

Sabu Help Annual Report 2008



What is Sabu Help?

Sabu Help is a nonprofit charity organization dedicated to helping rural poor people help themselves by finding ways to produce food, earn income, and raise healthy families in Ghana and other developing countries. Our basic premise is to offer financial opportunities for them to work, create self-employment, build assets, and improve their standard of living. Sabu Help supports the poor in ventures such as farming, extraction, designing, trading, crafting, soap making, basket weaving, pottery making, etc. Our strategy is to give financial support to the poor to invest in their community resources and productive businesses that are available and beneficial to them.

"Sabu" means money in Kassem, a dialect in Ghana, West Africa. It implies that Sabu Help is designed to solicit, review, distribute, and offer financial assistance to poor people in Ghana and other developing countries.

Our Vision

Our vision is to provide the means in which to combat persistent poverty and transform lives in developing countries. We envision that the implementation of our programs and projects at the family level will expand to the economy of the whole community. This will be accomplished through education, both formal and vocational, financial assistance and the business skills to manage their lives.

Sabu Help provides financial assistance, training, and counseling to the poor. We do this by working with individuals, groups, and rural partner organizations.

Our Mission

Our mission is to create opportunities for those living in persistent poverty to help themselves by providing financial assistance, business skills, and vocational training to achieve a better standard of living.

Our Objectives

Sabu Helps core values are respect and commitment to the poor. Our objectives are:

- **Offer financial opportunities to the poor**
- **Create opportunities for self-employment**
- **Fight poverty, increase earnings, and raise the standard of living for the poor**
- **Teach and assist entrepreneurship skills and development**
- **Offer scholarship support to outstanding underprivileged students to help them obtain an education**

Sabu Help Philosophy

**If you help one person, you help his or her family
If you help his or her family, you help the community
If you help the community, you help the entire nation
if you help the entire nation, you help the entire world**

Our supporters/donors are committed to helping the poor through the provision of financial assistance and general education to underprivileged rural people. We invite you to join us in opening our hearts and empowering impoverished Africans and the poor in other developing countries by giving them the gift of opportunity to fight poverty.

We hope that by providing monetary opportunities and training we will accomplish the following:

- **Clients will no longer suffer from hunger**
- **Increase our clients' yearly income by 35%-50% for the first few years**
- **Clients will improve their lifestyle and experience an increase in assets and income**
- **Achieve organizational sustainability to ensure continuing funding availability**
- **Reinvest funding in business operations**
- **Help over 1,000 poor people by 2018.**

As Sabu Help grows over time, we want to expand our current offerings and develop other areas of service. Eventually this will include all the following:

- **Economic and Educational Development**
- **Health and Environmental Development**
- **Job Creation and Self-employment Development**
- **Management and Entrepreneurship Development**
- **Agriculture and Natural Resource Management**
- **Training and Business Development**

Executive Board

The Executive Board consists of the President, Vice President, Director of Finance and Administration, Secretary, Director of Marketing and Public Relations, Chief Technical Officer, Coordinator of Volunteer Program, Field Director and Representatives from the Board of Directors. The Executive Board undertakes daily operation decisions.

President/Founder (Executive Director)

Doctor Ayeliya, Taylorsville, UT

Director of Business Development and Operations

Elilai Elobt, La Grande, OR
Director of Finance
Patrice Nya, San Diego, CA
Director for Marketing and Public Relation
Chandra Flanagan, Portland, OR
Secretary
Rolf Erickson, Auburn, WA
Field Director
Simon Ayigimah, Ghana, West Africa

Board of Directors

The Board of Directors of Sabu Help is a group of interested people who work to establish Sabu Help policies and make management decisions.

Sabu Help Board of Directors

Shiela Kowing, John Day, OR
Shalem O'Rourke, La Grande, OR
Amy Berkheimer, Yakima, WA
Nick Romriell, South Salt Lake City, UT
Courtney Kemp, La Grande OR
Susan Whitlock, La Grande, OR

Message from Board of Directors

The Board of Directors at **Sabu Help** would like to thank you for your contribution and support to this year's fundraising efforts. Your generous contribution has helped to support many poor people in Ghana, Africa where we have chosen to start our programs.

Every year thousands of people in Africa, and the world over, go hungry and or die as a result of hunger and disease. This is not because these people have made poor decisions or have not worked hard; it has simply been a lack of opportunity and resources. Our goal is to provide that missing opportunity and the resources so that they may learn to help themselves to find better ways to produce food, earn an income, and raise healthy families. Your donation has enabled our organization to take its first bold steps into the world of poverty and start making a difference.

This year we were able to sponsor twenty (20) individual adults and one (1) student. The individuals that received the direct assistance, in turn, have brought increased stability to their families and their community as a whole. This has had the potential of indirectly helping nearly three times as many people. Our commitment to education is a vital step in helping people to help themselves. Education brings opportunity where none existed before.

As you know we focus our attention on the poor who are dedicated and committed to helping themselves within their communities; we would not be able to do this without your support. The Board of Directors at **Sabu Help** are excited to inform you that our 501 (c) 3 application status is pending with the IRS. We are looking forward to the time very soon when your donations will be tax deductible. Until then we hope that you will continue to show your support by contributing and donating more now, and in the future, and spreading the word of **Sabu Help** to others. For more information on how your contribution and donation is helping to make a difference in the lives of so many in developing countries, we invite you to visit our website at www.sabuhelp.org.

We want to thank you again for your support and generosity.

Sincerely,

Board Members

Message from President

This year, we reached a major millstone: serving twenty (20) families and one (1) student in Ghana. I would like to thank you for your contribution and support to this year's Sabu Help fundraising efforts. Your generous contribution has helped us support many poor people in Ghana, where we have chosen to start our programs.

For ten (10) months, Sabu Help was able to help twenty (20) families and one student make a living and improve their lives. Thank you for your very kind donations that we received. Your generosity has made an immediate difference in the lives of many families in Ghana, West Africa. Through generosity, our donors and volunteers are also demonstrating that one does not have to be a millionaire to make a difference. Sabu Help exists for the simple reason, humanitarian purpose: helping poor people to help themselves, find ways to produce food, earn income, and raise healthy families.

On a day-to-day basis, fulfilling our mission in a dynamic world involves complex activities in many functional areas – strategic planning, information technology, financial management, governance, fundraising, and operations. I would like our donors at Sabu Help to know how seriously we take our mission, and how diligently we work spending significant time to the cause and how efficiently we utilize our resources to improve many lives in Ghana and the world. We push harder on our business aspects of our work because they are means to the greater end of serving the poor people in a more efficient, thoughtful, and meaningful way.

I want to share with you that the majority of every dollar you donate goes to the poor directly. We estimate that only 5% of each dollar goes toward our unavoidable administrative cost. These costs include mail box rental, federal and state fees, postage, communication and so on. The leadership, guidance, and generosity of all our volunteers, the Board of Directors and Executives has been essential to all our organization's activities over the dynamic period covered by this report. Highlights of this year's efforts are detailed in this report and on our website. Included are a profile of our work in Ghana, West Africa, where Sabu Help collaborated with local partners to provide support for people and families struggling with hunger, poverty, and disease.

As we approach the next year, we remain deeply committed to serving the poor people in the most efficient and respectful manner possible. This year we were able to sponsor 20 individual adults and one (1) student. The individuals that received the direct assistance, in turn, have brought increased stability to their families and their community as a whole. This has had the potential of indirectly helping nearly

three times as many people. Our commitment to education is a vital step in helping people to help themselves. Education brings opportunity where none existed before.

As you know we focus our attention on the poor who are dedicated and committed to helping themselves within their communities; we would not be able to do this without your support.

Please accept my heartfelt thanks for your interest and involvement in the work of Sabu Help

On behalf of *Sabu Help*, its Board of Directors, and Executives, I want to thank you again for your support and generosity.

Sincerely,

Doctor Ayelíya

Founder/President, Sabu Help

Ramblings: Who, What, Why and How...

We believe that the state of the majority of the world's poorest people and nations live in persistent poverty. This is not because the underprivileged people have made poor decisions or have not worked hard; it is simply due to a lack of opportunity and resources available to them. A lifetime of struggling for food and shelter fosters the kind of single-minded drive that it takes to start and build a small business. Rather than being victims, the world's poor are the key to their own emergence from poverty. By giving them opportunities, they can begin to build their own futures. We believe that by supporting the poor, we can help them to help themselves bring positive changes to their own lives and their communities.

By helping a poor family to increase their income, Sabu Help will have an immediate and lasting impact on the quality of life -- the ability to afford food, shelter, education, and healthcare. As their business income increases, the business will be able to expand, and the effect will spread beyond the family into the local community through employment and contribution to the local economy.

Sabu Help recognizes that there are many non-profit organizations such as Opportunity International, ACCION International, Global Partnership, United Nations, Grameen Foundation, Micro finance Opportunities, Kiva and CRS, just to mention a few. These organizations also strive to provide opportunities for people in chronic poverty to transform their lives, create jobs, stimulate small business, and strengthen communities.

Sabu Help is similar to these organizations but unique in the fact that we contribute to helping the poor find ways to produce food, earn income, and raise healthy families. However, Sabu Help's approach will provide emerging entrepreneurs with access to small business financial assistance and training that will enable them to start or expand their own businesses. Our development will start with the provision of small collateral-free financial support and non-interest funds. We have each group that receives money submit a business plan and require a monthly contribution into their bank account if the industry they are working in allows. Eventually, the original contribution is paid back, without interest, and we then give to another poor person and or group in the community. We also work with them to make sure that they start their own savings account with any profit that they are able to make in order to prepare for the next growing season or business cycle. Our strategy is to make sure that the poor are helping themselves. We hope that by doing so these groups and individuals will run sustainable businesses.

With many other organizations in the global environment that are helping the poor and combating poverty, there are many of them that are not as helpful as they should be. Some organizations place higher risk and pressure on clients when they loan them money with high interest rates. For example, in the village of Tampola and Biu in Ghana, West Africa, poor people commit suicide due to drought or floods that destroy their crops, which prevent them from being able to pay the loan received from other non-governmental organizations. It is worse with banks and credit lending institutions.

Giving the poor loans with huge interest rates combined with occasional droughts or floods create a disastrous combination in our opinion. Natural disasters destroy crops, kill livestock and destroy homes, which prevents clients from paying back loans. This becomes a terrible burden on them. Some eventually get sued and others commit suicide. Clearly, Sabu Help believes this is not fair to these people. Sabu Help recognizes the fact that natural disasters are common in third world countries where governments do not have the resources to curb flooding, build irrigation or combat other disasters such as wild fires, etc. With Sabu Help if floods hit and their crops, livestock, or even their homes are lost, funding payments can be deferred until the next harvest, or forgiven altogether if necessary. Because we are interest free they will not have the burden of debt spiraling out of control. We then will try to help them start over instead of leaving them to lose hope. We recognize this as a monetary loss to the organization, but this is why we fundraise year-round. Until country governments can help control the environments (field irrigation, wells, power, etc) we will always account for disaster relief in our budget.

We believe the only way to effect change is to break vicious cycles. The cycles of persistent poverty, and underlying cycles of government inaction, corruption and intimidation. We can do that by helping the individual directly and educating them on how to be self-reliant.

How Sabu Help Works Briefly

Sabu Helps ten Step Process

1. Groups of ten people, five males and five females are formed
2. The group opens a bank account
3. The groups pick out the business they will invest in and write a business plan including a budget and strategy and present it to Sabu Help
4. Sabu Help reviews the business plans and gives suggestions and recommendations as to whether the business plan is lucrative, helpful, and environmentally beneficial
5. If the business plan is approved, funds are transferred into the groups account and distributed to the individuals in the groups
6. The groups meet monthly to report and update each other on progress of the individual businesses as well as the group's success as a whole
7. The field director attends each meeting and serves as a communication link between the groups and Sabu Help
8. After harvest or a designated period of time (**usually 3 years**), the groups will pay back the funds collected plus a minimal extra amount. This extra money is deposited into another groups account, resulting in an ongoing cycle
9. The principle amount can be given to the same group if they apply for funds to expand their business, or to a new group.
10. The more funds we have the more groups we can help.

Sabu Help Family Program

The family program allows people to sponsor a family living in persistent poverty overseas. It allows the two families to be connected, to share ideas, and to communicate, one on one as well as working together to fight poverty globally.

The sponsorship could be in the form of sponsoring students to obtain an education, sponsoring families or individuals in finding ways to produce food, earn an income, and raise healthy families.

It is different from the regular group support we provide. The groups we support are groups of 10 people who may or may not be related, but simply newly formed business partners from the community as a whole. The family program allows you to connect personally with those you choose to help.

The Family Program will help strengthen the organization by accomplishing the following:

- **Increase our outreach potential**
- **Diversify how our donors can contribute, giving them more choice and control**
- **Give families the tools to increase their own income and improve their financial independence and quality of Life working independently**
- **Inspire thousands of people to join us in promoting and effective long-term solution to poverty.**

How the Family Program Works

- The Sponsor will fill out a sponsorship form
- Sabu Help will provide the list of families, individuals, or students living in persistent poverty in developing countries
- Sabu Help will match the sponsor to a family, individual, or student
- An open communication system is open to the two families to talk, share and get to know each other through letter writing, phone calls and image exchange
- The family, individual or student will present a business plan and or their need to Sabu Help explaining what and how they will utilize the sponsorship
- Sabu Help and the Sponsor will review the plan proposal and make a recommendation if necessary
- The sponsor will then send the sponsorship to Sabu Help and Sabu Help will send the funds to the family, individual, or student
- Sabu Help will explain to the people how to utilize the funds. This process is facilitated by our Field Directors.
- Sabu Help tracks and reports the success and progress of the family, individual or student activities
- Sabu Help submits an annual report to the sponsors

Operation Reports

Business /Products

Sabu Help provides financial support for small businesses to help meet the needs of the poor people and their families for livelihood growth and community development. The result of continued access to funding and personal savings, and business services will help the reduction of poverty in general, decrease the vulnerability of the poor, help recovery from natural disasters, improve diet, healthcare, and education.

Sabu Help has positioned itself as a charitable relational micro finance organization. It is a quality provider of a smaller non-interest set of loans - most clients say they chose Sabu Help because Sabu Help offers non-interest loans that create non-panicking, stress free, and violence free community living.

In regards to clients:

- **We are committed to the poor and upholding their dignity**
- **We are responsive to our clients needs**
- **Clients are why our organization exists**
- **Clients are our business partners**
- **We are non-discriminating**
- **We provide responsible lending and support**
- **Clients are not harassed if they are not able to pay the funds back**
- **We focus on building client loyalty through service excellence and clients achievement**
- **Develop positive relationships among clients, donor/ sponsors, and staff**

Limitations and Needs of Sabu Help

Material Resources: Sabu Help is currently lacking technology resources and office supplies for documentation/ office work and operation purposes.

Leadership /Personnel: Sabu Help's Board of Directors is currently spread out over four western states making meetings nearly impossible. Although our board members are very committed to the organization, the distance makes it hard for many to stay connected. We need to work on building a board of directors in one central local. Although our Executive Board of Directors are young and new at this type of work, we are working hard and learning every day. Our field director is new to his position and also requires additional experience and guidance, which will be fourth coming. Our volunteer base is still small and needs to be increased in order to take on important tasks of fundraising and marketing.

Capital Resources: Sabu Help currently lacks office space, which would make daily operations easier and providing space for storage of donated items and records.

Financial Report

Currently Sabu Help is in its infancy, and, therefore, our funds are limited. All our income comes from donations and fundraising activities. Below is a summary of our 2008 financial report.

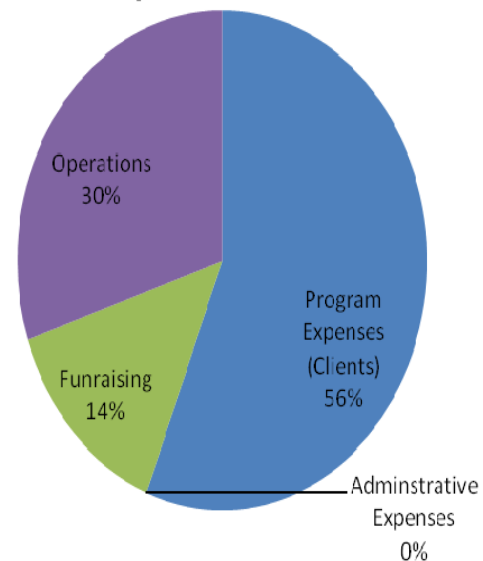
Sabu Help Budget 2007/2008

Revenue					
Membership Dues	\$175.00		Program Expenses (Clients)	\$	2,504.99
Inkinds Donations	\$920.00		Adminstrative Expenses	\$	-
Other Income	\$0.00			\$	
Funrasing/Montary Donation	\$5,971.73		Funraising		617.99
				\$	
			Operations		1,347.81
				\$	
Total Revenue	\$7,066.73		Total Expenses		4,470.79

Expenses

Clients Pay out	\$2,295.00
Student Education	\$209.99
Stationary and supplies	\$493.88
Transportation and Travel	\$226.98
Website management	\$142.80
Telecommunication & fax	\$112.20
Utilities	\$71.95
Promotion	\$41.25
Entertainment	\$526.74
Labor	\$0.00
Federal & Federal Fees	\$350.00
Misc	\$0.00
Total Expenses	\$4,470.79

**2007/2008
Sabu Help Financial Statement**



Donations

Sabu Help relies on fundraising activities, individual donations, private foundations and organizations support, financial institutions, and corporations to fund its programs and projects.

With individual and group financial support, Sabu Help will help research new opportunities to help the poor, promote better standards of living, further public awareness, promote education, and most importantly connect people.

How Donations Are Used

Donations are used to support the poor directly. We support the following areas: business and life skills, education (both institutional and vocational), exploring ways to combat poverty, production and dissemination of poverty awareness materials to enhance the public's knowledge of poverty. Some of the

funds will be used on the organization's operations such as federal and States fees, communication, and utilities.

Our 2008 Groups

As of last year Sabu Help was able to fund two groups, or a total of twenty poor people in rural Africa, and one student. Those we sponsored have taken initiative and are committed to helping one another in their communities. With the funds that they received from Sabu Help, they were able to produce food to feed their families, pay for their children's education, start savings accounts, and in turn help their community. This positive outcome is a direct result of the contributions and support we received from our donors. Those we have helped are very grateful for the opportunity to improve their lives. Those who have benefited from your support also recognize that working together is the best way to create and sustain a stronger community. For that reason many people in the village have joined Sabu Help to work together to help each other to fight poverty, eliminate hunger, and create a better world. Four more additional groups, totaling forty people, have already come together and are working with us because of the success of the previous groups.

The groups in Ghana that we are helping work six days a week from sun-up till sundown. They work their farms with hand tools and rely on nature to water the crops. With our help they are producing the food they need to stay healthy and to continue working. With the profits they make from the crops or surplus animals, they will also be able to start a savings account with which to buy sheep, goats, and seeds for the next year. Some of these farmers hope to afford school for their children and themselves. These clients are from a region that most of their daily businesses are similar.

Note: The following excerpts are from the simple business plans submitted by the actual groups. This is a basic requirement of Sabu Help to reinforce their responsibilities to each other and to Sabu Help. With English being their second language, some slight editing has been done for this section and for the testimonials only so far as to ensure understanding for our readers.

Anamtaba Group: Ghana West Africa



Anantaba Group taking a break from work and relaxing under the shade of the tree on their farms.

Anamtaba Group Business Plan

Investment

The group has invested their funds into farming business, trading and animal rearing. Farming is the most lucrative business for us and we hope that by investing in farming we will be able to produce enough food to feed our families and send our children to school. We will also use part of what we sold to reinvest in farming.

Strategy

We will work on full-scale operations with the funds throughout the farming season. We are dedicated hardworking members working and supporting one another in our best efforts to be successful. Our goal is to invest in corn, rice, groundnut (peanut) and bean farming. We will work together as a team on our farms.

Amachaba Group: Ghana West Africa



Amachaba Group picture taken after their meeting on their farm field.

Amachaba Group Business Plan

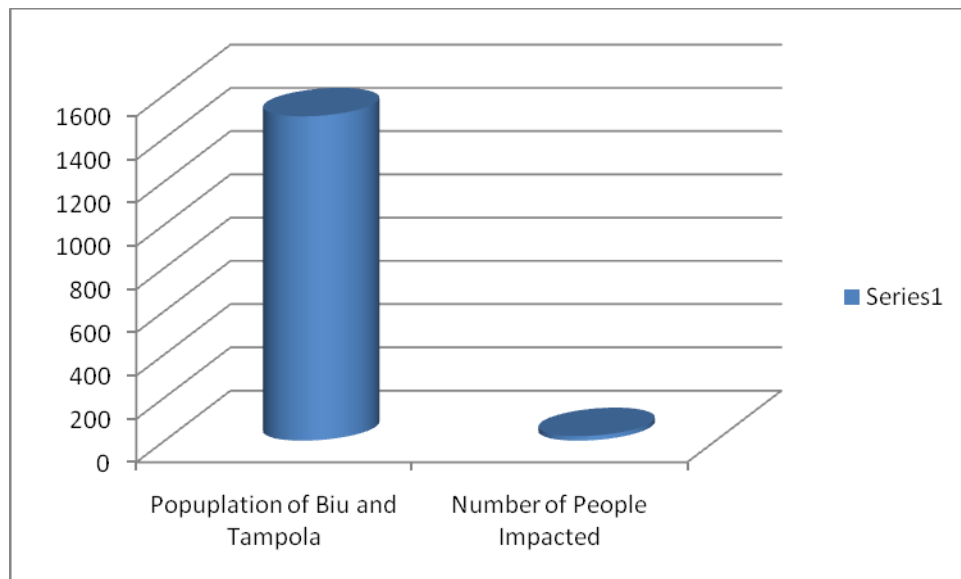
Investment

We have invested our funds into farming business, trading and animal rearing. Farming is common business for us. After harvesting we will sell some of our crops in order to provide school supplies and pay for our children's school fees. We will also use part of what we sell to reinvest in farming.

Strategy

Our group started in full-scale operations with the funds throughout the farming season. Acquisition and preparation of the farmland, sowing, weeding, and harvesting will be done by the group. Working together and supporting one another is best efforts to be successful. The goal of our group is to invest in corn, rice, groundnut (peanut) and beans farming.

Our Impact: Villages of Biu and Tampola



Our Future Clients

Word about Sabu Help has spread like wildfire through Northern Villages in Ghana. Many people in my village have joined Sabu Help to work together to fight poverty, eliminate hunger, and create a better world. With the increased awareness of Sabu Help more people have stepped forward who are willing to commit to working as a group for the betterment of all. They are aware of how Sabu Help works and are committed to the terms. They recognize the unique way Sabu Help works for them in teaching them responsibility for their actions while allowing them to retain their dignity. They recognize that Sabu is not a typical charity, but the means to elevate themselves through their own hard work, which is far more preferable to them. These positive outcomes are a direct result of the contributions and support we received from you.

Gaani Group

These people live in the village of Gaani in the Upper East Region, Kassena/ Nankana District, in Ghana. They are awaiting funds to buy sheep, goats, and seeds for farming for 2009.



Aguachaba Group: Biu Village

These people live in the village of Biu in the Upper East Region, Kassena/ Nankana District, in Ghana. They are awaiting funds to buy sheep, goats, and seeds for farming for 2009.



Ananitaba Group: Tampola Village

These people live in the village of Tampola in the Upper East Region, Kassena/ Nankana District, in Ghana. The men are between the ages of 34 to 38 years old. They are husbands and fathers of one to six children and the women are between the ages of 33 to 48 years old. Each woman is a mother to children between the ages of 3 to 7. They are awaiting funds to buy sheep, goats, and seeds for the next farming season.



Our Clients Testimonies

“Sabu Help brought a lot of help to me and my family. I am able to expand my animal rearing and also able to use part of the funding for seeds for farming where I produce food to feed my family and improve their health. With the help from the funding now I am able to increase the number of my animals to five goats and six sheep. With this help I can help my community by contributing to building the community project. I will now be able to make food and money contribution towards our community projects such as building new classrooms, pay for clean water projects and borehole drilling. I will also be able to pay for my children school fees. It is my hope that Sabu Help would continue to support me so that I can have a large scale animals rearing that will support me to take very good care of my family and contribute to the community. I will sell some of my animals and food to start saving. Now all my animals are pregnant and some have little babies. I will wait till they grow and I will sell the male ones for money. I will save the money for next year and wait for the season that the animals will be cheaper so that I can buy more animals for rearing. In fact, Sabu Help has been a great help to me. It helped me to improve my family standard of living. It also gives me the opportunity to have some animals for rearing. I thank Sabu Help for their wonderful support and praying that they will continue to help me.”

“The funding I received from Sabu Help has helped me and my husband farm rice and groundnut farming. We were able to acquire seeds, hoe, and also food to feed those who helped us on our farm. We were able to produced four bags of rice and three bags of groundnuts. We are really happy this year because we never harvested four bags of rice and groundnuts. The food/crops that we harvested will help feed my family and also take care of their health, as well pay for their education and buy clothing for them. We will help some people in my community and others by giving them some of the crops for seed so that they can use for the next farming season. I will also share my crops so that they have some food to eat as well contribute to maintenance of the borehole for clean water. We only have one borehole in the village and when it breakdown, we don't get water and we will have to drink from rivers. We now hope that we can contribute to the maintenance of the borehole and for clean water. We hope that Sabu Help will continue supporting me so that I can have a large rice and groundnut farm which will increase my income and I can continue to feed my family and help my community. We will sell some of my food and open saving account so that next season I will have money for the next farming season. It is a great support from Sabu Help to us. This will help my family to sustain our standard of living. I thank Sabu Help for their great support. Your kindness will linger in my heart for long time to come, it is my prayer that Sabu Help will continue to help me and also extend your support to other peoples in my community. Long live Sabu Help and God bless us all.”

~Abena Akanyinte



Abena Akanyinte with bags of rice and peanuts she produced with Sabu Help funds she received. She will sell some of her food to start a saving account and also pay the money into the group account. Abena will be able to contribute to community development projects such as clean water project and school building.

“The funding has helped me to farm rice and buy sheanuts for trading and buy goats. This has helped me earn income and produces food to improve my standard of living. I have produced five bags of rice and bought four bags of sheanuts. Sabu Help funding has helped me to help myself this year. It is my prayers that Sabu Help will continue supporting me. With the continue support I will be able to have a large scale farms which will help me to eliminate poverty and also create jobs for the unemployed people in my community. With increase in earnings and assets, I can open a savings account, which will benefit me and my family. Sabu Help has the vision to support the poor to reduce poverty and create self-employment, which will improve our standards of living. In fact it brought a lot of relief to those who are lucky to be part of it. I appreciate it so much and praying that Sabu Help will continue to support us and also extend to other peoples in my community. Long live Sabu Help and God bless us all.”

~**Benjamin Adabilisa**



Benjamin Adabilisa taking care of his goats he bought with Sabu Help funds. He does not have a house for his goats. His next goal is to build a house to contain his animals. His animals are pregnant and he will wait to have more goats. He will be able to start a savings account.

“With the funding I received from Sabu Help, I was able buy seeds and do groundnut farming and bought animals for rearing. I am able to produce four bags of groundnut and rear four sheep. In fact, Sabu Help

funding is great beneficial for me and my family. It helps me to take care of my family health and education. At this point I felt that I can be able to feed my family, buy them clothing and also pay for their clinic bills.

With the help of Sabu Help, I can assist the community by contributing to support brilliant but needed students in my community and also help in terms of projects to undertake in my community. I will give contribution and also help some people who need help in farming and contribute to providing clean water in my village. We do not have clean water because we cannot pay for the maintenance of our borehole. The government will not fix borehole for us because we cannot pay for it. So, now I can be able to contribute to the maintenance. It is my desire that Sabu Help will continue to support me. Continue support from Sabu Help will assist me to expand in my farming and animal rearing and it is my prayer that Sabu Help will increase the funding being given to me the last time that will enable me to have a large farm.”

~Ajusiwine Akangurige



Ajusiwine Akangurige drying some of her produce she produced with the Sabu Help funds she received. She used some of the funds to buy goat and sheep. She will be able to sell some of the produce to start saving account.

Funding and Expansion

Sabu Help 2008 Annual Report

As Sabu Help continues to expand so therefore we will continue to seek additional funding to achieve this expansion. Sabu Help has been meeting with potential supporter/donors and strengthening its relationships with existing supporter/donors in order to meet increasing needs.

Areas of Service

Sabu Help is currently working with clients in Ghana, West Africa. Our vision is to provide services in developing countries around the world. Our expansion and growth to many other developing countries depends on our financial and personnel strength. We envision to be providing services in multiple countries by the year 2020.

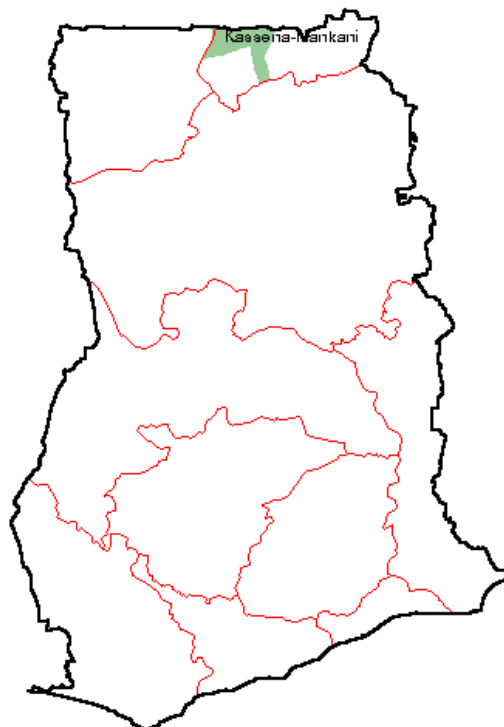
Current Area of Service: Ghana, West Africa (ghanaweb.com) ,2008

Economic characteristics

The main occupations in the region in order of magnitude are, agriculture and related work (65.9%), production and transport equipment work (14.5%), sales work (9.5%) service work (3.9%), and professional, technical and related work 3.8 per cent. The five together make up 97.6 per cent of all occupations. The occupational structure of the region is thus not very diverse.

The substantial lack of formal sector, office based bureaucratic activities in the region is reflected in the fact that only 1.7 per cent of the economically active are engaged in administrative, managerial, clerical and related work. About two out of every three are in agriculture (66.4%).

The rank order of the five occupations is same for males and females. The proportion of females in sales work (13.3%) is twice that of males (5.8%). The proportion of males in agriculture is 71.8 per cent compared with 61.2 per cent females



Industry

The three major industrial activities at the national level are agriculture, including hunting and forestry (49.1%) wholesale and retail trade (15.2%) and manufacturing (10.9%). Significantly, these remain the three major activities for both sexes in the region.

The proportional shares of the three industry groups in the region are agriculture, including hunting and forestry (67.2%), manufacturing (11.3%) and wholesale and retail trade (9.6%). All the remaining industry groups make up about one eighth (11.9%) of activities in the region, compared with 24.8 per cent at the national level. Education (2.8% for males) and hotels and restaurants (1.8 % for females) deserve mention as the fourth major activities in the region.

Employment status

Another important classification of the characteristics of the economically active population is by employment status. Almost three in four of the economically active are self-employed without employee (74.5%). Unpaid family workers are the next highest group with 14.0 percent.

Employees constitute only 6.5 per cent and the self-employed with employees make up 2.7 percent. Domestic employees or house helps constitute less than one per cent (0.6%). Apprentices and others make up the remaining 1.6 percent.

Employees and the self-employed with employees (who could be taxed at source) make up only 9 percent. Males and females show a similar proportional pattern except for the employee category where there are approximately two males to each female employee.

Employment sector

The private sector, made up of the private formal (21.2%), private informal (74.0%), NGO/International Organizations, and others (0.2%) provides employment to 95.4% per cent of the working population in the region. Only 4 per cent are in the public sector and 0.2 per cent are employed by the semi public/parastatal sector.

The size of the private informal sector, made up largely of self-employed persons without employees most of whom are normally not even registered, affects the tax revenue base of the region since direct tax deduction becomes a problem.

Working children (population aged 7-14 years)

A total of 69,094 children of school going aged 7-14 years are reported to be working fulltime. The majority (54.5%) of them are boys. The number of children working represents a little over one in three (34.0%) of the total population aged 7-14 years. The proportion of males of school going age who are working is 35.3 per cent and that of females is 32.7 percent.

The fact that children at these ages are already gainfully employed is a reflection of the extent of child labour in the region. Almost all of these children are engaged in agriculture (77.9%), production and transport equipment (9%), service work (8%) and sales work (4.4%).

The working children are almost entirely in the private informal sector and are either selfemployed without employees (63.1%) or are unpaid family workers (29.8%); about five per cent are employees. Contrary to the popular perception that children are used as househelp, child domestic employees make up only 3 per cent while other employees make up 1.7 percent.

DEMOGRAPHIC CHARACTERISTICS

Population size, growth rate and density

The region's population of 920,089 is not evenly distributed among the six districts.

Growth and density

Intercensal growth rates and changes in population densities between 1984 and 2000 are not available for the districts, because Ghana changed from the local authorities system of administration to the district assembly system in 1988. The country was demarcated into 138 districts out of the existing 140 local authorities. The boundaries of the districts do not necessarily conform to the boundaries of the local authorities but are coterminous with regional boundaries.

Age structure

The age structure of the population of the region indicates a broad base that gradually tapers off with increasing age. This regional picture is reflected at the districts level. The age-structures of the districts are examined in broad and sometimes overlapping segments namely: children under five years (0-4 years), children below 15 years, youth aged 15-19 years, the conventional working force age group of 15-64 years and the conventional aged dependent group of 65 years and older

In every district, about one out of every eight persons is a child below 5 years. The size of each segment has implications for the demand for social services, future population growth, youth unemployment, the overall dependency burden, as well as the total working force of the district.

The population below 15 years falls within the range of 40.6 per cent in Kassena-Nankana to 46.4 per cent in Bawku West. The data show that, in all the districts, about two out of every five persons are children who, even granted the phenomenon of working children, are dependent on others for their needs.

The youth aged 15-19 years are between 8 and 10 per cent in all the districts. When the youth are added to the population aged below 15 years, their proportions range from 50.4 per cent in Kassena-Nankana to 54.3 per cent in Bawku West.

The median age of the population is thus around 19 years. The population aged 15-64 years is about one half of the total population in each district. The population aged 65 years and above forms the smallest segment and is a reflection of the young age structure of the population of the districts. It is not more than 7 per cent in any district.

The age composition of the population aged 15-64 years shows that each district has a potentially large and youthful workforce (15-39 years), which if properly managed, can become a great economic asset for the region. The private informal sector, especially agriculture and small-scale industries, is the largest source of employment in the region.

This sector, therefore, needs to be modernized and injected with capital and technical expertise to enable it diversify its scope of activities to absorb the large numbers of potential job seekers. About two-thirds (64.4%) is young, between 15 and 39 years. In Bawku

East, the proportion is 68.2 per cent while it is 67.4 per cent in Bolgatanga and 64.2 per cent in Kassena-Nankana. The proportions in Builsa (63.5%) and Bawku West (63.8%) are about the same. It is only in

Bongo that the proportion of the working force, aged less than 40 years, is lower than 60 per cent (59.4%).

Age structure by sex

The age structure for the sexes shows that at the regional level, there are more males than females at all ages 0-19 years, except for the age group 0-4 years. Between the ages of 20 and 69 years, however there are more females than males. For the elderly population (70 years and over) there are again more males than females.

As already indicated, the observed age-sex structure of the region follows, very closely, the pattern at the national level where there are more females than males in almost every age group upwards from age 20 years. The pattern changes for the region after age 70 years where there are more males than females.

The differences in the female/male population from age 20 to 69 are consistently high for the region. At age 70 and older, there is a preponderance of males than females. This is contrary to the observed national pattern of more females at the older ages. At the national level, females constitute 50.1 per cent of the population aged seventy years or more; in the region, the proportion is 47.2 percent.

The two adjacent regions show similar deviations from the national picture. Females form 46.6 per cent of the population aged 70 years and older in Northern and 48.1 per cent in Upper West. The fact that these regions are patriarchal and old age and male pre-eminence are greatly respected may probably encourage males to overstate their ages and females understate their ages.

At the district level, the age structures for the sexes follow the regional pattern. The age-sex structure is presented in the population pyramids in the Appendix. The other significant observation about the age-sex structure is that in the adult age group 20-44, the excess of females over males is higher in Bongo (35.8%), Bawku West (35.8%) and Bawku East (29.9%) than what is observed in the region (25.0%) as a whole. The excess of females in the 20-44 age group is lower than the regional value in three districts, Builsa (23.3%), Kassena- Nankana (22.1%) and Bolgatanga (15.2%).

Age dependency ratios

The age dependency ratio is influenced by the birth rate. Populations with high birth rates usually have high age dependency ratios because of the large proportion of children age 0-14 in the population. With the dependency ratio of 99.2 (43.4% of the population under 15 and 6.4% aged 65 and older), it means that 100 economically active persons have responsibility for 99 dependants. The pattern for the districts is very interesting. Three districts have fairly low dependency ratios while the other three have extremely high ratios.

Bawku West (116.1), Bawku East (110.0) and Bongo (107.4) have much greater dependency burdens than the regional average while Builsa (94.3), Kassena-Nankana (87.8) and Bolgatanga (86.6) have lighter loads. These have important implications which must be taken into account for socio-economic planning.

Bawku West, with the highest age dependency ratio of 116.1 has 46.4 per cent of its population aged below 15 years and only 7.2 per cent aged 65 years and over. In Bawku East where the age dependency ratio is 110.0, the population under 15 years is 45.8 per cent and those 65 years and older is 6.9 percent. Bongo has an age dependency ratio of 107.4 and 44.8 per cent of its population below 15 years. The proportion aged 65 years or older is 6.9 percent.

In Builsa the age dependency ratio is 94.3, and the populations aged below 15 years and aged 65 years and above are 42.3 per cent and 6.3 per cent respectively. Kassena-Nankana has an age dependency

ratio of 87.8 and a dependent population of 40.5 per cent below 15 years and 6.1 per cent 65 years and above. Bolgatanga has the lowest age dependency ratio of 86.6. The dependent population is made up of 40.9 per cent below 15 years and 5.5 per cent aged 65 years and above.

The observed ratios imply that there is roughly one dependent person to every economically active adult in each district. The pressure on the economically active population is greatest in Bawku West, Bawku East and Bongo. These have important implications which must be taken into account for socio-economic planning. (<http://ghanadistricts.com/region/?r=8&sa=56>)

Get Involve/Opportunities with Sabu Help

There are many ways you can help. With Sabu Help we offer the opportunities for everyone to get involve. Opportunities include:

Volunteer Program: In the volunteer program you will have the opportunity to become a volunteer and help in fundraising activities, recruitment, and many other events.

Sabu Help Family Program: In the Family Program you have the opportunity to be a sponsor, and connect personally with those you are helping. You can encourage friends and family to do the same.

Board of Directors: You have the opportunity to become a member of the board of directors and be involved in board activities.

Executive Position: You have the opportunity to move into an executive position if a vacancy arises, and become a driving force behind Sabu Help.

Donations/Pledges: You can commit to monthly pledges or contribution when it is convenient for you, to Sabu Help and or talk to your friends, families and relatives and encourage them to commit to monthly pledges or contributions.

General Opportunities: You can assist Sabu Help by becoming an assistant to any executive officer, help organize fundraising events, Help with board activities, attend meetings, give suggestions on website management, etc.

What People Say About Sabu Help

“Liberating your people from the clutches of poverty a noble objective”

“Indeed you are a true son of the land for we do know that you will always come home no matter the length of time u stay away. This is visible in all the numerous projects that you are initiating to help the less privileged over here. As a matter of fact the people are really suffering most especially in the rural and prey urban communities in the country. I believe that everyone will make meaningful contribution as you are doing the things will be better for the rural folk.”

~ Anonymous Donor,

"I would have to say that the reason I contributed to Sabu Help was because I knew that the money I was contributing was going straight to the people who it was meant to help. Many other organizations only use a portion of the money to help those in need, and much of it goes to "administrative costs."

Also, your organization is allowing people to help themselves. It's not a handout, which just feeds them for a few days; rather it is a helping hand to let them feed themselves for the rest of their lives. That is truly making a difference, when you can see the results a few hundred dollars can make in changing someone's life."

~ Anonymous Donor

"I had the great pleasure of meeting Doctor when he first arrived at Eastern Oregon University and he struck me as an extremely motivated and concerned individual. As time went on and he organized various campus events and collected clothing and funds after the floods in his home country, I knew that he operated not only with intelligence but with his heart. I was more than happy to contribute to Sabu Help when it was first organized. It is an organization, which aids those who want to be able to make it on their own; they just need assistance, including education and financial backing. I have great faith that Sabu Help will continue to grow and help the people of Africa to flourish and expand their business opportunities. A small donation can make a big difference in someone's life."

~ Anonymous Donor

"I am writing to you to express my thoughts on SabuHelp.org. Your organization is an amazing undertaking and I am very proud to say that I support it! In the short time that it has been in operation you have done an enormous amount of work, which has generated a large amount of donations that have allowed you to move forward in helping those who actually need it! In less than a year you have given twenty families hope, but not only hope, along with that hope is a future! You doctor, truly have done what you set out to do, what you intended to do, and that was help people to have pride in their lives and food on their tables!

Along with the groups you have given the School age children a chance to, like you, to improve not only their lives, but there families and then their communities! I cannot wait to be able to support more on a regular basis! I am a strong supporter in a foundation that actually changes lives and this one "Sabu Help" does! Congratulations, and God Bless you in all that He allows you to do."

~ Anonymous Donor

"I like the fact that I know the director and a lot of the board members so I trust that my money will be used effectively. It also makes my contribution more personal. The fact that you were my student and advisee and I know your amazing story of growing up in poverty in Africa yourself and all that you have been able to accomplish here in America affirms my belief that one person can do a lot to make this world a better place."

~ Anonymous Donor

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We urge each of you to make a donation, however large or small, to support the poor. With your help, they are making inroads against poverty and creating healthier, brighter lives for their families.

Thank you