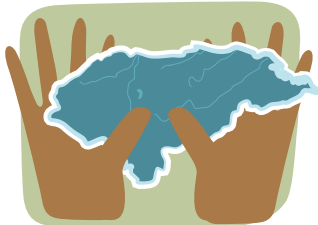
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## ADELANTE FOUNDATION

Established in 2000, Adelante provides microloans and educational programs to women throughout Honduras. WE has provided support for loans to rural women in the remote mountains of Intibucá since 2007. WE has contributed \$65,000 (or about half) to Intibucá's loan program.

During the last year, the Intibucá program experienced growth in the loan pool and average loan size, pointing to a continued demand for higher loan amounts from women expanding their businesses.



Adelante Foundation

As of November, 2010, Adelante had:

- 985 active clients, an increase of 81 from the previous year.
- a \$132,000 loan pool, an increase of 24 percent from the previous year.
- grown the average loan size by 14 percent, to \$134.
- a portfolio at risk rate of 5.1 percent at the end of 2010.

If you would like to participate in an upcoming trip to Adelante with WE, please contact José Nuncio, [januncio@sbcglobal.net](mailto:januncio@sbcglobal.net). For more information on Adelante, see [www.adelantefoundation.org](http://www.adelantefoundation.org).

## WE STAR CENTER

The WE Center for STAR (Support, Training, and Assistance to Refugee) Women is a business incubator for refugee women in City Heights that provides loans, grants and business development assistance for prospective and current entrepreneurs. Since 2006, WE has provided \$145,000 in assistance to the STAR Center, a partnership with the International Rescue Committee.



The Women's Empowerment Center for STAR Women

In the past year, the WE STAR Center has:

- Enrolled 39 new clients and served 62 active clients.
- Helped clients start ten new businesses and strengthen or expand another nine businesses that included childcare, import/export, catering and a gift shop.
- Disbursed \$19,100 in loans and \$1,000 in grants.

The WE STAR Center is located in City Heights, at 5348 University Ave., Suite 108. For more information or to participate in a tour, please contact Mary Cutchin, WE liaison for the WE STAR Center at [marycutchin\\_we@yahoo.com](mailto:marycutchin_we@yahoo.com).

## A JANUARY GATHERING

WE members in inland North County were honored at a Member Appreciation event on a windy Sunday afternoon at the home of Winifred Cox, WE's co-president and co-founder. STAR Center Client Hasno Ali provided samples of traditional Somali food, the cornerstone of her new catering business. Thank you to Albertson's and Peet's Coffee for donations to support this event and to WE's North County Giving Circle for planning it.



## WOMEN'S EMPOWERMENT BOARD OF DIRECTORS

- **Winifred Cox** - co-founder and co-President
- **Leigh Fenly** - co-founder and co-President
- **Meg Bouher** - Membership Chair
- **Carol Clause** - Secretary
- **Mary Cutchin** - STAR Center liaison
- **Jean Fort** - MFI Relationships, Research and Education Chair
- **Rhea Kuhlman** - Treasurer
- **José Nuncio** - Finance Chair and Adelante liaison
- **Margie Pryatel** - Education Curriculum Director
- **Loretta Smith** - Director of Administration
- **Sherry Risch** - General Board Director
- **Joan Rovegno** - Volunteer Chair



**Women's Empowerment International**

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