Greetings from WOMENSTRUST *on our fifth anniversary!* Fall 2008

We are thrilled to report that WomensTrust has celebrated five years of success in Ghana! We have collectively given our time, our hearts, and the funds we have raised to the African village of Pokuase, where we see the results of living in a connected world. The economic opportunities for women and their children is gradually building, generating tremendous positive impact for the entire town.

Inside these pages you will meet a few women whose lives have changed not only because of their own hard work, but also because of the dedication of our staff, volunteers, and our vital donors. You will also meet a few of the folks who so graciously give their time and touch the lives of so many.

Microlending

- Over 2,200 loans, totaling nearly $200,000, have helped more than 1,000 women expand their businesses.
- 422 additional clients have been granted loans through affiliate programs.

Healthcare

- 1,500 women have been examined and treated by volunteer nurses in our clinics.
- 250 clients are enrolled in Ghana's health insurance program.
- Over 2,800 malaria nets have been distributed to children under five.

Education and Training

- Over 250 girls have received scholarship funding for junior and senior secondary schooling.
- 24 girls have benefited from membership in our Girls Exploration and Empowerment Club (GEEC).
- 176 women have received business training from our volunteer teachers and local assistants.
- Over 25 professors and interns have come to Pokuase from Babson, Colby-Sawyer College, Dartmouth College, NYU, Ohio State University, Seattle University, Southern NH University, UC Berkeley, and University of Washington.

Women are learning, earning, and yearning for more!

Meet Vida Ankrah,

Baker and Seamstress

As a young girl Vida learned to bake at her mother's side. Eager for more skills, she took it upon herself to ask a local woman to teach her to sew. Now a valued member of the Entrepreneurs Club, Vida's skills have allowed her to run a successful baking business while supplementing her income as a seamstress.

When she approached WomensTrust, Vida was facing a common dilemma: lack of capital. She could afford neither the cost of additional supplies nor the travel expenses to obtain them. Vida was granted a loan for $400 and was then able to buy in bulk, qualify for free delivery, and bake more bread. She continues to enjoy sewing as well, and uses this income to pay for her children's school expenses. When asked what WomensTrust has done for the women in her village, she replied:

"They have done a lot for us. We used to live on credit. Now we have money and we do not have to use credit. I hope we can have a building to sell our goods so that we don't have to stand on the street outside."

Meet Theresa Amponosh, *Canteen Owner*

Theresa is like a mom to many students at Celestial Light Community School. After starting her own school in 1998, where a small number of children could attend free of charge, news of her kindness spread. As the school grew she charged a small fee in order to pay the teachers, and she began to cook for the children who could only afford one meal per day. This led to her current role operating the lunch canteen, and as enrollment grew, Theresa needed additional capital to buy more supplies. The WomensTrust loan enabled her to benefit from a large-quantity discount and free delivery from her suppliers. She does not take advantage of this discount to increase her personal profits; rather she saves the money and uses it to expand the canteen. The school children are blessed to have the dedication of this nurturing woman, and WomensTrust is proud to play a part in their lives!

Theresa hopes to buy a plot of land and extend her business to a vocational school for girls who will not be able to afford senior secondary school:

"If I help and educate them they will grow up and become good citizens. If we don't educate them, we have problems on our hands…."

Meet Bo Grove, *Volunteer Professor*

Bo Grove is one of those dedicated volunteers who uses his past experience to affect change. He came to Pokuase to teach business planning and math skills to women in both the classroom and one-on-one counseling sessions. This August, his third trip, he enjoyed the highest participation among his various courses, with 106 women attending. He also implemented a basic yet vital calculator course and trained a local math instructor, Samuel Adjetey, to teach these critical skills after his departure.

One of Bo's goals is to help the women who are enrolled in our Entrepreneurs Club (EC), which grants larger loans of $400-$3,000 to reach the next level. Bo has emphasized teaching the women to place a monetary value on their labor, and over 80 percent of the EC women are now keeping business records and actually pay themselves each week. This group also has a 100 percent loan repayment rate! With the help of Bo and others like him, women are achieving their business development goals. During a celebration we held for Bo and his wife Sidney on their last evening in Pokuase, Evans Gyamfi, our WomensTrust field loan officer, raised his glass and said this of Bo:

"The beauty of a life is not how happy you are but how happy the people around you are because of you."

Meet Joyce Narh, *GEEC Member*

Joyce has a vision for her future that is inspiring to us all. She joined the Girls Exploration and Empowerment Club (GEEC), our three-year program that empowers young girls approaching senior secondary school. Its curriculum is structured to teach critical thinking skills, cultivate imagination, and encourage girls to become role models for those following in their footsteps. Joining GEEC was one of the proudest moments of Joyce's life. She stepped out of her shyness with courage and drive in order to overcome difficulty expressing herself in public and in larger groups. By providing the right tools

and an environment to research, learn, and grow, GEEC has helped her look beyond herself and expand her thinking. According to Joyce, she aspires to:

"…help other girls in my community to be successful in school by learning hard, teaching them what GEEC has taught, and also being kind and nice to them so that if they have some problem they can bring it to me for help."

With more girls enrolling in this program, imagine the possibilities of their influence in their own communities and beyond!

Meet Joana Wilson and Mary Tettey of the KamiAmi Women's Cooperative

This past spring we brought you news of Vermont artist Jackie Abrams' successful trip to Pokuase, where she taught an eager group of women the art of crocheting handbags from trash bags. In August Jackie returned, thanks to a grant from the General William Mayer Foundation, and encouraged the women to perfect their skills by focusing on consistency and quality. Two women were appointed as leaders, and they have since secured a bank account for the cooperative, committing ten percent of their sales for an operating fund. Joana and Mary announce with pride that the group was able to secure three consignment shops in Accra to sell the handbags, and a fourth shop is in the pipeline. KamiAmi has high hopes of selling products beyond Ghana … a sure sign of the successful blend of entrepreneurial training and motivated women!

Meet Magbe Savane, *Student Intern*

Magbe came to the US from her home in the Ivory Coast, West Africa, and she attended Sant Bani School in Sanbornton, NH. With dreams of becoming a doctor, Magbe applied to Colby-Sawyer College here in New London, NH, to begin her college life in our small New England town. Magbe made early connections with WomensTrust and when it came time to find an intern to travel with us in August, she was the perfect candidate! Magbe was instrumental in helping us care for 731 women and children in our healthcare clinics and was deeply touched by the outreach that WomensTrust provides.

"WomensTrust has been such an important part of my education. My experience in Africa was eye opening. I value what WomensTrust has done, and will hopefully be a part of it for a very long time!"

We are proud of our role in providing outreach and educational opportunities to medical professionals like Magbe, and we are grateful for her continued support.

WOMENSTRUST
POKUASE VILLAGE

How You Can Help

As we celebrate our successes over the first five years, we envision even greater impact going forward. WomensTrust is reviewing and renewing our program goals and strategizing for the path to sustainability. We have built a foundation of trust in Pokuase. As we encourage you and your friends to consider making a donation to WomensTrust, we would like to show you just how your contributions help support our programs and initiatives:

Our Microlending Program helps individual women in the following way:

- $55-$225 provides a loan for business expansion.
- $300-$1500 allows one woman to enroll in our Entrepreneurs Club, depending on her need.

Our Education Program seeks funds to support the following annual costs:

- $100 to cover primary school fees for one girl.
- $125 to cover junior secondary school for one girl.
- $350 to cover senior secondary school for one girl.

Our Operating Capital fund sustains our programs and overall mission, and ensures the following needs are met:

- $900 supports the Wilmot office for one month, our hub for business development and communication.
- $1,700 supports our 4 Pokuase staff members for one month.
- $4,000 covers the full cost of travel to Ghana for one Wilmot staff member twice each year in order to evaluate and support our programs.

Thank you!

Pokuase in essence has become an extension of our own community - we are partners in their progress, and we are seeing their options expand. The results are real and immediate. Without your gracious and generous donations, we could not be witness to their growing stability. For that we are all tremendously grateful.

Your contributions to WomensTrust this holiday season on behalf of a loved one, or as a family commitment, will assure continued progress in Pokuase. Markets are uncertain here; the impact is magnified there. Enclosed is a return envelope to help facilitate your tax-deductible donation or annual pledge. You can also donate via our website at www.womenstrust.org.

With much gratitude from us all,

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