



**SABU HELP
INTERNATIONAL**
Helping the Poor Help Themselves

Micro Loans, Training, Students Education

2012 Annual Report



Together we are empowering the poor with a Hand Up!

Message from the Executive Director /Founder



Thank you for another successful year of helping and empowering hard working people so they help themselves build better lives through micro loans, training, education and scholarships. I had the opportunity to visit Ghana this year and it was rewarding and exciting to see one of our graduate students, Nelson Aligiba in his officer uniform serving Ghana. He helped ensure peaceful 2012 Ghana elections. He was very excited to see me and thankful for the life changing opportunity we gave to him and his

family. He told me that now he is self independent and his future plans are to continue his education and to support the rest of his siblings to attend college.

Secondly, Ninety eight percent (98%) of our last year's loan was paid back. This is a significant result. The clients have just finished their harvest season. There was good yield this year. The clients were please with their businesses. Also, we were able to sponsor three students, one female, and three males. Every year, we are continuing to expand by sponsoring more students and providing more microloans. Thank you for your generosity and continued support. The people in Ghana have expressed their sincere thanks for helping them with a Hand Up to gain self-sufficiency. Your generous contributions, has helped us provide powerful tools and resources to people in need so they can out themselves out of poverty. We are deeply grateful to all of you for serving alongside us. Thank you for your caring and for taking much needed action to make life-changing differences for

people in need. It is important to understand the role you have played in so many people's lives. I hope you know that you are the key to the success of Sabu Help's mission.

This year was difficult one reaching our financial goals and needs. Regardless of this position, we have reached a major milestone of serving more people. With our mission and work in Ghana, we truly depend on your generosity and partnership. Our commitment to provide micro loans, training and education is a vital step in helping people.

The leadership, guidance and generosity of Sabu Help's team are all volunteers. I express my sincerely thank you to the Board of Directors, Volunteers and the Executive Team for their guidance, commitment and dedication to serving the organization. Our work and mission would not be attaining this far without your support.

This year, we remain deeply committed to serving our mission in the most efficient and respectful manner possible. The individuals that received the direct assistance have seen increased stability to their families and their communities as a whole. Because of you, hope and dignity is being cultivated. Hope and the future looks bright for the people we serve and this remarkable and possible because of your personal commitment towards helping these families.

Finally, Thank you for your generous support to Sabu Help International and the people we serve in Ghana.

You have my gratitude for your generosity and support to Sabu Help

God Bless

A handwritten signature in blue ink, appearing to read "Ayeliya".

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

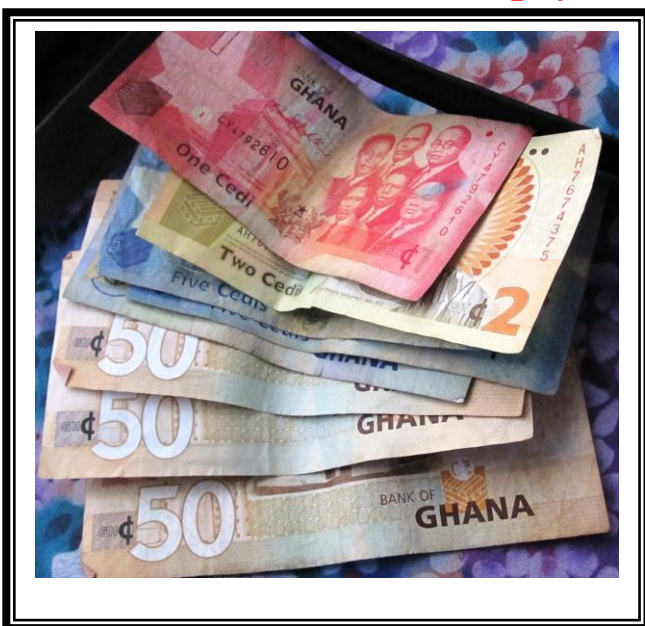
Sabu Help core values are **Dignity, Respect** and **Accountability**.

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.

Our Main Focus Areas of Services

A. Micro Loans: 98% Repayment Rate



With a loan of \$115, Atalemi cultivated her rice farm and harvested 7 bags of rice. With the profits from her farm, she repaid her loan, begins saving account and is paying her children school fees and insurance. Without a bighearted gift like yours that supported her, she will not have the opportunity to work herself out of poverty and build self sufficiency. With you by our side, we are delivering real solution to people in need and making a difference in many lives.

Sabu Help encourages group work (collectivism) for accountability purpose. We offer our loans to associations and solidarity groups, individual lending that is associated with group direct lending of small loans. Repayment rate of our loans is 98%.

Student Education (Sponsorships/Scholarships)

- i. Provide sponsorships/scholarships to brilliant but needy students to attend college.



Matilda Akanboke is attending St. John Bosco's Training College in Navrongo, Upper East Region, Ghana. Her goal is to become a teacher. She graduated from high school in 2012 and has passed her exam. Matilda's parents are local subsistence farmers. Her parents could not afford to support her to attend college. She traveled 375 miles from Navrongo to Kumasi to work to earn money for her education. Unfortunately, she couldn't find a job. Matilda is determined to continue her education to become a teacher but her dream may not be possible without financial support. Without financial support to put her into college, she will have few choices. She may end up working for little pay in bad conditions which is dangerous because she may engage in early marriage and get unwanted pregnancy. Without an education, she won't have a chance to improve her life and the lives of others in her community. Sabu Help is sponsoring Matilda to pursue her education to become a teacher and to contribute meaningfully to her community.

"Education is the most powerful weapon which you can use to change the world". ~~Nelson Mandela

Training



Sabu Help provides business training to over 500 men and women to teach them effective ways to make good decisions, establish business, earn an income, while raising healthy and happy families thus reduce poverty. The training program provides basic literacy skills so they can be able to read write and record daily business information and critical ideas. With training, they will start their own businesses. Sabu Help assists people to 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 they are given the chance. The poor don't lack ability, they lack opportunities and tools. 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 financial 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:

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

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 Micro Loans and Microenterprise

Microcredit is the extension of very small loans (microloans), without collateral, to struggling and hardworking entrepreneurs. Microfinance is a tool for struggling entrepreneurs in the developing world. With capital, 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
- Eradicate Poverty and 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, loans are recycled to create an everlasting impact
- Sabu Help serves the rural communities where we expect 100 percent of client's repayment on every loan.

Student Education: Scholarship/Sponsorship

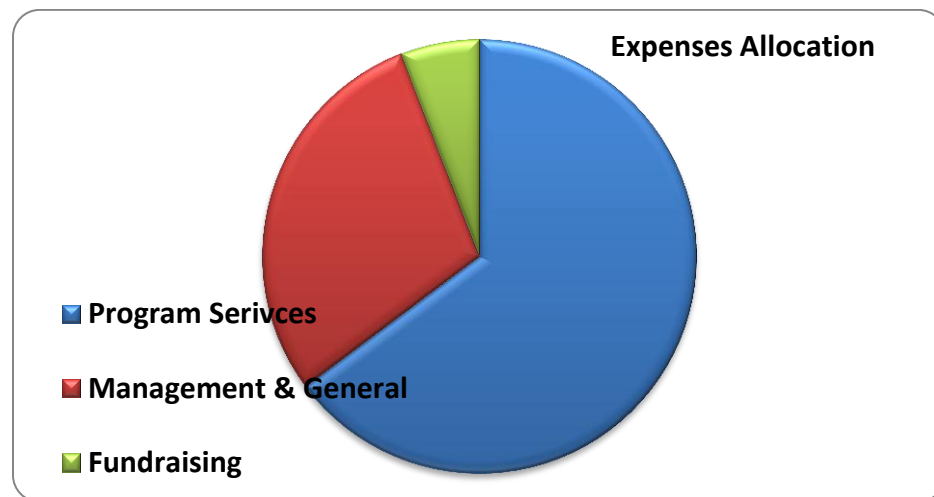
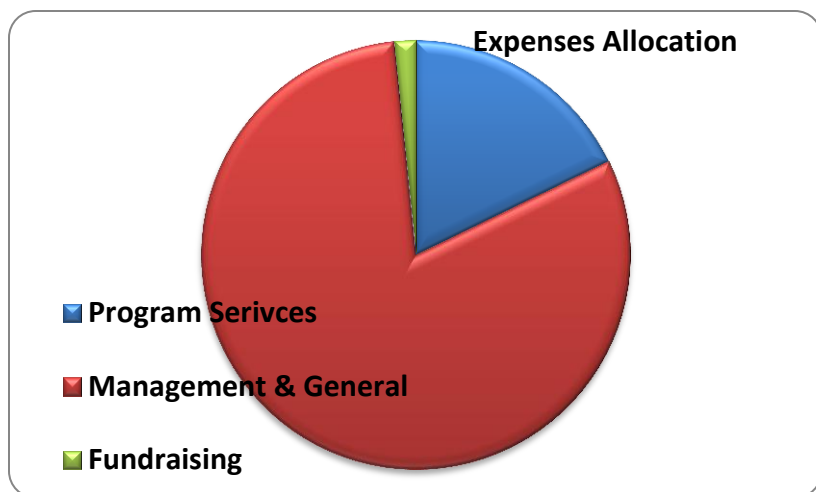
Educating the youth and preparing them to be self-sufficient in the future is a key to prosperity and development. A successful future for a child depends on many things, including appropriate education. We provide scholarships and sponsorships to promising but needy students so they can attain education 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 try to balance the scales by providing a site where those of us who are a bit more fortunate can share their fruits 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 individual students we can make a real contribution to the future of this world.

Your gift and support is important to Sabu Help

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 assistance from businesses and other organizations. We are a small organization that works on a personal level so you know exactly how your gift is being used - 100% of every dollar goes directly into the program. With Sabu Help Sponsorship/Scholarship Program you will have the opportunity to be connected to the students directly.

Financial Information



Income Information

Membership Contributions	\$75.00
Grants	\$0.00
Sales/Fundraising	\$2,755.43
In-kind Donation	\$0.00
Monetary Giving/Donation	\$4,377.86
Total Income	\$7,208.29

Accomplishments Highlights

- Served 100 families with micro loans
- Provided training to 900 people
- Loan repayment rate: 98%
- Sponsored eight (8) students
- Graduated two (3) students

Thank you for your continued support, interest and assistance! Sabu Help Mission would not be possible without the support.

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/Executive Director

Francis Asankame

Country/Field Director

Ghana, West Africa

Janet Hume

Accountant



**SABU HELP
INTERNATIONAL**

Helping the Poor Help Themselves

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THANK YOU FOR YOUR GENORISTY 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.