



Women's Empowerment International

HOLIDAY 2010

WE UPCOMING EVENTS

DECEMBER

5 – Introductory event hosted by Linda Corey

5 – Alternative Christmas Faire, Westminster Presbyterian Church, 3598 Talbot St., San Diego. WE gift memberships and other products will be for sale, as well as arts, crafts and food by WE STAR Center clients.

JANUARY

20 – WE Board meeting

FEBRUARY

17 – WE Board meeting

27 – Site visit to Grameen de la Frontera, Sonora, Mexico

27 – Women's Global Network visits loan clients in Honduras.

EXPANDING LOAN PROGRAM HELPS HONDURAN WOMEN WEATHER HARD TIMES

WE is making a difference in the lives of the women of Intibucá, Honduras, and their families.

The women, most of whom belong to the Lenca people of Honduras's mountainous western region, are some of the country's most marginalized, illiterate and poor. Yet they continue to take greater and greater advantage of the opportunities offered by Fundación Adelante, WE's partner agency in Honduras.



Adelante Foundation

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WE IS NOW ON FACEBOOK!

Please visit us to keep updated on new events and information about microfinance and poverty.



Even though she only has a sixth-grade education, Ana Euceda has turned a small loan from Adelante Foundation into a successful lunch stand and tamale-making business in Honduras.

In response, Adelante has been able to increase its loan pool, thanks in large part to WE's contribution to the group's Intibucá effort. To date, WE has contributed \$60,000 to the loan pool in Intibucá and has committed to provide an additional \$5,000 before the end of 2010. Partially as a result of WE's contributions, the Adelante loan pool has increased significantly over the past year, rising 56 percent to about \$126,000.

Thanks to the strong leadership of Ethel Mejía, Intibucá's branch supervisor, more than 1,000 women, or about 18 percent more than a year ago, are now taking advantage of Adelante's loan opportunities. The women are using the loans to build businesses making and selling tamales, tortillas and cheese; growing specialty crops and flowers; setting up repair shops; and selling beauty products.

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At the end of September, 92 percent of the loans were current with payments. This level was achieved in spite of recent heavy rains that have destroyed crops and farm-to-market road infrastructure.

One of the biggest challenges for the Adelante staff in the Intibucá region has been the difficulty of reaching isolated mountain villages. Now a four-wheel drive vehicle has been assigned to the Intibucá branch so staff members can reach these communities safely. Another improvement is the hiring of support staff for data-entry tasks, a change that frees up credit officers so they can provide better customer service to clients.

After a politically turbulent 2009, Honduras began 2010 with a new president. Political stability has eased the country's isolation and improved conditions for Hondurans. However, the continued global economic crisis, coupled with a severe drought early in the year and torrential rains this summer, has made the situation even more challenging for ordinary Hondurans and especially for the poor. The drought caused such hardship among Hondurans that the United Nations Food and Agriculture Organization (FAO) warned of potential hunger conditions.

Throughout these challenges, Adelante has continued to offer opportunities for women in Honduras to improve their lives and those of their families.

Our efforts are helping women like Ana Yadira Euceda. She found out about Adelante through a close friend and neighbor who was already a client. Ana, who has only a sixth-grade education, moved to Intibucá from San Pedro Sula. Beginning with a loan of 3,500 Lempira (about \$184), she started a small lunch stand at the local school, selling meals, drinks, and snacks. She followed with a larger loan of 6,000 Lempiras so she could sell other items at her business.

Ana now is on her third loan cycle. She has borrowed 8,000 Lempiras to begin a business making tamales, which she sells in the local market after school. She uses the profits from the tamale business to expand her lunch stand at the school.

Ana has benefited from meetings with fellow Adelante borrowers. She says she has learned a great deal from the women entrepreneurs, who serve as her role models. And she has gained customer-service experience that she applies in her own businesses.



SONORA SCHOLARSHIP PROGRAM GETS HUGE BOOST FROM NEW DONORS

Grameen de la Frontera, WE's partner "bank for the poor" in Sonora, Mexico, has obtained new scholarship commitments that will help fund the educations of hundreds of girls and women in the coming year.

The welcome news came after the organization was forced to put on hold a planned expansion of its scholarship program because of challenges in retaining longtime clients.



Lisbeth Vasques Humo, 18, left, poses with her mother Juana Humo Huipas, a business owner and member of GDLF for eight years. With a scholarship from GDLF, Lisbeth is able to attend the Technological Institute in Ciudad Obregon, where she is pursuing a degree in engineering and administration.

Grameen de la Frontera (GDLF) began 2010 on a high note, with budget projections indicating it could become fully independent by 2012 and expand to serve 10,000 clients in four branches, including a new office to be opened in Guaymas-Epalme sometime in the next two years.

Along with its loan program, GDLF planned to expand its scholarship program, which rewards daughters of loan clients with funds for secondary school. WE ambassadors heard on every visit to Sonora that the scholarship program is one of the most important incentives for clients

because they know the way out of poverty for their children is through higher education. Mothers brought their daughters' outstanding report cards to the group's loan meetings to show that the girls were eligible for the scholarships.

However, expansion plans faltered as growth of new clients outpaced retention of existing clients. Although GDLF was able to maintain the 70 scholarships originally put in place by co-founders Marshall Saunders and Ed Law, the group was not able to expand the number of scholarships to 200 to meet a rapidly growing demand.

Then in late May, Marshall and Ed announced that an anonymous donor was interested in providing full university scholarships for girls and would consider GDLF as a recipient if staff members could provide evidence of need. The staff

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PENNY ABELL TAKES ON WE FUNDRAISING ROLE

Penny Abell spent her career building support for the nation's leading research libraries. Now she is applying her prodigious talents in a new role as chair of the WE Fundraising Committee.

Penny directed the libraries at UCSD, Yale, and UC Berkeley, which collectively house more than 30 million volumes. She also headed an association of the 100 largest libraries in the United States and Canada. Penny's many duties included raising funds to help the libraries increase their collections.



Penny Abell

She has been equally active in retirement. As a Global Volunteer, she has served with teams in Mississippi, Texas, Costa Rica, and twice in Romania. A longtime resident of Del Mar, Penny is a board member of Habitat for Humanity San Diego and Del Mar Community Connections, and a founder of the 2-1-1 Coalition.

Penny and her committee will create and implement WE's 2011 fundraising strategy. If you would like to help, please contact Penny at pennyabell@roadrunner.com.

submitted the requested data and waited to hear more.

When Marshall and Ed met with the donor in October, they learned that through his private foundation, he has funded 2,000 full four-year university scholarships for poor women in 14 countries. He agreed to fund as many as 200 full university scholarships for eligible daughters of GDLF clients for the upcoming semester.

At the same time in Sonora, Beatriz Marina Boors Munoz, a GDLF board member, received news that Fundacion Esposos Rodriguez (FER), a Mexican organization, would match GDLF's scholarship funds up to \$4,000 pesos (\$327 U.S.) per semester per student, starting next semester. FER also agreed to increase the current number of high school scholarships from 70 to 100.

In addition, Beatriz's family foundation, Fundacion Tichi Munoz, agreed to fund 100 high school scholarships. This means that for the coming semester, GDLF will have 200 high school scholarships in addition to the university scholarships from the U.S. foundation.

"What seemed like a problem is now a kind of miracle," Beatriz said.

The next trip to GDLF in Sonora will be February 27 to March 2, 2011. Contact Linda Corey at ljcorey@sbcglobal.net for information and reservations.

BUSINESS ADVISER BRINGS WEALTH OF EXPERIENCE TO STAR CENTER POST

A heartfelt welcome to Lubna Saleem, the new Women's Business Counselor for the WE Center for STAR Women in City Heights.

Lubna began on October 4, replacing Mouna Isaac, who had held the position since the STAR Center's opening in 2006. Mouna has moved to Djibouti, in the Horn of Africa, where she is working as a translator for the U.S. Embassy.



Lubna Saleem

Lubna brings a wealth of valuable work and educational experience to the STAR Center. She has a Masters of Business Administration from the University of Wisconsin and a Masters of Business Studies in international business from the Irish American University in Dublin, Ireland. She studied art and design for her Bachelor of Arts in Amman, Jordan.

Lubna's business experience includes being a sales associate for a major cosmetics firm; leasing manager for a start-up mall in Amman, Jordan; and business development manager for an Ireland-based company. In that capacity, she developed new product markets in the Middle East.

Lubna is fluent in Arabic and English. In addition to serving the STAR Center's current clientele, she has been visiting with many new Iraqi refugees, encouraging them to take advantage of the STAR Center's many valuable services.

WE HOLIDAY GIFT BAGS

During this holiday season of thankfulness and celebrations with family, please consider purchasing a meaningful gift of membership in WE. At the suggestion of one of our most active volunteers, Peg Marks, WE offers gift membership bags for only \$30.

The bag includes a one-year membership to WE (a \$20 value), a leather WE bookmark, a lapel pin and beautifully designed note cards. A gift bag is a wonderful way to honor a friend, relative, or anyone else who shares a vision for greater economic opportunities for the poorest women and their families around the world.

Please contact WE at womens.empowerment@cox.net or call (858) 486-6466 to order your gift bags. A bag can be delivered to you or your gift recipient. Your donation to WE is tax deductible.



'FROM POVERTY TO POWER' WORKSHOP INSPIRES WE VOLUNTEERS

Twelve women activists from all over Latin America gathered to talk about their empowerment efforts during a groundbreaking workshop titled "Women Transformed: From Poverty to Power." The event, hosted by the Institute of the Americas at UCSD, was held August 23-27.

The 12 participants, who took part with the support of U.S. Embassies in Latin America, included promising indigenous and non-indigenous women who are developing into leaders in their communities and their countries. They came from many sectors, including government, micro- and small businesses, educational institutions, and non-governmental organizations. The group included women from micro-radio networks and the micro-artisan sector, as well as farm owners, social entrepreneurs, educators, and political advisers.

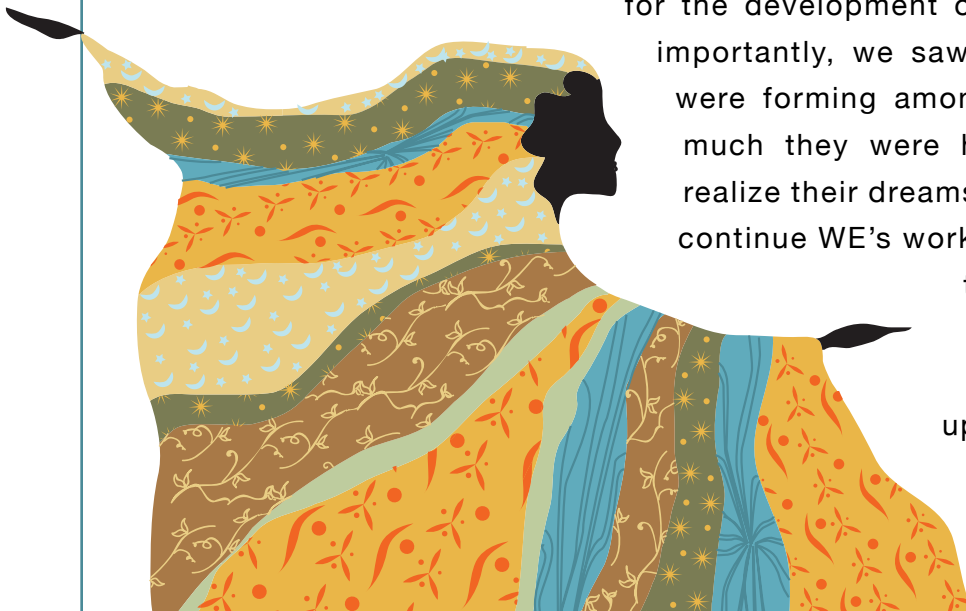
WE was invited to be part of the workshop's faculty. Jean Fort, Linda Corey, and José Nuncio spent an afternoon with the women talking about microfinance and consulting on how they can take their ideas to the next level to develop their own micro- and small businesses, social enterprises, and innovative government programs.

It was an honor and a warm and wonderful experience for us to meet and spend time with these remarkable women, who are dedicated to improving the lives of women and their families in their home countries. We learned about the hardships facing the women they serve. We also made good contacts

for the development of WE's programs. Most importantly, we saw the strong bonds that were forming among the women and how much they were helping one another to realize their dreams. And this inspires us to continue WE's work with even greater vigor

to create a world without poverty in which women are empowered, uplifted, and full partners in society.

– Jean Fort



OPPORTUNITIES TO HELP WE

MEMBERSHIP:

Committee Chair Meg Bouher is looking for volunteers to join an active group guiding WE membership activities. The committee recruits new members and oversees membership renewals and retention. The time commitment varies. Volunteers attend committee meetings, and there are opportunities to work from home.

SPECIAL EVENTS:

WE is seeking a chair and committee members to coordinate planning of special events. Responsibilities include planning meetings and parties, creating event budgets and goals, finding venues, and securing vendors and donations. Volunteers work within a committee structure, but there are many opportunities to take on individual tasks and use creative talents. The time commitment will vary depending on events.

NEW COMMITTEE CHAIRS:

Two new committee chairs are lending their time and talents to WE. Penny Abell is chair of Fundraising, and Lorna Strang is chair of Marketing and Public Relations. Both are hard at work organizing and mobilizing their committee members.

Thanks to those who called to volunteer after the last newsletter. New volunteers can contact Joan Rovegno, Volunteer Coordinator, at joan.rovegno@gmail.com or (858) 509-2716.



SCONES AND TEA SET THE SCENE FOR A FESTIVE FUNDRAISER

A warm thank you to the San Elijo Hills Women's Club for creating a memorable Victorian High Tea to benefit Women's Empowerment and the WE STAR Center that provides business expertise to refugee women in City Heights.



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



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