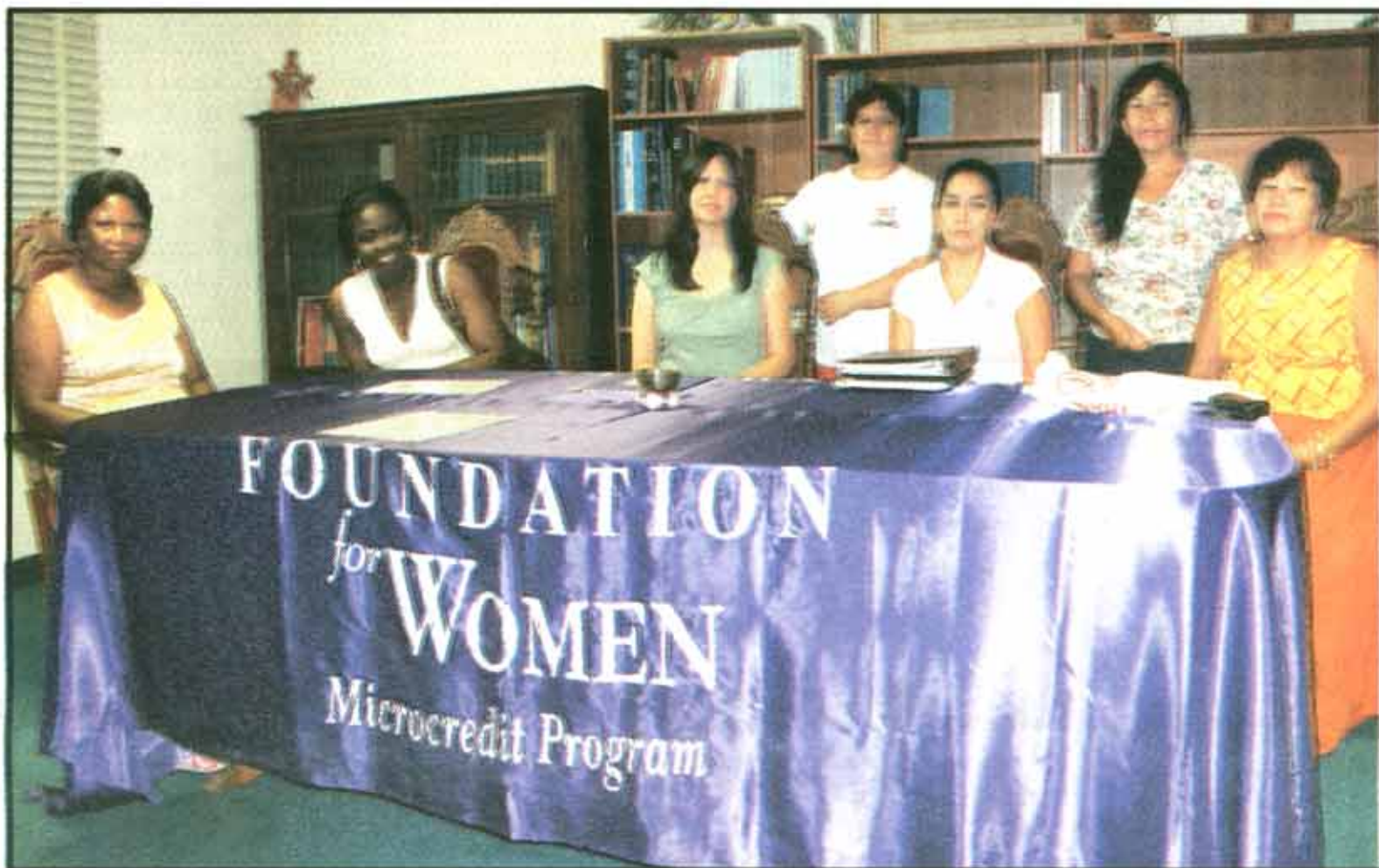




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## Less talk, more action



El Cajon group of Foundation For Women - (L to R) Adama Kargbo, Maryam Shariff, Elsa Urzúa, Angélica de la Torre, Beatriz Trujillo, Melania Mondragón, Elena Cruz. Photo by Diana Saenger

**Some people talk about doing something good, this woman did it!**

by Diana Saenger

She's a soft spoken, unassuming woman with a hopeful expression of optimism. One that has seen too many women refugees impoverished, mistreated or diseased and hopes that she can be the thread that changes their lives forever.

Deborah Lindholm, who holds a masters degree in education and counseling, and a Ph.D. in clinical psychology, spent more than 30 years experience in education, business and counseling settings. Her experience netted her the opportunity to witness many different cultures in different countries. Her awareness of the

similarities among the women whether in Southern India, Africa or in her community of San Diego, led her to found the Foundation for Women (FFW) in 1997.

While attending the weekly El Cajon meeting of the group, my eyes were opened to the incredible outreach and success this grass roots group has attained. FFW is dedicated to nurturing, educating and supporting women of all ages, nationalities and spiritual backgrounds by creating connections and offering compassionate service. Some of the statistics this group has uncovered from Africa, India, and other countries are horrendous.

- One in five people must survive on less than a dollar a day.

- More than three billion people, half the world's population, live on less than \$2 a day.

- 10.5 million children under age five die each year.

- 121 million primary age children are not in school.

"I had to see these statistics," said Lindholm, so I boarded a plane and went to India where I met the statistics – real women living on less than a dollar a day. All of them had the courage to take a loan (see inset on Microcredit) and better their lives. Fifteen million refugees seek to escape the wars, famine and other terrors, and 71 percent are under the age of 25. My goal from the beginning was to connect with women seeking opportunity and enrich their lives."

Lindholm learned about a unique opportunity by Muhammad Yunus, Founder Grameen Bank and World Leader in Microcredit Programs. She immediately embraced the program and today the FFW serves impoverished women

and those with disease by embracing Microcredit and creating wellness connections.

At the meeting in El Cajon I was particularly touched with the stories shared by the women attending who often wear different clothes, speak different languages, maybe have different gestures but share the same look of hope. Their stories all reflect similar backgrounds.

Adama Kargbo spent seven years in a refugee camp with her eight children before fleeing from the abuse of her husband to America. "I did not know even how to write my name on the papers to come here," said Kargbo in broken English, who sells packaged dried fruit.

"Since coming here Adama has had many adjustments, learning how to work with a landlord, how to work appli-

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# Business/Finance/Real Estate

## Foundation for Women ...

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ances and not letting the children send all their time in the bathtub since they had never seen so much clean water before," said Beatriz A. Trujillo, FFW's Marketing Director of Microcredit. "But she was determined to make it on her own and requested to get off government assistance shortly after arriving."

Maryam Shariff has only been here 11 months after fleeing turmoil in West Africa. She's already paid off a \$250 loan in which she uses for her business of sewing real hair pieces. Meanwhile she works at Barona to help meet her family's needs.

"A lot of disadvantaged people try to find the easy way

out," explained Elsa Urzúa who migrated from Mexico and leaders the El Cajon Spanish group. "These ladies find another way to go. We left our countries because of oppression and to find a better world for our children. We don't want welfare."

Urzúa is on her fourth Microcredit loan for the jewelry she makes. She's made sales to local museums made enough money to buy a computer and place her jewelry online.

"We help many women in numerous ways," said Elena Cruz, manager for the Microcredit Program. "We help them learn English, find lodging, get their kids into school, and find community resources. One

woman was suffering from T-cell Lymphoma and couldn't get help. We found her a doctor."

It's clear that the Foundation For Woman is making significant strides in changing these women's lives. The weekly meetings are like a sisterhood, where the women celebrate their successes, offer each other support with problems and just laugh and have a good time together - something millions in their home lands have yet to experience.

"Each meeting deepens our commitment of safety and support," said volunteer Loie Morris. "We laugh, we cry and each time my heart is overflowing with joy in helping to build this village - a new beginning and a place where dreams really do come true for women. Some of whom have suffered horrors none of us could have imagined in our worst nightmares and are now on their way to independence and creating a better life for themselves, their families and their communities."

FFW offers several programs. The Wellness Connection and Meditation and Support Group focuses on wellness and quality of life issues. It provides service to any woman with a life-threatening diagnosis, or other serious health or wellness issue. The Foundation provides compassionate support on many levels, from helping with transportation, shopping, household chores to medical advocacy, and assistance in finding hospice and palliative care to providing companionship, love and care for women and families who face these challenges. The group meets on the third Saturday of each month at the FFW center, 4747 Morena Blvd. Suite #375, in San Diego.

The Foundation's Homeless Women Companionship extends beyond donating items or money to an organization. FFW members provide companionship: honoring commonalities, sharing interests as women, listening to each woman's story and using collective talents together. The FFW is committed to developing relationships with homeless women and with the agencies and services that support them. FFW volunteers provide meals regularly, offer the FFW Readers at Rachel's program and support special occasions.

"We welcome anyone joining us in our alliance with The Rachel's Programs where we provide volunteers and other support for the 100 women who visit Rachel's Women's Center daily," said Lindholm. "We need volunteers to provide food, spend time with the women who stay at Rachel's Night Shelter or the House of Rachel, and donations for food."

FFW's "One Dollar A Day for 100 Days" is a program the Foundation started for people or businesses. "They agree to put away one dollar a day, and in 100 days that have \$100 to contribute," said Lindholm. "This money can make such a difference in someone's life. Just \$25 can provide educa-

tional material, clothing and transportation for a child to go to school for an entire year."

The accomplishments of FFW are astounding. The group has reached more than 80,000 women living on less than \$1 a day in India. It has partnered with the Power of Love Foundation, Harvard Health and MIT to bring Microcredit to the HIV/AIDs program in Zambia. Through grants, donations, and many volunteers the Foundation has enriched the lives of women and families both internationally and in San Diego. In the nine years since the inception of the Foundation for Women, the organization has won numerous awards, and Lindholm's passion to make a positive change in lives of so many women has proved she is indeed a can-do woman.

Anyone wishing to donate funds or volunteer with the FFW can call (858) - 483-0400. Meetings are all over the county. El Cajon meetings are Thursdays at 10 a.m. for English speaking women and 11 a.m. for Spanish speaking women at the Masonic Temple in El Cajon. Call (619) 315-4134.

Photo upper right: Deborah Lindholm visiting Microcredit recipients in Lusaka, Zambia. Credit: Foundation For Women



### The Microcredit Program

by Diana Saenger

Microcredit is a program that extends small loans, and other financial services such as savings, to very poor people for self-employment projects that generate income, allowing them to care for themselves and their families.

After establishing the *Foundation For Women*, La Jolla Deborah Lindholm embraced the program in 2003 to meet her mission to nurture, educate and support disadvantaged women of all ages. Her first funding cycle in San Diego was so successful, the program was expanded globally.

"Poverty denies a woman control over her destiny," said Muhammad Yunus, founder of Grameen Bank and a world leader in the Microcredit Programs. "Charity does not improve anyone's life. But a loan is a challenge to a human being."

Lindholm recalls one moment that proved the program worked. "I met a woman who borrowed \$4. She had never seen \$4 in her life. She bought a comb, a pair of scissors and a mirror, and she put her husband in business as a barber. Now she has a home and her children are in school. All because of \$4."

Through Microcredit the suffering of disadvantaged women is decreasing. "I embraced Microcredit loans because they are not charity, but an investment in the dignity of women and their families," said Lindholm. "With our partners in Microcredit we've reached 70,000 women in India who live on less than \$1 a day, we've built a school, and on the day it opened more than 10,000 women walked to it to celebrate. When you give someone charity, it's saying you can't do it, but a loan says we believe in you, it's about bringing the bank to the village."

The Foundation for Women funds very small loans to impoverished women making it possible for them to start businesses to provide for themselves and their families. The women, who each have a trade, are given a loan of \$100. They must attend a meeting each week and make a payment of \$16.

"If they can't make the payment, then the group must kick in on a whole," said Elena Cruz, the manager for the Microcredit Program. "That's because it's the women as a group who listen to a new applicant and okay each step of the loan."

Once each borrower pays back their loan, they're eligible to then borrow a higher amount. They use the money to buy more materials for their particular craft, and use the profits from their business to pay the back the loan, which also includes a small additional amount that goes into a savings account for the borrower. Each woman has a bank passbook that details every step of the loan and all funds are deposited and withdrawn from a local bank.

Loie Morris, a volunteer with FFW said, "What we are doing is building a village, not with wood and concrete but with hope and opportunity through Microcredit. The program bridges the gap between cultures, miles on the map and peoples dreams."

FFW funded Microcredit programs are in place globally and locally. A commitment to provide education to the children of Microcredit participants is also in place, providing education for the first time for hundreds of children.