



Women's Empowerment International

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FROM THE PRESIDENT, WINIFRED COX

Momentum of 2006 Inspires Us for 2007

By all measures, WE supporters raised our sights to a new level in 2006 — of support for needy women, of outreach to give voice to the women's stories, and of enterprising ways to expand WE's impact.

This momentum energized all aspects of our mission:

- By the close of 2006, WE donated a total of \$50,000 — the equivalent of 520 startup business loans — for the enterprising women of Sonora, Mexico we assist through our partnership with Grameen de la Frontera.
- In just 6 months — three months ahead of our goal — WE raised \$25,000 to fully launch a City Heights business incubator for San Diego's refugee women. And surpassing all expectations, the WE Center for STAR Women launched or expanded a dozen businesses in its first 6 months. Much credit goes to Mouna Isaac, the talented director of the Center, and the dedicated International Rescue Committee staff.
- In record numbers, WE members invited friends and family to their homes to hear the WE story, and the results have been dramatic. Our members and donors now number over 350 and are creating ever-widening circles of support for WE.
- WE also took its 'all-volunteer' approach in 2006 to a new level by covering all operating costs via membership dues and donations for that purpose. This meant that, remarkably, all donations for loans and services were fully dedicated to that purpose.

Simply put, our Board and volunteers have been tireless in their efforts to expand WE's ability to alleviate poverty. This is a remarkable journey; we are inspired by the generous and gracious spirits who are forging the way.

WE's Generosity Helps Needy Women

WE received letters from our two affiliates – Grameen de la Frontera in Sonora, Mexico and the International Rescue Committee in San Diego – that we wished to share with our members and donors. Your support allows us to continue to help women in these communities move from poverty into self-sufficiency.

Dear Women's Empowerment:

First a big hearty thank you for the \$50,000 you have given to Grameen de la Frontera. Since that first check, GDLF has made loans to an additional 677 women and the outstanding loan portfolio has grown from \$2,429,078 to \$3,728,754 Pesos.

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Dear Members of Women's Empowerment International:

Your support of the WE Center for STAR (Support, Training and Assistance to Refugee) Women has directly helped more than 25 refugee women and assisted in starting seven new and expanding five existing businesses in

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WE NEWS UPDATES

Annual Meeting

WE's annual meeting and election of new board members will be April 25 at Scripps Miramar Ranch Library, 10301 Scripps Lake Dr., San Diego, beginning at 6 p.m. Please mark your calendar for this important event. This is our chance to hear from you — our members and supporters — as we consider WE's future directions. You may RSVP at womens.empowerment@cox.net.

WE in the News

- In December, the *San Diego Union-Tribune* featured WE's work in Mexico and at the STAR Center in City Heights. The link to the article "Little Loans Add up to Big Change" is at <http://www.signonsandiego.com/news/metro/20061217-9999-1m17empower.html>
- *The San Diego Business Journal* wrote about WE in January. "Nonprofit Loans Women in Mexico Modest Sums to Start Businesses" can be found at <http://www.sdbj.com/article.asp?aID=11743774.8035089.1425411.5520397.5861714.210&aID2=109638>
- Winifred Cox and Leigh Fenly, WE's co-founders, were interviewed in November on "I'm There For You Baby," a radio show about entrepreneurship. The show, with hosts Neil Senturia and Barbara Bry, airs on CA\$H 1700 AM, a business and finance talk-format radio station in San Diego. You can hear the segment at www.imthereforyoubaby.com. Search in the archives for radio show #22.
- Win was also interviewed by Tom Fudge on KPBS radio's "These Days" program.

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Business Loans and Services for the World's Neediest Women

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A Success at the WE STAR Center

Like any born entrepreneur, Leila Juma is focused and determined, she approaches obstacles with confidence, and she has staked her future on a commodity she knows and appreciates.

"I like shoes," she said with a broad smile at a recent interview at the WE STAR Center in City Heights. "My closet is full of shoes. I could buy shoes every week."

Leila's path to starting her own business has stretched over five years and two continents. She came of age working in a shoe store in her native Kenya, and she has a thorough knowledge of sandal manufacturing and marketing. But it wasn't until she arrived in San Diego last year as a refugee that she thought about opening her own sandal import operation.

Today, with grant support from WE and the International Rescue Committee (IRC), Leila is founder and owner of Asili Traditions, which offers handcrafted leather sandals decorated with beadwork for \$39.99 a pair. "Asili" is Kenyan for "pure," and the design of the sandals (like Leila herself) is strikingly elegant.

In 2001, while Leila was still in high school, her father fled Nairobi to avoid political persecution. When she graduated high school in 2003, she went to work for a local shoe retailer, and, as she recalls, "I was the phone operator, the receptionist, everything. When my boss wasn't around,



At 23, Leila Juma has started her own sandal import business with help from the WE Center for STAR Women. Credit Kate Callen

I ran the business. I worked six days a week, and I liked it very much."

Leila's father had settled in San Diego, where he found housing and employment with help from the IRC. In 2006, Leila and the rest of the family — her mother, her two brothers, and her sister — left Kenya to join him in San Diego. In her new hometown, she noticed that, like Kenyan women, San Diego women wear sandals year-round, and she saw an opportunity to return to the shoe trade — as her own boss.

"When I told my dad about my idea, he was very happy, and he put me in touch with Mouna Isaac at the IRC," Leila recalled. Along with funding, the IRC guided Leila in opening a bank account

and filing the legal paperwork to name her business. And IRC microenterprise specialist Ralph Achenbach helped Leila establish her own Website — www.asilisandals.com — that will enable her to market and sell directly to consumers.

Her former boss in Nairobi is now her supplier. "He is really happy that I'm giving him business," Leila said. "The first order got lost on the way — shipping merchandise can be a problem — and the second order is due very soon."

Orders are coming in to Asili Traditions from repeat customers and their friends. Leila's biggest obstacle to building her business is transportation; she doesn't have a car, and San Diego's limited transit system hampers her ability to market her shoes throughout the county. But the 23-year-old is bullish about her prospects, and her fast trajectory as an entrepreneur was profiled in a CNN.Money.com series, "Chasing the American Dream," about political refugees who launch businesses in America.

Offering one of her colorful business cards, Leila said, "I never dreamt of doing this in Nairobi, it just came into my mind here, but now it is my business for life."

CNN.Money.com story: http://money.cnn.com/galleries/2007/fsb/0702/gallery.political_refugees/4.html

Grameen

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Here are some notes on what we've been doing.

Xochitl Rodriguez, our manager who spoke at your fundraiser in 2005, opened a second branch. It's in Ciudad Obregon and she has moved there. That left Victor Guiardo as the office manager and Fernando Munoz as the field manager in Huatabampo and Etchojoa. Both

are still under Xochitl's direction.

With the help of Grameen Foundation USA, we made a Microfin projection for our growth to 2010. We intend to fulfill the plan which calls for 5,000 active borrowers divided between Huatabampo, Ciudad Obregon and Navojoa. Clarissa Yocupicio started organizing centers in Navojoa in January of this year. For the time being she will work out of the Huatabampo office.

We have 40 active scholarships. They are all daughters of our borrowers and they are all for high school. In Mexico, school fees are charged above sixth grade. We pay the fees directly to the school.

In November I took Xochi to the Microcredit Summit in Halifax, Nova Scotia. There we attended four days of classes and spent time with our dear friend, Nobel Peace Prize Laureate Muhammad Yunus

and microcredit friends from all over the world. The Summit announced the attainment of 100 million microcredit borrowers.

On behalf of the GDLF staff in Sonora and those brave women who take the first scary step to a new way of thinking about their future, we thank you.

Kind regards,
Marshall Saunders
President



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only six months.

These women struggle to rebuild their lives after fleeing war in their home countries. The help they receive from the Center for STAR Women in the form of grants, microfinance loans and extensive one-on-one assistance and targeted trainings is invaluable in ensuring their economic self-sufficiency here in San Diego.

Monica, for example, a 35-year-old single mother from Liberia, has been depending on public welfare while working hard to raise her son and taking night classes at City College. The Center for STAR Women made a business loan of \$10,000 to her and is assisting her in all aspects of her hair braiding business, including marketing and procurement, to ensure she quickly meets her goal of getting off welfare and building a better future for her son through success in her business.



Khadija Jumane, a member of the Somali Women's Cooperative, demonstrated traditional embroidery at the October opening of the WE STAR Center.

Without your generous support, the phenomenal success of the center would not have been possible, and we would not have been able to help these women in the way we did. In the name of the women, we would like to express our sincerest gratitude.

Kindest regards,
Kasra Movahedi
Economic Development Programs
Manager at IRC

Mouna Isaac
Business Counselor at the
WE Center for STAR Women

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Connecting with Women Borrowers in Sonora

Board Member Linda Corey's recent visit to our GDLF loan clients in Sonora, Mexico, included Valentine's Day, "celebrated magnificently in the little villages with potlucks that began at 10 in the morning," according to Linda. "I've touched many hands at GDLF and feel greatly restored and inspired. I've brought back good stories, wonderful pictures, and video clips — thanks to Vania Ramos, a bright Master's student from the University at Puebla, who traveled with us — and finally and most importantly, a feeling of friendship and hope." WE members are encouraged to join these inspiring trips. WE also sponsors monthly tours of the businesses in City Heights operated by women who have received business support, grants, and loans from the WE Center for STAR Women. Let us know if you would like to accompany us.

Reaching Young Women

Riva Bacquet represented WE as she spoke about the importance of community involvement, at the March 3 "Girls World Explosion" at the California Center for the Arts in Escondido. Sponsored by the North County Times, the goal of this day-long event was to inspire young women to 'dream big' as they consider what they might do in the world. Our thanks to Elsa Singh and Varinda Missett for making this opportunity possible, and to Cathy Bacquet for assisting with the WE booth.

Gifts for Seamstresses

If you have an old sewing machine collecting dust in a closet, please consider donating it to the women of the WE STAR Center. Many refugee women use sewing machines in their businesses, which include dress making, alterations, and even a sewing school for young girls. If you can contribute a machine or sewing supplies, please contact Mouna Isaac at the WE STAR Center at mouna.isaac@theIRC.org or (619) 641-7510, ext. 255.

Spreading the Word

Our thanks to Devon White, Judy Botello, Mary Rutland, Christy Hendrickson, Elsa Singh, Ann Pitzer, Anne Parson, Susan Holts, Michele Morgan and Shirley Babior for opening their living rooms (and also classrooms) for Women's Empowerment representatives to talk about the value of microcredit and our projects in Mexico and San Diego. Such introductory group presentations are a key way that WE spreads its message. If you would like to host a group in your living room, please contact us at womens.empowerment@cox.net.

Benefit for WE

The San Elijo Hills Women's Club in San Marcos selected Women's Empowerment International as the recipient of the first annual Women Helping Women fundraiser. The wine and cheese tasting raised close to \$700 for WE's work at the Center for STAR Women. It was through the work of Carol Clause, a volunteer at the International Rescue Committee and a mentor to a Somali Bantu family, that this evening was such a success.

Thanks to Wells Fargo

At a recent ceremony at the Old Globe Theatre, the Wells Fargo Foundation awarded \$1,000 to Women's Empowerment "in recognition of the outstanding work you do in the community." Our appreciation goes to the Wells Fargo team at the bank's 33rd and El Cajon branch, who nominated WE for the award, plus donated \$350 for the opening celebration of the WE Center for STAR Women.

A Request for Your Help

As an all-volunteer organization, WE depends on donations to fulfill its mission of giving women the tools they need to work their way out of poverty. Your gift, large or small, will make a difference and is greatly needed. Give online or mail in the donor form at www.womenempowerment.org.