

Sabu Help Annual Report 2011

Helping People to Themselves Build Better Lives



Together we are providing families not just a single glass of water, but rather a well; a source that will provide water for them to drink for a lifetime.



I am deeply grateful for your continued support for Sabu Help and people we reach out to Ghana. Thank you for generosity and support. The people in Ghana have expressed their sincere thanks for helping them build a better life and gaining self-sufficiency. With your gracious support, we develop and deliver reliable, consistent products and services in communities in Ghana. Why? Because we know these powerful tools can provide the means to escape poverty. We have seen the difference that access to savings, loans and insurance can make: clients secure

their earnings, grow their incomes and protect their families. Women gain power. Children go to school. Farmers move beyond subsistence. Communities are strengthened. Lives are changed. We are deeply grateful to all of you for serving alongside us.

This year was very another difficult one as our donations and giving were down due to the economic downturn. Regardless of this position, we have reached a major milestone of serving thirty eight seventy (38) families and four (4) students. Thank you for caring and for taking much action needed to make a life-changing difference for people in need that you don't even know. I hope you know that you are the key to the success in Sabu Help's work. With our mission and work in Ghana, we truly depend on your generosity and partnership. Our commitment to education is a vital step in helping people to help themselves.

The leadership, guidance and generosity of Sabu Help are all volunteers basis. I will like to thank all the Board of Directors and the Executive Team for their guidance, commitment and dedication to Sabu Help. Our work and mission would not be able to reach this far without your support. Highlights of this year's efforts are detailed in this report and on our website.

As we approach another 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. Through you, our valued supporters, potential is being cultivated. The future looks bright indeed and this remarkable growth is only possible because of your personal commitment toward helping these families enjoy more successful, productive lives.

Bless your heart for your gift!

Doctor Ayeliya

Founder/President, Sabu Help

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.

Core Values

Sabu Help core values are **Dignity, Respect** and **Accountability**.

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.

Three Main Focus Areas of Services

A. Micro Loans



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

B. Student Education

- i. Provide sponsorship/scholarships to brilliant but needy students to attend school



Lariba is attending a business school in Northern Ghana, Tamale. She chose to attend school in Tamale because the school has lower tuition and fees that she can afford. Her parents are divorce. Currently, Lariba lives with another woman in Ashanti Region of Ghana, Kumasi where she works as a house maid. During holidays and vacations, Lariba travels 235 miles / 378 km from Tamale to Kumasi to work to earn money for her education. Lariba is determined to continue her education to become an accountant but her dream may not be possible without financial support. Without an education, Lariba will have few choices. She may end up working for little pay in bad conditions such as selling things on the street (Kayaayoo Girl) which is dangerous because she could get raped or may engage in early marriage, and unwanted pregnancy. Without an education, she won't have a chance to improve her life and the lives of others in her community.

C. Training



By providing “micro” loans, business training and other financial services to poor men and women who start their own businesses, Sabu Help assist people work their way up the economic ladder, with dignity and pride.

Training Topics

- ❖ Basic Businesses Management Skills
- ❖ Financial Literacy
- ❖ Income Generating Skills
- ❖ Accounting & Bookkeeping Skills
- ❖ Production and Marketing Skills
- ❖ Quality Production Control
- ❖ Business Analysis
- ❖ Diversification

Why We Do What We Do

Sabu Help believes that the world poor can build better lives for themselves if only given the chance. The poor don't lack ability, they lack opportunities. 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 better 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. We hope our overall program will:

- **Help people build better lives**
- **Help people build self-reliance**
- **Bring Hope and Dignity**
- **Eliminate Poverty**

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.

Understating the importance and the impact of Microenterprise

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.

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 \$115
- 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.



\$100 loan put Ajua to work

Ajua cultivated her farm with a smaller loan from Sabu Help. With the profits from her farm, on the outskirts of Biu in the Kassena Nakana District of Upper East Region, Ghana, Ajua is sending her children to school and saving for the future.

Scholarship/Sponsorship for Student

Educating the youth and preparing them to be self-sufficient in the future. A successful future for a child depends on many things, including appropriate education. We provide scholarships and sponsorships to promising but needy students so they can attain education when poverty would otherwise prevent them from continuing. We believe that educating the underprivileged is the best investment in the future. 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 and assist those who are still in need.



Nelson lives in the village of Biu in Upper East Region of Ghana, the poorest and driest part of the country. He is desired to continue his education to become a teacher or police officer. Nelson's dad passed away leaving behind him and his mom with other seven siblings. His mom struggled her way out and worked harder to support him to complete Secondary School. Nelson has passed all his classes and wishes to continue his education to become a teacher or police officer. After graduation from High School, he was unable to continue his education because of financial limitations. Nelson stayed home and supported his mom to assist his younger sister Leona to attend Secondary School. Nelson currently has been offered an admission into Police Training College. Without a financial support, Nelson will have few choices. He may not be able to attend college end up staying home and have no means to earn income to support himself and his family. He may be recruitment into rebels group or related illegal groups. Without an education, he won't have a chance to improve his life, support his sisters and others in her community.

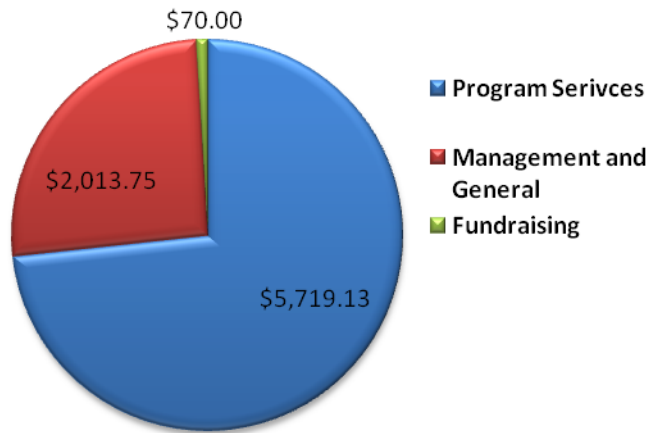
Unfortunately there are thousands of motivated and talented students who are unable to continue their education because they lack the financial means. We believe that education is the key to advancement and that by helping these individual students we can make a real contribution to the future of this world.

We need your support

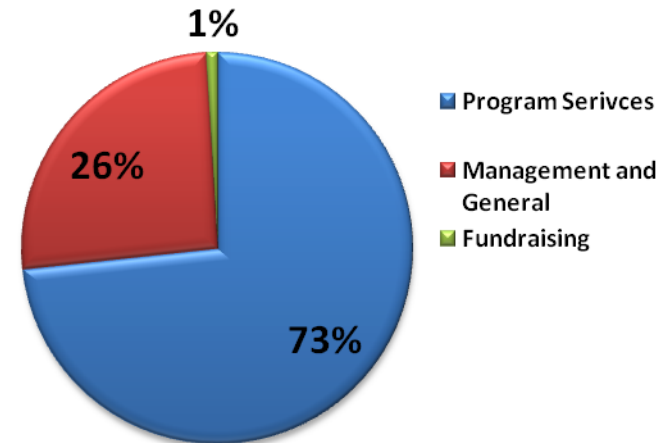
Sabu Help depends heavily on the support and generosity of individuals around the globe just like you, who are looking for a way to help those less fortunate and to make a real difference. We also accept donations from businesses and other organizations. We are a small organization that works on a personal 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.

Financial Information

Expenses Allocation



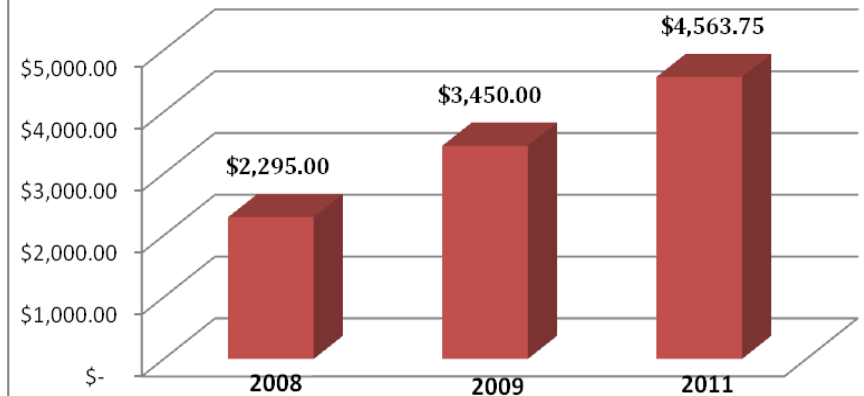
Expenses Allocation



Income Information

	Total
Membership Contributions	\$ -
Grants	\$ -
Sales/Fundraising	\$ 483.60
Inkind Donation	\$ -
Monetry Giving/Donation	\$ 5,841.15
Total Income	\$ 6,324.75

Loan Portfolio



Accomplishments Highlights

Micro Loans

2008: funded **20** clients

2009: funded **30** clients

2010-11: funded **38** clients

Students Education

2008: sponsored **1** student

2011: sponsored **4** students

Program Results

Dollars Loaned: **\$10,308.75**

Clients Funded: **88**

Five (**5**) students sponsored

Loan Prepayment: **37%**

Major problems facing clients

- Diseases, insect and pest
- High cost of farm material/supplies
- Limited rainfall pattern
- Limited funding
- High illiteracy among client

How you can help!

There are many ways you can help.

- Sponsorship of a student
- Serve on the Board of Directors
- Assist the Executive Team
- Organize A “Friend” Raiser
- Commit to a Monthly Pledge
- Stay informed-Join Our Mailing List
- Spread The Word
- Internship

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.

Leadership & Management

Doctor Abio Ayeliya

Founder/President

Francis Asankame

*Country Director
Ghana, West Africa*

Janet Hume

Accountant



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Salt Lake Community College*

Becky Okelberry

Manager, Mountain America Credit Union

Jeff Fisher

*Director, Facilities Engineering
Management and Training Corporation*

Prepared by Doctor Abio Ayeliya

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.