

SABU HELP
INTERNATIONAL



Sabu Help Annual Report 2010

Your gift has and will be giving them not just a single serving glass of water, but rather an educational well to drink for a life time



Message from the President /Founder

I would like to take this opportunity to express my sincere thanks to all our donors and supporters for their continued generosity and support to Sabu Help. Last December, as most of you know, I visited Ghana and met with Sabu Help's clients. It was rewarding to see the smiles on family's faces and to know that the help we have provided through the micro loans has made such a significant impact in their lives. They have expressed their sincere thanks for helping them build a better life and gain self-sufficiency. 2010 was very difficult year as our donations and giving were down for the reason of the economic downturn. For this reason, our goal for this year was down and unmet as well. Regardless of this position, this year, we have reached a major milestone of serving an additional seventy (70) needy families on top of the fifty (50) families from the previous years, bringing a total of one hundred and twenty (120) underprivileged families. This wouldn't be possible without your gift. I believe that your gift will and has giving them not just a glass of water to drink at one time, but rather a well; a source that has provided water for them to drink for a life time.

I found it intriguing that 1.4 billion people live at \$1.25 poverty line or below in the world, most of which is from Sub-Saharan Africa. This is not because these people have made poor decisions or have not worked harder; it is simply been a lack of opportunity, education and resources. Your gift has and will provide that missing opportunity, education and resources that the poor people lack. Because of your gift these people may learn to help themselves by *finding better ways to produce food, earn an income, raise healthy families, build a better life and be self-sufficient*. You have my deepest gratitude for helping Sabu Help make a positive difference in

the world today. With you by our side we are delivering real solutions to families in need.

On a daily basis, fulfilling our mission in a dynamic world involves complex activities in many functional areas including, strategic planning, information technology, financial management, governance, fundraising, and operations. I would like our benefactor 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.

Please note that majority of every dollar you donate goes to help the poor entrepreneurs directly and some of which are used to cover unavoidable cost for the operations and affairs of the organization. Over the past three years, we have used more than 90% of our resources for programs that help people in need. There **No administrative costs**. The leadership, guidance and generosity of Sabu Help are all volunteers, the Board of Directors and Executive Team has been essential to all our organization's activities. Highlights of this year's efforts are detailed in this report and on our website. Included is a profile of our work in Ghana, where Sabu Help collaborated with local partners to provide support for people and families struggling to meet their basic needs (water, food and shelter).

As we approach this New Year we remain deeply committed to serving our mission 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 communities as a whole. As you know we focus our attention on the striving entrepreneurs who are dedicated and committed to helping themselves within their communities; we would not be able to do this without your support.

Despite this financial trying times and whatever our personal situations are, may you commit to continue helping these needy families. Our goal for this year is to be able to help additional fifty (50) needy families and to offer scholarship to four needy but brilliant students to attend college.

Today, I invite you to make a tax deductible donation or gift to another family or a student that needs your help. Like a garden seed, your contribution will produce a huge yield in the lives of individuals, families, and communities.

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

Bless your heart for your gift!

Sincerely,

Doctor Ayeliya
Founder/President, Sabu Help

What, Who, Why, Where?

Every year an astonishing number of people die unnecessarily in Ghana and globally. Others suffer to meet their basic daily need (water, food and shelter). War, crime, poverty, hunger, malnutrition, disease... the list of causes goes on and on. But there are two root causes behind all of it – a lack of education and resources. Sabu Help is committed to helping such people help themselves build better life and achieve self-sufficiency. We help by proving the micro loans and teaching them effective ways to establish business, produce food, earn an income, while raising

healthy and happy families. Through our support, clients are encouraged and coached to invest in lucrative ventures such as:

- **Agriculture**
- **Animal Husbandry**
- **Skilled Service**
- **Retail and Trading**
- **Sole Proprietorship**

Our 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 Principle

- 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
- iv. Provide scholarships to brilliant but needy students

Training & Education

- i. Financial Literacy
- ii. Income Generating Skills
- iii. Basic Businesses Management Skills
- iv. Accounting & Bookkeeping Skills
- v. Entrepreneurial Management Skills
- vi. Production and Marketing Skills
- vii. Quality Production Control
- viii. Business Analysis

Why?

According to facts from Global Issues, almost half the world — over three billion people — live on less than \$2.50 a day. We believe that the state of the majority of the world's poorest people and nations live in persistent poverty (mostly Sahara Africa). 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, education and resources. 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 that missing opportunity, education and resources so that the poor 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 community development and local economy growth.

Accomplishments Highlights

Program Results

Loans Granted: \$8,750

Dollars Loaned: \$5,750

Jobs Created: 80

Microcredit and Microfinance

Microcredit is the extension of very small loans (microloans), without collateral, to struggling entrepreneurs. Due to its success, microcredit has gained much credibility in the mainstream finance industry.

Microfinance is a tool for struggling entrepreneurs in the developing world. With capital at affordable market interest rates, entrepreneurs can expand their businesses and generate steady incomes. With business loans, Sabu Help' clients gain the ability to work their way out of poverty for the first time in their lives. As they increase their incomes, clients are able to adequately feed their children, buy school uniforms, books, and pay tuition for better schools. Many clients eventually hire family members and friends in their growing businesses, providing income to additional families.

As of this year, Sabu Help has support 120 families and extended \$8,750 microloans and created many jobs, impacting several people in Ghana.

Microloans enable poor entrepreneurs (our clients) to:

- Start a business or expand existing ones
- Purchase seeds, livestock, tools and raw materials for production
- Increase productivity
- Build a better life
- Gain self sufficiency
- Satisfy local market demand
- Meet human basic need (water, food, shelter)

Tiny Loans, Huge Impact

- Many Sabu Helps' clients start with small business loans of \$110

- Since loans are repaid with interest, donations create an everlasting impact
- Sabu Help serves the rural communities where we expect 100 percent of client's repayment every loan.

Financial Statements

Revenue:

Membership Contributions	\$75.00
Grants	\$200.00
Sales/Fundraising	\$2,445.00
Giving/Donation	\$2,696.62
Total Revenue	\$5,416.62

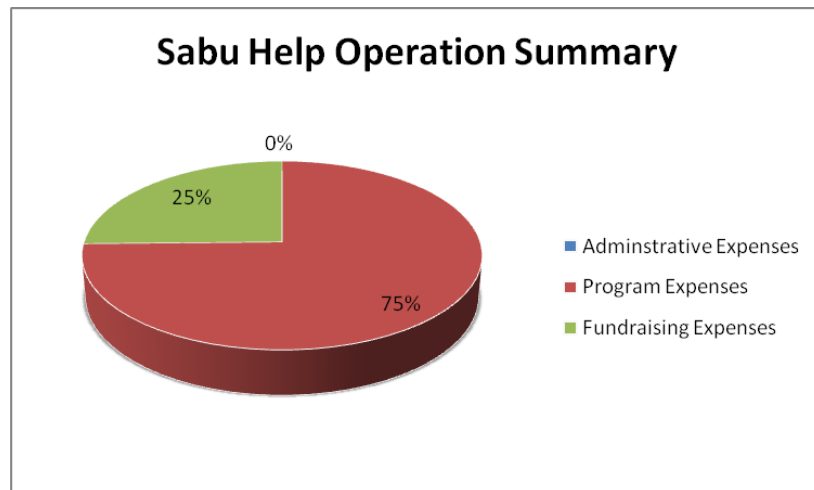
Expenses:

Micro Lend Out	\$3,000.00
Scholarships-Student Education	\$0.00
Stationary and supplies	\$161.72
Transportation and Travel	\$1,827.70
Website management	\$149.68
Telecommunication & fax	\$173.47
Utilities	\$99.88
Promotion	\$0.00
Fundraising	\$1,132.24
Labor	\$0.00
Fees	\$430.00

Misc	\$500.00
Total Expenses	\$7,474.69

Operating Summary

Microlending (Lend Out)	\$ 3,000.00
Administrative Expenses	\$ -
Program Expenses	\$ 3,342.45
Fundraising Expenses	\$ 1,132.24
Total Expenses	\$ 7,474.69



As you notice from our operation summary chart above, there has been an increase in spending on fundraising expenses. This was due to the effort to undertake fundraising projects to generate more revenue to meet our goal and program expenses since donation were down this year. Our goal for the next year is to cut that fundraising expense down and increase our revenue through alternative means.

Our Future Clients

Word about Sabu Help has spread like wildfire through Northern Ghana. Many people in the surrounding villages have joined Sabu Help to work together and to receive support. With the increased awareness of Sabu Help more people have stepped forward and willing to commit to working as a group for the betterment of their lives. 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 and accountability 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 out of poverty and through their own hard work, which is far more preferable to them.

Scholarship for Student

This year we have identified brilliant but needy students to provide scholarship so they can attend college to obtain higher education. Details about these students are described on our website on *“who we serve page”*. This scholarship program is very vital to the pillar of Sabu Help. At Sabu Help we are trying to balance the scales by providing a site where those of

us who are a bit more fortunate can share the fruits of our successes and assist those who are still in need. Unfortunately there are thousands of motivated and talented students who are unable to continue their education because they lack the financial means. We believe that education is the key to advancement and that by helping these underprivileged students we can make a real contribution to the future of this world. Again this goes back to our core principles that when you help a child you help their family. When you help a family you help the community. And when you help a community you change the world.

Sabu Help depends heavily on the support and generosity of individuals around the globe, just like you, who are looking for a way to help those less fortunate and make a real difference. We also accept donations from businesses and other organizations, as the number of students we are able to help correlates directly to the amount of support we receive. We are a small organization that works on a personal level so you know exactly how your donation is being used - 100% of every dollar goes directly into the scholarship fund to help the student. With Sabu Help Family Program you will have the opportunity to be connected to the students directly. I encourage you to please look into our family program and sponsor a family or a student.

How you can help!

- Commit a monthly pledge
- One time donation or gift

- Take advantage of Sabu Help family program where you will have the opportunity to directly connect and sponsor a student, a family or group in Ghana.
- Help us spread the word about Sabu Help with friends, family, and co-workers.
- Host a fundraiser event for Sabu Help.
- Serve on Sabu Help Board of Directors and Executive Team
- Identify and write grants for Sabu Help
- And the list goes on and on

I know many of people want to do something positive for the world, but don't know what to do or where to begin because there are so many problems that need solving and so many options for giving. Here is one opportunity right **NOW** to help one person at a time, and change the world.

There are many ways to give. The easiest is right on online, safely and securely, via PayPal (using a credit card, bank account, or PayPal account). We also accept checks. In-kind donations are also welcome - supplies, services, etc.

Please contact us if you are an individual or group that would like to conduct a fundraiser or other possible activity. We are also always looking for volunteers to help us locate and write grants.

Thank you for your continued support, interest and assistance! This would not be possible without the support we get from all of you.

PS. Stay tuned by joining our mailing list to receive our monthly newsletter and update on progress and events.

Organization Leadership

Doctor Abio Ayeliya

Founder/President

Simon Ayigima

Country Director

Ghana

Board of Directors

Carey M. Dufner

Stewardship & Scholarship Coordinator

Salt Lake Community College

Nick Romeriel

Graduate Student, University of Utah

Sabina Sunguze

CEO, A Gift to Africa

Vicky Wason

Coordinator, Intercultural Program

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Becky Okelberry

Manager, Mountain America Credit Union

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THANK YOU FOR YOUR GENEROSITY AND CONTINUED SUPPORT

Have you considered monthly giving? You can make a lasting difference for families in needs as a partner. Your gift is very much appreciated and tax-deductable to the full extent allowed by law. Financial and other information about Sabu Help can be obtained by contacting Sabu Help.