

Sabu Help Annual Report 2009



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Mission

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

Our Vision

Our vision is to provide the means in which to combat persistent poverty and transform lives of people in developing countries.

Core Values

Sabu Help core values are respect and commitment to the poor

Our belief is that:

- i. If you help one person, you help his/her family.
- ii. If you help his/her family, you help the community.
- iii. If you help the community, you help an entire nation.
- iv. If you help an entire nation, you help the entire world.

Services

Lending

- i. Lending to associations and solidarity groups
- ii. Individual lending that is associated with groups
- iii. Direct lending of small loans under USD 200

Training & Education

- i. Financial Literacy and Management
- ii. Income Generating and Basic Businesses Management
- iii. Marketing of Local Products and Businesses
- iv. Accounting System and Documentation

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 financial opportunities and training we will accomplish the following:

- **Create opportunities for self-employment for the poor in rural areas and increase independence from humanitarian assistance.**
- **Increase our clients' yearly income and clients will no longer suffer from hunger**
- **Clients will improve their lifestyle and experience and increase their assets and income**
- **Achieve organizational sustainability to ensure continuing funding availability**
- **Support micro entrepreneurs to strengthen and expand their businesses**

Sabu Help Leadership

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 Volunteers Program, Field Director and Representatives from the Board of Directors. The Executive Board undertakes daily operation decisions.

President/Founder (Executive Director)

Doctor Ayeliya, Taylorsville, Utah

Director of Finance

Patrice Nya, San Diego, California

Director for Marketing and Public Relation

Chandra Flanagan, Portland, Oregon

Secretary

Rolf Erickson, Auburn, Washington

Accountant

Janet Hume, La Grande, Oregon

Field Director

Simon Ayigimah, Ghana, West Africa

Board of Directors

The Board of Directors of Sabu Help is a group of interested volunteers who work to provide Sabu Help with direction and advice, policies and management, ensuring that the core values and purposes of the organization are reflected in the operation process.

Sabu Help Board of Directors

Doctor Abio Ayeliya, President, Salt Lake City, Utah

Shiela Kowing, John Day, Oregon

Amy Berkheimer, Yakima, Washington

Nick Romriell, South Salt Lake City, Utah

Chandra Flanagan, Portland, Oregon

Christopher Gitomi, Portland, Oregon

Rolf Erickson, Auburn, Washington

Carey Dufner, Salt Lake City, Utah

Colette Davies, Salt Lake City Utah

Message from Board of Directors

We are very grateful for the opportunities and growth that we have seen in the year 2009. Even at a time when financial markets are struggling and great uncertainty still awaits throughout the world, we have been amazed at the support Sabu Help has received by so many generous people. We understand that donating to a charitable cause is an act of service and we thank all those who have supported us this year for your generous donations.

This year as an organization, we were able to support a total of 3 groups, totaling 30 families in Ghana, West Africa. The villages of Biu, Tampola, and Gaani were each represented. These funds helped families begin various businesses, but most commonly funded farming among rural families. With the funds received, these families are able to increase their crops and livestock and make a more profitable return in the short term and the long term.

We have expanded our fundraising efforts to include grants that will help move us toward our goals for future growth. We would like to thank the Peace Corps Volunteer Association for their generous grant to Sabu Help in 2009. We would also like to thank the Eastern Oregon University Students in Free Enterprise (SIFE) club for their fundraising efforts through a dinner and auction. We would like to recognize these groups and thank them for their generous contributions.

2009 has been a year of change as well. Some past members unfortunately were not able to remain with us due to scheduling conflicts and yet, there are some new faces helping with Sabu Help and we are grateful for their support and excitement to help out at this time.

It is projected that with continued effort, Sabu Help will be able to help out 40 to 50 families in the upcoming year of 2010. While growth is important, we feel it is more important still to make sure the level of service we offer is sufficient. We are continually seeking new talent and anyone who desires to help the poor of West Ghana Africa succeed in their privately owned businesses. We will continue seeking help in local areas where members of Sabu Help reside in order to support the mission and vision of this great organization.

Thank you for all you do!

Sincerely,

The Board of Directors, Sabu Help

Message from the President /Founder

Thank You from my heart to donors and supports of Sabu Help. 2009 was very difficult for individuals, and families across the globe and everyone continues to suffer tremendously from the economic downturn/recession. This year, Sabu Help has reached a major milestone: serving an additional thirty (30) needy families on top of the twenty (20) families from the previous year, bringing a total of fifty (50) underprivileged families. I would like to thank you for your continued contribution and support to this year's Sabu Help's fundraising efforts. Your generous contributions have helped us support many underprivileged people in Ghana.

For two years, Sabu Help has been able to help fifty (50) needy families and currently working with an additional fifty (50) families for the upcoming year, 2010. Thank you for the very kind donations and support that we received. Your generosity has made remarkable differences in the lives of many families in Ghana, West Africa. Through generosity, our donors and volunteers are demonstrating that one does not have to be a millionaire to make a difference. Sabu Help exists for one simple reason: to help the poor people help themselves, find ways to produce food, earn income, and raise healthy families.

On a daily 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 donors 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 focus on 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 let you know that the majority of every dollar you donate goes to the poor directly. We estimate that only 35% of each dollar goes toward our unavoidable administrative and operational costs. These costs include federal and state fees, postage, fundraising, marketing, communication and so on. The leadership, guidance and generosity of all our volunteers, the Board of Directors and Executive Team have 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 is 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. 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 Ayeliya
Founder/President, Sabu Help

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 for livelihood. Rather than being victims, the world's poor are the key to their own emergence from poverty. Sabu Help's goal is to provide the missing opportunity and resources so that they may learn to help themselves to find better ways to produce food, earn an income, and raise healthy families. By giving them opportunities, they can begin to build their own futures.

We believe that by helping poor families to increase their income 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 contributions to the local economy.

Sabu Help's approach provides emerging entrepreneurs with access to business micro loans 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. We have each group that receives money submit a business plan and we require a monthly contribution to their bank accounts if the industry they are working in allows. Eventually, the original contribution is paid back and we 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.

How Sabu Help Works

Form/Prepare	Apply	Receive	Repay	Re-loan
The Group is Formed And Picks out their Business	Group Writes their Business Plan or Proposal and submit to Sabu help	Sabu Help Reviews the Group's Business Plan. If Approved, Funds Are Distributed to the Group.	Group Repays the Funds	Funds Are Re-loaned to Other Groups

Operation and Progress

Sabu Help has positioned itself as a nonprofit relational micro finance organization. It will be a quality provider of smaller loans - most clients say they chose Sabu Help because it does not only just provide micro loans but also teaches them skills that will enable them to have successful businesses.

In regards to clients:

- **We are committed to the poor and upholding their dignity**
- **We are responsive to our client's needs**
- **Clients are why our organization exists**
- **Clients are our business partners**
- **We provide responsible lending , training and support**
- **We focus on building client loyalty through service excellence and client achievement**
- **We develop positive relationships among clients, donors, sponsors, and staff**

Challenges and Limitations of Sabu Help

Material Resources: Sabu Help currently has inadequate 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 difficult. Although our board members are very committed to the organization, the distance makes it hard for many to stay connected. Although our Executive and Board of Directors are 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 forth 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 provide space for storage of donated items and records. Sabu Help also lack dependable equipments such as computers, printers, and camera and so on.

Financial Report

Currently Sabu Help is in its infancy, and, therefore, our funds are limited. All our income comes from donations and fundraising activities. The next page is a summary of our 2009 financial statements.

Clients are given three (3) years to repay funds. Hence on the financial statement does no show any paid back amount because Sabu Help started in 2008. **34%** of our budget expenses went to operation due to the intense campaign we put out this year. Most of the expenses went towards the clients, Stationary supplies & Equipment for the Ghana Trip Project, Telecommunication & fax and Promotion. Our goal is to be able to cut down these cost next year. Most of the equipments are long term items that are not required to be purchase within the next few years. The **66%** of the budget went directly to the clients. Next year we expect an increase of this percentage provided we are able to raise enough funding the next year. **There is no Administrative cost.**

Sabu Help Financial Statement 2009

Budget

Revenue

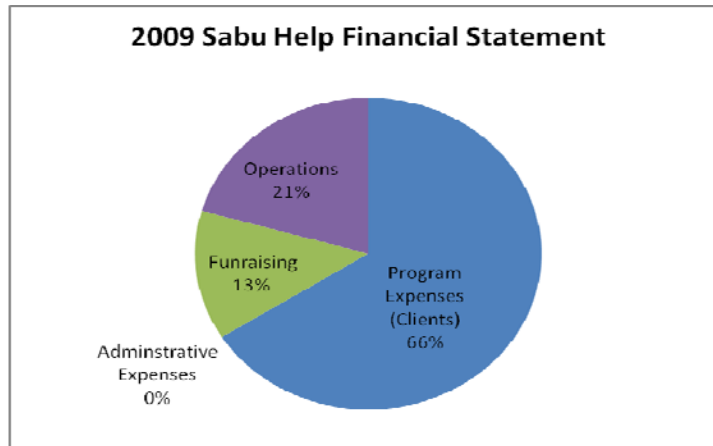
Membership Dues	\$150.00
Inkinds Donations	\$0.00
Grants/Other Income	\$400.00
Funrasing/Montary Donation	\$4,366.90
Total Revenue	\$4,916.90

Expenses

Clients Pay out	\$3,450.00
Student Education	\$0.00
Stationary,Eqip.and supplies	\$818.05
Transportation and Travel	\$179.98
Website management	\$124.43
Telecommunication & fax	\$367.70
Utilities	\$0.00
Promotion	\$220.70
Entertainment	\$0.00
Labor	\$0.00
Fees	\$64.24
Misc	\$0.00
Total Expenses	\$5,225.10

Operation Summary 2009

Program Expenses (Clients)	\$ 3,450.00
Adminstrative Expenses	\$ -
Funraising	\$ 700.68
Operations	\$ 1,074.42
Total Expenses	\$ 5,225.10
Portfolio(Loan Out- 2008 & 2009)	\$ 5,750.00



Portfolios

2008 Clients Portfolios (Amount Loaned Out)

Group Name: Amachaba Group Portfolio

First Name	Last Name	Amount Received (US \$)	Amt Received (GH¢)	Investment Type
Lazurus	Abellah	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Francis	Abana	\$ 115.00	GH¢ 1,000,000	Farming
Abena	Akanyinte	\$ 115.00	GH¢ 1,000,000	Farming
Ajua	Awuh	\$ 115.00	GH¢ 1,000,000	Farming
Akwesi	Adiagimsah	\$ 115.00	GH¢ 1,000,000	Farming
Cynthia	Ayisomba	\$ 115.00	GH¢ 1,000,000	Farming
Mammy	Atinvoe	\$ 115.00	GH¢ 1,000,000	Farming
Rosemary	Awomkame	\$ 115.00	GH¢ 1,000,000	Farming
Sixtus	Ayakpagiya	\$ 115.00	GH¢ 1,000,000	Farming
Yakubu	Agea	\$ 115.00	GH¢ 1,000,000	Farming
Sub Total		\$ 1,150.00	GH¢ 10,000,000	

Group Name: Anamtaba Group Portfolio

First Name	Last Name	Amount Received (US \$)	Amt Received (GH¢)	Investment Type
Raymond	Adallah	\$ 115.00	GH¢ 1,000,000	Farming
Ajuswine	Akangurige	\$ 115.00	GH¢ 1,000,000	Farming
Joseph	Ayeliya	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Benjamin	Adabilisa	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Lydia	Aberinga	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Amos	Achaligabe	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Apongyanga	Amunya	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Akua	Akangwire	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Barnabas	Akuliya	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Akosua	Azichuma	\$ 115.00	GH¢ 1,000,000	Farming/Animal
Sub Total		\$ 1,150.00	GH¢ 10,000,000	
Grande Portfolio		\$ 2,300.00	GH¢ 20,000,000	

2009 Clients Portfolios (Amount Loaned Out)

Group Name: Ananitaba Group Portfolio

First Name	Last Name	Amt Received (US \$)	Amt Received (GH¢)
Comfort	Abentoliya	\$ 115.00	GH¢ 1,000,000
Akanbose	Abeeba	\$ 115.00	GH¢ 1,000,000
Clement	Adawine	\$ 115.00	GH¢ 1,000,000
Akankonge	Akologo	\$ 115.00	GH¢ 1,000,000

Akanwile	Akantoe	\$ 115.00	GH¢ 1,000,000
Sarponng	Akanwie	\$ 115.00	GH¢ 1,000,000
Lardi	Akologo	\$ 115.00	GH¢ 1,000,000
Akinigima	Abeeba	\$ 115.00	GH¢ 1,000,000
Apambire	Ajayiduma	\$ 115.00	GH¢ 1,000,000
Atambugire	Asorie	\$ 115.00	GH¢ 1,000,000
Sub Total		\$ 1,150.00	GH¢ 10,000,000

Group Name: Aguachaba Group Portfolio

First Name	Last Name	Amt Received (US \$)	Amt Received (GH¢)
Mathew	Alabadigi	\$ 115.00	GH¢ 1,000,000
Alangimas	Akuginas	\$ 115.00	GH¢ 1,000,000
Ayiwanie	Atulira	\$ 115.00	GH¢ 1,000,000
Asagiyah	Akale	\$ 115.00	GH¢ 1,000,000
Apalouta	Kwame	\$ 115.00	GH¢ 1,000,000
Atankalia	Anumie	\$ 115.00	GH¢ 1,000,000
Akanyinte	Juliana	\$ 115.00	GH¢ 1,000,000
Ama	Agea	\$ 115.00	GH¢ 1,000,000
Amilieka	Ayeuma	\$ 115.00	GH¢ 1,000,000
Akandi	Ayabisah	\$ 115.00	GH¢ 1,000,000
Sub Total		\$ 1,150.00	GH¢ 10,000,000

Group Name: Gaani Market Association Portfolio

First Name	Last Name	Amt Received (US \$)	Amt Received (GH¢)
Azumah	Akanboke	\$ 115.00	GH¢ 1,000,000
Mary	Addiaba	\$ 115.00	GH¢ 1,000,000
Janet	Alantiaya	\$ 115.00	GH¢ 1,000,000
Ajua	Akanyiba	\$ 115.00	GH¢ 1,000,000
Atampure	Joseph	\$ 115.00	GH¢ 1,000,000
Abena	Tieyiba	\$ 115.00	GH¢ 1,000,000
Agnes	Aleyah	\$ 115.00	GH¢ 1,000,000
Juliana	Atampure	\$ 115.00	GH¢ 1,000,000
Georgina	Aloawa	\$ 115.00	GH¢ 1,000,000
Akaunya	Awuaba	\$ 115.00	GH¢ 1,000,000
Sub Total		\$ 1,150.00	GH¢ 10,000,000
Grand Portfolio		\$ 3,450.00	GH¢ 30,000,000

How Donations and Grants are used

Donations are used to support the poor directly. Sabu Help relies on fundraising activities, individual donations, private foundations and organizations support, financial institutions, and corporations to fund its programs and projects. We lend funds to clients directly to do business. These clients invested the funds in rice, animal rearing, corn and peanuts farming. We support the following areas: business and life skills,

education (both institutional and vocational), explore ways to combat poverty, production and dissemination of poverty awareness materials to enhance the public's knowledge of poverty. About 35% of our budget is used for the organization's operations such as federal and state fees, communication, utilities, etc. There is no monetary compensation for executives or board members. Boards of Directors and Executive Team positions are all set up on a volunteer basis.

Donations and Grants Impact

Last year Sabu Help was able to fund three groups, or a total of thirty (30) underprivileged families in rural Ghana, West Africa. The clients have taken initiative and are committed to helping one another in their communities. The funds 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.

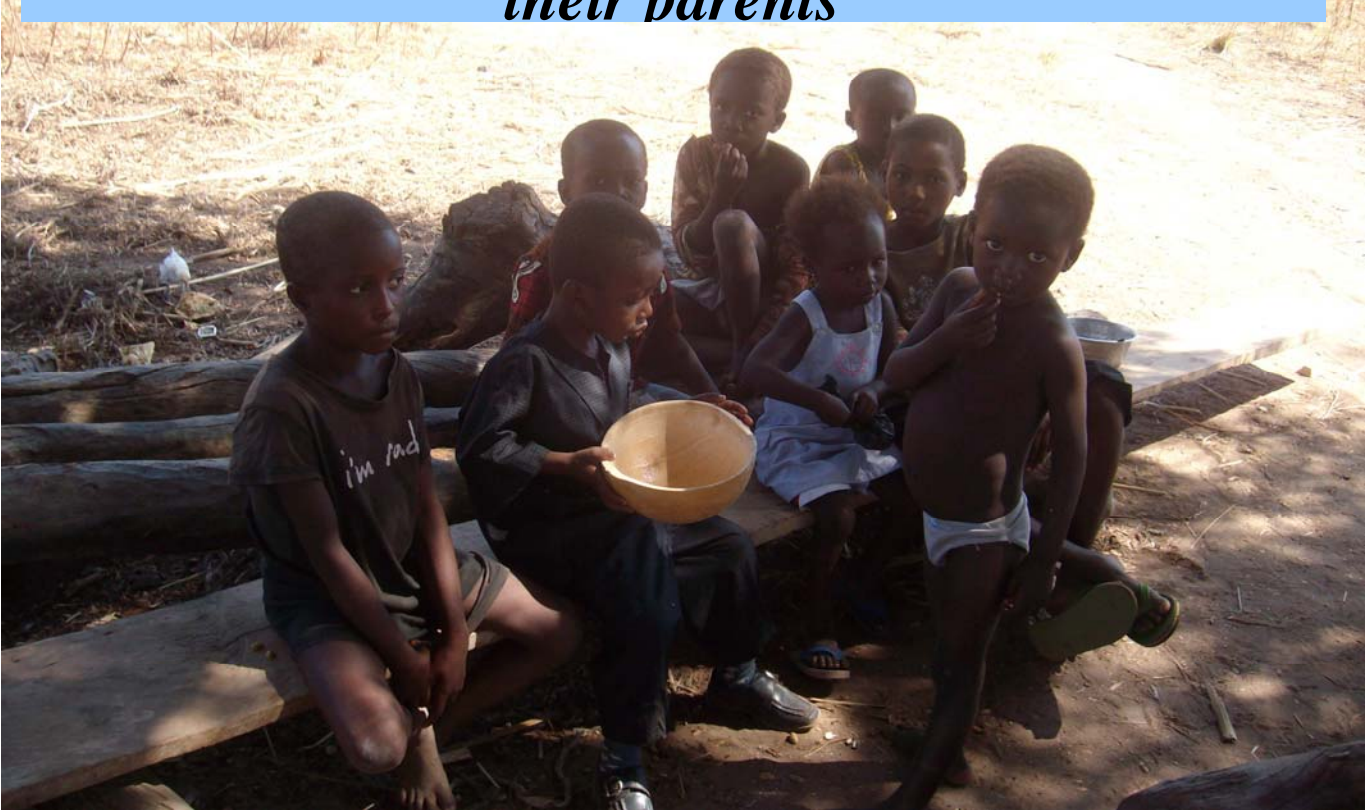
They were also able to increase their income and assets from 1% to 25%. This positive outcome is a direct result of the contributions and support we received from your organization and our donors. Those we have helped are very grateful for the opportunity to improve their lives. The beneficiaries also recognized that working together is the best way to create and sustain a stronger community. These groups were able to join the previous year (2008) groups and work together to help one another to fighting poverty, eliminating hunger, and creating a better world.

These clients are from a region where most of their daily businesses are similar. Our clients in Ghana work six days a week from sunrise till sundown. They work on their farms with hand tools and rely on natural rainfall. With our help they are producing the food they need to stay healthy and to continue working. With the profit 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.

On the next few pages you will see the successful stories about the families that received the funding.

Clients Success and Images

Sabu Help belief that the best way to help poor children is to create jobs and opportunities for their parents



Ben Adabilisa

With the help of Sabu Help Funds, Ben was able to farm 8 acres of rice farmland harvesting 15 bags of rice. Ben was also able to take care of her pigs and chickens with the help of Sabu Help Funds. Now he and his family will be able to buy insurance and open saving accounts. Ben has three (3) children and he will be able to pay for their school fees. Ben's future plans it to be able to expand his farm and help his community.





Ben was able to build a pig house for his pigs and a pen for his chickens. Ben hope that with additional support and training provided by Sabu Help, he will be able to manage his farm in the future. He planned to loan some of his pigs and chickens to another poor community members in need so they can also earn a living.



Amunya Ayeliya

Amunya was able to farm three acres of rice and corn farmland. Unfortunately he did not gain anything in his corn farm due to the failure of the crops. However, he harvested six (6) bags of rice. Amunya also used the funds to buy two sheep and two (2) chickens. Now one sheep has a baby and the other had a miscarriage. His hope is that with additional support and training provided by Sabu Help, he will be able to manage his farm and animals in the future.



Amilieka Ayeuma

Amilieka used Sabu Help Funds for Rice Farming. She was able to farm three acres of rice farm. She harvested seven (7) bags of rice. Her hope is to be able to buy insurance for her children and pay for their school fees. She also hopes that with additional support and training from Sabu Help will enable her to manage her farm in the future. Amilieka has experienced growth of 8% of her income and assets after receiving Sabu Help Funds in 2008.



Most of Sabu Help clients have experienced an immense growth of their income and assets as a result of good amount of rainfall this year. Most of the challenges the client's encounters are poor rainfall conditions of some years, inadequate funds, crop diseases, low prices for their products.



Training is important to our client's success in their business. Gaani Market Association Group and Ayawala Group members at training in the village of Gaani



Providing resources that is necessary to client's success is important to our organization. Gaani Market Association Group leader receiving a notebook and a pen on behalf of the entire group. The notebook will be used to keep records of the group activities including banking and training



Sabu Help Field Director, Simon Ayigimah helping group leaders for registration and training



The Concept of Sabu Help is not only about giving micro loans but also promoting local industry product consumption



With our concept, we are able to empower the poor to produce food to feed their families, buy insurance for their families, pay for their children education and start savings account. Our work is more than just only giving micro loans. Our Clients lives in a location where they work everyday on a scotching sun on their farms with local tools. At the end of the day, even thought they are tired but when they see a smile on their children face, their tiredness and pain goes away.



Promoting the consumption of local product is important to Sabu Help and is a priority for us. Teaching and supporting them will go a long way to help them gain good price for their products. With a loan of \$115, clients will be able to start new business or expand existing one



With a loan of \$115, parents will be able to acquire a table and a bench and other resources for their business. Our given opportunities will enable parents to send their children to daycare, school and for the moms to work at peace.



Children are beautiful gift from God. The future of a nation cannot be developed without investing in the education of the new generation or children today. Our lending and teaching does not only benefit the particular client but the family, the entire community, nation and the world.

Our Groups

As of last year Sabu Help was able to fund two groups, or a total of twenty (20) poor families 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 communities. The 2008 groups were able to increase their income and assets from 7% to 30% from last year.

While the 2009 groups build their income and assets from 0% to 10%. 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. As of last year they were able to joined and work together to help one another in fighting poverty, eliminating hunger, and creating a better world.

Some of these needy families hope to afford school for their children and themselves. These clients are from a region where most of their businesses are similar.

Our work is similar to digging a well for the poor for an entire life time.

Training and Education

Just lending micro loans to the needy families is not the only effective way to help them or solve their problems. Helping and teaching to provide the means to receive education and training will help the clients to gain skills and understandings about how to be successful and how to support themselves over a long period of time. We hope that through our mission and vision, they can learn to manage both their money and businesses as a result of provision of the funds we lend to them. We hope that by providing education and training will help them to understand and to think for themselves in creative ways that will help them both individually and in their communities. Training includes:

- 1. Financial Literacy and Management**
- 2. Income Generating and Basic Businesses Management**
- 3. Marketing of Local Products and Businesses**
- 4. Accounting System and Documentation**

Figure 1: Sabu Help impact on the Region: Upper East Region

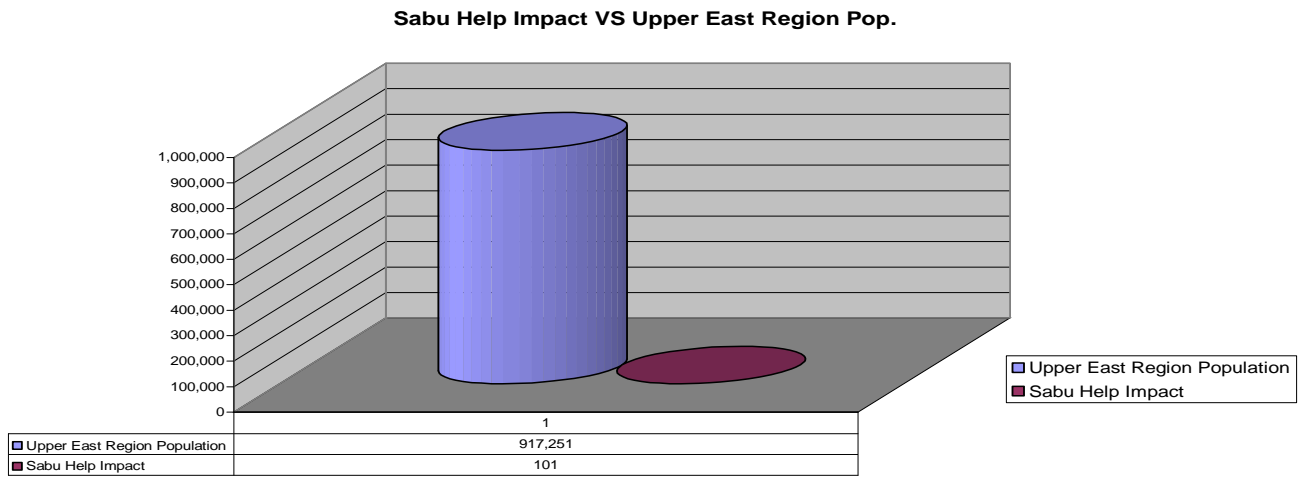


Figure 2: Sabu Help impact on the District: Kassena/Nankana

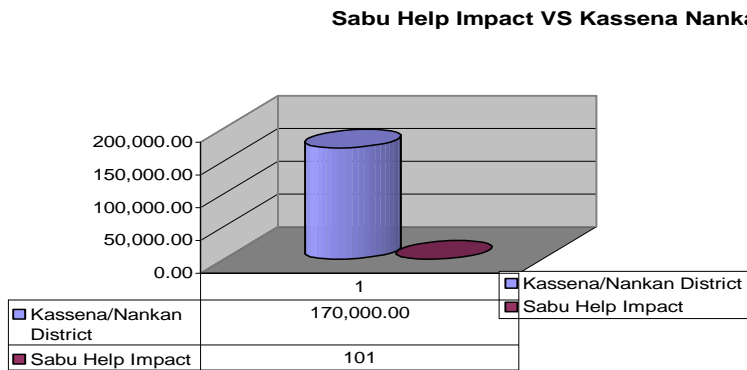
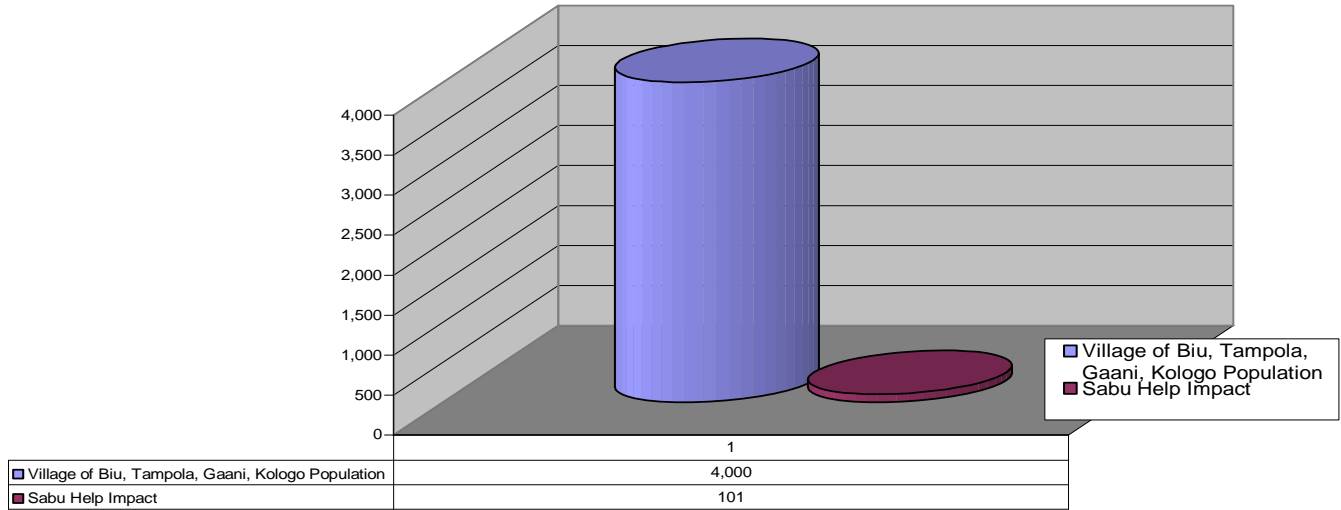


Figure 3 Sabu Help impact on the villages of Biu, Tampola and Gaani



Our Future Clients

Word about Sabu Help has spread like wildfire through Northern Villages in Ghana. Many people in my surrounding villages have joined Sabu Help to work together. 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 organization, 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 have received from you.

Sabu Help promotes project expansion and will use every available strategy to fund increasing numbers of clients in neighboring villages, regions, and ultimately other developing countries. In 2008 and 2009 Sabu Help funded five client groups (50 heads of household) for a total investment of **\$5750**. In 2010 an additional 5 groups joined the project. To support these additional 50 micro entrepreneurs we must raise **\$5,575**. If we raise twice this amount we can fund an additional group in 2010. There are numerous groups that need support but Sabu Help can only support few. **The more funds we obtain, the more families we can support.**

These people live in the village of Biu, Tampola, Gaani, Kologo, Vunania, and Nayaginia in the Upper East Region, Kassena/ Nankana District, Ghana. They await funds to buy sheep, goats, and seeds for farming.



These people 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. They are awaiting funds to buy sheep, goats, and seeds for the next farming season.



Funding and Expansion

As of June 2009, Sabu Help client's portfolio has expanded from 20 to 100 clients. This year alone, we have fifty (50) clients who are in need of funds and assistance. This has put a great pressure on Sabu Help to fundraise more to be able to continue funding and operating. As Sabu Help continues to expand, we will continue to seek additional funding to achieve our goals. 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 in many other developing countries depends on our financial and personnel strength. We envision providing services in multiple countries in the distant future.

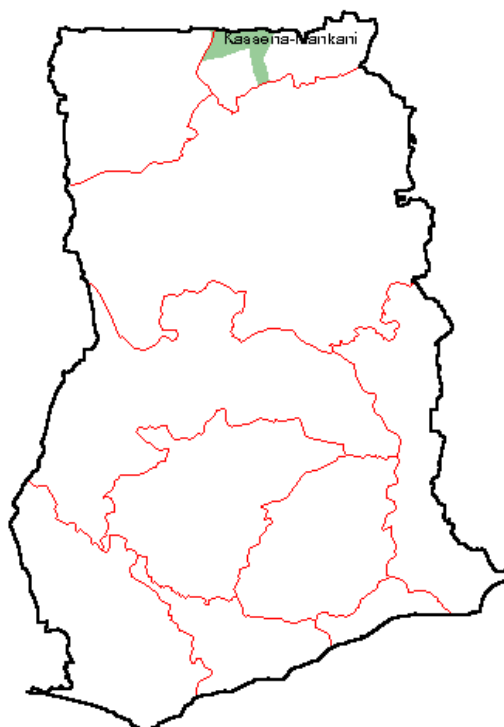
Economic characteristics

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%). The five together make up 97.6% of all occupations. The occupational structure of the region is thus not very diverse. (Ghanaweb.com)

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%). (Ghanaweb.com)

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% compared with 61.2% females. (Ghanaweb.com)



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. (Ghanaweb.com)

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. (Ghanaweb.com)

The fact that children at these ages are already gainfully employed is a reflection of the extent of child labor 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 self-employed 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 house help, child domestic employees make up only 3 per cent while other employees make up 1.7 percent. (Ghanaweb.com)

Get Involved/Opportunities with Sabu Help

There are many ways you can help. With Sabu Help we offer the opportunities for everyone to get involved. 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 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.

Contact Information

Oregon Region

**Sabu Help
P. O. Box 912
La Grande, OR 97850**

Utah Region

**Sabu Help
4212 S Atherton Dr # 20
Taylorsville, UT 84123
801-834-4992**

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