



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

# 2014 Report

Helping People To Build Better Lives Through Microloans, Training and Education





## **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.

## **Vision**

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

## **Core Values**

**Hope, Dignity, and Accountability**

## **A Hand up, not a Handout, ~Handouts are not the Solution**

While a charitable handout can be helpful in the short term, it does not represent an ongoing source of financial support. Handouts do not break the cycle of poverty and ignorance. They are unsustainable, and often create dependency. Our goal is to providing the resources (micro loans, training, scholarships and sponsorships) to individuals so they can work themselves out of poverty build better lives and achieve economic self-sufficiency.

# Program Areas of Services

## Micro Loans



We provide financial resources and access (micro loans) to individuals who are less fortunate to build credit or have access to traditional financial services from financial institutions. Our micro-loans allow clients to pursue profitable economic and self-sufficient activities.

Through their own efforts, they may be able to support their families while emerging from the cycle of poverty. This also gives them the opportunity to contribute in many positive ways to the long-term development of their communities.

## Training

By providing “micro” loans, business training and other financial services men and women 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



## Student Education: Sponsorships/Scholarships

**Student Financial Aid and Scholarships:** We provide financial support to needy but promising students in order to help them attain higher education when poverty would otherwise prevent them from doing so. Educating the youth and preparing them to be self-sufficient in the future.

Educating the youth and preparing them to be self-sufficient in the future is a key. 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.

Matilda Akanboke lives in the village of Gaani in Upper East Region of Ghana, the poorest and driest part of the country. She has completed high school and is desirous to continue her education to become a teacher. Matilda's mom is a subsistence farmer. She struggled her way out and worked harder to support her to complete High School. She is determined to continue her education to become a teacher but her dream may not be possible without financial support. Without an education, she will have few choices. She may end up engaged in early marriage, and unwanted pregnancy. Without an education, she won't have a chance to improve her life and her community. She will not have the chance to become a good and responsible citizen. Thanks to Sabu Help and its supporters. We are able to lift her up by sponsoring her to continue her education. Matilda has graduated with a diploma in teaching education. She is currently a teacher in Navrongo. Our generous support has and will provide the skills she needed to not only become a good teacher but a better woman and a caring mom for the children she is teaching. Our assistance will enable her to obtain an education that will enable her to work herself out of poverty, build a better life and achieve self-independence.



### St John Bosco's Training College Graduate



## 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. 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 deploy 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 or micro loans are the extension of very small loans (microloans), without collateral, to struggling entrepreneurs. 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 and business activities.
- Increase productivity
- Eradicate Poverty and build a better life
- Gain self sufficiency
- Satisfy local market demand
- Meet human basic need (water, food, shelter)

## Small Loans, Huge Impacts

- Many Sabu Helps' clients start with small business loans of \$115.
- Since loans are repaid, donations create an everlasting impact.
- Sabu Help serves the rural communities where we expect 100 percent of client's repayment every loan.

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### **Smaller Loan put Ajua to work**

Ajua is married and had four children. Two of her children dropped out of school due to financial limitations. The two of her younger children are in Junior High. Ajua join a group and received a loan of \$110 from Sabu Help. Ajua cultivated her farm with a smaller loan from Sabu Help. She harvested 6 bags of rice. With the profits from her farm, Ajua repaid her loan and is sending her children back to school and saving for the future. Without a bighearted gift like yours, Ajua 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.

### **Your gift and support is important to Sabu Help**

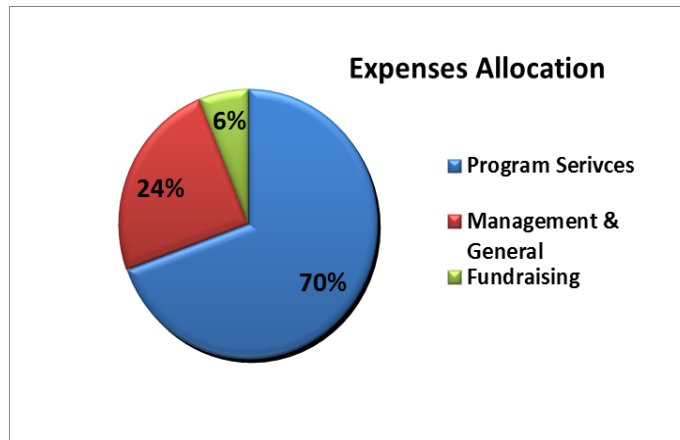
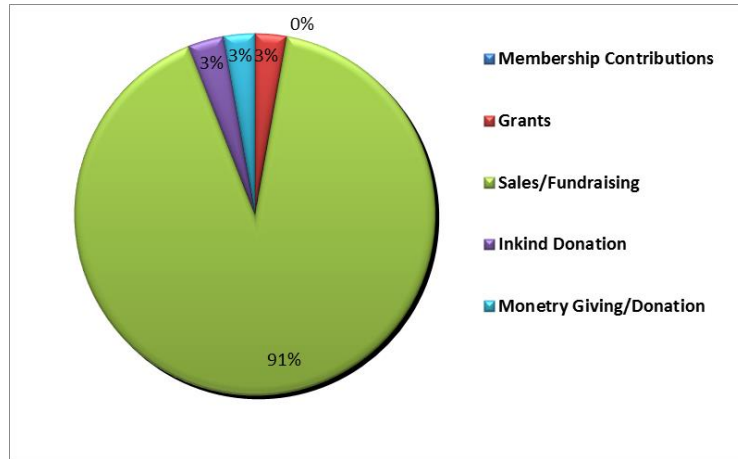
Sabu Help depends heavily on the support and generosity of individuals around the globe just like you, who are looking for a way to help those less fortunate and to make a real difference. We also accept assistance from businesses and other organizations. We are a small organization that works on a personal level so you know exactly how your gift is being used - 94% of every dollar goes directly into the scholarship fund to help the student. With Sabu Help Student Financial /Scholarship Program you will have the opportunity to be connected to the students directly.



- **If you help one person, you help his /her family.**
- **If you help his/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.**

## Financial Responsibility/Information

### Financial Information



## Accomplishments Highlights

Micro Loans clients: **133**

Training: **over 600**

Graduated Students: **7**

Sponsored Students: **9**

Loan of repayment rate: **98%**

- ✓ Sponsorship of a student
- ✓ Serve on the Board of Directors
- ✓ Sponsor a group
- ✓ Assist the Executive Team
- ✓ Organize A "Friend" Raiser
- ✓ Write a Grant
- ✓ Commit to a Monthly Pledge
- ✓ Stay informed-Join Our Mailing List
- ✓ Spread The Word
- ✓ Internship

Thank you for your continued support! Sabu Help' Mission's would not be possible without the support.

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

### THANK YOU FOR YOUR GENEROSITY AND CONTINUED SUPPORT

Have you considered monthly giving? You can make a lasting difference for families in needs. Your gift is very much appreciated and tax-deductable to the full extent allowed by law.

*Sabu Help is a nonprofit 501(c) (3) organization (EIN/tax ID number: 26-2114558).*

## Leadership & Management

**Doctor Abio Ayeliya**  
*Executive Director*

**Francis Asankame**  
*Country/Field Director*  
*Ghana, West Africa*

**Janet Hume**  
*Accountant*



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P.O. Box 18743  
Salt Lake City, UT 84118  
**Phone:** 801-834-4992  
**Web:** [www.sabuhelp.org](http://www.sabuhelp.org)  
**Email:** [info@sabuhelp.org](mailto:info@sabuhelp.org)

## Board of Directors

**Marsha Pilgeram**  
*Program Chair: United Religions Initiative of Utah*  
Board of Director Global Healing  
*Board Co-chair*

**Paula Carl**  
*Owner, Design Interface Architects*  
Board Co-chair

**Jeff Fisher**  
*Director, Facilities Engineering*  
*Management and Training Corporation*

**Vicky Wason**  
*Associate Instructor, Linguistics*  
*University of Utah*

**Sabina Sunguze**  
*CEO, A Gift to Africa*

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